



Lock Cut-off Time  
 Lock Desk: 8:30 AM – 5:00 PM PST  
 Phone Number: (949) 676-0868  
 Contact Email: lockdesk@flexpointinc.com  
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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**Mortgagee Clause**

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

**Delegated Admin Fee's**

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

**Relock Policy**

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%

Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

**Lender ID**

FHA Lender ID: 79613-0002

VA Lender ID: 900136-00-00

**Eligible States**

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA



Lock Cut-off Time  
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	97.973	97.973	97.973	5.625	97.973	97.973	97.973	5	95.502	95.458	95.444
5.75	98.778	98.771	98.725	5.75	98.598	98.627	98.651	5.125	96.124	96.081	96.067
5.875	99.397	99.390	99.344	5.875	99.168	99.193	99.224	5.25	96.881	96.837	96.823
6	100.058	100.051	100.005	6	99.734	99.754	99.791	5.375	97.522	97.478	97.465
6.125	100.556	100.549	100.503	6.125	100.206	100.227	100.263	5.5	98.122	98.079	98.065
6.25	100.490	100.490	100.450	6.25	100.314	100.434	100.442	5.625	98.612	98.569	98.555
6.375	101.050	101.050	101.010	6.375	100.831	100.946	100.962	5.75	100.108	100.092	100.076
6.5	101.575	101.575	101.535	6.5	101.294	101.400	101.421	5.875	100.662	100.646	100.630
6.625	102.002	102.002	101.962	6.625	101.724	101.835	101.857	6	101.184	101.168	101.152
6.75	101.829	101.822	101.776	6.75	101.643	101.634	101.628	6.125	101.448	101.432	101.416
6.875	102.236	102.229	102.183	6.875	102.065	102.061	102.052	6.25	101.576	101.562	101.548
7	102.683	102.676	102.631	7	102.421	102.420	102.410	6.375	102.070	102.057	102.043
7.125	103.036	103.029	102.983	7.125	102.786	102.768	102.775	6.5	102.466	102.453	102.440
7.25	102.855	102.835	102.777	7.25	102.776	102.707	102.688	6.625	102.802	102.789	102.776
7.375	103.234	103.213	103.155	7.375	103.144	103.075	103.057	6.75	102.281	102.232	102.221
7.5	103.611	103.590	103.532	7.5	103.478	103.426	103.397	6.875	102.682	102.650	102.629
7.625	103.990	103.969	103.911	7.625	103.794	103.727	103.708	7	102.982	102.951	102.930
7.75	103.611	103.583	103.519	7.75	103.574	103.483	103.456	7.125	103.271	103.240	103.219
7.875	103.974	103.947	103.883	7.875	103.964	103.874	103.846	7.25	103.228	103.159	103.140
8	104.336	104.309	104.245	8	104.050	104.002	103.954	7.375	103.543	103.475	103.456
8.125	104.693	104.666	104.602	8.125	104.215	104.162	104.109	7.5	103.875	103.808	103.789
8.25	103.711	103.640	103.599	8.25	103.711	103.640	103.599	7.625	104.168	104.101	104.082
8.375	104.154	104.083	104.041	8.375	104.154	104.083	104.041	7.75	103.835	103.745	103.717
8.5	104.580	104.508	104.467	8.5	104.580	104.508	104.467	7.875	104.167	104.077	104.049
8.625	104.785	104.714	104.673	8.625	104.785	104.714	104.673	8	104.065	104.017	103.969

  

Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	97.390	97.225	97.225	4.625	97.698	97.534	97.534	6	99.074	99.062	99.050
4.75	97.964	97.939	97.970	4.75	98.414	98.266	98.266	6.125	99.673	99.673	99.673
4.875	98.468	98.371	98.372	4.875	98.920	98.779	98.779	6.25	99.974	100.094	100.096
5	98.808	98.764	98.751	5	98.846	98.712	98.712	6.375	100.453	100.571	100.577
5.125	99.049	99.033	98.996	5.125	99.404	99.246	99.246	6.5	100.861	100.975	100.986
5.25	99.553	99.414	99.430	5.25	99.871	99.720	99.720	6.625	101.257	101.298	101.309
5.375	99.878	99.835	99.821	5.375	100.170	100.026	100.026	6.75	101.148	101.095	101.083
5.5	100.203	100.160	100.146	5.5	100.452	100.315	100.315	6.875	101.549	101.489	101.470
5.625	100.306	100.299	100.253	5.625	100.394	100.280	100.280	7	101.952	101.870	101.754
5.75	100.595	100.587	100.579	5.75	100.695	100.587	100.587	7.125	102.331	102.245	102.123
5.875	100.940	100.932	100.924	5.875	101.050	100.949	100.949	7.25	102.105	102.039	102.014
6	101.241	101.233	101.225	6	101.165	101.071	101.104	7.375	102.466	102.375	102.295
6.125	101.132	101.119	101.067	6.125	100.905	100.863	100.869	7.5	102.807	102.711	102.582
6.25	101.419	101.400	101.393	6.25	101.234	101.112	101.125	7.625	103.160	103.060	102.927
6.375	101.735	101.717	101.710	6.375	101.565	101.445	101.445	7.75	102.035	101.939	101.842
6.5	101.974	101.957	101.950	6.5	101.776	101.663	101.680	7.875	102.105	102.015	101.988
6.625	101.782	101.757	101.728	6.625	101.632	101.619	101.609				
6.75	102.069	102.026	102.016	6.75	101.848	101.830	101.828				
6.875	102.369	102.328	102.317	6.875	102.070	102.049	102.051				
7	102.568	102.524	102.511	7	102.362	102.341	102.344				

  

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5	91.675	91.675	91.675	5.125	96.821	96.778	96.765
5.125	93.982	93.982	93.982	5.25	97.333	97.289	97.276
5.25	94.667	94.667	94.667	5.375	97.799	97.755	97.742
5.375	95.387	95.387	95.387	5.5	98.117	98.073	98.060
5.5	95.865	95.865	95.865	5.625	97.900	97.857	97.843
5.625	96.315	96.315	96.315	5.75	98.388	98.345	98.331
5.75	98.151	98.151	98.151	5.875	98.828	98.784	98.771
5.875	98.705	98.705	98.705	6	99.098	99.055	99.041
6	99.172	99.172	99.172	6.125	99.560	99.517	99.503
6.125	99.744	99.744	99.744	6.25	100.029	99.985	99.972
6.25	99.867	99.867	99.867	6.375	100.447	100.404	100.390
6.375	100.353	100.353	100.353	6.5	100.674	100.630	100.617
6.5	100.776	100.776	100.776	6.625	100.234	100.190	100.177
6.625	101.120	101.120	101.120	6.75	100.692	100.649	100.635
6.75	101.170	101.170	101.170	6.875	101.095	101.052	101.038
6.875	101.597	101.596	101.595	7	101.276	101.233	101.219

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de:	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time  
Lock Desk: 8:30 AM – 5:00 PM PST

**YOUR BFF IN WHOLESALE**

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.489	97.513	97.519	5	97.167	97.191	97.196	5	94.562		
5.125	97.829	97.848	97.849	5.125	97.605	97.624	97.626	5.125	95.214	95.151	95.088
5.25	98.168	98.182	98.180	5.25	98.003	98.017	98.015	5.25	95.688	95.625	95.563
5.375	98.507	98.517	98.511	5.375	98.372	98.381	98.375	5.375	96.345	96.282	96.220
5.5	98.838	98.843	98.833	5.5	98.728	98.733	98.723	5.5	96.823	96.760	96.697
5.625	99.163	99.163	99.149	5.625	99.077	99.077	99.063	5.625	97.485	97.422	97.360
5.75	99.474	99.468	99.451	5.75	99.405	99.400	99.382	5.75	97.966	97.903	97.840
5.875	99.769	99.758	99.737	5.875	99.718	99.707	99.686	5.875	98.261	98.198	98.136
6	100.053	100.038	100.013	6	99.958	99.943	99.918	6	98.742	98.679	98.616
6.125	100.333	100.313	100.285	6.125	100.148	100.128	100.099	6.125	99.008	98.945	98.883
6.25	100.638	100.613	100.580	6.25	100.413	100.388	100.356	6.25	99.460	99.397	99.335
6.375	100.923	100.893	100.857	6.375	100.734	100.704	100.667	6.375	99.912	99.849	99.787
6.5	101.145	101.110	101.070	6.5	101.054	101.020	100.980	6.5	100.365	100.302	100.239
6.625	101.354	101.314	101.270	6.625	101.374	101.334	101.291	6.625	100.632	100.569	100.506
6.75	101.563	101.518	101.471	6.75	101.643	101.599	101.551	6.75	101.090	101.027	100.964
6.875	101.766	101.717	101.666	6.875	101.879	101.830	101.778	6.875	101.358	101.295	101.232
7	101.805	101.751	101.695	7	101.923	101.869	101.814	7	101.625	101.562	101.499
7.125	101.829	101.766	101.703	7.125	101.905	101.842	101.779	7.125	101.892	101.829	101.767
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.030	96.967	96.904	5	96.236	96.173	96.110	5	94.230		
5.125	97.397	97.334	97.271	5.125	96.830	96.767	96.704	5.125	94.882	94.819	94.756
5.25	97.764	97.701	97.638	5.25	97.260	97.197	97.134	5.25	95.356	95.293	95.230
5.375	98.131	98.068	98.005	5.375	97.691	97.628	97.565	5.375	96.013	95.950	95.887
5.5	98.440	98.377	98.314	5.5	97.955	97.892	97.829	5.5	96.491	96.428	96.365
5.625	98.809	98.746	98.683	5.625	98.387	98.324	98.261	5.625	97.153	97.090	97.027
5.75	99.002	98.939	98.876	5.75	98.649	98.586	98.523	5.75	97.634	97.571	97.508
5.875	99.340	99.277	99.214	5.875	99.052	98.989	98.926	5.875	97.930	97.867	97.804
6	99.535	99.472	99.409	6	99.286	99.223	99.160	6	98.410	98.347	98.284
6.125	99.878	99.815	99.752	6.125	99.687	99.624	99.561	6.125	98.676	98.613	98.550
6.25	100.076	100.013	99.950	6.25	99.919	99.856	99.793	6.25	99.128	99.065	99.002
6.375	100.272	100.209	100.146	6.375	100.153	100.090	100.027	6.375	99.581	99.518	99.455
6.5	100.470	100.407	100.344	6.5	100.389	100.326	100.263	6.5	100.033	99.970	99.907
6.625	100.669	100.606	100.543	6.625	100.625	100.562	100.499	6.625	100.300	100.237	100.174
6.75	100.893	100.830	100.767	6.75	100.860	100.797	100.734	6.75	100.758	100.695	100.632
6.875	101.094	101.031	100.968	6.875	101.096	101.033	100.970	6.875	101.026	100.963	100.900
7	101.296	101.233	101.170	7	101.334	101.271	101.208	7	101.293	101.230	101.167
7.125	101.497	101.434	101.371	7.125	101.573	101.510	101.447	7.125	101.560	101.497	101.434

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
-----------------------------------------------	---

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	0	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time  
Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	99.432	99.425	99.418	5.75	99.307	99.263	99.249	5	98.293	98.286	98.279
5.875	100.066	100.059	100.052	5.875	99.908	99.864	99.850	5.125	98.503	98.497	98.490
6	100.680	100.673	100.666	6	100.423	100.379	100.365	5.25	99.040	99.033	99.027
6.125	101.235	101.228	101.221	6.125	100.793	100.749	100.735	5.375	99.336	99.329	99.323
6.25	101.253	101.253	101.253	6.25	100.800	100.756	100.742	5.5	99.735	99.729	99.722
6.375	101.797	101.797	101.797	6.375	101.321	101.278	101.264	5.625	99.945	99.938	99.932
6.5	102.300	102.300	102.300	6.5	101.763	101.719	101.705	5.75	100.105	100.092	100.078
6.625	102.759	102.759	102.759	6.625	102.079	102.035	102.022	5.875	100.436	100.423	100.410
6.75	102.550	102.530	102.509	6.75	101.801	101.758	101.744	6	100.578	100.564	100.551
6.875	103.013	102.993	102.972	6.875	102.281	102.237	102.224				
7	103.445	103.424	103.404	7	102.690	102.647	102.633				
7.125	103.855	103.835	103.814	7.125	102.984	102.940	102.926				
7.25	103.635	103.600	103.566	7.25	102.668	102.624	102.610				
7.375	104.043	104.009	103.974	7.375	103.115	103.071	103.057				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.893	96.886	96.879
5.125	97.248	97.242	97.235
5.25	97.585	97.578	97.572
5.375	97.911	97.904	97.898
5.5	98.240	98.234	98.227
5.625	98.530	98.523	98.517
5.75	98.627	98.600	98.573
5.875	98.908	98.882	98.855
6	99.390	99.363	99.336

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125

640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time  
Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	98.682	98.664	98.654	5.75	100.092	100.076	100.060	5	98.293	98.286	98.279
5.875	99.340	99.328	99.311	5.875	100.572	100.556	100.540	5.125	98.503	98.497	98.490
6	99.898	99.887	99.869	6	101.049	101.033	101.017	5.25	99.040	99.033	99.027
6.125	100.389	100.379	100.360	6.125	101.308	101.292	101.276	5.375	99.336	99.329	99.323
6.25	100.906	100.898	100.884	6.25	101.573	101.544	101.531	5.5	99.735	99.729	99.722
6.375	101.459	101.452	101.435	6.375	101.993	101.965	101.952	5.625	99.945	99.938	99.932
6.5	101.934	101.928	101.910	6.5	102.354	102.326	102.313	5.75	100.105	100.092	100.078
6.625	102.383	102.378	102.358	6.625	102.685	102.658	102.645	5.875	100.436	100.423	100.410
6.75	102.307	102.278	102.261	6.75	102.281	102.232	102.221	6	100.578	100.564	100.551
6.875	102.797	102.772	102.754	6.875	102.641	102.593	102.582				
7	103.223	103.198	103.180	7	102.962	102.915	102.904				
7.125	103.608	103.583	103.566	7.125	103.257	103.211	103.200				
7.25	103.389	103.342	103.316	7.25	103.228	103.159	103.140				
7.375	103.756	103.713	103.686	7.375	103.543	103.475	103.456				
7.5	104.133	104.090	104.063	7.5	103.875	103.808	103.789				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.418	97.409	97.400
4.875	97.752	97.743	97.734
5	98.177	98.169	98.161
5.125	98.649	98.641	98.633
5.25	98.974	98.966	98.958
5.375	99.293	99.285	99.277
5.5	99.458	99.450	99.442
5.625	99.818	99.810	99.802
5.75	100.131	100.123	100.115
5.875	100.437	100.429	100.421
6	100.734	100.726	100.718

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625



680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time  
Lock Desk: 8:30 AM – 5:00 PM PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.574	97.530	97.516	5	97.574	97.530	97.516	5	97.574	97.530	97.516
5.125	98.170	98.169	98.212	5.125	98.170	98.169	98.212	5.125	98.170	98.169	98.212
5.25	98.777	98.776	98.818	5.25	98.777	98.776	98.818	5.25	98.777	98.776	98.818
5.375	99.028	98.983	98.994	5.375	99.028	98.983	98.994	5.375	99.028	98.983	98.994
5.5	99.755	99.810	99.839	5.5	99.755	99.810	99.839	5.5	99.755	99.810	99.839
5.625	100.215	100.246	100.274	5.625	100.215	100.246	100.274	5.625	100.215	100.246	100.274
5.75	100.816	100.871	100.899	5.75	100.816	100.871	100.899	5.75	100.816	100.871	100.899
5.875	100.585	100.498	100.513	5.875	100.585	100.498	100.513	5.875	100.585	100.498	100.513
6	101.201	101.168	101.183	6	101.201	101.168	101.183	6	101.201	101.168	101.183
6.125	101.743	101.711	101.726	6.125	101.743	101.711	101.726	6.125	101.743	101.711	101.726
6.25	102.130	102.098	102.113	6.25	102.130	102.098	102.113	6.25	102.130	102.098	102.113
6.375	101.564	101.548	101.533	6.375	101.564	101.548	101.533	6.375	101.564	101.548	101.533
6.5	102.068	102.052	102.037	6.5	102.068	102.052	102.037	6.5	102.068	102.052	102.037
6.625	102.527	102.505	102.506	6.625	102.527	102.505	102.506	6.625	102.527	102.505	102.506
6.75	102.847	102.826	102.827	6.75	102.847	102.826	102.827	6.75	102.847	102.826	102.827
6.875	102.233	102.201	102.168	6.875	102.233	102.201	102.168	6.875	102.233	102.201	102.168
7	102.600	102.568	102.535	7	102.600	102.568	102.535	7	102.600	102.568	102.535
7.125	102.957	102.899	102.886	7.125	102.957	102.899	102.886	7.125	102.957	102.899	102.886
7.25	103.171	103.082	103.027	7.25	103.171	103.082	103.027	7.25	103.171	103.082	103.027
7.375	102.817	102.688	102.558	7.375	102.817	102.688	102.558	7.375	102.817	102.688	102.558
7.5	103.012	102.914	102.888	7.5	103.012	102.914	102.888	7.5	103.012	102.914	102.888
7.625	103.285	103.183	103.156	7.625	103.285	103.183	103.156	7.625	103.285	103.183	103.156
7.75	103.502	103.422	103.367	7.75	103.502	103.422	103.367	7.75	103.502	103.422	103.367
7.875	102.452	102.332	102.236	7.875	102.452	102.332	102.236	7.875	102.452	102.332	102.236
8	102.849	102.729	102.632	8	102.849	102.729	102.632	8	102.849	102.729	102.632
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.394	96.501	96.555	4.25	96.394	96.501	96.555	5.125	96.138	96.087	96.129
4.375	96.955	97.062	97.116	4.375	96.955	97.062	97.116	5.25	96.942	96.891	96.933
4.5	97.510	97.617	97.672	4.5	97.510	97.617	97.672	5.375	97.712	97.732	97.725
4.625	98.058	98.165	98.220	4.625	98.058	98.165	98.220	5.5	98.242	98.264	98.257
4.75	98.482	98.428	98.468	4.75	98.482	98.428	98.468	5.625	98.974	99.000	99.029
4.875	99.025	98.971	99.011	4.875	99.025	98.971	99.011	5.75	99.410	99.435	99.464
5	99.554	99.500	99.541	5	99.554	99.500	99.541	5.875	99.597	99.518	99.504
5.125	100.066	100.012	100.053	5.125	100.066	100.012	100.053	6	99.973	99.925	99.940
5.25	99.655	99.612	99.598	5.25	99.655	99.612	99.598	6.125	100.643	100.595	100.610
5.375	100.115	100.071	100.098	5.375	100.115	100.071	100.098	6.25	101.186	101.138	101.153
5.5	100.591	100.548	100.574	5.5	100.591	100.548	100.574	6.375	101.139	100.941	100.927
5.625	101.040	100.997	101.023	5.625	101.040	100.997	101.023	6.5	100.786	100.744	100.745
5.75	100.710	100.667	100.653	5.75	100.710	100.667	100.653	6.625	101.388	101.346	101.347
5.875	100.790	100.773	100.786	5.875	100.790	100.773	100.786	6.75	101.911	101.870	101.871
6	101.221	101.204	101.217	6	101.221	101.204	101.217	6.875	101.626	101.570	101.543
								6.875	101.487	101.415	101.402
								7	102.005	101.932	101.919
								7.125	102.483	102.411	102.398
								7.25	101.907	101.826	101.771
								7.375	101.606	101.522	101.495
								7.5	102.055	101.971	101.945
								7.625	102.323	102.240	102.213
								7.75	102.140	102.059	102.004
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.712	97.732	97.725	5	96.138	96.087	96.129	4.5	94.853	94.835	94.890
5.375	98.242	98.264	98.257	5.125	96.942	96.891	96.933	4.625	95.382	95.364	95.418
5.5	98.974	99.000	99.029	5.25	97.767	97.788	97.781	4.75	94.251	93.997	94.038
5.625	99.410	99.435	99.464	5.375	98.269	98.290	98.283	4.875	94.768	94.514	94.554
5.75	99.597	99.518	99.504	5.5	98.974	99.000	99.029	5	95.255	95.001	95.041
5.875	99.973	99.925	99.940	5.625	99.410	99.435	99.464	5.125	95.704	95.449	95.490
6	100.643	100.595	100.610	5.75	99.612	99.568	99.554	5.25	96.360	96.344	96.328
6.125	101.186	101.138	101.153	5.875	99.973	99.925	99.940	5.375	96.453	96.437	96.421
6.25	101.139	100.941	100.927	6	100.643	100.595	100.610	5.5	96.846	96.830	96.814
6.375	100.786	100.744	100.745	6.125	101.186	101.138	101.153	5.625	97.252	97.236	97.220
6.5	101.388	101.346	101.347	6.25	101.035	100.991	100.977	5.75	97.893	97.885	97.877
6.625	101.911	101.870	101.871	6.375	100.786	100.744	100.745	5.875	98.163	98.155	98.147
6.75	101.626	101.570	101.543	6.5	101.388	101.346	101.347	6	98.505	98.497	98.489
6.875	101.487	101.415	101.402	6.625	101.911	101.870	101.871	6.125	98.805	98.797	98.789
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	98.777	98.776	98.818	5.25	98.777	98.776	98.818	5.25	98.777	98.776	98.818
5.375	99.028	98.983	98.994	5.375	99.028	98.983	98.994	5.375	99.028	98.983	98.994

5.5	99.755	99.810	99.839	5.5	99.755	99.810	99.839	5.5	99.755	99.810	99.839
5.625	100.215	100.246	100.274	5.625	100.215	100.246	100.274	5.625	100.215	100.246	100.274
5.75	100.816	100.871	100.899	5.75	100.816	100.871	100.899	5.75	100.816	100.871	100.899
5.875	100.585	100.498	100.513	5.875	100.585	100.498	100.513	5.875	100.585	100.498	100.513
6	101.201	101.168	101.183	6	101.201	101.168	101.183	6	101.201	101.168	101.183
6.125	101.743	101.711	101.726	6.125	101.743	101.711	101.726	6.125	101.743	101.711	101.726
6.25	102.130	102.098	102.113	6.25	102.130	102.098	102.113	6.25	102.130	102.098	102.113
6.375	101.564	101.548	101.533	6.375	101.564	101.548	101.533	6.375	101.564	101.548	101.533
6.5	102.068	102.052	102.037	6.5	102.068	102.052	102.037	6.5	102.068	102.052	102.037
6.625	102.527	102.505	102.506	6.625	102.527	102.505	102.506	6.625	102.527	102.505	102.506
6.75	102.847	102.826	102.827	6.75	102.847	102.826	102.827	6.75	102.847	102.826	102.827
6.875	102.233	102.201	102.168	6.875	102.233	102.201	102.168	6.875	102.233	102.201	102.168
7	102.600	102.568	102.535	7	102.600	102.568	102.535	7	102.600	102.568	102.535
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.510	97.617	97.672	4.25	96.394	96.501	96.555	5.25	97.712	97.732	97.725
4.625	98.058	98.165	98.220	4.375	96.955	97.062	97.116	5.375	98.242	98.264	98.257
4.75	98.482	98.428	98.468	4.5	97.510	97.617	97.672	5.5	98.974	99.000	99.029
4.875	99.025	98.971	99.011	4.625	98.058	98.165	98.220	5.625	99.410	99.435	99.464
5	99.554	99.500	99.541	4.75	98.482	98.428	98.468	5.75	99.597	99.518	99.504
5.125	100.066	100.012	100.053	4.875	99.025	98.971	99.011	5.875	99.973	99.925	99.940
5.25	99.655	99.612	99.598	5	99.554	99.500	99.541	6	100.643	100.595	100.610
5.375	100.115	100.071	100.098	5.125	100.066	100.012	100.053	6.125	101.186	101.138	101.153
5.5	100.591	100.548	100.574	5.25	99.655	99.612	99.598	6.25	101.139	100.941	100.927
5.625	101.040	100.997	101.023	5.375	100.115	100.071	100.098	6.375	100.786	100.744	100.745
5.75	100.710	100.667	100.653	5.5	100.591	100.548	100.574	6.5	101.388	101.346	101.347
5.875	100.790	100.773	100.786	5.625	101.040	100.997	101.023	6.625	101.911	101.870	101.871
6	101.221	101.204	101.217	5.75	100.710	100.667	100.653	6.75	101.626	101.570	101.543
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.712	97.732	97.725	5.25	97.246	97.253	97.281	4.5	94.853	94.835	94.890
5.375	98.242	98.264	98.257	5.375	98.130	98.155	98.184	4.625	95.382	95.364	95.418
5.5	98.974	99.000	99.029	5.5	98.974	99.000	99.029	4.75	94.251	93.997	94.038
5.625	99.410	99.435	99.464	5.625	99.410	99.435	99.464	4.875	94.768	94.514	94.554
5.75	99.597	99.518	99.504	5.75	99.612	99.568	99.554	5	95.255	95.001	95.041
5.875	99.973	99.925	99.940	5.875	99.973	99.925	99.940	5.125	95.704	95.449	95.490
6	100.643	100.595	100.610	6	100.643	100.595	100.610	5.25	96.360	96.344	96.328
6.125	101.186	101.138	101.153	6.125	101.186	101.138	101.153	5.375	96.453	96.437	96.421
6.25	101.139	100.941	100.927	6.25	101.035	100.991	100.977	5.5	96.846	96.830	96.814
6.375	100.786	100.744	100.745	6.375	100.786	100.744	100.745	5.625	97.252	97.236	97.220
6.5	101.388	101.346	101.347	6.5	101.388	101.346	101.347	5.75	97.893	97.885	97.877
6.625	101.911	101.870	101.871	6.625	101.911	101.870	101.871	5.875	98.163	98.155	98.147
6.75	101.626	101.570	101.543	6.75	101.676	101.620	101.593	6	98.505	98.497	98.489
6.875	101.487	101.415	101.402	6.875	101.487	101.415	101.402	6.125	98.805	98.797	98.789

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

\*Buydown options and pricing available through PML



Lock Cut-off Time  
Lock Desk: 8:30 AM – 5:00 PM PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.268	97.224	97.210	5.125	97.268	97.224	97.210	4.75	95.487	95.443	95.429
5.25	98.036	98.053	98.045	5.25	98.036	98.053	98.045	4.875	96.081	96.036	96.144
5.375	98.546	98.565	98.557	5.375	98.546	98.565	98.557	5	96.674	96.630	96.616
5.5	99.014	99.034	99.026	5.5	99.014	99.034	99.026	5.125	97.268	97.224	97.210
5.625	99.478	99.498	99.490	5.625	99.478	99.498	99.490	5.25	97.862	97.818	97.804
5.75	99.850	99.805	99.817	5.75	99.850	99.805	99.817	5.375	98.128	98.083	98.070
5.875	99.968	99.953	99.947	5.875	99.968	99.953	99.947	5.5	98.721	98.677	98.755
6	100.374	100.361	100.355	6	100.374	100.361	100.355	5.625	99.315	99.271	99.257
6.125	100.784	100.771	100.765	6.125	100.784	100.771	100.765	5.75	99.850	99.805	99.817
6.25	101.104	101.059	101.046	6.25	101.104	101.059	101.046	5.875	99.685	99.572	99.566
6.375	100.860	100.860	100.845	6.375	100.860	100.860	100.845	6	100.181	100.137	100.123
6.5	101.232	101.233	101.218	6.5	101.232	101.233	101.218	6.125	100.727	100.683	100.669
6.625	101.569	101.571	101.556	6.625	101.569	101.571	101.556	6.25	101.104	101.059	101.046
6.75	101.838	101.783	101.755	6.75	101.838	101.783	101.755	6.375	100.664	100.648	100.633
6.875	101.333	101.304	101.279	6.875	101.333	101.304	101.279	6.5	101.168	101.152	101.137
7	101.700	101.668	101.635	7	101.700	101.668	101.635	6.625	101.526	101.471	101.443
7.125	101.944	101.928	101.903	7.125	101.944	101.928	101.903	6.75	101.838	101.783	101.755
7.25	102.271	102.182	102.127	7.25	102.271	102.182	102.127	6.875	101.333	101.301	101.268
7.375	101.956	101.954	101.928	7.375	101.956	101.954	101.928	7	101.700	101.668	101.635
7.5	102.274	102.272	102.247	7.5	102.274	102.272	102.247	7.125	101.931	101.851	101.795
7.625	102.385	102.255	102.173	7.625	102.385	102.255	102.173	7.25	102.271	102.182	102.127
7.75	102.602	102.522	102.467	7.75	102.602	102.522	102.467	7.375	101.917	101.788	101.658
7.875	101.552	101.432	101.336	7.875	101.552	101.432	101.336	7.5	102.112	101.982	101.853
8	101.949	101.829	101.732	8	101.949	101.829	101.732	7.625	102.385	102.255	102.173
8.125	102.330	102.210	102.113	8.125	102.330	102.210	102.113	7.75	102.602	102.522	102.467

  

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.271	95.228	95.214	4.25	95.271	95.228	95.214	4.875	94.624	94.592	94.735
4.375	95.771	95.728	95.715	4.375	95.771	95.728	95.715	5	94.957	94.925	95.068
4.5	96.270	96.226	96.213	4.5	96.270	96.226	96.213	5.125	95.644	95.612	95.755
4.625	96.765	96.722	96.708	4.625	96.765	96.722	96.708	5.25	97.293	97.314	97.308
4.75	97.396	97.342	97.382	4.75	97.396	97.342	97.382	5.375	97.727	97.749	97.743
4.875	97.850	97.796	97.837	4.875	97.850	97.796	97.837	5.5	98.150	98.172	98.166
5	98.279	98.224	98.265	5	98.279	98.224	98.265	5.625	98.532	98.555	98.549
5.125	98.677	98.623	98.663	5.125	98.677	98.623	98.663	5.75	98.820	98.807	98.802
5.25	98.755	98.712	98.698	5.25	98.755	98.712	98.698	5.875	99.201	99.189	99.184
5.375	98.868	98.825	98.851	5.375	98.868	98.825	98.851	6	99.679	99.543	99.538
5.5	99.229	99.185	99.212	5.5	99.229	99.185	99.212	6.125	100.028	99.866	99.892
5.625	99.563	99.519	99.546	5.625	99.563	99.519	99.546	6.25	100.239	100.041	100.027
5.75	99.810	99.767	99.753	5.75	99.810	99.767	99.753	6.375	100.250	100.252	100.237
5.875	99.575	99.567	99.559	5.875	99.575	99.567	99.559	6.5	100.525	100.528	100.513
6	99.917	99.909	99.901	6	99.917	99.909	99.901	6.625	100.812	100.815	100.800
								6.75	100.726	100.670	100.643
								6.875	100.633	100.615	100.591
								7	100.878	100.862	100.838
								7.125	101.121	101.105	101.081
								7.25	101.007	100.926	100.871
								7.375	100.274	100.210	100.284
								7.5	100.617	100.553	100.627
								7.625	100.946	100.866	100.819
								7.75	101.240	101.159	101.104

  

VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.525	100.528	100.513	6.125	99.936	99.924	99.919	4.5	91.926	91.909	91.893
6.625	100.812	100.815	100.800	6.25	100.135	100.091	100.077	4.625	92.574	92.558	92.542
6.75	100.726	100.670	100.643	6.375	100.311	100.314	100.299	4.75	93.154	93.037	92.989
6.875	100.633	100.615	100.591	6.5	100.610	100.613	100.598	4.875	93.548	93.330	93.334
7	100.878	100.862	100.838	6.625	100.928	100.932	100.917	5	93.902	93.757	93.709
7.125	101.121	101.105	101.081	6.75	100.776	100.720	100.693	5.125	94.215	94.045	94.001
7.25	101.007	100.926	100.871	6.875	100.718	100.701	100.677	5.25	95.460	95.444	95.428
7.375	100.274	100.210	100.284	7	101.000	100.983	100.959	5.375	95.553	95.537	95.521
7.5	100.617	100.553	100.627	7.125	101.277	101.261	101.237	5.5	95.946	95.930	95.914
7.625	100.946	100.866	100.819	7.25	101.057	100.976	100.921	5.625	96.352	96.336	96.320
7.75	101.240	101.159	101.104	7.375	100.274	100.210	100.284	5.75	96.993	96.985	96.977
				7.5	100.617	100.553	100.627	5.875	97.263	97.255	97.247
				7.625	100.996	100.916	100.861	6	97.605	97.597	97.589
								6.125	97.905	97.897	97.889

  

VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	100.860	100.860	100.845	6.375	100.860	100.860	100.845	6	100.181	100.137	100.123

6.5	101.232	101.233	101.218	6.5	101.232	101.233	101.218	6.125	100.727	100.683	100.669
6.625	101.569	101.571	101.556	6.625	101.569	101.571	101.556	6.25	101.104	101.059	101.046
6.75	101.838	101.783	101.755	6.75	101.838	101.783	101.755	6.375	100.664	100.648	100.633
6.875	101.333	101.304	101.279	6.875	101.333	101.304	101.279	6.5	101.168	101.152	101.137
7	101.700	101.668	101.635	7	101.700	101.668	101.635	6.625	101.526	101.471	101.443
7.125	101.944	101.928	101.903	7.125	101.944	101.928	101.903	6.75	101.838	101.783	101.755
7.25	102.271	102.182	102.127	7.25	102.271	102.182	102.127	6.875	101.333	101.301	101.268
7.375	101.956	101.954	101.928	7.375	101.956	101.954	101.928	7	101.700	101.668	101.635
7.5	102.274	102.272	102.247	7.5	102.274	102.272	102.247	7.125	101.931	101.851	101.795
7.625	102.385	102.255	102.173	7.625	102.385	102.255	102.173	7.25	102.271	102.182	102.127
7.75	102.602	102.522	102.467	7.75	102.602	102.522	102.467	7.375	101.917	101.788	101.658
7.875	101.552	101.432	101.336	7.875	101.552	101.432	101.336	7.5	102.112	101.982	101.853
8	101.949	101.829	101.732	8	101.949	101.829	101.732	7.625	102.385	102.255	102.173
8.125	102.330	102.210	102.113	8.125	102.330	102.210	102.113	7.75	102.602	102.522	102.467
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.270	96.226	96.213	4.5	96.270	96.226	96.213	6.625	100.414	100.358	100.355
4.625	96.765	96.722	96.708	4.625	96.765	96.722	96.708	6.75	100.726	100.670	100.643
4.75	97.396	97.342	97.382	4.75	97.396	97.342	97.382	6.875	100.177	100.125	100.212
4.875	97.850	97.796	97.837	4.875	97.850	97.796	97.837	7	100.554	100.502	100.589
5	98.279	98.224	98.265	5	98.279	98.224	98.265	7.125	100.772	100.720	100.807
5.125	98.677	98.623	98.663	5.125	98.677	98.623	98.663	7.25	101.007	100.926	100.871
5.25	98.755	98.712	98.698	5.25	98.755	98.712	98.698	7.375	100.274	100.210	100.284
5.375	98.868	98.825	98.851	5.375	98.868	98.825	98.851	7.5	100.617	100.553	100.627
5.5	99.229	99.185	99.212	5.5	99.229	99.185	99.212	7.625	100.946	100.866	100.819
5.625	99.563	99.519	99.546	5.625	99.563	99.519	99.546	7.75	101.240	101.159	101.104
5.75	99.810	99.767	99.753	5.75	99.810	99.767	99.753				
5.875	99.575	99.567	99.559	5.875	99.575	99.567	99.559				
6	99.917	99.909	99.901	6	99.917	99.909	99.901				
6.125	100.218	100.209	100.201	6.125	100.218	100.209	100.201				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.180	100.165	100.149	6.125	99.805	99.777	99.892	4.5	91.926	91.909	91.893
6.625	100.414	100.358	100.355	6.25	100.135	100.091	100.077	4.625	92.574	92.558	92.542
6.75	100.726	100.670	100.643	6.375	99.489	99.468	99.569	4.75	93.154	93.037	92.989
6.875	100.177	100.125	100.212	6.5	99.977	99.945	100.046	4.875	93.548	93.330	93.334
7	100.554	100.502	100.589	6.625	100.464	100.408	100.381	5	93.902	93.757	93.709
7.125	100.772	100.720	100.807	6.75	100.776	100.720	100.693	5.125	94.215	94.045	94.001
7.25	101.007	100.926	100.871	6.875	100.177	100.125	100.212	5.25	95.460	95.444	95.428
7.375	100.274	100.210	100.284	7	100.554	100.502	100.589	5.375	95.553	95.537	95.521
7.5	100.617	100.553	100.627	7.125	100.775	100.720	100.807	5.5	95.946	95.930	95.914
7.625	100.946	100.866	100.819	7.25	101.057	100.976	100.921	5.625	96.352	96.336	96.320
7.75	101.240	101.159	101.104	7.375	100.274	100.210	100.284	5.75	96.993	96.985	96.977
				7.5	100.617	100.553	100.627	5.875	97.263	97.255	97.247
				7.625	100.996	100.916	100.861	6	97.605	97.597	97.589
								6.125	97.905	97.897	97.889

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

\*Buydown options and pricing available through PML



Lock Cut-off Time  
Lock Desk: 8:30 AM – 5:00 PM PST

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.189	99.038	98.738	6.75	96.589	96.438	96.138
6.875	99.718	99.567	99.267	6.875	97.118	96.967	96.667
7	100.226	100.075	99.775	7	97.626	97.475	97.175
7.125	100.685	100.534	100.234	7.125	98.085	97.934	97.634
7.25	101.125	100.974	100.674	7.25	98.525	98.374	98.074
7.375	101.215	101.012	100.712	7.375	98.615	98.412	98.112
7.5	101.693	101.490	101.190	7.5	99.093	98.890	98.590
7.625	102.112	101.909	101.609	7.625	99.512	99.309	99.009
7.75	102.512	102.309	102.009	7.75	99.912	99.709	99.409
7.875	102.118	101.864	101.564	7.875	99.518	99.264	98.964
8	102.546	102.292	101.992	8	99.946	99.692	99.392
8.125	102.935	102.681	102.381	8.125	100.335	100.081	99.781
8.25	103.305	103.051	102.751	8.25	100.705	100.451	100.151

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.189	97.038	96.738	6.75	94.589	94.438	94.138
6.875	97.718	97.567	97.267	6.875	95.118	94.967	94.667
7	98.226	98.075	97.775	7	95.626	95.475	95.175
7.125	98.685	98.534	98.234	7.125	96.085	95.934	95.634
7.25	99.125	98.974	98.674	7.25	96.525	96.374	96.074
7.375	99.215	99.012	98.712	7.375	96.615	96.412	96.112
7.5	99.693	99.490	99.190	7.5	97.093	96.890	96.590
7.625	100.112	99.909	99.609	7.625	97.512	97.309	97.009
7.75	100.512	100.309	100.009	7.75	97.912	97.709	97.409
7.875	100.118	99.864	99.564	7.875	97.518	97.264	96.964
8	100.546	100.292	99.992	8	97.946	97.692	97.392
8.125	100.935	100.681	100.381	8.125	98.335	98.081	97.781
8.25	101.305	101.051	100.751	8.25	98.705	98.451	98.151

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.