



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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**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

**Eligible States**

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

**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

**Lender ID**

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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	97.494	97.494	97.494	5.625	97.494	97.494	97.494	5	95.109	95.065	95.051
5.75	98.466	98.459	98.413	5.75	98.314	98.344	98.376	5.125	95.753	95.709	95.695
5.875	99.088	99.082	99.035	5.875	98.876	98.901	98.939	5.25	96.505	96.461	96.447
6	99.756	99.749	99.703	6	99.412	99.432	99.477	5.375	97.146	97.102	97.088
6.125	100.263	100.256	100.209	6.125	99.890	99.911	99.955	5.5	97.743	97.699	97.685
6.25	100.272	100.272	100.232	6.25	100.075	100.101	100.118	5.625	98.234	98.190	98.176
6.375	100.837	100.837	100.797	6.375	100.575	100.596	100.619	5.75	99.453	99.483	99.515
6.5	101.370	101.370	101.330	6.5	101.023	101.041	101.070	5.875	99.977	100.002	100.041
6.625	101.803	101.803	101.763	6.625	101.467	101.484	101.514	6	100.446	100.468	100.511
6.75	101.658	101.651	101.605	6.75	101.455	101.477	101.479	6.125	100.849	100.871	100.914
6.875	102.069	102.063	102.016	6.875	101.878	101.914	101.896	6.25	101.032	101.058	101.075
7	102.522	102.515	102.469	7	102.250	102.280	102.270	6.375	101.486	101.509	101.531
7.125	102.880	102.873	102.827	7.125	102.630	102.644	102.658	6.5	101.906	101.924	101.952
7.25	102.762	102.742	102.683	7.25	102.597	102.632	102.618	6.625	102.263	102.281	102.309
7.375	103.145	103.124	103.065	7.375	102.934	102.982	102.948	6.75	101.773	101.802	101.797
7.5	103.525	103.505	103.445	7.5	103.380	103.353	103.325	6.875	102.130	102.159	102.153
7.625	103.908	103.887	103.828	7.625	103.694	103.661	103.629	7	102.616	102.609	102.603
7.75	103.564	103.536	103.471	7.75	103.452	103.414	103.377	7.125	102.830	102.818	102.806
7.875	103.930	103.903	103.837	7.875	103.812	103.769	103.726	7.25	102.530	102.513	102.496
8	104.295	104.267	104.202	8	104.160	104.111	104.063	7.375	102.881	102.859	102.837
8.125	104.654	104.627	104.561	8.125	104.331	104.278	104.225	7.5	103.326	103.298	103.271
8.25	103.818	103.747	103.703	8.25	103.818	103.747	103.703	7.625	103.591	103.559	103.526
8.375	104.261	104.189	104.145	8.375	104.261	104.189	104.145	7.75	103.460	103.422	103.384
8.5	104.685	104.613	104.569	8.5	104.685	104.613	104.569	7.875	103.666	103.623	103.580
8.625	104.873	104.802	104.758	8.625	104.873	104.802	104.758	8	104.163	104.115	104.067
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	97.309	97.123	97.123	4.625	97.717	97.531	97.531	6	98.551	98.585	98.577
4.75	97.892	97.806	97.793	4.75	98.342	98.163	98.163	6.125	99.302	99.302	99.302
4.875	98.403	98.322	98.309	4.875	98.848	98.677	98.677	6.25	99.724	99.750	99.760
5	98.756	98.713	98.699	5	98.745	98.580	98.580	6.375	100.204	100.227	100.241
5.125	98.929	98.909	98.896	5.125	99.301	99.143	99.143	6.5	100.624	100.644	100.663
5.25	99.458	99.309	99.331	5.25	99.782	99.631	99.631	6.625	101.024	100.991	101.010
5.375	99.806	99.763	99.749	5.375	100.081	99.937	99.937	6.75	100.976	100.957	100.953
5.5	100.120	100.076	100.063	5.5	100.405	100.267	100.267	6.875	101.381	101.306	101.306
5.625	100.191	100.184	100.138	5.625	100.340	100.178	100.178	7	101.786	101.703	101.612
5.75	100.459	100.393	100.413	5.75	100.666	100.511	100.511	7.125	102.168	102.080	101.954
5.875	100.806	100.743	100.758	5.875	101.034	100.886	100.886	7.25	102.011	101.966	101.948
6	101.122	101.065	101.071	6	101.154	101.014	101.040	7.375	102.372	102.280	102.225
6.125	101.038	101.025	100.972	6.125	100.889	100.847	100.860	7.5	102.712	102.615	102.481
6.25	101.195	101.158	101.164	6.25	101.230	101.103	101.120	7.625	103.065	102.963	102.824
6.375	101.543	101.500	101.486	6.375	101.535	101.416	101.416	7.75	101.874	101.777	101.700
6.5	101.767	101.723	101.710	6.5	101.776	101.663	101.685	7.875	101.910	101.966	101.882
6.625	101.703	101.690	101.637	6.625	101.617	101.604	101.602				
6.75	101.914	101.915	101.892	6.75	101.839	101.821	101.826				
6.875	102.316	102.273	102.259	6.875	102.068	102.047	102.057				
7	102.510	102.467	102.454	7	102.357	102.335	102.346				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.183	91.183	91.183	5.125	96.747	96.703	96.690				
5.125	93.491	93.491	93.491	5.25	97.260	97.217	97.203				
5.25	94.176	94.176	94.176	5.375	97.727	97.683	97.670				
5.375	94.900	94.900	94.900	5.5	98.035	97.991	97.978				
5.5	95.391	95.391	95.391	5.625	97.795	97.752	97.738				
5.625	95.831	95.831	95.831	5.75	98.284	98.241	98.228				
5.75	97.740	97.740	97.740	5.875	98.723	98.679	98.666				
5.875	98.298	98.298	98.298	6	99.003	98.960	98.946				
6	98.775	98.775	98.775	6.125	99.517	99.474	99.460				
6.125	99.362	99.362	99.362	6.25	99.987	99.943	99.930				
6.25	99.614	99.614	99.614	6.375	100.402	100.359	100.345				
6.375	100.117	100.117	100.117	6.5	100.612	100.568	100.555				
6.5	100.550	100.550	100.550	6.625	100.189	100.146	100.133				
6.625	100.892	100.892	100.892	6.75	100.649	100.605	100.592				
6.75	101.031	101.031	101.031	6.875	101.048	101.005	100.991				
6.875	101.442	101.441	101.439	7	101.214	101.171	101.157				

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



ARM	0	0	0	0	0	0	0	0	-0.25	-0.25
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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	98.954	98.948	98.940	5.75	98.917	98.874	98.860	5	98.107	98.100	98.094
5.875	99.594	99.587	99.579	5.875	99.525	99.482	99.468	5.125	98.320	98.313	98.307
6	100.213	100.206	100.198	6	100.046	100.002	99.988	5.25	98.860	98.853	98.846
6.125	100.774	100.767	100.759	6.125	100.405	100.361	100.347	5.375	99.158	99.152	99.145
6.25	100.871	100.871	100.870	6.25	100.548	100.504	100.490	5.5	99.560	99.554	99.547
6.375	101.421	101.421	101.420	6.375	101.075	101.031	101.017	5.625	99.772	99.766	99.759
6.5	101.941	101.941	101.940	6.5	101.515	101.472	101.458	5.75	99.940	99.927	99.913
6.625	102.411	102.411	102.409	6.625	101.816	101.772	101.758	5.875	100.277	100.263	100.250
6.75	102.280	102.260	102.238	6.75	101.642	101.598	101.584	6	100.421	100.408	100.394
6.875	102.757	102.736	102.715	6.875	102.125	102.081	102.067				
7	103.195	103.175	103.153	7	102.530	102.487	102.473				
7.125	103.613	103.592	103.571	7.125	102.809	102.765	102.751				
7.25	103.473	103.439	103.404	7.25	102.632	102.588	102.573				
7.375	103.890	103.855	103.821	7.375	103.081	103.037	103.022				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.707	96.700	96.694
5.125	97.065	97.058	97.052
5.25	97.405	97.398	97.391
5.375	97.733	97.727	97.720
5.5	98.065	98.059	98.052
5.625	98.357	98.351	98.344
5.75	98.461	98.435	98.408
5.875	98.748	98.721	98.694
6	99.232	99.206	99.179

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	98.166	98.147	98.140	5.75	97.904	97.869	97.833	5	98.107	98.100	98.094
5.875	98.842	98.829	98.814	5.875	98.471	98.436	98.400	5.125	98.320	98.313	98.307
6	99.419	99.406	99.389	6	99.049	99.014	98.979	5.25	98.860	98.853	98.846
6.125	99.927	99.915	99.895	6.125	99.563	99.528	99.492	5.375	99.158	99.152	99.145
6.25	100.553	100.544	100.531	6.25	99.535	99.508	99.478	5.5	99.560	99.554	99.547
6.375	101.129	101.122	101.104	6.375	99.814	99.787	99.757	5.625	99.772	99.766	99.759
6.5	101.627	101.619	101.599	6.5	100.072	100.045	100.015	5.75	99.940	99.927	99.913
6.625	102.102	102.095	102.077	6.625	100.267	100.240	100.210	5.875	100.277	100.263	100.250
6.75	102.042	102.012	101.994	6.75	100.462	100.427	100.391	6	100.421	100.408	100.394
6.875	102.554	102.527	102.508	6.875	100.638	100.603	100.567				
7	103.010	102.983	102.962	7	100.850	100.816	100.779				
7.125	103.410	103.384	103.365	7.125	101.041	101.007	100.970				
7.25	103.231	103.183	103.156	7.25	101.298	101.264	101.227				
7.375	103.618	103.574	103.545	7.375	101.836	101.802	101.765				
7.5	104.020	103.976	103.945	7.5	102.150	102.115	102.078				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
5	96.707	96.700	96.694
5.125	97.065	97.058	97.052
5.25	97.405	97.398	97.391
5.375	97.733	97.727	97.720
5.5	98.065	98.059	98.052
5.625	98.357	98.351	98.344
5.75	98.461	98.435	98.408
5.875	98.748	98.721	98.694
6	99.232	99.206	99.179

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	97.230	97.186	97.172	5	97.230	97.186	97.172	5	97.230	97.186	97.172
5.125	97.823	97.779	97.766	5.125	97.823	97.779	97.766	5.125	97.823	97.779	97.766
5.25	98.417	98.373	98.359	5.25	98.417	98.373	98.359	5.25	98.417	98.373	98.359
5.375	98.792	98.748	98.734	5.375	98.792	98.748	98.734	5.375	98.792	98.748	98.734
5.5	99.433	99.406	99.431	5.5	99.433	99.406	99.431	5.5	99.433	99.406	99.431
5.625	99.980	99.936	99.922	5.625	99.980	99.936	99.922	5.625	99.980	99.936	99.922
5.75	100.523	100.479	100.495	5.75	100.523	100.479	100.495	5.75	100.523	100.479	100.495
5.875	100.725	100.546	100.367	5.875	100.725	100.546	100.367	5.875	100.725	100.546	100.367
6	101.205	101.026	101.027	6	101.205	101.026	101.027	6	101.205	101.026	101.027
6.125	101.658	101.563	101.574	6.125	101.658	101.563	101.574	6.125	101.658	101.563	101.574
6.25	102.009	101.957	101.968	6.25	102.009	101.957	101.968	6.25	102.009	101.957	101.968
6.375	101.405	101.392	101.378	6.375	101.405	101.392	101.378	6.375	101.405	101.392	101.378
6.5	101.937	101.915	101.909	6.5	101.937	101.915	101.909	6.5	101.937	101.915	101.909
6.625	102.459	102.434	102.431	6.625	102.459	102.434	102.431	6.625	102.459	102.434	102.431
6.75	102.793	102.768	102.765	6.75	102.793	102.768	102.765	6.75	102.793	102.768	102.765
6.875	102.137	102.102	102.068	6.875	102.137	102.102	102.068	6.875	102.137	102.102	102.068
7	102.520	102.486	102.452	7	102.520	102.486	102.452	7	102.520	102.486	102.452
7.125	102.967	102.937	102.920	7.125	102.967	102.937	102.920	7.125	102.967	102.937	102.920
7.25	103.369	103.259	103.149	7.25	103.369	103.259	103.149	7.25	103.369	103.259	103.149
7.375	103.024	102.914	102.804	7.375	103.024	102.914	102.804	7.375	103.024	102.914	102.804
7.5	103.222	103.138	103.107	7.5	103.222	103.138	103.107	7.5	103.222	103.138	103.107
7.625	103.497	103.414	103.383	7.625	103.497	103.414	103.383	7.625	103.497	103.414	103.383
7.75	103.605	103.547	103.520	7.75	103.605	103.547	103.520	7.75	103.605	103.547	103.520
7.875	102.725	102.639	102.584	7.875	102.725	102.639	102.584	7.875	102.725	102.639	102.584
8	103.125	103.039	102.984	8	103.125	103.039	102.984	8	103.125	103.039	102.984
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	96.238	96.310	96.361	4.25	96.238	96.310	96.361	5.125	96.464	96.425	96.463
4.375	96.800	96.872	96.922	4.375	96.800	96.872	96.922	5.25	96.961	96.917	96.903
4.5	97.357	97.429	97.479	4.5	97.357	97.429	97.479	5.375	97.806	97.750	97.775
4.625	97.907	97.979	98.029	4.625	97.907	97.979	98.029	5.5	98.652	98.596	98.621
4.75	98.358	98.331	98.368	4.75	98.358	98.331	98.368	5.625	99.089	99.033	99.058
4.875	98.904	98.877	98.913	4.875	98.904	98.877	98.913	5.75	99.730	99.551	99.372
5	99.437	99.411	99.447	5	99.437	99.411	99.447	5.875	100.085	99.906	99.781
5.125	99.955	99.929	99.965	5.125	99.955	99.929	99.965	6	100.725	100.546	100.454
5.25	99.580	99.537	99.528	5.25	99.580	99.537	99.528	6.125	101.088	100.990	101.001
5.375	100.046	100.014	100.037	5.375	100.046	100.014	100.037	6.25	101.306	101.127	100.948
5.5	100.530	100.498	100.521	5.5	100.530	100.498	100.521	6.375	100.687	100.642	100.639
5.625	100.985	100.954	100.976	5.625	100.985	100.954	100.976	6.5	101.301	101.257	101.253
5.75	100.605	100.562	100.548	5.75	100.605	100.562	100.548	6.625	101.844	101.799	101.796
5.875	100.783	100.778	100.786	5.875	100.783	100.778	100.786	6.75	101.654	101.610	101.596
6	101.218	101.213	101.221	6	101.218	101.213	101.221	6.875	101.476	101.432	101.415
								7	102.003	101.958	101.941
								7.125	102.494	102.449	102.432
								7.25	102.070	101.998	101.957
								7.375	101.704	101.738	101.707
								7.5	102.161	102.195	102.164
								7.625	102.437	102.471	102.440
								7.75	102.368	102.310	102.282
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	96.961	96.917	96.903	5	95.659	95.619	95.658	4.5	94.704	94.651	94.701
5.375	97.806	97.750	97.775	5.125	96.464	96.425	96.463	4.625	95.238	95.185	95.235
5.5	98.652	98.596	98.621	5.25	97.011	96.967	96.953	4.75	94.131	93.929	93.940
5.625	99.089	99.033	99.058	5.375	97.806	97.750	97.775	4.875	94.654	94.428	94.464
5.75	99.730	99.551	99.372	5.5	98.652	98.596	98.621	5	95.152	94.925	94.961
5.875	100.085	99.906	99.781	5.625	99.089	99.033	99.058	5.125	95.614	95.388	95.424
6	100.725	100.546	100.454	5.75	99.386	99.342	99.328	5.25	96.137	96.096	96.055
6.125	101.088	100.990	101.001	5.875	99.837	99.770	99.781	5.375	96.234	96.193	96.152
6.25	101.306	101.127	100.948	6	100.510	100.443	100.454	5.5	96.630	96.588	96.547
6.375	100.687	100.642	100.639	6.125	101.057	100.990	101.001	5.625	97.038	96.996	96.955
6.5	101.301	101.257	101.253	6.25	100.989	100.945	100.932	5.75	97.731	97.690	97.648
6.625	101.844	101.799	101.796	6.375	100.687	100.642	100.639	5.875	98.006	97.964	97.923
6.75	101.654	101.610	101.596	6.5	101.301	101.257	101.253	6	98.350	98.309	98.268
6.875	101.476	101.432	101.415	6.625	101.844	101.799	101.796	6.125	98.655	98.614	98.572
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	98.417	98.373	98.359	5.25	98.417	98.373	98.359	5.25	98.417	98.373	98.359
5.375	98.792	98.748	98.734	5.375	98.792	98.748	98.734	5.375	98.792	98.748	98.734

5.5	99.433	99.406	99.431	5.5	99.433	99.406	99.431	5.5	99.433	99.406	99.431
5.625	99.980	99.936	99.922	5.625	99.980	99.936	99.922	5.625	99.980	99.936	99.922
5.75	100.523	100.479	100.495	5.75	100.523	100.479	100.495	5.75	100.523	100.479	100.495
5.875	100.725	100.546	100.367	5.875	100.725	100.546	100.367	5.875	100.725	100.546	100.367
6	101.205	101.026	101.027	6	101.205	101.026	101.027	6	101.205	101.026	101.027
6.125	101.658	101.563	101.574	6.125	101.658	101.563	101.574	6.125	101.658	101.563	101.574
6.25	102.009	101.957	101.968	6.25	102.009	101.957	101.968	6.25	102.009	101.957	101.968
6.375	101.405	101.392	101.378	6.375	101.405	101.392	101.378	6.375	101.405	101.392	101.378
6.5	101.937	101.915	101.909	6.5	101.937	101.915	101.909	6.5	101.937	101.915	101.909
6.625	102.459	102.434	102.431	6.625	102.459	102.434	102.431	6.625	102.459	102.434	102.431
6.75	102.793	102.768	102.765	6.75	102.793	102.768	102.765	6.75	102.793	102.768	102.765
6.875	102.137	102.102	102.068	6.875	102.137	102.102	102.068	6.875	102.137	102.102	102.068
7	102.520	102.486	102.452	7	102.520	102.486	102.452	7	102.520	102.486	102.452
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	97.357	97.429	97.479	4.25	96.238	96.310	96.361	5.25	96.961	96.917	96.903
4.625	97.907	97.979	98.029	4.375	96.800	96.872	96.922	5.375	97.806	97.750	97.775
4.75	98.358	98.331	98.368	4.5	97.357	97.429	97.479	5.5	98.652	98.596	98.621
4.875	98.904	98.877	98.913	4.625	97.907	97.979	98.029	5.625	99.089	99.033	99.058
5	99.437	99.411	99.447	4.75	98.358	98.331	98.368	5.75	99.730	99.551	99.372
5.125	99.955	99.929	99.965	4.875	98.904	98.877	98.913	5.875	100.085	99.906	99.781
5.25	99.580	99.537	99.528	5	99.437	99.411	99.447	6	100.725	100.546	100.454
5.375	100.046	100.014	100.037	5.125	99.955	99.929	99.965	6.125	101.088	100.990	101.001
5.5	100.530	100.498	100.521	5.25	99.580	99.537	99.528	6.25	101.306	101.127	100.948
5.625	100.985	100.954	100.976	5.375	100.046	100.014	100.037	6.375	100.687	100.642	100.639
5.75	100.605	100.562	100.548	5.5	100.530	100.498	100.521	6.5	101.301	101.257	101.253
5.875	100.783	100.778	100.786	5.625	100.985	100.954	100.976	6.625	101.844	101.799	101.796
6	101.218	101.213	101.221	5.75	100.605	100.562	100.548	6.75	101.654	101.610	101.596
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	96.961	96.917	96.903	5.25	97.011	96.967	96.953	4.5	94.704	94.651	94.701
5.375	97.806	97.750	97.775	5.375	97.806	97.750	97.775	4.625	95.238	95.185	95.235
5.5	98.652	98.596	98.621	5.5	98.652	98.596	98.621	4.75	94.131	93.929	93.940
5.625	99.089	99.033	99.058	5.625	99.089	99.033	99.058	4.875	94.654	94.428	94.464
5.75	99.730	99.551	99.372	5.75	99.386	99.342	99.328	5	95.152	94.925	94.961
5.875	100.085	99.906	99.781	5.875	99.837	99.770	99.781	5.125	95.614	95.388	95.424
6	100.725	100.546	100.454	6	100.510	100.443	100.454	5.25	96.137	96.096	96.055
6.125	101.088	100.990	101.001	6.125	101.057	100.990	101.001	5.375	96.234	96.193	96.152
6.25	101.306	101.127	100.948	6.25	100.989	100.945	100.932	5.5	96.630	96.588	96.547
6.375	100.687	100.642	100.639	6.375	100.687	100.642	100.639	5.625	97.038	96.996	96.955
6.5	101.301	101.257	101.253	6.5	101.301	101.257	101.253	5.75	97.731	97.690	97.648
6.625	101.844	101.799	101.796	6.625	101.844	101.799	101.796	5.875	98.006	97.964	97.923
6.75	101.654	101.610	101.596	6.75	101.704	101.660	101.646	6	98.350	98.309	98.268
6.875	101.476	101.432	101.415	6.875	101.476	101.432	101.415	6.125	98.655	98.614	98.572

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	96.923	96.879	96.866	5.125	96.923	96.879	96.866	4.75	95.142	95.098	95.084
5.25	97.517	97.473	97.459	5.25	97.517	97.473	97.459	4.875	95.736	95.692	95.678
5.375	97.892	97.848	97.834	5.375	97.892	97.848	97.834	5	96.330	96.286	96.272
5.5	98.486	98.442	98.428	5.5	98.486	98.442	98.428	5.125	96.923	96.879	96.866
5.625	99.080	99.036	99.022	5.625	99.080	99.036	99.022	5.25	97.517	97.473	97.459
5.75	99.623	99.579	99.566	5.75	99.623	99.579	99.566	5.375	97.892	97.848	97.834
5.875	99.825	99.646	99.467	5.875	99.825	99.646	99.467	5.5	98.486	98.442	98.428
6	100.305	100.126	99.975	6	100.305	100.126	99.975	5.625	99.080	99.036	99.022
6.125	100.758	100.579	100.525	6.125	100.758	100.579	100.525	5.75	99.623	99.579	99.566
6.25	101.064	100.920	100.907	6.25	101.064	100.920	100.907	5.875	99.825	99.646	99.467
6.375	100.505	100.492	100.478	6.375	100.505	100.492	100.478	6	100.305	100.126	99.975
6.5	101.029	101.015	101.002	6.5	101.029	101.015	101.002	6.125	100.758	100.579	100.525
6.625	101.455	101.411	101.398	6.625	101.455	101.411	101.398	6.25	101.064	100.920	100.907
6.75	101.773	101.729	101.715	6.75	101.773	101.729	101.715	6.375	100.505	100.492	100.478
6.875	101.237	101.202	101.168	6.875	101.237	101.202	101.168	6.5	101.029	101.015	101.002
7	101.620	101.586	101.552	7	101.620	101.586	101.552	6.625	101.455	101.411	101.398
7.125	101.998	101.926	101.885	7.125	101.998	101.926	101.885	6.75	101.773	101.729	101.715
7.25	102.469	102.359	102.249	7.25	102.469	102.359	102.249	6.875	101.237	101.202	101.168
7.375	102.124	102.014	101.904	7.375	102.124	102.014	101.904	7	101.620	101.586	101.552
7.5	102.322	102.212	102.102	7.5	102.322	102.212	102.102	7.125	101.998	101.926	101.885
7.625	102.597	102.487	102.377	7.625	102.597	102.487	102.377	7.25	102.469	102.359	102.249
7.75	102.705	102.647	102.620	7.75	102.705	102.647	102.620	7.375	102.124	102.014	101.904
7.875	101.825	101.739	101.684	7.875	101.825	101.739	101.684	7.5	102.322	102.212	102.102
8	102.225	102.139	102.084	8	102.225	102.139	102.084	7.625	102.597	102.487	102.377
8.125	102.609	102.523	102.468	8.125	102.609	102.523	102.468	7.75	102.705	102.647	102.620
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	95.224	95.181	95.168	4.25	95.224	95.181	95.168	4.875	94.145	94.125	94.264
4.375	95.725	95.682	95.668	4.375	95.725	95.682	95.668	5	94.479	94.459	94.598
4.5	96.224	96.180	96.167	4.5	96.224	96.180	96.167	5.125	95.166	95.147	95.285
4.625	96.720	96.676	96.663	4.625	96.720	96.676	96.663	5.25	96.061	96.017	96.003
4.75	97.278	97.252	97.288	4.75	97.278	97.252	97.288	5.375	96.655	96.611	96.670
4.875	97.740	97.714	97.750	4.875	97.740	97.714	97.750	5.5	97.310	97.274	97.398
5	98.176	98.150	98.186	5	98.176	98.150	98.186	5.625	97.914	97.928	97.942
5.125	98.584	98.557	98.594	5.125	98.584	98.557	98.594	5.75	98.830	98.651	98.472
5.25	98.680	98.637	98.623	5.25	98.680	98.637	98.623	5.875	99.185	99.006	98.827
5.375	98.809	98.777	98.800	5.375	98.809	98.777	98.800	6	99.825	99.646	99.467
5.5	99.177	99.146	99.168	5.5	99.177	99.146	99.168	6.125	100.188	100.009	99.830
5.625	99.516	99.485	99.507	5.625	99.516	99.485	99.507	6.25	100.406	100.227	100.048
5.75	99.705	99.662	99.648	5.75	99.705	99.662	99.648	6.375	99.518	99.504	99.490
5.875	99.506	99.501	99.510	5.875	99.506	99.501	99.510	6.5	100.042	100.028	100.014
6	99.837	99.832	99.840	6	99.837	99.832	99.840	6.625	100.437	100.393	100.379
								6.75	100.754	100.710	100.696
								6.875	100.173	100.148	100.231
								7	100.553	100.528	100.611
								7.125	100.886	100.814	100.838
								7.25	101.170	101.098	101.057
								7.375	100.370	100.425	100.494
								7.5	100.740	100.774	100.843
								7.625	101.169	101.110	101.083
								7.75	101.468	101.410	101.382
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	100.042	100.028	100.014	6.125	99.708	99.664	99.765	4.5	91.799	91.790	91.790
6.625	100.437	100.393	100.379	6.25	100.089	100.045	100.032	4.625	92.438	92.438	92.438
6.75	100.754	100.710	100.696	6.375	99.473	99.429	99.486	4.75	93.057	93.029	93.001
6.875	100.173	100.148	100.231	6.5	99.993	99.949	99.986	4.875	93.448	93.324	93.296
7	100.553	100.528	100.611	6.625	100.487	100.443	100.429	5	93.814	93.750	93.723
7.125	100.886	100.814	100.838	6.75	100.804	100.760	100.746	5.125	94.139	94.040	94.013
7.25	101.170	101.098	101.057	6.875	100.173	100.148	100.231	5.25	95.237	95.196	95.155
7.375	100.370	100.425	100.494	7	100.553	100.528	100.611	5.375	95.334	95.293	95.252
7.5	100.740	100.774	100.843	7.125	100.936	100.864	100.838	5.5	95.730	95.688	95.647
7.625	101.169	101.110	101.083	7.25	101.220	101.148	101.107	5.625	96.138	96.096	96.055
7.75	101.468	101.410	101.382	7.375	100.370	100.425	100.494	5.75	96.831	96.790	96.748
				7.5	100.790	100.774	100.843	5.875	97.106	97.064	97.023
				7.625	101.219	101.160	101.133	6	97.450	97.409	97.368
								6.125	97.755	97.714	97.672
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	100.505	100.492	100.478	6.375	100.505	100.492	100.478	6	100.305	100.126	99.975

6.5	101.029	101.015	101.002	6.5	101.029	101.015	101.002	6.125	100.758	100.579	100.525
6.625	101.455	101.411	101.398	6.625	101.455	101.411	101.398	6.25	101.064	100.920	100.907
6.75	101.773	101.729	101.715	6.75	101.773	101.729	101.715	6.375	100.505	100.492	100.478
6.875	101.237	101.202	101.168	6.875	101.237	101.202	101.168	6.5	101.029	101.015	101.002
7	101.620	101.586	101.552	7	101.620	101.586	101.552	6.625	101.455	101.411	101.398
7.125	101.998	101.926	101.885	7.125	101.998	101.926	101.885	6.75	101.773	101.729	101.715
7.25	102.469	102.359	102.249	7.25	102.469	102.359	102.249	6.875	101.237	101.202	101.168
7.375	102.124	102.014	101.904	7.375	102.124	102.014	101.904	7	101.620	101.586	101.552
7.5	102.322	102.212	102.102	7.5	102.322	102.212	102.102	7.125	101.998	101.926	101.885
7.625	102.597	102.487	102.377	7.625	102.597	102.487	102.377	7.25	102.469	102.359	102.249
7.75	102.705	102.647	102.620	7.75	102.705	102.647	102.620	7.375	102.124	102.014	101.904
7.875	101.825	101.739	101.684	7.875	101.825	101.739	101.684	7.5	102.322	102.212	102.102
8	102.225	102.139	102.084	8	102.225	102.139	102.084	7.625	102.597	102.487	102.377
8.125	102.609	102.523	102.468	8.125	102.609	102.523	102.468	7.75	102.705	102.647	102.620
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	96.224	96.180	96.167	4.5	96.224	96.180	96.167	6.625	100.437	100.393	100.379
4.625	96.720	96.676	96.663	4.625	96.720	96.676	96.663	6.75	100.754	100.710	100.696
4.75	97.278	97.252	97.288	4.75	97.278	97.252	97.288	6.875	100.173	100.148	100.231
4.875	97.740	97.714	97.750	4.875	97.740	97.714	97.750	7	100.553	100.528	100.611
5	98.176	98.150	98.186	5	98.176	98.150	98.186	7.125	100.886	100.814	100.838
5.125	98.584	98.557	98.594	5.125	98.584	98.557	98.594	7.25	101.170	101.098	101.057
5.25	98.680	98.637	98.623	5.25	98.680	98.637	98.623	7.375	100.370	100.425	100.494
5.375	98.809	98.777	98.800	5.375	98.809	98.777	98.800	7.5	100.740	100.774	100.843
5.5	99.177	99.146	99.168	5.5	99.177	99.146	99.168	7.625	101.169	101.110	101.083
5.625	99.516	99.485	99.507	5.625	99.516	99.485	99.507	7.75	101.468	101.410	101.382
5.75	99.705	99.662	99.648	5.75	99.705	99.662	99.648				
5.875	99.506	99.501	99.510	5.875	99.506	99.501	99.510				
6	99.837	99.832	99.840	6	99.837	99.832	99.840				
6.125	100.153	100.148	100.157	6.125	100.153	100.148	100.157				
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	100.042	100.028	100.014	6.125	99.708	99.664	99.765	4.5	91.799	91.790	91.790
6.625	100.437	100.393	100.379	6.25	100.089	100.045	100.032	4.625	92.438	92.438	92.438
6.75	100.754	100.710	100.696	6.375	99.473	99.429	99.486	4.75	93.057	93.029	93.001
6.875	100.173	100.148	100.231	6.5	99.993	99.949	99.986	4.875	93.448	93.324	93.296
7	100.553	100.528	100.611	6.625	100.487	100.443	100.429	5	93.814	93.750	93.723
7.125	100.886	100.814	100.838	6.75	100.804	100.760	100.746	5.125	94.139	94.040	94.013
7.25	101.170	101.098	101.057	6.875	100.173	100.148	100.231	5.25	95.237	95.196	95.155
7.375	100.370	100.425	100.494	7	100.553	100.528	100.611	5.375	95.334	95.293	95.252
7.5	100.740	100.774	100.843	7.125	100.936	100.864	100.838	5.5	95.730	95.688	95.647
7.625	101.169	101.110	101.083	7.25	101.220	101.148	101.107	5.625	96.138	96.096	96.055
7.75	101.468	101.410	101.382	7.375	100.370	100.425	100.494	5.75	96.831	96.790	96.748
				7.5	100.790	100.774	100.843	5.875	97.106	97.064	97.023
				7.625	101.219	101.160	101.133	6	97.450	97.409	97.368
								6.125	97.755	97.714	97.672

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	99.183	99.032	98.732	6.75	96.583	96.432	96.132
6.875	99.722	99.571	99.271	6.875	97.122	96.971	96.671
7	100.240	100.089	99.789	7	97.640	97.489	97.189
7.125	100.709	100.558	100.258	7.125	98.109	97.958	97.658
7.25	101.149	100.998	100.698	7.25	98.549	98.398	98.098
7.375	101.407	101.204	100.904	7.375	98.807	98.604	98.304
7.5	101.895	101.692	101.392	7.5	99.295	99.092	98.792
7.625	102.314	102.111	101.811	7.625	99.714	99.511	99.211
7.75	102.734	102.531	102.231	7.75	100.134	99.931	99.631
7.875	102.435	102.181	101.881	7.875	99.835	99.581	99.281
8	102.873	102.619	102.319	8	100.273	100.019	99.719
8.125	103.272	103.018	102.718	8.125	100.672	100.418	100.118
8.25	103.652	103.398	103.098	8.25	101.052	100.798	100.498

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.183	97.032	96.732	6.75	94.583	94.432	94.132
6.875	97.722	97.571	97.271	6.875	95.122	94.971	94.671
7	98.240	98.089	97.789	7	95.640	95.489	95.189
7.125	98.709	98.558	98.258	7.125	96.109	95.958	95.658
7.25	99.149	98.998	98.698	7.25	96.549	96.398	96.098
7.375	99.407	99.204	98.904	7.375	96.807	96.604	96.304
7.5	99.895	99.692	99.392	7.5	97.295	97.092	96.792
7.625	100.314	100.111	99.811	7.625	97.714	97.511	97.211
7.75	100.734	100.531	100.231	7.75	98.134	97.931	97.631
7.875	100.435	100.181	99.881	7.875	97.835	97.581	97.281
8	100.873	100.619	100.319	8	98.273	98.019	97.719
8.125	101.272	101.018	100.718	8.125	98.672	98.418	98.118
8.25	101.652	101.398	101.098	8.25	99.052	98.798	98.498

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.