



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	97.537	97.537	97.521	5.625	97.537	97.537	97.521	5.125	95.115	95.071	95.057
5.75	98.377	98.377	98.337	5.75	98.221	98.235	98.253	5.125	95.728	95.684	95.670
5.875	99.008	99.008	98.968	5.875	98.778	98.787	98.825	5.25	96.480	96.437	96.422
6	99.687	99.687	99.647	6	99.368	99.350	99.371	5.375	97.122	97.078	97.063
6.125	100.207	100.207	100.167	6.125	99.786	99.791	99.850	5.5	97.718	97.674	97.660
6.25	100.174	100.174	100.134	6.25	99.977	100.003	100.007	5.625	98.210	98.166	98.152
6.375	100.753	100.753	100.713	6.375	100.471	100.492	100.519	5.75	99.531	99.513	99.496
6.5	101.303	101.303	101.263	6.5	100.954	100.938	100.982	5.875	100.100	100.082	100.065
6.625	101.749	101.749	101.709	6.625	101.357	101.374	101.425	6	100.619	100.601	100.584
6.75	101.574	101.567	101.520	6.75	101.338	101.361	101.349	6.125	100.898	100.880	100.863
6.875	102.001	101.995	101.948	6.875	101.765	101.800	101.778	6.25	101.190	101.174	101.160
7	102.470	102.463	102.416	7	102.133	102.164	102.164	6.375	101.691	101.675	101.661
7.125	102.837	102.830	102.784	7.125	102.511	102.525	102.559	6.5	102.100	102.084	102.070
7.25	102.737	102.717	102.656	7.25	102.630	102.556	102.541	6.625	102.455	102.440	102.426
7.375	103.131	103.110	103.049	7.375	103.012	102.938	102.925	6.75	101.931	101.878	101.868
7.5	103.517	103.497	103.436	7.5	103.400	103.373	103.289	6.875	102.341	102.305	102.286
7.625	103.909	103.888	103.828	7.625	103.687	103.637	103.601	7	102.668	102.633	102.614
7.75	103.469	103.442	103.374	7.75	103.465	103.370	103.347	7.125	102.968	102.933	102.915
7.875	103.865	103.815	103.748	7.875	103.865	103.770	103.748	7.25	103.078	103.004	102.989
8	104.215	104.188	104.120	8	104.050	104.002	103.922	7.375	103.404	103.331	103.316
8.125	104.579	104.551	104.484	8.125	104.222	104.169	104.094	7.5	103.744	103.672	103.658
8.25	103.611	103.540	103.488	8.25	103.611	103.540	103.488	7.625	104.041	103.969	103.956
8.375	104.043	103.972	103.920	8.375	104.043	103.972	103.920	7.75	103.722	103.628	103.604
8.5	104.467	104.396	104.344	8.5	104.467	104.396	104.344	7.875	104.062	103.968	103.945
8.625	104.656	104.584	104.532	8.625	104.656	104.584	104.532	8	104.075	104.026	103.946
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	97.131	97.045	97.045	4.625	97.599	97.526	97.526	6	98.848	98.834	98.815
4.75	97.688	97.675	97.672	4.75	98.132	98.084	98.084	6.125	99.235	99.222	99.210
4.875	98.200	98.157	98.151	4.875	98.637	98.596	98.596	6.25	99.859	99.885	99.889
5	98.591	98.547	98.534	5	98.555	98.521	98.521	6.375	100.338	100.363	100.386
5.125	98.813	98.790	98.769	5.125	99.134	99.076	99.076	6.5	100.764	100.781	100.830
5.25	99.289	99.238	99.238	5.25	99.615	99.564	99.564	6.625	101.116	101.133	101.185
5.375	99.699	99.656	99.642	5.375	99.916	99.872	99.872	6.75	101.029	101.052	101.041
5.5	100.014	99.971	99.957	5.5	100.255	100.218	100.218	6.875	101.409	101.400	101.414
5.625	100.117	100.103	100.050	5.625	100.172	100.126	100.126	7	101.828	101.745	101.739
5.75	100.292	100.283	100.275	5.75	100.523	100.484	100.484	7.125	102.220	102.131	102.002
5.875	100.678	100.636	100.628	5.875	100.888	100.856	100.856	7.25	102.121	102.066	102.039
6	100.983	100.944	100.944	6	101.015	100.990	100.990	7.375	102.496	102.404	102.334
6.125	100.972	100.959	100.905	6.125	100.716	100.674	100.674	7.5	102.848	102.751	102.614
6.25	101.199	101.177	101.170	6.25	101.029	101.002	101.002	7.625	103.215	103.113	102.970
6.375	101.524	101.502	101.495	6.375	101.362	101.343	101.343	7.75	101.857	101.770	101.697
6.5	101.771	101.750	101.743	6.5	101.591	101.578	101.578	7.875	102.108	102.016	101.994
6.625	101.635	101.622	101.569	6.625	101.473	101.460	101.445				
6.75	101.916	101.872	101.865	6.75	101.692	101.674	101.674				
6.875	102.224	102.181	102.174	6.875	101.920	101.898	101.911				
7	102.396	102.353	102.337	7	102.212	102.190	102.200				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.914	92.914	92.858	5.125	96.734	96.691	96.677				
5.125	93.662	93.662	93.627	5.25	97.250	97.207	97.193				
5.25	94.350	94.350	94.319	5.375	97.720	97.676	97.663				
5.375	95.071	95.071	95.045	5.5	98.029	97.986	97.972				
5.5	95.564	95.564	95.543	5.625	97.800	97.756	97.742				
5.625	96.004	96.004	95.987	5.75	98.291	98.247	98.232				
5.75	97.501	97.501	97.411	5.875	98.731	98.688	98.673				
5.875	98.052	98.052	97.968	6	98.986	98.943	98.928				
6	98.539	98.539	98.460	6.125	99.474	99.431	99.415				
6.125	99.118	99.118	99.043	6.25	99.945	99.902	99.886				
6.25	99.737	99.737	99.651	6.375	100.361	100.318	100.302				
6.375	100.257	100.257	100.176	6.5	100.569	100.526	100.510				
6.5	100.684	100.684	100.608	6.625	100.175	100.132	100.116				
6.625	101.025	101.025	100.954	6.75	100.637	100.593	100.577				
6.75	101.135	101.135	101.038	6.875	101.036	100.992	100.977				
6.875	101.554	101.553	101.461	7	101.200	101.157	101.141				

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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	-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
-----	---	---	---	---	---	---	---	---	-------	-------

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	98.899	98.899	98.893	5.75	98.942	98.899	98.884	5	98.009	97.995	97.981
5.875	99.548	99.548	99.542	5.875	99.558	99.514	99.500	5.125	98.226	98.212	98.198
6	100.181	100.181	100.175	6	100.084	100.040	100.026	5.25	98.769	98.755	98.741
6.125	100.761	100.761	100.755	6.125	100.460	100.416	100.402	5.375	99.074	99.060	99.046
6.25	100.830	100.830	100.823	6.25	100.510	100.466	100.452	5.5	99.481	99.467	99.453
6.375	101.391	101.391	101.385	6.375	101.043	100.999	100.984	5.625	99.703	99.690	99.676
6.5	101.929	101.929	101.923	6.5	101.487	101.443	101.428	5.75	99.853	99.840	99.825
6.625	102.417	102.417	102.410	6.625	101.788	101.744	101.729	5.875	100.200	100.186	100.171
6.75	102.166	102.146	102.122	6.75	101.618	101.574	101.560	6	100.361	100.347	100.333
6.875	102.657	102.636	102.613	6.875	102.106	102.062	102.048				
7	103.111	103.090	103.066	7	102.512	102.469	102.454				
7.125	103.539	103.519	103.495	7.125	102.789	102.746	102.731				
7.25	103.412	103.377	103.341	7.25	102.590	102.546	102.527				
7.375	103.843	103.808	103.772	7.375	103.043	102.999	102.980				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.609	96.595	96.581
5.125	96.971	96.957	96.943
5.25	97.314	97.300	97.286
5.375	97.649	97.635	97.621
5.5	97.986	97.972	97.958
5.625	98.288	98.275	98.261
5.75	98.372	98.345	98.316
5.875	98.668	98.641	98.613
6	99.169	99.142	99.114

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	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	-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	98.137	98.119	98.108	5.75	99.516	99.498	99.481	5	98.009	97.995	97.981
5.875	98.811	98.801	98.787	5.875	100.010	99.992	99.975	5.125	98.226	98.212	98.198
6	99.397	99.389	99.372	6	100.499	100.481	100.464	5.25	98.769	98.755	98.741
6.125	99.911	99.903	99.884	6.125	100.765	100.747	100.730	5.375	99.074	99.060	99.046
6.25	100.499	100.488	100.476	6.25	101.190	101.156	101.142	5.5	99.481	99.467	99.453
6.375	101.078	101.070	101.052	6.375	101.626	101.593	101.579	5.625	99.703	99.690	99.676
6.5	101.583	101.575	101.555	6.5	102.000	101.968	101.954	5.75	99.853	99.840	99.825
6.625	102.066	102.058	102.036	6.625	102.340	102.307	102.293	5.875	100.200	100.186	100.171
6.75	101.913	101.892	101.873	6.75	101.931	101.878	101.868	6	100.361	100.347	100.333
6.875	102.429	102.409	102.389	6.875	102.307	102.254	102.244				
7	102.895	102.875	102.853	7	102.640	102.588	102.578				
7.125	103.303	103.283	103.264	7.125	102.940	102.889	102.879				
7.25	103.143	103.104	103.075	7.25	103.078	103.004	102.989				
7.375	103.534	103.496	103.465	7.375	103.404	103.331	103.316				
7.5	103.941	103.904	103.873	7.5	103.744	103.672	103.658				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.226	97.216	97.207
4.875	97.563	97.553	97.544
5	97.942	97.932	97.923
5.125	98.406	98.397	98.388
5.25	98.735	98.726	98.717
5.375	99.056	99.047	99.038
5.5	99.225	99.216	99.207
5.625	99.495	99.486	99.478
5.75	99.811	99.802	99.794
5.875	100.119	100.110	100.102
6	100.422	100.413	100.405

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	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	-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	97.383	97.339	97.325	5	97.383	97.339	97.325	5	97.383	97.339	97.325
5.125	97.977	97.933	97.919	5.125	97.977	97.933	97.919	5.125	97.977	97.933	97.919
5.25	98.570	98.527	98.513	5.25	98.570	98.527	98.513	5.25	98.570	98.527	98.513
5.375	98.961	98.917	98.903	5.375	98.961	98.917	98.903	5.375	98.961	98.917	98.903
5.5	99.555	99.511	99.497	5.5	99.555	99.511	99.497	5.5	99.555	99.511	99.497
5.625	100.148	100.105	100.091	5.625	100.148	100.105	100.091	5.625	100.148	100.105	100.091
5.75	100.692	100.648	100.635	5.75	100.692	100.648	100.635	5.75	100.692	100.648	100.635
5.875	100.773	100.593	100.414	5.875	100.773	100.593	100.414	5.875	100.773	100.593	100.414
6	101.253	101.075	101.066	6	101.253	101.075	101.066	6	101.253	101.075	101.066
6.125	101.710	101.622	101.614	6.125	101.710	101.622	101.614	6.125	101.710	101.622	101.614
6.25	102.030	102.018	102.009	6.25	102.030	102.018	102.009	6.25	102.030	102.018	102.009
6.375	101.420	101.399	101.379	6.375	101.420	101.399	101.379	6.375	101.420	101.399	101.379
6.5	101.945	101.939	101.916	6.5	101.945	101.939	101.916	6.5	101.945	101.939	101.916
6.625	102.466	102.465	102.442	6.625	102.466	102.465	102.442	6.625	102.466	102.465	102.442
6.75	102.814	102.812	102.790	6.75	102.814	102.812	102.790	6.75	102.814	102.812	102.790
6.875	102.205	102.192	102.179	6.875	102.205	102.192	102.179	6.875	102.205	102.192	102.179
7	102.599	102.582	102.569	7	102.599	102.582	102.569	7	102.599	102.582	102.569
7.125	103.054	103.010	102.973	7.125	103.054	103.010	102.973	7.125	103.054	103.010	102.973
7.25	103.392	103.321	103.279	7.25	103.392	103.321	103.279	7.25	103.392	103.321	103.279
7.375	102.966	102.856	102.746	7.375	102.966	102.856	102.746	7.375	102.966	102.856	102.746
7.5	103.164	103.080	103.029	7.5	103.164	103.080	103.029	7.5	103.164	103.080	103.029
7.625	103.440	103.357	103.306	7.625	103.440	103.357	103.306	7.625	103.440	103.357	103.306
7.75	103.644	103.587	103.559	7.75	103.644	103.587	103.559	7.75	103.644	103.587	103.559
7.875	102.743	102.657	102.602	7.875	102.743	102.657	102.602	7.875	102.743	102.657	102.602
8	103.147	103.062	103.006	8	103.147	103.062	103.006	8	103.147	103.062	103.006
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	96.240	96.320	96.351	4.25	96.240	96.320	96.351	5	95.670	95.654	95.673
4.375	96.802	96.882	96.913	4.375	96.802	96.882	96.913	5.125	96.476	96.460	96.479
4.5	97.360	97.440	97.470	4.5	97.360	97.440	97.470	5.25	97.519	97.520	97.513
4.625	97.911	97.991	98.022	4.625	97.911	97.991	98.022	5.375	98.057	98.058	98.051
4.75	98.341	98.322	98.339	4.75	98.341	98.322	98.339	5.5	98.644	98.643	98.648
4.875	98.888	98.869	98.886	4.875	98.888	98.869	98.886	5.625	99.082	99.080	99.085
5	99.424	99.405	99.422	5	99.424	99.405	99.422	5.75	99.777	99.598	99.447
5.125	99.945	99.926	99.943	5.125	99.945	99.926	99.943	5.875	100.133	99.953	99.819
5.25	99.567	99.524	99.510	5.25	99.567	99.524	99.510	6	100.773	100.594	100.493
5.375	99.983	99.959	99.962	5.375	99.983	99.959	99.962	6.125	101.140	101.049	101.040
5.5	100.471	100.448	100.451	5.5	100.471	100.448	100.451	6.25	101.360	101.181	101.001
5.625	100.931	100.907	100.910	5.625	100.931	100.907	100.910	6.375	100.688	100.667	100.644
5.75	100.609	100.566	100.551	5.75	100.609	100.566	100.551	6.5	101.305	101.283	101.260
5.875	100.717	100.720	100.709	5.875	100.717	100.720	100.709	6.625	101.851	101.829	101.807
6	101.155	101.157	101.146	6	101.155	101.157	101.146	6.75	101.716	101.672	101.658
								6.875	101.536	101.499	101.462
								7	102.065	102.028	101.992
								7.125	102.559	102.522	102.485
								7.25	102.230	102.158	102.117
								7.375	101.655	101.678	101.627
								7.5	102.115	102.137	102.086
								7.625	102.392	102.414	102.364
								7.75	102.407	102.349	102.322
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	97.519	97.520	97.513	5	95.670	95.654	95.673	4.5	94.709	94.663	94.694
5.375	98.057	98.058	98.051	5.125	96.476	96.460	96.479	4.625	95.246	95.201	95.231
5.5	98.644	98.643	98.648	5.25	97.574	97.574	97.567	4.75	94.115	93.896	93.913
5.625	99.082	99.080	99.085	5.375	98.080	98.081	98.074	4.875	94.642	94.423	94.440
5.75	99.777	99.598	99.447	5.5	98.644	98.643	98.648	5	95.145	94.926	94.943
5.875	100.133	99.953	99.819	5.625	99.082	99.080	99.085	5.125	95.615	95.396	95.413
6	100.773	100.594	100.493	5.75	99.555	99.511	99.497	5.25	96.086	96.065	96.044
6.125	101.140	101.049	101.040	5.875	99.856	99.828	99.819	5.375	96.181	96.160	96.140
6.25	101.360	101.181	101.001	6	100.530	100.502	100.493	5.5	96.579	96.559	96.538
6.375	100.688	100.667	100.644	6.125	101.077	101.049	101.040	5.625	96.985	96.965	96.944
6.5	101.305	101.283	101.260	6.25	101.100	101.056	101.043	5.75	97.684	97.643	97.602
6.625	101.851	101.829	101.807	6.375	100.688	100.667	100.644	5.875	97.958	97.917	97.876
6.75	101.716	101.672	101.658	6.5	101.305	101.283	101.260	6	98.299	98.258	98.217
6.875	101.536	101.499	101.462	6.625	101.851	101.829	101.807	6.125	98.604	98.563	98.522
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	98.570	98.527	98.513	5.25	98.570	98.527	98.513	5.25	98.570	98.527	98.513
5.375	98.961	98.917	98.903	5.375	98.961	98.917	98.903	5.375	98.961	98.917	98.903

5.5	99.555	99.511	99.497	5.5	99.555	99.511	99.497	5.5	99.555	99.511	99.497
5.625	100.148	100.105	100.091	5.625	100.148	100.105	100.091	5.625	100.148	100.105	100.091
5.75	100.692	100.648	100.635	5.75	100.692	100.648	100.635	5.75	100.692	100.648	100.635
5.875	100.773	100.593	100.414	5.875	100.773	100.593	100.414	5.875	100.773	100.593	100.414
6	101.253	101.075	101.066	6	101.253	101.075	101.066	6	101.253	101.075	101.066
6.125	101.710	101.622	101.614	6.125	101.710	101.622	101.614	6.125	101.710	101.622	101.614
6.25	102.030	102.018	102.009	6.25	102.030	102.018	102.009	6.25	102.030	102.018	102.009
6.375	101.420	101.399	101.379	6.375	101.420	101.399	101.379	6.375	101.420	101.399	101.379
6.5	101.945	101.939	101.916	6.5	101.945	101.939	101.916	6.5	101.945	101.939	101.916
6.625	102.466	102.465	102.442	6.625	102.466	102.465	102.442	6.625	102.466	102.465	102.442
6.75	102.814	102.812	102.790	6.75	102.814	102.812	102.790	6.75	102.814	102.812	102.790
6.875	102.205	102.192	102.179	6.875	102.205	102.192	102.179	6.875	102.205	102.192	102.179
7	102.599	102.582	102.569	7	102.599	102.582	102.569	7	102.599	102.582	102.569
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	97.360	97.440	97.470	4.25	96.240	96.320	96.351	5.25	97.519	97.520	97.513
4.625	97.911	97.991	98.022	4.375	96.802	96.882	96.913	5.375	98.057	98.058	98.051
4.75	98.341	98.322	98.339	4.5	97.360	97.440	97.470	5.5	98.644	98.643	98.648
4.875	98.888	98.869	98.886	4.625	97.911	97.991	98.022	5.625	99.082	99.080	99.085
5	99.424	99.405	99.422	4.75	98.341	98.322	98.339	5.75	99.777	99.598	99.447
5.125	99.945	99.926	99.943	4.875	98.888	98.869	98.886	5.875	100.133	99.953	99.819
5.25	99.567	99.524	99.510	5	99.424	99.405	99.422	6	100.773	100.594	100.493
5.375	99.983	99.959	99.962	5.125	99.945	99.926	99.943	6.125	101.140	101.049	101.040
5.5	100.471	100.448	100.451	5.25	99.567	99.524	99.510	6.25	101.360	101.181	101.001
5.625	100.931	100.907	100.910	5.375	99.983	99.959	99.962	6.375	100.688	100.667	100.644
5.75	100.609	100.566	100.551	5.5	100.471	100.448	100.451	6.5	101.305	101.283	101.260
5.875	100.717	100.720	100.709	5.625	100.931	100.907	100.910	6.625	101.851	101.829	101.807
6	101.155	101.157	101.146	5.75	100.609	100.566	100.551	6.75	101.716	101.672	101.658
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	97.519	97.520	97.513	5.25	97.180	97.136	97.122	4.5	94.709	94.663	94.694
5.375	98.057	98.058	98.051	5.375	97.798	97.796	97.801	4.625	95.246	95.201	95.231
5.5	98.644	98.643	98.648	5.5	98.644	98.643	98.648	4.75	94.115	93.896	93.913
5.625	99.082	99.080	99.085	5.625	99.082	99.080	99.085	4.875	94.642	94.423	94.440
5.75	99.777	99.598	99.447	5.75	99.555	99.511	99.497	5	95.145	94.926	94.943
5.875	100.133	99.953	99.819	5.875	99.856	99.828	99.819	5.125	95.615	95.396	95.413
6	100.773	100.594	100.493	6	100.530	100.502	100.493	5.25	96.086	96.065	96.044
6.125	101.140	101.049	101.040	6.125	101.077	101.049	101.040	5.375	96.181	96.160	96.140
6.25	101.360	101.181	101.001	6.25	101.100	101.056	101.043	5.5	96.579	96.559	96.538
6.375	100.688	100.667	100.644	6.375	100.688	100.667	100.644	5.625	96.985	96.965	96.944
6.5	101.305	101.283	101.260	6.5	101.305	101.283	101.260	5.75	97.684	97.643	97.602
6.625	101.851	101.829	101.807	6.625	101.851	101.829	101.807	5.875	97.958	97.917	97.876
6.75	101.716	101.672	101.658	6.75	101.766	101.722	101.708	6	98.299	98.258	98.217
6.875	101.536	101.499	101.462	6.875	101.536	101.499	101.462	6.125	98.604	98.563	98.522

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	97.077	97.033	97.019	5.125	97.077	97.033	97.019	4.75	95.295	95.252	95.238
5.25	97.838	97.837	97.828	5.25	97.838	97.837	97.828	4.875	95.889	95.845	95.832
5.375	98.355	98.354	98.345	5.375	98.355	98.354	98.345	5	96.483	96.439	96.425
5.5	98.831	98.830	98.821	5.5	98.831	98.830	98.821	5.125	97.077	97.033	97.019
5.625	99.304	99.303	99.294	5.625	99.304	99.303	99.294	5.25	97.670	97.627	97.613
5.75	99.792	99.748	99.735	5.75	99.792	99.748	99.735	5.375	98.061	98.017	98.003
5.875	99.889	99.842	99.835	5.875	99.889	99.842	99.835	5.5	98.655	98.611	98.597
6	100.353	100.259	100.252	6	100.353	100.259	100.252	5.625	99.248	99.205	99.191
6.125	100.810	100.681	100.674	6.125	100.810	100.681	100.674	5.75	99.792	99.748	99.735
6.25	101.117	101.031	101.018	6.25	101.117	101.031	101.018	5.875	99.873	99.693	99.514
6.375	100.737	100.713	100.697	6.375	100.737	100.713	100.697	6	100.353	100.174	100.075
6.5	101.121	101.096	101.081	6.5	101.121	101.096	101.081	6.125	100.810	100.645	100.631
6.625	101.509	101.465	101.451	6.625	101.509	101.465	101.451	6.25	101.117	101.031	101.018
6.75	101.834	101.791	101.777	6.75	101.834	101.791	101.777	6.375	100.520	100.499	100.479
6.875	101.385	101.344	101.319	6.875	101.385	101.344	101.319	6.5	101.045	101.024	101.004
7	101.718	101.682	101.669	7	101.718	101.682	101.669	6.625	101.509	101.465	101.451
7.125	102.154	102.083	102.041	7.125	102.154	102.083	102.041	6.75	101.834	101.791	101.777
7.25	102.492	102.421	102.379	7.25	102.492	102.421	102.379	6.875	101.305	101.292	101.279
7.375	102.066	101.956	101.908	7.375	102.066	101.956	101.908	7	101.699	101.682	101.669
7.5	102.264	102.261	102.236	7.5	102.264	102.261	102.236	7.125	102.154	102.083	102.041
7.625	102.540	102.430	102.348	7.625	102.540	102.430	102.348	7.25	102.492	102.421	102.379
7.75	102.744	102.687	102.659	7.75	102.744	102.687	102.659	7.375	102.066	101.956	101.846
7.875	101.843	101.757	101.702	7.875	101.843	101.757	101.702	7.5	102.264	102.154	102.044
8	102.247	102.162	102.106	8	102.247	102.162	102.106	7.625	102.540	102.430	102.348
8.125	102.634	102.549	102.494	8.125	102.634	102.549	102.494	7.75	102.744	102.687	102.659
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	95.161	95.117	95.104	4.25	95.161	95.117	95.104	4.875	94.156	94.160	94.279
4.375	95.662	95.618	95.605	4.375	95.662	95.618	95.605	5	94.490	94.494	94.613
4.5	96.161	96.118	96.104	4.5	96.161	96.118	96.104	5.125	95.178	95.182	95.301
4.625	96.658	96.615	96.601	4.625	96.658	96.615	96.601	5.25	97.100	97.101	97.095
4.75	97.265	97.246	97.263	4.75	97.265	97.246	97.263	5.375	97.543	97.544	97.538
4.875	97.730	97.712	97.728	4.875	97.730	97.712	97.728	5.5	97.975	97.976	97.970
5	98.171	98.153	98.169	5	98.171	98.153	98.169	5.625	98.368	98.369	98.363
5.125	98.584	98.566	98.582	5.125	98.584	98.566	98.582	5.75	98.877	98.698	98.687
5.25	98.667	98.624	98.610	5.25	98.667	98.624	98.610	5.875	99.233	99.085	99.080
5.375	98.752	98.728	98.731	5.375	98.752	98.728	98.731	6	99.873	99.694	99.515
5.5	99.126	99.102	99.105	5.5	99.126	99.102	99.105	6.125	100.240	100.061	99.881
5.625	99.468	99.444	99.447	5.625	99.468	99.444	99.447	6.25	100.460	100.281	100.101
5.75	99.709	99.666	99.651	5.75	99.709	99.666	99.651	6.375	100.134	100.110	100.095
5.875	99.442	99.445	99.434	5.875	99.442	99.445	99.434	6.5	100.422	100.398	100.384
6	99.774	99.777	99.766	6	99.774	99.777	99.766	6.625	100.722	100.698	100.686
								6.75	100.816	100.772	100.758
								6.875	100.701	100.659	100.636
								7	100.958	100.917	100.894
								7.125	101.210	101.170	101.148
								7.25	101.330	101.258	101.217
								7.375	100.322	100.364	100.414
								7.5	100.765	100.715	100.764
								7.625	101.196	101.138	101.111
								7.75	101.507	101.449	101.422
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	100.422	100.398	100.384	6.125	99.878	99.834	99.829	4.5	91.748	91.734	91.720
6.625	100.722	100.698	100.686	6.25	100.200	100.156	100.143	4.625	92.398	92.384	92.371
6.75	100.816	100.772	100.758	6.375	100.190	100.166	100.151	4.75	93.032	92.939	92.912
6.875	100.701	100.659	100.636	6.5	100.498	100.473	100.460	4.875	93.444	93.234	93.242
7	100.958	100.917	100.894	6.625	100.825	100.801	100.788	5	93.818	93.661	93.634
7.125	101.210	101.170	101.148	6.75	100.866	100.822	100.808	5.125	94.150	93.951	93.948
7.25	101.330	101.258	101.217	6.875	100.781	100.740	100.716	5.25	95.186	95.165	95.144
7.375	100.322	100.364	100.414	7	101.071	101.030	101.007	5.375	95.281	95.260	95.240
7.5	100.765	100.715	100.764	7.125	101.356	101.315	101.293	5.5	95.679	95.659	95.638
7.625	101.196	101.138	101.111	7.25	101.380	101.308	101.267	5.625	96.085	96.065	96.044
7.75	101.507	101.449	101.422	7.375	100.372	100.364	100.414	5.75	96.784	96.743	96.702
				7.5	100.815	100.758	100.764	5.875	97.058	97.017	96.976
				7.625	101.246	101.188	101.161	6	97.399	97.358	97.317
								6.125	97.704	97.663	97.622
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	100.737	100.713	100.697	6.375	100.737	100.713	100.697	6	100.353	100.174	100.075

6.5	101.121	101.096	101.081	6.5	101.121	101.096	101.081	6.125	100.810	100.645	100.631
6.625	101.509	101.465	101.451	6.625	101.509	101.465	101.451	6.25	101.117	101.031	101.018
6.75	101.834	101.791	101.777	6.75	101.834	101.791	101.777	6.375	100.520	100.499	100.479
6.875	101.385	101.344	101.319	6.875	101.385	101.344	101.319	6.5	101.045	101.024	101.004
7	101.718	101.682	101.669	7	101.718	101.682	101.669	6.625	101.509	101.465	101.451
7.125	102.154	102.083	102.041	7.125	102.154	102.083	102.041	6.75	101.834	101.791	101.777
7.25	102.492	102.421	102.379	7.25	102.492	102.421	102.379	6.875	101.305	101.292	101.279
7.375	102.066	101.956	101.908	7.375	102.066	101.956	101.908	7	101.699	101.682	101.669
7.5	102.264	102.261	102.236	7.5	102.264	102.261	102.236	7.125	102.154	102.083	102.041
7.625	102.540	102.430	102.348	7.625	102.540	102.430	102.348	7.25	102.492	102.421	102.379
7.75	102.744	102.687	102.659	7.75	102.744	102.687	102.659	7.375	102.066	101.956	101.846
7.875	101.843	101.757	101.702	7.875	101.843	101.757	101.702	7.5	102.264	102.154	102.044
8	102.247	102.162	102.106	8	102.247	102.162	102.106	7.625	102.540	102.430	102.348
8.125	102.634	102.549	102.494	8.125	102.634	102.549	102.494	7.75	102.744	102.687	102.659
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	96.161	96.118	96.104	4.5	96.161	96.118	96.104	6.625	100.490	100.446	100.432
4.625	96.658	96.615	96.601	4.625	96.658	96.615	96.601	6.75	100.816	100.772	100.758
4.75	97.265	97.246	97.263	4.75	97.265	97.246	97.263	6.875	100.231	100.214	100.278
4.875	97.730	97.712	97.728	4.875	97.730	97.712	97.728	7	100.614	100.597	100.660
5	98.171	98.153	98.169	5	98.171	98.153	98.169	7.125	101.041	100.970	100.929
5.125	98.584	98.566	98.582	5.125	98.584	98.566	98.582	7.25	101.330	101.258	101.217
5.25	98.667	98.624	98.610	5.25	98.667	98.624	98.610	7.375	100.322	100.364	100.414
5.375	98.752	98.728	98.731	5.375	98.752	98.728	98.731	7.5	100.765	100.715	100.764
5.5	99.126	99.102	99.105	5.5	99.126	99.102	99.105	7.625	101.196	101.138	101.111
5.625	99.468	99.444	99.447	5.625	99.468	99.444	99.447	7.75	101.507	101.449	101.422
5.75	99.709	99.666	99.651	5.75	99.709	99.666	99.651				
5.875	99.442	99.445	99.434	5.875	99.442	99.445	99.434				
6	99.774	99.777	99.766	6	99.774	99.777	99.766				
6.125	100.092	100.095	100.084	6.125	100.092	100.095	100.084				
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	100.057	100.037	100.016	6.125	99.813	99.770	99.809	4.5	91.748	91.734	91.720
6.625	100.490	100.446	100.432	6.25	100.200	100.156	100.143	4.625	92.398	92.384	92.371
6.75	100.816	100.772	100.758	6.375	99.507	99.463	99.494	4.75	93.032	92.939	92.912
6.875	100.231	100.214	100.278	6.5	100.040	99.996	99.999	4.875	93.444	93.234	93.242
7	100.614	100.597	100.660	6.625	100.540	100.496	100.482	5	93.818	93.661	93.634
7.125	101.041	100.970	100.929	6.75	100.866	100.822	100.808	5.125	94.150	93.951	93.948
7.25	101.330	101.258	101.217	6.875	100.231	100.214	100.278	5.25	95.186	95.165	95.144
7.375	100.322	100.364	100.414	7	100.636	100.597	100.660	5.375	95.281	95.260	95.240
7.5	100.765	100.715	100.764	7.125	101.091	101.020	100.979	5.5	95.679	95.659	95.638
7.625	101.196	101.138	101.111	7.25	101.380	101.308	101.267	5.625	96.085	96.065	96.044
7.75	101.507	101.449	101.422	7.375	100.372	100.364	100.414	5.75	96.784	96.743	96.702
				7.5	100.815	100.758	100.764	5.875	97.058	97.017	96.976
				7.625	101.246	101.188	101.161	6	97.399	97.358	97.317
								6.125	97.704	97.663	97.622

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	99.293	99.208	98.908	6.75	96.693	96.608	96.308
6.875	99.832	99.747	99.447	6.875	97.232	97.147	96.847
7	100.350	100.265	99.965	7	97.750	97.665	97.365
7.125	100.819	100.734	100.434	7.125	98.219	98.134	97.834
7.25	101.259	101.174	100.874	7.25	98.659	98.574	98.274
7.375	101.510	101.370	101.070	7.375	98.910	98.770	98.470
7.5	101.998	101.858	101.558	7.5	99.398	99.258	98.958
7.625	102.417	102.277	101.977	7.625	99.817	99.677	99.377
7.75	102.837	102.697	102.397	7.75	100.237	100.097	99.797
7.875	102.531	102.336	102.036	7.875	99.931	99.736	99.436
8	102.969	102.774	102.474	8	100.369	100.174	99.874
8.125	103.368	103.173	102.873	8.125	100.768	100.573	100.273
8.25	103.748	103.553	103.253	8.25	101.148	100.953	100.653
BFF_DPA_HB_Repayable1				BFF_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.293	97.208	96.908	6.75	94.693	94.608	94.308
6.875	97.832	97.747	97.447	6.875	95.232	95.147	94.847
7	98.350	98.265	97.965	7	95.750	95.665	95.365
7.125	98.819	98.734	98.434	7.125	96.219	96.134	95.834
7.25	99.259	99.174	98.874	7.25	96.659	96.574	96.274
7.375	99.510	99.370	99.070	7.375	96.910	96.770	96.470
7.5	99.998	99.858	99.558	7.5	97.398	97.258	96.958
7.625	100.417	100.277	99.977	7.625	97.817	97.677	97.377
7.75	100.837	100.697	100.397	7.75	98.237	98.097	97.797
7.875	100.531	100.336	100.036	7.875	97.931	97.736	97.436
8	100.969	100.774	100.474	8	98.369	98.174	97.874
8.125	101.368	101.173	100.873	8.125	98.768	98.573	98.273
8.25	101.748	101.553	101.253	8.25	99.148	98.953	98.653

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

⁽¹⁾ 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.

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