



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	97.573	97.573	97.557	5.625	97.573	97.573	97.557	5	95.130	95.086	95.072
5.75	98.408	98.408	98.368	5.75	98.236	98.266	98.285	5.125	95.758	95.714	95.700
5.875	99.042	99.042	99.002	5.875	98.824	98.819	98.859	5.25	96.511	96.467	96.452
6	99.721	99.721	99.681	6	99.445	99.427	99.410	5.375	97.152	97.108	97.094
6.125	100.246	100.246	100.206	6.125	99.835	99.823	99.887	5.5	97.749	97.705	97.690
6.25	100.206	100.206	100.166	6.25	100.023	100.035	100.039	5.625	98.241	98.197	98.182
6.375	100.787	100.787	100.747	6.375	100.517	100.524	100.555	5.75	99.594	99.576	99.559
6.5	101.343	101.343	101.303	6.5	101.009	100.993	101.018	5.875	100.167	100.149	100.132
6.625	101.792	101.792	101.752	6.625	101.403	101.406	101.463	6	100.693	100.675	100.658
6.75	101.605	101.598	101.550	6.75	101.398	101.392	101.382	6.125	100.977	100.959	100.942
6.875	102.037	102.030	101.982	6.875	101.825	101.832	101.813	6.25	101.227	101.210	101.195
7	102.508	102.502	102.454	7	102.196	102.197	102.200	6.375	101.737	101.721	101.705
7.125	102.880	102.873	102.825	7.125	102.569	102.555	102.593	6.5	102.152	102.136	102.120
7.25	102.752	102.731	102.668	7.25	102.676	102.603	102.581	6.625	102.509	102.494	102.478
7.375	103.148	103.127	103.063	7.375	103.061	102.988	102.966	6.75	101.982	101.930	101.915
7.5	103.537	103.516	103.453	7.5	103.414	103.387	103.334	6.875	102.402	102.367	102.343
7.625	103.931	103.910	103.847	7.625	103.737	103.665	103.642	7	102.736	102.701	102.677
7.75	103.515	103.487	103.416	7.75	103.507	103.412	103.381	7.125	103.035	103.000	102.976
7.875	103.909	103.863	103.792	7.875	103.909	103.815	103.783	7.25	103.123	103.051	103.029
8	104.266	104.238	104.167	8	104.067	104.019	103.970	7.375	103.451	103.379	103.357
8.125	104.632	104.604	104.533	8.125	104.238	104.185	104.141	7.5	103.793	103.722	103.700
8.25	103.704	103.632	103.578	8.25	103.704	103.632	103.578	7.625	104.091	104.020	103.997
8.375	104.134	104.063	104.008	8.375	104.134	104.063	104.008	7.75	103.763	103.670	103.639
8.5	104.558	104.487	104.432	8.5	104.558	104.487	104.432	7.875	104.105	104.011	103.980
8.625	104.747	104.675	104.621	8.625	104.747	104.675	104.621	8	104.091	104.043	103.994
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	97.046	97.046	97.046	4.625	97.517	97.517	97.517	6	98.877	98.862	98.874
4.75	97.715	97.671	97.676	4.75	98.075	98.075	98.075	6.125	99.267	99.252	99.241
4.875	98.231	98.187	98.173	4.875	98.587	98.587	98.587	6.25	99.905	99.916	99.920
5	98.621	98.578	98.564	5	98.514	98.514	98.514	6.375	100.382	100.394	100.421
5.125	98.815	98.789	98.753	5.125	99.081	99.081	99.081	6.5	100.808	100.812	100.866
5.25	99.252	99.243	99.243	5.25	99.569	99.569	99.569	6.625	101.165	101.169	101.225
5.375	99.729	99.686	99.672	5.375	99.877	99.877	99.877	6.75	101.091	101.085	101.075
5.5	100.044	100.001	99.987	5.5	100.223	100.223	100.223	6.875	101.442	101.431	101.450
5.625	100.121	100.107	100.052	5.625	100.178	100.178	100.178	7	101.865	101.782	101.775
5.75	100.355	100.297	100.292	5.75	100.536	100.536	100.536	7.125	102.260	102.171	102.037
5.875	100.740	100.696	100.680	5.875	100.907	100.907	100.907	7.25	102.133	102.080	102.054
6	101.002	100.959	100.944	6	101.041	101.041	101.041	7.375	102.512	102.419	102.351
6.125	100.961	100.947	100.892	6.125	100.681	100.681	100.681	7.5	102.865	102.768	102.624
6.25	101.142	101.120	101.113	6.25	101.052	101.052	101.052	7.625	103.234	103.132	102.983
6.375	101.467	101.445	101.438	6.375	101.392	101.392	101.392	7.75	101.989	101.893	101.788
6.5	101.713	101.692	101.685	6.5	101.627	101.627	101.627	7.875	102.152	102.058	102.029
6.625	101.668	101.623	101.611	6.625	101.406	101.411	101.396				
6.75	101.963	101.918	101.906	6.75	101.624	101.625	101.627				
6.875	102.271	102.227	102.215	6.875	101.906	101.862	101.864				
7	102.411	102.368	102.349	7	102.142	102.139	102.152				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.918	92.918	92.878	5.125	96.765	96.721	96.707				
5.125	93.699	93.699	93.664	5.25	97.281	97.237	97.224				
5.25	94.387	94.387	94.356	5.375	97.750	97.707	97.693				
5.375	95.107	95.107	95.081	5.5	98.059	98.016	98.002				
5.5	95.600	95.600	95.579	5.625	97.861	97.818	97.802				
5.625	96.040	96.040	96.024	5.75	98.352	98.309	98.293				
5.75	97.520	97.520	97.493	5.875	98.793	98.749	98.733				
5.875	98.072	98.072	98.050	6	99.048	99.004	98.988				
6	98.559	98.559	98.542	6.125	99.520	99.477	99.458				
6.125	99.138	99.138	99.126	6.25	99.991	99.948	99.930				
6.25	99.787	99.787	99.701	6.375	100.407	100.364	100.345				
6.375	100.308	100.308	100.227	6.5	100.615	100.572	100.554				
6.5	100.735	100.735	100.659	6.625	100.190	100.147	100.128				
6.625	101.076	101.076	101.005	6.75	100.651	100.608	100.590				
6.75	101.185	101.185	101.103	6.875	101.051	101.007	100.989				
6.875	101.605	101.604	101.527	7	101.215	101.171	101.153				

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	98.904	98.904	98.896	5.75	98.989	98.945	98.930	5	98.028	98.014	97.999
5.875	99.556	99.556	99.548	5.875	99.605	99.562	99.547	5.125	98.245	98.232	98.217
6	100.190	100.190	100.182	6	100.132	100.088	100.074	5.25	98.789	98.776	98.761
6.125	100.774	100.774	100.766	6.125	100.511	100.467	100.452	5.375	99.095	99.082	99.067
6.25	100.836	100.836	100.828	6.25	100.574	100.530	100.516	5.5	99.503	99.490	99.475
6.375	101.400	101.400	101.391	6.375	101.108	101.064	101.049	5.625	99.727	99.713	99.699
6.5	101.940	101.940	101.932	6.5	101.552	101.508	101.494	5.75	99.857	99.844	99.828
6.625	102.433	102.433	102.425	6.625	101.853	101.809	101.795	5.875	100.208	100.194	100.178
6.75	102.202	102.181	102.157	6.75	101.682	101.638	101.618	6	100.366	100.352	100.336
6.875	102.696	102.675	102.651	6.875	102.170	102.127	102.107				
7	103.153	103.132	103.108	7	102.577	102.533	102.513				
7.125	103.585	103.565	103.540	7.125	102.854	102.810	102.790				
7.25	103.383	103.348	103.312	7.25	102.591	102.547	102.527				
7.375	103.817	103.783	103.746	7.375	103.044	103.001	102.981				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.628	96.614	96.599
5.125	96.990	96.977	96.962
5.25	97.334	97.321	97.306
5.375	97.670	97.657	97.642
5.5	98.008	97.995	97.980
5.625	98.312	98.298	98.284
5.75	98.375	98.348	98.318
5.875	98.675	98.648	98.618
6	99.173	99.146	99.117

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	98.202	98.184	98.167	5.75	99.580	99.562	99.545	5	98.028	98.014	97.999
5.875	98.805	98.784	98.767	5.875	100.077	100.059	100.042	5.125	98.245	98.232	98.217
6	99.398	99.378	99.359	6	100.568	100.550	100.533	5.25	98.789	98.776	98.761
6.125	99.919	99.901	99.880	6.125	100.834	100.816	100.799	5.375	99.095	99.082	99.067
6.25	100.516	100.504	100.492	6.25	101.227	101.193	101.179	5.5	99.503	99.490	99.475
6.375	101.103	101.094	101.076	6.375	101.665	101.632	101.618	5.625	99.727	99.713	99.699
6.5	101.616	101.608	101.587	6.5	102.042	102.009	101.995	5.75	99.857	99.844	99.828
6.625	102.108	102.100	102.077	6.625	102.382	102.350	102.336	5.875	100.208	100.194	100.178
6.75	101.957	101.935	101.914	6.75	101.982	101.930	101.915	6	100.366	100.352	100.336
6.875	102.482	102.461	102.438	6.875	102.360	102.308	102.293				
7	102.959	102.938	102.913	7	102.696	102.644	102.629				
7.125	103.373	103.352	103.326	7.125	102.997	102.945	102.930				
7.25	103.123	103.084	103.050	7.25	103.123	103.051	103.029				
7.375	103.522	103.485	103.450	7.375	103.451	103.379	103.357				
7.5	103.939	103.902	103.865	7.5	103.793	103.722	103.700				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.243	97.233	97.224
4.875	97.580	97.570	97.561
5	97.962	97.966	97.957
5.125	98.435	98.426	98.417
5.25	98.764	98.755	98.746
5.375	99.086	99.077	99.068
5.5	99.253	99.244	99.235
5.625	99.503	99.494	99.487
5.75	99.821	99.812	99.803
5.875	100.128	100.119	100.112
6	100.431	100.422	100.413

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	97.382	97.338	97.324	5	97.382	97.338	97.324	5	97.382	97.338	97.324
5.125	97.976	97.932	97.918	5.125	97.976	97.932	97.918	5.125	97.976	97.932	97.918
5.25	98.569	98.526	98.512	5.25	98.569	98.526	98.512	5.25	98.569	98.526	98.512
5.375	98.991	98.948	98.934	5.375	98.991	98.948	98.934	5.375	98.991	98.948	98.934
5.5	99.585	99.541	99.527	5.5	99.585	99.541	99.527	5.5	99.585	99.541	99.527
5.625	100.179	100.135	100.121	5.625	100.179	100.135	100.121	5.625	100.179	100.135	100.121
5.75	100.723	100.679	100.665	5.75	100.723	100.679	100.665	5.75	100.723	100.679	100.665
5.875	100.780	100.601	100.495	5.875	100.780	100.601	100.495	5.875	100.780	100.601	100.495
6	101.263	101.122	101.117	6	101.263	101.122	101.117	6	101.263	101.122	101.117
6.125	101.717	101.670	101.665	6.125	101.717	101.670	101.665	6.125	101.717	101.670	101.665
6.25	102.113	102.065	102.060	6.25	102.113	102.065	102.060	6.25	102.113	102.065	102.060
6.375	101.469	101.474	101.481	6.375	101.469	101.474	101.481	6.375	101.469	101.474	101.481
6.5	102.005	101.998	102.004	6.5	102.005	101.998	102.004	6.5	102.005	101.998	102.004
6.625	102.531	102.480	102.458	6.625	102.531	102.480	102.458	6.625	102.531	102.480	102.458
6.75	102.876	102.825	102.803	6.75	102.876	102.825	102.803	6.75	102.876	102.825	102.803
6.875	102.240	102.227	102.214	6.875	102.240	102.227	102.214	6.875	102.240	102.227	102.214
7	102.627	102.614	102.601	7	102.627	102.614	102.601	7	102.627	102.614	102.601
7.125	103.080	103.010	102.971	7.125	103.080	103.010	102.971	7.125	103.080	103.010	102.971
7.25	103.409	103.338	103.296	7.25	103.409	103.338	103.296	7.25	103.409	103.338	103.296
7.375	102.960	102.850	102.739	7.375	102.960	102.850	102.739	7.375	102.960	102.850	102.739
7.5	103.151	103.130	103.075	7.5	103.151	103.130	103.075	7.5	103.151	103.130	103.075
7.625	103.429	103.407	103.352	7.625	103.429	103.407	103.352	7.625	103.429	103.407	103.352
7.75	103.664	103.620	103.606	7.75	103.664	103.620	103.606	7.75	103.664	103.620	103.606
7.875	102.788	102.703	102.648	7.875	102.788	102.703	102.648	7.875	102.788	102.703	102.648
8	103.192	103.107	103.052	8	103.192	103.107	103.052	8	103.192	103.107	103.052
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	96.264	96.321	96.363	4.25	96.264	96.321	96.363	5	95.724	95.702	95.730
4.375	96.826	96.882	96.925	4.375	96.826	96.882	96.925	5.125	96.530	96.507	96.535
4.5	97.383	97.440	97.482	4.5	97.383	97.440	97.482	5.25	97.532	97.525	97.518
4.625	97.934	97.991	98.033	4.625	97.934	97.991	98.033	5.375	98.070	98.063	98.056
4.75	98.347	98.306	98.332	4.75	98.347	98.306	98.332	5.5	98.696	98.659	98.670
4.875	98.894	98.853	98.879	4.875	98.894	98.853	98.879	5.625	99.134	99.096	99.108
5	99.430	99.389	99.415	5	99.430	99.389	99.415	5.75	99.785	99.606	99.477
5.125	99.950	99.909	99.935	5.125	99.950	99.909	99.935	5.875	100.140	99.961	99.870
5.25	99.598	99.554	99.540	5.25	99.598	99.554	99.540	6	100.783	100.603	100.544
5.375	99.971	99.942	99.951	5.375	99.971	99.942	99.951	6.125	101.160	101.097	101.091
5.5	100.458	100.429	100.438	5.5	100.458	100.429	100.438	6.25	101.318	101.139	101.088
5.625	100.916	100.887	100.896	5.625	100.916	100.887	100.896	6.375	100.753	100.683	100.661
5.75	100.670	100.627	100.611	5.75	100.670	100.627	100.611	6.5	101.369	101.299	101.277
5.875	100.671	100.717	100.710	5.875	100.671	100.717	100.710	6.625	101.916	101.845	101.823
6	101.108	101.154	101.146	6	101.108	101.154	101.146	6.75	101.813	101.769	101.756
								6.875	101.585	101.500	101.462
								7	102.113	102.029	101.990
								7.125	102.607	102.522	102.483
								7.25	102.246	102.175	102.134
								7.375	101.745	101.729	101.673
								7.5	102.204	102.188	102.132
								7.625	102.480	102.464	102.409
								7.75	102.426	102.383	102.369
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	97.532	97.525	97.518	5	95.724	95.702	95.730	4.5	94.732	94.663	94.706
5.375	98.070	98.063	98.056	5.125	96.530	96.507	96.535	4.625	95.268	95.200	95.242
5.5	98.696	98.659	98.670	5.25	97.586	97.579	97.572	4.75	94.121	93.881	93.906
5.625	99.134	99.096	99.108	5.375	98.092	98.085	98.078	4.875	94.647	94.407	94.432
5.75	99.785	99.606	99.477	5.5	98.696	98.659	98.670	5	95.149	94.908	94.934
5.875	100.140	99.961	99.870	5.625	99.134	99.096	99.108	5.125	95.616	95.376	95.401
6	100.783	100.603	100.544	5.75	99.585	99.541	99.527	5.25	96.139	96.126	96.113
6.125	101.160	101.097	101.091	5.875	99.938	99.875	99.870	5.375	96.232	96.219	96.206
6.25	101.318	101.139	101.088	6	100.612	100.549	100.544	5.5	96.628	96.615	96.602
6.375	100.753	100.683	100.661	6.125	101.160	101.097	101.091	5.625	97.030	97.017	97.003
6.5	101.369	101.299	101.277	6.25	101.196	101.152	101.138	5.75	97.702	97.695	97.688
6.625	101.916	101.845	101.823	6.375	100.753	100.683	100.661	5.875	97.972	97.965	97.958
6.75	101.813	101.769	101.756	6.5	101.369	101.299	101.277	6	98.311	98.304	98.297
6.875	101.585	101.500	101.462	6.625	101.916	101.845	101.823	6.125	98.611	98.604	98.598
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	98.569	98.526	98.512	5.25	98.569	98.526	98.512	5.25	98.569	98.526	98.512
5.375	98.991	98.948	98.934	5.375	98.991	98.948	98.934	5.375	98.991	98.948	98.934

5.5	99.585	99.541	99.527	5.5	99.585	99.541	99.527	5.5	99.585	99.541	99.527
5.625	100.179	100.135	100.121	5.625	100.179	100.135	100.121	5.625	100.179	100.135	100.121
5.75	100.723	100.679	100.665	5.75	100.723	100.679	100.665	5.75	100.723	100.679	100.665
5.875	100.780	100.601	100.495	5.875	100.780	100.601	100.495	5.875	100.780	100.601	100.495
6	101.263	101.122	101.117	6	101.263	101.122	101.117	6	101.263	101.122	101.117
6.125	101.717	101.670	101.665	6.125	101.717	101.670	101.665	6.125	101.717	101.670	101.665
6.25	102.113	102.065	102.060	6.25	102.113	102.065	102.060	6.25	102.113	102.065	102.060
6.375	101.469	101.474	101.481	6.375	101.469	101.474	101.481	6.375	101.469	101.474	101.481
6.5	102.005	101.998	102.004	6.5	102.005	101.998	102.004	6.5	102.005	101.998	102.004
6.625	102.531	102.480	102.458	6.625	102.531	102.480	102.458	6.625	102.531	102.480	102.458
6.75	102.876	102.825	102.803	6.75	102.876	102.825	102.803	6.75	102.876	102.825	102.803
6.875	102.240	102.227	102.214	6.875	102.240	102.227	102.214	6.875	102.240	102.227	102.214
7	102.627	102.614	102.601	7	102.627	102.614	102.601	7	102.627	102.614	102.601
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	97.383	97.440	97.482	4.25	96.264	96.321	96.363	5.25	97.532	97.525	97.518
4.625	97.934	97.991	98.033	4.375	96.826	96.882	96.925	5.375	98.070	98.063	98.056
4.75	98.347	98.306	98.332	4.5	97.383	97.440	97.482	5.5	98.696	98.659	98.670
4.875	98.894	98.853	98.879	4.625	97.934	97.991	98.033	5.625	99.134	99.096	99.108
5	99.430	99.389	99.415	4.75	98.347	98.306	98.332	5.75	99.785	99.606	99.477
5.125	99.950	99.909	99.935	4.875	98.894	98.853	98.879	5.875	100.140	99.961	99.870
5.25	99.598	99.554	99.540	5	99.430	99.389	99.415	6	100.783	100.603	100.544
5.375	99.971	99.942	99.951	5.125	99.950	99.909	99.935	6.125	101.160	101.097	101.091
5.5	100.458	100.429	100.438	5.25	99.598	99.554	99.540	6.25	101.318	101.139	101.088
5.625	100.916	100.887	100.896	5.375	99.971	99.942	99.951	6.375	100.753	100.683	100.661
5.75	100.670	100.627	100.611	5.5	100.458	100.429	100.438	6.5	101.369	101.299	101.277
5.875	100.671	100.717	100.710	5.625	100.916	100.887	100.896	6.625	101.916	101.845	101.823
6	101.108	101.154	101.146	5.75	100.670	100.627	100.611	6.75	101.813	101.769	101.756
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	97.532	97.525	97.518	5.25	97.210	97.166	97.152	4.5	94.732	94.663	94.706
5.375	98.070	98.063	98.056	5.375	97.850	97.812	97.824	4.625	95.268	95.200	95.242
5.5	98.696	98.659	98.670	5.5	98.696	98.659	98.670	4.75	94.121	93.881	93.906
5.625	99.134	99.096	99.108	5.625	99.134	99.096	99.108	4.875	94.647	94.407	94.432
5.75	99.785	99.606	99.477	5.75	99.585	99.541	99.527	5	95.149	94.908	94.934
5.875	100.140	99.961	99.870	5.875	99.938	99.875	99.870	5.125	95.616	95.376	95.401
6	100.783	100.603	100.544	6	100.612	100.549	100.544	5.25	96.139	96.126	96.113
6.125	101.160	101.097	101.091	6.125	101.160	101.097	101.091	5.375	96.232	96.219	96.206
6.25	101.318	101.139	101.088	6.25	101.196	101.152	101.138	5.5	96.628	96.615	96.602
6.375	100.753	100.683	100.661	6.375	100.753	100.683	100.661	5.625	97.030	97.017	97.003
6.5	101.369	101.299	101.277	6.5	101.369	101.299	101.277	5.75	97.702	97.695	97.688
6.625	101.916	101.845	101.823	6.625	101.916	101.845	101.823	5.875	97.972	97.965	97.958
6.75	101.813	101.769	101.756	6.75	101.863	101.819	101.806	6	98.311	98.304	98.297
6.875	101.585	101.500	101.462	6.875	101.585	101.500	101.462	6.125	98.611	98.604	98.598

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	97.076	97.032	97.018	5.125	97.076	97.032	97.018	4.75	95.294	95.251	95.237
5.25	97.850	97.841	97.832	5.25	97.850	97.841	97.832	4.875	95.888	95.844	95.831
5.375	98.368	98.359	98.350	5.375	98.368	98.359	98.350	5	96.482	96.438	96.424
5.5	98.845	98.836	98.827	5.5	98.845	98.836	98.827	5.125	97.076	97.032	97.018
5.625	99.319	99.310	99.301	5.625	99.319	99.310	99.301	5.25	97.669	97.626	97.612
5.75	99.823	99.779	99.765	5.75	99.823	99.779	99.765	5.375	98.091	98.048	98.034
5.875	99.912	99.900	99.892	5.875	99.912	99.900	99.892	5.5	98.685	98.641	98.627
6	100.363	100.318	100.310	6	100.363	100.318	100.310	5.625	99.279	99.235	99.221
6.125	100.789	100.742	100.733	6.125	100.789	100.742	100.733	5.75	99.823	99.779	99.765
6.25	101.171	101.127	101.113	6.25	101.171	101.127	101.113	5.875	99.880	99.701	99.595
6.375	100.808	100.775	100.758	6.375	100.808	100.775	100.758	6	100.363	100.183	100.169
6.5	101.194	101.159	101.144	6.5	101.194	101.159	101.144	6.125	100.789	100.739	100.726
6.625	101.605	101.561	101.547	6.625	101.605	101.561	101.547	6.25	101.171	101.127	101.113
6.75	101.932	101.888	101.874	6.75	101.932	101.888	101.874	6.375	100.569	100.574	100.581
6.875	101.471	101.417	101.390	6.875	101.471	101.417	101.390	6.5	101.104	101.098	101.104
7	101.807	101.753	101.726	7	101.807	101.753	101.726	6.625	101.605	101.561	101.547
7.125	102.170	102.099	102.057	7.125	102.170	102.099	102.057	6.75	101.932	101.888	101.874
7.25	102.509	102.438	102.396	7.25	102.509	102.438	102.396	6.875	101.340	101.327	101.314
7.375	102.060	101.980	101.944	7.375	102.060	101.980	101.944	7	101.727	101.714	101.701
7.5	102.385	102.309	102.272	7.5	102.385	102.309	102.272	7.125	102.170	102.099	102.057
7.625	102.529	102.418	102.394	7.625	102.529	102.418	102.394	7.25	102.509	102.438	102.396
7.75	102.764	102.720	102.706	7.75	102.764	102.720	102.706	7.375	102.060	101.950	101.839
7.875	101.888	101.803	101.748	7.875	101.888	101.803	101.748	7.5	102.251	102.141	102.031
8	102.292	102.207	102.152	8	102.292	102.207	102.152	7.625	102.529	102.418	102.394
8.125	102.680	102.595	102.540	8.125	102.680	102.595	102.540	7.75	102.764	102.720	102.706
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	95.191	95.148	95.134	4.25	95.191	95.148	95.134	4.875	94.210	94.207	94.335
4.375	95.692	95.649	95.635	4.375	95.692	95.649	95.635	5	94.544	94.541	94.669
4.5	96.191	96.148	96.134	4.5	96.191	96.148	96.134	5.125	95.232	95.230	95.358
4.625	96.688	96.645	96.631	4.625	96.688	96.645	96.631	5.25	97.112	97.105	97.098
4.75	97.270	97.230	97.255	4.75	97.270	97.230	97.255	5.375	97.556	97.549	97.542
4.875	97.735	97.694	97.720	4.875	97.735	97.694	97.720	5.5	97.990	97.983	97.976
5	98.174	98.133	98.159	5	98.174	98.133	98.159	5.625	98.385	98.378	98.371
5.125	98.585	98.544	98.570	5.125	98.585	98.544	98.570	5.75	98.885	98.749	98.744
5.25	98.698	98.654	98.640	5.25	98.698	98.654	98.640	5.875	99.240	99.143	99.138
5.375	98.737	98.709	98.718	5.375	98.737	98.709	98.718	6	99.883	99.703	99.524
5.5	99.109	99.081	99.090	5.5	99.109	99.081	99.090	6.125	100.219	100.040	99.861
5.625	99.449	99.421	99.430	5.625	99.449	99.421	99.430	6.25	100.418	100.239	100.188
5.75	99.770	99.727	99.711	5.75	99.770	99.727	99.711	6.375	100.206	100.174	100.158
5.875	99.395	99.441	99.434	5.875	99.395	99.441	99.434	6.5	100.495	100.462	100.447
6	99.726	99.772	99.765	6	99.726	99.772	99.765	6.625	100.798	100.766	100.749
								6.75	100.913	100.869	100.856
								6.875	100.788	100.733	100.708
								7	101.046	100.992	100.967
								7.125	101.300	101.247	101.221
								7.25	101.346	101.275	101.234
								7.375	100.411	100.415	100.460
								7.5	100.783	100.766	100.810
								7.625	101.214	101.170	101.156
								7.75	101.526	101.483	101.469
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	100.495	100.462	100.447	6.125	99.908	99.894	99.889	4.5	91.766	91.723	91.709
6.625	100.798	100.766	100.749	6.25	100.296	100.252	100.238	4.625	92.383	92.370	92.356
6.75	100.913	100.869	100.856	6.375	100.262	100.228	100.213	4.75	93.037	92.979	92.966
6.875	100.788	100.733	100.708	6.5	100.569	100.537	100.522	4.875	93.446	93.271	93.258
7	101.046	100.992	100.967	6.625	100.899	100.867	100.852	5	93.817	93.698	93.684
7.125	101.300	101.247	101.221	6.75	100.963	100.919	100.906	5.125	94.147	93.986	93.973
7.25	101.346	101.275	101.234	6.875	100.867	100.813	100.788	5.25	95.239	95.226	95.213
7.375	100.411	100.415	100.460	7	101.159	101.104	101.079	5.375	95.332	95.319	95.306
7.5	100.783	100.766	100.810	7.125	101.444	101.391	101.365	5.5	95.728	95.715	95.702
7.625	101.214	101.170	101.156	7.25	101.396	101.325	101.284	5.625	96.130	96.117	96.103
7.75	101.526	101.483	101.469	7.375	100.411	100.415	100.460	5.75	96.802	96.795	96.788
				7.5	100.833	100.789	100.810	5.875	97.072	97.065	97.058
				7.625	101.264	101.220	101.206	6	97.411	97.404	97.397
								6.125	97.711	97.704	97.698
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	100.808	100.775	100.758	6.375	100.808	100.775	100.758	6	100.363	100.183	100.169

6.5	101.194	101.159	101.144	6.5	101.194	101.159	101.144	6.125	100.789	100.739	100.726
6.625	101.605	101.561	101.547	6.625	101.605	101.561	101.547	6.25	101.171	101.127	101.113
6.75	101.932	101.888	101.874	6.75	101.932	101.888	101.874	6.375	100.569	100.574	100.581
6.875	101.471	101.417	101.390	6.875	101.471	101.417	101.390	6.5	101.104	101.098	101.104
7	101.807	101.753	101.726	7	101.807	101.753	101.726	6.625	101.605	101.561	101.547
7.125	102.170	102.099	102.057	7.125	102.170	102.099	102.057	6.75	101.932	101.888	101.874
7.25	102.509	102.438	102.396	7.25	102.509	102.438	102.396	6.875	101.340	101.327	101.314
7.375	102.060	101.980	101.944	7.375	102.060	101.980	101.944	7	101.727	101.714	101.701
7.5	102.385	102.309	102.272	7.5	102.385	102.309	102.272	7.125	102.170	102.099	102.057
7.625	102.529	102.418	102.394	7.625	102.529	102.418	102.394	7.25	102.509	102.438	102.396
7.75	102.764	102.720	102.706	7.75	102.764	102.720	102.706	7.375	102.060	101.950	101.839
7.875	101.888	101.803	101.748	7.875	101.888	101.803	101.748	7.5	102.251	102.141	102.031
8	102.292	102.207	102.152	8	102.292	102.207	102.152	7.625	102.529	102.418	102.394
8.125	102.680	102.595	102.540	8.125	102.680	102.595	102.540	7.75	102.764	102.720	102.706
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	96.191	96.148	96.134	4.5	96.191	96.148	96.134	6.625	100.586	100.542	100.529
4.625	96.688	96.645	96.631	4.625	96.688	96.645	96.631	6.75	100.913	100.869	100.856
4.75	97.270	97.230	97.255	4.75	97.270	97.230	97.255	6.875	100.281	100.217	100.278
4.875	97.735	97.694	97.720	4.875	97.735	97.694	97.720	7	100.662	100.598	100.659
5	98.174	98.133	98.159	5	98.174	98.133	98.159	7.125	101.058	100.986	100.945
5.125	98.585	98.544	98.570	5.125	98.585	98.544	98.570	7.25	101.346	101.275	101.234
5.25	98.698	98.654	98.640	5.25	98.698	98.654	98.640	7.375	100.411	100.415	100.460
5.375	98.737	98.709	98.718	5.375	98.737	98.709	98.718	7.5	100.783	100.766	100.810
5.5	99.109	99.081	99.090	5.5	99.109	99.081	99.090	7.625	101.214	101.170	101.156
5.625	99.449	99.421	99.430	5.625	99.449	99.421	99.430	7.75	101.526	101.483	101.469
5.75	99.770	99.727	99.711	5.75	99.770	99.727	99.711				
5.875	99.395	99.441	99.434	5.875	99.395	99.441	99.434				
6	99.726	99.772	99.765	6	99.726	99.772	99.765				
6.125	100.053	100.090	100.083	6.125	100.053	100.090	100.083				
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	100.103	100.110	100.117	6.125	99.908	99.864	99.860	4.5	91.766	91.723	91.709
6.625	100.586	100.542	100.529	6.25	100.296	100.252	100.238	4.625	92.383	92.370	92.356
6.75	100.913	100.869	100.856	6.375	99.600	99.556	99.543	4.75	93.037	92.979	92.966
6.875	100.281	100.217	100.278	6.5	100.135	100.091	100.077	4.875	93.446	93.271	93.258
7	100.662	100.598	100.659	6.625	100.636	100.592	100.579	5	93.817	93.698	93.684
7.125	101.058	100.986	100.945	6.75	100.963	100.919	100.906	5.125	94.147	93.986	93.973
7.25	101.346	101.275	101.234	6.875	100.281	100.217	100.278	5.25	95.239	95.226	95.213
7.375	100.411	100.415	100.460	7	100.662	100.598	100.659	5.375	95.332	95.319	95.306
7.5	100.783	100.766	100.810	7.125	101.108	101.036	100.995	5.5	95.728	95.715	95.702
7.625	101.214	101.170	101.156	7.25	101.396	101.325	101.284	5.625	96.130	96.117	96.103
7.75	101.526	101.483	101.469	7.375	100.411	100.415	100.460	5.75	96.802	96.795	96.788
				7.5	100.833	100.789	100.810	5.875	97.072	97.065	97.058
				7.625	101.264	101.220	101.206	6	97.411	97.404	97.397
								6.125	97.711	97.704	97.698

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	99.312	99.213	98.913	6.75	96.712	96.613	96.313
6.875	99.851	99.752	99.452	6.875	97.251	97.152	96.852
7	100.369	100.270	99.970	7	97.769	97.670	97.370
7.125	100.838	100.739	100.439	7.125	98.238	98.139	97.839
7.25	101.278	101.179	100.879	7.25	98.678	98.579	98.279
7.375	101.524	101.371	101.071	7.375	98.924	98.771	98.471
7.5	102.012	101.859	101.559	7.5	99.412	99.259	98.959
7.625	102.431	102.278	101.978	7.625	99.831	99.678	99.378
7.75	102.851	102.698	102.398	7.75	100.251	100.098	99.798
7.875	102.542	102.333	102.033	7.875	99.942	99.733	99.433
8	102.980	102.771	102.471	8	100.380	100.171	99.871
8.125	103.379	103.170	102.870	8.125	100.779	100.570	100.270
8.25	103.759	103.550	103.250	8.25	101.159	100.950	100.650

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.312	97.213	96.913	6.75	94.712	94.613	94.313
6.875	97.851	97.752	97.452	6.875	95.251	95.152	94.852
7	98.369	98.270	97.970	7	95.769	95.670	95.370
7.125	98.838	98.739	98.439	7.125	96.238	96.139	95.839
7.25	99.278	99.179	98.879	7.25	96.678	96.579	96.279
7.375	99.524	99.371	99.071	7.375	96.924	96.771	96.471
7.5	100.012	99.859	99.559	7.5	97.412	97.259	96.959
7.625	100.431	100.278	99.978	7.625	97.831	97.678	97.378
7.75	100.851	100.698	100.398	7.75	98.251	98.098	97.798
7.875	100.542	100.333	100.033	7.875	97.942	97.733	97.433
8	100.980	100.771	100.471	8	98.380	98.171	97.871
8.125	101.379	101.170	100.870	8.125	98.779	98.570	98.270
8.25	101.759	101.550	101.250	8.25	99.159	98.950	98.650

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.