



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

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**Mortgagee Clause**

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

**Delegated Admin Fee's**

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

**Relock Policy**

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

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

Lock Extensions: 0.025% per day

**Lender ID**

FHA Lender ID: 79613-0002

VA Lender ID: 900136-00-00

**Eligible States**

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	97.563	97.563	97.485	5.625	97.563	97.563	97.485	5.125	95.113	95.070	95.055
5.75	98.439	98.439	98.399	5.75	98.248	98.278	98.296	5.125	95.726	95.682	95.668
5.875	99.070	99.070	99.030	5.875	98.806	98.829	98.867	5.25	96.479	96.435	96.420
6	99.747	99.747	99.707	6	99.423	99.405	99.412	5.375	97.120	97.076	97.061
6.125	100.269	100.269	100.229	6.125	99.813	99.831	99.890	5.5	97.716	97.673	97.658
6.25	100.268	100.268	100.228	6.25	100.062	100.074	100.077	5.625	98.208	98.165	98.150
6.375	100.847	100.847	100.807	6.375	100.554	100.561	100.588	5.75	99.575	99.557	99.505
6.5	101.397	101.397	101.357	6.5	101.037	101.022	101.044	5.875	100.147	100.129	100.077
6.625	101.843	101.843	101.803	6.625	101.431	101.435	101.484	6	100.671	100.653	100.601
6.75	101.651	101.643	101.597	6.75	101.442	101.436	101.425	6.125	100.952	100.934	100.882
6.875	102.077	102.069	102.023	6.875	101.858	101.864	101.844	6.25	101.256	101.241	101.198
7	102.544	102.536	102.490	7	102.217	102.215	102.216	6.375	101.766	101.751	101.708
7.125	102.910	102.903	102.856	7.125	102.567	102.552	102.583	6.5	102.179	102.164	102.121
7.25	102.754	102.739	102.686	7.25	102.674	102.601	102.570	6.625	102.534	102.519	102.475
7.375	103.145	103.129	103.076	7.375	103.056	102.983	102.952	6.75	102.008	101.955	101.945
7.5	103.532	103.516	103.463	7.5	103.437	103.410	103.357	6.875	102.425	102.390	102.380
7.625	103.922	103.907	103.854	7.625	103.729	103.657	103.625	7	102.757	102.722	102.712
7.75	103.562	103.528	103.463	7.75	103.562	103.468	103.463	7.125	103.054	103.019	103.009
7.875	103.962	103.901	103.864	7.875	103.962	103.869	103.864	7.25	103.121	103.049	103.018
8	104.303	104.271	104.206	8	104.142	104.094	103.983	7.375	103.447	103.375	103.344
8.125	104.665	104.634	104.568	8.125	104.311	104.258	104.151	7.5	103.788	103.716	103.685
8.25	103.743	103.672	103.615	8.25	103.743	103.672	103.615	7.625	104.084	104.013	103.982
8.375	104.178	104.107	104.050	8.375	104.178	104.107	104.050	7.75	103.819	103.726	103.721
8.5	104.602	104.531	104.474	8.5	104.602	104.531	104.474	7.875	104.159	104.067	104.062
8.625	104.791	104.719	104.662	8.625	104.791	104.719	104.662	8	104.166	104.118	104.007
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	97.099	97.099	97.099	4.625	97.571	97.571	97.571	6	98.897	98.883	98.844
4.75	97.749	97.733	97.753	4.75	98.128	98.128	98.128	6.125	99.505	99.505	99.446
4.875	98.261	98.218	98.204	4.875	98.639	98.639	98.639	6.25	99.931	99.943	99.946
5	98.651	98.608	98.594	5	98.564	98.564	98.564	6.375	100.387	100.395	100.422
5.125	98.910	98.849	98.840	5.125	99.135	99.135	99.135	6.5	100.784	100.787	100.834
5.25	99.346	99.273	99.265	5.25	99.445	99.445	99.445	6.625	101.187	101.113	101.162
5.375	99.755	99.712	99.698	5.375	99.931	99.931	99.931	6.75	101.086	101.080	101.068
5.5	100.081	100.026	100.013	5.5	100.278	100.278	100.278	6.875	101.481	101.424	101.437
5.625	100.172	100.157	100.104	5.625	100.228	100.228	100.228	7	101.899	101.812	101.749
5.75	100.425	100.322	100.313	5.75	100.588	100.588	100.588	7.125	102.289	102.196	102.069
5.875	100.781	100.738	100.720	5.875	100.961	100.961	100.961	7.25	102.134	102.049	102.004
6	101.044	101.000	100.983	6	101.086	101.086	101.086	7.375	102.508	102.417	102.300
6.125	101.017	101.002	100.949	6.125	100.740	100.737	100.737	7.5	102.859	102.764	102.636
6.25	101.201	101.179	101.172	6.25	101.104	101.104	101.104	7.625	103.225	103.124	102.991
6.375	101.524	101.502	101.495	6.375	101.403	101.403	101.403	7.75	102.152	102.055	101.949
6.5	101.769	101.748	101.741	6.5	101.678	101.678	101.678	7.875	102.206	102.112	102.108
6.625	101.664	101.649	101.608	6.625	101.457	101.446	101.431				
6.75	101.958	101.913	101.902	6.75	101.673	101.658	101.656				
6.875	102.264	102.220	102.209	6.875	101.935	101.891	101.889				
7	102.440	102.396	102.376	7	102.181	102.162	102.172				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.909	92.909	92.870	5.125	96.793	96.749	96.735				
5.125	93.686	93.686	93.587	5.25	97.308	97.264	97.250				
5.25	94.369	94.369	94.275	5.375	97.776	97.732	97.718				
5.375	95.093	95.093	95.004	5.5	98.085	98.041	98.027				
5.5	95.589	95.589	95.505	5.625	97.904	97.861	97.844				
5.625	96.030	96.030	95.951	5.75	98.394	98.351	98.334				
5.75	97.934	97.934	97.860	5.875	98.834	98.791	98.773				
5.875	98.487	98.487	98.418	6	99.089	99.046	99.028				
6	98.974	98.974	98.910	6.125	99.548	99.504	99.487				
6.125	99.554	99.554	99.495	6.25	100.018	99.975	99.957				
6.25	99.806	99.806	99.736	6.375	100.434	100.390	100.373				
6.375	100.327	100.327	100.261	6.5	100.643	100.599	100.582				
6.5	100.758	100.758	100.698	6.625	100.219	100.175	100.155				
6.625	101.096	101.096	101.041	6.75	100.679	100.636	100.615				
6.75	101.174	101.174	101.107	6.875	101.078	101.035	101.014				
6.875	101.595	101.594	101.532	7	101.243	101.200	101.179				

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	98.935	98.935	98.925	5.75	99.018	98.974	98.959	5	98.091	98.078	98.062
5.875	99.584	99.584	99.575	5.875	99.632	99.588	99.573	5.125	98.308	98.295	98.279
6	100.216	100.216	100.206	6	100.157	100.113	100.098	5.25	98.851	98.838	98.822
6.125	100.796	100.796	100.787	6.125	100.528	100.485	100.470	5.375	99.156	99.143	99.127
6.25	100.897	100.897	100.888	6.25	100.582	100.538	100.523	5.5	99.563	99.550	99.534
6.375	101.456	101.456	101.447	6.375	101.113	101.070	101.055	5.625	99.781	99.767	99.752
6.5	101.992	101.992	101.983	6.5	101.556	101.513	101.498	5.75	99.921	99.908	99.890
6.625	102.478	102.478	102.468	6.625	101.857	101.813	101.799	5.875	100.268	100.255	100.238
6.75	102.243	102.223	102.197	6.75	101.690	101.647	101.625	6	100.427	100.414	100.397
6.875	102.732	102.711	102.686	6.875	102.177	102.133	102.112				
7	103.183	103.163	103.137	7	102.583	102.540	102.518				
7.125	103.610	103.590	103.564	7.125	102.861	102.817	102.796				
7.25	103.458	103.430	103.398	7.25	102.631	102.588	102.566				
7.375	103.887	103.860	103.827	7.375	103.083	103.040	103.018				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.691	96.678	96.662
5.125	97.053	97.040	97.024
5.25	97.396	97.383	97.367
5.375	97.731	97.718	97.702
5.5	98.068	98.055	98.039
5.625	98.366	98.352	98.337
5.75	98.438	98.411	98.379
5.875	98.735	98.708	98.677
6	99.234	99.207	99.176

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	98.200	98.174	98.162	5.75	99.564	99.546	99.486	5	98.091	98.078	98.062
5.875	98.898	98.879	98.859	5.875	100.058	100.040	99.981	5.125	98.308	98.295	98.279
6	99.493	99.474	99.453	6	100.547	100.529	100.470	5.25	98.851	98.838	98.822
6.125	100.024	100.007	99.983	6.125	100.741	100.800	100.674	5.375	99.156	99.143	99.127
6.25	100.572	100.560	100.548	6.25	101.258	101.226	101.192	5.5	99.563	99.550	99.534
6.375	101.156	101.146	101.128	6.375	101.694	101.662	101.628	5.625	99.781	99.767	99.752
6.5	101.716	101.706	101.689	6.5	102.068	102.036	102.002	5.75	99.921	99.908	99.890
6.625	102.151	102.141	102.123	6.625	102.407	102.375	102.341	5.875	100.268	100.255	100.238
6.75	102.042	102.002	101.984	6.75	102.008	101.955	101.945	6	100.427	100.414	100.397
6.875	102.563	102.527	102.508	6.875	102.383	102.331	102.321				
7	103.034	102.999	102.978	7	102.716	102.664	102.654				
7.125	103.429	103.395	103.373	7.125	103.016	102.964	102.954				
7.25	103.208	103.152	103.125	7.25	103.121	103.049	103.018				
7.375	103.600	103.548	103.521	7.375	103.447	103.375	103.344				
7.5	104.006	103.954	103.926	7.5	103.788	103.716	103.685				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.279	97.270	97.259
4.875	97.616	97.607	97.597
5	98.132	97.985	97.976
5.125	98.604	98.595	98.587
5.25	98.933	98.924	98.916
5.375	99.254	99.245	99.237
5.5	99.421	99.412	99.404
5.625	99.535	99.527	99.518
5.75	99.851	99.843	99.834
5.875	100.160	100.152	100.143
6	100.461	100.453	100.444

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	97.350	97.306	97.292	5	97.350	97.306	97.292	5	97.350	97.306	97.292
5.125	97.943	97.900	97.886	5.125	97.943	97.900	97.886	5.125	97.943	97.900	97.886
5.25	98.537	98.493	98.480	5.25	98.537	98.493	98.480	5.25	98.537	98.493	98.480
5.375	98.990	98.947	98.933	5.375	98.990	98.947	98.933	5.375	98.990	98.947	98.933
5.5	99.584	99.540	99.529	5.5	99.584	99.540	99.529	5.5	99.584	99.540	99.529
5.625	100.178	100.134	100.120	5.625	100.178	100.134	100.120	5.625	100.178	100.134	100.120
5.75	100.722	100.678	100.664	5.75	100.722	100.678	100.664	5.75	100.722	100.678	100.664
5.875	100.817	100.638	100.484	5.875	100.817	100.638	100.484	5.875	100.817	100.638	100.484
6	101.337	101.165	101.159	6	101.337	101.165	101.159	6	101.337	101.165	101.159
6.125	101.766	101.712	101.706	6.125	101.766	101.712	101.706	6.125	101.766	101.712	101.706
6.25	102.114	102.102	102.097	6.25	102.114	102.102	102.097	6.25	102.114	102.102	102.097
6.375	101.611	101.590	101.570	6.375	101.611	101.590	101.570	6.375	101.611	101.590	101.570
6.5	102.116	102.095	102.075	6.5	102.116	102.095	102.075	6.5	102.116	102.095	102.075
6.625	102.540	102.571	102.549	6.625	102.540	102.571	102.549	6.625	102.540	102.571	102.549
6.75	102.863	102.894	102.872	6.75	102.863	102.894	102.872	6.75	102.863	102.894	102.872
6.875	102.425	102.383	102.342	6.875	102.425	102.383	102.342	6.875	102.425	102.383	102.342
7	102.814	102.773	102.731	7	102.814	102.773	102.731	7	102.814	102.773	102.731
7.125	103.121	103.049	103.008	7.125	103.121	103.049	103.008	7.125	103.121	103.049	103.008
7.25	103.458	103.387	103.345	7.25	103.458	103.387	103.345	7.25	103.458	103.387	103.345
7.375	103.021	102.911	102.801	7.375	103.021	102.911	102.801	7.375	103.021	102.911	102.801
7.5	103.228	103.118	103.054	7.5	103.228	103.118	103.054	7.5	103.228	103.118	103.054
7.625	103.502	103.391	103.324	7.625	103.502	103.391	103.324	7.625	103.502	103.391	103.324
7.75	103.621	103.577	103.563	7.75	103.621	103.577	103.563	7.75	103.621	103.577	103.563
7.875	102.747	102.662	102.607	7.875	102.747	102.662	102.607	7.875	102.747	102.662	102.607
8	103.151	103.065	103.010	8	103.151	103.065	103.010	8	103.151	103.065	103.010
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	96.346	96.407	96.449	4.25	96.346	96.407	96.449	5	95.617	95.614	95.642
4.375	96.910	96.971	97.013	4.375	96.910	96.971	97.013	5.125	96.427	96.424	96.452
4.5	97.469	97.529	97.571	4.5	97.469	97.529	97.571	5.25	97.433	97.426	97.419
4.625	98.019	98.079	98.122	4.625	98.019	98.079	98.122	5.375	97.971	97.964	97.957
4.75	98.441	98.310	98.336	4.75	98.441	98.310	98.336	5.5	98.710	98.707	98.719
4.875	98.986	98.856	98.881	4.875	98.986	98.856	98.881	5.625	99.151	99.148	99.160
5	99.518	99.387	99.413	5	99.518	99.387	99.413	5.75	99.804	99.625	99.477
5.125	100.031	99.900	99.926	5.125	100.031	99.900	99.926	5.875	100.177	99.998	99.911
5.25	99.626	99.582	99.568	5.25	99.626	99.582	99.568	6	100.857	100.678	100.586
5.375	100.034	99.946	99.956	5.375	100.034	99.946	99.956	6.125	101.196	101.138	101.133
5.5	100.511	100.424	100.433	5.5	100.511	100.424	100.433	6.25	101.393	101.214	101.064
5.625	100.961	100.874	100.883	5.625	100.961	100.874	100.883	6.375	100.793	100.804	100.782
5.75	100.714	100.670	100.653	5.75	100.714	100.670	100.653	6.5	101.397	101.408	101.386
5.875	100.732	100.735	100.727	5.875	100.732	100.735	100.727	6.625	101.924	101.936	101.914
6	101.163	101.166	101.159	6	101.163	101.166	101.159	6.75	101.799	101.756	101.742
								6.875	101.545	101.558	101.519
								7	102.064	102.077	102.038
								7.125	102.543	102.556	102.518
								7.25	102.295	102.224	102.183
								7.375	101.627	101.717	101.661
								7.5	102.077	102.167	102.111
								7.625	102.347	102.436	102.381
								7.75	102.383	102.339	102.326
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	97.433	97.426	97.419	5	95.617	95.614	95.642	4.5	94.811	94.746	94.789
5.375	97.971	97.964	97.957	5.125	96.427	96.424	96.452	4.625	95.341	95.276	95.319
5.5	98.710	98.707	98.719	5.25	97.487	97.480	97.473	4.75	94.210	93.920	93.907
5.625	99.151	99.148	99.160	5.375	97.994	97.987	97.980	4.875	94.727	94.397	94.422
5.75	99.804	99.625	99.477	5.5	98.710	98.707	98.719	5	95.214	94.883	94.909
5.875	100.177	99.998	99.911	5.625	99.151	99.148	99.160	5.125	95.661	95.330	95.356
6	100.857	100.678	100.586	5.75	99.584	99.540	99.527	5.25	96.172	96.172	96.172
6.125	101.196	101.138	101.133	5.875	99.944	99.916	99.911	5.375	96.271	96.271	96.271
6.25	101.393	101.214	101.064	6	100.619	100.591	100.586	5.5	96.667	96.667	96.667
6.375	100.793	100.804	100.782	6.125	101.166	101.138	101.133	5.625	97.075	97.075	97.075
6.5	101.397	101.408	101.386	6.25	101.172	101.128	101.114	5.75	97.718	97.718	97.718
6.625	101.924	101.936	101.914	6.375	100.793	100.804	100.782	5.875	97.994	97.994	97.994
6.75	101.799	101.756	101.742	6.5	101.397	101.408	101.386	6	98.339	98.339	98.339
6.875	101.545	101.558	101.519	6.625	101.924	101.936	101.914	6.125	98.645	98.645	98.645
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	98.537	98.493	98.480	5.25	98.537	98.493	98.480	5.25	98.537	98.493	98.480
5.375	98.990	98.947	98.933	5.375	98.990	98.947	98.933	5.375	98.990	98.947	98.933

5.5	99.584	99.540	99.529	5.5	99.584	99.540	99.529	5.5	99.584	99.540	99.529
5.625	100.178	100.134	100.120	5.625	100.178	100.134	100.120	5.625	100.178	100.134	100.120
5.75	100.722	100.678	100.664	5.75	100.722	100.678	100.664	5.75	100.722	100.678	100.664
5.875	100.817	100.638	100.484	5.875	100.817	100.638	100.484	5.875	100.817	100.638	100.484
6	101.337	101.165	101.159	6	101.337	101.165	101.159	6	101.337	101.165	101.159
6.125	101.766	101.712	101.706	6.125	101.766	101.712	101.706	6.125	101.766	101.712	101.706
6.25	102.114	102.102	102.097	6.25	102.114	102.102	102.097	6.25	102.114	102.102	102.097
6.375	101.611	101.590	101.570	6.375	101.611	101.590	101.570	6.375	101.611	101.590	101.570
6.5	102.116	102.095	102.075	6.5	102.116	102.095	102.075	6.5	102.116	102.095	102.075
6.625	102.540	102.571	102.549	6.625	102.540	102.571	102.549	6.625	102.540	102.571	102.549
6.75	102.863	102.894	102.872	6.75	102.863	102.894	102.872	6.75	102.863	102.894	102.872
6.875	102.425	102.383	102.342	6.875	102.425	102.383	102.342	6.875	102.425	102.383	102.342
7	102.814	102.773	102.731	7	102.814	102.773	102.731	7	102.814	102.773	102.731
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	97.469	97.529	97.571	4.25	96.346	96.407	96.449	5.25	97.433	97.426	97.419
4.625	98.019	98.079	98.122	4.375	96.910	96.971	97.013	5.375	97.971	97.964	97.957
4.75	98.441	98.310	98.336	4.5	97.469	97.529	97.571	5.5	98.710	98.707	98.719
4.875	98.986	98.856	98.881	4.625	98.019	98.079	98.122	5.625	99.151	99.148	99.160
5	99.518	99.387	99.413	4.75	98.441	98.310	98.336	5.75	99.804	99.625	99.477
5.125	100.031	99.900	99.926	4.875	98.986	98.856	98.881	5.875	100.177	99.998	99.911
5.25	99.626	99.582	99.568	5	99.518	99.387	99.413	6	100.857	100.678	100.586
5.375	100.034	99.946	99.956	5.125	100.031	99.900	99.926	6.125	101.196	101.138	101.133
5.5	100.511	100.424	100.433	5.25	99.626	99.582	99.568	6.25	101.393	101.214	101.064
5.625	100.961	100.874	100.883	5.375	100.034	99.946	99.956	6.375	100.793	100.804	100.782
5.75	100.714	100.670	100.653	5.5	100.511	100.424	100.433	6.5	101.397	101.408	101.386
5.875	100.732	100.735	100.727	5.625	100.961	100.874	100.883	6.625	101.924	101.936	101.914
6	101.163	101.166	101.159	5.75	100.714	100.670	100.653	6.75	101.799	101.756	101.742
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	97.433	97.426	97.419	5.25	97.209	97.165	97.152	4.5	94.811	94.746	94.789
5.375	97.971	97.964	97.957	5.375	97.860	97.857	97.869	4.625	95.341	95.276	95.319
5.5	98.710	98.707	98.719	5.5	98.710	98.707	98.719	4.75	94.210	93.920	93.907
5.625	99.151	99.148	99.160	5.625	99.151	99.148	99.160	4.875	94.727	94.397	94.422
5.75	99.804	99.625	99.477	5.75	99.584	99.540	99.527	5	95.214	94.883	94.909
5.875	100.177	99.998	99.911	5.875	99.944	99.916	99.911	5.125	95.661	95.330	95.356
6	100.857	100.678	100.586	6	100.619	100.591	100.586	5.25	96.172	96.172	96.172
6.125	101.196	101.138	101.133	6.125	101.166	101.138	101.133	5.375	96.271	96.271	96.271
6.25	101.393	101.214	101.064	6.25	101.172	101.128	101.114	5.5	96.667	96.667	96.667
6.375	100.793	100.804	100.782	6.375	100.793	100.804	100.782	5.625	97.075	97.075	97.075
6.5	101.397	101.408	101.386	6.5	101.397	101.408	101.386	5.75	97.718	97.718	97.718
6.625	101.924	101.936	101.914	6.625	101.924	101.936	101.914	5.875	97.994	97.994	97.994
6.75	101.799	101.756	101.742	6.75	101.849	101.806	101.792	6	98.339	98.339	98.339
6.875	101.545	101.558	101.519	6.875	101.545	101.558	101.519	6.125	98.645	98.645	98.645

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	97.043	97.000	96.986	5.125	97.043	97.000	96.986	4.75	95.262	95.218	95.205
5.25	97.752	97.743	97.734	5.25	97.752	97.743	97.734	4.875	95.856	95.812	95.798
5.375	98.269	98.260	98.251	5.375	98.269	98.260	98.251	5	96.450	96.406	96.392
5.5	98.745	98.736	98.727	5.5	98.745	98.736	98.727	5.125	97.043	97.000	96.986
5.625	99.278	99.234	99.220	5.625	99.278	99.234	99.220	5.25	97.637	97.593	97.580
5.75	99.822	99.778	99.764	5.75	99.822	99.778	99.764	5.375	98.090	98.047	98.033
5.875	99.941	99.929	99.922	5.875	99.941	99.929	99.922	5.5	98.684	98.640	98.627
6	100.437	100.346	100.339	6	100.437	100.346	100.339	5.625	99.278	99.234	99.220
6.125	100.866	100.768	100.760	6.125	100.866	100.768	100.760	5.75	99.822	99.778	99.764
6.25	101.150	101.103	101.089	6.25	101.150	101.103	101.089	5.875	99.917	99.738	99.576
6.375	100.711	100.690	100.670	6.375	100.711	100.690	100.670	6	100.437	100.258	100.149
6.5	101.216	101.195	101.175	6.5	101.216	101.195	101.175	6.125	100.866	100.717	100.704
6.625	101.595	101.551	101.537	6.625	101.595	101.551	101.537	6.25	101.150	101.103	101.089
6.75	101.918	101.874	101.861	6.75	101.918	101.874	101.861	6.375	100.711	100.690	100.670
6.875	101.535	101.483	101.454	6.875	101.535	101.483	101.454	6.5	101.216	101.195	101.175
7	101.914	101.873	101.831	7	101.914	101.873	101.831	6.625	101.595	101.551	101.537
7.125	102.221	102.149	102.108	7.125	102.221	102.149	102.108	6.75	101.918	101.874	101.861
7.25	102.558	102.487	102.445	7.25	102.558	102.487	102.445	6.875	101.525	101.483	101.442
7.375	102.121	102.035	101.999	7.375	102.121	102.035	101.999	7	101.914	101.873	101.831
7.5	102.439	102.362	102.326	7.5	102.439	102.362	102.326	7.125	102.221	102.149	102.108
7.625	102.602	102.491	102.381	7.625	102.602	102.491	102.381	7.25	102.558	102.487	102.445
7.75	102.721	102.677	102.663	7.75	102.721	102.677	102.663	7.375	102.121	102.011	101.901
7.875	101.847	101.762	101.707	7.875	101.847	101.762	101.707	7.5	102.328	102.218	102.108
8	102.251	102.165	102.110	8	102.251	102.165	102.110	7.625	102.602	102.491	102.381
8.125	102.637	102.552	102.497	8.125	102.637	102.552	102.497	7.75	102.721	102.677	102.663
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	95.221	95.177	95.163	4.25	95.221	95.177	95.163	4.875	94.096	94.113	94.241
4.375	95.722	95.678	95.664	4.375	95.722	95.678	95.664	5	94.434	94.451	94.579
4.5	96.221	96.177	96.163	4.5	96.221	96.177	96.163	5.125	95.125	95.142	95.270
4.625	96.717	96.674	96.660	4.625	96.717	96.674	96.660	5.25	97.014	97.007	97.001
4.75	97.353	97.222	97.248	4.75	97.353	97.222	97.248	5.375	97.456	97.449	97.443
4.875	97.808	97.677	97.703	4.875	97.808	97.677	97.703	5.5	97.889	97.882	97.876
5	98.236	98.105	98.131	5	98.236	98.105	98.131	5.625	98.282	98.275	98.269
5.125	98.634	98.503	98.529	5.125	98.634	98.503	98.529	5.75	98.904	98.779	98.773
5.25	98.726	98.682	98.668	5.25	98.726	98.682	98.668	5.875	99.277	99.171	99.165
5.375	98.783	98.696	98.705	5.375	98.783	98.696	98.705	6	99.957	99.778	99.599
5.5	99.144	99.057	99.066	5.5	99.144	99.057	99.066	6.125	100.296	100.117	99.938
5.625	99.478	99.391	99.400	5.625	99.478	99.391	99.400	6.25	100.493	100.314	100.164
5.75	99.814	99.770	99.753	5.75	99.814	99.770	99.753	6.375	100.094	100.062	100.045
5.875	99.451	99.454	99.446	5.875	99.451	99.454	99.446	6.5	100.381	100.349	100.333
6	99.780	99.783	99.775	6	99.780	99.783	99.775	6.625	100.681	100.649	100.632
								6.75	100.899	100.856	100.842
								6.875	100.851	100.796	100.771
								7	101.107	101.053	101.028
								7.125	101.359	101.305	101.280
								7.25	101.395	101.324	101.283
								7.375	100.303	100.402	100.447
								7.5	100.745	100.745	100.790
								7.625	101.175	101.131	101.117
								7.75	101.483	101.439	101.426
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	100.381	100.349	100.333	6.125	99.929	99.921	99.915	4.5	91.796	91.808	91.822
6.625	100.681	100.649	100.632	6.25	100.272	100.228	100.214	4.625	92.443	92.457	92.471
6.75	100.899	100.856	100.842	6.375	100.150	100.118	100.102	4.75	93.109	93.020	93.007
6.875	100.851	100.796	100.771	6.5	100.457	100.425	100.409	4.875	93.502	93.317	93.303
7	101.107	101.053	101.028	6.625	100.784	100.753	100.737	5	93.854	93.745	93.732
7.125	101.359	101.305	101.280	6.75	100.949	100.906	100.892	5.125	94.164	94.035	94.021
7.25	101.395	101.324	101.283	6.875	100.931	100.876	100.852	5.25	95.272	95.272	95.272
7.375	100.303	100.402	100.447	7	101.221	101.167	101.142	5.375	95.371	95.371	95.371
7.5	100.745	100.745	100.790	7.125	101.505	101.451	101.427	5.5	95.767	95.767	95.767
7.625	101.175	101.131	101.117	7.25	101.445	101.374	101.333	5.625	96.175	96.175	96.175
7.75	101.483	101.439	101.426	7.375	100.353	100.402	100.447	5.75	96.818	96.818	96.818
				7.5	100.795	100.751	100.790	5.875	97.094	97.094	97.094
				7.625	101.225	101.181	101.167	6	97.439	97.439	97.439
								6.125	97.745	97.745	97.745
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	100.711	100.690	100.670	6.375	100.711	100.690	100.670	6	100.437	100.258	100.149

6.5	101.216	101.195	101.175	6.5	101.216	101.195	101.175	6.125	100.866	100.717	100.704
6.625	101.595	101.551	101.537	6.625	101.595	101.551	101.537	6.25	101.150	101.103	101.089
6.75	101.918	101.874	101.861	6.75	101.918	101.874	101.861	6.375	100.711	100.690	100.670
6.875	101.535	101.483	101.454	6.875	101.535	101.483	101.454	6.5	101.216	101.195	101.175
7	101.914	101.873	101.831	7	101.914	101.873	101.831	6.625	101.595	101.551	101.537
7.125	102.221	102.149	102.108	7.125	102.221	102.149	102.108	6.75	101.918	101.874	101.861
7.25	102.558	102.487	102.445	7.25	102.558	102.487	102.445	6.875	101.525	101.483	101.442
7.375	102.121	102.035	101.999	7.375	102.121	102.035	101.999	7	101.914	101.873	101.831
7.5	102.439	102.362	102.326	7.5	102.439	102.362	102.326	7.125	102.221	102.149	102.108
7.625	102.602	102.491	102.381	7.625	102.602	102.491	102.381	7.25	102.558	102.487	102.445
7.75	102.721	102.677	102.663	7.75	102.721	102.677	102.663	7.375	102.121	102.011	101.901
7.875	101.847	101.762	101.707	7.875	101.847	101.762	101.707	7.5	102.328	102.218	102.108
8	102.251	102.165	102.110	8	102.251	102.165	102.110	7.625	102.602	102.491	102.381
8.125	102.637	102.552	102.497	8.125	102.637	102.552	102.497	7.75	102.721	102.677	102.663
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	96.221	96.177	96.163	4.5	96.221	96.177	96.163	6.625	100.576	100.532	100.518
4.625	96.717	96.674	96.660	4.625	96.717	96.674	96.660	6.75	100.899	100.856	100.842
4.75	97.353	97.222	97.248	4.75	97.353	97.222	97.248	6.875	100.275	100.266	100.327
4.875	97.808	97.677	97.703	4.875	97.808	97.677	97.703	7	100.664	100.642	100.703
5	98.236	98.105	98.131	5	98.236	98.105	98.131	7.125	101.108	101.037	100.995
5.125	98.634	98.503	98.529	5.125	98.634	98.503	98.529	7.25	101.395	101.324	101.283
5.25	98.726	98.682	98.668	5.25	98.726	98.682	98.668	7.375	100.303	100.402	100.447
5.375	98.783	98.696	98.705	5.375	98.783	98.696	98.705	7.5	100.745	100.745	100.790
5.5	99.144	99.057	99.066	5.5	99.144	99.057	99.066	7.625	101.175	101.131	101.117
5.625	99.478	99.391	99.400	5.625	99.478	99.391	99.400	7.75	101.483	101.439	101.426
5.75	99.814	99.770	99.753	5.75	99.814	99.770	99.753				
5.875	99.451	99.454	99.446	5.875	99.451	99.454	99.446				
6	99.780	99.783	99.775	6	99.780	99.783	99.775				
6.125	100.094	100.097	100.090	6.125	100.094	100.097	100.090				
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	100.228	100.208	100.187	6.125	99.886	99.842	99.864	4.5	91.796	91.808	91.822
6.625	100.576	100.532	100.518	6.25	100.272	100.228	100.214	4.625	92.443	92.457	92.471
6.75	100.899	100.856	100.842	6.375	99.597	99.554	99.600	4.75	93.109	93.020	93.007
6.875	100.275	100.266	100.327	6.5	100.127	100.083	100.078	4.875	93.502	93.317	93.303
7	100.664	100.642	100.703	6.625	100.626	100.582	100.568	5	93.854	93.745	93.732
7.125	101.108	101.037	100.995	6.75	100.949	100.906	100.892	5.125	94.164	94.035	94.021
7.25	101.395	101.324	101.283	6.875	100.233	100.266	100.327	5.25	95.272	95.272	95.272
7.375	100.303	100.402	100.447	7	100.704	100.642	100.703	5.375	95.371	95.371	95.371
7.5	100.745	100.745	100.790	7.125	101.158	101.087	101.045	5.5	95.767	95.767	95.767
7.625	101.175	101.131	101.117	7.25	101.445	101.374	101.333	5.625	96.175	96.175	96.175
7.75	101.483	101.439	101.426	7.375	100.353	100.402	100.447	5.75	96.818	96.818	96.818
				7.5	100.795	100.751	100.790	5.875	97.094	97.094	97.094
				7.625	101.225	101.181	101.167	6	97.439	97.439	97.439
								6.125	97.745	97.745	97.745

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	99.271	99.112	98.812	6.75	96.671	96.512	96.212
6.875	99.800	99.641	99.341	6.875	97.200	97.041	96.741
7	100.308	100.149	99.849	7	97.708	97.549	97.249
7.125	100.767	100.608	100.308	7.125	98.167	98.008	97.708
7.25	101.207	101.048	100.748	7.25	98.607	98.448	98.148
7.375	101.361	101.139	100.839	7.375	98.761	98.539	98.239
7.5	101.839	101.617	101.317	7.5	99.239	99.017	98.717
7.625	102.258	102.036	101.736	7.625	99.658	99.436	99.136
7.75	102.658	102.436	102.136	7.75	100.058	99.836	99.536
7.875	102.312	102.028	101.728	7.875	99.712	99.428	99.128
8	102.740	102.456	102.156	8	100.140	99.856	99.556
8.125	103.129	102.845	102.545	8.125	100.529	100.245	99.945
8.25	103.499	103.215	102.915	8.25	100.899	100.615	100.315

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.271	97.112	96.812	6.75	94.671	94.512	94.212
6.875	97.800	97.641	97.341	6.875	95.200	95.041	94.741
7	98.308	98.149	97.849	7	95.708	95.549	95.249
7.125	98.767	98.608	98.308	7.125	96.167	96.008	95.708
7.25	99.207	99.048	98.748	7.25	96.607	96.448	96.148
7.375	99.361	99.139	98.839	7.375	96.761	96.539	96.239
7.5	99.839	99.617	99.317	7.5	97.239	97.017	96.717
7.625	100.258	100.036	99.736	7.625	97.658	97.436	97.136
7.75	100.658	100.436	100.136	7.75	98.058	97.836	97.536
7.875	100.312	100.028	99.728	7.875	97.712	97.428	97.128
8	100.740	100.456	100.156	8	98.140	97.856	97.556
8.125	101.129	100.845	100.545	8.125	98.529	98.245	97.945
8.25	101.499	101.215	100.915	8.25	98.899	98.615	98.315

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.