



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

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days: Current Market + 0.25%
Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	97.389	97.389	97.341	5.625	97.389	97.389	97.341	5	94.831	94.787	94.773
5.75	98.282	98.282	98.242	5.75	98.068	98.098	98.121	5.125	95.506	95.463	95.448
5.875	98.920	98.920	98.880	5.875	98.630	98.649	98.698	5.25	96.259	96.215	96.200
6	99.606	99.606	99.566	6	99.260	99.260	99.250	5.375	96.900	96.856	96.841
6.125	100.132	100.132	100.092	6.125	99.710	99.710	99.733	5.5	97.497	97.453	97.438
6.25	100.114	100.114	100.074	6.25	99.929	99.941	99.949	5.625	97.989	97.945	97.930
6.375	100.702	100.702	100.662	6.375	100.421	100.432	100.468	5.75	99.291	99.272	99.252
6.5	101.261	101.261	101.221	6.5	100.894	100.894	100.933	5.875	99.873	99.836	99.788
6.625	101.715	101.715	101.675	6.625	101.310	101.313	101.381	6	100.400	100.371	100.296
6.75	101.532	101.525	101.479	6.75	101.314	101.308	101.302	6.125	100.683	100.656	100.676
6.875	101.967	101.961	101.915	6.875	101.742	101.748	101.732	6.25	101.126	101.094	101.060
7	102.443	102.436	102.390	7	102.105	102.108	102.118	6.375	101.629	101.576	101.532
7.125	102.816	102.809	102.763	7.125	102.471	102.457	102.504	6.5	102.046	102.001	101.958
7.25	102.682	102.669	102.616	7.25	102.570	102.498	102.469	6.625	102.402	102.360	102.316
7.375	103.078	103.066	103.013	7.375	102.957	102.886	102.854	6.75	101.890	101.838	101.827
7.5	103.468	103.455	103.403	7.5	103.395	103.368	103.315	6.875	102.302	102.235	102.224
7.625	103.863	103.851	103.798	7.625	103.619	103.553	103.515	7	102.635	102.609	102.564
7.75	103.466	103.441	103.375	7.75	103.409	103.317	103.312	7.125	102.938	102.880	102.869
7.875	103.842	103.817	103.751	7.875	103.813	103.722	103.717	7.25	103.016	102.945	102.913
8	104.216	104.190	104.125	8	104.058	104.010	103.930	7.375	103.345	103.275	103.243
8.125	104.581	104.556	104.490	8.125	104.252	104.199	104.124	7.5	103.691	103.622	103.590
8.25	103.672	103.600	103.540	8.25	103.672	103.600	103.540	7.625	103.995	103.928	103.896
8.375	104.097	104.026	103.966	8.375	104.097	104.026	103.966	7.75	103.665	103.573	103.568
8.5	104.521	104.450	104.390	8.5	104.521	104.450	104.390	7.875	104.008	103.917	103.912
8.625	104.710	104.638	104.579	8.625	104.710	104.638	104.579	8	104.088	104.040	103.960
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	97.122	97.122	97.063	4.625	97.593	97.593	97.544	6	98.772	98.691	98.651
4.75	97.702	97.702	97.727	4.75	98.152	98.152	98.107	6.125	99.378	99.378	99.350
4.875	98.216	98.216	98.176	4.875	98.661	98.661	98.621	6.25	99.811	99.823	99.831
5	98.604	98.560	98.546	5	98.587	98.587	98.551	6.375	100.286	100.302	100.333
5.125	98.808	98.808	98.815	5.125	99.157	99.157	99.064	6.5	100.709	100.713	100.778
5.25	99.263	99.263	99.251	5.25	99.597	99.597	99.508	6.625	101.069	101.073	101.141
5.375	99.723	99.680	99.661	5.375	99.955	99.955	99.870	6.75	101.007	101.001	100.995
5.5	100.037	99.994	100.014	5.5	100.300	100.300	100.220	6.875	101.366	101.340	101.365
5.625	100.128	100.128	100.088	5.625	100.173	100.173	100.114	7	101.791	101.710	101.687
5.75	100.284	100.336	100.334	5.75	100.539	100.539	100.484	7.125	102.189	102.102	101.975
5.875	100.687	100.643	100.624	5.875	100.904	100.904	100.853	7.25	102.064	102.001	101.979
6	100.949	100.939	100.967	6	101.041	101.041	100.995	7.375	102.443	102.362	102.274
6.125	100.984	100.978	100.931	6.125	100.811	100.811	100.769	7.5	102.797	102.711	102.585
6.25	101.184	101.165	101.157	6.25	101.074	101.074	101.037	7.625	103.167	103.076	102.945
6.375	101.510	101.492	101.484	6.375	101.377	101.377	101.345	7.75	102.228	102.131	102.027
6.5	101.760	101.744	101.736	6.5	101.646	101.646	101.618	7.875	102.056	101.997	101.961
6.625	101.616	101.610	101.564	6.625	101.464	101.468	101.457				
6.75	101.820	101.777	101.764	6.75	101.681	101.680	101.687				
6.875	102.230	102.187	102.163	6.875	101.918	101.902	101.923				
7	102.423	102.380	102.357	7	102.193	102.188	102.207				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.728	92.728	92.656	5.125	96.761	96.717	96.698				
5.125	93.505	93.505	93.438	5.25	97.276	97.232	97.213				
5.25	94.156	94.156	94.094	5.375	97.744	97.700	97.682				
5.375	94.913	94.913	94.856	5.5	98.053	98.009	97.990				
5.5	95.404	95.404	95.351	5.625	97.810	97.766	97.748				
5.625	97.047	97.047	96.999	5.75	98.300	98.257	98.238				
5.75	97.786	97.786	97.743	5.875	98.740	98.696	98.678				
5.875	98.332	98.332	98.294	6	98.995	98.951	98.933				
6	98.833	98.833	98.800	6.125	99.500	99.457	99.438				
6.125	99.420	99.420	99.391	6.25	99.971	99.927	99.908				
6.25	99.675	99.675	99.589	6.375	100.386	100.343	100.324				
6.375	100.210	100.210	100.129	6.5	100.595	100.552	100.533				
6.5	100.650	100.650	100.574	6.625	100.202	100.159	100.136				
6.625	100.992	100.992	100.921	6.75	100.663	100.619	100.596				
6.75	101.105	101.105	101.023	6.875	101.062	101.019	100.995				
6.875	101.537	101.535	101.458	7	101.227	101.184	101.160				

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	98.873	98.873	98.861	5.75	98.785	98.741	98.726	5	98.095	98.095	98.091
5.875	99.528	99.528	99.517	5.875	99.405	99.361	99.346	5.125	98.315	98.315	98.310
6	100.167	100.167	100.156	6	99.934	99.890	99.875	5.25	98.861	98.861	98.857
6.125	100.753	100.753	100.741	6.125	100.316	100.273	100.258	5.375	99.170	99.170	99.165
6.25	100.829	100.829	100.818	6.25	100.423	100.380	100.365	5.5	99.580	99.580	99.575
6.375	101.395	101.395	101.384	6.375	100.959	100.915	100.900	5.625	99.800	99.800	99.796
6.5	101.936	101.936	101.925	6.5	101.405	101.361	101.347	5.75	99.940	99.933	99.924
6.625	102.429	102.429	102.417	6.625	101.707	101.663	101.648	5.875	100.290	100.283	100.274
6.75	102.166	102.145	102.119	6.75	101.577	101.534	101.504	6	100.455	100.448	100.439
6.875	102.663	102.642	102.616	6.875	102.068	102.024	101.994				
7	103.120	103.099	103.073	7	102.475	102.431	102.401				
7.125	103.555	103.534	103.508	7.125	102.751	102.707	102.677				
7.25	103.395	103.367	103.334	7.25	102.532	102.488	102.466				
7.375	103.832	103.805	103.771	7.375	102.988	102.944	102.921				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.695	96.695	96.691
5.125	97.060	97.060	97.055
5.25	97.406	97.406	97.402
5.375	97.745	97.745	97.740
5.5	98.085	98.085	98.080
5.625	98.385	98.385	98.381
5.75	98.456	98.436	98.412
5.875	98.756	98.736	98.712
6	99.261	99.241	99.217

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	98.110	98.104	98.092	5.75	99.291	99.272	99.214	5	98.095	98.095	98.091
5.875	98.818	98.815	98.796	5.875	99.791	99.772	99.715	5.125	98.315	98.315	98.310
6	99.422	99.420	99.399	6	100.287	100.268	100.211	5.25	98.861	98.861	98.857
6.125	99.965	99.963	99.940	6.125	100.559	100.540	100.484	5.375	99.170	99.170	99.165
6.25	100.505	100.492	100.480	6.25	101.126	101.094	101.060	5.5	99.580	99.580	99.575
6.375	101.087	101.076	101.058	6.375	101.567	101.536	101.502	5.625	99.800	99.800	99.796
6.5	101.648	101.638	101.618	6.5	101.947	101.916	101.882	5.75	99.940	99.933	99.924
6.625	102.082	102.072	102.050	6.625	102.294	102.265	102.230	5.875	100.290	100.283	100.274
6.75	101.957	101.934	101.916	6.75	101.890	101.838	101.827	6	100.455	100.448	100.439
6.875	102.481	102.459	102.440	6.875	102.269	102.219	102.208				
7	102.951	102.930	102.909	7	102.608	102.558	102.547				
7.125	103.363	103.342	103.320	7.125	102.915	102.867	102.856				
7.25	103.131	103.094	103.068	7.25	103.016	102.945	102.913				
7.375	103.529	103.493	103.465	7.375	103.345	103.275	103.243				
7.5	103.939	103.904	103.876	7.5	103.691	103.622	103.590				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.272	97.261	97.251
4.875	97.608	97.597	97.587
5	97.959	97.949	97.940
5.125	98.441	98.431	98.422
5.25	98.769	98.759	98.750
5.375	99.091	99.081	99.072
5.5	99.256	99.246	99.237
5.625	99.492	99.483	99.474
5.75	99.808	99.799	99.790
5.875	100.117	100.108	100.099
6	100.420	100.411	100.402

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

5.5	99.380	99.380	99.391	5.5	99.380	99.380	99.391	5.5	99.380	99.380	99.391
5.625	99.974	99.930	99.916	5.625	99.974	99.930	99.916	5.625	99.974	99.930	99.916
5.75	100.518	100.474	100.470	5.75	100.518	100.474	100.470	5.75	100.518	100.474	100.470
5.875	100.747	100.567	100.388	5.875	100.747	100.567	100.388	5.875	100.747	100.567	100.388
6	101.264	101.085	101.027	6	101.264	101.085	101.027	6	101.264	101.085	101.027
6.125	101.680	101.586	101.581	6.125	101.680	101.586	101.581	6.125	101.680	101.586	101.581
6.25	101.978	101.987	101.982	6.25	101.978	101.987	101.982	6.25	101.978	101.987	101.982
6.375	101.586	101.572	101.558	6.375	101.586	101.572	101.558	6.375	101.586	101.572	101.558
6.5	102.078	102.064	102.050	6.5	102.078	102.064	102.050	6.5	102.078	102.064	102.050
6.625	102.459	102.463	102.441	6.625	102.459	102.463	102.441	6.625	102.459	102.463	102.441
6.75	102.798	102.802	102.780	6.75	102.798	102.802	102.780	6.75	102.798	102.802	102.780
6.875	102.422	102.381	102.339	6.875	102.422	102.381	102.339	6.875	102.422	102.381	102.339
7	102.848	102.807	102.765	7	102.848	102.807	102.765	7	102.848	102.807	102.765
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	97.073	97.030	97.015	4.25	96.073	96.030	96.015	5.25	97.329	97.322	97.315
4.625	97.570	97.526	97.512	4.375	96.574	96.531	96.516	5.375	97.870	97.863	97.856
4.75	98.262	98.373	98.399	4.5	97.073	97.030	97.015	5.5	98.568	98.569	98.581
4.875	98.812	98.923	98.948	4.625	97.570	97.526	97.512	5.625	99.012	99.014	99.025
5	99.349	99.460	99.486	4.75	98.262	98.373	98.399	5.75	99.683	99.504	99.324
5.125	99.870	99.981	100.007	4.875	98.812	98.923	98.948	5.875	100.107	99.927	99.790
5.25	99.594	99.550	99.532	5	99.349	99.460	99.486	6	100.784	100.605	100.470
5.375	99.899	99.989	99.998	5.125	99.870	99.981	100.007	6.125	101.110	101.029	101.023
5.5	100.385	100.476	100.485	5.25	99.594	99.550	99.532	6.25	101.306	101.126	100.947
5.625	100.843	100.933	100.943	5.375	99.899	99.989	99.998	6.375	100.673	100.657	100.635
5.75	100.619	100.576	100.557	5.5	100.385	100.476	100.485	6.5	101.294	101.278	101.256
5.875	100.642	100.711	100.704	5.625	100.843	100.933	100.943	6.625	101.843	101.827	101.805
6	101.078	101.148	101.140	5.75	100.619	100.576	100.557	6.75	101.700	101.656	101.643
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	97.329	97.322	97.315	5.25	97.005	96.961	96.948	4.5	92.796	92.816	92.837
5.375	97.870	97.863	97.856	5.375	97.715	97.716	97.728	4.625	93.446	93.467	93.488
5.5	98.568	98.569	98.581	5.5	98.568	98.569	98.581	4.75	94.036	94.018	94.025
5.625	99.012	99.014	99.025	5.625	99.012	99.014	99.025	4.875	94.564	94.475	94.500
5.75	99.683	99.504	99.324	5.75	99.380	99.336	99.323	5	95.065	94.976	95.002
5.875	100.107	99.927	99.790	5.875	99.803	99.795	99.790	5.125	95.530	95.441	95.467
6	100.784	100.605	100.470	6	100.483	100.475	100.470	5.25	96.230	96.216	96.203
6.125	101.110	101.029	101.023	6.125	101.036	101.029	101.023	5.375	96.326	96.312	96.298
6.25	101.306	101.126	100.947	6.25	101.046	101.002	100.988	5.5	96.724	96.710	96.696
6.375	100.673	100.657	100.635	6.375	100.673	100.657	100.635	5.625	97.127	97.113	97.099
6.5	101.294	101.278	101.256	6.5	101.294	101.278	101.256	5.75	97.770	97.750	97.729
6.625	101.843	101.827	101.805	6.625	101.843	101.827	101.805	5.875	98.042	98.021	98.000
6.75	101.700	101.656	101.643	6.75	101.750	101.706	101.693	6	98.382	98.361	98.341
6.875	101.515	101.501	101.462	6.875	101.515	101.501	101.462	6.125	98.685	98.664	98.643

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

6.5	101.178	101.164	101.150	6.5	101.178	101.164	101.150	6.125	100.780	100.601	100.574
6.625	101.488	101.445	101.431	6.625	101.488	101.445	101.431	6.25	101.063	100.977	100.963
6.75	101.819	101.775	101.761	6.75	101.819	101.775	101.761	6.375	100.686	100.672	100.658
6.875	101.522	101.481	101.439	6.875	101.522	101.481	101.439	6.5	101.178	101.164	101.150
7	101.948	101.907	101.865	7	101.948	101.907	101.865	6.625	101.488	101.445	101.431
7.125	102.103	102.062	102.022	7.125	102.103	102.062	102.022	6.75	101.819	101.775	101.761
7.25	102.441	102.383	102.355	7.25	102.441	102.383	102.355	6.875	101.522	101.481	101.439
7.375	101.861	101.784	101.747	7.375	101.861	101.784	101.747	7	101.948	101.907	101.865
7.5	102.190	102.114	102.077	7.5	102.190	102.114	102.077	7.125	102.103	102.062	102.020
7.625	102.347	102.303	102.290	7.625	102.347	102.303	102.290	7.25	102.441	102.383	102.355
7.75	102.665	102.621	102.607	7.75	102.665	102.621	102.607	7.375	101.776	101.666	101.555
7.875	101.777	101.692	101.637	7.875	101.777	101.692	101.637	7.5	102.030	101.919	101.858
8	102.183	102.098	102.043	8	102.183	102.098	102.043	7.625	102.347	102.303	102.290
8.125	102.573	102.488	102.432	8.125	102.573	102.488	102.432	7.75	102.665	102.621	102.607
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	96.173	96.130	96.115	4.5	96.173	96.130	96.115	6.625	100.470	100.426	100.412
4.625	96.670	96.626	96.612	4.625	96.670	96.626	96.612	6.75	100.800	100.756	100.743
4.75	97.182	97.293	97.319	4.75	97.182	97.293	97.319	6.875	100.272	100.231	100.278
4.875	97.646	97.757	97.783	4.875	97.646	97.757	97.783	7	100.698	100.657	100.660
5	98.084	98.195	98.221	5	98.084	98.195	98.221	7.125	100.988	100.930	100.903
5.125	98.493	98.604	98.630	5.125	98.493	98.604	98.630	7.25	101.278	101.220	101.193
5.25	98.694	98.650	98.632	5.25	98.694	98.650	98.632	7.375	100.282	100.364	100.409
5.375	98.657	98.748	98.757	5.375	98.657	98.748	98.757	7.5	100.678	100.714	100.759
5.5	99.026	99.116	99.126	5.5	99.026	99.116	99.126	7.625	101.110	101.066	101.052
5.625	99.365	99.455	99.465	5.625	99.365	99.455	99.465	7.75	101.427	101.384	101.370
5.75	99.719	99.676	99.657	5.75	99.719	99.676	99.657				
5.875	99.454	99.433	99.422	5.875	99.454	99.433	99.422				
6	99.795	99.774	99.753	6	99.795	99.774	99.753				
6.125	100.097	100.079	100.071	6.125	100.097	100.079	100.071				
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	100.190	100.176	100.163	6.125	99.756	99.712	99.787	4.5	91.896	91.916	91.937
6.625	100.470	100.426	100.412	6.25	100.146	100.102	100.088	4.625	92.546	92.567	92.588
6.75	100.800	100.756	100.743	6.375	99.475	99.432	99.483	4.75	93.111	93.118	93.125
6.875	100.272	100.231	100.278	6.5	100.014	99.970	99.990	4.875	93.405	93.412	93.419
7	100.698	100.657	100.660	6.625	100.520	100.476	100.462	5	93.833	93.840	93.847
7.125	100.988	100.930	100.903	6.75	100.850	100.806	100.793	5.125	94.123	94.130	94.137
7.25	101.278	101.220	101.193	6.875	100.211	100.217	100.278	5.25	95.330	95.316	95.303
7.375	100.282	100.364	100.409	7	100.593	100.598	100.660	5.375	95.426	95.412	95.398
7.5	100.678	100.714	100.759	7.125	101.038	100.980	100.953	5.5	95.824	95.810	95.796
7.625	101.110	101.066	101.052	7.25	101.328	101.270	101.243	5.625	96.227	96.213	96.199
7.75	101.427	101.384	101.370	7.375	100.284	100.364	100.409	5.75	96.870	96.850	96.829
				7.5	100.728	100.714	100.759	5.875	97.142	97.121	97.100
				7.625	101.160	101.116	101.102	6	97.482	97.461	97.441
								6.125	97.785	97.764	97.743

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	99.143	98.940	98.640	6.75	96.543	96.340	96.040
6.875	99.672	99.469	99.169	6.875	97.072	96.869	96.569
7	100.180	99.977	99.677	7	97.580	97.377	97.077
7.125	100.639	100.436	100.136	7.125	98.039	97.836	97.536
7.25	101.079	100.876	100.576	7.25	98.479	98.276	97.976
7.375	101.190	100.936	100.636	7.375	98.590	98.336	98.036
7.5	101.668	101.414	101.114	7.5	99.068	98.814	98.514
7.625	102.087	101.833	101.533	7.625	99.487	99.233	98.933
7.75	102.487	102.233	101.933	7.75	99.887	99.633	99.333
7.875	102.177	101.872	101.572	7.875	99.577	99.272	98.972
8	102.605	102.300	102.000	8	100.005	99.700	99.400
8.125	102.994	102.689	102.389	8.125	100.394	100.089	99.789
8.25	103.364	103.059	102.759	8.25	100.764	100.459	100.159

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.143	96.940	96.640	6.75	94.543	94.340	94.040
6.875	97.672	97.469	97.169	6.875	95.072	94.869	94.569
7	98.180	97.977	97.677	7	95.580	95.377	95.077
7.125	98.639	98.436	98.136	7.125	96.039	95.836	95.536
7.25	99.079	98.876	98.576	7.25	96.479	96.276	95.976
7.375	99.190	98.936	98.636	7.375	96.590	96.336	96.036
7.5	99.668	99.414	99.114	7.5	97.068	96.814	96.514
7.625	100.087	99.833	99.533	7.625	97.487	97.233	96.933
7.75	100.487	100.233	99.933	7.75	97.887	97.633	97.333
7.875	100.177	99.872	99.572	7.875	97.577	97.272	96.972
8	100.605	100.300	100.000	8	98.005	97.700	97.400
8.125	100.994	100.689	100.389	8.125	98.394	98.089	97.789
8.25	101.364	101.059	100.759	8.25	98.764	98.459	98.159

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.