



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	97.568	97.568	97.520	5.625	97.568	97.568	97.520	5	95.112	95.068	95.053
5.75	98.707	98.707	98.667	5.75	98.337	98.404	98.401	5.125	95.771	95.727	95.712
5.875	99.340	99.340	99.300	5.875	98.923	98.980	98.972	5.25	96.524	96.480	96.465
6	100.012	100.012	99.972	6	99.542	99.529	99.519	5.375	97.165	97.121	97.106
6.125	100.492	100.492	100.452	6.125	99.929	100.008	99.998	5.5	97.761	97.718	97.703
6.25	100.460	100.460	100.420	6.25	100.133	100.183	100.164	5.625	98.253	98.210	98.195
6.375	101.034	101.034	100.994	6.375	100.624	100.699	100.677	5.75	99.703	99.683	99.624
6.5	101.577	101.577	101.537	6.5	101.132	101.163	101.138	5.875	100.285	100.250	100.173
6.625	102.019	102.019	101.979	6.625	101.510	101.605	101.579	6	100.809	100.784	100.707
6.75	101.772	101.766	101.719	6.75	101.512	101.544	101.511	6.125	101.087	101.067	100.990
6.875	102.201	102.195	102.148	6.875	101.934	101.972	101.934	6.25	101.379	101.347	101.313
7	102.677	102.670	102.623	7	102.290	102.351	102.310	6.375	101.883	101.834	101.789
7.125	103.048	103.042	102.995	7.125	102.642	102.723	102.682	6.5	102.297	102.259	102.214
7.25	102.841	102.829	102.775	7.25	102.717	102.647	102.616	6.625	102.649	102.615	102.571
7.375	103.239	103.226	103.172	7.375	103.099	103.031	102.999	6.75	102.079	102.030	102.019
7.5	103.632	103.619	103.565	7.5	103.444	103.392	103.344	6.875	102.493	102.431	102.420
7.625	104.027	104.014	103.960	7.625	103.758	103.686	103.653	7	102.824	102.771	102.760
7.75	103.690	103.664	103.596	7.75	103.459	103.368	103.363	7.125	103.123	103.069	103.058
7.875	104.070	104.044	103.976	7.875	103.859	103.770	103.765	7.25	103.164	103.095	103.064
8	104.445	104.419	104.352	8	104.055	104.007	103.958	7.375	103.490	103.423	103.391
8.125	104.809	104.783	104.716	8.125	104.249	104.196	104.152	7.5	103.833	103.767	103.735
8.25	103.648	103.577	103.514	8.25	103.648	103.577	103.514	7.625	104.138	104.073	104.041
8.375	104.079	104.008	103.945	8.375	104.079	104.008	103.945	7.75	103.715	103.626	103.621
8.5	104.503	104.432	104.369	8.5	104.503	104.432	104.369	7.875	104.056	103.967	103.962
8.625	104.691	104.620	104.558	8.625	104.691	104.620	104.558	8	104.100	104.052	104.003
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	97.197	97.197	97.148	4.625	97.678	97.678	97.629	6	99.025	98.945	98.905
4.75	97.867	97.867	97.827	4.75	98.236	98.236	98.191	6.125	99.415	99.361	99.303
4.875	98.299	98.299	98.259	4.875	98.744	98.744	98.704	6.25	100.006	100.055	100.037
5	98.687	98.687	98.647	5	98.625	98.625	98.603	6.375	100.466	100.541	100.519
5.125	98.988	98.988	98.985	5.125	99.197	99.197	99.150	6.5	100.867	100.965	100.940
5.25	99.367	99.393	99.421	5.25	99.641	99.641	99.599	6.625	101.324	101.300	101.274
5.375	99.763	99.786	99.813	5.375	99.997	99.997	99.960	6.75	101.178	101.198	101.164
5.5	100.116	100.150	100.176	5.5	100.323	100.323	100.290	6.875	101.599	101.572	101.535
5.625	100.275	100.275	100.235	5.625	100.218	100.218	100.159	7	102.026	101.944	101.850
5.75	100.409	100.423	100.436	5.75	100.564	100.564	100.509	7.125	102.421	102.335	102.206
5.875	100.811	100.768	100.748	5.875	100.916	100.916	100.865	7.25	102.223	102.148	102.047
6	101.074	101.054	101.056	6	101.052	101.052	101.005	7.375	102.603	102.522	102.398
6.125	101.163	101.157	101.110	6.125	100.835	100.835	100.809	7.5	102.961	102.875	102.746
6.25	101.270	101.252	101.243	6.25	101.073	101.073	101.052	7.625	103.331	103.240	103.106
6.375	101.595	101.578	101.569	6.375	101.373	101.373	101.356	7.75	102.366	102.270	102.164
6.5	101.845	101.830	101.821	6.5	101.640	101.640	101.628	7.875	102.262	102.172	102.036
6.625	101.837	101.831	101.784	6.625	101.478	101.508	101.482				
6.75	101.966	101.926	101.914	6.75	101.693	101.739	101.709				
6.875	102.339	102.295	102.275	6.875	102.027	101.983	101.963				
7	102.532	102.489	102.468	7	102.219	102.258	102.225				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.892	92.892	92.820	5.125	96.791	96.748	96.728				
5.125	93.684	93.684	93.617	5.25	97.429	97.366	97.303				
5.25	94.346	94.346	94.283	5.375	97.835	97.772	97.711				
5.375	95.101	95.101	95.044	5.5	98.104	98.041	98.020				
5.5	95.577	95.577	95.524	5.625	97.934	97.891	97.871				
5.625	97.066	97.066	97.019	5.75	98.424	98.381	98.361				
5.75	97.800	97.800	97.657	5.875	98.864	98.821	98.801				
5.875	98.337	98.337	98.199	6	99.119	99.076	99.056				
6	98.835	98.835	98.701	6.125	98.568	98.549	98.489				
6.125	99.416	99.416	99.288	6.25	98.861	98.817	98.797				
6.25	99.693	99.693	99.639	6.375	99.276	99.233	99.213				
6.375	100.209	100.209	100.160	6.5	99.485	99.442	99.422				
6.5	100.635	100.635	100.590	6.625	99.345	99.308	99.228				
6.625	100.973	100.973	100.933	6.75	100.063	99.975	99.842				
6.75	101.198	101.198	101.132	6.875	100.248	100.160	100.026				
6.875	101.614	101.613	101.552	7	100.429	100.342	100.208				

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	99.044	99.044	99.031	5.75	99.017	98.973	98.958	5	98.097	98.097	98.091
5.875	99.696	99.696	99.683	5.875	99.633	99.590	99.575	5.125	98.314	98.314	98.308
6	100.331	100.331	100.318	6	100.160	100.116	100.101	5.25	98.858	98.858	98.852
6.125	100.912	100.912	100.899	6.125	100.538	100.494	100.479	5.375	99.164	99.164	99.158
6.25	100.988	100.988	100.975	6.25	100.586	100.543	100.527	5.5	99.572	99.572	99.566
6.375	101.552	101.552	101.539	6.375	101.120	101.076	101.061	5.625	99.790	99.790	99.784
6.5	102.093	102.093	102.080	6.5	101.564	101.520	101.505	5.75	99.968	99.962	99.949
6.625	102.583	102.583	102.570	6.625	101.865	101.821	101.806	5.875	100.316	100.309	100.297
6.75	102.303	102.282	102.255	6.75	101.741	101.697	101.674	6	100.481	100.474	100.462
6.875	102.796	102.775	102.748	6.875	102.229	102.186	102.162				
7	103.252	103.232	103.205	7	102.636	102.592	102.569				
7.125	103.686	103.665	103.639	7.125	102.913	102.869	102.845				
7.25	103.503	103.475	103.441	7.25	102.634	102.591	102.567				
7.375	103.937	103.909	103.875	7.375	103.088	103.044	103.020				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.697	96.697	96.691
5.125	97.059	97.059	97.053
5.25	97.403	97.403	97.397
5.375	97.739	97.739	97.733
5.5	98.077	98.077	98.071
5.625	98.375	98.375	98.369
5.75	98.483	98.463	98.436
5.875	98.781	98.761	98.733
6	99.286	99.266	99.238

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	98.322	98.316	98.304	5.75	99.703	99.683	99.624	5	98.097	98.097	98.091
5.875	98.985	98.983	98.964	5.875	100.197	100.177	100.120	5.125	98.314	98.314	98.308
6	99.590	99.589	99.567	6	100.688	100.668	100.612	5.25	98.858	98.858	98.852
6.125	100.132	100.131	100.107	6.125	100.961	100.941	100.885	5.375	99.164	99.164	99.158
6.25	100.666	100.654	100.641	6.25	101.379	101.347	101.313	5.5	99.572	99.572	99.566
6.375	101.224	101.214	101.195	6.375	101.814	101.785	101.750	5.625	99.790	99.790	99.784
6.5	101.789	101.779	101.758	6.5	102.190	102.162	102.127	5.75	99.968	99.962	99.949
6.625	102.218	102.208	102.190	6.625	102.537	102.509	102.474	5.875	100.316	100.309	100.297
6.75	102.113	102.096	102.077	6.75	102.079	102.030	102.019	6	100.481	100.474	100.462
6.875	102.624	102.607	102.587	6.875	102.454	102.406	102.395				
7	103.074	103.056	103.034	7	102.790	102.743	102.732				
7.125	103.497	103.479	103.456	7.125	103.097	103.052	103.041				
7.25	103.222	103.185	103.156	7.25	103.164	103.095	103.064				
7.375	103.606	103.571	103.541	7.375	103.490	103.423	103.391				
7.5	104.010	103.975	103.942	7.5	103.833	103.767	103.735				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.440	97.429	97.418
4.875	97.776	97.765	97.754
5	98.217	98.207	98.197
5.125	98.699	98.689	98.679
5.25	99.027	99.017	99.007
5.375	99.347	99.337	99.327
5.5	99.512	99.502	99.492
5.625	99.616	99.607	99.597
5.75	99.932	99.923	99.913
5.875	100.239	100.230	100.220
6	100.542	100.533	100.523

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	97.395	97.351	97.337	5	97.395	97.351	97.337	5	97.395	97.351	97.337
5.125	97.989	97.945	97.931	5.125	97.989	97.945	97.931	5.125	97.989	97.945	97.931
5.25	98.582	98.538	98.525	5.25	98.582	98.538	98.525	5.25	98.582	98.538	98.525
5.375	98.989	98.945	98.931	5.375	98.989	98.945	98.931	5.375	98.989	98.945	98.931
5.5	99.597	99.620	99.631	5.5	99.597	99.620	99.631	5.5	99.597	99.620	99.631
5.625	100.176	100.132	100.118	5.625	100.176	100.132	100.118	5.625	100.176	100.132	100.118
5.75	100.720	100.693	100.705	5.75	100.720	100.693	100.705	5.75	100.720	100.693	100.705
5.875	100.967	100.788	100.609	5.875	100.967	100.788	100.609	5.875	100.967	100.788	100.609
6	101.485	101.306	101.232	6	101.485	101.306	101.232	6	101.485	101.306	101.232
6.125	101.889	101.786	101.781	6.125	101.889	101.786	101.781	6.125	101.889	101.786	101.781
6.25	102.200	102.179	102.173	6.25	102.200	102.179	102.173	6.25	102.200	102.179	102.173
6.375	101.627	101.606	101.586	6.375	101.627	101.606	101.586	6.375	101.627	101.606	101.586
6.5	102.120	102.100	102.079	6.5	102.120	102.100	102.079	6.5	102.120	102.100	102.079
6.625	102.542	102.553	102.532	6.625	102.542	102.553	102.532	6.625	102.542	102.553	102.532
6.75	102.877	102.889	102.867	6.75	102.877	102.889	102.867	6.75	102.877	102.889	102.867
6.875	102.471	102.436	102.402	6.875	102.471	102.436	102.402	6.875	102.471	102.436	102.402
7	102.894	102.859	102.825	7	102.894	102.859	102.825	7	102.894	102.859	102.825
7.125	103.098	103.063	103.029	7.125	103.098	103.063	103.029	7.125	103.098	103.063	103.029
7.25	103.404	103.347	103.318	7.25	103.404	103.347	103.318	7.25	103.404	103.347	103.318
7.375	102.978	102.868	102.757	7.375	102.978	102.868	102.757	7.375	102.978	102.868	102.757
7.5	103.231	103.121	103.010	7.5	103.231	103.121	103.010	7.5	103.231	103.121	103.010
7.625	103.502	103.392	103.281	7.625	103.502	103.392	103.281	7.625	103.502	103.392	103.281
7.75	103.567	103.523	103.507	7.75	103.567	103.523	103.507	7.75	103.567	103.523	103.507
7.875	102.683	102.597	102.538	7.875	102.683	102.597	102.538	7.875	102.683	102.597	102.538
8	103.087	103.002	102.943	8	103.087	103.002	102.943	8	103.087	103.002	102.943
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	96.150	96.107	96.092	4.25	96.150	96.107	96.092	5	95.773	95.781	95.809
4.375	96.651	96.608	96.593	4.375	96.651	96.608	96.593	5.125	96.583	96.592	96.620
4.5	97.150	97.107	97.093	4.5	97.150	97.107	97.093	5.25	97.596	97.589	97.581
4.625	97.647	97.623	97.644	4.625	97.647	97.623	97.644	5.375	98.133	98.126	98.118
4.75	98.422	98.541	98.566	4.75	98.422	98.541	98.566	5.5	98.816	98.810	98.821
4.875	98.968	99.087	99.113	4.875	98.968	99.087	99.113	5.625	99.258	99.252	99.263
5	99.501	99.620	99.646	5	99.501	99.620	99.646	5.75	99.924	99.745	99.565
5.125	100.017	100.135	100.161	5.125	100.017	100.135	100.161	5.875	100.327	100.148	99.998
5.25	99.624	99.581	99.587	5.25	99.624	99.581	99.587	6	101.005	100.826	100.674
5.375	99.985	100.084	100.093	5.375	99.985	100.084	100.093	6.125	101.319	101.228	101.223
5.5	100.465	100.563	100.573	5.5	100.465	100.563	100.573	6.25	101.543	101.364	101.184
5.625	100.917	101.015	101.024	5.625	100.917	101.015	101.024	6.375	100.786	100.778	100.756
5.75	100.743	100.700	100.680	5.75	100.743	100.700	100.680	6.5	101.394	101.386	101.364
5.875	100.713	100.790	100.782	5.875	100.713	100.790	100.782	6.625	101.926	101.918	101.896
6	101.146	101.223	101.216	6	101.146	101.223	101.216	6.75	101.778	101.734	101.718
								6.875	101.569	101.562	101.524
								7	102.061	102.054	102.016
								7.125	102.573	102.567	102.528
								7.25	102.242	102.184	102.155
								7.375	101.562	101.639	101.584
								7.5	102.014	102.091	102.036
								7.625	102.255	102.332	102.277
								7.75	102.329	102.285	102.269
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	97.596	97.589	97.581	5	95.773	95.781	95.809	4.5	92.952	92.973	92.993
5.375	98.133	98.126	98.118	5.125	96.583	96.592	96.620	4.625	93.603	93.623	93.644
5.5	98.816	98.810	98.821	5.25	97.650	97.643	97.635	4.75	94.192	94.197	94.218
5.625	99.258	99.252	99.263	5.375	98.156	98.149	98.141	4.875	94.712	94.631	94.657
5.75	99.924	99.745	99.565	5.5	98.816	98.810	98.821	5	95.203	95.122	95.148
5.875	100.327	100.148	99.998	5.625	99.258	99.252	99.263	5.125	95.655	95.574	95.600
6	101.005	100.826	100.674	5.75	99.582	99.538	99.525	5.25	96.394	96.394	96.394
6.125	101.319	101.228	101.223	5.875	100.018	100.003	99.998	5.375	96.491	96.491	96.491
6.25	101.543	101.364	101.184	6	100.695	100.679	100.674	5.5	96.891	96.891	96.891
6.375	100.786	100.778	100.756	6.125	101.244	101.228	101.223	5.625	97.298	97.298	97.298
6.5	101.394	101.386	101.364	6.25	101.177	101.133	101.117	5.75	97.805	97.791	97.778
6.625	101.926	101.918	101.896	6.375	100.786	100.778	100.756	5.875	98.079	98.065	98.052
6.75	101.778	101.734	101.718	6.5	101.394	101.386	101.364	6	98.420	98.407	98.393
6.875	101.569	101.562	101.524	6.625	101.926	101.918	101.896	6.125	98.727	98.713	98.699
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	98.582	98.538	98.525	5.25	98.582	98.538	98.525	5.25	98.582	98.538	98.525
5.375	98.989	98.945	98.931	5.375	98.989	98.945	98.931	5.375	98.989	98.945	98.931

5.5	99.597	99.620	99.631	5.5	99.597	99.620	99.631	5.5	99.597	99.620	99.631
5.625	100.176	100.132	100.118	5.625	100.176	100.132	100.118	5.625	100.176	100.132	100.118
5.75	100.720	100.693	100.705	5.75	100.720	100.693	100.705	5.75	100.720	100.693	100.705
5.875	100.967	100.788	100.609	5.875	100.967	100.788	100.609	5.875	100.967	100.788	100.609
6	101.485	101.306	101.232	6	101.485	101.306	101.232	6	101.485	101.306	101.232
6.125	101.889	101.786	101.781	6.125	101.889	101.786	101.781	6.125	101.889	101.786	101.781
6.25	102.200	102.179	102.173	6.25	102.200	102.179	102.173	6.25	102.200	102.179	102.173
6.375	101.627	101.606	101.586	6.375	101.627	101.606	101.586	6.375	101.627	101.606	101.586
6.5	102.120	102.100	102.079	6.5	102.120	102.100	102.079	6.5	102.120	102.100	102.079
6.625	102.542	102.553	102.532	6.625	102.542	102.553	102.532	6.625	102.542	102.553	102.532
6.75	102.877	102.889	102.867	6.75	102.877	102.889	102.867	6.75	102.877	102.889	102.867
6.875	102.471	102.436	102.402	6.875	102.471	102.436	102.402	6.875	102.471	102.436	102.402
7	102.894	102.859	102.825	7	102.894	102.859	102.825	7	102.894	102.859	102.825
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	97.150	97.107	97.093	4.25	96.150	96.107	96.092	5.25	97.596	97.589	97.581
4.625	97.647	97.623	97.644	4.375	96.651	96.608	96.593	5.375	98.133	98.126	98.118
4.75	98.422	98.541	98.566	4.5	97.150	97.107	97.093	5.5	98.816	98.810	98.821
4.875	98.968	99.087	99.113	4.625	97.647	97.623	97.644	5.625	99.258	99.252	99.263
5	99.501	99.620	99.646	4.75	98.422	98.541	98.566	5.75	99.924	99.745	99.565
5.125	100.017	100.135	100.161	4.875	98.968	99.087	99.113	5.875	100.327	100.148	99.998
5.25	99.624	99.581	99.587	5	99.501	99.620	99.646	6	101.005	100.826	100.674
5.375	99.985	100.084	100.093	5.125	100.017	100.135	100.161	6.125	101.319	101.228	101.223
5.5	100.465	100.563	100.573	5.25	99.624	99.581	99.587	6.25	101.543	101.364	101.184
5.625	100.917	101.015	101.024	5.375	99.985	100.084	100.093	6.375	100.786	100.778	100.756
5.75	100.743	100.700	100.680	5.5	100.465	100.563	100.573	6.5	101.394	101.386	101.364
5.875	100.713	100.790	100.782	5.625	100.917	101.015	101.024	6.625	101.926	101.918	101.896
6	101.146	101.223	101.216	5.75	100.743	100.700	100.680	6.75	101.778	101.734	101.718
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	97.596	97.589	97.581	5.25	97.207	97.163	97.150	4.5	92.952	92.973	92.993
5.375	98.133	98.126	98.118	5.375	97.965	97.959	97.970	4.625	93.603	93.623	93.644
5.5	98.816	98.810	98.821	5.5	98.816	98.810	98.821	4.75	94.192	94.197	94.218
5.625	99.258	99.252	99.263	5.625	99.258	99.252	99.263	4.875	94.712	94.631	94.657
5.75	99.924	99.745	99.565	5.75	99.582	99.538	99.525	5	95.203	95.122	95.148
5.875	100.327	100.148	99.998	5.875	100.018	100.003	99.998	5.125	95.655	95.574	95.600
6	101.005	100.826	100.674	6	100.695	100.679	100.674	5.25	96.394	96.394	96.394
6.125	101.319	101.228	101.223	6.125	101.244	101.228	101.223	5.375	96.491	96.491	96.491
6.25	101.543	101.364	101.184	6.25	101.177	101.133	101.117	5.5	96.891	96.891	96.891
6.375	100.786	100.778	100.756	6.375	100.786	100.778	100.756	5.625	97.298	97.298	97.298
6.5	101.394	101.386	101.364	6.5	101.394	101.386	101.364	5.75	97.805	97.791	97.778
6.625	101.926	101.918	101.896	6.625	101.926	101.918	101.896	5.875	98.079	98.065	98.052
6.75	101.778	101.734	101.718	6.75	101.828	101.784	101.768	6	98.420	98.407	98.393
6.875	101.569	101.562	101.524	6.875	101.569	101.562	101.524	6.125	98.727	98.713	98.699

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	97.089	97.045	97.031	5.125	97.089	97.045	97.031	4.75	95.307	95.263	95.250
5.25	97.914	97.904	97.894	5.25	97.914	97.904	97.894	4.875	95.901	95.857	95.843
5.375	98.431	98.421	98.411	5.375	98.431	98.421	98.411	5	96.495	96.451	96.437
5.5	98.907	98.897	98.887	5.5	98.907	98.897	98.887	5.125	97.089	97.045	97.031
5.625	99.379	99.369	99.359	5.625	99.379	99.369	99.359	5.25	97.682	97.638	97.625
5.75	99.820	99.776	99.762	5.75	99.820	99.776	99.762	5.375	98.089	98.045	98.031
5.875	100.067	100.024	100.016	5.875	100.067	100.024	100.016	5.5	98.682	98.638	98.625
6	100.585	100.442	100.433	6	100.585	100.442	100.433	5.625	99.276	99.232	99.218
6.125	100.989	100.864	100.855	6.125	100.989	100.864	100.855	5.75	99.820	99.776	99.762
6.25	101.300	101.121	101.092	6.25	101.300	101.121	101.092	5.875	100.067	99.888	99.709
6.375	100.866	100.833	100.814	6.375	100.866	100.833	100.814	6	100.585	100.406	100.226
6.5	101.249	101.217	101.198	6.5	101.249	101.217	101.198	6.125	100.989	100.809	100.704
6.625	101.596	101.565	101.546	6.625	101.596	101.565	101.546	6.25	101.300	101.121	101.092
6.75	101.897	101.853	101.837	6.75	101.897	101.853	101.837	6.375	100.727	100.706	100.686
6.875	101.580	101.536	101.502	6.875	101.580	101.536	101.502	6.5	101.220	101.200	101.179
7	101.994	101.959	101.925	7	101.994	101.959	101.925	6.625	101.570	101.526	101.510
7.125	102.222	102.169	102.142	7.125	102.222	102.169	102.142	6.75	101.897	101.853	101.837
7.25	102.504	102.447	102.418	7.25	102.504	102.447	102.418	6.875	101.571	101.536	101.502
7.375	102.078	101.968	101.857	7.375	102.078	101.968	101.857	7	101.994	101.959	101.925
7.5	102.331	102.221	102.160	7.5	102.331	102.221	102.160	7.125	102.198	102.163	102.129
7.625	102.602	102.492	102.381	7.625	102.602	102.492	102.381	7.25	102.504	102.447	102.418
7.75	102.667	102.623	102.607	7.75	102.667	102.623	102.607	7.375	102.078	101.968	101.857
7.875	101.783	101.697	101.638	7.875	101.783	101.697	101.638	7.5	102.331	102.221	102.110
8	102.187	102.102	102.043	8	102.187	102.102	102.043	7.625	102.602	102.492	102.381
8.125	102.575	102.490	102.430	8.125	102.575	102.490	102.430	7.75	102.667	102.623	102.607
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	95.250	95.207	95.192	4.25	95.250	95.207	95.192	4.875	94.251	94.279	94.408
4.375	95.751	95.708	95.693	4.375	95.751	95.708	95.693	5	94.589	94.618	94.746
4.5	96.250	96.207	96.193	4.5	96.250	96.207	96.193	5.125	95.281	95.310	95.438
4.625	96.747	96.723	96.744	4.625	96.747	96.723	96.744	5.25	97.177	97.169	97.161
4.75	97.336	97.455	97.481	4.75	97.336	97.455	97.481	5.375	97.619	97.611	97.603
4.875	97.793	97.912	97.938	4.875	97.793	97.912	97.938	5.5	98.051	98.043	98.035
5	98.224	98.343	98.369	5	98.224	98.343	98.369	5.625	98.444	98.436	98.428
5.125	98.624	98.743	98.769	5.125	98.624	98.743	98.769	5.75	99.024	98.874	98.868
5.25	98.724	98.681	98.661	5.25	98.724	98.681	98.661	5.875	99.427	99.266	99.260
5.375	98.737	98.835	98.844	5.375	98.737	98.835	98.844	6	100.105	99.926	99.746
5.5	99.100	99.198	99.207	5.5	99.100	99.198	99.207	6.125	100.419	100.239	100.060
5.625	99.435	99.533	99.542	5.625	99.435	99.533	99.542	6.25	100.643	100.464	100.284
5.75	99.843	99.800	99.780	5.75	99.843	99.800	99.780	6.375	100.262	100.230	100.213
5.875	99.492	99.509	99.501	5.875	99.492	99.509	99.501	6.5	100.549	100.517	100.501
6	99.833	99.838	99.831	6	99.833	99.838	99.831	6.625	100.848	100.818	100.801
								6.75	100.878	100.834	100.818
								6.875	100.894	100.840	100.814
								7	101.150	101.097	101.072
								7.125	101.403	101.351	101.325
								7.25	101.342	101.284	101.255
								7.375	100.243	100.324	100.369
								7.5	100.686	100.669	100.714
								7.625	101.117	101.073	101.057
								7.75	101.429	101.385	101.369
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	100.549	100.517	100.501	6.125	100.026	100.017	100.011	4.5	92.052	92.073	92.093
6.625	100.848	100.818	100.801	6.25	100.277	100.233	100.217	4.625	92.703	92.723	92.744
6.75	100.878	100.834	100.818	6.375	100.319	100.286	100.270	4.75	93.276	93.297	93.318
6.875	100.894	100.840	100.814	6.5	100.625	100.594	100.578	4.875	93.571	93.592	93.612
7	101.150	101.097	101.072	6.625	100.952	100.922	100.906	5	93.999	94.020	94.040
7.125	101.403	101.351	101.325	6.75	100.928	100.884	100.868	5.125	94.289	94.310	94.331
7.25	101.342	101.284	101.255	6.875	100.975	100.921	100.896	5.25	95.494	95.494	95.494
7.375	100.243	100.324	100.369	7	101.264	101.212	101.186	5.375	95.591	95.591	95.591
7.5	100.686	100.669	100.714	7.125	101.549	101.497	101.472	5.5	95.991	95.991	95.991
7.625	101.117	101.073	101.057	7.25	101.392	101.334	101.305	5.625	96.398	96.398	96.398
7.75	101.429	101.385	101.369	7.375	100.293	100.324	100.369	5.75	96.905	96.891	96.878
				7.5	100.736	100.692	100.714	5.875	97.179	97.165	97.152
				7.625	101.167	101.123	101.107	6	97.520	97.507	97.493
								6.125	97.827	97.813	97.799
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	100.866	100.833	100.814	6.375	100.866	100.833	100.814	6	100.585	100.406	100.226

6.5	101.249	101.217	101.198	6.5	101.249	101.217	101.198	6.125	100.989	100.809	100.704
6.625	101.596	101.565	101.546	6.625	101.596	101.565	101.546	6.25	101.300	101.121	101.092
6.75	101.897	101.853	101.837	6.75	101.897	101.853	101.837	6.375	100.727	100.706	100.686
6.875	101.580	101.536	101.502	6.875	101.580	101.536	101.502	6.5	101.220	101.200	101.179
7	101.994	101.959	101.925	7	101.994	101.959	101.925	6.625	101.570	101.526	101.510
7.125	102.222	102.169	102.142	7.125	102.222	102.169	102.142	6.75	101.897	101.853	101.837
7.25	102.504	102.447	102.418	7.25	102.504	102.447	102.418	6.875	101.571	101.536	101.502
7.375	102.078	101.968	101.857	7.375	102.078	101.968	101.857	7	101.994	101.959	101.925
7.5	102.331	102.221	102.160	7.5	102.331	102.221	102.160	7.125	102.198	102.163	102.129
7.625	102.602	102.492	102.381	7.625	102.602	102.492	102.381	7.25	102.504	102.447	102.418
7.75	102.667	102.623	102.607	7.75	102.667	102.623	102.607	7.375	102.078	101.968	101.857
7.875	101.783	101.697	101.638	7.875	101.783	101.697	101.638	7.5	102.331	102.221	102.110
8	102.187	102.102	102.043	8	102.187	102.102	102.043	7.625	102.602	102.492	102.381
8.125	102.575	102.490	102.430	8.125	102.575	102.490	102.430	7.75	102.667	102.623	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	96.250	96.207	96.193	4.5	96.250	96.207	96.193	6.625	100.551	100.508	100.491
4.625	96.747	96.723	96.744	4.625	96.747	96.723	96.744	6.75	100.878	100.834	100.818
4.75	97.336	97.455	97.481	4.75	97.336	97.455	97.481	6.875	100.321	100.286	100.333
4.875	97.793	97.912	97.938	4.875	97.793	97.912	97.938	7	100.744	100.709	100.711
5	98.224	98.343	98.369	5	98.224	98.343	98.369	7.125	101.053	100.996	100.967
5.125	98.624	98.743	98.769	5.125	98.624	98.743	98.769	7.25	101.342	101.284	101.255
5.25	98.724	98.681	98.661	5.25	98.724	98.681	98.661	7.375	100.243	100.324	100.369
5.375	98.737	98.835	98.844	5.375	98.737	98.835	98.844	7.5	100.686	100.669	100.714
5.5	99.100	99.198	99.207	5.5	99.100	99.198	99.207	7.625	101.117	101.073	101.057
5.625	99.435	99.533	99.542	5.625	99.435	99.533	99.542	7.75	101.429	101.385	101.369
5.75	99.843	99.800	99.780	5.75	99.843	99.800	99.780				
5.875	99.492	99.509	99.501	5.875	99.492	99.509	99.501				
6	99.833	99.838	99.831	6	99.833	99.838	99.831				
6.125	100.141	100.154	100.146	6.125	100.141	100.154	100.146				
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	100.233	100.212	100.192	6.125	99.889	99.867	99.962	4.5	92.052	92.073	92.093
6.625	100.551	100.508	100.491	6.25	100.277	100.233	100.217	4.625	92.703	92.723	92.744
6.75	100.878	100.834	100.818	6.375	99.566	99.522	99.581	4.75	93.276	93.297	93.318
6.875	100.321	100.286	100.333	6.5	100.100	100.057	100.065	4.875	93.571	93.592	93.612
7	100.744	100.709	100.711	6.625	100.601	100.558	100.541	5	93.999	94.020	94.040
7.125	101.053	100.996	100.967	6.75	100.928	100.884	100.868	5.125	94.289	94.310	94.331
7.25	101.342	101.284	101.255	6.875	100.258	100.271	100.333	5.25	95.494	95.494	95.494
7.375	100.243	100.324	100.369	7	100.648	100.649	100.711	5.375	95.591	95.591	95.591
7.5	100.686	100.669	100.714	7.125	101.103	101.046	101.017	5.5	95.991	95.991	95.991
7.625	101.117	101.073	101.057	7.25	101.392	101.334	101.305	5.625	96.398	96.398	96.398
7.75	101.429	101.385	101.369	7.375	100.293	100.324	100.369	5.75	96.905	96.891	96.878
				7.5	100.736	100.692	100.714	5.875	97.179	97.165	97.152
				7.625	101.167	101.123	101.107	6	97.520	97.507	97.493
								6.125	97.827	97.813	97.799

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	99.335	99.190	98.890	6.75	96.735	96.590	96.290
6.875	99.864	99.719	99.419	6.875	97.264	97.119	96.819
7	100.372	100.227	99.927	7	97.772	97.627	97.327
7.125	100.831	100.686	100.386	7.125	98.231	98.086	97.786
7.25	101.271	101.126	100.826	7.25	98.671	98.526	98.226
7.375	101.304	101.108	100.808	7.375	98.704	98.508	98.208
7.5	101.782	101.586	101.286	7.5	99.182	98.986	98.686
7.625	102.201	102.005	101.705	7.625	99.601	99.405	99.105
7.75	102.601	102.405	102.105	7.75	100.001	99.805	99.505
7.875	102.244	101.997	101.697	7.875	99.644	99.397	99.097
8	102.672	102.425	102.125	8	100.072	99.825	99.525
8.125	103.061	102.814	102.514	8.125	100.461	100.214	99.914
8.25	103.431	103.184	102.884	8.25	100.831	100.584	100.284

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.335	97.190	96.890	6.75	94.735	94.590	94.290
6.875	97.864	97.719	97.419	6.875	95.264	95.119	94.819
7	98.372	98.227	97.927	7	95.772	95.627	95.327
7.125	98.831	98.686	98.386	7.125	96.231	96.086	95.786
7.25	99.271	99.126	98.826	7.25	96.671	96.526	96.226
7.375	99.304	99.108	98.808	7.375	96.704	96.508	96.208
7.5	99.782	99.586	99.286	7.5	97.182	96.986	96.686
7.625	100.201	100.005	99.705	7.625	97.601	97.405	97.105
7.75	100.601	100.405	100.105	7.75	98.001	97.805	97.505
7.875	100.244	99.997	99.697	7.875	97.644	97.397	97.097
8	100.672	100.425	100.125	8	98.072	97.825	97.525
8.125	101.061	100.814	100.514	8.125	98.461	98.214	97.914
8.25	101.431	101.184	100.884	8.25	98.831	98.584	98.284

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.