



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

Table of Contents

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

Relock Policy

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

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	97.968	97.968	97.905	5.625	97.968	97.968	97.905	5	95.484	95.440	95.425
5.75	98.856	98.856	98.816	5.75	98.593	98.659	98.652	5.125	96.128	96.084	96.068
5.875	99.475	99.475	99.435	5.875	99.168	99.222	99.211	5.25	96.880	96.836	96.821
6	100.129	100.129	100.089	6	99.785	99.758	99.744	5.375	97.521	97.478	97.462
6.125	100.594	100.594	100.554	6.125	100.165	100.236	100.222	5.5	98.118	98.074	98.059
6.25	100.523	100.523	100.483	6.25	100.306	100.354	100.332	5.625	98.607	98.563	98.547
6.375	101.079	101.079	101.039	6.375	100.796	100.854	100.828	5.75	99.954	99.935	99.874
6.5	101.602	101.602	101.562	6.5	101.322	101.301	101.272	5.875	100.533	100.486	100.411
6.625	102.023	102.023	101.983	6.625	101.690	101.741	101.712	6	101.054	101.014	100.938
6.75	101.781	101.774	101.727	6.75	101.570	101.599	101.561	6.125	101.327	101.290	101.214
6.875	102.191	102.184	102.137	6.875	101.989	102.006	101.975	6.25	101.357	101.323	101.289
7	102.646	102.639	102.592	7	102.377	102.366	102.331	6.375	101.859	101.798	101.754
7.125	103.006	102.999	102.952	7.125	102.685	102.733	102.689	6.5	102.270	102.215	102.171
7.25	102.820	102.806	102.752	7.25	102.751	102.678	102.647	6.625	102.614	102.563	102.520
7.375	103.203	103.189	103.135	7.375	103.127	103.054	103.023	6.75	102.200	102.147	102.136
7.5	103.583	103.569	103.515	7.5	103.471	103.444	103.391	6.875	102.612	102.538	102.527
7.625	103.967	103.953	103.900	7.625	103.785	103.696	103.664	7	102.940	102.871	102.860
7.75	103.593	103.565	103.498	7.75	103.496	103.400	103.396	7.125	103.233	103.163	103.152
7.875	103.960	103.933	103.865	7.875	103.892	103.797	103.793	7.25	103.201	103.128	103.097
8	104.326	104.299	104.231	8	104.071	104.023	103.974	7.375	103.522	103.450	103.419
8.125	104.681	104.654	104.586	8.125	104.263	104.210	104.166	7.5	103.863	103.790	103.759
8.25	103.722	103.650	103.580	8.25	103.722	103.650	103.580	7.625	104.170	104.094	104.062
8.375	104.164	104.093	104.023	8.375	104.164	104.093	104.023	7.75	103.755	103.660	103.656
8.5	104.588	104.517	104.447	8.5	104.588	104.517	104.447	7.875	104.092	103.997	103.993
8.625	104.777	104.706	104.635	8.625	104.777	104.706	104.635	8	104.116	104.068	104.019
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	97.390	97.390	97.390	4.625	97.850	97.850	97.850	6	99.211	99.200	99.108
4.75	98.030	98.020	98.049	4.75	98.363	98.363	98.363	6.125	99.691	99.691	99.616
4.875	98.442	98.432	98.465	4.875	98.869	98.869	98.869	6.25	100.176	100.224	100.201
5	98.844	98.834	98.823	5	98.774	98.774	98.774	6.375	100.631	100.688	100.662
5.125	99.112	99.103	99.090	5.125	99.417	99.417	99.270	6.5	101.025	101.091	101.061
5.25	99.534	99.525	99.526	5.25	99.852	99.852	99.710	6.625	101.349	101.418	101.388
5.375	99.941	99.918	99.911	5.375	100.205	100.205	100.068	6.75	101.211	101.241	101.203
5.5	100.281	100.272	100.263	5.5	100.463	100.463	100.330	6.875	101.586	101.596	101.555
5.625	100.201	100.201	100.161	5.625	100.413	100.413	100.290	7	101.993	101.910	101.852
5.75	100.535	100.541	100.551	5.75	100.737	100.737	100.619	7.125	102.377	102.289	102.160
5.875	100.936	100.893	100.869	5.875	101.082	101.082	100.969	7.25	102.161	102.117	102.064
6	101.199	101.185	101.150	6	101.208	101.208	101.099	7.375	102.523	102.439	102.347
6.125	101.093	101.086	101.039	6.125	100.961	100.961	100.857	7.5	102.863	102.775	102.646
6.25	101.280	101.257	101.182	6.25	101.198	101.198	101.099	7.625	103.218	103.125	102.992
6.375	101.603	101.580	101.534	6.375	101.526	101.526	101.430	7.75	102.361	102.264	102.155
6.5	101.853	101.829	101.758	6.5	101.750	101.750	101.659	7.875	102.148	102.052	101.924
6.625	101.718	101.677	101.630	6.625	101.461	101.489	101.459				
6.75	102.007	101.962	101.911	6.75	101.676	101.711	101.677				
6.875	102.317	102.272	102.246	6.875	101.999	101.955	101.931				
7	102.508	102.465	102.441	7	102.193	102.223	102.186				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.357	93.357	93.270	5.125	96.985	96.941	96.917				
5.125	94.123	94.123	94.041	5.25	97.496	97.453	97.429				
5.25	94.771	94.771	94.693	5.375	97.961	97.918	97.894				
5.375	95.534	95.534	95.461	5.5	98.269	98.226	98.202				
5.5	95.935	95.935	95.866	5.625	98.063	98.020	97.996				
5.625	96.529	96.485	96.470	5.75	98.552	98.508	98.484				
5.75	98.188	98.188	98.098	5.875	98.989	98.946	98.922				
5.875	98.725	98.725	98.640	6	99.244	99.201	99.177				
6	99.202	99.202	99.122	6.125	98.458	98.438	98.390				
6.125	99.757	99.757	99.682	6.25	98.926	98.883	98.859				
6.25	99.987	99.987	99.917	6.375	99.342	99.298	99.274				
6.375	100.488	100.488	100.423	6.5	99.552	99.509	99.485				
6.5	100.899	100.899	100.838	6.625	99.261	99.234	99.167				
6.625	101.211	101.211	101.155	6.75	99.979	99.885	99.751				
6.75	101.344	101.344	101.294	6.875	100.161	100.067	99.934				
6.875	101.780	101.779	101.733	7	100.336	100.242	100.109				

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.325	97.327	97.266	5	96.947	97.008	96.947	5	94.540	94.477	94.414
5.125	97.690	97.673	97.608	5.125	97.396	97.453	97.388	5.125	95.188	95.125	95.063
5.25	98.054	98.019	97.950	5.25	97.814	97.867	97.798	5.25	95.660	95.597	95.535
5.375	98.418	98.365	98.293	5.375	98.211	98.259	98.186	5.375	96.314	96.251	96.189
5.5	98.725	98.712	98.635	5.5	98.586	98.629	98.553	5.5	96.790	96.727	96.664
5.625	99.091	99.058	98.978	5.625	98.945	98.985	98.904	5.625	97.449	97.386	97.324
5.75	99.338	99.372	99.288	5.75	99.253	99.288	99.204	5.75	97.928	97.865	97.802
5.875	99.629	99.659	99.571	5.875	99.524	99.554	99.466	5.875	98.222	98.159	98.096
6	99.909	99.935	99.843	6	99.832	99.857	99.766	6	98.700	98.637	98.575
6.125	100.185	100.206	100.110	6.125	100.167	100.188	100.093	6.125	98.965	98.902	98.839
6.25	100.511	100.527	100.428	6.25	100.482	100.498	100.399	6.25	99.415	99.352	99.289
6.375	100.836	100.848	100.745	6.375	100.780	100.792	100.689	6.375	99.865	99.802	99.739
6.5	101.081	101.089	100.982	6.5	101.056	101.063	100.956	6.5	100.315	100.252	100.189
6.625	101.300	101.303	101.192	6.625	101.316	101.319	101.208	6.625	100.580	100.517	100.454
6.75	101.519	101.517	101.403	6.75	101.514	101.512	101.397	6.75	101.036	100.973	100.910
6.875	101.732	101.726	101.608	6.875	101.670	101.664	101.545	6.875	101.302	101.239	101.177
7	101.813	101.802	101.680	7	101.609	101.572	101.483	7	101.568	101.505	101.442
7.125	101.804	101.789	101.663	7.125	101.847	101.784	101.721	7.125	101.834	101.771	101.708
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.093	97.030	96.967	5	96.312	96.249	96.186	5	94.308	94.245	94.182
5.125	97.458	97.395	97.332	5.125	96.903	96.840	96.777	5.125	94.956	94.893	94.830
5.25	97.822	97.759	97.696	5.25	97.331	97.268	97.205	5.25	95.428	95.365	95.302
5.375	98.187	98.124	98.061	5.375	97.759	97.696	97.633	5.375	96.083	96.020	95.957
5.5	98.493	98.430	98.367	5.5	98.021	97.958	97.895	5.5	96.558	96.495	96.432
5.625	98.859	98.796	98.733	5.625	98.451	98.388	98.325	5.625	97.218	97.155	97.092
5.75	99.050	98.987	98.924	5.75	98.711	98.648	98.585	5.75	97.696	97.633	97.570
5.875	99.385	99.322	99.259	5.875	99.112	99.049	98.986	5.875	97.990	97.927	97.864
6	99.579	99.516	99.453	6	99.344	99.281	99.218	6	98.468	98.405	98.342
6.125	99.919	99.856	99.793	6.125	99.743	99.680	99.617	6.125	98.733	98.670	98.607
6.25	100.114	100.051	99.988	6.25	99.972	99.909	99.846	6.25	99.183	99.120	99.057
6.375	100.309	100.246	100.183	6.375	100.206	100.143	100.080	6.375	99.633	99.570	99.507
6.5	100.505	100.442	100.379	6.5	100.440	100.377	100.314	6.5	100.083	100.020	99.957
6.625	100.702	100.639	100.576	6.625	100.674	100.611	100.548	6.625	100.348	100.285	100.222
6.75	100.924	100.861	100.798	6.75	100.907	100.844	100.781	6.75	100.804	100.741	100.678
6.875	101.123	101.060	100.997	6.875	101.142	101.079	101.016	6.875	101.070	101.007	100.944
7	101.324	101.261	101.198	7	101.378	101.315	101.252	7	101.336	101.273	101.210
7.125	101.522	101.459	101.396	7.125	101.615	101.552	101.489	7.125	101.602	101.539	101.476

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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	99.298	99.298	99.280	5.75	99.339	99.295	99.280	5	98.117	98.117	98.108
5.875	99.935	99.935	99.917	5.875	99.946	99.902	99.886	5.125	98.329	98.329	98.320
6	100.551	100.551	100.533	6	100.465	100.422	100.406	5.25	98.866	98.866	98.857
6.125	101.110	101.110	101.093	6.125	100.822	100.778	100.763	5.375	99.166	99.166	99.157
6.25	101.129	101.129	101.112	6.25	100.842	100.798	100.783	5.5	99.563	99.563	99.554
6.375	101.676	101.676	101.659	6.375	101.368	101.324	101.309	5.625	99.774	99.774	99.765
6.5	102.193	102.193	102.175	6.5	101.807	101.764	101.748	5.75	99.987	99.980	99.964
6.625	102.660	102.660	102.643	6.625	102.108	102.064	102.049	5.875	100.323	100.316	100.299
6.75	102.395	102.374	102.351	6.75	101.827	101.783	101.756	6	100.466	100.460	100.443
6.875	102.869	102.849	102.825	6.875	102.309	102.266	102.238				
7	103.304	103.283	103.260	7	102.714	102.671	102.643				
7.125	103.722	103.701	103.678	7.125	102.993	102.949	102.921				
7.25	103.490	103.463	103.426	7.25	102.739	102.695	102.668				
7.375	103.905	103.878	103.841	7.375	103.187	103.144	103.116				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.717	96.717	96.708
5.125	97.074	97.074	97.065
5.25	97.411	97.411	97.402
5.375	97.741	97.741	97.732
5.5	98.068	98.068	98.059
5.625	98.359	98.359	98.350
5.75	98.499	98.479	98.448
5.875	98.785	98.765	98.733
6	99.269	99.248	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	98.591	98.584	98.579	5.75	99.954	99.935	99.874	5	98.117	98.117	98.108
5.875	99.221	99.207	99.204	5.875	100.442	100.423	100.363	5.125	98.329	98.329	98.320
6	99.820	99.805	99.801	6	100.929	100.910	100.849	5.25	98.866	98.866	98.857
6.125	100.353	100.338	100.333	6.125	101.202	101.183	101.119	5.375	99.166	99.166	99.157
6.25	100.807	100.801	100.781	6.25	101.357	101.323	101.289	5.5	99.563	99.563	99.554
6.375	101.401	101.388	101.371	6.375	101.787	101.752	101.719	5.625	99.774	99.774	99.765
6.5	101.936	101.923	101.904	6.5	102.157	102.122	102.089	5.75	99.987	99.980	99.964
6.625	102.351	102.337	102.318	6.625	102.504	102.466	102.431	5.875	100.323	100.316	100.299
6.75	102.140	102.120	102.101	6.75	102.200	102.147	102.136	6	100.466	100.460	100.443
6.875	102.671	102.651	102.630	6.875	102.568	102.515	102.504				
7	103.117	103.097	103.075	7	102.899	102.845	102.834				
7.125	103.537	103.516	103.497	7.125	103.208	103.151	103.140				
7.25	103.224	103.185	103.156	7.25	103.201	103.128	103.097				
7.375	103.572	103.534	103.504	7.375	103.522	103.450	103.419				
7.5	103.966	103.928	103.895	7.5	103.863	103.790	103.759				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.634	97.624	97.613
4.875	97.969	97.959	97.948
5	98.389	98.380	98.344
5.125	98.871	98.862	98.779
5.25	99.199	99.190	99.108
5.375	99.519	99.510	99.429
5.5	99.685	99.676	99.593
5.625	99.755	99.746	99.652
5.75	100.071	100.062	99.969
5.875	100.379	100.370	100.278
6	100.682	100.673	100.579

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	97.720	97.676	97.662	5	97.720	97.676	97.662	5	97.720	97.676	97.662
5.125	98.314	98.270	98.256	5.125	98.314	98.270	98.256	5.125	98.314	98.270	98.256
5.25	98.908	98.864	98.849	5.25	98.908	98.864	98.849	5.25	98.908	98.864	98.849
5.375	99.251	99.208	99.193	5.375	99.251	99.208	99.193	5.375	99.251	99.208	99.193
5.5	99.845	99.803	99.799	5.5	99.845	99.803	99.799	5.5	99.845	99.803	99.799
5.625	100.439	100.395	100.381	5.625	100.439	100.395	100.381	5.625	100.439	100.395	100.381
5.75	100.983	100.939	100.924	5.75	100.983	100.939	100.924	5.75	100.983	100.939	100.924
5.875	101.054	100.875	100.696	5.875	101.054	100.875	100.696	5.875	101.054	100.875	100.696
6	101.572	101.393	101.331	6	101.572	101.393	101.331	6	101.572	101.393	101.331
6.125	101.999	101.900	101.879	6.125	101.999	101.900	101.879	6.125	101.999	101.900	101.879
6.25	102.331	102.291	102.270	6.25	102.331	102.291	102.270	6.25	102.331	102.291	102.270
6.375	101.798	101.784	101.771	6.375	101.798	101.784	101.771	6.375	101.798	101.784	101.771
6.5	102.229	102.215	102.201	6.5	102.229	102.215	102.201	6.5	102.229	102.215	102.201
6.625	102.592	102.607	102.569	6.625	102.592	102.607	102.569	6.625	102.592	102.607	102.569
6.75	102.916	102.931	102.893	6.75	102.916	102.931	102.893	6.75	102.916	102.931	102.893
6.875	102.499	102.465	102.430	6.875	102.499	102.465	102.430	6.875	102.499	102.465	102.430
7	102.902	102.868	102.833	7	102.902	102.868	102.833	7	102.902	102.868	102.833
7.125	103.171	103.137	103.102	7.125	103.171	103.137	103.102	7.125	103.171	103.137	103.102
7.25	103.394	103.337	103.303	7.25	103.394	103.337	103.303	7.25	103.394	103.337	103.303
7.375	102.943	102.832	102.722	7.375	102.943	102.832	102.722	7.375	102.943	102.832	102.722
7.5	103.244	103.134	103.023	7.5	103.244	103.134	103.023	7.5	103.244	103.134	103.023
7.625	103.515	103.404	103.294	7.625	103.515	103.404	103.294	7.625	103.515	103.404	103.294
7.75	103.557	103.513	103.490	7.75	103.557	103.513	103.490	7.75	103.557	103.513	103.490
7.875	102.685	102.600	102.528	7.875	102.685	102.600	102.528	7.875	102.685	102.600	102.528
8	103.084	102.999	102.927	8	103.084	102.999	102.927	8	103.084	102.999	102.927
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	96.286	96.243	96.228	4.25	96.286	96.243	96.228	5.125	96.002	96.031	96.044
4.375	96.787	96.744	96.728	4.375	96.787	96.744	96.728	5.25	96.813	96.842	96.854
4.5	97.285	97.242	97.227	4.5	97.285	97.242	97.227	5.375	97.823	97.816	97.809
4.625	97.781	97.737	97.722	4.625	97.781	97.737	97.722	5.5	98.361	98.354	98.347
4.75	98.526	98.649	98.659	4.75	98.526	98.649	98.659	5.625	98.964	98.993	98.988
4.875	99.072	99.195	99.205	4.875	99.072	99.195	99.205	5.75	99.405	99.434	99.430
5	99.604	99.727	99.737	5	99.604	99.727	99.737	5.875	99.979	99.800	99.737
5.125	100.118	100.241	100.251	5.125	100.118	100.241	100.251	6	100.320	100.141	100.098
5.25	99.818	99.775	99.751	5.25	99.818	99.775	99.751	6.125	100.998	100.819	100.774
5.375	100.099	100.201	100.194	5.375	100.099	100.201	100.194	6.25	101.335	101.342	101.321
5.5	100.577	100.679	100.673	5.5	100.577	100.679	100.673	6.375	101.767	101.588	101.408
5.625	101.027	101.129	101.123	5.625	101.027	101.129	101.123	6.5	100.904	100.891	100.877
5.75	100.873	100.830	100.806	5.75	100.873	100.830	100.806	6.625	101.449	101.445	101.407
5.875	100.712	100.793	100.770	5.875	100.712	100.793	100.770	6.75	101.976	101.972	101.934
6	101.144	101.226	101.202	6	101.144	101.226	101.202	6.875	101.889	101.854	101.820
								6.975	101.574	101.555	101.500
								7	102.062	102.043	101.989
								7.125	102.571	102.552	102.497
								7.25	102.232	102.174	102.141
								7.375	101.731	101.670	101.599
								7.5	102.180	102.119	102.048
								7.625	102.418	102.357	102.286
								7.75	102.319	102.276	102.252
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	97.823	97.816	97.809	5	96.002	96.031	96.044	4.5	92.901	92.922	92.943
5.375	98.361	98.354	98.347	5.125	96.813	96.842	96.854	4.625	93.550	93.570	93.591
5.5	98.964	98.993	98.988	5.25	97.878	97.871	97.864	4.75	94.296	94.218	94.229
5.625	99.405	99.434	99.430	5.375	98.386	98.379	98.372	4.875	94.814	94.737	94.747
5.75	99.979	99.800	99.737	5.5	98.964	98.993	98.988	5	95.302	95.225	95.235
5.875	100.320	100.141	100.098	5.625	99.405	99.434	99.430	5.125	95.751	95.674	95.684
6	100.998	100.819	100.774	5.75	99.845	99.801	99.787	5.25	96.362	96.369	96.376
6.125	101.335	101.342	101.321	5.875	100.099	100.119	100.098	5.375	96.455	96.462	96.468
6.25	101.767	101.588	101.408	6	100.775	100.795	100.774	5.5	96.846	96.852	96.859
6.375	100.904	100.891	100.877	6.125	101.323	101.342	101.321	5.625	97.249	97.256	97.263
6.5	101.449	101.445	101.407	6.25	101.367	101.323	101.300	5.75	97.856	97.856	97.856
6.625	101.976	101.972	101.934	6.375	100.896	100.866	100.851	5.875	98.124	98.124	98.124
6.75	101.889	101.854	101.820	6.5	101.449	101.445	101.407	6	98.463	98.463	98.463
6.875	101.574	101.555	101.500	6.625	101.976	101.972	101.934	6.125	98.761	98.761	98.761
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	98.908	98.864	98.849	5.25	98.908	98.864	98.849	5.25	98.908	98.864	98.849
5.375	99.251	99.208	99.193	5.375	99.251	99.208	99.193	5.375	99.251	99.208	99.193

5.5	99.845	99.803	99.799	5.5	99.845	99.803	99.799	5.5	99.845	99.803	99.799
5.625	100.439	100.395	100.381	5.625	100.439	100.395	100.381	5.625	100.439	100.395	100.381
5.75	100.983	100.939	100.924	5.75	100.983	100.939	100.924	5.75	100.983	100.939	100.924
5.875	101.054	100.875	100.696	5.875	101.054	100.875	100.696	5.875	101.054	100.875	100.696
6	101.572	101.393	101.331	6	101.572	101.393	101.331	6	101.572	101.393	101.331
6.125	101.999	101.900	101.879	6.125	101.999	101.900	101.879	6.125	101.999	101.900	101.879
6.25	102.331	102.291	102.270	6.25	102.331	102.291	102.270	6.25	102.331	102.291	102.270
6.375	101.798	101.784	101.771	6.375	101.798	101.784	101.771	6.375	101.798	101.784	101.771
6.5	102.229	102.215	102.201	6.5	102.229	102.215	102.201	6.5	102.229	102.215	102.201
6.625	102.592	102.607	102.569	6.625	102.592	102.607	102.569	6.625	102.592	102.607	102.569
6.75	102.916	102.931	102.893	6.75	102.916	102.931	102.893	6.75	102.916	102.931	102.893
6.875	102.499	102.465	102.430	6.875	102.499	102.465	102.430	6.875	102.499	102.465	102.430
7	102.902	102.868	102.833	7	102.902	102.868	102.833	7	102.902	102.868	102.833
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	97.285	97.242	97.227	4.25	96.286	96.243	96.228	5.25	97.823	97.816	97.809
4.625	97.781	97.737	97.722	4.375	96.787	96.744	96.728	5.375	98.361	98.354	98.347
4.75	98.526	98.649	98.659	4.5	97.285	97.242	97.227	5.5	98.964	98.993	98.988
4.875	99.072	99.195	99.205	4.625	97.781	97.737	97.722	5.625	99.405	99.434	99.430
5	99.604	99.727	99.737	4.75	98.526	98.649	98.659	5.75	99.979	99.800	99.737
5.125	100.118	100.241	100.251	4.875	99.072	99.195	99.205	5.875	100.320	100.141	100.098
5.25	99.818	99.775	99.751	5	99.604	99.727	99.737	6	100.998	100.819	100.774
5.375	100.099	100.201	100.194	5.125	100.118	100.241	100.251	6.125	101.335	101.342	101.321
5.5	100.577	100.679	100.673	5.25	99.818	99.775	99.751	6.25	101.767	101.588	101.408
5.625	101.027	101.129	101.123	5.375	100.099	100.201	100.194	6.375	100.904	100.891	100.877
5.75	100.873	100.830	100.806	5.5	100.577	100.679	100.673	6.5	101.449	101.445	101.407
5.875	100.712	100.793	100.770	5.625	101.027	101.129	101.123	6.625	101.976	101.972	101.934
6	101.144	101.226	101.202	5.75	100.873	100.830	100.806	6.75	101.889	101.854	101.820
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	97.823	97.816	97.809	5.25	97.470	97.426	97.412	4.5	92.901	92.922	92.943
5.375	98.361	98.354	98.347	5.375	98.113	98.142	98.137	4.625	93.550	93.570	93.591
5.5	98.964	98.993	98.988	5.5	98.964	98.993	98.988	4.75	94.296	94.218	94.229
5.625	99.405	99.434	99.430	5.625	99.405	99.434	99.430	4.875	94.814	94.737	94.747
5.75	99.979	99.800	99.737	5.75	99.845	99.801	99.787	5	95.302	95.225	95.235
5.875	100.320	100.141	100.098	5.875	100.099	100.119	100.098	5.125	95.751	95.674	95.684
6	100.998	100.819	100.774	6	100.775	100.795	100.774	5.25	96.362	96.369	96.376
6.125	101.335	101.342	101.321	6.125	101.323	101.342	101.321	5.375	96.455	96.462	96.468
6.25	101.767	101.588	101.408	6.25	101.367	101.323	101.300	5.5	96.846	96.852	96.859
6.375	100.904	100.891	100.877	6.375	100.845	100.840	100.802	5.625	97.249	97.256	97.263
6.5	101.449	101.445	101.407	6.5	101.449	101.445	101.407	5.75	97.856	97.856	97.856
6.625	101.976	101.972	101.934	6.625	101.976	101.972	101.934	5.875	98.124	98.124	98.124
6.75	101.889	101.854	101.820	6.75	101.861	101.817	101.793	6	98.463	98.463	98.463
6.875	101.574	101.555	101.500	6.875	101.574	101.555	101.500	6.125	98.761	98.761	98.761

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	97.414	97.370	97.356	5.125	97.414	97.370	97.356	4.75	95.633	95.589	95.574
5.25	98.145	98.136	98.126	5.25	98.145	98.136	98.126	4.875	96.226	96.183	96.168
5.375	98.663	98.654	98.644	5.375	98.663	98.654	98.644	5	96.820	96.776	96.762
5.5	99.140	99.131	99.121	5.5	99.140	99.131	99.121	5.125	97.414	97.370	97.356
5.625	99.612	99.603	99.593	5.625	99.612	99.603	99.593	5.25	98.008	97.964	97.949
5.75	100.083	100.039	100.024	5.75	100.083	100.039	100.024	5.375	98.351	98.308	98.293
5.875	100.193	100.183	100.175	5.875	100.193	100.183	100.175	5.5	98.945	98.901	98.887
6	100.672	100.596	100.587	6	100.672	100.596	100.587	5.625	99.539	99.495	99.481
6.125	101.099	101.013	101.004	6.125	101.099	101.013	101.004	5.75	100.083	100.039	100.024
6.25	101.431	101.298	101.275	6.25	101.431	101.298	101.275	5.875	100.154	99.975	99.796
6.375	100.922	100.889	100.872	6.375	100.922	100.889	100.872	6	100.672	100.493	100.344
6.5	101.329	101.315	101.301	6.5	101.329	101.315	101.301	6.125	101.099	100.919	100.894
6.625	101.649	101.611	101.593	6.625	101.649	101.611	101.593	6.25	101.431	101.298	101.275
6.75	101.929	101.892	101.862	6.75	101.929	101.892	101.862	6.375	100.898	100.884	100.871
6.875	101.599	101.565	101.530	6.875	101.599	101.565	101.530	6.5	101.329	101.315	101.301
7	102.002	101.968	101.933	7	102.002	101.968	101.933	6.625	101.613	101.569	101.546
7.125	102.271	102.237	102.202	7.125	102.271	102.237	102.202	6.75	101.929	101.892	101.862
7.25	102.494	102.437	102.403	7.25	102.494	102.437	102.403	6.875	101.599	101.565	101.530
7.375	102.043	101.932	101.867	7.375	102.043	101.932	101.867	7	102.002	101.968	101.933
7.5	102.344	102.234	102.190	7.5	102.344	102.234	102.190	7.125	102.271	102.237	102.202
7.625	102.615	102.504	102.394	7.625	102.615	102.504	102.394	7.25	102.494	102.437	102.403
7.75	102.657	102.613	102.590	7.75	102.657	102.613	102.590	7.375	102.043	101.932	101.822
7.875	101.785	101.700	101.628	7.875	101.785	101.700	101.628	7.5	102.344	102.234	102.123
8	102.184	102.099	102.027	8	102.184	102.099	102.027	7.625	102.615	102.504	102.394
8.125	102.567	102.482	102.411	8.125	102.567	102.482	102.411	7.75	102.657	102.613	102.590

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	95.386	95.343	95.328	4.25	95.386	95.343	95.328	4.875	94.480	94.529	94.642
4.375	95.887	95.844	95.828	4.375	95.887	95.844	95.828	5	94.818	94.867	94.980
4.5	96.385	96.342	96.327	4.5	96.385	96.342	96.327	5.125	95.510	95.559	95.672
4.625	96.881	96.837	96.822	4.625	96.881	96.837	96.822	5.25	97.403	97.396	97.389
4.75	97.439	97.561	97.572	4.75	97.439	97.561	97.572	5.375	97.846	97.839	97.832
4.875	97.894	98.017	98.027	4.875	97.894	98.017	98.027	5.5	98.277	98.270	98.263
5	98.323	98.446	98.456	5	98.323	98.446	98.456	5.625	98.669	98.662	98.655
5.125	98.721	98.844	98.854	5.125	98.721	98.844	98.854	5.75	99.079	99.032	99.027
5.25	98.918	98.875	98.851	5.25	98.918	98.875	98.851	5.875	99.429	99.421	99.416
5.375	98.848	98.950	98.943	5.375	98.848	98.950	98.943	6	100.098	99.919	99.776
5.5	99.209	99.311	99.304	5.5	99.209	99.311	99.304	6.125	100.435	100.256	100.106
5.625	99.543	99.645	99.638	5.625	99.543	99.645	99.638	6.25	100.867	100.688	100.508
5.75	99.973	99.930	99.906	5.75	99.973	99.930	99.906	6.375	100.312	100.282	100.267
5.875	99.536	99.536	99.536	5.875	99.536	99.536	99.536	6.5	100.597	100.564	100.549
6	99.876	99.876	99.876	6	99.876	99.876	99.876	6.625	100.893	100.858	100.842
								6.75	100.989	100.954	100.920
								6.875	100.950	100.897	100.872
								7	101.205	101.149	101.123
								7.125	101.455	101.397	101.371
								7.25	101.332	101.274	101.241
								7.375	100.396	100.355	100.384
								7.5	100.739	100.698	100.727
								7.625	101.121	101.078	101.054
								7.75	101.419	101.376	101.352

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	100.597	100.564	100.549	6.125	100.178	100.164	100.159	4.5	92.001	92.022	92.043
6.625	100.893	100.858	100.842	6.25	100.467	100.423	100.400	4.625	92.650	92.670	92.691
6.75	100.989	100.954	100.920	6.375	100.372	100.342	100.327	4.75	93.238	93.252	93.266
6.875	100.950	100.897	100.872	6.5	100.678	100.646	100.631	4.875	93.588	93.545	93.559
7	101.205	101.149	101.123	6.625	101.004	100.969	100.953	5	93.957	93.971	93.985
7.125	101.455	101.397	101.371	6.75	100.961	100.917	100.893	5.125	94.251	94.259	94.272
7.25	101.332	101.274	101.241	6.875	101.034	100.981	100.956	5.25	95.462	95.469	95.476
7.375	100.396	100.355	100.384	7	101.324	101.268	101.242	5.375	95.555	95.562	95.568
7.5	100.739	100.698	100.727	7.125	101.608	101.550	101.524	5.5	95.946	95.952	95.959
7.625	101.121	101.078	101.054	7.25	101.382	101.324	101.291	5.625	96.349	96.356	96.363
7.75	101.419	101.376	101.352	7.375	100.396	100.355	100.384	5.75	96.956	96.956	96.956
				7.5	100.745	100.701	100.727	5.875	97.224	97.224	97.224
				7.625	101.171	101.128	101.104	6	97.563	97.563	97.563
								6.125	97.861	97.861	97.861

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	100.922	100.889	100.872	6.375	100.922	100.889	100.872	6	100.672	100.493	100.344

6.5	101.329	101.315	101.301	6.5	101.329	101.315	101.301	6.125	101.099	100.919	100.894
6.625	101.649	101.611	101.593	6.625	101.649	101.611	101.593	6.25	101.431	101.298	101.275
6.75	101.929	101.892	101.862	6.75	101.929	101.892	101.862	6.375	100.898	100.884	100.871
6.875	101.599	101.565	101.530	6.875	101.599	101.565	101.530	6.5	101.329	101.315	101.301
7	102.002	101.968	101.933	7	102.002	101.968	101.933	6.625	101.613	101.569	101.546
7.125	102.271	102.237	102.202	7.125	102.271	102.237	102.202	6.75	101.929	101.892	101.862
7.25	102.494	102.437	102.403	7.25	102.494	102.437	102.403	6.875	101.599	101.565	101.530
7.375	102.043	101.932	101.867	7.375	102.043	101.932	101.867	7	102.002	101.968	101.933
7.5	102.344	102.234	102.190	7.5	102.344	102.234	102.190	7.125	102.271	102.237	102.202
7.625	102.615	102.504	102.394	7.625	102.615	102.504	102.394	7.25	102.494	102.437	102.403
7.75	102.657	102.613	102.590	7.75	102.657	102.613	102.590	7.375	102.043	101.932	101.822
7.875	101.785	101.700	101.628	7.875	101.785	101.700	101.628	7.5	102.344	102.234	102.123
8	102.184	102.099	102.027	8	102.184	102.099	102.027	7.625	102.615	102.504	102.394
8.125	102.567	102.482	102.411	8.125	102.567	102.482	102.411	7.75	102.657	102.613	102.590
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	96.385	96.342	96.327	4.5	96.385	96.342	96.327	6.625	100.673	100.659	100.645
4.625	96.881	96.837	96.822	4.625	96.881	96.837	96.822	6.75	100.989	100.954	100.920
4.75	97.439	97.561	97.572	4.75	97.439	97.561	97.572	6.875	100.412	100.377	100.343
4.875	97.894	98.017	98.027	4.875	97.894	98.017	98.027	7	100.815	100.780	100.746
5	98.323	98.446	98.456	5	98.323	98.446	98.456	7.125	101.084	101.049	101.015
5.125	98.721	98.844	98.854	5.125	98.721	98.844	98.854	7.25	101.332	101.274	101.241
5.25	98.918	98.875	98.851	5.25	98.918	98.875	98.851	7.375	100.396	100.355	100.384
5.375	98.848	98.950	98.943	5.375	98.848	98.950	98.943	7.5	100.739	100.698	100.727
5.5	99.209	99.311	99.304	5.5	99.209	99.311	99.304	7.625	101.121	101.078	101.054
5.625	99.543	99.645	99.638	5.625	99.543	99.645	99.638	7.75	101.419	101.376	101.352
5.75	99.973	99.930	99.906	5.75	99.973	99.930	99.906				
5.875	99.536	99.536	99.536	5.875	99.536	99.536	99.536				
6	99.876	99.876	99.876	6	99.876	99.876	99.876				
6.125	100.206	100.174	100.174	6.125	100.206	100.174	100.174				
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	100.435	100.422	100.408	6.125	100.087	100.043	100.053	4.5	92.001	92.022	92.043
6.625	100.673	100.659	100.645	6.25	100.467	100.423	100.400	4.625	92.650	92.670	92.691
6.75	100.989	100.954	100.920	6.375	99.635	99.591	99.620	4.75	93.238	93.252	93.266
6.875	100.412	100.377	100.343	6.5	100.152	100.108	100.098	4.875	93.588	93.545	93.559
7	100.815	100.780	100.746	6.625	100.644	100.600	100.577	5	93.957	93.971	93.985
7.125	101.084	101.049	101.015	6.75	100.961	100.917	100.893	5.125	94.251	94.259	94.272
7.25	101.332	101.274	101.241	6.875	100.261	100.262	100.308	5.25	95.462	95.469	95.476
7.375	100.396	100.355	100.384	7	100.648	100.639	100.685	5.375	95.555	95.562	95.568
7.5	100.739	100.698	100.727	7.125	101.098	101.041	101.007	5.5	95.946	95.952	95.959
7.625	101.121	101.078	101.054	7.25	101.382	101.324	101.291	5.625	96.349	96.356	96.363
7.75	101.419	101.376	101.352	7.375	100.396	100.355	100.384	5.75	96.956	96.956	96.956
				7.5	100.745	100.701	100.727	5.875	97.224	97.224	97.224
				7.625	101.171	101.128	101.104	6	97.563	97.563	97.563
								6.125	97.861	97.861	97.861

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	99.274	99.097	98.797	6.75	96.674	96.497	96.197
6.875	99.803	99.626	99.326	6.875	97.203	97.026	96.726
7	100.311	100.134	99.834	7	97.711	97.534	97.234
7.125	100.770	100.593	100.293	7.125	98.170	97.993	97.693
7.25	101.210	101.033	100.733	7.25	98.610	98.433	98.133
7.375	101.111	100.876	100.576	7.375	98.511	98.276	97.976
7.5	101.589	101.354	101.054	7.5	98.989	98.754	98.454
7.625	102.008	101.773	101.473	7.625	99.408	99.173	98.873
7.75	102.408	102.173	101.873	7.75	99.808	99.573	99.273
7.875	102.044	101.752	101.452	7.875	99.444	99.152	98.852
8	102.472	102.180	101.880	8	99.872	99.580	99.280
8.125	102.861	102.569	102.269	8.125	100.261	99.969	99.669
8.25	103.231	102.939	102.639	8.25	100.631	100.339	100.039

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.274	97.097	96.797	6.75	94.674	94.497	94.197
6.875	97.803	97.626	97.326	6.875	95.203	95.026	94.726
7	98.311	98.134	97.834	7	95.711	95.534	95.234
7.125	98.770	98.593	98.293	7.125	96.170	95.993	95.693
7.25	99.210	99.033	98.733	7.25	96.610	96.433	96.133
7.375	99.111	98.876	98.576	7.375	96.511	96.276	95.976
7.5	99.589	99.354	99.054	7.5	96.989	96.754	96.454
7.625	100.008	99.773	99.473	7.625	97.408	97.173	96.873
7.75	100.408	100.173	99.873	7.75	97.808	97.573	97.273
7.875	100.044	99.752	99.452	7.875	97.444	97.152	96.852
8	100.472	100.180	99.880	8	97.872	97.580	97.280
8.125	100.861	100.569	100.269	8.125	98.261	97.969	97.669
8.25	101.231	100.939	100.639	8.25	98.631	98.339	98.039

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.