



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	97.511	97.511	97.479	5.625	97.511	97.511	97.479	5	95.027	94.983	94.967
5.75	98.541	98.541	98.501	5.75	98.245	98.300	98.289	5.125	95.671	95.627	95.611
5.875	99.162	99.162	99.122	5.875	98.799	98.865	98.850	5.25	96.423	96.379	96.364
6	99.819	99.819	99.779	6	99.328	99.403	99.386	5.375	97.064	97.020	97.005
6.125	100.286	100.286	100.246	6.125	99.803	99.880	99.863	5.5	97.661	97.617	97.601
6.25	100.223	100.223	100.183	6.25	99.941	99.977	99.953	5.625	98.146	98.102	98.086
6.375	100.782	100.782	100.742	6.375	100.431	100.479	100.452	5.75	99.500	99.481	99.450
6.5	101.307	101.307	101.267	6.5	100.869	100.927	100.897	5.875	100.053	100.034	99.974
6.625	101.731	101.731	101.691	6.625	101.306	101.367	101.338	6	100.574	100.555	100.493
6.75	101.450	101.443	101.395	6.75	101.203	101.219	101.183	6.125	100.847	100.858	100.842
6.875	101.863	101.856	101.809	6.875	101.622	101.636	101.607	6.25	100.887	100.871	100.848
7	102.322	102.315	102.267	7	101.974	101.995	101.965	6.375	101.365	101.342	101.298
7.125	102.686	102.679	102.631	7.125	102.317	102.358	102.316	6.5	101.775	101.750	101.705
7.25	102.457	102.443	102.388	7.25	102.306	102.261	102.230	6.625	102.119	102.093	102.048
7.375	102.845	102.831	102.776	7.375	102.681	102.639	102.613	6.75	101.754	101.730	101.719
7.5	103.233	103.219	103.163	7.5	103.071	103.044	103.022	6.875	102.145	102.102	102.091
7.625	103.628	103.614	103.558	7.625	103.325	103.293	103.276	7	102.471	102.427	102.415
7.75	103.230	103.202	103.131	7.75	103.045	102.977	102.973	7.125	102.758	102.729	102.718
7.875	103.606	103.579	103.508	7.875	103.440	103.372	103.368	7.25	102.757	102.712	102.681
8	103.981	103.953	103.882	8	103.635	103.587	103.538	7.375	103.078	103.032	103.000
8.125	104.344	104.317	104.245	8.125	103.826	103.773	103.729	7.5	103.419	103.371	103.339
8.25	103.325	103.254	103.181	8.25	103.325	103.254	103.181	7.625	103.724	103.674	103.641
8.375	103.768	103.697	103.624	8.375	103.768	103.697	103.624	7.75	103.306	103.238	103.233
8.5	104.192	104.121	104.048	8.5	104.192	104.121	104.048	7.875	103.643	103.574	103.569
8.625	104.380	104.309	104.236	8.625	104.380	104.309	104.236	8	103.668	103.620	103.571
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	97.062	97.062	97.013	4.625	97.544	97.544	97.495	6	99.037	99.049	98.984
4.75	97.768	97.724	97.748	4.75	98.100	98.100	98.056	6.125	99.475	99.475	99.447
4.875	98.284	98.240	98.225	4.875	98.606	98.606	98.566	6.25	100.110	100.145	100.122
5	98.668	98.625	98.609	5	98.853	98.853	98.817	6.375	100.563	100.611	100.584
5.125	98.801	98.757	98.742	5.125	99.028	99.028	98.981	6.5	100.953	101.011	100.981
5.25	99.319	99.276	99.250	5.25	99.460	99.460	99.417	6.625	101.315	101.337	101.308
5.375	99.791	99.747	99.722	5.375	99.811	99.811	99.774	6.75	101.150	101.157	101.121
5.5	100.104	100.061	100.035	5.5	100.061	100.061	100.028	6.875	101.557	101.516	101.477
5.625	99.953	99.953	99.913	5.625	100.004	100.004	99.982	7	101.967	101.884	101.775
5.75	100.187	100.213	100.217	5.75	100.320	100.320	100.302	7.125	102.354	102.266	102.133
5.875	100.630	100.587	100.561	5.875	100.666	100.666	100.653	7.25	102.097	102.019	101.980
6	100.893	100.850	100.824	6	100.757	100.773	100.763	7.375	102.463	102.379	102.258
6.125	100.766	100.759	100.712	6.125	100.576	100.576	100.550	7.5	102.810	102.722	102.588
6.25	100.874	100.858	100.805	6.25	100.821	100.821	100.799	7.625	103.175	103.082	102.943
6.375	101.297	101.254	101.229	6.375	101.133	101.133	101.116	7.75	102.331	102.235	102.125
6.5	101.522	101.479	101.453	6.5	101.359	101.359	101.346	7.875	102.087	101.990	101.861
6.625	101.378	101.371	101.324	6.625	101.095	101.125	101.096				
6.75	101.600	101.557	101.531	6.75	101.343	101.348	101.316				
6.875	102.011	101.967	101.942	6.875	101.696	101.653	101.628				
7	102.205	102.161	102.136	7	101.891	101.863	101.828				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.206	93.206	93.150	5.125	97.137	97.094	97.069				
5.125	93.972	93.972	93.920	5.25	97.648	97.604	97.579				
5.25	94.619	94.619	94.572	5.375	98.111	98.068	98.043				
5.375	95.381	95.381	95.339	5.5	98.419	98.376	98.350				
5.5	95.779	95.779	95.743	5.625	98.060	98.016	97.991				
5.625	96.356	96.312	96.297	5.75	98.547	98.504	98.478				
5.75	97.986	97.986	97.943	5.875	98.983	98.940	98.915				
5.875	98.527	98.527	98.489	6	99.239	99.195	99.170				
6	98.995	98.995	98.962	6.125	98.454	98.421	98.385				
6.125	99.547	99.547	99.519	6.25	98.922	98.879	98.854				
6.25	99.831	99.831	99.792	6.375	99.338	99.294	99.269				
6.375	100.305	100.305	100.271	6.5	99.548	99.505	99.479				
6.5	100.717	100.717	100.688	6.625	99.197	99.170	99.099				
6.625	101.031	101.031	101.006	6.75	99.906	99.813	99.666				
6.75	101.165	101.165	101.130	6.875	100.088	99.994	99.848				
6.875	101.596	101.595	101.564	7	100.265	100.172	100.025				

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	96.958	97.007	96.938	5	96.635	96.703	96.633	5	94.170	94.107	
5.125	97.322	97.350	97.278	5.125	97.078	97.141	97.069	5.125	94.817	94.754	94.692
5.25	97.686	97.689	97.613	5.25	97.498	97.556	97.480	5.25	95.289	95.226	95.163
5.375	98.050	98.018	97.939	5.375	97.892	97.945	97.866	5.375	95.942	95.879	95.816
5.5	98.355	98.353	98.271	5.5	98.278	98.327	98.245	5.5	96.416	96.353	96.291
5.625	98.721	98.704	98.619	5.625	98.659	98.702	98.617	5.625	97.075	97.012	96.950
5.75	98.977	99.016	98.927	5.75	98.967	99.006	98.918	5.75	97.553	97.490	97.427
5.875	99.270	99.303	99.212	5.875	99.240	99.274	99.182	5.875	97.846	97.783	97.721
6	99.554	99.583	99.488	6	99.546	99.575	99.480	6	98.324	98.261	98.198
6.125	99.829	99.853	99.755	6.125	99.877	99.901	99.803	6.125	98.588	98.525	98.463
6.25	100.165	100.184	100.084	6.25	100.191	100.210	100.110	6.25	99.038	98.975	98.912
6.375	100.522	100.537	100.433	6.375	100.489	100.503	100.400	6.375	99.487	99.424	99.361
6.5	100.778	100.788	100.681	6.5	100.765	100.774	100.667	6.5	99.936	99.873	99.811
6.625	100.994	100.998	100.888	6.625	101.024	101.029	100.918	6.625	100.201	100.138	100.076
6.75	101.212	101.211	101.098	6.75	101.222	101.221	101.108	6.75	100.656	100.593	100.531
6.875	101.425	101.419	101.303	6.875	101.384	101.378	101.262	6.875	100.922	100.859	100.797
7	101.505	101.495	101.375	7	101.280	101.270	101.150	7	101.187	101.124	101.062
7.125	101.496	101.481	101.358	7.125	101.470	101.407	101.344	7.125	101.453	101.390	101.328

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	97.026	96.963	96.900	5	96.243	96.180	96.117	5	94.238		
5.125	97.390	97.327	97.264	5.125	96.833	96.770	96.707	5.125	94.885	94.822	94.759
5.25	97.754	97.691	97.628	5.25	97.260	97.197	97.134	5.25	95.357	95.294	95.231
5.375	98.118	98.055	97.992	5.375	97.687	97.624	97.561	5.375	96.010	95.947	95.884
5.5	98.423	98.360	98.297	5.5	97.949	97.886	97.823	5.5	96.484	96.421	96.358
5.625	98.789	98.726	98.663	5.625	98.378	98.315	98.252	5.625	97.143	97.080	97.017
5.75	98.980	98.917	98.854	5.75	98.638	98.575	98.512	5.75	97.621	97.558	97.495
5.875	99.314	99.251	99.188	5.875	99.038	98.975	98.912	5.875	97.914	97.851	97.788
6	99.508	99.445	99.382	6	99.270	99.207	99.144	6	98.392	98.329	98.266
6.125	99.848	99.785	99.722	6.125	99.668	99.605	99.542	6.125	98.656	98.593	98.530
6.25	100.043	99.980	99.917	6.25	99.898	99.835	99.772	6.25	99.106	99.043	98.980
6.375	100.237	100.174	100.111	6.375	100.130	100.067	100.004	6.375	99.555	99.492	99.429
6.5	100.433	100.370	100.307	6.5	100.364	100.301	100.238	6.5	100.004	99.941	99.878
6.625	100.630	100.567	100.504	6.625	100.598	100.535	100.472	6.625	100.269	100.206	100.143
6.75	100.852	100.789	100.726	6.75	100.831	100.768	100.705	6.75	100.724	100.661	100.598
6.875	101.051	100.988	100.925	6.875	101.065	101.002	100.939	6.875	100.990	100.927	100.864
7	101.251	101.188	101.125	7	101.301	101.238	101.175	7	101.255	101.192	101.129
7.125	101.449	101.386	101.323	7.125	101.539	101.476	101.413	7.125	101.521	101.458	101.395

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	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	98.951	98.951	98.932	5.75	98.866	98.822	98.806	5	97.847	97.847	97.837
5.875	99.590	99.590	99.571	5.875	99.470	99.426	99.411	5.125	98.061	98.061	98.051
6	100.208	100.208	100.189	6	99.989	99.945	99.929	5.25	98.601	98.601	98.591
6.125	100.769	100.769	100.749	6.125	100.341	100.298	100.282	5.375	98.900	98.900	98.890
6.25	100.796	100.796	100.777	6.25	100.381	100.337	100.321	5.5	99.299	99.299	99.289
6.375	101.346	101.346	101.327	6.375	100.905	100.861	100.845	5.625	99.511	99.511	99.501
6.5	101.865	101.865	101.845	6.5	101.343	101.299	101.283	5.75	99.642	99.635	99.617
6.625	102.334	102.334	102.315	6.625	101.644	101.600	101.584	5.875	99.980	99.973	99.955
6.75	102.013	101.993	101.969	6.75	101.428	101.385	101.356	6	100.126	100.119	100.101
6.875	102.492	102.471	102.448	6.875	101.910	101.866	101.837				
7	102.931	102.910	102.886	7	102.314	102.271	102.242				
7.125	103.352	103.332	103.308	7.125	102.592	102.548	102.520				
7.25	103.109	103.082	103.044	7.25	102.309	102.266	102.237				
7.375	103.531	103.503	103.465	7.375	102.758	102.714	102.685				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.447	96.447	96.437
5.125	96.806	96.806	96.796
5.25	97.146	97.146	97.136
5.375	97.475	97.475	97.465
5.5	97.804	97.804	97.794
5.625	98.096	98.096	98.086
5.75	98.153	98.133	98.100
5.875	98.441	98.421	98.388
6	98.927	98.907	98.874

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	98.228	98.222	98.213	5.75	99.500	99.481	99.450	5	97.847	97.847	97.837
5.875	98.861	98.847	98.841	5.875	99.987	99.968	99.935	5.125	98.061	98.061	98.051
6	99.461	99.446	99.439	6	100.473	100.454	100.419	5.25	98.601	98.601	98.591
6.125	99.994	99.978	99.971	6.125	100.744	100.725	100.688	5.375	98.900	98.900	98.890
6.25	100.462	100.455	100.435	6.25	100.887	100.871	100.848	5.5	99.299	99.299	99.289
6.375	101.056	101.043	101.025	6.375	101.315	101.299	101.274	5.625	99.511	99.511	99.501
6.5	101.592	101.578	101.559	6.5	101.684	101.668	101.641	5.75	99.642	99.635	99.617
6.625	102.007	101.992	101.977	6.625	102.028	102.012	101.983	5.875	99.980	99.973	99.955
6.75	101.738	101.718	101.696	6.75	101.754	101.730	101.719	6	100.126	100.119	100.101
6.875	102.273	102.253	102.231	6.875	102.121	102.096	102.085				
7	102.721	102.700	102.679	7	102.450	102.424	102.413				
7.125	103.158	103.137	103.111	7.125	102.758	102.729	102.718				
7.25	102.874	102.835	102.801	7.25	102.757	102.712	102.681				
7.375	103.204	103.166	103.130	7.375	103.078	103.032	103.000				
7.5	103.597	103.560	103.522	7.5	103.419	103.371	103.339				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.208	97.197	97.186
4.875	97.545	97.534	97.523
5	97.961	97.951	97.938
5.125	98.444	98.434	98.374
5.25	98.774	98.764	98.703
5.375	99.096	99.086	99.024
5.5	99.261	99.251	99.187
5.625	99.341	99.332	99.261
5.75	99.659	99.650	99.577
5.875	99.968	99.959	99.886
6	100.270	100.261	100.186

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	97.547	97.504	97.489	5	97.547	97.504	97.489	5	97.547	97.504	97.489
5.125	98.141	98.097	98.101	5.125	98.141	98.097	98.101	5.125	98.141	98.097	98.101
5.25	98.735	98.701	98.714	5.25	98.735	98.701	98.714	5.25	98.735	98.701	98.714
5.375	99.063	99.019	99.004	5.375	99.063	99.019	99.004	5.375	99.063	99.019	99.004
5.5	99.702	99.756	99.751	5.5	99.702	99.756	99.751	5.5	99.702	99.756	99.751
5.625	100.250	100.207	100.193	5.625	100.250	100.207	100.193	5.625	100.250	100.207	100.193
5.75	100.793	100.828	100.823	5.75	100.793	100.828	100.823	5.75	100.793	100.828	100.823
5.875	100.957	100.778	100.599	5.875	100.957	100.778	100.599	5.875	100.957	100.778	100.599
6	101.474	101.294	101.179	6	101.474	101.294	101.179	6	101.474	101.294	101.179
6.125	101.887	101.747	101.726	6.125	101.887	101.747	101.726	6.125	101.887	101.747	101.726
6.25	102.177	102.137	102.117	6.25	102.177	102.137	102.117	6.25	102.177	102.137	102.117
6.375	101.743	101.730	101.716	6.375	101.743	101.730	101.716	6.375	101.743	101.730	101.716
6.5	102.120	102.106	102.093	6.5	102.120	102.106	102.093	6.5	102.120	102.106	102.093
6.625	102.515	102.530	102.492	6.625	102.515	102.530	102.492	6.625	102.515	102.530	102.492
6.75	102.834	102.848	102.811	6.75	102.834	102.848	102.811	6.75	102.834	102.848	102.811
6.875	102.425	102.398	102.370	6.875	102.425	102.398	102.370	6.875	102.425	102.398	102.370
7	102.815	102.787	102.759	7	102.815	102.787	102.759	7	102.815	102.787	102.759
7.125	103.117	103.089	103.062	7.125	103.117	103.089	103.062	7.125	103.117	103.089	103.062
7.25	103.370	103.313	103.277	7.25	103.370	103.313	103.277	7.25	103.370	103.313	103.277
7.375	102.836	102.770	102.704	7.375	102.836	102.770	102.704	7.375	102.836	102.770	102.704
7.5	103.147	103.080	103.014	7.5	103.147	103.080	103.014	7.5	103.147	103.080	103.014
7.625	103.416	103.349	103.283	7.625	103.416	103.349	103.283	7.625	103.416	103.349	103.283
7.75	103.532	103.489	103.463	7.75	103.532	103.489	103.463	7.75	103.532	103.489	103.463
7.875	102.662	102.577	102.501	7.875	102.662	102.577	102.501	7.875	102.662	102.577	102.501
8	103.060	102.975	102.899	8	103.060	102.975	102.899	8	103.060	102.975	102.899

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	96.441	96.398	96.382	4.25	96.441	96.398	96.382	5	95.977	96.000	96.012
4.375	96.941	96.898	96.883	4.375	96.941	96.898	96.883	5.125	96.788	96.810	96.823
4.5	97.439	97.396	97.381	4.5	97.439	97.396	97.381	5.25	97.836	97.828	97.820
4.625	97.935	97.891	97.876	4.625	97.935	97.891	97.876	5.375	98.372	98.364	98.356
4.75	98.485	98.601	98.611	4.75	98.485	98.601	98.611	5.5	98.921	98.945	98.941
4.875	99.030	99.146	99.156	4.875	99.030	99.146	99.156	5.625	99.379	99.387	99.382
5	99.561	99.677	99.687	5	99.561	99.677	99.687	5.75	99.788	99.609	99.547
5.125	100.073	100.189	100.199	5.125	100.073	100.189	100.199	5.875	100.130	99.982	99.961
5.25	99.971	99.928	99.902	5.25	99.971	99.928	99.902	6	100.806	100.657	100.636
5.375	100.069	100.166	100.160	5.375	100.069	100.166	100.160	6.125	101.188	101.204	101.184
5.5	100.545	100.642	100.636	5.5	100.545	100.642	100.636	6.25	101.738	101.559	101.380
5.625	100.994	101.091	101.084	5.625	100.994	101.091	101.084	6.375	100.975	100.961	100.947
5.75	100.869	100.826	100.800	5.75	100.869	100.826	100.800	6.5	101.392	101.386	101.348
5.875	100.635	100.712	100.689	5.875	100.635	100.712	100.689	6.625	101.917	101.910	101.873
6	101.065	101.143	101.120	6	101.065	101.143	101.120	6.75	101.855	101.827	101.800
								6.875	101.517	101.490	101.440
								7	101.998	101.978	101.924
								7.125	102.505	102.486	102.431
								7.25	102.208	102.150	102.115
								7.375	101.557	101.497	101.426
								7.5	102.006	101.945	101.874
								7.625	102.244	102.184	102.113
								7.75	102.295	102.251	102.225

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	97.836	97.828	97.820	5	95.977	96.000	96.012	4.5	93.014	93.001	93.021
5.375	98.372	98.364	98.356	5.125	96.788	96.810	96.823	4.625	93.628	93.648	93.669
5.5	98.921	98.945	98.941	5.25	97.891	97.883	97.875	4.75	94.253	94.170	94.180
5.625	99.379	99.387	99.382	5.375	98.397	98.389	98.381	4.875	94.770	94.686	94.696
5.75	99.788	99.609	99.547	5.5	98.921	98.945	98.941	5	95.255	95.171	95.182
5.875	100.130	99.982	99.961	5.625	99.365	99.387	99.382	5.125	95.699	95.616	95.626
6	100.806	100.657	100.636	5.75	99.656	99.612	99.597	5.25	96.278	96.278	96.278
6.125	101.188	101.204	101.184	5.875	99.965	99.982	99.961	5.375	96.364	96.364	96.364
6.25	101.738	101.559	101.380	6	100.641	100.657	100.636	5.5	96.752	96.752	96.752
6.375	100.975	100.961	100.947	6.125	101.188	101.204	101.184	5.625	97.148	97.148	97.148
6.5	101.392	101.386	101.348	6.25	101.158	101.114	101.088	5.75	97.816	97.809	97.802
6.625	101.917	101.910	101.873	6.375	100.877	100.848	100.832	5.875	98.080	98.073	98.066
6.75	101.855	101.827	101.800	6.5	101.392	101.386	101.348	6	98.411	98.404	98.397
6.875	101.517	101.490	101.440	6.625	101.917	101.910	101.873	6.125	98.703	98.696	98.689

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	98.735	98.701	98.714	5.25	98.735	98.701	98.714	5.25	98.735	98.701	98.714
5.375	99.063	99.019	99.004	5.375	99.063	99.019	99.004	5.375	99.063	99.019	99.004

5.5	99.702	99.756	99.751	5.5	99.702	99.756	99.751	5.5	99.702	99.756	99.751
5.625	100.250	100.207	100.193	5.625	100.250	100.207	100.193	5.625	100.250	100.207	100.193
5.75	100.793	100.828	100.823	5.75	100.793	100.828	100.823	5.75	100.793	100.828	100.823
5.875	100.957	100.778	100.599	5.875	100.957	100.778	100.599	5.875	100.957	100.778	100.599
6	101.474	101.294	101.179	6	101.474	101.294	101.179	6	101.474	101.294	101.179
6.125	101.887	101.747	101.726	6.125	101.887	101.747	101.726	6.125	101.887	101.747	101.726
6.25	102.177	102.137	102.117	6.25	102.177	102.137	102.117	6.25	102.177	102.137	102.117
6.375	101.743	101.730	101.716	6.375	101.743	101.730	101.716	6.375	101.743	101.730	101.716
6.5	102.120	102.106	102.093	6.5	102.120	102.106	102.093	6.5	102.120	102.106	102.093
6.625	102.515	102.530	102.492	6.625	102.515	102.530	102.492	6.625	102.515	102.530	102.492
6.75	102.834	102.848	102.811	6.75	102.834	102.848	102.811	6.75	102.834	102.848	102.811
6.875	102.425	102.398	102.370	6.875	102.425	102.398	102.370	6.875	102.425	102.398	102.370
7	102.815	102.787	102.759	7	102.815	102.787	102.759	7	102.815	102.787	102.759
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	97.439	97.396	97.381	4.25	96.441	96.398	96.382	5.25	97.836	97.828	97.820
4.625	97.935	97.891	97.876	4.375	96.941	96.898	96.883	5.375	98.372	98.364	98.356
4.75	98.485	98.601	98.611	4.5	97.439	97.396	97.381	5.5	98.921	98.945	98.941
4.875	99.030	99.146	99.156	4.625	97.935	97.891	97.876	5.625	99.379	99.387	99.382
5	99.561	99.677	99.687	4.75	98.485	98.601	98.611	5.75	99.788	99.609	99.547
5.125	100.073	100.189	100.199	4.875	99.030	99.146	99.156	5.875	100.130	99.982	99.961
5.25	99.971	99.928	99.902	5	99.561	99.677	99.687	6	100.806	100.657	100.636
5.375	100.069	100.166	100.160	5.125	100.073	100.189	100.199	6.125	101.188	101.204	101.184
5.5	100.545	100.642	100.636	5.25	99.971	99.928	99.902	6.25	101.738	101.559	101.380
5.625	100.994	101.091	101.084	5.375	100.069	100.166	100.160	6.375	100.975	100.961	100.947
5.75	100.869	100.826	100.800	5.5	100.545	100.642	100.636	6.5	101.392	101.386	101.348
5.875	100.635	100.712	100.689	5.625	100.994	101.091	101.084	6.625	101.917	101.910	101.873
6	101.065	101.143	101.120	5.75	100.869	100.826	100.800	6.75	101.855	101.827	101.800
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	97.836	97.828	97.820	5.25	97.282	97.238	97.223	4.5	93.014	93.001	93.021
5.375	98.372	98.364	98.356	5.375	98.071	98.095	98.090	4.625	93.628	93.648	93.669
5.5	98.921	98.945	98.941	5.5	98.921	98.945	98.941	4.75	94.253	94.170	94.180
5.625	99.379	99.387	99.382	5.625	99.363	99.387	99.382	4.875	94.770	94.686	94.696
5.75	99.788	99.609	99.547	5.75	99.656	99.612	99.597	5	95.255	95.171	95.182
5.875	100.130	99.982	99.961	5.875	99.965	99.982	99.961	5.125	95.699	95.616	95.626
6	100.806	100.657	100.636	6	100.641	100.657	100.636	5.25	96.278	96.278	96.278
6.125	101.188	101.204	101.184	6.125	101.188	101.204	101.184	5.375	96.364	96.364	96.364
6.25	101.738	101.559	101.380	6.25	101.158	101.114	101.088	5.5	96.752	96.752	96.752
6.375	100.975	100.961	100.947	6.375	100.788	100.782	100.744	5.625	97.148	97.148	97.148
6.5	101.392	101.386	101.348	6.5	101.392	101.386	101.348	5.75	97.816	97.809	97.802
6.625	101.917	101.910	101.873	6.625	101.917	101.910	101.873	5.875	98.080	98.073	98.066
6.75	101.855	101.827	101.800	6.75	101.757	101.713	101.687	6	98.411	98.404	98.397
6.875	101.517	101.490	101.440	6.875	101.510	101.490	101.436	6.125	98.703	98.696	98.689

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	97.241	97.197	97.183	5.125	97.241	97.197	97.183	4.75	95.460	95.416	95.401
5.25	98.007	97.997	97.987	5.25	98.007	97.997	97.987	4.875	96.054	96.010	96.019
5.375	98.523	98.513	98.503	5.375	98.523	98.513	98.503	5	96.647	96.604	96.589
5.5	98.997	98.987	98.977	5.5	98.997	98.987	98.977	5.125	97.241	97.197	97.183
5.625	99.466	99.456	99.446	5.625	99.466	99.456	99.446	5.25	97.835	97.791	97.776
5.75	99.893	99.849	99.835	5.75	99.893	99.849	99.835	5.375	98.163	98.119	98.104
5.875	100.057	99.996	99.987	5.875	100.057	99.996	99.987	5.5	98.757	98.713	98.698
6	100.574	100.407	100.398	6	100.574	100.407	100.398	5.625	99.350	99.307	99.292
6.125	100.987	100.821	100.812	6.125	100.987	100.821	100.812	5.75	99.893	99.849	99.835
6.25	101.277	101.098	101.063	6.25	101.277	101.098	101.063	5.875	100.057	99.878	99.699
6.375	100.843	100.830	100.816	6.375	100.843	100.830	100.816	6	100.574	100.394	100.215
6.5	101.220	101.206	101.193	6.5	101.220	101.206	101.193	6.125	100.987	100.808	100.684
6.625	101.522	101.488	101.472	6.625	101.522	101.488	101.472	6.25	101.277	101.098	101.063
6.75	101.892	101.865	101.837	6.75	101.892	101.865	101.837	6.375	100.843	100.830	100.816
6.875	101.525	101.498	101.470	6.875	101.525	101.498	101.470	6.5	101.220	101.206	101.193
7	101.915	101.887	101.859	7	101.915	101.887	101.859	6.625	101.511	101.486	101.472
7.125	102.217	102.189	102.162	7.125	102.217	102.189	102.162	6.75	101.892	101.865	101.837
7.25	102.470	102.413	102.377	7.25	102.470	102.413	102.377	6.875	101.525	101.498	101.470
7.375	101.936	101.870	101.804	7.375	101.936	101.870	101.804	7	101.915	101.887	101.859
7.5	102.247	102.180	102.114	7.5	102.247	102.180	102.114	7.125	102.217	102.189	102.162
7.625	102.516	102.449	102.383	7.625	102.516	102.449	102.383	7.25	102.470	102.413	102.377
7.75	102.632	102.589	102.563	7.75	102.632	102.589	102.563	7.375	101.936	101.870	101.804
7.875	101.762	101.677	101.601	7.875	101.762	101.677	101.601	7.5	102.247	102.180	102.114
8	102.160	102.075	101.999	8	102.160	102.075	101.999	7.625	102.516	102.449	102.383
8.125	102.543	102.458	102.382	8.125	102.543	102.458	102.382	7.75	102.632	102.589	102.563
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	95.541	95.498	95.482	4.25	95.541	95.498	95.482	4.875	94.455	94.498	94.610
4.375	96.041	95.998	95.983	4.375	96.041	95.998	95.983	5	94.793	94.836	94.948
4.5	96.539	96.496	96.481	4.5	96.539	96.496	96.481	5.125	95.485	95.528	95.640
4.625	97.035	96.991	96.976	4.625	97.035	96.991	96.976	5.25	97.367	97.359	97.352
4.75	97.526	97.512	97.522	4.75	97.526	97.512	97.522	5.375	97.806	97.798	97.791
4.875	97.849	97.966	97.976	4.875	97.849	97.966	97.976	5.5	98.234	98.226	98.219
5	98.275	98.392	98.402	5	98.275	98.392	98.402	5.625	98.622	98.614	98.607
5.125	98.671	98.787	98.798	5.125	98.671	98.787	98.798	5.75	98.953	98.947	98.941
5.25	99.071	99.028	99.002	5.25	99.071	99.028	99.002	5.875	99.340	99.333	99.327
5.375	98.816	98.913	98.906	5.375	98.816	98.913	98.906	6	99.906	99.727	99.684
5.5	99.175	99.272	99.265	5.5	99.175	99.272	99.265	6.125	100.230	100.051	100.012
5.625	99.508	99.604	99.598	5.625	99.508	99.604	99.598	6.25	100.838	100.659	100.480
5.75	99.969	99.926	99.900	5.75	99.969	99.926	99.900	6.375	100.293	100.263	100.247
5.875	99.492	99.485	99.478	5.875	99.492	99.485	99.478	6.5	100.573	100.542	100.526
6	99.824	99.817	99.810	6	99.824	99.817	99.810	6.625	100.866	100.833	100.816
								6.75	100.955	100.927	100.900
								6.875	101.159	101.107	101.082
								7	101.410	101.357	101.331
								7.125	101.658	101.603	101.577
								7.25	101.308	101.250	101.215
								7.375	100.236	100.192	100.211
								7.5	100.675	100.631	100.605
								7.625	101.099	101.055	101.029
								7.75	101.395	101.351	101.325
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	100.573	100.542	100.526	6.125	100.084	100.075	100.068	4.5	92.114	92.101	92.121
6.625	100.866	100.833	100.816	6.25	100.258	100.214	100.188	4.625	92.728	92.748	92.769
6.75	100.955	100.927	100.900	6.375	100.353	100.324	100.308	4.75	93.223	93.237	93.251
6.875	101.159	101.107	101.082	6.5	100.657	100.626	100.610	4.875	93.540	93.529	93.543
7	101.410	101.357	101.331	6.625	100.980	100.947	100.931	5	93.941	93.955	93.969
7.125	101.658	101.603	101.577	6.75	100.960	100.909	100.884	5.125	94.221	94.234	94.248
7.25	101.308	101.250	101.215	6.875	101.244	101.192	101.167	5.25	95.378	95.378	95.378
7.375	100.236	100.192	100.211	7	101.531	101.478	101.452	5.375	95.464	95.464	95.464
7.5	100.675	100.631	100.605	7.125	101.813	101.758	101.732	5.5	95.852	95.852	95.852
7.625	101.099	101.055	101.029	7.25	101.358	101.300	101.265	5.625	96.248	96.248	96.248
7.75	101.395	101.351	101.325	7.375	100.286	100.242	100.216	5.75	96.916	96.909	96.902
				7.5	100.725	100.681	100.655	5.875	97.180	97.173	97.166
				7.625	101.149	101.105	101.079	6	97.511	97.504	97.497
								6.125	97.803	97.796	97.789
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	100.843	100.830	100.816	6.375	100.843	100.830	100.816	6	100.574	100.394	100.215

6.5	101.220	101.206	101.193	6.5	101.220	101.206	101.193	6.125	100.987	100.808	100.684
6.625	101.522	101.488	101.472	6.625	101.522	101.488	101.472	6.25	101.277	101.098	101.063
6.75	101.892	101.865	101.837	6.75	101.892	101.865	101.837	6.375	100.843	100.830	100.816
6.875	101.525	101.498	101.470	6.875	101.525	101.498	101.470	6.5	101.220	101.206	101.193
7	101.915	101.887	101.859	7	101.915	101.887	101.859	6.625	101.511	101.486	101.472
7.125	102.217	102.189	102.162	7.125	102.217	102.189	102.162	6.75	101.892	101.865	101.837
7.25	102.470	102.413	102.377	7.25	102.470	102.413	102.377	6.875	101.525	101.498	101.470
7.375	101.936	101.870	101.804	7.375	101.936	101.870	101.804	7	101.915	101.887	101.859
7.5	102.247	102.180	102.114	7.5	102.247	102.180	102.114	7.125	102.217	102.189	102.162
7.625	102.516	102.449	102.383	7.625	102.516	102.449	102.383	7.25	102.470	102.413	102.377
7.75	102.632	102.589	102.563	7.75	102.632	102.589	102.563	7.375	101.936	101.870	101.804
7.875	101.762	101.677	101.601	7.875	101.762	101.677	101.601	7.5	102.247	102.180	102.114
8	102.160	102.075	101.999	8	102.160	102.075	101.999	7.625	102.516	102.449	102.383
8.125	102.543	102.458	102.382	8.125	102.543	102.458	102.382	7.75	102.632	102.589	102.563
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	96.539	96.496	96.481	4.5	96.539	96.496	96.481	6.625	100.731	100.717	100.704
4.625	97.035	96.991	96.976	4.625	97.035	96.991	96.976	6.75	100.955	100.927	100.900
4.75	97.526	97.512	97.522	4.75	97.526	97.512	97.522	6.875	100.338	100.310	100.283
4.875	97.849	97.966	97.976	4.875	97.849	97.966	97.976	7	100.727	100.700	100.672
5	98.275	98.392	98.402	5	98.275	98.392	98.402	7.125	101.029	101.002	100.974
5.125	98.671	98.787	98.798	5.125	98.671	98.787	98.798	7.25	101.308	101.250	101.215
5.25	99.071	99.028	99.002	5.25	99.071	99.028	99.002	7.375	100.236	100.192	100.211
5.375	98.816	98.913	98.906	5.375	98.816	98.913	98.906	7.5	100.675	100.631	100.605
5.5	99.175	99.272	99.265	5.5	99.175	99.272	99.265	7.625	101.099	101.055	101.029
5.625	99.508	99.604	99.598	5.625	99.508	99.604	99.598	7.75	101.395	101.351	101.325
5.75	99.969	99.926	99.900	5.75	99.969	99.926	99.900				
5.875	99.492	99.485	99.478	5.875	99.492	99.485	99.478				
6	99.824	99.817	99.810	6	99.824	99.817	99.810				
6.125	100.200	100.157	100.131	6.125	100.200	100.157	100.131				
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	100.451	100.438	100.424	6.125	99.879	99.835	99.913	4.5	92.114	92.101	92.121
6.625	100.731	100.717	100.704	6.25	100.258	100.214	100.188	4.625	92.728	92.748	92.769
6.75	100.955	100.927	100.900	6.375	99.539	99.498	99.560	4.75	93.223	93.237	93.251
6.875	100.338	100.310	100.283	6.5	100.052	100.009	100.036	4.875	93.540	93.529	93.543
7	100.727	100.700	100.672	6.625	100.542	100.499	100.473	5	93.941	93.955	93.969
7.125	101.029	101.002	100.974	6.75	100.857	100.813	100.787	5.125	94.221	94.234	94.248
7.25	101.308	101.250	101.215	6.875	100.197	100.197	100.243	5.25	95.378	95.378	95.378
7.375	100.236	100.192	100.211	7	100.625	100.574	100.619	5.375	95.464	95.464	95.464
7.5	100.675	100.631	100.605	7.125	101.075	101.017	100.982	5.5	95.852	95.852	95.852
7.625	101.099	101.055	101.029	7.25	101.358	101.300	101.265	5.625	96.248	96.248	96.248
7.75	101.395	101.351	101.325	7.375	100.286	100.242	100.216	5.75	96.916	96.909	96.902
				7.5	100.725	100.681	100.655	5.875	97.180	97.173	97.166
				7.625	101.149	101.105	101.079	6	97.511	97.504	97.497
								6.125	97.803	97.796	97.789

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	99.276	99.110	98.810	6.75	96.676	96.510	96.210
6.875	99.805	99.639	99.339	6.875	97.205	97.039	96.739
7	100.313	100.147	99.847	7	97.713	97.547	97.247
7.125	100.772	100.606	100.306	7.125	98.172	98.006	97.706
7.25	101.212	101.046	100.746	7.25	98.612	98.446	98.146
7.375	101.234	101.010	100.710	7.375	98.634	98.410	98.110
7.5	101.712	101.488	101.188	7.5	99.112	98.888	98.588
7.625	102.131	101.907	101.607	7.625	99.531	99.307	99.007
7.75	102.531	102.307	102.007	7.75	99.931	99.707	99.407
7.875	102.288	102.006	101.706	7.875	99.688	99.406	99.106
8	102.716	102.434	102.134	8	100.116	99.834	99.534
8.125	103.105	102.823	102.523	8.125	100.505	100.223	99.923
8.25	103.475	103.193	102.893	8.25	100.875	100.593	100.293

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.276	97.110	96.810	6.75	94.676	94.510	94.210
6.875	97.805	97.639	97.339	6.875	95.205	95.039	94.739
7	98.313	98.147	97.847	7	95.713	95.547	95.247
7.125	98.772	98.606	98.306	7.125	96.172	96.006	95.706
7.25	99.212	99.046	98.746	7.25	96.612	96.446	96.146
7.375	99.234	99.010	98.710	7.375	96.634	96.410	96.110
7.5	99.712	99.488	99.188	7.5	97.112	96.888	96.588
7.625	100.131	99.907	99.607	7.625	97.531	97.307	97.007
7.75	100.531	100.307	100.007	7.75	97.931	97.707	97.407
7.875	100.288	100.006	99.706	7.875	97.688	97.406	97.106
8	100.716	100.434	100.134	8	98.116	97.834	97.534
8.125	101.105	100.823	100.523	8.125	98.505	98.223	97.923
8.25	101.475	101.193	100.893	8.25	98.875	98.593	98.293

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.