



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	99.110	99.110	99.094	5.625	99.110	99.110	99.094	5	96.980	96.936	96.920
5.75	99.780	99.780	99.760	5.75	99.703	99.698	99.611	5.125	97.540	97.496	97.480
5.875	100.368	100.368	100.348	5.875	100.255	100.217	100.129	5.25	98.110	98.066	98.050
6	100.988	100.988	100.968	6	100.779	100.724	100.632	5.375	98.751	98.708	98.691
6.125	101.414	101.414	101.394	6.125	101.232	101.178	101.088	5.5	99.325	99.281	99.265
6.25	101.285	101.285	101.285	6.25	101.285	101.285	101.285	5.625	99.789	99.745	99.729
6.375	101.575	101.575	101.555	6.375	101.448	101.429	101.338	5.75	100.865	100.862	100.803
6.5	102.058	102.058	102.038	6.5	101.871	101.828	101.735	5.875	101.393	101.349	101.310
6.625	102.443	102.443	102.423	6.625	102.259	102.181	102.088	6	101.894	101.828	101.811
6.75	102.437	102.437	102.433	6.75	102.437	102.437	102.433	6.125	102.193	102.194	102.094
6.875	102.405	102.405	102.385	6.875	102.262	102.234	102.233	6.25	101.928	101.928	101.928
7	102.832	102.832	102.812	7	102.597	102.541	102.538	6.375	102.275	102.228	102.214
7.125	103.172	103.172	103.152	7.125	102.891	102.839	102.824	6.5	102.659	102.612	102.598
7.25	103.162	103.145	103.129	7.25	103.162	103.145	103.129	6.625	102.980	102.933	102.919
7.375	103.161	103.155	103.128	7.375	103.094	103.046	103.027	6.75	102.746	102.746	102.742
7.5	103.538	103.532	103.505	7.5	103.426	103.392	103.392	6.875	102.706	102.697	102.688
7.625	103.911	103.905	103.878	7.625	103.722	103.672	103.654	7	103.024	103.014	103.005
7.75	103.774	103.736	103.736	7.75	103.774	103.736	103.736	7.125	103.328	103.318	103.309
7.875	103.789	103.785	103.763	7.875	103.789	103.785	103.763	7.25	103.419	103.402	103.387
8	104.065	104.047	104.007	8	103.952	103.904	103.787	7.375	103.522	103.473	103.454
8.125	104.412	104.394	104.353	8.125	104.148	104.095	103.942	7.5	103.865	103.816	103.797
8.25	103.491	103.420	103.339	8.25	103.491	103.420	103.339	7.625	104.170	104.120	104.101
8.375	103.934	103.863	103.782	8.375	103.934	103.863	103.782	7.75	103.933	103.896	103.896
8.5	104.358	104.287	104.206	8.5	104.358	104.287	104.206	7.875	103.967	103.963	103.939
8.625	104.546	104.475	104.394	8.625	104.546	104.475	104.394	8	104.011	103.963	103.805
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	98.180	98.180	98.146	4.625	98.661	98.661	98.628	6	100.399	100.338	100.325
4.75	98.813	98.769	98.755	4.75	99.217	99.217	99.188	6.125	100.881	100.881	100.881
4.875	99.314	99.314	99.289	4.875	99.776	99.776	99.752	6.25	100.956	100.944	100.854
5	99.673	99.630	99.614	5	99.632	99.632	99.612	6.375	101.392	101.343	101.250
5.125	99.669	99.669	99.649	5.125	99.985	99.985	99.938	6.5	101.790	101.706	101.613
5.25	100.076	100.032	100.050	5.25	100.208	100.208	100.166	6.625	102.059	101.983	101.887
5.375	100.537	100.494	100.464	5.375	100.776	100.776	100.739	6.75	101.986	101.986	101.983
5.5	100.855	100.811	100.782	5.5	101.022	101.022	100.989	6.875	102.167	102.089	102.087
5.625	100.834	100.834	100.814	5.625	100.692	100.692	100.648	7	102.508	102.431	102.419
5.75	100.821	100.863	100.870	5.75	100.981	100.981	100.941	7.125	102.818	102.736	102.630
5.875	101.258	101.214	101.185	5.875	101.307	101.307	101.272	7.25	102.644	102.606	102.524
6	101.523	101.479	101.450	6	101.433	101.433	101.403	7.375	102.944	102.868	102.785
6.125	101.401	101.395	101.369	6.125	101.108	101.108	101.082	7.5	103.206	103.148	103.058
6.25	101.395	101.351	101.322	6.25	101.344	101.344	101.323	7.625	103.411	103.323	103.210
6.375	101.816	101.772	101.743	6.375	101.659	101.659	101.642	7.75	102.395	102.268	102.316
6.5	102.040	101.996	101.967	6.5	101.869	101.869	101.856	7.875	102.607	102.509	102.566
6.625	101.847	101.841	101.814	6.625	101.647	101.638	101.613				
6.75	102.002	101.984	101.934	6.75	101.860	101.847	101.818				
6.875	102.378	102.335	102.305	6.875	102.080	102.051	102.019				
7	102.556	102.513	102.483	7	102.349	102.326	102.295				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.534	93.534	93.509	5.125	97.907	97.864	97.835				
5.125	95.614	95.614	95.594	5.25	98.405	98.361	98.332				
5.25	96.303	96.303	96.272	5.375	98.858	98.815	98.786				
5.375	97.002	97.002	96.976	5.5	99.170	99.127	99.097				
5.5	97.418	97.418	97.397	5.625	98.705	98.661	98.632				
5.625	97.904	97.904	97.888	5.75	99.182	99.139	99.109				
5.75	99.682	99.682	99.670	5.875	99.611	99.568	99.538				
5.875	99.940	99.940	99.933	6	99.869	99.825	99.796				
6	100.435	100.435	100.433	6.125	98.979	98.962	98.922				
6.125	100.976	100.976	100.976	6.25	99.443	99.400	99.370				
6.25	101.335	101.335	101.335	6.375	99.856	99.813	99.783				
6.375	101.241	101.241	101.223	6.5	100.066	100.022	99.993				
6.5	101.642	101.642	101.628	6.625	99.609	99.592	99.552				
6.625	101.964	101.964	101.955	6.75	100.091	100.010	99.896				
6.75	102.366	102.366	102.362	6.875	100.266	100.185	100.071				
6.875	102.196	102.195	102.164	7	100.437	100.355	100.242				

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



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

YOUR BFF IN WHOLESALE

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	98.048	97.985	97.946	5	97.702	97.770	97.738	5	95.397	95.334	95.271
5.125	98.424	98.361	98.298	5.125	98.122	98.185	98.151	5.125	96.066	96.003	95.940
5.25	98.801	98.738	98.675	5.25	98.533	98.591	98.554	5.25	96.552	96.489	96.427
5.375	99.174	99.111	99.048	5.375	98.930	98.983	98.942	5.375	97.228	97.165	97.102
5.5	99.492	99.429	99.366	5.5	99.314	99.362	99.318	5.5	97.717	97.654	97.591
5.625	99.870	99.807	99.744	5.625	99.690	99.734	99.687	5.625	98.398	98.335	98.272
5.75	100.067	100.004	99.941	5.75	100.027	100.065	100.016	5.75	98.890	98.827	98.765
5.875	100.413	100.350	100.287	5.875	100.299	100.332	100.279	5.875	99.192	99.129	99.066
6	100.613	100.550	100.487	6	100.597	100.626	100.570	6	99.682	99.619	99.556
6.125	100.965	100.902	100.839	6.125	100.931	100.955	100.896	6.125	99.953	99.890	99.828
6.25	101.167	101.148	101.085	6.25	101.253	101.272	101.210	6.25	100.417	100.354	100.292
6.375	101.509	101.523	101.458	6.375	101.561	101.575	101.510	6.375	100.881	100.818	100.756
6.5	101.778	101.788	101.719	6.5	101.843	101.853	101.784	6.5	101.346	101.283	101.220
6.625	101.996	102.000	101.928	6.625	102.110	102.114	102.042	6.625	101.618	101.555	101.492
6.75	102.222	102.222	102.147	6.75	102.337	102.336	102.261	6.75	102.088	102.025	101.962
6.875	102.441	102.436	102.358	6.875	102.500	102.495	102.417	6.875	102.361	102.298	102.235
7	102.556	102.546	102.465	7	102.586	102.523	102.460	7	102.633	102.570	102.507
7.125	102.615	102.552	102.489	7.125	102.829	102.766	102.703	7.125	102.906	102.843	102.780

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	98.116	98.053	97.990	5	97.443	97.380	97.317	5	95.465	95.402	95.339
5.125	98.492	98.429	98.366	5.125	98.053	97.990	97.927	5.125	96.134	96.071	96.008
5.25	98.869	98.806	98.743	5.25	98.494	98.431	98.368	5.25	96.620	96.557	96.494
5.375	99.242	99.179	99.116	5.375	98.935	98.872	98.809	5.375	97.296	97.233	97.170
5.5	99.560	99.497	99.434	5.5	99.204	99.141	99.078	5.5	97.785	97.722	97.659
5.625	99.938	99.875	99.812	5.625	99.646	99.583	99.520	5.625	98.466	98.403	98.340
5.75	100.135	100.072	100.009	5.75	99.911	99.848	99.785	5.75	98.959	98.896	98.833
5.875	100.481	100.418	100.355	5.875	100.324	100.261	100.198	5.875	99.260	99.197	99.134
6	100.682	100.619	100.556	6	100.562	100.499	100.436	6	99.750	99.687	99.624
6.125	101.033	100.970	100.907	6.125	100.974	100.911	100.848	6.125	100.021	99.958	99.895
6.25	101.235	101.172	101.109	6.25	101.211	101.148	101.085	6.25	100.485	100.422	100.359
6.375	101.435	101.372	101.309	6.375	101.450	101.387	101.324	6.375	100.949	100.886	100.823
6.5	101.637	101.574	101.511	6.5	101.691	101.628	101.565	6.5	101.414	101.351	101.288
6.625	101.840	101.777	101.714	6.625	101.931	101.868	101.805	6.625	101.686	101.623	101.560
6.75	102.068	102.005	101.942	6.75	102.171	102.108	102.045	6.75	102.156	102.093	102.030
6.875	102.273	102.210	102.147	6.875	102.411	102.348	102.285	6.875	102.429	102.366	102.303
7	102.479	102.416	102.353	7	102.654	102.591	102.528	7	102.701	102.638	102.575
7.125	102.683	102.620	102.557	7.125	102.898	102.835	102.772	7.125	102.974	102.911	102.848

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	100.391	100.381	100.367	5.75	100.201	100.157	100.141	5	98.907	98.907	98.887
5.875	101.001	100.991	100.977	5.875	100.764	100.720	100.704	5.125	99.094	99.094	99.081
6	101.586	101.576	101.562	6	101.241	101.197	101.181	5.25	99.620	99.620	99.606
6.125	102.108	102.098	102.084	6.125	101.601	101.557	101.541	5.375	99.906	99.906	99.892
6.25	101.765	101.755	101.741	6.25	101.284	101.240	101.224	5.5	100.287	100.287	100.273
6.375	102.278	102.268	102.253	6.375	101.788	101.745	101.729	5.625	100.479	100.479	100.466
6.5	102.755	102.745	102.731	6.5	102.215	102.171	102.155	5.75	100.405	100.398	100.377
6.625	103.189	103.179	103.164	6.625	102.521	102.477	102.461	5.875	100.719	100.712	100.690
6.75	102.754	102.740	102.716	6.75	102.026	101.982	101.950	6	100.840	100.833	100.811
6.875	103.197	103.183	103.159	6.875	102.496	102.452	102.420				
7	103.603	103.589	103.565	7	102.890	102.847	102.814				
7.125	103.995	103.981	103.957	7.125	103.167	103.124	103.091				
7.25	103.617	103.597	103.564	7.25	102.726	102.683	102.650				
7.375	103.094	103.046	103.027	7.375	103.170	103.127	103.094				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.382	97.382	97.362
5.125	97.710	97.710	97.689
5.25	97.977	97.977	97.964
5.375	98.293	98.293	98.280
5.5	98.604	98.604	98.591
5.625	98.877	98.877	98.863
5.75	98.757	98.737	98.700
5.875	99.021	99.001	98.963
6	99.482	99.462	99.424

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	99.992	99.982	99.971	5.75	100.865	100.820	100.803	5	98.907	98.907	98.887
5.875	100.639	100.621	100.614	5.875	101.328	101.283	101.266	5.125	99.094	99.094	99.081
6	101.230	101.211	101.203	6	101.792	101.746	101.729	5.25	99.620	99.620	99.606
6.125	101.728	101.708	101.700	6.125	102.046	101.999	101.982	5.375	99.906	99.906	99.892
6.25	101.492	101.476	101.459	6.25	101.826	101.800	101.786	5.5	100.287	100.287	100.273
6.375	102.001	101.983	101.966	6.375	102.230	102.204	102.190	5.625	100.479	100.479	100.466
6.5	102.427	102.408	102.393	6.5	102.577	102.550	102.536	5.75	100.405	100.398	100.377
6.625	102.780	102.761	102.746	6.625	102.904	102.876	102.862	5.875	100.719	100.712	100.690
6.75	102.520	102.501	102.483	6.75	102.358	102.348	102.339	6	100.840	100.833	100.811
6.875	103.007	102.988	102.969	6.875	102.706	102.697	102.688				
7	103.388	103.369	103.348	7	103.024	103.014	103.005				
7.125	103.713	103.693	103.672	7.125	103.328	103.318	103.309				
7.25	103.403	103.370	103.338	7.25	103.203	103.155	103.136				
7.375	103.094	103.046	103.027	7.375	103.522	103.473	103.454				
7.5	103.426	103.377	103.359	7.5	103.865	103.816	103.797				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.346	98.336	98.325
4.875	98.676	98.666	98.655
5	98.817	99.037	99.026
5.125	99.302	99.293	99.238
5.25	99.623	99.614	99.560
5.375	99.939	99.930	99.876
5.5	100.099	100.090	100.035
5.625	100.020	100.012	99.945
5.75	100.330	100.322	100.256
5.875	100.635	100.627	100.560
6	100.925	100.917	100.849

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

Table with multiple columns and rows containing interest rates for various loan terms (FHA 30 Yr, 25 Yr, 20 Yr, 15 Yr, 10 Yr, Streamline) and high balance rates. The table is organized into sections for different loan durations and balance types.

5.5	100.959	101.012	101.023	5.5	100.959	101.012	101.023	5.5	100.959	101.012	101.023
5.625	101.390	101.443	101.455	5.625	101.390	101.443	101.455	5.625	101.390	101.443	101.455
5.75	102.045	102.098	102.110	5.75	102.045	102.098	102.110	5.75	102.045	102.098	102.110
5.875	101.628	101.448	101.308	5.875	101.628	101.448	101.308	5.875	101.628	101.448	101.308
6	102.102	101.960	101.955	6	102.102	101.960	101.955	6	102.102	101.960	101.955
6.125	102.471	102.485	102.480	6.125	102.471	102.485	102.480	6.125	102.471	102.485	102.480
6.25	102.750	102.784	102.779	6.25	102.750	102.784	102.779	6.25	102.750	102.784	102.779
6.375	102.342	102.322	102.301	6.375	102.342	102.322	102.301	6.375	102.342	102.322	102.301
6.5	102.658	102.637	102.617	6.5	102.658	102.637	102.617	6.5	102.658	102.637	102.617
6.625	102.927	102.907	102.886	6.625	102.927	102.907	102.886	6.625	102.927	102.907	102.886
6.75	103.160	103.174	103.152	6.75	103.160	103.174	103.152	6.75	103.160	103.174	103.152
6.875	102.788	102.740	102.692	6.875	102.788	102.740	102.692	6.875	102.788	102.740	102.692
7	103.087	103.039	102.991	7	103.087	103.039	102.991	7	103.087	103.039	102.991
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	98.484	98.440	98.446	4.25	97.491	97.448	97.432	5.25	99.021	99.014	98.872
4.625	98.974	98.964	98.985	4.375	97.989	97.946	97.930	5.375	99.544	99.537	99.399
4.75	99.461	99.488	99.514	4.5	98.484	98.440	98.446	5.5	100.207	100.231	100.243
4.875	99.896	100.012	100.038	4.625	98.974	98.964	98.985	5.625	100.639	100.662	100.674
5	100.397	100.513	100.539	4.75	99.461	99.488	99.514	5.75	100.622	100.578	100.563
5.125	100.870	100.987	101.012	4.875	99.896	100.012	100.038	5.875	100.771	100.787	100.782
5.25	100.755	100.712	100.682	5	100.397	100.513	100.539	6	101.418	101.434	101.429
5.375	100.727	100.824	100.834	5.125	100.870	100.987	101.012	6.125	101.943	101.959	101.954
5.5	101.176	101.273	101.282	5.25	100.755	100.712	100.682	6.25	101.979	101.799	101.620
5.625	101.604	101.701	101.710	5.375	100.727	100.824	100.834	6.375	101.573	101.553	101.532
5.75	101.518	101.475	101.445	5.5	101.176	101.273	101.282	6.5	101.889	101.869	101.848
5.875	101.317	101.394	101.387	5.625	101.604	101.701	101.710	6.625	102.312	102.306	102.284
6	101.726	101.803	101.796	5.75	101.518	101.475	101.445	6.75	102.185	102.137	102.089
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	99.021	99.014	98.872	5.25	98.459	98.483	98.495	4.5	94.305	94.326	94.346
5.375	99.544	99.537	99.399	5.375	99.364	99.387	99.399	4.625	94.943	94.964	94.985
5.5	100.207	100.231	100.243	5.5	100.207	100.231	100.243	4.75	95.312	95.228	95.254
5.625	100.639	100.662	100.674	5.625	100.639	100.662	100.674	4.875	95.777	95.693	95.719
5.75	100.622	100.578	100.563	5.75	100.672	100.628	100.613	5	96.192	96.108	96.134
5.875	100.771	100.787	100.782	5.875	100.771	100.787	100.782	5.125	96.550	96.466	96.492
6	101.418	101.434	101.429	6	101.418	101.434	101.429	5.25	97.048	97.035	97.022
6.125	101.943	101.959	101.954	6.125	101.943	101.959	101.954	5.375	97.130	97.117	97.104
6.25	101.979	101.799	101.620	6.25	101.645	101.601	101.568	5.5	97.506	97.493	97.479
6.375	101.573	101.553	101.532	6.375	101.262	101.256	101.234	5.625	97.898	97.884	97.871
6.5	101.889	101.869	101.848	6.5	101.807	101.800	101.778	5.75	98.424	98.411	98.398
6.625	102.312	102.306	102.284	6.625	102.312	102.306	102.284	5.875	98.677	98.663	98.650
6.75	102.185	102.137	102.089	6.75	102.113	102.055	102.015	6	99.002	98.989	98.975
6.875	101.811	101.760	101.760	6.875	101.773	101.753	101.714	6.125	99.291	99.277	99.264

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	98.720	98.676	98.793	5.125	98.720	98.676	98.793	4.75	97.220	97.176	97.160
5.25	99.313	99.270	99.375	5.25	99.313	99.270	99.375	4.875	97.553	97.645	97.774
5.375	99.701	99.692	99.550	5.375	99.701	99.692	99.550	5	98.126	98.082	98.108
5.5	100.158	100.149	100.009	5.5	100.158	100.149	100.009	5.125	98.720	98.676	98.793
5.625	100.610	100.601	100.462	5.625	100.610	100.601	100.462	5.25	99.313	99.270	99.375
5.75	100.910	100.866	100.873	5.75	100.910	100.866	100.873	5.375	99.246	99.232	99.219
5.875	100.728	100.710	100.699	5.875	100.728	100.710	100.699	5.5	99.832	99.819	99.907
6	101.202	101.101	101.092	6	101.202	101.101	101.092	5.625	100.447	100.434	100.421
6.125	101.571	101.493	101.487	6.125	101.571	101.493	101.487	5.75	100.910	100.866	100.873
6.25	101.847	101.668	101.543	6.25	101.847	101.668	101.543	5.875	100.728	100.548	100.369
6.375	101.442	101.422	101.401	6.375	101.442	101.422	101.401	6	101.202	101.023	100.844
6.5	101.758	101.737	101.717	6.5	101.758	101.737	101.717	6.125	101.571	101.392	101.212
6.625	102.027	102.007	101.986	6.625	102.027	102.007	101.986	6.25	101.847	101.668	101.543
6.75	102.223	102.175	102.126	6.75	102.223	102.175	102.126	6.375	101.442	101.422	101.401
6.875	101.888	101.840	101.792	6.875	101.888	101.840	101.792	6.5	101.758	101.737	101.717
7	102.187	102.139	102.091	7	102.187	102.139	102.091	6.625	102.027	102.007	101.986
7.125	102.523	102.475	102.427	7.125	102.523	102.475	102.427	6.75	102.223	102.175	102.126
7.25	102.654	102.588	102.525	7.25	102.654	102.588	102.525	6.875	101.888	101.840	101.792
7.375	101.608	101.564	101.532	7.375	101.608	101.564	101.532	7	102.187	102.139	102.091
7.5	102.030	101.986	101.953	7.5	102.030	101.986	101.953	7.125	102.523	102.475	102.427
7.625	102.429	102.385	102.352	7.625	102.429	102.385	102.352	7.25	102.654	102.588	102.525
7.75	102.711	102.667	102.634	7.75	102.711	102.667	102.634	7.375	101.608	101.564	101.532
7.875	101.694	101.609	101.521	7.875	101.694	101.609	101.521	7.5	102.030	101.986	101.953
8	102.082	101.996	101.908	8	102.082	101.996	101.908	7.625	102.429	102.385	102.352
8.125	102.455	102.370	102.282	8.125	102.455	102.370	102.282	7.75	102.711	102.667	102.634
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	96.591	96.548	96.532	4.25	96.591	96.548	96.532	4.875	96.245	96.287	96.415
4.375	97.089	97.046	97.030	4.375	97.089	97.046	97.030	5	96.579	96.621	96.750
4.5	97.584	97.540	97.546	4.5	97.584	97.540	97.546	5.125	97.264	97.306	97.435
4.625	98.074	98.064	98.085	4.625	98.074	98.064	98.085	5.25	98.547	98.540	98.398
4.75	98.561	98.517	98.501	4.75	98.561	98.517	98.501	5.375	98.968	98.961	98.821
4.875	98.658	98.774	98.800	4.875	98.658	98.774	98.800	5.5	99.375	99.368	99.229
5	99.040	99.156	99.182	5	99.040	99.156	99.182	5.625	99.741	99.734	99.597
5.125	99.387	99.504	99.530	5.125	99.387	99.504	99.530	5.75	99.722	99.678	99.663
5.25	99.855	99.812	99.782	5.25	99.855	99.812	99.782	5.875	100.034	100.029	100.020
5.375	99.441	99.538	99.548	5.375	99.441	99.538	99.548	6	100.367	100.361	100.354
5.5	99.780	99.876	99.886	5.5	99.780	99.876	99.886	6.125	100.669	100.663	100.658
5.625	100.156	100.200	100.209	5.625	100.156	100.200	100.209	6.25	101.079	100.899	100.720
5.75	100.618	100.575	100.545	5.75	100.618	100.575	100.545	6.375	100.775	100.748	100.738
5.875	100.089	100.112	100.105	5.875	100.089	100.112	100.105	6.5	101.030	101.002	100.994
6	100.414	100.426	100.419	6	100.414	100.426	100.419	6.625	101.299	101.270	101.264
								6.75	101.285	101.237	101.189
								6.875	101.446	101.395	101.395
								7	101.683	101.631	101.633
								7.125	101.336	101.287	101.239
								7.25	101.459	101.402	101.362
								7.375	100.447	100.406	100.451
								7.5	100.792	100.748	100.770
								7.625	101.192	101.148	101.115
								7.75	101.474	101.430	101.397
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	101.030	101.002	100.994	6.125	100.747	100.741	100.736	4.5	93.405	93.426	93.446
6.625	101.299	101.270	101.264	6.25	100.745	100.701	100.668	4.625	94.043	94.064	94.085
6.75	101.285	101.237	101.189	6.375	100.846	100.819	100.809	4.75	94.327	94.314	94.301
6.875	101.446	101.395	101.395	6.5	101.131	101.103	101.095	4.875	94.609	94.596	94.583
7	101.683	101.631	101.633	6.625	101.436	101.408	101.402	5	95.027	95.014	95.000
7.125	101.336	101.287	101.239	6.75	101.273	101.222	101.221	5.125	95.303	95.290	95.276
7.25	101.459	101.402	101.362	6.875	101.540	101.490	101.490	5.25	96.148	96.135	96.122
7.375	100.447	100.406	100.451	7	101.813	101.762	101.764	5.375	96.230	96.217	96.204
7.5	100.792	100.748	100.770	7.125	101.235	101.177	101.137	5.5	96.606	96.593	96.579
7.625	101.192	101.148	101.115	7.25	101.509	101.452	101.412	5.625	96.998	96.984	96.971
7.75	101.474	101.430	101.397	7.375	100.447	100.406	100.451	5.75	97.524	97.511	97.498
				7.5	100.842	100.798	100.770	5.875	97.777	97.763	97.750
				7.625	101.242	101.198	101.165	6	98.102	98.089	98.075
								6.125	98.391	98.377	98.364
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	101.442	101.422	101.401	6.375	101.442	101.422	101.401	6	101.202	101.023	100.844

6.5	101.758	101.737	101.717	6.5	101.758	101.737	101.717	6.125	101.571	101.392	101.212
6.625	102.027	102.007	101.986	6.625	102.027	102.007	101.986	6.25	101.847	101.668	101.543
6.75	102.223	102.175	102.126	6.75	102.223	102.175	102.126	6.375	101.442	101.422	101.401
6.875	101.888	101.840	101.792	6.875	101.888	101.840	101.792	6.5	101.758	101.737	101.717
7	102.187	102.139	102.091	7	102.187	102.139	102.091	6.625	102.027	102.007	101.986
7.125	102.523	102.475	102.427	7.125	102.523	102.475	102.427	6.75	102.223	102.175	102.126
7.25	102.654	102.588	102.525	7.25	102.654	102.588	102.525	6.875	101.888	101.840	101.792
7.375	101.608	101.564	101.532	7.375	101.608	101.564	101.532	7	102.187	102.139	102.091
7.5	102.030	101.986	101.953	7.5	102.030	101.986	101.953	7.125	102.523	102.475	102.427
7.625	102.429	102.385	102.352	7.625	102.429	102.385	102.352	7.25	102.654	102.588	102.525
7.75	102.711	102.667	102.634	7.75	102.711	102.667	102.634	7.375	101.608	101.564	101.532
7.875	101.694	101.609	101.521	7.875	101.694	101.609	101.521	7.5	102.030	101.986	101.953
8	102.082	101.996	101.908	8	102.082	101.996	101.908	7.625	102.429	102.385	102.352
8.125	102.455	102.370	102.282	8.125	102.455	102.370	102.282	7.75	102.711	102.667	102.634
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	97.584	97.540	97.546	4.5	97.584	97.540	97.546	6.625	101.259	101.238	101.217
4.625	98.074	98.064	98.085	4.625	98.074	98.064	98.085	6.75	101.285	101.237	101.189
4.75	98.561	98.517	98.501	4.75	98.561	98.517	98.501	6.875	100.701	100.652	100.604
4.875	98.658	98.774	98.800	4.875	98.658	98.774	98.800	7	101.000	100.951	100.903
5	99.040	99.156	99.182	5	99.040	99.156	99.182	7.125	101.336	101.287	101.239
5.125	99.387	99.504	99.530	5.125	99.387	99.504	99.530	7.25	101.459	101.402	101.362
5.25	99.855	99.812	99.782	5.25	99.855	99.812	99.782	7.375	100.447	100.406	100.451
5.375	99.441	99.538	99.548	5.375	99.441	99.538	99.548	7.5	100.792	100.748	100.770
5.5	99.780	99.876	99.886	5.5	99.780	99.876	99.886	7.625	101.192	101.148	101.115
5.625	100.156	100.200	100.209	5.625	100.156	100.200	100.209	7.75	101.474	101.430	101.397
5.75	100.618	100.575	100.545	5.75	100.618	100.575	100.545				
5.875	100.089	100.112	100.105	5.875	100.089	100.112	100.105				
6	100.414	100.426	100.419	6	100.414	100.426	100.419				
6.125	100.713	100.726	100.718	6.125	100.713	100.726	100.718				
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	100.989	100.969	100.948	6.125	100.390	100.404	100.499	4.5	93.405	93.426	93.446
6.625	101.259	101.238	101.217	6.25	100.745	100.701	100.668	4.625	94.043	94.064	94.085
6.75	101.285	101.237	101.189	6.375	99.951	99.894	99.943	4.75	94.327	94.314	94.301
6.875	100.701	100.652	100.604	6.5	100.444	100.386	100.373	4.875	94.609	94.596	94.583
7	101.000	100.951	100.903	6.625	100.913	100.856	100.816	5	95.027	95.014	95.000
7.125	101.336	101.287	101.239	6.75	101.213	101.155	101.115	5.125	95.303	95.290	95.276
7.25	101.459	101.402	101.362	6.875	100.460	100.460	100.522	5.25	96.148	96.135	96.122
7.375	100.447	100.406	100.451	7	100.796	100.793	100.855	5.375	96.230	96.217	96.204
7.5	100.792	100.748	100.770	7.125	101.235	101.177	101.137	5.5	96.606	96.593	96.579
7.625	101.192	101.148	101.115	7.25	101.509	101.452	101.412	5.625	96.998	96.984	96.971
7.75	101.474	101.430	101.397	7.375	100.447	100.406	100.451	5.75	97.524	97.511	97.498
				7.5	100.842	100.798	100.770	5.875	97.777	97.763	97.750
				7.625	101.242	101.198	101.165	6	98.102	98.089	98.075
								6.125	98.391	98.377	98.364

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	99.592	99.405	99.105	6.75	96.992	96.805	96.505
6.875	100.101	99.914	99.614	6.875	97.501	97.314	97.014
7	100.599	100.412	100.112	7	97.999	97.812	97.512
7.125	101.028	100.841	100.541	7.125	98.428	98.241	97.941
7.25	101.448	101.261	100.961	7.25	98.848	98.661	98.361
7.375	101.578	101.334	101.034	7.375	98.978	98.734	98.434
7.5	102.026	101.782	101.482	7.5	99.426	99.182	98.882
7.625	102.435	102.191	101.891	7.625	99.835	99.591	99.291
7.75	102.815	102.571	102.271	7.75	100.215	99.971	99.671
7.875	102.493	102.191	101.891	7.875	99.893	99.591	99.291
8	102.911	102.609	102.309	8	100.311	100.009	99.709
8.125	103.280	102.978	102.678	8.125	100.680	100.378	100.078
8.25	103.620	103.318	103.018	8.25	101.020	100.718	100.418

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.592	97.405	97.105	6.75	94.992	94.805	94.505
6.875	98.101	97.914	97.614	6.875	95.501	95.314	95.014
7	98.599	98.412	98.112	7	95.999	95.812	95.512
7.125	99.028	98.841	98.541	7.125	96.428	96.241	95.941
7.25	99.448	99.261	98.961	7.25	96.848	96.661	96.361
7.375	99.578	99.334	99.034	7.375	96.978	96.734	96.434
7.5	100.026	99.782	99.482	7.5	97.426	97.182	96.882
7.625	100.435	100.191	99.891	7.625	97.835	97.591	97.291
7.75	100.815	100.571	100.271	7.75	98.215	97.971	97.671
7.875	100.493	100.191	99.891	7.875	97.893	97.591	97.291
8	100.911	100.609	100.309	8	98.311	98.009	97.709
8.125	101.280	100.978	100.678	8.125	98.680	98.378	98.078
8.25	101.620	101.318	101.018	8.25	99.020	98.718	98.418

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.