



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	98.521	98.475	98.429	5.625	98.409	98.475	98.429	5	96.016	95.971	95.955
5.75	99.036	99.027	99.018	5.75	98.910	98.962	98.928	5.125	96.576	96.531	96.515
5.875	99.627	99.618	99.609	5.875	99.445	99.498	99.465	5.25	97.256	97.211	97.195
6	100.249	100.240	100.231	6	99.956	100.001	99.960	5.375	97.897	97.852	97.836
6.125	100.682	100.673	100.664	6.125	100.422	100.470	100.435	5.5	98.844	98.910	98.863
6.25	100.537	100.528	100.519	6.25	100.475	100.509	100.453	5.625	99.297	99.353	99.300
6.375	101.057	101.048	101.039	6.375	100.971	101.004	100.947	5.75	100.207	100.159	100.122
6.5	101.544	101.535	101.526	6.5	101.385	101.415	101.356	5.875	100.725	100.657	100.638
6.625	101.938	101.929	101.920	6.625	101.784	101.813	101.755	6	101.223	101.154	101.135
6.75	101.644	101.635	101.626	6.75	101.605	101.621	101.574	6.125	101.466	101.397	101.378
6.875	102.036	102.027	102.018	6.875	102.003	102.019	101.972	6.25	101.514	101.487	101.442
7	102.478	102.469	102.460	7	102.318	102.327	102.273	6.375	101.947	101.900	101.883
7.125	102.829	102.820	102.810	7.125	102.662	102.673	102.622	6.5	102.329	102.282	102.265
7.25	102.604	102.556	102.511	7.25	102.604	102.556	102.511	6.625	102.649	102.600	102.584
7.375	102.964	102.916	102.890	7.375	102.964	102.916	102.856	6.75	102.197	102.186	102.141
7.5	103.313	103.297	103.281	7.5	103.296	103.248	103.187	6.875	102.544	102.533	102.487
7.625	103.695	103.679	103.663	7.625	103.591	103.542	103.481	7	102.860	102.849	102.802
7.75	103.385	103.380	103.327	7.75	103.385	103.380	103.327	7.125	103.156	103.145	103.098
7.875	103.788	103.783	103.720	7.875	103.788	103.783	103.720	7.25	103.074	103.026	102.967
8	103.978	103.952	103.927	8	103.787	103.707	103.659	7.375	103.393	103.345	103.285
8.125	104.331	104.306	104.280	8.125	103.991	103.915	103.862	7.5	103.735	103.686	103.627
8.25	103.329	103.242	103.161	8.25	103.329	103.242	103.161	7.625	104.032	103.983	103.923
8.375	103.772	103.685	103.604	8.375	103.772	103.685	103.604	7.75	103.644	103.639	103.578
8.5	104.196	104.109	104.028	8.5	104.196	104.109	104.028	7.875	103.965	103.960	103.898
8.625	104.384	104.297	104.216	8.625	104.384	104.297	104.216	8	103.844	103.763	103.715
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	97.928	97.928	97.928	4.625	98.375	98.375	98.375	6	99.685	99.623	99.608
4.75	98.232	98.242	98.236	4.75	98.682	98.682	98.653	6.125	100.046	100.037	100.001
4.875	98.772	98.772	98.748	4.875	99.241	99.241	99.216	6.25	100.595	100.629	100.573
5	98.981	98.937	98.920	5	99.072	99.072	99.052	6.375	101.020	101.054	100.997
5.125	99.441	99.441	99.425	5.125	99.932	99.932	99.917	6.5	101.377	101.408	101.349
5.25	99.527	99.610	99.518	5.25	99.721	99.721	99.632	6.625	101.702	101.724	101.666
5.375	99.924	99.981	99.889	5.375	100.251	100.251	100.166	6.75	101.529	101.545	101.498
5.5	100.241	100.319	100.227	5.5	100.418	100.418	100.337	6.875	101.865	101.878	101.832
5.625	100.591	100.591	100.515	5.625	100.971	100.971	100.895	7	102.201	102.202	102.147
5.75	100.503	100.468	100.426	5.75	100.571	100.571	100.531	7.125	102.498	102.446	102.389
5.875	100.835	100.780	100.758	5.875	100.914	100.914	100.879	7.25	102.461	102.458	102.435
6	101.120	101.063	101.041	6	101.043	101.062	101.012	7.375	102.760	102.752	102.728
6.125	101.322	101.322	101.296	6.125	101.623	101.623	101.597	7.5	103.049	103.031	103.003
6.25	101.181	101.110	101.078	6.25	101.083	101.083	101.061	7.625	103.140	103.132	103.106
6.375	101.489	101.417	101.385	6.375	101.366	101.366	101.349	7.75	102.295	102.276	102.296
6.5	101.714	101.641	101.610	6.5	101.577	101.577	101.564	7.875	102.503	102.479	102.496
6.625	101.606	101.592	101.583	6.625	101.788	101.788	101.780				
6.75	101.884	101.825	101.783	6.75	101.596	101.610	101.681				
6.875	102.182	102.123	102.080	6.875	101.853	101.821	101.888				
7	102.317	102.270	102.236	7	102.092	102.102	102.170				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.660	92.620	92.620	5.125	97.297	97.249	97.216				
5.125	94.741	94.690	94.690	5.25	97.792	97.744	97.711				
5.25	95.508	95.461	95.461	5.375	98.245	98.198	98.164				
5.375	96.185	96.144	96.144	5.5	98.556	98.509	98.475				
5.5	96.561	96.524	96.524	5.625	98.157	98.110	98.076				
5.625	97.151	97.201	97.155	5.75	98.632	98.585	98.552				
5.75	98.216	98.173	98.173	5.875	99.061	99.013	98.980				
5.875	98.754	98.716	98.716	6	99.320	99.272	99.239				
6	99.270	99.236	99.236	6.125	98.630	98.609	98.588				
6.125	99.696	99.668	99.668	6.25	99.053	99.005	98.972				
6.25	100.357	100.302	100.302	6.375	99.464	99.417	99.383				
6.375	100.834	100.784	100.784	6.5	99.675	99.628	99.594				
6.5	101.240	101.195	101.195	6.625	99.356	99.327	99.297				
6.625	101.564	101.524	101.524	6.75	99.829	99.734	99.639				
6.75	101.543	101.476	101.476	6.875	100.010	99.923	99.881				
6.875	101.943	101.882	101.881	7	100.185	100.090	99.995				

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de:	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.431	97.501	97.464	5	97.137	97.206	97.170	5	94.785	94.722	94.660
5.125	97.770	97.817	97.776	5.125	97.538	97.603	97.562	5.125	95.448	95.385	95.322
5.25	98.143	98.129	98.085	5.25	97.944	98.005	97.960	5.25	95.930	95.867	95.804
5.375	98.494	98.431	98.383	5.375	98.355	98.411	98.363	5.375	96.598	96.535	96.472
5.5	98.807	98.744	98.681	5.5	98.731	98.783	98.731	5.5	97.083	97.020	96.957
5.625	99.181	99.118	99.055	5.625	99.071	99.118	99.063	5.625	97.757	97.694	97.631
5.75	99.377	99.319	99.260	5.75	99.371	99.413	99.354	5.75	98.245	98.182	98.119
5.875	99.722	99.659	99.596	5.875	99.634	99.639	99.575	5.875	98.544	98.481	98.419
6	99.922	99.859	99.796	6	99.869	99.882	99.814	6	99.011	98.948	98.885
6.125	100.270	100.207	100.144	6.125	100.277	100.214	100.151	6.125	99.280	99.217	99.154
6.25	100.619	100.556	100.493	6.25	100.514	100.451	100.388	6.25	99.739	99.676	99.613
6.375	100.819	100.756	100.693	6.375	100.753	100.690	100.627	6.375	100.198	100.135	100.072
6.5	101.020	100.957	100.894	6.5	100.993	100.930	100.867	6.5	100.660	100.597	100.535
6.625	101.104	101.114	101.028	6.625	101.231	101.168	101.105	6.625	100.932	100.869	100.806
6.75	101.303	101.309	101.219	6.75	101.470	101.407	101.344	6.75	101.397	101.334	101.272
6.875	101.506	101.504	101.410	6.875	101.711	101.648	101.585	6.875	101.668	101.605	101.543
7	101.712	101.710	101.612	7	101.953	101.890	101.827	7	101.939	101.876	101.814
7.125	101.958	101.951	101.849	7.125	102.196	102.133	102.070	7.125	102.212	102.149	102.086
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	97.466	97.403	97.340	5	96.864	96.801	96.738	5	94.853	94.790	94.727
5.125	97.838	97.775	97.712	5.125	97.468	97.405	97.342	5.125	95.516	95.453	95.390
5.25	98.211	98.148	98.085	5.25	97.905	97.842	97.779	5.25	95.998	95.935	95.872
5.375	98.562	98.499	98.436	5.375	98.342	98.279	98.216	5.375	96.666	96.603	96.540
5.5	98.875	98.812	98.749	5.5	98.610	98.547	98.484	5.5	97.151	97.088	97.025
5.625	99.249	99.186	99.123	5.625	99.048	98.985	98.922	5.625	97.825	97.762	97.699
5.75	99.445	99.382	99.319	5.75	99.293	99.230	99.167	5.75	98.313	98.250	98.187
5.875	99.790	99.727	99.664	5.875	99.702	99.639	99.576	5.875	98.612	98.549	98.486
6	99.990	99.927	99.864	6	99.937	99.874	99.811	6	99.079	99.016	98.953
6.125	100.338	100.275	100.212	6.125	100.345	100.282	100.219	6.125	99.348	99.285	99.222
6.25	100.687	100.624	100.561	6.25	100.582	100.519	100.456	6.25	99.807	99.744	99.681
6.375	100.887	100.824	100.761	6.375	100.821	100.758	100.695	6.375	100.266	100.203	100.140
6.5	101.088	101.025	100.962	6.5	101.061	100.998	100.935	6.5	100.728	100.665	100.602
6.625	101.143	101.080	101.017	6.625	101.299	101.236	101.173	6.625	101.000	100.937	100.874
6.75	101.369	101.306	101.243	6.75	101.538	101.475	101.412	6.75	101.466	101.403	101.340
6.875	101.574	101.511	101.448	6.875	101.779	101.716	101.653	6.875	101.736	101.673	101.610
7	101.777	101.714	101.651	7	102.021	101.958	101.895	7	102.008	101.945	101.882
7.125	101.981	101.918	101.855	7.125	102.264	102.201	102.138	7.125	102.280	102.217	102.154

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

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

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	99.779	99.769	99.745	5.75	99.487	99.442	99.426	5	98.464	98.461	98.444
5.875	100.386	100.376	100.352	5.875	100.045	100.001	99.985	5.125	98.667	98.664	98.647
6	100.958	100.949	100.924	6	100.522	100.478	100.462	5.25	99.193	99.190	99.173
6.125	101.468	101.458	101.434	6.125	100.883	100.838	100.822	5.375	99.478	99.475	99.458
6.25	101.349	101.340	101.315	6.25	100.755	100.710	100.694	5.5	99.858	99.855	99.838
6.375	101.862	101.852	101.828	6.375	101.258	101.214	101.197	5.625	100.053	100.050	100.033
6.5	102.341	102.331	102.307	6.5	101.684	101.640	101.623	5.75	100.038	100.030	100.013
6.625	102.779	102.769	102.745	6.625	101.991	101.946	101.930	5.875	100.344	100.335	100.319
6.75	102.493	102.475	102.451	6.75	101.654	101.603	101.570	6	100.468	100.459	100.442
6.875	102.947	102.929	102.905	6.875	102.123	102.072	102.040				
7	103.367	103.349	103.325	7	102.517	102.465	102.433				
7.125	103.775	103.757	103.733	7.125	102.794	102.743	102.710				
7.25	103.423	103.397	103.365	7.25	102.417	102.366	102.334				
7.375	102.964	102.916	102.856	7.375	102.861	102.810	102.777				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.897	96.892	96.867
5.125	97.225	97.222	97.205
5.25	97.551	97.547	97.530
5.375	97.865	97.862	97.845
5.5	98.176	98.173	98.156
5.625	98.451	98.447	98.430
5.75	98.385	98.362	98.329
5.875	98.641	98.618	98.585
6	99.105	99.082	99.049

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	99.384	99.379	99.349	5.75	100.207	100.159	100.122	5	98.464	98.461	98.444
5.875	100.026	100.012	99.990	5.875	100.670	100.622	100.584	5.125	98.667	98.664	98.647
6	100.611	100.594	100.573	6	101.131	101.082	101.044	5.25	99.193	99.190	99.173
6.125	101.151	101.136	101.116	6.125	101.376	101.327	101.289	5.375	99.478	99.475	99.458
6.25	101.089	101.080	101.060	6.25	101.514	101.487	101.442	5.5	99.858	99.855	99.838
6.375	101.667	101.651	101.636	6.375	101.916	101.889	101.844	5.625	100.053	100.050	100.033
6.5	102.164	102.145	102.131	6.5	102.259	102.232	102.187	5.75	100.038	100.030	100.013
6.625	102.615	102.594	102.580	6.625	102.576	102.548	102.503	5.875	100.344	100.335	100.319
6.75	102.252	102.232	102.218	6.75	102.197	102.186	102.141	6	100.468	100.459	100.442
6.875	102.759	102.738	102.724	6.875	102.544	102.533	102.487				
7	103.183	103.163	103.149	7	102.860	102.849	102.802				
7.125	103.565	103.541	103.527	7.125	103.156	103.145	103.098				
7.25	103.260	103.224	103.197	7.25	103.074	103.026	102.967				
7.375	102.964	102.916	102.856	7.375	103.393	103.345	103.285				
7.5	103.296	103.248	103.187	7.5	103.735	103.686	103.627				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.622	97.610	97.599
4.875	97.951	97.939	97.928
5	98.314	98.302	98.291
5.125	98.816	98.763	98.751
5.25	99.137	99.085	99.073
5.375	99.452	99.400	99.388
5.5	99.607	99.554	99.542
5.625	99.756	99.703	99.680
5.75	100.067	100.014	99.992
5.875	100.371	100.318	100.296
6	100.653	100.599	100.576

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	97.973	98.028	97.967
5.625	98.428	98.483	98.422
5.75	98.907	98.953	98.909
5.875	99.453	99.494	99.447
6	99.974	100.010	99.959
6.125	100.445	100.481	100.430
6.25	100.473	100.501	100.435
6.375	100.949	100.972	100.903
6.5	101.370	101.388	101.315
6.625	101.808	101.826	101.753
6.75	101.603	101.612	101.556
6.875	101.967	101.972	101.912
7	102.309	102.309	102.245
7.125	102.691	102.691	102.627
7.25	102.539	102.530	102.499
7.375	102.857	102.844	102.809

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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

5.5	99.973	100.045	99.922	5.5	99.973	100.045	99.922	5.5	99.973	100.045	99.922
5.625	100.511	100.498	100.485	5.625	100.511	100.498	100.485	5.625	100.511	100.498	100.485
5.75	101.084	101.155	101.026	5.75	101.084	101.155	101.026	5.75	101.084	101.155	101.026
5.875	101.095	100.916	100.737	5.875	101.095	100.916	100.737	5.875	101.095	100.916	100.737
6	101.570	101.390	101.211	6	101.570	101.390	101.211	6	101.570	101.390	101.211
6.125	101.909	101.862	101.721	6.125	101.909	101.862	101.721	6.125	101.909	101.862	101.721
6.25	102.186	102.195	102.054	6.25	102.186	102.195	102.054	6.25	102.186	102.195	102.054
6.375	101.768	101.754	101.740	6.375	101.768	101.754	101.740	6.375	101.768	101.754	101.740
6.5	102.055	102.041	102.028	6.5	102.055	102.041	102.028	6.5	102.055	102.041	102.028
6.625	102.408	102.441	102.292	6.625	102.408	102.441	102.292	6.625	102.408	102.441	102.292
6.75	102.693	102.717	102.651	6.75	102.693	102.717	102.651	6.75	102.693	102.717	102.651
6.875	102.341	102.320	102.300	6.875	102.341	102.320	102.300	6.875	102.341	102.320	102.300
7	102.595	102.574	102.553	7	102.595	102.574	102.553	7	102.595	102.574	102.553
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	97.498	97.454	97.438	4.25	96.507	96.463	96.447	5.25	98.412	98.399	98.386
4.625	97.988	97.944	97.943	4.375	97.005	96.961	96.944	5.375	98.889	98.876	98.862
4.75	98.665	98.800	98.695	4.5	97.498	97.454	97.438	5.5	99.556	99.543	99.530
4.875	99.205	99.339	99.235	4.625	97.988	97.944	97.943	5.625	100.034	100.021	100.007
5	99.726	99.860	99.756	4.75	98.665	98.800	98.695	5.75	99.793	99.749	99.732
5.125	100.224	100.358	100.254	4.875	99.205	99.339	99.235	5.875	100.080	100.100	99.941
5.25	99.845	99.798	99.764	5	99.726	99.860	99.756	6	100.719	100.771	100.612
5.375	100.168	100.283	100.182	5.125	100.224	100.358	100.254	6.125	101.285	101.337	101.178
5.5	100.629	100.744	100.644	5.25	99.845	99.798	99.764	6.25	101.418	101.238	101.059
5.625	101.066	101.181	101.081	5.375	100.168	100.283	100.182	6.375	100.999	100.985	100.971
5.75	100.668	100.620	100.587	5.5	100.629	100.744	100.644	6.5	101.286	101.305	101.259
5.875	100.600	100.695	100.615	5.625	101.066	101.181	101.081	6.625	101.810	101.842	101.669
6	101.022	101.117	101.036	5.75	100.668	100.620	100.587	6.75	101.755	101.735	101.714
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	98.412	98.399	98.386	5.25	97.528	97.503	97.468	4.5	93.255	93.276	93.297
5.375	98.889	98.876	98.862	5.375	98.341	98.413	98.254	4.625	93.902	93.923	93.943
5.5	99.556	99.543	99.530	5.5	99.192	99.264	99.105	4.75	94.425	94.559	94.389
5.625	100.034	100.021	100.007	5.625	99.634	99.705	99.546	4.875	94.924	95.059	94.755
5.75	99.793	99.749	99.732	5.75	99.843	99.799	99.782	5	95.383	95.518	95.214
5.875	100.080	100.100	99.941	5.875	100.048	100.100	99.941	5.125	95.793	95.927	95.623
6	100.719	100.771	100.612	6	100.719	100.771	100.612	5.25	96.402	96.347	96.291
6.125	101.285	101.337	101.178	6.125	101.285	101.337	101.178	5.375	96.461	96.406	96.351
6.25	101.418	101.238	101.059	6.25	100.986	100.942	100.879	5.5	96.828	96.773	96.718
6.375	100.999	100.985	100.971	6.375	100.692	100.725	100.551	5.625	97.206	97.150	97.095
6.5	101.286	101.305	101.259	6.5	101.273	101.305	101.131	5.75	97.947	97.892	97.836
6.625	101.810	101.842	101.669	6.625	101.810	101.842	101.669	5.875	98.169	98.114	98.059
6.75	101.755	101.735	101.714	6.75	101.480	101.436	101.372	6	98.474	98.419	98.364
6.875	101.283	101.296	101.226	6.875	101.283	101.296	101.132	6.125	98.728	98.673	98.618

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML

6.5	101.855	101.841	101.828	6.5	101.855	101.841	101.828	6.125	101.709	101.530	101.351
6.625	102.158	102.135	102.110	6.625	102.158	102.135	102.110	6.25	101.986	101.807	101.628
6.75	102.493	102.472	102.451	6.75	102.493	102.472	102.451	6.375	101.568	101.554	101.540
6.875	102.141	102.120	102.100	6.875	102.141	102.120	102.100	6.5	101.855	101.841	101.828
7	102.395	102.374	102.353	7	102.395	102.374	102.353	6.625	102.120	102.106	102.092
7.125	102.731	102.710	102.689	7.125	102.731	102.710	102.689	6.75	102.493	102.472	102.451
7.25	103.064	102.997	102.931	7.25	103.064	102.997	102.931	6.875	102.141	102.120	102.100
7.375	101.993	102.007	102.177	7.375	101.993	102.007	102.177	7	102.395	102.374	102.353
7.5	102.325	102.339	102.509	7.5	102.325	102.339	102.509	7.125	102.731	102.710	102.689
7.625	102.658	102.614	102.551	7.625	102.658	102.614	102.551	7.25	103.064	102.997	102.931
7.75	102.939	102.896	102.832	7.75	102.939	102.896	102.832	7.375	101.993	102.007	102.177
7.875	102.034	101.949	101.836	7.875	102.034	101.949	101.836	7.5	102.325	102.339	102.509
8	102.420	102.335	102.222	8	102.420	102.335	102.222	7.625	102.658	102.614	102.551
8.125	102.794	102.708	102.595	8.125	102.794	102.708	102.595	7.75	102.939	102.896	102.832
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	97.298	97.254	97.238	4.5	97.298	97.254	97.238	6.625	101.351	101.337	101.323
4.625	97.788	97.744	97.743	4.625	97.788	97.744	97.743	6.75	101.555	101.535	101.514
4.75	98.273	98.403	98.299	4.75	98.273	98.403	98.299	6.875	100.954	100.933	100.912
4.875	98.707	98.841	98.737	4.875	98.707	98.841	98.737	7	101.207	101.186	101.166
5	99.114	99.248	99.144	5	99.114	99.248	99.144	7.125	101.543	101.523	101.502
5.125	99.487	99.622	99.518	5.125	99.487	99.622	99.518	7.25	101.527	101.469	101.405
5.25	99.645	99.598	99.564	5.25	99.645	99.598	99.564	7.375	100.912	100.926	101.078
5.375	99.601	99.717	99.616	5.375	99.601	99.717	99.616	7.5	101.244	101.257	101.410
5.5	99.946	100.061	99.961	5.5	99.946	100.061	99.961	7.625	101.420	101.377	101.313
5.625	100.272	100.387	100.287	5.625	100.272	100.387	100.287	7.75	101.702	101.658	101.595
5.75	100.468	100.420	100.387	5.75	100.468	100.420	100.387				
5.875	100.281	100.226	100.171	5.875	100.281	100.226	100.171				
6	100.587	100.531	100.476	6	100.587	100.531	100.476				
6.125	100.840	100.785	100.730	6.125	100.840	100.785	100.730				
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	101.086	101.073	101.059	6.125	100.557	100.629	100.570	4.5	93.055	93.076	93.097
6.625	101.351	101.337	101.323	6.25	100.786	100.742	100.679	4.625	93.702	93.723	93.743
6.75	101.555	101.535	101.514	6.375	100.055	100.107	100.033	4.75	94.134	94.162	94.189
6.875	100.954	100.933	100.912	6.5	100.513	100.554	100.480	4.875	94.410	94.506	94.465
7	101.207	101.186	101.166	6.625	100.981	100.941	100.874	5	94.828	94.856	94.883
7.125	101.543	101.523	101.502	6.75	101.280	101.236	101.172	5.125	95.087	95.114	95.142
7.25	101.527	101.469	101.405	6.875	100.678	100.711	100.647	5.25	96.202	96.147	96.091
7.375	100.912	100.926	101.078	7	101.037	101.070	101.006	5.375	96.261	96.206	96.151
7.5	101.244	101.257	101.410	7.125	101.302	101.271	101.207	5.5	96.628	96.573	96.518
7.625	101.420	101.377	101.313	7.25	101.577	101.519	101.455	5.625	97.006	96.950	96.895
7.75	101.702	101.658	101.595	7.375	100.912	100.926	101.078	5.75	97.747	97.692	97.636
				7.5	101.244	101.257	101.410	5.875	97.969	97.914	97.859
				7.625	101.470	101.427	101.363	6	98.274	98.219	98.164
								6.125	98.528	98.473	98.418

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	99.056	98.897	98.597	6.75	96.456	96.297	95.997
6.875	99.546	99.340	99.040	6.875	96.946	96.740	96.440
7	100.044	99.838	99.538	7	97.444	97.238	96.938
7.125	100.493	100.287	99.987	7.125	97.893	97.687	97.387
7.25	100.923	100.717	100.417	7.25	98.323	98.117	97.817
7.375	101.216	100.947	100.647	7.375	98.616	98.347	98.047
7.5	101.674	101.405	101.105	7.5	99.074	98.805	98.505
7.625	102.093	101.824	101.524	7.625	99.493	99.224	98.924
7.75	102.483	102.214	101.914	7.75	99.883	99.614	99.314
7.875	101.949	101.617	101.317	7.875	99.349	99.017	98.717
8	102.367	102.035	101.735	8	99.767	99.435	99.135
8.125	102.746	102.414	102.114	8.125	100.146	99.814	99.514
8.25	103.106	102.774	102.474	8.25	100.506	100.174	99.874

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.056	96.897	96.597	6.75	94.456	94.297	93.997
6.875	97.546	97.340	97.040	6.875	94.946	94.740	94.440
7	98.044	97.838	97.538	7	95.444	95.238	94.938
7.125	98.493	98.287	97.987	7.125	95.893	95.687	95.387
7.25	98.923	98.717	98.417	7.25	96.323	96.117	95.817
7.375	99.216	98.947	98.647	7.375	96.616	96.347	96.047
7.5	99.674	99.405	99.105	7.5	97.074	96.805	96.505
7.625	100.093	99.824	99.524	7.625	97.493	97.224	96.924
7.75	100.483	100.214	99.914	7.75	97.883	97.614	97.314
7.875	99.949	99.617	99.317	7.875	97.349	97.017	96.717
8	100.367	100.035	99.735	8	97.767	97.435	97.135
8.125	100.746	100.414	100.114	8.125	98.146	97.814	97.514
8.25	101.106	100.774	100.474	8.25	98.506	98.174	97.874

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.