



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	99.057	99.070	99.077	5.625	99.057	99.070	99.077	5	96.846	96.800	96.784
5.75	99.593	99.600	99.609	5.75	99.406	99.413	99.413	5.125	97.406	97.360	97.344
5.875	100.176	100.183	100.192	5.875	99.898	99.912	99.905	5.25	98.023	97.978	97.962
6	100.790	100.797	100.806	6	100.481	100.448	100.448	5.375	98.662	98.617	98.601
6.125	101.213	101.220	101.229	6.125	100.854	100.873	100.866	5.5	99.396	99.411	99.413
6.25	100.902	100.899	100.896	6.25	100.737	100.762	100.741	5.625	99.846	99.843	99.845
6.375	101.413	101.411	101.408	6.375	101.225	101.251	101.230	5.75	100.674	100.626	100.607
6.5	101.892	101.890	101.887	6.5	101.631	101.657	101.637	5.875	101.129	101.081	101.062
6.625	102.283	102.281	102.278	6.625	101.990	102.011	101.987	6	101.663	101.565	101.546
6.75	101.933	101.923	101.911	6.75	101.767	101.800	101.767	6.125	101.896	101.800	101.781
6.875	102.318	102.308	102.296	6.875	102.184	102.164	102.134	6.25	101.667	101.621	101.606
7	102.753	102.743	102.731	7	102.517	102.481	102.466	6.375	102.063	102.016	102.001
7.125	103.097	103.087	103.075	7.125	102.829	102.763	102.736	6.5	102.453	102.366	102.348
7.25	102.771	102.753	102.731	7.25	102.737	102.715	102.692	6.625	102.768	102.683	102.664
7.375	103.146	103.128	103.107	7.375	103.093	103.070	103.047	6.75	102.381	102.348	102.334
7.5	103.531	103.513	103.491	7.5	103.422	103.398	103.375	6.875	102.723	102.690	102.675
7.625	103.906	103.889	103.867	7.625	103.720	103.696	103.672	7	103.034	103.000	102.985
7.75	103.631	103.593	103.561	7.75	103.631	103.593	103.561	7.125	103.327	103.293	103.277
7.875	104.030	103.991	103.959	7.875	104.030	103.991	103.959	7.25	103.229	103.208	103.185
8	104.193	104.168	104.137	8	103.936	103.936	103.889	7.375	103.544	103.522	103.499
8.125	104.541	104.515	104.485	8.125	104.145	104.145	104.092	7.5	103.883	103.861	103.837
8.25	103.572	103.495	103.447	8.25	103.572	103.495	103.447	7.625	104.177	104.154	104.130
8.375	104.014	103.938	103.889	8.375	104.014	103.938	103.889	7.75	103.841	103.804	103.772
8.5	104.438	104.362	104.313	8.5	104.438	104.362	104.313	7.875	104.159	104.122	104.089
8.625	104.627	104.550	104.502	8.625	104.627	104.550	104.502	8	103.993	103.993	103.945
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	98.189	98.155	98.155	4.625	98.634	98.601	98.601	6	100.208	100.121	100.106
4.75	98.735	98.701	98.690	4.75	98.915	98.870	98.870	6.125	100.371	100.362	100.355
4.875	99.132	99.098	99.087	4.875	99.462	99.422	99.422	6.25	100.773	100.798	100.777
5	99.521	99.486	99.475	5	99.315	99.279	99.279	6.375	101.171	101.196	101.175
5.125	99.785	99.724	99.713	5.125	100.121	100.090	100.090	6.5	101.595	101.552	101.532
5.25	100.188	100.127	100.116	5.25	99.945	99.903	99.872	6.625	101.995	101.895	101.816
5.375	100.563	100.501	100.490	5.375	100.480	100.411	100.411	6.75	101.697	101.687	101.654
5.5	100.897	100.835	100.824	5.5	100.653	100.589	100.589	6.875	102.051	102.015	101.982
5.625	100.820	100.760	100.760	5.625	101.202	101.142	101.142	7	102.445	102.348	102.303
5.75	100.836	100.790	100.780	5.75	100.732	100.695	100.693	7.125	102.819	102.716	102.607
5.875	101.162	101.116	101.106	5.875	101.055	101.020	101.020	7.25	102.592	102.597	102.552
6	101.442	101.395	101.385	6	101.235	101.270	101.159	7.375	102.845	102.860	102.811
6.125	101.483	101.456	101.456	6.125	101.784	101.758	101.758	7.5	103.116	103.130	103.079
6.25	101.533	101.433	101.425	6.25	101.152	101.129	101.088	7.625	103.352	103.327	103.307
6.375	101.834	101.733	101.725	6.375	101.444	101.386	101.374	7.75	102.277	102.328	102.261
6.5	102.053	101.951	101.943	6.5	101.707	101.653	101.609	7.875	102.504	102.568	102.511
6.625	101.858	101.770	101.756	6.625	101.818	101.810	101.810				
6.75	102.134	102.046	102.031	6.75	101.913	101.913	101.819				
6.875	102.495	102.432	102.382	6.875	102.187	102.124	102.074				
7	102.674	102.611	102.561	7	102.396	102.391	102.294				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.351	93.326	93.326	5.125	97.749	97.695	97.662				
5.125	95.517	95.481	95.481	5.25	98.243	98.189	98.155				
5.25	96.307	96.276	96.276	5.375	98.696	98.642	98.609				
5.375	96.979	96.953	96.953	5.5	99.007	98.953	98.920				
5.5	98.020	97.992	97.944	5.625	98.579	98.524	98.491				
5.625	98.562	98.534	98.485	5.75	99.053	98.999	98.965				
5.75	98.877	98.819	98.819	5.875	99.481	99.427	99.393				
5.875	99.386	99.332	99.332	6	99.740	99.686	99.652				
6	99.888	99.839	99.839	6.125	98.917	98.871	98.868				
6.125	100.345	100.301	100.301	6.25	99.380	99.326	99.293				
6.25	100.772	100.702	100.702	6.375	99.791	99.737	99.704				
6.375	101.243	101.177	101.177	6.5	100.003	99.949	99.915				
6.5	101.644	101.583	101.583	6.625	99.591	99.571	99.546				
6.625	101.970	101.914	101.914	6.75	100.094	100.029	99.951				
6.75	101.870	101.850	101.850	6.875	100.271	100.206	100.128				
6.875	102.267	102.252	102.251	7	100.443	100.378	100.300				

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	98.104	98.109	98.142	5	97.891	97.895	97.929	5	94.919	94.856	94.793
5.125	98.419	98.418	98.448	5.125	98.265	98.264	98.294	5.125	95.579	95.516	95.454
5.25	98.727	98.722	98.748	5.25	98.642	98.637	98.663	5.25	96.060	95.997	95.934
5.375	99.027	99.017	99.040	5.375	99.029	99.019	99.042	5.375	96.726	96.663	96.601
5.5	99.315	99.300	99.319	5.5	99.394	99.378	99.398	5.5	97.210	97.147	97.085
5.625	99.586	99.566	99.582	5.625	99.729	99.708	99.724	5.625	97.882	97.819	97.757
5.75	99.857	99.832	99.845	5.75	100.017	99.992	100.004	5.75	98.369	98.306	98.243
5.875	100.115	100.085	100.094	5.875	100.246	100.216	100.225	5.875	98.667	98.604	98.542
6	100.375	100.340	100.345	6	100.494	100.459	100.465	6	99.128	99.065	99.003
6.125	100.659	100.620	100.622	6.125	100.770	100.730	100.732	6.125	99.396	99.333	99.271
6.25	100.966	100.921	100.920	6.25	101.024	100.979	100.978	6.25	99.854	99.791	99.728
6.375	101.259	101.209	101.204	6.375	101.247	101.198	101.193	6.375	100.311	100.248	100.186
6.5	101.466	101.412	101.403	6.5	101.410	101.356	101.347	6.5	100.773	100.710	100.647
6.625	101.643	101.584	101.572	6.625	101.494	101.435	101.423	6.625	101.043	100.980	100.918
6.75	101.838	101.774	101.759	6.75	101.592	101.528	101.512	6.75	101.508	101.445	101.382
6.875	102.034	101.965	101.946	6.875	101.823	101.760	101.697	6.875	101.778	101.715	101.652
7	102.242	102.169	102.146	7	102.064	102.001	101.938	7	102.048	101.985	101.923
7.125	102.484	102.405	102.379	7.125	102.307	102.244	102.181	7.125	102.320	102.257	102.195
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	97.593	97.530	97.467	5	96.997	96.934	96.902	5	94.987	94.924	94.861
5.125	97.964	97.901	97.838	5.125	97.600	97.537	97.474	5.125	95.648	95.585	95.522
5.25	98.335	98.272	98.209	5.25	98.035	97.972	97.909	5.25	96.128	96.065	96.002
5.375	98.680	98.617	98.554	5.375	98.471	98.408	98.345	5.375	96.794	96.731	96.668
5.5	98.991	98.928	98.865	5.5	98.738	98.675	98.612	5.5	97.278	97.215	97.152
5.625	99.364	99.301	99.238	5.625	99.175	99.112	99.049	5.625	97.950	97.887	97.824
5.75	99.558	99.495	99.432	5.75	99.414	99.351	99.288	5.75	98.437	98.374	98.311
5.875	99.903	99.840	99.777	5.875	99.821	99.758	99.695	5.875	98.735	98.672	98.609
6	100.101	100.038	99.975	6	100.056	99.993	99.930	6	99.196	99.133	99.070
6.125	100.448	100.385	100.322	6.125	100.462	100.399	100.336	6.125	99.464	99.401	99.338
6.25	100.795	100.732	100.669	6.25	100.699	100.636	100.573	6.25	99.922	99.859	99.796
6.375	100.994	100.931	100.868	6.375	100.937	100.874	100.811	6.375	100.379	100.316	100.253
6.5	101.195	101.132	101.069	6.5	101.176	101.113	101.050	6.5	100.841	100.778	100.715
6.625	101.250	101.187	101.124	6.625	101.413	101.350	101.287	6.625	101.111	101.048	100.985
6.75	101.475	101.412	101.349	6.75	101.651	101.588	101.525	6.75	101.576	101.513	101.450
6.875	101.679	101.616	101.553	6.875	101.891	101.828	101.765	6.875	101.846	101.783	101.720
7	101.881	101.818	101.755	7	102.133	102.070	102.007	7	102.116	102.053	101.990
7.125	102.084	102.021	101.958	7.125	102.375	102.312	102.249	7.125	102.388	102.325	102.262

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	100.348	100.356	100.356	5.75	100.128	100.083	100.066	5	98.667	98.680	98.663
5.875	100.943	100.951	100.951	5.875	100.680	100.634	100.618	5.125	98.868	98.881	98.864
6	101.499	101.507	101.507	6	101.156	101.110	101.094	5.25	99.391	99.404	99.387
6.125	101.996	102.004	102.004	6.125	101.516	101.471	101.455	5.375	99.671	99.684	99.667
6.25	101.715	101.713	101.705	6.25	101.220	101.175	101.158	5.5	100.047	100.060	100.043
6.375	102.219	102.217	102.209	6.375	101.721	101.676	101.660	5.625	100.233	100.246	100.229
6.5	102.688	102.685	102.677	6.5	102.147	102.101	102.085	5.75	100.206	100.216	100.199
6.625	103.123	103.121	103.113	6.625	102.454	102.408	102.392	5.875	100.508	100.518	100.501
6.75	102.756	102.735	102.702	6.75	102.042	101.996	101.980	6	100.630	100.640	100.623
6.875	103.203	103.182	103.149	6.875	102.510	102.464	102.448				
7	103.615	103.593	103.561	7	102.902	102.856	102.840				
7.125	104.016	103.994	103.961	7.125	103.180	103.135	103.118				
7.25	103.628	103.598	103.558	7.25	102.728	102.683	102.667				
7.375	103.093	103.070	103.047	7.375	103.170	103.124	103.108				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.255	97.259	97.225
5.125	97.600	97.604	97.571
5.25	97.923	97.927	97.894
5.375	98.233	98.237	98.204
5.5	98.539	98.543	98.510
5.625	98.805	98.809	98.776
5.75	98.748	98.749	98.716
5.875	99.000	99.001	98.968
6	99.462	99.463	99.430

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	100.023	100.005	99.996	5.75	100.674	100.626	100.607	5	98.667	98.680	98.663
5.875	100.606	100.591	100.576	5.875	101.129	101.081	101.062	5.125	98.868	98.881	98.864
6	101.176	101.163	101.146	6	101.585	101.536	101.517	5.25	99.391	99.404	99.387
6.125	101.665	101.647	101.629	6.125	101.827	101.777	101.758	5.375	99.671	99.684	99.667
6.25	101.462	101.446	101.426	6.25	101.667	101.621	101.606	5.5	100.047	100.060	100.043
6.375	102.000	101.986	101.963	6.375	102.063	102.016	102.001	5.625	100.233	100.246	100.229
6.5	102.460	102.443	102.420	6.5	102.400	102.353	102.338	5.75	100.206	100.216	100.199
6.625	102.879	102.863	102.840	6.625	102.715	102.667	102.652	5.875	100.508	100.518	100.501
6.75	102.585	102.557	102.532	6.75	102.381	102.348	102.334	6	100.630	100.640	100.623
6.875	103.050	103.024	103.001	6.875	102.723	102.690	102.675				
7	103.458	103.431	103.408	7	103.034	103.000	102.985				
7.125	103.806	103.773	103.751	7.125	103.327	103.293	103.277				
7.25	103.539	103.482	103.462	7.25	103.229	103.208	103.185				
7.375	103.093	103.070	103.047	7.375	103.544	103.522	103.499				
7.5	103.422	103.398	103.375	7.5	103.883	103.861	103.837				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.352	98.320	98.309
4.875	98.681	98.649	98.638
5	99.050	99.017	99.006
5.125	99.553	99.493	99.482
5.25	99.874	99.814	99.803
5.375	100.188	100.129	100.118
5.5	100.345	100.284	100.273
5.625	100.093	100.049	100.039
5.75	100.403	100.360	100.350
5.875	100.706	100.662	100.652
6	100.988	100.943	100.933

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	98.625	98.619	98.611
5.625	99.072	99.066	99.058
5.75	99.362	99.371	99.356
5.875	99.900	99.904	99.886
6	100.412	100.412	100.390
6.125	100.872	100.872	100.850
6.25	100.730	100.744	100.716
6.375	101.197	101.207	101.175
6.5	101.602	101.607	101.571
6.625	102.013	102.017	101.982
6.75	101.750	101.769	101.727
6.875	102.098	102.113	102.067
7	102.425	102.435	102.385
7.125	102.768	102.778	102.728
7.25	102.590	102.646	102.590
7.375	102.909	102.960	102.900

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



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	98.604	98.555	98.522	5	98.604	98.555	98.522	5	98.604	98.555	98.522	
5.125	99.198	99.241	99.192	5.125	99.198	99.241	99.192	5.125	99.198	99.241	99.192	
5.25	99.792	99.851	99.801	5.25	99.792	99.851	99.801	5.25	99.792	99.851	99.801	
5.375	100.099	100.086	100.073	5.375	100.099	100.086	100.073	5.375	100.099	100.086	100.073	
5.5	100.564	100.551	100.538	5.5	100.564	100.551	100.538	5.5	100.564	100.551	100.538	
5.625	101.092	101.079	101.065	5.625	101.092	101.079	101.065	5.625	101.092	101.079	101.065	
5.75	101.468	101.524	101.466	5.75	101.468	101.524	101.466	5.75	101.468	101.524	101.466	
5.875	101.337	101.158	100.979	5.875	101.337	101.158	100.979	5.875	101.337	101.158	100.979	
6	101.820	101.641	101.462	6	101.820	101.641	101.462	6	101.820	101.641	101.462	
6.125	102.189	102.039	101.909	6.125	102.189	102.039	101.909	6.125	102.189	102.039	101.909	
6.25	102.446	102.339	102.209	6.25	102.446	102.339	102.209	6.25	102.446	102.339	102.209	
6.375	102.006	101.999	101.992	6.375	102.006	101.999	101.992	6.375	102.006	101.999	101.992	
6.5	102.298	102.291	102.284	6.5	102.298	102.291	102.284	6.5	102.298	102.291	102.284	
6.625	102.588	102.581	102.574	6.625	102.588	102.581	102.574	6.625	102.588	102.581	102.574	
6.75	102.959	102.938	102.918	6.75	102.959	102.938	102.918	6.75	102.959	102.938	102.918	
6.875	102.603	102.583	102.562	6.875	102.603	102.583	102.562	6.875	102.603	102.583	102.562	
7	102.863	102.842	102.821	7	102.863	102.842	102.821	7	102.863	102.842	102.821	
7.125	103.141	103.120	103.099	7.125	103.141	103.120	103.099	7.125	103.141	103.120	103.099	
7.25	103.237	103.127	103.038	7.25	103.237	103.127	103.038	7.25	103.237	103.127	103.038	
7.375	102.546	102.524	102.583	7.375	102.546	102.524	102.583	7.375	102.546	102.524	102.583	
7.5	102.966	102.944	103.003	7.5	102.966	102.944	103.003	7.5	102.966	102.944	103.003	
7.625	103.083	103.025	102.958	7.625	103.083	103.025	102.958	7.625	103.083	103.025	102.958	
7.75	103.364	103.306	103.239	7.75	103.364	103.306	103.239	7.75	103.364	103.306	103.239	
7.875	102.449	102.348	102.230	7.875	102.449	102.348	102.230	7.875	102.449	102.348	102.230	
8	102.835	102.733	102.616	8	102.835	102.733	102.616	8	102.835	102.733	102.616	
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	96.896	96.851	96.834	4.25	96.896	96.851	96.834	5.125	97.129	97.204	97.105	
4.375	97.393	97.348	97.331	4.375	97.393	97.348	97.331	5.25	97.937	98.013	97.913	
4.5	97.886	97.841	97.858	4.5	97.886	97.841	97.858	5.375	98.944	98.931	98.918	
4.625	98.376	98.345	98.400	4.625	98.376	98.345	98.400	5.5	99.419	99.406	99.393	
4.75	99.140	99.259	99.176	4.75	99.140	99.259	99.176	5.875	99.759	99.746	99.733	
4.875	99.669	99.788	99.705	4.875	99.669	99.788	99.705	6.125	100.202	100.189	100.175	
5	100.176	100.295	100.212	5	100.176	100.295	100.212	6.25	100.223	100.174	100.140	
5.125	100.656	100.775	100.693	5.125	100.656	100.775	100.693	6.375	100.322	100.314	100.167	
5.25	100.248	100.194	100.160	5.25	100.248	100.194	100.160	6.5	100.935	100.971	100.824	
5.375	100.441	100.541	100.433	5.375	100.441	100.541	100.433	6.625	101.476	101.513	101.366	
5.5	100.893	100.993	100.885	5.5	100.893	100.993	100.885	6.75	101.678	101.498	101.319	
5.625	101.324	101.424	101.317	5.625	101.324	101.424	101.317	6.875	101.237	101.230	101.223	
5.75	101.038	100.984	100.950	5.75	101.038	100.984	100.950	7	101.530	101.523	101.516	
5.875	100.903	100.983	100.945	5.875	100.903	100.983	100.945	7.125	101.920	101.937	101.809	
6	101.314	101.395	101.356	6	101.314	101.395	101.356	7.25	102.021	102.001	101.980	
								7.375	101.517	101.497	101.472	
								7.5	101.868	101.847	101.821	
								7.625	102.269	102.267	102.088	
								7.75	102.011	101.943	101.876	
								7.875	101.604	101.583	101.624	
								8	102.025	102.003	102.045	
									7.625	101.846	101.788	101.721
									7.75	102.126	102.068	102.001
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	98.944	98.931	98.918	5	97.129	97.204	97.105	4.5	93.648	93.703	93.758	
5.375	99.419	99.406	99.393	5.125	97.937	98.013	97.913	4.625	94.290	94.345	94.400	
5.5	99.759	99.746	99.733	5.25	98.713	98.550	98.543	4.75	94.886	95.005	94.794	
5.625	100.202	100.189	100.175	5.375	99.207	99.044	99.037	4.875	95.360	95.479	95.197	
5.75	100.223	100.174	100.140	5.5	99.684	99.647	99.559	5	95.787	95.907	95.624	
5.875	100.322	100.314	100.167	5.625	100.144	100.083	99.995	5.125	96.160	96.279	95.996	
6	100.935	100.971	100.824	5.75	100.273	100.224	100.190	5.25	96.716	96.757	96.798	
6.125	101.476	101.513	101.366	5.875	100.278	100.314	100.167	5.375	96.756	96.798	96.839	
6.25	101.678	101.498	101.319	6	100.935	100.971	100.824	5.5	97.117	97.158	97.200	
6.375	101.237	101.230	101.223	6.125	101.476	101.513	101.366	5.625	97.483	97.525	97.566	
6.5	101.530	101.523	101.516	6.25	101.366	101.312	101.262	5.75	98.137	98.171	98.206	
6.625	101.920	101.937	101.809	6.375	101.135	101.110	101.095	5.875	98.340	98.374	98.409	
6.75	102.021	102.001	101.980	6.5	101.540	101.515	101.499	6	98.634	98.668	98.703	
6.875	101.517	101.497	101.472	6.625	101.929	101.937	101.887	6.125	98.878	98.912	98.947	
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	99.792	99.851	99.801	5.25	99.792	99.851	99.801	5.25	99.792	99.851	99.801	
5.375	100.099	100.086	100.073	5.375	100.099	100.086	100.073	5.375	100.099	100.086	100.073	

5.5	100.564	100.551	100.538	5.5	100.564	100.551	100.538	5.5	100.564	100.551	100.538
5.625	101.092	101.079	101.065	5.625	101.092	101.079	101.065	5.625	101.092	101.079	101.065
5.75	101.468	101.524	101.466	5.75	101.468	101.524	101.466	5.75	101.468	101.524	101.466
5.875	101.337	101.158	100.979	5.875	101.337	101.158	100.979	5.875	101.337	101.158	100.979
6	101.820	101.641	101.462	6	101.820	101.641	101.462	6	101.820	101.641	101.462
6.125	102.189	102.039	101.909	6.125	102.189	102.039	101.909	6.125	102.189	102.039	101.909
6.25	102.446	102.339	102.209	6.25	102.446	102.339	102.209	6.25	102.446	102.339	102.209
6.375	102.006	101.999	101.992	6.375	102.006	101.999	101.992	6.375	102.006	101.999	101.992
6.5	102.298	102.291	102.284	6.5	102.298	102.291	102.284	6.5	102.298	102.291	102.284
6.625	102.588	102.581	102.574	6.625	102.588	102.581	102.574	6.625	102.588	102.581	102.574
6.75	102.959	102.938	102.918	6.75	102.959	102.938	102.918	6.75	102.959	102.938	102.918
6.875	102.603	102.583	102.562	6.875	102.603	102.583	102.562	6.875	102.603	102.583	102.562
7	102.863	102.842	102.821	7	102.863	102.842	102.821	7	102.863	102.842	102.821
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	97.886	97.841	97.858	4.25	96.896	96.851	96.834	5.25	98.944	98.931	98.918
4.625	98.376	98.345	98.400	4.375	97.393	97.348	97.331	5.375	99.419	99.406	99.393
4.75	99.140	99.259	99.176	4.5	97.886	97.841	97.858	5.5	99.759	99.746	99.733
4.875	99.669	99.788	99.705	4.625	98.376	98.345	98.400	5.625	100.202	100.189	100.175
5	100.176	100.295	100.212	4.75	99.140	99.259	99.176	5.75	100.223	100.174	100.140
5.125	100.656	100.775	100.693	4.875	99.669	99.788	99.705	5.875	100.322	100.314	100.167
5.25	100.248	100.194	100.160	5	100.176	100.295	100.212	6	100.935	100.971	100.824
5.375	100.441	100.541	100.433	5.125	100.656	100.775	100.693	6.125	101.476	101.513	101.366
5.5	100.893	100.993	100.885	5.25	100.248	100.194	100.160	6.25	101.678	101.498	101.319
5.625	101.324	101.424	101.317	5.375	100.441	100.541	100.433	6.375	101.237	101.230	101.223
5.75	101.038	100.984	100.950	5.5	100.893	100.993	100.885	6.5	101.530	101.523	101.516
5.875	100.903	100.983	100.945	5.625	101.324	101.424	101.317	6.625	101.920	101.937	101.809
6	101.314	101.395	101.356	5.75	101.038	100.984	100.950	6.75	102.021	102.001	101.980
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	98.944	98.931	98.918	5.25	97.964	97.915	97.881	4.5	93.648	93.703	93.758
5.375	99.419	99.406	99.393	5.375	98.744	98.800	98.712	4.625	94.290	94.345	94.400
5.5	99.759	99.746	99.733	5.5	99.591	99.647	99.559	4.75	94.886	95.005	94.794
5.625	100.202	100.189	100.175	5.625	100.026	100.083	99.995	4.875	95.360	95.479	95.197
5.75	100.223	100.174	100.140	5.75	100.273	100.224	100.190	5	95.787	95.907	95.624
5.875	100.322	100.314	100.167	5.875	100.278	100.314	100.167	5.125	96.160	96.279	95.996
6	100.935	100.971	100.824	6	100.935	100.971	100.824	5.25	96.716	96.757	96.798
6.125	101.476	101.513	101.366	6.125	101.476	101.513	101.366	5.375	96.756	96.798	96.839
6.25	101.678	101.498	101.319	6.25	101.366	101.312	101.262	5.5	97.117	97.158	97.200
6.375	101.237	101.230	101.223	6.375	100.847	100.865	100.736	5.625	97.483	97.525	97.566
6.5	101.530	101.523	101.516	6.5	101.403	101.421	101.292	5.75	98.137	98.171	98.206
6.625	101.920	101.937	101.809	6.625	101.920	101.937	101.809	5.875	98.340	98.374	98.409
6.75	102.021	102.001	101.980	6.75	101.797	101.739	101.672	6	98.634	98.668	98.703
6.875	101.517	101.497	101.472	6.875	101.362	101.360	101.181	6.125	98.878	98.912	98.947

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	99.234	99.092	99.080	5.125	99.234	99.092	99.080	4.75	97.342	97.297	97.281
5.25	99.592	99.543	99.509	5.25	99.592	99.543	99.509	4.875	97.811	97.762	97.797
5.375	100.037	99.886	99.873	5.375	100.037	99.886	99.873	5	98.404	98.355	98.322
5.5	100.491	100.351	100.338	5.5	100.491	100.351	100.338	5.125	98.998	98.949	98.916
5.625	100.939	100.879	100.865	5.625	100.939	100.879	100.865	5.25	99.592	99.543	99.509
5.75	101.180	101.131	101.098	5.75	101.180	101.131	101.098	5.375	99.899	99.886	99.873
5.875	101.137	101.040	101.032	5.875	101.137	101.040	101.032	5.5	100.364	100.351	100.338
6	101.620	101.441	101.419	6	101.620	101.441	101.419	5.625	100.892	100.879	100.865
6.125	101.989	101.815	101.807	6.125	101.989	101.815	101.807	5.75	101.180	101.131	101.098
6.25	102.246	102.067	101.937	6.25	102.246	102.067	101.937	5.875	101.137	100.958	100.779
6.375	101.806	101.799	101.792	6.375	101.806	101.799	101.792	6	101.620	101.441	101.262
6.5	102.098	102.091	102.084	6.5	102.098	102.091	102.084	6.125	101.989	101.810	101.630
6.625	102.392	102.381	102.374	6.625	102.392	102.381	102.374	6.25	102.246	102.067	101.937
6.75	102.759	102.738	102.718	6.75	102.759	102.738	102.718	6.375	101.806	101.799	101.792
6.875	102.403	102.383	102.362	6.875	102.403	102.383	102.362	6.5	102.098	102.091	102.084
7	102.663	102.642	102.621	7	102.663	102.642	102.621	6.625	102.388	102.381	102.374
7.125	102.941	102.920	102.899	7.125	102.941	102.920	102.899	6.75	102.759	102.738	102.718
7.25	103.037	102.927	102.838	7.25	103.037	102.927	102.838	6.875	102.403	102.383	102.362
7.375	102.069	102.048	102.206	7.375	102.069	102.048	102.206	7	102.663	102.642	102.621
7.5	102.486	102.428	102.528	7.5	102.486	102.428	102.528	7.125	102.941	102.920	102.899
7.625	102.883	102.825	102.758	7.625	102.883	102.825	102.758	7.25	103.037	102.927	102.838
7.75	103.164	103.106	103.039	7.75	103.164	103.106	103.039	7.375	102.069	102.048	102.206
7.875	102.249	102.148	102.030	7.875	102.249	102.148	102.030	7.5	102.486	102.428	102.528
8	102.635	102.533	102.416	8	102.635	102.533	102.416	7.625	102.883	102.825	102.758
8.125	103.007	102.905	102.788	8.125	103.007	102.905	102.788	7.75	103.164	103.106	103.039
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	96.696	96.651	96.634	4.25	96.696	96.651	96.634	4.875	96.293	96.388	96.389
4.375	97.193	97.148	97.131	4.375	97.193	97.148	97.131	5	96.629	96.725	96.726
4.5	97.686	97.641	97.658	4.5	97.686	97.641	97.658	5.125	97.318	97.414	97.414
4.625	98.176	98.145	98.200	4.625	98.176	98.145	98.200	5.25	98.882	98.731	98.718
4.75	98.707	98.826	98.744	4.75	98.707	98.826	98.744	5.375	99.299	99.206	99.193
4.875	99.128	99.247	99.164	4.875	99.128	99.247	99.164	5.5	99.701	99.546	99.533
5	99.516	99.636	99.553	5	99.516	99.636	99.553	5.625	100.061	99.989	99.975
5.125	99.872	99.991	99.908	5.125	99.872	99.991	99.908	5.75	100.023	99.997	99.991
5.25	100.048	99.994	99.960	5.25	100.048	99.994	99.960	5.875	100.360	100.354	100.348
5.375	99.846	99.946	99.838	5.375	99.846	99.946	99.838	6	100.695	100.681	100.675
5.5	100.186	100.286	100.179	5.5	100.186	100.286	100.179	6.125	101.044	100.978	100.972
5.625	100.511	100.611	100.504	5.625	100.511	100.611	100.504	6.25	101.478	101.298	101.119
5.75	100.838	100.784	100.750	5.75	100.838	100.784	100.750	6.375	101.224	101.198	101.183
5.875	100.452	100.487	100.521	5.875	100.452	100.487	100.521	6.5	101.473	101.447	101.431
6	100.746	100.781	100.815	6	100.746	100.781	100.815	6.625	101.738	101.710	101.694
								6.75	101.821	101.801	101.780
								6.875	101.851	101.831	101.805
								7	102.084	102.064	102.038
								7.125	101.753	101.733	101.712
								7.25	101.811	101.743	101.676
								7.375	100.968	100.966	101.108
								7.5	101.290	101.288	101.430
								7.625	101.646	101.588	101.521
								7.75	101.926	101.868	101.801
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	101.473	101.447	101.431	6.125	101.072	101.066	101.060	4.5	93.448	93.503	93.558
6.625	101.738	101.710	101.694	6.25	101.166	101.112	101.062	4.625	94.090	94.145	94.200
6.75	101.821	101.801	101.780	6.375	101.301	101.275	101.260	4.75	94.511	94.552	94.594
6.875	101.851	101.831	101.805	6.5	101.582	101.556	101.540	4.875	94.782	94.891	94.864
7	102.084	102.064	102.038	6.625	101.885	101.858	101.842	5	95.179	95.221	95.262
7.125	101.753	101.733	101.712	6.75	101.685	101.666	101.641	5.125	95.428	95.469	95.511
7.25	101.811	101.743	101.676	6.875	101.950	101.931	101.905	5.25	96.516	96.557	96.598
7.375	100.968	100.966	101.108	7	102.221	102.201	102.175	5.375	96.556	96.598	96.639
7.5	101.290	101.288	101.430	7.125	101.587	101.519	101.452	5.5	96.917	96.958	97.000
7.625	101.646	101.588	101.521	7.25	101.861	101.793	101.726	5.625	97.283	97.325	97.366
7.75	101.926	101.868	101.801	7.375	100.968	100.966	101.108	5.75	97.937	97.971	98.006
				7.5	101.299	101.288	101.430	5.875	98.140	98.174	98.209
				7.625	101.696	101.638	101.571	6	98.434	98.468	98.503
								6.125	98.678	98.712	98.747
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	101.806	101.799	101.792	6.375	101.806	101.799	101.792	6	101.620	101.441	101.262

6.5	102.098	102.091	102.084	6.5	102.098	102.091	102.084	6.125	101.989	101.810	101.630
6.625	102.392	102.381	102.374	6.625	102.392	102.381	102.374	6.25	102.246	102.067	101.937
6.75	102.759	102.738	102.718	6.75	102.759	102.738	102.718	6.375	101.806	101.799	101.792
6.875	102.403	102.383	102.362	6.875	102.403	102.383	102.362	6.5	102.098	102.091	102.084
7	102.663	102.642	102.621	7	102.663	102.642	102.621	6.625	102.388	102.381	102.374
7.125	102.941	102.920	102.899	7.125	102.941	102.920	102.899	6.75	102.759	102.738	102.718
7.25	103.037	102.927	102.838	7.25	103.037	102.927	102.838	6.875	102.403	102.383	102.362
7.375	102.069	102.048	102.206	7.375	102.069	102.048	102.206	7	102.663	102.642	102.621
7.5	102.486	102.428	102.528	7.5	102.486	102.428	102.528	7.125	102.941	102.920	102.899
7.625	102.883	102.825	102.758	7.625	102.883	102.825	102.758	7.25	103.037	102.927	102.838
7.75	103.164	103.106	103.039	7.75	103.164	103.106	103.039	7.375	102.069	102.048	102.206
7.875	102.249	102.148	102.030	7.875	102.249	102.148	102.030	7.5	102.486	102.428	102.528
8	102.635	102.533	102.416	8	102.635	102.533	102.416	7.625	102.883	102.825	102.758
8.125	103.007	102.905	102.788	8.125	103.007	102.905	102.788	7.75	103.164	103.106	103.039
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	97.686	97.641	97.658	4.5	97.686	97.641	97.658	6.625	101.619	101.612	101.605
4.625	98.176	98.145	98.200	4.625	98.176	98.145	98.200	6.75	101.821	101.801	101.780
4.75	98.707	98.826	98.744	4.75	98.707	98.826	98.744	6.875	101.216	101.195	101.175
4.875	99.128	99.247	99.164	4.875	99.128	99.247	99.164	7	101.475	101.455	101.434
5	99.516	99.636	99.553	5	99.516	99.636	99.553	7.125	101.753	101.733	101.712
5.125	99.872	99.991	99.908	5.125	99.872	99.991	99.908	7.25	101.811	101.743	101.676
5.25	100.048	99.994	99.960	5.25	100.048	99.994	99.960	7.375	100.968	100.966	101.108
5.375	99.846	99.946	99.838	5.375	99.846	99.946	99.838	7.5	101.290	101.288	101.430
5.5	100.186	100.286	100.179	5.5	100.186	100.286	100.179	7.625	101.646	101.588	101.521
5.625	100.511	100.611	100.504	5.625	100.511	100.611	100.504	7.75	101.926	101.868	101.801
5.75	100.838	100.784	100.750	5.75	100.838	100.784	100.750				
5.875	100.452	100.487	100.521	5.875	100.452	100.487	100.521				
6	100.746	100.781	100.815	6	100.746	100.781	100.815				
6.125	101.050	101.025	101.059	6.125	100.994	101.025	101.059				
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	101.330	101.323	101.316	6.125	100.818	100.764	100.714	4.5	93.448	93.503	93.558
6.625	101.619	101.612	101.605	6.25	101.166	101.112	101.062	4.625	94.090	94.145	94.200
6.75	101.821	101.801	101.780	6.375	100.344	100.286	100.219	4.75	94.511	94.552	94.594
6.875	101.216	101.195	101.175	6.5	100.833	100.775	100.708	4.875	94.782	94.891	94.864
7	101.475	101.455	101.434	6.625	101.299	101.241	101.174	5	95.179	95.221	95.262
7.125	101.753	101.733	101.712	6.75	101.597	101.539	101.472	5.125	95.428	95.469	95.511
7.25	101.811	101.743	101.676	6.875	100.736	100.754	100.676	5.25	96.516	96.557	96.598
7.375	100.968	100.966	101.108	7	101.150	101.094	101.016	5.375	96.556	96.598	96.639
7.5	101.290	101.288	101.430	7.125	101.587	101.519	101.452	5.5	96.917	96.958	97.000
7.625	101.646	101.588	101.521	7.25	101.861	101.793	101.726	5.625	97.283	97.325	97.366
7.75	101.926	101.868	101.801	7.375	100.968	100.966	101.108	5.75	97.937	97.971	98.006
				7.5	101.299	101.288	101.430	5.875	98.140	98.174	98.209
				7.625	101.696	101.638	101.571	6	98.434	98.468	98.503
								6.125	98.678	98.712	98.747

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	99.121	98.908	98.608	6.75	96.521	96.308	96.008
6.875	99.595	99.357	99.057	6.875	96.995	96.757	96.457
7	100.093	99.855	99.555	7	97.493	97.255	96.955
7.125	100.522	100.284	99.984	7.125	97.922	97.684	97.384
7.25	100.942	100.704	100.404	7.25	98.342	98.104	97.804
7.375	101.111	100.806	100.506	7.375	98.511	98.206	97.906
7.5	101.559	101.254	100.954	7.5	98.959	98.654	98.354
7.625	101.968	101.663	101.363	7.625	99.368	99.063	98.763
7.75	102.348	102.043	101.743	7.75	99.748	99.443	99.143
7.875	101.830	101.458	101.158	7.875	99.230	98.858	98.558
8	102.248	101.876	101.576	8	99.648	99.276	98.976
8.125	102.617	102.245	101.945	8.125	100.017	99.645	99.345
8.25	102.957	102.585	102.285	8.25	100.357	99.985	99.685

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.121	96.908	96.608	6.75	94.521	94.308	94.008
6.875	97.595	97.357	97.057	6.875	94.995	94.757	94.457
7	98.093	97.855	97.555	7	95.493	95.255	94.955
7.125	98.522	98.284	97.984	7.125	95.922	95.684	95.384
7.25	98.942	98.704	98.404	7.25	96.342	96.104	95.804
7.375	99.111	98.806	98.506	7.375	96.511	96.206	95.906
7.5	99.559	99.254	98.954	7.5	96.959	96.654	96.354
7.625	99.968	99.663	99.363	7.625	97.368	97.063	96.763
7.75	100.348	100.043	99.743	7.75	97.748	97.443	97.143
7.875	99.830	99.458	99.158	7.875	97.230	96.858	96.558
8	100.248	99.876	99.576	8	97.648	97.276	96.976
8.125	100.617	100.245	99.945	8.125	98.017	97.645	97.345
8.25	100.957	100.585	100.285	8.25	98.357	97.985	97.685

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.