



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	99.188	99.201	99.213	5.625	99.188	99.201	99.213	5.125	96.876	96.830	96.814
5.75	99.631	99.637	99.643	5.75	99.471	99.474	99.466	5.125	97.436	97.390	97.374
5.875	100.203	100.209	100.215	5.875	99.985	99.989	99.984	5.25	98.038	97.992	97.976
6	100.806	100.813	100.818	6	100.486	100.485	100.484	5.375	98.669	98.623	98.607
6.125	101.217	101.223	101.229	6.125	100.936	100.939	100.937	5.5	99.529	99.544	99.560
6.25	100.899	100.895	100.891	6.25	100.798	100.808	100.787	5.625	99.978	99.977	100.014
6.375	101.399	101.395	101.391	6.375	101.284	101.294	101.274	5.75	100.771	100.728	100.709
6.5	101.869	101.864	101.861	6.5	101.682	101.692	101.674	5.875	101.219	101.175	101.156
6.625	102.250	102.246	102.242	6.625	102.031	102.036	102.022	6	101.728	101.636	101.617
6.75	101.914	101.901	101.890	6.75	101.853	101.886	101.850	6.125	101.952	101.863	101.844
6.875	102.293	102.280	102.268	6.875	102.212	102.244	102.210	6.25	101.744	101.703	101.688
7	102.721	102.708	102.696	7	102.516	102.544	102.514	6.375	102.132	102.090	102.075
7.125	103.065	103.052	103.040	7.125	102.807	102.832	102.804	6.5	102.463	102.421	102.406
7.25	102.770	102.748	102.729	7.25	102.746	102.729	102.710	6.625	102.776	102.733	102.718
7.375	103.142	103.120	103.101	7.375	103.096	103.079	103.059	6.75	102.364	102.336	102.325
7.5	103.525	103.503	103.483	7.5	103.439	103.421	103.402	6.875	102.700	102.671	102.660
7.625	103.897	103.875	103.856	7.625	103.705	103.685	103.666	7	103.007	102.978	102.967
7.75	103.572	103.534	103.505	7.75	103.572	103.534	103.505	7.125	103.300	103.270	103.259
7.875	103.967	103.928	103.900	7.875	103.967	103.928	103.900	7.25	103.260	103.244	103.224
8	104.218	104.188	104.160	8	103.893	103.893	103.845	7.375	103.570	103.554	103.534
8.125	104.564	104.533	104.506	8.125	104.109	104.109	104.056	7.5	103.906	103.890	103.869
8.25	103.522	103.445	103.396	8.25	103.522	103.445	103.396	7.625	104.200	104.183	104.163
8.375	103.965	103.888	103.839	8.375	103.965	103.888	103.839	7.75	103.842	103.806	103.777
8.5	104.389	104.312	104.263	8.5	104.389	104.312	104.263	7.875	104.157	104.121	104.091
8.625	104.577	104.500	104.452	8.625	104.577	104.500	104.452	8	103.957	103.957	103.909
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	98.191	98.126	98.126	4.625	98.639	98.574	98.574	6	100.251	100.170	100.155
4.75	98.728	98.735	98.734	4.75	98.937	98.892	98.892	6.125	100.431	100.422	100.391
4.875	99.121	99.136	99.136	4.875	99.419	99.379	99.379	6.25	100.828	100.837	100.816
5	99.509	99.485	99.486	5	99.309	99.273	99.273	6.375	101.217	101.226	101.207
5.125	99.655	99.690	99.576	5.125	100.064	100.033	100.033	6.5	101.571	101.575	101.558
5.25	100.054	99.985	99.974	5.25	99.890	99.948	99.820	6.625	101.963	101.857	101.843
5.375	100.423	100.483	100.344	5.375	100.358	100.352	100.352	6.75	101.737	101.770	101.735
5.5	100.756	100.805	100.676	5.5	100.521	100.557	100.519	6.875	102.061	102.093	102.060
5.625	100.667	100.677	100.685	5.625	100.806	100.806	100.806	7	102.413	102.415	102.389
5.75	100.743	100.722	100.703	5.75	100.634	100.673	100.668	7.125	102.787	102.676	102.598
5.875	101.065	101.035	101.025	5.875	100.896	100.922	100.925	7.25	102.621	102.605	102.588
6	101.343	101.311	101.301	6	101.209	101.243	101.245	7.375	102.868	102.852	102.835
6.125	101.379	101.353	101.353	6.125	101.581	101.555	101.555	7.5	103.162	103.118	103.101
6.25	101.455	101.436	101.427	6.25	101.134	101.153	101.080	7.625	103.365	103.347	103.330
6.375	101.752	101.733	101.724	6.375	101.375	101.375	101.349	7.75	102.293	102.360	102.256
6.5	101.969	101.950	101.941	6.5	101.658	101.673	101.612	7.875	102.522	102.601	102.495
6.625	101.894	101.809	101.798	6.625	101.718	101.710	101.710				
6.75	102.166	102.081	102.070	6.75	101.854	101.827	101.779				
6.875	102.452	102.367	102.355	6.875	102.145	102.063	102.051				
7	102.541	102.496	102.479	7	102.310	102.305	102.264				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.485	93.460	93.460	5.125	97.728	97.667	97.650				
5.125	95.632	95.612	95.612	5.25	98.205	98.159	98.142				
5.25	96.419	96.403	96.403	5.375	98.657	98.612	98.595				
5.375	97.077	97.066	97.066	5.5	98.968	98.923	98.906				
5.5	98.128	98.095	98.046	5.625	98.511	98.466	98.449				
5.625	98.667	98.634	98.585	5.75	98.984	98.938	98.922				
5.75	98.970	98.927	98.927	5.875	99.411	99.366	99.349				
5.875	99.458	99.420	99.420	6	99.671	99.626	99.609				
6	99.945	99.912	99.912	6.125	98.925	98.911	98.900				
6.125	100.396	100.367	100.367	6.25	99.282	99.237	99.220				
6.25	100.829	100.821	100.821	6.375	99.692	99.647	99.630				
6.375	101.279	101.276	101.276	6.5	99.904	99.859	99.842				
6.5	101.673	101.673	101.673	6.625	99.614	99.586	99.561				
6.625	102.035	102.035	102.035	6.75	100.152	100.067	99.992				
6.75	101.885	101.866	101.866	6.875	100.329	100.244	100.169				
6.875	102.269	102.255	102.254	7	100.498	100.413	100.338				

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	97.984	98.014	98.021	5	97.780	97.810	97.817	5	94.881	94.818	94.756
5.125	98.283	98.308	98.312	5.125	98.169	98.194	98.198	5.125	95.541	95.478	95.416
5.25	98.576	98.596	98.597	5.25	98.563	98.584	98.584	5.25	96.021	95.958	95.896
5.375	98.860	98.876	98.873	5.375	98.967	98.983	98.980	5.375	96.687	96.624	96.562
5.5	99.164	99.174	99.168	5.5	99.341	99.352	99.346	5.5	97.170	97.107	97.045
5.625	99.492	99.498	99.488	5.625	99.675	99.681	99.671	5.625	97.842	97.779	97.716
5.75	99.797	99.797	99.784	5.75	99.963	99.964	99.951	5.75	98.328	98.265	98.202
5.875	100.055	100.051	100.034	5.875	100.192	100.188	100.171	5.875	98.626	98.563	98.500
6	100.315	100.306	100.286	6	100.438	100.430	100.409	6	99.086	99.023	98.961
6.125	100.599	100.585	100.561	6.125	100.714	100.700	100.676	6.125	99.354	99.291	99.228
6.25	100.904	100.886	100.858	6.25	100.967	100.949	100.921	6.25	99.811	99.748	99.685
6.375	101.196	101.173	101.142	6.375	101.190	101.167	101.136	6.375	100.268	100.205	100.142
6.5	101.404	101.375	101.341	6.5	101.352	101.324	101.290	6.5	100.729	100.666	100.604
6.625	101.581	101.548	101.511	6.625	101.436	101.403	101.366	6.625	100.999	100.936	100.874
6.75	101.776	101.738	101.697	6.75	101.534	101.496	101.455	6.75	101.463	101.400	101.338
6.875	101.971	101.928	101.883	6.875	101.773	101.710	101.647	6.875	101.733	101.670	101.607
7	102.179	102.131	102.083	7	102.014	101.951	101.888	7	102.003	101.940	101.878
7.125	102.421	102.368	102.316	7.125	102.257	102.194	102.131	7.125	102.275	102.212	102.149

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	97.546	97.483	97.420	5	96.953	96.890	96.827	5	94.949	94.886	94.823
5.125	97.916	97.853	97.790	5.125	97.555	97.492	97.429	5.125	95.609	95.546	95.483
5.25	98.287	98.224	98.161	5.25	97.990	97.927	97.864	5.25	96.089	96.026	95.963
5.375	98.632	98.569	98.506	5.375	98.426	98.363	98.300	5.375	96.755	96.692	96.629
5.5	98.942	98.879	98.816	5.5	98.692	98.629	98.566	5.5	97.238	97.175	97.112
5.625	99.315	99.252	99.189	5.625	99.128	99.065	99.002	5.625	97.910	97.847	97.784
5.75	99.508	99.445	99.382	5.75	99.367	99.304	99.241	5.75	98.396	98.333	98.270
5.875	99.853	99.790	99.727	5.875	99.774	99.711	99.648	5.875	98.694	98.631	98.568
6	100.051	99.988	99.925	6	100.008	99.945	99.882	6	99.154	99.091	99.028
6.125	100.398	100.335	100.272	6.125	100.414	100.351	100.288	6.125	99.422	99.359	99.296
6.25	100.744	100.681	100.618	6.25	100.650	100.587	100.524	6.25	99.879	99.816	99.753
6.375	100.943	100.880	100.817	6.375	100.888	100.825	100.762	6.375	100.336	100.273	100.210
6.5	101.144	101.081	101.018	6.5	101.126	101.063	101.000	6.5	100.797	100.734	100.671
6.625	101.198	101.135	101.072	6.625	101.364	101.301	101.238	6.625	101.067	101.004	100.941
6.75	101.423	101.360	101.297	6.75	101.602	101.539	101.476	6.75	101.531	101.468	101.405
6.875	101.627	101.564	101.501	6.875	101.841	101.778	101.715	6.875	101.801	101.738	101.675
7	101.829	101.766	101.703	7	102.082	102.019	101.956	7	102.071	102.008	101.945
7.125	102.031	101.968	101.905	7.125	102.325	102.262	102.199	7.125	102.343	102.280	102.217

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	100.298	100.304	100.304	5.75	100.116	100.070	100.054	5	98.710	98.719	98.702
5.875	100.872	100.878	100.878	5.875	100.658	100.612	100.596	5.125	98.908	98.916	98.900
6	101.408	101.413	101.413	6	101.131	101.086	101.070	5.25	99.427	99.435	99.419
6.125	101.897	101.902	101.902	6.125	101.492	101.447	101.430	5.375	99.702	99.711	99.694
6.25	101.609	101.605	101.597	6.25	101.189	101.143	101.127	5.5	100.074	100.083	100.066
6.375	102.101	102.097	102.089	6.375	101.686	101.640	101.624	5.625	100.249	100.257	100.241
6.5	102.559	102.556	102.548	6.5	102.109	102.064	102.047	5.75	100.204	100.210	100.193
6.625	102.988	102.984	102.976	6.625	102.418	102.372	102.356	5.875	100.500	100.506	100.490
6.75	102.700	102.676	102.643	6.75	102.014	101.969	101.953	6	100.614	100.620	100.603
6.875	103.141	103.117	103.084	6.875	102.477	102.431	102.415				
7	103.548	103.524	103.491	7	102.867	102.822	102.806				
7.125	103.942	103.918	103.885	7.125	103.148	103.103	103.087				
7.25	103.572	103.539	103.499	7.25	102.704	102.658	102.642				
7.375	103.096	103.079	103.059	7.375	103.136	103.090	103.074				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.298	97.296	97.263
5.125	97.640	97.639	97.605
5.25	97.959	97.958	97.924
5.375	98.265	98.263	98.230
5.5	98.567	98.566	98.532
5.625	98.821	98.820	98.786
5.75	98.746	98.742	98.709
5.875	98.993	98.989	98.955
6	99.446	99.442	99.409

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	99.900	99.878	99.871	5.75	100.771	100.728	100.709	5	98.710	98.719	98.702
5.875	100.491	100.475	100.461	5.875	101.219	101.175	101.156	5.125	98.908	98.916	98.900
6	101.071	101.054	101.039	6	101.668	101.624	101.605	5.25	99.427	99.435	99.419
6.125	101.558	101.542	101.525	6.125	101.907	101.862	101.843	5.375	99.702	99.711	99.694
6.25	101.346	101.331	101.310	6.25	101.744	101.703	101.688	5.5	100.074	100.083	100.066
6.375	101.890	101.875	101.853	6.375	102.132	102.090	102.075	5.625	100.249	100.257	100.241
6.5	102.359	102.342	102.319	6.5	102.463	102.421	102.406	5.75	100.204	100.210	100.193
6.625	102.789	102.773	102.750	6.625	102.776	102.733	102.718	5.875	100.500	100.506	100.490
6.75	102.516	102.487	102.465	6.75	102.364	102.336	102.325	6	100.614	100.620	100.603
6.875	102.999	102.969	102.950	6.875	102.700	102.671	102.660				
7	103.417	103.385	103.366	7	103.007	102.978	102.967				
7.125	103.766	103.735	103.716	7.125	103.300	103.270	103.259				
7.25	103.476	103.415	103.402	7.25	103.260	103.244	103.224				
7.375	103.096	103.079	103.059	7.375	103.570	103.554	103.534				
7.5	103.439	103.421	103.402	7.5	103.906	103.890	103.869				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.351	98.319	98.307
4.875	98.679	98.648	98.636
5	99.046	99.014	99.002
5.125	99.428	99.361	99.350
5.25	99.745	99.680	99.669
5.375	100.060	99.993	99.982
5.5	100.217	100.149	100.138
5.625	100.012	99.983	99.973
5.75	100.321	100.293	100.283
5.875	100.622	100.594	100.584
6	100.905	100.876	100.866

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	98.756	98.751	98.773
5.625	99.201	99.195	99.218
5.75	99.456	99.450	99.444
5.875	99.986	99.975	99.977
6	100.491	100.474	100.483
6.125	100.950	100.934	100.943
6.25	100.791	100.790	100.771
6.375	101.249	101.242	101.231
6.5	101.643	101.632	101.627
6.625	102.051	102.040	102.035
6.75	101.835	101.854	101.822
6.875	102.174	102.189	102.163
7	102.497	102.507	102.488
7.125	102.835	102.845	102.826
7.25	102.609	102.634	102.587
7.375	102.924	102.944	102.905

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

YOUR BFF IN WHOLESALE

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	98.619	98.598	98.553	5	98.619	98.598	98.553	5	98.619	98.598	98.553
5.125	99.333	99.417	99.372	5.125	99.333	99.417	99.372	5.125	99.333	99.417	99.372
5.25	99.943	100.027	99.982	5.25	99.943	100.027	99.982	5.25	99.943	100.027	99.982
5.375	100.075	100.062	100.049	5.375	100.075	100.062	100.049	5.375	100.075	100.062	100.049
5.5	100.536	100.524	100.509	5.5	100.536	100.524	100.509	5.5	100.536	100.524	100.509
5.625	101.058	101.045	101.031	5.625	101.058	101.045	101.031	5.625	101.058	101.045	101.031
5.75	101.556	101.621	101.504	5.75	101.556	101.621	101.504	5.75	101.556	101.621	101.504
5.875	101.269	101.089	100.910	5.875	101.269	101.089	100.910	5.875	101.269	101.089	100.910
6	101.745	101.566	101.418	6	101.745	101.566	101.418	6	101.745	101.566	101.418
6.125	102.108	102.084	101.958	6.125	102.108	102.084	101.958	6.125	102.108	102.084	101.958
6.25	102.392	102.375	102.249	6.25	102.392	102.375	102.249	6.25	102.392	102.375	102.249
6.375	101.987	101.973	101.959	6.375	101.987	101.973	101.959	6.375	101.987	101.973	101.959
6.5	102.264	102.250	102.236	6.5	102.264	102.250	102.236	6.5	102.264	102.250	102.236
6.625	102.658	102.684	102.523	6.625	102.658	102.684	102.523	6.625	102.658	102.684	102.523
6.75	102.910	102.936	102.864	6.75	102.910	102.936	102.864	6.75	102.910	102.936	102.864
6.875	102.538	102.518	102.497	6.875	102.538	102.518	102.497	6.875	102.538	102.518	102.497
7	102.794	102.773	102.752	7	102.794	102.773	102.752	7	102.794	102.773	102.752
7.125	103.071	103.051	103.030	7.125	103.071	103.051	103.030	7.125	103.071	103.051	103.030
7.25	103.310	103.243	103.177	7.25	103.310	103.243	103.177	7.25	103.310	103.243	103.177
7.375	102.464	102.451	102.561	7.375	102.464	102.451	102.561	7.375	102.464	102.451	102.561
7.5	102.882	102.869	102.979	7.5	102.882	102.869	102.979	7.5	102.882	102.869	102.979
7.625	102.922	102.860	102.793	7.625	102.922	102.860	102.793	7.625	102.922	102.860	102.793
7.75	103.200	103.138	103.071	7.75	103.200	103.138	103.071	7.75	103.200	103.138	103.071
7.875	102.295	102.189	102.072	7.875	102.295	102.189	102.072	7.875	102.295	102.189	102.072
8	102.678	102.572	102.455	8	102.678	102.572	102.455	8	102.678	102.572	102.455
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	96.972	96.927	96.910	4.25	96.972	96.927	96.910	5	97.296	97.380	97.284
4.375	97.469	97.423	97.407	4.375	97.469	97.423	97.407	5.125	98.104	98.189	98.093
4.5	97.961	97.916	97.899	4.5	97.961	97.916	97.899	5.25	98.590	98.504	98.491
4.625	98.450	98.404	98.388	4.625	98.450	98.404	98.388	5.375	99.104	98.986	98.979
4.75	99.181	99.059	99.073	4.75	99.181	99.059	99.073	5.5	99.678	99.743	99.597
4.875	99.710	99.588	99.603	4.875	99.710	99.588	99.603	5.625	100.114	100.179	100.033
5	100.217	100.095	100.110	5	100.217	100.095	100.110	5.75	100.268	100.217	100.184
5.125	100.697	100.575	100.590	5.125	100.697	100.575	100.590	5.875	100.316	100.361	100.218
5.25	100.212	100.166	100.150	5.25	100.212	100.166	100.150	6	100.972	101.018	100.875
5.375	100.418	100.502	100.501	5.375	100.418	100.502	100.501	6.125	101.513	101.558	101.415
5.5	100.870	100.955	100.953	5.5	100.870	100.955	100.953	6.25	101.623	101.444	101.264
5.625	101.301	101.386	101.384	5.625	101.301	101.386	101.384	6.375	101.138	101.124	101.110
5.75	100.968	100.922	100.906	5.75	100.968	100.922	100.906	6.5	101.545	101.571	101.468
5.875	100.924	100.935	100.917	5.875	100.924	100.935	100.917	6.625	102.059	102.085	101.836
6	101.336	101.347	101.328	6	101.336	101.347	101.328	6.75	101.888	101.867	101.846
								6.875	101.391	101.363	101.337
								7	101.784	101.790	101.683
								7.125	102.246	102.253	102.110
								7.25	101.882	101.811	101.744
								7.375	101.523	101.509	101.602
								7.5	101.941	101.928	102.020
								7.625	101.684	101.623	101.556
								7.75	101.962	101.901	101.834
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	98.590	98.504	98.491	5	97.296	97.380	97.284	4.5	93.710	93.668	93.627
5.375	99.104	98.986	98.979	5.125	98.104	98.189	98.093	4.625	94.350	94.309	94.268
5.5	99.678	99.743	99.597	5.25	98.647	98.531	98.524	4.75	94.927	94.805	94.765
5.625	100.114	100.179	100.033	5.375	99.140	99.022	99.015	4.875	95.401	95.279	95.094
5.75	100.268	100.217	100.184	5.5	99.678	99.743	99.597	5	95.828	95.706	95.521
5.875	100.316	100.361	100.218	5.625	100.114	100.179	100.033	5.125	96.200	96.078	95.893
6	100.972	101.018	100.875	5.75	100.318	100.267	100.234	5.25	96.718	96.704	96.690
6.125	101.513	101.558	101.415	5.875	100.316	100.361	100.218	5.375	96.751	96.737	96.723
6.25	101.623	101.444	101.264	6	100.972	101.018	100.875	5.5	97.108	97.094	97.080
6.375	101.138	101.124	101.110	6.125	101.513	101.558	101.415	5.625	97.467	97.453	97.440
6.5	101.545	101.571	101.468	6.25	101.355	101.299	101.248	5.75	98.167	98.154	98.140
6.625	102.059	102.085	101.836	6.375	101.044	101.024	101.009	5.875	98.361	98.347	98.333
6.75	101.888	101.867	101.846	6.5	101.545	101.571	101.410	6	98.646	98.632	98.619
6.875	101.391	101.363	101.337	6.625	102.059	102.085	101.836	6.125	98.888	98.874	98.860
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	99.943	100.027	99.982	5.25	99.943	100.027	99.982	5.25	99.943	100.027	99.982
5.375	100.075	100.062	100.049	5.375	100.075	100.062	100.049	5.375	100.075	100.062	100.049

5.5	100.536	100.524	100.509	5.5	100.536	100.524	100.509	5.5	100.536	100.524	100.509
5.625	101.058	101.045	101.031	5.625	101.058	101.045	101.031	5.625	101.058	101.045	101.031
5.75	101.556	101.621	101.504	5.75	101.556	101.621	101.504	5.75	101.556	101.621	101.504
5.875	101.269	101.089	100.910	5.875	101.269	101.089	100.910	5.875	101.269	101.089	100.910
6	101.745	101.566	101.418	6	101.745	101.566	101.418	6	101.745	101.566	101.418
6.125	102.108	102.084	101.958	6.125	102.108	102.084	101.958	6.125	102.108	102.084	101.958
6.25	102.392	102.375	102.249	6.25	102.392	102.375	102.249	6.25	102.392	102.375	102.249
6.375	101.987	101.973	101.959	6.375	101.987	101.973	101.959	6.375	101.987	101.973	101.959
6.5	102.264	102.250	102.236	6.5	102.264	102.250	102.236	6.5	102.264	102.250	102.236
6.625	102.658	102.684	102.523	6.625	102.658	102.684	102.523	6.625	102.658	102.684	102.523
6.75	102.910	102.936	102.864	6.75	102.910	102.936	102.864	6.75	102.910	102.936	102.864
6.875	102.538	102.518	102.497	6.875	102.538	102.518	102.497	6.875	102.538	102.518	102.497
7	102.794	102.773	102.752	7	102.794	102.773	102.752	7	102.794	102.773	102.752
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	97.961	97.916	97.899	4.25	96.972	96.927	96.910	5.25	98.590	98.504	98.491
4.625	98.450	98.404	98.388	4.375	97.469	97.423	97.407	5.375	99.104	98.986	98.979
4.75	99.181	99.059	99.073	4.5	97.961	97.916	97.899	5.5	99.678	99.743	99.597
4.875	99.710	99.588	99.603	4.625	98.450	98.404	98.388	5.625	100.114	100.179	100.033
5	100.217	100.095	100.110	4.75	99.181	99.059	99.073	5.75	100.268	100.217	100.184
5.125	100.697	100.575	100.590	4.875	99.710	99.588	99.603	5.875	100.316	100.361	100.218
5.25	100.212	100.166	100.150	5	100.217	100.095	100.110	6	100.972	101.018	100.875
5.375	100.418	100.502	100.501	5.125	100.697	100.575	100.590	6.125	101.513	101.558	101.415
5.5	100.870	100.955	100.953	5.25	100.212	100.166	100.150	6.25	101.623	101.444	101.264
5.625	101.301	101.386	101.384	5.375	100.418	100.502	100.501	6.375	101.138	101.124	101.110
5.75	100.968	100.922	100.906	5.5	100.870	100.955	100.953	6.5	101.545	101.571	101.468
5.875	100.924	100.935	100.917	5.625	101.301	101.386	101.384	6.625	102.059	102.085	101.836
6	101.336	101.347	101.328	5.75	100.968	100.922	100.906	6.75	101.888	101.867	101.846
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	98.590	98.504	98.491	5.25	98.025	97.988	97.942	4.5	93.710	93.668	93.627
5.375	99.104	98.986	98.979	5.375	98.831	98.895	98.749	4.625	94.350	94.309	94.268
5.5	99.678	99.743	99.597	5.5	99.678	99.743	99.597	4.75	94.927	94.805	94.765
5.625	100.114	100.179	100.033	5.625	100.114	100.179	100.033	4.875	95.401	95.279	95.094
5.75	100.268	100.217	100.184	5.75	100.318	100.267	100.234	5	95.828	95.706	95.521
5.875	100.316	100.361	100.218	5.875	100.316	100.361	100.218	5.125	96.200	96.078	95.893
6	100.972	101.018	100.875	6	100.972	101.018	100.875	5.25	96.718	96.704	96.690
6.125	101.513	101.558	101.415	6.125	101.513	101.558	101.415	5.375	96.751	96.737	96.723
6.25	101.623	101.444	101.264	6.25	101.355	101.299	101.248	5.5	97.108	97.094	97.080
6.375	101.138	101.124	101.110	6.375	100.991	101.016	100.767	5.625	97.467	97.453	97.440
6.5	101.545	101.571	101.468	6.5	101.545	101.571	101.321	5.75	98.167	98.154	98.140
6.625	102.059	102.085	101.836	6.625	102.059	102.085	101.836	5.875	98.361	98.347	98.333
6.75	101.888	101.867	101.846	6.75	101.724	101.662	101.596	6	98.646	98.632	98.619
6.875	101.391	101.363	101.337	6.875	101.345	101.351	101.208	6.125	98.888	98.874	98.860

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	99.397	99.317	99.305	5.125	99.397	99.317	99.305	4.75	97.310	97.327	97.382
5.25	99.607	99.556	99.590	5.25	99.607	99.556	99.590	4.875	97.825	97.922	97.976
5.375	100.061	99.941	99.931	5.375	100.061	99.941	99.931	5	98.419	98.369	98.335
5.5	100.510	100.390	100.380	5.5	100.510	100.390	100.380	5.125	99.013	98.963	99.002
5.625	100.953	100.845	100.831	5.625	100.953	100.845	100.831	5.25	99.607	99.556	99.590
5.75	101.225	101.175	101.141	5.75	101.225	101.175	101.141	5.375	99.875	99.862	99.849
5.875	101.069	101.044	101.036	5.875	101.069	101.044	101.036	5.5	100.336	100.323	100.309
6	101.545	101.425	101.417	6	101.545	101.425	101.417	5.625	100.858	100.845	100.831
6.125	101.908	101.807	101.799	6.125	101.908	101.807	101.799	5.75	101.225	101.175	101.141
6.25	102.192	102.012	101.923	6.25	102.192	102.012	101.923	5.875	101.069	100.889	100.710
6.375	101.787	101.773	101.759	6.375	101.787	101.773	101.759	6	101.545	101.366	101.187
6.5	102.064	102.050	102.036	6.5	102.064	102.050	102.036	6.125	101.908	101.728	101.584
6.625	102.351	102.337	102.323	6.625	102.351	102.337	102.323	6.25	102.192	102.012	101.923
6.75	102.705	102.684	102.664	6.75	102.705	102.684	102.664	6.375	101.787	101.773	101.759
6.875	102.338	102.318	102.297	6.875	102.338	102.318	102.297	6.5	102.064	102.050	102.036
7	102.594	102.573	102.552	7	102.594	102.573	102.552	6.625	102.351	102.337	102.323
7.125	102.871	102.851	102.830	7.125	102.871	102.851	102.830	6.75	102.705	102.684	102.664
7.25	103.110	103.043	102.977	7.25	103.110	103.043	102.977	6.875	102.338	102.318	102.297
7.375	101.968	101.975	102.184	7.375	101.968	101.975	102.184	7	102.594	102.573	102.552
7.5	102.328	102.295	102.505	7.5	102.328	102.295	102.505	7.125	102.871	102.851	102.830
7.625	102.722	102.660	102.593	7.625	102.722	102.660	102.593	7.25	103.110	103.043	102.977
7.75	103.000	102.938	102.871	7.75	103.000	102.938	102.871	7.375	101.968	101.975	102.184
7.875	102.095	101.989	101.872	7.875	102.095	101.989	101.872	7.5	102.328	102.295	102.505
8	102.478	102.372	102.255	8	102.478	102.372	102.255	7.625	102.722	102.660	102.593
8.125	102.848	102.742	102.625	8.125	102.848	102.742	102.625	7.75	103.000	102.938	102.871
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	96.772	96.727	96.710	4.25	96.772	96.727	96.710	4.875	96.459	96.563	96.568
4.375	97.269	97.223	97.207	4.375	97.269	97.223	97.207	5	96.796	96.900	96.905
4.5	97.761	97.716	97.699	4.5	97.761	97.716	97.699	5.125	97.485	97.589	97.594
4.625	98.250	98.204	98.188	4.625	98.250	98.204	98.188	5.25	98.815	98.699	98.692
4.75	98.748	98.689	98.672	4.75	98.748	98.689	98.672	5.375	99.226	99.109	99.101
4.875	99.169	99.047	99.061	4.875	99.169	99.047	99.061	5.5	99.622	99.505	99.497
5	99.557	99.435	99.450	5	99.557	99.435	99.450	5.625	99.975	99.856	99.850
5.125	99.912	99.790	99.804	5.125	99.912	99.790	99.804	5.75	100.068	100.017	99.997
5.25	100.012	99.966	99.950	5.25	100.012	99.966	99.950	5.875	100.359	100.353	100.347
5.375	99.822	99.907	99.905	5.375	99.822	99.907	99.905	6	100.679	100.673	100.667
5.5	100.163	100.248	100.246	5.5	100.163	100.248	100.246	6.125	100.969	100.963	100.957
5.625	100.488	100.573	100.571	5.625	100.488	100.573	100.571	6.25	101.423	101.244	101.064
5.75	100.768	100.722	100.706	5.75	100.768	100.722	100.706	6.375	101.127	101.106	101.091
5.875	100.473	100.460	100.446	5.875	100.473	100.460	100.446	6.5	101.370	101.348	101.333
6	100.759	100.745	100.731	6	100.759	100.745	100.731	6.625	101.629	101.606	101.591
								6.75	101.688	101.667	101.646
								6.875	101.724	101.696	101.672
								7	101.953	101.924	101.900
								7.125	101.684	101.663	101.643
								7.25	101.682	101.611	101.544
								7.375	100.886	100.893	101.086
								7.5	101.207	101.214	101.406
								7.625	101.484	101.423	101.356
								7.75	101.762	101.701	101.634
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	101.370	101.348	101.333	6.125	101.064	101.058	101.052	4.5	93.510	93.468	93.427
6.625	101.629	101.606	101.591	6.25	101.155	101.099	101.048	4.625	94.150	94.109	94.068
6.75	101.688	101.667	101.646	6.375	101.208	101.187	101.172	4.75	94.592	94.578	94.565
6.875	101.724	101.696	101.672	6.5	101.485	101.463	101.448	4.875	94.857	94.843	94.829
7	101.953	101.924	101.900	6.625	101.783	101.761	101.746	5	95.249	95.235	95.221
7.125	101.684	101.663	101.643	6.75	101.565	101.538	101.514	5.125	95.492	95.479	95.465
7.25	101.682	101.611	101.544	6.875	101.827	101.799	101.774	5.25	96.518	96.504	96.490
7.375	100.886	100.893	101.086	7	102.094	102.065	102.041	5.375	96.551	96.537	96.523
7.5	101.207	101.214	101.406	7.125	101.459	101.388	101.321	5.5	96.908	96.894	96.880
7.625	101.484	101.423	101.356	7.25	101.732	101.661	101.594	5.625	97.267	97.253	97.240
7.75	101.762	101.701	101.634	7.375	100.886	100.893	101.086	5.75	97.967	97.954	97.940
				7.5	101.207	101.214	101.406	5.875	98.161	98.147	98.133
				7.625	101.534	101.473	101.406	6	98.446	98.432	98.419
								6.125	98.688	98.674	98.660
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	101.787	101.773	101.759	6.375	101.787	101.773	101.759	6	101.545	101.366	101.187

6.5	102.064	102.050	102.036	6.5	102.064	102.050	102.036	6.125	101.908	101.728	101.584
6.625	102.351	102.337	102.323	6.625	102.351	102.337	102.323	6.25	102.192	102.012	101.923
6.75	102.705	102.684	102.664	6.75	102.705	102.684	102.664	6.375	101.787	101.773	101.759
6.875	102.338	102.318	102.297	6.875	102.338	102.318	102.297	6.5	102.064	102.050	102.036
7	102.594	102.573	102.552	7	102.594	102.573	102.552	6.625	102.351	102.337	102.323
7.125	102.871	102.851	102.830	7.125	102.871	102.851	102.830	6.75	102.705	102.684	102.664
7.25	103.110	103.043	102.977	7.25	103.110	103.043	102.977	6.875	102.338	102.318	102.297
7.375	101.968	101.975	102.184	7.375	101.968	101.975	102.184	7	102.594	102.573	102.552
7.5	102.328	102.295	102.505	7.5	102.328	102.295	102.505	7.125	102.871	102.851	102.830
7.625	102.722	102.660	102.593	7.625	102.722	102.660	102.593	7.25	103.110	103.043	102.977
7.75	103.000	102.938	102.871	7.75	103.000	102.938	102.871	7.375	101.968	101.975	102.184
7.875	102.095	101.989	101.872	7.875	102.095	101.989	101.872	7.5	102.328	102.295	102.505
8	102.478	102.372	102.255	8	102.478	102.372	102.255	7.625	102.722	102.660	102.593
8.125	102.848	102.742	102.625	8.125	102.848	102.742	102.625	7.75	103.000	102.938	102.871
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	97.761	97.716	97.699	4.5	97.761	97.716	97.699	6.625	101.582	101.568	101.554
4.625	98.250	98.204	98.188	4.625	98.250	98.204	98.188	6.75	101.688	101.667	101.646
4.75	98.748	98.689	98.672	4.75	98.748	98.689	98.672	6.875	101.151	101.130	101.110
4.875	99.169	99.047	99.061	4.875	99.169	99.047	99.061	7	101.406	101.385	101.365
5	99.557	99.435	99.450	5	99.557	99.435	99.450	7.125	101.684	101.663	101.643
5.125	99.912	99.790	99.804	5.125	99.912	99.790	99.804	7.25	101.682	101.611	101.544
5.25	100.012	99.966	99.950	5.25	100.012	99.966	99.950	7.375	100.886	100.893	101.086
5.375	99.822	99.907	99.905	5.375	99.822	99.907	99.905	7.5	101.207	101.214	101.406
5.5	100.163	100.248	100.246	5.5	100.163	100.248	100.246	7.625	101.484	101.423	101.356
5.625	100.488	100.573	100.571	5.625	100.488	100.573	100.571	7.75	101.762	101.701	101.634
5.75	100.768	100.722	100.706	5.75	100.768	100.722	100.706				
5.875	100.473	100.460	100.446	5.875	100.473	100.460	100.446				
6	100.759	100.745	100.731	6	100.759	100.745	100.731				
6.125	101.000	100.987	100.973	6.125	101.000	100.987	100.973				
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	101.295	101.281	101.268	6.125	100.815	100.759	100.709	4.5	93.510	93.468	93.427
6.625	101.582	101.568	101.554	6.25	101.155	101.099	101.048	4.625	94.150	94.109	94.068
6.75	101.688	101.667	101.646	6.375	100.285	100.331	100.182	4.75	94.592	94.578	94.565
6.875	101.151	101.130	101.110	6.5	100.767	100.763	100.638	4.875	94.857	94.843	94.829
7	101.406	101.385	101.365	6.625	101.229	101.168	101.101	5	95.249	95.235	95.221
7.125	101.684	101.663	101.643	6.75	101.524	101.462	101.396	5.125	95.492	95.479	95.465
7.25	101.682	101.611	101.544	6.875	100.719	100.746	100.703	5.25	96.518	96.504	96.490
7.375	100.886	100.893	101.086	7	101.057	101.083	101.040	5.375	96.551	96.537	96.523
7.5	101.207	101.214	101.406	7.125	101.459	101.388	101.321	5.5	96.908	96.894	96.880
7.625	101.484	101.423	101.356	7.25	101.732	101.661	101.594	5.625	97.267	97.253	97.240
7.75	101.762	101.701	101.634	7.375	100.886	100.893	101.086	5.75	97.967	97.954	97.940
				7.5	101.207	101.214	101.406	5.875	98.161	98.147	98.133
				7.625	101.534	101.473	101.406	6	98.446	98.432	98.419
								6.125	98.688	98.674	98.660

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	99.296	99.041	98.741	6.75	96.696	96.441	96.141
6.875	99.805	99.550	99.250	6.875	97.205	96.950	96.650
7	100.303	100.048	99.748	7	97.703	97.448	97.148
7.125	100.732	100.477	100.177	7.125	98.132	97.877	97.577
7.25	101.152	100.897	100.597	7.25	98.552	98.297	97.997
7.375	101.317	100.986	100.686	7.375	98.717	98.386	98.086
7.5	101.765	101.434	101.134	7.5	99.165	98.834	98.534
7.625	102.174	101.843	101.543	7.625	99.574	99.243	98.943
7.75	102.554	102.223	101.923	7.75	99.954	99.623	99.323
7.875	102.031	101.625	101.325	7.875	99.431	99.025	98.725
8	102.449	102.043	101.743	8	99.849	99.443	99.143
8.125	102.818	102.412	102.112	8.125	100.218	99.812	99.512
8.25	103.158	102.752	102.452	8.25	100.558	100.152	99.852

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.296	97.041	96.741	6.75	94.696	94.441	94.141
6.875	97.805	97.550	97.250	6.875	95.205	94.950	94.650
7	98.303	98.048	97.748	7	95.703	95.448	95.148
7.125	98.732	98.477	98.177	7.125	96.132	95.877	95.577
7.25	99.152	98.897	98.597	7.25	96.552	96.297	95.997
7.375	99.317	98.986	98.686	7.375	96.717	96.386	96.086
7.5	99.765	99.434	99.134	7.5	97.165	96.834	96.534
7.625	100.174	99.843	99.543	7.625	97.574	97.243	96.943
7.75	100.554	100.223	99.923	7.75	97.954	97.623	97.323
7.875	100.031	99.625	99.325	7.875	97.431	97.025	96.725
8	100.449	100.043	99.743	8	97.849	97.443	97.143
8.125	100.818	100.412	100.112	8.125	98.218	97.812	97.512
8.25	101.158	100.752	100.452	8.25	98.558	98.152	97.852

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.