



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>

Table of Contents

| Tab | Product |
|-----|--------------------|
| 2 | Conventional Fixed |
| 3 | Conventional ARM |
| 4 | Home Ready |
| 5 | Home Possible |
| 6 | RefiNow |
| 7 | FHA |
| 8 | VA |
| 9 | FHA DPA |

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 |

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 |
|---------------------------------|

Lender ID

| | |
|----------------|--------------|
| FHA Lender ID: | 79613-0002 |
| VA Lender ID: | 900136-00-00 |

Eligible States

| |
|---|
| AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA |
|---|



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

| Conventional 30 Yr Fixed | | | | Conventional 25 Yr Fixed | | | | Conventional 20 Yr Fixed | | | |
|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5.625 | 98.668 | 98.602 | 98.582 | 5.625 | 98.586 | 98.570 | 98.570 | 5.125 | 96.438 | 96.392 | 96.376 |
| 5.75 | 99.276 | 99.279 | 99.283 | 5.75 | 99.148 | 99.138 | 99.128 | 5.125 | 96.998 | 96.952 | 96.936 |
| 5.875 | 99.837 | 99.840 | 99.844 | 5.875 | 99.568 | 99.558 | 99.548 | 5.25 | 97.646 | 97.600 | 97.584 |
| 6 | 100.431 | 100.435 | 100.439 | 6 | 100.088 | 100.078 | 100.068 | 5.375 | 98.266 | 98.220 | 98.204 |
| 6.125 | 100.831 | 100.835 | 100.838 | 6.125 | 100.455 | 100.455 | 100.455 | 5.5 | 98.823 | 98.778 | 98.761 |
| 6.25 | 100.677 | 100.672 | 100.667 | 6.25 | 100.501 | 100.496 | 100.488 | 5.625 | 99.286 | 99.240 | 99.224 |
| 6.375 | 101.166 | 101.161 | 101.156 | 6.375 | 100.949 | 100.944 | 100.936 | 5.75 | 100.328 | 100.291 | 100.273 |
| 6.5 | 101.626 | 101.621 | 101.616 | 6.5 | 101.323 | 101.311 | 101.303 | 5.875 | 100.772 | 100.735 | 100.717 |
| 6.625 | 102.001 | 101.996 | 101.991 | 6.625 | 101.694 | 101.688 | 101.680 | 6 | 101.281 | 101.196 | 101.178 |
| 6.75 | 101.754 | 101.748 | 101.742 | 6.75 | 101.583 | 101.577 | 101.569 | 6.125 | 101.501 | 101.418 | 101.400 |
| 6.875 | 102.125 | 102.120 | 102.113 | 6.875 | 101.980 | 101.974 | 101.966 | 6.25 | 101.426 | 101.385 | 101.372 |
| 7 | 102.546 | 102.540 | 102.534 | 7 | 102.289 | 102.283 | 102.275 | 6.375 | 101.809 | 101.768 | 101.755 |
| 7.125 | 102.883 | 102.877 | 102.871 | 7.125 | 102.635 | 102.630 | 102.619 | 6.5 | 102.178 | 102.098 | 102.084 |
| 7.25 | 102.673 | 102.660 | 102.646 | 7.25 | 102.631 | 102.613 | 102.595 | 6.625 | 102.450 | 102.407 | 102.394 |
| 7.375 | 103.040 | 103.027 | 103.013 | 7.375 | 102.977 | 102.959 | 102.940 | 6.75 | 102.172 | 102.143 | 102.134 |
| 7.5 | 103.416 | 103.403 | 103.389 | 7.5 | 103.318 | 103.298 | 103.280 | 6.875 | 102.503 | 102.476 | 102.465 |
| 7.625 | 103.786 | 103.773 | 103.759 | 7.625 | 103.583 | 103.562 | 103.545 | 7 | 102.807 | 102.779 | 102.768 |
| 7.75 | 103.456 | 103.419 | 103.392 | 7.75 | 103.456 | 103.419 | 103.392 | 7.125 | 103.099 | 103.071 | 103.060 |
| 7.875 | 103.848 | 103.810 | 103.783 | 7.875 | 103.848 | 103.810 | 103.783 | 7.25 | 103.146 | 103.130 | 103.110 |
| 8 | 104.093 | 104.066 | 104.037 | 8 | 103.757 | 103.757 | 103.709 | 7.375 | 103.452 | 103.437 | 103.417 |
| 8.125 | 104.438 | 104.411 | 104.382 | 8.125 | 103.985 | 103.967 | 103.923 | 7.5 | 103.786 | 103.770 | 103.750 |
| 8.25 | 103.441 | 103.364 | 103.315 | 8.25 | 103.441 | 103.364 | 103.315 | 7.625 | 104.080 | 104.062 | 104.044 |
| 8.375 | 103.884 | 103.806 | 103.758 | 8.375 | 103.884 | 103.806 | 103.758 | 7.75 | 103.729 | 103.691 | 103.664 |
| 8.5 | 104.308 | 104.230 | 104.182 | 8.5 | 104.308 | 104.230 | 104.182 | 7.875 | 104.041 | 104.005 | 103.976 |
| 8.625 | 104.496 | 104.419 | 104.370 | 8.625 | 104.496 | 104.419 | 104.370 | 8 | 103.818 | 103.818 | 103.771 |
| Conventional 15 Yr Fixed | | | | Conventional 10 Yr Fixed | | | | Conventional 30 Yr Fixed HB | | | |
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 4.625 | 97.867 | 97.867 | 97.867 | 4.625 | 98.316 | 98.316 | 98.316 | 6 | 99.806 | 99.731 | 99.718 |
| 4.75 | 98.312 | 98.272 | 98.261 | 4.75 | 98.678 | 98.633 | 98.633 | 6.125 | 100.110 | 100.074 | 100.063 |
| 4.875 | 98.799 | 98.753 | 98.736 | 4.875 | 99.151 | 99.111 | 99.111 | 6.25 | 100.464 | 100.374 | 100.315 |
| 5 | 99.163 | 99.117 | 99.101 | 5 | 99.042 | 99.006 | 99.006 | 6.375 | 100.914 | 100.819 | 100.722 |
| 5.125 | 99.304 | 99.273 | 99.273 | 5.125 | 99.795 | 99.764 | 99.764 | 6.5 | 101.325 | 101.226 | 101.124 |
| 5.25 | 99.677 | 99.648 | 99.638 | 5.25 | 99.569 | 99.542 | 99.542 | 6.625 | 101.711 | 101.606 | 101.500 |
| 5.375 | 100.048 | 100.018 | 100.008 | 5.375 | 100.089 | 100.067 | 100.067 | 6.75 | 101.484 | 101.456 | 101.447 |
| 5.5 | 100.382 | 100.352 | 100.342 | 5.5 | 100.250 | 100.232 | 100.232 | 6.875 | 101.855 | 101.765 | 101.713 |
| 5.625 | 100.203 | 100.190 | 100.190 | 5.625 | 100.486 | 100.473 | 100.473 | 7 | 102.235 | 102.140 | 102.042 |
| 5.75 | 100.384 | 100.362 | 100.353 | 5.75 | 100.350 | 100.310 | 100.310 | 7.125 | 102.602 | 102.502 | 102.399 |
| 5.875 | 100.799 | 100.754 | 100.737 | 5.875 | 100.647 | 100.612 | 100.612 | 7.25 | 102.506 | 102.490 | 102.474 |
| 6 | 101.068 | 101.023 | 101.006 | 6 | 100.833 | 100.802 | 100.802 | 7.375 | 102.768 | 102.734 | 102.718 |
| 6.125 | 101.114 | 101.087 | 101.087 | 6.125 | 101.318 | 101.291 | 101.291 | 7.5 | 103.094 | 103.052 | 103.003 |
| 6.25 | 101.056 | 101.035 | 101.026 | 6.25 | 100.896 | 100.874 | 100.874 | 7.625 | 103.245 | 103.228 | 103.212 |
| 6.375 | 101.473 | 101.428 | 101.411 | 6.375 | 101.191 | 101.173 | 101.173 | 7.75 | 101.861 | 101.825 | 101.799 |
| 6.5 | 101.701 | 101.656 | 101.639 | 6.5 | 101.434 | 101.421 | 101.421 | 7.875 | 102.147 | 102.109 | 102.082 |
| 6.625 | 101.784 | 101.702 | 101.691 | 6.625 | 101.558 | 101.550 | 101.550 | | | | |
| 6.75 | 102.057 | 101.974 | 101.962 | 6.75 | 101.744 | 101.662 | 101.652 | | | | |
| 6.875 | 102.343 | 102.259 | 102.247 | 6.875 | 102.036 | 101.955 | 101.944 | | | | |
| 7 | 102.422 | 102.376 | 102.359 | 7 | 102.110 | 102.064 | 102.047 | | | | |
| Conventional 20 Yr Fixed HB | | | | Conventional 15 Yr Fixed HB | | | | | | | |
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | | | | |
| 5 | 92.964 | 92.964 | 92.964 | 5.125 | 97.424 | 97.378 | 97.362 | | | | |
| 5.125 | 95.216 | 95.180 | 95.180 | 5.25 | 97.915 | 97.869 | 97.853 | | | | |
| 5.25 | 96.006 | 95.975 | 95.975 | 5.375 | 98.366 | 98.321 | 98.304 | | | | |
| 5.375 | 96.656 | 96.630 | 96.630 | 5.5 | 98.677 | 98.631 | 98.615 | | | | |
| 5.5 | 97.663 | 97.625 | 97.576 | 5.625 | 98.254 | 98.209 | 98.192 | | | | |
| 5.625 | 98.182 | 98.143 | 98.095 | 5.75 | 98.726 | 98.680 | 98.664 | | | | |
| 5.75 | 98.615 | 98.615 | 98.615 | 5.875 | 99.153 | 99.107 | 99.091 | | | | |
| 5.875 | 99.106 | 99.106 | 99.106 | 6 | 99.414 | 99.369 | 99.352 | | | | |
| 6 | 99.579 | 99.579 | 99.579 | 6.125 | 98.643 | 98.597 | 98.580 | | | | |
| 6.125 | 100.036 | 100.036 | 100.036 | 6.25 | 99.104 | 99.059 | 99.042 | | | | |
| 6.25 | 100.532 | 100.509 | 100.509 | 6.375 | 99.514 | 99.468 | 99.451 | | | | |
| 6.375 | 100.979 | 100.961 | 100.961 | 6.5 | 99.728 | 99.682 | 99.665 | | | | |
| 6.5 | 101.366 | 101.353 | 101.353 | 6.625 | 99.383 | 99.298 | 99.288 | | | | |
| 6.625 | 101.726 | 101.717 | 101.717 | 6.75 | 99.748 | 99.669 | 99.584 | | | | |
| 6.75 | 101.623 | 101.603 | 101.603 | 6.875 | 100.142 | 100.057 | 100.045 | | | | |
| 6.875 | 102.003 | 101.988 | 101.987 | 7 | 100.120 | 100.074 | 100.057 | | | | |

Conventional Fixed Adjustments

Cumulative LLPA Cap

| | |
|--|---|
| FTHB with AMI at or below 100% or 120% in de | 0 |
|--|---|

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

| Conventional 5/6 ARM | | | | Conventional 7/6 ARM | | | | Conventional 10/6 ARM | | | |
|----------------------|---------|---------|---------|----------------------|---------|---------|---------|-----------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5 | 97.176 | 97.113 | 97.050 | 5 | 96.560 | 96.497 | 96.434 | 5 | 94.554 | 94.491 | 94.429 |
| 5.125 | 97.545 | 97.482 | 97.419 | 5.125 | 97.159 | 97.096 | 97.033 | 5.125 | 95.211 | 95.148 | 95.086 |
| 5.25 | 97.914 | 97.851 | 97.788 | 5.25 | 97.592 | 97.529 | 97.466 | 5.25 | 95.689 | 95.626 | 95.564 |
| 5.375 | 98.260 | 98.197 | 98.134 | 5.375 | 98.026 | 97.963 | 97.900 | 5.375 | 96.352 | 96.289 | 96.226 |
| 5.5 | 98.569 | 98.506 | 98.443 | 5.5 | 98.291 | 98.228 | 98.165 | 5.5 | 96.833 | 96.770 | 96.707 |
| 5.625 | 98.940 | 98.877 | 98.814 | 5.625 | 98.726 | 98.663 | 98.600 | 5.625 | 97.501 | 97.438 | 97.375 |
| 5.75 | 99.134 | 99.071 | 99.008 | 5.75 | 98.966 | 98.903 | 98.840 | 5.75 | 97.985 | 97.922 | 97.859 |
| 5.875 | 99.476 | 99.413 | 99.350 | 5.875 | 99.372 | 99.309 | 99.246 | 5.875 | 98.282 | 98.219 | 98.157 |
| 6 | 99.674 | 99.611 | 99.548 | 6 | 99.606 | 99.543 | 99.480 | 6 | 98.743 | 98.680 | 98.617 |
| 6.125 | 100.019 | 99.956 | 99.893 | 6.125 | 100.010 | 99.947 | 99.884 | 6.125 | 99.010 | 98.947 | 98.884 |
| 6.25 | 100.364 | 100.301 | 100.238 | 6.25 | 100.245 | 100.182 | 100.119 | 6.25 | 99.465 | 99.402 | 99.339 |
| 6.375 | 100.563 | 100.500 | 100.437 | 6.375 | 100.483 | 100.420 | 100.357 | 6.375 | 99.920 | 99.857 | 99.794 |
| 6.5 | 100.763 | 100.700 | 100.637 | 6.5 | 100.720 | 100.657 | 100.594 | 6.5 | 100.379 | 100.316 | 100.253 |
| 6.625 | 100.818 | 100.755 | 100.692 | 6.625 | 100.957 | 100.894 | 100.831 | 6.625 | 100.648 | 100.585 | 100.523 |
| 6.75 | 101.042 | 100.979 | 100.916 | 6.75 | 101.194 | 101.131 | 101.068 | 6.75 | 101.110 | 101.047 | 100.985 |
| 6.875 | 101.245 | 101.182 | 101.119 | 6.875 | 101.433 | 101.370 | 101.307 | 6.875 | 101.379 | 101.316 | 101.253 |
| 7 | 101.447 | 101.384 | 101.321 | 7 | 101.673 | 101.610 | 101.547 | 7 | 101.648 | 101.585 | 101.523 |
| 7.125 | 101.649 | 101.586 | 101.523 | 7.125 | 101.915 | 101.852 | 101.789 | 7.125 | 101.919 | 101.856 | 101.793 |

| 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 | 97.244 | 97.181 | 97.118 | 5 | 96.628 | 96.565 | 96.502 | 5 | 94.623 | 94.560 | 94.497 |
| 5.125 | 97.613 | 97.550 | 97.487 | 5.125 | 97.227 | 97.164 | 97.101 | 5.125 | 95.279 | 95.216 | 95.153 |
| 5.25 | 97.982 | 97.919 | 97.856 | 5.25 | 97.660 | 97.597 | 97.534 | 5.25 | 95.757 | 95.694 | 95.631 |
| 5.375 | 98.328 | 98.265 | 98.202 | 5.375 | 98.094 | 98.031 | 97.968 | 5.375 | 96.420 | 96.357 | 96.294 |
| 5.5 | 98.637 | 98.574 | 98.511 | 5.5 | 98.359 | 98.296 | 98.233 | 5.5 | 96.901 | 96.838 | 96.775 |
| 5.625 | 99.008 | 98.945 | 98.882 | 5.625 | 98.794 | 98.731 | 98.668 | 5.625 | 97.569 | 97.506 | 97.443 |
| 5.75 | 99.202 | 99.139 | 99.076 | 5.75 | 99.035 | 98.972 | 98.909 | 5.75 | 98.053 | 97.990 | 97.927 |
| 5.875 | 99.544 | 99.481 | 99.418 | 5.875 | 99.440 | 99.377 | 99.314 | 5.875 | 98.350 | 98.287 | 98.224 |
| 6 | 99.742 | 99.679 | 99.616 | 6 | 99.674 | 99.611 | 99.548 | 6 | 98.811 | 98.748 | 98.685 |
| 6.125 | 100.087 | 100.024 | 99.961 | 6.125 | 100.078 | 100.015 | 99.952 | 6.125 | 99.078 | 99.015 | 98.952 |
| 6.25 | 100.433 | 100.370 | 100.307 | 6.25 | 100.313 | 100.250 | 100.187 | 6.25 | 99.533 | 99.470 | 99.407 |
| 6.375 | 100.631 | 100.568 | 100.505 | 6.375 | 100.551 | 100.488 | 100.425 | 6.375 | 99.988 | 99.925 | 99.862 |
| 6.5 | 100.831 | 100.768 | 100.705 | 6.5 | 100.788 | 100.725 | 100.662 | 6.5 | 100.447 | 100.384 | 100.321 |
| 6.625 | 100.886 | 100.823 | 100.760 | 6.625 | 101.025 | 100.962 | 100.899 | 6.625 | 100.716 | 100.653 | 100.590 |
| 6.75 | 101.110 | 101.047 | 100.984 | 6.75 | 101.262 | 101.199 | 101.136 | 6.75 | 101.178 | 101.115 | 101.052 |
| 6.875 | 101.313 | 101.250 | 101.187 | 6.875 | 101.501 | 101.438 | 101.375 | 6.875 | 101.447 | 101.384 | 101.321 |
| 7 | 101.515 | 101.452 | 101.389 | 7 | 101.741 | 101.678 | 101.615 | 7 | 101.716 | 101.653 | 101.590 |
| 7.125 | 101.717 | 101.654 | 101.591 | 7.125 | 101.983 | 101.920 | 101.857 | 7.125 | 101.987 | 101.924 | 101.861 |

Conventional ARM Adjustments

Cumulative LLPA Cap

| | |
|---|---|
| FTHB with AMI at or below 100% or 120% in des | 0 |
|---|---|

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

| Home Ready 30 Yr Fixed | | | | Home Ready 20 Yr Fixed | | | | Home Ready 15 Yr Fixed | | | |
|------------------------|---------|---------|---------|------------------------|---------|---------|---------|------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5.75 | 99.998 | 100.002 | 100.002 | 5.75 | 99.764 | 99.719 | 99.702 | 5 | 98.314 | 98.318 | 98.301 |
| 5.875 | 100.566 | 100.569 | 100.569 | 5.875 | 100.300 | 100.255 | 100.238 | 5.125 | 98.505 | 98.510 | 98.493 |
| 6 | 101.092 | 101.095 | 101.095 | 6 | 100.770 | 100.725 | 100.708 | 5.25 | 99.019 | 99.024 | 99.007 |
| 6.125 | 101.569 | 101.573 | 101.573 | 6.125 | 101.131 | 101.086 | 101.069 | 5.375 | 99.289 | 99.294 | 99.277 |
| 6.25 | 101.469 | 101.463 | 101.455 | 6.25 | 100.934 | 100.888 | 100.872 | 5.5 | 99.646 | 99.651 | 99.634 |
| 6.375 | 101.950 | 101.944 | 101.936 | 6.375 | 101.425 | 101.379 | 101.363 | 5.625 | 99.815 | 99.820 | 99.803 |
| 6.5 | 102.396 | 102.390 | 102.382 | 6.5 | 101.846 | 101.800 | 101.784 | 5.75 | 99.815 | 99.817 | 99.801 |
| 6.625 | 102.813 | 102.808 | 102.800 | 6.625 | 102.157 | 102.112 | 102.095 | 5.875 | 100.108 | 100.110 | 100.093 |
| 6.75 | 102.603 | 102.583 | 102.559 | 6.75 | 101.858 | 101.812 | 101.796 | 6 | 100.213 | 100.216 | 100.199 |
| 6.875 | 103.034 | 103.014 | 102.990 | 6.875 | 102.313 | 102.267 | 102.251 | | | | |
| 7 | 103.432 | 103.412 | 103.388 | 7 | 102.702 | 102.656 | 102.640 | | | | |
| 7.125 | 103.819 | 103.799 | 103.775 | 7.125 | 102.987 | 102.942 | 102.925 | | | | |
| 7.25 | 103.533 | 103.505 | 103.472 | 7.25 | 102.613 | 102.567 | 102.551 | | | | |
| 7.375 | 102.977 | 102.959 | 102.940 | 7.375 | 103.032 | 102.986 | 102.970 | | | | |

| Home Ready 10 Yr Fixed | | | |
|------------------------|--------|--------|--------|
| Rate | 15 | 30 | 45 |
| 5 | 96.901 | 96.894 | 96.861 |
| 5.125 | 97.238 | 97.231 | 97.198 |
| 5.25 | 97.552 | 97.545 | 97.512 |
| 5.375 | 97.852 | 97.845 | 97.812 |
| 5.5 | 98.139 | 98.132 | 98.099 |
| 5.625 | 98.388 | 98.381 | 98.348 |
| 5.75 | 98.358 | 98.349 | 98.315 |
| 5.875 | 98.600 | 98.591 | 98.558 |
| 6 | 99.046 | 99.037 | 99.003 |

Home Ready Adjustments

Cumulative LLPA Caps

| | |
|------------|---|
| Home Ready | 0 |
|------------|---|

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 | 99.622 | 99.601 | 99.590 | 5.75 | 100.328 | 100.291 | 100.273 | 5 | 98.314 | 98.318 | 98.301 |
| 5.875 | 100.228 | 100.211 | 100.193 | 5.875 | 100.772 | 100.735 | 100.717 | 5.125 | 98.505 | 98.510 | 98.493 |
| 6 | 100.813 | 100.795 | 100.776 | 6 | 101.217 | 101.179 | 101.161 | 5.25 | 99.019 | 99.024 | 99.007 |
| 6.125 | 101.318 | 101.298 | 101.278 | 6.125 | 101.455 | 101.416 | 101.398 | 5.375 | 99.289 | 99.294 | 99.277 |
| 6.25 | 101.159 | 101.142 | 101.123 | 6.25 | 101.426 | 101.385 | 101.372 | 5.5 | 99.646 | 99.651 | 99.634 |
| 6.375 | 101.714 | 101.700 | 101.678 | 6.375 | 101.809 | 101.768 | 101.755 | 5.625 | 99.815 | 99.820 | 99.803 |
| 6.5 | 102.202 | 102.184 | 102.162 | 6.5 | 102.138 | 102.095 | 102.082 | 5.75 | 99.815 | 99.817 | 99.801 |
| 6.625 | 102.629 | 102.613 | 102.590 | 6.625 | 102.450 | 102.407 | 102.394 | 5.875 | 100.108 | 100.110 | 100.093 |
| 6.75 | 102.402 | 102.385 | 102.340 | 6.75 | 102.172 | 102.143 | 102.134 | 6 | 100.213 | 100.216 | 100.199 |
| 6.875 | 102.896 | 102.878 | 102.841 | 6.875 | 102.503 | 102.476 | 102.465 | | | | |
| 7 | 103.326 | 103.306 | 103.270 | 7 | 102.807 | 102.779 | 102.768 | | | | |
| 7.125 | 103.686 | 103.664 | 103.630 | 7.125 | 103.099 | 103.071 | 103.060 | | | | |
| 7.25 | 103.403 | 103.368 | 103.319 | 7.25 | 103.146 | 103.130 | 103.110 | | | | |
| 7.375 | 102.977 | 102.959 | 102.940 | 7.375 | 103.452 | 103.437 | 103.417 | | | | |
| 7.5 | 103.318 | 103.298 | 103.280 | 7.5 | 103.786 | 103.770 | 103.750 | | | | |

| Home Possible 10 Yr Fixed | | | |
|---------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 |
| 4.75 | 97.929 | 97.897 | 97.886 |
| 4.875 | 98.257 | 98.226 | 98.215 |
| 5 | 98.625 | 98.593 | 98.582 |
| 5.125 | 99.053 | 99.025 | 99.015 |
| 5.25 | 99.371 | 99.344 | 99.334 |
| 5.375 | 99.685 | 99.658 | 99.648 |
| 5.5 | 99.845 | 99.817 | 99.807 |
| 5.625 | 99.654 | 99.633 | 99.624 |
| 5.75 | 99.963 | 99.942 | 99.933 |
| 5.875 | 100.265 | 100.244 | 100.235 |
| 6 | 100.550 | 100.529 | 100.520 |

Home Possible Adjustments

Cumulative LLPA Caps

| | |
|---------------|---|
| Home Possible | 0 |
|---------------|---|

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 |

RefiNow Adjustments

Cumulative LLPA Cap

| | |
|---|---|
| FTHB with AMI at or below 100% or 120% in des | 0 |
|---|---|

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

| 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 | 98.306 | 98.254 | 98.221 | 5 | 98.306 | 98.254 | 98.221 | 5 | 98.306 | 98.254 | 98.221 |
| 5.125 | 98.900 | 98.848 | 98.814 | 5.125 | 98.900 | 98.848 | 98.814 | 5.125 | 98.900 | 98.848 | 98.814 |
| 5.25 | 99.552 | 99.538 | 99.525 | 5.25 | 99.552 | 99.538 | 99.525 | 5.25 | 99.552 | 99.538 | 99.525 |
| 5.375 | 99.946 | 99.933 | 99.919 | 5.375 | 99.946 | 99.933 | 99.919 | 5.375 | 99.946 | 99.933 | 99.919 |
| 5.5 | 100.404 | 100.390 | 100.377 | 5.5 | 100.404 | 100.390 | 100.377 | 5.5 | 100.404 | 100.390 | 100.377 |
| 5.625 | 100.918 | 100.904 | 100.891 | 5.625 | 100.918 | 100.904 | 100.891 | 5.625 | 100.918 | 100.904 | 100.891 |
| 5.75 | 101.136 | 101.084 | 101.051 | 5.75 | 101.136 | 101.084 | 101.051 | 5.75 | 101.136 | 101.084 | 101.051 |
| 5.875 | 101.204 | 101.025 | 100.845 | 5.875 | 101.204 | 101.025 | 100.845 | 5.875 | 101.204 | 101.025 | 100.845 |
| 6 | 101.673 | 101.494 | 101.314 | 6 | 101.673 | 101.494 | 101.314 | 6 | 101.673 | 101.494 | 101.314 |
| 6.125 | 102.038 | 101.858 | 101.679 | 6.125 | 102.038 | 101.858 | 101.679 | 6.125 | 102.038 | 101.858 | 101.679 |
| 6.25 | 102.318 | 102.139 | 101.960 | 6.25 | 102.318 | 102.139 | 101.960 | 6.25 | 102.318 | 102.139 | 101.960 |
| 6.375 | 101.873 | 101.866 | 101.859 | 6.375 | 101.873 | 101.866 | 101.859 | 6.375 | 101.873 | 101.866 | 101.859 |
| 6.5 | 102.155 | 102.148 | 102.141 | 6.5 | 102.155 | 102.148 | 102.141 | 6.5 | 102.155 | 102.148 | 102.141 |
| 6.625 | 102.457 | 102.450 | 102.443 | 6.625 | 102.457 | 102.450 | 102.443 | 6.625 | 102.457 | 102.450 | 102.443 |
| 6.75 | 102.938 | 102.917 | 102.897 | 6.75 | 102.938 | 102.917 | 102.897 | 6.75 | 102.938 | 102.917 | 102.897 |
| 6.875 | 102.541 | 102.521 | 102.500 | 6.875 | 102.541 | 102.521 | 102.500 | 6.875 | 102.541 | 102.521 | 102.500 |
| 7 | 102.788 | 102.768 | 102.747 | 7 | 102.788 | 102.768 | 102.747 | 7 | 102.788 | 102.768 | 102.747 |
| 7.125 | 103.064 | 103.044 | 103.023 | 7.125 | 103.064 | 103.044 | 103.023 | 7.125 | 103.064 | 103.044 | 103.023 |
| 7.25 | 103.116 | 103.050 | 102.984 | 7.25 | 103.116 | 103.050 | 102.984 | 7.25 | 103.116 | 103.050 | 102.984 |
| 7.375 | 102.192 | 102.127 | 102.060 | 7.375 | 102.192 | 102.127 | 102.060 | 7.375 | 102.192 | 102.127 | 102.060 |
| 7.5 | 102.599 | 102.534 | 102.467 | 7.5 | 102.599 | 102.534 | 102.467 | 7.5 | 102.599 | 102.534 | 102.467 |
| 7.625 | 102.988 | 102.923 | 102.856 | 7.625 | 102.988 | 102.923 | 102.856 | 7.625 | 102.988 | 102.923 | 102.856 |
| 7.75 | 103.262 | 103.197 | 103.130 | 7.75 | 103.262 | 103.197 | 103.130 | 7.75 | 103.262 | 103.197 | 103.130 |
| 7.875 | 102.372 | 102.262 | 102.145 | 7.875 | 102.372 | 102.262 | 102.145 | 7.875 | 102.372 | 102.262 | 102.145 |
| 8 | 102.751 | 102.641 | 102.524 | 8 | 102.751 | 102.641 | 102.524 | 8 | 102.751 | 102.641 | 102.524 |
| 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 | 96.657 | 96.612 | 96.595 | 4.25 | 96.657 | 96.612 | 96.595 | 5.125 | 96.600 | 95.954 | 95.921 |
| 4.375 | 97.153 | 97.107 | 97.091 | 4.375 | 97.153 | 97.107 | 97.091 | 5.25 | 96.600 | 96.548 | 96.514 |
| 4.5 | 97.645 | 97.599 | 97.582 | 4.5 | 97.645 | 97.599 | 97.582 | 5.375 | 98.559 | 98.546 | 98.533 |
| 4.625 | 98.132 | 98.087 | 98.070 | 4.625 | 98.132 | 98.087 | 98.070 | 5.5 | 99.258 | 99.198 | 99.191 |
| 4.75 | 98.617 | 98.571 | 98.554 | 4.75 | 98.617 | 98.571 | 98.554 | 5.625 | 99.718 | 99.657 | 99.650 |
| 4.875 | 98.558 | 98.572 | 98.586 | 4.875 | 98.558 | 98.572 | 98.586 | 5.75 | 100.104 | 99.927 | 99.893 |
| 5 | 98.970 | 98.965 | 98.979 | 5 | 98.970 | 98.965 | 98.979 | 5.875 | 100.189 | 100.010 | 99.913 |
| 5.125 | 99.450 | 99.404 | 99.387 | 5.125 | 99.450 | 99.404 | 99.387 | 6 | 100.748 | 100.569 | 100.389 |
| 5.25 | 99.924 | 99.879 | 99.862 | 5.25 | 99.924 | 99.879 | 99.862 | 6.125 | 101.093 | 100.913 | 100.749 |
| 5.375 | 99.317 | 99.271 | 99.254 | 5.375 | 99.317 | 99.271 | 99.254 | 6.25 | 101.550 | 101.370 | 101.191 |
| 5.5 | 99.789 | 99.744 | 99.727 | 5.5 | 99.789 | 99.744 | 99.727 | 6.375 | 101.024 | 101.017 | 101.011 |
| 5.625 | 100.254 | 100.208 | 100.191 | 5.625 | 100.254 | 100.208 | 100.191 | 6.5 | 101.386 | 101.379 | 101.373 |
| 5.75 | 100.706 | 100.661 | 100.644 | 5.75 | 100.706 | 100.661 | 100.644 | 6.625 | 101.688 | 101.681 | 101.674 |
| 5.875 | 100.325 | 100.312 | 100.299 | 5.875 | 100.325 | 100.312 | 100.299 | 6.75 | 101.921 | 101.900 | 101.879 |
| 6 | 100.612 | 100.599 | 100.586 | 6 | 100.612 | 100.599 | 100.586 | 6.875 | 101.369 | 101.341 | 101.317 |
| | | | | | | | | 7 | 101.711 | 101.683 | 101.659 |
| | | | | | | | | 7.125 | 101.877 | 101.856 | 101.836 |
| | | | | | | | | 7.25 | 101.884 | 101.811 | 101.744 |
| | | | | | | | | 7.375 | 100.955 | 100.890 | 100.823 |
| | | | | | | | | 7.5 | 101.361 | 101.296 | 101.229 |
| | | | | | | | | 7.625 | 101.751 | 101.686 | 101.619 |
| | | | | | | | | 7.75 | 102.025 | 101.960 | 101.893 |
| 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 | 98.559 | 98.546 | 98.533 | 5 | 96.056 | 96.004 | 95.971 | 4.5 | 93.373 | 93.394 | 93.415 |
| 5.375 | 98.803 | 98.790 | 98.777 | 5.125 | 96.650 | 96.598 | 96.564 | 4.625 | 94.014 | 94.035 | 94.056 |
| 5.5 | 99.258 | 99.198 | 99.191 | 5.25 | 98.318 | 98.260 | 98.253 | 4.75 | 94.360 | 94.374 | 94.388 |
| 5.625 | 99.718 | 99.657 | 99.650 | 5.375 | 98.808 | 98.749 | 98.742 | 4.875 | 94.620 | 94.634 | 94.648 |
| 5.75 | 100.104 | 99.927 | 99.893 | 5.5 | 99.280 | 99.221 | 99.214 | 5 | 95.014 | 95.028 | 95.042 |
| 5.875 | 100.189 | 100.010 | 99.913 | 5.625 | 99.734 | 99.674 | 99.667 | 5.125 | 95.253 | 95.267 | 95.280 |
| 6 | 100.748 | 100.569 | 100.389 | 5.75 | 100.029 | 99.977 | 99.943 | 5.25 | 96.340 | 96.327 | 96.314 |
| 6.125 | 101.093 | 100.913 | 100.749 | 5.875 | 99.985 | 99.983 | 99.978 | 5.375 | 96.373 | 96.360 | 96.347 |
| 6.25 | 101.550 | 101.370 | 101.191 | 6 | 100.420 | 100.418 | 100.413 | 5.5 | 96.728 | 96.714 | 96.701 |
| 6.375 | 101.024 | 101.017 | 101.011 | 6.125 | 100.846 | 100.833 | 100.828 | 5.625 | 97.085 | 97.072 | 97.059 |
| 6.5 | 101.386 | 101.379 | 101.373 | 6.25 | 101.177 | 101.118 | 101.068 | 5.75 | 97.821 | 97.808 | 97.794 |
| 6.625 | 101.688 | 101.681 | 101.674 | 6.375 | 100.884 | 100.871 | 100.857 | 5.875 | 98.013 | 97.999 | 97.986 |
| 6.75 | 101.921 | 101.900 | 101.879 | 6.5 | 101.284 | 101.270 | 101.256 | 6 | 98.300 | 98.287 | 98.273 |
| 6.875 | 101.369 | 101.341 | 101.317 | 6.625 | 101.667 | 101.653 | 101.639 | 6.125 | 98.537 | 98.524 | 98.511 |
| 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 | 99.552 | 99.538 | 99.525 | 5.25 | 99.552 | 99.538 | 99.525 | 5.25 | 99.552 | 99.538 | 99.525 |
| 5.375 | 99.946 | 99.933 | 99.919 | 5.375 | 99.946 | 99.933 | 99.919 | 5.375 | 99.946 | 99.933 | 99.919 |

| | | | | | | | | | | | |
|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|
| 5.5 | 100.404 | 100.390 | 100.377 | 5.5 | 100.404 | 100.390 | 100.377 | 5.5 | 100.404 | 100.390 | 100.377 |
| 5.625 | 100.918 | 100.904 | 100.891 | 5.625 | 100.918 | 100.904 | 100.891 | 5.625 | 100.918 | 100.904 | 100.891 |
| 5.75 | 101.136 | 101.084 | 101.051 | 5.75 | 101.136 | 101.084 | 101.051 | 5.75 | 101.136 | 101.084 | 101.051 |
| 5.875 | 101.204 | 101.025 | 100.845 | 5.875 | 101.204 | 101.025 | 100.845 | 5.875 | 101.204 | 101.025 | 100.845 |
| 6 | 101.673 | 101.494 | 101.314 | 6 | 101.673 | 101.494 | 101.314 | 6 | 101.673 | 101.494 | 101.314 |
| 6.125 | 102.038 | 101.858 | 101.679 | 6.125 | 102.038 | 101.858 | 101.679 | 6.125 | 102.038 | 101.858 | 101.679 |
| 6.25 | 102.318 | 102.139 | 101.960 | 6.25 | 102.318 | 102.139 | 101.960 | 6.25 | 102.318 | 102.139 | 101.960 |
| 6.375 | 101.873 | 101.866 | 101.859 | 6.375 | 101.873 | 101.866 | 101.859 | 6.375 | 101.873 | 101.866 | 101.859 |
| 6.5 | 102.155 | 102.148 | 102.141 | 6.5 | 102.155 | 102.148 | 102.141 | 6.5 | 102.155 | 102.148 | 102.141 |
| 6.625 | 102.457 | 102.450 | 102.443 | 6.625 | 102.457 | 102.450 | 102.443 | 6.625 | 102.457 | 102.450 | 102.443 |
| 6.75 | 102.938 | 102.917 | 102.897 | 6.75 | 102.938 | 102.917 | 102.897 | 6.75 | 102.938 | 102.917 | 102.897 |
| 6.875 | 102.541 | 102.521 | 102.500 | 6.875 | 102.541 | 102.521 | 102.500 | 6.875 | 102.541 | 102.521 | 102.500 |
| 7 | 102.788 | 102.768 | 102.747 | 7 | 102.788 | 102.768 | 102.747 | 7 | 102.788 | 102.768 | 102.747 |
| 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 | 97.645 | 97.599 | 97.582 | 4.25 | 96.657 | 96.612 | 96.595 | 5.25 | 98.559 | 98.546 | 98.533 |
| 4.625 | 98.132 | 98.087 | 98.070 | 4.375 | 97.153 | 97.107 | 97.091 | 5.375 | 98.803 | 98.790 | 98.777 |
| 4.75 | 98.617 | 98.571 | 98.554 | 4.5 | 97.645 | 97.599 | 97.582 | 5.5 | 99.258 | 99.198 | 99.191 |
| 4.875 | 98.558 | 98.572 | 98.586 | 4.625 | 98.132 | 98.087 | 98.070 | 5.625 | 99.718 | 99.657 | 99.650 |
| 5 | 98.970 | 98.965 | 98.979 | 4.75 | 98.617 | 98.571 | 98.554 | 5.75 | 100.104 | 99.927 | 99.893 |
| 5.125 | 99.450 | 99.404 | 99.387 | 4.875 | 98.558 | 98.572 | 98.586 | 5.875 | 100.189 | 100.010 | 99.913 |
| 5.25 | 99.924 | 99.879 | 99.862 | 5 | 98.970 | 98.965 | 98.979 | 6 | 100.748 | 100.569 | 100.389 |
| 5.375 | 99.317 | 99.271 | 99.254 | 5.125 | 99.450 | 99.404 | 99.387 | 6.125 | 101.093 | 100.913 | 100.749 |
| 5.5 | 99.789 | 99.744 | 99.727 | 5.25 | 99.924 | 99.879 | 99.862 | 6.25 | 101.550 | 101.370 | 101.191 |
| 5.625 | 100.254 | 100.208 | 100.191 | 5.375 | 99.317 | 99.271 | 99.254 | 6.375 | 101.024 | 101.017 | 101.011 |
| 5.75 | 100.706 | 100.661 | 100.644 | 5.5 | 99.789 | 99.744 | 99.727 | 6.5 | 101.386 | 101.379 | 101.373 |
| 5.875 | 100.325 | 100.312 | 100.299 | 5.625 | 100.254 | 100.208 | 100.191 | 6.625 | 101.688 | 101.681 | 101.674 |
| 6 | 100.612 | 100.599 | 100.586 | 5.75 | 100.706 | 100.661 | 100.644 | 6.75 | 101.921 | 101.900 | 101.879 |
| 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 | 98.559 | 98.546 | 98.533 | 5.25 | 97.759 | 97.707 | 97.674 | 4.5 | 93.373 | 93.394 | 93.415 |
| 5.375 | 98.803 | 98.790 | 98.777 | 5.375 | 98.353 | 98.301 | 98.268 | 4.625 | 94.014 | 94.035 | 94.056 |
| 5.5 | 99.258 | 99.198 | 99.191 | 5.5 | 98.930 | 98.878 | 98.845 | 4.75 | 94.360 | 94.374 | 94.388 |
| 5.625 | 99.718 | 99.657 | 99.650 | 5.625 | 99.488 | 99.437 | 99.403 | 4.875 | 94.620 | 94.634 | 94.648 |
| 5.75 | 100.104 | 99.927 | 99.893 | 5.75 | 100.029 | 99.977 | 99.943 | 5 | 95.014 | 95.028 | 95.042 |
| 5.875 | 100.189 | 100.010 | 99.913 | 5.875 | 99.801 | 99.743 | 99.693 | 5.125 | 95.253 | 95.267 | 95.280 |
| 6 | 100.748 | 100.569 | 100.389 | 6 | 100.340 | 100.282 | 100.232 | 5.25 | 96.340 | 96.327 | 96.314 |
| 6.125 | 101.093 | 100.913 | 100.749 | 6.125 | 100.846 | 100.788 | 100.737 | 5.375 | 96.373 | 96.360 | 96.347 |
| 6.25 | 101.550 | 101.370 | 101.191 | 6.25 | 101.177 | 101.118 | 101.068 | 5.5 | 96.728 | 96.714 | 96.701 |
| 6.375 | 101.024 | 101.017 | 101.011 | 6.375 | 100.339 | 100.274 | 100.207 | 5.625 | 97.085 | 97.072 | 97.059 |
| 6.5 | 101.386 | 101.379 | 101.373 | 6.5 | 100.817 | 100.751 | 100.685 | 5.75 | 97.821 | 97.808 | 97.794 |
| 6.625 | 101.688 | 101.681 | 101.674 | 6.625 | 101.274 | 101.209 | 101.142 | 5.875 | 98.013 | 97.999 | 97.986 |
| 6.75 | 101.921 | 101.900 | 101.879 | 6.75 | 101.564 | 101.499 | 101.432 | 6 | 98.300 | 98.287 | 98.273 |
| 6.875 | 101.369 | 101.341 | 101.317 | 6.875 | 100.790 | 100.716 | 100.649 | 6.125 | 98.537 | 98.524 | 98.511 |

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

*Buydown options and pricing available through PML



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

| VA 30 Yr Fixed | | | | VA 25 Yr Fixed | | | | VA 20 Yr Fixed | | | |
|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5.125 | 98.875 | 98.836 | 98.825 | 5.125 | 98.875 | 98.836 | 98.825 | 4.75 | 96.950 | 96.905 | 96.888 |
| 5.25 | 99.352 | 99.338 | 99.325 | 5.25 | 99.352 | 99.338 | 99.325 | 4.875 | 97.512 | 97.460 | 97.427 |
| 5.375 | 99.746 | 99.733 | 99.719 | 5.375 | 99.746 | 99.733 | 99.719 | 5 | 98.106 | 98.054 | 98.021 |
| 5.5 | 100.204 | 100.190 | 100.177 | 5.5 | 100.204 | 100.190 | 100.177 | 5.125 | 98.700 | 98.648 | 98.614 |
| 5.625 | 100.718 | 100.704 | 100.691 | 5.625 | 100.718 | 100.704 | 100.691 | 5.25 | 99.352 | 99.338 | 99.325 |
| 5.75 | 100.936 | 100.884 | 100.851 | 5.75 | 100.936 | 100.884 | 100.851 | 5.375 | 99.746 | 99.733 | 99.719 |
| 5.875 | 101.004 | 100.857 | 100.850 | 5.875 | 101.004 | 100.857 | 100.850 | 5.5 | 100.204 | 100.190 | 100.177 |
| 6 | 101.473 | 101.294 | 101.228 | 6 | 101.473 | 101.294 | 101.228 | 5.625 | 100.718 | 100.704 | 100.691 |
| 6.125 | 101.838 | 101.658 | 101.607 | 6.125 | 101.838 | 101.658 | 101.607 | 5.75 | 100.936 | 100.884 | 100.851 |
| 6.25 | 102.118 | 101.939 | 101.760 | 6.25 | 102.118 | 101.939 | 101.760 | 5.875 | 101.004 | 100.825 | 100.645 |
| 6.375 | 101.673 | 101.666 | 101.659 | 6.375 | 101.673 | 101.666 | 101.659 | 6 | 101.473 | 101.294 | 101.114 |
| 6.5 | 101.955 | 101.948 | 101.941 | 6.5 | 101.955 | 101.948 | 101.941 | 6.125 | 101.838 | 101.658 | 101.479 |
| 6.625 | 102.257 | 102.250 | 102.243 | 6.625 | 102.257 | 102.250 | 102.243 | 6.25 | 102.118 | 101.939 | 101.760 |
| 6.75 | 102.738 | 102.717 | 102.697 | 6.75 | 102.738 | 102.717 | 102.697 | 6.375 | 101.673 | 101.666 | 101.659 |
| 6.875 | 102.341 | 102.321 | 102.300 | 6.875 | 102.341 | 102.321 | 102.300 | 6.5 | 101.955 | 101.948 | 101.941 |
| 7 | 102.588 | 102.568 | 102.547 | 7 | 102.588 | 102.568 | 102.547 | 6.625 | 102.257 | 102.250 | 102.243 |
| 7.125 | 102.864 | 102.844 | 102.823 | 7.125 | 102.864 | 102.844 | 102.823 | 6.75 | 102.738 | 102.717 | 102.697 |
| 7.25 | 102.916 | 102.850 | 102.784 | 7.25 | 102.916 | 102.850 | 102.784 | 6.875 | 102.341 | 102.321 | 102.300 |
| 7.375 | 101.992 | 101.927 | 101.860 | 7.375 | 101.992 | 101.927 | 101.860 | 7 | 102.588 | 102.568 | 102.547 |
| 7.5 | 102.399 | 102.334 | 102.267 | 7.5 | 102.399 | 102.334 | 102.267 | 7.125 | 102.864 | 102.844 | 102.823 |
| 7.625 | 102.788 | 102.723 | 102.656 | 7.625 | 102.788 | 102.723 | 102.656 | 7.25 | 102.916 | 102.850 | 102.784 |
| 7.75 | 103.062 | 102.997 | 102.930 | 7.75 | 103.062 | 102.997 | 102.930 | 7.375 | 101.992 | 101.927 | 101.860 |
| 7.875 | 102.172 | 102.062 | 101.945 | 7.875 | 102.172 | 102.062 | 101.945 | 7.5 | 102.399 | 102.334 | 102.267 |
| 8 | 102.551 | 102.441 | 102.324 | 8 | 102.551 | 102.441 | 102.324 | 7.625 | 102.788 | 102.723 | 102.656 |
| 8.125 | 102.918 | 102.808 | 102.691 | 8.125 | 102.918 | 102.808 | 102.691 | 7.75 | 103.062 | 102.997 | 102.930 |
| 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 | 96.457 | 96.412 | 96.395 | 4.25 | 96.457 | 96.412 | 96.395 | 4.875 | 95.505 | 95.471 | 95.462 |
| 4.375 | 96.953 | 96.907 | 96.891 | 4.375 | 96.953 | 96.907 | 96.891 | 5 | 95.944 | 95.909 | 95.900 |
| 4.5 | 97.445 | 97.399 | 97.382 | 4.5 | 97.445 | 97.399 | 97.382 | 5.125 | 96.400 | 96.348 | 96.314 |
| 4.625 | 97.932 | 97.887 | 97.870 | 4.625 | 97.932 | 97.887 | 97.870 | 5.25 | 98.486 | 98.428 | 98.421 |
| 4.75 | 98.417 | 98.371 | 98.354 | 4.75 | 98.417 | 98.371 | 98.354 | 5.375 | 98.895 | 98.836 | 98.829 |
| 4.875 | 98.358 | 98.372 | 98.386 | 4.875 | 98.358 | 98.372 | 98.386 | 5.5 | 99.288 | 99.228 | 99.221 |
| 5 | 98.770 | 98.765 | 98.779 | 5 | 98.770 | 98.765 | 98.779 | 5.625 | 99.636 | 99.577 | 99.570 |
| 5.125 | 99.250 | 99.204 | 99.187 | 5.125 | 99.250 | 99.204 | 99.187 | 5.75 | 99.919 | 99.918 | 99.912 |
| 5.25 | 99.724 | 99.679 | 99.662 | 5.25 | 99.724 | 99.679 | 99.662 | 5.875 | 100.266 | 100.265 | 100.259 |
| 5.375 | 99.117 | 99.071 | 99.054 | 5.375 | 99.117 | 99.071 | 99.054 | 6 | 100.582 | 100.581 | 100.575 |
| 5.5 | 99.589 | 99.544 | 99.527 | 5.5 | 99.589 | 99.544 | 99.527 | 6.125 | 100.893 | 100.868 | 100.862 |
| 5.625 | 100.054 | 100.008 | 99.991 | 5.625 | 100.054 | 100.008 | 99.991 | 6.25 | 101.350 | 101.170 | 100.991 |
| 5.75 | 100.506 | 100.461 | 100.444 | 5.75 | 100.506 | 100.461 | 100.444 | 6.375 | 101.017 | 101.003 | 100.989 |
| 5.875 | 100.125 | 100.112 | 100.099 | 5.875 | 100.125 | 100.112 | 100.099 | 6.5 | 101.256 | 101.242 | 101.228 |
| 6 | 100.412 | 100.399 | 100.386 | 6 | 100.412 | 100.399 | 100.386 | 6.625 | 101.512 | 101.497 | 101.483 |
| | | | | | | | | 6.75 | 101.721 | 101.700 | 101.679 |
| | | | | | | | | 6.875 | 101.704 | 101.676 | 101.652 |
| | | | | | | | | 7 | 101.930 | 101.902 | 101.877 |
| | | | | | | | | 7.125 | 101.677 | 101.656 | 101.636 |
| | | | | | | | | 7.25 | 101.684 | 101.611 | 101.544 |
| | | | | | | | | 7.375 | 100.755 | 100.690 | 100.623 |
| | | | | | | | | 7.5 | 101.161 | 101.096 | 101.029 |
| | | | | | | | | 7.625 | 101.551 | 101.486 | 101.419 |
| | | | | | | | | 7.75 | 101.825 | 101.760 | 101.693 |
| 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 | 101.256 | 101.242 | 101.228 | 6.125 | 100.968 | 100.967 | 100.961 | 4.5 | 93.173 | 93.194 | 93.215 |
| 6.625 | 101.512 | 101.497 | 101.483 | 6.25 | 100.977 | 100.918 | 100.868 | 4.625 | 93.814 | 93.835 | 93.856 |
| 6.75 | 101.721 | 101.700 | 101.679 | 6.375 | 101.098 | 101.085 | 101.071 | 4.75 | 94.160 | 94.174 | 94.188 |
| 6.875 | 101.704 | 101.676 | 101.652 | 6.5 | 101.373 | 101.359 | 101.345 | 4.875 | 94.420 | 94.434 | 94.448 |
| 7 | 101.930 | 101.902 | 101.877 | 6.625 | 101.669 | 101.655 | 101.641 | 5 | 94.814 | 94.828 | 94.842 |
| 7.125 | 101.677 | 101.656 | 101.636 | 6.75 | 101.548 | 101.521 | 101.497 | 5.125 | 95.053 | 95.067 | 95.080 |
| 7.25 | 101.684 | 101.611 | 101.544 | 6.875 | 101.807 | 101.780 | 101.756 | 5.25 | 96.140 | 96.127 | 96.114 |
| 7.375 | 100.755 | 100.690 | 100.623 | 7 | 102.072 | 102.044 | 102.020 | 5.375 | 96.173 | 96.160 | 96.147 |
| 7.5 | 101.161 | 101.096 | 101.029 | 7.125 | 101.466 | 101.393 | 101.326 | 5.5 | 96.528 | 96.514 | 96.501 |
| 7.625 | 101.551 | 101.486 | 101.419 | 7.25 | 101.734 | 101.661 | 101.594 | 5.625 | 96.885 | 96.872 | 96.859 |
| 7.75 | 101.825 | 101.760 | 101.693 | 7.375 | 100.805 | 100.740 | 100.673 | 5.75 | 97.621 | 97.608 | 97.594 |
| | | | | 7.5 | 101.211 | 101.146 | 101.079 | 5.875 | 97.813 | 97.799 | 97.786 |
| | | | | 7.625 | 101.601 | 101.536 | 101.469 | 6 | 98.100 | 98.087 | 98.073 |
| | | | | | | | | 6.125 | 98.337 | 98.324 | 98.311 |
| 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 | 101.673 | 101.666 | 101.659 | 6.375 | 101.673 | 101.666 | 101.659 | 6 | 101.473 | 101.294 | 101.114 |

| | | | | | | | | | | | |
|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|
| 6.5 | 101.955 | 101.948 | 101.941 | 6.5 | 101.955 | 101.948 | 101.941 | 6.125 | 101.838 | 101.658 | 101.479 |
| 6.625 | 102.257 | 102.250 | 102.243 | 6.625 | 102.257 | 102.250 | 102.243 | 6.25 | 102.118 | 101.939 | 101.760 |
| 6.75 | 102.738 | 102.717 | 102.697 | 6.75 | 102.738 | 102.717 | 102.697 | 6.375 | 101.673 | 101.666 | 101.659 |
| 6.875 | 102.341 | 102.321 | 102.300 | 6.875 | 102.341 | 102.321 | 102.300 | 6.5 | 101.955 | 101.948 | 101.941 |
| 7 | 102.588 | 102.568 | 102.547 | 7 | 102.588 | 102.568 | 102.547 | 6.625 | 102.257 | 102.250 | 102.243 |
| 7.125 | 102.864 | 102.844 | 102.823 | 7.125 | 102.864 | 102.844 | 102.823 | 6.75 | 102.738 | 102.717 | 102.697 |
| 7.25 | 102.916 | 102.850 | 102.784 | 7.25 | 102.916 | 102.850 | 102.784 | 6.875 | 102.341 | 102.321 | 102.300 |
| 7.375 | 101.992 | 101.927 | 101.860 | 7.375 | 101.992 | 101.927 | 101.860 | 7 | 102.588 | 102.568 | 102.547 |
| 7.5 | 102.399 | 102.334 | 102.267 | 7.5 | 102.399 | 102.334 | 102.267 | 7.125 | 102.864 | 102.844 | 102.823 |
| 7.625 | 102.788 | 102.723 | 102.656 | 7.625 | 102.788 | 102.723 | 102.656 | 7.25 | 102.916 | 102.850 | 102.784 |
| 7.75 | 103.062 | 102.997 | 102.930 | 7.75 | 103.062 | 102.997 | 102.930 | 7.375 | 101.992 | 101.927 | 101.860 |
| 7.875 | 102.172 | 102.062 | 101.945 | 7.875 | 102.172 | 102.062 | 101.945 | 7.5 | 102.399 | 102.334 | 102.267 |
| 8 | 102.551 | 102.441 | 102.324 | 8 | 102.551 | 102.441 | 102.324 | 7.625 | 102.788 | 102.723 | 102.656 |
| 8.125 | 102.918 | 102.808 | 102.691 | 8.125 | 102.918 | 102.808 | 102.691 | 7.75 | 103.062 | 102.997 | 102.930 |
| 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 | 97.445 | 97.399 | 97.382 | 4.5 | 97.445 | 97.399 | 97.382 | 6.625 | 101.488 | 101.481 | 101.474 |
| 4.625 | 97.932 | 97.887 | 97.870 | 4.625 | 97.932 | 97.887 | 97.870 | 6.75 | 101.721 | 101.700 | 101.679 |
| 4.75 | 98.417 | 98.371 | 98.354 | 4.75 | 98.417 | 98.371 | 98.354 | 6.875 | 101.154 | 101.133 | 101.112 |
| 4.875 | 98.358 | 98.372 | 98.386 | 4.875 | 98.358 | 98.372 | 98.386 | 7 | 101.401 | 101.380 | 101.360 |
| 5 | 98.770 | 98.765 | 98.779 | 5 | 98.770 | 98.765 | 98.779 | 7.125 | 101.677 | 101.656 | 101.636 |
| 5.125 | 99.250 | 99.204 | 99.187 | 5.125 | 99.250 | 99.204 | 99.187 | 7.25 | 101.684 | 101.611 | 101.544 |
| 5.25 | 99.724 | 99.679 | 99.662 | 5.25 | 99.724 | 99.679 | 99.662 | 7.375 | 100.755 | 100.690 | 100.623 |
| 5.375 | 99.117 | 99.071 | 99.054 | 5.375 | 99.117 | 99.071 | 99.054 | 7.5 | 101.161 | 101.096 | 101.029 |
| 5.5 | 99.589 | 99.544 | 99.527 | 5.5 | 99.589 | 99.544 | 99.527 | 7.625 | 101.551 | 101.486 | 101.419 |
| 5.625 | 100.054 | 100.008 | 99.991 | 5.625 | 100.054 | 100.008 | 99.991 | 7.75 | 101.825 | 101.760 | 101.693 |
| 5.75 | 100.506 | 100.461 | 100.444 | 5.75 | 100.506 | 100.461 | 100.444 | | | | |
| 5.875 | 100.125 | 100.112 | 100.099 | 5.875 | 100.125 | 100.112 | 100.099 | | | | |
| 6 | 100.412 | 100.399 | 100.386 | 6 | 100.412 | 100.399 | 100.386 | | | | |
| 6.125 | 100.710 | 100.665 | 100.648 | 6.125 | 100.710 | 100.665 | 100.648 | | | | |
| 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 | 101.186 | 101.179 | 101.173 | 6.125 | 100.646 | 100.588 | 100.537 | 4.5 | 93.173 | 93.194 | 93.215 |
| 6.625 | 101.488 | 101.481 | 101.474 | 6.25 | 100.977 | 100.918 | 100.868 | 4.625 | 93.814 | 93.835 | 93.856 |
| 6.75 | 101.721 | 101.700 | 101.679 | 6.375 | 100.139 | 100.074 | 100.007 | 4.75 | 94.160 | 94.174 | 94.188 |
| 6.875 | 101.154 | 101.133 | 101.112 | 6.5 | 100.617 | 100.551 | 100.485 | 4.875 | 94.420 | 94.434 | 94.448 |
| 7 | 101.401 | 101.380 | 101.360 | 6.625 | 101.074 | 101.009 | 100.942 | 5 | 94.814 | 94.828 | 94.842 |
| 7.125 | 101.677 | 101.656 | 101.636 | 6.75 | 101.364 | 101.299 | 101.232 | 5.125 | 95.053 | 95.067 | 95.080 |
| 7.25 | 101.684 | 101.611 | 101.544 | 6.875 | 100.590 | 100.516 | 100.449 | 5.25 | 96.140 | 96.127 | 96.114 |
| 7.375 | 100.755 | 100.690 | 100.623 | 7 | 101.035 | 100.961 | 100.894 | 5.375 | 96.173 | 96.160 | 96.147 |
| 7.5 | 101.161 | 101.096 | 101.029 | 7.125 | 101.466 | 101.393 | 101.326 | 5.5 | 96.528 | 96.514 | 96.501 |
| 7.625 | 101.551 | 101.486 | 101.419 | 7.25 | 101.734 | 101.661 | 101.594 | 5.625 | 96.885 | 96.872 | 96.859 |
| 7.75 | 101.825 | 101.760 | 101.693 | 7.375 | 100.805 | 100.740 | 100.673 | 5.75 | 97.621 | 97.608 | 97.594 |
| | | | | 7.5 | 101.211 | 101.146 | 101.079 | 5.875 | 97.813 | 97.799 | 97.786 |
| | | | | 7.625 | 101.601 | 101.536 | 101.469 | 6 | 98.100 | 98.087 | 98.073 |
| | | | | | | | | 6.125 | 98.337 | 98.324 | 98.311 |

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 | 99.232 | 99.018 | 98.718 | 6.75 | 96.632 | 96.418 | 96.118 |
| 6.875 | 99.741 | 99.527 | 99.227 | 6.875 | 97.141 | 96.927 | 96.627 |
| 7 | 100.239 | 100.025 | 99.725 | 7 | 97.639 | 97.425 | 97.125 |
| 7.125 | 100.668 | 100.454 | 100.154 | 7.125 | 98.068 | 97.854 | 97.554 |
| 7.25 | 101.088 | 100.874 | 100.574 | 7.25 | 98.488 | 98.274 | 97.974 |
| 7.375 | 101.177 | 100.900 | 100.600 | 7.375 | 98.577 | 98.300 | 98.000 |
| 7.5 | 101.625 | 101.348 | 101.048 | 7.5 | 99.025 | 98.748 | 98.448 |
| 7.625 | 102.034 | 101.757 | 101.457 | 7.625 | 99.434 | 99.157 | 98.857 |
| 7.75 | 102.414 | 102.137 | 101.837 | 7.75 | 99.814 | 99.537 | 99.237 |
| 7.875 | 101.878 | 101.539 | 101.239 | 7.875 | 99.278 | 98.939 | 98.639 |
| 8 | 102.296 | 101.957 | 101.657 | 8 | 99.696 | 99.357 | 99.057 |
| 8.125 | 102.665 | 102.326 | 102.026 | 8.125 | 100.065 | 99.726 | 99.426 |
| 8.25 | 103.005 | 102.666 | 102.366 | 8.25 | 100.405 | 100.066 | 99.766 |

| BFF DPA HB Repayable1 | | | | BFF DPA HB Forgivable2 | | | |
|-----------------------|---------|---------|---------|------------------------|--------|--------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 97.232 | 97.018 | 96.718 | 6.75 | 94.632 | 94.418 | 94.118 |
| 6.875 | 97.741 | 97.527 | 97.227 | 6.875 | 95.141 | 94.927 | 94.627 |
| 7 | 98.239 | 98.025 | 97.725 | 7 | 95.639 | 95.425 | 95.125 |
| 7.125 | 98.668 | 98.454 | 98.154 | 7.125 | 96.068 | 95.854 | 95.554 |
| 7.25 | 99.088 | 98.874 | 98.574 | 7.25 | 96.488 | 96.274 | 95.974 |
| 7.375 | 99.177 | 98.900 | 98.600 | 7.375 | 96.577 | 96.300 | 96.000 |
| 7.5 | 99.625 | 99.348 | 99.048 | 7.5 | 97.025 | 96.748 | 96.448 |
| 7.625 | 100.034 | 99.757 | 99.457 | 7.625 | 97.434 | 97.157 | 96.857 |
| 7.75 | 100.414 | 100.137 | 99.837 | 7.75 | 97.814 | 97.537 | 97.237 |
| 7.875 | 99.878 | 99.539 | 99.239 | 7.875 | 97.278 | 96.939 | 96.639 |
| 8 | 100.296 | 99.957 | 99.657 | 8 | 97.696 | 97.357 | 97.057 |
| 8.125 | 100.665 | 100.326 | 100.026 | 8.125 | 98.065 | 97.726 | 97.426 |
| 8.25 | 101.005 | 100.666 | 100.366 | 8.25 | 98.405 | 98.066 | 97.766 |

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.