



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	99.098	99.030	99.010	5.625	98.956	98.955	98.955	5	96.877	96.831	96.815
5.75	99.476	99.478	99.479	5.75	99.304	99.281	99.281	5.125	97.437	97.391	97.375
5.875	100.056	100.057	100.059	5.875	99.828	99.790	99.772	5.25	98.024	97.978	97.961
6	100.669	100.671	100.672	6	100.334	100.295	100.277	5.375	98.663	98.617	98.601
6.125	101.090	101.091	101.093	6.125	100.734	100.721	100.721	5.5	99.231	99.185	99.169
6.25	100.768	100.762	100.755	6.25	100.623	100.582	100.568	5.625	99.695	99.649	99.633
6.375	101.278	101.272	101.265	6.375	101.072	101.030	101.016	5.75	100.573	100.536	100.518
6.5	101.754	101.748	101.742	6.5	101.482	101.440	101.427	5.875	101.030	100.993	100.975
6.625	102.143	102.136	102.130	6.625	101.881	101.827	101.827	6	101.551	101.464	101.446
6.75	101.845	101.831	101.816	6.75	101.723	101.695	101.684	6.125	101.787	101.701	101.683
6.875	102.229	102.216	102.201	6.875	102.141	102.113	102.102	6.25	101.579	101.539	101.525
7	102.664	102.651	102.636	7	102.475	102.446	102.436	6.375	101.977	101.937	101.923
7.125	103.008	102.994	102.979	7.125	102.786	102.722	102.701	6.5	102.318	102.277	102.263
7.25	102.758	102.744	102.729	7.25	102.746	102.724	102.705	6.625	102.638	102.597	102.583
7.375	103.133	103.119	103.104	7.375	103.103	103.080	103.061	6.75	102.307	102.280	102.269
7.5	103.515	103.501	103.486	7.5	103.451	103.428	103.409	6.875	102.651	102.623	102.612
7.625	103.893	103.879	103.864	7.625	103.726	103.702	103.684	7	102.964	102.936	102.925
7.75	103.627	103.591	103.564	7.75	103.627	103.591	103.564	7.125	103.262	103.233	103.222
7.875	104.025	103.990	103.962	7.875	104.025	103.990	103.962	7.25	103.258	103.236	103.217
8	104.160	104.131	104.101	8	103.888	103.852	103.826	7.375	103.573	103.551	103.532
8.125	104.506	104.477	104.447	8.125	104.128	104.082	104.066	7.5	103.914	103.891	103.872
8.25	103.518	103.472	103.456	8.25	103.518	103.472	103.456	7.625	104.213	104.190	104.171
8.375	103.960	103.914	103.898	8.375	103.960	103.914	103.898	7.75	103.896	103.862	103.834
8.5	104.385	104.339	104.322	8.5	104.385	104.339	104.322	7.875	104.214	104.180	104.152
8.625	104.573	104.527	104.511	8.625	104.573	104.527	104.511	8	103.919	103.919	103.872
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	98.054	98.021	98.021	4.625	98.499	98.466	98.466	6	100.047	100.013	100.000
4.75	98.579	98.545	98.534	4.75	98.827	98.782	98.782	6.125	100.267	100.231	100.220
4.875	99.017	98.972	98.955	4.875	99.315	99.274	99.274	6.25	100.558	100.492	100.481
5	99.384	99.338	99.324	5	99.181	99.146	99.146	6.375	101.028	100.929	100.828
5.125	99.483	99.452	99.452	5.125	99.969	99.938	99.938	6.5	101.455	101.351	101.246
5.25	99.873	99.852	99.843	5.25	99.731	99.704	99.704	6.625	101.853	101.745	101.634
5.375	100.251	100.228	100.219	5.375	100.254	100.232	100.232	6.75	101.625	101.601	101.593
5.5	100.591	100.568	100.559	5.5	100.421	100.403	100.403	6.875	101.961	101.881	101.873
5.625	100.483	100.484	100.484	5.625	100.656	100.643	100.643	7	102.354	102.249	102.140
5.75	100.597	100.579	100.570	5.75	100.516	100.492	100.492	7.125	102.728	102.617	102.504
5.875	101.008	100.963	100.946	5.875	100.838	100.818	100.818	7.25	102.623	102.601	102.585
6	101.276	101.231	101.214	6	100.978	100.963	100.963	7.375	102.877	102.856	102.839
6.125	101.236	101.225	101.225	6.125	101.495	101.484	101.484	7.5	103.149	103.127	103.111
6.25	101.213	101.202	101.194	6.25	101.002	100.980	100.980	7.625	103.382	103.360	103.343
6.375	101.605	101.559	101.543	6.375	101.299	101.282	101.282	7.75	102.033	101.999	101.972
6.5	101.832	101.786	101.769	6.5	101.520	101.475	101.475	7.875	102.325	102.291	102.264
6.625	101.892	101.809	101.797	6.625	101.662	101.654	101.654				
6.75	102.170	102.086	102.074	6.75	101.848	101.764	101.752				
6.875	102.461	102.377	102.365	6.875	102.142	102.057	102.046				
7	102.563	102.517	102.500	7	102.255	102.209	102.193				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.370	93.360	93.360	5.125	97.620	97.552	97.535				
5.125	95.576	95.556	95.556	5.25	98.092	98.046	98.029				
5.25	96.361	96.346	96.346	5.375	98.558	98.512	98.495				
5.375	97.013	97.003	97.003	5.5	98.870	98.824	98.807				
5.5	97.941	97.898	97.849	5.625	98.445	98.399	98.382				
5.625	98.484	98.441	98.392	5.75	98.919	98.873	98.857				
5.75	98.869	98.841	98.841	5.875	99.362	99.317	99.300				
5.875	99.384	99.362	99.362	6	99.623	99.577	99.560				
6	99.860	99.843	99.843	6.125	98.753	98.728	98.713				
6.125	100.301	100.288	100.288	6.25	99.217	99.171	99.155				
6.25	100.746	100.706	100.706	6.375	99.647	99.601	99.584				
6.375	101.202	101.167	101.167	6.5	99.859	99.813	99.796				
6.5	101.594	101.565	101.565	6.625	99.495	99.451	99.430				
6.625	101.954	101.930	101.930	6.75	100.030	99.942	99.847				
6.75	101.605	101.586	101.586	6.875	100.268	100.184	100.173				
6.875	101.995	101.980	101.979	7	100.379	100.291	100.200				

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.519	97.456	97.393	5	96.954	96.891	96.828	5	95.342	95.279	95.217
5.125	97.889	97.826	97.763	5.125	97.555	97.492	97.429	5.125	96.005	95.942	95.879
5.25	98.259	98.196	98.133	5.25	97.989	97.926	97.863	5.25	96.486	96.423	96.361
5.375	98.603	98.540	98.477	5.375	98.424	98.361	98.298	5.375	97.155	97.092	97.029
5.5	98.913	98.850	98.787	5.5	98.690	98.627	98.564	5.5	97.640	97.577	97.514
5.625	99.284	99.221	99.158	5.625	99.125	99.062	98.999	5.625	98.125	98.062	98.000
5.75	99.478	99.415	99.352	5.75	99.364	99.301	99.238	5.75	98.612	98.549	98.487
5.875	99.821	99.758	99.695	5.875	99.770	99.707	99.644	5.875	98.910	98.847	98.785
6	100.019	99.956	99.893	6	100.004	99.941	99.878	6	99.371	99.308	99.246
6.125	100.365	100.302	100.239	6.125	100.409	100.346	100.283	6.125	99.639	99.576	99.513
6.25	100.711	100.648	100.585	6.25	100.645	100.582	100.519	6.25	100.096	100.033	99.971
6.375	100.910	100.847	100.784	6.375	100.883	100.820	100.757	6.375	100.554	100.491	100.428
6.5	101.110	101.047	100.984	6.5	101.121	101.058	100.995	6.5	101.016	100.953	100.890
6.625	101.164	101.101	101.038	6.625	101.357	101.294	101.231	6.625	101.286	101.223	101.160
6.75	101.388	101.325	101.262	6.75	101.595	101.532	101.469	6.75	101.750	101.687	101.625
6.875	101.592	101.529	101.466	6.875	101.834	101.771	101.708	6.875	102.020	101.957	101.894
7	101.793	101.730	101.667	7	102.075	102.012	101.949	7	102.290	102.227	102.164
7.125	101.996	101.933	101.870	7.125	102.317	102.254	102.191	7.125	102.561	102.498	102.436
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	97.587	97.524	97.461	5	97.022	96.959	96.896	5	95.410	95.347	95.284
5.125	97.957	97.894	97.831	5.125	97.623	97.560	97.497	5.125	96.073	96.010	95.947
5.25	98.327	98.264	98.201	5.25	98.057	97.994	97.931	5.25	96.554	96.491	96.428
5.375	98.671	98.608	98.545	5.375	98.492	98.429	98.366	5.375	97.223	97.160	97.097
5.5	98.981	98.918	98.855	5.5	98.758	98.695	98.632	5.5	97.708	97.645	97.582
5.625	99.353	99.290	99.227	5.625	99.193	99.130	99.067	5.625	98.194	98.131	98.068
5.75	99.546	99.483	99.420	5.75	99.432	99.369	99.306	5.75	98.680	98.617	98.554
5.875	99.889	99.826	99.763	5.875	99.838	99.775	99.712	5.875	98.978	98.915	98.852
6	100.087	100.024	99.961	6	100.072	100.009	99.946	6	99.439	99.376	99.313
6.125	100.433	100.370	100.307	6.125	100.477	100.414	100.351	6.125	99.707	99.644	99.581
6.25	100.779	100.716	100.653	6.25	100.713	100.650	100.587	6.25	100.164	100.101	100.038
6.375	100.978	100.915	100.852	6.375	100.951	100.888	100.825	6.375	100.622	100.559	100.496
6.5	101.178	101.115	101.052	6.5	101.189	101.126	101.063	6.5	101.084	101.021	100.958
6.625	101.232	101.169	101.106	6.625	101.426	101.363	101.300	6.625	101.354	101.291	101.228
6.75	101.456	101.393	101.330	6.75	101.663	101.600	101.537	6.75	101.818	101.755	101.692
6.875	101.660	101.597	101.534	6.875	101.902	101.839	101.776	6.875	102.088	102.025	101.962
7	101.861	101.798	101.735	7	102.143	102.080	102.017	7	102.358	102.295	102.232
7.125	102.064	102.001	101.938	7.125	102.385	102.322	102.259	7.125	102.629	102.566	102.503

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	100.112	100.114	100.114	5.75	100.097	100.051	100.035	5	98.537	98.538	98.521
5.875	100.706	100.708	100.708	5.875	100.649	100.603	100.587	5.125	98.736	98.736	98.719
6	101.262	101.264	101.264	6	101.125	101.079	101.063	5.25	99.256	99.256	99.240
6.125	101.759	101.761	101.761	6.125	101.486	101.440	101.423	5.375	99.536	99.536	99.519
6.25	101.505	101.498	101.490	6.25	101.189	101.143	101.127	5.5	99.910	99.910	99.893
6.375	102.007	102.000	101.992	6.375	101.691	101.645	101.629	5.625	100.094	100.095	100.078
6.5	102.472	102.466	102.458	6.5	102.116	102.070	102.054	5.75	100.065	100.063	100.046
6.625	102.905	102.898	102.890	6.625	102.423	102.377	102.361	5.875	100.365	100.363	100.347
6.75	102.700	102.671	102.638	6.75	101.980	101.934	101.918	6	100.479	100.477	100.461
6.875	103.147	103.118	103.085	6.875	102.448	102.402	102.385				
7	103.559	103.529	103.497	7	102.840	102.794	102.778				
7.125	103.959	103.929	103.897	7.125	103.118	103.072	103.056				
7.25	103.647	103.617	103.585	7.25	102.713	102.667	102.651				
7.375	103.103	103.080	103.061	7.375	103.154	103.108	103.092				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.125	97.113	97.079
5.125	97.468	97.456	97.423
5.25	97.789	97.777	97.743
5.375	98.098	98.086	98.053
5.5	98.403	98.390	98.357
5.625	98.667	98.655	98.621
5.75	98.607	98.593	98.560
5.875	98.857	98.844	98.810
6	99.311	99.298	99.264

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	99.634	99.614	99.602	5.75	100.573	100.536	100.518	5	98.537	98.538	98.521
5.875	100.235	100.220	100.202	5.875	101.030	100.993	100.975	5.125	98.736	98.736	98.719
6	100.817	100.798	100.780	6	101.488	101.450	101.432	5.25	99.256	99.256	99.240
6.125	101.320	101.301	101.280	6.125	101.735	101.697	101.679	5.375	99.536	99.536	99.519
6.25	101.214	101.198	101.178	6.25	101.579	101.539	101.525	5.5	99.910	99.910	99.893
6.375	101.738	101.723	101.701	6.375	101.977	101.937	101.923	5.625	100.094	100.095	100.078
6.5	102.194	102.179	102.157	6.5	102.318	102.277	102.263	5.75	100.065	100.063	100.046
6.625	102.630	102.611	102.588	6.625	102.638	102.597	102.583	5.875	100.365	100.363	100.347
6.75	102.423	102.406	102.361	6.75	102.307	102.280	102.269	6	100.479	100.477	100.461
6.875	102.885	102.865	102.829	6.875	102.651	102.623	102.612				
7	103.295	103.274	103.239	7	102.964	102.936	102.925				
7.125	103.658	103.637	103.602	7.125	103.262	103.233	103.222				
7.25	103.417	103.403	103.333	7.25	103.258	103.236	103.217				
7.375	103.103	103.080	103.061	7.375	103.573	103.551	103.532				
7.5	103.451	103.428	103.409	7.5	103.914	103.891	103.872				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.197	98.163	98.152
4.875	98.528	98.494	98.483
5	98.899	98.865	98.854
5.125	99.237	99.216	99.207
5.25	99.559	99.537	99.528
5.375	99.875	99.853	99.844
5.5	100.034	100.011	100.002
5.625	99.853	99.835	99.826
5.75	100.164	100.146	100.137
5.875	100.468	100.449	100.440
6	100.754	100.735	100.726

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

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

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	98.667	98.622	98.605	5	98.667	98.622	98.605	5	98.667	98.622	98.605
5.125	99.261	99.216	99.199	5.125	99.261	99.216	99.199	5.125	99.261	99.216	99.199
5.25	99.855	99.810	99.793	5.25	99.855	99.810	99.793	5.25	99.855	99.810	99.793
5.375	99.966	99.953	99.939	5.375	99.966	99.953	99.939	5.375	99.966	99.953	99.939
5.5	100.431	100.417	100.404	5.5	100.431	100.417	100.404	5.5	100.431	100.417	100.404
5.625	100.959	100.946	100.933	5.625	100.959	100.946	100.933	5.625	100.959	100.946	100.933
5.75	101.428	101.382	101.366	5.75	101.428	101.382	101.366	5.75	101.428	101.382	101.366
5.875	101.142	100.962	100.783	5.875	101.142	100.962	100.783	5.875	101.142	100.962	100.783
6	101.627	101.447	101.277	6	101.627	101.447	101.277	6	101.627	101.447	101.277
6.125	102.004	101.840	101.807	6.125	102.004	101.840	101.807	6.125	102.004	101.840	101.807
6.25	102.294	102.188	102.155	6.25	102.294	102.188	102.155	6.25	102.294	102.188	102.155
6.375	101.780	101.773	101.766	6.375	101.780	101.773	101.766	6.375	101.780	101.773	101.766
6.5	102.096	102.089	102.082	6.5	102.096	102.089	102.082	6.5	102.096	102.089	102.082
6.625	102.403	102.396	102.389	6.625	102.403	102.396	102.389	6.625	102.403	102.396	102.389
6.75	102.813	102.799	102.786	6.75	102.813	102.799	102.786	6.75	102.813	102.799	102.786
6.875	102.440	102.427	102.414	6.875	102.440	102.427	102.414	6.875	102.440	102.427	102.414
7	102.694	102.681	102.667	7	102.694	102.681	102.667	7	102.694	102.681	102.667
7.125	102.976	102.962	102.949	7.125	102.976	102.962	102.949	7.125	102.976	102.962	102.949
7.25	103.140	103.064	102.997	7.25	103.140	103.064	102.997	7.25	103.140	103.064	102.997
7.375	102.300	102.232	102.165	7.375	102.300	102.232	102.165	7.375	102.300	102.232	102.165
7.5	102.718	102.650	102.583	7.5	102.718	102.650	102.583	7.5	102.718	102.650	102.583
7.625	103.115	103.047	102.980	7.625	103.115	103.047	102.980	7.625	103.115	103.047	102.980
7.75	103.396	103.327	103.260	7.75	103.396	103.327	103.260	7.75	103.396	103.327	103.260
7.875	102.473	102.359	102.241	7.875	102.473	102.359	102.241	7.875	102.473	102.359	102.241
8	102.858	102.744	102.627	8	102.858	102.744	102.627	8	102.858	102.744	102.627
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.896	96.850	96.834	4.25	96.896	96.850	96.834	5.125	96.367	96.322	96.305
4.375	97.393	97.347	97.331	4.375	97.393	97.347	97.331	5.25	96.961	96.916	96.899
4.5	97.886	97.841	97.824	4.5	97.886	97.841	97.824	5.375	98.586	98.565	98.551
4.625	98.375	98.330	98.313	4.625	98.375	98.330	98.313	5.5	99.599	99.545	99.538
4.75	98.860	98.815	98.798	4.75	98.860	98.815	98.798	5.625	100.068	100.013	100.006
4.875	98.695	98.649	98.633	4.875	98.695	98.649	98.633	5.75	100.270	100.225	100.208
5	99.181	99.135	99.118	5	99.181	99.135	99.118	5.875	100.127	100.053	100.047
5.125	99.662	99.616	99.599	5.125	99.662	99.616	99.599	6	100.702	100.522	100.489
5.25	100.138	100.092	100.076	5.25	100.138	100.092	100.076	6.125	101.059	100.915	100.904
5.375	99.543	99.497	99.480	5.375	99.543	99.497	99.480	6.25	101.463	101.283	101.230
5.5	100.017	99.971	99.955	5.5	100.017	99.971	99.955	6.375	100.908	100.895	100.880
5.625	100.485	100.439	100.422	5.625	100.485	100.439	100.422	6.5	101.298	101.284	101.269
5.75	100.943	100.897	100.880	5.75	100.943	100.897	100.880	6.625	101.663	101.649	101.634
5.875	100.321	100.308	100.294	5.875	100.321	100.308	100.294	6.75	101.795	101.782	101.769
6	100.626	100.603	100.590	6	100.626	100.603	100.590	6.875	101.505	101.464	101.440
								7	101.855	101.815	101.790
								7.125	101.788	101.775	101.762
								7.25	101.977	101.901	101.834
								7.375	101.063	100.994	100.927
								7.5	101.481	101.412	101.345
								7.625	101.878	101.809	101.742
								7.75	102.158	102.090	102.023
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	98.586	98.565	98.551	5	96.417	96.372	96.355	4.5	93.461	93.416	93.399
5.375	99.105	99.051	99.044	5.125	97.011	96.966	96.949	4.625	93.950	93.905	93.888
5.5	99.599	99.545	99.538	5.25	98.642	98.589	98.582	4.75	94.435	94.390	94.373
5.625	100.068	100.013	100.006	5.375	99.137	99.083	99.076	4.875	94.270	94.224	94.208
5.75	100.270	100.225	100.208	5.5	99.614	99.560	99.553	5	94.756	94.710	94.693
5.875	100.127	100.053	100.047	5.625	100.074	100.019	100.012	5.125	95.237	95.191	95.174
6	100.702	100.522	100.489	5.75	100.320	100.275	100.258	5.25	96.443	96.430	96.416
6.125	101.059	100.915	100.904	5.875	100.131	100.113	100.107	5.375	96.490	96.477	96.464
6.25	101.463	101.283	101.230	6	100.572	100.554	100.548	5.5	96.853	96.839	96.826
6.375	100.908	100.895	100.880	6.125	101.018	100.976	100.970	5.625	97.219	97.205	97.192
6.5	101.298	101.284	101.269	6.25	101.366	101.313	101.280	5.75	97.800	97.787	97.773
6.625	101.663	101.649	101.634	6.375	100.997	100.984	100.969	5.875	98.008	97.995	97.982
6.75	101.795	101.782	101.769	6.5	101.403	101.389	101.374	6	98.303	98.290	98.277
6.875	101.505	101.464	101.440	6.625	101.792	101.778	101.763	6.125	98.547	98.534	98.521
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	99.855	99.810	99.793	5.25	99.855	99.810	99.793	5.25	99.855	99.810	99.793
5.375	99.966	99.953	99.939	5.375	99.966	99.953	99.939	5.375	99.966	99.953	99.939

5.5	100.431	100.417	100.404	5.5	100.431	100.417	100.404	5.5	100.431	100.417	100.404
5.625	100.959	100.946	100.933	5.625	100.959	100.946	100.933	5.625	100.959	100.946	100.933
5.75	101.428	101.382	101.366	5.75	101.428	101.382	101.366	5.75	101.428	101.382	101.366
5.875	101.142	100.962	100.783	5.875	101.142	100.962	100.783	5.875	101.142	100.962	100.783
6	101.627	101.447	101.277	6	101.627	101.447	101.277	6	101.627	101.447	101.277
6.125	102.004	101.840	101.807	6.125	102.004	101.840	101.807	6.125	102.004	101.840	101.807
6.25	102.294	102.188	102.155	6.25	102.294	102.188	102.155	6.25	102.294	102.188	102.155
6.375	101.780	101.773	101.766	6.375	101.780	101.773	101.766	6.375	101.780	101.773	101.766
6.5	102.096	102.089	102.082	6.5	102.096	102.089	102.082	6.5	102.096	102.089	102.082
6.625	102.403	102.396	102.389	6.625	102.403	102.396	102.389	6.625	102.403	102.396	102.389
6.75	102.813	102.799	102.786	6.75	102.813	102.799	102.786	6.75	102.813	102.799	102.786
6.875	102.440	102.427	102.414	6.875	102.440	102.427	102.414	6.875	102.440	102.427	102.414
7	102.694	102.681	102.667	7	102.694	102.681	102.667	7	102.694	102.681	102.667
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.886	97.841	97.824	4.25	96.896	96.850	96.834	5.25	98.586	98.565	98.551
4.625	98.375	98.330	98.313	4.375	97.393	97.347	97.331	5.375	99.105	99.051	99.044
4.75	98.860	98.815	98.798	4.5	97.886	97.841	97.824	5.5	99.599	99.545	99.538
4.875	98.695	98.649	98.633	4.625	98.375	98.330	98.313	5.625	100.068	100.013	100.006
5	99.181	99.135	99.118	4.75	98.860	98.815	98.798	5.75	100.270	100.225	100.208
5.125	99.662	99.616	99.599	4.875	98.695	98.649	98.633	5.875	100.127	100.053	100.047
5.25	100.138	100.092	100.076	5	99.181	99.135	99.118	6	100.702	100.522	100.489
5.375	99.543	99.497	99.480	5.125	99.662	99.616	99.599	6.125	101.059	100.915	100.904
5.5	100.017	99.971	99.955	5.25	100.138	100.092	100.076	6.25	101.463	101.283	101.230
5.625	100.485	100.439	100.422	5.375	99.543	99.497	99.480	6.375	100.908	100.895	100.880
5.75	100.943	100.897	100.880	5.5	100.017	99.971	99.955	6.5	101.298	101.284	101.269
5.875	100.321	100.308	100.294	5.625	100.485	100.439	100.422	6.625	101.663	101.649	101.634
6	100.626	100.603	100.590	5.75	100.943	100.897	100.880	6.75	101.795	101.782	101.769
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	98.586	98.565	98.551	5.25	98.011	97.966	97.949	4.5	93.461	93.416	93.399
5.375	99.105	99.051	99.044	5.375	98.605	98.560	98.543	4.625	93.950	93.905	93.888
5.5	99.599	99.545	99.538	5.5	99.199	99.153	99.137	4.75	94.435	94.390	94.373
5.625	100.068	100.013	100.006	5.625	99.770	99.725	99.708	4.875	94.270	94.224	94.208
5.75	100.270	100.225	100.208	5.75	100.320	100.275	100.258	5	94.756	94.710	94.693
5.875	100.127	100.053	100.047	5.875	99.939	99.886	99.852	5.125	95.237	95.191	95.174
6	100.702	100.522	100.489	6	100.488	100.435	100.402	5.25	96.443	96.430	96.416
6.125	101.059	100.915	100.904	6.125	101.018	100.965	100.932	5.375	96.490	96.477	96.464
6.25	101.463	101.283	101.230	6.25	101.366	101.313	101.280	5.5	96.853	96.839	96.826
6.375	100.908	100.895	100.880	6.375	100.435	100.382	100.348	5.625	97.219	97.205	97.192
6.5	101.298	101.284	101.269	6.5	100.924	100.871	100.837	5.75	97.800	97.787	97.773
6.625	101.663	101.649	101.634	6.625	101.391	101.338	101.304	5.875	98.008	97.995	97.982
6.75	101.795	101.782	101.769	6.75	101.688	101.635	101.602	6	98.303	98.290	98.277
6.875	101.505	101.464	101.440	6.875	100.864	100.788	100.721	6.125	98.547	98.534	98.521

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

YOUR BFF IN WHOLESALE

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	99.229	99.161	99.150	5.125	99.229	99.161	99.150	4.75	97.374	97.328	97.312
5.25	99.655	99.610	99.593	5.25	99.655	99.610	99.593	4.875	97.874	97.828	97.812
5.375	99.935	99.879	99.869	5.375	99.935	99.879	99.869	5	98.467	98.422	98.405
5.5	100.390	100.334	100.324	5.5	100.390	100.334	100.324	5.125	99.061	99.016	98.999
5.625	100.839	100.782	100.772	5.625	100.839	100.782	100.772	5.25	99.655	99.610	99.593
5.75	101.228	101.182	101.166	5.75	101.228	101.182	101.166	5.375	99.766	99.753	99.739
5.875	101.007	100.988	100.980	5.875	101.007	100.988	100.980	5.5	100.231	100.217	100.204
6	101.427	101.376	101.368	6	101.427	101.376	101.368	5.625	100.759	100.746	100.733
6.125	101.804	101.765	101.757	6.125	101.804	101.765	101.757	5.75	101.228	101.182	101.166
6.25	102.094	101.988	101.955	6.25	102.094	101.988	101.955	5.875	100.942	100.762	100.583
6.375	101.587	101.573	101.566	6.375	101.587	101.573	101.566	6	101.427	101.247	101.077
6.5	101.941	101.926	101.910	6.5	101.941	101.926	101.910	6.125	101.804	101.640	101.607
6.625	102.258	102.243	102.227	6.625	102.258	102.243	102.227	6.25	102.094	101.988	101.955
6.75	102.613	102.599	102.586	6.75	102.613	102.599	102.586	6.375	101.580	101.573	101.566
6.875	102.240	102.227	102.214	6.875	102.240	102.227	102.214	6.5	101.896	101.889	101.882
7	102.494	102.481	102.467	7	102.494	102.481	102.467	6.625	102.203	102.196	102.189
7.125	102.776	102.762	102.749	7.125	102.776	102.762	102.749	6.75	102.613	102.599	102.586
7.25	102.940	102.864	102.797	7.25	102.940	102.864	102.797	6.875	102.240	102.227	102.214
7.375	102.100	102.032	101.965	7.375	102.100	102.032	101.965	7	102.494	102.481	102.467
7.5	102.518	102.450	102.383	7.5	102.518	102.450	102.383	7.125	102.776	102.762	102.749
7.625	102.915	102.847	102.780	7.625	102.915	102.847	102.780	7.25	102.940	102.864	102.797
7.75	103.196	103.127	103.060	7.75	103.196	103.127	103.060	7.375	102.100	102.032	101.965
7.875	102.273	102.159	102.041	7.875	102.273	102.159	102.041	7.5	102.518	102.450	102.383
8	102.658	102.544	102.427	8	102.658	102.544	102.427	7.625	102.915	102.847	102.780
8.125	103.031	102.916	102.799	8.125	103.031	102.916	102.799	7.75	103.196	103.127	103.060
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.696	96.650	96.634	4.25	96.696	96.650	96.634	4.875	95.853	95.789	95.781
4.375	97.193	97.147	97.131	4.375	97.193	97.147	97.131	5	96.300	96.235	96.227
4.5	97.686	97.641	97.624	4.5	97.686	97.641	97.624	5.125	96.761	96.716	96.699
4.625	98.175	98.130	98.113	4.625	98.175	98.130	98.113	5.25	98.813	98.760	98.753
4.75	98.660	98.615	98.598	4.75	98.660	98.615	98.598	5.375	99.231	99.177	99.170
4.875	98.495	98.449	98.433	4.875	98.495	98.449	98.433	5.5	99.635	99.580	99.573
5	98.981	98.935	98.918	5	98.981	98.935	98.918	5.625	99.996	99.941	99.934
5.125	99.462	99.416	99.399	5.125	99.462	99.416	99.399	5.75	100.070	100.046	100.040
5.25	99.938	99.892	99.876	5.25	99.938	99.892	99.876	5.875	100.422	100.404	100.398
5.375	99.343	99.297	99.280	5.375	99.343	99.297	99.280	6	100.751	100.733	100.727
5.5	99.817	99.771	99.755	5.5	99.817	99.771	99.755	6.125	101.049	101.031	101.025
5.625	100.285	100.239	100.222	5.625	100.285	100.239	100.222	6.25	101.263	101.083	101.030
5.75	100.743	100.697	100.680	5.75	100.743	100.697	100.680	6.375	101.140	101.127	101.113
5.875	100.121	100.108	100.094	5.875	100.121	100.108	100.094	6.5	101.391	101.378	101.364
6	100.426	100.403	100.390	6	100.426	100.403	100.390	6.625	101.656	101.642	101.628
								6.75	101.610	101.582	101.569
								6.875	101.840	101.800	101.776
								7	102.074	102.034	102.010
								7.125	101.588	101.575	101.562
								7.25	101.777	101.701	101.634
								7.375	100.863	100.794	100.727
								7.5	101.281	101.212	101.145
								7.625	101.678	101.609	101.542
								7.75	101.958	101.890	101.823
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	101.391	101.378	101.364	6.125	101.134	101.116	101.110	4.5	93.261	93.216	93.199
6.625	101.656	101.642	101.628	6.25	101.166	101.113	101.080	4.625	93.750	93.705	93.688
6.75	101.610	101.582	101.569	6.375	101.215	101.202	101.188	4.75	94.235	94.190	94.173
6.875	101.840	101.800	101.776	6.5	101.497	101.484	101.470	4.875	94.070	94.024	94.008
7	102.074	102.034	102.010	6.625	101.800	101.787	101.773	5	94.556	94.510	94.493
7.125	101.588	101.575	101.562	6.75	101.672	101.632	101.608	5.125	95.037	94.991	94.974
7.25	101.777	101.701	101.634	6.875	101.938	101.898	101.874	5.25	96.243	96.230	96.216
7.375	100.863	100.794	100.727	7	102.209	102.168	102.144	5.375	96.290	96.277	96.264
7.5	101.281	101.212	101.145	7.125	101.553	101.477	101.410	5.5	96.653	96.639	96.626
7.625	101.678	101.609	101.542	7.25	101.827	101.751	101.684	5.625	97.019	97.005	96.992
7.75	101.958	101.890	101.823	7.375	100.913	100.844	100.777	5.75	97.600	97.587	97.573
				7.5	101.331	101.262	101.195	5.875	97.808	97.795	97.782
				7.625	101.728	101.659	101.592	6	98.103	98.090	98.077
								6.125	98.347	98.334	98.321
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	101.587	101.573	101.566	6.375	101.587	101.573	101.566	6	101.427	101.247	101.077

6.5	101.941	101.926	101.910	6.5	101.941	101.926	101.910	6.125	101.804	101.640	101.607
6.625	102.258	102.243	102.227	6.625	102.258	102.243	102.227	6.25	102.094	101.988	101.955
6.75	102.613	102.599	102.586	6.75	102.613	102.599	102.586	6.375	101.580	101.573	101.566
6.875	102.240	102.227	102.214	6.875	102.240	102.227	102.214	6.5	101.896	101.889	101.882
7	102.494	102.481	102.467	7	102.494	102.481	102.467	6.625	102.203	102.196	102.189
7.125	102.776	102.762	102.749	7.125	102.776	102.762	102.749	6.75	102.613	102.599	102.586
7.25	102.940	102.864	102.797	7.25	102.940	102.864	102.797	6.875	102.240	102.227	102.214
7.375	102.100	102.032	101.965	7.375	102.100	102.032	101.965	7	102.494	102.481	102.467
7.5	102.518	102.450	102.383	7.5	102.518	102.450	102.383	7.125	102.776	102.762	102.749
7.625	102.915	102.847	102.780	7.625	102.915	102.847	102.780	7.25	102.940	102.864	102.797
7.75	103.196	103.127	103.060	7.75	103.196	103.127	103.060	7.375	102.100	102.032	101.965
7.875	102.273	102.159	102.041	7.875	102.273	102.159	102.041	7.5	102.518	102.450	102.383
8	102.658	102.544	102.427	8	102.658	102.544	102.427	7.625	102.915	102.847	102.780
8.125	103.031	102.916	102.799	8.125	103.031	102.916	102.799	7.75	103.196	103.127	103.060
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.686	97.641	97.624	4.5	97.686	97.641	97.624	6.625	101.372	101.365	101.358
4.625	98.175	98.130	98.113	4.625	98.175	98.130	98.113	6.75	101.595	101.582	101.569
4.75	98.660	98.615	98.598	4.75	98.660	98.615	98.598	6.875	101.053	101.040	101.026
4.875	98.495	98.449	98.433	4.875	98.495	98.449	98.433	7	101.306	101.293	101.280
5	98.981	98.935	98.918	5	98.981	98.935	98.918	7.125	101.588	101.575	101.562
5.125	99.462	99.416	99.399	5.125	99.462	99.416	99.399	7.25	101.777	101.701	101.634
5.25	99.938	99.892	99.876	5.25	99.938	99.892	99.876	7.375	100.863	100.794	100.727
5.375	99.343	99.297	99.280	5.375	99.343	99.297	99.280	7.5	101.281	101.212	101.145
5.5	99.817	99.771	99.755	5.5	99.817	99.771	99.755	7.625	101.678	101.609	101.542
5.625	100.285	100.239	100.222	5.625	100.285	100.239	100.222	7.75	101.958	101.890	101.823
5.75	100.743	100.697	100.680	5.75	100.743	100.697	100.680				
5.875	100.121	100.108	100.094	5.875	100.121	100.108	100.094				
6	100.426	100.403	100.390	6	100.426	100.403	100.390				
6.125	100.868	100.822	100.805	6.125	100.868	100.822	100.805				
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	101.065	101.058	101.051	6.125	100.818	100.765	100.732	4.5	93.261	93.216	93.199
6.625	101.372	101.365	101.358	6.25	101.166	101.113	101.080	4.625	93.750	93.705	93.688
6.75	101.595	101.582	101.569	6.375	100.235	100.182	100.148	4.75	94.235	94.190	94.173
6.875	101.053	101.040	101.026	6.5	100.724	100.671	100.637	4.875	94.070	94.024	94.008
7	101.306	101.293	101.280	6.625	101.191	101.138	101.104	5	94.556	94.510	94.493
7.125	101.588	101.575	101.562	6.75	101.488	101.435	101.402	5.125	95.037	94.991	94.974
7.25	101.777	101.701	101.634	6.875	100.664	100.588	100.521	5.25	96.243	96.230	96.216
7.375	100.863	100.794	100.727	7	101.116	101.041	100.974	5.375	96.290	96.277	96.264
7.5	101.281	101.212	101.145	7.125	101.553	101.477	101.410	5.5	96.653	96.639	96.626
7.625	101.678	101.609	101.542	7.25	101.827	101.751	101.684	5.625	97.019	97.005	96.992
7.75	101.958	101.890	101.823	7.375	100.913	100.844	100.777	5.75	97.600	97.587	97.573
				7.5	101.331	101.262	101.195	5.875	97.808	97.795	97.782
				7.625	101.728	101.659	101.592	6	98.103	98.090	98.077
								6.125	98.347	98.334	98.321

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	99.306	99.084	98.784	6.75	96.706	96.484	96.184
6.875	99.815	99.593	99.293	6.875	97.215	96.993	96.693
7	100.313	100.091	99.791	7	97.713	97.491	97.191
7.125	100.742	100.520	100.220	7.125	98.142	97.920	97.620
7.25	101.162	100.940	100.640	7.25	98.562	98.340	98.040
7.375	101.016	100.732	100.432	7.375	98.416	98.132	97.832
7.5	101.464	101.180	100.880	7.5	98.864	98.580	98.280
7.625	101.873	101.589	101.289	7.625	99.273	98.989	98.689
7.75	102.253	101.969	101.669	7.75	99.653	99.369	99.069
7.875	101.718	101.371	101.071	7.875	99.118	98.771	98.471
8	102.136	101.789	101.489	8	99.536	99.189	98.889
8.125	102.505	102.158	101.858	8.125	99.905	99.558	99.258
8.25	102.845	102.498	102.198	8.25	100.245	99.898	99.598

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.306	97.084	96.784	6.75	94.706	94.484	94.184
6.875	97.815	97.593	97.293	6.875	95.215	94.993	94.693
7	98.313	98.091	97.791	7	95.713	95.491	95.191
7.125	98.742	98.520	98.220	7.125	96.142	95.920	95.620
7.25	99.162	98.940	98.640	7.25	96.562	96.340	96.040
7.375	99.016	98.732	98.432	7.375	96.416	96.132	95.832
7.5	99.464	99.180	98.880	7.5	96.864	96.580	96.280
7.625	99.873	99.589	99.289	7.625	97.273	96.989	96.689
7.75	100.253	99.969	99.669	7.75	97.653	97.369	97.069
7.875	99.718	99.371	99.071	7.875	97.118	96.771	96.471
8	100.136	99.789	99.489	8	97.536	97.189	96.889
8.125	100.505	100.158	99.858	8.125	97.905	97.558	97.258
8.25	100.845	100.498	100.198	8.25	98.245	97.898	97.598

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.