



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
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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	99.097	99.027	99.040	5.625	99.023	99.026	99.040	5	96.869	96.823	96.807
5.75	99.565	99.557	99.549	5.75	99.447	99.439	99.428	5.125	97.412	97.366	97.350
5.875	100.137	100.129	100.121	5.875	99.951	99.943	99.932	5.25	97.974	97.928	97.911
6	100.738	100.730	100.722	6	100.406	100.406	100.406	5.375	98.708	98.676	98.654
6.125	101.141	101.133	101.125	6.125	100.829	100.864	100.864	5.5	99.336	99.366	99.391
6.25	100.851	100.843	100.835	6.25	100.712	100.736	100.717	5.625	99.924	99.894	99.876
6.375	101.345	101.337	101.328	6.375	101.211	101.236	101.221	5.75	100.688	100.658	100.640
6.5	101.801	101.793	101.785	6.5	101.606	101.631	101.618	5.875	101.141	101.110	101.092
6.625	102.176	102.168	102.160	6.625	101.963	101.983	101.969	6	101.668	101.587	101.569
6.75	101.864	101.848	101.831	6.75	101.757	101.790	101.759	6.125	101.897	101.819	101.801
6.875	102.235	102.219	102.203	6.875	102.168	102.176	102.147	6.25	101.678	101.640	101.626
7	102.659	102.643	102.627	7	102.496	102.476	102.465	6.375	102.070	102.032	102.018
7.125	102.987	102.971	102.954	7.125	102.830	102.830	102.819	6.5	102.454	102.376	102.360
7.25	102.777	102.753	102.729	7.25	102.764	102.737	102.719	6.625	102.766	102.690	102.675
7.375	103.135	103.110	103.086	7.375	103.116	103.089	103.071	6.75	102.371	102.352	102.341
7.5	103.496	103.472	103.447	7.5	103.461	103.434	103.416	6.875	102.710	102.690	102.679
7.625	103.835	103.811	103.787	7.625	103.729	103.702	103.684	7	103.019	103.000	102.989
7.75	103.464	103.432	103.400	7.75	103.385	103.358	103.293	7.125	103.315	103.296	103.284
7.875	103.780	103.748	103.716	7.875	103.581	103.552	103.498	7.25	103.307	103.281	103.262
8	104.083	104.051	104.019	8	103.886	103.837	103.796	7.375	103.619	103.593	103.574
8.125	104.412	104.380	104.348	8.125	104.091	104.047	104.016	7.5	103.956	103.930	103.912
8.25	103.499	103.453	103.424	8.25	103.499	103.453	103.424	7.625	104.254	104.227	104.209
8.375	103.942	103.896	103.867	8.375	103.942	103.896	103.867	7.75	103.323	103.264	103.227
8.5	104.365	104.319	104.290	8.5	104.365	104.319	104.290	7.875	103.477	103.423	103.387
8.625	104.542	104.496	104.467	8.625	104.542	104.496	104.467	8	103.957	103.908	103.860
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	98.257	98.208	98.208	4.625	98.641	98.592	98.592	6	100.166	100.095	100.082
4.75	98.745	98.694	98.683	4.75	98.842	98.798	98.798	6.125	100.353	100.387	100.359
4.875	99.141	99.090	99.079	4.875	99.313	99.273	99.273	6.25	100.771	100.797	100.778
5	99.531	99.480	99.469	5	99.186	99.151	99.151	6.375	101.176	101.201	101.186
5.125	99.621	99.601	99.591	5.125	99.976	99.945	99.945	6.5	101.513	101.536	101.523
5.25	100.023	100.003	99.993	5.25	99.759	99.711	99.740	6.625	101.885	101.831	101.817
5.375	100.397	100.377	100.367	5.375	100.277	100.270	100.270	6.75	101.657	101.683	101.653
5.5	100.735	100.715	100.705	5.5	100.400	100.398	100.398	6.875	101.994	102.017	101.988
5.625	100.552	100.539	100.527	5.625	100.635	100.635	100.635	7	102.348	102.332	102.304
5.75	100.806	100.790	100.781	5.75	100.619	100.556	100.591	7.125	102.705	102.588	102.525
5.875	101.186	101.139	101.122	5.875	100.899	100.864	100.864	7.25	102.640	102.655	102.610
6	101.432	101.403	101.393	6	101.172	101.105	101.146	7.375	102.892	102.902	102.858
6.125	101.437	101.411	101.411	6.125	101.540	101.514	101.514	7.5	103.159	103.153	103.116
6.25	101.529	101.521	101.513	6.25	101.109	101.084	101.086	7.625	103.387	103.362	103.344
6.375	101.831	101.823	101.815	6.375	101.428	101.382	101.369	7.75	102.302	102.275	102.164
6.5	102.056	102.048	102.040	6.5	101.651	101.643	101.635	7.875	102.495	102.476	102.376
6.625	101.977	101.896	101.884	6.625	101.697	101.689	101.689				
6.75	102.252	102.171	102.159	6.75	101.875	101.793	101.781				
6.875	102.542	102.460	102.448	6.875	102.168	102.100	102.082				
7	102.616	102.569	102.551	7	102.311	102.264	102.253				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.539	93.530	93.530	5.125	97.696	97.628	97.591				
5.125	95.720	95.715	95.715	5.25	98.157	98.101	98.084				
5.25	96.439	96.439	96.439	5.375	98.610	98.564	98.547				
5.375	97.102	97.102	97.102	5.5	98.900	98.853	98.836				
5.5	98.058	98.002	97.936	5.625	98.627	98.580	98.563				
5.625	98.580	98.524	98.458	5.75	99.100	99.054	99.037				
5.75	98.976	98.964	98.964	5.875	99.540	99.493	99.476				
5.875	99.484	99.477	99.477	6	99.776	99.729	99.713				
6	99.970	99.968	99.968	6.125	98.889	98.856	98.827				
6.125	100.381	100.381	100.381	6.25	99.353	99.306	99.289				
6.25	100.794	100.770	100.770	6.375	99.778	99.731	99.714				
6.375	101.240	101.222	101.222	6.5	99.968	99.921	99.903				
6.5	101.618	101.605	101.605	6.625	99.610	99.580	99.550				
6.625	101.986	101.978	101.978	6.75	100.187	100.063	99.939				
6.75	101.699	101.699	101.699	6.875	100.360	100.236	100.193				
6.875	102.088	102.088	102.087	7	100.530	100.406	100.282				

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	97.691	97.730	97.726	5	97.475	97.515	97.511	5	95.284	95.221	95.158
5.125	97.988	98.022	98.015	5.125	97.896	97.931	97.923	5.125	95.945	95.882	95.819
5.25	98.278	98.308	98.297	5.25	98.309	98.338	98.327	5.25	96.425	96.362	96.300
5.375	98.561	98.586	98.571	5.375	98.711	98.736	98.721	5.375	97.092	97.029	96.967
5.5	98.874	98.894	98.876	5.5	99.083	99.103	99.085	5.5	97.575	97.512	97.450
5.625	99.229	99.244	99.223	5.625	99.416	99.431	99.409	5.625	98.060	97.997	97.934
5.75	99.547	99.557	99.532	5.75	99.702	99.712	99.687	5.75	98.546	98.483	98.420
5.875	99.803	99.809	99.780	5.875	99.929	99.934	99.906	5.875	98.843	98.780	98.717
6	100.063	100.063	100.031	6	100.137	100.138	100.106	6	99.300	99.237	99.175
6.125	100.345	100.340	100.305	6.125	100.332	100.321	100.286	6.125	99.567	99.504	99.441
6.25	100.640	100.596	100.557	6.25	100.568	100.505	100.442	6.25	100.023	99.960	99.898
6.375	100.838	100.789	100.747	6.375	100.805	100.742	100.679	6.375	100.479	100.416	100.354
6.5	101.038	100.975	100.912	6.5	101.042	100.979	100.916	6.5	100.940	100.877	100.815
6.625	101.092	101.029	100.980	6.625	101.278	101.215	101.152	6.625	101.210	101.147	101.084
6.75	101.316	101.253	101.190	6.75	101.515	101.452	101.389	6.75	101.673	101.610	101.548
6.875	101.519	101.456	101.393	6.875	101.754	101.691	101.628	6.875	101.942	101.879	101.816
7	101.720	101.657	101.594	7	101.994	101.931	101.868	7	102.211	102.148	102.086
7.125	102.002	101.945	101.890	7.125	102.236	102.173	102.110	7.125	102.482	102.419	102.357
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	97.529	97.466	97.403	5	96.957	96.894	96.831	5	95.352	95.289	95.226
5.125	97.897	97.834	97.771	5.125	97.556	97.493	97.430	5.125	96.013	95.950	95.887
5.25	98.266	98.203	98.140	5.25	97.989	97.926	97.863	5.25	96.493	96.430	96.367
5.375	98.607	98.544	98.481	5.375	98.423	98.360	98.297	5.375	97.160	97.097	97.034
5.5	98.915	98.852	98.789	5.5	98.688	98.625	98.562	5.5	97.644	97.581	97.518
5.625	99.286	99.223	99.160	5.625	99.122	99.059	98.996	5.625	98.128	98.065	98.002
5.75	99.479	99.416	99.353	5.75	99.358	99.295	99.232	5.75	98.614	98.551	98.488
5.875	99.821	99.758	99.695	5.875	99.763	99.700	99.637	5.875	98.911	98.848	98.785
6	100.019	99.956	99.893	6	99.996	99.933	99.870	6	99.368	99.305	99.242
6.125	100.364	100.301	100.238	6.125	100.400	100.337	100.274	6.125	99.635	99.572	99.509
6.25	100.708	100.645	100.582	6.25	100.636	100.573	100.510	6.25	100.091	100.028	99.965
6.375	100.906	100.843	100.780	6.375	100.873	100.810	100.747	6.375	100.547	100.484	100.421
6.5	101.106	101.043	100.980	6.5	101.110	101.047	100.984	6.5	101.008	100.945	100.882
6.625	101.160	101.097	101.034	6.625	101.346	101.283	101.220	6.625	101.278	101.215	101.152
6.75	101.384	101.321	101.258	6.75	101.583	101.520	101.457	6.75	101.741	101.678	101.615
6.875	101.587	101.524	101.461	6.875	101.822	101.759	101.696	6.875	102.010	101.947	101.884
7	101.788	101.725	101.662	7	102.062	101.999	101.936	7	102.279	102.216	102.153
7.125	101.990	101.927	101.864	7.125	102.304	102.241	102.178	7.125	102.550	102.487	102.424

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	100.250	100.242	100.231	5.75	100.020	99.974	99.955	5	98.693	98.680	98.663
5.875	100.832	100.824	100.813	5.875	100.562	100.515	100.496	5.125	98.874	98.861	98.844
6	101.360	101.352	101.341	6	101.027	100.981	100.961	5.25	99.374	99.362	99.344
6.125	101.836	101.828	101.817	6.125	101.373	101.327	101.308	5.375	99.630	99.617	99.600
6.25	101.617	101.609	101.596	6.25	101.171	101.125	101.106	5.5	99.978	99.966	99.948
6.375	102.101	102.092	102.080	6.375	101.668	101.622	101.602	5.625	100.136	100.123	100.106
6.5	102.543	102.535	102.522	6.5	102.085	102.039	102.020	5.75	100.195	100.182	100.164
6.625	102.963	102.955	102.942	6.625	102.392	102.345	102.326	5.875	100.470	100.457	100.440
6.75	102.700	102.668	102.635	6.75	102.028	101.982	101.963	6	100.566	100.553	100.535
6.875	103.133	103.101	103.069	6.875	102.490	102.444	102.425				
7	103.532	103.500	103.468	7	102.877	102.831	102.812				
7.125	103.913	103.881	103.849	7.125	103.150	103.104	103.085				
7.25	103.629	103.588	103.547	7.25	102.780	102.734	102.715				
7.375	103.116	103.089	103.071	7.375	103.211	103.165	103.146				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.280	97.252	97.218
5.125	97.606	97.578	97.544
5.25	97.907	97.879	97.845
5.375	98.192	98.164	98.130
5.5	98.471	98.443	98.408
5.625	98.708	98.680	98.646
5.75	98.737	98.709	98.675
5.875	98.963	98.934	98.900
6	99.398	99.370	99.336

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	99.768	99.751	99.738	5.75	100.688	100.658	100.640	5	98.693	98.680	98.663
5.875	100.363	100.352	100.332	5.875	101.141	101.110	101.092	5.125	98.874	98.861	98.844
6	100.941	100.931	100.909	6	101.594	101.563	101.545	5.25	99.374	99.362	99.344
6.125	101.438	101.429	101.404	6.125	101.837	101.807	101.789	5.375	99.630	99.617	99.600
6.25	101.327	101.312	101.292	6.25	101.678	101.640	101.626	5.5	99.978	99.966	99.948
6.375	101.837	101.826	101.803	6.375	102.070	102.032	102.018	5.625	100.136	100.123	100.106
6.5	102.293	102.283	102.257	6.5	102.405	102.368	102.354	5.75	100.195	100.182	100.164
6.625	102.724	102.713	102.687	6.625	102.722	102.685	102.671	5.875	100.470	100.457	100.440
6.75	102.467	102.450	102.405	6.75	102.371	102.352	102.341	6	100.566	100.553	100.535
6.875	102.945	102.928	102.890	6.875	102.710	102.690	102.679				
7	103.352	103.335	103.297	7	103.019	103.000	102.989				
7.125	103.703	103.686	103.652	7.125	103.315	103.296	103.284				
7.25	103.465	103.450	103.380	7.25	103.307	103.281	103.262				
7.375	103.116	103.089	103.071	7.375	103.619	103.593	103.574				
7.5	103.461	103.434	103.416	7.5	103.956	103.930	103.912				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.307	98.256	98.245
4.875	98.637	98.586	98.575
5	99.007	98.956	98.945
5.125	99.332	99.313	99.303
5.25	99.653	99.633	99.623
5.375	99.968	99.948	99.938
5.5	100.126	100.106	100.096
5.625	100.007	99.992	99.983
5.75	100.318	100.303	100.292
5.875	100.622	100.605	100.596
6	100.905	100.890	100.881

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625



680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	98.581	98.591	98.604
5.625	99.021	99.030	99.044
5.75	99.345	99.370	99.355
5.875	99.901	99.921	99.914
6	100.388	100.403	100.402
6.125	100.854	100.869	100.868
6.25	100.715	100.729	100.700
6.375	101.183	101.193	101.171
6.5	101.569	101.573	101.559
6.625	101.989	101.993	101.979
6.75	101.753	101.772	101.730
6.875	102.108	102.123	102.087
7	102.426	102.436	102.407
7.125	102.773	102.783	102.755
7.25	102.703	102.712	102.656
7.375	103.001	103.006	102.956

RefiNow Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

DTI > 40%	0	0	0	0	0	0	0	0	0
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R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.696	98.650	98.633	5	98.696	98.650	98.633	5	98.696	98.650	98.633
5.125	99.290	99.244	99.227	5.125	99.290	99.244	99.227	5.125	99.290	99.244	99.227
5.25	99.884	99.867	99.850	5.25	99.884	99.867	99.850	5.25	99.884	99.867	99.850
5.375	100.239	100.222	100.205	5.375	100.239	100.222	100.205	5.375	100.239	100.222	100.205
5.5	100.672	100.655	100.638	5.5	100.672	100.655	100.638	5.5	100.672	100.655	100.638
5.625	101.186	101.170	101.153	5.625	101.186	101.170	101.153	5.625	101.186	101.170	101.153
5.75	101.735	101.530	101.547	5.75	101.735	101.530	101.547	5.75	101.735	101.530	101.547
5.875	101.766	101.548	101.331	5.875	101.766	101.548	101.331	5.875	101.766	101.548	101.331
6	102.207	101.989	101.771	6	102.207	101.989	101.771	6	102.207	101.989	101.771
6.125	102.652	102.434	102.217	6.125	102.652	102.434	102.217	6.125	102.652	102.434	102.217
6.25	102.934	102.717	102.499	6.25	102.934	102.717	102.499	6.25	102.934	102.717	102.499
6.375	101.966	101.933	101.899	6.375	101.966	101.933	101.899	6.375	101.966	101.933	101.899
6.5	102.323	102.290	102.256	6.5	102.323	102.290	102.256	6.5	102.323	102.290	102.256
6.625	102.617	102.584	102.550	6.625	102.617	102.584	102.550	6.625	102.617	102.584	102.550
6.75	102.995	102.962	102.928	6.75	102.995	102.962	102.928	6.75	102.995	102.962	102.928
6.875	102.626	102.592	102.559	6.875	102.626	102.592	102.559	6.875	102.626	102.592	102.559
7	102.878	102.844	102.811	7	102.878	102.844	102.811	7	102.878	102.844	102.811
7.125	103.142	103.109	103.075	7.125	103.142	103.109	103.075	7.125	103.142	103.109	103.075
7.25	103.516	103.435	103.355	7.25	103.516	103.435	103.355	7.25	103.516	103.435	103.355
7.375	102.467	102.543	102.492	7.375	102.467	102.543	102.492	7.375	102.467	102.543	102.492
7.5	102.891	102.968	102.917	7.5	102.891	102.968	102.917	7.5	102.891	102.968	102.917
7.625	103.154	103.109	103.092	7.625	103.154	103.109	103.092	7.625	103.154	103.109	103.092
7.75	103.432	103.386	103.370	7.75	103.432	103.386	103.370	7.75	103.432	103.386	103.370
7.875	102.545	102.452	102.385	7.875	102.545	102.452	102.385	7.875	102.545	102.452	102.385
8	102.928	102.835	102.768	8	102.928	102.835	102.768	8	102.928	102.835	102.768
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	96.955	96.909	96.892	4.25	96.955	96.909	96.892	5	97.147	97.094	97.127
4.375	97.452	97.405	97.389	4.375	97.452	97.405	97.389	5.125	97.957	97.904	97.937
4.5	97.945	97.898	97.881	4.5	97.945	97.898	97.881	5.25	98.985	98.968	98.952
4.625	98.433	98.386	98.370	4.625	98.433	98.386	98.370	5.375	99.210	99.173	99.157
4.75	99.081	99.060	99.091	4.75	99.081	99.060	99.091	5.5	99.701	99.651	99.643
4.875	99.618	99.597	99.627	4.875	99.618	99.597	99.627	5.625	100.165	100.116	100.108
5	100.135	100.114	100.145	5	100.135	100.114	100.145	5.75	101.009	100.792	100.574
5.125	100.628	100.607	100.638	5.125	100.628	100.607	100.638	5.875	100.970	100.752	100.535
5.25	100.195	100.148	100.132	5.25	100.195	100.148	100.132	6	101.500	101.283	101.065
5.375	100.452	100.434	100.448	5.375	100.452	100.434	100.448	6.125	101.926	101.708	101.490
5.5	100.909	100.892	100.906	5.5	100.909	100.892	100.906	6.25	102.134	101.917	101.699
5.625	101.345	101.328	101.342	5.625	101.345	101.328	101.342	6.375	101.086	101.053	101.019
5.75	101.123	101.077	101.060	5.75	101.123	101.077	101.060	6.5	101.523	101.490	101.456
5.875	100.933	100.935	100.932	5.875	100.933	100.935	100.932	6.625	101.944	101.901	101.884
6	101.353	101.355	101.352	6	101.353	101.355	101.352	6.75	101.978	101.944	101.911
								6.875	101.524	101.475	101.450
								7	101.958	101.924	101.890
								7.125	102.400	102.366	102.332
								7.25	102.047	101.986	101.952
								7.375	101.525	101.584	101.534
								7.5	101.950	102.009	101.958
								7.625	101.917	101.871	101.854
								7.75	102.195	102.149	102.132
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	98.985	98.968	98.952	5	97.147	97.094	97.127	4.5	93.520	93.473	93.456
5.375	99.210	99.173	99.157	5.125	97.957	97.904	97.937	4.625	94.008	93.961	93.945
5.5	99.701	99.651	99.643	5.25	98.751	98.701	98.693	4.75	94.853	94.837	94.821
5.625	100.165	100.116	100.108	5.375	99.244	99.194	99.186	4.875	95.329	95.108	95.138
5.75	101.009	100.792	100.574	5.5	99.718	99.668	99.660	5	95.779	95.558	95.589
5.875	100.970	100.752	100.535	5.625	100.175	100.125	100.117	5.125	96.179	95.957	95.988
6	101.500	101.283	101.065	5.75	100.253	100.208	100.191	5.25	96.842	96.826	96.810
6.125	101.926	101.708	101.490	5.875	100.314	100.271	100.271	5.375	96.873	96.857	96.841
6.25	102.134	101.917	101.699	6	100.978	100.934	100.934	5.5	97.227	97.211	97.195
6.375	101.086	101.053	101.019	6.125	101.530	101.487	101.486	5.625	97.584	97.568	97.552
6.5	101.523	101.490	101.456	6.25	101.337	101.291	101.274	5.75	98.072	98.056	98.040
6.625	101.944	101.901	101.884	6.375	101.068	101.024	101.009	5.875	98.265	98.249	98.232
6.75	101.978	101.944	101.911	6.5	101.471	101.426	101.412	6	98.545	98.529	98.513
6.875	101.524	101.475	101.450	6.625	101.944	101.901	101.884	6.125	98.784	98.768	98.751
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	99.884	99.867	99.850	5.25	99.884	99.867	99.850	5.25	99.884	99.867	99.850
5.375	100.239	100.222	100.205	5.375	100.239	100.222	100.205	5.375	100.239	100.222	100.205

5.5	100.672	100.655	100.638	5.5	100.672	100.655	100.638	5.5	100.672	100.655	100.638
5.625	101.186	101.170	101.153	5.625	101.186	101.170	101.153	5.625	101.186	101.170	101.153
5.75	101.735	101.530	101.547	5.75	101.735	101.530	101.547	5.75	101.735	101.530	101.547
5.875	101.766	101.548	101.331	5.875	101.766	101.548	101.331	5.875	101.766	101.548	101.331
6	102.207	101.989	101.771	6	102.207	101.989	101.771	6	102.207	101.989	101.771
6.125	102.652	102.434	102.217	6.125	102.652	102.434	102.217	6.125	102.652	102.434	102.217
6.25	102.934	102.717	102.499	6.25	102.934	102.717	102.499	6.25	102.934	102.717	102.499
6.375	101.966	101.933	101.899	6.375	101.966	101.933	101.899	6.375	101.966	101.933	101.899
6.5	102.323	102.290	102.256	6.5	102.323	102.290	102.256	6.5	102.323	102.290	102.256
6.625	102.617	102.584	102.550	6.625	102.617	102.584	102.550	6.625	102.617	102.584	102.550
6.75	102.995	102.962	102.928	6.75	102.995	102.962	102.928	6.75	102.995	102.962	102.928
6.875	102.626	102.592	102.559	6.875	102.626	102.592	102.559	6.875	102.626	102.592	102.559
7	102.878	102.844	102.811	7	102.878	102.844	102.811	7	102.878	102.844	102.811
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	97.945	97.898	97.881	4.25	96.955	96.909	96.892	5.25	98.985	98.968	98.952
4.625	98.433	98.386	98.370	4.375	97.452	97.405	97.389	5.375	99.210	99.173	99.157
4.75	99.081	99.060	99.091	4.5	97.945	97.898	97.881	5.5	99.701	99.651	99.643
4.875	99.618	99.597	99.627	4.625	98.433	98.386	98.370	5.625	100.165	100.116	100.108
5	100.135	100.114	100.145	4.75	99.081	99.060	99.091	5.75	101.009	100.792	100.574
5.125	100.628	100.607	100.638	4.875	99.618	99.597	99.627	5.875	100.970	100.752	100.535
5.25	100.195	100.148	100.132	5	100.135	100.114	100.145	6	101.500	101.283	101.065
5.375	100.452	100.434	100.448	5.125	100.628	100.607	100.638	6.125	101.926	101.708	101.490
5.5	100.909	100.892	100.906	5.25	100.195	100.148	100.132	6.25	102.134	101.917	101.699
5.625	101.345	101.328	101.342	5.375	100.452	100.434	100.448	6.375	101.086	101.053	101.019
5.75	101.123	101.077	101.060	5.5	100.909	100.892	100.906	6.5	101.523	101.490	101.456
5.875	100.933	100.935	100.932	5.625	101.345	101.328	101.342	6.625	101.944	101.901	101.884
6	101.353	101.355	101.352	5.75	101.123	101.077	101.060	6.75	101.978	101.944	101.911
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	98.985	98.968	98.952	5.25	97.961	97.916	97.899	4.5	93.520	93.473	93.456
5.375	99.210	99.173	99.157	5.375	98.829	98.785	98.801	4.625	94.008	93.961	93.945
5.5	99.701	99.651	99.643	5.5	99.648	99.603	99.620	4.75	94.853	94.837	94.821
5.625	100.165	100.116	100.108	5.625	100.115	100.071	100.087	4.875	95.329	95.108	95.138
5.75	101.009	100.792	100.574	5.75	100.253	100.208	100.191	5	95.779	95.558	95.589
5.875	100.970	100.752	100.535	5.875	100.314	100.271	100.271	5.125	96.179	95.957	95.988
6	101.500	101.283	101.065	6	100.978	100.934	100.934	5.25	96.842	96.826	96.810
6.125	101.926	101.708	101.490	6.125	101.530	101.487	101.486	5.375	96.873	96.857	96.841
6.25	102.134	101.917	101.699	6.25	101.337	101.291	101.274	5.5	97.227	97.211	97.195
6.375	101.086	101.053	101.019	6.375	100.857	100.814	100.797	5.625	97.584	97.568	97.552
6.5	101.523	101.490	101.456	6.5	101.419	101.376	101.359	5.75	98.072	98.056	98.040
6.625	101.944	101.901	101.884	6.625	101.944	101.901	101.884	5.875	98.265	98.249	98.232
6.75	101.978	101.944	101.911	6.75	101.737	101.692	101.675	6	98.545	98.529	98.513
6.875	101.524	101.475	101.450	6.875	101.478	101.444	101.410	6.125	98.784	98.768	98.751

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

\*Buydown options and pricing available through PML



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	99.347	99.339	99.327	5.125	99.347	99.339	99.327	4.75	97.449	97.403	97.386
5.25	99.684	99.667	99.650	5.25	99.684	99.667	99.650	4.875	97.902	97.856	97.840
5.375	100.072	100.022	100.010	5.375	100.072	100.022	100.010	5	98.496	98.450	98.433
5.5	100.523	100.470	100.461	5.5	100.523	100.470	100.461	5.125	99.090	99.044	99.027
5.625	100.986	100.970	100.953	5.625	100.986	100.970	100.953	5.25	99.684	99.667	99.650
5.75	101.535	101.318	101.160	5.75	101.535	101.318	101.160	5.375	100.039	100.022	100.005
5.875	101.566	101.348	101.131	5.875	101.566	101.348	101.131	5.5	100.472	100.455	100.438
6	102.007	101.789	101.571	6	102.007	101.789	101.571	5.625	100.986	100.970	100.953
6.125	102.452	102.234	102.017	6.125	102.452	102.234	102.017	5.75	101.535	101.318	101.160
6.25	102.734	102.517	102.299	6.25	102.734	102.517	102.299	5.875	101.566	101.348	101.131
6.375	101.766	101.733	101.699	6.375	101.766	101.733	101.699	6	102.007	101.789	101.571
6.5	102.123	102.090	102.056	6.5	102.123	102.090	102.056	6.125	102.452	102.234	102.017
6.625	102.417	102.384	102.350	6.625	102.417	102.384	102.350	6.25	102.734	102.517	102.299
6.75	102.795	102.762	102.728	6.75	102.795	102.762	102.728	6.375	101.766	101.733	101.699
6.875	102.426	102.392	102.359	6.875	102.426	102.392	102.359	6.5	102.123	102.090	102.056
7	102.678	102.644	102.611	7	102.678	102.644	102.611	6.625	102.417	102.384	102.350
7.125	102.942	102.909	102.875	7.125	102.942	102.909	102.875	6.75	102.795	102.762	102.728
7.25	103.316	103.235	103.155	7.25	103.316	103.235	103.155	6.875	102.426	102.392	102.359
7.375	102.148	102.102	102.115	7.375	102.148	102.102	102.115	7	102.678	102.644	102.611
7.5	102.561	102.515	102.498	7.5	102.561	102.515	102.498	7.125	102.942	102.909	102.875
7.625	102.954	102.909	102.892	7.625	102.954	102.909	102.892	7.25	103.316	103.235	103.155
7.75	103.232	103.186	103.170	7.75	103.232	103.186	103.170	7.375	102.148	102.102	102.115
7.875	102.345	102.252	102.185	7.875	102.345	102.252	102.185	7.5	102.561	102.515	102.498
8	102.728	102.635	102.568	8	102.728	102.635	102.568	7.625	102.954	102.909	102.892
8.125	103.098	103.005	102.938	8.125	103.098	103.005	102.938	7.75	103.232	103.186	103.170
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	96.755	96.709	96.692	4.25	96.755	96.709	96.692	4.875	96.311	96.278	96.411
4.375	97.252	97.205	97.189	4.375	97.252	97.205	97.189	5	96.838	96.806	96.939
4.5	97.745	97.698	97.681	4.5	97.745	97.698	97.681	5.125	97.439	97.406	97.539
4.625	98.233	98.186	98.170	4.625	98.233	98.186	98.170	5.25	98.922	98.872	98.865
4.75	98.718	98.671	98.669	4.75	98.718	98.671	98.669	5.375	99.335	99.285	99.278
4.875	99.093	99.072	99.102	4.875	99.093	99.072	99.102	5.5	99.735	99.685	99.678
5	99.495	99.474	99.505	5	99.495	99.474	99.505	5.625	100.091	100.041	100.034
5.125	99.864	99.843	99.874	5.125	99.864	99.843	99.874	5.75	100.809	100.592	100.374
5.25	99.995	99.948	99.932	5.25	99.995	99.948	99.932	5.875	100.770	100.552	100.432
5.375	99.864	99.846	99.860	5.375	99.864	99.846	99.860	6	101.300	101.083	100.865
5.5	100.206	100.188	100.202	5.5	100.206	100.188	100.202	6.125	101.726	101.508	101.290
5.625	100.532	100.515	100.529	5.625	100.532	100.515	100.529	6.25	101.934	101.717	101.499
5.75	100.923	100.877	100.860	5.75	100.923	100.877	100.860	6.375	101.208	101.164	101.149
5.875	100.377	100.361	100.345	5.875	100.377	100.361	100.345	6.5	101.454	101.411	101.395
6	100.659	100.661	100.659	6	100.659	100.661	100.659	6.625	101.714	101.672	101.657
								6.75	101.778	101.744	101.711
								6.875	101.860	101.811	101.785
								7	102.090	102.041	102.016
								7.125	101.755	101.721	101.688
								7.25	101.847	101.786	101.752
								7.375	100.910	100.967	101.017
								7.5	101.323	101.292	101.342
								7.625	101.717	101.671	101.654
								7.75	101.995	101.949	101.932
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	101.454	101.411	101.395	6.125	101.198	101.145	101.139	4.5	93.320	93.273	93.256
6.625	101.714	101.672	101.657	6.25	101.137	101.091	101.074	4.625	93.808	93.761	93.745
6.75	101.778	101.744	101.711	6.375	101.285	101.241	101.226	4.75	94.653	94.637	94.621
6.875	101.860	101.811	101.785	6.5	101.564	101.520	101.505	4.875	94.919	94.902	94.886
7	102.090	102.041	102.016	6.625	101.863	101.821	101.805	5	95.313	95.297	95.281
7.125	101.755	101.721	101.688	6.75	101.696	101.647	101.622	5.125	95.549	95.533	95.517
7.25	101.847	101.786	101.752	6.875	101.959	101.910	101.885	5.25	96.642	96.626	96.610
7.375	100.910	100.967	101.017	7	102.227	102.178	102.153	5.375	96.673	96.657	96.641
7.5	101.323	101.292	101.342	7.125	101.624	101.563	101.529	5.5	97.027	97.011	96.995
7.625	101.717	101.671	101.654	7.25	101.897	101.836	101.802	5.625	97.384	97.368	97.352
7.75	101.995	101.949	101.932	7.375	100.960	100.967	101.017	5.75	97.872	97.856	97.840
				7.5	101.373	101.327	101.342	5.875	98.065	98.049	98.032
				7.625	101.767	101.721	101.704	6	98.345	98.329	98.313
								6.125	98.584	98.568	98.551
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	101.766	101.733	101.699	6.375	101.766	101.733	101.699	6	102.007	101.789	101.571

6.5	102.123	102.090	102.056	6.5	102.123	102.090	102.056	6.125	102.452	102.234	102.017
6.625	102.417	102.384	102.350	6.625	102.417	102.384	102.350	6.25	102.734	102.517	102.299
6.75	102.795	102.762	102.728	6.75	102.795	102.762	102.728	6.375	101.766	101.733	101.699
6.875	102.426	102.392	102.359	6.875	102.426	102.392	102.359	6.5	102.123	102.090	102.056
7	102.678	102.644	102.611	7	102.678	102.644	102.611	6.625	102.417	102.384	102.350
7.125	102.942	102.909	102.875	7.125	102.942	102.909	102.875	6.75	102.795	102.762	102.728
7.25	103.316	103.235	103.155	7.25	103.316	103.235	103.155	6.875	102.426	102.392	102.359
7.375	102.148	102.102	102.115	7.375	102.148	102.102	102.115	7	102.678	102.644	102.611
7.5	102.561	102.515	102.498	7.5	102.561	102.515	102.498	7.125	102.942	102.909	102.875
7.625	102.954	102.909	102.892	7.625	102.954	102.909	102.892	7.25	103.316	103.235	103.155
7.75	103.232	103.186	103.170	7.75	103.232	103.186	103.170	7.375	102.148	102.102	102.115
7.875	102.345	102.252	102.185	7.875	102.345	102.252	102.185	7.5	102.561	102.515	102.498
8	102.728	102.635	102.568	8	102.728	102.635	102.568	7.625	102.954	102.909	102.892
8.125	103.098	103.005	102.938	8.125	103.098	103.005	102.938	7.75	103.232	103.186	103.170
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	97.745	97.698	97.681	4.5	97.745	97.698	97.681	6.625	101.617	101.584	101.550
4.625	98.233	98.186	98.170	4.625	98.233	98.186	98.170	6.75	101.778	101.744	101.711
4.75	98.718	98.671	98.669	4.75	98.718	98.671	98.669	6.875	101.238	101.205	101.171
4.875	99.093	99.072	99.102	4.875	99.093	99.072	99.102	7	101.490	101.457	101.423
5	99.495	99.474	99.505	5	99.495	99.474	99.505	7.125	101.755	101.721	101.688
5.125	99.864	99.843	99.874	5.125	99.864	99.843	99.874	7.25	101.847	101.786	101.752
5.25	99.995	99.948	99.932	5.25	99.995	99.948	99.932	7.375	100.910	100.967	101.017
5.375	99.864	99.846	99.860	5.375	99.864	99.846	99.860	7.5	101.323	101.292	101.342
5.5	100.206	100.188	100.202	5.5	100.206	100.188	100.202	7.625	101.717	101.671	101.654
5.625	100.532	100.515	100.529	5.625	100.532	100.515	100.529	7.75	101.995	101.949	101.932
5.75	100.923	100.877	100.860	5.75	100.923	100.877	100.860				
5.875	100.377	100.361	100.345	5.875	100.377	100.361	100.345				
6	100.659	100.661	100.659	6	100.659	100.661	100.659				
6.125	101.001	100.985	100.981	6.125	101.001	100.968	100.965				
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	101.323	101.290	101.256	6.125	100.798	100.752	100.802	4.5	93.320	93.273	93.256
6.625	101.617	101.584	101.550	6.25	101.137	101.091	101.074	4.625	93.808	93.761	93.745
6.75	101.778	101.744	101.711	6.375	100.297	100.251	100.234	4.75	94.653	94.637	94.621
6.875	101.238	101.205	101.171	6.5	100.780	100.735	100.718	4.875	94.919	94.902	94.886
7	101.490	101.457	101.423	6.625	101.243	101.197	101.181	5	95.313	95.297	95.281
7.125	101.755	101.721	101.688	6.75	101.537	101.492	101.475	5.125	95.549	95.533	95.517
7.25	101.847	101.786	101.752	6.875	100.852	100.838	100.905	5.25	96.642	96.626	96.610
7.375	100.910	100.967	101.017	7	101.199	101.185	101.251	5.375	96.673	96.657	96.641
7.5	101.323	101.292	101.342	7.125	101.624	101.563	101.529	5.5	97.027	97.011	96.995
7.625	101.717	101.671	101.654	7.25	101.897	101.836	101.802	5.625	97.384	97.368	97.352
7.75	101.995	101.949	101.932	7.375	100.960	100.967	101.017	5.75	97.872	97.856	97.840
				7.5	101.373	101.327	101.342	5.875	98.065	98.049	98.032
				7.625	101.767	101.721	101.704	6	98.345	98.329	98.313
								6.125	98.584	98.568	98.551

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	99.414	99.259	98.959	6.75	96.814	96.659	96.359
6.875	99.923	99.768	99.468	6.875	97.323	97.168	96.868
7	100.421	100.266	99.966	7	97.821	97.666	97.366
7.125	100.850	100.695	100.395	7.125	98.250	98.095	97.795
7.25	101.270	101.115	100.815	7.25	98.670	98.515	98.215
7.375	101.412	101.191	100.891	7.375	98.812	98.591	98.291
7.5	101.860	101.639	101.339	7.5	99.260	99.039	98.739
7.625	102.269	102.048	101.748	7.625	99.669	99.448	99.148
7.75	102.649	102.428	102.128	7.75	100.049	99.828	99.528
7.875	102.229	101.941	101.641	7.875	99.629	99.341	99.041
8	102.647	102.359	102.059	8	100.047	99.759	99.459
8.125	103.016	102.728	102.428	8.125	100.416	100.128	99.828
8.25	103.356	103.068	102.768	8.25	100.756	100.468	100.168

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.414	97.259	96.959	6.75	94.814	94.659	94.359
6.875	97.923	97.768	97.468	6.875	95.323	95.168	94.868
7	98.421	98.266	97.966	7	95.821	95.666	95.366
7.125	98.850	98.695	98.395	7.125	96.250	96.095	95.795
7.25	99.270	99.115	98.815	7.25	96.670	96.515	96.215
7.375	99.412	99.191	98.891	7.375	96.812	96.591	96.291
7.5	99.860	99.639	99.339	7.5	97.260	97.039	96.739
7.625	100.269	100.048	99.748	7.625	97.669	97.448	97.148
7.75	100.649	100.428	100.128	7.75	98.049	97.828	97.528
7.875	100.229	99.941	99.641	7.875	97.629	97.341	97.041
8	100.647	100.359	100.059	8	98.047	97.759	97.459
8.125	101.016	100.728	100.428	8.125	98.416	98.128	97.828
8.25	101.356	101.068	100.768	8.25	98.756	98.468	98.168

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.