



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	99.324	99.294	99.273	5.625	99.316	99.294	99.273	5	97.133	97.087	97.071
5.75	99.704	99.704	99.704	5.75	99.637	99.617	99.597	5.125	97.677	97.631	97.615
5.875	100.266	100.266	100.266	5.875	100.132	100.111	100.094	5.25	98.223	98.176	98.160
6	100.853	100.853	100.853	6	100.649	100.627	100.610	5.375	98.920	98.898	98.877
6.125	101.247	101.247	101.247	6.125	101.036	101.013	100.996	5.5	99.536	99.560	99.589
6.25	100.954	100.946	100.936	6.25	100.885	100.861	100.850	5.625	99.965	99.982	100.029
6.375	101.435	101.427	101.418	6.375	101.350	101.335	101.317	5.75	100.731	100.711	100.694
6.5	101.884	101.876	101.866	6.5	101.774	101.732	101.718	5.875	101.198	101.177	101.160
6.625	102.249	102.241	102.231	6.625	102.122	102.079	102.065	6	101.664	101.642	101.625
6.75	101.935	101.919	101.900	6.75	101.919	101.858	101.849	6.125	101.912	101.890	101.873
6.875	102.348	102.286	102.277	6.875	102.348	102.286	102.277	6.25	101.674	101.634	101.620
7	102.713	102.697	102.679	7	102.682	102.620	102.611	6.375	102.084	102.044	102.030
7.125	103.036	103.020	103.002	7.125	102.944	102.881	102.872	6.5	102.431	102.390	102.376
7.25	102.891	102.811	102.799	7.25	102.891	102.811	102.799	6.625	102.746	102.704	102.690
7.375	103.251	103.170	103.160	7.375	103.251	103.170	103.160	6.75	102.521	102.462	102.453
7.5	103.598	103.519	103.507	7.5	103.598	103.516	103.507	6.875	102.872	102.812	102.803
7.625	103.878	103.853	103.826	7.625	103.858	103.775	103.767	7	103.186	103.125	103.116
7.75	103.567	103.534	103.498	7.75	103.406	103.473	103.413	7.125	103.475	103.413	103.404
7.875	103.878	103.845	103.809	7.875	103.565	103.638	103.584	7.25	103.426	103.346	103.334
8	104.176	104.143	104.107	8	103.913	103.867	103.843	7.375	103.742	103.662	103.651
8.125	104.504	104.472	104.435	8.125	104.134	104.088	104.063	7.5	104.077	103.996	103.986
8.25	103.545	103.499	103.466	8.25	103.545	103.499	103.466	7.625	104.363	104.282	104.273
8.375	103.988	103.941	103.909	8.375	103.988	103.941	103.909	7.75	103.292	103.292	103.235
8.5	104.411	104.364	104.332	8.5	104.411	104.364	104.332	7.875	103.502	103.456	103.431
8.625	104.588	104.542	104.509	8.625	104.588	104.542	104.509	8	103.933	103.933	103.888
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	98.357	98.308	98.308	4.625	98.742	98.692	98.692	6	100.403	100.387	100.374
4.75	98.966	98.923	98.913	4.75	98.958	98.929	98.929	6.125	100.550	100.514	100.504
4.875	99.383	99.340	99.330	4.875	99.425	99.400	99.400	6.25	100.843	100.868	100.846
5	99.777	99.733	99.723	5	99.343	99.296	99.280	6.375	101.235	101.260	101.242
5.125	99.730	99.708	99.708	5.125	100.086	100.071	100.071	6.5	101.576	101.573	101.558
5.25	100.160	100.137	100.128	5.25	99.867	99.802	99.845	6.625	101.956	101.850	101.835
5.375	100.558	100.534	100.525	5.375	100.370	100.333	100.333	6.75	101.829	101.772	101.765
5.5	100.898	100.874	100.865	5.5	100.492	100.459	100.459	6.875	102.122	102.064	102.057
5.625	100.550	100.547	100.547	5.625	100.724	100.695	100.695	7	102.416	102.371	102.343
5.75	100.922	100.911	100.901	5.75	100.671	100.608	100.638	7.125	102.768	102.659	102.544
5.875	101.272	101.261	101.251	5.875	100.918	100.851	100.888	7.25	102.773	102.694	102.684
6	101.557	101.544	101.534	6	101.247	101.179	101.217	7.375	103.034	102.954	102.945
6.125	101.378	101.368	101.368	6.125	101.482	101.471	101.471	7.5	103.307	103.227	103.219
6.25	101.516	101.517	101.509	6.25	101.112	101.068	101.085	7.625	103.529	103.448	103.441
6.375	101.834	101.834	101.826	6.375	101.433	101.387	101.368	7.75	102.330	102.396	102.291
6.5	102.050	102.050	102.042	6.5	101.643	101.596	101.605	7.875	102.501	102.570	102.472
6.625	101.971	101.887	101.880	6.625	101.695	101.687	101.687				
6.75	102.267	102.182	102.175	6.75	101.815	101.754	101.759				
6.875	102.568	102.483	102.476	6.875	102.114	102.067	102.047				
7	102.592	102.545	102.525	7	102.279	102.232	102.232				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.638	93.629	93.583	5.125	97.815	97.747	97.726				
5.125	94.771	94.725	94.709	5.25	98.281	98.234	98.217				
5.25	96.584	96.553	96.502	5.375	98.743	98.696	98.679				
5.375	97.241	97.215	97.169	5.5	99.031	98.985	98.968				
5.5	98.252	98.203	98.145	5.625	98.605	98.559	98.542				
5.625	98.767	98.718	98.660	5.75	99.078	99.031	99.014				
5.75	99.112	99.085	99.039	5.875	99.517	99.470	99.454				
5.875	99.617	99.595	99.554	6	99.754	99.707	99.691				
6	100.099	100.082	100.046	6.125	98.915	98.881	98.843				
6.125	100.501	100.488	100.458	6.25	99.363	99.316	99.298				
6.25	100.813	100.813	100.772	6.375	99.788	99.741	99.723				
6.375	101.262	101.262	101.226	6.5	99.979	99.932	99.914				
6.5	101.645	101.645	101.614	6.625	99.562	99.529	99.491				
6.625	102.018	102.018	101.993	6.75	100.196	100.062	99.911				
6.75	101.671	101.671	101.636	6.875	100.364	100.248	100.241				
6.875	102.057	102.057	102.027	7	100.522	100.388	100.236				

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

YOUR BFF IN WHOLESALE

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.796	97.830	97.828	5	97.672	97.706	97.704	5	95.494	95.431	95.368
5.125	98.093	98.122	98.116	5.125	98.093	98.122	98.117	5.125	96.156	96.093	96.031
5.25	98.396	98.419	98.411	5.25	98.505	98.529	98.520	5.25	96.637	96.574	96.512
5.375	98.707	98.725	98.713	5.375	98.907	98.926	98.914	5.375	97.305	97.242	97.180
5.5	99.037	99.050	99.036	5.5	99.279	99.292	99.277	5.5	97.790	97.727	97.664
5.625	99.393	99.401	99.383	5.625	99.612	99.619	99.602	5.625	98.275	98.212	98.149
5.75	99.712	99.714	99.693	5.75	99.897	99.900	99.879	5.75	98.761	98.698	98.636
5.875	99.969	99.966	99.942	5.875	100.124	100.121	100.097	5.875	99.059	98.996	98.933
6	100.227	100.219	100.192	6	100.332	100.324	100.297	6	99.517	99.454	99.391
6.125	100.509	100.496	100.465	6.125	100.520	100.507	100.476	6.125	99.784	99.721	99.658
6.25	100.771	100.753	100.720	6.25	100.676	100.657	100.624	6.25	100.241	100.178	100.115
6.375	100.971	100.948	100.911	6.375	100.792	100.768	100.731	6.375	100.314	100.251	100.188
6.5	101.101	101.073	101.033	6.5	100.886	100.832	100.793	6.5	100.773	100.710	100.648
6.625	101.217	101.183	101.140	6.625	100.873	100.839	100.796	6.625	101.043	100.980	100.917
6.75	101.318	101.279	101.233	6.75	101.015	100.952	100.889	6.75	101.505	101.442	101.379
6.875	101.378	101.334	101.284	6.875	101.253	101.190	101.127	6.875	101.773	101.710	101.648
7	101.645	101.583	101.537	7	101.493	101.430	101.367	7	102.042	101.979	101.917
7.125	102.175	102.108	102.059	7.125	101.734	101.671	101.608	7.125	102.313	102.250	102.187

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	97.394	97.331	97.268	5	96.976	96.913	96.850	5	95.562	95.499	95.436
5.125	97.762	97.699	97.636	5.125	97.575	97.512	97.449	5.125	96.224	96.161	96.098
5.25	98.130	98.067	98.004	5.25	98.008	97.945	97.882	5.25	96.705	96.642	96.579
5.375	98.470	98.407	98.344	5.375	98.441	98.378	98.315	5.375	97.373	97.310	97.247
5.5	98.777	98.714	98.651	5.5	98.706	98.643	98.580	5.5	97.858	97.795	97.732
5.625	99.147	99.084	99.021	5.625	99.140	99.077	99.014	5.625	98.343	98.280	98.217
5.75	99.340	99.277	99.214	5.75	99.376	99.313	99.250	5.75	98.829	98.766	98.703
5.875	99.681	99.618	99.555	5.875	99.780	99.717	99.654	5.875	99.127	99.064	99.001
6	99.879	99.816	99.753	6	100.013	99.950	99.887	6	99.585	99.522	99.459
6.125	100.223	100.160	100.097	6.125	100.245	100.182	100.119	6.125	99.852	99.789	99.726
6.25	100.566	100.503	100.440	6.25	100.481	100.418	100.355	6.25	100.309	100.246	100.183
6.375	100.764	100.701	100.638	6.375	100.718	100.655	100.592	6.375	100.382	100.319	100.256
6.5	100.964	100.901	100.838	6.5	100.954	100.891	100.828	6.5	100.841	100.778	100.715
6.625	101.018	100.955	100.892	6.625	100.847	100.784	100.721	6.625	101.111	101.048	100.985
6.75	100.948	100.885	100.822	6.75	101.083	101.020	100.957	6.75	101.573	101.510	101.447
6.875	101.151	101.088	101.025	6.875	101.321	101.258	101.195	6.875	101.841	101.778	101.715
7	101.351	101.288	101.225	7	101.561	101.498	101.435	7	102.110	102.047	101.984
7.125	101.552	101.489	101.426	7.125	101.802	101.739	101.676	7.125	102.381	102.318	102.255

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	100.439	100.419	100.399	5.75	100.266	100.220	100.204	5	98.763	98.763	98.762
5.875	101.010	100.990	100.970	5.875	100.807	100.760	100.744	5.125	98.939	98.939	98.938
6	101.526	101.506	101.486	6	101.271	101.225	101.209	5.25	99.435	99.435	99.434
6.125	102.008	101.988	101.968	6.125	101.608	101.562	101.546	5.375	99.685	99.685	99.684
6.25	101.774	101.765	101.755	6.25	101.293	101.246	101.230	5.5	100.028	100.028	100.027
6.375	102.254	102.246	102.236	6.375	101.788	101.742	101.726	5.625	100.181	100.181	100.180
6.5	102.695	102.687	102.677	6.5	102.205	102.159	102.143	5.75	100.223	100.206	100.188
6.625	103.112	103.104	103.094	6.625	102.512	102.466	102.450	5.875	100.492	100.475	100.457
6.75	102.810	102.778	102.748	6.75	102.087	102.041	102.021	6	100.579	100.562	100.543
6.875	103.233	103.201	103.171	6.875	102.548	102.502	102.482				
7	103.625	103.593	103.563	7	102.935	102.889	102.869				
7.125	103.999	103.966	103.936	7.125	103.209	103.162	103.142				
7.25	103.707	103.667	103.631	7.25	102.825	102.779	102.758				
7.375	103.251	103.170	103.160	7.375	103.254	103.208	103.188				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.350	97.333	97.316
5.125	97.672	97.655	97.638
5.25	97.967	97.951	97.933
5.375	98.247	98.230	98.213
5.5	98.520	98.504	98.486
5.625	98.754	98.737	98.719
5.75	98.765	98.732	98.697
5.875	98.984	98.951	98.916
6	99.411	99.378	99.343

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	99.971	99.950	99.945	5.75	100.731	100.711	100.694	5	98.763	98.763	98.762
5.875	100.551	100.536	100.523	5.875	101.198	101.177	101.160	5.125	98.939	98.939	98.938
6	101.108	101.095	101.082	6	101.664	101.642	101.625	5.25	99.435	99.435	99.434
6.125	101.587	101.575	101.557	6.125	101.912	101.890	101.873	5.375	99.685	99.685	99.684
6.25	101.451	101.438	101.418	6.25	101.674	101.634	101.620	5.5	100.028	100.028	100.027
6.375	101.943	101.933	101.910	6.375	102.084	102.044	102.030	5.625	100.181	100.181	100.180
6.5	102.379	102.369	102.345	6.5	102.431	102.390	102.376	5.75	100.223	100.206	100.188
6.625	102.791	102.782	102.755	6.625	102.746	102.704	102.690	5.875	100.492	100.475	100.457
6.75	102.547	102.526	102.485	6.75	102.521	102.462	102.453	6	100.579	100.562	100.543
6.875	103.005	102.986	102.952	6.875	102.872	102.812	102.803				
7	103.394	103.374	103.339	7	103.186	103.125	103.116				
7.125	103.730	103.710	103.674	7.125	103.475	103.413	103.404				
7.25	103.527	103.505	103.440	7.25	103.426	103.346	103.334				
7.375	103.251	103.170	103.160	7.375	103.742	103.662	103.651				
7.5	103.598	103.516	103.507	7.5	104.077	103.996	103.986				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.463	98.421	98.411
4.875	98.788	98.744	98.734
5	99.157	99.113	99.103
5.125	99.398	99.376	99.367
5.25	99.712	99.689	99.680
5.375	100.022	99.998	99.989
5.5	100.180	100.155	100.146
5.625	100.039	100.029	100.019
5.75	100.343	100.332	100.322
5.875	100.641	100.630	100.620
6	100.926	100.913	100.903

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	98.722	98.733	98.741
5.625	99.155	99.166	99.174
5.75	99.504	99.513	99.494
5.875	100.034	100.037	100.026
6	100.493	100.492	100.488
6.125	100.953	100.951	100.948
6.25	100.823	100.836	100.805
6.375	101.266	101.274	101.251
6.5	101.625	101.627	101.611
6.625	102.033	102.035	102.019
6.75	101.818	101.835	101.791
6.875	102.150	102.161	102.125
7	102.457	102.463	102.434
7.125	102.782	102.789	102.760
7.25	102.720	102.725	102.669
7.375	103.005	103.005	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	98.929	98.883	98.867	5	98.929	98.883	98.867	5	98.929	98.883	98.867
5.125	99.523	99.477	99.460	5.125	99.523	99.477	99.460	5.125	99.523	99.477	99.460
5.25	100.117	100.071	100.068	5.25	100.117	100.071	100.068	5.25	100.117	100.071	100.068
5.375	100.378	100.362	100.345	5.375	100.378	100.362	100.345	5.375	100.378	100.362	100.345
5.5	100.812	100.795	100.778	5.5	100.812	100.795	100.778	5.5	100.812	100.795	100.778
5.625	101.328	101.311	101.295	5.625	101.328	101.311	101.295	5.625	101.328	101.311	101.295
5.75	101.768	101.665	101.671	5.75	101.768	101.665	101.671	5.75	101.768	101.665	101.671
5.875	101.598	101.381	101.163	5.875	101.598	101.381	101.163	5.875	101.598	101.381	101.163
6	102.040	101.823	101.605	6	102.040	101.823	101.605	6	102.040	101.823	101.605
6.125	102.488	102.271	102.090	6.125	102.488	102.271	102.090	6.125	102.488	102.271	102.090
6.25	102.672	102.454	102.381	6.25	102.672	102.454	102.381	6.25	102.672	102.454	102.381
6.375	101.995	101.962	101.928	6.375	101.995	101.962	101.928	6.375	101.995	101.962	101.928
6.5	102.355	102.321	102.288	6.5	102.355	102.321	102.288	6.5	102.355	102.321	102.288
6.625	102.741	102.707	102.674	6.625	102.741	102.707	102.674	6.625	102.741	102.707	102.674
6.75	102.992	102.950	102.909	6.75	102.992	102.950	102.909	6.75	102.992	102.950	102.909
6.875	102.584	102.542	102.501	6.875	102.584	102.542	102.501	6.875	102.584	102.542	102.501
7	102.878	102.837	102.795	7	102.878	102.837	102.795	7	102.878	102.837	102.795
7.125	103.145	103.103	103.061	7.125	103.145	103.103	103.061	7.125	103.145	103.103	103.061
7.25	103.413	103.333	103.253	7.25	103.413	103.333	103.253	7.25	103.413	103.333	103.253
7.375	102.424	102.546	102.492	7.375	102.424	102.546	102.492	7.375	102.424	102.546	102.492
7.5	102.844	102.966	102.912	7.5	102.844	102.966	102.912	7.5	102.844	102.966	102.912
7.625	103.103	103.057	103.040	7.625	103.103	103.057	103.040	7.625	103.103	103.057	103.040
7.75	103.380	103.334	103.317	7.75	103.380	103.334	103.317	7.75	103.380	103.334	103.317
7.875	102.493	102.399	102.332	7.875	102.493	102.399	102.332	7.875	102.493	102.399	102.332
8	102.875	102.781	102.714	8	102.875	102.781	102.714	8	102.875	102.781	102.714
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	97.140	97.094	97.077	4.25	97.140	97.094	97.077	5	97.374	97.351	97.373
4.375	97.636	97.590	97.573	4.375	97.636	97.590	97.573	5.125	98.182	98.159	98.181
4.5	98.128	98.082	98.065	4.5	98.128	98.082	98.065	5.25	99.124	99.108	99.091
4.625	98.616	98.569	98.553	4.625	98.616	98.569	98.553	5.375	99.449	99.411	99.404
4.75	99.183	99.175	99.195	4.75	99.183	99.175	99.195	5.5	99.959	99.920	99.913
4.875	99.714	99.706	99.726	4.875	99.714	99.706	99.726	5.625	100.446	100.406	100.399
5	100.225	100.217	100.237	5	100.225	100.217	100.237	5.75	100.979	100.761	100.544
5.125	100.709	100.701	100.721	5.125	100.709	100.701	100.721	5.875	100.740	100.522	100.352
5.25	100.330	100.283	100.267	5.25	100.330	100.283	100.267	6	101.272	101.054	101.008
5.375	100.480	100.474	100.478	5.375	100.480	100.474	100.478	6.125	101.699	101.556	101.547
5.5	100.934	100.927	100.932	5.5	100.934	100.927	100.932	6.25	101.809	101.592	101.374
5.625	101.367	101.361	101.365	5.625	101.367	101.361	101.365	6.375	101.114	101.066	101.053
5.75	101.098	101.051	101.035	5.75	101.098	101.051	101.035	6.5	101.521	101.473	101.461
5.875	100.919	100.929	100.918	5.875	100.919	100.929	100.918	6.625	101.946	101.924	101.900
6	101.334	101.344	101.333	6	101.334	101.344	101.333	6.75	101.975	101.933	101.891
								6.875	101.547	101.500	101.477
								7	101.917	101.869	101.847
								7.125	102.309	102.277	102.238
								7.25	101.995	101.933	101.900
								7.375	101.482	101.588	101.533
								7.5	101.902	102.008	101.953
								7.625	101.865	101.819	101.803
								7.75	102.143	102.097	102.080
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	99.124	99.108	99.091	5	97.374	97.351	97.373	4.5	93.703	93.657	93.640
5.375	99.449	99.411	99.404	5.125	98.182	98.159	98.181	4.625	94.191	94.144	94.128
5.5	99.959	99.920	99.913	5.25	98.965	98.928	98.921	4.75	94.932	94.836	94.820
5.625	100.446	100.406	100.399	5.375	99.467	99.429	99.422	4.875	95.412	95.204	95.224
5.75	100.979	100.761	100.544	5.5	99.952	99.914	99.907	5	95.847	95.640	95.659
5.875	100.740	100.522	100.352	5.625	100.422	100.383	100.376	5.125	96.229	96.021	96.041
6	101.272	101.054	101.008	5.75	100.468	100.422	100.405	5.25	96.763	96.746	96.730
6.125	101.699	101.556	101.547	5.875	100.381	100.361	100.352	5.375	96.793	96.777	96.761
6.25	101.809	101.592	101.374	6	101.036	101.017	101.008	5.5	97.145	97.129	97.113
6.375	101.114	101.066	101.053	6.125	101.575	101.556	101.547	5.625	97.501	97.485	97.469
6.5	101.521	101.473	101.461	6.25	101.409	101.363	101.346	5.75	98.024	98.008	97.991
6.625	101.946	101.924	101.900	6.375	101.187	101.140	101.125	5.875	98.215	98.199	98.183
6.75	101.975	101.933	101.891	6.5	101.602	101.553	101.541	6	98.494	98.478	98.462
6.875	101.547	101.500	101.477	6.625	102.000	101.950	101.940	6.125	98.731	98.715	98.699
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	100.117	100.071	100.068	5.25	100.117	100.071	100.068	5.25	100.117	100.071	100.068
5.375	100.378	100.362	100.345	5.375	100.378	100.362	100.345	5.375	100.378	100.362	100.345

5.5	100.812	100.795	100.778	5.5	100.812	100.795	100.778	5.5	100.812	100.795	100.778
5.625	101.328	101.311	101.295	5.625	101.328	101.311	101.295	5.625	101.328	101.311	101.295
5.75	101.768	101.665	101.671	5.75	101.768	101.665	101.671	5.75	101.768	101.665	101.671
5.875	101.598	101.381	101.163	5.875	101.598	101.381	101.163	5.875	101.598	101.381	101.163
6	102.040	101.823	101.605	6	102.040	101.823	101.605	6	102.040	101.823	101.605
6.125	102.488	102.271	102.090	6.125	102.488	102.271	102.090	6.125	102.488	102.271	102.090
6.25	102.672	102.454	102.381	6.25	102.672	102.454	102.381	6.25	102.672	102.454	102.381
6.375	101.995	101.962	101.928	6.375	101.995	101.962	101.928	6.375	101.995	101.962	101.928
6.5	102.355	102.321	102.288	6.5	102.355	102.321	102.288	6.5	102.355	102.321	102.288
6.625	102.741	102.707	102.674	6.625	102.741	102.707	102.674	6.625	102.741	102.707	102.674
6.75	102.992	102.950	102.909	6.75	102.992	102.950	102.909	6.75	102.992	102.950	102.909
6.875	102.584	102.542	102.501	6.875	102.584	102.542	102.501	6.875	102.584	102.542	102.501
7	102.878	102.837	102.795	7	102.878	102.837	102.795	7	102.878	102.837	102.795
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	98.128	98.082	98.065	4.25	97.140	97.094	97.077	5.25	99.124	99.108	99.091
4.625	98.616	98.569	98.553	4.375	97.636	97.590	97.573	5.375	99.449	99.411	99.404
4.75	99.183	99.175	99.195	4.5	98.128	98.082	98.065	5.5	99.959	99.920	99.913
4.875	99.714	99.706	99.726	4.625	98.616	98.569	98.553	5.625	100.446	100.406	100.399
5	100.225	100.217	100.237	4.75	99.183	99.175	99.195	5.75	100.979	100.761	100.544
5.125	100.709	100.701	100.721	4.875	99.714	99.706	99.726	5.875	100.740	100.522	100.352
5.25	100.330	100.283	100.267	5	100.225	100.217	100.237	6	101.272	101.054	101.008
5.375	100.480	100.474	100.478	5.125	100.709	100.701	100.721	6.125	101.699	101.556	101.547
5.5	100.934	100.927	100.932	5.25	100.330	100.283	100.267	6.25	101.809	101.592	101.374
5.625	101.367	101.361	101.365	5.375	100.480	100.474	100.478	6.375	101.114	101.066	101.053
5.75	101.098	101.051	101.035	5.5	100.934	100.927	100.932	6.5	101.521	101.473	101.461
5.875	100.919	100.929	100.918	5.625	101.367	101.361	101.365	6.625	101.946	101.924	101.900
6	101.334	101.344	101.333	5.75	101.098	101.051	101.035	6.75	101.975	101.933	101.891
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	99.124	99.108	99.091	5.25	98.179	98.133	98.117	4.5	93.703	93.657	93.640
5.375	99.449	99.411	99.404	5.375	98.978	98.929	98.935	4.625	94.191	94.144	94.128
5.5	99.959	99.920	99.913	5.5	99.794	99.745	99.752	4.75	94.932	94.836	94.820
5.625	100.446	100.406	100.399	5.625	100.259	100.210	100.217	4.875	95.412	95.204	95.224
5.75	100.979	100.761	100.544	5.75	100.468	100.422	100.405	5	95.847	95.640	95.659
5.875	100.740	100.522	100.352	5.875	100.381	100.361	100.352	5.125	96.229	96.021	96.041
6	101.272	101.054	101.008	6	101.036	101.017	101.008	5.25	96.763	96.746	96.730
6.125	101.699	101.556	101.547	6.125	101.575	101.556	101.547	5.375	96.793	96.777	96.761
6.25	101.809	101.592	101.374	6.25	101.409	101.363	101.346	5.5	97.145	97.129	97.113
6.375	101.114	101.066	101.053	6.375	100.877	100.855	100.831	5.625	97.501	97.485	97.469
6.5	101.521	101.473	101.461	6.5	101.431	101.409	101.385	5.75	98.024	98.008	97.991
6.625	101.946	101.924	101.900	6.625	101.946	101.924	101.900	5.875	98.215	98.199	98.183
6.75	101.975	101.933	101.891	6.75	101.751	101.689	101.656	6	98.494	98.478	98.462
6.875	101.547	101.500	101.477	6.875	101.404	101.372	101.333	6.125	98.731	98.715	98.699

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	99.521	99.509	99.499	5.125	99.521	99.509	99.499	4.75	97.682	97.636	97.620
5.25	99.917	99.871	99.854	5.25	99.917	99.871	99.854	4.875	98.136	98.090	98.073
5.375	100.232	100.192	100.183	5.375	100.232	100.192	100.183	5	98.729	98.683	98.667
5.5	100.696	100.653	100.644	5.5	100.696	100.653	100.644	5.125	99.323	99.277	99.260
5.625	101.152	101.111	101.101	5.625	101.152	101.111	101.101	5.25	99.917	99.871	99.854
5.75	101.568	101.350	101.313	5.75	101.568	101.350	101.313	5.375	100.178	100.162	100.145
5.875	101.398	101.181	101.167	5.875	101.398	101.181	101.167	5.5	100.612	100.595	100.578
6	101.840	101.623	101.567	6	101.840	101.623	101.567	5.625	101.128	101.111	101.095
6.125	102.288	102.071	101.969	6.125	102.288	102.071	101.969	5.75	101.568	101.350	101.313
6.25	102.472	102.254	102.036	6.25	102.472	102.254	102.036	5.875	101.398	101.181	100.963
6.375	101.795	101.762	101.728	6.375	101.795	101.762	101.728	6	101.840	101.623	101.405
6.5	102.155	102.121	102.088	6.5	102.155	102.121	102.088	6.125	102.288	102.071	101.853
6.625	102.541	102.507	102.474	6.625	102.541	102.507	102.474	6.25	102.472	102.254	102.036
6.75	102.792	102.750	102.709	6.75	102.792	102.750	102.709	6.375	101.795	101.762	101.728
6.875	102.384	102.342	102.301	6.875	102.384	102.342	102.301	6.5	102.155	102.121	102.088
7	102.678	102.637	102.595	7	102.678	102.637	102.595	6.625	102.541	102.507	102.474
7.125	102.945	102.903	102.861	7.125	102.945	102.903	102.861	6.75	102.792	102.750	102.709
7.25	103.213	103.133	103.053	7.25	103.213	103.133	103.053	6.875	102.384	102.342	102.301
7.375	102.098	102.071	102.117	7.375	102.098	102.071	102.117	7	102.678	102.637	102.595
7.5	102.510	102.464	102.447	7.5	102.510	102.464	102.447	7.125	102.945	102.903	102.861
7.625	102.903	102.857	102.840	7.625	102.903	102.857	102.840	7.25	103.213	103.133	103.053
7.75	103.180	103.134	103.117	7.75	103.180	103.134	103.117	7.375	102.098	102.071	102.117
7.875	102.293	102.199	102.132	7.875	102.293	102.199	102.132	7.5	102.510	102.464	102.447
8	102.675	102.581	102.514	8	102.675	102.581	102.514	7.625	102.903	102.857	102.840
8.125	103.045	102.951	102.884	8.125	103.045	102.951	102.884	7.75	103.180	103.134	103.117

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	96.940	96.894	96.877	4.25	96.940	96.894	96.877	4.875	96.538	96.535	96.657
4.375	97.436	97.390	97.373	4.375	97.436	97.390	97.373	5	97.065	97.061	97.183
4.5	97.928	97.882	97.865	4.5	97.928	97.882	97.865	5.125	97.662	97.659	97.781
4.625	98.416	98.369	98.353	4.625	98.416	98.369	98.353	5.25	99.186	99.148	99.141
4.75	98.901	98.854	98.837	4.75	98.901	98.854	98.837	5.375	99.615	99.578	99.571
4.875	99.179	99.171	99.191	4.875	99.179	99.171	99.191	5.5	100.034	99.995	99.988
5	99.572	99.564	99.584	5	99.572	99.564	99.584	5.625	100.412	100.372	100.365
5.125	99.932	99.924	99.944	5.125	99.932	99.924	99.944	5.75	100.779	100.561	100.344
5.25	100.130	100.083	100.067	5.25	100.130	100.083	100.067	5.875	100.719	100.678	100.672
5.375	99.888	99.881	99.886	5.375	99.888	99.881	99.886	6	101.072	101.025	101.019
5.5	100.228	100.222	100.226	5.5	100.228	100.222	100.226	6.125	101.499	101.340	101.334
5.625	100.555	100.548	100.553	5.625	100.555	100.548	100.553	6.25	101.609	101.392	101.174
5.75	100.898	100.851	100.835	5.75	100.898	100.851	100.835	6.375	101.388	101.340	101.327
5.875	100.327	100.336	100.325	5.875	100.327	100.336	100.325	6.5	101.654	101.606	101.593
6	100.643	100.653	100.642	6	100.643	100.653	100.642	6.625	101.934	101.885	101.873
								6.75	101.775	101.733	101.691
								6.875	101.925	101.878	101.854
								7	102.174	102.126	102.104
								7.125	101.757	101.716	101.674
								7.25	101.795	101.733	101.700
								7.375	100.861	100.972	101.018
								7.5	101.272	101.294	101.340
								7.625	101.665	101.619	101.603
								7.75	101.943	101.897	101.880

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	101.654	101.606	101.593	6.125	101.437	101.396	101.390	4.5	93.503	93.457	93.440
6.625	101.934	101.885	101.873	6.25	101.209	101.163	101.146	4.625	93.991	93.944	93.928
6.75	101.775	101.733	101.691	6.375	101.448	101.401	101.387	4.75	94.652	94.636	94.620
6.875	101.925	101.878	101.854	6.5	101.739	101.692	101.680	4.875	94.916	94.900	94.884
7	102.174	102.126	102.104	6.625	102.052	102.002	101.991	5	95.310	95.294	95.278
7.125	101.757	101.716	101.674	6.75	101.736	101.690	101.665	5.125	95.551	95.535	95.519
7.25	101.795	101.733	101.700	6.875	102.010	101.963	101.939	5.25	96.563	96.546	96.530
7.375	100.861	100.972	101.018	7	102.287	102.239	102.216	5.375	96.593	96.577	96.561
7.5	101.272	101.294	101.340	7.125	101.572	101.510	101.477	5.5	96.945	96.929	96.913
7.625	101.665	101.619	101.603	7.25	101.845	101.783	101.750	5.625	97.301	97.285	97.269
7.75	101.943	101.897	101.880	7.375	100.911	100.972	101.018	5.75	97.824	97.808	97.791
				7.5	101.322	101.294	101.340	5.875	98.015	97.999	97.983
				7.625	101.715	101.669	101.653	6	98.294	98.278	98.262
								6.125	98.531	98.515	98.499

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	101.795	101.762	101.728	6.375	101.795	101.762	101.728	6	101.840	101.623	101.405

6.5	102.155	102.121	102.088	6.5	102.155	102.121	102.088	6.125	102.288	102.071	101.853
6.625	102.541	102.507	102.474	6.625	102.541	102.507	102.474	6.25	102.472	102.254	102.036
6.75	102.792	102.750	102.709	6.75	102.792	102.750	102.709	6.375	101.795	101.762	101.728
6.875	102.384	102.342	102.301	6.875	102.384	102.342	102.301	6.5	102.155	102.121	102.088
7	102.678	102.637	102.595	7	102.678	102.637	102.595	6.625	102.541	102.507	102.474
7.125	102.945	102.903	102.861	7.125	102.945	102.903	102.861	6.75	102.792	102.750	102.709
7.25	103.213	103.133	103.053	7.25	103.213	103.133	103.053	6.875	102.384	102.342	102.301
7.375	102.098	102.071	102.117	7.375	102.098	102.071	102.117	7	102.678	102.637	102.595
7.5	102.510	102.464	102.447	7.5	102.510	102.464	102.447	7.125	102.945	102.903	102.861
7.625	102.903	102.857	102.840	7.625	102.903	102.857	102.840	7.25	103.213	103.133	103.053
7.75	103.180	103.134	103.117	7.75	103.180	103.134	103.117	7.375	102.098	102.071	102.117
7.875	102.293	102.199	102.132	7.875	102.293	102.199	102.132	7.5	102.510	102.464	102.447
8	102.675	102.581	102.514	8	102.675	102.581	102.514	7.625	102.903	102.857	102.840
8.125	103.045	102.951	102.884	8.125	103.045	102.951	102.884	7.75	103.180	103.134	103.117
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	97.928	97.882	97.865	4.5	97.928	97.882	97.865	6.625	101.678	101.645	101.611
4.625	98.416	98.369	98.353	4.625	98.416	98.369	98.353	6.75	101.775	101.733	101.691
4.75	98.901	98.854	98.837	4.75	98.901	98.854	98.837	6.875	101.197	101.155	101.113
4.875	99.179	99.171	99.191	4.875	99.179	99.171	99.191	7	101.491	101.449	101.407
5	99.572	99.564	99.584	5	99.572	99.564	99.584	7.125	101.757	101.716	101.674
5.125	99.932	99.924	99.944	5.125	99.932	99.924	99.944	7.25	101.795	101.733	101.700
5.25	100.130	100.083	100.067	5.25	100.130	100.083	100.067	7.375	100.861	100.972	101.018
5.375	99.888	99.881	99.886	5.375	99.888	99.881	99.886	7.5	101.272	101.294	101.340
5.5	100.228	100.222	100.226	5.5	100.228	100.222	100.226	7.625	101.665	101.619	101.603
5.625	100.555	100.548	100.553	5.625	100.555	100.548	100.553	7.75	101.943	101.897	101.880
5.75	100.898	100.851	100.835	5.75	100.898	100.851	100.835				
5.875	100.327	100.336	100.325	5.875	100.327	100.336	100.325				
6	100.643	100.653	100.642	6	100.643	100.653	100.642				
6.125	101.008	100.961	100.945	6.125	101.008	100.961	100.945				
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	101.292	101.259	101.225	6.125	100.871	100.825	100.823	4.5	93.503	93.457	93.440
6.625	101.678	101.645	101.611	6.25	101.209	101.163	101.146	4.625	93.991	93.944	93.928
6.75	101.775	101.733	101.691	6.375	100.313	100.251	100.245	4.75	94.652	94.636	94.620
6.875	101.197	101.155	101.113	6.5	100.796	100.734	100.700	4.875	94.916	94.900	94.884
7	101.491	101.449	101.407	6.625	101.257	101.195	101.162	5	95.310	95.294	95.278
7.125	101.757	101.716	101.674	6.75	101.551	101.489	101.456	5.125	95.551	95.535	95.519
7.25	101.795	101.733	101.700	6.875	100.779	100.767	100.828	5.25	96.563	96.546	96.530
7.375	100.861	100.972	101.018	7	101.138	101.107	101.168	5.375	96.593	96.577	96.561
7.5	101.272	101.294	101.340	7.125	101.572	101.510	101.477	5.5	96.945	96.929	96.913
7.625	101.665	101.619	101.603	7.25	101.845	101.783	101.750	5.625	97.301	97.285	97.269
7.75	101.943	101.897	101.880	7.375	100.911	100.972	101.018	5.75	97.824	97.808	97.791
				7.5	101.322	101.294	101.340	5.875	98.015	97.999	97.983
				7.625	101.715	101.669	101.653	6	98.294	98.278	98.262
								6.125	98.531	98.515	98.499

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	99.221	99.134	98.834	6.75	96.621	96.534	96.234
6.875	99.730	99.643	99.343	6.875	97.130	97.043	96.743
7	100.228	100.141	99.841	7	97.628	97.541	97.241
7.125	100.657	100.570	100.270	7.125	98.057	97.970	97.670
7.25	101.077	100.990	100.690	7.25	98.477	98.390	98.090
7.375	101.215	101.061	100.761	7.375	98.615	98.461	98.161
7.5	101.663	101.509	101.209	7.5	99.063	98.909	98.609
7.625	102.072	101.918	101.618	7.625	99.472	99.318	99.018
7.75	102.452	102.298	101.998	7.75	99.852	99.698	99.398
7.875	102.028	101.807	101.507	7.875	99.428	99.207	98.907
8	102.446	102.225	101.925	8	99.846	99.625	99.325
8.125	102.815	102.594	102.294	8.125	100.215	99.994	99.694
8.25	103.155	102.934	102.634	8.25	100.555	100.334	100.034

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.221	97.134	96.834	6.75	94.621	94.534	94.234
6.875	97.730	97.643	97.343	6.875	95.130	95.043	94.743
7	98.228	98.141	97.841	7	95.628	95.541	95.241
7.125	98.657	98.570	98.270	7.125	96.057	95.970	95.670
7.25	99.077	98.990	98.690	7.25	96.477	96.390	96.090
7.375	99.215	99.061	98.761	7.375	96.615	96.461	96.161
7.5	99.663	99.509	99.209	7.5	97.063	96.909	96.609
7.625	100.072	99.918	99.618	7.625	97.472	97.318	97.018
7.75	100.452	100.298	99.998	7.75	97.852	97.698	97.398
7.875	100.028	99.807	99.507	7.875	97.428	97.207	96.907
8	100.446	100.225	99.925	8	97.846	97.625	97.325
8.125	100.815	100.594	100.294	8.125	98.215	97.994	97.694
8.25	101.155	100.934	100.634	8.25	98.555	98.334	98.034

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.