



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	99.497	99.530	99.516	5.625	99.497	99.530	99.516	5	97.304	97.258	97.242
5.75	99.802	99.805	99.802	5.75	99.784	99.805	99.793	5.125	97.848	97.801	97.785
5.875	100.355	100.355	100.355	5.875	100.319	100.337	100.323	5.25	98.377	98.331	98.315
6	100.937	100.937	100.937	6	100.793	100.807	100.781	5.375	99.009	98.987	98.979
6.125	101.319	101.319	101.319	6.125	101.239	101.256	101.222	5.5	99.875	99.883	99.905
6.25	101.019	101.041	101.014	6.25	101.019	101.041	101.013	5.625	100.326	100.334	100.356
6.375	101.507	101.530	101.502	6.375	101.507	101.530	101.502	5.75	100.758	100.741	100.732
6.5	101.928	101.928	101.928	6.5	101.877	101.897	101.858	5.875	101.218	101.201	101.192
6.625	102.290	102.290	102.290	6.625	102.215	102.233	102.185	6	101.678	101.661	101.652
6.75	101.942	101.984	101.944	6.75	101.942	101.984	101.944	6.125	101.984	101.980	101.984
6.875	102.312	102.355	102.316	6.875	102.312	102.355	102.316	6.25	101.643	101.608	101.579
7	102.702	102.693	102.685	7	102.599	102.630	102.581	6.375	102.046	102.010	101.966
7.125	103.020	103.011	103.004	7.125	102.878	102.899	102.847	6.5	102.385	102.350	102.285
7.25	102.843	102.820	102.782	7.25	102.843	102.820	102.768	6.625	102.695	102.660	102.558
7.375	103.197	103.153	103.130	7.375	103.197	103.122	103.104	6.75	102.340	102.285	102.277
7.5	103.539	103.506	103.483	7.5	103.539	103.464	103.446	6.875	102.684	102.630	102.622
7.625	103.866	103.838	103.816	7.625	103.793	103.718	103.701	7	102.993	102.939	102.931
7.75	103.535	103.540	103.485	7.75	103.461	103.540	103.474	7.125	103.279	103.224	103.216
7.875	103.842	103.814	103.792	7.875	103.637	103.722	103.658	7.25	103.327	103.252	103.234
8	104.139	104.112	104.089	8	103.975	103.928	103.902	7.375	103.639	103.564	103.546
8.125	104.465	104.438	104.415	8.125	104.195	104.149	104.123	7.5	103.970	103.895	103.878
8.25	103.606	103.560	103.523	8.25	103.606	103.560	103.523	7.625	104.253	104.179	104.162
8.375	104.049	104.003	103.966	8.375	104.049	104.003	103.966	7.75	103.356	103.319	103.231
8.5	104.472	104.426	104.389	8.5	104.472	104.426	104.389	7.875	103.558	103.516	103.480
8.625	104.649	104.603	104.566	8.625	104.649	104.603	104.566	8	104.002	103.954	103.877
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	98.438	98.389	98.389	4.625	98.826	98.777	98.777	6	100.417	100.404	100.397
4.75	98.995	99.038	99.059	4.75	99.042	98.998	98.998	6.125	100.682	100.700	100.637
4.875	99.384	99.428	99.443	4.875	99.491	99.451	99.451	6.25	101.024	101.045	101.018
5	99.715	99.759	99.769	5	99.393	99.334	99.362	6.375	101.414	101.437	101.409
5.125	99.852	99.804	99.812	5.125	100.120	100.089	100.089	6.5	101.750	101.767	101.721
5.25	100.106	100.092	100.082	5.25	100.108	100.039	100.068	6.625	102.035	102.041	101.992
5.375	100.625	100.577	100.578	5.375	100.404	100.382	100.382	6.75	101.827	101.869	101.829
5.5	100.931	100.883	100.873	5.5	100.697	100.623	100.648	6.875	102.172	102.198	102.150
5.625	100.631	100.586	100.581	5.625	100.745	100.732	100.732	7	102.504	102.523	102.461
5.75	100.889	100.880	100.871	5.75	100.864	100.798	100.811	7.125	102.751	102.700	102.641
5.875	101.242	101.233	101.224	5.875	101.116	101.045	101.057	7.25	102.713	102.738	102.684
6	101.524	101.515	101.506	6	101.444	101.373	101.385	7.375	102.969	102.992	102.934
6.125	101.437	101.427	101.427	6.125	101.488	101.477	101.477	7.5	103.237	103.234	103.171
6.25	101.515	101.490	101.482	6.25	101.241	101.192	101.193	7.625	103.458	103.385	103.368
6.375	101.838	101.813	101.805	6.375	101.478	101.431	101.412	7.75	102.392	102.471	102.359
6.5	102.051	102.026	102.018	6.5	101.762	101.708	101.711	7.875	102.584	102.669	102.561
6.625	101.813	101.765	101.756	6.625	101.724	101.724	101.724				
6.75	102.107	102.059	102.051	6.75	101.921	101.906	101.897				
6.875	102.469	102.422	102.400	6.875	102.158	102.111	102.090				
7	102.635	102.588	102.566	7	102.391	102.371	102.366				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	94.201	94.155	94.139	5.125	97.926	97.858	97.791				
5.125	94.926	94.880	94.864	5.25	98.385	98.317	98.250				
5.25	96.757	96.757	96.737	5.375	98.801	98.733	98.706				
5.375	97.413	97.413	97.398	5.5	99.058	99.012	98.995				
5.5	98.337	98.289	98.228	5.625	98.618	98.571	98.555				
5.625	98.844	98.796	98.735	5.75	99.090	99.043	99.027				
5.75	99.324	99.324	99.262	5.875	99.529	99.482	99.466				
5.875	99.826	99.826	99.770	6	99.766	99.720	99.703				
6	100.299	100.299	100.248	6.125	98.946	98.899	98.880				
6.125	100.707	100.707	100.661	6.25	99.407	99.360	99.341				
6.25	100.928	100.928	100.903	6.375	99.832	99.785	99.766				
6.375	101.368	101.368	101.349	6.5	100.023	99.977	99.957				
6.5	101.774	101.774	101.759	6.625	99.598	99.560	99.529				
6.625	102.117	102.117	102.108	6.75	100.234	100.082	99.957				
6.75	101.695	101.695	101.675	6.875	100.396	100.244	100.150				
6.875	102.072	102.070	102.056	7	100.554	100.402	100.277				

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	97.957	97.987	97.984	5	97.766	97.795	97.793	5	95.531	95.468	95.406
5.125	98.239	98.263	98.258	5.125	98.135	98.160	98.154	5.125	96.195	96.132	96.069
5.25	98.520	98.540	98.531	5.25	98.509	98.529	98.520	5.25	96.676	96.613	96.551
5.375	98.802	98.816	98.805	5.375	98.892	98.907	98.895	5.375	97.346	97.283	97.220
5.5	99.091	99.100	99.085	5.5	99.283	99.292	99.277	5.5	97.830	97.767	97.705
5.625	99.387	99.391	99.373	5.625	99.683	99.687	99.669	5.625	98.316	98.253	98.191
5.75	99.697	99.695	99.674	5.75	99.986	99.985	99.964	5.75	98.803	98.740	98.678
5.875	100.010	100.004	99.979	5.875	100.162	100.156	100.132	5.875	99.098	99.035	98.973
6	100.290	100.278	100.251	6	100.340	100.328	100.301	6	99.557	99.494	99.431
6.125	100.543	100.526	100.496	6.125	100.526	100.509	100.478	6.125	99.824	99.761	99.698
6.25	100.783	100.760	100.727	6.25	100.674	100.652	100.618	6.25	100.281	100.218	100.156
6.375	100.967	100.939	100.903	6.375	100.772	100.745	100.708	6.375	100.354	100.291	100.229
6.5	101.088	101.055	101.015	6.5	100.919	100.856	100.793	6.5	100.814	100.751	100.689
6.625	101.203	101.166	101.123	6.625	100.916	100.879	100.836	6.625	101.084	101.021	100.958
6.75	101.304	101.261	101.215	6.75	101.047	100.984	100.921	6.75	101.546	101.483	101.421
6.875	101.364	101.315	101.266	6.875	101.285	101.222	101.159	6.875	101.815	101.752	101.689
7	101.680	101.614	101.569	7	101.525	101.462	101.399	7	102.084	102.021	101.959
7.125	102.285	102.214	102.165	7.125	101.766	101.703	101.640	7.125	102.355	102.292	102.229

  

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	97.416	97.353	97.290	5	97.008	96.945	96.882	5	95.600	95.537	95.474
5.125	97.784	97.721	97.658	5.125	97.608	97.545	97.482	5.125	96.263	96.200	96.137
5.25	98.150	98.087	98.024	5.25	98.041	97.978	97.915	5.25	96.745	96.682	96.619
5.375	98.490	98.427	98.364	5.375	98.475	98.412	98.349	5.375	97.414	97.351	97.288
5.5	98.797	98.734	98.671	5.5	98.740	98.677	98.614	5.5	97.898	97.835	97.772
5.625	99.167	99.104	99.041	5.625	99.172	99.109	99.046	5.625	98.384	98.321	98.258
5.75	99.360	99.297	99.234	5.75	99.407	99.344	99.281	5.75	98.871	98.808	98.745
5.875	99.702	99.639	99.576	5.875	99.812	99.749	99.686	5.875	99.166	99.103	99.040
6	99.899	99.836	99.773	6	100.045	99.982	99.919	6	99.625	99.562	99.499
6.125	100.244	100.181	100.118	6.125	100.278	100.215	100.152	6.125	99.892	99.829	99.766
6.25	100.587	100.524	100.461	6.25	100.513	100.450	100.387	6.25	100.349	100.286	100.223
6.375	100.785	100.722	100.659	6.375	100.750	100.687	100.624	6.375	100.422	100.359	100.296
6.5	100.985	100.922	100.859	6.5	100.987	100.924	100.861	6.5	100.882	100.819	100.756
6.625	101.039	100.976	100.913	6.625	100.879	100.816	100.753	6.625	101.152	101.089	101.026
6.75	100.969	100.906	100.843	6.75	101.115	101.052	100.989	6.75	101.615	101.552	101.489
6.875	101.171	101.108	101.045	6.875	101.353	101.290	101.227	6.875	101.883	101.820	101.757
7	101.371	101.308	101.245	7	101.593	101.530	101.467	7	102.152	102.089	102.026
7.125	101.573	101.510	101.447	7.125	101.834	101.771	101.708	7.125	102.423	102.360	102.297

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	100.517	100.497	100.477	5.75	100.370	100.324	100.308	5	98.800	98.780	98.760
5.875	101.080	101.060	101.040	5.875	100.906	100.860	100.844	5.125	98.975	98.955	98.935
6	101.591	101.571	101.551	6	101.368	101.322	101.306	5.25	99.469	99.449	99.429
6.125	102.067	102.047	102.027	6.125	101.705	101.659	101.643	5.375	99.716	99.696	99.676
6.25	101.822	101.802	101.782	6.25	101.400	101.353	101.337	5.5	100.052	100.032	100.012
6.375	102.295	102.275	102.255	6.375	101.890	101.844	101.828	5.625	100.194	100.174	100.154
6.5	102.727	102.707	102.687	6.5	102.306	102.259	102.243	5.75	100.211	100.203	100.190
6.625	103.140	103.120	103.100	6.625	102.614	102.568	102.552	5.875	100.479	100.470	100.458
6.75	102.796	102.771	102.750	6.75	102.120	102.074	102.053	6	100.560	100.552	100.540
6.875	103.213	103.189	103.167	6.875	102.575	102.529	102.508				
7	103.598	103.574	103.553	7	102.961	102.915	102.894				
7.125	103.965	103.940	103.919	7.125	103.238	103.192	103.171				
7.25	103.704	103.664	103.627	7.25	102.844	102.798	102.776				
7.375	103.197	103.122	103.104	7.375	103.263	103.217	103.196				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.387	97.370	97.352
5.125	97.706	97.690	97.672
5.25	98.000	97.983	97.965
5.375	98.277	98.260	98.242
5.5	98.543	98.526	98.509
5.625	98.766	98.749	98.731
5.75	98.753	98.728	98.699
5.875	98.970	98.945	98.916
6	99.392	99.367	99.338

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	100.107	100.084	100.080	5.75	100.758	100.741	100.732	5	98.800	98.780	98.760
5.875	100.685	100.670	100.657	5.875	101.218	101.201	101.192	5.125	98.975	98.955	98.935
6	101.241	101.227	101.211	6	101.678	101.661	101.652	5.25	99.469	99.449	99.429
6.125	101.711	101.699	101.680	6.125	101.922	101.905	101.896	5.375	99.716	99.696	99.676
6.25	101.538	101.516	101.470	6.25	101.643	101.608	101.504	5.5	100.052	100.032	100.012
6.375	102.023	102.006	101.962	6.375	102.046	102.010	101.908	5.625	100.194	100.174	100.154
6.5	102.458	102.442	102.397	6.5	102.385	102.350	102.248	5.75	100.211	100.203	100.190
6.625	102.851	102.837	102.791	6.625	102.695	102.660	102.558	5.875	100.479	100.470	100.458
6.75	102.595	102.582	102.517	6.75	102.340	102.285	102.277	6	100.560	100.552	100.540
6.875	103.045	103.031	102.979	6.875	102.684	102.630	102.622				
7	103.424	103.410	103.361	7	102.993	102.939	102.931				
7.125	103.752	103.738	103.691	7.125	103.279	103.224	103.216				
7.25	103.552	103.538	103.452	7.25	103.327	103.252	103.234				
7.375	103.197	103.122	103.104	7.375	103.639	103.564	103.546				
7.5	103.539	103.464	103.446	7.5	103.970	103.895	103.878				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.336	98.325	98.315
4.875	98.658	98.647	98.637
5	99.020	99.009	98.999
5.125	99.381	99.372	99.362
5.25	99.693	99.684	99.674
5.375	100.002	99.993	99.983
5.5	100.162	100.153	100.143
5.625	100.048	100.039	100.030
5.75	100.352	100.343	100.334
5.875	100.650	100.641	100.632
6	100.935	100.926	100.917

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	99.077	99.083	99.064
5.625	99.511	99.518	99.496
5.75	99.782	99.787	99.761
5.875	100.320	100.320	100.288
6	100.790	100.785	100.744
6.125	101.248	101.243	101.201
6.25	101.021	101.030	100.992
6.375	101.471	101.475	101.429
6.5	101.838	101.837	101.780
6.625	102.238	102.237	102.183
6.75	101.943	101.972	101.921
6.875	102.281	102.305	102.247
7	102.594	102.612	102.551
7.125	102.908	102.926	102.867
7.25	102.781	102.814	102.750
7.375	103.073	103.100	103.035

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	99.069	99.023	99.006	5	99.069	99.023	99.006	5	99.069	99.023	99.006
5.125	99.665	99.707	99.729	5.125	99.665	99.707	99.729	5.125	99.665	99.707	99.729
5.25	100.274	100.316	100.338	5.25	100.274	100.316	100.338	5.25	100.274	100.316	100.338
5.375	100.502	100.493	100.485	5.375	100.502	100.493	100.485	5.375	100.502	100.493	100.485
5.5	100.928	100.919	100.911	5.5	100.928	100.919	100.911	5.5	100.928	100.919	100.911
5.625	101.458	101.449	101.441	5.625	101.458	101.449	101.441	5.625	101.458	101.449	101.441
5.75	101.919	101.898	101.905	5.75	101.919	101.898	101.905	5.75	101.919	101.898	101.905
5.875	101.595	101.377	101.159	5.875	101.595	101.377	101.159	5.875	101.595	101.377	101.159
6	102.023	101.806	101.671	6	102.023	101.806	101.671	6	102.023	101.806	101.671
6.125	102.452	102.234	102.203	6.125	102.452	102.234	102.203	6.125	102.452	102.234	102.203
6.25	102.630	102.480	102.471	6.25	102.630	102.480	102.471	6.25	102.630	102.480	102.471
6.375	101.885	101.860	101.835	6.375	101.885	101.860	101.835	6.375	101.885	101.860	101.835
6.5	102.232	102.207	102.182	6.5	102.232	102.207	102.182	6.5	102.232	102.207	102.182
6.625	102.604	102.602	102.579	6.625	102.604	102.602	102.579	6.625	102.604	102.602	102.579
6.75	102.912	102.879	102.845	6.75	102.912	102.879	102.845	6.75	102.912	102.879	102.845
6.875	102.480	102.447	102.413	6.875	102.480	102.447	102.413	6.875	102.480	102.447	102.413
7	102.763	102.729	102.696	7	102.763	102.729	102.696	7	102.763	102.729	102.696
7.125	103.025	102.992	102.958	7.125	103.025	102.992	102.958	7.125	103.025	102.992	102.958
7.25	103.392	103.312	103.232	7.25	103.392	103.312	103.232	7.25	103.392	103.312	103.232
7.375	102.463	102.570	102.516	7.375	102.463	102.570	102.516	7.375	102.463	102.570	102.516
7.5	102.880	102.987	102.932	7.5	102.880	102.987	102.932	7.5	102.880	102.987	102.932
7.625	103.063	103.017	103.001	7.625	103.063	103.017	103.001	7.625	103.063	103.017	103.001
7.75	103.338	103.292	103.275	7.75	103.338	103.292	103.275	7.75	103.338	103.292	103.275
7.875	102.525	102.430	102.363	7.875	102.525	102.430	102.363	7.875	102.525	102.430	102.363
8	102.904	102.809	102.742	8	102.904	102.809	102.742	8	102.904	102.809	102.742
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	97.170	97.123	97.107	4.25	97.170	97.123	97.107	5	97.629	97.621	97.643
4.375	97.666	97.619	97.603	4.375	97.666	97.619	97.603	5.125	98.437	98.429	98.451
4.5	98.157	98.111	98.094	4.5	98.157	98.111	98.094	5.25	99.299	99.291	99.282
4.625	98.645	98.598	98.582	4.625	98.645	98.598	98.582	5.375	99.660	99.622	99.615
4.75	99.420	99.413	99.433	4.75	99.420	99.413	99.433	5.5	100.166	100.128	100.121
4.875	99.951	99.943	99.963	4.875	99.951	99.943	99.963	5.625	100.647	100.610	100.603
5	100.459	100.451	100.471	5	100.459	100.451	100.471	5.75	101.039	100.821	100.603
5.125	100.941	100.933	100.953	5.125	100.941	100.933	100.953	5.875	100.736	100.523	100.514
5.25	100.358	100.312	100.295	5.25	100.358	100.312	100.295	6	101.255	101.175	101.166
5.375	100.667	100.660	100.664	5.375	100.667	100.660	100.664	6.125	101.725	101.707	101.699
5.5	101.119	101.113	101.117	5.5	101.119	101.113	101.117	6.25	101.767	101.550	101.342
5.625	101.552	101.546	101.550	5.625	101.552	101.546	101.550	6.375	101.025	101.007	100.983
5.75	101.108	101.062	101.045	5.75	101.108	101.062	101.045	6.5	101.575	101.557	101.533
5.875	101.042	101.052	101.041	5.875	101.042	101.052	101.041	6.625	102.085	102.066	102.043
6	101.455	101.465	101.454	6	101.455	101.465	101.454	6.75	101.895	101.861	101.828
								6.875	101.453	101.418	101.393
								7	101.850	101.834	101.795
								7.125	102.279	102.264	102.225
								7.25	101.922	101.860	101.827
								7.375	101.522	101.611	101.557
								7.5	101.938	102.028	101.974
								7.625	101.826	101.780	101.763
								7.75	102.100	102.054	102.037
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	99.299	99.291	99.282	5	97.629	97.621	97.643	4.5	93.732	93.686	93.669
5.375	99.660	99.622	99.615	5.125	98.437	98.429	98.451	4.625	94.220	94.173	94.157
5.5	100.166	100.128	100.121	5.25	99.181	99.144	99.137	4.75	95.167	94.959	94.979
5.625	100.647	100.610	100.603	5.375	99.680	99.643	99.636	4.875	95.643	95.436	95.455
5.75	101.039	100.821	100.603	5.5	100.163	100.126	100.119	5	96.073	95.866	95.885
5.875	100.736	100.523	100.514	5.625	100.630	100.592	100.585	5.125	96.449	96.241	96.261
6	101.255	101.175	101.166	5.75	100.573	100.526	100.510	5.25	96.772	96.756	96.740
6.125	101.725	101.707	101.699	5.875	100.541	100.523	100.514	5.375	96.803	96.787	96.771
6.25	101.767	101.550	101.342	6	101.193	101.175	101.166	5.5	97.154	97.138	97.122
6.375	101.025	101.007	100.983	6.125	101.725	101.707	101.699	5.625	97.508	97.492	97.476
6.5	101.575	101.557	101.533	6.25	101.455	101.409	101.392	5.75	98.050	98.034	98.018
6.625	102.085	102.066	102.043	6.375	101.067	101.020	101.005	5.875	98.238	98.222	98.206
6.75	101.895	101.861	101.828	6.5	101.575	101.557	101.533	6	98.521	98.505	98.489
6.875	101.453	101.418	101.393	6.625	102.085	102.066	102.043	6.125	98.755	98.739	98.723
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	100.274	100.316	100.338	5.25	100.274	100.316	100.338	5.25	100.274	100.316	100.338
5.375	100.502	100.493	100.485	5.375	100.502	100.493	100.485	5.375	100.502	100.493	100.485

5.5	100.928	100.919	100.911	5.5	100.928	100.919	100.911	5.5	100.928	100.919	100.911
5.625	101.458	101.449	101.441	5.625	101.458	101.449	101.441	5.625	101.458	101.449	101.441
5.75	101.919	101.898	101.905	5.75	101.919	101.898	101.905	5.75	101.919	101.898	101.905
5.875	101.595	101.377	101.159	5.875	101.595	101.377	101.159	5.875	101.595	101.377	101.159
6	102.023	101.806	101.671	6	102.023	101.806	101.671	6	102.023	101.806	101.671
6.125	102.452	102.234	102.203	6.125	102.452	102.234	102.203	6.125	102.452	102.234	102.203
6.25	102.630	102.480	102.471	6.25	102.630	102.480	102.471	6.25	102.630	102.480	102.471
6.375	101.885	101.860	101.835	6.375	101.885	101.860	101.835	6.375	101.885	101.860	101.835
6.5	102.232	102.207	102.182	6.5	102.232	102.207	102.182	6.5	102.232	102.207	102.182
6.625	102.604	102.602	102.579	6.625	102.604	102.602	102.579	6.625	102.604	102.602	102.579
6.75	102.912	102.879	102.845	6.75	102.912	102.879	102.845	6.75	102.912	102.879	102.845
6.875	102.480	102.447	102.413	6.875	102.480	102.447	102.413	6.875	102.480	102.447	102.413
7	102.763	102.729	102.696	7	102.763	102.729	102.696	7	102.763	102.729	102.696
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	98.157	98.111	98.094	4.25	97.170	97.123	97.107	5.25	99.299	99.291	99.282
4.625	98.645	98.598	98.582	4.375	97.666	97.619	97.603	5.375	99.660	99.622	99.615
4.75	99.420	99.413	99.433	4.5	98.157	98.111	98.094	5.5	100.166	100.128	100.121
4.875	99.951	99.943	99.963	4.625	98.645	98.598	98.582	5.625	100.647	100.610	100.603
5	100.459	100.451	100.471	4.75	99.420	99.413	99.433	5.75	101.039	100.821	100.603
5.125	100.941	100.933	100.953	4.875	99.951	99.943	99.963	5.875	100.736	100.523	100.514
5.25	100.358	100.312	100.295	5	100.459	100.451	100.471	6	101.255	101.175	101.166
5.375	100.667	100.660	100.664	5.125	100.941	100.933	100.953	6.125	101.725	101.707	101.699
5.5	101.119	101.113	101.117	5.25	100.358	100.312	100.295	6.25	101.767	101.550	101.342
5.625	101.552	101.546	101.550	5.375	100.667	100.660	100.664	6.375	101.025	101.007	100.983
5.75	101.108	101.062	101.045	5.5	101.119	101.113	101.117	6.5	101.575	101.557	101.533
5.875	101.042	101.052	101.041	5.625	101.552	101.546	101.550	6.625	102.085	102.066	102.043
6	101.455	101.465	101.454	5.75	101.108	101.062	101.045	6.75	101.895	101.861	101.828
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	99.299	99.291	99.282	5.25	98.308	98.259	98.266	4.5	93.732	93.686	93.669
5.375	99.660	99.622	99.615	5.375	99.215	99.166	99.172	4.625	94.220	94.173	94.157
5.5	100.166	100.128	100.121	5.5	100.031	99.982	99.988	4.75	95.167	94.959	94.979
5.625	100.647	100.610	100.603	5.625	100.494	100.445	100.452	4.875	95.643	95.436	95.455
5.75	101.039	100.821	100.603	5.75	100.573	100.526	100.510	5	96.073	95.866	95.885
5.875	100.736	100.523	100.514	5.875	100.541	100.523	100.514	5.125	96.449	96.241	96.261
6	101.255	101.175	101.166	6	101.193	101.175	101.166	5.25	96.772	96.756	96.740
6.125	101.725	101.707	101.699	6.125	101.725	101.707	101.699	5.375	96.803	96.787	96.771
6.25	101.767	101.550	101.342	6.25	101.455	101.409	101.392	5.5	97.154	97.138	97.122
6.375	101.025	101.007	100.983	6.375	101.025	101.007	100.983	5.625	97.508	97.492	97.476
6.5	101.575	101.557	101.533	6.5	101.575	101.557	101.533	5.75	98.050	98.034	98.018
6.625	102.085	102.066	102.043	6.625	102.085	102.066	102.043	5.875	98.238	98.222	98.206
6.75	101.895	101.861	101.828	6.75	101.736	101.674	101.640	6	98.521	98.505	98.489
6.875	101.453	101.418	101.393	6.875	101.385	101.369	101.330	6.125	98.755	98.739	98.723

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	99.625	99.618	99.607	5.125	99.625	99.618	99.607	4.75	97.822	97.776	97.759
5.25	100.057	100.010	99.994	5.25	100.057	100.010	99.994	4.875	98.275	98.229	98.335
5.375	100.302	100.293	100.285	5.375	100.302	100.293	100.285	5	98.869	98.823	98.861
5.5	100.749	100.719	100.711	5.5	100.749	100.719	100.711	5.125	99.463	99.417	99.458
5.625	101.258	101.249	101.241	5.625	101.258	101.249	101.241	5.25	100.057	100.010	99.994
5.75	101.627	101.434	101.477	5.75	101.627	101.434	101.477	5.375	100.302	100.293	100.285
5.875	101.395	101.177	101.106	5.875	101.395	101.177	101.106	5.5	100.728	100.719	100.711
6	101.823	101.606	101.501	6	101.823	101.606	101.501	5.625	101.258	101.249	101.241
6.125	102.252	102.034	101.898	6.125	102.252	102.034	101.898	5.75	101.627	101.434	101.477
6.25	102.430	102.212	102.067	6.25	102.430	102.212	102.067	5.875	101.395	101.177	100.959
6.375	101.685	101.660	101.635	6.375	101.685	101.660	101.635	6	101.823	101.606	101.388
6.5	102.032	102.007	101.982	6.5	102.032	102.007	101.982	6.125	102.252	102.034	101.816
6.625	102.387	102.362	102.337	6.625	102.387	102.362	102.337	6.25	102.430	102.212	102.067
6.75	102.712	102.679	102.645	6.75	102.712	102.679	102.645	6.375	101.685	101.660	101.635
6.875	102.280	102.247	102.213	6.875	102.280	102.247	102.213	6.5	102.032	102.007	101.982
7	102.563	102.529	102.496	7	102.563	102.529	102.496	6.625	102.387	102.362	102.337
7.125	102.825	102.792	102.758	7.125	102.825	102.792	102.758	6.75	102.712	102.679	102.645
7.25	103.192	103.112	103.032	7.25	103.192	103.112	103.032	6.875	102.280	102.247	102.213
7.375	102.068	102.095	102.141	7.375	102.068	102.095	102.141	7	102.563	102.529	102.496
7.5	102.474	102.428	102.460	7.5	102.474	102.428	102.460	7.125	102.825	102.792	102.758
7.625	102.863	102.817	102.801	7.625	102.863	102.817	102.801	7.25	103.192	103.112	103.032
7.75	103.138	103.092	103.075	7.75	103.138	103.092	103.075	7.375	102.068	102.095	102.141
7.875	102.325	102.230	102.163	7.875	102.325	102.230	102.163	7.5	102.474	102.428	102.460
8	102.704	102.609	102.542	8	102.704	102.609	102.542	7.625	102.863	102.817	102.801
8.125	103.071	102.976	102.909	8.125	103.071	102.976	102.909	7.75	103.138	103.092	103.075
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	96.970	96.923	96.907	4.25	96.970	96.923	96.907	4.875	96.792	96.805	96.927
4.375	97.466	97.419	97.403	4.375	97.466	97.419	97.403	5	97.318	97.331	97.453
4.5	97.957	97.911	97.894	4.5	97.957	97.911	97.894	5.125	97.916	97.928	98.050
4.625	98.445	98.398	98.382	4.625	98.445	98.398	98.382	5.25	99.400	99.363	99.357
4.75	98.989	98.981	99.001	4.75	98.989	98.981	99.001	5.375	99.825	99.788	99.782
4.875	99.411	99.403	99.423	4.875	99.411	99.403	99.423	5.5	100.238	100.201	100.195
5	99.801	99.794	99.814	5	99.801	99.794	99.814	5.625	100.610	100.573	100.567
5.125	100.159	100.151	100.171	5.125	100.159	100.151	100.171	5.75	100.839	100.621	100.403
5.25	100.158	100.112	100.095	5.25	100.158	100.112	100.095	5.875	100.705	100.673	100.668
5.375	100.073	100.066	100.071	5.375	100.073	100.066	100.071	6	101.055	101.013	101.008
5.5	100.413	100.407	100.411	5.5	100.413	100.407	100.411	6.125	101.463	101.324	101.319
5.625	100.740	100.733	100.737	5.625	100.740	100.733	100.737	6.25	101.567	101.350	101.142
5.75	100.908	100.862	100.845	5.75	100.908	100.862	100.845	6.375	101.264	101.217	101.202
5.875	100.448	100.458	100.447	5.875	100.448	100.458	100.447	6.5	101.524	101.477	101.463
6	100.790	100.779	100.775	6	100.765	100.775	100.764	6.625	101.798	101.751	101.738
								6.75	101.695	101.661	101.628
								6.875	101.830	101.796	101.771
								7	102.074	102.040	102.016
								7.125	101.638	101.604	101.571
								7.25	101.722	101.660	101.627
								7.375	100.887	100.997	101.042
								7.5	101.237	101.316	101.362
								7.625	101.626	101.580	101.563
								7.75	101.900	101.854	101.837
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	101.524	101.477	101.463	6.125	101.418	101.386	101.381	4.5	93.532	93.486	93.469
6.625	101.798	101.751	101.738	6.25	101.255	101.209	101.192	4.625	94.020	93.973	93.957
6.75	101.695	101.661	101.628	6.375	101.328	101.281	101.267	4.75	94.715	94.663	94.647
6.875	101.830	101.796	101.771	6.5	101.615	101.568	101.554	4.875	95.058	94.925	94.909
7	102.074	102.040	102.016	6.625	101.923	101.876	101.863	5	95.358	95.313	95.296
7.125	101.638	101.604	101.571	6.75	101.648	101.614	101.589	5.125	95.615	95.552	95.536
7.25	101.722	101.660	101.627	6.875	101.918	101.884	101.860	5.25	96.572	96.556	96.540
7.375	100.887	100.997	101.042	7	102.190	102.157	102.133	5.375	96.603	96.587	96.571
7.5	101.237	101.316	101.362	7.125	101.505	101.442	101.409	5.5	96.954	96.938	96.922
7.625	101.626	101.580	101.563	7.25	101.772	101.710	101.677	5.625	97.308	97.292	97.276
7.75	101.900	101.854	101.837	7.375	100.887	100.997	101.042	5.75	97.850	97.834	97.818
				7.5	101.287	101.316	101.362	5.875	98.038	98.022	98.006
				7.625	101.676	101.630	101.613	6	98.321	98.305	98.289
								6.125	98.555	98.539	98.523
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	101.685	101.660	101.635	6.375	101.685	101.660	101.635	6	101.823	101.606	101.388

6.5	102.032	102.007	101.982	6.5	102.032	102.007	101.982	6.125	102.252	102.034	101.816
6.625	102.387	102.362	102.337	6.625	102.387	102.362	102.337	6.25	102.430	102.212	102.067
6.75	102.712	102.679	102.645	6.75	102.712	102.679	102.645	6.375	101.685	101.660	101.635
6.875	102.280	102.247	102.213	6.875	102.280	102.247	102.213	6.5	102.032	102.007	101.982
7	102.563	102.529	102.496	7	102.563	102.529	102.496	6.625	102.387	102.362	102.337
7.125	102.825	102.792	102.758	7.125	102.825	102.792	102.758	6.75	102.712	102.679	102.645
7.25	103.192	103.112	103.032	7.25	103.192	103.112	103.032	6.875	102.280	102.247	102.213
7.375	102.068	102.095	102.141	7.375	102.068	102.095	102.141	7	102.563	102.529	102.496
7.5	102.474	102.428	102.460	7.5	102.474	102.428	102.460	7.125	102.825	102.792	102.758
7.625	102.863	102.817	102.801	7.625	102.863	102.817	102.801	7.25	103.192	103.112	103.032
7.75	103.138	103.092	103.075	7.75	103.138	103.092	103.075	7.375	102.068	102.095	102.141
7.875	102.325	102.230	102.163	7.875	102.325	102.230	102.163	7.5	102.474	102.428	102.460
8	102.704	102.609	102.542	8	102.704	102.609	102.542	7.625	102.863	102.817	102.801
8.125	103.071	102.976	102.909	8.125	103.071	102.976	102.909	7.75	103.138	103.092	103.075
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	97.957	97.911	97.894	4.5	97.957	97.911	97.894	6.625	101.525	101.500	101.474
4.625	98.445	98.398	98.382	4.625	98.445	98.398	98.382	6.75	101.695	101.661	101.628
4.75	98.989	98.981	99.001	4.75	98.989	98.981	99.001	6.875	101.093	101.059	101.026
4.875	99.411	99.403	99.423	4.875	99.411	99.403	99.423	7	101.375	101.342	101.308
5	99.801	99.794	99.814	5	99.801	99.794	99.814	7.125	101.638	101.604	101.571
5.125	100.159	100.151	100.171	5.125	100.159	100.151	100.171	7.25	101.722	101.660	101.627
5.25	100.158	100.112	100.095	5.25	100.158	100.112	100.095	7.375	100.887	100.997	101.042
5.375	100.073	100.066	100.071	5.375	100.073	100.066	100.071	7.5	101.237	101.316	101.362
5.5	100.413	100.407	100.411	5.5	100.413	100.407	100.411	7.625	101.626	101.580	101.563
5.625	100.740	100.733	100.737	5.625	100.740	100.733	100.737	7.75	101.900	101.854	101.837
5.75	100.908	100.862	100.845	5.75	100.908	100.862	100.845				
5.875	100.448	100.458	100.447	5.875	100.448	100.458	100.447				
6	100.790	100.779	100.775	6	100.765	100.775	100.764				
6.125	101.161	101.150	101.146	6.125	101.066	101.076	101.065				
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	101.170	101.145	101.120	6.125	100.924	100.878	100.954	4.5	93.532	93.486	93.469
6.625	101.525	101.500	101.474	6.25	101.255	101.209	101.192	4.625	94.020	93.973	93.957
6.75	101.695	101.661	101.628	6.375	100.313	100.315	100.391	4.75	94.715	94.663	94.647
6.875	101.093	101.059	101.026	6.5	100.788	100.746	100.822	4.875	95.058	94.925	94.909
7	101.375	101.342	101.308	6.625	101.246	101.183	101.206	5	95.358	95.313	95.296
7.125	101.638	101.604	101.571	6.75	101.536	101.474	101.440	5.125	95.615	95.552	95.536
7.25	101.722	101.660	101.627	6.875	100.760	100.765	100.826	5.25	96.572	96.556	96.540
7.375	100.887	100.997	101.042	7	101.095	101.100	101.161	5.375	96.603	96.587	96.571
7.5	101.237	101.316	101.362	7.125	101.505	101.442	101.409	5.5	96.954	96.938	96.922
7.625	101.626	101.580	101.563	7.25	101.772	101.710	101.677	5.625	97.308	97.292	97.276
7.75	101.900	101.854	101.837	7.375	100.887	100.997	101.042	5.75	97.850	97.834	97.818
				7.5	101.287	101.316	101.362	5.875	98.038	98.022	98.006
				7.625	101.676	101.630	101.613	6	98.321	98.305	98.289
								6.125	98.555	98.539	98.523

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	99.330	99.170	98.870	6.75	96.730	96.570	96.270
6.875	99.839	99.679	99.379	6.875	97.239	97.079	96.779
7	100.337	100.177	99.877	7	97.737	97.577	97.277
7.125	100.766	100.606	100.306	7.125	98.166	98.006	97.706
7.25	101.186	101.026	100.726	7.25	98.586	98.426	98.126
7.375	101.319	101.084	100.784	7.375	98.719	98.484	98.184
7.5	101.767	101.532	101.232	7.5	99.167	98.932	98.632
7.625	102.176	101.941	101.641	7.625	99.576	99.341	99.041
7.75	102.556	102.321	102.021	7.75	99.956	99.721	99.421
7.875	102.128	101.816	101.516	7.875	99.528	99.216	98.916
8	102.546	102.234	101.934	8	99.946	99.634	99.334
8.125	102.915	102.603	102.303	8.125	100.315	100.003	99.703
8.25	103.255	102.943	102.643	8.25	100.655	100.343	100.043

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.330	97.170	96.870	6.75	94.730	94.570	94.270
6.875	97.839	97.679	97.379	6.875	95.239	95.079	94.779
7	98.337	98.177	97.877	7	95.737	95.577	95.277
7.125	98.766	98.606	98.306	7.125	96.166	96.006	95.706
7.25	99.186	99.026	98.726	7.25	96.586	96.426	96.126
7.375	99.319	99.084	98.784	7.375	96.719	96.484	96.184
7.5	99.767	99.532	99.232	7.5	97.167	96.932	96.632
7.625	100.176	99.941	99.641	7.625	97.576	97.341	97.041
7.75	100.556	100.321	100.021	7.75	97.956	97.721	97.421
7.875	100.128	99.816	99.516	7.875	97.528	97.216	96.916
8	100.546	100.234	99.934	8	97.946	97.634	97.334
8.125	100.915	100.603	100.303	8.125	98.315	98.003	97.703
8.25	101.255	100.943	100.643	8.25	98.655	98.343	98.043

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.