



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
4.75	95.076	95.076	95.036	4.75	95.076	95.076	95.036	5.125	97.781	97.734	97.718
4.875	95.756	95.756	95.721	4.875	95.756	95.756	95.721	5.25	98.266	98.220	98.204
5	96.470	96.470	96.440	5	96.470	96.470	96.440	5.375	98.881	98.853	98.819
5.125	96.966	96.948	96.923	5.125	96.966	96.948	96.923	5.5	99.603	99.611	99.625
5.25	97.904	97.904	97.904	5.25	97.365	97.363	97.328	5.625	100.052	100.060	100.072
5.375	98.529	98.529	98.529	5.375	98.230	98.209	98.173	5.75	100.639	100.621	100.465
5.5	99.256	99.256	99.256	5.5	98.962	98.962	98.962	5.875	101.094	101.076	100.920
5.625	99.680	99.680	99.680	5.625	99.348	99.348	99.348	6	101.549	101.531	101.375
5.75	99.746	99.746	99.746	5.75	99.701	99.701	99.698	6.125	101.787	101.769	101.732
5.875	100.290	100.290	100.290	5.875	100.142	100.142	100.139	6.25	101.531	101.498	101.376
6	100.859	100.859	100.859	6	100.588	100.588	100.584	6.375	101.928	101.896	101.769
6.125	101.228	101.228	101.228	6.125	100.998	101.031	100.981	6.5	102.262	102.231	102.116
6.25	100.952	100.952	100.952	6.25	100.872	100.872	100.869	6.625	102.565	102.533	102.378
6.375	101.414	101.414	101.414	6.375	101.302	101.325	101.294	6.75	102.309	102.259	102.250
6.5	101.844	101.844	101.844	6.5	101.687	101.708	101.657	6.875	102.649	102.598	102.589
6.625	102.198	102.198	102.198	6.625	102.034	102.052	101.987	7	102.955	102.904	102.895
6.75	101.963	101.956	101.948	6.75	101.851	101.888	101.849	7.125	103.235	103.184	103.176
6.875	102.315	102.307	102.300	6.875	102.235	102.272	102.231	7.25	103.333	103.262	103.256
7	102.724	102.716	102.709	7	102.556	102.549	102.497	7.375	103.642	103.572	103.566
7.125	103.038	103.030	103.023	7.125	102.823	102.824	102.765	7.5	103.970	103.900	103.894
7.25	102.862	102.839	102.817	7.25	102.818	102.784	102.740	7.625	104.249	104.180	104.174
7.375	103.207	103.185	103.162	7.375	103.168	103.096	103.090	7.75	103.426	103.389	103.223
7.5	103.557	103.534	103.511	7.5	103.505	103.434	103.428	7.875	103.625	103.582	103.474
7.625	103.884	103.862	103.839	7.625	103.754	103.683	103.677	8	104.071	104.023	103.868
7.75	103.429	103.508	103.442	7.75	103.429	103.508	103.442				
7.875	103.679	103.690	103.623	7.875	103.679	103.690	103.623				
8	104.002	103.956	103.927	8	104.002	103.956	103.927				
8.125	104.223	104.177	104.149	8.125	104.223	104.177	104.149				
8.25	103.617	103.571	103.530	8.25	103.617	103.571	103.530				

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	98.351	98.317	98.275	4.625	98.739	98.705	98.663	5	94.166	94.166	94.136
4.75	98.754	98.782	98.802	4.75	98.970	98.910	98.858	5.125	94.726	94.680	94.664
4.875	99.164	99.171	99.182	4.875	99.415	99.359	99.313	5.25	96.712	96.712	96.677
5	99.556	99.546	99.535	5	99.276	99.225	99.184	5.375	97.500	97.500	97.469
5.125	99.645	99.636	99.626	5.125	100.041	99.995	99.960	5.5	98.280	98.231	98.168
5.25	100.071	100.062	100.052	5.25	99.816	99.763	99.788	5.625	98.783	98.734	98.671
5.375	100.466	100.457	100.447	5.375	100.324	100.302	100.280	5.75	99.489	99.476	99.324
5.5	100.804	100.795	100.785	5.5	100.439	100.421	100.405	5.875	99.919	99.906	99.754
5.625	100.633	100.624	100.615	5.625	100.660	100.647	100.636	6	100.277	100.264	100.112
5.75	101.000	100.991	100.982	5.75	100.680	100.614	100.622	6.125	100.506	100.523	100.444
5.875	101.350	101.341	101.332	5.875	100.932	100.861	100.861	6.25	100.863	100.885	100.858
6	101.628	101.619	101.610	6	101.261	101.189	101.189	6.375	101.250	101.272	101.242
6.125	101.352	101.341	101.307	6.125	101.403	101.392	101.358	6.5	101.601	101.603	101.552
6.25	101.561	101.538	101.530	6.25	101.166	101.133	101.129	6.625	101.970	101.884	101.819
6.375	101.881	101.859	101.851	6.375	101.400	101.354	101.344	6.75	101.743	101.778	101.738
6.5	102.091	102.069	102.061	6.5	101.687	101.650	101.647	6.875	102.097	102.100	102.048
6.625	101.978	101.932	101.923	6.625	101.703	101.703	101.692	7	102.470	102.419	102.350
6.75	102.270	102.224	102.216	6.75	101.859	101.813	101.806	7.125	102.819	102.718	102.617
6.875	102.576	102.531	102.523	6.875	102.147	102.102	102.095	7.25	102.717	102.709	102.655
7	102.555	102.509	102.485	7	102.301	102.265	102.258	7.375	102.967	102.964	102.904
7.125	102.173	102.109	102.069	7.125	101.996	101.933	101.893	7.5	103.231	103.202	103.156
7.25	102.621	102.557	102.517	7.25	102.374	102.310	102.270	7.625	103.445	103.376	103.371
7.375	103.058	102.994	102.954	7.375	102.743	102.679	102.639	7.75	102.350	102.429	102.317
								7.875	102.539	102.624	102.513

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.669	96.669	96.634	5.25	98.176	98.129	98.113
5.375	97.355	97.355	97.325	5.375	98.647	98.601	98.585
5.5	98.280	98.231	98.168	5.5	98.937	98.891	98.874
5.625	98.783	98.734	98.671	5.625	98.490	98.443	98.427
5.75	99.214	99.214	99.152	5.75	98.960	98.913	98.897
5.875	99.671	99.671	99.614	5.875	99.415	99.368	99.352
6	100.188	100.188	100.137	6	99.656	99.609	99.593
6.125	100.595	100.595	100.549	6.125	98.853	98.807	98.787

6.25	100.866	100.866	100.741	6.25	99.312	99.266	99.246
6.375	101.301	101.301	101.181	6.375	99.758	99.711	99.691
6.5	101.706	101.706	101.591	6.5	99.952	99.906	99.885
6.625	102.050	102.050	101.941	6.625	99.573	99.527	99.517
6.75	101.826	101.826	101.712	6.75	100.170	100.046	99.921
6.875	102.201	102.200	102.092	6.875	100.364	100.318	100.309
7	102.516	102.510	102.407	7	100.488	100.363	100.238

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

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	98.015	98.105	98.095	5	97.775	97.865	97.855	5	95.469	95.406	95.343
5.125	98.314	98.398	98.385	5.125	98.161	98.246	98.233	5.125	96.131	96.068	96.006
5.25	98.606	98.685	98.669	5.25	98.513	98.592	98.576	5.25	96.612	96.549	96.487
5.375	98.889	98.964	98.945	5.375	98.845	98.919	98.900	5.375	97.280	97.217	97.155
5.5	99.149	99.218	99.196	5.5	99.212	99.281	99.258	5.5	97.764	97.701	97.639
5.625	99.400	99.464	99.438	5.625	99.627	99.691	99.666	5.625	98.250	98.187	98.124
5.75	99.700	99.758	99.730	5.75	99.947	100.005	99.977	5.75	98.736	98.673	98.610
5.875	100.014	100.067	100.036	5.875	100.125	100.178	100.146	5.875	99.028	98.965	98.903
6	100.300	100.349	100.314	6	100.313	100.361	100.326	6	99.486	99.423	99.361
6.125	100.569	100.612	100.574	6.125	100.529	100.572	100.534	6.125	99.753	99.690	99.627
6.25	100.824	100.862	100.821	6.25	100.691	100.729	100.688	6.25	100.209	100.146	100.084
6.375	101.023	101.055	101.011	6.375	100.803	100.835	100.791	6.375	100.283	100.220	100.157
6.5	101.145	101.173	101.125	6.5	100.896	100.924	100.877	6.5	100.743	100.680	100.617
6.625	101.271	101.293	101.242	6.625	100.971	100.993	100.943	6.625	101.012	100.949	100.886
6.75	101.399	101.416	101.362	6.75	101.039	101.056	101.002	6.75	101.474	101.411	101.348
6.875	101.471	101.483	101.426	6.875	101.230	101.167	101.104	6.875	101.742	101.679	101.617
7	101.833	101.827	101.776	7	101.470	101.407	101.344	7	102.011	101.948	101.886
7.125	102.468	102.457	102.402	7.125	101.711	101.695	101.640	7.125	102.282	102.219	102.157
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	97.384	97.321	97.258	5	96.959	96.896	96.833	5	95.537	95.474	95.411
5.125	97.752	97.689	97.626	5.125	97.558	97.495	97.432	5.125	96.199	96.136	96.073
5.25	98.115	98.052	97.989	5.25	97.991	97.928	97.865	5.25	96.680	96.617	96.554
5.375	98.454	98.391	98.328	5.375	98.424	98.361	98.298	5.375	97.348	97.285	97.222
5.5	98.762	98.699	98.636	5.5	98.689	98.626	98.563	5.5	97.832	97.769	97.706
5.625	99.131	99.068	99.005	5.625	99.118	99.055	98.992	5.625	98.318	98.255	98.192
5.75	99.324	99.261	99.198	5.75	99.353	99.290	99.227	5.75	98.804	98.741	98.678
5.875	99.666	99.603	99.540	5.875	99.757	99.694	99.631	5.875	99.096	99.033	98.970
6	99.863	99.800	99.737	6	99.990	99.927	99.864	6	99.554	99.491	99.428
6.125	100.207	100.144	100.081	6.125	100.223	100.160	100.097	6.125	99.821	99.758	99.695
6.25	100.550	100.487	100.424	6.25	100.458	100.395	100.332	6.25	100.278	100.215	100.152
6.375	100.748	100.685	100.622	6.375	100.695	100.632	100.569	6.375	100.351	100.288	100.225
6.5	100.948	100.885	100.822	6.5	100.931	100.868	100.805	6.5	100.811	100.748	100.685
6.625	101.002	100.939	100.876	6.625	100.824	100.761	100.698	6.625	101.080	101.017	100.954
6.75	100.932	100.869	100.806	6.75	101.060	100.997	100.934	6.75	101.542	101.479	101.416
6.875	101.134	101.071	101.008	6.875	101.298	101.235	101.172	6.875	101.810	101.747	101.684
7	101.334	101.271	101.208	7	101.538	101.475	101.412	7	102.080	102.017	101.954
7.125	101.536	101.473	101.410	7.125	101.779	101.716	101.653	7.125	102.350	102.287	102.224

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.577	96.531	96.521	5.75	100.238	100.192	100.176	5	98.877	98.877	98.875
5.125	97.196	97.150	97.140	5.875	100.771	100.724	100.708	5.125	99.048	99.048	99.046
5.25	97.525	97.478	97.463	6	101.247	101.200	101.184	5.25	99.538	99.538	99.536
5.375	98.230	98.209	98.173	6.125	101.605	101.559	101.543	5.375	99.778	99.778	99.776
5.5	99.509	99.504	99.499	6.25	101.290	101.244	101.228	5.5	100.111	100.111	100.109
5.625	100.075	100.070	100.065	6.375	101.778	101.731	101.716	5.625	100.242	100.242	100.240
5.75	100.504	100.499	100.494	6.5	102.211	102.165	102.149	5.75	100.260	100.251	100.238
5.875	101.042	101.037	101.032	6.625	102.522	102.476	102.460	5.875	100.523	100.514	100.500
6	101.543	101.538	101.533	6.75	102.095	102.049	102.027	6	100.597	100.588	100.574
6.125	102.006	102.001	101.996	6.875	102.548	102.502	102.480				
6.25	101.778	101.773	101.768	7	102.953	102.906	102.884				
6.375	102.235	102.235	102.232	7.125	103.234	103.188	103.166				
6.5	102.656	102.656	102.653	7.25	102.822	102.776	102.754				
6.625	103.063	103.063	103.060	7.375	103.237	103.190	103.168				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.400	97.383	97.365
5.125	97.716	97.699	97.681
5.25	98.005	97.989	97.971
5.375	98.276	98.259	98.241
5.5	98.539	98.522	98.504
5.625	98.750	98.733	98.715
5.75	98.738	98.712	98.682
5.875	98.950	98.925	98.895
6	99.364	99.339	99.309

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
5.375	98.230	98.209	98.173	5.75	100.639	100.621	100.465	5	98.877	98.877	98.875
5.5	98.735	98.714	98.678	5.875	101.094	101.076	100.920	5.125	99.048	99.048	99.046
5.625	99.233	99.212	99.176	6	101.549	101.531	101.375	5.25	99.538	99.538	99.536
5.75	100.033	100.006	100.002	6.125	101.787	101.769	101.613	5.375	99.778	99.778	99.776
5.875	100.614	100.595	100.582	6.25	101.531	101.498	101.337	5.5	100.111	100.111	100.109
6	101.170	101.152	101.136	6.375	101.928	101.896	101.735	5.625	100.242	100.242	100.240
6.125	101.645	101.629	101.610	6.5	102.262	102.230	102.069	5.75	100.260	100.251	100.238
6.25	101.504	101.482	101.436	6.625	102.565	102.533	102.372	5.875	100.523	100.514	100.500
6.375	101.991	101.975	101.932	6.75	102.309	102.259	102.250	6	100.597	100.588	100.574
6.5	102.430	102.415	102.370	6.875	102.649	102.598	102.589				
6.625	102.820	102.805	102.759	7	102.955	102.904	102.895				
6.75	102.586	102.572	102.512	7.125	103.235	103.184	103.176				
6.875	103.038	103.025	102.977	7.25	103.333	103.262	103.256				
7	103.420	103.407	103.359	7.375	103.642	103.572	103.566				
7.125	103.747	103.734	103.690	7.5	103.970	103.900	103.894				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.288	98.278	98.267
4.875	98.610	98.600	98.589
5	98.970	98.960	98.949
5.125	99.353	99.344	99.334
5.25	99.664	99.655	99.645
5.375	99.973	99.964	99.954
5.5	100.134	100.125	100.115
5.625	100.164	100.155	100.146
5.75	100.466	100.457	100.448
5.875	100.764	100.755	100.746
6	101.050	101.041	101.032

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	98.814	98.820	98.792
5.625	99.252	99.259	99.225
5.75	99.534	99.555	99.529
5.875	100.072	100.088	100.048
6	100.543	100.553	100.494
6.125	101.005	101.016	100.957
6.25	100.821	100.830	100.792
6.375	101.262	101.266	101.210
6.5	101.642	101.641	101.562
6.625	102.055	102.054	101.980
6.75	101.846	101.875	101.824
6.875	102.186	102.210	102.146
7	102.499	102.518	102.449
7.125	102.829	102.847	102.781
7.25	102.775	102.776	102.713
7.375	103.062	103.058	102.990

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

YOUR BFF IN WHOLESALE

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.834	96.787	96.771	4.5	96.834	96.787	96.771	5	99.084	99.037	99.021
4.625	97.427	97.381	97.364	4.625	97.427	97.381	97.364	5.125	99.677	99.631	99.614
4.75	98.021	97.975	97.958	4.75	98.021	97.975	97.958	5.25	100.271	100.225	100.208
4.875	98.490	98.444	98.427	4.875	98.490	98.444	98.427	5.375	100.463	100.446	100.429
5	99.084	99.037	99.021	5	99.084	99.037	99.021	5.5	100.909	100.892	100.875
5.125	99.677	99.631	99.614	5.125	99.677	99.631	99.614	5.625	101.463	101.447	101.430
5.25	100.271	100.225	100.208	5.25	100.271	100.225	100.208	5.75	101.892	101.675	101.665
5.375	100.463	100.446	100.429	5.375	100.463	100.446	100.429	5.875	101.579	101.361	101.144
5.5	100.909	100.892	100.875	5.5	100.909	100.892	100.875	6	102.011	101.793	101.575
5.625	101.463	101.447	101.430	5.625	101.463	101.447	101.430	6.125	102.426	102.208	102.024
5.75	101.892	101.675	101.665	5.75	101.892	101.675	101.665	6.25	102.625	102.407	102.302
5.875	101.579	101.361	101.144	5.875	101.579	101.361	101.144	6.375	101.994	101.978	101.962
6	102.011	101.793	101.575	6	102.011	101.793	101.575	6.5	102.366	102.350	102.334
6.125	102.426	102.208	102.024	6.125	102.426	102.208	102.024	6.625	102.747	102.731	102.715
6.25	102.625	102.407	102.302	6.25	102.625	102.407	102.302	6.75	102.947	102.938	102.930
6.375	101.994	101.978	101.962	6.375	101.994	101.978	101.962	6.875	102.515	102.507	102.499
6.5	102.366	102.350	102.334	6.5	102.366	102.350	102.334	7	102.802	102.794	102.785
6.625	102.747	102.731	102.715	6.625	102.747	102.731	102.715	7.125	103.066	103.058	103.049
6.75	102.947	102.938	102.930	6.75	102.947	102.938	102.930	7.25	103.383	103.302	103.222
6.875	102.515	102.507	102.499	6.875	102.515	102.507	102.499	7.375	102.380	102.503	102.449
7	102.802	102.794	102.785	7	102.802	102.794	102.785	7.5	102.802	102.925	102.870
7.125	103.066	103.058	103.049	7.125	103.066	103.058	103.049	7.625	103.090	103.044	103.027
7.25	103.383	103.302	103.222	7.25	103.383	103.302	103.222	7.75	103.362	103.316	103.299
7.375	102.380	102.503	102.449	7.375	102.380	102.503	102.449	7.875	102.558	102.463	102.396
7.5	102.802	102.925	102.870	7.5	102.802	102.925	102.870	8	102.935	102.840	102.773

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	97.072	97.026	97.009	4.25	97.072	97.026	97.009	4.5	92.159	92.112	
4.375	97.567	97.520	97.504	4.375	97.567	97.520	97.504	4.625	92.752	92.706	92.689
4.5	98.057	98.010	97.994	4.5	98.057	98.010	97.994	4.75	96.371	96.347	96.369
4.625	98.543	98.496	98.480	4.625	98.543	98.496	98.480	4.875	96.966	96.943	96.965
4.75	99.136	99.144	99.164	4.75	99.136	99.144	99.164	5	97.394	97.370	97.392
4.875	99.670	99.678	99.697	4.875	99.670	99.678	99.697	5.125	98.203	98.180	98.202
5	100.182	100.190	100.210	5	100.182	100.190	100.210	5.25	99.330	99.313	99.296
5.125	100.669	100.677	100.696	5.125	100.669	100.677	100.696	5.375	99.562	99.521	99.515
5.25	100.269	100.222	100.206	5.25	100.269	100.222	100.206	5.5	100.066	100.025	100.019
5.375	100.496	100.489	100.494	5.375	100.496	100.489	100.494	5.625	100.544	100.504	100.498
5.5	100.950	100.944	100.948	5.5	100.950	100.944	100.948	5.75	101.104	100.886	100.668
5.625	101.385	101.378	101.383	5.625	101.385	101.378	101.383	5.875	100.720	100.503	100.313
5.75	101.009	100.963	100.946	5.75	101.009	100.963	100.946	6	101.242	101.024	100.973
5.875	100.977	101.003	100.992	5.875	100.977	101.003	100.992	6.125	101.637	101.528	101.519
6	101.393	101.418	101.407	6	101.393	101.418	101.407	6.25	101.762	101.545	101.327
								6.375	101.052	101.036	101.020
								6.5	101.505	101.488	101.472
								6.625	102.025	101.991	101.967
								6.75	101.929	101.921	101.912
								6.875	101.500	101.471	101.446
								7	101.874	101.874	101.835
								7.125	102.312	102.312	102.273
								7.25	102.005	101.942	101.908

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	99.330	99.313	99.296	5	97.394	97.370	97.392	4.5	93.632	93.585	93.569
5.375	99.562	99.521	99.515	5.125	98.203	98.180	98.202	4.625	94.118	94.071	94.055
5.5	100.066	100.025	100.019	5.25	99.086	99.045	99.039	4.75	95.001	94.985	94.969
5.625	100.544	100.504	100.498	5.375	99.584	99.543	99.537	4.875	95.371	95.236	95.220
5.75	101.104	100.886	100.668	5.5	100.065	100.025	100.019	5	95.809	95.618	95.637
5.875	100.720	100.503	100.313	5.625	100.530	100.490	100.484	5.125	96.194	96.002	96.022
6	101.242	101.024	100.973	5.75	100.554	100.508	100.491	5.25	96.890	96.874	96.858
6.125	101.637	101.528	101.519	5.875	100.324	100.321	100.313	5.375	96.912	96.896	96.879
6.25	101.762	101.545	101.327	6	100.984	100.981	100.973	5.5	97.251	97.235	97.219
6.375	101.052	101.036	101.020	6.125	101.530	101.528	101.519	5.625	97.595	97.579	97.563
6.5	101.505	101.488	101.472	6.25	101.409	101.363	101.346	5.75	98.198	98.182	98.166
6.625	102.025	101.991	101.967	6.375	101.120	101.086	101.072	5.875	98.373	98.357	98.341
6.75	101.929	101.921	101.912	6.5	101.529	101.495	101.482	6	98.645	98.629	98.613
6.875	101.500	101.471	101.446	6.625	102.025	101.991	101.967	6.125	98.869	98.853	98.837

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	100.271	100.225	100.208	5.25	100.271	100.225	100.208	5.25	100.271	100.225	100.208
5.375	100.463	100.446	100.429	5.375	100.463	100.446	100.429	5.375	100.463	100.446	100.429

5.5	100.909	100.892	100.875	5.5	100.909	100.892	100.875	5.5	100.909	100.892	100.875
5.625	101.463	101.447	101.430	5.625	101.463	101.447	101.430	5.625	101.463	101.447	101.430
5.75	101.892	101.675	101.665	5.75	101.892	101.675	101.665	5.75	101.892	101.675	101.665
5.875	101.579	101.361	101.144	5.875	101.579	101.361	101.144	5.875	101.579	101.361	101.144
6	102.011	101.793	101.575	6	102.011	101.793	101.575	6	102.011	101.793	101.575
6.125	102.426	102.208	102.024	6.125	102.426	102.208	102.024	6.125	102.426	102.208	102.024
6.25	102.625	102.407	102.302	6.25	102.625	102.407	102.302	6.25	102.625	102.407	102.302
6.375	101.994	101.978	101.962	6.375	101.994	101.978	101.962	6.375	101.994	101.978	101.962
6.5	102.366	102.350	102.334	6.5	102.366	102.350	102.334	6.5	102.366	102.350	102.334
6.625	102.747	102.731	102.715	6.625	102.747	102.731	102.715	6.625	102.747	102.731	102.715
6.75	102.947	102.938	102.930	6.75	102.947	102.938	102.930	6.75	102.947	102.938	102.930
6.875	102.515	102.507	102.499	6.875	102.515	102.507	102.499	6.875	102.515	102.507	102.499
7	102.802	102.794	102.785	7	102.802	102.794	102.785	7	102.802	102.794	102.785
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	98.057	98.010	97.994	4.25	97.072	97.026	97.009	5.25	99.330	99.313	99.296
4.625	98.543	98.496	98.480	4.375	97.567	97.520	97.504	5.375	99.562	99.521	99.515
4.75	99.136	99.144	99.164	4.5	98.057	98.010	97.994	5.5	100.066	100.025	100.019
4.875	99.670	99.678	99.697	4.625	98.543	98.496	98.480	5.625	100.544	100.504	100.498
5	100.182	100.190	100.210	4.75	99.136	99.144	99.164	5.75	101.104	100.886	100.668
5.125	100.669	100.677	100.696	4.875	99.670	99.678	99.697	5.875	100.720	100.503	100.313
5.25	100.269	100.222	100.206	5	100.182	100.190	100.210	6	101.242	101.024	100.973
5.375	100.496	100.489	100.494	5.125	100.669	100.677	100.696	6.125	101.637	101.528	101.519
5.5	100.950	100.944	100.948	5.25	100.269	100.222	100.206	6.25	101.762	101.545	101.327
5.625	101.385	101.378	101.383	5.375	100.496	100.489	100.494	6.375	101.052	101.036	101.020
5.75	101.009	100.963	100.946	5.5	100.950	100.944	100.948	6.5	101.505	101.488	101.472
5.875	100.977	101.003	100.992	5.625	101.385	101.378	101.383	6.625	102.025	101.991	101.967
6	101.393	101.418	101.407	5.75	101.009	100.963	100.946	6.75	101.929	101.921	101.912
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	99.330	99.313	99.296	5.25	98.302	98.256	98.239	4.5	93.632	93.585	93.569
5.375	99.562	99.521	99.515	5.375	98.978	98.945	98.952	4.625	94.118	94.071	94.055
5.5	100.066	100.025	100.019	5.5	99.797	99.763	99.770	4.75	95.001	94.985	94.969
5.625	100.544	100.504	100.498	5.625	100.264	100.230	100.237	4.875	95.371	95.236	95.220
5.75	101.104	100.886	100.668	5.75	100.554	100.508	100.491	5	95.809	95.618	95.637
5.875	100.720	100.503	100.313	5.875	100.324	100.321	100.313	5.125	96.194	96.002	96.022
6	101.242	101.024	100.973	6	100.984	100.981	100.973	5.25	96.890	96.874	96.858
6.125	101.637	101.528	101.519	6.125	101.530	101.528	101.519	5.375	96.912	96.896	96.879
6.25	101.762	101.545	101.327	6.25	101.409	101.363	101.346	5.5	97.251	97.235	97.219
6.375	101.052	101.036	101.020	6.375	100.946	100.912	100.888	5.625	97.595	97.579	97.563
6.5	101.505	101.488	101.472	6.5	101.505	101.471	101.448	5.75	98.198	98.182	98.166
6.625	102.025	101.991	101.967	6.625	102.025	101.991	101.967	5.875	98.373	98.357	98.341
6.75	101.929	101.921	101.912	6.75	101.757	101.694	101.661	6	98.645	98.629	98.613
6.875	101.500	101.471	101.446	6.875	101.399	101.399	101.360	6.125	98.869	98.853	98.837

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	99.514	99.507	99.497	5.125	99.514	99.507	99.497	4.75	97.821	97.775	97.758
5.25	100.071	100.025	100.008	5.25	100.071	100.025	100.008	4.875	98.290	98.244	98.227
5.375	100.263	100.246	100.229	5.375	100.263	100.246	100.229	5	98.884	98.837	98.821
5.5	100.709	100.692	100.675	5.5	100.709	100.692	100.675	5.125	99.477	99.431	99.414
5.625	101.263	101.247	101.230	5.625	101.263	101.247	101.230	5.25	100.071	100.025	100.008
5.75	101.692	101.475	101.399	5.75	101.692	101.475	101.399	5.375	100.263	100.246	100.229
5.875	101.379	101.161	100.995	5.875	101.379	101.161	100.995	5.5	100.709	100.692	100.675
6	101.811	101.593	101.387	6	101.811	101.593	101.387	5.625	101.263	101.247	101.230
6.125	102.226	102.008	101.790	6.125	102.226	102.008	101.790	5.75	101.692	101.475	101.399
6.25	102.425	102.207	102.021	6.25	102.425	102.207	102.021	5.875	101.379	101.161	100.944
6.375	101.794	101.778	101.762	6.375	101.794	101.778	101.762	6	101.811	101.593	101.375
6.5	102.166	102.150	102.134	6.5	102.166	102.150	102.134	6.125	102.226	102.008	101.790
6.625	102.547	102.531	102.515	6.625	102.547	102.531	102.515	6.25	102.425	102.207	102.021
6.75	102.747	102.738	102.730	6.75	102.747	102.738	102.730	6.375	101.794	101.778	101.762
6.875	102.315	102.307	102.299	6.875	102.315	102.307	102.299	6.5	102.166	102.150	102.134
7	102.602	102.594	102.585	7	102.602	102.594	102.585	6.625	102.547	102.531	102.515
7.125	102.866	102.858	102.849	7.125	102.866	102.858	102.849	6.75	102.747	102.738	102.730
7.25	103.183	103.102	103.022	7.25	103.183	103.102	103.022	6.875	102.315	102.307	102.299
7.375	102.101	102.055	102.072	7.375	102.101	102.055	102.072	7	102.602	102.594	102.585
7.5	102.504	102.458	102.441	7.5	102.504	102.458	102.441	7.125	102.866	102.858	102.849
7.625	102.890	102.844	102.827	7.625	102.890	102.844	102.827	7.25	103.183	103.102	103.022
7.75	103.162	103.116	103.099	7.75	103.162	103.116	103.099	7.375	102.101	102.055	102.072
7.875	102.358	102.263	102.196	7.875	102.358	102.263	102.196	7.5	102.504	102.458	102.441
8	102.735	102.640	102.573	8	102.735	102.640	102.573	7.625	102.890	102.844	102.827
8.125	103.100	103.005	102.938	8.125	103.100	103.005	102.938	7.75	103.162	103.116	103.099
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	96.872	96.826	96.809	4.25	96.872	96.826	96.809	4.875	96.557	96.553	96.675
4.375	97.367	97.320	97.304	4.375	97.367	97.320	97.304	5	97.085	97.081	97.203
4.5	97.857	97.810	97.794	4.5	97.857	97.810	97.794	5.125	97.684	97.681	97.803
4.625	98.343	98.296	98.280	4.625	98.343	98.296	98.280	5.25	99.304	99.263	99.256
4.75	98.826	98.779	98.763	4.75	98.826	98.779	98.763	5.375	99.726	99.686	99.679
4.875	99.136	99.144	99.163	4.875	99.136	99.144	99.163	5.5	100.135	100.095	100.088
5	99.531	99.539	99.558	5	99.531	99.539	99.558	5.625	100.503	100.464	100.457
5.125	99.892	99.900	99.920	5.125	99.892	99.900	99.920	5.75	100.904	100.686	100.468
5.25	100.069	100.022	100.006	5.25	100.069	100.022	100.006	5.875	100.586	100.557	100.552
5.375	99.903	99.896	99.901	5.375	99.903	99.896	99.901	6	101.042	100.893	100.888
5.5	100.244	100.237	100.242	5.5	100.244	100.237	100.242	6.125	101.437	101.219	101.193
5.625	100.570	100.564	100.568	5.625	100.570	100.564	100.568	6.25	101.562	101.345	101.127
5.75	100.809	100.763	100.746	5.75	100.809	100.763	100.746	6.375	101.311	101.277	101.262
5.875	100.485	100.469	100.453	5.875	100.485	100.469	100.453	6.5	101.566	101.532	101.518
6	100.840	100.830	100.826	6	100.757	100.741	100.725	6.625	101.836	101.802	101.789
								6.75	101.729	101.721	101.712
								6.875	101.876	101.847	101.822
								7	102.116	102.087	102.063
								7.125	101.678	101.670	101.662
								7.25	101.805	101.742	101.708
								7.375	100.864	100.928	100.973
								7.5	101.267	101.251	101.296
								7.625	101.653	101.607	101.590
								7.75	101.925	101.878	101.862
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	101.566	101.532	101.518	6.125	101.294	101.266	101.261	4.5	93.432	93.385	93.369
6.625	101.836	101.802	101.789	6.25	101.209	101.163	101.146	4.625	93.918	93.871	93.855
6.75	101.729	101.721	101.712	6.375	101.378	101.344	101.329	4.75	94.801	94.785	94.769
6.875	101.876	101.847	101.822	6.5	101.662	101.628	101.614	4.875	95.052	95.036	95.020
7	102.116	102.087	102.063	6.625	101.966	101.932	101.920	5	95.434	95.418	95.402
7.125	101.678	101.670	101.662	6.75	101.700	101.671	101.646	5.125	95.660	95.643	95.627
7.25	101.805	101.742	101.708	6.875	101.967	101.938	101.913	5.25	96.690	96.674	96.658
7.375	100.864	100.928	100.973	7	102.237	102.208	102.184	5.375	96.712	96.696	96.679
7.5	101.267	101.251	101.296	7.125	101.597	101.535	101.501	5.5	97.051	97.035	97.019
7.625	101.653	101.607	101.590	7.25	101.855	101.792	101.758	5.625	97.395	97.379	97.363
7.75	101.925	101.878	101.862	7.375	100.914	100.928	100.973	5.75	97.998	97.982	97.966
				7.5	101.317	101.270	101.296	5.875	98.173	98.157	98.141
				7.625	101.703	101.657	101.640	6	98.445	98.429	98.413
								6.125	98.669	98.653	98.637
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	101.794	101.778	101.762	6.375	101.794	101.778	101.762	6	101.811	101.593	101.375

6.5	102.166	102.150	102.134	6.5	102.166	102.150	102.134	6.125	102.226	102.008	101.790
6.625	102.547	102.531	102.515	6.625	102.547	102.531	102.515	6.25	102.425	102.207	102.021
6.75	102.747	102.738	102.730	6.75	102.747	102.738	102.730	6.375	101.794	101.778	101.762
6.875	102.315	102.307	102.299	6.875	102.315	102.307	102.299	6.5	102.166	102.150	102.134
7	102.602	102.594	102.585	7	102.602	102.594	102.585	6.625	102.547	102.531	102.515
7.125	102.866	102.858	102.849	7.125	102.866	102.858	102.849	6.75	102.747	102.738	102.730
7.25	103.183	103.102	103.022	7.25	103.183	103.102	103.022	6.875	102.315	102.307	102.299
7.375	102.101	102.055	102.072	7.375	102.101	102.055	102.072	7	102.602	102.594	102.585
7.5	102.504	102.458	102.441	7.5	102.504	102.458	102.441	7.125	102.866	102.858	102.849
7.625	102.890	102.844	102.827	7.625	102.890	102.844	102.827	7.25	103.183	103.102	103.022
7.75	103.162	103.116	103.099	7.75	103.162	103.116	103.099	7.375	102.101	102.055	102.072
7.875	102.358	102.263	102.196	7.875	102.358	102.263	102.196	7.5	102.504	102.458	102.441
8	102.735	102.640	102.573	8	102.735	102.640	102.573	7.625	102.890	102.844	102.827
8.125	103.100	103.005	102.938	8.125	103.100	103.005	102.938	7.75	103.162	103.116	103.099
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	97.857	97.810	97.794	4.5	97.857	97.810	97.794	6.625	101.685	101.669	101.653
4.625	98.343	98.296	98.280	4.625	98.343	98.296	98.280	6.75	101.729	101.721	101.712
4.75	98.826	98.779	98.763	4.75	98.826	98.779	98.763	6.875	101.128	101.120	101.111
4.875	99.136	99.144	99.163	4.875	99.136	99.144	99.163	7	101.415	101.406	101.398
5	99.531	99.539	99.558	5	99.531	99.539	99.558	7.125	101.678	101.670	101.662
5.125	99.892	99.900	99.920	5.125	99.892	99.900	99.920	7.25	101.805	101.742	101.708
5.25	100.069	100.022	100.006	5.25	100.069	100.022	100.006	7.375	100.864	100.928	100.973
5.375	99.903	99.896	99.901	5.375	99.903	99.896	99.901	7.5	101.267	101.251	101.296
5.5	100.244	100.237	100.242	5.5	100.244	100.237	100.242	7.625	101.653	101.607	101.590
5.625	100.570	100.564	100.568	5.625	100.570	100.564	100.568	7.75	101.925	101.878	101.862
5.75	100.809	100.763	100.746	5.75	100.809	100.763	100.746				
5.875	100.485	100.469	100.453	5.875	100.485	100.469	100.453				
6	100.840	100.830	100.826	6	100.757	100.741	100.725				
6.125	101.209	101.200	101.196	6.125	101.019	101.029	101.019				
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	101.304	101.288	101.272	6.125	100.886	100.840	100.823	4.5	93.432	93.385	93.369
6.625	101.685	101.669	101.653	6.25	101.209	101.163	101.146	4.625	93.918	93.871	93.855
6.75	101.729	101.721	101.712	6.375	100.343	100.280	100.310	4.75	94.801	94.785	94.769
6.875	101.128	101.120	101.111	6.5	100.816	100.753	100.744	4.875	95.052	95.036	95.020
7	101.415	101.406	101.398	6.625	101.270	101.207	101.174	5	95.434	95.418	95.402
7.125	101.678	101.670	101.662	6.75	101.557	101.494	101.461	5.125	95.660	95.643	95.627
7.25	101.805	101.742	101.708	6.875	100.774	100.794	100.855	5.25	96.690	96.674	96.658
7.375	100.864	100.928	100.973	7	101.167	101.136	101.197	5.375	96.712	96.696	96.679
7.5	101.267	101.251	101.296	7.125	101.597	101.535	101.501	5.5	97.051	97.035	97.019
7.625	101.653	101.607	101.590	7.25	101.855	101.792	101.758	5.625	97.395	97.379	97.363
7.75	101.925	101.878	101.862	7.375	100.914	100.928	100.973	5.75	97.998	97.982	97.966
				7.5	101.317	101.270	101.296	5.875	98.173	98.157	98.141
				7.625	101.703	101.657	101.640	6	98.445	98.429	98.413
								6.125	98.669	98.653	98.637

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	99.337	99.217	98.917	6.75	96.737	96.617	96.317
6.875	99.846	99.726	99.426	6.875	97.246	97.126	96.826
7	100.344	100.224	99.924	7	97.744	97.624	97.324
7.125	100.773	100.653	100.353	7.125	98.173	98.053	97.753
7.25	101.193	101.073	100.773	7.25	98.593	98.473	98.173
7.375	101.266	101.084	100.784	7.375	98.666	98.484	98.184
7.5	101.714	101.532	101.232	7.5	99.114	98.932	98.632
7.625	102.123	101.941	101.641	7.625	99.523	99.341	99.041
7.75	102.503	102.321	102.021	7.75	99.903	99.721	99.421
7.875	102.061	101.816	101.516	7.875	99.461	99.216	98.916
8	102.479	102.234	101.934	8	99.879	99.634	99.334
8.125	102.848	102.603	102.303	8.125	100.248	100.003	99.703
8.25	103.188	102.943	102.643	8.25	100.588	100.343	100.043

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.337	97.217	96.917	6.75	94.737	94.617	94.317
6.875	97.846	97.726	97.426	6.875	95.246	95.126	94.826
7	98.344	98.224	97.924	7	95.744	95.624	95.324
7.125	98.773	98.653	98.353	7.125	96.173	96.053	95.753
7.25	99.193	99.073	98.773	7.25	96.593	96.473	96.173
7.375	99.266	99.084	98.784	7.375	96.666	96.484	96.184
7.5	99.714	99.532	99.232	7.5	97.114	96.932	96.632
7.625	100.123	99.941	99.641	7.625	97.523	97.341	97.041
7.75	100.503	100.321	100.021	7.75	97.903	97.721	97.421
7.875	100.061	99.816	99.516	7.875	97.461	97.216	96.916
8	100.479	100.234	99.934	8	97.879	97.634	97.334
8.125	100.848	100.603	100.303	8.125	98.248	98.003	97.703
8.25	101.188	100.943	100.643	8.25	98.588	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

⁽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.