



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	95.270	95.270	95.245	4.75	95.270	95.270	95.245	5.125	97.936	97.890	97.874
4.875	95.949	95.949	95.929	4.875	95.949	95.949	95.929	5.25	98.439	98.393	98.377
5	96.626	96.626	96.611	5	96.626	96.626	96.611	5.375	99.238	99.216	99.109
5.125	97.176	97.176	97.167	5.125	97.176	97.176	97.167	5.5	100.024	100.055	100.054
5.25	97.969	97.969	97.969	5.25	97.589	97.589	97.523	5.625	100.472	100.503	100.502
5.375	98.606	98.606	98.606	5.375	98.569	98.547	98.438	5.75	100.963	100.945	100.854
5.5	99.344	99.344	99.344	5.5	99.164	99.163	99.170	5.875	101.429	101.411	101.334
5.625	99.792	99.792	99.792	5.625	99.603	99.608	99.619	6	101.894	101.876	101.760
5.75	99.938	99.950	99.950	5.75	99.938	99.950	99.950	6.125	102.158	102.188	102.175
5.875	100.456	100.466	100.465	5.875	100.456	100.466	100.465	6.25	101.781	101.744	101.748
6	101.003	101.003	101.003	6	100.911	100.914	100.910	6.375	102.190	102.154	102.159
6.125	101.400	101.400	101.400	6.125	101.361	101.363	101.360	6.5	102.535	102.498	102.505
6.25	101.101	101.112	101.098	6.25	101.101	101.112	101.098	6.625	102.843	102.806	102.814
6.375	101.586	101.600	101.586	6.375	101.586	101.600	101.586	6.75	102.506	102.451	102.442
6.5	102.001	102.001	102.001	6.5	101.972	101.980	101.965	6.875	102.856	102.800	102.791
6.625	102.371	102.371	102.371	6.625	102.321	102.325	102.308	7	103.167	103.112	103.103
6.75	102.068	102.099	102.073	6.75	102.068	102.099	102.073	7.125	103.451	103.396	103.387
6.875	102.454	102.489	102.463	6.875	102.454	102.489	102.463	7.25	103.483	103.407	103.401
7	102.826	102.818	102.810	7	102.750	102.770	102.740	7.375	103.799	103.723	103.717
7.125	103.142	103.135	103.126	7.125	103.022	103.046	103.016	7.5	104.132	104.056	104.050
7.25	102.941	102.930	102.891	7.25	102.941	102.930	102.891	7.625	104.414	104.338	104.332
7.375	103.299	103.223	103.217	7.375	103.299	103.223	103.217	7.75	103.479	103.451	103.401
7.5	103.645	103.579	103.562	7.5	103.645	103.568	103.562	7.875	103.689	103.664	103.612
7.625	103.936	103.913	103.889	7.625	103.899	103.822	103.816	8	104.133	104.085	103.976
7.75	103.617	103.686	103.633	7.75	103.617	103.686	103.633				
7.875	103.796	103.873	103.823	7.875	103.796	103.873	103.823				
8	104.054	104.006	103.971	8	104.054	104.006	103.971				
8.125	104.273	104.223	104.192	8.125	104.273	104.223	104.192				
8.25	103.662	103.616	103.571	8.25	103.662	103.616	103.571				

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	98.495	98.461	98.388	4.625	98.879	98.846	98.772	5	94.282	94.282	94.267
4.75	99.062	99.096	99.128	4.75	99.118	99.089	99.021	5.125	94.897	94.883	94.874
4.875	99.451	99.484	99.515	4.875	99.592	99.568	99.506	5.25	96.968	96.968	96.901
5	99.782	99.813	99.844	5	99.468	99.423	99.438	5.375	97.735	97.735	97.673
5.125	99.931	99.874	99.894	5.125	100.209	100.193	100.143	5.5	98.566	98.518	98.452
5.25	100.185	100.106	100.117	5.25	100.182	100.141	100.150	5.625	99.082	99.034	98.968
5.375	100.708	100.648	100.667	5.375	100.453	100.412	100.418	5.75	99.822	99.809	99.681
5.5	101.016	100.953	100.971	5.5	100.771	100.730	100.736	5.875	100.269	100.256	100.129
5.625	100.746	100.676	100.683	5.625	100.708	100.691	100.650	6	100.663	100.650	100.524
5.75	100.983	100.891	100.890	5.75	100.967	100.910	100.906	6.125	100.970	100.957	100.844
5.875	101.269	101.209	101.191	5.875	101.219	101.162	101.155	6.25	101.156	101.168	101.154
6	101.640	101.562	101.568	6	101.548	101.492	101.485	6.375	101.545	101.558	101.544
6.125	101.566	101.566	101.532	6.125	101.550	101.550	101.516	6.5	101.878	101.886	101.871
6.25	101.596	101.575	101.570	6.25	101.437	101.432	101.415	6.625	102.170	102.165	102.148
6.375	101.908	101.882	101.826	6.375	101.658	101.658	101.639	6.75	101.969	101.994	101.968
6.5	102.122	102.095	102.041	6.5	101.961	101.961	101.942	6.875	102.297	102.316	102.289
6.625	102.120	102.071	102.042	6.625	101.850	101.860	101.835	7	102.623	102.644	102.606
6.75	102.418	102.369	102.342	6.75	102.054	102.068	102.039	7.125	102.923	102.851	102.813
6.875	102.729	102.680	102.654	6.875	102.283	102.268	102.237	7.25	102.846	102.864	102.824
7	102.646	102.600	102.574	7	102.528	102.549	102.517	7.375	103.103	103.122	103.081
7.125	102.218	102.154	102.113	7.125	102.042	101.978	101.936	7.5	103.350	103.363	103.320
7.25	102.653	102.590	102.548	7.25	102.410	102.347	102.305	7.625	103.567	103.491	103.487
7.375	103.087	103.023	102.981	7.375	102.772	102.708	102.666	7.75	102.542	102.565	102.512
								7.875	102.730	102.763	102.713

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.897	96.897	96.830	5.25	98.443	98.376	98.309
5.375	97.594	97.594	97.532	5.375	98.871	98.804	98.739
5.5	98.566	98.518	98.452	5.5	99.092	99.045	99.029
5.625	99.082	99.034	98.968	5.625	98.663	98.616	98.600
5.75	99.317	99.317	99.240	5.75	99.137	99.090	99.074
5.875	99.797	99.797	99.726	5.875	99.594	99.548	99.531
6	100.324	100.324	100.258	6	99.831	99.785	99.769
6.125	100.737	100.737	100.676	6.125	99.059	99.035	99.010

6.25	101.060	101.060	101.019	6.25	99.453	99.406	99.385
6.375	101.516	101.516	101.481	6.375	99.899	99.852	99.831
6.5	101.903	101.903	101.873	6.5	100.089	100.042	100.021
6.625	102.275	102.275	102.250	6.625	99.767	99.736	99.703
6.75	101.958	101.958	101.907	6.75	100.418	100.293	100.159
6.875	102.349	102.348	102.302	6.875	100.584	100.479	100.451
7	102.657	102.651	102.610	7	100.746	100.621	100.487

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.014	98.104	98.097	5	97.795	97.885	97.879	5	95.572	95.509	95.446
5.125	98.314	98.398	98.389	5.125	98.165	98.250	98.240	5.125	96.235	96.172	96.109
5.25	98.606	98.685	98.673	5.25	98.510	98.589	98.577	5.25	96.716	96.653	96.590
5.375	98.887	98.961	98.946	5.375	98.824	98.898	98.883	5.375	97.384	97.321	97.259
5.5	99.159	99.228	99.210	5.5	99.181	99.250	99.231	5.5	97.869	97.806	97.743
5.625	99.413	99.477	99.455	5.625	99.595	99.659	99.637	5.625	98.354	98.291	98.229
5.75	99.692	99.751	99.726	5.75	99.914	99.973	99.948	5.75	98.841	98.778	98.715
5.875	99.993	100.047	100.019	5.875	100.105	100.159	100.131	5.875	99.133	99.070	99.008
6	100.268	100.317	100.285	6	100.297	100.345	100.314	6	99.591	99.528	99.466
6.125	100.535	100.578	100.543	6.125	100.496	100.539	100.505	6.125	99.858	99.795	99.732
6.25	100.790	100.828	100.790	6.25	100.657	100.695	100.658	6.25	100.315	100.252	100.189
6.375	100.989	101.021	100.981	6.375	100.768	100.801	100.761	6.375	100.388	100.325	100.263
6.5	101.123	101.151	101.107	6.5	100.967	100.904	100.846	6.5	100.848	100.785	100.723
6.625	101.252	101.274	101.227	6.625	100.936	100.958	100.911	6.625	101.117	101.054	100.992
6.75	101.362	101.379	101.329	6.75	101.096	101.033	100.970	6.75	101.580	101.517	101.454
6.875	101.434	101.446	101.393	6.875	101.334	101.271	101.208	6.875	101.848	101.785	101.722
7	101.805	101.799	101.750	7	101.574	101.511	101.448	7	102.117	102.054	101.992
7.125	102.435	102.424	102.372	7.125	101.814	101.751	101.688	7.125	102.388	102.325	102.262
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	98.218	98.308	98.302	5	97.993	98.083	98.077	5	95.640	95.577	95.514
5.125	98.518	98.603	98.594	5.125	98.362	98.447	98.437	5.125	96.303	96.240	96.177
5.25	98.811	98.890	98.878	5.25	98.706	98.785	98.773	5.25	96.784	96.721	96.658
5.375	99.092	99.166	99.151	5.375	99.019	99.093	99.078	5.375	97.452	97.389	97.326
5.5	99.364	99.433	99.415	5.5	99.375	99.444	99.426	5.5	97.937	97.874	97.811
5.625	99.619	99.683	99.661	5.625	99.789	99.853	99.831	5.625	98.422	98.359	98.296
5.75	99.899	99.957	99.932	5.75	100.109	100.167	100.142	5.75	98.909	98.846	98.783
5.875	100.201	100.255	100.227	5.875	100.299	100.353	100.325	5.875	99.201	99.138	99.075
6	100.477	100.525	100.494	6	100.491	100.540	100.509	6	99.659	99.596	99.533
6.125	100.745	100.788	100.754	6.125	100.692	100.735	100.700	6.125	99.926	99.863	99.800
6.25	101.002	101.040	101.003	6.25	100.855	100.893	100.855	6.25	100.383	100.320	100.257
6.375	101.203	101.236	101.196	6.375	100.968	101.001	100.960	6.375	100.456	100.393	100.330
6.5	101.340	101.368	101.324	6.5	101.064	101.092	101.048	6.5	100.916	100.853	100.790
6.625	101.471	101.493	101.446	6.625	101.142	101.164	101.117	6.625	101.185	101.122	101.059
6.75	101.584	101.601	101.551	6.75	101.213	101.230	101.180	6.75	101.648	101.585	101.522
6.875	101.658	101.670	101.617	6.875	101.402	101.339	101.276	6.875	101.916	101.853	101.790
7	102.030	102.024	101.975	7	101.642	101.579	101.516	7	102.185	102.122	102.059
7.125	102.662	102.651	102.599	7.125	101.897	101.886	101.834	7.125	102.456	102.393	102.330

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	96.733	96.686	96.678	5.75	100.404	100.358	100.342	5	98.892	98.892	98.890
5.125	97.351	97.305	97.296	5.875	100.945	100.899	100.883	5.125	99.071	99.071	99.069
5.25	97.695	97.649	97.633	6	101.427	101.381	101.365	5.25	99.570	99.570	99.567
5.375	98.569	98.547	98.438	6.125	101.787	101.741	101.725	5.375	99.822	99.822	99.819
5.5	99.707	99.707	99.707	6.25	101.422	101.376	101.360	5.5	100.168	100.168	100.166
5.625	100.298	100.298	100.298	6.375	101.917	101.871	101.855	5.625	100.320	100.320	100.318
5.75	100.687	100.687	100.683	6.5	102.354	102.308	102.292	5.75	100.344	100.335	100.320
5.875	101.263	101.263	101.259	6.625	102.662	102.616	102.600	5.875	100.617	100.609	100.594
6	101.786	101.786	101.783	6.75	102.192	102.146	102.123	6	100.707	100.698	100.683
6.125	102.274	102.274	102.271	6.875	102.652	102.606	102.583				
6.25	101.989	101.989	101.985	7	103.058	103.011	102.988				
6.375	102.472	102.472	102.469	7.125	103.333	103.287	103.264				
6.5	102.915	102.915	102.911	7.25	102.857	102.811	102.787				
6.625	103.337	103.337	103.334	7.375	103.283	103.237	103.214				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.414	97.397	97.379
5.125	97.738	97.721	97.703
5.25	98.036	98.020	98.001
5.375	98.318	98.302	98.283
5.5	98.595	98.578	98.559
5.625	98.827	98.810	98.791
5.75	98.820	98.795	98.764
5.875	99.044	99.019	98.987
6	99.473	99.448	99.417

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	98.569	98.547	98.438	5.75	100.963	100.945	100.814	5	98.892	98.892	98.890
5.5	99.087	99.065	98.957	5.875	101.429	101.411	101.283	5.125	99.071	99.071	99.069
5.625	99.593	99.571	99.464	6	101.894	101.876	101.749	5.25	99.570	99.570	99.567
5.75	100.264	100.238	100.223	6.125	102.137	102.119	101.993	5.375	99.822	99.822	99.819
5.875	100.839	100.821	100.799	6.25	101.781	101.744	101.748	5.5	100.168	100.168	100.166
6	101.389	101.372	101.348	6.375	102.190	102.154	102.159	5.625	100.320	100.320	100.318
6.125	101.855	101.840	101.814	6.5	102.535	102.498	102.505	5.75	100.344	100.335	100.320
6.25	101.732	101.700	101.654	6.625	102.843	102.806	102.814	5.875	100.617	100.609	100.594
6.375	102.223	102.200	102.156	6.75	102.506	102.451	102.442	6	100.707	100.698	100.683
6.5	102.647	102.624	102.580	6.875	102.856	102.800	102.791				
6.625	103.062	103.041	102.995	7	103.167	103.112	103.103				
6.75	102.826	102.804	102.743	7.125	103.451	103.396	103.387				
6.875	103.275	103.256	103.206	7.25	103.483	103.407	103.401				
7	103.636	103.617	103.570	7.375	103.799	103.723	103.717				
7.125	103.937	103.919	103.874	7.5	104.132	104.056	104.050				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.217	98.207	98.197
4.875	98.540	98.530	98.520
5	98.902	98.892	98.882
5.125	99.288	99.278	99.247
5.25	99.602	99.592	99.563
5.375	99.912	99.902	99.875
5.5	100.072	100.062	100.037
5.625	100.010	100.001	99.979
5.75	100.314	100.305	100.286
5.875	100.613	100.604	100.587
6	100.900	100.891	100.875

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	99.175	99.162	99.161
5.625	99.613	99.601	99.599
5.75	99.935	99.925	99.918
5.875	100.452	100.442	100.431
6	100.902	100.888	100.875
6.125	101.367	101.353	101.339
6.25	101.102	101.096	101.076
6.375	101.543	101.536	101.513
6.5	101.924	101.911	101.885
6.625	102.340	102.330	102.304
6.75	102.067	102.081	102.048
6.875	102.407	102.423	102.387
7	102.720	102.741	102.703
7.125	103.052	103.074	103.035
7.25	102.915	102.917	102.872
7.375	103.200	103.206	103.158

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	97.005	96.958	96.941	4.5	97.005	96.958	96.941	5	99.239	99.193	99.176
4.625	97.598	97.552	97.535	4.625	97.598	97.552	97.535	5.125	99.833	99.791	99.813
4.75	98.192	98.146	98.129	4.75	98.192	98.146	98.129	5.25	100.427	100.402	100.424
4.875	98.645	98.599	98.615	4.875	98.645	98.599	98.615	5.375	100.647	100.621	100.596
5	99.239	99.193	99.176	5	99.239	99.193	99.176	5.5	101.105	101.080	101.055
5.125	99.833	99.791	99.813	5.125	99.833	99.791	99.813	5.625	101.664	101.639	101.614
5.25	100.427	100.402	100.424	5.25	100.427	100.402	100.424	5.75	102.002	102.004	102.010
5.375	100.647	100.621	100.596	5.375	100.647	100.621	100.596	5.875	101.684	101.467	101.249
5.5	101.105	101.080	101.055	5.5	101.105	101.080	101.055	6	102.113	101.895	101.763
5.625	101.664	101.639	101.614	5.625	101.664	101.639	101.614	6.125	102.584	102.371	102.363
5.75	102.002	102.004	102.010	5.75	102.002	102.004	102.010	6.25	102.793	102.647	102.639
5.875	101.684	101.467	101.249	5.875	101.684	101.467	101.249	6.375	102.069	102.061	102.052
6	102.113	101.895	101.763	6	102.113	101.895	101.763	6.5	102.467	102.458	102.450
6.125	102.584	102.371	102.363	6.125	102.584	102.371	102.363	6.625	102.878	102.870	102.861
6.25	102.793	102.647	102.639	6.25	102.793	102.647	102.639	6.75	102.986	102.970	102.954
6.375	102.069	102.061	102.052	6.375	102.069	102.061	102.052	6.875	102.590	102.574	102.558
6.5	102.467	102.458	102.450	6.5	102.467	102.458	102.450	7	102.891	102.875	102.859
6.625	102.878	102.870	102.861	6.625	102.878	102.870	102.861	7.125	103.163	103.147	103.131
6.75	102.986	102.970	102.954	6.75	102.986	102.970	102.954	7.25	103.337	103.257	103.177
6.875	102.590	102.574	102.558	6.875	102.590	102.574	102.558	7.375	102.524	102.573	102.519
7	102.891	102.875	102.859	7	102.891	102.875	102.859	7.5	102.947	102.997	102.942
7.125	103.163	103.147	103.131	7.125	103.163	103.147	103.131	7.625	103.123	103.077	103.057
7.25	103.337	103.257	103.177	7.25	103.337	103.257	103.177	7.75	103.399	103.353	103.333
7.375	102.524	102.573	102.519	7.375	102.524	102.573	102.519	7.875	102.571	102.475	102.405
7.5	102.947	102.997	102.942	7.5	102.947	102.997	102.942	8	102.953	102.856	102.787
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	97.233	97.186	97.170	4.25	97.233	97.186	97.170	4.5	92.330	92.283	92.266
4.375	97.729	97.683	97.667	4.375	97.729	97.683	97.667	4.625	92.923	92.877	92.860
4.5	98.222	98.176	98.160	4.5	98.222	98.176	98.160	4.75	96.710	96.679	96.701
4.625	98.711	98.664	98.648	4.625	98.711	98.664	98.648	4.875	97.305	97.274	97.296
4.75	99.416	99.416	99.436	4.75	99.416	99.416	99.436	5	97.733	97.703	97.724
4.875	99.952	99.953	99.972	4.875	99.952	99.953	99.972	5.125	98.543	98.513	98.534
5	100.469	100.469	100.489	5	100.469	100.469	100.489	5.25	99.511	99.486	99.461
5.125	100.960	100.961	100.981	5.125	100.960	100.961	100.981	5.375	99.894	99.838	99.831
5.25	100.411	100.364	100.348	5.25	100.411	100.364	100.348	5.5	100.405	100.349	100.342
5.375	100.702	100.688	100.693	5.375	100.702	100.688	100.693	5.625	100.892	100.836	100.829
5.5	101.159	101.145	101.150	5.5	101.159	101.145	101.150	5.75	101.212	100.995	100.777
5.625	101.595	101.581	101.586	5.625	101.595	101.581	101.586	5.875	100.826	100.608	100.596
5.75	101.200	101.153	101.137	5.75	101.200	101.153	101.137	6	101.344	101.267	101.258
5.875	101.164	101.198	101.187	5.875	101.164	101.198	101.187	6.125	101.876	101.866	101.858
6	101.583	101.617	101.606	6	101.583	101.617	101.606	6.25	101.931	101.713	101.496
								6.375	101.201	101.160	101.145
								6.5	101.673	101.663	101.639
								6.625	102.195	102.185	102.161
								6.75	101.969	101.953	101.937
								6.875	101.564	101.539	101.514
								7	101.980	101.973	101.933
								7.125	102.420	102.412	102.373
								7.25	102.014	101.950	101.915
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	99.511	99.486	99.461	5	97.733	97.703	97.724	4.5	93.797	93.751	93.735
5.375	99.894	99.838	99.831	5.125	98.543	98.513	98.534	4.625	94.286	94.239	94.223
5.5	100.405	100.349	100.342	5.25	99.410	99.354	99.347	4.75	95.170	94.972	94.990
5.625	100.892	100.836	100.829	5.375	99.912	99.856	99.849	4.875	95.661	95.461	95.481
5.75	101.212	100.995	100.777	5.5	100.399	100.342	100.335	5	96.108	95.909	95.929
5.875	100.826	100.608	100.596	5.625	100.869	100.812	100.805	5.125	96.504	96.305	96.325
6	101.344	101.267	101.258	5.75	100.709	100.662	100.645	5.25	96.930	96.914	96.898
6.125	101.876	101.866	101.858	5.875	100.614	100.605	100.596	5.375	96.970	96.954	96.938
6.25	101.931	101.713	101.496	6	101.276	101.267	101.258	5.5	97.330	97.314	97.298
6.375	101.201	101.160	101.145	6.125	101.876	101.866	101.858	5.625	97.695	97.679	97.663
6.5	101.673	101.663	101.639	6.25	101.568	101.521	101.503	5.75	98.286	98.270	98.253
6.625	102.195	102.185	102.161	6.375	101.274	101.234	101.219	5.875	98.487	98.471	98.455
6.75	101.969	101.953	101.937	6.5	101.690	101.663	101.639	6	98.782	98.766	98.750
6.875	101.564	101.539	101.514	6.625	102.195	102.185	102.161	6.125	99.025	99.009	98.993
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	100.427	100.402	100.424	5.25	100.427	100.402	100.424	5.25	100.427	100.402	100.424
5.375	100.647	100.621	100.596	5.375	100.647	100.621	100.596	5.375	100.647	100.621	100.596

5.5	101.105	101.080	101.055	5.5	101.105	101.080	101.055	5.5	101.105	101.080	101.055
5.625	101.664	101.639	101.614	5.625	101.664	101.639	101.614	5.625	101.664	101.639	101.614
5.75	102.002	102.004	102.010	5.75	102.002	102.004	102.010	5.75	102.002	102.004	102.010
5.875	101.684	101.467	101.249	5.875	101.684	101.467	101.249	5.875	101.684	101.467	101.249
6	102.113	101.895	101.763	6	102.113	101.895	101.763	6	102.113	101.895	101.763
6.125	102.584	102.371	102.363	6.125	102.584	102.371	102.363	6.125	102.584	102.371	102.363
6.25	102.793	102.647	102.639	6.25	102.793	102.647	102.639	6.25	102.793	102.647	102.639
6.375	102.069	102.061	102.052	6.375	102.069	102.061	102.052	6.375	102.069	102.061	102.052
6.5	102.467	102.458	102.450	6.5	102.467	102.458	102.450	6.5	102.467	102.458	102.450
6.625	102.878	102.870	102.861	6.625	102.878	102.870	102.861	6.625	102.878	102.870	102.861
6.75	102.986	102.970	102.954	6.75	102.986	102.970	102.954	6.75	102.986	102.970	102.954
6.875	102.590	102.574	102.558	6.875	102.590	102.574	102.558	6.875	102.590	102.574	102.558
7	102.891	102.875	102.859	7	102.891	102.875	102.859	7	102.891	102.875	102.859
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	98.222	98.176	98.160	4.25	97.233	97.186	97.170	5.25	99.511	99.486	99.461
4.625	98.711	98.664	98.648	4.375	97.729	97.683	97.667	5.375	99.894	99.838	99.831
4.75	99.416	99.416	99.436	4.5	98.222	98.176	98.160	5.5	100.405	100.349	100.342
4.875	99.952	99.953	99.972	4.625	98.711	98.664	98.648	5.625	100.892	100.836	100.829
5	100.469	100.469	100.489	4.75	99.416	99.416	99.436	5.75	101.212	100.995	100.777
5.125	100.960	100.961	100.981	4.875	99.952	99.953	99.972	5.875	100.826	100.608	100.596
5.25	100.411	100.364	100.348	5	100.469	100.469	100.489	6	101.344	101.267	101.258
5.375	100.702	100.688	100.693	5.125	100.960	100.961	100.981	6.125	101.876	101.866	101.858
5.5	101.159	101.145	101.150	5.25	100.411	100.364	100.348	6.25	101.931	101.713	101.496
5.625	101.595	101.581	101.586	5.375	100.702	100.688	100.693	6.375	101.201	101.160	101.145
5.75	101.200	101.153	101.137	5.5	101.159	101.145	101.150	6.5	101.673	101.663	101.639
5.875	101.164	101.198	101.187	5.625	101.595	101.581	101.586	6.625	102.195	102.185	102.161
6	101.583	101.617	101.606	5.75	101.200	101.153	101.137	6.75	101.969	101.953	101.937
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	99.511	99.486	99.461	5.25	98.427	98.380	98.371	4.5	93.797	93.751	93.735
5.375	99.894	99.838	99.831	5.375	99.298	99.273	99.279	4.625	94.286	94.239	94.223
5.5	100.405	100.349	100.342	5.5	100.157	100.131	100.138	4.75	95.170	94.972	94.990
5.625	100.892	100.836	100.829	5.625	100.735	100.709	100.716	4.875	95.661	95.461	95.481
5.75	101.212	100.995	100.777	5.75	100.709	100.662	100.645	5	96.108	95.909	95.929
5.875	100.826	100.608	100.596	5.875	100.614	100.605	100.596	5.125	96.504	96.305	96.325
6	101.344	101.267	101.258	6	101.276	101.267	101.258	5.25	96.930	96.914	96.898
6.125	101.876	101.866	101.858	6.125	101.876	101.866	101.858	5.375	96.970	96.954	96.938
6.25	101.931	101.713	101.496	6.25	101.568	101.521	101.503	5.5	97.330	97.314	97.298
6.375	101.201	101.160	101.145	6.375	101.113	101.103	101.079	5.625	97.695	97.679	97.663
6.5	101.673	101.663	101.639	6.5	101.673	101.663	101.639	5.75	98.286	98.270	98.253
6.625	102.195	102.185	102.161	6.625	102.195	102.185	102.161	5.875	98.487	98.471	98.455
6.75	101.969	101.953	101.937	6.75	101.860	101.797	101.763	6	98.782	98.766	98.750
6.875	101.564	101.539	101.514	6.875	101.503	101.496	101.456	6.125	99.025	99.009	98.993

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	99.896	99.881	99.871	5.125	99.896	99.881	99.871	4.75	97.992	97.946	97.929
5.25	100.227	100.185	100.163	5.25	100.227	100.185	100.163	4.875	98.445	98.399	98.416
5.375	100.521	100.463	100.454	5.375	100.521	100.463	100.454	5	99.039	98.993	98.976
5.5	100.984	100.926	100.917	5.5	100.984	100.926	100.917	5.125	99.633	99.586	99.570
5.625	101.464	101.439	101.414	5.625	101.464	101.439	101.414	5.25	100.227	100.185	100.163
5.75	101.801	101.583	101.616	5.75	101.801	101.583	101.616	5.375	100.447	100.421	100.396
5.875	101.484	101.278	101.271	5.875	101.484	101.278	101.271	5.5	100.905	100.880	100.855
6	101.913	101.699	101.692	6	101.913	101.699	101.692	5.625	101.464	101.439	101.414
6.125	102.384	102.166	102.094	6.125	102.384	102.166	102.094	5.75	101.801	101.583	101.616
6.25	102.593	102.376	102.178	6.25	102.593	102.376	102.178	5.875	101.484	101.267	101.049
6.375	101.869	101.861	101.852	6.375	101.869	101.861	101.852	6	101.913	101.695	101.477
6.5	102.267	102.258	102.250	6.5	102.267	102.258	102.250	6.125	102.384	102.166	101.948
6.625	102.678	102.670	102.661	6.625	102.678	102.670	102.661	6.25	102.593	102.376	102.178
6.75	102.786	102.770	102.754	6.75	102.786	102.770	102.754	6.375	101.869	101.861	101.852
6.875	102.390	102.374	102.358	6.875	102.390	102.374	102.358	6.5	102.267	102.258	102.250
7	102.691	102.675	102.659	7	102.691	102.675	102.659	6.625	102.678	102.670	102.661
7.125	102.963	102.947	102.931	7.125	102.963	102.947	102.931	6.75	102.786	102.770	102.754
7.25	103.137	103.057	102.977	7.25	103.137	103.057	102.977	6.875	102.390	102.374	102.358
7.375	102.122	102.096	102.142	7.375	102.122	102.096	102.142	7	102.691	102.675	102.659
7.5	102.531	102.485	102.466	7.5	102.531	102.485	102.466	7.125	102.963	102.947	102.931
7.625	102.923	102.877	102.857	7.625	102.923	102.877	102.857	7.25	103.137	103.057	102.977
7.75	103.199	103.153	103.133	7.75	103.199	103.153	103.133	7.375	102.122	102.096	102.142
7.875	102.371	102.275	102.205	7.875	102.371	102.275	102.205	7.5	102.531	102.485	102.466
8	102.753	102.656	102.587	8	102.753	102.656	102.587	7.625	102.923	102.877	102.857
8.125	103.121	103.025	102.955	8.125	103.121	103.025	102.955	7.75	103.199	103.153	103.133
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	97.033	96.986	96.970	4.25	97.033	96.986	96.970	4.875	96.896	96.885	97.007
4.375	97.529	97.483	97.467	4.375	97.529	97.483	97.467	5	97.424	97.414	97.536
4.5	98.022	97.976	97.960	4.5	98.022	97.976	97.960	5.125	98.025	98.014	98.136
4.625	98.511	98.464	98.448	4.625	98.511	98.464	98.448	5.25	99.629	99.573	99.567
4.75	98.996	98.993	99.013	4.75	98.996	98.993	99.013	5.375	100.059	100.003	99.997
4.875	99.425	99.425	99.445	4.875	99.425	99.425	99.445	5.5	100.477	100.421	100.415
5	99.825	99.826	99.846	5	99.825	99.826	99.846	5.625	100.854	100.798	100.792
5.125	100.193	100.193	100.213	5.125	100.193	100.193	100.213	5.75	101.012	100.795	100.577
5.25	100.211	100.164	100.148	5.25	100.211	100.164	100.148	5.875	100.888	100.861	100.855
5.375	100.112	100.099	100.103	5.375	100.112	100.099	100.103	6	101.233	101.206	101.201
5.5	100.454	100.440	100.445	5.5	100.454	100.440	100.445	6.125	101.595	101.522	101.517
5.625	100.781	100.767	100.771	5.625	100.781	100.767	100.771	6.25	101.731	101.513	101.296
5.75	101.000	100.953	100.937	5.75	101.000	100.953	100.937	6.375	101.472	101.431	101.416
5.875	100.600	100.602	100.592	5.875	100.600	100.602	100.592	6.5	101.737	101.696	101.682
6	100.894	100.923	100.912	6	100.894	100.923	100.912	6.625	102.015	101.974	101.961
								6.75	101.769	101.753	101.737
								6.875	101.939	101.915	101.889
								7	102.187	102.162	102.138
								7.125	101.775	101.759	101.743
								7.25	101.814	101.750	101.715
								7.375	100.946	100.998	101.043
								7.5	101.294	101.322	101.367
								7.625	101.686	101.639	101.619
								7.75	101.962	101.915	101.895
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	101.737	101.696	101.682	6.125	101.606	101.579	101.574	4.5	93.597	93.551	93.535
6.625	102.015	101.974	101.961	6.25	101.368	101.321	101.303	4.625	94.086	94.039	94.023
6.75	101.769	101.753	101.737	6.375	101.534	101.493	101.478	4.75	94.788	94.772	94.756
6.875	101.939	101.915	101.889	6.5	101.824	101.783	101.770	4.875	95.083	95.041	95.025
7	102.187	102.162	102.138	6.625	102.135	102.094	102.082	5	95.455	95.438	95.422
7.125	101.775	101.759	101.743	6.75	101.753	101.729	101.702	5.125	95.702	95.685	95.669
7.25	101.814	101.750	101.715	6.875	102.026	102.001	101.976	5.25	96.730	96.714	96.698
7.375	100.946	100.998	101.043	7	102.301	102.277	102.253	5.375	96.770	96.754	96.738
7.5	101.294	101.322	101.367	7.125	101.591	101.528	101.493	5.5	97.130	97.114	97.098
7.625	101.686	101.639	101.619	7.25	101.864	101.800	101.765	5.625	97.495	97.479	97.463
7.75	101.962	101.915	101.895	7.375	100.946	100.998	101.043	5.75	98.086	98.070	98.053
				7.5	101.344	101.322	101.367	5.875	98.287	98.271	98.255
				7.625	101.736	101.689	101.669	6	98.582	98.566	98.550
								6.125	98.825	98.809	98.793
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	101.869	101.861	101.852	6.375	101.869	101.861	101.852	6	101.913	101.695	101.477

6.5	102.267	102.258	102.250	6.5	102.267	102.258	102.250	6.125	102.384	102.166	101.948
6.625	102.678	102.670	102.661	6.625	102.678	102.670	102.661	6.25	102.593	102.376	102.178
6.75	102.786	102.770	102.754	6.75	102.786	102.770	102.754	6.375	101.869	101.861	101.852
6.875	102.390	102.374	102.358	6.875	102.390	102.374	102.358	6.5	102.267	102.258	102.250
7	102.691	102.675	102.659	7	102.691	102.675	102.659	6.625	102.678	102.670	102.661
7.125	102.963	102.947	102.931	7.125	102.963	102.947	102.931	6.75	102.786	102.770	102.754
7.25	103.137	103.057	102.977	7.25	103.137	103.057	102.977	6.875	102.390	102.374	102.358
7.375	102.122	102.096	102.142	7.375	102.122	102.096	102.142	7	102.691	102.675	102.659
7.5	102.531	102.485	102.466	7.5	102.531	102.485	102.466	7.125	102.963	102.947	102.931
7.625	102.923	102.877	102.857	7.625	102.923	102.877	102.857	7.25	103.137	103.057	102.977
7.75	103.199	103.153	103.133	7.75	103.199	103.153	103.133	7.375	102.122	102.096	102.142
7.875	102.371	102.275	102.205	7.875	102.371	102.275	102.205	7.5	102.531	102.485	102.466
8	102.753	102.656	102.587	8	102.753	102.656	102.587	7.625	102.923	102.877	102.857
8.125	103.121	103.025	102.955	8.125	103.121	103.025	102.955	7.75	103.199	103.153	103.133
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	98.022	97.976	97.960	4.5	98.022	97.976	97.960	6.625	101.815	101.807	101.799
4.625	98.511	98.464	98.448	4.625	98.511	98.464	98.448	6.75	101.769	101.753	101.737
4.75	98.996	98.993	99.013	4.75	98.996	98.993	99.013	6.875	101.202	101.186	101.170
4.875	99.425	99.425	99.445	4.875	99.425	99.425	99.445	7	101.504	101.488	101.472
5	99.825	99.826	99.846	5	99.825	99.826	99.846	7.125	101.775	101.759	101.743
5.125	100.193	100.193	100.213	5.125	100.193	100.193	100.213	7.25	101.814	101.750	101.715
5.25	100.211	100.164	100.148	5.25	100.211	100.164	100.148	7.375	100.946	100.998	101.043
5.375	100.112	100.099	100.103	5.375	100.112	100.099	100.103	7.5	101.294	101.322	101.367
5.5	100.454	100.440	100.445	5.5	100.454	100.440	100.445	7.625	101.686	101.639	101.619
5.625	100.781	100.767	100.771	5.625	100.781	100.767	100.771	7.75	101.962	101.915	101.895
5.75	101.000	100.953	100.937	5.75	101.000	100.953	100.937				
5.875	100.600	100.602	100.592	5.875	100.600	100.602	100.592				
6	100.894	100.923	100.912	6	100.894	100.923	100.912				
6.125	101.219	101.229	101.218	6.125	101.195	101.229	101.218				
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	101.404	101.396	101.387	6.125	101.040	101.050	101.142	4.5	93.597	93.551	93.535
6.625	101.815	101.807	101.799	6.25	101.368	101.321	101.303	4.625	94.086	94.039	94.023
6.75	101.769	101.753	101.737	6.375	100.427	100.425	100.501	4.75	94.788	94.772	94.756
6.875	101.202	101.186	101.170	6.5	100.908	100.858	100.934	4.875	95.083	95.041	95.025
7	101.504	101.488	101.472	6.625	101.368	101.305	101.324	5	95.455	95.438	95.422
7.125	101.775	101.759	101.743	6.75	101.660	101.597	101.563	5.125	95.702	95.685	95.669
7.25	101.814	101.750	101.715	6.875	100.877	100.890	100.950	5.25	96.730	96.714	96.698
7.375	100.946	100.998	101.043	7	101.221	101.234	101.294	5.375	96.770	96.754	96.738
7.5	101.294	101.322	101.367	7.125	101.591	101.528	101.493	5.5	97.130	97.114	97.098
7.625	101.686	101.639	101.619	7.25	101.864	101.800	101.765	5.625	97.495	97.479	97.463
7.75	101.962	101.915	101.895	7.375	100.946	100.998	101.043	5.75	98.086	98.070	98.053
				7.5	101.344	101.322	101.367	5.875	98.287	98.271	98.255
				7.625	101.736	101.689	101.669	6	98.582	98.566	98.550
								6.125	98.825	98.809	98.793

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	99.392	99.248	98.948	6.75	96.792	96.648	96.348
6.875	99.901	99.757	99.457	6.875	97.301	97.157	96.857
7	100.399	100.255	99.955	7	97.799	97.655	97.355
7.125	100.828	100.684	100.384	7.125	98.228	98.084	97.784
7.25	101.248	101.104	100.804	7.25	98.648	98.504	98.204
7.375	101.321	101.115	100.815	7.375	98.721	98.515	98.215
7.5	101.769	101.563	101.263	7.5	99.169	98.963	98.663
7.625	102.178	101.972	101.672	7.625	99.578	99.372	99.072
7.75	102.558	102.352	102.052	7.75	99.958	99.752	99.452
7.875	102.116	101.847	101.547	7.875	99.516	99.247	98.947
8	102.534	102.265	101.965	8	99.934	99.665	99.365
8.125	102.903	102.634	102.334	8.125	100.303	100.034	99.734
8.25	103.243	102.974	102.674	8.25	100.643	100.374	100.074

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.392	97.248	96.948	6.75	94.792	94.648	94.348
6.875	97.901	97.757	97.457	6.875	95.301	95.157	94.857
7	98.399	98.255	97.955	7	95.799	95.655	95.355
7.125	98.828	98.684	98.384	7.125	96.228	96.084	95.784
7.25	99.248	99.104	98.804	7.25	96.648	96.504	96.204
7.375	99.321	99.115	98.815	7.375	96.721	96.515	96.215
7.5	99.769	99.563	99.263	7.5	97.169	96.963	96.663
7.625	100.178	99.972	99.672	7.625	97.578	97.372	97.072
7.75	100.558	100.352	100.052	7.75	97.958	97.752	97.452
7.875	100.116	99.847	99.547	7.875	97.516	97.247	96.947
8	100.534	100.265	99.965	8	97.934	97.665	97.365
8.125	100.903	100.634	100.334	8.125	98.303	98.034	97.734
8.25	101.243	100.974	100.674	8.25	98.643	98.374	98.074

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.