



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	95.410	95.410	95.338	4.75	95.410	95.410	95.338	5.125	98.089	98.043	98.027
4.875	96.088	96.088	96.022	4.875	96.088	96.088	96.022	5.25	98.605	98.559	98.543
5	96.765	96.765	96.703	5	96.765	96.765	96.703	5.375	99.239	99.219	99.223
5.125	97.290	97.290	97.234	5.125	97.290	97.290	97.234	5.5	100.014	100.107	100.099
5.25	98.133	98.133	98.133	5.25	97.739	97.739	97.642	5.625	100.465	100.556	100.548
5.375	98.768	98.768	98.768	5.375	98.569	98.558	98.551	5.75	100.896	100.880	100.885
5.5	99.505	99.505	99.505	5.5	99.156	99.212	99.214	5.875	101.357	101.341	101.347
5.625	99.941	99.941	99.941	5.625	99.612	99.651	99.658	6	101.808	101.792	101.799
5.75	99.977	99.977	99.977	5.75	99.889	99.937	99.931	6.125	102.093	102.150	102.130
5.875	100.531	100.531	100.531	5.875	100.405	100.449	100.442	6.25	101.705	101.694	101.676
6	101.113	101.113	101.113	6	100.858	100.889	100.880	6.375	102.105	102.080	102.061
6.125	101.491	101.491	101.491	6.125	101.305	101.328	101.320	6.5	102.439	102.430	102.337
6.25	101.138	101.138	101.138	6.25	101.054	101.077	101.057	6.625	102.749	102.708	102.639
6.375	101.609	101.609	101.609	6.375	101.534	101.556	101.536	6.75	102.368	102.314	102.306
6.5	102.047	102.047	102.047	6.5	101.912	101.920	101.899	6.875	102.709	102.655	102.647
6.625	102.406	102.406	102.406	6.625	102.250	102.246	102.224	7	103.017	102.961	102.953
6.75	102.054	102.045	102.037	6.75	101.993	101.996	101.964	7.125	103.308	103.247	103.239
6.875	102.412	102.404	102.396	6.875	102.365	102.368	102.336	7.25	103.208	103.132	103.127
7	102.826	102.818	102.810	7	102.643	102.636	102.601	7.375	103.517	103.442	103.437
7.125	103.136	103.128	103.120	7.125	102.953	102.941	102.941	7.5	103.851	103.774	103.769
7.25	102.924	102.899	102.875	7.25	102.833	102.811	102.780	7.625	104.153	104.072	104.067
7.375	103.273	103.249	103.225	7.375	103.169	103.100	103.088	7.75	103.479	103.441	103.370
7.5	103.625	103.601	103.577	7.5	103.507	103.449	103.429	7.875	103.682	103.639	103.573
7.625	103.954	103.930	103.905	7.625	103.762	103.689	103.674	8	104.126	104.078	104.017
7.75	103.569	103.529	103.470	7.75	103.569	103.529	103.470				
7.875	103.745	103.705	103.651	7.875	103.745	103.705	103.651				
8	104.076	104.030	103.993	8	104.076	104.030	103.993				
8.125	104.297	104.251	104.214	8.125	104.297	104.251	104.214				
8.25	103.659	103.613	103.556	8.25	103.659	103.613	103.556				

  

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	98.642	98.642	98.584	4.625	99.033	99.033	98.975	5	94.418	94.418	94.357
4.75	99.067	99.097	99.123	4.75	99.259	99.259	99.207	5.125	95.066	95.020	95.004
4.875	99.503	99.482	99.509	4.875	99.711	99.711	99.665	5.25	97.099	97.099	97.001
5	99.850	99.824	99.835	5	99.600	99.553	99.537	5.375	97.884	97.884	97.792
5.125	99.914	99.914	99.879	5.125	100.324	100.324	100.290	5.5	98.579	98.530	98.457
5.25	100.244	100.235	100.206	5.25	100.068	100.086	100.087	5.625	99.086	99.038	98.964
5.375	100.639	100.630	100.605	5.375	100.483	100.483	100.429	5.75	99.781	99.769	99.775
5.5	100.953	100.944	100.918	5.5	100.656	100.670	100.668	5.875	100.217	100.205	100.212
5.625	100.767	100.732	100.701	5.625	100.798	100.798	100.756	6	100.599	100.586	100.595
5.75	101.032	101.024	101.004	5.75	100.989	100.928	100.917	6.125	100.902	100.880	100.756
5.875	101.383	101.375	101.356	5.875	101.240	101.172	101.158	6.25	101.076	101.100	101.080
6	101.647	101.639	101.620	6	101.568	101.501	101.487	6.375	101.459	101.481	101.461
6.125	101.649	101.649	101.615	6.125	101.629	101.629	101.594	6.5	101.796	101.799	101.778
6.25	101.723	101.696	101.639	6.25	101.436	101.440	101.416	6.625	102.169	102.065	102.043
6.375	102.045	102.017	101.963	6.375	101.656	101.659	101.632	6.75	101.890	101.893	101.860
6.5	102.256	102.226	102.172	6.5	101.956	101.959	101.932	6.875	102.227	102.212	102.180
6.625	101.921	101.921	101.921	6.625	101.878	101.878	101.867	7	102.561	102.536	102.490
6.75	102.207	102.159	102.133	6.75	102.046	102.055	102.019	7.125	102.905	102.793	102.681
6.875	102.633	102.586	102.555	6.875	102.322	102.276	102.244	7.25	102.744	102.727	102.697
7	102.799	102.752	102.721	7	102.515	102.525	102.486	7.375	103.035	103.013	102.988
7.125	102.343	102.279	102.232	7.125	102.166	102.103	102.056	7.5	103.272	103.245	103.225
7.25	102.784	102.720	102.673	7.25	102.537	102.473	102.426	7.625	103.561	103.528	103.514
7.375	103.221	103.157	103.110	7.375	102.906	102.842	102.795	7.75	102.502	102.416	102.358
								7.875	102.697	102.613	102.559

  

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.046	97.046	96.948	5.25	98.479	98.432	98.417
5.375	97.740	97.740	97.648	5.375	98.954	98.907	98.892
5.5	98.579	98.530	98.457	5.5	99.244	99.197	99.182
5.625	99.086	99.038	98.964	5.625	98.791	98.744	98.728
5.75	99.308	99.308	99.231	5.75	99.262	99.216	99.200
5.875	99.826	99.826	99.754	5.875	99.718	99.672	99.656
6	100.290	100.290	100.224	6	99.958	99.911	99.895
6.125	100.749	100.749	100.688	6.125	99.089	99.072	99.055

6.25	101.067	101.067	100.927	6.25	99.550	99.503	99.480
6.375	101.511	101.511	101.376	6.375	99.995	99.949	99.925
6.5	101.922	101.922	101.792	6.5	100.188	100.141	100.118
6.625	102.262	102.262	102.137	6.625	99.738	99.713	99.688
6.75	101.955	101.955	101.951	6.75	100.400	100.266	100.132
6.875	102.334	102.333	102.333	6.875	100.563	100.429	100.295
7	102.655	102.649	102.649	7	100.720	100.586	100.452

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

**YOUR BFF IN WHOLESALE**

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.171	98.282	98.272	5	97.974	98.085	98.075	5	95.690	95.627	95.564
5.125	98.469	98.575	98.562	5.125	98.342	98.448	98.435	5.125	96.352	96.289	96.227
5.25	98.760	98.861	98.844	5.25	98.686	98.787	98.770	5.25	96.833	96.770	96.708
5.375	99.043	99.138	99.119	5.375	98.999	99.094	99.075	5.375	97.501	97.438	97.376
5.5	99.306	99.396	99.374	5.5	99.340	99.430	99.407	5.5	97.985	97.922	97.860
5.625	99.544	99.629	99.604	5.625	99.719	99.804	99.779	5.625	98.471	98.408	98.345
5.75	99.808	99.888	99.859	5.75	100.017	100.097	100.068	5.75	98.957	98.894	98.831
5.875	100.092	100.167	100.135	5.875	100.205	100.279	100.248	5.875	99.242	99.179	99.117
6	100.358	100.428	100.393	6	100.395	100.464	100.429	6	99.700	99.637	99.574
6.125	100.625	100.690	100.651	6.125	100.594	100.658	100.620	6.125	99.966	99.903	99.840
6.25	100.881	100.940	100.899	6.25	100.754	100.813	100.772	6.25	100.422	100.359	100.297
6.375	101.081	101.134	101.090	6.375	100.864	100.918	100.873	6.375	100.496	100.433	100.370
6.5	101.211	101.260	101.212	6.5	100.957	101.005	100.958	6.5	100.764	100.701	100.638
6.625	101.337	101.380	101.330	6.625	101.030	101.073	101.023	6.625	100.841	100.778	100.715
6.75	101.449	101.487	101.434	6.75	101.097	101.135	101.081	6.75	100.917	100.854	100.792
6.875	101.520	101.553	101.496	6.875	101.156	101.188	101.132	6.875	100.993	100.930	100.868
7	101.898	101.913	101.861	7	101.367	101.381	101.329	7	101.071	101.008	100.945
7.125	102.528	102.538	102.483	7.125	101.778	101.787	101.732	7.125	101.150	101.087	101.025
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	98.375	98.487	98.477	5	98.171	98.282	98.272	5	95.758	95.695	95.632
5.125	98.673	98.779	98.766	5.125	98.538	98.644	98.631	5.125	96.420	96.357	96.294
5.25	98.964	99.065	99.049	5.25	98.881	98.982	98.965	5.25	96.901	96.838	96.775
5.375	99.247	99.343	99.323	5.375	99.193	99.289	99.269	5.375	97.569	97.506	97.443
5.5	99.511	99.602	99.579	5.5	99.533	99.624	99.601	5.5	98.054	97.991	97.928
5.625	99.750	99.835	99.810	5.625	99.913	99.998	99.972	5.625	98.539	98.476	98.413
5.75	100.015	100.095	100.066	5.75	100.210	100.290	100.261	5.75	99.025	98.962	98.899
5.875	100.300	100.375	100.343	5.875	100.399	100.473	100.441	5.875	99.310	99.247	99.184
6	100.568	100.637	100.602	6	100.589	100.659	100.624	6	99.768	99.705	99.642
6.125	100.837	100.901	100.863	6.125	100.789	100.854	100.815	6.125	100.034	99.971	99.908
6.25	101.094	101.153	101.112	6.25	100.952	101.011	100.969	6.25	100.490	100.427	100.364
6.375	101.296	101.350	101.305	6.375	101.064	101.118	101.074	6.375	100.564	100.501	100.438
6.5	101.429	101.478	101.430	6.5	101.160	101.209	101.161	6.5	100.832	100.769	100.706
6.625	101.557	101.601	101.550	6.625	101.237	101.280	101.230	6.625	100.909	100.846	100.783
6.75	101.672	101.710	101.656	6.75	101.307	101.345	101.292	6.75	100.985	100.922	100.859
6.875	101.745	101.778	101.721	6.875	101.369	101.402	101.345	6.875	101.061	100.998	100.935
7	102.124	102.139	102.087	7	101.583	101.598	101.546	7	101.139	101.076	101.013
7.125	102.756	102.766	102.711	7.125	101.997	102.007	101.952	7.125	101.218	101.155	101.092

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	0	-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	96.886	96.839	96.834	5.75	100.526	100.480	100.464	5	98.952	98.952	98.948
5.125	97.504	97.458	97.453	5.875	101.057	101.011	100.996	5.125	99.128	99.128	99.124
5.25	97.864	97.818	97.802	6	101.532	101.486	101.470	5.25	99.623	99.623	99.619
5.375	98.569	98.549	98.551	6.125	101.891	101.845	101.829	5.375	99.872	99.872	99.868
5.5	99.769	99.569	99.369	6.25	101.501	101.454	101.439	5.5	100.203	100.203	100.199
5.625	100.348	100.148	99.948	6.375	101.987	101.941	101.925	5.625	100.346	100.346	100.342
5.75	100.741	100.541	100.341	6.5	102.420	102.374	102.358	5.75	100.410	100.410	100.394
5.875	101.294	101.094	100.894	6.625	102.731	102.685	102.669	5.875	100.679	100.679	100.663
6	101.805	101.605	101.405	6.75	102.197	102.151	102.125	6	100.756	100.756	100.741
6.125	102.277	102.077	101.877	6.875	102.649	102.603	102.576				
6.25	101.983	101.783	101.583	7	103.053	103.007	102.981				
6.375	102.451	102.251	102.051	7.125	103.335	103.289	103.263				
6.5	102.882	102.682	102.482	7.25	102.893	102.846	102.820				
6.625	103.294	103.094	102.894	7.375	103.305	103.259	103.233				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.470	97.453	97.434
5.125	97.792	97.775	97.755
5.25	98.086	98.070	98.050
5.375	98.365	98.348	98.329
5.5	98.627	98.610	98.590
5.625	98.849	98.832	98.813
5.75	98.883	98.866	98.835
5.875	99.102	99.085	99.054
6	99.519	99.503	99.471

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
------------	---

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

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-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	98.549	98.551	5.75	100.896	100.880	100.885	5	98.952	98.952	98.948
5.5	99.080	99.060	99.063	5.875	101.357	101.341	101.347	5.125	99.128	99.128	99.124
5.625	99.569	99.549	99.545	6	101.808	101.792	101.799	5.25	99.623	99.623	99.619
5.75	100.308	100.298	100.281	6.125	102.026	102.006	102.014	5.375	99.872	99.872	99.868
5.875	100.895	100.878	100.867	6.25	101.705	101.670	101.525	5.5	100.203	100.203	100.199
6	101.453	101.435	101.424	6.375	102.105	102.070	101.925	5.625	100.346	100.346	100.342
6.125	101.929	101.909	101.899	6.5	102.439	102.403	102.258	5.75	100.410	100.410	100.394
6.25	101.675	101.662	101.634	6.625	102.749	102.708	102.563	5.875	100.679	100.679	100.663
6.375	102.186	102.169	102.147	6.75	102.368	102.314	102.306	6	100.756	100.756	100.741
6.5	102.656	102.638	102.616	6.875	102.709	102.655	102.647				
6.625	103.034	103.016	102.994	7	103.017	102.961	102.953				
6.75	102.721	102.706	102.668	7.125	103.308	103.247	103.239				
6.875	103.205	103.189	103.158	7.25	103.208	103.132	103.127				
7	103.600	103.584	103.552	7.375	103.517	103.442	103.437				
7.125	103.904	103.889	103.860	7.5	103.851	103.774	103.769				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.577	98.567	98.558
4.875	98.896	98.886	98.877
5	99.235	99.225	99.216
5.125	99.515	99.506	99.476
5.25	99.828	99.819	99.791
5.375	100.133	100.124	100.098
5.5	100.271	100.262	100.240
5.625	100.184	100.176	100.155
5.75	100.487	100.479	100.460
5.875	100.782	100.774	100.758
6	101.050	101.042	101.027

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
---------------	---

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

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-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	99.161	99.210	99.202
5.625	99.598	99.642	99.633
5.75	99.881	99.911	99.896
5.875	100.397	100.420	100.402
6	100.846	100.859	100.838
6.125	101.305	101.316	101.295
6.25	101.051	101.060	101.033
6.375	101.489	101.486	101.455
6.5	101.864	101.846	101.812
6.625	102.265	102.250	102.216
6.75	101.989	101.977	101.937
6.875	102.325	102.305	102.262
7	102.636	102.613	102.567
7.125	102.951	102.930	102.883
7.25	102.830	102.798	102.745
7.375	103.120	103.086	103.030

RefiNow Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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



5.5	101.019	101.003	100.986	5.5	101.019	101.003	100.986	5.5	101.019	101.003	100.986
5.625	101.552	101.535	101.519	5.625	101.552	101.535	101.519	5.625	101.552	101.535	101.519
5.75	101.980	101.959	101.945	5.75	101.980	101.959	101.945	5.75	101.980	101.959	101.945
5.875	101.577	101.359	101.142	5.875	101.577	101.359	101.142	5.875	101.577	101.359	101.142
6	101.971	101.754	101.656	6	101.971	101.754	101.656	6	101.971	101.754	101.656
6.125	102.403	102.273	102.244	6.125	102.403	102.273	102.244	6.125	102.403	102.273	102.244
6.25	102.595	102.535	102.506	6.25	102.595	102.535	102.506	6.25	102.595	102.535	102.506
6.375	102.041	102.025	102.009	6.375	102.041	102.025	102.009	6.375	102.041	102.025	102.009
6.5	102.369	102.353	102.337	6.5	102.369	102.353	102.337	6.5	102.369	102.353	102.337
6.625	102.761	102.745	102.729	6.625	102.761	102.745	102.729	6.625	102.761	102.745	102.729
6.75	102.952	102.936	102.920	6.75	102.952	102.936	102.920	6.75	102.952	102.936	102.920
6.875	102.502	102.486	102.470	6.875	102.502	102.486	102.470	6.875	102.502	102.486	102.470
7	102.780	102.764	102.748	7	102.780	102.764	102.748	7	102.780	102.764	102.748
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	98.417	98.370	98.354	4.25	97.430	97.383	97.367	5.25	99.446	99.430	99.414
4.625	98.904	98.857	98.842	4.375	97.925	97.878	97.863	5.375	99.826	99.776	99.770
4.75	99.388	99.363	99.362	4.5	98.417	98.370	98.354	5.5	100.334	100.283	100.277
4.875	99.839	99.895	99.894	4.625	98.904	98.857	98.842	5.625	100.817	100.766	100.760
5	100.350	100.405	100.404	4.75	99.388	99.363	99.362	5.75	101.118	100.900	100.713
5.125	100.833	100.889	100.888	4.875	99.839	99.895	99.894	5.875	100.718	100.526	100.496
5.25	100.570	100.523	100.508	5	100.350	100.405	100.404	6	101.203	101.181	101.152
5.375	100.719	100.698	100.682	5.125	100.833	100.889	100.888	6.125	101.754	101.768	101.739
5.5	101.173	101.152	101.136	5.25	100.570	100.523	100.508	6.25	101.732	101.519	101.498
5.625	101.607	101.585	101.569	5.375	100.719	100.698	100.682	6.375	101.108	101.082	101.066
5.75	101.319	101.272	101.257	5.5	101.173	101.152	101.136	6.5	101.513	101.511	101.475
5.875	101.164	101.206	101.175	5.625	101.607	101.585	101.569	6.625	102.024	102.023	101.978
6	101.578	101.620	101.589	5.75	101.319	101.272	101.257	6.75	101.934	101.918	101.902
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	99.446	99.430	99.414	5.25	98.580	98.533	98.516	4.5	93.992	93.945	93.929
5.375	99.826	99.776	99.770	5.375	99.282	99.233	99.219	4.625	94.479	94.432	94.417
5.5	100.334	100.283	100.277	5.5	100.140	100.091	100.077	4.75	95.055	94.916	94.910
5.625	100.817	100.766	100.760	5.625	100.716	100.667	100.653	4.875	95.535	95.391	95.390
5.75	101.118	100.900	100.713	5.75	100.826	100.780	100.763	5	95.968	95.824	95.823
5.875	100.718	100.526	100.496	5.875	100.511	100.526	100.496	5.125	96.346	96.202	96.201
6	101.203	101.181	101.152	6	101.167	101.181	101.152	5.25	96.967	96.951	96.935
6.125	101.754	101.768	101.739	6.125	101.754	101.768	101.739	5.375	96.997	96.981	96.965
6.25	101.732	101.519	101.498	6.25	101.616	101.569	101.548	5.5	97.348	97.332	97.316
6.375	101.108	101.082	101.066	6.375	100.960	100.959	100.914	5.625	97.702	97.686	97.670
6.5	101.513	101.511	101.475	6.5	101.513	101.511	101.467	5.75	98.230	98.214	98.198
6.625	102.024	102.023	101.978	6.625	102.024	102.023	101.978	5.875	98.416	98.400	98.384
6.75	101.934	101.918	101.902	6.75	101.835	101.772	101.735	6	98.701	98.685	98.669
6.875	101.469	101.445	101.421	6.875	101.294	101.310	101.250	6.125	98.935	98.919	98.903

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



6.5	102.169	102.153	102.137	6.5	102.169	102.153	102.137	6.125	102.203	101.985	101.902
6.625	102.561	102.545	102.529	6.625	102.561	102.545	102.529	6.25	102.395	102.244	102.223
6.75	102.752	102.736	102.720	6.75	102.752	102.736	102.720	6.375	101.841	101.825	101.809
6.875	102.302	102.286	102.270	6.875	102.302	102.286	102.270	6.5	102.169	102.153	102.137
7	102.580	102.564	102.548	7	102.580	102.564	102.548	6.625	102.561	102.545	102.529
7.125	102.839	102.823	102.807	7.125	102.839	102.823	102.807	6.75	102.752	102.736	102.720
7.25	103.059	102.978	102.898	7.25	103.059	102.978	102.898	6.875	102.302	102.286	102.270
7.375	102.094	102.047	102.018	7.375	102.094	102.047	102.018	7	102.580	102.564	102.548
7.5	102.496	102.449	102.420	7.5	102.496	102.449	102.420	7.125	102.839	102.823	102.807
7.625	102.881	102.834	102.805	7.625	102.881	102.834	102.805	7.25	103.059	102.978	102.898
7.75	103.152	103.105	103.076	7.75	103.152	103.105	103.076	7.375	102.094	102.047	102.018
7.875	102.339	102.243	102.164	7.875	102.339	102.243	102.164	7.5	102.496	102.449	102.420
8	102.715	102.618	102.540	8	102.715	102.618	102.540	7.625	102.881	102.834	102.805
8.125	103.080	102.983	102.905	8.125	103.080	102.983	102.905	7.75	103.152	103.105	103.076
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	98.217	98.170	98.154	4.5	98.217	98.170	98.154	6.625	101.699	101.683	101.667
4.625	98.704	98.657	98.642	4.625	98.704	98.657	98.642	6.75	101.734	101.718	101.702
4.75	99.188	99.141	99.126	4.75	99.188	99.141	99.126	6.875	101.114	101.098	101.082
4.875	99.300	99.356	99.355	4.875	99.300	99.356	99.355	7	101.393	101.377	101.361
5	99.692	99.748	99.747	5	99.692	99.748	99.747	7.125	101.652	101.636	101.620
5.125	100.050	100.106	100.105	5.125	100.050	100.106	100.105	7.25	101.727	101.663	101.622
5.25	100.370	100.323	100.308	5.25	100.370	100.323	100.308	7.375	100.856	100.830	100.855
5.375	100.123	100.102	100.086	5.375	100.123	100.102	100.086	7.5	101.258	101.211	101.182
5.5	100.465	100.443	100.427	5.5	100.465	100.443	100.427	7.625	101.644	101.597	101.568
5.625	100.791	100.770	100.753	5.625	100.791	100.770	100.753	7.75	101.914	101.868	101.839
5.75	101.119	101.072	101.057	5.75	101.119	101.072	101.057				
5.875	100.606	100.611	100.579	5.875	100.569	100.611	100.579				
6	100.990	100.978	100.915	6	100.886	100.928	100.896				
6.125	101.362	101.349	101.288	6.125	101.230	101.230	101.198				
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	101.307	101.291	101.275	6.125	101.095	101.048	101.027	4.5	93.792	93.745	93.729
6.625	101.699	101.683	101.667	6.25	101.416	101.369	101.348	4.625	94.279	94.232	94.217
6.75	101.734	101.718	101.702	6.375	100.425	100.361	100.325	4.75	94.763	94.716	94.701
6.875	101.114	101.098	101.082	6.5	100.896	100.833	100.796	4.875	94.947	94.803	94.802
7	101.393	101.377	101.361	6.625	101.349	101.286	101.249	5	95.247	95.103	95.102
7.125	101.652	101.636	101.620	6.75	101.635	101.572	101.535	5.125	95.505	95.424	95.409
7.25	101.727	101.663	101.622	6.875	100.668	100.705	100.745	5.25	96.767	96.751	96.735
7.375	100.856	100.830	100.855	7	101.093	101.040	101.080	5.375	96.797	96.781	96.765
7.5	101.258	101.211	101.182	7.125	101.522	101.459	101.418	5.5	97.148	97.132	97.116
7.625	101.644	101.597	101.568	7.25	101.777	101.713	101.672	5.625	97.502	97.486	97.470
7.75	101.914	101.868	101.839	7.375	100.906	100.860	100.855	5.75	98.030	98.014	97.998
				7.5	101.308	101.261	101.232	5.875	98.216	98.200	98.184
				7.625	101.694	101.647	101.618	6	98.501	98.485	98.469
								6.125	98.735	98.719	98.703

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	99.318	99.183	98.883	6.75	96.718	96.583	96.283
6.875	99.827	99.692	99.392	6.875	97.227	97.092	96.792
7	100.325	100.190	99.890	7	97.725	97.590	97.290
7.125	100.754	100.619	100.319	7.125	98.154	98.019	97.719
7.25	101.174	101.039	100.739	7.25	98.574	98.439	98.139
7.375	101.238	101.037	100.737	7.375	98.638	98.437	98.137
7.5	101.686	101.485	101.185	7.5	99.086	98.885	98.585
7.625	102.095	101.894	101.594	7.625	99.495	99.294	98.994
7.75	102.475	102.274	101.974	7.75	99.875	99.674	99.374
7.875	102.025	101.757	101.457	7.875	99.425	99.157	98.857
8	102.443	102.175	101.875	8	99.843	99.575	99.275
8.125	102.812	102.544	102.244	8.125	100.212	99.944	99.644
8.25	103.152	102.884	102.584	8.25	100.552	100.284	99.984

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.318	97.183	96.883	6.75	94.718	94.583	94.283
6.875	97.827	97.692	97.392	6.875	95.227	95.092	94.792
7	98.325	98.190	97.890	7	95.725	95.590	95.290
7.125	98.754	98.619	98.319	7.125	96.154	96.019	95.719
7.25	99.174	99.039	98.739	7.25	96.574	96.439	96.139
7.375	99.238	99.037	98.737	7.375	96.638	96.437	96.137
7.5	99.686	99.485	99.185	7.5	97.086	96.885	96.585
7.625	100.095	99.894	99.594	7.625	97.495	97.294	96.994
7.75	100.475	100.274	99.974	7.75	97.875	97.674	97.374
7.875	100.025	99.757	99.457	7.875	97.425	97.157	96.857
8	100.443	100.175	99.875	8	97.843	97.575	97.275
8.125	100.812	100.544	100.244	8.125	98.212	97.944	97.644
8.25	101.152	100.884	100.584	8.25	98.552	98.284	97.984

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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