



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	95.152	95.152	95.143	4.75	95.152	95.152	95.143	5.125	97.650	97.604	97.588
4.875	95.777	95.777	95.773	4.875	95.777	95.777	95.773	5.25	98.245	98.199	98.183
5	96.474	96.474	96.474	5	96.474	96.474	96.474	5.375	98.974	98.955	98.828
5.125	96.934	96.934	96.934	5.125	96.934	96.934	96.934	5.5	99.975	100.062	100.044
5.25	98.152	98.102	98.102	5.25	97.449	97.449	97.429	5.625	100.425	100.507	100.489
5.375	98.789	98.739	98.739	5.375	98.302	98.283	98.221	5.75	100.799	100.851	100.840
5.5	99.524	99.474	99.474	5.5	99.129	99.180	99.182	5.875	101.275	101.325	101.314
5.625	99.959	99.909	99.909	5.625	99.560	99.608	99.612	6	101.691	101.745	101.712
5.75	100.011	99.961	99.961	5.75	99.901	99.943	99.931	6.125	102.103	102.155	102.122
5.875	100.565	100.515	100.515	5.875	100.420	100.461	100.448	6.25	101.752	101.785	101.759
6	101.145	101.095	101.095	6	100.877	100.906	100.891	6.375	102.148	102.179	102.152
6.125	101.522	101.472	101.472	6.125	101.319	101.335	101.322	6.5	102.436	102.451	102.425
6.25	101.250	101.200	101.200	6.25	101.144	101.166	101.136	6.625	102.739	102.768	102.719
6.375	101.720	101.670	101.670	6.375	101.619	101.637	101.607	6.75	102.392	102.357	102.350
6.5	102.154	102.104	102.104	6.5	102.005	102.008	101.978	6.875	102.735	102.698	102.691
6.625	102.515	102.465	102.465	6.625	102.351	102.345	102.315	7	103.044	103.004	102.997
6.75	102.212	102.154	102.145	6.75	102.116	102.119	102.073	7.125	103.333	103.290	103.283
6.875	102.570	102.512	102.503	6.875	102.493	102.496	102.451	7.25	103.269	103.213	103.209
7	102.985	102.927	102.918	7	102.777	102.771	102.723	7.375	103.581	103.523	103.519
7.125	103.291	103.233	103.224	7.125	103.057	103.042	102.993	7.5	103.915	103.854	103.850
7.25	103.066	102.992	102.964	7.25	102.998	102.982	102.920	7.625	104.216	104.152	104.148
7.375	103.414	103.340	103.313	7.375	103.287	103.270	103.206	7.75	103.526	103.488	103.411
7.5	103.765	103.691	103.663	7.5	103.571	103.524	103.507	7.875	103.731	103.690	103.619
7.625	104.092	104.018	103.990	7.625	103.816	103.754	103.750	8	104.163	104.115	104.007
7.75	103.742	103.701	103.618	7.75	103.742	103.701	103.618				
7.875	103.932	103.898	103.828	7.875	103.932	103.898	103.828				
8	104.137	104.091	104.052	8	104.137	104.091	104.052				
8.125	104.359	104.312	104.274	8.125	104.359	104.312	104.274				
8.25	103.752	103.706	103.644	8.25	103.752	103.706	103.644				

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	98.358	98.358	98.285	4.625	98.751	98.751	98.678	5	94.251	94.251	94.251
4.75	98.890	98.956	98.982	4.75	99.107	99.107	99.002	5.125	94.705	94.688	94.688
4.875	99.279	99.341	99.368	4.875	99.558	99.558	99.458	5.25	96.815	96.815	96.795
5	99.617	99.668	99.696	5	99.396	99.394	99.359	5.375	97.591	97.591	97.576
5.125	99.862	99.808	99.819	5.125	100.101	100.101	100.004	5.5	98.323	98.275	98.199
5.25	100.293	100.240	100.250	5.25	100.106	100.071	100.063	5.625	98.829	98.781	98.705
5.375	100.637	100.575	100.586	5.375	100.375	100.374	100.327	5.75	99.601	99.589	99.539
5.5	100.943	100.870	100.883	5.5	100.694	100.652	100.641	5.875	100.039	100.027	99.997
5.625	100.696	100.647	100.643	5.625	100.658	100.627	100.608	6	100.432	100.432	100.418
5.75	101.095	101.046	101.042	5.75	100.915	100.880	100.857	6.125	100.811	100.799	100.786
5.875	101.356	101.297	101.293	5.875	101.165	101.123	101.097	6.25	101.190	101.212	101.182
6	101.571	101.501	101.495	6	101.493	101.452	101.425	6.375	101.573	101.591	101.560
6.125	101.439	101.439	101.405	6.125	101.424	101.424	101.390	6.5	101.907	101.910	101.880
6.25	101.659	101.646	101.591	6.25	101.454	101.455	101.417	6.625	102.276	102.180	102.150
6.375	101.982	101.966	101.913	6.375	101.673	101.676	101.634	6.75	102.018	102.020	101.973
6.5	102.191	102.173	102.121	6.5	101.973	101.975	101.934	6.875	102.351	102.336	102.292
6.625	101.985	101.952	101.926	6.625	101.876	101.903	101.853	7	102.717	102.659	102.594
6.75	102.281	102.245	102.221	6.75	102.078	102.104	102.050	7.125	103.058	102.896	102.779
6.875	102.592	102.553	102.531	6.875	102.270	102.296	102.239	7.25	102.918	102.902	102.840
7	102.732	102.686	102.652	7	102.546	102.574	102.517	7.375	103.173	103.150	103.087
7.125	102.370	102.307	102.258	7.125	102.194	102.130	102.082	7.5	103.413	103.385	103.321
7.25	102.813	102.749	102.701	7.25	102.566	102.502	102.454	7.625	103.560	103.528	103.513
7.375	103.250	103.186	103.138	7.375	102.935	102.871	102.823	7.75	102.671	102.585	102.502
								7.875	102.876	102.797	102.727

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.752	96.752	96.732	5.25	98.194	98.148	98.132
5.375	97.447	97.447	97.433	5.375	98.669	98.622	98.606
5.5	98.323	98.275	98.199	5.5	98.959	98.912	98.896
5.625	98.829	98.781	98.705	5.625	98.632	98.585	98.569
5.75	99.170	99.170	99.077	5.75	99.103	99.056	99.041
5.875	99.693	99.693	99.606	5.875	99.558	99.512	99.496
6	100.139	100.139	100.057	6	99.798	99.751	99.736
6.125	100.513	100.513	100.436	6.125	99.137	99.071	99.052

6.25	101.058	101.058	100.892	6.25	99.485	99.438	99.414
6.375	101.504	101.504	101.344	6.375	99.930	99.883	99.859
6.5	101.897	101.897	101.742	6.5	100.123	100.076	100.052
6.625	102.148	102.148	101.998	6.625	99.802	99.727	99.699
6.75	102.055	102.055	101.919	6.75	100.457	100.273	100.121
6.875	102.435	102.434	102.304	6.875	100.620	100.436	100.315
7	102.748	102.741	102.616	7	100.776	100.592	100.441

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	97.993	98.070	97.979	5	97.741	97.819	97.727	5	95.437	95.374	95.311
5.125	98.284	98.357	98.262	5.125	98.111	98.183	98.088	5.125	96.097	96.034	95.971
5.25	98.579	98.647	98.548	5.25	98.451	98.519	98.421	5.25	96.576	96.513	96.450
5.375	98.866	98.929	98.827	5.375	98.765	98.829	98.726	5.375	97.241	97.178	97.116
5.5	99.124	99.183	99.077	5.5	99.103	99.163	99.056	5.5	97.724	97.661	97.598
5.625	99.360	99.415	99.304	5.625	99.483	99.538	99.428	5.625	98.207	98.144	98.082
5.75	99.623	99.673	99.559	5.75	99.772	99.822	99.708	5.75	98.692	98.629	98.566
5.875	99.900	99.945	99.827	5.875	99.960	100.005	99.887	5.875	98.979	98.916	98.853
6	100.166	100.207	100.086	6	100.149	100.190	100.068	6	99.435	99.372	99.309
6.125	100.433	100.469	100.344	6.125	100.354	100.390	100.265	6.125	99.700	99.637	99.575
6.25	100.685	100.717	100.588	6.25	100.515	100.547	100.418	6.25	100.155	100.092	100.030
6.375	100.886	100.913	100.780	6.375	100.623	100.651	100.517	6.375	100.229	100.166	100.104
6.5	101.019	101.042	100.905	6.5	100.717	100.740	100.603	6.5	100.497	100.434	100.371
6.625	101.141	101.159	101.018	6.625	100.782	100.800	100.659	6.625	100.574	100.511	100.448
6.75	101.252	101.266	101.122	6.75	100.854	100.868	100.724	6.75	100.651	100.588	100.526
6.875	101.323	101.332	101.184	6.875	100.921	100.930	100.782	6.875	100.728	100.665	100.602
7	101.671	101.683	101.540	7	101.110	101.115	100.963	7	100.806	100.743	100.680
7.125	102.296	102.303	102.155	7.125	101.495	101.500	101.353	7.125	100.886	100.823	100.760
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	98.198	98.275	98.184	5	97.939	98.016	97.925	5	95.505	95.442	95.379
5.125	98.489	98.562	98.467	5.125	98.307	98.380	98.285	5.125	96.165	96.102	96.039
5.25	98.783	98.851	98.753	5.25	98.647	98.715	98.616	5.25	96.644	96.581	96.518
5.375	99.071	99.134	99.032	5.375	98.960	99.024	98.921	5.375	97.309	97.246	97.183
5.5	99.329	99.388	99.282	5.5	99.298	99.357	99.250	5.5	97.792	97.729	97.666
5.625	99.566	99.621	99.510	5.625	99.677	99.732	99.622	5.625	98.275	98.212	98.149
5.75	99.830	99.880	99.766	5.75	99.966	100.016	99.902	5.75	98.760	98.697	98.634
5.875	100.108	100.153	100.035	5.875	100.154	100.199	100.081	5.875	99.047	98.984	98.921
6	100.376	100.417	100.295	6	100.344	100.385	100.263	6	99.503	99.440	99.377
6.125	100.644	100.680	100.555	6.125	100.549	100.586	100.460	6.125	99.768	99.705	99.642
6.25	100.898	100.930	100.800	6.25	100.713	100.745	100.615	6.25	100.223	100.160	100.097
6.375	101.101	101.128	100.995	6.375	100.823	100.850	100.717	6.375	100.297	100.234	100.171
6.5	101.237	101.260	101.123	6.5	100.920	100.943	100.806	6.5	100.565	100.502	100.439
6.625	101.361	101.379	101.239	6.625	100.988	101.006	100.866	6.625	100.642	100.579	100.516
6.75	101.475	101.489	101.344	6.75	101.064	101.078	100.933	6.75	100.719	100.656	100.593
6.875	101.547	101.557	101.408	6.875	101.134	101.144	100.995	6.875	100.796	100.733	100.670
7	101.897	101.908	101.765	7	101.327	101.332	101.179	7	100.874	100.811	100.748
7.125	102.524	102.531	102.383	7.125	101.714	101.719	101.572	7.125	100.954	100.891	100.828

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	96.447	96.401	96.396	5.75	100.262	100.216	100.200	5	98.721	98.701	98.681
5.125	97.066	97.020	97.015	5.875	100.794	100.748	100.732	5.125	98.898	98.878	98.858
5.25	97.504	97.457	97.442	6	101.270	101.224	101.208	5.25	99.393	99.373	99.353
5.375	98.302	98.283	98.156	6.125	101.628	101.582	101.566	5.375	99.639	99.619	99.599
5.5	99.498	99.478	99.458	6.25	101.346	101.299	101.284	5.5	99.975	99.955	99.935
5.625	100.077	100.057	100.037	6.375	101.833	101.787	101.771	5.625	100.112	100.092	100.072
5.75	100.533	100.513	100.493	6.5	102.266	102.220	102.204	5.75	100.195	100.175	100.155
5.875	101.085	101.065	101.045	6.625	102.577	102.531	102.515	5.875	100.462	100.442	100.422
6	101.594	101.574	101.554	6.75	102.135	102.089	102.062	6	100.539	100.519	100.499
6.125	102.065	102.045	102.025	6.875	102.588	102.542	102.515				
6.25	101.869	101.849	101.829	7	102.992	102.946	102.919				
6.375	102.334	102.314	102.294	7.125	103.274	103.228	103.201				
6.5	102.763	102.743	102.723	7.25	102.862	102.816	102.789				
6.625	103.176	103.156	103.136	7.375	103.276	103.230	103.202				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.238	97.221	97.202
5.125	97.560	97.544	97.524
5.25	97.855	97.838	97.818
5.375	98.131	98.114	98.094
5.5	98.397	98.380	98.360
5.625	98.615	98.598	98.578
5.75	98.667	98.650	98.617
5.875	98.885	98.868	98.835
6	99.301	99.285	99.252

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	98.302	98.283	98.156	5.75	100.720	100.705	100.651	5	98.721	98.701	98.681
5.5	98.815	98.796	98.669	5.875	101.183	101.168	101.114	5.125	98.898	98.878	98.858
5.625	99.298	99.279	99.152	6	101.636	101.621	101.567	5.25	99.393	99.373	99.353
5.75	100.087	100.078	100.064	6.125	101.852	101.837	101.783	5.375	99.639	99.619	99.599
5.875	100.673	100.657	100.648	6.25	101.670	101.655	101.593	5.5	99.975	99.955	99.935
6	101.217	101.199	101.191	6.375	102.073	102.055	101.995	5.625	100.112	100.092	100.072
6.125	101.679	101.661	101.652	6.5	102.407	102.387	102.328	5.75	100.195	100.175	100.155
6.25	101.574	101.557	101.539	6.625	102.715	102.692	102.635	5.875	100.462	100.442	100.422
6.375	102.091	102.071	102.058	6.75	102.392	102.357	102.350	6	100.539	100.519	100.499
6.5	102.535	102.514	102.502	6.875	102.735	102.698	102.691				
6.625	102.946	102.925	102.914	7	103.044	103.004	102.997				
6.75	102.715	102.700	102.660	7.125	103.333	103.290	103.283				
6.875	103.181	103.166	103.131	7.25	103.269	103.213	103.209				
7	103.567	103.552	103.517	7.375	103.581	103.523	103.519				
7.125	103.875	103.860	103.825	7.5	103.915	103.854	103.850				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.359	98.350	98.341
4.875	98.680	98.671	98.662
5	99.021	99.012	99.003
5.125	99.418	99.410	99.399
5.25	99.733	99.725	99.713
5.375	100.040	100.032	100.020
5.5	100.181	100.173	100.159
5.625	100.047	100.039	100.031
5.75	100.353	100.345	100.337
5.875	100.650	100.642	100.634
6	100.919	100.911	100.903

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625

680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	99.126	99.170	99.151
5.625	99.565	99.603	99.584
5.75	99.891	99.918	99.891
5.875	100.407	100.427	100.397
6	100.855	100.864	100.830
6.125	101.318	101.324	101.290
6.25	101.139	101.147	101.105
6.375	101.577	101.572	101.527
6.5	101.953	101.931	101.882
6.625	102.363	102.346	102.297
6.75	102.114	102.104	102.047
6.875	102.451	102.432	102.371
7	102.762	102.742	102.677
7.125	103.087	103.069	103.004
7.25	102.999	102.971	102.899
7.375	103.285	103.255	103.179

RefiNow Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

DTI > 40%	0	0	0	0	0	0	0	0	0
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R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.750	96.704	96.687	4.5	96.750	96.704	96.687	5	99.032	98.985	98.969
4.625	97.344	97.297	97.281	4.625	97.344	97.297	97.281	5.125	99.698	99.743	99.744
4.75	97.938	97.899	97.900	4.75	97.938	97.899	97.900	5.25	100.309	100.354	100.356
4.875	98.499	98.545	98.546	4.875	98.499	98.545	98.546	5.375	100.468	100.452	100.435
5	99.032	98.985	98.969	5	99.032	98.985	98.969	5.5	101.012	100.994	100.980
5.125	99.698	99.743	99.744	5.125	99.698	99.743	99.744	5.625	101.589	101.572	101.558
5.25	100.309	100.354	100.356	5.25	100.309	100.354	100.356	5.75	102.042	102.025	102.011
5.375	100.468	100.452	100.435	5.375	100.468	100.452	100.435	5.875	101.615	101.397	101.180
5.5	101.012	100.994	100.980	5.5	101.012	100.994	100.980	6	102.049	101.831	101.775
5.625	101.589	101.572	101.558	5.625	101.589	101.572	101.558	6.125	102.496	102.399	102.370
5.75	102.042	102.025	102.011	5.75	102.042	102.025	102.011	6.25	102.692	102.662	102.633
5.875	101.615	101.397	101.180	5.875	101.615	101.397	101.180	6.375	102.096	102.062	102.029
6	102.049	101.831	101.775	6	102.049	101.831	101.775	6.5	102.455	102.422	102.388
6.125	102.496	102.399	102.370	6.125	102.496	102.399	102.370	6.625	102.849	102.815	102.782
6.25	102.692	102.662	102.633	6.25	102.692	102.662	102.633	6.75	102.982	102.987	102.950
6.375	102.096	102.062	102.029	6.375	102.096	102.062	102.029	6.875	102.544	102.528	102.512
6.5	102.455	102.422	102.388	6.5	102.455	102.422	102.388	7	102.846	102.830	102.814
6.625	102.849	102.815	102.782	6.625	102.849	102.815	102.782	7.125	103.088	103.072	103.056
6.75	102.982	102.987	102.950	6.75	102.982	102.987	102.950	7.25	103.316	103.236	103.155
6.875	102.544	102.528	102.512	6.875	102.544	102.528	102.512	7.375	102.432	102.559	102.484
7	102.846	102.830	102.814	7	102.846	102.830	102.814	7.5	102.851	102.979	102.903
7.125	103.088	103.072	103.056	7.125	103.088	103.072	103.056	7.625	103.177	103.130	103.098
7.25	103.316	103.236	103.155	7.25	103.316	103.236	103.155	7.75	103.448	103.402	103.370
7.375	102.432	102.559	102.484	7.375	102.432	102.559	102.484	7.875	102.662	102.565	102.484
7.5	102.851	102.979	102.903	7.5	102.851	102.979	102.903	8	103.038	102.941	102.860
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	97.069	97.022	97.006	4.25	97.069	97.022	97.006	4.625	92.669	92.622	92.606
4.375	97.564	97.517	97.502	4.375	97.564	97.517	97.502	4.75	96.635	96.630	96.632
4.5	98.055	98.008	97.993	4.5	98.055	98.008	97.993	4.875	97.231	97.226	97.227
4.625	98.542	98.496	98.480	4.625	98.542	98.496	98.480	5	97.659	97.655	97.656
4.75	99.354	99.349	99.348	4.75	99.354	99.349	99.348	5.125	98.469	98.465	98.466
4.875	99.887	99.883	99.881	4.875	99.887	99.883	99.881	5.25	99.336	99.319	99.302
5	100.399	100.395	100.393	5	100.399	100.395	100.393	5.375	99.603	99.597	99.453
5.125	100.885	100.880	100.879	5.125	100.885	100.880	100.879	5.5	100.183	100.138	100.124
5.25	100.286	100.239	100.224	5.25	100.286	100.239	100.224	5.625	100.760	100.715	100.701
5.375	100.656	100.656	100.639	5.375	100.656	100.656	100.639	5.75	101.211	100.994	100.776
5.5	101.111	101.110	101.094	5.5	101.111	101.110	101.094	5.875	100.756	100.640	100.611
5.625	101.545	101.544	101.528	5.625	101.545	101.544	101.528	6	101.293	101.300	101.270
5.75	101.158	101.111	101.096	5.75	101.158	101.111	101.096	6.125	101.888	101.895	101.865
5.875	101.192	101.226	101.195	5.875	101.192	101.226	101.195	6.25	101.829	101.612	101.394
6	101.607	101.641	101.609	6	101.607	101.641	101.609	6.375	101.218	101.183	101.175
								6.5	101.710	101.703	101.659
								6.625	102.228	102.221	102.176
								6.75	101.965	101.949	101.932
								6.875	101.632	101.575	101.573
								7	101.996	101.986	101.935
								7.125	102.423	102.421	102.361
								7.25	101.991	101.928	101.885
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	99.336	99.319	99.302	5	97.659	97.655	97.656	4.5	93.630	93.583	93.568
5.375	99.603	99.597	99.453	5.125	98.469	98.465	98.466	4.625	94.117	94.071	94.055
5.5	100.183	100.138	100.124	5.25	99.119	99.113	98.970	4.75	95.104	94.899	94.898
5.625	100.760	100.715	100.701	5.375	99.622	99.616	99.472	4.875	95.587	95.382	95.381
5.75	101.211	100.994	100.776	5.5	100.183	100.138	100.124	5	96.023	95.819	95.818
5.875	100.756	100.640	100.611	5.625	100.760	100.715	100.701	5.125	96.405	96.201	96.200
6	101.293	101.300	101.270	5.75	100.578	100.532	100.515	5.25	96.811	96.795	96.779
6.125	101.888	101.895	101.865	5.875	100.634	100.640	100.611	5.375	96.842	96.826	96.810
6.25	101.829	101.612	101.394	6	101.293	101.300	101.270	5.5	97.195	97.179	97.163
6.375	101.218	101.183	101.175	6.125	101.888	101.895	101.865	5.625	97.551	97.535	97.519
6.5	101.710	101.703	101.659	6.25	101.479	101.432	101.411	5.75	98.167	98.151	98.135
6.625	102.228	102.221	102.176	6.375	101.295	101.260	101.253	5.875	98.356	98.340	98.324
6.75	101.965	101.949	101.932	6.5	101.710	101.703	101.665	6	98.642	98.626	98.609
6.875	101.632	101.575	101.573	6.625	102.228	102.221	102.176	6.125	98.876	98.860	98.844
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	100.309	100.354	100.356	5.25	100.309	100.354	100.356	5.25	100.309	100.354	100.356
5.375	100.468	100.452	100.435	5.375	100.468	100.452	100.435	5.375	100.468	100.452	100.435
5.5	101.012	100.994	100.980	5.5	101.012	100.994	100.980	5.5	101.012	100.994	100.980

5.625	101.589	101.572	101.558	5.625	101.589	101.572	101.558	5.625	101.589	101.572	101.558
5.75	102.042	102.025	102.011	5.75	102.042	102.025	102.011	5.75	102.042	102.025	102.011
5.875	101.615	101.397	101.180	5.875	101.615	101.397	101.180	5.875	101.615	101.397	101.180
6	102.049	101.831	101.775	6	102.049	101.831	101.775	6	102.049	101.831	101.775
6.125	102.496	102.399	102.370	6.125	102.496	102.399	102.370	6.125	102.496	102.399	102.370
6.25	102.692	102.662	102.633	6.25	102.692	102.662	102.633	6.25	102.692	102.662	102.633
6.375	102.096	102.062	102.029	6.375	102.096	102.062	102.029	6.375	102.096	102.062	102.029
6.5	102.455	102.422	102.388	6.5	102.455	102.422	102.388	6.5	102.455	102.422	102.388
6.625	102.849	102.815	102.782	6.625	102.849	102.815	102.782	6.625	102.849	102.815	102.782
6.75	102.982	102.987	102.950	6.75	102.982	102.987	102.950	6.75	102.982	102.987	102.950
6.875	102.544	102.528	102.512	6.875	102.544	102.528	102.512	6.875	102.544	102.528	102.512
7	102.846	102.830	102.814	7	102.846	102.830	102.814	7	102.846	102.830	102.814
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	98.055	98.008	97.993	4.25	97.069	97.022	97.006	5.25	99.336	99.319	99.302
4.625	98.542	98.496	98.480	4.375	97.564	97.517	97.502	5.375	99.603	99.597	99.453
4.75	99.354	99.349	99.348	4.5	98.055	98.008	97.993	5.5	100.183	100.138	100.124
4.875	99.887	99.883	99.881	4.625	98.542	98.496	98.480	5.625	100.760	100.715	100.701
5	100.399	100.395	100.393	4.75	99.354	99.349	99.348	5.75	101.211	100.994	100.776
5.125	100.885	100.880	100.879	4.875	99.887	99.883	99.881	5.875	100.756	100.640	100.611
5.25	100.286	100.239	100.224	5	100.399	100.395	100.393	6	101.293	101.300	101.270
5.375	100.656	100.656	100.639	5.125	100.885	100.880	100.879	6.125	101.888	101.895	101.865
5.5	101.111	101.110	101.094	5.25	100.286	100.239	100.224	6.25	101.829	101.612	101.394
5.625	101.545	101.544	101.528	5.375	100.656	100.656	100.639	6.375	101.218	101.183	101.175
5.75	101.158	101.111	101.096	5.5	101.111	101.110	101.094	6.5	101.710	101.703	101.659
5.875	101.192	101.226	101.195	5.625	101.545	101.544	101.528	6.625	102.228	102.221	102.176
6	101.607	101.641	101.609	5.75	101.158	101.111	101.096	6.75	101.965	101.949	101.932
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	99.336	99.319	99.302	5.25	98.415	98.371	98.357	4.5	93.630	93.583	93.568
5.375	99.603	99.597	99.453	5.375	99.324	99.279	99.265	4.625	94.117	94.071	94.055
5.5	100.183	100.138	100.124	5.5	100.183	100.138	100.124	4.75	95.104	94.899	94.898
5.625	100.760	100.715	100.701	5.625	100.760	100.715	100.701	4.875	95.587	95.382	95.381
5.75	101.211	100.994	100.776	5.75	100.578	100.532	100.515	5	96.023	95.819	95.818
5.875	100.756	100.640	100.611	5.875	100.634	100.640	100.611	5.125	96.405	96.201	96.200
6	101.293	101.300	101.270	6	101.293	101.300	101.270	5.25	96.811	96.795	96.779
6.125	101.888	101.895	101.865	6.125	101.888	101.895	101.865	5.375	96.842	96.826	96.810
6.25	101.829	101.612	101.394	6.25	101.479	101.432	101.411	5.5	97.195	97.179	97.163
6.375	101.218	101.183	101.175	6.375	101.152	101.145	101.100	5.625	97.551	97.535	97.519
6.5	101.710	101.703	101.659	6.5	101.710	101.703	101.659	5.75	98.167	98.151	98.135
6.625	102.228	102.221	102.176	6.625	102.228	102.221	102.176	5.875	98.356	98.340	98.324
6.75	101.965	101.949	101.932	6.75	101.853	101.790	101.752	6	98.642	98.626	98.609
6.875	101.632	101.575	101.573	6.875	101.516	101.515	101.455	6.125	98.876	98.860	98.844

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	99.578	99.569	99.475	5.125	99.578	99.569	99.475	4.75	97.738	97.691	97.752
5.25	100.035	100.018	100.014	5.25	100.035	100.018	100.014	4.875	98.238	98.246	98.347
5.375	100.282	100.274	100.235	5.375	100.282	100.274	100.235	5	98.832	98.785	98.875
5.5	100.744	100.736	100.700	5.5	100.744	100.736	100.700	5.125	99.425	99.379	99.475
5.625	101.285	101.268	101.251	5.625	101.285	101.268	101.251	5.25	100.035	100.018	100.014
5.75	101.800	101.583	101.592	5.75	101.800	101.583	101.592	5.375	100.268	100.252	100.235
5.875	101.415	101.228	101.210	5.875	101.415	101.228	101.210	5.5	100.733	100.717	100.700
6	101.849	101.642	101.626	6	101.849	101.642	101.626	5.625	101.285	101.268	101.251
6.125	102.296	102.079	102.022	6.125	102.296	102.079	102.022	5.75	101.800	101.583	101.592
6.25	102.492	102.274	102.086	6.25	102.492	102.274	102.086	5.875	101.415	101.197	100.980
6.375	101.896	101.862	101.829	6.375	101.896	101.862	101.829	6	101.849	101.631	101.414
6.5	102.255	102.222	102.188	6.5	102.255	102.222	102.188	6.125	102.296	102.079	101.861
6.625	102.649	102.615	102.582	6.625	102.649	102.615	102.582	6.25	102.492	102.274	102.086
6.75	102.782	102.766	102.750	6.75	102.782	102.766	102.750	6.375	101.896	101.862	101.829
6.875	102.344	102.328	102.312	6.875	102.344	102.328	102.312	6.5	102.255	102.222	102.188
7	102.646	102.630	102.614	7	102.646	102.630	102.614	6.625	102.649	102.615	102.582
7.125	102.888	102.872	102.856	7.125	102.888	102.872	102.856	6.75	102.782	102.766	102.750
7.25	103.116	103.036	102.955	7.25	103.116	103.036	102.955	6.875	102.344	102.328	102.312
7.375	102.188	102.142	102.110	7.375	102.188	102.142	102.110	7	102.646	102.630	102.614
7.5	102.591	102.544	102.512	7.5	102.591	102.544	102.512	7.125	102.888	102.872	102.856
7.625	102.977	102.930	102.898	7.625	102.977	102.930	102.898	7.25	103.116	103.036	102.955
7.75	103.248	103.202	103.170	7.75	103.248	103.202	103.170	7.375	102.188	102.142	102.110
7.875	102.462	102.365	102.284	7.875	102.462	102.365	102.284	7.5	102.591	102.544	102.512
8	102.838	102.741	102.660	8	102.838	102.741	102.660	7.625	102.977	102.930	102.898
8.125	103.203	103.106	103.025	8.125	103.203	103.106	103.025	7.75	103.248	103.202	103.170
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.869	96.822	96.806	4.25	96.869	96.822	96.806	4.875	96.822	96.837	96.938
4.375	97.364	97.317	97.302	4.375	97.364	97.317	97.302	5	97.350	97.365	97.466
4.5	97.855	97.808	97.793	4.5	97.855	97.808	97.793	5.125	97.950	97.965	98.066
4.625	98.342	98.296	98.280	4.625	98.342	98.296	98.280	5.25	99.387	99.381	99.238
4.75	98.925	98.920	98.919	4.75	98.925	98.920	98.919	5.375	99.816	99.810	99.665
4.875	99.351	99.346	99.345	4.875	99.351	99.346	99.345	5.5	100.231	100.225	100.079
5	99.745	99.740	99.739	5	99.745	99.740	99.739	5.625	100.604	100.598	100.451
5.125	100.105	100.100	100.099	5.125	100.105	100.100	100.099	5.75	101.011	100.794	100.576
5.25	100.086	100.039	100.024	5.25	100.086	100.039	100.024	5.875	100.816	100.804	100.788
5.375	100.062	100.061	100.044	5.375	100.062	100.061	100.044	6	101.156	101.142	101.127
5.5	100.403	100.402	100.386	5.5	100.403	100.402	100.386	6.125	101.508	101.448	101.435
5.625	100.730	100.729	100.712	5.625	100.730	100.729	100.712	6.25	101.629	101.412	101.194
5.75	100.958	100.911	100.896	5.75	100.958	100.911	100.896	6.375	101.485	101.451	101.443
5.875	100.597	100.631	100.599	5.875	100.597	100.631	100.599	6.5	101.744	101.707	101.700
6	100.943	100.949	100.917	6	100.943	100.949	100.917	6.625	102.016	101.977	101.971
								6.75	101.769	101.749	101.732
								6.875	102.005	101.948	101.946
								7	102.247	102.188	102.186
								7.125	101.701	101.685	101.669
								7.25	101.791	101.728	101.685
								7.375	100.951	101.015	101.040
								7.5	101.353	101.337	101.362
								7.625	101.739	101.693	101.661
								7.75	102.011	101.964	101.932
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	101.744	101.707	101.700	6.125	101.530	101.513	101.501	4.5	93.430	93.383	93.368
6.625	102.016	101.977	101.971	6.25	101.279	101.232	101.211	4.625	93.917	93.871	93.855
6.75	101.769	101.749	101.732	6.375	101.551	101.517	101.509	4.75	94.656	94.640	94.623
6.875	102.005	101.948	101.946	6.5	101.838	101.802	101.795	4.875	95.000	94.901	94.885
7	102.247	102.188	102.186	6.625	102.145	102.106	102.100	5	95.308	95.292	95.276
7.125	101.701	101.685	101.669	6.75	101.826	101.772	101.770	5.125	95.562	95.531	95.515
7.25	101.791	101.728	101.685	6.875	102.096	102.039	102.037	5.25	96.611	96.595	96.579
7.375	100.951	101.015	101.040	7	102.368	102.308	102.306	5.375	96.642	96.626	96.610
7.5	101.353	101.337	101.362	7.125	101.585	101.522	101.479	5.5	96.995	96.979	96.963
7.625	101.739	101.693	101.661	7.25	101.841	101.778	101.735	5.625	97.351	97.335	97.319
7.75	102.011	101.964	101.932	7.375	101.001	101.015	101.040	5.75	97.967	97.951	97.935
				7.5	101.403	101.357	101.362	5.875	98.156	98.140	98.124
				7.625	101.789	101.743	101.711	6	98.442	98.426	98.409
								6.125	98.676	98.660	98.644
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	101.896	101.862	101.829	6.375	101.896	101.862	101.829	6	101.849	101.631	101.414

6.5	102.255	102.222	102.188	6.5	102.255	102.222	102.188	6.125	102.296	102.079	101.861
6.625	102.649	102.615	102.582	6.625	102.649	102.615	102.582	6.25	102.492	102.274	102.086
6.75	102.782	102.766	102.750	6.75	102.782	102.766	102.750	6.375	101.896	101.862	101.829
6.875	102.344	102.328	102.312	6.875	102.344	102.328	102.312	6.5	102.255	102.222	102.188
7	102.646	102.630	102.614	7	102.646	102.630	102.614	6.625	102.649	102.615	102.582
7.125	102.888	102.872	102.856	7.125	102.888	102.872	102.856	6.75	102.782	102.766	102.750
7.25	103.116	103.036	102.955	7.25	103.116	103.036	102.955	6.875	102.344	102.328	102.312
7.375	102.188	102.142	102.110	7.375	102.188	102.142	102.110	7	102.646	102.630	102.614
7.5	102.591	102.544	102.512	7.5	102.591	102.544	102.512	7.125	102.888	102.872	102.856
7.625	102.977	102.930	102.898	7.625	102.977	102.930	102.898	7.25	103.116	103.036	102.955
7.75	103.248	103.202	103.170	7.75	103.248	103.202	103.170	7.375	102.188	102.142	102.110
7.875	102.462	102.365	102.284	7.875	102.462	102.365	102.284	7.5	102.591	102.544	102.512
8	102.838	102.741	102.660	8	102.838	102.741	102.660	7.625	102.977	102.930	102.898
8.125	103.203	103.106	103.025	8.125	103.203	103.106	103.025	7.75	103.248	103.202	103.170
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.855	97.808	97.793	4.5	97.855	97.808	97.793	6.625	101.786	101.753	101.719
4.625	98.342	98.296	98.280	4.625	98.342	98.296	98.280	6.75	101.765	101.749	101.732
4.75	98.925	98.920	98.919	4.75	98.925	98.920	98.919	6.875	101.156	101.140	101.124
4.875	99.351	99.346	99.345	4.875	99.351	99.346	99.345	7	101.459	101.443	101.427
5	99.745	99.740	99.739	5	99.745	99.740	99.739	7.125	101.701	101.685	101.669
5.125	100.105	100.100	100.099	5.125	100.105	100.100	100.099	7.25	101.791	101.728	101.685
5.25	100.086	100.039	100.024	5.25	100.086	100.039	100.024	7.375	100.951	101.015	101.040
5.375	100.062	100.061	100.044	5.375	100.062	100.061	100.044	7.5	101.353	101.337	101.362
5.5	100.403	100.402	100.386	5.5	100.403	100.402	100.386	7.625	101.739	101.693	101.661
5.625	100.730	100.729	100.712	5.625	100.730	100.729	100.712	7.75	102.011	101.964	101.932
5.75	100.958	100.911	100.896	5.75	100.958	100.911	100.896				
5.875	100.597	100.631	100.599	5.875	100.597	100.631	100.599				
6	100.943	100.949	100.917	6	100.914	100.949	100.917				
6.125	101.315	101.299	101.238	6.125	101.217	101.251	101.220				
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	101.393	101.359	101.326	6.125	101.039	101.065	101.136	4.5	93.430	93.383	93.368
6.625	101.786	101.753	101.719	6.25	101.279	101.232	101.211	4.625	93.917	93.871	93.855
6.75	101.765	101.749	101.732	6.375	100.452	100.466	100.521	4.75	94.656	94.640	94.623
6.875	101.156	101.140	101.124	6.5	100.913	100.900	100.956	4.875	95.000	94.901	94.885
7	101.459	101.443	101.427	6.625	101.366	101.303	101.342	5	95.308	95.292	95.276
7.125	101.701	101.685	101.669	6.75	101.653	101.590	101.552	5.125	95.562	95.531	95.515
7.25	101.791	101.728	101.685	6.875	100.891	100.909	100.949	5.25	96.611	96.595	96.579
7.375	100.951	101.015	101.040	7	101.231	101.250	101.290	5.375	96.642	96.626	96.610
7.5	101.353	101.337	101.362	7.125	101.585	101.522	101.479	5.5	96.995	96.979	96.963
7.625	101.739	101.693	101.661	7.25	101.841	101.778	101.735	5.625	97.351	97.335	97.319
7.75	102.011	101.964	101.932	7.375	101.001	101.015	101.040	5.75	97.967	97.951	97.935
				7.5	101.403	101.357	101.362	5.875	98.156	98.140	98.124
				7.625	101.789	101.743	101.711	6	98.442	98.426	98.409
								6.125	98.676	98.660	98.644

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	99.413	99.265	98.965	6.75	96.813	96.665	96.365
6.875	99.912	99.764	99.464	6.875	97.312	97.164	96.864
7	100.400	100.252	99.952	7	97.800	97.652	97.352
7.125	100.819	100.671	100.371	7.125	98.219	98.071	97.771
7.25	101.239	101.091	100.791	7.25	98.639	98.491	98.191
7.375	101.318	101.105	100.805	7.375	98.718	98.505	98.205
7.5	101.756	101.543	101.243	7.5	99.156	98.943	98.643
7.625	102.155	101.942	101.642	7.625	99.555	99.342	99.042
7.75	102.535	102.322	102.022	7.75	99.935	99.722	99.422
7.875	102.100	101.821	101.521	7.875	99.500	99.221	98.921
8	102.508	102.229	101.929	8	99.908	99.629	99.329
8.125	102.857	102.578	102.278	8.125	100.257	99.978	99.678
8.25	103.197	102.918	102.618	8.25	100.597	100.318	100.018

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.413	97.265	96.965	6.75	94.813	94.665	94.365
6.875	97.912	97.764	97.464	6.875	95.312	95.164	94.864
7	98.400	98.252	97.952	7	95.800	95.652	95.352
7.125	98.819	98.671	98.371	7.125	96.219	96.071	95.771
7.25	99.239	99.091	98.791	7.25	96.639	96.491	96.191
7.375	99.318	99.105	98.805	7.375	96.718	96.505	96.205
7.5	99.756	99.543	99.243	7.5	97.156	96.943	96.643
7.625	100.155	99.942	99.642	7.625	97.555	97.342	97.042
7.75	100.535	100.322	100.022	7.75	97.935	97.722	97.422
7.875	100.100	99.821	99.521	7.875	97.500	97.221	96.921
8	100.508	100.229	99.929	8	97.908	97.629	97.329
8.125	100.857	100.578	100.278	8.125	98.257	97.978	97.678
8.25	101.197	100.918	100.618	8.25	98.597	98.318	98.018

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.