



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

6.25	101.065	101.065	101.009	6.25	99.635	99.588	99.573
6.375	101.518	101.518	101.467	6.375	100.080	100.033	100.018
6.5	101.914	101.914	101.868	6.5	100.275	100.228	100.213
6.625	102.163	102.163	102.123	6.625	99.802	99.736	99.721
6.75	102.083	102.083	102.048	6.75	100.400	100.216	100.099
6.875	102.466	102.465	102.434	6.875	100.570	100.396	100.370
7	102.775	102.769	102.744	7	100.734	100.550	100.504

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.027	98.089	98.000	5	97.731	97.793	97.705	5	95.447	95.384	95.322
5.125	98.323	98.380	98.288	5.125	98.098	98.155	98.063	5.125	96.106	96.043	95.981
5.25	98.612	98.665	98.569	5.25	98.440	98.492	98.397	5.25	96.585	96.522	96.460
5.375	98.893	98.941	98.842	5.375	98.751	98.800	98.700	5.375	97.250	97.187	97.124
5.5	99.155	99.199	99.095	5.5	99.091	99.134	99.031	5.5	97.732	97.669	97.606
5.625	99.392	99.431	99.323	5.625	99.468	99.507	99.400	5.625	98.215	98.152	98.089
5.75	99.653	99.687	99.576	5.75	99.764	99.799	99.688	5.75	98.699	98.636	98.573
5.875	99.934	99.964	99.850	5.875	99.951	99.982	99.867	5.875	98.978	98.915	98.853
6	100.200	100.226	100.107	6	100.140	100.166	100.047	6	99.433	99.370	99.308
6.125	100.466	100.487	100.364	6.125	100.338	100.359	100.236	6.125	99.698	99.635	99.573
6.25	100.718	100.734	100.608	6.25	100.497	100.514	100.387	6.25	100.153	100.090	100.027
6.375	100.914	100.926	100.795	6.375	100.606	100.618	100.488	6.375	100.228	100.165	100.102
6.5	101.045	101.053	100.919	6.5	100.697	100.705	100.571	6.5	100.495	100.432	100.369
6.625	101.171	101.174	101.036	6.625	100.770	100.773	100.635	6.625	100.572	100.509	100.447
6.75	101.282	101.280	101.138	6.75	100.835	100.834	100.692	6.75	100.649	100.586	100.524
6.875	101.351	101.345	101.199	6.875	100.893	100.887	100.741	6.875	100.726	100.663	100.601
7	101.697	101.695	101.554	7	101.088	101.078	100.928	7	100.805	100.742	100.679
7.125	102.320	102.313	102.167	7.125	101.480	101.473	101.327	7.125	100.885	100.822	100.759
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	98.231	98.293	98.204	5	97.928	97.990	97.902	5	95.516	95.453	95.390
5.125	98.527	98.584	98.492	5.125	98.294	98.351	98.259	5.125	96.174	96.111	96.048
5.25	98.816	98.869	98.773	5.25	98.635	98.688	98.592	5.25	96.653	96.590	96.527
5.375	99.098	99.146	99.046	5.375	98.946	98.994	98.894	5.375	97.318	97.255	97.192
5.5	99.360	99.403	99.300	5.5	99.284	99.328	99.225	5.5	97.800	97.737	97.674
5.625	99.597	99.636	99.529	5.625	99.662	99.701	99.593	5.625	98.283	98.220	98.157
5.75	99.859	99.894	99.783	5.75	99.958	99.992	99.881	5.75	98.767	98.704	98.641
5.875	100.142	100.172	100.057	5.875	100.145	100.175	100.060	5.875	99.046	98.983	98.920
6	100.409	100.435	100.316	6	100.334	100.360	100.241	6	99.501	99.438	99.375
6.125	100.676	100.698	100.575	6.125	100.533	100.554	100.432	6.125	99.767	99.704	99.641
6.25	100.930	100.947	100.820	6.25	100.694	100.711	100.584	6.25	100.221	100.158	100.095
6.375	101.128	101.140	101.010	6.375	100.805	100.817	100.687	6.375	100.296	100.233	100.170
6.5	101.262	101.270	101.136	6.5	100.900	100.907	100.773	6.5	100.563	100.500	100.437
6.625	101.391	101.394	101.256	6.625	100.975	100.978	100.841	6.625	100.640	100.577	100.514
6.75	101.504	101.502	101.361	6.75	101.044	101.043	100.901	6.75	100.717	100.654	100.591
6.875	101.575	101.569	101.424	6.875	101.106	101.100	100.954	6.875	100.794	100.731	100.668
7	101.922	101.921	101.779	7	101.304	101.293	101.144	7	100.873	100.810	100.747
7.125	102.547	102.541	102.395	7.125	101.699	101.691	101.545	7.125	100.953	100.890	100.827

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	96.507	96.461	96.459	5.75	100.307	100.260	100.245	5	98.890	98.870	98.850
5.125	97.126	97.080	97.078	5.875	100.838	100.792	100.776	5.125	99.048	99.028	99.008
5.25	97.548	97.502	97.486	6	101.314	101.268	101.252	5.25	99.548	99.528	99.508
5.375	98.297	98.243	98.224	6.125	101.672	101.626	101.611	5.375	99.799	99.779	99.759
5.5	99.535	99.515	99.495	6.25	101.405	101.359	101.344	5.5	100.140	100.120	100.100
5.625	100.125	100.105	100.085	6.375	101.893	101.846	101.831	5.625	100.281	100.261	100.241
5.75	100.531	100.511	100.491	6.5	102.326	102.280	102.264	5.75	100.328	100.308	100.288
5.875	101.097	101.077	101.057	6.625	102.637	102.591	102.575	5.875	100.600	100.580	100.560
6	101.619	101.599	101.579	6.75	102.227	102.180	102.151	6	100.687	100.667	100.647
6.125	102.099	102.079	102.059	6.875	102.679	102.633	102.604				
6.25	101.895	101.875	101.855	7	103.084	103.037	103.008				
6.375	102.376	102.356	102.336	7.125	103.365	103.319	103.290				
6.5	102.817	102.797	102.777	7.25	102.938	102.892	102.863				
6.625	103.251	103.231	103.211	7.375	103.351	103.305	103.276				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.405	97.388	97.368
5.125	97.708	97.692	97.671
5.25	98.008	97.991	97.971
5.375	98.289	98.272	98.251
5.5	98.560	98.544	98.523
5.625	98.781	98.764	98.743
5.75	98.798	98.782	98.745
5.875	99.020	99.003	98.967
6	99.447	99.430	99.393

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	98.297	98.243	98.224	5.75	100.709	100.684	100.669	5	98.890	98.870	98.850
5.5	98.811	98.757	98.738	5.875	101.172	101.147	101.132	5.125	99.048	99.028	99.008
5.625	99.292	99.238	99.219	6	101.625	101.599	101.584	5.25	99.548	99.528	99.508
5.75	100.107	100.093	100.090	6.125	101.841	101.814	101.799	5.375	99.799	99.779	99.759
5.875	100.700	100.680	100.680	6.25	101.671	101.605	101.593	5.5	100.140	100.120	100.100
6	101.246	101.226	101.225	6.375	102.074	102.008	101.996	5.625	100.281	100.261	100.241
6.125	101.745	101.723	101.722	6.5	102.409	102.342	102.330	5.75	100.328	100.308	100.288
6.25	101.577	101.561	101.547	6.625	102.717	102.649	102.637	5.875	100.600	100.580	100.560
6.375	102.100	102.081	102.070	6.75	102.452	102.444	102.436	6	100.687	100.667	100.647
6.5	102.542	102.523	102.511	6.875	102.796	102.788	102.780				
6.625	102.960	102.940	102.927	7	103.106	103.098	103.090				
6.75	102.701	102.687	102.655	7.125	103.394	103.386	103.378				
6.875	103.179	103.165	103.137	7.25	103.195	103.187	103.166				
7	103.566	103.553	103.526	7.375	103.508	103.500	103.479				
7.125	103.935	103.921	103.896	7.5	103.844	103.834	103.814				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.525	98.515	98.506
4.875	98.844	98.834	98.825
5	99.181	99.171	99.162
5.125	99.518	99.509	99.501
5.25	99.832	99.823	99.815
5.375	100.138	100.129	100.121
5.5	100.269	100.260	100.252
5.625	100.147	100.139	100.131
5.75	100.453	100.445	100.437
5.875	100.748	100.740	100.732
6	101.007	100.999	100.991

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	99.011	99.075	98.976
5.625	99.451	99.513	99.414
5.75	99.822	99.848	99.753
5.875	100.337	100.368	100.269
6	100.804	100.835	100.732
6.125	101.270	101.298	101.195
6.25	101.134	101.142	101.042
6.375	101.552	101.558	101.454
6.5	101.948	101.951	101.843
6.625	102.372	102.383	102.274
6.75	102.105	102.095	102.006
6.875	102.453	102.452	102.358
7	102.754	102.771	102.674
7.125	103.084	103.101	103.003
7.25	103.036	103.009	102.945
7.375	103.322	103.306	103.239

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	97.044	96.998	96.982	4.5	97.044	96.998	96.982	5	99.201	99.154	99.138
4.625	97.671	97.625	97.608	4.625	97.671	97.625	97.608	5.125	99.785	99.739	99.722
4.75	98.282	98.235	98.219	4.75	98.282	98.235	98.219	5.25	100.343	100.296	100.286
4.875	98.593	98.546	98.530	4.875	98.593	98.546	98.530	5.375	100.500	100.484	100.467
5	99.201	99.154	99.138	5	99.201	99.154	99.138	5.5	100.989	100.944	100.927
5.125	99.785	99.739	99.722	5.125	99.785	99.739	99.722	5.625	101.527	101.477	101.461
5.25	100.343	100.296	100.286	5.25	100.343	100.296	100.286	5.75	102.010	101.918	101.916
5.375	100.500	100.484	100.467	5.375	100.500	100.484	100.467	5.875	101.600	101.383	101.165
5.5	100.989	100.944	100.927	5.5	100.989	100.944	100.927	6	102.044	101.826	101.756
5.625	101.527	101.477	101.461	5.625	101.527	101.477	101.461	6.125	102.513	102.372	102.356
5.75	102.010	101.918	101.916	5.75	102.010	101.918	101.916	6.25	102.725	102.642	102.625
5.875	101.600	101.383	101.165	5.875	101.600	101.383	101.165	6.375	102.119	102.039	101.959
6	102.044	101.826	101.756	6	102.044	101.826	101.756	6.5	102.467	102.386	102.306
6.125	102.513	102.372	102.356	6.125	102.513	102.372	102.356	6.625	102.858	102.780	102.748
6.25	102.725	102.642	102.625	6.25	102.725	102.642	102.625	6.75	103.051	103.011	102.978
6.375	102.119	102.039	101.959	6.375	102.119	102.039	101.959	6.875	102.600	102.520	102.439
6.5	102.467	102.386	102.306	6.5	102.467	102.386	102.306	7	102.898	102.817	102.737
6.625	102.858	102.780	102.748	6.625	102.858	102.780	102.748	7.125	103.134	103.054	102.986
6.75	103.051	103.011	102.978	6.75	103.051	103.011	102.978	7.25	103.356	103.276	103.217
6.875	102.600	102.520	102.439	6.875	102.600	102.520	102.439	7.375	102.402	102.513	102.451
7	102.898	102.817	102.737	7	102.898	102.817	102.737	7.5	102.823	102.934	102.872
7.125	103.134	103.054	102.986	7.125	103.134	103.054	102.986	7.625	103.190	103.143	103.105
7.25	103.356	103.276	103.217	7.25	103.356	103.276	103.217	7.75	103.461	103.414	103.376
7.375	102.402	102.513	102.451	7.375	102.402	102.513	102.451	7.875	102.668	102.571	102.484
7.5	102.823	102.934	102.872	7.5	102.823	102.934	102.872	8	103.044	102.947	102.861
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	97.378	97.331	97.316	4.25	97.378	97.331	97.316	4.5	92.369	92.323	92.307
4.375	97.872	97.826	97.810	4.375	97.872	97.826	97.810	4.625	92.996	92.950	92.933
4.5	98.363	98.316	98.301	4.5	98.363	98.316	98.301	4.75	96.525	96.505	96.518
4.625	98.850	98.803	98.788	4.625	98.850	98.803	98.788	4.875	97.122	97.101	97.115
4.75	99.333	99.349	99.271	4.75	99.333	99.349	99.271	5	97.551	97.530	97.544
4.875	99.765	99.885	99.745	4.875	99.765	99.885	99.745	5.125	98.362	98.342	98.355
5	100.279	100.399	100.259	5	100.279	100.399	100.259	5.25	99.369	99.352	99.335
5.125	100.768	100.888	100.748	5.125	100.768	100.888	100.748	5.375	99.573	99.567	99.418
5.25	100.498	100.452	100.436	5.25	100.498	100.452	100.436	5.5	100.159	100.078	100.066
5.375	100.540	100.641	100.545	5.375	100.540	100.641	100.545	5.625	100.698	100.607	100.605
5.5	100.996	101.097	101.002	5.5	100.996	101.097	101.002	5.75	101.222	101.004	100.814
5.625	101.431	101.532	101.437	5.625	101.431	101.532	101.437	5.875	100.742	100.605	100.588
5.75	101.288	101.241	101.226	5.75	101.288	101.241	101.226	6	101.277	101.268	101.251
5.875	101.251	101.332	101.203	5.875	101.251	101.332	101.203	6.125	101.877	101.868	101.851
6	101.667	101.748	101.620	6	101.667	101.748	101.620	6.25	101.862	101.645	101.450
								6.375	101.232	101.200	101.192
								6.5	101.729	101.722	101.690
								6.625	102.250	102.244	102.211
								6.75	102.064	102.000	101.968
								6.875	101.652	101.635	101.588
								7	102.127	102.110	102.063
								7.125	102.565	102.548	102.500
								7.25	101.877	101.813	101.773
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	99.369	99.352	99.335	5	97.551	97.530	97.544	4.5	93.938	93.891	93.876
5.375	99.573	99.567	99.418	5.125	98.362	98.342	98.355	4.625	94.425	94.378	94.363
5.5	100.159	100.078	100.066	5.25	99.089	99.083	98.932	4.75	95.057	95.040	95.024
5.625	100.698	100.607	100.605	5.375	99.592	99.586	99.435	4.875	95.469	95.389	95.271
5.75	101.222	101.004	100.814	5.5	100.159	100.073	100.066	5	95.911	95.831	95.691
5.875	100.742	100.605	100.588	5.625	100.698	100.607	100.605	5.125	96.299	96.219	96.079
6	101.277	101.268	101.251	5.75	100.927	100.880	100.864	5.25	96.977	96.961	96.945
6.125	101.877	101.868	101.851	5.875	100.615	100.605	100.588	5.375	96.994	96.978	96.962
6.25	101.862	101.645	101.450	6	101.277	101.268	101.251	5.5	97.331	97.315	97.299
6.375	101.232	101.200	101.192	6.125	101.877	101.868	101.851	5.625	97.672	97.656	97.640
6.5	101.729	101.722	101.690	6.25	101.570	101.523	101.500	5.75	98.300	98.284	98.268
6.625	102.250	102.244	102.211	6.375	101.309	101.277	101.269	5.875	98.472	98.456	98.440
6.75	102.064	102.000	101.968	6.5	101.729	101.722	101.690	6	98.741	98.725	98.709
6.875	101.652	101.635	101.588	6.625	102.250	102.244	102.211	6.125	98.962	98.946	98.930
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	100.343	100.296	100.286	5.25	100.343	100.296	100.286	5.25	100.343	100.296	100.286
5.375	100.500	100.484	100.467	5.375	100.500	100.484	100.467	5.375	100.500	100.484	100.467

5.5	100.989	100.944	100.927	5.5	100.989	100.944	100.927	5.5	100.989	100.944	100.927
5.625	101.527	101.477	101.461	5.625	101.527	101.477	101.461	5.625	101.527	101.477	101.461
5.75	102.010	101.918	101.916	5.75	102.010	101.918	101.916	5.75	102.010	101.918	101.916
5.875	101.600	101.383	101.165	5.875	101.600	101.383	101.165	5.875	101.600	101.383	101.165
6	102.044	101.826	101.756	6	102.044	101.826	101.756	6	102.044	101.826	101.756
6.125	102.513	102.372	102.356	6.125	102.513	102.372	102.356	6.125	102.513	102.372	102.356
6.25	102.725	102.642	102.625	6.25	102.725	102.642	102.625	6.25	102.725	102.642	102.625
6.375	102.119	102.039	101.959	6.375	102.119	102.039	101.959	6.375	102.119	102.039	101.959
6.5	102.467	102.386	102.306	6.5	102.467	102.386	102.306	6.5	102.467	102.386	102.306
6.625	102.858	102.780	102.748	6.625	102.858	102.780	102.748	6.625	102.858	102.780	102.748
6.75	103.051	103.011	102.978	6.75	103.051	103.011	102.978	6.75	103.051	103.011	102.978
6.875	102.600	102.520	102.439	6.875	102.600	102.520	102.439	6.875	102.600	102.520	102.439
7	102.898	102.817	102.737	7	102.898	102.817	102.737	7	102.898	102.817	102.737
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	98.363	98.316	98.301	4.25	97.378	97.331	97.316	5.25	99.369	99.352	99.335
4.625	98.850	98.803	98.788	4.375	97.872	97.826	97.810	5.375	99.573	99.567	99.418
4.75	99.333	99.349	99.271	4.5	98.363	98.316	98.301	5.5	100.159	100.078	100.066
4.875	99.765	99.885	99.745	4.625	98.850	98.803	98.788	5.625	100.698	100.607	100.605
5	100.279	100.399	100.259	4.75	99.333	99.349	99.271	5.75	101.222	101.004	100.814
5.125	100.768	100.888	100.748	4.875	99.765	99.885	99.745	5.875	100.742	100.605	100.588
5.25	100.498	100.452	100.436	5	100.279	100.399	100.259	6	101.277	101.268	101.251
5.375	100.540	100.641	100.545	5.125	100.768	100.888	100.748	6.125	101.877	101.868	101.851
5.5	100.996	101.097	101.002	5.25	100.498	100.452	100.436	6.25	101.862	101.645	101.450
5.625	101.431	101.532	101.437	5.375	100.540	100.641	100.545	6.375	101.232	101.200	101.192
5.75	101.288	101.241	101.226	5.5	100.996	101.097	101.002	6.5	101.729	101.722	101.690
5.875	101.251	101.332	101.203	5.625	101.431	101.532	101.437	6.625	102.250	102.244	102.211
6	101.667	101.748	101.620	5.75	101.288	101.241	101.226	6.75	102.064	102.000	101.968
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	99.369	99.352	99.335	5.25	98.732	98.685	98.669	4.5	93.938	93.891	93.876
5.375	99.573	99.567	99.418	5.375	99.308	99.261	99.245	4.625	94.425	94.378	94.363
5.5	100.159	100.078	100.066	5.5	100.159	100.068	100.066	4.75	95.057	95.040	95.024
5.625	100.698	100.607	100.605	5.625	100.698	100.607	100.605	4.875	95.469	95.389	95.271
5.75	101.222	101.004	100.814	5.75	100.927	100.880	100.864	5	95.911	95.831	95.691
5.875	100.742	100.605	100.588	5.875	100.615	100.605	100.588	5.125	96.299	96.219	96.079
6	101.277	101.268	101.251	6	101.277	101.268	101.251	5.25	96.977	96.961	96.945
6.125	101.877	101.868	101.851	6.125	101.877	101.868	101.851	5.375	96.994	96.978	96.962
6.25	101.862	101.645	101.450	6.25	101.570	101.523	101.500	5.5	97.331	97.315	97.299
6.375	101.232	101.200	101.192	6.375	101.167	101.160	101.128	5.625	97.672	97.656	97.640
6.5	101.729	101.722	101.690	6.5	101.729	101.722	101.690	5.75	98.300	98.284	98.268
6.625	102.250	102.244	102.211	6.625	102.250	102.244	102.211	5.875	98.472	98.456	98.440
6.75	102.064	102.000	101.968	6.75	102.114	102.050	102.018	6	98.741	98.725	98.709
6.875	101.652	101.635	101.588	6.875	101.652	101.635	101.588	6.125	98.962	98.946	98.930

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	99.585	99.563	99.522	5.125	99.585	99.563	99.522	4.75	98.082	98.035	98.019
5.25	100.143	100.096	100.080	5.25	100.143	100.096	100.080	4.875	98.393	98.346	98.330
5.375	100.300	100.284	100.267	5.375	100.300	100.284	100.267	5	99.001	98.954	98.938
5.5	100.761	100.744	100.727	5.5	100.761	100.744	100.727	5.125	99.585	99.539	99.522
5.625	101.294	101.277	101.260	5.625	101.294	101.277	101.260	5.25	100.143	100.096	100.080
5.75	101.810	101.593	101.523	5.75	101.810	101.593	101.523	5.375	100.300	100.284	100.267
5.875	101.400	101.214	101.196	5.875	101.400	101.214	101.196	5.5	100.761	100.744	100.727
6	101.844	101.630	101.612	6	101.844	101.630	101.612	5.625	101.294	101.277	101.260
6.125	102.313	102.096	102.010	6.125	102.313	102.096	102.010	5.75	101.810	101.593	101.523
6.25	102.525	102.307	102.143	6.25	102.525	102.307	102.143	5.875	101.400	101.183	100.965
6.375	101.919	101.839	101.797	6.375	101.919	101.839	101.797	6	101.844	101.626	101.408
6.5	102.267	102.186	102.155	6.5	102.267	102.186	102.155	6.125	102.313	102.096	101.878
6.625	102.658	102.578	102.497	6.625	102.658	102.578	102.497	6.25	102.525	102.307	102.143
6.75	102.851	102.770	102.690	6.75	102.851	102.770	102.690	6.375	101.919	101.839	101.759
6.875	102.400	102.320	102.239	6.875	102.400	102.320	102.239	6.5	102.267	102.186	102.106
7	102.698	102.617	102.537	7	102.698	102.617	102.537	6.625	102.658	102.578	102.497
7.125	102.934	102.854	102.773	7.125	102.934	102.854	102.773	6.75	102.851	102.770	102.690
7.25	103.156	103.076	103.017	7.25	103.156	103.076	103.017	6.875	102.400	102.320	102.239
7.375	102.202	102.155	102.117	7.375	102.202	102.155	102.117	7	102.698	102.617	102.537
7.5	102.604	102.557	102.519	7.5	102.604	102.557	102.519	7.125	102.934	102.854	102.773
7.625	102.990	102.943	102.905	7.625	102.990	102.943	102.905	7.25	103.156	103.076	103.017
7.75	103.261	103.214	103.176	7.75	103.261	103.214	103.176	7.375	102.202	102.155	102.117
7.875	102.468	102.371	102.284	7.875	102.468	102.371	102.284	7.5	102.604	102.557	102.519
8	102.844	102.747	102.661	8	102.844	102.747	102.661	7.625	102.990	102.943	102.905
8.125	103.209	103.112	103.025	8.125	103.209	103.112	103.025	7.75	103.261	103.214	103.176
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	97.178	97.131	97.116	4.25	97.178	97.131	97.116	4.875	96.712	96.712	96.826
4.375	97.672	97.626	97.610	4.375	97.672	97.626	97.610	5	97.242	97.241	97.355
4.5	98.163	98.116	98.101	4.5	98.163	98.116	98.101	5.125	97.843	97.842	97.956
4.625	98.650	98.603	98.588	4.625	98.650	98.603	98.588	5.25	99.355	99.349	99.199
4.75	99.133	99.086	99.071	4.75	99.133	99.086	99.071	5.375	99.784	99.778	99.627
4.875	99.232	99.352	99.212	4.875	99.232	99.352	99.212	5.5	100.200	100.194	100.041
5	99.628	99.748	99.608	5	99.628	99.748	99.608	5.625	100.573	100.567	100.414
5.125	99.991	100.111	99.971	5.125	99.991	100.111	99.971	5.75	101.022	100.804	100.614
5.25	100.298	100.252	100.236	5.25	100.298	100.252	100.236	5.875	100.801	100.791	100.774
5.375	99.946	100.046	99.951	5.375	99.946	100.046	99.951	6	101.142	101.131	101.114
5.5	100.287	100.388	100.293	5.5	100.287	100.388	100.293	6.125	101.525	101.439	101.422
5.625	100.641	100.715	100.620	5.625	100.641	100.715	100.620	6.25	101.662	101.445	101.250
5.75	101.088	101.041	101.026	5.75	101.088	101.041	101.026	6.375	101.498	101.465	101.457
5.875	100.666	100.736	100.607	5.875	100.654	100.736	100.607	6.5	101.757	101.724	101.716
6	101.049	101.054	100.975	6	100.973	101.054	100.926	6.625	102.029	101.996	101.988
								6.75	101.864	101.800	101.768
								6.875	101.994	101.939	101.937
								7	102.236	102.181	102.179
								7.125	101.747	101.666	101.612
								7.25	101.677	101.613	101.573
								7.375	100.857	100.969	101.007
								7.5	101.180	101.292	101.329
								7.625	101.565	101.518	101.480
								7.75	101.836	101.789	101.751
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	101.757	101.724	101.716	6.125	101.516	101.505	101.488	4.5	93.738	93.691	93.676
6.625	102.029	101.996	101.988	6.25	101.370	101.323	101.300	4.625	94.225	94.178	94.163
6.75	101.864	101.800	101.768	6.375	101.564	101.532	101.524	4.75	94.857	94.840	94.824
6.875	101.994	101.939	101.937	6.5	101.851	101.818	101.810	4.875	95.104	95.087	95.071
7	102.236	102.181	102.179	6.625	102.158	102.125	102.117	5	95.482	95.466	95.450
7.125	101.747	101.666	101.612	6.75	101.914	101.850	101.818	5.125	95.710	95.694	95.678
7.25	101.677	101.613	101.573	6.875	102.084	102.029	102.027	5.25	96.777	96.761	96.745
7.375	100.857	100.969	101.007	7	102.357	102.301	102.299	5.375	96.794	96.778	96.762
7.5	101.180	101.292	101.329	7.125	101.557	101.560	101.612	5.5	97.131	97.115	97.099
7.625	101.565	101.518	101.480	7.25	101.727	101.663	101.623	5.625	97.472	97.456	97.440
7.75	101.836	101.789	101.751	7.375	100.857	100.969	101.007	5.75	98.100	98.084	98.068
				7.5	101.229	101.292	101.329	5.875	98.272	98.256	98.240
				7.625	101.615	101.568	101.530	6	98.541	98.525	98.509
								6.125	98.762	98.746	98.730
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	101.919	101.839	101.797	6.375	101.919	101.839	101.797	6	101.844	101.626	101.408

6.5	102.267	102.186	102.155	6.5	102.267	102.186	102.155	6.125	102.313	102.096	101.878
6.625	102.658	102.578	102.497	6.625	102.658	102.578	102.497	6.25	102.525	102.307	102.143
6.75	102.851	102.770	102.690	6.75	102.851	102.770	102.690	6.375	101.919	101.839	101.759
6.875	102.400	102.320	102.239	6.875	102.400	102.320	102.239	6.5	102.267	102.186	102.106
7	102.698	102.617	102.537	7	102.698	102.617	102.537	6.625	102.658	102.578	102.497
7.125	102.934	102.854	102.773	7.125	102.934	102.854	102.773	6.75	102.851	102.770	102.690
7.25	103.156	103.076	103.017	7.25	103.156	103.076	103.017	6.875	102.400	102.320	102.239
7.375	102.202	102.155	102.117	7.375	102.202	102.155	102.117	7	102.698	102.617	102.537
7.5	102.604	102.557	102.519	7.5	102.604	102.557	102.519	7.125	102.934	102.854	102.773
7.625	102.990	102.943	102.905	7.625	102.990	102.943	102.905	7.25	103.156	103.076	103.017
7.75	103.261	103.214	103.176	7.75	103.261	103.214	103.176	7.375	102.202	102.155	102.117
7.875	102.468	102.371	102.284	7.875	102.468	102.371	102.284	7.5	102.604	102.557	102.519
8	102.844	102.747	102.661	8	102.844	102.747	102.661	7.625	102.990	102.943	102.905
8.125	103.209	103.112	103.025	8.125	103.209	103.112	103.025	7.75	103.261	103.214	103.176
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	98.163	98.116	98.101	4.5	98.163	98.116	98.101	6.625	101.796	101.715	101.635
4.625	98.650	98.603	98.588	4.625	98.650	98.603	98.588	6.75	101.864	101.800	101.768
4.75	99.133	99.086	99.071	4.75	99.133	99.086	99.071	6.875	101.213	101.132	101.083
4.875	99.232	99.352	99.212	4.875	99.232	99.352	99.212	7	101.510	101.430	101.425
5	99.628	99.748	99.608	5	99.628	99.748	99.608	7.125	101.747	101.666	101.612
5.125	99.991	100.111	99.971	5.125	99.991	100.111	99.971	7.25	101.677	101.613	101.573
5.25	100.298	100.252	100.236	5.25	100.298	100.252	100.236	7.375	100.857	100.969	101.007
5.375	99.946	100.046	99.951	5.375	99.946	100.046	99.951	7.5	101.180	101.292	101.329
5.5	100.287	100.388	100.293	5.5	100.287	100.388	100.293	7.625	101.565	101.518	101.480
5.625	100.641	100.715	100.620	5.625	100.641	100.715	100.620	7.75	101.836	101.789	101.751
5.75	101.088	101.041	101.026	5.75	101.088	101.041	101.026				
5.875	100.666	100.736	100.607	5.875	100.666	100.736	100.607				
6	101.049	101.054	100.975	6	100.973	101.054	100.926				
6.125	101.420	101.411	101.346	6.125	101.310	101.358	101.248				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.404	101.324	101.244	6.125	101.048	101.053	101.136	4.5	93.738	93.691	93.676
6.625	101.796	101.715	101.635	6.25	101.370	101.323	101.300	4.625	94.225	94.178	94.163
6.75	101.864	101.800	101.768	6.375	100.701	100.638	100.605	4.75	94.857	94.840	94.824
6.875	101.213	101.132	101.083	6.5	101.174	101.110	101.078	4.875	95.104	95.087	95.071
7	101.510	101.430	101.425	6.625	101.627	101.564	101.531	5	95.482	95.466	95.450
7.125	101.747	101.666	101.612	6.75	101.914	101.850	101.818	5.125	95.710	95.694	95.678
7.25	101.677	101.613	101.573	6.875	101.027	101.030	101.083	5.25	96.777	96.761	96.745
7.375	100.857	100.969	101.007	7	101.370	101.373	101.425	5.375	96.794	96.778	96.762
7.5	101.180	101.292	101.329	7.125	101.557	101.560	101.612	5.5	97.131	97.115	97.099
7.625	101.565	101.518	101.480	7.25	101.727	101.663	101.623	5.625	97.472	97.456	97.440
7.75	101.836	101.789	101.751	7.375	100.857	100.969	101.007	5.75	98.100	98.084	98.068
				7.5	101.229	101.292	101.329	5.875	98.272	98.256	98.240
				7.625	101.615	101.568	101.530	6	98.541	98.525	98.509
								6.125	98.762	98.746	98.730

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	99.478	99.302	99.002	6.75	96.878	96.702	96.402
6.875	99.967	99.791	99.491	6.875	97.367	97.191	96.891
7	100.445	100.269	99.969	7	97.845	97.669	97.369
7.125	100.864	100.688	100.388	7.125	98.264	98.088	97.788
7.25	101.264	101.088	100.788	7.25	98.664	98.488	98.188
7.375	101.355	101.120	100.820	7.375	98.755	98.520	98.220
7.5	101.783	101.548	101.248	7.5	99.183	98.948	98.648
7.625	102.172	101.937	101.637	7.625	99.572	99.337	99.037
7.75	102.542	102.307	102.007	7.75	99.942	99.707	99.407
7.875	102.119	101.823	101.523	7.875	99.519	99.223	98.923
8	102.497	102.201	101.901	8	99.897	99.601	99.301
8.125	102.846	102.550	102.250	8.125	100.246	99.950	99.650
8.25	103.186	102.890	102.590	8.25	100.586	100.290	99.990

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.478	97.302	97.002	6.75	94.878	94.702	94.402
6.875	97.967	97.791	97.491	6.875	95.367	95.191	94.891
7	98.445	98.269	97.969	7	95.845	95.669	95.369
7.125	98.864	98.688	98.388	7.125	96.264	96.088	95.788
7.25	99.264	99.088	98.788	7.25	96.664	96.488	96.188
7.375	99.355	99.120	98.820	7.375	96.755	96.520	96.220
7.5	99.783	99.548	99.248	7.5	97.183	96.948	96.648
7.625	100.172	99.937	99.637	7.625	97.572	97.337	97.037
7.75	100.542	100.307	100.007	7.75	97.942	97.707	97.407
7.875	100.119	99.823	99.523	7.875	97.519	97.223	96.923
8	100.497	100.201	99.901	8	97.897	97.601	97.301
8.125	100.846	100.550	100.250	8.125	98.246	97.950	97.650
8.25	101.186	100.890	100.590	8.25	98.586	98.290	97.990

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.