



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	94.925	94.925	94.900	4.75	94.925	94.925	94.900	5.125	97.631	97.585	97.570
4.875	95.544	95.544	95.524	4.875	95.544	95.544	95.524	5.25	98.196	98.149	98.134
5	96.268	96.222	96.206	5	96.268	96.222	96.206	5.375	98.931	98.811	98.792
5.125	96.817	96.771	96.770	5.125	96.817	96.771	96.770	5.5	99.717	99.832	99.738
5.25	97.903	97.853	97.853	5.25	97.308	97.308	97.288	5.625	100.166	100.279	100.185
5.375	98.550	98.500	98.500	5.375	98.312	98.192	98.173	5.75	100.670	100.663	100.647
5.5	99.297	99.247	99.247	5.5	98.877	98.955	98.878	5.875	101.137	101.140	101.124
5.625	99.750	99.700	99.700	5.625	99.330	99.387	99.311	6	101.591	101.578	101.555
5.75	99.811	99.761	99.761	5.75	99.707	99.755	99.738	6.125	101.906	101.991	101.955
5.875	100.381	100.331	100.331	5.875	100.228	100.277	100.260	6.25	101.652	101.691	101.624
6	100.976	100.926	100.926	6	100.705	100.754	100.735	6.375	102.053	102.093	102.025
6.125	101.370	101.320	101.320	6.125	101.150	101.196	101.177	6.5	102.344	102.378	102.310
6.25	101.053	101.025	101.003	6.25	100.997	101.025	100.955	6.625	102.641	102.710	102.622
6.375	101.540	101.490	101.490	6.375	101.456	101.485	101.413	6.75	102.317	102.308	102.301
6.5	101.990	101.940	101.940	6.5	101.865	101.890	101.818	6.875	102.663	102.654	102.647
6.625	102.370	102.320	102.320	6.625	102.225	102.253	102.181	7	102.974	102.965	102.958
6.75	102.044	102.007	102.009	6.75	101.998	102.007	102.009	7.125	103.263	103.254	103.247
6.875	102.422	102.406	102.409	6.875	102.392	102.406	102.409	7.25	103.245	103.240	103.219
7	102.861	102.803	102.795	7	102.666	102.691	102.690	7.375	103.559	103.554	103.533
7.125	103.189	103.131	103.123	7.125	102.946	102.974	102.972	7.5	103.895	103.890	103.869
7.25	102.977	102.913	102.881	7.25	102.922	102.913	102.881	7.625	104.195	104.190	104.169
7.375	103.346	103.263	103.237	7.375	103.262	103.257	103.237	7.75	103.530	103.516	103.575
7.5	103.714	103.631	103.601	7.5	103.605	103.600	103.580	7.875	103.747	103.734	103.793
7.625	104.057	103.975	103.945	7.625	103.850	103.845	103.824	8	104.074	104.026	103.980
7.75	103.675	103.642	103.691	7.75	103.675	103.642	103.691				
7.875	103.872	103.853	103.913	7.875	103.872	103.853	103.913				
8	104.056	104.010	103.980	8	104.056	104.010	103.980				
8.125	104.277	104.231	104.201	8.125	104.277	104.231	104.201				
8.25	103.671	103.624	103.550	8.25	103.671	103.624	103.550				

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	98.398	98.398	98.324	4.625	98.781	98.781	98.708	5.125	93.961	93.961	93.946
4.75	99.027	99.122	99.153	4.75	99.143	99.143	99.060	5.25	94.655	94.609	94.593
4.875	99.417	99.514	99.546	4.875	99.339	99.339	99.262	5.375	96.622	96.622	96.602
5	99.767	99.848	99.880	5	99.463	99.417	99.406	5.5	97.385	97.385	97.371
5.125	99.814	99.891	99.907	5.125	100.131	100.131	100.066	5.625	98.382	98.333	98.250
5.25	100.247	100.324	100.340	5.25	100.020	100.123	100.124	5.75	98.899	98.851	98.767
5.375	100.591	100.667	100.684	5.375	100.288	100.396	100.392	5.875	99.554	99.537	99.526
5.5	100.899	100.975	100.992	5.5	100.606	100.712	100.708	6	100.383	100.366	100.355
5.625	100.732	100.791	100.792	5.625	100.654	100.732	100.721	6.125	100.703	100.693	100.684
5.75	101.135	101.193	101.194	5.75	100.910	100.992	100.977	6.25	101.066	101.094	101.023
5.875	101.399	101.454	101.456	5.875	101.159	101.244	101.225	6.375	101.435	101.464	101.392
6	101.616	101.666	101.668	6	101.488	101.573	101.554	6.5	101.769	101.794	101.722
6.125	101.454	101.454	101.420	6.125	101.441	101.441	101.407	6.625	102.121	102.077	102.005
6.25	101.662	101.695	101.681	6.25	101.469	101.536	101.506	6.75	101.906	101.914	101.916
6.375	101.981	101.974	101.922	6.375	101.687	101.767	101.733	6.875	102.239	102.255	102.258
6.5	102.186	102.179	102.126	6.5	101.988	102.070	102.036	7	102.584	102.580	102.565
6.625	101.975	101.987	101.964	6.625	101.988	101.988	101.978	7.125	102.946	102.784	102.762
6.75	102.212	102.218	102.189	6.75	102.128	102.182	102.136	7.25	102.846	102.837	102.755
6.875	102.601	102.555	102.528	6.875	102.320	102.384	102.334	7.375	103.098	103.097	103.014
7	102.769	102.722	102.695	7	102.597	102.660	102.611	7.5	103.335	103.342	103.257
7.125	102.406	102.343	102.289	7.125	102.230	102.166	102.113	7.625	103.487	103.423	103.338
7.25	102.853	102.790	102.736	7.25	102.606	102.542	102.489	7.75	102.598	102.520	102.569
7.375	103.290	103.226	103.173	7.375	102.975	102.911	102.858	7.875	102.807	102.742	102.802

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.548	96.548	96.528	5.25	98.248	98.201	98.186
5.375	97.243	97.243	97.228	5.375	98.720	98.673	98.658
5.5	98.382	98.333	98.250	5.5	99.010	98.963	98.948
5.625	98.899	98.851	98.767	5.625	98.671	98.624	98.609
5.75	99.459	99.459	99.397	5.75	99.141	99.094	99.079
5.875	99.768	99.768	99.712	5.875	99.596	99.549	99.534
6	100.441	100.441	100.390	6	99.837	99.790	99.775
6.125	100.824	100.824	100.779	6.125	99.071	99.018	99.003

6.25	100.904	100.904	100.879	6.25	99.524	99.477	99.462
6.375	101.362	101.362	101.342	6.375	99.969	99.922	99.907
6.5	101.731	101.731	101.716	6.5	100.164	100.117	100.102
6.625	102.008	102.008	101.999	6.625	99.724	99.658	99.642
6.75	101.956	101.956	101.951	6.75	100.318	100.134	100.009
6.875	102.340	102.339	102.339	6.875	100.492	100.308	100.258
7	102.631	102.624	102.624	7	100.656	100.472	100.392

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	98.004	5	97.747	97.809	97.724	5	95.428	95.365	95.302
5.125	98.322	98.380	98.291	5.125	98.114	98.171	98.082	5.125	96.086	96.023	95.961
5.25	98.611	98.664	98.572	5.25	98.455	98.508	98.416	5.25	96.564	96.501	96.439
5.375	98.892	98.940	98.844	5.375	98.767	98.815	98.719	5.375	97.229	97.166	97.103
5.5	99.153	99.197	99.097	5.5	99.099	99.142	99.042	5.5	97.710	97.647	97.585
5.625	99.390	99.429	99.325	5.625	99.459	99.498	99.394	5.625	98.193	98.130	98.067
5.75	99.644	99.679	99.571	5.75	99.745	99.779	99.672	5.75	98.676	98.613	98.551
5.875	99.910	99.940	99.829	5.875	99.931	99.961	99.850	5.875	98.958	98.895	98.832
6	100.167	100.193	100.077	6	100.120	100.145	100.030	6	99.413	99.350	99.287
6.125	100.432	100.453	100.334	6.125	100.317	100.338	100.219	6.125	99.678	99.615	99.552
6.25	100.683	100.699	100.577	6.25	100.476	100.492	100.369	6.25	100.131	100.068	100.006
6.375	100.878	100.890	100.763	6.375	100.584	100.596	100.469	6.375	100.206	100.143	100.080
6.5	101.009	101.017	100.886	6.5	100.675	100.682	100.552	6.5	100.473	100.410	100.347
6.625	101.135	101.138	101.003	6.625	100.746	100.749	100.615	6.625	100.550	100.487	100.425
6.75	101.245	101.243	101.105	6.75	100.811	100.810	100.671	6.75	100.627	100.564	100.502
6.875	101.314	101.308	101.166	6.875	100.868	100.862	100.720	6.875	100.704	100.641	100.579
7	101.658	101.657	101.518	7	101.063	101.052	100.907	7	100.782	100.719	100.657
7.125	102.281	102.274	102.131	7.125	101.454	101.446	101.303	7.125	100.862	100.799	100.737
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	98.208	5	97.945	98.006	97.922	5	95.496	95.433	95.370
5.125	98.526	98.583	98.495	5.125	98.310	98.367	98.279	5.125	96.154	96.091	96.028
5.25	98.815	98.868	98.776	5.25	98.651	98.704	98.611	5.25	96.633	96.570	96.507
5.375	99.096	99.144	99.048	5.375	98.962	99.010	98.914	5.375	97.297	97.234	97.171
5.5	99.358	99.402	99.302	5.5	99.293	99.336	99.236	5.5	97.778	97.715	97.652
5.625	99.595	99.634	99.530	5.625	99.652	99.692	99.588	5.625	98.261	98.198	98.135
5.75	99.850	99.885	99.777	5.75	99.938	99.973	99.865	5.75	98.744	98.681	98.618
5.875	100.118	100.148	100.036	5.875	100.124	100.155	100.043	5.875	99.026	98.963	98.900
6	100.376	100.401	100.286	6	100.314	100.339	100.224	6	99.481	99.418	99.355
6.125	100.642	100.663	100.544	6.125	100.512	100.533	100.414	6.125	99.746	99.683	99.620
6.25	100.895	100.912	100.789	6.25	100.672	100.689	100.566	6.25	100.199	100.136	100.073
6.375	101.092	101.104	100.978	6.375	100.783	100.795	100.668	6.375	100.274	100.211	100.148
6.5	101.226	101.234	101.103	6.5	100.876	100.884	100.753	6.5	100.541	100.478	100.415
6.625	101.354	101.357	101.223	6.625	100.951	100.954	100.820	6.625	100.618	100.555	100.492
6.75	101.467	101.465	101.327	6.75	101.020	101.018	100.880	6.75	100.695	100.632	100.569
6.875	101.538	101.532	101.390	6.875	101.080	101.074	100.932	6.875	100.772	100.709	100.646
7	101.883	101.882	101.743	7	101.278	101.267	101.121	7	100.850	100.787	100.724
7.125	102.508	102.501	102.358	7.125	101.672	101.664	101.521	7.125	100.930	100.867	100.804

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	-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	96.428	96.382	96.381	5.75	100.233	100.187	100.171	5	98.914	98.894	98.874
5.125	97.047	97.001	97.000	5.875	100.767	100.720	100.705	5.125	99.073	99.053	99.033
5.25	97.453	97.407	97.392	6	101.244	101.197	101.182	5.25	99.575	99.555	99.535
5.375	98.312	98.192	98.173	6.125	101.602	101.556	101.541	5.375	99.828	99.808	99.788
5.5	99.448	99.428	99.408	6.25	101.316	101.270	101.254	5.5	100.172	100.152	100.132
5.625	100.043	100.023	100.003	6.375	101.804	101.758	101.743	5.625	100.314	100.294	100.274
5.75	100.460	100.440	100.420	6.5	102.238	102.192	102.177	5.75	100.358	100.338	100.318
5.875	101.032	101.012	100.992	6.625	102.549	102.503	102.487	5.875	100.631	100.611	100.591
6	101.557	101.537	101.517	6.75	102.105	102.059	102.029	6	100.720	100.700	100.680
6.125	102.043	102.023	102.003	6.875	102.559	102.513	102.482				
6.25	101.783	101.763	101.743	7	102.963	102.917	102.887				
6.375	102.266	102.246	102.226	7.125	103.244	103.198	103.167				
6.5	102.711	102.691	102.671	7.25	102.865	102.803	102.771				
6.625	103.147	103.127	103.107	7.375	103.281	103.218	103.187				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.428	97.411	97.390
5.125	97.732	97.715	97.694
5.25	98.033	98.017	97.996
5.375	98.316	98.300	98.279
5.5	98.591	98.574	98.553
5.625	98.813	98.796	98.775
5.75	98.827	98.811	98.772
5.875	99.050	99.034	98.995
6	99.479	99.462	99.423

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	98.312	98.192	98.173	5.75	100.670	100.649	100.634	5	98.914	98.894	98.874
5.5	98.829	98.709	98.690	5.875	101.137	101.115	101.100	5.125	99.073	99.053	99.033
5.625	99.312	99.192	99.173	6	101.591	101.570	101.555	5.25	99.575	99.555	99.535
5.75	100.050	100.043	100.041	6.125	101.808	101.785	101.770	5.375	99.828	99.808	99.788
5.875	100.648	100.634	100.635	6.25	101.569	101.556	101.544	5.5	100.172	100.152	100.132
6	101.201	101.185	101.186	6.375	101.975	101.962	101.950	5.625	100.314	100.294	100.274
6.125	101.704	101.687	101.691	6.5	102.312	102.299	102.287	5.75	100.358	100.338	100.318
6.25	101.456	101.446	101.431	6.625	102.620	102.607	102.595	5.875	100.631	100.611	100.591
6.375	101.986	101.971	101.960	6.75	102.317	102.308	102.301	6	100.720	100.700	100.680
6.5	102.434	102.418	102.407	6.875	102.663	102.654	102.647				
6.625	102.860	102.843	102.831	7	102.974	102.965	102.958				
6.75	102.577	102.568	102.533	7.125	103.263	103.254	103.247				
6.875	103.061	103.051	103.022	7.25	103.245	103.240	103.219				
7	103.457	103.447	103.416	7.375	103.559	103.554	103.533				
7.125	103.832	103.822	103.795	7.5	103.895	103.890	103.869				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.517	98.508	98.499
4.875	98.836	98.827	98.818
5	99.172	99.163	99.154
5.125	99.325	99.316	99.308
5.25	99.639	99.630	99.622
5.375	99.945	99.936	99.928
5.5	100.074	100.065	100.057
5.625	100.106	100.098	100.090
5.75	100.411	100.403	100.395
5.875	100.706	100.698	100.690
6	100.964	100.956	100.948

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	98.867	98.941	98.846
5.625	99.308	99.380	99.285
5.75	99.693	99.727	99.698
5.875	100.208	100.248	100.215
6	100.675	100.718	100.682
6.125	101.142	101.183	101.146
6.25	100.988	101.004	100.923
6.375	101.406	101.424	101.340
6.5	101.803	101.819	101.730
6.625	102.230	102.253	102.165
6.75	101.992	101.990	101.982
6.875	102.339	102.348	102.337
7	102.640	102.667	102.652
7.125	102.973	103.001	102.985
7.25	102.919	102.899	102.809
7.375	103.203	103.196	103.102

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	96.968	96.921	96.905	4.5	96.968	96.921	96.905	5	99.140	99.094	99.078
4.625	97.596	97.549	97.533	4.625	97.596	97.549	97.533	5.125	99.729	99.682	99.666
4.75	98.208	98.161	98.145	4.75	98.208	98.161	98.145	5.25	100.302	100.243	100.252
4.875	98.531	98.484	98.468	4.875	98.531	98.484	98.468	5.375	100.485	100.426	100.368
5	99.140	99.094	99.078	5	99.140	99.094	99.078	5.5	100.948	100.890	100.852
5.125	99.729	99.682	99.666	5.125	99.729	99.682	99.666	5.625	101.489	101.431	101.392
5.25	100.302	100.243	100.252	5.25	100.302	100.243	100.252	5.75	101.937	101.845	101.848
5.375	100.485	100.426	100.368	5.375	100.485	100.426	100.368	5.875	101.480	101.262	101.044
5.5	100.948	100.890	100.852	5.5	100.948	100.890	100.852	6	101.929	101.712	101.655
5.625	101.489	101.431	101.392	5.625	101.489	101.431	101.392	6.125	102.425	102.271	102.258
5.75	101.937	101.845	101.848	5.75	101.937	101.845	101.848	6.25	102.649	102.645	102.632
5.875	101.480	101.262	101.044	5.875	101.480	101.262	101.044	6.375	102.099	102.073	102.048
6	101.929	101.712	101.655	6	101.929	101.712	101.655	6.5	102.421	102.396	102.371
6.125	102.425	102.271	102.258	6.125	102.425	102.271	102.258	6.625	102.864	102.839	102.814
6.25	102.649	102.645	102.632	6.25	102.649	102.645	102.632	6.75	103.161	103.111	103.061
6.375	102.099	102.073	102.048	6.375	102.099	102.073	102.048	6.875	102.740	102.689	102.639
6.5	102.421	102.396	102.371	6.5	102.421	102.396	102.371	7	103.069	103.019	102.969
6.625	102.864	102.839	102.814	6.625	102.864	102.839	102.814	7.125	103.259	103.209	103.159
6.75	103.161	103.111	103.061	6.75	103.161	103.111	103.061	7.25	103.414	103.333	103.253
6.875	102.740	102.689	102.639	6.875	102.740	102.689	102.639	7.375	102.526	102.490	102.431
7	103.069	103.019	102.969	7	103.069	103.019	102.969	7.5	102.949	102.913	102.854
7.125	103.259	103.209	103.159	7.125	103.259	103.209	103.159	7.625	103.102	103.055	103.014
7.25	103.414	103.333	103.253	7.25	103.414	103.333	103.253	7.75	103.374	103.328	103.286
7.375	102.526	102.490	102.431	7.375	102.526	102.490	102.431	7.875	102.573	102.476	102.387
7.5	102.949	102.913	102.854	7.5	102.949	102.913	102.854	8	102.951	102.854	102.764
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	97.298	97.252	97.237	4.25	97.298	97.252	97.237	4.5	92.293	92.246	92.230
4.375	97.793	97.746	97.731	4.375	97.793	97.746	97.731	4.625	92.921	92.874	92.858
4.5	98.283	98.237	98.222	4.5	98.283	98.237	98.222	4.75	96.389	96.415	96.433
4.625	98.770	98.723	98.708	4.625	98.770	98.723	98.708	4.875	96.986	97.012	97.030
4.75	99.253	99.261	99.192	4.75	99.253	99.261	99.192	5	97.415	97.441	97.459
4.875	99.678	99.798	99.693	4.875	99.678	99.798	99.693	5.125	98.227	98.253	98.271
5	100.194	100.314	100.209	5	100.194	100.314	100.209	5.25	99.403	99.344	99.286
5.125	100.685	100.805	100.700	5.125	100.685	100.805	100.700	5.375	99.547	99.541	99.362
5.25	100.340	100.294	100.279	5.25	100.340	100.294	100.279	5.5	100.059	100.053	99.996
5.375	100.593	100.694	100.587	5.375	100.593	100.694	100.587	5.625	100.547	100.541	100.536
5.5	101.050	101.151	101.045	5.5	101.050	101.151	101.045	5.75	101.148	100.931	100.775
5.625	101.486	101.587	101.480	5.625	101.486	101.587	101.480	5.875	100.621	100.499	100.486
5.75	101.192	101.145	101.130	5.75	101.192	101.145	101.130	6	101.161	101.163	101.150
5.875	101.208	101.289	101.227	5.875	101.208	101.289	101.227	6.125	101.744	101.766	101.753
6	101.626	101.707	101.645	6	101.626	101.707	101.645	6.25	101.786	101.569	101.396
								6.375	101.196	101.163	101.158
								6.5	101.618	101.619	101.591
								6.625	102.142	102.143	102.115
								6.75	102.144	102.094	102.043
								6.875	101.720	101.664	101.653
								7	102.088	102.031	102.023
								7.125	102.480	102.463	102.420
								7.25	101.846	101.766	101.718
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	99.403	99.344	99.286	5	97.415	97.441	97.459	4.5	93.858	93.812	93.797
5.375	99.547	99.541	99.362	5.125	98.227	98.253	98.271	4.625	94.345	94.298	94.283
5.5	100.059	100.053	99.996	5.25	99.060	99.054	98.873	4.75	94.895	94.849	94.833
5.625	100.547	100.541	100.536	5.375	99.563	99.557	99.380	4.875	95.385	95.305	95.201
5.75	101.148	100.931	100.775	5.5	100.051	100.045	99.996	5	95.831	95.751	95.646
5.875	100.621	100.499	100.486	5.625	100.522	100.533	100.536	5.125	96.223	96.143	96.038
6	101.161	101.163	101.150	5.75	100.912	100.849	100.825	5.25	96.835	96.819	96.803
6.125	101.744	101.766	101.753	5.875	100.477	100.499	100.486	5.375	96.861	96.844	96.828
6.25	101.786	101.569	101.396	6	101.141	101.163	101.150	5.5	97.200	97.184	97.168
6.375	101.196	101.163	101.158	6.125	101.744	101.766	101.753	5.625	97.546	97.530	97.514
6.5	101.618	101.619	101.591	6.25	101.517	101.470	101.446	5.75	98.175	98.159	98.143
6.625	102.142	102.143	102.115	6.375	101.271	101.239	101.234	5.875	98.353	98.337	98.321
6.75	102.144	102.094	102.043	6.5	101.686	101.653	101.652	6	98.627	98.611	98.595
6.875	101.720	101.664	101.653	6.625	102.142	102.143	102.115	6.125	98.857	98.841	98.825
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	100.302	100.243	100.252	5.25	100.302	100.243	100.252	5.25	100.302	100.243	100.252
5.375	100.485	100.426	100.368	5.375	100.485	100.426	100.368	5.375	100.485	100.426	100.368

5.5	100.948	100.890	100.852	5.5	100.948	100.890	100.852	5.5	100.948	100.890	100.852
5.625	101.489	101.431	101.392	5.625	101.489	101.431	101.392	5.625	101.489	101.431	101.392
5.75	101.937	101.845	101.848	5.75	101.937	101.845	101.848	5.75	101.937	101.845	101.848
5.875	101.480	101.262	101.044	5.875	101.480	101.262	101.044	5.875	101.480	101.262	101.044
6	101.929	101.712	101.655	6	101.929	101.712	101.655	6	101.929	101.712	101.655
6.125	102.425	102.271	102.258	6.125	102.425	102.271	102.258	6.125	102.425	102.271	102.258
6.25	102.649	102.645	102.632	6.25	102.649	102.645	102.632	6.25	102.649	102.645	102.632
6.375	102.099	102.073	102.048	6.375	102.099	102.073	102.048	6.375	102.099	102.073	102.048
6.5	102.421	102.396	102.371	6.5	102.421	102.396	102.371	6.5	102.421	102.396	102.371
6.625	102.864	102.839	102.814	6.625	102.864	102.839	102.814	6.625	102.864	102.839	102.814
6.75	103.161	103.111	103.061	6.75	103.161	103.111	103.061	6.75	103.161	103.111	103.061
6.875	102.740	102.689	102.639	6.875	102.740	102.689	102.639	6.875	102.740	102.689	102.639
7	103.069	103.019	102.969	7	103.069	103.019	102.969	7	103.069	103.019	102.969
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	98.283	98.237	98.222	4.25	97.298	97.252	97.237	5.25	99.403	99.344	99.286
4.625	98.770	98.723	98.708	4.375	97.793	97.746	97.731	5.375	99.547	99.541	99.362
4.75	99.253	99.261	99.192	4.5	98.283	98.237	98.222	5.5	100.059	100.053	99.996
4.875	99.678	99.798	99.693	4.625	98.770	98.723	98.708	5.625	100.547	100.541	100.536
5	100.194	100.314	100.209	4.75	99.253	99.261	99.192	5.75	101.148	100.931	100.775
5.125	100.685	100.805	100.700	4.875	99.678	99.798	99.693	5.875	100.621	100.499	100.486
5.25	100.340	100.294	100.279	5	100.194	100.314	100.209	6	101.161	101.163	101.150
5.375	100.593	100.694	100.587	5.125	100.685	100.805	100.700	6.125	101.744	101.766	101.753
5.5	101.050	101.151	101.045	5.25	100.340	100.294	100.279	6.25	101.786	101.569	101.396
5.625	101.486	101.587	101.480	5.375	100.593	100.694	100.587	6.375	101.196	101.163	101.158
5.75	101.192	101.145	101.130	5.5	101.050	101.151	101.045	6.5	101.618	101.619	101.591
5.875	101.208	101.289	101.227	5.625	101.486	101.587	101.480	6.625	102.142	102.143	102.115
6	101.626	101.707	101.645	5.75	101.192	101.145	101.130	6.75	102.144	102.094	102.043
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	99.403	99.344	99.286	5.25	98.711	98.647	98.623	4.5	93.858	93.812	93.797
5.375	99.547	99.541	99.362	5.375	99.288	99.225	99.201	4.625	94.345	94.298	94.283
5.5	100.059	100.053	99.996	5.5	99.968	99.994	99.996	4.75	94.895	94.849	94.833
5.625	100.547	100.541	100.536	5.625	100.508	100.533	100.536	4.875	95.385	95.305	95.201
5.75	101.148	100.931	100.775	5.75	100.912	100.849	100.825	5	95.831	95.751	95.646
5.875	100.621	100.499	100.486	5.875	100.477	100.499	100.486	5.125	96.223	96.143	96.038
6	101.161	101.163	101.150	6	101.141	101.163	101.150	5.25	96.835	96.819	96.803
6.125	101.744	101.766	101.753	6.125	101.744	101.766	101.753	5.375	96.861	96.844	96.828
6.25	101.786	101.569	101.396	6.25	101.517	101.470	101.446	5.5	97.200	97.184	97.168
6.375	101.196	101.163	101.158	6.375	101.054	101.055	101.027	5.625	97.546	97.530	97.514
6.5	101.618	101.619	101.591	6.5	101.618	101.619	101.591	5.75	98.175	98.159	98.143
6.625	102.142	102.143	102.115	6.625	102.142	102.143	102.115	5.875	98.353	98.337	98.321
6.75	102.144	102.094	102.043	6.75	102.011	101.948	101.915	6	98.627	98.611	98.595
6.875	101.720	101.664	101.653	6.875	101.562	101.546	101.502	6.125	98.857	98.841	98.825

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	99.629	99.619	99.521	5.125	99.629	99.619	99.521	4.75	98.008	97.961	97.945
5.25	100.102	100.043	100.025	5.25	100.102	100.043	100.025	4.875	98.331	98.284	98.268
5.375	100.285	100.265	100.168	5.375	100.285	100.265	100.168	5	98.940	98.894	98.878
5.5	100.748	100.729	100.631	5.5	100.748	100.729	100.631	5.125	99.529	99.482	99.466
5.625	101.289	101.231	101.172	5.625	101.289	101.231	101.172	5.25	100.102	100.043	100.025
5.75	101.737	101.520	101.448	5.75	101.737	101.520	101.448	5.375	100.285	100.226	100.168
5.875	101.280	101.192	101.172	5.875	101.280	101.192	101.172	5.5	100.748	100.690	100.631
6	101.729	101.610	101.594	6	101.729	101.610	101.594	5.625	101.289	101.231	101.172
6.125	102.225	102.010	101.996	6.125	102.225	102.010	101.996	5.75	101.737	101.520	101.448
6.25	102.449	102.231	102.090	6.25	102.449	102.231	102.090	5.875	101.280	101.062	100.844
6.375	101.899	101.873	101.848	6.375	101.899	101.873	101.848	6	101.729	101.512	101.294
6.5	102.221	102.196	102.176	6.5	102.221	102.196	102.176	6.125	102.225	102.008	101.790
6.625	102.664	102.639	102.614	6.625	102.664	102.639	102.614	6.25	102.449	102.231	102.090
6.75	102.961	102.911	102.861	6.75	102.961	102.911	102.861	6.375	101.899	101.873	101.848
6.875	102.540	102.489	102.439	6.875	102.540	102.489	102.439	6.5	102.221	102.196	102.171
7	102.869	102.819	102.769	7	102.869	102.819	102.769	6.625	102.664	102.639	102.614
7.125	103.059	103.009	102.959	7.125	103.059	103.009	102.959	6.75	102.961	102.911	102.861
7.25	103.214	103.133	103.053	7.25	103.214	103.133	103.053	6.875	102.540	102.489	102.439
7.375	102.111	102.065	102.054	7.375	102.111	102.065	102.054	7	102.869	102.819	102.769
7.5	102.515	102.468	102.427	7.5	102.515	102.468	102.427	7.125	103.059	103.009	102.959
7.625	102.902	102.855	102.814	7.625	102.902	102.855	102.814	7.25	103.214	103.133	103.053
7.75	103.174	103.128	103.086	7.75	103.174	103.128	103.086	7.375	102.111	102.065	102.054
7.875	102.373	102.276	102.187	7.875	102.373	102.276	102.187	7.5	102.515	102.468	102.427
8	102.751	102.654	102.564	8	102.751	102.654	102.564	7.625	102.902	102.855	102.814
8.125	103.116	103.019	102.930	8.125	103.116	103.019	102.930	7.75	103.174	103.128	103.086
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	97.098	97.052	97.037	4.25	97.098	97.052	97.037	4.875	96.577	96.623	96.741
4.375	97.593	97.546	97.531	4.375	97.593	97.546	97.531	5	97.106	97.153	97.270
4.5	98.083	98.037	98.022	4.5	98.083	98.037	98.022	5.125	97.708	97.754	97.872
4.625	98.570	98.523	98.508	4.625	98.570	98.523	98.508	5.25	99.327	99.321	99.140
4.75	99.053	99.007	98.992	4.75	99.053	99.007	98.992	5.375	99.758	99.752	99.574
4.875	99.147	99.267	99.162	4.875	99.147	99.267	99.162	5.5	100.175	100.169	99.993
5	99.546	99.666	99.561	5	99.546	99.666	99.561	5.625	100.550	100.544	100.371
5.125	99.910	100.031	99.926	5.125	99.910	100.031	99.926	5.75	100.948	100.731	100.575
5.25	100.140	100.094	100.079	5.25	100.140	100.094	100.079	5.875	100.731	100.720	100.701
5.375	100.000	100.100	99.994	5.375	100.000	100.100	99.994	6	101.074	101.063	101.047
5.5	100.342	100.443	100.336	5.5	100.342	100.443	100.336	6.125	101.437	101.374	101.360
5.625	100.669	100.769	100.663	5.625	100.669	100.769	100.663	6.25	101.586	101.369	101.196
5.75	100.992	100.945	100.930	5.75	100.992	100.945	100.930	6.375	101.461	101.428	101.424
5.875	100.611	100.693	100.631	5.875	100.611	100.693	100.631	6.5	101.722	101.688	101.687
6	100.947	101.012	100.951	6	100.931	101.012	100.951	6.625	101.996	101.962	101.963
								6.75	101.944	101.894	101.843
								6.875	102.092	102.036	102.025
								7	102.336	102.280	102.271
								7.125	101.872	101.821	101.771
								7.25	101.646	101.566	101.518
								7.375	100.981	100.945	100.987
								7.5	101.304	101.269	101.311
								7.625	101.477	101.430	101.389
								7.75	101.749	101.703	101.661
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	101.722	101.688	101.687	6.125	101.447	101.437	101.424	4.5	93.658	93.612	93.597
6.625	101.996	101.962	101.963	6.25	101.317	101.270	101.246	4.625	94.145	94.098	94.083
6.75	101.944	101.894	101.843	6.375	101.527	101.494	101.489	4.75	94.665	94.649	94.633
6.875	102.092	102.036	102.025	6.5	101.815	101.781	101.780	4.875	94.922	94.906	94.890
7	102.336	102.280	102.271	6.625	102.123	102.090	102.091	5	95.300	95.284	95.268
7.125	101.872	101.821	101.771	6.75	101.911	101.856	101.841	5.125	95.531	95.515	95.499
7.25	101.646	101.566	101.518	6.875	102.182	102.126	102.115	5.25	96.635	96.619	96.603
7.375	100.981	100.945	100.987	7	102.455	102.399	102.390	5.375	96.661	96.644	96.628
7.5	101.304	101.269	101.311	7.125	101.470	101.473	101.530	5.5	97.000	96.984	96.968
7.625	101.477	101.430	101.389	7.25	101.696	101.616	101.568	5.625	97.346	97.330	97.314
7.75	101.749	101.703	101.661	7.375	100.981	100.945	100.987	5.75	97.975	97.959	97.943
				7.5	101.304	101.269	101.311	5.875	98.153	98.137	98.121
				7.625	101.527	101.480	101.439	6	98.427	98.411	98.395
								6.125	98.657	98.641	98.625
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	101.899	101.873	101.848	6.375	101.899	101.873	101.848	6	101.729	101.512	101.294

6.5	102.221	102.196	102.176	6.5	102.221	102.196	102.176	6.125	102.225	102.008	101.790
6.625	102.664	102.639	102.614	6.625	102.664	102.639	102.614	6.25	102.449	102.231	102.090
6.75	102.961	102.911	102.861	6.75	102.961	102.911	102.861	6.375	101.899	101.873	101.848
6.875	102.540	102.489	102.439	6.875	102.540	102.489	102.439	6.5	102.221	102.196	102.171
7	102.869	102.819	102.769	7	102.869	102.819	102.769	6.625	102.664	102.639	102.614
7.125	103.059	103.009	102.959	7.125	103.059	103.009	102.959	6.75	102.961	102.911	102.861
7.25	103.214	103.133	103.053	7.25	103.214	103.133	103.053	6.875	102.540	102.489	102.439
7.375	102.111	102.065	102.054	7.375	102.111	102.065	102.054	7	102.869	102.819	102.769
7.5	102.515	102.468	102.427	7.5	102.515	102.468	102.427	7.125	103.059	103.009	102.959
7.625	102.902	102.855	102.814	7.625	102.902	102.855	102.814	7.25	103.214	103.133	103.053
7.75	103.174	103.128	103.086	7.75	103.174	103.128	103.086	7.375	102.111	102.065	102.054
7.875	102.373	102.276	102.187	7.875	102.373	102.276	102.187	7.5	102.515	102.468	102.427
8	102.751	102.654	102.564	8	102.751	102.654	102.564	7.625	102.902	102.855	102.814
8.125	103.116	103.019	102.930	8.125	103.116	103.019	102.930	7.75	103.174	103.128	103.086
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	98.083	98.037	98.022	4.5	98.083	98.037	98.022	6.625	101.802	101.777	101.751
4.625	98.570	98.523	98.508	4.625	98.570	98.523	98.508	6.75	101.944	101.894	101.843
4.75	99.053	99.007	98.992	4.75	99.053	99.007	98.992	6.875	101.352	101.302	101.252
4.875	99.147	99.267	99.162	4.875	99.147	99.267	99.162	7	101.682	101.631	101.581
5	99.546	99.666	99.561	5	99.546	99.666	99.561	7.125	101.872	101.821	101.771
5.125	99.910	100.031	99.926	5.125	99.910	100.031	99.926	7.25	101.646	101.566	101.518
5.25	100.140	100.094	100.079	5.25	100.140	100.094	100.079	7.375	100.981	100.945	100.987
5.375	100.000	100.100	99.994	5.375	100.000	100.100	99.994	7.5	101.304	101.269	101.311
5.5	100.342	100.443	100.336	5.5	100.342	100.443	100.336	7.625	101.477	101.430	101.389
5.625	100.669	100.769	100.663	5.625	100.669	100.769	100.663	7.75	101.749	101.703	101.661
5.75	100.992	100.945	100.930	5.75	100.992	100.945	100.930				
5.875	100.611	100.693	100.631	5.875	100.611	100.693	100.631				
6	100.947	101.012	100.951	6	100.931	101.012	100.951				
6.125	101.317	101.317	101.255	6.125	101.236	101.317	101.255				
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	101.359	101.333	101.308	6.125	100.992	100.960	101.047	4.5	93.658	93.612	93.597
6.625	101.802	101.777	101.751	6.25	101.317	101.270	101.246	4.625	94.145	94.098	94.083
6.75	101.944	101.894	101.843	6.375	100.595	100.531	100.499	4.75	94.665	94.649	94.633
6.875	101.352	101.302	101.252	6.5	101.069	101.005	100.973	4.875	94.922	94.906	94.890
7	101.682	101.631	101.581	6.625	101.523	101.460	101.428	5	95.300	95.284	95.268
7.125	101.872	101.821	101.771	6.75	101.811	101.748	101.715	5.125	95.531	95.515	95.499
7.25	101.646	101.566	101.518	6.875	100.867	100.870	100.927	5.25	96.635	96.619	96.603
7.375	100.981	100.945	100.987	7	101.231	101.235	101.291	5.375	96.661	96.644	96.628
7.5	101.304	101.269	101.311	7.125	101.470	101.473	101.530	5.5	97.000	96.984	96.968
7.625	101.477	101.430	101.389	7.25	101.696	101.616	101.568	5.625	97.346	97.330	97.314
7.75	101.749	101.703	101.661	7.375	100.981	100.945	100.987	5.75	97.975	97.959	97.943
				7.5	101.304	101.269	101.311	5.875	98.153	98.137	98.121
				7.625	101.527	101.480	101.439	6	98.427	98.411	98.395
								6.125	98.657	98.641	98.625

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	99.438	99.263	98.963	6.75	96.838	96.663	96.363
6.875	99.927	99.752	99.452	6.875	97.327	97.152	96.852
7	100.405	100.230	99.930	7	97.805	97.630	97.330
7.125	100.824	100.649	100.349	7.125	98.224	98.049	97.749
7.25	101.224	101.049	100.749	7.25	98.624	98.449	98.149
7.375	101.316	101.080	100.780	7.375	98.716	98.480	98.180
7.5	101.744	101.508	101.208	7.5	99.144	98.908	98.608
7.625	102.133	101.897	101.597	7.625	99.533	99.297	98.997
7.75	102.503	102.267	101.967	7.75	99.903	99.667	99.367
7.875	102.080	101.783	101.483	7.875	99.480	99.183	98.883
8	102.458	102.161	101.861	8	99.858	99.561	99.261
8.125	102.807	102.510	102.210	8.125	100.207	99.910	99.610
8.25	103.147	102.850	102.550	8.25	100.547	100.250	99.950

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.438	97.263	96.963	6.75	94.838	94.663	94.363
6.875	97.927	97.752	97.452	6.875	95.327	95.152	94.852
7	98.405	98.230	97.930	7	95.805	95.630	95.330
7.125	98.824	98.649	98.349	7.125	96.224	96.049	95.749
7.25	99.224	99.049	98.749	7.25	96.624	96.449	96.149
7.375	99.316	99.080	98.780	7.375	96.716	96.480	96.180
7.5	99.744	99.508	99.208	7.5	97.144	96.908	96.608
7.625	100.133	99.897	99.597	7.625	97.533	97.297	96.997
7.75	100.503	100.267	99.967	7.75	97.903	97.667	97.367
7.875	100.080	99.783	99.483	7.875	97.480	97.183	96.883
8	100.458	100.161	99.861	8	97.858	97.561	97.261
8.125	100.807	100.510	100.210	8.125	98.207	97.910	97.610
8.25	101.147	100.850	100.550	8.25	98.547	98.250	97.950

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.