



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

| |
|--|
| Locks expired or cancelled < 60 days: Worse-case pricing + 0.25% |
| Locks expired or cancelled > 60 days: Current Market + 0.25% |
| Lock Extensions: 0.025% per day |

Eligible States

| |
|---|
| AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA |
|---|

Mortgagee Clause

| | |
|--------------------------|---|
| All States but Florida | Florida Only |
| FlexPoint Inc. | FlexPoint Inc., dba FlexPoint Home Loans Inc. |
| ISAOA/ATIMA | ISAOA/ATIMA |
| 250 Baker St., Suite 200 | 250 Baker St., Suite 200 |
| Costa Mesa, CA 92626 | Costa Mesa, CA 92626 |

Delegated Admin Fee's

| | |
|-----------------------|------|
| Conventional | 1195 |
| FHA | 1195 |
| VA | 1195 |
| Streamline VA/RHS/FHA | 995 |

Lender ID

| | |
|----------------|--------------|
| FHA Lender ID: | 79613-0002 |
| VA Lender ID: | 900136-00-00 |



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

| Conventional 30 Yr Fixed | | | | Conventional 25 Yr Fixed | | | | Conventional 20 Yr Fixed | | | |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 4.75 | 95.366 | 95.326 | 95.326 | 4.75 | 95.366 | 95.326 | 95.326 | 5.125 | 98.110 | 98.064 | 98.049 |
| 4.875 | 96.012 | 95.977 | 95.977 | 4.875 | 96.012 | 95.977 | 95.977 | 5.25 | 98.690 | 98.644 | 98.628 |
| 5 | 96.747 | 96.701 | 96.685 | 5 | 96.747 | 96.701 | 96.685 | 5.375 | 99.306 | 99.260 | 99.244 |
| 5.125 | 97.296 | 97.254 | 97.254 | 5.125 | 97.296 | 97.254 | 97.254 | 5.5 | 100.157 | 100.261 | 100.191 |
| 5.25 | 98.387 | 98.337 | 98.337 | 5.25 | 97.788 | 97.742 | 97.726 | 5.625 | 100.608 | 100.709 | 100.639 |
| 5.375 | 99.034 | 98.984 | 98.984 | 5.375 | 98.511 | 98.481 | 98.481 | 5.75 | 100.944 | 101.003 | 100.903 |
| 5.5 | 99.779 | 99.729 | 99.729 | 5.5 | 99.326 | 99.393 | 99.363 | 5.875 | 101.419 | 101.479 | 101.378 |
| 5.625 | 100.230 | 100.180 | 100.180 | 5.625 | 99.765 | 99.821 | 99.793 | 6 | 101.827 | 101.905 | 101.783 |
| 5.75 | 100.217 | 100.164 | 100.162 | 5.75 | 100.053 | 100.094 | 100.013 | 6.125 | 102.236 | 102.312 | 102.190 |
| 5.875 | 100.785 | 100.732 | 100.730 | 5.875 | 100.572 | 100.614 | 100.533 | 6.25 | 101.877 | 101.920 | 101.847 |
| 6 | 101.376 | 101.324 | 101.322 | 6 | 101.047 | 101.088 | 101.004 | 6.375 | 102.268 | 102.312 | 102.237 |
| 6.125 | 101.771 | 101.718 | 101.716 | 6.125 | 101.489 | 101.526 | 101.444 | 6.5 | 102.554 | 102.595 | 102.521 |
| 6.25 | 101.302 | 101.257 | 101.248 | 6.25 | 101.235 | 101.257 | 101.199 | 6.625 | 102.854 | 102.912 | 102.816 |
| 6.375 | 101.785 | 101.732 | 101.730 | 6.375 | 101.696 | 101.720 | 101.663 | 6.75 | 102.431 | 102.420 | 102.413 |
| 6.5 | 102.231 | 102.179 | 102.177 | 6.5 | 102.102 | 102.120 | 102.063 | 6.875 | 102.783 | 102.773 | 102.765 |
| 6.625 | 102.612 | 102.559 | 102.557 | 6.625 | 102.447 | 102.464 | 102.406 | 7 | 103.095 | 103.086 | 103.077 |
| 6.75 | 102.181 | 102.156 | 102.141 | 6.75 | 102.148 | 102.156 | 102.141 | 7.125 | 103.381 | 103.372 | 103.363 |
| 6.875 | 102.558 | 102.541 | 102.527 | 6.875 | 102.530 | 102.541 | 102.527 | 7.25 | 103.266 | 103.260 | 103.243 |
| 7 | 102.994 | 102.932 | 102.923 | 7 | 102.802 | 102.822 | 102.804 | 7.375 | 103.585 | 103.579 | 103.562 |
| 7.125 | 103.316 | 103.254 | 103.245 | 7.125 | 103.075 | 103.098 | 103.074 | 7.5 | 103.922 | 103.916 | 103.899 |
| 7.25 | 103.031 | 103.018 | 102.994 | 7.25 | 103.029 | 103.018 | 102.994 | 7.625 | 104.218 | 104.212 | 104.195 |
| 7.375 | 103.396 | 103.323 | 103.300 | 7.375 | 103.327 | 103.323 | 103.300 | 7.75 | 103.627 | 103.624 | 103.661 |
| 7.5 | 103.760 | 103.671 | 103.639 | 7.5 | 103.588 | 103.589 | 103.566 | 7.875 | 103.845 | 103.842 | 103.879 |
| 7.625 | 104.099 | 104.010 | 103.978 | 7.625 | 103.832 | 103.826 | 103.809 | 8 | 104.165 | 104.073 | 104.024 |
| 7.75 | 103.779 | 103.751 | 103.800 | 7.75 | 103.779 | 103.751 | 103.800 | | | | |
| 7.875 | 103.973 | 103.955 | 104.014 | 7.875 | 103.973 | 103.955 | 104.014 | | | | |
| 8 | 104.160 | 104.110 | 104.078 | 8 | 104.160 | 104.110 | 104.078 | | | | |
| 8.125 | 104.381 | 104.331 | 104.300 | 8.125 | 104.381 | 104.331 | 104.300 | | | | |
| 8.25 | 92.693 | 92.596 | 92.496 | | | | | | | | |

| 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 | 98.881 | 98.881 | 98.729 | 4.625 | 99.268 | 99.268 | 99.116 | 5 | 94.424 | 94.394 | 94.394 |
| 4.75 | 99.410 | 99.490 | 99.477 | 4.75 | 99.655 | 99.655 | 99.488 | 5.125 | 95.150 | 95.104 | 95.088 |
| 4.875 | 99.887 | 99.883 | 99.870 | 4.875 | 99.865 | 99.865 | 99.704 | 5.25 | 97.006 | 96.971 | 96.971 |
| 5 | 100.233 | 100.217 | 100.205 | 5 | 99.989 | 99.942 | 99.927 | 5.375 | 97.806 | 97.776 | 97.776 |
| 5.125 | 100.200 | 100.200 | 100.066 | 5.125 | 100.623 | 100.623 | 100.473 | 5.5 | 98.846 | 98.787 | 98.702 |
| 5.25 | 100.417 | 100.482 | 100.498 | 5.25 | 100.185 | 100.277 | 100.274 | 5.625 | 99.449 | 99.390 | 99.304 |
| 5.375 | 100.859 | 100.824 | 100.840 | 5.375 | 100.554 | 100.550 | 100.543 | 5.75 | 99.751 | 99.739 | 99.727 |
| 5.5 | 101.156 | 101.128 | 101.146 | 5.5 | 100.850 | 100.866 | 100.860 | 5.875 | 100.201 | 100.189 | 100.177 |
| 5.625 | 100.885 | 100.847 | 100.876 | 5.625 | 100.882 | 100.882 | 100.804 | 6 | 100.619 | 100.631 | 100.572 |
| 5.75 | 101.194 | 101.244 | 101.273 | 5.75 | 100.974 | 101.047 | 101.057 | 6.125 | 100.991 | 101.000 | 100.918 |
| 5.875 | 101.579 | 101.532 | 101.529 | 5.875 | 101.271 | 101.296 | 101.303 | 6.25 | 101.269 | 101.291 | 101.233 |
| 6 | 101.830 | 101.783 | 101.768 | 6 | 101.549 | 101.622 | 101.629 | 6.375 | 101.638 | 101.661 | 101.604 |
| 6.125 | 101.713 | 101.713 | 101.617 | 6.125 | 101.729 | 101.729 | 101.632 | 6.5 | 101.972 | 101.990 | 101.933 |
| 6.25 | 101.917 | 101.866 | 101.859 | 6.25 | 101.568 | 101.583 | 101.608 | 6.625 | 102.354 | 102.269 | 102.211 |
| 6.375 | 102.265 | 102.218 | 102.203 | 6.375 | 101.955 | 101.908 | 101.894 | 6.75 | 102.059 | 102.067 | 102.052 |
| 6.5 | 102.478 | 102.432 | 102.417 | 6.5 | 102.166 | 102.120 | 102.134 | 6.875 | 102.401 | 102.414 | 102.400 |
| 6.625 | 102.262 | 102.262 | 102.158 | 6.625 | 102.271 | 102.271 | 102.167 | 7 | 102.710 | 102.732 | 102.698 |
| 6.75 | 102.475 | 102.442 | 102.425 | 6.75 | 102.207 | 102.192 | 102.246 | 7.125 | 103.065 | 102.902 | 102.871 |
| 6.875 | 102.876 | 102.828 | 102.798 | 6.875 | 102.571 | 102.523 | 102.493 | 7.25 | 102.948 | 102.937 | 102.913 |
| 7 | 103.043 | 102.995 | 102.966 | 7 | 102.737 | 102.689 | 102.713 | 7.375 | 103.210 | 103.209 | 103.187 |
| 7.125 | 102.613 | 102.546 | 102.488 | 7.125 | 102.437 | 102.370 | 102.312 | 7.5 | 103.453 | 103.457 | 103.435 |
| 7.25 | 103.061 | 102.994 | 102.935 | 7.25 | 102.813 | 102.747 | 102.688 | 7.625 | 103.528 | 103.527 | 103.502 |
| 7.375 | 103.498 | 103.431 | 103.372 | 7.375 | 103.182 | 103.116 | 103.057 | 7.75 | 102.772 | 102.699 | 102.747 |
| | | | | | | | | 7.875 | 102.975 | 102.911 | 102.971 |

| Conventional 20 Yr Fixed HB | | | | Conventional 15 Yr Fixed HB | | | |
|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5.25 | 96.940 | 96.905 | 96.905 | 5.25 | 98.710 | 98.664 | 98.649 |
| 5.375 | 97.658 | 97.628 | 97.628 | 5.375 | 99.182 | 99.136 | 99.121 |
| 5.5 | 98.846 | 98.787 | 98.702 | 5.5 | 99.472 | 99.426 | 99.411 |
| 5.625 | 99.449 | 99.390 | 99.304 | 5.625 | 99.008 | 98.962 | 98.947 |
| 5.75 | 99.579 | 99.534 | 99.534 | 5.75 | 99.478 | 99.432 | 99.417 |
| 5.875 | 99.732 | 99.691 | 99.691 | 5.875 | 99.934 | 99.887 | 99.872 |
| 6 | 100.559 | 100.524 | 100.524 | 6 | 100.174 | 100.128 | 100.113 |
| 6.125 | 100.959 | 100.929 | 100.929 | 6.125 | 99.402 | 99.356 | 99.341 |

| | | | | | | | |
|-------|---------|---------|---------|-------|---------|---------|---------|
| 6.25 | 101.129 | 101.104 | 101.104 | 6.25 | 99.862 | 99.815 | 99.801 |
| 6.375 | 101.580 | 101.560 | 101.560 | 6.375 | 100.307 | 100.260 | 100.246 |
| 6.5 | 101.983 | 101.969 | 101.969 | 6.5 | 100.501 | 100.455 | 100.440 |
| 6.625 | 102.234 | 102.225 | 102.225 | 6.625 | 99.892 | 99.816 | 99.796 |
| 6.75 | 102.034 | 102.015 | 102.015 | 6.75 | 100.473 | 100.272 | 100.147 |
| 6.875 | 102.421 | 102.407 | 102.405 | 6.875 | 100.646 | 100.557 | 100.528 |
| 7 | 102.731 | 102.722 | 102.715 | 7 | 100.809 | 100.692 | 100.663 |

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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 | 98.203 | 98.261 | 98.212 | 5 | 97.976 | 98.033 | 97.984 | 5 | 95.806 | 95.743 | 95.680 |
| 5.125 | 98.497 | 98.551 | 98.498 | 5.125 | 98.323 | 98.376 | 98.324 | 5.125 | 96.478 | 96.415 | 96.352 |
| 5.25 | 98.778 | 98.828 | 98.771 | 5.25 | 98.652 | 98.702 | 98.645 | 5.25 | 96.965 | 96.902 | 96.840 |
| 5.375 | 99.042 | 99.088 | 99.028 | 5.375 | 98.961 | 99.007 | 98.946 | 5.375 | 97.643 | 97.580 | 97.517 |
| 5.5 | 99.292 | 99.335 | 99.270 | 5.5 | 99.282 | 99.324 | 99.260 | 5.5 | 98.133 | 98.070 | 98.008 |
| 5.625 | 99.525 | 99.564 | 99.496 | 5.625 | 99.621 | 99.660 | 99.592 | 5.625 | 98.625 | 98.562 | 98.500 |
| 5.75 | 99.778 | 99.812 | 99.740 | 5.75 | 99.892 | 99.927 | 99.855 | 5.75 | 99.118 | 99.055 | 98.993 |
| 5.875 | 100.040 | 100.071 | 99.995 | 5.875 | 100.084 | 100.103 | 100.027 | 5.875 | 99.403 | 99.340 | 99.278 |
| 6 | 100.291 | 100.318 | 100.239 | 6 | 100.320 | 100.280 | 100.201 | 6 | 99.867 | 99.804 | 99.742 |
| 6.125 | 100.551 | 100.575 | 100.491 | 6.125 | 100.444 | 100.467 | 100.383 | 6.125 | 100.137 | 100.074 | 100.012 |
| 6.25 | 100.800 | 100.820 | 100.732 | 6.25 | 100.624 | 100.617 | 100.530 | 6.25 | 100.600 | 100.537 | 100.475 |
| 6.375 | 100.995 | 101.010 | 100.919 | 6.375 | 100.705 | 100.720 | 100.629 | 6.375 | 100.676 | 100.613 | 100.551 |
| 6.5 | 101.124 | 101.136 | 101.041 | 6.5 | 100.930 | 100.867 | 100.804 | 6.5 | 100.949 | 100.886 | 100.823 |
| 6.625 | 101.249 | 101.257 | 101.158 | 6.625 | 100.996 | 100.933 | 100.870 | 6.625 | 101.027 | 100.964 | 100.902 |
| 6.75 | 101.361 | 101.365 | 101.262 | 6.75 | 100.941 | 100.945 | 100.842 | 6.75 | 101.105 | 101.042 | 100.980 |
| 6.875 | 101.430 | 101.430 | 101.324 | 6.875 | 101.000 | 101.000 | 100.894 | 6.875 | 101.184 | 101.121 | 101.058 |
| 7 | 101.784 | 101.788 | 101.663 | 7 | 101.194 | 101.192 | 101.081 | 7 | 101.263 | 101.200 | 101.138 |
| 7.125 | 102.381 | 102.379 | 102.255 | 7.125 | 101.592 | 101.590 | 101.466 | 7.125 | 101.344 | 101.281 | 101.219 |
| 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 | 98.407 | 98.465 | 98.416 | 5 | 98.172 | 98.230 | 98.181 | 5 | 95.874 | 95.811 | 95.748 |
| 5.125 | 98.701 | 98.754 | 98.702 | 5.125 | 98.519 | 98.572 | 98.519 | 5.125 | 96.546 | 96.483 | 96.420 |
| 5.25 | 98.982 | 99.032 | 98.975 | 5.25 | 98.847 | 98.897 | 98.840 | 5.25 | 97.033 | 96.970 | 96.907 |
| 5.375 | 99.246 | 99.292 | 99.232 | 5.375 | 99.155 | 99.201 | 99.140 | 5.375 | 97.711 | 97.648 | 97.585 |
| 5.5 | 99.497 | 99.540 | 99.475 | 5.5 | 99.476 | 99.518 | 99.454 | 5.5 | 98.202 | 98.139 | 98.076 |
| 5.625 | 99.732 | 99.770 | 99.702 | 5.625 | 99.815 | 99.853 | 99.785 | 5.625 | 98.693 | 98.630 | 98.567 |
| 5.75 | 99.985 | 100.020 | 99.948 | 5.75 | 100.086 | 100.120 | 100.049 | 5.75 | 99.186 | 99.123 | 99.060 |
| 5.875 | 100.249 | 100.280 | 100.204 | 5.875 | 100.266 | 100.297 | 100.221 | 5.875 | 99.471 | 99.408 | 99.345 |
| 6 | 100.502 | 100.529 | 100.450 | 6 | 100.449 | 100.476 | 100.397 | 6 | 99.935 | 99.872 | 99.809 |
| 6.125 | 100.765 | 100.788 | 100.705 | 6.125 | 100.642 | 100.665 | 100.582 | 6.125 | 100.205 | 100.142 | 100.079 |
| 6.25 | 101.016 | 101.036 | 100.949 | 6.25 | 100.799 | 100.818 | 100.731 | 6.25 | 100.668 | 100.605 | 100.542 |
| 6.375 | 101.213 | 101.229 | 101.138 | 6.375 | 100.909 | 100.925 | 100.834 | 6.375 | 100.745 | 100.682 | 100.619 |
| 6.5 | 101.344 | 101.356 | 101.261 | 6.5 | 101.005 | 101.017 | 100.922 | 6.5 | 101.017 | 100.954 | 100.891 |
| 6.625 | 101.471 | 101.479 | 101.381 | 6.625 | 101.082 | 101.090 | 100.992 | 6.625 | 101.095 | 101.032 | 100.969 |
| 6.75 | 101.584 | 101.589 | 101.486 | 6.75 | 101.153 | 101.157 | 101.054 | 6.75 | 101.174 | 101.111 | 101.048 |
| 6.875 | 101.655 | 101.656 | 101.549 | 6.875 | 101.214 | 101.214 | 101.108 | 6.875 | 101.252 | 101.189 | 101.126 |
| 7 | 102.011 | 102.015 | 101.889 | 7 | 101.412 | 101.409 | 101.298 | 7 | 101.331 | 101.268 | 101.205 |
| 7.125 | 102.610 | 102.607 | 102.484 | 7.125 | 101.811 | 101.809 | 101.685 | 7.125 | 101.412 | 101.349 | 101.286 |

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

| | | | | | | | | | |
|-----------|---|---|---|---|---|---|---|-------|-------|
| DTI > 40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ARM | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -0.25 | -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 | 96.907 | 96.865 | 96.865 | 5.75 | 100.601 | 100.555 | 100.539 | 5 | 99.209 | 99.208 | 99.201 |
| 5.125 | 97.526 | 97.484 | 97.484 | 5.875 | 101.134 | 101.088 | 101.072 | 5.125 | 99.357 | 99.356 | 99.348 |
| 5.25 | 97.948 | 97.902 | 97.886 | 6 | 101.610 | 101.564 | 101.549 | 5.25 | 99.805 | 99.804 | 99.796 |
| 5.375 | 98.601 | 98.555 | 98.539 | 6.125 | 101.969 | 101.923 | 101.908 | 5.375 | 100.058 | 100.057 | 100.050 |
| 5.5 | 99.872 | 99.852 | 99.832 | 6.25 | 101.543 | 101.497 | 101.482 | 5.5 | 100.398 | 100.397 | 100.390 |
| 5.625 | 100.464 | 100.444 | 100.424 | 6.375 | 102.031 | 101.985 | 101.970 | 5.625 | 100.544 | 100.543 | 100.535 |
| 5.75 | 100.812 | 100.810 | 100.802 | 6.5 | 102.465 | 102.419 | 102.404 | 5.75 | 100.555 | 100.551 | 100.522 |
| 5.875 | 101.377 | 101.375 | 101.367 | 6.625 | 102.776 | 102.730 | 102.714 | 5.875 | 100.826 | 100.822 | 100.793 |
| 6 | 101.905 | 101.903 | 101.895 | 6.75 | 102.286 | 102.236 | 102.204 | 6 | 100.909 | 100.905 | 100.876 |
| 6.125 | 102.389 | 102.387 | 102.379 | 6.875 | 102.739 | 102.689 | 102.658 | | | | |
| 6.25 | 101.966 | 101.963 | 101.956 | 7 | 103.144 | 103.093 | 103.062 | | | | |
| 6.375 | 102.445 | 102.443 | 102.435 | 7.125 | 103.425 | 103.374 | 103.343 | | | | |
| 6.5 | 102.885 | 102.883 | 102.876 | 7.25 | 102.993 | 102.931 | 102.900 | | | | |
| 6.625 | 103.320 | 103.318 | 103.310 | 7.375 | 103.408 | 103.346 | 103.315 | | | | |

| Home Ready 10 Yr Fixed | | | |
|------------------------|--------|--------|--------|
| Rate | 15 | 30 | 45 |
| 5 | 97.717 | 97.700 | 97.678 |
| 5.125 | 98.010 | 97.992 | 97.970 |
| 5.25 | 98.258 | 98.241 | 98.219 |
| 5.375 | 98.541 | 98.524 | 98.502 |
| 5.5 | 98.811 | 98.794 | 98.772 |
| 5.625 | 99.037 | 99.019 | 98.997 |
| 5.75 | 99.018 | 98.998 | 98.954 |
| 5.875 | 99.239 | 99.219 | 99.175 |
| 6 | 99.663 | 99.642 | 99.598 |

Home Ready Adjustments

Cumulative LLPA Caps

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

| | | | | | | | | | |
|---------|---|--------|--------|--------|--------|--------|--------|------|------|
| 640-659 | 0 | -0.25 | -1.375 | -2.125 | -2.875 | -3.375 | -2.875 | -2.5 | -2.5 |
| 620-639 | 0 | -0.375 | -1.75 | -2.5 | -3.5 | -3.875 | -3.625 | -2.5 | -2.5 |

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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 | 98.500 | 98.384 | 98.365 | 5.75 | 100.755 | 100.738 | 100.722 | 5 | 99.209 | 99.208 | 99.201 |
| 5.5 | 99.023 | 98.907 | 98.888 | 5.875 | 101.227 | 101.210 | 101.194 | 5.125 | 99.357 | 99.356 | 99.348 |
| 5.625 | 99.508 | 99.489 | 99.480 | 6 | 101.686 | 101.669 | 101.653 | 5.25 | 99.805 | 99.804 | 99.796 |
| 5.75 | 100.455 | 100.448 | 100.441 | 6.125 | 101.901 | 101.884 | 101.868 | 5.375 | 100.058 | 100.057 | 100.050 |
| 5.875 | 101.041 | 101.026 | 101.024 | 6.25 | 101.761 | 101.748 | 101.735 | 5.5 | 100.398 | 100.397 | 100.390 |
| 6 | 101.574 | 101.557 | 101.555 | 6.375 | 102.174 | 102.161 | 102.148 | 5.625 | 100.544 | 100.543 | 100.535 |
| 6.125 | 102.059 | 102.039 | 102.038 | 6.5 | 102.516 | 102.503 | 102.490 | 5.75 | 100.555 | 100.551 | 100.522 |
| 6.25 | 101.627 | 101.622 | 101.611 | 6.625 | 102.823 | 102.810 | 102.797 | 5.875 | 100.826 | 100.822 | 100.793 |
| 6.375 | 102.136 | 102.124 | 102.117 | 6.75 | 102.431 | 102.420 | 102.413 | 6 | 100.909 | 100.905 | 100.876 |
| 6.5 | 102.566 | 102.551 | 102.545 | 6.875 | 102.783 | 102.773 | 102.765 | | | | |
| 6.625 | 102.967 | 102.950 | 102.944 | 7 | 103.095 | 103.086 | 103.077 | | | | |
| 6.75 | 102.683 | 102.673 | 102.637 | 7.125 | 103.381 | 103.372 | 103.363 | | | | |
| 6.875 | 103.146 | 103.133 | 103.104 | 7.25 | 103.266 | 103.260 | 103.243 | | | | |
| 7 | 103.528 | 103.514 | 103.485 | 7.375 | 103.585 | 103.579 | 103.562 | | | | |
| 7.125 | 103.898 | 103.882 | 103.854 | 7.5 | 103.922 | 103.916 | 103.899 | | | | |

| Home Possible 10 Yr Fixed | | | |
|---------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 |
| 4.75 | 98.930 | 98.920 | 98.910 |
| 4.875 | 99.249 | 99.239 | 99.229 |
| 5 | 99.584 | 99.574 | 99.564 |
| 5.125 | 99.601 | 99.573 | 99.564 |
| 5.25 | 99.915 | 99.889 | 99.880 |
| 5.375 | 100.221 | 100.196 | 100.187 |
| 5.5 | 100.349 | 100.325 | 100.316 |
| 5.625 | 100.285 | 100.276 | 100.268 |
| 5.75 | 100.590 | 100.581 | 100.573 |
| 5.875 | 100.885 | 100.876 | 100.868 |
| 6 | 101.142 | 101.133 | 101.125 |

Home Possible Adjustments

Cumulative LLPA Caps

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

| RefiNow 30 Yr Fixed | | | |
|---------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 |
| 5.5 | 99.308 | 99.371 | 99.320 |
| 5.625 | 99.746 | 99.806 | 99.755 |
| 5.75 | 100.036 | 100.062 | 99.967 |
| 5.875 | 100.548 | 100.580 | 100.481 |
| 6 | 101.013 | 101.048 | 100.945 |
| 6.125 | 101.475 | 101.507 | 101.404 |
| 6.25 | 101.227 | 101.238 | 101.169 |
| 6.375 | 101.642 | 101.652 | 101.579 |
| 6.5 | 102.034 | 102.038 | 101.962 |
| 6.625 | 102.448 | 102.460 | 102.384 |
| 6.75 | 102.136 | 102.132 | 102.105 |
| 6.875 | 102.482 | 102.487 | 102.457 |
| 7 | 102.782 | 102.804 | 102.769 |
| 7.125 | 103.102 | 103.123 | 103.089 |
| 7.25 | 103.033 | 103.014 | 102.982 |
| 7.375 | 103.320 | 103.312 | 103.277 |

RefiNow Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

| | | | | | | | | | |
|-----------|---|---|---|---|---|---|---|---|---|
| DTI > 40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|-----------|---|---|---|---|---|---|---|---|---|

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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 | 97.367 | 97.321 | 97.305 | 4.5 | 97.367 | 97.321 | 97.305 | 5 | 99.571 | 99.525 | 99.509 |
| 4.625 | 97.995 | 97.949 | 97.933 | 4.625 | 97.995 | 97.949 | 97.933 | 5.125 | 100.159 | 100.112 | 100.096 |
| 4.75 | 98.607 | 98.560 | 98.544 | 4.75 | 98.607 | 98.560 | 98.544 | 5.25 | 100.717 | 100.671 | 100.655 |
| 4.875 | 98.962 | 98.916 | 98.900 | 4.875 | 98.962 | 98.916 | 98.900 | 5.375 | 100.755 | 100.696 | 100.638 |
| 5 | 99.571 | 99.525 | 99.509 | 5 | 99.571 | 99.525 | 99.509 | 5.5 | 101.242 | 101.184 | 101.125 |
| 5.125 | 100.159 | 100.112 | 100.096 | 5.125 | 100.159 | 100.112 | 100.096 | 5.625 | 101.774 | 101.715 | 101.656 |
| 5.25 | 100.717 | 100.671 | 100.655 | 5.25 | 100.717 | 100.671 | 100.655 | 5.75 | 101.978 | 102.126 | 101.914 |
| 5.375 | 100.755 | 100.696 | 100.638 | 5.375 | 100.755 | 100.696 | 100.638 | 5.875 | 101.536 | 101.318 | 101.100 |
| 5.5 | 101.242 | 101.184 | 101.125 | 5.5 | 101.242 | 101.184 | 101.125 | 6 | 102.013 | 101.796 | 101.631 |
| 5.625 | 101.774 | 101.715 | 101.656 | 5.625 | 101.774 | 101.715 | 101.656 | 6.125 | 102.496 | 102.342 | 102.204 |
| 5.75 | 101.978 | 102.126 | 101.914 | 5.75 | 101.978 | 102.126 | 101.914 | 6.25 | 102.744 | 102.678 | 102.539 |
| 5.875 | 101.536 | 101.318 | 101.100 | 5.875 | 101.536 | 101.318 | 101.100 | 6.375 | 102.055 | 102.029 | 102.004 |
| 6 | 102.013 | 101.796 | 101.631 | 6 | 102.013 | 101.796 | 101.631 | 6.5 | 102.431 | 102.406 | 102.381 |
| 6.125 | 102.496 | 102.342 | 102.204 | 6.125 | 102.496 | 102.342 | 102.204 | 6.625 | 102.858 | 102.833 | 102.808 |
| 6.25 | 102.744 | 102.678 | 102.539 | 6.25 | 102.744 | 102.678 | 102.539 | 6.75 | 103.077 | 103.035 | 102.993 |
| 6.375 | 102.055 | 102.029 | 102.004 | 6.375 | 102.055 | 102.029 | 102.004 | 6.875 | 102.694 | 102.652 | 102.610 |
| 6.5 | 102.431 | 102.406 | 102.381 | 6.5 | 102.431 | 102.406 | 102.381 | 7 | 103.048 | 103.007 | 102.965 |
| 6.625 | 102.858 | 102.833 | 102.808 | 6.625 | 102.858 | 102.833 | 102.808 | 7.125 | 103.220 | 103.178 | 103.136 |
| 6.75 | 103.077 | 103.035 | 102.993 | 6.75 | 103.077 | 103.035 | 102.993 | 7.25 | 103.317 | 103.237 | 103.190 |
| 6.875 | 102.694 | 102.652 | 102.610 | 6.875 | 102.694 | 102.652 | 102.610 | 7.375 | 102.475 | 102.560 | 102.672 |
| 7 | 103.048 | 103.007 | 102.965 | 7 | 103.048 | 103.007 | 102.965 | 7.5 | 102.879 | 102.964 | 103.077 |
| 7.125 | 103.220 | 103.178 | 103.136 | 7.125 | 103.220 | 103.178 | 103.136 | 7.625 | 103.172 | 103.126 | 103.069 |
| 7.25 | 103.317 | 103.237 | 103.190 | 7.25 | 103.317 | 103.237 | 103.190 | 7.75 | 103.444 | 103.398 | 103.341 |
| 7.375 | 102.475 | 102.560 | 102.672 | 7.375 | 102.475 | 102.560 | 102.672 | | | | |
| 7.5 | 102.879 | 102.964 | 103.077 | 7.5 | 102.879 | 102.964 | 103.077 | | | | |

| 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 | 97.824 | 97.777 | 97.763 | 4.25 | 97.824 | 97.777 | 97.763 | 4.5 | 92.692 | 92.646 | 92.630 |
| 4.375 | 98.318 | 98.272 | 98.257 | 4.375 | 98.318 | 98.272 | 98.257 | 4.625 | 93.320 | 93.274 | 93.258 |
| 4.5 | 98.809 | 98.762 | 98.748 | 4.5 | 98.809 | 98.762 | 98.748 | 4.75 | 96.726 | 96.869 | 96.740 |
| 4.625 | 99.295 | 99.249 | 99.234 | 4.625 | 99.295 | 99.249 | 99.234 | 4.875 | 97.323 | 97.465 | 97.336 |
| 4.75 | 99.779 | 99.732 | 99.718 | 4.75 | 99.779 | 99.732 | 99.718 | 5 | 97.751 | 97.894 | 97.765 |
| 4.875 | 99.822 | 99.958 | 99.961 | 4.875 | 99.822 | 99.958 | 99.961 | 5.125 | 98.562 | 98.704 | 98.575 |
| 5 | 100.328 | 100.464 | 100.468 | 5 | 100.328 | 100.464 | 100.468 | 5.25 | 99.712 | 99.653 | 99.594 |
| 5.125 | 100.805 | 100.941 | 100.944 | 5.125 | 100.805 | 100.941 | 100.944 | 5.375 | 99.767 | 99.648 | 99.589 |
| 5.25 | 100.803 | 100.757 | 100.742 | 5.25 | 100.803 | 100.757 | 100.742 | 5.5 | 100.282 | 100.322 | 100.110 |
| 5.375 | 100.625 | 100.741 | 100.758 | 5.375 | 100.625 | 100.741 | 100.758 | 5.625 | 100.773 | 100.855 | 100.643 |
| 5.5 | 101.073 | 101.189 | 101.207 | 5.5 | 101.073 | 101.189 | 101.207 | 5.75 | 101.181 | 101.053 | 101.032 |
| 5.625 | 101.502 | 101.619 | 101.636 | 5.625 | 101.502 | 101.619 | 101.636 | 5.875 | 100.677 | 100.637 | 100.499 |
| 5.75 | 101.529 | 101.483 | 101.468 | 5.75 | 101.529 | 101.483 | 101.468 | 6 | 101.244 | 101.280 | 101.141 |
| 5.875 | 101.239 | 101.336 | 101.367 | 5.875 | 101.239 | 101.336 | 101.367 | 6.125 | 101.749 | 101.853 | 101.714 |
| 6 | 101.652 | 101.749 | 101.780 | 6 | 101.652 | 101.749 | 101.780 | 6.25 | 101.882 | 101.664 | 101.492 |
| | | | | | | | | 6.375 | 101.176 | 101.161 | 101.139 |
| | | | | | | | | 6.5 | 101.595 | 101.680 | 101.550 |
| | | | | | | | | 6.625 | 102.101 | 102.185 | 102.041 |
| | | | | | | | | 6.75 | 102.059 | 102.017 | 101.975 |
| | | | | | | | | 6.875 | 101.734 | 101.699 | 101.666 |
| | | | | | | | | 7 | 102.105 | 102.112 | 102.039 |
| | | | | | | | | 7.125 | 102.480 | 102.545 | 102.443 |
| | | | | | | | | 7.25 | 101.873 | 101.793 | 101.746 |

| 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 | 99.712 | 99.653 | 99.594 | 5 | 97.751 | 97.894 | 97.765 | 4.5 | 94.384 | 94.337 | 94.323 |
| 5.375 | 99.767 | 99.648 | 99.589 | 5.125 | 98.562 | 98.704 | 98.575 | 4.625 | 94.870 | 94.824 | 94.809 |
| 5.5 | 100.282 | 100.322 | 100.110 | 5.25 | 99.278 | 99.080 | 99.074 | 4.75 | 95.354 | 95.307 | 95.293 |
| 5.625 | 100.773 | 100.855 | 100.643 | 5.375 | 99.782 | 99.585 | 99.579 | 4.875 | 95.517 | 95.653 | 95.657 |
| 5.75 | 101.181 | 101.053 | 101.032 | 5.5 | 100.272 | 100.322 | 100.110 | 5 | 95.946 | 96.082 | 96.086 |
| 5.875 | 100.677 | 100.637 | 100.499 | 5.625 | 100.745 | 100.855 | 100.643 | 5.125 | 96.317 | 96.453 | 96.457 |
| 6 | 101.244 | 101.280 | 101.141 | 5.75 | 101.183 | 101.103 | 101.082 | 5.25 | 97.079 | 97.063 | 97.047 |
| 6.125 | 101.749 | 101.853 | 101.714 | 5.875 | 100.534 | 100.637 | 100.499 | 5.375 | 97.098 | 97.082 | 97.066 |
| 6.25 | 101.882 | 101.664 | 101.492 | 6 | 101.177 | 101.280 | 101.141 | 5.5 | 97.437 | 97.421 | 97.405 |
| 6.375 | 101.176 | 101.161 | 101.139 | 6.125 | 101.749 | 101.853 | 101.714 | 5.625 | 97.780 | 97.764 | 97.748 |
| 6.5 | 101.595 | 101.680 | 101.550 | 6.25 | 101.618 | 101.571 | 101.542 | 5.75 | 98.387 | 98.371 | 98.355 |
| 6.625 | 102.101 | 102.185 | 102.041 | 6.375 | 101.248 | 101.235 | 101.212 | 5.875 | 98.560 | 98.544 | 98.528 |
| 6.75 | 102.059 | 102.017 | 101.975 | 6.5 | 101.666 | 101.680 | 101.631 | 6 | 98.831 | 98.815 | 98.799 |
| 6.875 | 101.734 | 101.699 | 101.666 | 6.625 | 102.101 | 102.185 | 102.041 | 6.125 | 99.055 | 99.039 | 99.023 |

| 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 | 100.717 | 100.671 | 100.655 | 5.25 | 100.717 | 100.671 | 100.655 | 5.25 | 100.717 | 100.671 | 100.655 |
| 5.375 | 100.755 | 100.696 | 100.638 | 5.375 | 100.755 | 100.696 | 100.638 | 5.375 | 100.755 | 100.696 | 100.638 |

| | | | | | | | | | | | |
|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|
| 5.5 | 101.242 | 101.184 | 101.125 | 5.5 | 101.242 | 101.184 | 101.125 | 5.5 | 101.242 | 101.184 | 101.125 |
| 5.625 | 101.774 | 101.715 | 101.656 | 5.625 | 101.774 | 101.715 | 101.656 | 5.625 | 101.774 | 101.715 | 101.656 |
| 5.75 | 101.978 | 102.126 | 101.914 | 5.75 | 101.978 | 102.126 | 101.914 | 5.75 | 101.978 | 102.126 | 101.914 |
| 5.875 | 101.536 | 101.318 | 101.100 | 5.875 | 101.536 | 101.318 | 101.100 | 5.875 | 101.536 | 101.318 | 101.100 |
| 6 | 102.013 | 101.796 | 101.631 | 6 | 102.013 | 101.796 | 101.631 | 6 | 102.013 | 101.796 | 101.631 |
| 6.125 | 102.496 | 102.342 | 102.204 | 6.125 | 102.496 | 102.342 | 102.204 | 6.125 | 102.496 | 102.342 | 102.204 |
| 6.25 | 102.744 | 102.678 | 102.539 | 6.25 | 102.744 | 102.678 | 102.539 | 6.25 | 102.744 | 102.678 | 102.539 |
| 6.375 | 102.055 | 102.029 | 102.004 | 6.375 | 102.055 | 102.029 | 102.004 | 6.375 | 102.055 | 102.029 | 102.004 |
| 6.5 | 102.431 | 102.406 | 102.381 | 6.5 | 102.431 | 102.406 | 102.381 | 6.5 | 102.431 | 102.406 | 102.381 |
| 6.625 | 102.858 | 102.833 | 102.808 | 6.625 | 102.858 | 102.833 | 102.808 | 6.625 | 102.858 | 102.833 | 102.808 |
| 6.75 | 103.077 | 103.035 | 102.993 | 6.75 | 103.077 | 103.035 | 102.993 | 6.75 | 103.077 | 103.035 | 102.993 |
| 6.875 | 102.694 | 102.652 | 102.610 | 6.875 | 102.694 | 102.652 | 102.610 | 6.875 | 102.694 | 102.652 | 102.610 |
| 7 | 103.048 | 103.007 | 102.965 | 7 | 103.048 | 103.007 | 102.965 | 7 | 103.048 | 103.007 | 102.965 |
| 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 | 98.809 | 98.762 | 98.748 | 4.25 | 97.824 | 97.777 | 97.763 | 5.25 | 99.712 | 99.653 | 99.594 |
| 4.625 | 99.295 | 99.249 | 99.234 | 4.375 | 98.318 | 98.272 | 98.257 | 5.375 | 99.767 | 99.648 | 99.589 |
| 4.75 | 99.779 | 99.732 | 99.718 | 4.5 | 98.809 | 98.762 | 98.748 | 5.5 | 100.282 | 100.322 | 100.110 |
| 4.875 | 99.822 | 99.958 | 99.961 | 4.625 | 99.295 | 99.249 | 99.234 | 5.625 | 100.773 | 100.855 | 100.643 |
| 5 | 100.328 | 100.464 | 100.468 | 4.75 | 99.779 | 99.732 | 99.718 | 5.75 | 101.181 | 101.053 | 101.032 |
| 5.125 | 100.805 | 100.941 | 100.944 | 4.875 | 99.822 | 99.958 | 99.961 | 5.875 | 100.677 | 100.637 | 100.499 |
| 5.25 | 100.803 | 100.757 | 100.742 | 5 | 100.328 | 100.464 | 100.468 | 6 | 101.244 | 101.280 | 101.141 |
| 5.375 | 100.625 | 100.741 | 100.758 | 5.125 | 100.805 | 100.941 | 100.944 | 6.125 | 101.749 | 101.853 | 101.714 |
| 5.5 | 101.073 | 101.189 | 101.207 | 5.25 | 100.803 | 100.757 | 100.742 | 6.25 | 101.882 | 101.664 | 101.492 |
| 5.625 | 101.502 | 101.619 | 101.636 | 5.375 | 100.625 | 100.741 | 100.758 | 6.375 | 101.176 | 101.161 | 101.139 |
| 5.75 | 101.529 | 101.483 | 101.468 | 5.5 | 101.073 | 101.189 | 101.207 | 6.5 | 101.595 | 101.680 | 101.550 |
| 5.875 | 101.239 | 101.336 | 101.367 | 5.625 | 101.502 | 101.619 | 101.636 | 6.625 | 102.101 | 102.185 | 102.041 |
| 6 | 101.652 | 101.749 | 101.780 | 5.75 | 101.529 | 101.483 | 101.468 | 6.75 | 102.059 | 102.017 | 101.975 |
| 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 | 99.712 | 99.653 | 99.594 | 5.25 | 98.983 | 98.903 | 98.883 | 4.5 | 94.384 | 94.337 | 94.323 |
| 5.375 | 99.767 | 99.648 | 99.589 | 5.375 | 99.561 | 99.481 | 99.460 | 4.625 | 94.870 | 94.824 | 94.809 |
| 5.5 | 100.282 | 100.322 | 100.110 | 5.5 | 100.199 | 100.322 | 100.110 | 4.75 | 95.354 | 95.307 | 95.293 |
| 5.625 | 100.773 | 100.855 | 100.643 | 5.625 | 100.732 | 100.855 | 100.643 | 4.875 | 95.517 | 95.653 | 95.657 |
| 5.75 | 101.181 | 101.053 | 101.032 | 5.75 | 101.183 | 101.103 | 101.082 | 5 | 95.946 | 96.082 | 96.086 |
| 5.875 | 100.677 | 100.637 | 100.499 | 5.875 | 100.534 | 100.637 | 100.499 | 5.125 | 96.317 | 96.453 | 96.457 |
| 6 | 101.244 | 101.280 | 101.141 | 6 | 101.177 | 101.280 | 101.141 | 5.25 | 97.079 | 97.063 | 97.047 |
| 6.125 | 101.749 | 101.853 | 101.714 | 6.125 | 101.749 | 101.853 | 101.714 | 5.375 | 97.098 | 97.082 | 97.066 |
| 6.25 | 101.882 | 101.664 | 101.492 | 6.25 | 101.618 | 101.571 | 101.542 | 5.5 | 97.437 | 97.421 | 97.405 |
| 6.375 | 101.176 | 101.161 | 101.139 | 6.375 | 101.048 | 101.132 | 100.989 | 5.625 | 97.780 | 97.764 | 97.748 |
| 6.5 | 101.595 | 101.680 | 101.550 | 6.5 | 101.595 | 101.680 | 101.536 | 5.75 | 98.387 | 98.371 | 98.355 |
| 6.625 | 102.101 | 102.185 | 102.041 | 6.625 | 102.101 | 102.185 | 102.041 | 5.875 | 98.560 | 98.544 | 98.528 |
| 6.75 | 102.059 | 102.017 | 101.975 | 6.75 | 102.044 | 101.981 | 101.949 | 6 | 98.831 | 98.815 | 98.799 |
| 6.875 | 101.734 | 101.699 | 101.666 | 6.875 | 101.580 | 101.645 | 101.543 | 6.125 | 99.055 | 99.039 | 99.023 |

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 | 99.959 | 99.912 | 99.896 | 5.125 | 99.959 | 99.912 | 99.896 | 4.75 | 98.407 | 98.360 | 98.344 |
| 5.25 | 100.517 | 100.471 | 100.455 | 5.25 | 100.517 | 100.471 | 100.455 | 4.875 | 98.762 | 98.716 | 98.700 |
| 5.375 | 100.555 | 100.496 | 100.438 | 5.375 | 100.555 | 100.496 | 100.438 | 5 | 99.371 | 99.325 | 99.309 |
| 5.5 | 101.042 | 100.984 | 100.925 | 5.5 | 101.042 | 100.984 | 100.925 | 5.125 | 99.959 | 99.912 | 99.896 |
| 5.625 | 101.574 | 101.515 | 101.456 | 5.625 | 101.574 | 101.515 | 101.456 | 5.25 | 100.517 | 100.471 | 100.455 |
| 5.75 | 101.778 | 101.698 | 101.677 | 5.75 | 101.778 | 101.698 | 101.677 | 5.375 | 100.555 | 100.496 | 100.438 |
| 5.875 | 101.336 | 101.234 | 101.219 | 5.875 | 101.336 | 101.234 | 101.219 | 5.5 | 101.042 | 100.984 | 100.925 |
| 6 | 101.813 | 101.658 | 101.644 | 6 | 101.813 | 101.658 | 101.644 | 5.625 | 101.574 | 101.515 | 101.456 |
| 6.125 | 102.296 | 102.079 | 102.050 | 6.125 | 102.296 | 102.079 | 102.050 | 5.75 | 101.778 | 101.698 | 101.677 |
| 6.25 | 102.544 | 102.326 | 102.185 | 6.25 | 102.544 | 102.326 | 102.185 | 5.875 | 101.336 | 101.118 | 100.900 |
| 6.375 | 101.855 | 101.829 | 101.804 | 6.375 | 101.855 | 101.829 | 101.804 | 6 | 101.813 | 101.596 | 101.378 |
| 6.5 | 102.231 | 102.206 | 102.181 | 6.5 | 102.231 | 102.206 | 102.181 | 6.125 | 102.296 | 102.079 | 101.861 |
| 6.625 | 102.658 | 102.633 | 102.608 | 6.625 | 102.658 | 102.633 | 102.608 | 6.25 | 102.544 | 102.326 | 102.185 |
| 6.75 | 102.877 | 102.835 | 102.793 | 6.75 | 102.877 | 102.835 | 102.793 | 6.375 | 101.855 | 101.829 | 101.804 |
| 6.875 | 102.494 | 102.452 | 102.410 | 6.875 | 102.494 | 102.452 | 102.410 | 6.5 | 102.231 | 102.206 | 102.181 |
| 7 | 102.848 | 102.807 | 102.765 | 7 | 102.848 | 102.807 | 102.765 | 6.625 | 102.658 | 102.633 | 102.608 |
| 7.125 | 103.020 | 102.978 | 102.936 | 7.125 | 103.020 | 102.978 | 102.936 | 6.75 | 102.877 | 102.835 | 102.793 |
| 7.25 | 103.117 | 103.037 | 102.990 | 7.25 | 103.117 | 103.037 | 102.990 | 6.875 | 102.494 | 102.452 | 102.410 |
| 7.375 | 102.182 | 102.136 | 102.310 | 7.375 | 102.182 | 102.136 | 102.310 | 7 | 102.848 | 102.807 | 102.765 |
| 7.5 | 102.586 | 102.539 | 102.621 | 7.5 | 102.586 | 102.539 | 102.621 | 7.125 | 103.020 | 102.978 | 102.936 |
| 7.625 | 102.972 | 102.926 | 102.869 | 7.625 | 102.972 | 102.926 | 102.869 | 7.25 | 103.117 | 103.037 | 102.990 |
| 7.75 | 103.244 | 103.198 | 103.141 | 7.75 | 103.244 | 103.198 | 103.141 | 7.375 | 102.182 | 102.136 | 102.310 |
| | | | | | | | | 7.5 | 102.586 | 102.539 | 102.621 |
| | | | | | | | | 7.625 | 102.972 | 102.926 | 102.869 |
| | | | | | | | | 7.75 | 103.244 | 103.198 | 103.141 |

| 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 | 97.624 | 97.577 | 97.563 | 4.25 | 97.624 | 97.577 | 97.563 | 4.875 | 96.963 | 97.075 | 97.046 |
| 4.375 | 98.118 | 98.072 | 98.057 | 4.375 | 98.118 | 98.072 | 98.057 | 5 | 97.491 | 97.604 | 97.574 |
| 4.5 | 98.609 | 98.562 | 98.548 | 4.5 | 98.609 | 98.562 | 98.548 | 5.125 | 98.090 | 98.203 | 98.174 |
| 4.625 | 99.095 | 99.049 | 99.034 | 4.625 | 99.095 | 99.049 | 99.034 | 5.25 | 99.546 | 99.453 | 99.394 |
| 4.75 | 99.579 | 99.532 | 99.518 | 4.75 | 99.579 | 99.532 | 99.518 | 5.375 | 99.979 | 99.782 | 99.776 |
| 4.875 | 99.281 | 99.417 | 99.420 | 4.875 | 99.281 | 99.417 | 99.420 | 5.5 | 100.400 | 100.203 | 100.197 |
| 5 | 99.668 | 99.804 | 99.807 | 5 | 99.668 | 99.804 | 99.807 | 5.625 | 100.780 | 100.583 | 100.577 |
| 5.125 | 100.131 | 100.155 | 100.158 | 5.125 | 100.131 | 100.155 | 100.158 | 5.75 | 100.981 | 100.853 | 100.832 |
| 5.25 | 100.603 | 100.557 | 100.542 | 5.25 | 100.603 | 100.557 | 100.542 | 5.875 | 100.779 | 100.766 | 100.753 |
| 5.375 | 100.028 | 100.145 | 100.162 | 5.375 | 100.028 | 100.145 | 100.162 | 6 | 101.127 | 101.114 | 101.102 |
| 5.5 | 100.423 | 100.481 | 100.498 | 5.5 | 100.423 | 100.481 | 100.498 | 6.125 | 101.508 | 101.432 | 101.420 |
| 5.625 | 100.883 | 100.837 | 100.823 | 5.625 | 100.883 | 100.837 | 100.823 | 6.25 | 101.682 | 101.464 | 101.292 |
| 5.75 | 101.329 | 101.283 | 101.268 | 5.75 | 101.329 | 101.283 | 101.268 | 6.375 | 101.442 | 101.428 | 101.406 |
| 5.875 | 100.816 | 100.752 | 100.774 | 5.875 | 100.717 | 100.743 | 100.774 | 6.5 | 101.708 | 101.694 | 101.673 |
| 6 | 101.198 | 101.135 | 101.125 | 6 | 101.101 | 101.062 | 101.093 | 6.625 | 101.987 | 101.974 | 101.953 |
| | | | | | | | | 6.75 | 101.863 | 101.827 | 101.794 |
| | | | | | | | | 6.875 | 102.106 | 102.070 | 102.038 |
| | | | | | | | | 7 | 102.354 | 102.319 | 102.288 |
| | | | | | | | | 7.125 | 101.832 | 101.790 | 101.749 |
| | | | | | | | | 7.25 | 101.673 | 101.593 | 101.546 |
| | | | | | | | | 7.375 | 101.034 | 101.050 | 101.262 |
| | | | | | | | | 7.5 | 101.346 | 101.361 | 101.573 |
| | | | | | | | | 7.625 | 101.547 | 101.501 | 101.444 |
| | | | | | | | | 7.75 | 101.819 | 101.773 | 101.716 |

| 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 | 101.708 | 101.694 | 101.673 | 6.125 | 101.500 | 101.489 | 101.477 | 4.5 | 94.184 | 94.137 | 94.123 |
| 6.625 | 101.987 | 101.974 | 101.953 | 6.25 | 101.418 | 101.371 | 101.342 | 4.625 | 94.670 | 94.624 | 94.609 |
| 6.75 | 101.863 | 101.827 | 101.794 | 6.375 | 101.505 | 101.491 | 101.469 | 4.75 | 95.154 | 95.107 | 95.093 |
| 6.875 | 102.106 | 102.070 | 102.038 | 6.5 | 101.796 | 101.783 | 101.761 | 4.875 | 95.258 | 95.242 | 95.226 |
| 7 | 102.354 | 102.319 | 102.288 | 6.625 | 102.108 | 102.095 | 102.074 | 5 | 95.639 | 95.623 | 95.607 |
| 7.125 | 101.832 | 101.790 | 101.749 | 6.75 | 101.920 | 101.884 | 101.851 | 5.125 | 95.864 | 95.848 | 95.832 |
| 7.25 | 101.673 | 101.593 | 101.546 | 6.875 | 102.193 | 102.158 | 102.126 | 5.25 | 96.879 | 96.863 | 96.847 |
| 7.375 | 101.034 | 101.050 | 101.262 | 7 | 102.470 | 102.435 | 102.404 | 5.375 | 96.898 | 96.882 | 96.866 |
| 7.5 | 101.346 | 101.361 | 101.573 | 7.125 | 101.550 | 101.585 | 101.583 | 5.5 | 97.237 | 97.221 | 97.205 |
| 7.625 | 101.547 | 101.501 | 101.444 | 7.25 | 101.723 | 101.643 | 101.596 | 5.625 | 97.580 | 97.564 | 97.548 |
| 7.75 | 101.819 | 101.773 | 101.716 | 7.375 | 101.034 | 101.050 | 101.262 | 5.75 | 98.187 | 98.171 | 98.155 |
| | | | | 7.5 | 101.346 | 101.361 | 101.573 | 5.875 | 98.360 | 98.344 | 98.328 |
| | | | | 7.625 | 101.597 | 101.551 | 101.494 | 6 | 98.631 | 98.615 | 98.599 |
| | | | | | | | | 6.125 | 98.855 | 98.839 | 98.823 |

| 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 | 101.855 | 101.829 | 101.804 | 6.375 | 101.855 | 101.829 | 101.804 | 6 | 101.813 | 101.596 | 101.378 |

| | | | | | | | | | | | |
|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|
| 6.5 | 102.231 | 102.206 | 102.181 | 6.5 | 102.231 | 102.206 | 102.181 | 6.125 | 102.296 | 102.079 | 101.861 |
| 6.625 | 102.658 | 102.633 | 102.608 | 6.625 | 102.658 | 102.633 | 102.608 | 6.25 | 102.544 | 102.326 | 102.185 |
| 6.75 | 102.877 | 102.835 | 102.793 | 6.75 | 102.877 | 102.835 | 102.793 | 6.375 | 101.855 | 101.829 | 101.804 |
| 6.875 | 102.494 | 102.452 | 102.410 | 6.875 | 102.494 | 102.452 | 102.410 | 6.5 | 102.231 | 102.206 | 102.181 |
| 7 | 102.848 | 102.807 | 102.765 | 7 | 102.848 | 102.807 | 102.765 | 6.625 | 102.658 | 102.633 | 102.608 |
| 7.125 | 103.020 | 102.978 | 102.936 | 7.125 | 103.020 | 102.978 | 102.936 | 6.75 | 102.877 | 102.835 | 102.793 |
| 7.25 | 103.117 | 103.037 | 102.990 | 7.25 | 103.117 | 103.037 | 102.990 | 6.875 | 102.494 | 102.452 | 102.410 |
| 7.375 | 102.182 | 102.136 | 102.310 | 7.375 | 102.182 | 102.136 | 102.310 | 7 | 102.848 | 102.807 | 102.765 |
| 7.5 | 102.586 | 102.539 | 102.621 | 7.5 | 102.586 | 102.539 | 102.621 | 7.125 | 103.020 | 102.978 | 102.936 |
| 7.625 | 102.972 | 102.926 | 102.869 | 7.625 | 102.972 | 102.926 | 102.869 | 7.25 | 103.117 | 103.037 | 102.990 |
| 7.75 | 103.244 | 103.198 | 103.141 | 7.75 | 103.244 | 103.198 | 103.141 | 7.375 | 102.182 | 102.136 | 102.310 |
| | | | | | | | | 7.5 | 102.586 | 102.539 | 102.621 |
| | | | | | | | | 7.625 | 102.972 | 102.926 | 102.869 |
| | | | | | | | | 7.75 | 103.244 | 103.198 | 103.141 |

| 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 | 98.609 | 98.562 | 98.548 | 4.5 | 98.609 | 98.562 | 98.548 | 6.625 | 101.796 | 101.770 | 101.745 |
| 4.625 | 99.095 | 99.049 | 99.034 | 4.625 | 99.095 | 99.049 | 99.034 | 6.75 | 101.859 | 101.817 | 101.775 |
| 4.75 | 99.579 | 99.532 | 99.518 | 4.75 | 99.579 | 99.532 | 99.518 | 6.875 | 101.306 | 101.264 | 101.222 |
| 4.875 | 99.281 | 99.417 | 99.420 | 4.875 | 99.281 | 99.417 | 99.420 | 7 | 101.661 | 101.619 | 101.577 |
| 5 | 99.668 | 99.804 | 99.807 | 5 | 99.668 | 99.804 | 99.807 | 7.125 | 101.832 | 101.790 | 101.749 |
| 5.125 | 100.131 | 100.155 | 100.158 | 5.125 | 100.131 | 100.155 | 100.158 | 7.25 | 101.673 | 101.593 | 101.546 |
| 5.25 | 100.603 | 100.557 | 100.542 | 5.25 | 100.603 | 100.557 | 100.542 | 7.375 | 101.034 | 101.050 | 101.262 |
| 5.375 | 100.028 | 100.145 | 100.162 | 5.375 | 100.028 | 100.145 | 100.162 | 7.5 | 101.346 | 101.361 | 101.573 |
| 5.5 | 100.423 | 100.481 | 100.498 | 5.5 | 100.423 | 100.481 | 100.498 | 7.625 | 101.547 | 101.501 | 101.444 |
| 5.625 | 100.883 | 100.837 | 100.823 | 5.625 | 100.883 | 100.837 | 100.823 | 7.75 | 101.819 | 101.773 | 101.716 |
| 5.75 | 101.329 | 101.283 | 101.268 | 5.75 | 101.329 | 101.283 | 101.268 | | | | |
| 5.875 | 100.816 | 100.752 | 100.774 | 5.875 | 100.717 | 100.743 | 100.774 | | | | |
| 6 | 101.198 | 101.135 | 101.125 | 6 | 101.101 | 101.062 | 101.093 | | | | |
| 6.125 | 101.568 | 101.505 | 101.496 | 6.125 | 101.536 | 101.490 | 101.475 | | | | |

| 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 | 101.369 | 101.344 | 101.319 | 6.125 | 101.094 | 101.047 | 101.017 | 4.5 | 94.184 | 94.137 | 94.123 |
| 6.625 | 101.796 | 101.770 | 101.745 | 6.25 | 101.418 | 101.371 | 101.342 | 4.625 | 94.670 | 94.624 | 94.609 |
| 6.75 | 101.859 | 101.817 | 101.775 | 6.375 | 100.629 | 100.565 | 100.534 | 4.75 | 95.154 | 95.107 | 95.093 |
| 6.875 | 101.306 | 101.264 | 101.222 | 6.5 | 101.102 | 101.039 | 101.007 | 4.875 | 95.258 | 95.242 | 95.226 |
| 7 | 101.661 | 101.619 | 101.577 | 6.625 | 101.557 | 101.493 | 101.462 | 5 | 95.639 | 95.623 | 95.607 |
| 7.125 | 101.832 | 101.790 | 101.749 | 6.75 | 101.844 | 101.781 | 101.749 | 5.125 | 95.864 | 95.848 | 95.832 |
| 7.25 | 101.673 | 101.593 | 101.546 | 6.875 | 100.945 | 100.979 | 100.978 | 5.25 | 96.879 | 96.863 | 96.847 |
| 7.375 | 101.034 | 101.050 | 101.262 | 7 | 101.308 | 101.343 | 101.342 | 5.375 | 96.898 | 96.882 | 96.866 |
| 7.5 | 101.346 | 101.361 | 101.573 | 7.125 | 101.550 | 101.585 | 101.583 | 5.5 | 97.237 | 97.221 | 97.205 |
| 7.625 | 101.547 | 101.501 | 101.444 | 7.25 | 101.723 | 101.643 | 101.596 | 5.625 | 97.580 | 97.564 | 97.548 |
| 7.75 | 101.819 | 101.773 | 101.716 | 7.375 | 101.034 | 101.050 | 101.262 | 5.75 | 98.187 | 98.171 | 98.155 |
| | | | | 7.5 | 101.346 | 101.361 | 101.573 | 5.875 | 98.360 | 98.344 | 98.328 |
| | | | | 7.625 | 101.597 | 101.551 | 101.494 | 6 | 98.631 | 98.615 | 98.599 |
| | | | | | | | | 6.125 | 98.855 | 98.839 | 98.823 |

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 | 99.517 | 99.307 | 99.007 | 6.75 | 96.917 | 96.707 | 96.407 |
| 6.875 | 100.016 | 99.806 | 99.506 | 6.875 | 97.416 | 97.206 | 96.906 |
| 7 | 100.504 | 100.294 | 99.994 | 7 | 97.904 | 97.694 | 97.394 |
| 7.125 | 100.923 | 100.713 | 100.413 | 7.125 | 98.323 | 98.113 | 97.813 |
| 7.25 | 101.343 | 101.133 | 100.833 | 7.25 | 98.743 | 98.533 | 98.233 |
| 7.375 | 101.387 | 101.105 | 100.805 | 7.375 | 98.787 | 98.505 | 98.205 |
| 7.5 | 101.825 | 101.543 | 101.243 | 7.5 | 99.225 | 98.943 | 98.643 |
| 7.625 | 102.224 | 101.942 | 101.642 | 7.625 | 99.624 | 99.342 | 99.042 |
| 7.75 | 102.604 | 102.322 | 102.022 | 7.75 | 100.004 | 99.722 | 99.422 |
| 7.875 | 102.133 | 101.779 | 101.479 | 7.875 | 99.533 | 99.179 | 98.879 |
| 8 | 102.541 | 102.187 | 101.887 | 8 | 99.941 | 99.587 | 99.287 |
| 8.125 | 102.890 | 102.536 | 102.236 | 8.125 | 100.290 | 99.936 | 99.636 |
| 8.25 | 103.230 | 102.876 | 102.576 | 8.25 | 100.630 | 100.276 | 99.976 |

| BFF DPA HB Repayable1 | | | | BFF DPA HB Forgivable2 | | | |
|-----------------------|---------|---------|---------|------------------------|--------|--------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 97.517 | 97.307 | 97.007 | 6.75 | 94.917 | 94.707 | 94.407 |
| 6.875 | 98.016 | 97.806 | 97.506 | 6.875 | 95.416 | 95.206 | 94.906 |
| 7 | 98.504 | 98.294 | 97.994 | 7 | 95.904 | 95.694 | 95.394 |
| 7.125 | 98.923 | 98.713 | 98.413 | 7.125 | 96.323 | 96.113 | 95.813 |
| 7.25 | 99.343 | 99.133 | 98.833 | 7.25 | 96.743 | 96.533 | 96.233 |
| 7.375 | 99.387 | 99.105 | 98.805 | 7.375 | 96.787 | 96.505 | 96.205 |
| 7.5 | 99.825 | 99.543 | 99.243 | 7.5 | 97.225 | 96.943 | 96.643 |
| 7.625 | 100.224 | 99.942 | 99.642 | 7.625 | 97.624 | 97.342 | 97.042 |
| 7.75 | 100.604 | 100.322 | 100.022 | 7.75 | 98.004 | 97.722 | 97.422 |
| 7.875 | 100.133 | 99.779 | 99.479 | 7.875 | 97.533 | 97.179 | 96.879 |
| 8 | 100.541 | 100.187 | 99.887 | 8 | 97.941 | 97.587 | 97.287 |
| 8.125 | 100.890 | 100.536 | 100.236 | 8.125 | 98.290 | 97.936 | 97.636 |
| 8.25 | 101.230 | 100.876 | 100.576 | 8.25 | 98.630 | 98.276 | 97.976 |

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.