



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	95.701	95.661	95.661	4.75	95.701	95.661	95.661	5.125	98.445	98.399	98.383
4.875	96.340	96.305	96.305	4.875	96.340	96.305	96.305	5.25	98.968	98.922	98.906
5	97.090	97.044	97.028	5	97.090	97.044	97.028	5.375	99.715	99.683	99.663
5.125	97.631	97.590	97.590	5.125	97.631	97.590	97.590	5.5	100.545	100.595	100.493
5.25	98.629	98.579	98.579	5.25	98.629	98.579	98.579	5.625	100.992	101.043	100.941
5.375	99.266	99.216	99.216	5.375	99.037	99.005	98.985	5.75	101.161	101.212	101.143
5.5	100.001	99.951	99.951	5.5	99.655	99.717	99.656	5.875	101.629	101.679	101.609
5.625	100.431	100.381	100.381	5.625	100.078	100.141	100.081	6	102.040	102.075	101.987
5.75	100.387	100.334	100.332	5.75	100.243	100.293	100.243	6.125	102.428	102.463	102.372
5.875	100.938	100.885	100.883	5.875	100.758	100.807	100.757	6.25	102.000	102.035	101.963
6	101.515	101.462	101.460	6	101.218	101.265	101.213	6.375	102.394	102.402	102.359
6.125	101.886	101.833	101.831	6.125	101.645	101.691	101.640	6.5	102.719	102.706	102.686
6.25	101.398	101.387	101.343	6.25	101.355	101.387	101.298	6.625	103.024	103.011	102.992
6.375	101.867	101.837	101.812	6.375	101.804	101.837	101.748	6.75	102.554	102.546	102.517
6.5	102.301	102.248	102.246	6.5	102.185	102.216	102.129	6.875	102.895	102.887	102.860
6.625	102.672	102.619	102.617	6.625	102.512	102.542	102.453	7	103.210	103.202	103.177
6.75	102.263	102.203	102.193	6.75	102.155	102.173	102.095	7.125	103.497	103.489	103.465
6.875	102.630	102.570	102.560	6.875	102.522	102.539	102.462	7.25	103.376	103.371	103.322
7	103.059	102.999	102.989	7	102.798	102.812	102.762	7.375	103.697	103.692	103.644
7.125	103.378	103.318	103.308	7.125	103.068	103.076	103.029	7.5	104.047	104.042	103.995
7.25	103.066	103.011	102.987	7.25	103.011	103.011	102.987	7.625	104.325	104.320	104.274
7.375	103.426	103.343	103.311	7.375	103.333	103.328	103.281	7.75	103.609	103.598	103.494
7.5	103.784	103.702	103.670	7.5	103.683	103.678	103.631	7.875	103.832	103.819	103.716
7.625	104.114	104.032	103.999	7.625	103.928	103.923	103.877	8	104.134	104.134	104.085
7.75	103.733	103.717	103.625	7.75	103.733	103.717	103.625				
7.875	103.933	103.922	103.840	7.875	103.933	103.922	103.840				
8	104.159	104.108	104.076	8	104.159	104.108	104.076				
8.125	104.380	104.329	104.298	8.125	104.380	104.329	104.298				
8.25	92.827	92.730	92.629								

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	99.022	99.022	98.964	4.625	99.413	99.413	99.356	5.125	94.742	94.712	94.712
4.75	99.629	99.719	99.674	4.75	99.735	99.735	99.668	5.25	95.430	95.384	95.368
4.875	100.024	100.105	100.061	4.875	99.898	99.898	99.836	5.375	97.300	97.249	97.249
5	100.389	100.433	100.390	5	99.994	99.948	99.933	5.5	98.109	98.064	98.064
5.125	100.240	100.245	100.230	5.125	100.643	100.643	100.593	5.625	99.074	99.013	98.927
5.25	100.633	100.675	100.659	5.25	100.404	100.466	100.432	5.75	99.668	99.607	99.521
5.375	101.020	101.007	100.992	5.375	100.671	100.729	100.691	5.875	100.083	100.070	100.037
5.5	101.326	101.304	101.292	5.5	100.987	101.045	101.008	6	100.871	100.858	100.835
5.625	101.016	101.075	100.934	5.625	100.979	101.030	100.857	6.125	101.160	101.147	101.118
5.75	101.398	101.457	101.283	5.75	101.231	101.278	101.086	6.25	101.349	101.382	101.292
5.875	101.637	101.695	101.522	5.875	101.476	101.519	101.323	6.375	101.703	101.736	101.648
6	101.832	101.885	101.771	6	101.800	101.843	101.647	6.5	102.028	102.059	101.972
6.125	101.700	101.700	101.666	6.125	101.721	101.721	101.687	6.625	102.407	102.325	102.236
6.25	101.797	101.838	101.818	6.25	101.703	101.735	101.697	6.75	102.070	102.088	102.011
6.375	102.209	102.162	102.148	6.375	101.927	101.955	101.913	6.875	102.414	102.431	102.354
6.5	102.420	102.373	102.359	6.5	102.226	102.254	102.212	7	102.766	102.729	102.636
6.625	102.318	102.287	102.242	6.625	102.086	102.106	102.101	7.125	103.119	102.948	102.826
6.75	102.609	102.580	102.536	6.75	102.292	102.309	102.300	7.25	102.899	102.899	102.876
6.875	102.916	102.888	102.844	6.875	102.501	102.502	102.489	7.375	103.173	103.173	103.150
7	102.977	102.928	102.899	7	102.759	102.771	102.759	7.5	103.426	103.424	103.401
7.125	102.563	102.495	102.436	7.125	102.387	102.318	102.260	7.625	103.636	103.636	103.604
7.25	103.012	102.943	102.884	7.25	102.764	102.696	102.637	7.75	102.700	102.685	102.592
7.375	103.448	103.380	103.321	7.375	103.133	103.065	103.006	7.875	102.912	102.901	102.820

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.255	97.204	97.204	5.25	98.714	98.663	98.649
5.375	97.954	97.909	97.909	5.375	99.178	99.131	99.117
5.5	99.074	99.013	98.927	5.5	99.468	99.422	99.407
5.625	99.668	99.607	99.521	5.625	99.013	98.966	98.952
5.75	100.109	100.079	100.079	5.75	99.481	99.434	99.420
5.875	100.196	100.172	100.172	5.875	99.935	99.889	99.874
6	101.003	100.984	100.984	6	100.177	100.131	100.116
6.125	101.402	101.387	101.387	6.125	99.347	99.300	99.286

6.25	101.225	101.201	101.201	6.25	99.805	99.758	99.744
6.375	101.664	101.645	101.645	6.375	100.251	100.205	100.190
6.5	102.061	102.047	102.047	6.5	100.443	100.397	100.382
6.625	102.311	102.302	102.302	6.625	99.907	99.875	99.830
6.75	102.216	102.216	102.216	6.75	100.429	100.255	100.130
6.875	102.598	102.598	102.597	6.875	100.693	100.662	100.618
7	102.905	102.905	102.898	7	100.756	100.625	100.596

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	98.423	98.481	98.420	5	98.232	98.289	98.228	5	96.028	95.965	95.902
5.125	98.717	98.771	98.706	5.125	98.579	98.632	98.568	5.125	96.701	96.638	96.575
5.25	98.998	99.048	98.979	5.25	98.907	98.957	98.889	5.25	97.189	97.126	97.064
5.375	99.262	99.308	99.236	5.375	99.216	99.262	99.189	5.375	97.868	97.805	97.743
5.5	99.512	99.555	99.478	5.5	99.559	99.601	99.525	5.5	98.360	98.297	98.235
5.625	99.745	99.784	99.704	5.625	99.950	99.989	99.909	5.625	98.853	98.790	98.727
5.75	100.019	100.053	99.970	5.75	100.252	100.286	100.203	5.75	99.347	99.284	99.221
5.875	100.327	100.358	100.270	5.875	100.432	100.463	100.376	5.875	99.632	99.569	99.506
6	100.603	100.630	100.538	6	100.614	100.641	100.549	6	100.097	100.034	99.971
6.125	100.865	100.888	100.792	6.125	100.804	100.827	100.732	6.125	100.367	100.304	100.241
6.25	101.118	101.137	101.038	6.25	100.959	100.978	100.879	6.25	100.831	100.768	100.705
6.375	101.316	101.331	101.228	6.375	101.066	101.081	100.978	6.375	100.906	100.843	100.781
6.5	101.440	101.452	101.345	6.5	101.158	101.170	101.063	6.5	101.179	101.116	101.054
6.625	101.562	101.570	101.460	6.625	101.232	101.240	101.130	6.625	101.257	101.194	101.132
6.75	101.673	101.677	101.563	6.75	101.300	101.304	101.189	6.75	101.335	101.272	101.209
6.875	101.742	101.742	101.624	6.875	101.357	101.357	101.239	6.875	101.412	101.349	101.287
7	102.114	102.118	101.982	7	101.564	101.568	101.432	7	101.491	101.428	101.366
7.125	102.707	102.705	102.570	7.125	101.963	101.960	101.826	7.125	101.572	101.509	101.446
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	98.626	98.684	98.623	5	98.427	98.484	98.424	5	96.096	96.033	95.970
5.125	98.920	98.974	98.909	5.125	98.773	98.827	98.762	5.125	96.769	96.706	96.643
5.25	99.201	99.251	99.183	5.25	99.101	99.151	99.082	5.25	97.258	97.195	97.132
5.375	99.466	99.512	99.440	5.375	99.408	99.454	99.382	5.375	97.936	97.873	97.810
5.5	99.717	99.759	99.683	5.5	99.751	99.794	99.718	5.5	98.428	98.365	98.302
5.625	99.951	99.990	99.910	5.625	100.143	100.181	100.101	5.625	98.921	98.858	98.795
5.75	100.226	100.261	100.177	5.75	100.445	100.480	100.396	5.75	99.415	99.352	99.289
5.875	100.536	100.567	100.479	5.875	100.627	100.657	100.570	5.875	99.700	99.637	99.574
6	100.814	100.841	100.750	6	100.810	100.837	100.745	6	100.165	100.102	100.039
6.125	101.078	101.101	101.006	6.125	101.003	101.026	100.931	6.125	100.435	100.372	100.309
6.25	101.334	101.354	101.255	6.25	101.161	101.180	101.081	6.25	100.899	100.836	100.773
6.375	101.534	101.550	101.447	6.375	101.271	101.286	101.183	6.375	100.975	100.912	100.849
6.5	101.661	101.672	101.566	6.5	101.366	101.378	101.271	6.5	101.247	101.184	101.121
6.625	101.785	101.793	101.682	6.625	101.443	101.451	101.340	6.625	101.325	101.262	101.199
6.75	101.898	101.902	101.787	6.75	101.513	101.517	101.402	6.75	101.403	101.340	101.277
6.875	101.968	101.968	101.850	6.875	101.573	101.573	101.455	6.875	101.480	101.417	101.354
7	102.341	102.345	102.210	7	101.782	101.786	101.651	7	101.559	101.496	101.433
7.125	102.936	102.934	102.799	7.125	102.184	102.182	102.047	7.125	101.640	101.577	101.514

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.250	97.209	97.209	5.75	100.782	100.736	100.720	5	99.355	99.353	99.346
5.125	97.861	97.820	97.820	5.875	101.307	101.261	101.245	5.125	99.496	99.495	99.488
5.25	98.228	98.182	98.167	6	101.777	101.731	101.715	5.25	99.864	99.862	99.855
5.375	99.037	99.005	98.985	6.125	102.136	102.090	102.074	5.375	100.107	100.106	100.098
5.5	100.132	100.112	100.092	6.25	101.663	101.617	101.602	5.5	100.429	100.427	100.420
5.625	100.709	100.689	100.669	6.375	102.146	102.100	102.084	5.625	100.559	100.558	100.550
5.75	101.037	101.034	101.026	6.5	102.577	102.531	102.515	5.75	100.553	100.547	100.518
5.875	101.591	101.589	101.581	6.625	102.887	102.841	102.826	5.875	100.817	100.811	100.782
6	102.101	102.099	102.091	6.75	102.346	102.295	102.263	6	100.893	100.887	100.858
6.125	102.568	102.566	102.558	6.875	102.795	102.744	102.713				
6.25	102.129	102.126	102.119	7	103.200	103.148	103.117				
6.375	102.594	102.592	102.584	7.125	103.478	103.427	103.395				
6.5	103.021	103.019	103.011	7.25	102.972	102.910	102.879				
6.625	103.444	103.442	103.434	7.375	103.379	103.317	103.286				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.862	97.844	97.822
5.125	98.148	98.131	98.109
5.25	98.316	98.298	98.276
5.375	98.589	98.572	98.550
5.5	98.841	98.823	98.801
5.625	99.051	99.034	99.012
5.75	99.015	98.993	98.949
5.875	99.229	99.207	99.163
6	99.645	99.623	99.579

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	99.037	99.005	98.985	5.75	101.103	101.087	101.052	5	99.355	99.353	99.346
5.5	99.535	99.503	99.483	5.875	101.554	101.538	101.505	5.125	99.496	99.495	99.488
5.625	100.011	99.979	99.959	6	101.997	101.981	101.950	5.25	99.864	99.862	99.855
5.75	100.642	100.630	100.623	6.125	102.209	102.193	102.162	5.375	100.107	100.106	100.098
5.875	101.220	101.200	101.198	6.25	102.000	101.987	101.963	5.5	100.429	100.427	100.420
6	101.741	101.718	101.717	6.375	102.394	102.381	102.359	5.625	100.559	100.558	100.550
6.125	102.202	102.179	102.180	6.5	102.719	102.706	102.686	5.75	100.553	100.547	100.518
6.25	101.769	101.762	101.756	6.625	103.024	103.011	102.992	5.875	100.817	100.811	100.782
6.375	102.273	102.258	102.255	6.75	102.554	102.546	102.517	6	100.893	100.887	100.858
6.5	102.674	102.657	102.654	6.875	102.895	102.887	102.860				
6.625	103.084	103.069	103.067	7	103.210	103.202	103.177				
6.75	102.770	102.761	102.727	7.125	103.497	103.489	103.465				
6.875	103.217	103.206	103.177	7.25	103.376	103.371	103.322				
7	103.584	103.571	103.543	7.375	103.697	103.692	103.644				
7.125	103.944	103.930	103.902	7.5	104.047	104.042	103.995				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.154	99.144	99.135
4.875	99.469	99.459	99.450
5	99.803	99.793	99.784
5.125	99.919	99.894	99.880
5.25	100.227	100.204	100.191
5.375	100.530	100.508	100.496
5.5	100.667	100.646	100.633
5.625	100.349	100.340	100.321
5.75	100.649	100.640	100.623
5.875	100.941	100.932	100.918
6	101.205	101.196	101.183

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	99.643	99.692	99.610
5.625	100.071	100.121	100.038
5.75	100.218	100.259	100.195
5.875	100.726	100.764	100.696
6	101.180	101.215	101.143
6.125	101.633	101.667	101.596
6.25	101.341	101.367	101.267
6.375	101.741	101.764	101.660
6.5	102.112	102.131	102.023
6.625	102.517	102.536	102.428
6.75	102.136	102.147	102.058
6.875	102.485	102.492	102.399
7	102.800	102.803	102.706
7.125	103.098	103.101	103.004
7.25	103.010	103.006	102.974
7.375	103.305	103.297	103.262

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

YOUR BFF IN WHOLESALE

Table with 12 columns: Rate, FHA 30 Yr Fixed (15, 30, 45), FHA 25 Yr Fixed (15, 30, 45), FHA 20 Yr Fixed (15, 30, 45). Rows show interest rate ranges from 4.5 to 7.5.

Table with 12 columns: Rate, FHA 15 Yr Fixed (15, 30, 45), FHA 10 Yr Fixed (15, 30, 45), FHA 30 Yr Fixed High Balance (15, 30, 45). Rows show interest rate ranges from 4.25 to 7.25.

Table with 12 columns: Rate, FHA 25 Yr Fixed High Balance (15, 30, 45), FHA 20 Yr Fixed High Balance (15, 30, 45), FHA 15 Yr Fixed High Balance (15, 30, 45). Rows show interest rate ranges from 4.5 to 6.875.

Table with 12 columns: Rate, FHA 30 Yr Fixed Streamline (15, 30, 45), FHA 25 Yr Fixed Streamline (15, 30, 45), FHA 20 Yr Fixed Streamline (15, 30, 45). Rows show interest rate ranges from 5.25 to 6.125.

6.25	102.726	102.713	102.543	6.25	102.726	102.713	102.543	6.25	102.726	102.713	102.543
6.375	102.054	102.021	101.987	6.375	102.054	102.021	101.987	6.375	102.054	102.021	101.987
6.5	102.412	102.379	102.345	6.5	102.412	102.379	102.345	6.5	102.412	102.379	102.345
6.625	102.836	102.802	102.769	6.625	102.836	102.802	102.769	6.625	102.836	102.802	102.769
6.75	103.060	103.010	102.960	6.75	103.060	103.010	102.960	6.75	103.060	103.010	102.960
6.875	102.652	102.601	102.551	6.875	102.652	102.601	102.551	6.875	102.652	102.601	102.551
7	103.001	102.951	102.901	7	103.001	102.951	102.901	7	103.001	102.951	102.901
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	98.832	98.786	98.771	4.25	97.850	97.804	97.789	5.25	99.748	99.690	99.631
4.625	99.318	99.271	99.257	4.375	98.343	98.297	98.282	5.375	99.982	99.802	99.795
4.75	99.799	99.753	99.738	4.5	98.832	98.786	98.771	5.5	100.483	100.451	100.296
4.875	100.009	100.141	100.114	4.625	99.318	99.271	99.257	5.625	100.958	100.980	100.773
5	100.506	100.638	100.610	4.75	99.799	99.753	99.738	5.75	101.207	101.123	101.090
5.125	100.971	101.103	101.075	4.875	100.009	100.141	100.114	5.875	100.695	100.727	100.557
5.25	100.805	100.758	100.744	5	100.506	100.638	100.610	6	101.258	101.357	101.187
5.375	100.822	100.934	100.749	5.125	100.971	101.103	101.075	6.125	101.812	101.911	101.741
5.5	101.266	101.379	101.193	5.25	100.805	100.758	100.744	6.25	101.864	101.646	101.493
5.625	101.691	101.804	101.618	5.375	100.822	100.934	100.749	6.375	101.199	101.187	101.164
5.75	101.521	101.474	101.460	5.5	101.266	101.379	101.193	6.5	101.591	101.597	101.558
5.875	101.359	101.452	101.420	5.625	101.691	101.804	101.618	6.625	102.007	102.087	101.943
6	101.766	101.859	101.827	5.75	101.521	101.474	101.460	6.75	102.043	101.992	101.942
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	99.748	99.690	99.631	5.25	99.080	99.000	98.968	4.5	94.407	94.361	94.346
5.375	99.982	99.802	99.795	5.375	99.651	99.571	99.539	4.625	94.893	94.846	94.832
5.5	100.483	100.451	100.296	5.5	100.332	100.451	100.238	4.75	95.374	95.356	95.328
5.625	100.958	100.980	100.773	5.625	100.861	100.980	100.767	4.875	95.684	95.816	95.789
5.75	101.207	101.123	101.090	5.75	101.253	101.173	101.140	5	96.091	96.223	96.195
5.875	100.695	100.727	100.557	5.875	100.627	100.727	100.557	5.125	96.438	96.570	96.542
6	101.258	101.357	101.187	6	101.258	101.357	101.187	5.25	97.070	97.054	97.038
6.125	101.812	101.911	101.741	6.125	101.812	101.911	101.741	5.375	97.082	97.066	97.050
6.25	101.864	101.646	101.493	6.25	101.620	101.573	101.543	5.5	97.418	97.402	97.386
6.375	101.199	101.187	101.164	6.375	100.982	101.062	100.919	5.625	97.755	97.739	97.723
6.5	101.591	101.597	101.558	6.5	101.517	101.597	101.453	5.75	98.390	98.374	98.358
6.625	102.007	102.087	101.943	6.625	102.007	102.087	101.943	5.875	98.559	98.543	98.527
6.75	102.043	101.992	101.942	6.75	102.038	101.974	101.943	6	98.826	98.810	98.794
6.875	101.678	101.642	101.609	6.875	101.556	101.616	101.468	6.125	99.047	99.031	99.015

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline)	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML

6.5	102.212	102.193	102.170	6.5	102.212	102.193	102.170	6.125	102.283	102.066	101.873
6.625	102.636	102.602	102.569	6.625	102.636	102.602	102.569	6.25	102.526	102.308	102.187
6.75	102.860	102.810	102.760	6.75	102.860	102.810	102.760	6.375	101.854	101.821	101.787
6.875	102.452	102.401	102.351	6.875	102.452	102.401	102.351	6.5	102.212	102.179	102.145
7	102.801	102.751	102.701	7	102.801	102.751	102.701	6.625	102.636	102.602	102.569
7.125	102.971	102.921	102.870	7.125	102.971	102.921	102.870	6.75	102.860	102.810	102.760
7.25	103.083	103.003	102.923	7.25	103.083	103.003	102.923	6.875	102.452	102.401	102.351
7.375	102.101	102.054	102.180	7.375	102.101	102.054	102.180	7	102.801	102.751	102.701
7.5	102.499	102.452	102.486	7.5	102.499	102.452	102.486	7.125	102.971	102.921	102.870
7.625	102.881	102.835	102.775	7.625	102.881	102.835	102.775	7.25	103.083	103.003	102.923
7.75	103.150	103.103	103.044	7.75	103.150	103.103	103.044	7.375	102.101	102.054	102.180
								7.5	102.499	102.452	102.486
								7.625	102.881	102.835	102.775
								7.75	103.150	103.103	103.044

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	98.632	98.586	98.571	4.5	98.632	98.586	98.571	6.625	101.773	101.740	101.706
4.625	99.118	99.071	99.057	4.625	99.118	99.071	99.057	6.75	101.843	101.792	101.742
4.75	99.599	99.553	99.538	4.75	99.599	99.553	99.538	6.875	101.264	101.214	101.164
4.875	99.453	99.585	99.557	4.875	99.453	99.585	99.557	7	101.614	101.563	101.513
5	99.827	99.959	99.931	5	99.827	99.959	99.931	7.125	101.783	101.733	101.683
5.125	100.166	100.298	100.271	5.125	100.166	100.298	100.271	7.25	101.569	101.489	101.442
5.25	100.605	100.558	100.544	5.25	100.605	100.558	100.544	7.375	100.932	100.943	101.132
5.375	100.221	100.333	100.147	5.375	100.221	100.333	100.147	7.5	101.237	101.249	101.437
5.5	100.557	100.669	100.483	5.5	100.557	100.669	100.483	7.625	101.456	101.410	101.350
5.625	100.880	100.993	100.818	5.625	100.880	100.993	100.818	7.75	101.725	101.678	101.619
5.75	101.321	101.274	101.260	5.75	101.321	101.274	101.260				
5.875	100.767	100.860	100.828	5.875	100.767	100.860	100.828				
6	101.088	101.175	101.143	6	101.082	101.175	101.143				
6.125	101.468	101.481	101.449	6.125	101.468	101.481	101.449				

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	101.350	101.316	101.283	6.125	101.106	101.059	101.029	4.5	94.207	94.161	94.146
6.625	101.773	101.740	101.706	6.25	101.420	101.373	101.343	4.625	94.693	94.646	94.632
6.75	101.843	101.792	101.742	6.375	100.639	100.575	100.544	4.75	95.174	95.128	95.113
6.875	101.264	101.214	101.164	6.5	101.106	101.042	101.011	4.875	95.287	95.271	95.255
7	101.614	101.563	101.513	6.625	101.555	101.492	101.460	5	95.664	95.648	95.632
7.125	101.783	101.733	101.683	6.75	101.838	101.774	101.743	5.125	95.891	95.875	95.859
7.25	101.569	101.489	101.442	6.875	100.921	100.952	100.903	5.25	96.870	96.854	96.838
7.375	100.932	100.943	101.132	7	101.277	101.307	101.259	5.375	96.882	96.866	96.850
7.5	101.237	101.249	101.437	7.125	101.512	101.543	101.494	5.5	97.218	97.202	97.186
7.625	101.456	101.410	101.350	7.25	101.619	101.539	101.492	5.625	97.555	97.539	97.523
7.75	101.725	101.678	101.619	7.375	100.932	100.943	101.132	5.75	98.190	98.174	98.158
				7.5	101.237	101.249	101.437	5.875	98.359	98.343	98.327
				7.625	101.506	101.460	101.400	6	98.626	98.610	98.594
								6.125	98.847	98.831	98.815

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	99.460	99.282	98.982	6.75	96.860	96.682	96.382
6.875	99.959	99.781	99.481	6.875	97.359	97.181	96.881
7	100.447	100.269	99.969	7	97.847	97.669	97.369
7.125	100.866	100.688	100.388	7.125	98.266	98.088	97.788
7.25	101.286	101.108	100.808	7.25	98.686	98.508	98.208
7.375	101.317	101.080	100.780	7.375	98.717	98.480	98.180
7.5	101.755	101.518	101.218	7.5	99.155	98.918	98.618
7.625	102.154	101.917	101.617	7.625	99.554	99.317	99.017
7.75	102.534	102.297	101.997	7.75	99.934	99.697	99.397
7.875	102.049	101.754	101.454	7.875	99.449	99.154	98.854
8	102.457	102.162	101.862	8	99.857	99.562	99.262
8.125	102.806	102.511	102.211	8.125	100.206	99.911	99.611
8.25	103.146	102.851	102.551	8.25	100.546	100.251	99.951

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.460	97.282	96.982	6.75	94.860	94.682	94.382
6.875	97.959	97.781	97.481	6.875	95.359	95.181	94.881
7	98.447	98.269	97.969	7	95.847	95.669	95.369
7.125	98.866	98.688	98.388	7.125	96.266	96.088	95.788
7.25	99.286	99.108	98.808	7.25	96.686	96.508	96.208
7.375	99.317	99.080	98.780	7.375	96.717	96.480	96.180
7.5	99.755	99.518	99.218	7.5	97.155	96.918	96.618
7.625	100.154	99.917	99.617	7.625	97.554	97.317	97.017
7.75	100.534	100.297	99.997	7.75	97.934	97.697	97.397
7.875	100.049	99.754	99.454	7.875	97.449	97.154	96.854
8	100.457	100.162	99.862	8	97.857	97.562	97.262
8.125	100.806	100.511	100.211	8.125	98.206	97.911	97.611
8.25	101.146	100.851	100.551	8.25	98.546	98.251	97.951

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.