



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	95.928	95.903	95.903	4.75	95.928	95.903	95.903	5.125	98.749	98.813	98.737
4.875	96.555	96.536	96.536	4.875	96.555	96.536	96.536	5.25	99.469	99.532	99.456
5	97.573	97.649	97.566	5	97.573	97.649	97.566	5.375	99.975	100.027	99.950
5.125	98.113	98.193	98.115	5.125	98.113	98.193	98.115	5.5	100.475	100.521	100.423
5.25	98.703	98.653	98.653	5.25	98.568	98.631	98.574	5.625	100.922	100.969	100.871
5.375	99.333	99.283	99.283	5.375	99.080	99.141	99.083	5.75	101.152	101.200	101.165
5.5	100.057	100.007	100.007	5.5	99.586	99.646	99.587	5.875	101.619	101.667	101.631
5.625	100.477	100.427	100.427	5.625	100.012	100.072	100.015	6	102.016	102.048	102.004
5.75	100.441	100.388	100.385	5.75	100.237	100.284	100.269	6.125	102.408	102.440	102.384
5.875	100.982	100.929	100.926	5.875	100.751	100.797	100.781	6.25	101.980	102.013	101.928
6	101.543	101.490	101.487	6	101.204	101.248	101.230	6.375	102.352	102.381	102.318
6.125	101.906	101.853	101.850	6.125	101.623	101.667	101.649	6.5	102.672	102.660	102.640
6.25	101.401	101.364	101.345	6.25	101.334	101.364	101.262	6.625	102.975	102.963	102.943
6.375	101.860	101.814	101.804	6.375	101.784	101.814	101.713	6.75	102.512	102.503	102.476
6.5	102.284	102.231	102.228	6.5	102.162	102.191	102.090	6.875	102.849	102.842	102.815
6.625	102.646	102.593	102.589	6.625	102.489	102.516	102.413	7	103.161	103.154	103.128
6.75	102.220	102.185	102.149	6.75	102.170	102.185	102.095	7.125	103.446	103.438	103.414
6.875	102.579	102.554	102.507	6.875	102.539	102.554	102.463	7.25	103.300	103.295	103.245
7	103.002	102.942	102.931	7	102.810	102.820	102.727	7.375	103.617	103.612	103.565
7.125	103.318	103.258	103.247	7.125	103.078	103.084	102.985	7.5	103.964	103.959	103.913
7.25	103.010	102.971	102.893	7.25	102.974	102.971	102.888	7.625	104.240	104.235	104.190
7.375	103.365	103.282	103.247	7.375	103.271	103.268	103.185	7.75	103.457	103.448	103.410
7.5	103.722	103.639	103.604	7.5	103.578	103.573	103.525	7.875	103.782	103.778	103.735
7.625	104.046	103.963	103.928	7.625	103.820	103.815	103.769	8	104.059	104.059	104.011
7.75	103.404	103.395	103.357	7.75	103.404	103.395	103.357				
7.875	103.679	103.675	103.632	7.875	103.679	103.675	103.632				
8	104.077	104.024	103.993	8	104.077	104.024	103.993				
8.125	104.298	104.246	104.214	8.125	104.298	104.246	104.214				
8.25	92.649	92.552	92.450								

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	99.004	98.947	98.947	4.625	99.397	99.339	99.339	5	97.755	97.831	97.748
4.75	99.590	99.677	99.666	4.75	99.727	99.660	99.660	5.125	98.308	98.388	98.310
4.875	99.973	100.059	100.049	4.875	99.863	99.801	99.801	5.25	97.434	97.399	97.399
5	100.297	100.383	100.373	5	100.046	99.999	99.985	5.375	98.256	98.226	98.226
5.125	100.241	100.234	100.187	5.125	100.636	100.586	100.586	5.5	99.100	99.036	98.950
5.25	100.592	100.663	100.572	5.25	100.390	100.449	100.340	5.625	99.689	99.626	99.540
5.375	100.919	100.990	100.900	5.375	100.654	100.709	100.597	5.75	100.030	100.018	99.986
5.5	101.203	101.273	101.184	5.5	100.968	101.023	100.911	5.875	100.443	100.431	100.401
5.625	101.083	101.048	101.029	5.625	100.954	101.001	100.863	6	100.829	100.794	100.794
5.75	101.373	101.429	101.305	5.75	101.201	101.244	101.102	6.125	101.089	101.091	101.073
5.875	101.607	101.662	101.549	5.875	101.441	101.480	101.335	6.25	101.339	101.369	101.267
6	101.829	101.848	101.806	6	101.764	101.803	101.658	6.375	101.695	101.725	101.624
6.125	101.682	101.648	101.648	6.125	101.705	101.671	101.671	6.5	102.006	102.034	101.934
6.25	101.993	101.947	101.912	6.25	101.719	101.746	101.712	6.625	102.382	102.302	102.200
6.375	102.307	102.263	102.228	6.375	101.940	101.964	101.926	6.75	102.083	102.098	102.008
6.5	102.500	102.458	102.422	6.5	102.239	102.263	102.225	6.875	102.424	102.438	102.349
6.625	102.254	102.221	102.217	6.625	102.227	102.216	102.216	7	102.732	102.731	102.627
6.75	102.538	102.512	102.466	6.75	102.357	102.369	102.317	7.125	103.060	102.887	102.766
6.875	102.843	102.818	102.772	6.875	102.551	102.560	102.504	7.25	102.868	102.865	102.782
7	102.920	102.870	102.841	7	102.820	102.828	102.773	7.375	103.136	103.133	103.051
7.125	102.480	102.410	102.351	7.125	102.303	102.233	102.175	7.5	103.381	103.376	103.294
7.25	102.928	102.858	102.799	7.25	102.681	102.611	102.552	7.625	103.500	103.500	103.468
7.375	103.365	103.295	103.236	7.375	103.050	102.980	102.921	7.75	101.676	101.533	101.434
								7.875	101.908	101.766	101.670

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.399	97.364	97.364	5.25	98.771	98.703	98.646
5.375	98.098	98.068	98.068	5.375	99.171	99.125	99.110
5.5	99.100	99.036	98.950	5.5	99.462	99.416	99.402
5.625	99.689	99.626	99.540	5.625	98.999	98.953	98.939
5.75	100.098	100.052	100.052	5.75	99.466	99.420	99.405
5.875	100.185	100.144	100.144	5.875	99.920	99.874	99.859
6	100.980	100.945	100.945	6	100.161	100.115	100.100
6.125	101.379	101.349	101.349	6.125	99.332	99.274	99.259

6.25	101.294	101.238	101.238	6.25	99.778	99.732	99.717
6.375	101.757	101.706	101.706	6.375	100.222	100.176	100.162
6.5	102.118	102.072	102.072	6.5	100.408	100.361	100.347
6.625	102.370	102.329	102.329	6.625	99.947	99.873	99.847
6.75	102.162	102.142	102.142	6.75	100.494	100.320	100.186
6.875	102.554	102.539	102.538	6.875	100.658	100.589	100.544
7	102.831	102.822	102.815	7	100.815	100.641	100.538

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



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

YOUR BFF IN WHOLESALE

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	98.402	98.459	98.401	5	98.195	98.253	98.195	5	96.079	96.016	95.953
5.125	98.695	98.749	98.687	5.125	98.542	98.596	98.534	5.125	96.752	96.689	96.627
5.25	98.976	99.026	98.960	5.25	98.871	98.921	98.855	5.25	97.241	97.178	97.116
5.375	99.240	99.286	99.216	5.375	99.179	99.225	99.156	5.375	97.921	97.858	97.795
5.5	99.490	99.532	99.459	5.5	99.530	99.572	99.499	5.5	98.413	98.350	98.287
5.625	99.722	99.761	99.684	5.625	99.938	99.977	99.900	5.625	98.906	98.843	98.780
5.75	100.002	100.036	99.956	5.75	100.250	100.285	100.204	5.75	99.400	99.337	99.274
5.875	100.329	100.360	100.275	5.875	100.431	100.462	100.377	5.875	99.685	99.622	99.559
6	100.614	100.641	100.553	6	100.612	100.639	100.550	6	100.150	100.087	100.024
6.125	100.870	100.893	100.801	6.125	100.806	100.829	100.737	6.125	100.420	100.357	100.294
6.25	101.123	101.143	101.047	6.25	100.961	100.981	100.885	6.25	100.884	100.821	100.758
6.375	101.320	101.336	101.236	6.375	101.062	101.078	100.978	6.375	100.959	100.896	100.834
6.5	101.444	101.456	101.353	6.5	101.166	101.166	101.063	6.5	101.232	101.169	101.106
6.625	101.567	101.574	101.467	6.625	101.231	101.236	101.129	6.625	101.309	101.246	101.184
6.75	101.677	101.681	101.570	6.75	101.295	101.299	101.188	6.75	101.386	101.323	101.261
6.875	101.746	101.746	101.631	6.875	101.353	101.353	101.238	6.875	101.464	101.401	101.338
7	102.116	102.121	101.987	7	101.560	101.564	101.431	7	101.542	101.479	101.417
7.125	102.712	102.710	102.578	7.125	101.957	101.954	101.823	7.125	101.622	101.559	101.497
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	98.605	98.662	98.605	5	98.391	98.449	98.391	5	96.147	96.084	96.021
5.125	98.898	98.952	98.891	5.125	98.737	98.791	98.729	5.125	96.821	96.758	96.695
5.25	99.179	99.229	99.164	5.25	99.065	99.115	99.049	5.25	97.309	97.246	97.183
5.375	99.444	99.490	99.421	5.375	99.372	99.418	99.349	5.375	97.989	97.926	97.863
5.5	99.695	99.737	99.664	5.5	99.723	99.765	99.692	5.5	98.481	98.418	98.355
5.625	99.929	99.967	99.890	5.625	100.131	100.170	100.093	5.625	98.974	98.911	98.848
5.75	100.209	100.244	100.163	5.75	100.443	100.478	100.397	5.75	99.468	99.405	99.342
5.875	100.538	100.569	100.484	5.875	100.625	100.656	100.571	5.875	99.753	99.690	99.627
6	100.826	100.853	100.764	6	100.808	100.835	100.747	6	100.218	100.155	100.092
6.125	101.084	101.107	101.015	6.125	101.005	101.028	100.936	6.125	100.488	100.425	100.362
6.25	101.340	101.359	101.263	6.25	101.163	101.182	101.086	6.25	100.952	100.889	100.826
6.375	101.539	101.555	101.455	6.375	101.267	101.283	101.183	6.375	101.027	100.964	100.901
6.5	101.665	101.677	101.573	6.5	101.362	101.374	101.270	6.5	101.300	101.237	101.174
6.625	101.789	101.797	101.690	6.625	101.439	101.446	101.339	6.625	101.377	101.314	101.251
6.75	101.901	101.906	101.794	6.75	101.508	101.512	101.401	6.75	101.454	101.391	101.328
6.875	101.972	101.972	101.857	6.875	101.568	101.568	101.453	6.875	101.532	101.469	101.406
7	102.343	102.348	102.214	7	101.778	101.782	101.649	7	101.610	101.547	101.484
7.125	102.941	102.939	102.807	7.125	102.178	102.175	102.043	7.125	101.691	101.628	101.565

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.464	97.425	97.425	5.75	100.860	100.814	100.798	5	99.528	99.526	99.519
5.125	98.065	98.025	98.025	5.875	101.381	101.335	101.319	5.125	99.665	99.663	99.656
5.25	98.365	98.319	98.303	6	101.847	101.801	101.785	5.25	100.001	99.999	99.992
5.375	99.002	98.956	98.941	6.125	102.207	102.161	102.145	5.375	100.238	100.236	100.229
5.5	100.149	100.129	100.109	6.25	101.680	101.634	101.619	5.5	100.558	100.556	100.549
5.625	100.715	100.695	100.675	6.375	102.160	102.114	102.098	5.625	100.683	100.681	100.673
5.75	101.045	101.042	101.034	6.5	102.589	102.543	102.528	5.75	100.691	100.683	100.654
5.875	101.579	101.576	101.568	6.625	102.899	102.853	102.837	5.875	100.950	100.942	100.913
6	102.076	102.073	102.065	6.75	102.286	102.234	102.203	6	101.017	101.009	100.980
6.125	102.536	102.532	102.525	6.875	102.734	102.682	102.650				
6.25	102.092	102.089	102.081	7	103.139	103.087	103.055				
6.375	102.549	102.546	102.538	7.125	103.410	103.358	103.327				
6.5	102.966	102.963	102.955	7.25	102.878	102.816	102.785				
6.625	103.383	103.379	103.372	7.375	103.282	103.220	103.189				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.034	98.016	97.994
5.125	98.316	98.298	98.276
5.25	98.452	98.434	98.412
5.375	98.719	98.701	98.679
5.5	98.969	98.951	98.929
5.625	99.174	99.155	99.133
5.75	99.152	99.128	99.084
5.875	99.361	99.337	99.293
6	99.768	99.744	99.700

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	98.971	98.950	98.932	5.75	101.054	101.038	101.004	5	99.528	99.526	99.519
5.5	99.462	99.443	99.425	5.875	101.500	101.484	101.452	5.125	99.665	99.663	99.656
5.625	99.937	99.917	99.899	6	101.938	101.922	101.892	5.25	100.001	99.999	99.992
5.75	100.761	100.748	100.743	6.125	102.147	102.131	102.102	5.375	100.238	100.236	100.229
5.875	101.338	101.317	101.317	6.25	101.963	101.951	101.928	5.5	100.558	100.556	100.549
6	101.853	101.829	101.830	6.375	102.352	102.340	102.318	5.625	100.683	100.681	100.673
6.125	102.312	102.286	102.288	6.5	102.672	102.660	102.640	5.75	100.691	100.683	100.654
6.25	101.805	101.798	101.792	6.625	102.975	102.963	102.943	5.875	100.950	100.942	100.913
6.375	102.302	102.287	102.284	6.75	102.512	102.503	102.476	6	101.017	101.009	100.980
6.5	102.707	102.693	102.690	6.875	102.849	102.842	102.815				
6.625	103.120	103.101	103.099	7	103.161	103.154	103.128				
6.75	102.723	102.714	102.678	7.125	103.446	103.438	103.414				
6.875	103.168	103.157	103.127	7.25	103.300	103.295	103.245				
7	103.534	103.522	103.493	7.375	103.617	103.612	103.565				
7.125	103.893	103.879	103.851	7.5	103.964	103.959	103.913				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.040	99.030	99.021
4.875	99.354	99.344	99.335
5	99.687	99.677	99.668
5.125	99.739	99.716	99.702
5.25	100.046	100.026	100.011
5.375	100.348	100.330	100.315
5.5	100.484	100.467	100.452
5.625	100.412	100.404	100.385
5.75	100.711	100.703	100.686
5.875	101.003	100.995	100.980
6	101.266	101.258	101.244

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

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	97.769	97.723	97.707	4.5	97.769	97.723	97.707	5	99.856	99.809	99.793
4.625	98.388	98.341	98.326	4.625	98.388	98.341	98.326	5.125	100.423	100.376	100.360
4.75	98.989	98.943	98.927	4.75	98.989	98.943	98.927	5.25	100.974	100.927	100.911
4.875	99.261	99.214	99.198	4.875	99.261	99.214	99.198	5.375	100.765	100.715	100.664
5	99.856	99.809	99.793	5	99.856	99.809	99.793	5.5	101.224	101.225	101.124
5.125	100.423	100.376	100.360	5.125	100.423	100.376	100.360	5.625	101.703	101.805	101.641
5.25	100.974	100.927	100.911	5.25	100.974	100.927	100.911	5.75	102.084	102.183	102.019
5.375	100.765	100.715	100.664	5.375	100.765	100.715	100.664	5.875	101.584	101.367	101.149
5.5	101.224	101.225	101.124	5.5	101.224	101.225	101.124	6	102.042	101.824	101.629
5.625	101.703	101.805	101.641	5.625	101.703	101.805	101.641	6.125	102.506	102.341	102.187
5.75	102.084	102.183	102.019	5.75	102.084	102.183	102.019	6.25	102.716	102.657	102.503
5.875	101.584	101.367	101.149	5.875	101.584	101.367	101.149	6.375	102.054	102.029	102.003
6	102.042	101.824	101.629	6	102.042	101.824	101.629	6.5	102.411	102.386	102.361
6.125	102.506	102.341	102.187	6.125	102.506	102.341	102.187	6.625	102.803	102.778	102.753
6.25	102.716	102.657	102.503	6.25	102.716	102.657	102.503	6.75	103.020	102.978	102.936
6.375	102.054	102.029	102.003	6.375	102.054	102.029	102.003	6.875	102.603	102.561	102.519
6.5	102.411	102.386	102.361	6.5	102.411	102.386	102.361	7	102.952	102.910	102.868
6.625	102.803	102.778	102.753	6.625	102.803	102.778	102.753	7.125	103.117	103.075	103.033
6.75	103.020	102.978	102.936	6.75	103.020	102.978	102.936	7.25	103.387	103.307	103.227
6.875	102.603	102.561	102.519	6.875	102.603	102.561	102.519	7.375	102.241	102.194	102.131
7	102.952	102.910	102.868	7	102.952	102.910	102.868	7.5	102.636	102.589	102.527
7.125	103.117	103.075	103.033	7.125	103.117	103.075	103.033	7.625	103.016	102.969	102.907
7.25	103.387	103.307	103.227	7.25	103.387	103.307	103.227	7.75	103.283	103.236	103.174
7.375	102.241	102.194	102.131	7.375	102.241	102.194	102.131				
7.5	102.636	102.589	102.527	7.5	102.636	102.589	102.527				

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	97.921	97.875	97.860	4.25	97.921	97.875	97.860	4.5	93.538	93.679	93.572
4.375	98.412	98.366	98.351	4.375	98.412	98.366	98.351	4.625	94.066	94.207	94.100
4.5	98.900	98.854	98.839	4.5	98.900	98.854	98.839	4.75	96.920	97.042	96.929
4.625	99.384	99.338	99.323	4.625	99.384	99.338	99.323	4.875	97.516	97.638	97.526
4.75	99.864	99.818	99.803	4.75	99.864	99.818	99.803	5	97.945	98.066	97.954
4.875	100.002	100.117	100.028	4.875	100.002	100.117	100.028	5.125	98.754	98.876	98.763
5	100.499	100.614	100.525	5	100.499	100.614	100.525	5.25	99.724	99.674	99.624
5.125	100.963	101.079	100.990	5.125	100.963	101.079	100.990	5.375	99.943	99.728	99.722
5.25	100.803	100.757	100.742	5.25	100.803	100.757	100.742	5.5	100.441	100.396	100.232
5.375	100.797	100.893	100.771	5.375	100.797	100.893	100.771	5.625	100.912	100.976	100.812
5.5	101.242	101.338	101.215	5.5	101.242	101.338	101.215	5.75	101.287	101.159	101.128
5.625	101.667	101.763	101.641	5.625	101.667	101.763	101.641	5.875	100.726	100.657	100.531
5.75	101.495	101.448	101.434	5.75	101.495	101.448	101.434	6	101.273	101.293	101.139
5.875	101.380	101.457	101.442	5.875	101.380	101.457	101.442	6.125	101.769	101.852	101.698
6	101.787	101.863	101.848	6	101.787	101.863	101.848	6.25	101.854	101.636	101.480
								6.375	101.158	101.148	101.124
								6.5	101.549	101.566	101.513
								6.625	101.997	102.060	101.949
								6.75	102.002	101.960	101.919
								6.875	101.653	101.619	101.585
								7	102.016	102.039	101.986
								7.125	102.422	102.466	102.412
								7.25	101.757	101.676	101.630

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	99.724	99.674	99.624	5	97.945	98.066	97.954	4.5	94.475	94.429	94.414
5.375	99.943	99.728	99.722	5.125	98.754	98.876	98.763	4.625	94.959	94.913	94.898
5.5	100.441	100.396	100.232	5.25	99.471	99.254	99.248	4.75	95.439	95.393	95.378
5.625	100.912	100.976	100.812	5.375	99.964	99.750	99.744	4.875	95.678	95.793	95.704
5.75	101.287	101.159	101.128	5.5	100.441	100.396	100.232	5	96.085	96.200	96.111
5.875	100.726	100.657	100.531	5.625	100.901	100.976	100.812	5.125	96.431	96.546	96.458
6	101.273	101.293	101.139	5.75	101.289	101.209	101.178	5.25	97.156	97.140	97.124
6.125	101.769	101.852	101.698	5.875	100.607	100.657	100.582	5.375	97.166	97.150	97.134
6.25	101.854	101.636	101.480	6	101.210	101.293	101.139	5.5	97.496	97.480	97.464
6.375	101.158	101.148	101.124	6.125	101.769	101.852	101.698	5.625	97.825	97.809	97.793
6.5	101.549	101.566	101.513	6.25	101.608	101.562	101.530	5.75	98.445	98.429	98.413
6.625	101.997	102.060	101.949	6.375	101.240	101.231	101.207	5.875	98.609	98.593	98.577
6.75	102.002	101.960	101.919	6.5	101.643	101.635	101.611	6	98.874	98.858	98.842
6.875	101.653	101.619	101.585	6.625	102.028	102.060	101.998	6.125	99.091	99.075	99.059

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	100.974	100.927	100.911	5.25	100.974	100.927	100.911	5.25	100.974	100.927	100.911
5.375	100.765	100.715	100.664	5.375	100.765	100.715	100.664	5.375	100.765	100.715	100.664

5.5	101.224	101.225	101.124	5.5	101.224	101.225	101.124	5.5	101.224	101.225	101.124
5.625	101.703	101.805	101.641	5.625	101.703	101.805	101.641	5.625	101.703	101.805	101.641
5.75	102.084	102.183	102.019	5.75	102.084	102.183	102.019	5.75	102.084	102.183	102.019
5.875	101.584	101.367	101.149	5.875	101.584	101.367	101.149	5.875	101.584	101.367	101.149
6	102.042	101.824	101.629	6	102.042	101.824	101.629	6	102.042	101.824	101.629
6.125	102.506	102.341	102.187	6.125	102.506	102.341	102.187	6.125	102.506	102.341	102.187
6.25	102.716	102.657	102.503	6.25	102.716	102.657	102.503	6.25	102.716	102.657	102.503
6.375	102.054	102.029	102.003	6.375	102.054	102.029	102.003	6.375	102.054	102.029	102.003
6.5	102.411	102.386	102.361	6.5	102.411	102.386	102.361	6.5	102.411	102.386	102.361
6.625	102.803	102.778	102.753	6.625	102.803	102.778	102.753	6.625	102.803	102.778	102.753
6.75	103.020	102.978	102.936	6.75	103.020	102.978	102.936	6.75	103.020	102.978	102.936
6.875	102.603	102.561	102.519	6.875	102.603	102.561	102.519	6.875	102.603	102.561	102.519
7	102.952	102.910	102.868	7	102.952	102.910	102.868	7	102.952	102.910	102.868
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	98.900	98.854	98.839	4.25	97.921	97.875	97.860	5.25	99.724	99.674	99.624
4.625	99.384	99.338	99.323	4.375	98.412	98.366	98.351	5.375	99.943	99.728	99.722
4.75	99.864	99.818	99.803	4.5	98.900	98.854	98.839	5.5	100.441	100.396	100.232
4.875	100.002	100.117	100.028	4.625	99.384	99.338	99.323	5.625	100.912	100.976	100.812
5	100.499	100.614	100.525	4.75	99.864	99.818	99.803	5.75	101.287	101.159	101.128
5.125	100.963	101.079	100.990	4.875	100.002	100.117	100.028	5.875	100.726	100.657	100.531
5.25	100.803	100.757	100.742	5	100.499	100.614	100.525	6	101.273	101.293	101.139
5.375	100.797	100.893	100.771	5.125	100.963	101.079	100.990	6.125	101.769	101.852	101.698
5.5	101.242	101.338	101.215	5.25	100.803	100.757	100.742	6.25	101.854	101.636	101.480
5.625	101.667	101.763	101.641	5.375	100.797	100.893	100.771	6.375	101.158	101.148	101.124
5.75	101.495	101.448	101.434	5.5	101.242	101.338	101.215	6.5	101.549	101.566	101.513
5.875	101.380	101.457	101.442	5.625	101.667	101.763	101.641	6.625	101.997	102.060	101.949
6	101.787	101.863	101.848	5.75	101.495	101.448	101.434	6.75	102.002	101.960	101.919
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	99.724	99.674	99.624	5.25	99.131	99.051	99.020	4.5	94.475	94.429	94.414
5.375	99.943	99.728	99.722	5.375	99.699	99.619	99.588	4.625	94.959	94.913	94.898
5.5	100.441	100.396	100.232	5.5	100.294	100.396	100.232	4.75	95.439	95.393	95.378
5.625	100.912	100.976	100.812	5.625	100.874	100.976	100.812	4.875	95.678	95.793	95.704
5.75	101.287	101.159	101.128	5.75	101.289	101.209	101.178	5	96.085	96.200	96.111
5.875	100.726	100.657	100.531	5.875	100.575	100.657	100.504	5.125	96.431	96.546	96.458
6	101.273	101.293	101.139	6	101.210	101.293	101.139	5.25	97.156	97.140	97.124
6.125	101.769	101.852	101.698	6.125	101.769	101.852	101.698	5.375	97.166	97.150	97.134
6.25	101.854	101.636	101.480	6.25	101.608	101.562	101.530	5.5	97.496	97.480	97.464
6.375	101.158	101.148	101.124	6.375	100.964	101.027	100.916	5.625	97.825	97.809	97.793
6.5	101.549	101.566	101.513	6.5	101.503	101.566	101.455	5.75	98.445	98.429	98.413
6.625	101.997	102.060	101.949	6.625	101.997	102.060	101.949	5.875	98.609	98.593	98.577
6.75	102.002	101.960	101.919	6.75	101.905	101.841	101.810	6	98.874	98.858	98.842
6.875	101.653	101.619	101.585	6.875	101.537	101.581	101.527	6.125	99.091	99.075	99.059

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	100.223	100.176	100.160	5.125	100.223	100.176	100.160	4.75	98.789	98.743	98.727
5.25	100.774	100.727	100.711	5.25	100.774	100.727	100.711	4.875	99.061	99.014	98.998
5.375	100.673	100.515	100.464	5.375	100.673	100.515	100.464	5	99.656	99.609	99.593
5.5	101.123	100.974	100.924	5.5	101.123	100.974	100.924	5.125	100.223	100.176	100.160
5.625	101.566	101.453	101.403	5.625	101.566	101.453	101.403	5.25	100.774	100.727	100.711
5.75	101.884	101.804	101.773	5.75	101.884	101.804	101.773	5.375	100.565	100.515	100.464
5.875	101.384	101.361	101.344	5.875	101.384	101.361	101.344	5.5	101.024	100.974	100.924
6	101.842	101.764	101.747	6	101.842	101.764	101.747	5.625	101.503	101.453	101.403
6.125	102.306	102.149	102.132	6.125	102.306	102.149	102.132	5.75	101.884	101.804	101.773
6.25	102.516	102.299	102.174	6.25	102.516	102.299	102.174	5.875	101.384	101.167	100.949
6.375	101.854	101.829	101.803	6.375	101.854	101.829	101.803	6	101.842	101.624	101.407
6.5	102.211	102.186	102.161	6.5	102.211	102.186	102.161	6.125	102.306	102.088	101.870
6.625	102.603	102.578	102.553	6.625	102.603	102.578	102.553	6.25	102.516	102.299	102.174
6.75	102.820	102.778	102.736	6.75	102.820	102.778	102.736	6.375	101.854	101.829	101.803
6.875	102.403	102.361	102.319	6.875	102.403	102.361	102.319	6.5	102.211	102.186	102.161
7	102.752	102.710	102.668	7	102.752	102.710	102.668	6.625	102.603	102.578	102.553
7.125	102.917	102.875	102.833	7.125	102.917	102.875	102.833	6.75	102.820	102.778	102.736
7.25	103.187	103.107	103.027	7.25	103.187	103.107	103.027	6.875	102.403	102.361	102.319
7.375	102.041	101.994	101.931	7.375	102.041	101.994	101.931	7	102.752	102.710	102.668
7.5	102.436	102.389	102.327	7.5	102.436	102.389	102.327	7.125	102.917	102.875	102.833
7.625	102.816	102.769	102.707	7.625	102.816	102.769	102.707	7.25	103.187	103.107	103.027
7.75	103.083	103.036	102.974	7.75	103.083	103.036	102.974	7.375	102.041	101.994	101.931
								7.5	102.436	102.389	102.327
								7.625	102.816	102.769	102.707
								7.75	103.083	103.036	102.974

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	97.721	97.675	97.660	4.25	97.721	97.675	97.660	4.875	97.155	97.247	97.235
4.375	98.212	98.166	98.151	4.375	98.212	98.166	98.151	5	97.683	97.774	97.762
4.5	98.700	98.654	98.639	4.5	98.700	98.654	98.639	5.125	98.280	98.372	98.360
4.625	99.184	99.138	99.123	4.625	99.184	99.138	99.123	5.25	99.734	99.517	99.512
4.75	99.664	99.618	99.603	4.75	99.664	99.618	99.603	5.375	100.149	99.934	99.929
4.875	99.446	99.561	99.472	4.875	99.446	99.561	99.472	5.5	100.549	100.335	100.330
5	99.820	99.935	99.846	5	99.820	99.935	99.846	5.625	100.906	100.694	100.689
5.125	100.158	100.273	100.185	5.125	100.158	100.273	100.185	5.75	101.087	100.959	100.928
5.25	100.603	100.557	100.542	5.25	100.603	100.557	100.542	5.875	100.887	100.876	100.861
5.375	100.196	100.292	100.169	5.375	100.196	100.292	100.169	6	101.211	101.201	101.186
5.5	100.532	100.628	100.506	5.5	100.532	100.628	100.506	6.125	101.517	101.495	101.480
5.625	100.857	100.953	100.830	5.625	100.857	100.953	100.830	6.25	101.654	101.436	101.280
5.75	101.295	101.248	101.234	5.75	101.295	101.248	101.234	6.375	101.418	101.407	101.383
5.875	100.910	100.865	100.850	5.875	100.813	100.865	100.850	6.5	101.663	101.653	101.629
6	101.287	101.228	101.215	6	101.144	101.180	101.165	6.625	101.922	101.913	101.889
								6.75	101.802	101.763	101.729
								6.875	102.021	101.987	101.953
								7	102.260	102.227	102.193
								7.125	101.729	101.687	101.645
								7.25	101.557	101.476	101.430
								7.375	100.709	100.663	100.600
								7.5	101.105	101.058	100.996
								7.625	101.485	101.438	101.376
								7.75	101.752	101.705	101.642

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	101.663	101.653	101.629	6.125	101.582	101.575	101.560	4.5	94.275	94.229	94.214
6.625	101.922	101.913	101.889	6.25	101.408	101.362	101.330	4.625	94.759	94.713	94.698
6.75	101.802	101.763	101.729	6.375	101.491	101.480	101.456	4.75	95.239	95.193	95.178
6.875	102.021	101.987	101.953	6.5	101.767	101.757	101.733	4.875	95.357	95.341	95.325
7	102.260	102.227	102.193	6.625	102.063	102.055	102.031	5	95.728	95.712	95.696
7.125	101.729	101.687	101.645	6.75	101.858	101.823	101.789	5.125	95.947	95.931	95.915
7.25	101.557	101.476	101.430	6.875	102.117	102.084	102.049	5.25	96.956	96.940	96.924
7.375	100.709	100.663	100.600	7	102.384	102.351	102.317	5.375	96.966	96.950	96.934
7.5	101.105	101.058	100.996	7.125	101.497	101.511	101.557	5.5	97.296	97.280	97.264
7.625	101.485	101.438	101.376	7.25	101.607	101.526	101.480	5.625	97.625	97.609	97.593
7.75	101.752	101.705	101.642	7.375	100.759	100.713	100.650	5.75	98.245	98.229	98.213
				7.5	101.155	101.108	101.046	5.875	98.409	98.393	98.377
				7.625	101.535	101.488	101.426	6	98.674	98.658	98.642
								6.125	98.891	98.875	98.859

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	101.854	101.829	101.803	6.375	101.854	101.829	101.803	6	101.842	101.624	101.407

6.5	102.211	102.186	102.161	6.5	102.211	102.186	102.161	6.125	102.306	102.088	101.870
6.625	102.603	102.578	102.553	6.625	102.603	102.578	102.553	6.25	102.516	102.299	102.174
6.75	102.820	102.778	102.736	6.75	102.820	102.778	102.736	6.375	101.854	101.829	101.803
6.875	102.403	102.361	102.319	6.875	102.403	102.361	102.319	6.5	102.211	102.186	102.161
7	102.752	102.710	102.668	7	102.752	102.710	102.668	6.625	102.603	102.578	102.553
7.125	102.917	102.875	102.833	7.125	102.917	102.875	102.833	6.75	102.820	102.778	102.736
7.25	103.187	103.107	103.027	7.25	103.187	103.107	103.027	6.875	102.403	102.361	102.319
7.375	102.041	101.994	101.931	7.375	102.041	101.994	101.931	7	102.752	102.710	102.668
7.5	102.436	102.389	102.327	7.5	102.436	102.389	102.327	7.125	102.917	102.875	102.833
7.625	102.816	102.769	102.707	7.625	102.816	102.769	102.707	7.25	103.187	103.107	103.027
7.75	103.083	103.036	102.974	7.75	103.083	103.036	102.974	7.375	102.041	101.994	101.931
								7.5	102.436	102.389	102.327
								7.625	102.816	102.769	102.707
								7.75	103.083	103.036	102.974

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	98.700	98.654	98.639	4.5	98.700	98.654	98.639	6.625	101.741	101.715	101.690
4.625	99.184	99.138	99.123	4.625	99.184	99.138	99.123	6.75	101.802	101.760	101.719
4.75	99.664	99.618	99.603	4.75	99.664	99.618	99.603	6.875	101.216	101.174	101.132
4.875	99.446	99.561	99.472	4.875	99.446	99.561	99.472	7	101.564	101.522	101.480
5	99.820	99.935	99.846	5	99.820	99.935	99.846	7.125	101.729	101.687	101.645
5.125	100.158	100.273	100.185	5.125	100.158	100.273	100.185	7.25	101.557	101.476	101.430
5.25	100.603	100.557	100.542	5.25	100.603	100.557	100.542	7.375	100.709	100.663	100.600
5.375	100.196	100.292	100.169	5.375	100.196	100.292	100.169	7.5	101.105	101.058	100.996
5.5	100.532	100.628	100.506	5.5	100.532	100.628	100.506	7.625	101.485	101.438	101.376
5.625	100.857	100.953	100.830	5.625	100.857	100.953	100.830	7.75	101.752	101.705	101.642
5.75	101.295	101.248	101.234	5.75	101.295	101.248	101.234				
5.875	100.910	100.865	100.850	5.875	100.910	100.865	100.850				
6	101.287	101.228	101.215	6	101.144	101.180	101.165				
6.125	101.652	101.595	101.582	6.125	101.471	101.486	101.471				

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	101.349	101.324	101.299	6.125	101.098	101.051	101.020	4.5	94.275	94.229	94.214
6.625	101.741	101.715	101.690	6.25	101.408	101.362	101.330	4.625	94.759	94.713	94.698
6.75	101.802	101.760	101.719	6.375	100.514	100.450	100.419	4.75	95.239	95.193	95.178
6.875	101.216	101.174	101.132	6.5	100.978	100.914	100.883	4.875	95.357	95.341	95.325
7	101.564	101.522	101.480	6.625	101.424	101.361	101.330	5	95.728	95.712	95.696
7.125	101.729	101.687	101.645	6.75	101.705	101.641	101.610	5.125	95.947	95.931	95.915
7.25	101.557	101.476	101.430	6.875	100.902	100.916	100.962	5.25	96.956	96.940	96.924
7.375	100.709	100.663	100.600	7	101.260	101.274	101.320	5.375	96.966	96.950	96.934
7.5	101.105	101.058	100.996	7.125	101.497	101.511	101.557	5.5	97.296	97.280	97.264
7.625	101.485	101.438	101.376	7.25	101.607	101.526	101.480	5.625	97.625	97.609	97.593
7.75	101.752	101.705	101.642	7.375	100.759	100.713	100.650	5.75	98.245	98.229	98.213
				7.5	101.155	101.108	101.046	5.875	98.409	98.393	98.377
				7.625	101.535	101.488	101.426	6	98.674	98.658	98.642
								6.125	98.891	98.875	98.859

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.413	99.264	98.964	6.75	96.813	96.664	96.364
6.875	99.912	99.763	99.463	6.875	97.312	97.163	96.863
7	100.400	100.251	99.951	7	97.800	97.651	97.351
7.125	100.819	100.670	100.370	7.125	98.219	98.070	97.770
7.25	101.239	101.090	100.790	7.25	98.639	98.490	98.190
7.375	101.395	101.188	100.888	7.375	98.795	98.588	98.288
7.5	101.833	101.626	101.326	7.5	99.233	99.026	98.726
7.625	102.232	102.025	101.725	7.625	99.632	99.425	99.125
7.75	102.612	102.405	102.105	7.75	100.012	99.805	99.505
7.875	102.127	101.862	101.562	7.875	99.527	99.262	98.962
8	102.535	102.270	101.970	8	99.935	99.670	99.370
8.125	102.884	102.619	102.319	8.125	100.284	100.019	99.719
8.25	103.224	102.959	102.659	8.25	100.624	100.359	100.059

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.413	97.264	96.964	6.75	94.813	94.664	94.364
6.875	97.912	97.763	97.463	6.875	95.312	95.163	94.863
7	98.400	98.251	97.951	7	95.800	95.651	95.351
7.125	98.819	98.670	98.370	7.125	96.219	96.070	95.770
7.25	99.239	99.090	98.790	7.25	96.639	96.490	96.190
7.375	99.395	99.188	98.888	7.375	96.795	96.588	96.288
7.5	99.833	99.626	99.326	7.5	97.233	97.026	96.726
7.625	100.232	100.025	99.725	7.625	97.632	97.425	97.125
7.75	100.612	100.405	100.105	7.75	98.012	97.805	97.505
7.875	100.127	99.862	99.562	7.875	97.527	97.262	96.962
8	100.535	100.270	99.970	8	97.935	97.670	97.370
8.125	100.884	100.619	100.319	8.125	98.284	98.019	97.719
8.25	101.224	100.959	100.659	8.25	98.624	98.359	98.059

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.