



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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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

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
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Lender ID

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

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA
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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	96.188	96.164	96.164	4.75	96.188	96.164	96.164	5.125	99.263	99.264	99.266
4.875	96.837	96.817	96.817	4.875	96.837	96.817	96.817	5.25	99.976	99.974	99.975
5	98.163	98.185	98.225	5	98.163	98.185	98.225	5.375	100.492	100.485	100.483
5.125	98.700	98.727	98.772	5.125	98.700	98.727	98.772	5.5	100.990	100.973	100.963
5.25	99.011	99.011	99.037	5.25	99.011	99.011	99.037	5.625	101.435	101.418	101.408
5.375	99.663	99.691	99.660	5.375	99.663	99.691	99.660	5.75	101.527	101.534	101.519
5.5	100.277	100.197	100.197	5.5	100.150	100.179	100.147	5.875	101.992	101.997	101.979
5.625	100.689	100.640	100.609	5.625	100.612	100.640	100.609	6	102.384	102.379	102.360
5.75	100.600	100.540	100.547	5.75	100.534	100.540	100.547	6.125	102.764	102.757	102.732
5.875	101.134	101.086	101.089	5.875	101.082	101.086	101.089	6.25	102.325	102.315	102.287
6	101.685	101.600	101.594	6	101.528	101.529	101.532	6.375	102.707	102.697	102.669
6.125	102.037	101.961	101.963	6.125	101.960	101.961	101.963	6.5	103.020	103.010	102.982
6.25	101.632	101.547	101.541	6.25	101.542	101.527	101.519	6.625	103.317	103.307	103.279
6.375	102.083	102.027	102.021	6.375	102.039	102.027	102.021	6.75	102.783	102.777	102.743
6.5	102.501	102.416	102.409	6.5	102.386	102.371	102.363	6.875	103.115	103.109	103.075
6.625	102.855	102.770	102.764	6.625	102.699	102.673	102.654	7	103.423	103.417	103.383
6.75	102.452	102.358	102.343	6.75	102.292	102.286	102.260	7.125	103.705	103.699	103.665
6.875	102.804	102.711	102.696	6.875	102.658	102.688	102.660	7.25	103.483	103.479	103.424
7	103.221	103.128	103.113	7	102.978	102.972	102.937	7.375	103.798	103.794	103.738
7.125	103.532	103.439	103.424	7.125	103.202	103.244	103.209	7.5	104.142	104.138	104.083
7.25	103.193	103.083	103.041	7.25	103.061	103.083	103.041	7.625	104.415	104.411	104.356
7.375	103.543	103.426	103.382	7.375	103.407	103.403	103.347	7.75	103.655	103.521	103.483
7.5	103.893	103.776	103.732	7.5	103.750	103.746	103.689	7.875	103.975	103.846	103.803
7.625	104.215	104.099	104.055	7.625	103.982	103.978	103.922	8	104.238	104.114	104.066
7.75	103.531	103.397	103.360	7.75	103.531	103.397	103.360				
7.875	103.877	103.749	103.714	7.875	103.877	103.749	103.714				
8	104.244	104.188	104.157	8	104.244	104.188	104.157				
8.125	104.465	104.409	104.378	8.125	104.465	104.409	104.378				
8.25	92.967	92.870	92.765								

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	99.195	99.191	99.191	4.625	99.603	99.598	99.598	5.125	98.364	98.386	98.427
4.75	99.994	99.986	99.978	4.75	99.909	99.909	99.909	5.25	98.915	98.942	98.988
4.875	100.399	100.391	100.383	4.875	100.059	100.059	100.059	5.375	98.580	98.580	98.606
5	100.762	100.754	100.746	5	100.180	100.180	100.230	5.5	99.137	99.134	99.157
5.125	100.536	100.601	100.451	5.125	100.812	100.812	100.812	5.625	99.651	99.644	99.661
5.25	100.865	100.906	100.825	5.25	100.757	100.805	100.638	5.75	100.087	100.082	100.103
5.375	101.248	101.222	101.208	5.375	101.015	101.058	100.888	5.875	100.474	100.465	100.429
5.5	101.549	101.524	101.510	5.5	101.328	101.372	101.202	6	100.879	100.870	100.834
5.625	101.320	101.368	101.233	5.625	101.287	101.322	101.110	6.125	101.227	101.218	101.182
5.75	101.621	101.614	101.592	5.75	101.528	101.559	101.344	6.25	101.501	101.492	101.454
5.875	101.957	101.965	101.928	5.875	101.760	101.787	101.568	6.375	101.603	101.587	101.579
6	102.208	102.201	102.179	6	102.082	102.110	101.890	6.475	101.958	101.946	101.940
6.125	101.966	101.916	101.881	6.125	101.936	101.840	101.840	6.5	102.265	102.250	102.242
6.25	102.296	102.246	102.211	6.25	101.867	101.881	101.882	6.625	102.587	102.495	102.476
6.375	102.609	102.560	102.525	6.375	102.107	102.093	102.090	6.75	102.238	102.291	102.264
6.5	102.796	102.748	102.712	6.5	102.379	102.389	102.386	6.875	102.587	102.640	102.613
6.625	102.434	102.401	102.355	6.625	102.377	102.273	102.273	7	102.924	102.910	102.873
6.75	102.722	102.691	102.644	6.75	102.436	102.434	102.464	7.125	103.269	103.052	102.984
6.875	103.026	102.994	102.948	6.875	102.691	102.637	102.647	7.25	102.912	102.959	102.917
7	103.197	103.143	103.114	7	102.891	102.885	102.911	7.375	103.178	103.221	103.176
7.125	102.783	102.706	102.648	7.125	102.607	102.530	102.471	7.5	103.434	103.473	103.423
7.25	103.232	103.155	103.096	7.25	102.984	102.908	102.849	7.625	103.636	103.383	103.226
7.375	103.668	103.592	103.533	7.375	103.353	103.276	103.218	7.75	101.891	101.711	101.590
								7.875	102.121	101.941	101.834

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	98.246	98.164	98.164	5.25	99.286	99.280	99.280
5.375	98.938	98.861	98.861	5.375	99.726	99.725	99.725
5.5	99.295	99.223	99.223	5.5	99.659	99.659	99.659
5.625	99.733	99.659	99.573	5.625	99.865	99.865	99.865
5.75	99.735	99.634	99.627	5.75	99.991	99.877	99.877
5.875	100.135	100.153	100.151	5.875	100.250	100.142	100.142
6	100.605	100.538	100.536	6	100.425	100.332	100.322
6.125	101.006	100.948	100.908	6.125	100.837	100.741	100.741

6.25	101.523	101.498	101.498	6.25	100.684	100.562	100.562
6.375	101.981	101.962	101.962	6.375	100.952	100.836	100.836
6.5	102.332	102.318	102.318	6.5	101.106	100.996	100.996
6.625	102.584	102.575	102.575	6.625	101.325	101.221	101.221
6.75	102.100	102.096	102.096	6.75	100.679	100.497	100.337
6.875	102.486	102.486	102.484	6.875	100.845	100.761	100.715
7	102.758	102.758	102.751	7	100.999	100.841	100.811

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	98.517	98.482	98.530	5	98.294	98.259	98.307	5	96.175	96.112	96.050
5.125	98.794	98.755	98.800	5.125	98.622	98.583	98.627	5.125	96.848	96.785	96.722
5.25	99.065	99.022	99.063	5.25	98.938	98.895	98.936	5.25	97.336	97.273	97.210
5.375	99.327	99.280	99.317	5.375	99.260	99.197	99.234	5.375	98.014	97.951	97.889
5.5	99.576	99.525	99.558	5.5	99.571	99.519	99.552	5.5	98.506	98.443	98.380
5.625	99.808	99.752	99.781	5.625	99.948	99.885	99.899	5.625	98.998	98.935	98.872
5.75	100.060	100.001	100.026	5.75	100.204	100.145	100.170	5.75	99.491	99.428	99.366
5.875	100.322	100.258	100.280	5.875	100.423	100.360	100.340	5.875	99.771	99.708	99.645
6	100.570	100.502	100.519	6	100.658	100.595	100.532	6	100.235	100.172	100.110
6.125	100.829	100.757	100.771	6.125	100.751	100.679	100.693	6.125	100.505	100.442	100.379
6.25	101.080	101.004	101.014	6.25	100.961	100.898	100.838	6.25	100.968	100.905	100.843
6.375	101.276	101.196	101.202	6.375	101.027	100.964	100.935	6.375	101.044	100.981	100.918
6.5	101.399	101.315	101.317	6.5	101.266	101.203	101.140	6.5	101.316	101.253	101.190
6.625	101.521	101.458	101.430	6.625	101.331	101.268	101.205	6.625	101.394	101.331	101.268
6.75	101.629	101.536	101.531	6.75	101.239	101.162	101.141	6.75	101.470	101.407	101.345
6.875	101.697	101.599	101.590	6.875	101.295	101.231	101.189	6.875	101.548	101.485	101.422
7	102.028	101.928	101.914	7	101.529	101.428	101.414	7	101.626	101.563	101.501
7.125	102.715	102.610	102.592	7.125	102.009	101.905	101.886	7.125	101.707	101.644	101.581
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	98.719	98.685	98.733	5	98.488	98.454	98.502	5	96.243	96.180	96.117
5.125	98.997	98.958	99.003	5.125	98.815	98.776	98.821	5.125	96.916	96.853	96.790
5.25	99.268	99.225	99.266	5.25	99.131	99.088	99.129	5.25	97.404	97.341	97.278
5.375	99.531	99.484	99.521	5.375	99.437	99.389	99.426	5.375	98.083	98.020	97.957
5.5	99.781	99.730	99.763	5.5	99.763	99.711	99.744	5.5	98.574	98.511	98.448
5.625	100.014	99.958	99.987	5.625	100.118	100.062	100.091	5.625	99.066	99.003	98.940
5.75	100.268	100.208	100.233	5.75	100.397	100.338	100.363	5.75	99.559	99.496	99.433
5.875	100.532	100.468	100.489	5.875	100.577	100.513	100.534	5.875	99.839	99.776	99.713
6	100.781	100.713	100.731	6	100.758	100.690	100.708	6	100.303	100.240	100.177
6.125	101.043	100.971	100.985	6.125	100.950	100.878	100.892	6.125	100.573	100.510	100.447
6.25	101.297	101.221	101.231	6.25	101.106	101.030	101.040	6.25	101.036	100.973	100.910
6.375	101.495	101.415	101.421	6.375	101.215	101.134	101.141	6.375	101.112	101.049	100.986
6.5	101.620	101.536	101.538	6.5	101.334	101.271	101.226	6.5	101.384	101.321	101.258
6.625	101.743	101.654	101.653	6.625	101.399	101.336	101.294	6.625	101.462	101.399	101.336
6.75	101.854	101.761	101.756	6.75	101.452	101.359	101.354	6.75	101.538	101.475	101.412
6.875	101.923	101.826	101.817	6.875	101.511	101.414	101.405	6.875	101.616	101.553	101.490
7	102.257	102.156	102.142	7	101.748	101.647	101.633	7	101.694	101.631	101.568
7.125	102.945	102.840	102.822	7.125	102.232	102.127	102.109	7.125	101.775	101.712	101.649

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	97.596	97.561	97.561	5.75	100.934	100.888	100.873	5	99.687	99.683	99.675
5.125	98.187	98.152	98.152	5.875	101.449	101.403	101.388	5.125	99.816	99.812	99.805
5.25	98.485	98.440	98.424	6	101.910	101.865	101.849	5.25	100.127	100.123	100.116
5.375	99.663	99.691	99.660	6.125	102.272	102.226	102.210	5.375	100.358	100.354	100.347
5.5	100.348	100.328	100.308	6.25	101.834	101.789	101.773	5.5	100.664	100.660	100.653
5.625	100.900	100.880	100.860	6.375	102.311	102.265	102.249	5.625	100.785	100.781	100.774
5.75	101.199	101.193	101.186	6.5	102.737	102.691	102.675	5.75	100.805	100.790	100.761
5.875	101.722	101.717	101.709	6.625	103.045	102.999	102.984	5.875	101.059	101.044	101.014
6	102.211	102.205	102.198	6.75	102.474	102.417	102.386	6	101.107	101.091	101.062
6.125	102.657	102.652	102.644	6.875	102.920	102.863	102.832				
6.25	102.305	102.300	102.292	7	103.321	103.265	103.234				
6.375	102.754	102.749	102.741	7.125	103.585	103.529	103.498				
6.5	103.166	103.160	103.153	7.25	103.027	102.966	102.934				
6.625	103.571	103.566	103.558	7.375	103.427	103.365	103.334				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.188	98.169	98.147
5.125	98.463	98.443	98.421
5.25	98.573	98.554	98.532
5.375	98.834	98.815	98.793
5.5	99.071	99.051	99.029
5.625	99.271	99.252	99.230
5.75	99.262	99.231	99.187
5.875	99.466	99.435	99.391
6	99.853	99.822	99.778

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	99.663	99.691	99.660	5.75	101.506	101.493	101.455	5	99.687	99.683	99.675
5.5	100.150	100.179	100.147	5.875	101.947	101.934	101.896	5.125	99.816	99.812	99.805
5.625	100.612	100.640	100.609	6	102.380	102.366	102.330	5.25	100.127	100.123	100.116
5.75	100.869	100.850	100.842	6.125	102.583	102.569	102.532	5.375	100.358	100.354	100.347
5.875	101.407	101.395	101.380	6.25	102.325	102.315	102.287	5.5	100.664	100.660	100.653
6	101.902	101.892	101.876	6.375	102.707	102.697	102.669	5.625	100.785	100.781	100.774
6.125	102.358	102.347	102.329	6.5	103.020	103.010	102.982	5.75	100.805	100.790	100.761
6.25	102.012	102.005	101.998	6.625	103.317	103.307	103.279	5.875	101.059	101.044	101.014
6.375	102.463	102.460	102.439	6.75	102.783	102.777	102.743	6	101.107	101.091	101.062
6.5	102.864	102.861	102.838	6.875	103.115	103.109	103.075				
6.625	103.228	103.222	103.196	7	103.423	103.417	103.383				
6.75	102.915	102.909	102.876	7.125	103.705	103.699	103.665				
6.875	103.351	103.345	103.306	7.25	103.483	103.479	103.424				
7	103.632	103.623	103.583	7.375	103.798	103.794	103.738				
7.125	103.977	103.966	103.925	7.5	104.142	104.138	104.083				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.534	99.526	99.518
4.875	99.848	99.840	99.832
5	100.180	100.172	100.164
5.125	100.156	100.130	100.116
5.25	100.464	100.439	100.425
5.375	100.766	100.742	100.728
5.5	100.903	100.879	100.865
5.625	100.799	100.792	100.770
5.75	101.099	101.092	101.070
5.875	101.390	101.383	101.363
6	101.653	101.646	101.626

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

**YOUR BFF IN WHOLESALE**

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	98.047	98.208	98.101	4.5	98.047	98.208	98.101	5	99.944	99.898	99.882
4.625	98.575	98.735	98.629	4.625	98.575	98.735	98.629	5.125	100.508	100.614	100.519
4.75	99.171	99.125	99.109	4.75	99.171	99.125	99.109	5.25	101.171	101.313	101.217
4.875	99.455	99.439	99.423	4.875	99.455	99.439	99.423	5.375	100.947	100.905	100.863
5	99.944	99.898	99.882	5	99.944	99.898	99.882	5.5	101.431	101.423	101.347
5.125	100.508	100.614	100.519	5.125	100.508	100.614	100.519	5.625	101.880	102.001	101.822
5.25	101.171	101.313	101.217	5.25	101.171	101.313	101.217	5.75	102.351	102.361	102.183
5.375	100.947	100.905	100.863	5.375	100.947	100.905	100.863	5.875	101.798	101.580	101.363
5.5	101.431	101.423	101.347	5.5	101.431	101.423	101.347	6	102.240	102.022	101.881
5.625	101.880	102.001	101.822	5.625	101.880	102.001	101.822	6.125	102.596	102.564	102.427
5.75	102.351	102.361	102.183	5.75	102.351	102.361	102.183	6.25	102.846	102.847	102.710
5.875	101.798	101.580	101.363	5.875	101.798	101.580	101.363	6.375	102.473	102.457	102.440
6	102.240	102.022	101.881	6	102.240	102.022	101.881	6.5	102.674	102.658	102.642
6.125	102.596	102.564	102.427	6.125	102.596	102.564	102.427	6.625	103.038	103.022	103.006
6.25	102.846	102.847	102.710	6.25	102.846	102.847	102.710	6.75	103.172	103.113	103.054
6.375	102.473	102.457	102.440	6.375	102.473	102.457	102.440	6.875	102.191	102.134	102.102
6.5	102.674	102.658	102.642	6.5	102.674	102.658	102.642	7	102.684	102.629	102.596
6.625	103.038	103.022	103.006	6.625	103.038	103.022	103.006	7.125	103.013	102.934	102.887
6.75	103.172	103.113	103.054	6.75	103.172	103.113	103.054	7.25	103.299	103.220	103.173
6.875	102.180	102.122	102.091	6.875	102.180	102.122	102.091	7.375	102.365	102.306	102.243
7	102.608	102.552	102.519	7	102.608	102.552	102.519	7.5	102.756	102.697	102.635
7.125	103.013	102.934	102.887	7.125	103.013	102.934	102.887	7.625	103.133	103.075	103.012
7.25	103.299	103.220	103.173	7.25	103.299	103.220	103.173	7.75	103.398	103.339	103.277
7.375	102.365	102.306	102.243	7.375	102.365	102.306	102.243				
7.5	102.756	102.697	102.635	7.5	102.756	102.697	102.635				

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	98.858	99.011	99.043	4.25	98.858	99.011	99.043	4.5	94.200	94.321	94.039
4.375	99.418	99.570	99.602	4.375	99.418	99.570	99.602	4.625	94.728	94.848	94.567
4.5	99.965	100.118	100.150	4.5	99.965	100.118	100.150	4.75	97.450	97.552	97.406
4.625	100.496	100.648	100.680	4.625	100.496	100.648	100.680	4.875	98.046	98.149	98.003
4.75	99.958	99.913	99.898	4.75	99.958	99.913	99.898	5	98.475	98.577	98.431
4.875	100.368	100.297	100.314	4.875	100.368	100.297	100.314	5.125	99.284	99.386	99.240
5	100.861	100.790	100.806	5	100.861	100.790	100.806	5.25	100.058	100.016	99.974
5.125	101.321	101.250	101.266	5.125	101.321	101.250	101.266	5.375	100.292	100.129	100.124
5.25	100.954	100.909	100.894	5.25	100.954	100.909	100.894	5.5	100.787	100.643	100.621
5.375	101.126	101.003	101.005	5.375	101.126	101.003	101.005	5.625	101.256	101.220	101.092
5.5	101.569	101.446	101.447	5.5	101.569	101.446	101.447	5.75	101.562	101.344	101.171
5.625	101.992	101.869	101.870	5.625	101.992	101.869	101.870	5.875	100.939	100.885	100.875
5.75	101.701	101.655	101.640	5.75	101.701	101.655	101.640	6	101.471	101.455	101.315
5.875	101.531	101.622	101.608	5.875	101.531	101.622	101.608	6.125	101.936	102.002	101.846
6	101.935	102.026	102.012	6	101.935	102.026	102.012	6.25	101.983	101.766	101.644
								6.375	101.530	101.514	101.498
								6.5	101.823	101.815	101.793
								6.625	102.182	102.175	102.152
								6.75	102.154	102.096	102.037
								6.875	101.744	101.687	101.656
								7	102.103	102.048	102.015
								7.125	102.391	102.421	102.288
								7.25	101.949	101.870	101.823

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	100.058	100.016	99.974	5	98.475	98.577	98.431	4.5	97.261	97.414	97.321
5.375	100.292	100.129	100.124	5.125	99.284	99.386	99.240	4.625	97.735	97.887	97.794
5.5	100.787	100.643	100.621	5.25	99.821	99.657	99.652	4.75	95.582	95.542	95.526
5.625	101.256	101.220	101.092	5.375	100.314	100.152	100.147	4.875	96.034	95.963	95.780
5.75	101.562	101.344	101.171	5.5	100.790	100.643	100.626	5	96.430	96.359	96.176
5.875	100.939	100.885	100.875	5.625	101.248	101.220	101.086	5.125	96.766	96.695	96.512
6	101.471	101.455	101.315	5.75	101.327	101.252	101.221	5.25	97.430	97.414	97.398
6.125	101.936	102.002	101.846	5.875	100.948	100.939	100.928	5.375	97.424	97.408	97.392
6.25	101.983	101.766	101.644	6	101.389	101.455	101.367	5.5	97.742	97.725	97.709
6.375	101.530	101.514	101.498	6.125	101.936	102.002	101.846	5.625	98.055	98.039	98.023
6.5	101.823	101.815	101.793	6.25	101.776	101.725	101.694	5.75	98.697	98.681	98.665
6.625	102.182	102.175	102.152	6.375	101.525	101.516	101.496	5.875	98.846	98.830	98.814
6.75	102.154	102.096	102.037	6.5	101.926	101.918	101.897	6	99.103	99.087	99.071
6.875	101.744	101.687	101.656	6.625	102.309	102.304	102.280	6.125	99.313	99.297	99.281

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	101.171	101.313	101.217	5.25	101.171	101.313	101.217	5.25	101.171	101.313	101.217
5.375	100.947	100.905	100.863	5.375	100.947	100.905	100.863	5.375	100.947	100.905	100.863

5.5	101.431	101.423	101.347	5.5	101.431	101.423	101.347	5.5	101.431	101.423	101.347
5.625	101.880	102.001	101.822	5.625	101.880	102.001	101.822	5.625	101.880	102.001	101.822
5.75	102.351	102.361	102.183	5.75	102.351	102.361	102.183	5.75	102.351	102.361	102.183
5.875	101.798	101.580	101.363	5.875	101.798	101.580	101.363	5.875	101.798	101.580	101.363
6	102.240	102.022	101.881	6	102.240	102.022	101.881	6	102.240	102.022	101.881
6.125	102.596	102.564	102.427	6.125	102.596	102.564	102.427	6.125	102.596	102.564	102.427
6.25	102.846	102.847	102.710	6.25	102.846	102.847	102.710	6.25	102.846	102.847	102.710
6.375	102.473	102.457	102.440	6.375	102.473	102.457	102.440	6.375	102.473	102.457	102.440
6.5	102.674	102.658	102.642	6.5	102.674	102.658	102.642	6.5	102.674	102.658	102.642
6.625	103.038	103.022	103.006	6.625	103.038	103.022	103.006	6.625	103.038	103.022	103.006
6.75	103.172	103.113	103.054	6.75	103.172	103.113	103.054	6.75	103.172	103.113	103.054
6.875	102.180	102.122	102.091	6.875	102.180	102.122	102.091	6.875	102.191	102.134	102.102
7	102.608	102.552	102.519	7	102.608	102.552	102.519	7	102.684	102.629	102.596
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	99.965	100.118	100.150	4.25	98.858	99.011	99.043	5.25	100.058	100.016	99.974
4.625	100.496	100.648	100.680	4.375	99.418	99.570	99.602	5.375	100.292	100.129	100.124
4.75	99.958	99.913	99.898	4.5	99.965	100.118	100.150	5.5	100.787	100.643	100.621
4.875	100.368	100.297	100.314	4.625	100.496	100.648	100.680	5.625	101.256	101.220	101.092
5	100.861	100.790	100.806	4.75	99.958	99.913	99.898	5.75	101.562	101.344	101.171
5.125	101.321	101.250	101.266	4.875	100.368	100.297	100.314	5.875	100.939	100.885	100.875
5.25	100.954	100.909	100.894	5	100.861	100.790	100.806	6	101.471	101.455	101.315
5.375	101.126	101.003	101.005	5.125	101.321	101.250	101.266	6.125	101.936	102.002	101.846
5.5	101.569	101.446	101.447	5.25	100.954	100.909	100.894	6.25	101.983	101.766	101.644
5.625	101.992	101.869	101.870	5.375	101.126	101.003	101.005	6.375	101.530	101.514	101.498
5.75	101.701	101.655	101.640	5.5	101.569	101.446	101.447	6.5	101.823	101.815	101.793
5.875	101.531	101.622	101.608	5.625	101.992	101.869	101.870	6.625	102.182	102.175	102.152
6	101.935	102.026	102.012	5.75	101.701	101.655	101.640	6.75	102.154	102.096	102.037
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	100.058	100.016	99.974	5.25	99.189	99.114	99.083	4.5	97.261	97.414	97.321
5.375	100.292	100.129	100.124	5.375	99.752	99.748	99.646	4.625	97.735	97.887	97.794
5.5	100.787	100.643	100.621	5.5	100.558	100.643	100.434	4.75	95.582	95.542	95.526
5.625	101.256	101.220	101.092	5.625	101.136	101.220	101.012	4.875	96.034	95.963	95.780
5.75	101.562	101.344	101.171	5.75	101.327	101.252	101.221	5	96.430	96.359	96.176
5.875	100.939	100.885	100.875	5.875	100.763	100.829	100.674	5.125	96.766	96.695	96.512
6	101.471	101.455	101.315	6	101.389	101.455	101.300	5.25	97.430	97.414	97.398
6.125	101.936	102.002	101.846	6.125	101.936	102.002	101.846	5.375	97.424	97.408	97.392
6.25	101.983	101.766	101.644	6.25	101.776	101.725	101.694	5.5	97.742	97.725	97.709
6.375	101.530	101.514	101.498	6.375	101.068	101.116	101.000	5.625	98.055	98.039	98.023
6.5	101.823	101.815	101.793	6.5	101.597	101.645	101.529	5.75	98.697	98.681	98.665
6.625	102.182	102.175	102.152	6.625	102.079	102.127	102.011	5.875	98.846	98.830	98.814
6.75	102.154	102.096	102.037	6.75	102.157	102.106	102.075	6	99.103	99.087	99.071
6.875	101.744	101.687	101.656	6.875	101.522	101.552	101.419	6.125	99.313	99.297	99.281

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	100.783	100.674	100.666	5.125	100.783	100.674	100.666	4.75	98.971	98.925	98.909
5.25	100.854	100.808	100.792	5.25	100.854	100.808	100.792	4.875	99.255	99.239	99.223
5.375	101.024	100.860	100.854	5.375	101.024	100.860	100.854	5	99.744	99.698	99.682
5.5	101.471	101.309	101.303	5.5	101.471	101.309	101.303	5.125	100.308	100.261	100.246
5.625	101.911	101.751	101.745	5.625	101.911	101.751	101.745	5.25	100.854	100.808	100.792
5.75	102.151	101.933	101.816	5.75	102.151	101.933	101.816	5.375	100.747	100.705	100.663
5.875	101.713	101.701	101.689	5.875	101.713	101.701	101.689	5.5	101.231	101.189	101.147
6	102.110	102.101	102.087	6	102.110	102.101	102.087	5.625	101.680	101.638	101.596
6.125	102.488	102.481	102.465	6.125	102.488	102.481	102.465	5.75	102.151	101.933	101.816
6.25	102.646	102.428	102.338	6.25	102.646	102.428	102.338	5.875	101.598	101.380	101.163
6.375	102.273	102.257	102.240	6.375	102.273	102.257	102.240	6	102.040	101.822	101.605
6.5	102.474	102.458	102.442	6.5	102.474	102.458	102.442	6.125	102.396	102.178	102.033
6.625	102.838	102.822	102.806	6.625	102.838	102.822	102.806	6.25	102.646	102.428	102.338
6.75	102.972	102.913	102.854	6.75	102.972	102.913	102.854	6.375	102.273	102.257	102.240
6.875	102.390	102.333	102.301	6.875	102.390	102.333	102.301	6.5	102.474	102.458	102.442
7	102.703	102.647	102.614	7	102.703	102.647	102.614	6.625	102.838	102.822	102.806
7.125	102.813	102.734	102.687	7.125	102.813	102.734	102.687	6.75	102.972	102.913	102.854
7.25	103.099	103.020	102.973	7.25	103.099	103.020	102.973	6.875	101.973	101.894	101.847
7.375	102.165	102.106	102.043	7.375	102.165	102.106	102.043	7	102.406	102.326	102.280
7.5	102.556	102.497	102.435	7.5	102.556	102.497	102.435	7.125	102.813	102.734	102.687
7.625	102.933	102.875	102.812	7.625	102.933	102.875	102.812	7.25	103.099	103.020	102.973
7.75	103.198	103.139	103.077	7.75	103.198	103.139	103.077	7.375	102.165	102.106	102.043
								7.5	102.556	102.497	102.435
								7.625	102.933	102.875	102.812
								7.75	103.198	103.139	103.077

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	97.822	97.776	97.762	4.25	97.822	97.776	97.762	4.875	97.684	97.757	97.711
4.375	98.312	98.266	98.252	4.375	98.312	98.266	98.252	5	98.211	98.284	98.237
4.5	98.798	98.753	98.738	4.5	98.798	98.753	98.738	5.125	98.807	98.879	98.833
4.625	99.281	99.235	99.220	4.625	99.281	99.235	99.220	5.25	100.082	99.918	99.913
4.75	99.758	99.713	99.698	4.75	99.758	99.713	99.698	5.375	100.495	100.332	100.327
4.875	99.805	99.733	99.750	4.875	99.805	99.733	99.750	5.5	100.891	100.730	100.725
5	100.173	100.102	100.119	5	100.173	100.102	100.119	5.625	101.243	101.084	101.079
5.125	100.507	100.436	100.453	5.125	100.507	100.436	100.453	5.75	101.362	101.144	100.971
5.25	100.754	100.709	100.694	5.25	100.754	100.709	100.694	5.875	101.321	101.311	101.300
5.375	100.523	100.400	100.401	5.375	100.523	100.400	100.401	6	101.639	101.631	101.619
5.5	100.859	100.736	100.737	5.5	100.859	100.736	100.737	6.125	101.924	101.918	101.904
5.625	101.182	101.059	101.060	5.625	101.182	101.059	101.060	6.25	101.783	101.566	101.482
5.75	101.501	101.455	101.440	5.75	101.501	101.455	101.440	6.375	101.795	101.784	101.765
5.875	101.208	101.143	101.133	5.875	101.111	101.048	101.038	6.5	102.034	102.025	102.004
6	101.585	101.523	101.511	6	101.443	101.382	101.371	6.625	102.287	102.280	102.257
								6.75	101.954	101.896	101.837
								6.875	102.110	102.053	102.022
								7	102.344	102.289	102.256
								7.125	101.513	101.472	101.440
								7.25	101.749	101.670	101.623
								7.375	100.833	100.774	100.712
								7.5	101.225	101.166	101.104
								7.625	101.602	101.543	101.481
								7.75	101.867	101.808	101.745

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	102.034	102.025	102.004	6.125	102.012	102.006	101.992	4.5	94.373	94.328	94.313
6.625	102.287	102.280	102.257	6.25	101.576	101.551	101.533	4.625	94.856	94.810	94.795
6.75	101.954	101.896	101.837	6.375	101.872	101.862	101.842	4.75	95.358	95.342	95.326
6.875	102.110	102.053	102.022	6.5	102.144	102.136	102.114	4.875	95.588	95.571	95.555
7	102.344	102.289	102.256	6.625	102.437	102.430	102.407	5	95.950	95.934	95.917
7.125	101.513	101.472	101.440	6.75	101.957	101.906	101.875	5.125	96.159	96.142	96.126
7.25	101.749	101.670	101.623	6.875	102.210	102.153	102.122	5.25	97.230	97.214	97.198
7.375	100.833	100.774	100.712	7	102.473	102.418	102.385	5.375	97.224	97.208	97.192
7.5	101.225	101.166	101.104	7.125	101.563	101.484	101.440	5.5	97.542	97.525	97.509
7.625	101.602	101.543	101.481	7.25	101.799	101.720	101.673	5.625	97.855	97.839	97.823
7.75	101.867	101.808	101.745	7.375	100.883	100.824	100.762	5.75	98.497	98.481	98.465
				7.5	101.275	101.216	101.154	5.875	98.646	98.630	98.614
				7.625	101.652	101.593	101.531	6	98.903	98.887	98.871
								6.125	99.113	99.097	99.081

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	102.273	102.257	102.240	6.375	102.273	102.257	102.240	6	102.040	101.822	101.605

6.5	102.474	102.458	102.442	6.5	102.474	102.458	102.442	6.125	102.396	102.178	102.033
6.625	102.838	102.822	102.806	6.625	102.838	102.822	102.806	6.25	102.646	102.428	102.338
6.75	102.972	102.913	102.854	6.75	102.972	102.913	102.854	6.375	102.273	102.257	102.240
6.875	102.390	102.333	102.301	6.875	102.390	102.333	102.301	6.5	102.474	102.458	102.442
7	102.703	102.647	102.614	7	102.703	102.647	102.614	6.625	102.838	102.822	102.806
7.125	102.813	102.734	102.687	7.125	102.813	102.734	102.687	6.75	102.972	102.913	102.854
7.25	103.099	103.020	102.973	7.25	103.099	103.020	102.973	6.875	101.973	101.894	101.847
7.375	102.165	102.106	102.043	7.375	102.165	102.106	102.043	7	102.406	102.326	102.280
7.5	102.556	102.497	102.435	7.5	102.556	102.497	102.435	7.125	102.813	102.734	102.687
7.625	102.933	102.875	102.812	7.625	102.933	102.875	102.812	7.25	103.099	103.020	102.973
7.75	103.198	103.139	103.077	7.75	103.198	103.139	103.077	7.375	102.165	102.106	102.043
								7.5	102.556	102.497	102.435
								7.625	102.933	102.875	102.812
								7.75	103.198	103.139	103.077

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	98.798	98.753	98.738	4.5	98.798	98.753	98.738	6.625	101.976	101.960	101.944
4.625	99.281	99.235	99.220	4.625	99.281	99.235	99.220	6.75	101.954	101.896	101.837
4.75	99.758	99.713	99.698	4.75	99.758	99.713	99.698	6.875	100.888	100.888	100.856
4.875	99.805	99.733	99.750	4.875	99.805	99.733	99.750	7	101.240	101.240	101.207
5	100.173	100.102	100.119	5	100.173	100.102	100.119	7.125	101.513	101.472	101.440
5.125	100.507	100.436	100.453	5.125	100.507	100.436	100.453	7.25	101.749	101.670	101.623
5.25	100.754	100.709	100.694	5.25	100.754	100.709	100.694	7.375	100.833	100.774	100.712
5.375	100.523	100.400	100.401	5.375	100.523	100.400	100.401	7.5	101.225	101.166	101.104
5.5	100.859	100.736	100.737	5.5	100.859	100.736	100.737	7.625	101.602	101.543	101.481
5.625	101.182	101.059	101.060	5.625	101.182	101.059	101.060	7.75	101.867	101.808	101.745
5.75	101.501	101.455	101.440	5.75	101.501	101.455	101.440				
5.875	101.208	101.143	101.133	5.875	101.111	101.048	101.038				
6	101.585	101.523	101.511	6	101.443	101.382	101.371				
6.125	101.951	101.891	101.877	6.125	101.771	101.713	101.700				

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	101.612	101.596	101.580	6.125	101.271	101.220	101.189	4.5	94.373	94.328	94.313
6.625	101.976	101.960	101.944	6.25	101.576	101.525	101.494	4.625	94.856	94.810	94.795
6.75	101.954	101.896	101.837	6.375	100.776	100.725	100.694	4.75	95.358	95.342	95.326
6.875	100.888	100.888	100.856	6.5	101.236	101.185	101.154	4.875	95.588	95.571	95.555
7	101.240	101.240	101.207	6.625	101.679	101.628	101.597	5	95.950	95.934	95.917
7.125	101.513	101.472	101.440	6.75	101.957	101.906	101.875	5.125	96.159	96.142	96.126
7.25	101.749	101.670	101.623	6.875	100.888	100.888	100.856	5.25	97.230	97.214	97.198
7.375	100.833	100.774	100.712	7	101.240	101.240	101.207	5.375	97.224	97.208	97.192
7.5	101.225	101.166	101.104	7.125	101.563	101.484	101.440	5.5	97.542	97.525	97.509
7.625	101.602	101.543	101.481	7.25	101.799	101.720	101.673	5.625	97.855	97.839	97.823
7.75	101.867	101.808	101.745	7.375	100.883	100.824	100.762	5.75	98.497	98.481	98.465
				7.5	101.275	101.216	101.154	5.875	98.646	98.630	98.614
				7.625	101.652	101.593	101.531	6	98.903	98.887	98.871
								6.125	99.113	99.097	99.081

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	99.562	99.356	99.056	6.75	96.962	96.756	96.456
6.875	100.041	99.835	99.535	6.875	97.441	97.235	96.935
7	100.499	100.293	99.993	7	97.899	97.693	97.393
7.125	100.918	100.712	100.412	7.125	98.318	98.112	97.812
7.25	101.308	101.102	100.802	7.25	98.708	98.502	98.202
7.375	101.324	101.055	100.755	7.375	98.724	98.455	98.155
7.5	101.742	101.473	101.173	7.5	99.142	98.873	98.573
7.625	102.121	101.852	101.552	7.625	99.521	99.252	98.952
7.75	102.481	102.212	101.912	7.75	99.881	99.612	99.312
7.875	102.014	101.682	101.382	7.875	99.414	99.082	98.782
8	102.392	102.060	101.760	8	99.792	99.460	99.160
8.125	102.741	102.409	102.109	8.125	100.141	99.809	99.509
8.25	103.081	102.749	102.449	8.25	100.481	100.149	99.849

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.562	97.356	97.056	6.75	94.962	94.756	94.456
6.875	98.041	97.835	97.535	6.875	95.441	95.235	94.935
7	98.499	98.293	97.993	7	95.899	95.693	95.393
7.125	98.918	98.712	98.412	7.125	96.318	96.112	95.812
7.25	99.308	99.102	98.802	7.25	96.708	96.502	96.202
7.375	99.324	99.055	98.755	7.375	96.724	96.455	96.155
7.5	99.742	99.473	99.173	7.5	97.142	96.873	96.573
7.625	100.121	99.852	99.552	7.625	97.521	97.252	96.952
7.75	100.481	100.212	99.912	7.75	97.881	97.612	97.312
7.875	100.014	99.682	99.382	7.875	97.414	97.082	96.782
8	100.392	100.060	99.760	8	97.792	97.460	97.160
8.125	100.741	100.409	100.109	8.125	98.141	97.809	97.509
8.25	101.081	100.749	100.449	8.25	98.481	98.149	97.849

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

<sup>(1)</sup> 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.  
<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.