



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
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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

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	96.390	96.365	96.365	4.75	96.390	96.365	96.365	5.125	99.214	99.205	99.208
4.875	97.044	97.024	97.024	4.875	97.044	97.024	97.024	5.25	99.922	99.911	99.912
5	98.153	98.149	98.190	5	98.153	98.149	98.190	5.375	100.432	100.418	100.417
5.125	98.688	98.688	98.733	5.125	98.688	98.688	98.733	5.5	100.926	100.901	100.891
5.25	99.242	99.162	99.162	5.25	98.957	98.948	98.973	5.625	101.366	101.342	101.331
5.375	99.861	99.781	99.781	5.375	99.637	99.667	99.637	5.75	101.483	101.471	101.435
5.5	100.570	100.490	100.490	5.5	100.115	100.146	100.116	5.875	101.917	101.905	101.870
5.625	100.974	100.894	100.894	5.625	100.565	100.596	100.566	6	102.342	102.330	102.296
5.75	100.792	100.706	100.700	5.75	100.500	100.488	100.461	6.125	102.651	102.605	102.579
5.875	101.317	101.230	101.224	5.875	101.003	100.980	100.969	6.25	102.229	102.219	102.194
6	101.849	101.763	101.757	6	101.441	101.419	101.404	6.375	102.601	102.591	102.567
6.125	102.189	102.103	102.097	6.125	101.864	101.825	101.826	6.5	102.907	102.897	102.873
6.25	101.740	101.653	101.647	6.25	101.527	101.518	101.510	6.625	103.201	103.191	103.168
6.375	102.180	102.094	102.088	6.375	102.015	102.008	102.003	6.75	102.752	102.746	102.715
6.5	102.585	102.498	102.493	6.5	102.348	102.339	102.331	6.875	103.078	103.072	103.042
6.625	102.932	102.845	102.839	6.625	102.646	102.627	102.608	7	103.381	103.375	103.346
6.75	102.515	102.419	102.406	6.75	102.259	102.253	102.221	7.125	103.661	103.655	103.625
6.875	102.857	102.762	102.748	6.875	102.618	102.631	102.604	7.25	103.435	103.431	103.379
7	103.268	103.173	103.159	7	102.930	102.924	102.893	7.375	103.745	103.741	103.689
7.125	103.572	103.476	103.463	7.125	103.207	103.207	103.196	7.5	104.086	104.082	104.031
7.25	103.209	103.096	103.067	7.25	103.042	103.049	103.007	7.625	104.356	104.352	104.301
7.375	103.553	103.440	103.410	7.375	103.382	103.378	103.325	7.75	103.651	103.595	103.558
7.5	103.893	103.780	103.750	7.5	103.719	103.715	103.663	7.875	103.964	103.914	103.871
7.625	104.207	104.094	104.064	7.625	103.944	103.940	103.888	8	104.262	104.217	104.168
7.75	103.531	103.475	103.437	7.75	103.531	103.475	103.437				
7.875	103.867	103.817	103.774	7.875	103.867	103.817	103.774				
8	104.290	104.233	104.201	8	104.290	104.233	104.201				
8.125	104.511	104.454	104.423	8.125	104.511	104.454	104.423				
8.25	92.851	92.754	92.648								

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	99.413	99.271	99.271	4.625	99.852	99.710	99.710	5	98.355	98.351	98.391
4.75	100.081	100.073	100.065	4.75	99.891	99.786	99.786	5.125	98.904	98.904	98.949
4.875	100.480	100.472	100.464	4.875	100.212	100.112	100.112	5.25	98.526	98.517	98.542
5	100.833	100.825	100.817	5	100.276	100.261	100.273	5.375	99.077	99.066	99.088
5.125	100.600	100.545	100.541	5.125	100.735	100.635	100.635	5.5	99.585	99.567	99.585
5.25	100.974	100.950	100.937	5.25	100.746	100.666	100.666	5.625	100.035	100.002	100.023
5.375	101.350	101.327	101.314	5.375	101.000	100.915	100.912	5.75	100.445	100.436	100.402
5.5	101.641	101.618	101.605	5.5	101.311	101.226	101.223	5.875	100.838	100.829	100.795
5.625	101.317	101.300	101.279	5.625	101.231	101.136	101.125	6	101.172	101.169	101.169
5.75	101.658	101.652	101.632	5.75	101.467	101.368	101.352	6.125	101.421	101.412	101.378
5.875	101.986	101.980	101.960	5.875	101.694	101.590	101.571	6.25	101.578	101.569	101.561
6	102.227	102.221	102.202	6	102.011	101.908	101.889	6.375	101.924	101.918	101.912
6.125	101.960	101.911	101.876	6.125	101.951	101.851	101.851	6.5	102.280	102.214	102.206
6.25	102.284	102.236	102.201	6.25	101.989	101.996	101.965	6.625	102.641	102.450	102.432
6.375	102.590	102.543	102.509	6.375	102.201	102.203	102.169	6.75	102.233	102.246	102.220
6.5	102.771	102.724	102.690	6.5	102.494	102.496	102.462	6.875	102.573	102.572	102.545
6.625	102.470	102.406	102.383	6.625	102.363	102.402	102.360	7	102.948	102.831	102.795
6.75	102.719	102.690	102.645	6.75	102.558	102.592	102.546	7.125	103.287	103.059	102.920
6.875	103.018	102.990	102.945	6.875	102.745	102.776	102.726	7.25	102.913	102.921	102.879
7	103.071	103.016	102.987	7	103.003	103.034	102.984	7.375	103.175	103.179	103.134
7.125	102.656	102.578	102.519	7.125	102.480	102.401	102.343	7.5	103.427	103.426	103.377
7.25	103.104	103.026	102.967	7.25	102.857	102.779	102.720	7.625	103.607	103.349	103.182
7.375	103.541	103.463	103.404	7.375	103.226	103.148	103.089	7.75	101.790	101.596	101.495
								7.875	102.017	101.910	101.878

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.805	97.786	97.786	5.25	98.909	98.863	98.849
5.375	98.550	98.536	98.536	5.375	99.368	99.323	99.308
5.5	99.483	99.407	99.321	5.5	99.663	99.617	99.603
5.625	100.035	99.959	99.873	5.625	99.136	99.090	99.076
5.75	100.482	100.467	100.467	5.75	99.600	99.554	99.539
5.875	100.555	100.546	100.546	5.875	100.048	100.002	99.988
6	101.334	101.330	101.330	6	100.291	100.245	100.230
6.125	101.723	101.723	101.723	6.125	99.567	99.480	99.447

6.25	101.587	101.577	101.577	6.25	99.884	99.839	99.824
6.375	102.013	102.009	102.009	6.375	100.312	100.267	100.252
6.5	102.350	102.350	102.350	6.5	100.491	100.445	100.431
6.625	102.610	102.610	102.610	6.625	100.205	100.117	100.084
6.75	102.166	102.166	102.166	6.75	100.686	100.486	100.353
6.875	102.528	102.528	102.527	6.875	100.848	100.743	100.698
7	102.792	102.792	102.786	7	101.006	100.806	100.684

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	98.533	98.497	98.546	5	98.333	98.297	98.345	5	96.218	96.155	96.093
5.125	98.815	98.775	98.819	5.125	98.659	98.619	98.663	5.125	96.891	96.828	96.766
5.25	99.091	99.046	99.087	5.25	98.977	98.932	98.973	5.25	97.379	97.316	97.253
5.375	99.348	99.300	99.337	5.375	99.284	99.232	99.268	5.375	98.057	97.994	97.932
5.5	99.596	99.543	99.576	5.5	99.608	99.555	99.588	5.5	98.549	98.486	98.423
5.625	99.828	99.771	99.800	5.625	99.967	99.904	99.926	5.625	99.041	98.978	98.915
5.75	100.080	100.018	100.044	5.75	100.233	100.172	100.197	5.75	99.534	99.471	99.408
5.875	100.347	100.281	100.303	5.875	100.441	100.378	100.373	5.875	99.809	99.746	99.683
6	100.590	100.520	100.538	6	100.676	100.613	100.550	6	100.273	100.210	100.147
6.125	100.843	100.770	100.784	6.125	100.785	100.711	100.725	6.125	100.542	100.479	100.417
6.25	101.095	101.017	101.027	6.25	100.980	100.917	100.878	6.25	101.005	100.942	100.880
6.375	101.291	101.209	101.215	6.375	101.045	100.982	100.969	6.375	101.081	101.018	100.956
6.5	101.417	101.331	101.334	6.5	101.284	101.221	101.158	6.5	101.353	101.290	101.228
6.625	101.539	101.460	101.447	6.625	101.349	101.286	101.223	6.625	101.431	101.368	101.305
6.75	101.643	101.548	101.543	6.75	101.265	101.180	101.165	6.75	101.507	101.444	101.382
6.875	101.709	101.611	101.602	6.875	101.321	101.249	101.213	6.875	101.584	101.521	101.459
7	102.041	101.939	101.925	7	101.555	101.453	101.439	7	101.663	101.600	101.537
7.125	102.732	102.626	102.607	7.125	102.042	101.936	101.917	7.125	101.744	101.681	101.618
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	98.736	98.700	98.748	5	98.527	98.491	98.539	5	96.286	96.223	96.160
5.125	99.018	98.977	99.022	5.125	98.852	98.812	98.856	5.125	96.959	96.896	96.833
5.25	99.294	99.249	99.290	5.25	99.169	99.125	99.165	5.25	97.447	97.384	97.321
5.375	99.552	99.504	99.541	5.375	99.472	99.424	99.461	5.375	98.126	98.063	98.000
5.5	99.801	99.748	99.781	5.5	99.800	99.747	99.780	5.5	98.617	98.554	98.491
5.625	100.034	99.977	100.007	5.625	100.146	100.089	100.118	5.625	99.109	99.046	98.983
5.75	100.287	100.226	100.252	5.75	100.426	100.365	100.390	5.75	99.602	99.539	99.476
5.875	100.556	100.491	100.513	5.875	100.611	100.546	100.567	5.875	99.877	99.814	99.751
6	100.802	100.732	100.750	6	100.794	100.725	100.743	6	100.341	100.278	100.215
6.125	101.058	100.984	100.998	6.125	100.984	100.911	100.925	6.125	100.610	100.547	100.484
6.25	101.312	101.234	101.244	6.25	101.148	101.071	101.081	6.25	101.073	101.010	100.947
6.375	101.510	101.428	101.435	6.375	101.250	101.169	101.175	6.375	101.149	101.086	101.023
6.5	101.639	101.553	101.555	6.5	101.352	101.289	101.259	6.5	101.421	101.358	101.295
6.625	101.762	101.672	101.671	6.625	101.419	101.354	101.328	6.625	101.499	101.436	101.373
6.75	101.868	101.773	101.768	6.75	101.479	101.385	101.380	6.75	101.575	101.512	101.449
6.875	101.936	101.838	101.829	6.875	101.538	101.439	101.430	6.875	101.652	101.589	101.526
7	102.270	102.168	102.154	7	101.775	101.673	101.659	7	101.731	101.668	101.605
7.125	102.962	102.856	102.838	7.125	102.265	102.159	102.141	7.125	101.812	101.749	101.686

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	97.753	97.719	97.719	5.75	101.012	100.966	100.951	5	99.888	99.883	99.876
5.125	98.344	98.310	98.310	5.875	101.520	101.475	101.459	5.125	100.012	100.008	100.001
5.25	99.479	99.479	99.479	6	101.978	101.932	101.917	5.25	100.246	100.242	100.235
5.375	100.106	100.106	100.106	6.125	102.341	102.296	102.280	5.375	100.452	100.448	100.440
5.5	100.697	100.697	100.697	6.25	101.884	101.838	101.822	5.5	100.752	100.748	100.740
5.625	101.235	101.235	101.235	6.375	102.356	102.310	102.295	5.625	100.875	100.870	100.863
5.75	101.427	101.421	101.413	6.5	102.777	102.731	102.716	5.75	100.858	100.840	100.811
5.875	101.942	101.937	101.929	6.625	103.087	103.041	103.025	5.875	101.087	101.070	101.040
6	102.418	102.412	102.404	6.75	102.494	102.437	102.405	6	101.137	101.120	101.090
6.125	102.853	102.847	102.840	6.875	102.939	102.882	102.850				
6.25	102.425	102.420	102.412	7	103.329	103.271	103.240				
6.375	102.865	102.859	102.851	7.125	103.591	103.534	103.503				
6.5	103.264	103.258	103.250	7.25	103.027	102.966	102.934				
6.625	103.660	103.654	103.647	7.375	103.423	103.361	103.330				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.388	98.368	98.346
5.125	98.658	98.638	98.616
5.25	98.692	98.672	98.650
5.375	98.928	98.908	98.886
5.5	99.157	99.137	99.116
5.625	99.360	99.340	99.318
5.75	99.313	99.280	99.236
5.875	99.493	99.460	99.416
6	99.883	99.850	99.806

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	99.637	99.667	99.637	5.75	101.483	101.471	101.435	5	99.888	99.883	99.876
5.5	100.115	100.146	100.116	5.875	101.917	101.905	101.870	5.125	100.012	100.008	100.001
5.625	100.565	100.596	100.566	6	102.342	102.330	102.296	5.25	100.246	100.242	100.235
5.75	101.063	101.049	101.035	6.125	102.538	102.526	102.492	5.375	100.452	100.448	100.440
5.875	101.569	101.562	101.541	6.25	102.229	102.219	102.194	5.5	100.752	100.748	100.740
6	102.059	102.052	102.029	6.375	102.601	102.591	102.567	5.625	100.875	100.870	100.863
6.125	102.504	102.498	102.474	6.5	102.907	102.897	102.873	5.75	100.858	100.840	100.811
6.25	102.106	102.101	102.090	6.625	103.201	103.191	103.168	5.875	101.087	101.070	101.040
6.375	102.574	102.573	102.548	6.75	102.752	102.746	102.715	6	101.137	101.120	101.090
6.5	102.962	102.959	102.932	6.875	103.078	103.072	103.042				
6.625	103.303	103.303	103.274	7	103.381	103.375	103.346				
6.75	103.006	102.999	102.968	7.125	103.661	103.655	103.625				
6.875	103.426	103.416	103.379	7.25	103.435	103.431	103.379				
7	103.692	103.681	103.643	7.375	103.745	103.741	103.689				
7.125	103.146	103.140	103.109	7.5	104.086	104.082	104.031				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.626	99.618	99.610
4.875	99.937	99.929	99.921
5	100.260	100.252	100.244
5.125	100.275	100.251	100.238
5.25	100.582	100.559	100.546
5.375	100.881	100.859	100.846
5.5	101.002	100.981	100.968
5.625	100.850	100.844	100.824
5.75	101.148	101.142	101.123
5.875	101.437	101.431	101.413
6	101.684	101.678	101.660

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	98.171	98.215	98.109	4.5	98.171	98.215	98.109	5	100.355	100.339	100.323
4.625	98.780	98.743	98.718	4.625	98.780	98.743	98.718	5.125	100.800	100.784	100.768
4.75	99.508	99.492	99.475	4.75	99.508	99.492	99.475	5.25	101.247	101.271	101.185
4.875	99.925	99.909	99.893	4.875	99.925	99.909	99.893	5.375	101.167	101.159	101.150
5	100.355	100.339	100.323	5	100.355	100.339	100.323	5.5	101.637	101.629	101.621
5.125	100.800	100.784	100.768	5.125	100.800	100.784	100.768	5.625	102.059	102.051	102.042
5.25	101.247	101.271	101.185	5.25	101.247	101.271	101.185	5.75	102.416	102.285	102.138
5.375	101.167	101.159	101.150	5.375	101.167	101.159	101.150	5.875	101.852	101.635	101.417
5.5	101.637	101.629	101.621	5.5	101.637	101.629	101.621	6	102.276	102.058	101.886
5.625	102.059	102.051	102.042	5.625	102.059	102.051	102.042	6.125	102.618	102.549	102.428
5.75	102.416	102.285	102.138	5.75	102.416	102.285	102.138	6.25	102.855	102.829	102.708
5.875	101.852	101.635	101.417	5.875	101.852	101.635	101.417	6.375	102.496	102.471	102.446
6	102.276	102.058	101.886	6	102.276	102.058	101.886	6.5	102.691	102.666	102.640
6.125	102.618	102.549	102.428	6.125	102.618	102.549	102.428	6.625	103.045	103.019	102.994
6.25	102.855	102.829	102.708	6.25	102.855	102.829	102.708	6.75	103.232	103.182	103.131
6.375	102.496	102.471	102.446	6.375	102.496	102.471	102.446	6.875	102.227	102.170	102.139
6.5	102.691	102.666	102.640	6.5	102.691	102.666	102.640	7	102.719	102.664	102.632
6.625	103.045	103.019	102.994	6.625	103.045	103.019	102.994	7.125	102.908	102.954	102.865
6.75	103.232	103.182	103.131	6.75	103.232	103.182	103.131	7.25	103.191	103.112	103.065
6.875	102.210	102.152	102.121	6.875	102.210	102.152	102.121	7.375	102.305	102.243	102.181
7	102.634	102.578	102.546	7	102.634	102.578	102.546	7.5	102.693	102.631	102.569
7.125	102.908	102.954	102.865	7.125	102.908	102.954	102.865	7.625	103.068	103.006	102.943
7.25	103.191	103.112	103.065	7.25	103.191	103.112	103.065	7.75	103.330	103.268	103.206
7.375	102.305	102.243	102.181	7.375	102.305	102.243	102.181				
7.5	102.693	102.631	102.569	7.5	102.693	102.631	102.569				
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	99.006	99.064	99.096	4.25	99.006	99.064	99.096	4.5	94.208	94.328	94.031
4.375	99.564	99.623	99.655	4.375	99.564	99.623	99.655	4.625	94.735	94.856	94.559
4.5	100.109	100.168	100.200	4.5	100.109	100.168	100.200	4.75	98.048	98.032	98.015
4.625	100.636	100.695	100.727	4.625	100.636	100.695	100.727	4.875	98.005	98.107	97.946
4.75	100.105	100.059	100.045	4.75	100.105	100.059	100.045	5	98.555	98.539	98.523
4.875	100.368	100.328	100.345	4.875	100.368	100.328	100.345	5.125	99.330	99.344	99.298
5	100.856	100.816	100.833	5	100.856	100.816	100.833	5.25	100.563	100.554	100.546
5.125	101.313	101.273	101.289	5.125	101.313	101.273	101.289	5.375	100.399	100.391	100.383
5.25	101.002	100.957	100.942	5.25	101.002	100.957	100.942	5.5	100.820	100.780	100.775
5.375	101.079	101.018	101.020	5.375	101.079	101.018	101.020	5.625	101.283	101.245	101.240
5.5	101.519	101.459	101.460	5.5	101.519	101.459	101.460	5.75	102.096	101.879	101.661
5.625	101.938	101.878	101.879	5.625	101.938	101.878	101.879	5.875	101.462	101.245	101.027
5.75	101.604	101.558	101.544	5.75	101.604	101.558	101.544	6	101.976	101.758	101.540
5.875	101.669	101.713	101.699	5.875	101.669	101.713	101.699	6.125	102.298	102.080	101.862
6	102.070	102.114	102.100	6	102.070	102.114	102.100	6.25	101.992	101.775	101.644
								6.375	101.553	101.528	101.503
								6.5	101.831	101.823	101.801
								6.625	102.184	102.178	102.155
								6.75	102.214	102.164	102.114
								6.875	101.773	101.714	101.685
								7	102.127	102.070	102.039
								7.125	102.433	102.464	102.362
								7.25	101.841	101.762	101.715
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	100.563	100.554	100.546	5	98.433	98.535	98.374	4.5	97.398	97.456	97.363
5.375	100.399	100.391	100.383	5.125	99.242	99.344	99.182	4.625	97.863	97.922	97.829
5.5	100.820	100.780	100.775	5.25	99.864	99.821	99.816	4.75	95.744	95.728	95.712
5.625	101.283	101.245	101.240	5.375	100.354	100.313	100.308	4.875	96.024	95.985	95.926
5.75	102.096	101.879	101.661	5.5	100.827	100.788	100.783	5	96.411	96.371	96.278
5.875	101.462	101.245	101.027	5.625	101.281	101.245	101.240	5.125	96.740	96.700	96.517
6	101.976	101.758	101.540	5.75	101.411	101.348	101.317	5.25	97.535	97.518	97.502
6.125	102.298	102.080	101.862	5.875	100.917	100.905	100.895	5.375	97.514	97.498	97.482
6.25	101.992	101.775	101.644	6	101.379	101.445	101.330	5.5	97.817	97.801	97.785
6.375	101.553	101.528	101.503	6.125	101.921	101.987	101.847	5.625	98.123	98.107	98.091
6.5	101.831	101.823	101.801	6.25	101.777	101.725	101.694	5.75	98.784	98.768	98.752
6.625	102.184	102.178	102.155	6.375	101.543	101.534	101.513	5.875	98.923	98.907	98.891
6.75	102.214	102.164	102.114	6.5	101.940	101.932	101.911	6	99.168	99.152	99.136
6.875	101.773	101.714	101.685	6.625	102.319	102.314	102.291	6.125	99.368	99.352	99.336
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	101.247	101.271	101.185	5.25	101.247	101.271	101.185	5.25	101.247	101.271	101.185
5.375	101.167	101.159	101.150	5.375	101.167	101.159	101.150	5.375	101.167	101.159	101.150

5.5	101.637	101.629	101.621	5.5	101.637	101.629	101.621	5.5	101.637	101.629	101.621
5.625	102.059	102.051	102.042	5.625	102.059	102.051	102.042	5.625	102.059	102.051	102.042
5.75	102.416	102.285	102.138	5.75	102.416	102.285	102.138	5.75	102.416	102.285	102.138
5.875	101.852	101.635	101.417	5.875	101.852	101.635	101.417	5.875	101.852	101.635	101.417
6	102.276	102.058	101.886	6	102.276	102.058	101.886	6	102.276	102.058	101.886
6.125	102.618	102.549	102.428	6.125	102.618	102.549	102.428	6.125	102.618	102.549	102.428
6.25	102.855	102.829	102.708	6.25	102.855	102.829	102.708	6.25	102.855	102.829	102.708
6.375	102.496	102.471	102.446	6.375	102.496	102.471	102.446	6.375	102.496	102.471	102.446
6.5	102.691	102.666	102.640	6.5	102.691	102.666	102.640	6.5	102.691	102.666	102.640
6.625	103.045	103.019	102.994	6.625	103.045	103.019	102.994	6.625	103.045	103.019	102.994
6.75	103.232	103.182	103.131	6.75	103.232	103.182	103.131	6.75	103.232	103.182	103.131
6.875	102.210	102.152	102.121	6.875	102.210	102.152	102.121	6.875	102.227	102.170	102.139
7	102.634	102.578	102.546	7	102.634	102.578	102.546	7	102.719	102.664	102.632
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	100.109	100.168	100.200	4.25	99.006	99.064	99.096	5.25	100.563	100.554	100.546
4.625	100.636	100.695	100.727	4.375	99.564	99.623	99.655	5.375	100.399	100.391	100.383
4.75	100.105	100.059	100.045	4.5	100.109	100.168	100.200	5.5	100.820	100.780	100.775
4.875	100.368	100.328	100.345	4.625	100.636	100.695	100.727	5.625	101.283	101.245	101.240
5	100.856	100.816	100.833	4.75	100.105	100.059	100.045	5.75	102.096	101.879	101.661
5.125	101.313	101.273	101.289	4.875	100.368	100.328	100.345	5.875	101.462	101.245	101.027
5.25	101.002	100.957	100.942	5	100.856	100.816	100.833	6	101.976	101.758	101.540
5.375	101.079	101.018	101.020	5.125	101.313	101.273	101.289	6.125	102.298	102.080	101.862
5.5	101.519	101.459	101.460	5.25	101.002	100.957	100.942	6.25	101.992	101.775	101.644
5.625	101.938	101.878	101.879	5.375	101.079	101.018	101.020	6.375	101.553	101.528	101.503
5.75	101.604	101.558	101.544	5.5	101.519	101.459	101.460	6.5	101.831	101.823	101.801
5.875	101.669	101.713	101.699	5.625	101.938	101.878	101.879	6.625	102.184	102.178	102.155
6	102.070	102.114	102.100	5.75	101.604	101.558	101.544	6.75	102.214	102.164	102.114
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	100.563	100.554	100.546	5.25	99.310	99.263	99.248	4.5	97.398	97.456	97.363
5.375	100.399	100.391	100.383	5.375	99.851	99.789	99.757	4.625	97.863	97.922	97.829
5.5	100.820	100.780	100.775	5.5	100.482	100.567	100.390	4.75	95.744	95.728	95.712
5.625	101.283	101.245	101.240	5.625	101.058	101.142	100.965	4.875	96.024	95.985	95.926
5.75	102.096	101.879	101.661	5.75	101.411	101.348	101.317	5	96.411	96.371	96.278
5.875	101.462	101.245	101.027	5.875	100.760	100.826	100.686	5.125	96.740	96.700	96.517
6	101.976	101.758	101.540	6	101.379	101.445	101.305	5.25	97.535	97.518	97.502
6.125	102.298	102.080	101.862	6.125	101.921	101.987	101.847	5.375	97.514	97.498	97.482
6.25	101.992	101.775	101.644	6.25	101.777	101.725	101.694	5.5	97.817	97.801	97.785
6.375	101.553	101.528	101.503	6.375	101.105	101.153	101.022	5.625	98.123	98.107	98.091
6.5	101.831	101.823	101.801	6.5	101.628	101.676	101.545	5.75	98.784	98.768	98.752
6.625	102.184	102.178	102.155	6.625	102.103	102.152	102.021	5.875	98.923	98.907	98.891
6.75	102.214	102.164	102.114	6.75	102.149	102.097	102.066	6	99.168	99.152	99.136
6.875	101.773	101.714	101.685	6.875	101.572	101.602	101.500	6.125	99.368	99.352	99.336

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	100.782	100.720	100.712	5.125	100.782	100.720	100.712	4.75	99.308	99.292	99.275
5.25	101.047	101.001	100.985	5.25	101.047	101.001	100.985	4.875	99.725	99.709	99.693
5.375	101.064	101.021	101.015	5.375	101.064	101.021	101.015	5	100.155	100.139	100.123
5.5	101.507	101.465	101.459	5.5	101.507	101.465	101.459	5.125	100.600	100.584	100.568
5.625	101.941	101.901	101.895	5.625	101.941	101.901	101.895	5.25	101.047	101.001	100.985
5.75	102.216	101.999	101.912	5.75	102.216	101.999	101.912	5.375	100.967	100.959	100.950
5.875	101.680	101.665	101.655	5.875	101.680	101.665	101.655	5.5	101.437	101.429	101.421
6	102.076	102.059	102.047	6	102.076	102.059	102.047	5.625	101.859	101.851	101.842
6.125	102.443	102.432	102.419	6.125	102.443	102.432	102.419	5.75	102.216	101.999	101.912
6.25	102.655	102.437	102.337	6.25	102.655	102.437	102.337	5.875	101.652	101.435	101.217
6.375	102.296	102.271	102.246	6.375	102.296	102.271	102.246	6	102.076	101.858	101.640
6.5	102.491	102.466	102.440	6.5	102.491	102.466	102.440	6.125	102.418	102.200	102.037
6.625	102.845	102.819	102.794	6.625	102.845	102.819	102.794	6.25	102.655	102.437	102.337
6.75	103.032	102.982	102.931	6.75	103.032	102.982	102.931	6.375	102.296	102.271	102.246
6.875	102.421	102.363	102.332	6.875	102.421	102.363	102.332	6.5	102.491	102.466	102.440
7	102.728	102.672	102.640	7	102.728	102.672	102.640	6.625	102.845	102.819	102.794
7.125	102.708	102.629	102.582	7.125	102.708	102.629	102.582	6.75	103.032	102.982	102.931
7.25	102.991	102.912	102.865	7.25	102.991	102.912	102.865	6.875	101.882	101.803	101.756
7.375	102.105	102.043	101.981	7.375	102.105	102.043	101.981	7	102.307	102.228	102.181
7.5	102.493	102.431	102.369	7.5	102.493	102.431	102.369	7.125	102.708	102.629	102.582
7.625	102.868	102.806	102.743	7.625	102.868	102.806	102.743	7.25	102.991	102.912	102.865
7.75	103.130	103.068	103.006	7.75	103.130	103.068	103.006	7.375	102.105	102.043	101.981
								7.5	102.493	102.431	102.369
								7.625	102.868	102.806	102.743
								7.75	103.130	103.068	103.006

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	97.974	97.929	97.914	4.25	97.974	97.929	97.914	4.875	97.665	97.715	97.653
4.375	98.463	98.418	98.403	4.375	98.463	98.418	98.403	5	98.355	98.339	98.323
4.5	98.948	98.903	98.888	4.5	98.948	98.903	98.888	5.125	99.130	99.114	99.098
4.625	99.429	99.384	99.369	4.625	99.429	99.384	99.369	5.25	100.363	100.354	100.346
4.75	99.905	99.859	99.845	4.75	99.905	99.859	99.845	5.375	100.531	100.489	100.484
4.875	99.799	99.759	99.776	4.875	99.799	99.759	99.776	5.5	100.920	100.880	100.875
5	100.163	100.123	100.140	5	100.163	100.123	100.140	5.625	101.265	101.226	101.221
5.125	100.495	100.455	100.471	5.125	100.495	100.455	100.471	5.75	101.896	101.679	101.461
5.25	100.802	100.757	100.742	5.25	100.802	100.757	100.742	5.875	101.284	101.271	101.261
5.375	100.475	100.415	100.416	5.375	100.475	100.415	100.416	6	101.776	101.583	101.572
5.5	100.810	100.749	100.751	5.5	100.810	100.749	100.751	6.125	102.098	101.880	101.850
5.625	101.130	101.070	101.071	5.625	101.130	101.070	101.071	6.25	101.792	101.575	101.502
5.75	101.404	101.358	101.344	5.75	101.404	101.358	101.344	6.375	101.807	101.798	101.777
5.875	101.206	101.141	101.131	5.875	101.114	101.122	101.108	6.5	102.039	102.031	102.010
6	101.580	101.518	101.507	6	101.445	101.433	101.419	6.625	102.287	102.281	102.258
								6.75	102.014	101.964	101.914
								6.875	102.139	102.081	102.051
								7	102.368	102.312	102.281
								7.125	101.518	101.518	101.516
								7.25	101.641	101.562	101.515
								7.375	100.774	100.712	100.649
								7.5	101.162	101.100	101.038
								7.625	101.537	101.475	101.412
								7.75	101.799	101.737	101.675

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	102.039	102.031	102.010	6.125	101.968	101.959	101.946	4.5	94.523	94.478	94.463
6.625	102.287	102.281	102.258	6.25	101.584	101.573	101.554	4.625	95.004	94.959	94.944
6.75	102.014	101.964	101.914	6.375	101.888	101.879	101.858	4.75	95.544	95.528	95.512
6.875	102.139	102.081	102.051	6.5	102.155	102.148	102.126	4.875	95.758	95.742	95.726
7	102.368	102.312	102.281	6.625	102.444	102.438	102.415	5	96.110	96.094	96.078
7.125	101.518	101.518	101.516	6.75	101.990	101.931	101.902	5.125	96.311	96.295	96.279
7.25	101.641	101.562	101.515	6.875	102.241	102.183	102.154	5.25	97.335	97.318	97.302
7.375	100.774	100.712	100.649	7	102.501	102.445	102.414	5.375	97.314	97.298	97.282
7.5	101.162	101.100	101.038	7.125	101.518	101.518	101.516	5.5	97.617	97.601	97.585
7.625	101.537	101.475	101.412	7.25	101.691	101.612	101.565	5.625	97.923	97.907	97.891
7.75	101.799	101.737	101.675	7.375	100.824	100.762	100.699	5.75	98.584	98.568	98.552
				7.5	101.212	101.150	101.088	5.875	98.723	98.707	98.691
				7.625	101.587	101.525	101.462	6	98.968	98.952	98.936
								6.125	99.168	99.152	99.136

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	102.296	102.271	102.246	6.375	102.296	102.271	102.246	6	102.076	101.858	101.640

6.5	102.491	102.466	102.440	6.5	102.491	102.466	102.440	6.125	102.418	102.200	102.037
6.625	102.845	102.819	102.794	6.625	102.845	102.819	102.794	6.25	102.655	102.437	102.337
6.75	103.032	102.982	102.931	6.75	103.032	102.982	102.931	6.375	102.296	102.271	102.246
6.875	102.421	102.363	102.332	6.875	102.421	102.363	102.332	6.5	102.491	102.466	102.440
7	102.728	102.672	102.640	7	102.728	102.672	102.640	6.625	102.845	102.819	102.794
7.125	102.708	102.629	102.582	7.125	102.708	102.629	102.582	6.75	103.032	102.982	102.931
7.25	102.991	102.912	102.865	7.25	102.991	102.912	102.865	6.875	101.882	101.803	101.756
7.375	102.105	102.043	101.981	7.375	102.105	102.043	101.981	7	102.307	102.228	102.181
7.5	102.493	102.431	102.369	7.5	102.493	102.431	102.369	7.125	102.708	102.629	102.582
7.625	102.868	102.806	102.743	7.625	102.868	102.806	102.743	7.25	102.991	102.912	102.865
7.75	103.130	103.068	103.006	7.75	103.130	103.068	103.006	7.375	102.105	102.043	101.981
								7.5	102.493	102.431	102.369
								7.625	102.868	102.806	102.743
								7.75	103.130	103.068	103.006

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	98.948	98.903	98.888	4.5	98.948	98.903	98.888	6.625	101.982	101.957	101.932
4.625	99.429	99.384	99.369	4.625	99.429	99.384	99.369	6.75	102.014	101.964	101.914
4.75	99.905	99.859	99.845	4.75	99.905	99.859	99.845	6.875	100.939	100.940	100.938
4.875	99.799	99.759	99.776	4.875	99.799	99.759	99.776	7	101.288	101.288	101.287
5	100.163	100.123	100.140	5	100.163	100.123	100.140	7.125	101.518	101.518	101.516
5.125	100.495	100.455	100.471	5.125	100.495	100.455	100.471	7.25	101.641	101.562	101.515
5.25	100.802	100.757	100.742	5.25	100.802	100.757	100.742	7.375	100.774	100.712	100.649
5.375	100.475	100.415	100.416	5.375	100.475	100.415	100.416	7.5	101.162	101.100	101.038
5.5	100.810	100.749	100.751	5.5	100.810	100.749	100.751	7.625	101.537	101.475	101.412
5.625	101.130	101.070	101.071	5.625	101.130	101.070	101.071	7.75	101.799	101.737	101.675
5.75	101.404	101.358	101.344	5.75	101.404	101.358	101.344				
5.875	101.206	101.141	101.131	5.875	101.114	101.122	101.108				
6	101.580	101.518	101.507	6	101.445	101.433	101.419				
6.125	101.943	101.882	101.871	6.125	101.773	101.736	101.722				

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	101.628	101.603	101.578	6.125	101.276	101.224	101.193	4.5	94.523	94.478	94.463
6.625	101.982	101.957	101.932	6.25	101.577	101.525	101.494	4.625	95.004	94.959	94.944
6.75	102.014	101.964	101.914	6.375	100.778	100.726	100.695	4.75	95.544	95.528	95.512
6.875	100.939	100.940	100.938	6.5	101.234	101.182	101.151	4.875	95.758	95.742	95.726
7	101.288	101.288	101.287	6.625	101.673	101.622	101.590	5	96.110	96.094	96.078
7.125	101.518	101.518	101.516	6.75	101.949	101.897	101.866	5.125	96.311	96.295	96.279
7.25	101.641	101.562	101.515	6.875	100.939	100.940	100.938	5.25	97.335	97.318	97.302
7.375	100.774	100.712	100.649	7	101.288	101.288	101.287	5.375	97.314	97.298	97.282
7.5	101.162	101.100	101.038	7.125	101.518	101.518	101.516	5.5	97.617	97.601	97.585
7.625	101.537	101.475	101.412	7.25	101.691	101.612	101.565	5.625	97.923	97.907	97.891
7.75	101.799	101.737	101.675	7.375	100.824	100.762	100.699	5.75	98.584	98.568	98.552
				7.5	101.212	101.150	101.088	5.875	98.723	98.707	98.691
				7.625	101.587	101.525	101.462	6	98.968	98.952	98.936
								6.125	99.168	99.152	99.136

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	99.465	99.326	99.026	6.75	96.865	96.726	96.426
6.875	99.944	99.805	99.505	6.875	97.344	97.205	96.905
7	100.402	100.263	99.963	7	97.802	97.663	97.363
7.125	100.821	100.682	100.382	7.125	98.221	98.082	97.782
7.25	101.211	101.072	100.772	7.25	98.611	98.472	98.172
7.375	101.223	101.013	100.713	7.375	98.623	98.413	98.113
7.5	101.641	101.431	101.131	7.5	99.041	98.831	98.531
7.625	102.020	101.810	101.510	7.625	99.420	99.210	98.910
7.75	102.380	102.170	101.870	7.75	99.780	99.570	99.270
7.875	101.908	101.628	101.328	7.875	99.308	99.028	98.728
8	102.286	102.006	101.706	8	99.686	99.406	99.106
8.125	102.635	102.355	102.055	8.125	100.035	99.755	99.455
8.25	102.975	102.695	102.395	8.25	100.375	100.095	99.795

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.465	97.326	97.026	6.75	94.865	94.726	94.426
6.875	97.944	97.805	97.505	6.875	95.344	95.205	94.905
7	98.402	98.263	97.963	7	95.802	95.663	95.363
7.125	98.821	98.682	98.382	7.125	96.221	96.082	95.782
7.25	99.211	99.072	98.772	7.25	96.611	96.472	96.172
7.375	99.223	99.013	98.713	7.375	96.623	96.413	96.113
7.5	99.641	99.431	99.131	7.5	97.041	96.831	96.531
7.625	100.020	99.810	99.510	7.625	97.420	97.210	96.910
7.75	100.380	100.170	99.870	7.75	97.780	97.570	97.270
7.875	99.908	99.628	99.328	7.875	97.308	97.028	96.728
8	100.286	100.006	99.706	8	97.686	97.406	97.106
8.125	100.635	100.355	100.055	8.125	98.035	97.755	97.455
8.25	100.975	100.695	100.395	8.25	98.375	98.095	97.795

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.