



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

Relock Policy

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

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	96.483	96.474	96.474	4.75	96.483	96.474	96.474	5.125	99.122	99.076	99.061
4.875	97.135	97.131	97.131	4.875	97.135	97.131	97.131	5.25	99.767	99.749	99.763
5	98.203	98.210	98.260	5	98.203	98.210	98.260	5.375	100.407	100.384	100.369
5.125	98.739	98.750	98.804	5.125	98.739	98.750	98.804	5.5	100.829	100.806	100.791
5.25	99.256	99.180	99.184	5.25	99.014	98.999	99.037	5.625	101.216	101.185	101.189
5.375	99.879	99.803	99.807	5.375	99.681	99.658	99.643	5.75	101.381	101.374	101.362
5.5	100.595	100.519	100.523	5.5	100.164	100.141	100.126	5.875	101.818	101.813	101.801
5.625	101.004	100.928	100.932	5.625	100.619	100.599	100.599	6	102.245	102.241	102.229
5.75	100.765	100.686	100.687	5.75	100.502	100.504	100.504	6.125	102.449	102.438	102.426
5.875	101.296	101.217	101.218	5.875	101.027	100.998	101.016	6.25	102.099	102.113	102.102
6	101.838	101.759	101.761	6	101.469	101.445	101.454	6.375	102.473	102.488	102.477
6.125	102.187	102.108	102.109	6.125	101.892	101.862	101.877	6.5	102.867	102.867	102.867
6.25	101.715	101.637	101.639	6.25	101.509	101.498	101.499	6.625	103.073	103.091	103.078
6.375	102.162	102.083	102.085	6.375	102.003	101.990	101.997	6.75	102.740	102.780	102.762
6.5	102.568	102.490	102.492	6.5	102.328	102.312	102.316	6.875	103.067	103.109	103.090
6.625	102.913	102.835	102.837	6.625	102.623	102.596	102.592	7	103.371	103.414	103.395
6.75	102.458	102.380	102.382	6.75	102.247	102.286	102.268	7.125	103.650	103.695	103.675
6.875	102.810	102.731	102.733	6.875	102.607	102.647	102.629	7.25	103.456	103.497	103.468
7	103.231	103.152	103.155	7	102.922	102.964	102.945	7.375	103.766	103.809	103.780
7.125	103.542	103.464	103.466	7.125	103.181	103.186	103.183	7.5	104.107	104.152	104.122
7.25	103.196	103.104	103.090	7.25	103.063	103.103	103.075	7.625	104.377	104.424	104.393
7.375	103.543	103.451	103.437	7.375	103.404	103.445	103.417	7.75	103.571	103.571	103.533
7.5	103.886	103.794	103.780	7.5	103.742	103.786	103.756	7.875	103.897	103.897	103.853
7.625	104.198	104.106	104.093	7.625	103.972	104.017	103.987	8	104.187	104.187	104.139
7.75	103.541	103.541	103.503	7.75	103.541	103.541	103.503				
7.875	103.804	103.804	103.761	7.875	103.804	103.804	103.761				
8	104.194	104.148	104.133	8	104.194	104.148	104.133				
8.125	104.415	104.370	104.354	8.125	104.415	104.370	104.354				
8.25	92.937	92.904	92.819								

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	99.451	99.393	99.393	4.625	99.880	99.822	99.822	5	98.405	98.411	98.462
4.75	100.107	100.078	100.071	4.75	99.876	99.824	99.824	5.125	98.955	98.966	99.020
4.875	100.508	100.482	100.475	4.875	100.298	100.252	100.252	5.25	98.584	98.568	98.606
5	100.863	100.838	100.831	5	100.449	100.404	100.389	5.375	99.138	99.120	99.155
5.125	100.770	100.715	100.710	5.125	100.760	100.726	100.726	5.5	99.648	99.625	99.655
5.25	100.877	100.977	100.999	5.25	100.795	100.910	100.925	5.625	100.114	100.093	100.126
5.375	101.255	101.211	101.204	5.375	101.050	101.162	101.172	5.75	100.469	100.462	100.453
5.5	101.547	101.505	101.513	5.5	101.363	101.475	101.485	5.875	100.865	100.860	100.851
5.625	101.445	101.390	101.385	5.625	101.259	101.188	101.191	6	101.225	101.221	101.221
5.75	101.572	101.547	101.541	5.75	101.498	101.422	101.421	6.125	101.454	101.452	101.443
5.875	101.900	101.877	101.871	5.875	101.727	101.647	101.643	6.25	101.541	101.525	101.530
6	102.142	102.121	102.115	6	102.046	101.966	101.962	6.375	101.952	101.890	101.896
6.125	101.991	101.935	101.935	6.125	101.968	101.968	101.968	6.5	102.313	102.191	102.194
6.25	102.314	102.246	102.236	6.25	102.047	102.030	102.014	6.625	102.673	102.494	102.410
6.375	102.621	102.555	102.544	6.375	102.261	102.240	102.220	6.75	102.220	102.203	102.191
6.5	102.802	102.737	102.726	6.5	102.551	102.530	102.510	6.875	102.576	102.538	102.524
6.625	102.592	102.524	102.502	6.625	102.467	102.467	102.467	7	102.961	102.799	102.778
6.75	102.673	102.621	102.601	6.75	102.531	102.542	102.511	7.125	103.307	103.134	103.038
6.875	102.971	102.921	102.901	6.875	102.718	102.725	102.690	7.25	102.853	102.884	102.857
7	103.068	103.012	102.983	7	102.973	102.980	102.945	7.375	103.120	103.147	103.117
7.125	102.527	102.445	102.386	7.125	102.350	102.268	102.210	7.5	103.376	103.399	103.364
7.25	102.975	102.893	102.834	7.25	102.728	102.646	102.587	7.625	103.648	103.449	103.325
7.375	103.412	103.330	103.271	7.375	103.097	103.015	102.956	7.75	101.993	101.834	101.744
								7.875	102.219	102.061	101.970

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.895	97.860	97.860	5.25	99.020	98.975	98.960
5.375	98.657	98.628	98.628	5.375	99.480	99.435	99.420
5.5	99.425	99.386	99.339	5.5	99.774	99.729	99.714
5.625	100.006	99.966	99.919	5.625	99.167	99.122	99.107
5.75	100.520	100.505	100.505	5.75	99.631	99.586	99.571
5.875	100.596	100.587	100.587	5.875	100.081	100.036	100.021
6	101.382	101.378	101.378	6	100.323	100.277	100.263
6.125	101.784	101.784	101.784	6.125	99.661	99.579	99.542

6.25	101.552	101.543	101.543	6.25	99.916	99.870	99.856
6.375	102.018	102.014	102.014	6.375	100.347	100.302	100.287
6.5	102.361	102.361	102.361	6.5	100.526	100.480	100.466
6.625	102.622	102.622	102.622	6.625	100.312	100.231	100.194
6.75	102.391	102.391	102.391	6.75	100.718	100.553	100.421
6.875	102.781	102.781	102.780	6.875	100.878	100.713	100.645
7	103.050	103.050	103.044	7	101.034	100.869	100.737

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.779	98.784	98.805	5	98.579	98.584	98.606	5	96.341	96.278	96.216
5.125	99.066	99.067	99.085	5.125	98.919	98.920	98.937	5.125	97.014	96.951	96.889
5.25	99.341	99.338	99.351	5.25	99.241	99.238	99.251	5.25	97.502	97.439	97.377
5.375	99.599	99.592	99.601	5.375	99.543	99.535	99.545	5.375	98.181	98.118	98.055
5.5	99.843	99.832	99.838	5.5	99.857	99.845	99.851	5.5	98.672	98.609	98.546
5.625	100.071	100.055	100.057	5.625	100.189	100.174	100.176	5.625	99.164	99.101	99.038
5.75	100.314	100.294	100.292	5.75	100.454	100.434	100.432	5.75	99.654	99.591	99.528
5.875	100.557	100.533	100.528	5.875	100.628	100.604	100.599	5.875	99.925	99.862	99.799
6	100.790	100.762	100.753	6	100.805	100.777	100.767	6	100.389	100.326	100.263
6.125	101.045	101.012	100.999	6.125	100.991	100.959	100.945	6.125	100.658	100.595	100.532
6.25	101.295	101.258	101.241	6.25	101.141	101.105	101.087	6.25	101.121	101.058	100.996
6.375	101.489	101.448	101.427	6.375	101.244	101.204	101.183	6.375	101.198	101.135	101.072
6.5	101.606	101.562	101.537	6.5	101.405	101.342	101.279	6.5	101.470	101.407	101.344
6.625	101.723	101.674	101.645	6.625	101.471	101.408	101.345	6.625	101.547	101.484	101.422
6.75	101.829	101.776	101.744	6.75	101.467	101.414	101.381	6.75	101.623	101.560	101.498
6.875	101.894	101.837	101.800	6.875	101.521	101.464	101.427	6.875	101.701	101.638	101.575
7	102.221	102.159	102.119	7	101.752	101.689	101.650	7	101.780	101.717	101.654
7.125	102.898	102.831	102.788	7.125	102.227	102.160	102.117	7.125	101.861	101.798	101.735
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	98.981	98.986	99.007	5	98.773	98.778	98.799	5	96.409	96.346	96.283
5.125	99.269	99.270	99.287	5.125	99.112	99.113	99.130	5.125	97.082	97.019	96.956
5.25	99.544	99.541	99.554	5.25	99.433	99.430	99.443	5.25	97.570	97.507	97.444
5.375	99.802	99.795	99.805	5.375	99.734	99.727	99.736	5.375	98.249	98.186	98.123
5.5	100.048	100.037	100.042	5.5	100.048	100.037	100.043	5.5	98.740	98.677	98.614
5.625	100.276	100.261	100.263	5.625	100.381	100.365	100.367	5.625	99.232	99.169	99.106
5.75	100.521	100.502	100.500	5.75	100.646	100.627	100.625	5.75	99.722	99.659	99.596
5.875	100.767	100.743	100.737	5.875	100.822	100.798	100.793	5.875	99.993	99.930	99.867
6	101.002	100.974	100.964	6	101.001	100.973	100.964	6	100.457	100.394	100.331
6.125	101.259	101.227	101.213	6.125	101.190	101.158	101.145	6.125	100.726	100.663	100.600
6.25	101.512	101.475	101.458	6.25	101.344	101.307	101.290	6.25	101.189	101.126	101.063
6.375	101.708	101.668	101.647	6.375	101.450	101.410	101.389	6.375	101.266	101.203	101.140
6.5	101.828	101.783	101.758	6.5	101.542	101.497	101.472	6.5	101.538	101.475	101.412
6.625	101.946	101.897	101.869	6.625	101.615	101.566	101.538	6.625	101.615	101.552	101.489
6.75	102.054	102.001	101.969	6.75	101.681	101.628	101.596	6.75	101.691	101.628	101.565
6.875	102.121	102.064	102.027	6.875	101.738	101.681	101.645	6.875	101.769	101.706	101.643
7	102.450	102.387	102.348	7	101.973	101.910	101.870	7	101.848	101.785	101.722
7.125	103.129	103.061	103.018	7.125	102.451	102.384	102.341	7.125	101.929	101.866	101.803

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	0	-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	97.947	97.901	97.885	5.75	101.066	101.020	101.004	5	100.113	100.107	100.100
5.125	98.538	98.492	98.476	5.875	101.578	101.532	101.516	5.125	100.245	100.240	100.232
5.25	99.532	99.536	99.536	6	102.038	101.992	101.976	5.25	100.429	100.424	100.416
5.375	100.165	100.169	100.169	6.125	102.400	102.354	102.338	5.375	100.650	100.645	100.638
5.5	100.763	100.767	100.767	6.25	101.904	101.859	101.843	5.5	100.952	100.947	100.940
5.625	101.313	101.318	101.318	6.375	102.379	102.333	102.318	5.625	101.077	101.072	101.064
5.75	101.455	101.456	101.456	6.5	102.803	102.757	102.742	5.75	101.021	101.000	100.971
5.875	101.974	101.975	101.975	6.625	103.112	103.066	103.051	5.875	101.263	101.242	101.212
6	102.457	102.458	102.458	6.75	102.498	102.452	102.436	6	101.315	101.294	101.264
6.125	102.899	102.900	102.900	6.875	102.943	102.897	102.882				
6.25	102.448	102.450	102.450	7	103.340	103.294	103.279				
6.375	102.894	102.896	102.896	7.125	103.603	103.558	103.542				
6.5	103.302	103.304	103.304	7.25	103.031	102.969	102.938				
6.625	103.704	103.706	103.706	7.375	103.429	103.367	103.336				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.611	98.590	98.568
5.125	98.888	98.868	98.846
5.25	98.872	98.852	98.830
5.375	99.123	99.103	99.081
5.5	99.355	99.335	99.313
5.625	99.560	99.540	99.518
5.75	99.475	99.438	99.394
5.875	99.666	99.630	99.586
6	100.058	100.022	99.978

Home Ready Adjustments

Cumulative LLPA Caps

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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	99.681	99.658	99.643	5.75	101.381	101.374	101.362	5	100.113	100.107	100.100
5.5	100.164	100.141	100.126	5.875	101.818	101.813	101.801	5.125	100.245	100.240	100.232
5.625	100.619	100.596	100.581	6	102.245	102.241	102.229	5.25	100.429	100.424	100.416
5.75	101.142	101.112	101.107	6.125	102.440	102.438	102.426	5.375	100.650	100.645	100.638
5.875	101.660	101.637	101.624	6.25	102.099	102.113	102.102	5.5	100.952	100.947	100.940
6	102.148	102.126	102.112	6.375	102.473	102.488	102.477	5.625	101.077	101.072	101.064
6.125	102.597	102.576	102.559	6.5	102.779	102.796	102.784	5.75	101.021	101.000	100.971
6.25	102.152	102.146	102.132	6.625	103.073	103.091	103.078	5.875	101.263	101.242	101.212
6.375	102.614	102.609	102.591	6.75	102.740	102.780	102.762	6	101.315	101.294	101.264
6.5	103.008	103.002	102.983	6.875	103.067	103.109	103.090				
6.625	103.363	103.356	103.336	7	103.371	103.414	103.395				
6.75	103.094	103.086	103.066	7.125	103.650	103.695	103.675				
6.875	103.521	103.511	103.490	7.25	103.456	103.497	103.468				
7	103.802	103.790	103.770	7.375	103.766	103.809	103.780				
7.125	103.142	103.186	103.166	7.5	104.107	104.152	104.122				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.650	99.622	99.615
4.875	99.962	99.936	99.929
5	100.287	100.263	100.256
5.125	100.175	100.128	100.121
5.25	100.482	100.438	100.431
5.375	100.782	100.739	100.732
5.5	100.906	100.866	100.859
5.625	100.762	100.736	100.730
5.75	101.061	101.037	101.031
5.875	101.350	101.328	101.322
6	101.600	101.580	101.574

Home Possible Adjustments

Cumulative LLPA Caps

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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	98.189	98.146	98.184	4.5	98.189	98.146	98.184	5	100.284	100.203	100.154
4.625	98.801	98.754	98.739	4.625	98.801	98.754	98.739	5.125	100.778	100.732	100.716
4.75	99.416	99.349	99.333	4.75	99.416	99.349	99.333	5.25	101.322	101.276	101.260
4.875	99.833	99.753	99.673	4.875	99.833	99.753	99.673	5.375	101.866	101.161	101.136
5	100.284	100.203	100.154	5	100.284	100.203	100.154	5.5	101.658	101.632	101.607
5.125	100.778	100.732	100.716	5.125	100.778	100.732	100.716	5.625	102.086	102.061	102.036
5.25	101.322	101.276	101.260	5.25	101.322	101.276	101.260	5.75	102.487	102.269	102.190
5.375	101.186	101.161	101.136	5.375	101.186	101.161	101.136	5.875	101.874	101.657	101.439
5.5	101.658	101.632	101.607	5.5	101.658	101.632	101.607	6	102.334	102.116	101.899
5.625	102.086	102.061	102.036	5.625	102.086	102.061	102.036	6.125	102.701	102.484	102.452
5.75	102.487	102.269	102.190	5.75	102.487	102.269	102.190	6.25	102.892	102.702	102.695
5.875	101.874	101.657	101.439	5.875	101.874	101.657	101.439	6.375	102.585	102.552	102.518
6	102.334	102.116	101.899	6	102.334	102.116	101.899	6.5	102.798	102.765	102.731
6.125	102.701	102.484	102.452	6.125	102.701	102.484	102.452	6.625	103.166	103.132	103.099
6.25	102.892	102.702	102.695	6.25	102.892	102.702	102.695	6.75	103.213	103.154	103.096
6.375	102.585	102.552	102.518	6.375	102.585	102.552	102.518	6.875	102.206	102.155	102.123
6.5	102.798	102.765	102.731	6.5	102.798	102.765	102.731	7	102.698	102.648	102.616
6.625	103.166	103.132	103.099	6.625	103.166	103.132	103.099	7.125	102.889	102.929	102.887
6.75	103.213	103.154	103.096	6.75	103.213	103.154	103.096	7.25	103.169	103.091	103.044
6.875	102.192	102.140	102.108	6.875	102.192	102.140	102.108	7.375	102.247	102.179	102.117
7	102.617	102.566	102.534	7	102.617	102.566	102.534	7.5	102.638	102.569	102.507
7.125	102.889	102.929	102.887	7.125	102.889	102.929	102.887	7.625	103.014	102.946	102.883
7.25	103.169	103.091	103.044	7.25	103.169	103.091	103.044	7.75	103.277	103.209	103.147
7.375	102.247	102.179	102.117	7.375	102.247	102.179	102.117				
7.5	102.638	102.569	102.507	7.5	102.638	102.569	102.507				
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	99.016	99.072	99.108	4.25	99.016	99.072	99.108	4.5	94.251	94.259	94.122
4.375	99.573	99.628	99.664	4.375	99.573	99.628	99.664	4.625	94.778	94.786	94.650
4.5	100.115	100.170	100.206	4.5	100.115	100.170	100.206	4.75	97.756	97.675	97.595
4.625	100.638	100.693	100.729	4.625	100.638	100.693	100.729	4.875	98.029	97.982	97.955
4.75	100.278	100.232	100.218	4.75	100.278	100.232	100.218	5	98.484	98.410	98.382
4.875	100.369	100.544	100.565	4.875	100.369	100.544	100.565	5.125	99.304	99.257	99.230
5	100.851	101.027	101.048	5	100.851	101.027	101.048	5.25	100.182	100.157	100.132
5.125	101.304	101.480	101.500	5.125	101.304	101.480	101.500	5.375	100.174	100.144	100.119
5.25	101.115	101.069	101.055	5.25	101.115	101.069	101.055	5.5	100.668	100.614	100.609
5.375	101.061	101.045	101.050	5.375	101.061	101.045	101.050	5.625	101.134	101.082	101.077
5.5	101.499	101.482	101.488	5.5	101.499	101.482	101.488	5.75	101.767	101.549	101.332
5.625	101.915	101.898	101.903	5.625	101.915	101.898	101.903	5.875	101.234	101.017	100.799
5.75	101.639	101.594	101.580	5.75	101.639	101.594	101.580	6	101.684	101.466	101.308
5.875	101.649	101.690	101.680	5.875	101.649	101.690	101.680	6.125	102.081	101.897	101.870
6	102.047	102.088	102.078	6	102.047	102.088	102.078	6.25	102.030	101.812	101.657
								6.375	101.643	101.609	101.576
								6.5	101.936	101.902	101.869
								6.625	102.303	102.270	102.236
								6.75	102.196	102.137	102.078
								6.875	101.585	101.586	101.530
								7	102.026	102.027	101.971
								7.125	102.438	102.439	102.383
								7.25	101.819	101.741	101.694
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	100.182	100.157	100.132	5	98.456	98.410	98.382	4.5	97.392	97.448	97.359
5.375	100.174	100.144	100.119	5.125	99.304	99.257	99.230	4.625	97.847	97.902	97.813
5.5	100.668	100.614	100.609	5.25	99.705	99.648	99.643	4.75	95.853	95.807	95.793
5.625	101.134	101.082	101.077	5.375	100.197	100.142	100.137	4.875	96.012	96.188	96.008
5.75	101.767	101.549	101.332	5.5	100.671	100.619	100.614	5	96.388	96.563	96.384
5.875	101.234	101.017	100.799	5.625	101.127	101.077	101.072	5.125	96.711	96.887	96.707
6	101.684	101.466	101.308	5.75	101.398	101.344	101.313	5.25	97.368	97.287	97.207
6.125	102.081	101.897	101.870	5.875	100.790	100.774	100.763	5.375	97.354	97.274	97.193
6.25	102.030	101.812	101.657	6	101.349	101.334	101.308	5.5	97.662	97.582	97.502
6.375	101.643	101.609	101.576	6.125	101.912	101.897	101.870	5.625	97.974	97.894	97.814
6.5	101.936	101.902	101.869	6.25	101.792	101.738	101.707	5.75	98.619	98.538	98.458
6.625	102.303	102.270	102.236	6.375	101.538	101.531	101.511	5.875	98.762	98.682	98.601
6.75	102.196	102.137	102.078	6.5	101.936	101.930	101.910	6	99.012	98.931	98.851
6.875	101.585	101.586	101.530	6.625	102.316	102.313	102.291	6.125	99.218	99.137	99.057
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	101.322	101.276	101.260	5.25	101.322	101.276	101.260	5.25	101.322	101.276	101.260
5.375	101.186	101.161	101.136	5.375	101.186	101.161	101.136	5.375	101.186	101.161	101.136

5.5	101.658	101.632	101.607	5.5	101.658	101.632	101.607	5.5	101.658	101.632	101.607
5.625	102.086	102.061	102.036	5.625	102.086	102.061	102.036	5.625	102.086	102.061	102.036
5.75	102.487	102.269	102.190	5.75	102.487	102.269	102.190	5.75	102.487	102.269	102.190
5.875	101.874	101.657	101.439	5.875	101.874	101.657	101.439	5.875	101.874	101.657	101.439
6	102.334	102.116	101.899	6	102.334	102.116	101.899	6	102.334	102.116	101.899
6.125	102.701	102.484	102.452	6.125	102.701	102.484	102.452	6.125	102.701	102.484	102.452
6.25	102.892	102.702	102.695	6.25	102.892	102.702	102.695	6.25	102.892	102.702	102.695
6.375	102.585	102.552	102.518	6.375	102.585	102.552	102.518	6.375	102.585	102.552	102.518
6.5	102.798	102.765	102.731	6.5	102.798	102.765	102.731	6.5	102.798	102.765	102.731
6.625	103.166	103.132	103.099	6.625	103.166	103.132	103.099	6.625	103.166	103.132	103.099
6.75	103.213	103.154	103.096	6.75	103.213	103.154	103.096	6.75	103.213	103.154	103.096
6.875	102.192	102.140	102.108	6.875	102.192	102.140	102.108	6.875	102.206	102.155	102.123
7	102.617	102.566	102.534	7	102.617	102.566	102.534	7	102.698	102.648	102.616
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	100.115	100.170	100.206	4.25	99.016	99.072	99.108	5.25	100.182	100.157	100.132
4.625	100.638	100.693	100.729	4.375	99.573	99.628	99.664	5.375	100.174	100.144	100.119
4.75	100.278	100.232	100.218	4.5	100.115	100.170	100.206	5.5	100.668	100.614	100.609
4.875	100.369	100.544	100.565	4.625	100.638	100.693	100.729	5.625	101.134	101.082	101.077
5	100.851	101.027	101.048	4.75	100.278	100.232	100.218	5.75	101.767	101.549	101.332
5.125	101.304	101.480	101.500	4.875	100.369	100.544	100.565	5.875	101.234	101.017	100.799
5.25	101.115	101.069	101.055	5	100.851	101.027	101.048	6	101.684	101.466	101.308
5.375	101.061	101.045	101.050	5.125	101.304	101.480	101.500	6.125	102.081	101.897	101.870
5.5	101.499	101.482	101.488	5.25	101.115	101.069	101.055	6.25	102.030	101.812	101.657
5.625	101.915	101.898	101.903	5.375	101.061	101.045	101.050	6.375	101.643	101.609	101.576
5.75	101.639	101.594	101.580	5.5	101.499	101.482	101.488	6.5	101.936	101.902	101.869
5.875	101.649	101.690	101.680	5.625	101.915	101.898	101.903	6.625	102.303	102.270	102.236
6	102.047	102.088	102.078	5.75	101.639	101.594	101.580	6.75	102.196	102.137	102.078
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	100.182	100.157	100.132	5.25	99.384	99.338	99.323	4.5	97.392	97.448	97.359
5.375	100.174	100.144	100.119	5.375	99.829	99.776	99.744	4.625	97.847	97.902	97.813
5.5	100.668	100.614	100.609	5.5	100.531	100.477	100.455	4.75	95.853	95.807	95.793
5.625	101.134	101.082	101.077	5.625	101.103	101.049	101.027	4.875	96.012	96.188	96.008
5.75	101.767	101.549	101.332	5.75	101.398	101.344	101.313	5	96.388	96.563	96.384
5.875	101.234	101.017	100.799	5.875	100.738	100.723	100.697	5.125	96.711	96.887	96.707
6	101.684	101.466	101.308	6	101.349	101.334	101.308	5.25	97.368	97.287	97.207
6.125	102.081	101.897	101.870	6.125	101.912	101.897	101.870	5.375	97.354	97.274	97.193
6.25	102.030	101.812	101.657	6.25	101.792	101.738	101.707	5.5	97.662	97.582	97.502
6.375	101.643	101.609	101.576	6.375	101.138	101.131	101.087	5.625	97.974	97.894	97.814
6.5	101.936	101.902	101.869	6.5	101.683	101.675	101.632	5.75	98.619	98.538	98.458
6.625	102.303	102.270	102.236	6.625	102.150	102.143	102.100	5.875	98.762	98.682	98.601
6.75	102.196	102.137	102.078	6.75	102.207	102.153	102.122	6	99.012	98.931	98.851
6.875	101.585	101.586	101.530	6.875	101.585	101.586	101.530	6.125	99.218	99.137	99.057

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	100.836	100.826	100.818	5.125	100.836	100.826	100.818	4.75	99.216	99.149	99.133
5.25	101.122	101.076	101.060	5.25	101.122	101.076	101.060	4.875	99.633	99.553	99.473
5.375	101.007	100.961	100.945	5.375	101.007	100.961	100.945	5	100.084	100.003	99.954
5.5	101.458	101.432	101.407	5.5	101.458	101.432	101.407	5.125	100.578	100.532	100.516
5.625	101.888	101.861	101.836	5.625	101.888	101.861	101.836	5.25	101.122	101.076	101.060
5.75	102.287	102.069	101.908	5.75	102.287	102.069	101.908	5.375	100.986	100.961	100.936
5.875	101.674	101.598	101.586	5.875	101.674	101.598	101.586	5.5	101.458	101.432	101.407
6	102.134	101.993	101.980	6	102.134	101.993	101.980	5.625	101.886	101.861	101.836
6.125	102.501	102.367	102.354	6.125	102.501	102.367	102.354	5.75	102.287	102.069	101.908
6.25	102.692	102.475	102.351	6.25	102.692	102.475	102.351	5.875	101.674	101.457	101.239
6.375	102.385	102.352	102.318	6.375	102.385	102.352	102.318	6	102.134	101.916	101.699
6.5	102.598	102.565	102.531	6.5	102.598	102.565	102.531	6.125	102.501	102.284	102.066
6.625	102.966	102.932	102.899	6.625	102.966	102.932	102.899	6.25	102.692	102.475	102.351
6.75	103.013	102.954	102.896	6.75	103.013	102.954	102.896	6.375	102.385	102.352	102.318
6.875	102.401	102.349	102.318	6.875	102.401	102.349	102.318	6.5	102.598	102.565	102.531
7	102.709	102.658	102.626	7	102.709	102.658	102.626	6.625	102.966	102.932	102.899
7.125	102.684	102.605	102.559	7.125	102.684	102.605	102.559	6.75	103.013	102.954	102.896
7.25	102.969	102.891	102.844	7.25	102.969	102.891	102.844	6.875	101.850	101.771	101.724
7.375	102.047	101.979	101.917	7.375	102.047	101.979	101.917	7	102.279	102.201	102.154
7.5	102.438	102.369	102.307	7.5	102.438	102.369	102.307	7.125	102.684	102.605	102.559
7.625	102.814	102.746	102.683	7.625	102.814	102.746	102.683	7.25	102.969	102.891	102.844
7.75	103.077	103.009	102.947	7.75	103.077	103.009	102.947	7.375	102.047	101.979	101.917
								7.5	102.438	102.369	102.307
								7.625	102.814	102.746	102.683
								7.75	103.077	103.009	102.947

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	98.145	98.100	98.085	4.25	98.145	98.100	98.085	4.875	97.665	97.589	97.661
4.375	98.634	98.589	98.574	4.375	98.634	98.589	98.574	5	98.284	98.203	98.186
4.5	99.120	99.075	99.060	4.5	99.120	99.075	99.060	5.125	99.042	98.962	98.882
4.625	99.601	99.556	99.541	4.625	99.601	99.556	99.541	5.25	100.066	100.009	100.004
4.75	100.078	100.032	100.018	4.75	100.078	100.032	100.018	5.375	100.476	100.420	100.415
4.875	99.792	99.968	99.989	4.875	99.792	99.968	99.989	5.5	100.868	100.814	100.809
5	100.151	100.327	100.347	5	100.151	100.327	100.347	5.625	101.215	101.163	101.158
5.125	100.482	100.658	100.679	5.125	100.482	100.658	100.679	5.75	101.567	101.349	101.132
5.25	100.915	100.869	100.855	5.25	100.915	100.869	100.855	5.875	101.258	101.241	101.231
5.375	100.457	100.441	100.446	5.375	100.457	100.441	100.446	6	101.570	101.555	101.543
5.5	100.790	100.774	100.779	5.5	100.790	100.774	100.779	6.125	101.881	101.834	101.822
5.625	101.109	101.092	101.098	5.625	101.109	101.092	101.098	6.25	101.830	101.612	101.498
5.75	101.439	101.394	101.380	5.75	101.439	101.394	101.380	6.375	101.803	101.795	101.775
5.875	101.237	101.174	101.165	5.875	101.145	101.099	101.090	6.5	102.036	102.030	102.009
6	101.610	101.550	101.540	6	101.475	101.416	101.407	6.625	102.284	102.279	102.258
								6.75	101.996	101.937	101.878
								6.875	101.932	101.880	101.850
								7	102.162	102.111	102.080
								7.125	101.525	101.496	101.541
								7.25	101.619	101.541	101.494
								7.375	100.716	100.648	100.585
								7.5	101.106	101.038	100.976
								7.625	101.482	101.414	101.352
								7.75	101.746	101.678	101.616

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	102.036	102.030	102.009	6.125	101.941	101.928	101.916	4.5	94.695	94.650	94.635
6.625	102.284	102.279	102.258	6.25	101.592	101.568	101.549	4.625	95.176	95.131	95.116
6.75	101.996	101.937	101.878	6.375	101.882	101.875	101.855	4.75	95.653	95.607	95.593
6.875	101.932	101.880	101.850	6.5	102.150	102.145	102.124	4.875	95.612	95.579	95.452
7	102.162	102.111	102.080	6.625	102.439	102.435	102.413	5	95.969	95.888	95.808
7.125	101.525	101.496	101.541	6.75	102.007	101.953	101.922	5.125	96.173	96.093	96.013
7.25	101.619	101.541	101.494	6.875	102.034	101.981	101.952	5.25	97.168	97.087	97.007
7.375	100.716	100.648	100.585	7	102.294	102.243	102.212	5.375	97.154	97.074	96.993
7.5	101.106	101.038	100.976	7.125	101.525	101.496	101.541	5.5	97.462	97.382	97.302
7.625	101.482	101.414	101.352	7.25	101.669	101.591	101.544	5.625	97.774	97.694	97.614
7.75	101.746	101.678	101.616	7.375	100.766	100.698	100.635	5.75	98.419	98.338	98.258
				7.5	101.156	101.088	101.026	5.875	98.562	98.482	98.401
				7.625	101.532	101.464	101.402	6	98.812	98.731	98.651
								6.125	99.018	98.937	98.857

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	102.385	102.352	102.318	6.375	102.385	102.352	102.318	6	102.134	101.916	101.699

6.5	102.598	102.565	102.531	6.5	102.598	102.565	102.531	6.125	102.501	102.284	102.066
6.625	102.966	102.932	102.899	6.625	102.966	102.932	102.899	6.25	102.692	102.475	102.351
6.75	103.013	102.954	102.896	6.75	103.013	102.954	102.896	6.375	102.385	102.352	102.318
6.875	102.401	102.349	102.318	6.875	102.401	102.349	102.318	6.5	102.598	102.565	102.531
7	102.709	102.658	102.626	7	102.709	102.658	102.626	6.625	102.966	102.932	102.899
7.125	102.684	102.605	102.559	7.125	102.684	102.605	102.559	6.75	103.013	102.954	102.896
7.25	102.969	102.891	102.844	7.25	102.969	102.891	102.844	6.875	101.850	101.771	101.724
7.375	102.047	101.979	101.917	7.375	102.047	101.979	101.917	7	102.279	102.201	102.154
7.5	102.438	102.369	102.307	7.5	102.438	102.369	102.307	7.125	102.684	102.605	102.559
7.625	102.814	102.746	102.683	7.625	102.814	102.746	102.683	7.25	102.969	102.891	102.844
7.75	103.077	103.009	102.947	7.75	103.077	103.009	102.947	7.375	102.047	101.979	101.917
								7.5	102.438	102.369	102.307
								7.625	102.814	102.746	102.683
								7.75	103.077	103.009	102.947

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	99.120	99.075	99.060	4.5	99.120	99.075	99.060	6.625	102.103	102.070	102.036
4.625	99.601	99.556	99.541	4.625	99.601	99.556	99.541	6.75	101.996	101.937	101.878
4.75	100.078	100.032	100.018	4.75	100.078	100.032	100.018	6.875	100.954	100.924	100.969
4.875	99.792	99.968	99.989	4.875	99.792	99.968	99.989	7	101.298	101.269	101.314
5	100.151	100.327	100.347	5	100.151	100.327	100.347	7.125	101.525	101.496	101.541
5.125	100.482	100.658	100.679	5.125	100.482	100.658	100.679	7.25	101.619	101.541	101.494
5.25	100.915	100.869	100.855	5.25	100.915	100.869	100.855	7.375	100.716	100.648	100.585
5.375	100.457	100.441	100.446	5.375	100.457	100.441	100.446	7.5	101.106	101.038	100.976
5.5	100.790	100.774	100.779	5.5	100.790	100.774	100.779	7.625	101.482	101.414	101.352
5.625	101.109	101.092	101.098	5.625	101.109	101.092	101.098	7.75	101.746	101.678	101.616
5.75	101.439	101.394	101.380	5.75	101.439	101.394	101.380				
5.875	101.237	101.174	101.165	5.875	101.145	101.099	101.090				
6	101.610	101.550	101.540	6	101.475	101.416	101.407				
6.125	101.972	101.913	101.903	6.125	101.803	101.746	101.736				

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	101.736	101.702	101.669	6.125	101.289	101.235	101.204	4.5	94.695	94.650	94.635
6.625	102.103	102.070	102.036	6.25	101.592	101.538	101.507	4.625	95.176	95.131	95.116
6.75	101.996	101.937	101.878	6.375	100.830	100.776	100.745	4.75	95.653	95.607	95.593
6.875	100.954	100.924	100.969	6.5	101.288	101.235	101.203	4.875	95.612	95.579	95.452
7	101.298	101.269	101.314	6.625	101.730	101.676	101.645	5	95.969	95.888	95.808
7.125	101.525	101.496	101.541	6.75	102.007	101.953	101.922	5.125	96.173	96.093	96.013
7.25	101.619	101.541	101.494	6.875	100.954	100.924	100.969	5.25	97.168	97.087	97.007
7.375	100.716	100.648	100.585	7	101.298	101.269	101.314	5.375	97.154	97.074	96.993
7.5	101.106	101.038	100.976	7.125	101.525	101.496	101.541	5.5	97.462	97.382	97.302
7.625	101.482	101.414	101.352	7.25	101.669	101.591	101.544	5.625	97.774	97.694	97.614
7.75	101.746	101.678	101.616	7.375	100.766	100.698	100.635	5.75	98.419	98.338	98.258
				7.5	101.156	101.088	101.026	5.875	98.562	98.482	98.401
				7.625	101.532	101.464	101.402	6	98.812	98.731	98.651
								6.125	99.018	98.937	98.857

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	99.504	99.362	99.062	6.75	96.904	96.762	96.462
6.875	99.983	99.841	99.541	6.875	97.383	97.241	96.941
7	100.441	100.299	99.999	7	97.841	97.699	97.399
7.125	100.860	100.718	100.418	7.125	98.260	98.118	97.818
7.25	101.250	101.108	100.808	7.25	98.650	98.508	98.208
7.375	101.186	100.986	100.686	7.375	98.586	98.386	98.086
7.5	101.604	101.404	101.104	7.5	99.004	98.804	98.504
7.625	101.983	101.783	101.483	7.625	99.383	99.183	98.883
7.75	102.343	102.143	101.843	7.75	99.743	99.543	99.243
7.875	101.859	101.601	101.301	7.875	99.259	99.001	98.701
8	102.237	101.979	101.679	8	99.637	99.379	99.079
8.125	102.586	102.328	102.028	8.125	99.986	99.728	99.428
8.25	102.926	102.668	102.368	8.25	100.326	100.068	99.768

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.504	97.362	97.062	6.75	94.904	94.762	94.462
6.875	97.983	97.841	97.541	6.875	95.383	95.241	94.941
7	98.441	98.299	97.999	7	95.841	95.699	95.399
7.125	98.860	98.718	98.418	7.125	96.260	96.118	95.818
7.25	99.250	99.108	98.808	7.25	96.650	96.508	96.208
7.375	99.186	98.986	98.686	7.375	96.586	96.386	96.086
7.5	99.604	99.404	99.104	7.5	97.004	96.804	96.504
7.625	99.983	99.783	99.483	7.625	97.383	97.183	96.883
7.75	100.343	100.143	99.843	7.75	97.743	97.543	97.243
7.875	99.859	99.601	99.301	7.875	97.259	97.001	96.701
8	100.237	99.979	99.679	8	97.637	97.379	97.079
8.125	100.586	100.328	100.028	8.125	97.986	97.728	97.428
8.25	100.926	100.668	100.368	8.25	98.326	98.068	97.768

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.