



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

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

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	96.595	96.570	96.570	4.75	96.595	96.570	96.570	5.125	99.195	99.158	99.173
4.875	97.254	97.235	97.235	4.875	97.254	97.235	97.235	5.25	99.901	99.862	99.880
5	98.345	98.314	98.367	5	98.345	98.314	98.367	5.375	100.452	100.437	100.423
5.125	98.864	98.834	98.885	5.125	98.864	98.834	98.885	5.5	100.888	100.858	100.876
5.25	99.415	99.335	99.335	5.25	99.151	99.110	99.150	5.625	101.333	101.275	101.321
5.375	100.032	99.952	99.952	5.375	99.711	99.669	99.712	5.75	101.389	101.355	101.344
5.5	100.739	100.659	100.659	5.5	100.244	100.224	100.204	5.875	101.824	101.789	101.778
5.625	101.141	101.061	101.061	5.625	100.700	100.680	100.664	6	102.248	102.212	102.201
5.75	100.795	100.715	100.715	5.75	100.525	100.505	100.534	6.125	102.490	102.454	102.487
5.875	101.317	101.237	101.237	5.875	101.065	101.042	101.076	6.25	102.138	102.083	102.074
6	101.850	101.770	101.770	6	101.499	101.474	101.511	6.375	102.509	102.452	102.443
6.125	102.190	102.110	102.110	6.125	101.916	101.889	101.930	6.5	102.832	102.832	102.832
6.25	101.713	101.633	101.633	6.25	101.519	101.537	101.554	6.625	103.105	103.047	103.038
6.375	102.152	102.072	102.072	6.375	102.009	102.029	102.044	6.75	102.849	102.774	102.761
6.5	102.549	102.469	102.469	6.5	102.342	102.359	102.378	6.875	103.175	103.099	103.086
6.625	102.889	102.809	102.809	6.625	102.650	102.656	102.691	7	103.478	103.401	103.389
6.75	102.487	102.407	102.407	6.75	102.265	102.264	102.273	7.125	103.757	103.678	103.666
6.875	102.832	102.752	102.752	6.875	102.646	102.653	102.666	7.25	103.559	103.462	103.439
7	103.248	103.168	103.168	7	103.014	102.959	102.937	7.375	103.869	103.771	103.749
7.125	103.557	103.477	103.477	7.125	103.270	103.214	103.227	7.5	104.211	104.112	104.089
7.25	103.194	103.114	103.114	7.25	103.075	103.063	103.060	7.625	104.481	104.380	104.359
7.375	103.538	103.458	103.458	7.375	103.414	103.315	103.319	7.75	103.593	103.593	103.555
7.5	103.874	103.794	103.794	7.5	103.751	103.651	103.630	7.875	103.905	103.905	103.863
7.625	104.185	104.105	104.105	7.625	103.991	103.912	103.879	8	104.205	104.205	104.156
7.75	103.589	103.589	103.551	7.75	103.589	103.589	103.551				
7.875	103.811	103.811	103.768	7.875	103.811	103.811	103.768				
8	104.170	104.124	104.105	8	104.170	104.124	104.105				
8.125	104.391	104.346	104.326	8.125	104.391	104.346	104.326				
8.25	92.756	92.738	92.644								

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	99.438	99.396	99.396	4.625	99.835	99.793	99.793	5.125	98.547	98.515	98.568
4.75	99.887	99.870	99.901	4.75	99.785	99.749	99.749	5.25	99.079	99.049	99.100
4.875	100.278	100.271	100.264	4.875	100.190	100.159	100.159	5.375	98.720	98.679	98.687
5	100.632	100.625	100.618	5	100.471	100.447	100.447	5.5	99.277	99.235	99.245
5.125	100.598	100.540	100.533	5.125	100.647	100.629	100.629	5.625	99.776	99.726	99.748
5.25	100.815	100.763	100.756	5.25	100.808	100.649	100.684	5.75	100.253	100.206	100.224
5.375	101.147	101.141	101.134	5.375	101.059	100.895	100.937	5.875	100.380	100.349	100.341
5.5	101.436	101.430	101.423	5.5	101.373	101.209	101.251	6	100.770	100.738	100.730
5.625	101.359	101.323	101.316	5.625	101.352	101.300	101.315	6.125	101.099	101.065	101.057
5.75	101.731	101.694	101.688	5.75	101.586	101.529	101.552	6.25	101.367	101.312	101.313
5.875	101.951	101.926	101.920	5.875	101.810	101.749	101.779	6.375	101.580	101.598	101.615
6	102.191	102.165	102.159	6	102.130	102.069	102.099	6.475	101.940	101.954	101.969
6.125	102.018	101.972	101.967	6.125	101.871	101.860	101.862	6.5	102.291	102.237	102.257
6.25	102.342	102.295	102.290	6.25	102.086	102.070	102.080	6.625	102.646	102.479	102.514
6.375	102.648	102.600	102.595	6.375	102.295	102.274	102.292	6.75	102.246	102.269	102.279
6.5	102.828	102.778	102.773	6.5	102.593	102.572	102.590	6.875	102.596	102.599	102.612
6.625	102.565	102.497	102.481	6.625	102.400	102.400	102.400	7	102.976	102.855	102.885
6.75	102.848	102.779	102.763	6.75	102.566	102.560	102.557	7.125	103.320	103.133	103.033
6.875	103.146	103.076	103.060	6.875	102.752	102.740	102.745	7.25	102.895	102.938	102.935
7	103.107	103.062	103.047	7	103.012	103.001	103.006	7.375	103.150	103.188	103.193
7.125	102.653	102.594	102.565	7.125	102.477	102.418	102.388	7.5	103.396	103.431	103.441
7.25	103.102	103.042	103.013	7.25	102.854	102.795	102.766	7.625	103.632	103.454	103.422
7.375	103.538	103.479	103.450	7.375	103.223	103.164	103.135	7.75	101.908	101.744	101.725
								7.875	102.222	102.176	102.157

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	98.034	97.988	97.972	5.25	98.803	98.758	98.744
5.375	98.743	98.682	98.682	5.375	99.262	99.217	99.203
5.5	99.395	99.348	99.291	5.5	99.557	99.512	99.498
5.625	99.954	99.907	99.850	5.625	99.078	99.033	99.018
5.75	100.542	100.512	100.512	5.75	99.541	99.497	99.482
5.875	100.627	100.602	100.602	5.875	99.989	99.945	99.930
6	101.361	101.342	101.342	6	100.232	100.187	100.173
6.125	101.776	101.762	101.762	6.125	99.534	99.459	99.447

6.25	101.568	101.559	101.559	6.25	99.920	99.875	99.860
6.375	101.999	101.995	101.995	6.375	100.346	100.302	100.287
6.5	102.334	102.334	102.334	6.5	100.525	100.481	100.466
6.625	102.594	102.594	102.594	6.625	100.185	100.101	100.074
6.75	102.404	102.384	102.384	6.75	100.617	100.451	100.355
6.875	102.761	102.746	102.745	6.875	100.882	100.813	100.798
7	103.017	103.008	103.001	7	100.931	100.765	100.745

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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	98.691	98.689	98.687	5	98.465	98.464	98.461	5	96.226	96.163	96.101
5.125	98.962	98.956	98.950	5.125	98.787	98.780	98.775	5.125	96.896	96.833	96.771
5.25	99.214	99.203	99.194	5.25	99.090	99.079	99.070	5.25	97.382	97.319	97.257
5.375	99.441	99.425	99.413	5.375	99.373	99.357	99.345	5.375	98.058	97.995	97.932
5.5	99.660	99.639	99.624	5.5	99.676	99.655	99.640	5.5	98.547	98.484	98.422
5.625	99.870	99.844	99.826	5.625	100.006	99.980	99.962	5.625	99.037	98.974	98.912
5.75	100.108	100.077	100.056	5.75	100.269	100.238	100.217	5.75	99.523	99.460	99.397
5.875	100.364	100.328	100.304	5.875	100.442	100.406	100.382	5.875	99.793	99.730	99.668
6	100.605	100.564	100.537	6	100.667	100.604	100.549	6	100.255	100.192	100.129
6.125	100.858	100.812	100.782	6.125	100.801	100.756	100.725	6.125	100.523	100.460	100.397
6.25	101.103	101.053	101.020	6.25	100.970	100.907	100.865	6.25	100.985	100.922	100.859
6.375	101.294	101.239	101.202	6.375	101.051	100.996	100.959	6.375	101.061	100.998	100.935
6.5	101.412	101.353	101.313	6.5	101.272	101.209	101.146	6.5	101.332	101.269	101.207
6.625	101.529	101.464	101.421	6.625	101.338	101.275	101.212	6.625	101.409	101.346	101.284
6.75	101.634	101.564	101.518	6.75	101.269	101.200	101.153	6.75	101.486	101.423	101.360
6.875	101.697	101.623	101.574	6.875	101.322	101.248	101.198	6.875	101.563	101.500	101.437
7	102.021	101.941	101.889	7	101.550	101.470	101.418	7	101.642	101.579	101.516
7.125	102.697	102.611	102.556	7.125	102.024	101.938	101.883	7.125	101.723	101.660	101.597
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	98.893	98.891	98.889	5	98.659	98.658	98.655	5	96.294	96.231	96.168
5.125	99.165	99.158	99.153	5.125	98.980	98.974	98.968	5.125	96.964	96.901	96.838
5.25	99.417	99.405	99.397	5.25	99.283	99.272	99.263	5.25	97.450	97.387	97.324
5.375	99.644	99.628	99.616	5.375	99.565	99.549	99.537	5.375	98.126	98.063	98.000
5.5	99.864	99.843	99.828	5.5	99.867	99.846	99.832	5.5	98.615	98.552	98.489
5.625	100.076	100.050	100.032	5.625	100.198	100.172	100.154	5.625	99.106	99.043	98.980
5.75	100.315	100.284	100.263	5.75	100.462	100.431	100.410	5.75	99.591	99.528	99.465
5.875	100.572	100.537	100.512	5.875	100.636	100.600	100.576	5.875	99.861	99.798	99.735
6	100.816	100.775	100.748	6	100.813	100.772	100.745	6	100.323	100.260	100.197
6.125	101.071	101.026	100.995	6.125	101.000	100.954	100.924	6.125	100.591	100.528	100.465
6.25	101.319	101.269	101.236	6.25	101.151	101.101	101.067	6.25	101.053	100.990	100.927
6.375	101.513	101.458	101.421	6.375	101.256	101.201	101.164	6.375	101.129	101.066	101.003
6.5	101.633	101.573	101.533	6.5	101.346	101.286	101.246	6.5	101.400	101.337	101.274
6.625	101.751	101.686	101.643	6.625	101.418	101.353	101.310	6.625	101.477	101.414	101.351
6.75	101.858	101.788	101.742	6.75	101.482	101.413	101.367	6.75	101.554	101.491	101.428
6.875	101.923	101.848	101.799	6.875	101.538	101.464	101.414	6.875	101.631	101.568	101.505
7	102.249	102.168	102.116	7	101.769	101.689	101.637	7	101.710	101.647	101.584
7.125	102.926	102.840	102.785	7.125	102.246	102.160	102.105	7.125	101.791	101.728	101.665

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	98.718	98.698	98.678	5.75	101.038	100.992	100.976	5	99.935	99.928	99.921
5.125	99.351	99.331	99.311	5.875	101.541	101.495	101.480	5.125	100.060	100.052	100.045
5.25	99.570	99.550	99.530	6	101.996	101.951	101.935	5.25	100.234	100.226	100.219
5.375	100.196	100.176	100.156	6.125	102.361	102.315	102.299	5.375	100.443	100.435	100.428
5.5	100.785	100.765	100.745	6.25	101.864	101.818	101.803	5.5	100.743	100.735	100.728
5.625	101.322	101.302	101.282	6.375	102.334	102.288	102.272	5.625	100.860	100.853	100.846
5.75	101.354	101.334	101.314	6.5	102.751	102.705	102.690	5.75	100.862	100.855	100.848
5.875	101.865	101.845	101.825	6.625	103.062	103.016	103.000	5.875	101.092	101.085	101.077
6	102.339	102.319	102.299	6.75	102.476	102.430	102.414	6	101.146	101.138	101.131
6.125	102.773	102.753	102.733	6.875	102.920	102.874	102.858				
6.25	102.348	102.328	102.308	7	103.301	103.256	103.237				
6.375	102.787	102.767	102.747	7.125	103.563	103.517	103.498				
6.5	103.186	103.166	103.146	7.25	103.015	102.954	102.922				
6.625	103.582	103.562	103.542	7.375	103.408	103.347	103.315				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.459	98.437	98.415
5.125	98.729	98.707	98.685
5.25	98.703	98.681	98.659
5.375	98.942	98.920	98.898
5.5	99.172	99.150	99.128
5.625	99.369	99.347	99.325
5.75	99.341	99.319	99.297
5.875	99.521	99.499	99.477
6	99.915	99.893	99.871

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	99.634	99.618	99.604	5.75	101.389	101.355	101.344	5	99.935	99.928	99.921
5.5	100.114	100.098	100.084	5.875	101.824	101.789	101.778	5.125	100.060	100.052	100.045
5.625	100.561	100.543	100.529	6	102.248	102.212	102.201	5.25	100.234	100.226	100.219
5.75	101.062	101.034	101.024	6.125	102.441	102.403	102.392	5.375	100.443	100.435	100.428
5.875	101.584	101.566	101.548	6.25	102.138	102.083	102.074	5.5	100.743	100.735	100.728
6	102.099	102.083	102.062	6.375	102.509	102.452	102.443	5.625	100.860	100.853	100.846
6.125	102.553	102.538	102.515	6.5	102.812	102.755	102.746	5.75	100.862	100.855	100.848
6.25	102.071	102.063	102.055	6.625	103.105	103.047	103.038	5.875	101.092	101.085	101.077
6.375	102.574	102.569	102.555	6.75	102.849	102.774	102.761	6	101.146	101.138	101.131
6.5	102.984	102.979	102.966	6.875	103.175	103.099	103.086				
6.625	103.342	103.338	103.320	7	103.478	103.401	103.389				
6.75	103.057	103.043	103.025	7.125	103.757	103.678	103.666				
6.875	102.621	102.544	102.532	7.25	103.559	103.462	103.439				
7	102.933	102.855	102.843	7.375	103.869	103.771	103.749				
7.125	103.147	103.068	103.056	7.5	104.211	104.112	104.089				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.424	99.417	99.410
4.875	99.739	99.732	99.725
5	100.063	100.056	100.049
5.125	100.070	100.064	100.057
5.25	100.380	100.374	100.367
5.375	100.683	100.677	100.670
5.5	100.807	100.801	100.794
5.625	100.819	100.797	100.791
5.75	101.121	101.098	101.092
5.875	101.413	101.389	101.383
6	101.662	101.637	101.631

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	98.208	98.199	98.258	4.5	98.208	98.199	98.258	5	100.408	100.392	100.376
4.625	98.791	98.745	98.786	4.625	98.791	98.745	98.786	5.125	100.918	100.902	100.886
4.75	99.539	99.523	99.507	4.75	99.539	99.523	99.507	5.25	101.333	101.268	101.310
4.875	99.847	99.831	99.815	4.875	99.847	99.831	99.815	5.375	100.942	100.926	100.910
5	100.408	100.392	100.376	5	100.408	100.392	100.376	5.5	101.351	101.335	101.319
5.125	100.918	100.902	100.886	5.125	100.918	100.902	100.886	5.625	101.876	101.860	101.844
5.25	101.333	101.268	101.310	5.25	101.333	101.268	101.310	5.75	102.295	102.123	102.149
5.375	100.942	100.926	100.910	5.375	100.942	100.926	100.910	5.875	101.605	101.387	101.200
5.5	101.351	101.335	101.319	5.5	101.351	101.335	101.319	6	102.127	101.909	101.825
5.625	101.876	101.860	101.844	5.625	101.876	101.860	101.844	6.125	102.566	102.394	102.402
5.75	102.295	102.123	102.149	5.75	102.295	102.123	102.149	6.25	102.760	102.629	102.637
5.875	101.605	101.387	101.200	5.875	101.605	101.387	101.200	6.375	102.394	102.385	102.377
6	102.127	101.909	101.825	6	102.127	101.909	101.825	6.5	102.658	102.649	102.641
6.125	102.566	102.394	102.402	6.125	102.566	102.394	102.402	6.625	103.024	103.016	103.008
6.25	102.760	102.629	102.637	6.25	102.760	102.629	102.637	6.75	103.327	103.294	103.260
6.375	102.394	102.385	102.377	6.375	102.394	102.385	102.377	6.875	102.180	102.140	102.109
6.5	102.658	102.649	102.641	6.5	102.658	102.649	102.641	7	102.673	102.632	102.601
6.625	103.024	103.016	103.008	6.625	103.024	103.016	103.008	7.125	102.882	102.893	102.869
6.75	103.327	103.294	103.260	6.75	103.327	103.294	103.260	7.25	103.145	103.068	103.021
6.875	102.161	102.121	102.090	6.875	102.161	102.121	102.090	7.375	102.254	102.171	102.109
7	102.586	102.544	102.514	7	102.586	102.544	102.514	7.5	102.640	102.557	102.494
7.125	102.882	102.893	102.869	7.125	102.882	102.893	102.869	7.625	103.013	102.930	102.867
7.25	103.145	103.068	103.021	7.25	103.145	103.068	103.021	7.75	103.274	103.190	103.128
7.375	102.254	102.171	102.109	7.375	102.254	102.171	102.109				
7.5	102.640	102.557	102.494	7.5	102.640	102.557	102.494				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	98.908	98.907	98.964	4.25	98.908	98.907	98.964	4.5	94.448	94.402	94.386
4.375	99.468	99.467	99.524	4.375	99.468	99.467	99.524	4.625	95.054	95.008	94.992
4.5	100.015	100.014	100.071	4.5	100.015	100.014	100.071	4.75	97.879	97.863	97.847
4.625	100.545	100.544	100.601	4.625	100.545	100.544	100.601	4.875	98.265	98.114	98.156
4.75	100.078	100.033	100.018	4.75	100.078	100.033	100.018	5	98.693	98.592	98.585
4.875	100.406	100.276	100.315	4.875	100.406	100.276	100.315	5.125	99.543	99.432	99.434
5	100.898	100.767	100.807	5	100.898	100.767	100.807	5.25	100.056	100.040	100.024
5.125	101.357	101.226	101.266	5.125	101.357	101.226	101.266	5.375	100.041	99.926	99.921
5.25	100.896	100.852	100.837	5.25	100.896	100.852	100.837	5.5	100.604	100.533	100.558
5.375	101.138	101.112	101.135	5.375	101.138	101.112	101.135	5.625	101.182	101.110	101.136
5.5	101.580	101.554	101.577	5.5	101.580	101.554	101.577	5.75	101.475	101.323	101.292
5.625	102.002	101.976	101.999	5.625	102.002	101.976	101.999	5.875	100.965	100.747	100.693
5.75	101.544	101.500	101.485	5.75	101.544	101.500	101.485	6	101.477	101.259	101.244
5.875	101.671	101.688	101.694	5.875	101.671	101.688	101.694	6.125	101.896	101.813	101.821
6	102.075	102.091	102.098	6	102.075	102.091	102.098	6.25	101.897	101.680	101.526
								6.375	101.451	101.443	101.434
								6.5	101.795	101.787	101.779
								6.625	102.112	102.103	102.095
								6.75	102.060	102.026	101.993
								6.875	101.535	101.497	101.464
								7	101.981	101.938	101.913
								7.125	102.400	102.357	102.333
								7.25	101.858	101.780	101.733
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	100.056	100.040	100.024	5	98.693	98.543	98.585	4.5	97.309	97.183	97.240
5.375	100.041	99.926	99.921	5.125	99.543	99.392	99.434	4.625	97.781	97.655	97.711
5.5	100.604	100.533	100.558	5.25	99.624	99.578	99.563	4.75	95.653	95.608	95.593
5.625	101.182	101.110	101.136	5.375	100.065	99.951	99.946	4.875	96.070	95.788	95.779
5.75	101.475	101.323	101.292	5.5	100.604	100.533	100.558	5	96.464	96.143	96.173
5.875	100.965	100.747	100.693	5.625	101.182	101.110	101.136	5.125	96.798	96.468	96.507
6	101.477	101.259	101.244	5.75	101.432	101.373	101.342	5.25	97.425	97.409	97.393
6.125	101.896	101.813	101.821	5.875	100.760	100.762	100.750	5.375	97.410	97.393	97.377
6.25	101.897	101.680	101.526	6	101.263	101.235	101.244	5.5	97.717	97.701	97.685
6.375	101.451	101.443	101.434	6.125	101.840	101.813	101.821	5.625	98.025	98.009	97.993
6.5	101.795	101.787	101.779	6.25	101.666	101.607	101.576	5.75	98.738	98.722	98.706
6.625	102.112	102.103	102.095	6.375	101.313	101.305	101.284	5.875	98.881	98.865	98.849
6.75	102.060	102.026	101.993	6.5	101.712	101.702	101.681	6	99.131	99.115	99.099
6.875	101.535	101.497	101.464	6.625	102.092	102.081	102.061	6.125	99.332	99.316	99.300
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	101.333	101.268	101.310	5.25	101.333	101.268	101.310	5.25	101.333	101.268	101.310
5.375	100.942	100.926	100.910	5.375	100.942	100.926	100.910	5.375	100.942	100.926	100.910

5.5	101.351	101.335	101.319	5.5	101.351	101.335	101.319	5.5	101.351	101.335	101.319
5.625	101.876	101.860	101.844	5.625	101.876	101.860	101.844	5.625	101.876	101.860	101.844
5.75	102.295	102.123	102.149	5.75	102.295	102.123	102.149	5.75	102.295	102.123	102.149
5.875	101.605	101.387	101.200	5.875	101.605	101.387	101.200	5.875	101.605	101.387	101.200
6	102.127	101.909	101.825	6	102.127	101.909	101.825	6	102.127	101.909	101.825
6.125	102.566	102.394	102.402	6.125	102.566	102.394	102.402	6.125	102.566	102.394	102.402
6.25	102.760	102.629	102.637	6.25	102.760	102.629	102.637	6.25	102.760	102.629	102.637
6.375	102.394	102.385	102.377	6.375	102.394	102.385	102.377	6.375	102.394	102.385	102.377
6.5	102.658	102.649	102.641	6.5	102.658	102.649	102.641	6.5	102.658	102.649	102.641
6.625	103.024	103.016	103.008	6.625	103.024	103.016	103.008	6.625	103.024	103.016	103.008
6.75	103.327	103.294	103.260	6.75	103.327	103.294	103.260	6.75	103.327	103.294	103.260
6.875	102.161	102.121	102.090	6.875	102.161	102.121	102.090	6.875	102.180	102.140	102.109
7	102.586	102.544	102.514	7	102.586	102.544	102.514	7	102.673	102.632	102.601
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	100.015	100.014	100.071	4.25	98.908	98.907	98.964	5.25	100.056	100.040	100.024
4.625	100.545	100.544	100.601	4.375	99.468	99.467	99.524	5.375	100.041	99.926	99.921
4.75	100.078	100.033	100.018	4.5	100.015	100.014	100.071	5.5	100.604	100.533	100.558
4.875	100.406	100.276	100.315	4.625	100.545	100.544	100.601	5.625	101.182	101.110	101.136
5	100.898	100.767	100.807	4.75	100.078	100.033	100.018	5.75	101.475	101.323	101.292
5.125	101.357	101.226	101.266	4.875	100.406	100.276	100.315	5.875	100.965	100.747	100.693
5.25	100.896	100.852	100.837	5	100.898	100.767	100.807	6	101.477	101.259	101.244
5.375	101.138	101.112	101.135	5.125	101.357	101.226	101.266	6.125	101.896	101.813	101.821
5.5	101.580	101.554	101.577	5.25	100.896	100.852	100.837	6.25	101.897	101.680	101.526
5.625	102.002	101.976	101.999	5.375	101.138	101.112	101.135	6.375	101.451	101.443	101.434
5.75	101.544	101.500	101.485	5.5	101.580	101.554	101.577	6.5	101.795	101.787	101.779
5.875	101.671	101.688	101.694	5.625	102.002	101.976	101.999	6.625	102.112	102.103	102.095
6	102.075	102.091	102.098	5.75	101.544	101.500	101.485	6.75	102.060	102.026	101.993
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	100.056	100.040	100.024	5.25	99.624	99.578	99.563	4.5	97.309	97.183	97.240
5.375	100.041	99.926	99.921	5.375	99.883	99.825	99.794	4.625	97.781	97.655	97.711
5.5	100.604	100.533	100.558	5.5	100.604	100.533	100.558	4.75	95.653	95.608	95.593
5.625	101.182	101.110	101.136	5.625	101.182	101.110	101.136	4.875	96.070	95.788	95.779
5.75	101.475	101.323	101.292	5.75	101.432	101.373	101.342	5	96.464	96.143	96.173
5.875	100.965	100.747	100.693	5.875	100.638	100.611	100.619	5.125	96.798	96.468	96.507
6	101.477	101.259	101.244	6	101.263	101.235	101.244	5.25	97.425	97.409	97.393
6.125	101.896	101.813	101.821	6.125	101.840	101.813	101.821	5.375	97.410	97.393	97.377
6.25	101.897	101.680	101.526	6.25	101.666	101.607	101.576	5.5	97.717	97.701	97.685
6.375	101.451	101.443	101.434	6.375	100.940	100.885	100.877	5.625	98.025	98.009	97.993
6.5	101.795	101.787	101.779	6.5	101.498	101.444	101.436	5.75	98.738	98.722	98.706
6.625	102.112	102.103	102.095	6.625	101.980	101.926	101.918	5.875	98.881	98.865	98.849
6.75	102.060	102.026	101.993	6.75	101.840	101.782	101.751	6	99.131	99.115	99.099
6.875	101.535	101.497	101.464	6.875	101.531	101.488	101.463	6.125	99.332	99.316	99.300

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	100.857	100.754	100.747	5.125	100.857	100.754	100.747	4.75	99.339	99.323	99.307
5.25	101.049	101.003	100.988	5.25	101.049	101.003	100.988	4.875	99.647	99.631	99.615
5.375	100.876	100.759	100.753	5.375	100.876	100.759	100.753	5	100.208	100.192	100.176
5.5	101.321	101.203	101.197	5.5	101.321	101.203	101.197	5.125	100.718	100.702	100.686
5.625	101.757	101.660	101.644	5.625	101.757	101.660	101.644	5.25	101.049	101.003	100.988
5.75	102.095	101.877	101.781	5.75	102.095	101.877	101.781	5.375	100.742	100.726	100.710
5.875	101.553	101.553	101.540	5.875	101.553	101.553	101.540	5.5	101.151	101.135	101.119
6	101.945	101.944	101.932	6	101.945	101.944	101.932	5.625	101.676	101.660	101.644
6.125	102.366	102.314	102.302	6.125	102.366	102.314	102.302	5.75	102.095	101.877	101.781
6.25	102.560	102.342	102.157	6.25	102.560	102.342	102.157	5.875	101.405	101.187	100.969
6.375	102.194	102.185	102.177	6.375	102.194	102.185	102.177	6	101.927	101.709	101.492
6.5	102.458	102.449	102.441	6.5	102.458	102.449	102.441	6.125	102.366	102.148	101.931
6.625	102.824	102.816	102.808	6.625	102.824	102.816	102.808	6.25	102.560	102.342	102.157
6.75	103.127	103.094	103.060	6.75	103.127	103.094	103.060	6.375	102.194	102.185	102.177
6.875	102.370	102.331	102.300	6.875	102.370	102.331	102.300	6.5	102.458	102.449	102.441
7	102.677	102.636	102.606	7	102.677	102.636	102.606	6.625	102.824	102.816	102.808
7.125	102.664	102.587	102.540	7.125	102.664	102.587	102.540	6.75	103.127	103.094	103.060
7.25	102.945	102.868	102.821	7.25	102.945	102.868	102.821	6.875	101.848	101.771	101.724
7.375	102.054	101.971	101.909	7.375	102.054	101.971	101.909	7	102.267	102.190	102.143
7.5	102.440	102.357	102.294	7.5	102.440	102.357	102.294	7.125	102.664	102.587	102.540
7.625	102.813	102.730	102.667	7.625	102.813	102.730	102.667	7.25	102.945	102.868	102.821
7.75	103.074	102.990	102.928	7.75	103.074	102.990	102.928	7.375	102.054	101.971	101.909
								7.5	102.440	102.357	102.294
								7.625	102.813	102.730	102.667
								7.75	103.074	102.990	102.928

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	97.948	97.903	97.888	4.25	97.948	97.903	97.888	4.875	97.903	97.722	97.864
4.375	98.436	98.392	98.377	4.375	98.436	98.392	98.377	5	98.430	98.392	98.391
4.5	98.922	98.877	98.862	4.5	98.922	98.877	98.862	5.125	99.248	99.232	99.216
4.625	99.402	99.358	99.343	4.625	99.402	99.358	99.343	5.25	99.932	99.840	99.824
4.75	99.878	99.833	99.818	4.75	99.878	99.833	99.818	5.375	100.342	100.227	100.222
4.875	99.841	99.710	99.750	4.875	99.841	99.710	99.750	5.5	100.733	100.617	100.612
5	100.209	100.078	100.118	5	100.209	100.078	100.118	5.625	101.078	100.961	100.956
5.125	100.542	100.411	100.451	5.125	100.542	100.411	100.451	5.75	101.275	101.123	101.092
5.25	100.696	100.652	100.637	5.25	100.696	100.652	100.637	5.875	101.225	101.226	101.214
5.375	100.534	100.508	100.531	5.375	100.534	100.508	100.531	6	101.534	101.534	101.523
5.5	100.870	100.844	100.867	5.5	100.870	100.844	100.867	6.125	101.809	101.808	101.797
5.625	101.192	101.166	101.189	5.625	101.192	101.166	101.189	6.25	101.697	101.480	101.326
5.75	101.344	101.300	101.285	5.75	101.344	101.300	101.285	6.375	101.573	101.566	101.545
5.875	101.255	101.228	101.217	5.875	101.167	101.140	101.129	6.5	101.803	101.796	101.776
6	101.630	101.602	101.592	6	101.501	101.474	101.463	6.625	102.050	102.041	102.021
								6.75	101.860	101.826	101.793
								6.875	101.899	101.860	101.829
								7	102.129	102.088	102.057
								7.125	101.481	101.408	101.483
								7.25	101.658	101.580	101.533
								7.375	100.754	100.671	100.609
								7.5	101.140	101.057	100.994
								7.625	101.513	101.430	101.367
								7.75	101.774	101.690	101.628

VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.803	101.796	101.776	6.125	101.909	101.908	101.897	4.5	94.497	94.452	94.437
6.625	102.050	102.041	102.021	6.25	101.466	101.407	101.376	4.625	94.977	94.933	94.918
6.75	101.860	101.826	101.793	6.375	101.656	101.649	101.628	4.75	95.453	95.408	95.393
6.875	101.899	101.860	101.829	6.5	101.922	101.915	101.894	4.875	95.604	95.588	95.572
7	102.129	102.088	102.057	6.625	102.211	102.202	102.181	5	95.959	95.943	95.927
7.125	101.481	101.408	101.483	6.75	101.753	101.714	101.683	5.125	96.163	96.147	96.131
7.25	101.658	101.580	101.533	6.875	102.003	101.964	101.933	5.25	97.225	97.209	97.193
7.375	100.754	100.671	100.609	7	102.263	102.223	102.192	5.375	97.210	97.193	97.177
7.5	101.140	101.057	100.994	7.125	101.481	101.408	101.483	5.5	97.517	97.501	97.485
7.625	101.513	101.430	101.367	7.25	101.708	101.630	101.583	5.625	97.825	97.809	97.793
7.75	101.774	101.690	101.628	7.375	100.804	100.721	100.659	5.75	98.538	98.522	98.506
				7.5	101.190	101.107	101.044	5.875	98.681	98.665	98.649
				7.625	101.563	101.480	101.417	6	98.931	98.915	98.899
								6.125	99.132	99.116	99.100

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	102.194	102.185	102.177	6.375	102.194	102.185	102.177	6	101.927	101.709	101.492

6.5	102.458	102.449	102.441	6.5	102.458	102.449	102.441	6.125	102.366	102.148	101.931
6.625	102.824	102.816	102.808	6.625	102.824	102.816	102.808	6.25	102.560	102.342	102.157
6.75	103.127	103.094	103.060	6.75	103.127	103.094	103.060	6.375	102.194	102.185	102.177
6.875	102.370	102.331	102.300	6.875	102.370	102.331	102.300	6.5	102.458	102.449	102.441
7	102.677	102.636	102.606	7	102.677	102.636	102.606	6.625	102.824	102.816	102.808
7.125	102.664	102.587	102.540	7.125	102.664	102.587	102.540	6.75	103.127	103.094	103.060
7.25	102.945	102.868	102.821	7.25	102.945	102.868	102.821	6.875	101.848	101.771	101.724
7.375	102.054	101.971	101.909	7.375	102.054	101.971	101.909	7	102.267	102.190	102.143
7.5	102.440	102.357	102.294	7.5	102.440	102.357	102.294	7.125	102.664	102.587	102.540
7.625	102.813	102.730	102.667	7.625	102.813	102.730	102.667	7.25	102.945	102.868	102.821
7.75	103.074	102.990	102.928	7.75	103.074	102.990	102.928	7.375	102.054	101.971	101.909
								7.5	102.440	102.357	102.294
								7.625	102.813	102.730	102.667
								7.75	103.074	102.990	102.928

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	98.922	98.877	98.862	4.5	98.922	98.877	98.862	6.625	101.912	101.903	101.895
4.625	99.402	99.358	99.343	4.625	99.402	99.358	99.343	6.75	101.860	101.826	101.793
4.75	99.878	99.833	99.818	4.75	99.878	99.833	99.818	6.875	100.897	100.824	100.899
4.875	99.841	99.710	99.750	4.875	99.841	99.710	99.750	7	101.249	101.176	101.251
5	100.209	100.078	100.118	5	100.209	100.078	100.118	7.125	101.481	101.408	101.483
5.125	100.542	100.411	100.451	5.125	100.542	100.411	100.451	7.25	101.658	101.580	101.533
5.25	100.696	100.652	100.637	5.25	100.696	100.652	100.637	7.375	100.754	100.671	100.609
5.375	100.534	100.508	100.531	5.375	100.534	100.508	100.531	7.5	101.140	101.057	100.994
5.5	100.870	100.844	100.867	5.5	100.870	100.844	100.867	7.625	101.513	101.430	101.367
5.625	101.192	101.166	101.189	5.625	101.192	101.166	101.189	7.75	101.774	101.690	101.628
5.75	101.344	101.300	101.285	5.75	101.344	101.300	101.285				
5.875	101.255	101.228	101.217	5.875	101.167	101.140	101.129				
6	101.630	101.602	101.592	6	101.501	101.474	101.463				
6.125	101.993	101.964	101.954	6.125	101.833	101.804	101.794				

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	101.595	101.587	101.579	6.125	101.168	101.110	101.078	4.5	94.497	94.452	94.437
6.625	101.912	101.903	101.895	6.25	101.466	101.407	101.376	4.625	94.977	94.933	94.918
6.75	101.860	101.826	101.793	6.375	100.476	100.418	100.387	4.75	95.453	95.408	95.393
6.875	100.897	100.824	100.899	6.5	100.929	100.871	100.839	4.875	95.604	95.588	95.572
7	101.249	101.176	101.251	6.625	101.366	101.308	101.277	5	95.959	95.943	95.927
7.125	101.481	101.408	101.483	6.75	101.640	101.582	101.551	5.125	96.163	96.147	96.131
7.25	101.658	101.580	101.533	6.875	100.897	100.824	100.899	5.25	97.225	97.209	97.193
7.375	100.754	100.671	100.609	7	101.249	101.176	101.251	5.375	97.210	97.193	97.177
7.5	101.140	101.057	100.994	7.125	101.481	101.408	101.483	5.5	97.517	97.501	97.485
7.625	101.513	101.430	101.367	7.25	101.708	101.630	101.583	5.625	97.825	97.809	97.793
7.75	101.774	101.690	101.628	7.375	100.804	100.721	100.659	5.75	98.538	98.522	98.506
				7.5	101.190	101.107	101.044	5.875	98.681	98.665	98.649
				7.625	101.563	101.480	101.417	6	98.931	98.915	98.899
								6.125	99.132	99.116	99.100

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	99.543	99.325	99.025	6.75	96.943	96.725	96.425
6.875	100.022	99.804	99.504	6.875	97.422	97.204	96.904
7	100.480	100.262	99.962	7	97.880	97.662	97.362
7.125	100.899	100.681	100.381	7.125	98.299	98.081	97.781
7.25	101.289	101.071	100.771	7.25	98.689	98.471	98.171
7.375	101.209	100.919	100.619	7.375	98.609	98.319	98.019
7.5	101.627	101.337	101.037	7.5	99.027	98.737	98.437
7.625	102.006	101.716	101.416	7.625	99.406	99.116	98.816
7.75	102.366	102.076	101.776	7.75	99.766	99.476	99.176
7.875	101.866	101.505	101.205	7.875	99.266	98.905	98.605
8	102.244	101.883	101.583	8	99.644	99.283	98.983
8.125	102.593	102.232	101.932	8.125	99.993	99.632	99.332
8.25	102.933	102.572	102.272	8.25	100.333	99.972	99.672

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.543	97.325	97.025	6.75	94.943	94.725	94.425
6.875	98.022	97.804	97.504	6.875	95.422	95.204	94.904
7	98.480	98.262	97.962	7	95.880	95.662	95.362
7.125	98.899	98.681	98.381	7.125	96.299	96.081	95.781
7.25	99.289	99.071	98.771	7.25	96.689	96.471	96.171
7.375	99.209	98.919	98.619	7.375	96.609	96.319	96.019
7.5	99.627	99.337	99.037	7.5	97.027	96.737	96.437
7.625	100.006	99.716	99.416	7.625	97.406	97.116	96.816
7.75	100.366	100.076	99.776	7.75	97.766	97.476	97.176
7.875	99.866	99.505	99.205	7.875	97.266	96.905	96.605
8	100.244	99.883	99.583	8	97.644	97.283	96.983
8.125	100.593	100.232	99.932	8.125	97.993	97.632	97.332
8.25	100.933	100.572	100.272	8.25	98.333	97.972	97.672

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.