



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	96.363	96.363	96.363	4.75	96.363	96.363	96.363	5.125	99.081	99.039	99.048
4.875	97.023	97.023	97.023	4.875	97.023	97.023	97.023	5.25	99.770	99.726	99.739
5	98.169	98.179	98.225	5	98.169	98.179	98.225	5.375	100.333	100.317	100.303
5.125	98.690	98.702	98.746	5.125	98.690	98.702	98.746	5.5	100.754	100.737	100.723
5.25	99.323	99.236	99.229	5.25	99.030	98.984	99.019	5.625	101.172	101.114	101.152
5.375	99.926	99.839	99.832	5.375	99.585	99.538	99.575	5.75	101.172	101.166	101.166
5.5	100.622	100.534	100.527	5.5	100.072	100.052	100.047	5.875	101.623	101.615	101.619
5.625	101.007	100.919	100.912	5.625	100.546	100.496	100.538	6	101.982	101.971	101.978
5.75	100.746	100.666	100.666	5.75	100.421	100.410	100.433	6.125	102.362	102.338	102.367
5.875	101.249	101.169	101.169	5.875	100.949	100.938	100.966	6.25	102.025	102.007	101.995
6	101.767	101.687	101.687	6	101.369	101.355	101.387	6.375	102.395	102.356	102.347
6.125	102.105	102.025	102.025	6.125	101.791	101.775	101.811	6.5	102.770	102.770	102.695
6.25	101.717	101.637	101.637	6.25	101.477	101.507	101.517	6.625	102.992	102.932	102.924
6.375	102.150	102.070	102.070	6.375	101.973	102.003	102.012	6.75	102.641	102.564	102.549
6.5	102.554	102.474	102.474	6.5	102.312	102.340	102.353	6.875	102.967	102.889	102.874
6.625	102.876	102.796	102.796	6.625	102.615	102.633	102.662	7	103.270	103.191	103.177
6.75	102.520	102.440	102.440	6.75	102.244	102.266	102.271	7.125	103.549	103.469	103.455
6.875	102.845	102.765	102.765	6.875	102.621	102.667	102.675	7.25	103.552	103.453	103.428
7	103.228	103.148	103.148	7	102.962	102.905	102.909	7.375	103.862	103.762	103.738
7.125	103.507	103.427	103.427	7.125	103.221	103.187	103.210	7.5	104.203	104.102	104.079
7.25	103.222	103.142	103.142	7.25	103.068	103.096	103.088	7.625	104.474	104.372	104.349
7.375	103.539	103.459	103.459	7.375	103.407	103.336	103.335	7.75	103.609	103.571	103.571
7.5	103.852	103.772	103.772	7.5	103.744	103.641	103.619	7.875	103.938	103.895	103.895
7.625	104.152	104.072	104.072	7.625	103.953	103.872	103.837	8	104.239	104.191	104.191
7.75	103.604	103.566	103.566	7.75	103.604	103.566	103.566				
7.875	103.812	103.770	103.770	7.875	103.812	103.770	103.770				
8	104.169	104.123	104.103	8	104.169	104.123	104.103				
8.125	104.390	104.345	104.324	8.125	104.390	104.345	104.324				
8.25	92.756	92.731	92.638								

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	99.161	99.056	99.056	4.625	99.554	99.449	99.449	5	98.370	98.381	98.427
4.75	99.890	99.884	99.876	4.75	99.615	99.609	99.609	5.125	98.906	98.918	98.961
4.875	100.292	100.284	100.277	4.875	100.048	100.048	100.048	5.25	98.599	98.553	98.556
5	100.643	100.635	100.628	5	100.385	100.385	100.385	5.375	99.151	99.104	99.109
5.125	100.540	100.476	100.477	5.125	100.525	100.525	100.525	5.5	99.632	99.578	99.594
5.25	100.829	100.822	100.816	5.25	100.727	100.645	100.676	5.625	100.139	100.088	100.099
5.375	101.206	101.199	101.193	5.375	100.937	100.850	100.888	5.75	100.296	100.259	100.247
5.5	101.493	101.486	101.480	5.5	101.253	101.166	101.205	5.875	100.685	100.648	100.636
5.625	101.323	101.297	101.290	5.625	101.296	101.213	101.224	6	101.077	101.077	100.984
5.75	101.689	101.649	101.642	5.75	101.489	101.400	101.419	6.125	101.294	101.220	101.227
5.875	102.001	101.974	101.967	5.875	101.677	101.583	101.610	6.25	101.558	101.588	101.598
6	102.239	102.212	102.205	6	101.997	101.903	101.930	6.375	101.932	101.950	101.959
6.125	102.199	102.151	102.144	6.125	101.956	101.835	101.834	6.5	102.290	102.234	102.248
6.25	102.523	102.474	102.467	6.25	102.163	102.037	102.044	6.625	102.626	102.463	102.493
6.375	102.829	102.779	102.773	6.375	102.396	102.306	102.300	6.75	102.272	102.268	102.273
6.5	103.008	102.958	102.952	6.5	102.722	102.592	102.605	6.875	102.603	102.611	102.618
6.625	102.772	102.700	102.683	6.625	102.524	102.440	102.440	7	102.950	102.842	102.866
6.75	103.054	102.982	102.965	6.75	102.735	102.634	102.628	7.125	103.264	103.085	102.990
6.875	103.352	103.279	103.263	6.875	102.957	102.884	102.867	7.25	102.976	102.977	102.969
7	103.106	103.061	103.046	7	103.196	103.090	103.092	7.375	103.216	103.201	103.200
7.125	102.714	102.655	102.625	7.125	102.537	102.478	102.449	7.5	103.495	103.468	103.423
7.25	103.162	103.103	103.073	7.25	102.915	102.856	102.826	7.625	103.721	103.689	103.556
7.375	103.599	103.540	103.510	7.375	103.284	103.225	103.195	7.75	101.935	101.768	101.723
								7.875	102.221	102.175	102.155

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.768	97.728	97.706	5.25	98.776	98.730	98.684
5.375	98.491	98.491	98.406	5.375	99.168	99.124	99.109
5.5	99.293	99.246	99.184	5.5	99.463	99.418	99.404
5.625	99.786	99.739	99.678	5.625	99.077	99.032	99.018
5.75	100.365	100.365	100.265	5.75	99.541	99.496	99.481
5.875	100.448	100.448	100.350	5.875	99.989	99.944	99.930
6	101.217	101.217	101.124	6	100.232	100.187	100.172
6.125	101.636	101.636	101.548	6.125	99.679	99.632	99.624

6.25	101.450	101.450	101.366	6.25	100.058	100.010	100.002
6.375	101.924	101.924	101.845	6.375	100.346	100.302	100.287
6.5	102.271	102.271	102.196	6.5	100.525	100.481	100.466
6.625	102.531	102.531	102.461	6.625	100.339	100.268	100.250
6.75	102.392	102.392	102.292	6.75	100.609	100.472	100.455
6.875	102.781	102.779	102.678	6.875	101.088	101.016	100.999
7	103.054	103.047	102.941	7	100.948	100.802	100.744

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	98.509	98.601	98.574	5	98.259	98.351	98.324	5	96.008	95.945	95.882
5.125	98.780	98.867	98.837	5.125	98.580	98.668	98.638	5.125	96.675	96.612	96.550
5.25	99.031	99.114	99.081	5.25	98.884	98.966	98.933	5.25	97.160	97.097	97.034
5.375	99.258	99.335	99.299	5.375	99.166	99.244	99.208	5.375	97.833	97.770	97.707
5.5	99.476	99.549	99.510	5.5	99.469	99.542	99.503	5.5	98.321	98.258	98.195
5.625	99.686	99.754	99.712	5.625	99.799	99.867	99.825	5.625	98.809	98.746	98.684
5.75	99.929	99.992	99.947	5.75	100.062	100.125	100.080	5.75	99.291	99.228	99.166
5.875	100.198	100.257	100.208	5.875	100.246	100.293	100.244	5.875	99.561	99.498	99.435
6	100.449	100.502	100.450	6	100.481	100.462	100.411	6	100.021	99.958	99.896
6.125	100.701	100.750	100.695	6.125	100.593	100.641	100.586	6.125	100.288	100.225	100.163
6.25	100.945	100.989	100.931	6.25	100.784	100.784	100.726	6.25	100.749	100.686	100.624
6.375	101.134	101.173	101.112	6.375	100.850	100.880	100.819	6.375	100.826	100.763	100.701
6.5	101.254	101.287	101.223	6.5	101.088	101.025	100.962	6.5	101.098	101.035	100.972
6.625	101.383	101.399	101.332	6.625	101.154	101.091	101.028	6.625	101.175	101.112	101.050
6.75	101.475	101.499	101.429	6.75	101.060	101.084	101.013	6.75	101.252	101.189	101.127
6.875	101.539	101.558	101.484	6.875	101.120	101.132	101.058	6.875	101.331	101.268	101.205
7	101.862	101.875	101.799	7	101.340	101.353	101.277	7	101.411	101.348	101.285
7.125	102.536	102.544	102.465	7.125	101.812	101.820	101.741	7.125	101.493	101.430	101.367

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	98.711	98.803	98.776	5	98.453	98.546	98.519	5	96.076	96.013	95.950
5.125	98.982	99.069	99.039	5.125	98.774	98.861	98.832	5.125	96.743	96.680	96.617
5.25	99.233	99.316	99.283	5.25	99.077	99.159	99.126	5.25	97.228	97.165	97.102
5.375	99.460	99.538	99.502	5.375	99.359	99.436	99.400	5.375	97.901	97.838	97.775
5.5	99.680	99.753	99.713	5.5	99.661	99.734	99.694	5.5	98.389	98.326	98.263
5.625	99.891	99.959	99.916	5.625	99.991	100.059	100.017	5.625	98.877	98.814	98.751
5.75	100.135	100.198	100.153	5.75	100.254	100.317	100.272	5.75	99.359	99.296	99.233
5.875	100.406	100.464	100.416	5.875	100.428	100.486	100.438	5.875	99.629	99.566	99.503
6	100.658	100.712	100.660	6	100.604	100.658	100.606	6	100.089	100.026	99.963
6.125	100.913	100.962	100.907	6.125	100.790	100.839	100.784	6.125	100.357	100.294	100.231
6.25	101.160	101.203	101.146	6.25	100.941	100.985	100.927	6.25	100.817	100.754	100.691
6.375	101.352	101.390	101.329	6.375	101.045	101.084	101.023	6.375	100.894	100.831	100.768
6.5	101.473	101.507	101.442	6.5	101.156	101.169	101.105	6.5	101.166	101.103	101.040
6.625	101.591	101.620	101.553	6.625	101.222	101.236	101.168	6.625	101.243	101.180	101.117
6.75	101.698	101.722	101.652	6.75	101.271	101.296	101.225	6.75	101.320	101.257	101.194
6.875	101.763	101.782	101.709	6.875	101.327	101.346	101.273	6.875	101.399	101.336	101.273
7	102.088	102.101	102.025	7	101.557	101.570	101.494	7	101.479	101.416	101.353
7.125	102.763	102.771	102.692	7.125	102.032	102.040	101.961	7.125	101.561	101.498	101.435

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	98.518	98.498	98.478	5.75	100.842	100.797	100.781	5	99.836	99.829	99.822
5.125	99.136	99.116	99.096	5.875	101.350	101.304	101.288	5.125	99.910	99.903	99.896
5.25	99.449	99.429	99.409	6	101.807	101.762	101.746	5.25	100.236	100.229	100.222
5.375	100.058	100.038	100.018	6.125	102.170	102.125	102.109	5.375	100.411	100.404	100.397
5.5	100.631	100.611	100.591	6.25	101.745	101.700	101.684	5.5	100.668	100.661	100.654
5.625	101.152	101.132	101.112	6.375	102.217	102.172	102.156	5.625	100.742	100.734	100.727
5.75	101.276	101.256	101.236	6.5	102.638	102.592	102.576	5.75	100.851	100.851	100.851
5.875	101.765	101.745	101.725	6.625	102.948	102.902	102.886	5.875	101.054	101.054	101.054
6	102.214	102.194	102.174	6.75	102.434	102.388	102.368	6	101.064	101.064	101.064
6.125	102.645	102.625	102.605	6.875	102.879	102.833	102.813				
6.25	102.326	102.306	102.286	7	103.267	103.222	103.201				
6.375	102.758	102.738	102.718	7.125	103.529	103.484	103.463				
6.5	103.161	103.141	103.121	7.25	103.021	102.960	102.928				
6.625	103.539	103.519	103.499	7.375	103.416	103.355	103.323				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.359	98.337	98.315
5.125	98.579	98.557	98.535
5.25	98.704	98.682	98.660
5.375	98.909	98.887	98.865
5.5	99.096	99.074	99.052
5.625	99.250	99.228	99.206
5.75	99.329	99.314	99.300
5.875	99.482	99.467	99.453
6	99.832	99.818	99.803

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	99.515	99.497	99.483	5.75	101.121	101.084	101.072	5	99.836	99.829	99.822
5.5	99.995	99.977	99.963	5.875	101.556	101.518	101.506	5.125	99.910	99.903	99.896
5.625	100.439	100.420	100.406	6	101.979	101.941	101.929	5.25	100.236	100.229	100.222
5.75	101.003	100.970	100.960	6.125	102.172	102.133	102.121	5.375	100.411	100.404	100.397
5.875	101.542	101.519	101.501	6.25	102.025	101.967	101.959	5.5	100.668	100.661	100.654
6	102.057	102.036	102.016	6.375	102.395	102.336	102.328	5.625	100.742	100.734	100.727
6.125	102.518	102.499	102.476	6.5	102.699	102.639	102.631	5.75	100.851	100.851	100.851
6.25	102.088	102.055	102.047	6.625	102.992	102.932	102.924	5.875	101.054	101.054	101.054
6.375	102.573	102.548	102.536	6.75	102.641	102.564	102.549	6	101.064	101.064	101.064
6.5	102.991	102.967	102.951	6.875	102.967	102.889	102.874				
6.625	103.355	103.332	103.318	7	103.270	103.191	103.177				
6.75	103.116	103.075	103.057	7.125	103.549	103.469	103.455				
6.875	102.600	102.521	102.507	7.25	103.552	103.453	103.428				
7	102.912	102.832	102.818	7.375	103.862	103.762	103.738				
7.125	103.125	103.044	103.031	7.5	104.203	104.102	104.079				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.438	99.432	99.425
4.875	99.751	99.744	99.738
5	100.074	100.066	100.060
5.125	100.130	100.123	100.117
5.25	100.440	100.433	100.427
5.375	100.741	100.734	100.728
5.5	100.857	100.850	100.844
5.625	100.870	100.845	100.838
5.75	101.172	101.146	101.139
5.875	101.462	101.436	101.429
6	101.704	101.677	101.670

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	98.027	98.070	98.114	4.5	98.027	98.070	98.114	5	100.270	100.254	100.238
4.625	98.626	98.599	98.643	4.625	98.626	98.599	98.643	5.125	100.788	100.772	100.756
4.75	99.397	99.381	99.365	4.75	99.397	99.381	99.365	5.25	101.241	101.233	101.224
4.875	99.706	99.690	99.674	4.875	99.706	99.690	99.674	5.375	100.960	100.952	100.944
5	100.270	100.254	100.238	5	100.270	100.254	100.238	5.5	101.376	101.368	101.359
5.125	100.788	100.772	100.756	5.125	100.788	100.772	100.756	5.625	101.915	101.906	101.898
5.25	101.241	101.233	101.224	5.25	101.241	101.233	101.224	5.75	102.379	102.161	102.121
5.375	100.960	100.952	100.944	5.375	100.960	100.952	100.944	5.875	101.695	101.478	101.260
5.5	101.376	101.368	101.359	5.5	101.376	101.368	101.359	6	102.206	101.988	101.802
5.625	101.915	101.906	101.898	5.625	101.915	101.906	101.898	6.125	102.659	102.442	102.390
5.75	102.379	102.161	102.121	5.75	102.379	102.161	102.121	6.25	102.819	102.649	102.643
5.875	101.695	101.478	101.260	5.875	101.695	101.478	101.260	6.375	102.477	102.444	102.410
6	102.206	101.988	101.802	6	102.206	101.988	101.802	6.5	102.748	102.715	102.682
6.125	102.659	102.442	102.390	6.125	102.659	102.442	102.390	6.625	103.117	103.083	103.050
6.25	102.819	102.649	102.643	6.25	102.819	102.649	102.643	6.75	103.386	103.344	103.302
6.375	102.477	102.444	102.410	6.375	102.477	102.444	102.410	6.875	102.258	102.225	102.192
6.5	102.748	102.715	102.682	6.5	102.748	102.715	102.682	7	102.751	102.717	102.684
6.625	103.117	103.083	103.050	6.625	103.117	103.083	103.050	7.125	102.925	102.972	102.932
6.75	103.386	103.344	103.302	6.75	103.386	103.344	103.302	7.25	103.174	103.096	103.049
6.875	102.239	102.206	102.173	6.875	102.239	102.206	102.173	7.375	102.249	102.158	102.096
7	102.663	102.630	102.597	7	102.663	102.630	102.597	7.5	102.637	102.546	102.484
7.125	102.925	102.972	102.932	7.125	102.925	102.972	102.932	7.625	103.011	102.920	102.858
7.25	103.174	103.096	103.049	7.25	103.174	103.096	103.049	7.75	103.273	103.183	103.120
7.375	102.249	102.158	102.096	7.375	102.249	102.158	102.096				
7.5	102.637	102.546	102.484	7.5	102.637	102.546	102.484				
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	97.556	97.567	97.626	4	97.556	97.567	97.626	4.5	94.279	94.234	94.218
4.125	98.122	98.133	98.191	4.125	98.122	98.133	98.191	4.625	94.888	94.842	94.827
4.25	98.766	98.866	98.908	4.25	98.766	98.866	98.908	4.75	97.737	97.721	97.705
4.375	99.327	99.427	99.469	4.375	99.327	99.427	99.469	4.875	98.067	97.999	98.026
4.5	99.876	99.976	100.018	4.5	99.876	99.976	100.018	5	98.497	98.454	98.456
4.625	100.408	100.508	100.550	4.625	100.408	100.508	100.550	5.125	99.368	99.302	99.328
4.75	99.890	99.845	99.833	4.75	99.890	99.845	99.833	5.25	100.124	100.115	100.107
4.875	100.375	100.330	100.355	4.875	100.375	100.330	100.355	5.375	100.370	100.343	100.337
5	100.869	100.824	100.849	5	100.869	100.824	100.849	5.5	100.863	100.835	100.829
5.125	101.331	101.286	101.311	5.125	101.331	101.286	101.311	5.625	101.328	101.299	101.293
5.25	100.803	100.758	100.743	5.25	100.803	100.758	100.743	5.75	101.559	101.341	101.213
5.375	101.089	101.039	101.048	5.375	101.089	101.039	101.048	5.875	101.055	100.838	100.685
5.5	101.533	101.483	101.492	5.5	101.533	101.483	101.492	6	101.556	101.338	101.221
5.625	101.957	101.907	101.915	5.625	101.957	101.907	101.915	6.125	101.989	101.815	101.809
5.75	101.544	101.500	101.485	5.75	101.544	101.500	101.485	6.25	101.956	101.738	101.521
5.875	101.762	101.676	101.668	5.875	101.762	101.676	101.668	6.375	101.535	101.501	101.468
6	102.167	102.081	102.073	6	102.167	102.081	102.073	6.5	101.886	101.853	101.819
								6.625	102.204	102.171	102.137
								6.75	102.119	102.077	102.035
								6.875	101.612	101.580	101.546
								7	102.019	102.011	101.972
								7.125	102.443	102.436	102.396
								7.25	101.886	101.809	101.762
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	100.124	100.115	100.107	5	98.497	98.429	98.456	4.5	97.174	97.149	97.191
5.375	100.370	100.343	100.337	5.125	99.368	99.300	99.328	4.625	97.650	97.625	97.667
5.5	100.863	100.835	100.829	5.25	99.902	99.875	99.869	4.75	95.722	95.705	95.689
5.625	101.328	101.299	101.293	5.375	100.394	100.367	100.361	4.875	96.043	95.932	95.916
5.75	101.559	101.341	101.213	5.5	100.870	100.842	100.836	5	96.442	96.284	96.268
5.875	101.055	100.838	100.685	5.625	101.327	101.298	101.292	5.125	96.780	96.535	96.560
6	101.556	101.338	101.221	5.75	101.353	101.294	101.263	5.25	97.575	97.559	97.543
6.125	101.989	101.815	101.809	5.875	100.761	100.752	100.742	5.375	97.560	97.544	97.528
6.25	101.956	101.738	101.521	6	101.235	101.227	101.221	5.5	97.877	97.861	97.845
6.375	101.535	101.501	101.468	6.125	101.822	101.815	101.809	5.625	98.184	98.168	98.152
6.5	101.886	101.853	101.819	6.25	101.636	101.576	101.545	5.75	98.966	98.950	98.934
6.625	102.204	102.171	102.137	6.375	101.391	101.380	101.359	5.875	99.108	99.092	99.076
6.75	102.119	102.077	102.035	6.5	101.788	101.777	101.756	6	99.357	99.341	99.325
6.875	101.612	101.580	101.546	6.625	102.169	102.158	102.136	6.125	99.556	99.540	99.524
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	101.241	101.233	101.224	5.25	101.241	101.233	101.224	5.25	101.241	101.233	101.224
5.375	100.960	100.952	100.944	5.375	100.960	100.952	100.944	5.375	100.960	100.952	100.944

5.5	101.376	101.368	101.359	5.5	101.376	101.368	101.359	5.5	101.376	101.368	101.359
5.625	101.915	101.906	101.898	5.625	101.915	101.906	101.898	5.625	101.915	101.906	101.898
5.75	102.379	102.161	102.121	5.75	102.379	102.161	102.121	5.75	102.379	102.161	102.121
5.875	101.695	101.478	101.260	5.875	101.695	101.478	101.260	5.875	101.695	101.478	101.260
6	102.206	101.988	101.802	6	102.206	101.988	101.802	6	102.206	101.988	101.802
6.125	102.659	102.442	102.390	6.125	102.659	102.442	102.390	6.125	102.659	102.442	102.390
6.25	102.819	102.649	102.643	6.25	102.819	102.649	102.643	6.25	102.819	102.649	102.643
6.375	102.477	102.444	102.410	6.375	102.477	102.444	102.410	6.375	102.477	102.444	102.410
6.5	102.748	102.715	102.682	6.5	102.748	102.715	102.682	6.5	102.748	102.715	102.682
6.625	103.117	103.083	103.050	6.625	103.117	103.083	103.050	6.625	103.117	103.083	103.050
6.75	103.386	103.344	103.302	6.75	103.386	103.344	103.302	6.75	103.386	103.344	103.302
6.875	102.239	102.206	102.173	6.875	102.239	102.206	102.173	6.875	102.258	102.225	102.192
7	102.663	102.630	102.597	7	102.663	102.630	102.597	7	102.751	102.717	102.684
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	99.876	99.976	100.018	4.25	98.766	98.866	98.908	5.25	100.124	100.115	100.107
4.625	100.408	100.508	100.550	4.375	99.327	99.427	99.469	5.375	100.370	100.343	100.337
4.75	99.890	99.845	99.833	4.5	99.876	99.976	100.018	5.5	100.863	100.835	100.829
4.875	100.375	100.330	100.355	4.625	100.408	100.508	100.550	5.625	101.328	101.299	101.293
5	100.869	100.824	100.849	4.75	99.890	99.845	99.833	5.75	101.559	101.341	101.213
5.125	101.331	101.286	101.311	4.875	100.375	100.330	100.355	5.875	101.055	100.838	100.685
5.25	100.803	100.758	100.743	5	100.869	100.824	100.849	6	101.556	101.338	101.221
5.375	101.089	101.039	101.048	5.125	101.331	101.286	101.311	6.125	101.989	101.815	101.809
5.5	101.533	101.483	101.492	5.25	100.803	100.758	100.743	6.25	101.956	101.738	101.521
5.625	101.957	101.907	101.915	5.375	101.089	101.039	101.048	6.375	101.535	101.501	101.468
5.75	101.544	101.500	101.485	5.5	101.533	101.483	101.492	6.5	101.886	101.853	101.819
5.875	101.762	101.676	101.668	5.625	101.957	101.907	101.915	6.625	102.204	102.171	102.137
6	102.167	102.081	102.073	5.75	101.544	101.500	101.485	6.75	102.119	102.077	102.035
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	100.124	100.115	100.107	5.25	99.435	99.389	99.374	4.5	97.174	97.149	97.191
5.375	100.370	100.343	100.337	5.375	99.795	99.736	99.705	4.625	97.650	97.625	97.667
5.5	100.863	100.835	100.829	5.5	100.549	100.498	100.509	4.75	95.722	95.705	95.689
5.625	101.328	101.299	101.293	5.625	101.130	101.079	101.090	4.875	96.043	95.932	95.916
5.75	101.559	101.341	101.213	5.75	101.353	101.294	101.263	5	96.442	96.284	96.268
5.875	101.055	100.838	100.685	5.875	100.601	100.593	100.587	5.125	96.780	96.535	96.560
6	101.556	101.338	101.221	6	101.235	101.227	101.221	5.25	97.575	97.559	97.543
6.125	101.989	101.815	101.809	6.125	101.822	101.815	101.809	5.375	97.560	97.544	97.528
6.25	101.956	101.738	101.521	6.25	101.636	101.576	101.545	5.5	97.877	97.861	97.845
6.375	101.535	101.501	101.468	6.375	101.003	100.984	100.961	5.625	98.184	98.168	98.152
6.5	101.886	101.853	101.819	6.5	101.570	101.551	101.529	5.75	98.966	98.950	98.934
6.625	102.204	102.171	102.137	6.625	102.062	102.043	102.020	5.875	99.108	99.092	99.076
6.75	102.119	102.077	102.035	6.75	101.933	101.871	101.840	6	99.357	99.341	99.325
6.875	101.612	101.580	101.546	6.875	101.562	101.555	101.515	6.125	99.556	99.540	99.524

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	100.768	100.652	100.645	5.125	100.768	100.652	100.645	4.75	99.197	99.181	99.165
5.25	101.041	101.033	101.024	5.25	101.041	101.033	101.024	4.875	99.506	99.490	99.474
5.375	100.895	100.868	100.863	5.375	100.895	100.868	100.863	5	100.070	100.054	100.038
5.5	101.340	101.311	101.306	5.5	101.340	101.311	101.306	5.125	100.588	100.572	100.556
5.625	101.775	101.747	101.742	5.625	101.775	101.747	101.742	5.25	101.041	101.033	101.024
5.75	102.179	101.961	101.744	5.75	102.179	101.961	101.744	5.375	100.760	100.752	100.744
5.875	101.555	101.546	101.537	5.875	101.555	101.546	101.537	5.5	101.176	101.168	101.159
6	102.006	101.938	101.928	6	102.006	101.938	101.928	5.625	101.715	101.706	101.698
6.125	102.459	102.308	102.298	6.125	102.459	102.308	102.298	5.75	102.179	101.961	101.744
6.25	102.619	102.401	102.183	6.25	102.619	102.401	102.183	5.875	101.495	101.278	101.060
6.375	102.277	102.244	102.210	6.375	102.277	102.244	102.210	6	102.006	101.788	101.570
6.5	102.548	102.515	102.482	6.5	102.548	102.515	102.482	6.125	102.459	102.242	102.024
6.625	102.917	102.883	102.850	6.625	102.917	102.883	102.850	6.25	102.619	102.401	102.183
6.75	103.186	103.144	103.102	6.75	103.186	103.144	103.102	6.375	102.277	102.244	102.210
6.875	102.449	102.416	102.382	6.875	102.449	102.416	102.382	6.5	102.548	102.515	102.482
7	102.755	102.721	102.687	7	102.755	102.721	102.687	6.625	102.917	102.883	102.850
7.125	102.691	102.614	102.567	7.125	102.691	102.614	102.567	6.75	103.186	103.144	103.102
7.25	102.974	102.896	102.849	7.25	102.974	102.896	102.849	6.875	101.867	101.789	101.742
7.375	102.049	101.958	101.896	7.375	102.049	101.958	101.896	7	102.290	102.213	102.166
7.5	102.437	102.346	102.284	7.5	102.437	102.346	102.284	7.125	102.691	102.614	102.567
7.625	102.811	102.720	102.658	7.625	102.811	102.720	102.658	7.25	102.974	102.896	102.849
7.75	103.073	102.983	102.920	7.75	103.073	102.983	102.920	7.375	102.049	101.958	101.896
								7.5	102.437	102.346	102.284
								7.625	102.811	102.720	102.658
								7.75	103.073	102.983	102.920

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	97.759	97.715	97.700	4.25	97.759	97.715	97.700	4.875	97.705	97.608	97.735
4.375	98.248	98.203	98.189	4.375	98.248	98.203	98.189	5	98.270	98.254	98.264
4.5	98.733	98.689	98.674	4.5	98.733	98.689	98.674	5.125	99.118	99.102	99.086
4.625	99.214	99.169	99.155	4.625	99.214	99.169	99.155	5.25	100.262	100.236	100.231
4.75	99.690	99.645	99.630	4.75	99.690	99.645	99.630	5.375	100.672	100.644	100.639
4.875	99.812	99.767	99.792	4.875	99.812	99.767	99.792	5.5	101.062	101.034	101.029
5	100.182	100.137	100.162	5	100.182	100.137	100.162	5.625	101.407	101.378	101.373
5.125	100.517	100.472	100.497	5.125	100.517	100.472	100.497	5.75	101.359	101.141	101.013
5.25	100.603	100.558	100.543	5.25	100.603	100.558	100.543	5.875	101.225	101.216	101.207
5.375	100.486	100.436	100.444	5.375	100.486	100.436	100.444	6	101.534	101.525	101.515
5.5	100.822	100.772	100.781	5.5	100.822	100.772	100.781	6.125	101.809	101.800	101.789
5.625	101.145	101.095	101.104	5.625	101.145	101.095	101.104	6.25	101.756	101.538	101.347
5.75	101.344	101.300	101.285	5.75	101.344	101.300	101.285	6.375	101.651	101.641	101.620
5.875	101.437	101.407	101.394	5.875	101.349	101.319	101.306	6.5	101.882	101.872	101.850
6	101.812	101.781	101.768	6	101.684	101.652	101.639	6.625	102.127	102.117	102.095
								6.75	101.919	101.877	101.835
								6.875	101.977	101.944	101.910
								7	102.206	102.172	102.138
								7.125	101.519	101.482	101.542
								7.25	101.686	101.609	101.562
								7.375	100.749	100.658	100.596
								7.5	101.137	101.046	100.984
								7.625	101.511	101.420	101.358
								7.75	101.773	101.683	101.620

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	101.882	101.872	101.850	6.125	101.909	101.900	101.889	4.5	94.308	94.264	94.249
6.625	102.127	102.117	102.095	6.25	101.436	101.420	101.399	4.625	94.789	94.771	94.755
6.75	101.919	101.877	101.835	6.375	101.734	101.724	101.703	4.75	95.522	95.505	95.489
6.875	101.977	101.944	101.910	6.5	102.001	101.991	101.969	4.875	95.748	95.732	95.716
7	102.206	102.172	102.138	6.625	102.288	102.278	102.256	5	96.100	96.084	96.068
7.125	101.519	101.482	101.542	6.75	101.830	101.798	101.764	5.125	96.309	96.293	96.277
7.25	101.686	101.609	101.562	6.875	102.081	102.048	102.014	5.25	97.375	97.359	97.343
7.375	100.749	100.658	100.596	7	102.341	102.307	102.273	5.375	97.360	97.344	97.328
7.5	101.137	101.046	100.984	7.125	101.519	101.482	101.542	5.5	97.677	97.661	97.645
7.625	101.511	101.420	101.358	7.25	101.736	101.659	101.612	5.625	97.984	97.968	97.952
7.75	101.773	101.683	101.620	7.375	100.799	100.708	100.646	5.75	98.766	98.750	98.734
				7.5	101.187	101.096	101.034	5.875	98.908	98.892	98.876
				7.625	101.561	101.470	101.408	6	99.157	99.141	99.125
								6.125	99.356	99.340	99.324

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	102.277	102.244	102.210	6.375	102.277	102.244	102.210	6	102.006	101.788	101.570

6.5	102.548	102.515	102.482	6.5	102.548	102.515	102.482	6.125	102.459	102.242	102.024
6.625	102.917	102.883	102.850	6.625	102.917	102.883	102.850	6.25	102.619	102.401	102.183
6.75	103.186	103.144	103.102	6.75	103.186	103.144	103.102	6.375	102.277	102.244	102.210
6.875	102.449	102.416	102.382	6.875	102.449	102.416	102.382	6.5	102.548	102.515	102.482
7	102.755	102.721	102.687	7	102.755	102.721	102.687	6.625	102.917	102.883	102.850
7.125	102.691	102.614	102.567	7.125	102.691	102.614	102.567	6.75	103.186	103.144	103.102
7.25	102.974	102.896	102.849	7.25	102.974	102.896	102.849	6.875	101.867	101.789	101.742
7.375	102.049	101.958	101.896	7.375	102.049	101.958	101.896	7	102.290	102.213	102.166
7.5	102.437	102.346	102.284	7.5	102.437	102.346	102.284	7.125	102.691	102.614	102.567
7.625	102.811	102.720	102.658	7.625	102.811	102.720	102.658	7.25	102.974	102.896	102.849
7.75	103.073	102.983	102.920	7.75	103.073	102.983	102.920	7.375	102.049	101.958	101.896
								7.5	102.437	102.346	102.284
								7.625	102.811	102.720	102.658
								7.75	103.073	102.983	102.920

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	98.733	98.689	98.674	4.5	98.733	98.689	98.674	6.625	102.004	101.971	101.937
4.625	99.214	99.169	99.155	4.625	99.214	99.169	99.155	6.75	101.919	101.877	101.835
4.75	99.690	99.645	99.630	4.75	99.690	99.645	99.630	6.875	100.927	100.889	100.950
4.875	99.812	99.767	99.792	4.875	99.812	99.767	99.792	7	101.283	101.246	101.306
5	100.182	100.137	100.162	5	100.182	100.137	100.162	7.125	101.519	101.482	101.542
5.125	100.517	100.472	100.497	5.125	100.517	100.472	100.497	7.25	101.686	101.609	101.562
5.25	100.603	100.558	100.543	5.25	100.603	100.558	100.543	7.375	100.749	100.658	100.596
5.375	100.486	100.436	100.444	5.375	100.486	100.436	100.444	7.5	101.137	101.046	100.984
5.5	100.822	100.772	100.781	5.5	100.822	100.772	100.781	7.625	101.511	101.420	101.358
5.625	101.145	101.095	101.104	5.625	101.145	101.095	101.104	7.75	101.773	101.683	101.620
5.75	101.344	101.300	101.285	5.75	101.344	101.300	101.285				
5.875	101.437	101.407	101.394	5.875	101.437	101.394	101.306				
6	101.812	101.781	101.768	6	101.684	101.652	101.639				
6.125	102.175	102.142	102.130	6.125	102.014	101.982	101.970				

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	101.686	101.653	101.619	6.125	101.135	101.076	101.048	4.5	94.308	94.264	94.249
6.625	102.004	101.971	101.937	6.25	101.436	101.376	101.345	4.625	94.789	94.771	94.755
6.75	101.919	101.877	101.835	6.375	100.563	100.502	100.470	4.75	95.522	95.505	95.489
6.875	100.927	100.889	100.950	6.5	101.018	100.957	100.926	4.875	95.748	95.732	95.716
7	101.283	101.246	101.306	6.625	101.458	101.396	101.365	5	96.100	96.084	96.068
7.125	101.519	101.482	101.542	6.75	101.733	101.671	101.640	5.125	96.309	96.293	96.277
7.25	101.686	101.609	101.562	6.875	100.927	100.889	100.950	5.25	97.375	97.359	97.343
7.375	100.749	100.658	100.596	7	101.283	101.246	101.306	5.375	97.360	97.344	97.328
7.5	101.137	101.046	100.984	7.125	101.519	101.482	101.542	5.5	97.677	97.661	97.645
7.625	101.511	101.420	101.358	7.25	101.736	101.659	101.612	5.625	97.984	97.968	97.952
7.75	101.773	101.683	101.620	7.375	100.799	100.708	100.646	5.75	98.766	98.750	98.734
				7.5	101.187	101.096	101.034	5.875	98.908	98.892	98.876
				7.625	101.561	101.470	101.408	6	99.157	99.141	99.125
								6.125	99.356	99.340	99.324

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	99.597	99.397	99.097	6.75	96.997	96.797	96.497
6.875	100.086	99.886	99.586	6.875	97.486	97.286	96.986
7	100.564	100.364	100.064	7	97.964	97.764	97.464
7.125	100.983	100.783	100.483	7.125	98.383	98.183	97.883
7.25	101.383	101.183	100.883	7.25	98.783	98.583	98.283
7.375	101.260	101.002	100.702	7.375	98.660	98.402	98.102
7.5	101.688	101.430	101.130	7.5	99.088	98.830	98.530
7.625	102.077	101.819	101.519	7.625	99.477	99.219	98.919
7.75	102.447	102.189	101.889	7.75	99.847	99.589	99.289
7.875	101.934	101.618	101.318	7.875	99.334	99.018	98.718
8	102.312	101.996	101.696	8	99.712	99.396	99.096
8.125	102.661	102.345	102.045	8.125	100.061	99.745	99.445
8.25	103.001	102.685	102.385	8.25	100.401	100.085	99.785

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.597	97.397	97.097	6.75	94.997	94.797	94.497
6.875	98.086	97.886	97.586	6.875	95.486	95.286	94.986
7	98.564	98.364	98.064	7	95.964	95.764	95.464
7.125	98.983	98.783	98.483	7.125	96.383	96.183	95.883
7.25	99.383	99.183	98.883	7.25	96.783	96.583	96.283
7.375	99.260	99.002	98.702	7.375	96.660	96.402	96.102
7.5	99.688	99.430	99.130	7.5	97.088	96.830	96.530
7.625	100.077	99.819	99.519	7.625	97.477	97.219	96.919
7.75	100.447	100.189	99.889	7.75	97.847	97.589	97.289
7.875	99.934	99.618	99.318	7.875	97.334	97.018	96.718
8	100.312	99.996	99.696	8	97.712	97.396	97.096
8.125	100.661	100.345	100.045	8.125	98.061	97.745	97.445
8.25	101.001	100.685	100.385	8.25	98.401	98.085	97.785

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.