



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

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Relock Policy

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

Eligible States

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

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	96.574	96.574	96.530	4.75	96.574	96.574	96.530	5.125	99.121	99.075	99.064
4.875	97.234	97.234	97.195	4.875	97.234	97.234	97.195	5.25	99.670	99.713	99.729
5	98.159	98.220	98.268	5	98.159	98.220	98.268	5.375	100.391	100.377	100.322
5.125	98.684	98.746	98.792	5.125	98.684	98.746	98.792	5.5	100.824	100.810	100.755
5.25	99.322	99.227	99.212	5.25	98.993	99.034	99.073	5.625	101.204	101.190	101.171
5.375	99.935	99.840	99.824	5.375	99.582	99.611	99.652	5.75	101.184	101.150	101.149
5.5	100.641	100.546	100.531	5.5	100.081	100.103	100.155	5.875	101.633	101.607	101.614
5.625	101.035	100.941	100.925	5.625	100.573	100.608	100.655	6	102.068	102.032	102.021
5.75	100.738	100.658	100.658	5.75	100.437	100.459	100.485	6.125	102.375	102.381	102.414
5.875	101.252	101.172	101.172	5.875	100.987	101.005	101.037	6.25	102.101	102.047	102.038
6	101.783	101.703	101.703	6	101.449	101.465	101.500	6.375	102.484	102.430	102.421
6.125	102.127	102.047	102.047	6.125	101.886	101.899	101.938	6.5	102.897	102.897	102.854
6.25	101.745	101.665	101.665	6.25	101.569	101.571	101.585	6.625	103.091	103.035	103.026
6.375	102.186	102.106	102.106	6.375	102.076	102.079	102.091	6.75	102.743	102.667	102.663
6.5	102.598	102.518	102.518	6.5	102.432	102.432	102.448	6.875	103.078	103.001	102.997
6.625	102.924	102.844	102.844	6.625	102.747	102.737	102.770	7	103.387	103.310	103.306
6.75	102.514	102.434	102.434	6.75	102.356	102.335	102.344	7.125	103.666	103.589	103.585
6.875	102.846	102.766	102.766	6.875	102.772	102.749	102.760	7.25	103.635	103.538	103.535
7	103.230	103.150	103.150	7	103.041	102.972	103.000	7.375	103.952	103.855	103.852
7.125	103.514	103.434	103.434	7.125	103.304	103.272	103.298	7.5	104.297	104.200	104.197
7.25	103.214	103.162	103.158	7.25	103.203	103.162	103.158	7.625	104.569	104.471	104.468
7.375	103.533	103.453	103.453	7.375	103.501	103.410	103.412	7.75	103.682	103.643	103.643
7.5	103.850	103.770	103.770	7.5	103.845	103.747	103.744	7.875	104.007	103.963	103.963
7.625	104.153	104.073	104.073	7.625	104.070	103.971	103.968	8	104.308	104.259	104.259
7.75	103.677	103.639	103.639	7.75	103.677	103.639	103.639				
7.875	103.884	103.840	103.840	7.875	103.884	103.840	103.840				
8	104.265	104.219	104.198	8	104.265	104.219	104.198				
8.125	104.453	104.408	104.386	8.125	104.453	104.408	104.386				
8.25	92.788	92.756	92.663								
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	99.687	99.395	99.395	4.625	100.083	99.791	99.791	5	98.360	98.422	98.470
4.75	99.959	99.953	99.946	4.75	99.961	99.878	99.878	5.125	98.899	98.962	99.008
4.875	100.366	100.360	100.352	4.875	100.383	100.307	100.307	5.25	98.561	98.603	98.609
5	100.715	100.709	100.703	5	100.706	100.636	100.636	5.375	99.132	99.172	99.180
5.125	100.632	100.630	100.631	5.125	100.843	100.778	100.778	5.5	99.636	99.668	99.688
5.25	100.999	100.993	100.987	5.25	100.822	100.801	100.834	5.625	100.140	100.176	100.190
5.375	101.381	101.375	101.369	5.375	101.054	101.029	101.069	5.75	100.369	100.334	100.323
5.5	101.668	101.662	101.656	5.5	101.326	101.301	101.341	5.875	100.778	100.791	100.803
5.625	101.445	101.406	101.401	5.625	101.415	101.346	101.359	6	101.263	101.263	101.224
5.75	101.829	101.774	101.763	5.75	101.645	101.571	101.591	6.125	101.544	101.557	101.577
5.875	102.118	102.094	102.089	5.875	101.887	101.809	101.836	6.25	101.674	101.676	101.690
6	102.356	102.331	102.326	6	102.291	102.213	102.240	6.375	102.047	102.050	102.062
6.125	102.308	102.263	102.256	6.125	102.046	101.966	101.966	6.5	102.346	102.347	102.363
6.25	102.636	102.590	102.583	6.25	102.296	102.138	102.145	6.625	102.593	102.584	102.617
6.375	102.944	102.898	102.892	6.375	102.531	102.414	102.407	6.75	102.363	102.342	102.351
6.5	103.124	103.077	103.071	6.5	102.818	102.656	102.670	6.875	102.723	102.700	102.711
6.625	102.845	102.776	102.759	6.625	102.710	102.544	102.544	7	102.966	102.933	102.962
6.75	103.130	103.061	103.044	6.75	102.793	102.676	102.671	7.125	103.204	103.052	103.079
6.875	103.430	103.360	103.344	6.875	103.028	102.958	102.942	7.25	102.728	102.659	102.542
7	103.247	103.203	103.187	7	103.258	103.136	103.138	7.375	103.012	102.904	102.782
7.125	102.793	102.734	102.702	7.125	102.617	102.557	102.526	7.5	103.278	103.176	103.049
7.25	103.241	103.182	103.150	7.25	102.994	102.935	102.903	7.625	103.542	103.397	103.265
7.375	103.677	103.618	103.586	7.375	103.362	103.303	103.271	7.75	101.944	101.839	101.818
								7.875	102.317	102.271	102.249
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.25	98.083	98.037	98.021	5.25	99.018	98.973	98.959				
5.375	98.686	98.686	98.602	5.375	99.477	99.433	99.418				
5.5	99.233	99.186	99.121	5.5	99.727	99.682	99.667				
5.625	99.722	99.675	99.610	5.625	99.412	99.368	99.353				
5.75	100.491	100.491	100.405	5.75	99.877	99.833	99.818				
5.875	100.531	100.531	100.450	5.875	100.326	100.281	100.267				
6	101.335	101.335	101.258	6	100.518	100.474	100.459				
6.125	101.762	101.762	101.689	6.125	99.784	99.739	99.731				
6.25	101.618	101.618	101.566	6.25	100.224	100.179	100.164				
6.375	102.058	102.058	102.010	6.375	100.658	100.613	100.598				
6.5	102.403	102.403	102.360	6.5	100.792	100.748	100.733				
6.625	102.663	102.663	102.624	6.625	100.426	100.363	100.348				
6.75	102.500	102.500	102.400	6.75	100.916	100.770	100.668				

6.875	102.868	102.866	102.765	6.875	101.156	101.086	101.069
7	103.135	103.127	103.021	7	101.227	101.081	100.979

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



**BROKERS FIRST FUNDING**

**YOUR BFF IN WHOLESALE**

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.629	98.720	98.701	5	98.501	98.591	98.573	5	96.183	96.120	96.057
5.125	98.900	98.986	98.964	5.125	98.824	98.910	98.888	5.125	96.851	96.788	96.726
5.25	99.157	99.238	99.214	5.25	99.120	99.201	99.176	5.25	97.336	97.273	97.210
5.375	99.398	99.475	99.447	5.375	99.386	99.462	99.434	5.375	98.010	97.947	97.884
5.5	99.619	99.690	99.659	5.5	99.649	99.720	99.689	5.5	98.498	98.435	98.372
5.625	99.814	99.881	99.847	5.625	99.939	99.977	99.943	5.625	98.987	98.924	98.862
5.75	100.036	100.098	100.060	5.75	100.174	100.194	100.157	5.75	99.467	99.404	99.341
5.875	100.323	100.332	100.292	5.875	100.409	100.360	100.319	5.875	99.736	99.673	99.611
6	100.522	100.559	100.515	6	100.644	100.581	100.518	6	100.197	100.134	100.071
6.125	100.758	100.805	100.759	6.125	100.708	100.707	100.660	6.125	100.464	100.401	100.339
6.25	101.002	101.044	100.994	6.25	100.947	100.884	100.821	6.25	100.926	100.863	100.800
6.375	101.191	101.228	101.175	6.375	101.012	100.949	100.892	6.375	101.003	100.940	100.877
6.5	101.324	101.342	101.286	6.5	101.250	101.187	101.124	6.5	101.274	101.211	101.148
6.625	101.528	101.465	101.402	6.625	101.316	101.253	101.190	6.625	101.351	101.288	101.226
6.75	101.604	101.553	101.490	6.75	101.212	101.149	101.086	6.75	101.428	101.365	101.303
6.875	101.658	101.611	101.545	6.875	101.282	101.219	101.156	6.875	101.506	101.443	101.381
7	101.916	101.928	101.860	7	101.403	101.415	101.347	7	101.586	101.523	101.461
7.125	102.590	102.596	102.525	7.125	101.875	101.881	101.810	7.125	101.668	101.605	101.542
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	98.830	98.921	98.902	5	98.695	98.786	98.767	5	96.251	96.188	96.125
5.125	99.101	99.187	99.166	5.125	99.017	99.103	99.081	5.125	96.919	96.856	96.793
5.25	99.359	99.440	99.416	5.25	99.313	99.394	99.369	5.25	97.404	97.341	97.278
5.375	99.601	99.677	99.649	5.375	99.578	99.654	99.626	5.375	98.078	98.015	97.952
5.5	99.822	99.894	99.862	5.5	99.841	99.912	99.881	5.5	98.566	98.503	98.440
5.625	100.019	100.085	100.051	5.625	100.102	100.168	100.134	5.625	99.055	98.992	98.929
5.75	100.242	100.303	100.266	5.75	100.324	100.386	100.348	5.75	99.535	99.472	99.409
5.875	100.483	100.539	100.499	5.875	100.496	100.552	100.512	5.875	99.804	99.741	99.678
6	100.717	100.768	100.725	6	100.712	100.723	100.680	6	100.265	100.202	100.139
6.125	100.970	101.017	100.971	6.125	100.857	100.904	100.857	6.125	100.532	100.469	100.406
6.25	101.216	101.259	101.209	6.25	101.015	101.049	100.999	6.25	100.994	100.931	100.868
6.375	101.408	101.445	101.392	6.375	101.110	101.147	101.094	6.375	101.071	101.008	100.945
6.5	101.528	101.561	101.504	6.5	101.318	101.255	101.192	6.5	101.342	101.279	101.216
6.625	101.646	101.674	101.615	6.625	101.384	101.321	101.258	6.625	101.419	101.356	101.293
6.75	101.752	101.775	101.713	6.75	101.334	101.357	101.295	6.75	101.496	101.433	101.370
6.875	101.817	101.835	101.769	6.875	101.389	101.407	101.342	6.875	101.574	101.511	101.448
7	102.141	102.153	102.085	7	101.619	101.631	101.563	7	101.654	101.591	101.528
7.125	102.817	102.823	102.752	7.125	102.093	102.100	102.029	7.125	101.736	101.673	101.610

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	98.468	98.448	98.428	5.75	101.084	101.038	101.022	5	99.806	99.799	99.791
5.125	99.101	99.081	99.061	5.875	101.593	101.548	101.532	5.125	99.893	99.893	99.892
5.25	99.411	99.396	99.380	6	102.038	101.993	101.977	5.25	100.328	100.328	100.327
5.375	100.039	100.024	100.008	6.125	102.370	102.324	102.308	5.375	100.502	100.502	100.501
5.5	100.630	100.614	100.598	6.25	101.939	101.893	101.877	5.5	100.761	100.761	100.760
5.625	101.170	101.154	101.138	6.375	102.412	102.367	102.351	5.625	100.845	100.845	100.844
5.75	101.236	101.236	101.230	6.5	102.823	102.777	102.761	5.75	101.048	101.048	101.045
5.875	101.742	101.742	101.736	6.625	103.085	103.039	103.023	5.875	101.250	101.250	101.248
6	102.210	102.210	102.205	6.75	102.580	102.534	102.513	6	101.281	101.281	101.279
6.125	102.656	102.656	102.650	6.875	103.025	102.980	102.958				
6.25	102.371	102.371	102.366	7	103.407	103.361	103.340				
6.375	102.824	102.824	102.818	7.125	103.629	103.584	103.562				
6.5	103.247	103.247	103.241	7.25	103.152	103.090	103.058				
6.625	103.637	103.637	103.632	7.375	103.548	103.487	103.455				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.328	98.306	98.283
5.125	98.560	98.545	98.529
5.25	98.795	98.781	98.765
5.375	98.999	98.984	98.968
5.5	99.188	99.174	99.158
5.625	99.352	99.338	99.322
5.75	99.525	99.510	99.493
5.875	99.677	99.662	99.645
6	100.033	100.018	100.001

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	99.582	99.568	99.513	5.75	101.184	101.150	101.138	5	99.806	99.799	99.791
5.5	100.081	100.066	100.011	5.875	101.633	101.599	101.587	5.125	99.893	99.893	99.892
5.625	100.530	100.515	100.460	6	102.068	102.032	102.021	5.25	100.328	100.328	100.327
5.75	100.934	100.901	100.892	6.125	102.263	102.228	102.217	5.375	100.502	100.502	100.501
5.875	101.479	101.455	101.439	6.25	102.101	102.047	102.038	5.5	100.761	100.761	100.760
6	101.970	101.948	101.931	6.375	102.484	102.430	102.421	5.625	100.845	100.845	100.844
6.125	102.446	102.426	102.405	6.5	102.797	102.742	102.733	5.75	101.048	101.048	101.045
6.25	102.118	102.084	102.076	6.625	103.091	103.035	103.026	5.875	101.250	101.250	101.248
6.375	102.604	102.579	102.566	6.75	102.743	102.667	102.663	6	101.281	101.281	101.279
6.5	103.047	103.022	103.007	6.875	103.078	103.001	102.997				
6.625	103.446	103.423	103.409	7	103.387	103.310	103.306				
6.75	103.090	103.049	103.029	7.125	103.666	103.589	103.585				
6.875	102.719	102.642	102.638	7.25	103.635	103.538	103.535				
7	103.041	102.963	102.959	7.375	103.952	103.855	103.852				
7.125	103.255	103.178	103.174	7.5	104.297	104.200	104.197				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.497	99.491	99.483
4.875	99.810	99.804	99.798
5	100.132	100.126	100.119
5.125	100.286	100.280	100.274
5.25	100.598	100.592	100.586
5.375	100.899	100.893	100.887
5.5	101.012	101.006	101.000
5.625	100.969	100.946	100.941
5.75	101.273	101.249	101.244
5.875	101.563	101.539	101.534
6	101.802	101.778	101.773

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



5.5	101.335	101.311	101.291	5.5	101.335	101.311	101.291	5.5	101.335	101.311	101.291
5.625	101.867	101.872	101.875	5.625	101.867	101.872	101.875	5.625	101.867	101.872	101.875
5.75	102.852	102.649	102.446	5.75	102.852	102.649	102.446	5.75	102.852	102.649	102.446
5.875	102.165	101.961	101.758	5.875	102.165	101.961	101.758	5.875	102.165	101.961	101.758
6	102.673	102.470	102.267	6	102.673	102.470	102.267	6	102.673	102.470	102.267
6.125	103.130	102.926	102.723	6.125	103.130	102.926	102.723	6.125	103.130	102.926	102.723
6.25	103.286	103.083	102.880	6.25	103.286	103.083	102.880	6.25	103.286	103.083	102.880
6.375	102.525	102.494	102.463	6.375	102.525	102.494	102.463	6.375	102.525	102.494	102.463
6.5	102.793	102.762	102.730	6.5	102.793	102.762	102.730	6.5	102.793	102.762	102.730
6.625	103.163	103.132	103.101	6.625	103.163	103.132	103.101	6.625	103.163	103.132	103.101
6.75	103.419	103.396	103.373	6.75	103.419	103.396	103.373	6.75	103.419	103.396	103.373
6.875	102.259	102.229	102.190	6.875	102.259	102.229	102.190	6.875	102.267	102.232	102.199
7	102.690	102.690	102.643	7	102.690	102.690	102.643	7	102.763	102.727	102.695
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	100.038	100.085	100.120	4.25	98.921	98.968	99.003	5.25	100.117	100.094	100.070
4.625	100.576	100.623	100.658	4.375	99.484	99.532	99.567	5.375	100.494	100.443	100.438
4.75	100.227	100.183	100.168	4.5	100.038	100.085	100.120	5.5	100.997	100.947	100.942
4.875	100.476	100.503	100.521	4.625	100.576	100.623	100.658	5.625	101.520	101.475	101.479
5	100.979	101.006	101.024	4.75	100.227	100.183	100.168	5.75	102.032	101.829	101.626
5.125	101.450	101.477	101.495	4.875	100.476	100.503	100.521	5.875	101.525	101.321	101.118
5.25	101.113	101.069	101.054	5	100.979	101.006	101.024	6	101.953	101.750	101.547
5.375	101.221	101.197	101.198	5.125	101.450	101.477	101.495	6.125	102.380	102.176	102.073
5.5	101.669	101.645	101.646	5.25	101.113	101.069	101.054	6.25	102.424	102.220	102.017
5.625	102.097	102.073	102.074	5.375	101.221	101.197	101.198	6.375	101.583	101.552	101.520
5.75	101.890	101.846	101.831	5.5	101.669	101.645	101.646	6.5	101.930	101.899	101.868
5.875	101.860	101.752	101.737	5.625	102.097	102.073	102.074	6.625	102.160	102.150	102.121
6	102.269	102.162	102.147	5.75	101.890	101.846	101.831	6.75	102.152	102.128	102.105
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	100.117	100.094	100.070	5.25	99.695	99.649	99.634	4.5	97.348	97.271	97.306
5.375	100.494	100.443	100.438	5.375	100.117	100.072	100.076	4.625	97.839	97.762	97.797
5.5	100.997	100.947	100.942	5.5	100.936	100.891	100.895	4.75	95.802	95.758	95.743
5.625	101.520	101.475	101.479	5.625	101.520	101.475	101.479	4.875	96.161	95.988	96.006
5.75	102.032	101.829	101.626	5.75	101.583	101.537	101.522	5	96.578	96.405	96.423
5.875	101.525	101.321	101.118	5.875	100.888	100.847	100.834	5.125	96.934	96.761	96.779
6	101.953	101.750	101.547	6	101.528	101.488	101.475	5.25	97.787	97.772	97.757
6.125	102.380	102.176	102.073	6.125	102.126	102.086	102.073	5.375	97.771	97.756	97.741
6.25	102.424	102.220	102.017	6.25	101.866	101.821	101.805	5.5	98.077	98.062	98.047
6.375	101.583	101.552	101.520	6.375	101.087	101.078	101.048	5.625	98.384	98.369	98.354
6.5	101.930	101.899	101.868	6.5	101.661	101.652	101.622	5.75	98.976	98.961	98.946
6.625	102.160	102.150	102.121	6.625	102.160	102.150	102.121	5.875	99.116	99.101	99.086
6.75	102.152	102.128	102.105	6.75	102.051	101.989	101.958	6	99.363	99.348	99.333
6.875	101.633	101.598	101.565	6.875	101.068	101.007	100.976	6.125	99.566	99.551	99.536

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



6.5	102.593	102.562	102.530	6.5	102.593	102.562	102.530	6.125	102.930	102.726	102.523
6.625	102.963	102.932	102.901	6.625	102.963	102.932	102.901	6.25	103.086	102.883	102.680
6.75	103.219	103.196	103.173	6.75	103.219	103.196	103.173	6.375	102.325	102.294	102.263
6.875	102.463	102.427	102.394	6.875	102.463	102.427	102.394	6.5	102.593	102.562	102.530
7	102.775	102.739	102.706	7	102.775	102.739	102.706	6.625	102.963	102.932	102.901
7.125	102.885	102.823	102.792	7.125	102.885	102.823	102.792	6.75	103.219	103.196	103.173
7.25	103.169	103.107	103.076	7.25	103.169	103.107	103.076	6.875	102.056	101.995	101.963
7.375	102.209	102.132	102.085	7.375	102.209	102.132	102.085	7	102.482	102.421	102.389
7.5	102.598	102.521	102.474	7.5	102.598	102.521	102.474	7.125	102.885	102.823	102.792
7.625	102.973	102.896	102.849	7.625	102.973	102.896	102.849	7.25	103.169	103.107	103.076
7.75	103.236	103.159	103.112	7.75	103.236	103.159	103.112	7.375	102.209	102.132	102.085
								7.5	102.598	102.521	102.474
								7.625	102.973	102.896	102.849
								7.75	103.236	103.159	103.112

VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	99.471	99.519	99.553	4.5	99.471	99.519	99.553	6.625	101.951	101.920	101.888
4.625	99.895	99.943	99.977	4.625	99.895	99.943	99.977	6.75	101.952	101.928	101.905
4.75	100.027	99.983	99.968	4.75	100.027	99.983	99.968	6.875	100.818	100.757	100.726
4.875	99.924	99.951	99.969	4.875	99.924	99.951	99.969	7	101.245	101.183	101.152
5	100.304	100.331	100.349	5	100.304	100.331	100.349	7.125	101.647	101.586	101.555
5.125	100.647	100.674	100.692	5.125	100.647	100.674	100.692	7.25	101.881	101.820	101.789
5.25	100.913	100.869	100.854	5.25	100.913	100.869	100.854	7.375	100.909	100.832	100.785
5.375	100.618	100.594	100.595	5.375	100.618	100.594	100.595	7.5	101.298	101.221	101.174
5.5	100.957	100.932	100.933	5.5	100.957	100.932	100.933	7.625	101.673	101.596	101.549
5.625	101.282	101.257	101.259	5.625	101.282	101.257	101.259	7.75	101.936	101.859	101.812
5.75	101.690	101.646	101.631	5.75	101.690	101.646	101.631				
5.875	101.542	101.510	101.498	5.875	101.451	101.419	101.407				
6	101.917	101.885	101.873	6	101.785	101.753	101.741				
6.125	102.279	102.247	102.235	6.125	102.115	102.083	102.072				

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	101.730	101.699	101.668	6.125	101.365	101.319	101.339	4.5	96.692	96.615	96.649
6.625	101.951	101.920	101.888	6.25	101.666	101.621	101.605	4.625	97.029	96.952	96.986
6.75	101.952	101.928	101.905	6.375	100.678	100.616	100.585	4.75	95.602	95.558	95.543
6.875	100.818	100.757	100.726	6.5	101.134	101.073	101.042	4.875	95.764	95.749	95.734
7	101.245	101.183	101.152	6.625	101.574	101.513	101.482	5	96.119	96.104	96.089
7.125	101.647	101.586	101.555	6.75	101.851	101.789	101.758	5.125	96.320	96.305	96.290
7.25	101.881	101.820	101.789	6.875	100.868	100.807	100.776	5.25	97.587	97.572	97.557
7.375	100.909	100.832	100.785	7	101.295	101.233	101.202	5.375	97.571	97.556	97.541
7.5	101.298	101.221	101.174	7.125	101.697	101.636	101.605	5.5	97.877	97.862	97.847
7.625	101.673	101.596	101.549	7.25	101.931	101.870	101.839	5.625	98.184	98.169	98.154
7.75	101.936	101.859	101.812	7.375	100.959	100.882	100.835	5.75	98.776	98.761	98.746
				7.5	101.348	101.271	101.224	5.875	98.916	98.901	98.886
				7.625	101.723	101.646	101.599	6	99.163	99.148	99.133
								6.125	99.366	99.351	99.336

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
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	99.656	99.587	99.287	6.75	97.056	96.987	96.687
6.875	100.135	100.066	99.766	6.875	97.535	97.466	97.166
7	100.593	100.524	100.224	7	97.993	97.924	97.624
7.125	101.012	100.943	100.643	7.125	98.412	98.343	98.043
7.25	101.402	101.333	101.033	7.25	98.802	98.733	98.433
7.375	101.434	101.307	101.007	7.375	98.834	98.707	98.407
7.5	101.852	101.725	101.425	7.5	99.252	99.125	98.825
7.625	102.231	102.104	101.804	7.625	99.631	99.504	99.204
7.75	102.591	102.464	102.164	7.75	99.991	99.864	99.564
7.875	102.203	102.018	101.718	7.875	99.603	99.418	99.118
8	102.581	102.396	102.096	8	99.981	99.796	99.496
8.125	102.930	102.745	102.445	8.125	100.330	100.145	99.845
8.25	103.270	103.085	102.785	8.25	100.670	100.485	100.185

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.656	97.587	97.287	6.75	95.056	94.987	94.687
6.875	98.135	98.066	97.766	6.875	95.535	95.466	95.166
7	98.593	98.524	98.224	7	95.993	95.924	95.624
7.125	99.012	98.943	98.643	7.125	96.412	96.343	96.043
7.25	99.402	99.333	99.033	7.25	96.802	96.733	96.433
7.375	99.434	99.307	99.007	7.375	96.834	96.707	96.407
7.5	99.852	99.725	99.425	7.5	97.252	97.125	96.825
7.625	100.231	100.104	99.804	7.625	97.631	97.504	97.204
7.75	100.591	100.464	100.164	7.75	97.991	97.864	97.564
7.875	100.203	100.018	99.718	7.875	97.603	97.418	97.118
8	100.581	100.396	100.096	8	97.981	97.796	97.496
8.125	100.930	100.745	100.445	8.125	98.330	98.145	97.845
8.25	101.270	101.085	100.785	8.25	98.670	98.485	98.185

Government DPA Adjustments

FICO

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

Other Adjustments

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

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

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