



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	95.960	95.960	95.888	4.75	95.960	95.960	95.888	5.125	98.820	98.864	98.858
4.875	96.618	96.618	96.550	4.875	96.618	96.618	96.550	5.25	99.513	99.555	99.562
5	97.975	98.037	98.091	5	97.975	98.037	98.091	5.375	100.192	100.173	100.066
5.125	98.508	98.572	98.626	5.125	98.508	98.572	98.626	5.5	100.618	100.597	100.559
5.25	98.900	98.918	98.946	5.25	98.878	98.918	98.946	5.625	100.983	100.968	101.002
5.375	99.534	99.440	99.478	5.375	99.401	99.440	99.478	5.75	101.103	101.127	101.118
5.5	100.221	100.126	100.108	5.5	99.902	99.937	99.987	5.875	101.561	101.583	101.583
5.625	100.617	100.521	100.504	5.625	100.405	100.443	100.493	6	101.942	101.962	101.978
5.75	100.554	100.494	100.503	5.75	100.470	100.494	100.503	6.125	102.339	102.347	102.383
5.875	101.070	101.021	101.033	5.875	100.996	101.021	101.033	6.25	101.987	101.993	101.968
6	101.603	101.523	101.523	6	101.438	101.460	101.488	6.375	102.344	102.347	102.332
6.125	101.950	101.870	101.895	6.125	101.838	101.857	101.895	6.5	102.731	102.731	102.690
6.25	101.591	101.546	101.542	6.25	101.542	101.546	101.542	6.625	102.913	102.882	102.898
6.375	102.058	102.066	102.061	6.375	102.058	102.066	102.061	6.75	102.602	102.522	102.517
6.5	102.449	102.449	102.452	6.5	102.441	102.449	102.452	6.875	102.940	102.859	102.854
6.625	102.778	102.713	102.739	6.625	102.715	102.713	102.739	7	103.248	103.165	103.160
6.75	102.423	102.384	102.361	6.75	102.395	102.384	102.361	7.125	103.518	103.430	103.425
6.875	102.846	102.836	102.814	6.875	102.846	102.836	102.814	7.25	103.553	103.452	103.448
7	103.144	103.064	103.064	7	103.059	103.039	103.040	7.375	103.873	103.770	103.766
7.125	103.426	103.346	103.346	7.125	103.305	103.279	103.288	7.5	104.221	104.115	104.111
7.25	103.276	103.242	103.211	7.25	103.276	103.242	103.211	7.625	104.496	104.386	104.382
7.375	103.534	103.497	103.474	7.375	103.534	103.497	103.474	7.75	103.617	103.576	103.576
7.5	103.777	103.722	103.700	7.5	103.759	103.722	103.700	7.875	103.972	103.926	103.926
7.625	104.081	104.001	104.001	7.625	103.989	103.878	103.874	8	104.273	104.221	104.221
7.75	103.590	103.549	103.549	7.75	103.590	103.549	103.549				
7.875	103.811	103.765	103.765	7.875	103.811	103.765	103.765				
8	104.229	104.184	104.157	8	104.229	104.184	104.157				
8.125	104.418	104.372	104.346	8.125	104.418	104.372	104.346				
8.25	92.678	92.622	92.528								

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	99.512	99.421	99.421	4.625	99.928	99.836	99.836	5	98.178	98.239	98.293
4.75	99.873	99.919	99.938	4.75	99.684	99.684	99.684	5.125	98.724	98.788	98.841
4.875	100.310	100.384	100.401	4.875	100.112	100.112	100.112	5.25	98.398	98.438	98.433
5	100.628	100.621	100.647	5	100.380	100.380	100.380	5.375	98.969	99.008	99.013
5.125	100.543	100.599	100.595	5.125	100.590	100.646	100.642	5.5	99.484	99.519	99.540
5.25	100.910	100.903	100.881	5.25	100.930	100.985	100.981	5.625	100.016	100.043	100.063
5.375	101.302	101.295	101.273	5.375	101.223	101.279	101.281	5.75	100.265	100.288	100.279
5.5	101.577	101.566	101.546	5.5	101.497	101.553	101.563	5.875	100.789	100.814	100.806
5.625	101.410	101.448	101.428	5.625	101.471	101.509	101.489	6	101.198	101.220	101.230
5.75	101.793	101.831	101.811	5.75	101.806	101.844	101.824	6.125	101.548	101.566	101.585
5.875	102.118	102.087	102.041	5.875	102.076	102.114	102.101	6.25	101.656	101.660	101.656
6	102.349	102.313	102.268	6	102.321	102.358	102.353	6.375	102.040	102.048	102.044
6.125	102.221	102.171	102.150	6.125	102.032	102.052	102.017	6.5	102.341	102.348	102.351
6.25	102.561	102.509	102.490	6.25	102.353	102.373	102.338	6.625	102.570	102.567	102.593
6.375	102.878	102.825	102.808	6.375	102.611	102.630	102.601	6.75	102.393	102.382	102.360
6.5	103.056	102.998	102.982	6.5	102.874	102.893	102.868	6.875	102.733	102.722	102.706
6.625	102.783	102.710	102.706	6.625	102.687	102.687	102.687	7	102.963	102.942	102.947
6.75	103.081	103.006	103.002	6.75	102.903	102.905	102.854	7.125	103.174	103.068	103.077
6.875	103.389	103.313	103.309	6.875	103.172	103.174	103.127	7.25	103.016	102.995	102.879
7	103.321	103.277	103.256	7	103.431	103.432	103.389	7.375	103.257	103.231	103.109
7.125	102.926	102.867	102.826	7.125	102.749	102.690	102.649	7.5	103.503	103.472	103.345
7.25	103.374	103.315	103.274	7.25	103.127	103.068	103.027	7.625	103.761	103.725	103.593
7.375	103.810	103.751	103.710	7.375	103.495	103.436	103.395	7.75	101.849	101.804	101.778
								7.875	102.281	102.236	102.209

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.549	97.503	97.487	5.25	98.883	98.838	98.823
5.375	98.245	98.245	98.117	5.375	99.341	99.296	99.281
5.5	99.155	99.108	99.029	5.5	99.591	99.547	99.532
5.625	99.648	99.601	99.522	5.625	99.280	99.236	99.220
5.75	100.276	100.276	100.208	5.75	99.744	99.700	99.685
5.875	100.317	100.317	100.254	5.875	100.192	100.147	100.132
6	101.138	101.138	101.080	6	100.385	100.340	100.325
6.125	101.574	101.574	101.520	6.125	99.745	99.701	99.685

6.25	101.410	101.410	101.360	6.25	100.201	100.156	100.141
6.375	101.886	101.886	101.841	6.375	100.629	100.585	100.570
6.5	102.239	102.239	102.198	6.5	100.764	100.720	100.705
6.625	102.498	102.498	102.462	6.625	100.380	100.308	100.304
6.75	102.370	102.370	102.182	6.75	100.723	100.570	100.521
6.875	102.769	102.764	102.581	6.875	101.153	101.079	101.075
7	103.044	103.034	102.855	7	101.036	100.966	100.946

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	98.480	98.578	98.557	5	98.306	98.403	98.382	5	95.888	95.825	95.763
5.125	98.735	98.828	98.803	5.125	98.627	98.720	98.695	5.125	96.553	96.490	96.428
5.25	98.983	99.071	99.042	5.25	98.915	99.003	98.975	5.25	97.036	96.973	96.911
5.375	99.222	99.306	99.273	5.375	99.162	99.246	99.214	5.375	97.707	97.644	97.581
5.5	99.434	99.514	99.478	5.5	99.443	99.523	99.487	5.5	98.193	98.130	98.067
5.625	99.614	99.689	99.649	5.625	99.771	99.846	99.806	5.625	98.680	98.617	98.554
5.75	99.856	99.927	99.883	5.75	100.032	100.103	100.059	5.75	99.160	99.097	99.034
5.875	100.166	100.233	100.185	5.875	100.203	100.270	100.222	5.875	99.429	99.366	99.303
6	100.441	100.503	100.451	6	100.377	100.438	100.386	6	99.887	99.824	99.762
6.125	100.692	100.750	100.694	6.125	100.558	100.615	100.559	6.125	100.154	100.091	100.028
6.25	100.934	100.986	100.927	6.25	100.703	100.756	100.697	6.25	100.613	100.550	100.487
6.375	101.121	101.169	101.106	6.375	100.802	100.851	100.787	6.375	100.690	100.627	100.565
6.5	101.239	101.282	101.215	6.5	100.981	100.931	100.864	6.5	100.961	100.898	100.835
6.625	101.354	101.393	101.322	6.625	101.047	100.994	100.923	6.625	101.038	100.975	100.913
6.75	101.457	101.492	101.417	6.75	101.015	101.050	100.975	6.75	101.116	101.053	100.990
6.875	101.519	101.549	101.470	6.875	101.066	101.097	101.018	6.875	101.194	101.131	101.069
7	101.891	101.907	101.831	7	101.309	101.325	101.248	7	101.274	101.211	101.149
7.125	102.528	102.546	102.462	7.125	101.769	101.786	101.702	7.125	101.356	101.293	101.231
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	98.681	98.779	98.758	5	98.500	98.598	98.577	5	95.957	95.894	95.831
5.125	98.936	99.030	99.005	5.125	98.821	98.914	98.889	5.125	96.621	96.558	96.495
5.25	99.184	99.273	99.244	5.25	99.107	99.196	99.167	5.25	97.104	97.041	96.978
5.375	99.424	99.508	99.475	5.375	99.354	99.438	99.406	5.375	97.775	97.712	97.649
5.5	99.637	99.717	99.681	5.5	99.635	99.714	99.678	5.5	98.261	98.198	98.135
5.625	99.818	99.893	99.852	5.625	99.962	100.038	99.997	5.625	98.748	98.685	98.622
5.75	100.061	100.132	100.088	5.75	100.224	100.295	100.251	5.75	99.228	99.165	99.102
5.875	100.373	100.439	100.391	5.875	100.396	100.462	100.414	5.875	99.497	99.434	99.371
6	100.650	100.711	100.660	6	100.570	100.632	100.580	6	99.955	99.892	99.829
6.125	100.904	100.961	100.905	6.125	100.754	100.811	100.755	6.125	100.222	100.159	100.096
6.25	101.148	101.200	101.141	6.25	100.902	100.955	100.896	6.25	100.681	100.618	100.555
6.375	101.337	101.385	101.322	6.375	101.004	101.053	100.989	6.375	100.758	100.695	100.632
6.5	101.457	101.500	101.433	6.5	101.092	101.136	101.069	6.5	101.029	100.966	100.903
6.625	101.574	101.613	101.542	6.625	101.162	101.201	101.130	6.625	101.106	101.043	100.980
6.75	101.679	101.713	101.639	6.75	101.225	101.259	101.185	6.75	101.184	101.121	101.058
6.875	101.742	101.772	101.693	6.875	101.279	101.309	101.230	6.875	101.262	101.199	101.136
7	102.116	102.132	102.056	7	101.524	101.540	101.463	7	101.342	101.279	101.216
7.125	102.755	102.772	102.688	7.125	101.986	102.003	101.920	7.125	101.424	101.361	101.298

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	-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	98.019	97.999	97.979	5.75	100.778	100.732	100.716	5	99.623	99.621	99.615
5.125	98.654	98.634	98.614	5.875	101.292	101.246	101.230	5.125	99.740	99.740	99.734
5.25	99.073	99.053	99.033	6	101.739	101.694	101.677	5.25	100.175	100.175	100.170
5.375	99.706	99.686	99.666	6.125	102.069	102.024	102.007	5.375	100.353	100.353	100.347
5.5	100.301	100.281	100.261	6.25	101.725	101.679	101.663	5.5	100.614	100.614	100.608
5.625	100.847	100.827	100.807	6.375	102.201	102.155	102.139	5.625	100.698	100.698	100.693
5.75	101.147	101.127	101.107	6.5	102.615	102.569	102.553	5.75	100.866	100.866	100.855
5.875	101.661	101.641	101.621	6.625	102.876	102.830	102.814	5.875	101.068	101.068	101.058
6	102.132	102.112	102.092	6.75	102.442	102.397	102.370	6	101.085	101.085	101.074
6.125	102.581	102.561	102.541	6.875	102.888	102.843	102.816				
6.25	102.259	102.239	102.219	7	103.278	103.233	103.206				
6.375	102.711	102.691	102.671	7.125	103.502	103.456	103.430				
6.5	103.136	103.116	103.096	7.25	103.059	102.998	102.965				
6.625	103.530	103.510	103.490	7.375	103.458	103.397	103.364				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.138	98.116	98.090
5.125	98.367	98.345	98.320
5.25	98.576	98.561	98.541
5.375	98.783	98.769	98.748
5.5	98.974	98.960	98.939
5.625	99.139	99.124	99.104
5.75	99.214	99.199	99.173
5.875	99.367	99.352	99.326
6	99.723	99.709	99.683

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	99.253	99.233	99.103	5.75	101.053	101.015	101.004	5	99.623	99.621	99.615
5.5	99.752	99.731	99.603	5.875	101.502	101.463	101.452	5.125	99.740	99.740	99.734
5.625	100.220	100.195	100.068	6	101.880	101.839	101.828	5.25	100.175	100.175	100.170
5.75	100.776	100.753	100.744	6.125	102.152	102.107	102.096	5.375	100.353	100.353	100.347
5.875	101.329	101.313	101.297	6.25	101.944	101.885	101.877	5.5	100.614	100.614	100.608
6	101.845	101.830	101.812	6.375	102.326	102.265	102.257	5.625	100.698	100.698	100.693
6.125	102.306	102.292	102.275	6.5	102.634	102.571	102.563	5.75	100.866	100.866	100.855
6.25	101.929	101.908	101.902	6.625	102.913	102.846	102.838	5.875	101.068	101.068	101.058
6.375	102.431	102.413	102.402	6.75	102.602	102.522	102.517	6	101.085	101.085	101.074
6.5	102.894	102.877	102.863	6.875	102.940	102.859	102.854				
6.625	103.300	103.283	103.268	7	103.248	103.165	103.160				
6.75	102.943	102.910	102.888	7.125	103.518	103.430	103.425				
6.875	102.557	102.475	102.470	7.25	103.553	103.452	103.448				
7	102.882	102.798	102.793	7.375	103.873	103.770	103.766				
7.125	103.112	103.022	103.017	7.5	104.221	104.115	104.111				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.412	99.405	99.398
4.875	99.726	99.719	99.712
5	100.032	100.025	100.018
5.125	100.192	100.185	100.163
5.25	100.502	100.495	100.473
5.375	100.802	100.795	100.775
5.5	101.021	101.014	100.995
5.625	101.041	101.013	100.963
5.75	101.342	101.312	101.265
5.875	101.631	101.601	101.556
6	101.877	101.845	101.801

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	97.860	97.971	97.979	4.5	97.860	97.971	97.979	5	99.897	99.882	99.866
4.625	98.391	98.502	98.510	4.625	98.391	98.502	98.510	5.125	100.404	100.443	100.435
4.75	99.035	99.116	99.124	4.75	99.035	99.116	99.124	5.25	101.043	101.087	101.079
4.875	99.364	99.349	99.333	4.875	99.364	99.349	99.333	5.375	100.814	100.790	100.767
5	99.897	99.882	99.866	5	99.897	99.882	99.866	5.5	101.268	101.276	101.251
5.125	100.404	100.443	100.435	5.125	100.404	100.443	100.435	5.625	101.818	101.861	101.836
5.25	101.043	101.087	101.079	5.25	101.043	101.087	101.079	5.75	102.447	102.244	102.187
5.375	100.814	100.790	100.767	5.375	100.814	100.790	100.767	5.875	101.814	101.611	101.408
5.5	101.268	101.276	101.251	5.5	101.268	101.276	101.251	6	102.273	102.070	101.911
5.625	101.818	101.861	101.836	5.625	101.818	101.861	101.836	6.125	102.745	102.556	102.514
5.75	102.447	102.244	102.187	5.75	102.447	102.244	102.187	6.25	102.983	102.813	102.771
5.875	101.814	101.611	101.408	5.875	101.814	101.611	101.408	6.375	102.375	102.344	102.312
6	102.273	102.070	101.911	6	102.273	102.070	101.911	6.5	102.685	102.654	102.623
6.125	102.745	102.556	102.514	6.125	102.745	102.556	102.514	6.625	103.045	103.013	102.982
6.25	102.983	102.813	102.771	6.25	102.983	102.813	102.771	6.75	103.309	103.270	103.231
6.375	102.375	102.344	102.312	6.375	102.375	102.344	102.312	6.875	102.382	102.378	102.303
6.5	102.685	102.654	102.623	6.5	102.685	102.654	102.623	7	102.883	102.843	102.771
6.625	103.045	103.013	102.982	6.625	103.045	103.013	102.982	7.125	103.165	103.273	103.198
6.75	103.309	103.270	103.231	6.75	103.309	103.270	103.231	7.25	103.332	103.271	103.236
6.875	102.397	102.378	102.303	6.875	102.397	102.378	102.303	7.375	102.451	102.375	102.324
7	102.847	102.843	102.767	7	102.847	102.843	102.767	7.5	102.843	102.766	102.716
7.125	103.165	103.273	103.198	7.125	103.165	103.273	103.198	7.625	103.220	103.143	103.092
7.25	103.332	103.271	103.236	7.25	103.332	103.271	103.236	7.75	103.484	103.407	103.357
7.375	102.451	102.375	102.324	7.375	102.451	102.375	102.324				
7.5	102.843	102.766	102.716	7.5	102.843	102.766	102.716				
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	98.869	99.001	99.007	4.25	98.869	99.001	99.007	4.5	94.035	93.990	93.974
4.375	99.432	99.565	99.571	4.375	99.432	99.565	99.571	4.625	94.649	94.603	94.588
4.5	99.985	100.118	100.123	4.5	99.985	100.118	100.123	4.75	97.561	97.568	97.559
4.625	100.522	100.655	100.661	4.625	100.522	100.655	100.661	4.875	98.470	98.477	98.469
4.75	99.984	100.000	99.989	4.75	99.984	100.000	99.989	5	98.902	98.909	98.901
4.875	100.415	100.528	100.517	4.875	100.415	100.528	100.517	5.125	99.776	99.783	99.774
5	100.916	101.030	101.019	5	100.916	101.030	101.019	5.25	99.988	99.965	99.941
5.125	101.386	101.499	101.488	5.125	101.386	101.499	101.488	5.375	100.058	100.052	100.027
5.25	100.977	100.932	100.917	5.25	100.977	100.932	100.917	5.5	100.879	100.872	100.847
5.375	101.214	101.308	101.281	5.375	101.214	101.308	101.281	5.625	101.464	101.458	101.432
5.5	101.662	101.756	101.728	5.5	101.662	101.756	101.728	5.75	101.564	101.361	101.171
5.625	102.089	102.183	102.155	5.625	102.089	102.183	102.155	5.875	101.111	100.908	100.791
5.75	101.752	101.707	101.692	5.75	101.752	101.707	101.692	6	101.491	101.477	101.435
5.875	101.782	101.856	101.812	5.875	101.782	101.856	101.812	6.125	102.051	102.081	102.039
6	102.191	102.265	102.221	6	102.191	102.265	102.221	6.25	102.121	101.918	101.715
								6.375	101.432	101.401	101.370
								6.5	101.823	101.791	101.760
								6.625	102.177	102.220	102.162
								6.75	102.042	102.003	101.964
								6.875	101.767	101.691	101.658
								7	102.146	102.066	102.035
								7.125	101.906	101.929	101.853
								7.25	102.045	101.983	101.949
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	99.988	99.965	99.941	5	98.902	98.909	98.901	4.5	97.294	97.302	97.308
5.375	100.058	100.052	100.027	5.125	99.776	99.783	99.774	4.625	97.783	97.791	97.797
5.5	100.879	100.872	100.847	5.25	99.485	99.479	99.473	4.75	95.727	95.712	95.697
5.625	101.464	101.458	101.432	5.375	100.058	100.052	100.027	4.875	96.097	96.010	96.000
5.75	101.564	101.361	101.171	5.5	100.879	100.872	100.847	5	96.511	96.425	96.414
5.875	101.111	100.908	100.791	5.625	101.464	101.458	101.432	5.125	96.864	96.777	96.766
6	101.491	101.477	101.435	5.75	101.313	101.252	101.221	5.25	97.597	97.582	97.567
6.125	102.051	102.081	102.039	5.875	100.803	100.833	100.791	5.375	97.582	97.567	97.552
6.25	102.121	101.918	101.715	6	101.447	101.477	101.435	5.5	97.889	97.874	97.859
6.375	101.432	101.401	101.370	6.125	102.051	102.081	102.039	5.625	98.196	98.181	98.166
6.5	101.823	101.791	101.760	6.25	101.680	101.634	101.615	5.75	98.957	98.942	98.927
6.625	102.177	102.220	102.162	6.375	101.403	101.349	101.328	5.875	99.099	99.084	99.069
6.75	102.042	102.003	101.964	6.5	101.813	101.754	101.733	6	99.345	99.330	99.315
6.875	101.767	101.691	101.658	6.625	102.203	102.220	102.162	6.125	99.549	99.534	99.519
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	101.043	101.087	101.079	5.25	101.043	101.087	101.079	5.25	101.043	101.087	101.079
5.375	100.814	100.790	100.767	5.375	100.814	100.790	100.767	5.375	100.814	100.790	100.767

5.5	101.268	101.276	101.251	5.5	101.268	101.276	101.251	5.5	101.268	101.276	101.251
5.625	101.818	101.861	101.836	5.625	101.818	101.861	101.836	5.625	101.818	101.861	101.836
5.75	102.447	102.244	102.187	5.75	102.447	102.244	102.187	5.75	102.447	102.244	102.187
5.875	101.814	101.611	101.408	5.875	101.814	101.611	101.408	5.875	101.814	101.611	101.408
6	102.273	102.070	101.911	6	102.273	102.070	101.911	6	102.273	102.070	101.911
6.125	102.745	102.556	102.514	6.125	102.745	102.556	102.514	6.125	102.745	102.556	102.514
6.25	102.983	102.813	102.771	6.25	102.983	102.813	102.771	6.25	102.983	102.813	102.771
6.375	102.375	102.344	102.312	6.375	102.375	102.344	102.312	6.375	102.375	102.344	102.312
6.5	102.685	102.654	102.623	6.5	102.685	102.654	102.623	6.5	102.685	102.654	102.623
6.625	103.045	103.013	102.982	6.625	103.045	103.013	102.982	6.625	103.045	103.013	102.982
6.75	103.309	103.270	103.231	6.75	103.309	103.270	103.231	6.75	103.309	103.270	103.231
6.875	102.397	102.378	102.303	6.875	102.397	102.378	102.303	6.875	102.382	102.378	102.303
7	102.847	102.843	102.767	7	102.847	102.843	102.767	7	102.883	102.843	102.771
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	99.985	100.118	100.123	4.25	98.869	99.001	99.007	5.25	99.988	99.965	99.941
4.625	100.522	100.655	100.661	4.375	99.432	99.565	99.571	5.375	100.058	100.052	100.027
4.75	99.984	100.000	99.989	4.5	99.985	100.118	100.123	5.5	100.879	100.872	100.847
4.875	100.415	100.528	100.517	4.625	100.522	100.655	100.661	5.625	101.464	101.458	101.432
5	100.916	101.030	101.019	4.75	99.984	100.000	99.989	5.75	101.564	101.361	101.171
5.125	101.386	101.499	101.488	4.875	100.415	100.528	100.517	5.875	101.111	100.908	100.791
5.25	100.977	100.932	100.917	5	100.916	101.030	101.019	6	101.491	101.477	101.435
5.375	101.214	101.308	101.281	5.125	101.386	101.499	101.488	6.125	102.051	102.081	102.039
5.5	101.662	101.756	101.728	5.25	100.977	100.932	100.917	6.25	102.121	101.918	101.715
5.625	102.089	102.183	102.155	5.375	101.214	101.308	101.281	6.375	101.432	101.401	101.370
5.75	101.752	101.707	101.692	5.5	101.662	101.756	101.728	6.5	101.823	101.791	101.760
5.875	101.782	101.856	101.812	5.625	102.089	102.183	102.155	6.625	102.177	102.220	102.162
6	102.191	102.265	102.221	5.75	101.752	101.707	101.692	6.75	102.042	102.003	101.964
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	99.988	99.965	99.941	5.25	99.177	99.151	99.126	4.5	97.294	97.302	97.308
5.375	100.058	100.052	100.027	5.375	100.058	100.052	100.027	4.625	97.783	97.791	97.797
5.5	100.879	100.872	100.847	5.5	100.879	100.872	100.847	4.75	95.727	95.712	95.697
5.625	101.464	101.458	101.432	5.625	101.464	101.458	101.432	4.875	96.097	96.010	96.000
5.75	101.564	101.361	101.171	5.75	101.313	101.252	101.221	5	96.511	96.425	96.414
5.875	101.111	100.908	100.791	5.875	100.803	100.833	100.791	5.125	96.864	96.777	96.766
6	101.491	101.477	101.435	6	101.447	101.477	101.435	5.25	97.597	97.582	97.567
6.125	102.051	102.081	102.039	6.125	102.051	102.081	102.039	5.375	97.582	97.567	97.552
6.25	102.121	101.918	101.715	6.25	101.680	101.634	101.615	5.5	97.889	97.874	97.859
6.375	101.432	101.401	101.370	6.375	101.095	101.139	101.080	5.625	98.196	98.181	98.166
6.5	101.823	101.791	101.760	6.5	101.673	101.717	101.658	5.75	98.957	98.942	98.927
6.625	102.177	102.220	102.162	6.625	102.177	102.220	102.162	5.875	99.099	99.084	99.069
6.75	102.042	102.003	101.964	6.75	101.980	101.919	101.887	6	99.345	99.330	99.315
6.875	101.767	101.691	101.658	6.875	101.020	101.034	100.958	6.125	99.549	99.534	99.519

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	100.360	100.352	100.345	5.125	100.360	100.352	100.345	4.75	98.835	98.819	98.804
5.25	100.843	100.820	100.796	5.25	100.843	100.820	100.796	4.875	99.164	99.149	99.133
5.375	100.745	100.736	100.730	5.375	100.745	100.736	100.730	5	99.697	99.682	99.666
5.5	101.203	101.190	101.184	5.5	101.203	101.190	101.184	5.125	100.204	100.188	100.173
5.625	101.653	101.636	101.630	5.625	101.653	101.636	101.630	5.25	100.843	100.820	100.796
5.75	102.247	102.044	101.841	5.75	102.247	102.044	101.841	5.375	100.614	100.590	100.567
5.875	101.614	101.488	101.474	5.875	101.614	101.488	101.474	5.5	101.068	101.045	101.021
6	102.073	101.892	101.879	6	102.073	101.892	101.879	5.625	101.554	101.531	101.507
6.125	102.545	102.342	102.262	6.125	102.545	102.342	102.262	5.75	102.247	102.044	101.841
6.25	102.783	102.580	102.377	6.25	102.783	102.580	102.377	5.875	101.614	101.411	101.208
6.375	102.175	102.144	102.112	6.375	102.175	102.144	102.112	6	102.073	101.870	101.667
6.5	102.485	102.454	102.423	6.5	102.485	102.454	102.423	6.125	102.545	102.342	102.139
6.625	102.845	102.813	102.782	6.625	102.845	102.813	102.782	6.25	102.783	102.580	102.377
6.75	103.109	103.070	103.031	6.75	103.109	103.070	103.031	6.375	102.175	102.144	102.112
6.875	102.596	102.518	102.486	6.875	102.596	102.518	102.486	6.5	102.485	102.454	102.423
7	102.928	102.847	102.816	7	102.928	102.847	102.816	6.625	102.845	102.813	102.782
7.125	102.846	102.785	102.750	7.125	102.846	102.785	102.750	6.75	103.109	103.070	103.031
7.25	103.132	103.071	103.036	7.25	103.132	103.071	103.036	6.875	102.007	101.946	101.911
7.375	102.251	102.175	102.124	7.375	102.251	102.175	102.124	7	102.439	102.378	102.343
7.5	102.643	102.566	102.516	7.5	102.643	102.566	102.516	7.125	102.846	102.785	102.750
7.625	103.020	102.943	102.892	7.625	103.020	102.943	102.892	7.25	103.132	103.071	103.036
7.75	103.284	103.207	103.157	7.75	103.284	103.207	103.157	7.375	102.251	102.175	102.124
								7.5	102.643	102.566	102.516
								7.625	103.020	102.943	102.892
								7.75	103.284	103.207	103.157

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	98.483	98.616	98.622	4.25	98.483	98.616	98.622	4.875	98.110	98.087	98.178
4.375	98.963	99.095	99.101	4.375	98.963	99.095	99.101	5	98.641	98.618	98.709
4.5	99.416	99.548	99.554	4.5	99.416	99.548	99.554	5.125	99.273	99.250	99.342
4.625	99.838	99.971	99.977	4.625	99.838	99.971	99.977	5.25	100.099	100.093	100.087
4.75	99.784	99.740	99.725	4.75	99.784	99.740	99.725	5.375	100.521	100.513	100.507
4.875	99.860	99.974	99.963	4.875	99.860	99.974	99.963	5.5	100.926	100.914	100.908
5	100.239	100.352	100.341	5	100.239	100.352	100.341	5.625	101.286	101.270	101.264
5.125	100.580	100.693	100.682	5.125	100.580	100.693	100.682	5.75	101.364	101.161	100.971
5.25	100.777	100.732	100.717	5.25	100.777	100.732	100.717	5.875	101.189	101.159	101.144
5.375	100.611	100.705	100.677	5.375	100.611	100.705	100.677	6	101.514	101.479	101.466
5.5	100.949	101.043	101.015	5.5	100.949	101.043	101.015	6.125	101.804	101.766	101.754
5.625	101.274	101.368	101.340	5.625	101.274	101.368	101.340	6.25	101.921	101.718	101.515
5.75	101.552	101.507	101.492	5.75	101.552	101.507	101.492	6.375	101.669	101.616	101.592
5.875	101.483	101.451	101.422	5.875	101.368	101.336	101.309	6.5	101.915	101.859	101.836
6	101.875	101.839	101.812	6	101.706	101.670	101.645	6.625	102.174	102.113	102.092
								6.75	101.883	101.811	101.777
								6.875	102.121	102.044	102.012
								7	102.372	102.292	102.261
								7.125	101.609	101.547	101.513
								7.25	101.845	101.783	101.749
								7.375	100.951	100.875	100.824
								7.5	101.343	101.266	101.216
								7.625	101.720	101.643	101.592
								7.75	101.984	101.907	101.857

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	101.915	101.859	101.836	6.125	101.890	101.851	101.840	4.5	96.634	96.642	96.648
6.625	102.174	102.113	102.092	6.25	101.480	101.434	101.415	4.625	96.969	96.976	96.982
6.75	101.883	101.811	101.777	6.375	101.744	101.693	101.669	4.75	95.527	95.512	95.497
6.875	102.121	102.044	102.012	6.5	102.023	101.967	101.946	4.875	95.747	95.732	95.717
7	102.372	102.292	102.261	6.625	102.323	102.262	102.243	5	96.102	96.087	96.072
7.125	101.609	101.547	101.513	6.75	101.941	101.868	101.834	5.125	96.304	96.289	96.274
7.25	101.845	101.783	101.749	6.875	102.202	102.126	102.093	5.25	97.397	97.382	97.367
7.375	100.951	100.875	100.824	7	102.472	102.391	102.360	5.375	97.382	97.367	97.352
7.5	101.343	101.266	101.216	7.125	101.659	101.597	101.563	5.5	97.689	97.674	97.659
7.625	101.720	101.643	101.592	7.25	101.895	101.833	101.799	5.625	97.996	97.981	97.966
7.75	101.984	101.907	101.857	7.375	101.001	100.925	100.874	5.75	98.757	98.742	98.727
				7.5	101.393	101.316	101.266	5.875	98.899	98.884	98.869
				7.625	101.770	101.693	101.642	6	99.145	99.130	99.115
								6.125	99.349	99.334	99.319

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	102.175	102.144	102.112	6.375	102.175	102.144	102.112	6	102.073	101.870	101.667

6.5	102.485	102.454	102.423	6.5	102.485	102.454	102.423	6.125	102.545	102.342	102.139
6.625	102.845	102.813	102.782	6.625	102.845	102.813	102.782	6.25	102.783	102.580	102.377
6.75	103.109	103.070	103.031	6.75	103.109	103.070	103.031	6.375	102.175	102.144	102.112
6.875	102.596	102.518	102.486	6.875	102.596	102.518	102.486	6.5	102.485	102.454	102.423
7	102.928	102.847	102.816	7	102.928	102.847	102.816	6.625	102.845	102.813	102.782
7.125	102.846	102.785	102.750	7.125	102.846	102.785	102.750	6.75	103.109	103.070	103.031
7.25	103.132	103.071	103.036	7.25	103.132	103.071	103.036	6.875	102.007	101.946	101.911
7.375	102.251	102.175	102.124	7.375	102.251	102.175	102.124	7	102.439	102.378	102.343
7.5	102.643	102.566	102.516	7.5	102.643	102.566	102.516	7.125	102.846	102.785	102.750
7.625	103.020	102.943	102.892	7.625	103.020	102.943	102.892	7.25	103.132	103.071	103.036
7.75	103.284	103.207	103.157	7.75	103.284	103.207	103.157	7.375	102.251	102.175	102.124
								7.5	102.643	102.566	102.516
								7.625	103.020	102.943	102.892
								7.75	103.284	103.207	103.157

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	99.416	99.548	99.554	4.5	99.416	99.548	99.554	6.625	101.832	101.801	101.770
4.625	99.838	99.971	99.977	4.625	99.838	99.971	99.977	6.75	101.842	101.803	101.764
4.75	99.784	99.740	99.725	4.75	99.784	99.740	99.725	6.875	100.770	100.708	100.674
4.875	99.860	99.974	99.963	4.875	99.860	99.974	99.963	7	101.202	101.141	101.106
5	100.239	100.352	100.341	5	100.239	100.352	100.341	7.125	101.609	101.547	101.513
5.125	100.580	100.693	100.682	5.125	100.580	100.693	100.682	7.25	101.845	101.783	101.749
5.25	100.777	100.732	100.717	5.25	100.777	100.732	100.717	7.375	100.951	100.875	100.824
5.375	100.611	100.705	100.677	5.375	100.611	100.705	100.677	7.5	101.343	101.266	101.216
5.5	100.949	101.043	101.015	5.5	100.949	101.043	101.015	7.625	101.720	101.643	101.592
5.625	101.274	101.368	101.340	5.625	101.274	101.368	101.340	7.75	101.984	101.907	101.857
5.75	101.552	101.507	101.492	5.75	101.552	101.507	101.492				
5.875	101.483	101.451	101.422	5.875	101.483	101.451	101.422				
6	101.875	101.839	101.812	6	101.706	101.670	101.645				
6.125	102.253	102.213	102.188	6.125	102.040	102.001	101.978				

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	101.623	101.591	101.560	6.125	101.258	101.258	101.316	4.5	96.634	96.642	96.648
6.625	101.832	101.801	101.770	6.25	101.480	101.434	101.415	4.625	96.969	96.976	96.982
6.75	101.842	101.803	101.764	6.375	100.600	100.539	100.548	4.75	95.527	95.512	95.497
6.875	100.770	100.708	100.674	6.5	101.060	100.999	100.967	4.875	95.747	95.732	95.717
7	101.202	101.141	101.106	6.625	101.502	101.441	101.409	5	96.102	96.087	96.072
7.125	101.609	101.547	101.513	6.75	101.780	101.719	101.687	5.125	96.304	96.289	96.274
7.25	101.845	101.783	101.749	6.875	100.820	100.758	100.724	5.25	97.397	97.382	97.367
7.375	100.951	100.875	100.824	7	101.252	101.191	101.156	5.375	97.382	97.367	97.352
7.5	101.343	101.266	101.216	7.125	101.659	101.597	101.563	5.5	97.689	97.674	97.659
7.625	101.720	101.643	101.592	7.25	101.895	101.833	101.799	5.625	97.996	97.981	97.966
7.75	101.984	101.907	101.857	7.375	101.001	100.925	100.874	5.75	98.757	98.742	98.727
				7.5	101.393	101.316	101.266	5.875	98.899	98.884	98.869
				7.625	101.770	101.693	101.642	6	99.145	99.130	99.115
								6.125	99.349	99.334	99.319

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 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.356	100.184	99.884	6.75	98.856	98.684	98.384
6.875	100.835	100.663	100.363	6.875	99.335	99.163	98.863
7	101.293	101.121	100.821	7	99.793	99.621	99.321
7.125	101.712	101.540	101.240	7.125	100.212	100.040	99.740
7.25	102.102	101.930	101.630	7.25	100.602	100.430	100.130
7.375	101.996	101.762	101.462	7.375	100.496	100.262	99.962
7.5	102.414	102.180	101.880	7.5	100.914	100.680	100.380
7.625	102.793	102.559	102.259	7.625	101.293	101.059	100.759
7.75	103.153	102.919	102.619	7.75	101.653	101.419	101.119
7.875	102.503	102.206	101.906	7.875	101.003	100.706	100.406
8	102.881	102.584	102.284	8	101.381	101.084	100.784
8.125	103.230	102.933	102.633	8.125	101.730	101.433	101.133
8.25	103.570	103.273	102.973	8.25	102.070	101.773	101.473
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.356	98.184	97.884	6.75	96.856	96.684	96.384
6.875	98.835	98.663	98.363	6.875	97.335	97.163	96.863
7	99.293	99.121	98.821	7	97.793	97.621	97.321
7.125	99.712	99.540	99.240	7.125	98.212	98.040	97.740
7.25	100.102	99.930	99.630	7.25	98.602	98.430	98.130
7.375	99.996	99.762	99.462	7.375	98.496	98.262	97.962
7.5	100.414	100.180	99.880	7.5	98.914	98.680	98.380
7.625	100.793	100.559	100.259	7.625	99.293	99.059	98.759
7.75	101.153	100.919	100.619	7.75	99.653	99.419	99.119
7.875	100.503	100.206	99.906	7.875	99.003	98.706	98.406
8	100.881	100.584	100.284	8	99.381	99.084	98.784
8.125	101.230	100.933	100.633	8.125	99.730	99.433	99.133
8.25	101.570	101.273	100.973	8.25	100.070	99.773	99.473
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.606	99.434	99.134	6.75	97.606	97.434	97.134
6.875	100.085	99.913	99.613	6.875	98.085	97.913	97.613
7	100.543	100.371	100.071	7	98.543	98.371	98.071
7.125	100.962	100.790	100.490	7.125	98.962	98.790	98.490
7.25	101.352	101.180	100.880	7.25	99.352	99.180	98.880
7.375	101.246	101.012	100.712	7.375	99.246	99.012	98.712
7.5	101.664	101.430	101.130	7.5	99.664	99.430	99.130
7.625	102.043	101.809	101.509	7.625	100.043	99.809	99.509
7.75	102.403	102.169	101.869	7.75	100.403	100.169	99.869
7.875	101.753	101.456	101.156	7.875	99.753	99.456	99.156
8	102.131	101.834	101.534	8	100.131	99.834	99.534
8.125	102.480	102.183	101.883	8.125	100.480	100.183	99.883
8.25	102.820	102.523	102.223	8.25	100.820	100.523	100.223

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.