



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
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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	96.297	96.297	96.209	4.75	96.297	96.297	96.209	5.125	98.778	98.732	98.727
4.875	96.974	96.974	96.890	4.875	96.974	96.974	96.890	5.25	99.328	99.398	99.384
5	97.689	97.785	97.810	5	97.689	97.785	97.810	5.375	100.113	100.099	99.955
5.125	98.248	98.317	98.344	5.125	98.248	98.317	98.344	5.5	100.591	100.577	100.436
5.25	99.071	98.972	98.959	5.25	98.736	98.752	98.756	5.625	100.989	100.975	100.831
5.375	99.685	99.586	99.573	5.375	99.350	99.330	99.310	5.75	100.965	100.946	100.918
5.5	100.393	100.294	100.280	5.5	99.937	99.917	99.897	5.875	101.427	101.427	101.374
5.625	100.788	100.690	100.676	5.625	100.413	100.393	100.373	6	101.842	101.828	101.805
5.75	100.617	100.537	100.537	5.75	100.359	100.339	100.319	6.125	102.172	102.189	102.144
5.875	101.132	101.052	101.052	5.875	100.819	100.801	100.794	6.25	101.881	101.881	101.760
6	101.663	101.583	101.583	6	101.295	101.275	101.255	6.375	102.281	102.281	102.140
6.125	102.009	101.929	101.929	6.125	101.665	101.665	101.652	6.5	102.806	102.806	102.665
6.25	101.608	101.528	101.528	6.25	101.373	101.353	101.333	6.625	102.931	102.931	102.795
6.375	102.052	101.972	101.972	6.375	101.826	101.824	101.802	6.75	102.514	102.439	102.434
6.5	102.463	102.383	102.383	6.5	102.216	102.209	102.187	6.875	102.852	102.776	102.771
6.625	102.791	102.711	102.711	6.625	102.513	102.499	102.473	7	103.160	103.149	103.078
6.75	102.408	102.328	102.328	6.75	102.183	102.163	102.143	7.125	103.430	103.349	103.344
6.875	102.741	102.661	102.661	6.875	102.583	102.594	102.557	7.25	103.445	103.347	103.344
7	103.127	103.047	103.047	7	102.871	102.851	102.831	7.375	103.764	103.666	103.663
7.125	103.408	103.328	103.328	7.125	103.121	103.105	103.052	7.5	104.112	104.012	104.009
7.25	103.139	103.059	103.059	7.25	102.973	102.975	102.915	7.625	104.389	104.284	104.281
7.375	103.458	103.378	103.378	7.375	103.267	103.236	103.188	7.75	103.592	103.550	103.550
7.5	103.776	103.696	103.696	7.5	103.619	103.570	103.516	7.875	103.944	103.897	103.897
7.625	104.078	103.998	103.998	7.625	103.868	103.815	103.788	8	104.228	104.176	104.176
7.75	103.567	103.525	103.525	7.75	103.567	103.525	103.525				
7.875	103.784	103.737	103.737	7.875	103.784	103.737	103.737				
8	104.150	104.105	104.077	8	104.150	104.105	104.077				
8.125	104.339	104.293	104.266	8.125	104.339	104.293	104.266				
8.25	92.616	92.553	92.459								

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	99.546	99.546	99.546	4.625	99.965	99.965	99.965	5	97.892	97.988	98.012
4.75	99.867	99.860	99.853	4.75	99.827	99.827	99.827	5.125	98.438	98.533	98.560
4.875	100.282	100.275	100.272	4.875	100.270	100.270	100.270	5.25	98.202	98.240	98.244
5	100.623	100.616	100.609	5	100.614	100.614	100.614	5.375	98.773	98.820	98.824
5.125	100.440	100.498	100.497	5.125	100.660	100.660	100.660	5.5	99.287	99.348	99.349
5.25	100.863	100.857	100.832	5.25	100.826	100.885	100.883	5.625	99.802	99.862	99.863
5.375	101.255	101.249	101.224	5.375	101.121	101.184	101.183	5.75	100.179	100.179	100.070
5.5	101.531	101.525	101.500	5.5	101.396	101.466	101.466	5.875	100.540	100.570	100.563
5.625	101.366	101.342	101.286	5.625	101.273	101.313	101.296	6	100.941	100.987	100.977
5.75	101.740	101.716	101.660	5.75	101.608	101.648	101.631	6.125	101.279	101.334	101.321
5.875	102.084	102.060	102.005	5.875	101.878	101.923	101.906	6.25	101.416	101.411	101.386
6	102.316	102.289	102.234	6	102.123	102.173	102.157	6.375	101.823	101.790	101.768
6.125	102.128	102.081	102.055	6.125	102.112	102.135	102.103	6.5	102.188	102.094	102.072
6.25	102.468	102.421	102.396	6.25	102.433	102.455	102.423	6.625	102.529	102.344	102.312
6.375	102.786	102.738	102.713	6.375	102.690	102.716	102.684	6.75	102.153	102.150	102.111
6.5	102.964	102.915	102.890	6.5	102.954	102.983	102.952	6.875	102.489	102.494	102.458
6.625	102.758	102.758	102.758	6.625	102.744	102.744	102.744	7	102.838	102.741	102.687
6.75	102.939	102.870	102.866	6.75	102.964	102.968	102.921	7.125	103.154	102.963	102.862
6.875	103.248	103.178	103.174	6.875	103.233	103.240	103.193	7.25	102.645	102.471	102.363
7	103.352	103.307	103.285	7	103.492	103.498	103.452	7.375	102.945	102.753	102.651
7.125	102.893	102.833	102.790	7.125	102.716	102.657	102.614	7.5	103.225	103.027	102.920
7.25	103.341	103.282	103.238	7.25	103.094	103.034	102.991	7.625	103.501	103.298	103.186
7.375	103.777	103.718	103.674	7.375	103.462	103.402	103.359	7.75	101.844	101.725	101.697
								7.875	102.202	102.156	102.129

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.813	97.767	97.751	5.25	98.964	98.920	98.904
5.375	98.495	98.495	98.351	5.375	99.423	99.378	99.363
5.5	99.227	99.180	99.097	5.5	99.673	99.628	99.613
5.625	99.719	99.672	99.589	5.625	99.344	99.299	99.284
5.75	100.399	100.399	100.285	5.75	99.809	99.764	99.749
5.875	100.433	100.433	100.324	5.875	100.257	100.212	100.197
6	101.252	101.252	101.147	6	100.450	100.405	100.390
6.125	101.684	101.684	101.583	6.125	99.777	99.732	99.717

6.25	101.473	101.473	101.323	6.25	100.233	100.189	100.173
6.375	101.915	101.915	101.770	6.375	100.665	100.621	100.606
6.5	102.267	102.267	102.126	6.5	100.800	100.756	100.740
6.625	102.526	102.526	102.390	6.625	100.340	100.255	100.229
6.75	102.342	102.342	102.154	6.75	100.779	100.606	100.517
6.875	102.721	102.716	102.532	6.875	101.013	100.943	100.939
7	102.992	102.982	102.803	7	101.094	100.997	100.975
7.125	103.324	103.308	103.134	7.125	91.678	91.639	91.536

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	98.637	98.723	98.706	5	98.483	98.569	98.552	5	96.056	95.993	95.930
5.125	98.906	98.988	98.967	5.125	98.818	98.900	98.879	5.125	96.722	96.659	96.596
5.25	99.167	99.245	99.220	5.25	99.134	99.212	99.187	5.25	97.205	97.142	97.080
5.375	99.420	99.493	99.464	5.375	99.430	99.502	99.474	5.375	97.877	97.814	97.752
5.5	99.646	99.715	99.682	5.5	99.647	99.715	99.683	5.5	98.364	98.301	98.238
5.625	99.838	99.902	99.866	5.625	99.835	99.828	99.792	5.625	98.851	98.788	98.726
5.75	100.089	100.148	100.108	5.75	100.069	100.006	99.954	5.75	99.329	99.266	99.204
5.875	100.400	100.455	100.411	5.875	100.303	100.240	100.193	5.875	99.598	99.535	99.473
6	100.589	100.639	100.591	6	100.538	100.475	100.412	6	100.057	99.994	99.932
6.125	100.645	100.691	100.639	6.125	100.603	100.649	100.597	6.125	100.324	100.261	100.199
6.25	100.839	100.776	100.713	6.25	100.840	100.817	100.762	6.25	100.784	100.721	100.658
6.375	101.039	100.976	100.913	6.375	100.921	100.958	100.898	6.375	100.861	100.798	100.735
6.5	101.242	101.179	101.116	6.5	101.142	101.100	101.037	6.5	101.131	101.068	101.006
6.625	101.444	101.381	101.318	6.625	101.216	101.244	101.177	6.625	101.209	101.146	101.083
6.75	101.520	101.457	101.394	6.75	101.328	101.351	101.280	6.75	101.286	101.223	101.160
6.875	101.574	101.511	101.448	6.875	101.391	101.409	101.335	6.875	101.364	101.301	101.238
7	101.630	101.567	101.504	7	101.651	101.657	101.583	7	101.444	101.381	101.318
7.125	101.689	101.626	101.563	7.125	102.125	102.131	102.051	7.125	101.526	101.463	101.400
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	98.838	98.924	98.907	5	98.677	98.763	98.746	5	96.124	96.061	95.998
5.125	99.107	99.189	99.167	5.125	99.011	99.093	99.072	5.125	96.790	96.727	96.664
5.25	99.369	99.446	99.421	5.25	99.327	99.404	99.379	5.25	97.273	97.210	97.147
5.375	99.622	99.695	99.666	5.375	99.621	99.694	99.665	5.375	97.945	97.882	97.819
5.5	99.849	99.917	99.884	5.5	99.838	99.906	99.874	5.5	98.432	98.369	98.306
5.625	100.042	100.106	100.069	5.625	99.955	100.019	99.982	5.625	98.919	98.856	98.793
5.75	100.294	100.353	100.313	5.75	100.138	100.185	100.145	5.75	99.397	99.334	99.271
5.875	100.606	100.661	100.617	5.875	100.374	100.429	100.385	5.875	99.666	99.603	99.540
6	100.797	100.848	100.800	6	100.606	100.652	100.604	6	100.125	100.062	99.999
6.125	100.856	100.902	100.850	6.125	100.799	100.845	100.793	6.125	100.392	100.329	100.266
6.25	100.941	100.982	100.926	6.25	100.975	101.016	100.960	6.25	100.852	100.789	100.726
6.375	101.107	101.066	101.007	6.375	101.123	101.160	101.100	6.375	100.929	100.866	100.803
6.5	101.310	101.247	101.184	6.5	101.272	101.304	101.241	6.5	101.200	101.137	101.074
6.625	101.512	101.449	101.386	6.625	101.423	101.451	101.384	6.625	101.277	101.214	101.151
6.75	101.588	101.525	101.462	6.75	101.538	101.561	101.490	6.75	101.354	101.291	101.228
6.875	101.642	101.579	101.516	6.875	101.603	101.622	101.547	6.875	101.432	101.369	101.306
7	101.698	101.635	101.572	7	101.866	101.872	101.799	7	101.512	101.449	101.386
7.125	101.757	101.694	101.631	7.125	102.343	102.349	102.269	7.125	101.594	101.531	101.468

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	98.191	98.171	98.151	5.75	100.882	100.836	100.820	5	99.649	99.648	99.641
5.125	98.826	98.806	98.786	5.875	101.394	101.349	101.332	5.125	99.766	99.766	99.760
5.25	99.229	99.209	99.189	6	101.841	101.795	101.779	5.25	100.202	100.202	100.195
5.375	99.861	99.841	99.821	6.125	102.171	102.126	102.109	5.375	100.377	100.377	100.371
5.5	100.454	100.434	100.414	6.25	101.767	101.722	101.705	5.5	100.634	100.634	100.628
5.625	100.999	100.979	100.959	6.375	102.242	102.196	102.180	5.625	100.719	100.719	100.712
5.75	101.194	101.174	101.154	6.5	102.655	102.609	102.593	5.75	100.938	100.938	100.925
5.875	101.708	101.688	101.668	6.625	102.916	102.871	102.854	5.875	101.140	101.140	101.127
6	102.176	102.156	102.136	6.75	102.423	102.377	102.350	6	101.154	101.154	101.141
6.125	102.623	102.603	102.583	6.875	102.869	102.823	102.795				
6.25	102.273	102.253	102.233	7	103.255	103.210	103.182				
6.375	102.725	102.705	102.685	7.125	103.478	103.433	103.405				
6.5	103.146	103.126	103.106	7.25	103.006	102.945	102.912				
6.625	103.540	103.520	103.500	7.375	103.404	103.343	103.310				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.163	98.141	98.115
5.125	98.392	98.370	98.344
5.25	98.601	98.587	98.565
5.375	98.807	98.792	98.771
5.5	98.994	98.979	98.957
5.625	99.158	99.144	99.122
5.75	99.285	99.270	99.242
5.875	99.438	99.423	99.395
6	99.791	99.777	99.749

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	99.144	99.129	98.976	5.75	100.965	100.930	100.918	5	99.649	99.648	99.641
5.5	99.643	99.628	99.476	5.875	101.414	101.379	101.367	5.125	99.766	99.766	99.760
5.625	100.111	100.094	100.023	6	101.791	101.754	101.743	5.25	100.202	100.202	100.195
5.75	100.769	100.746	100.736	6.125	102.063	102.023	102.011	5.375	100.377	100.377	100.371
5.875	101.332	101.306	101.298	6.25	101.824	101.768	101.760	5.5	100.634	100.634	100.628
6	101.856	101.830	101.821	6.375	102.204	102.148	102.140	5.625	100.719	100.719	100.712
6.125	102.347	102.320	102.311	6.5	102.512	102.455	102.447	5.75	100.938	100.938	100.925
6.25	101.920	101.906	101.903	6.625	102.792	102.730	102.722	5.875	101.140	101.140	101.127
6.375	102.433	102.417	102.412	6.75	102.514	102.439	102.434	6	101.154	101.154	101.141
6.5	102.904	102.887	102.881	6.875	102.852	102.776	102.771				
6.625	103.318	103.300	103.293	7	103.160	103.083	103.078				
6.75	102.854	102.822	102.808	7.125	103.430	103.349	103.344				
6.875	102.449	102.372	102.367	7.25	103.445	103.347	103.344				
7	102.773	102.696	102.691	7.375	103.764	103.666	103.663				
7.125	103.004	102.922	102.917	7.5	104.112	104.012	104.009				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.406	99.399	99.392
4.875	99.719	99.712	99.705
5	100.026	100.019	100.012
5.125	100.144	100.138	100.113
5.25	100.453	100.447	100.423
5.375	100.754	100.748	100.725
5.5	100.974	100.968	100.949
5.625	101.005	100.981	100.926
5.75	101.306	101.282	101.228
5.875	101.596	101.572	101.519
6	101.842	101.821	101.768

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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



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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	98.066	98.021	98.005	4.5	98.066	98.021	98.005	5	100.141	100.125	100.110
4.625	98.679	98.633	98.617	4.625	98.679	98.633	98.617	5.125	100.648	100.633	100.617
4.75	99.278	99.262	99.247	4.75	99.278	99.262	99.247	5.25	101.044	101.009	100.986
4.875	99.608	99.592	99.576	4.875	99.608	99.592	99.576	5.375	100.843	100.820	100.796
5	100.141	100.125	100.110	5	100.141	100.125	100.110	5.5	101.299	101.275	101.252
5.125	100.648	100.633	100.617	5.125	100.648	100.633	100.617	5.625	101.797	101.774	101.750
5.25	101.044	101.009	100.986	5.25	101.044	101.009	100.986	5.75	102.337	102.134	101.931
5.375	100.843	100.820	100.796	5.375	100.843	100.820	100.796	5.875	101.785	101.582	101.379
5.5	101.299	101.275	101.252	5.5	101.299	101.275	101.252	6	102.205	102.002	101.799
5.625	101.797	101.774	101.750	5.625	101.797	101.774	101.750	6.125	102.719	102.515	102.312
5.75	102.337	102.134	101.931	5.75	102.337	102.134	101.931	6.25	102.958	102.755	102.552
5.875	101.785	101.582	101.379	5.875	101.785	101.582	101.379	6.375	102.392	102.369	102.345
6	102.205	102.002	101.799	6	102.205	102.002	101.799	6.5	102.702	102.679	102.655
6.125	102.719	102.515	102.312	6.125	102.719	102.515	102.312	6.625	103.074	103.050	103.027
6.25	102.958	102.755	102.552	6.25	102.958	102.755	102.552	6.75	103.274	103.243	103.212
6.375	102.392	102.369	102.345	6.375	102.392	102.369	102.345	6.875	102.298	102.223	102.226
6.5	102.702	102.679	102.655	6.5	102.702	102.679	102.655	7	102.799	102.721	102.724
6.625	103.074	103.050	103.027	6.625	103.074	103.050	103.027	7.125	103.018	102.962	102.894
6.75	103.274	103.243	103.212	6.75	103.274	103.243	103.212	7.25	103.303	103.226	103.179
6.875	102.312	102.237	102.240	6.875	102.312	102.237	102.240	7.375	102.367	102.290	102.238
7	102.761	102.684	102.687	7	102.761	102.684	102.687	7.5	102.757	102.681	102.629
7.125	103.018	102.962	102.894	7.125	103.018	102.962	102.894	7.625	103.134	103.057	103.005
7.25	103.303	103.226	103.179	7.25	103.303	103.226	103.179	7.75	103.397	103.321	103.269
7.375	102.367	102.290	102.238	7.375	102.367	102.290	102.238				
7.5	102.757	102.681	102.629	7.5	102.757	102.681	102.629				
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	98.748	98.881	98.874	4.25	98.748	98.881	98.874	4.5	94.329	94.283	94.268
4.375	99.311	99.444	99.437	4.375	99.311	99.444	99.437	4.625	94.941	94.896	94.880
4.5	99.863	99.996	99.989	4.5	99.863	99.996	99.989	4.75	97.618	97.602	97.587
4.625	100.399	100.532	100.525	4.625	100.399	100.532	100.525	4.875	98.327	98.272	98.251
4.75	100.080	100.036	100.020	4.75	100.080	100.036	100.020	5	98.759	98.704	98.683
4.875	100.321	100.434	100.411	4.875	100.321	100.434	100.411	5.125	99.633	99.578	99.557
5	100.820	100.933	100.910	5	100.820	100.933	100.910	5.25	100.290	100.267	100.243
5.125	101.286	101.399	101.376	5.125	101.286	101.399	101.376	5.375	100.101	100.077	100.054
5.25	101.059	101.015	100.999	5.25	101.059	101.015	100.999	5.5	100.624	100.602	100.564
5.375	101.024	101.118	101.078	5.375	101.024	101.118	101.078	5.625	101.209	101.187	101.149
5.5	101.470	101.564	101.524	5.5	101.470	101.564	101.524	5.75	101.642	101.439	101.236
5.625	101.896	101.990	101.950	5.625	101.896	101.990	101.950	5.875	101.270	101.067	100.864
5.75	101.820	101.775	101.760	5.75	101.820	101.775	101.760	6	101.610	101.407	101.204
5.875	101.871	101.946	101.889	5.875	101.871	101.946	101.889	6.125	102.094	101.890	101.758
6	102.279	102.353	102.296	6	102.279	102.353	102.296	6.25	102.283	102.080	101.877
								6.375	101.637	101.614	101.590
								6.5	102.027	102.004	101.980
								6.625	102.249	102.225	102.202
								6.75	102.007	101.976	101.944
								6.875	101.682	101.607	101.610
								7	102.060	101.983	101.986
								7.125	101.626	101.618	101.530
								7.25	101.828	101.751	101.704
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	100.290	100.267	100.243	5	98.759	98.704	98.683	4.5	97.168	97.176	97.169
5.375	100.101	100.077	100.054	5.125	99.633	99.578	99.557	4.625	97.652	97.660	97.653
5.5	100.624	100.602	100.564	5.25	99.419	99.374	99.358	4.75	95.693	95.678	95.663
5.625	101.209	101.187	101.149	5.375	99.869	99.862	99.753	4.875	95.997	95.910	95.887
5.75	101.642	101.439	101.236	5.5	100.624	100.602	100.564	5	96.404	96.318	96.294
5.875	101.270	101.067	100.864	5.625	101.209	101.187	101.149	5.125	96.750	96.663	96.640
6	101.610	101.407	101.204	5.75	101.323	101.278	101.258	5.25	97.609	97.594	97.579
6.125	102.094	101.890	101.758	5.875	100.608	100.579	100.570	5.375	97.591	97.576	97.561
6.25	102.283	102.080	101.877	6	101.185	101.216	101.161	5.5	97.896	97.881	97.866
6.375	101.637	101.614	101.590	6.125	101.782	101.812	101.758	5.625	98.202	98.187	98.172
6.5	102.027	102.004	101.980	6.25	101.702	101.656	101.636	5.75	98.984	98.969	98.954
6.625	102.249	102.225	102.202	6.375	101.321	101.269	101.267	5.875	99.124	99.109	99.094
6.75	102.007	101.976	101.944	6.5	101.729	101.675	101.673	6	99.370	99.355	99.340
6.875	101.682	101.607	101.610	6.625	102.119	102.063	102.061	6.125	99.571	99.556	99.541
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	101.044	101.009	100.986	5.25	101.044	101.009	100.986	5.25	101.044	101.009	100.986
5.375	100.843	100.820	100.796	5.375	100.843	100.820	100.796	5.375	100.843	100.820	100.796

5.5	101.299	101.275	101.252	5.5	101.299	101.275	101.252	5.5	101.299	101.275	101.252
5.625	101.797	101.774	101.750	5.625	101.797	101.774	101.750	5.625	101.797	101.774	101.750
5.75	102.337	102.134	101.931	5.75	102.337	102.134	101.931	5.75	102.337	102.134	101.931
5.875	101.785	101.582	101.379	5.875	101.785	101.582	101.379	5.875	101.785	101.582	101.379
6	102.205	102.002	101.799	6	102.205	102.002	101.799	6	102.205	102.002	101.799
6.125	102.719	102.515	102.312	6.125	102.719	102.515	102.312	6.125	102.719	102.515	102.312
6.25	102.958	102.755	102.552	6.25	102.958	102.755	102.552	6.25	102.958	102.755	102.552
6.375	102.392	102.369	102.345	6.375	102.392	102.369	102.345	6.375	102.392	102.369	102.345
6.5	102.702	102.679	102.655	6.5	102.702	102.679	102.655	6.5	102.702	102.679	102.655
6.625	103.074	103.050	103.027	6.625	103.074	103.050	103.027	6.625	103.074	103.050	103.027
6.75	103.274	103.243	103.212	6.75	103.274	103.243	103.212	6.75	103.274	103.243	103.212
6.875	102.312	102.237	102.240	6.875	102.312	102.237	102.240	6.875	102.298	102.223	102.226
7	102.761	102.684	102.687	7	102.761	102.684	102.687	7	102.799	102.721	102.724
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	99.863	99.996	99.989	4.25	98.748	98.881	98.874	5.25	100.290	100.267	100.243
4.625	100.399	100.532	100.525	4.375	99.311	99.444	99.437	5.375	100.101	100.077	100.054
4.75	100.080	100.036	100.020	4.5	99.863	99.996	99.989	5.5	100.624	100.602	100.564
4.875	100.321	100.434	100.411	4.625	100.399	100.532	100.525	5.625	101.209	101.187	101.149
5	100.820	100.933	100.910	4.75	100.080	100.036	100.020	5.75	101.642	101.439	101.236
5.125	101.286	101.399	101.376	4.875	100.321	100.434	100.411	5.875	101.270	101.067	100.864
5.25	101.059	101.015	100.999	5	100.820	100.933	100.910	6	101.610	101.407	101.204
5.375	101.024	101.118	101.078	5.125	101.286	101.399	101.376	6.125	102.094	101.890	101.758
5.5	101.470	101.564	101.524	5.25	101.059	101.015	100.999	6.25	102.283	102.080	101.877
5.625	101.896	101.990	101.950	5.375	101.024	101.118	101.078	6.375	101.637	101.614	101.590
5.75	101.820	101.775	101.760	5.5	101.470	101.564	101.524	6.5	102.027	102.004	101.980
5.875	101.871	101.946	101.889	5.625	101.896	101.990	101.950	6.625	102.249	102.225	102.202
6	102.279	102.353	102.296	5.75	101.820	101.775	101.760	6.75	102.007	101.976	101.944
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	100.290	100.267	100.243	5.25	99.419	99.374	99.358	4.5	97.168	97.176	97.169
5.375	100.101	100.077	100.054	5.375	99.804	99.782	99.744	4.625	97.652	97.660	97.653
5.5	100.624	100.602	100.564	5.5	100.624	100.602	100.564	4.75	95.693	95.678	95.663
5.625	101.209	101.187	101.149	5.625	101.209	101.187	101.149	4.875	95.997	95.910	95.887
5.75	101.642	101.439	101.236	5.75	101.323	101.278	101.258	5	96.404	96.318	96.294
5.875	101.270	101.067	100.864	5.875	100.545	100.575	100.520	5.125	96.750	96.663	96.640
6	101.610	101.407	101.204	6	101.185	101.216	101.161	5.25	97.609	97.594	97.579
6.125	102.094	101.890	101.758	6.125	101.782	101.812	101.758	5.375	97.591	97.576	97.561
6.25	102.283	102.080	101.877	6.25	101.702	101.656	101.636	5.5	97.896	97.881	97.866
6.375	101.637	101.614	101.590	6.375	100.906	100.888	100.816	5.625	98.202	98.187	98.172
6.5	102.027	102.004	101.980	6.5	101.480	101.461	101.390	5.75	98.984	98.969	98.954
6.625	102.249	102.225	102.202	6.625	101.977	101.958	101.887	5.875	99.124	99.109	99.094
6.75	102.007	101.976	101.944	6.75	101.956	101.895	101.863	6	99.370	99.355	99.340
6.875	101.682	101.607	101.610	6.875	100.808	100.731	100.684	6.125	99.571	99.556	99.541

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	100.448	100.433	100.417	5.125	100.448	100.433	100.417	4.75	99.078	99.062	99.047
5.25	100.844	100.809	100.786	5.25	100.844	100.809	100.786	4.875	99.408	99.392	99.376
5.375	100.643	100.620	100.596	5.375	100.643	100.620	100.596	5	99.941	99.925	99.910
5.5	101.099	101.075	101.052	5.5	101.099	101.075	101.052	5.125	100.448	100.433	100.417
5.625	101.597	101.574	101.550	5.625	101.597	101.574	101.550	5.25	100.844	100.809	100.786
5.75	102.137	101.934	101.731	5.75	102.137	101.934	101.731	5.375	100.643	100.620	100.596
5.875	101.585	101.382	101.371	5.875	101.585	101.382	101.371	5.5	101.099	101.075	101.052
6	102.005	101.802	101.775	6	102.005	101.802	101.775	5.625	101.597	101.574	101.550
6.125	102.519	102.315	102.157	6.125	102.519	102.315	102.157	5.75	102.137	101.934	101.731
6.25	102.758	102.555	102.352	6.25	102.758	102.555	102.352	5.875	101.585	101.382	101.179
6.375	102.192	102.169	102.145	6.375	102.192	102.169	102.145	6	102.005	101.802	101.599
6.5	102.502	102.479	102.455	6.5	102.502	102.479	102.455	6.125	102.519	102.315	102.112
6.625	102.874	102.850	102.827	6.625	102.874	102.850	102.827	6.25	102.758	102.555	102.352
6.75	103.074	103.043	103.012	6.75	103.074	103.043	103.012	6.375	102.192	102.169	102.145
6.875	102.510	102.435	102.438	6.875	102.510	102.435	102.438	6.5	102.502	102.479	102.455
7	102.841	102.764	102.767	7	102.841	102.764	102.767	6.625	102.874	102.850	102.827
7.125	102.818	102.741	102.694	7.125	102.818	102.741	102.694	6.75	103.074	103.043	103.012
7.25	103.103	103.026	102.979	7.25	103.103	103.026	102.979	6.875	101.983	101.906	101.859
7.375	102.167	102.090	102.038	7.375	102.167	102.090	102.038	7	102.413	102.336	102.288
7.5	102.557	102.481	102.429	7.5	102.557	102.481	102.429	7.125	102.818	102.741	102.694
7.625	102.934	102.857	102.805	7.625	102.934	102.857	102.805	7.25	103.103	103.026	102.979
7.75	103.197	103.121	103.069	7.75	103.197	103.121	103.069	7.375	102.167	102.090	102.038
								7.5	102.557	102.481	102.429
								7.625	102.934	102.857	102.805
								7.75	103.197	103.121	103.069

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	98.360	98.493	98.486	4.25	98.360	98.493	98.486	4.875	97.976	97.891	97.970
4.375	98.837	98.970	98.963	4.375	98.837	98.970	98.963	5	98.507	98.422	98.501
4.5	99.287	99.420	99.413	4.5	99.287	99.420	99.413	5.125	99.139	99.054	99.133
4.625	99.706	99.839	99.832	4.625	99.706	99.839	99.832	5.25	100.090	100.067	100.043
4.75	99.880	99.836	99.820	4.75	99.880	99.836	99.820	5.375	100.401	100.394	100.285
4.875	99.761	99.875	99.851	4.875	99.761	99.875	99.851	5.5	100.804	100.795	100.686
5	100.136	100.250	100.226	5	100.136	100.250	100.226	5.625	101.162	101.151	101.042
5.125	100.475	100.588	100.564	5.125	100.475	100.588	100.564	5.75	101.442	101.239	101.036
5.25	100.859	100.815	100.799	5.25	100.859	100.815	100.799	5.875	101.078	101.049	101.040
5.375	100.419	100.513	100.473	5.375	100.419	100.513	100.473	6	101.410	101.369	101.360
5.5	100.756	100.850	100.810	5.5	100.756	100.850	100.810	6.125	101.894	101.690	101.647
5.625	101.188	101.175	101.135	5.625	101.188	101.175	101.135	6.25	102.083	101.880	101.677
5.75	101.620	101.575	101.560	5.75	101.620	101.575	101.560	6.375	101.585	101.534	101.531
5.875	101.384	101.355	101.325	5.875	101.276	101.351	101.294	6.5	101.829	101.804	101.780
6	101.776	101.745	101.716	6	101.606	101.666	101.609	6.625	102.086	102.032	102.029
								6.75	101.807	101.776	101.744
								6.875	102.035	101.960	101.963
								7	102.285	102.208	102.211
								7.125	101.393	101.316	101.269
								7.25	101.628	101.551	101.504
								7.375	100.867	100.790	100.738
								7.5	101.257	101.181	101.129
								7.625	101.634	101.557	101.505
								7.75	101.897	101.821	101.769

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	101.829	101.804	101.780	6.125	101.776	101.743	101.734	4.5	96.499	96.507	96.500
6.625	102.086	102.032	102.029	6.25	101.502	101.456	101.436	4.625	96.828	96.836	96.829
6.75	101.807	101.776	101.744	6.375	101.662	101.611	101.608	4.75	95.493	95.478	95.463
6.875	102.035	101.960	101.963	6.5	101.939	101.886	101.883	4.875	95.709	95.694	95.679
7	102.285	102.208	102.211	6.625	102.237	102.182	102.179	5	96.063	96.048	96.033
7.125	101.393	101.316	101.269	6.75	101.857	101.784	101.787	5.125	96.264	96.249	96.234
7.25	101.628	101.551	101.504	6.875	102.117	102.042	102.045	5.25	97.409	97.394	97.379
7.375	100.867	100.790	100.738	7	102.385	102.309	102.312	5.375	97.391	97.376	97.361
7.5	101.257	101.181	101.129	7.125	101.443	101.366	101.319	5.5	97.696	97.681	97.666
7.625	101.634	101.557	101.505	7.25	101.678	101.601	101.554	5.625	98.002	97.987	97.972
7.75	101.897	101.821	101.769	7.375	100.917	100.840	100.788	5.75	98.784	98.769	98.754
				7.5	101.307	101.231	101.179	5.875	98.924	98.909	98.894
				7.625	101.684	101.607	101.555	6	99.170	99.155	99.140
								6.125	99.371	99.356	99.341

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	102.192	102.169	102.145	6.375	102.192	102.169	102.145	6	102.005	101.802	101.599

6.5	102.502	102.479	102.455	6.5	102.502	102.479	102.455	6.125	102.519	102.315	102.112
6.625	102.874	102.850	102.827	6.625	102.874	102.850	102.827	6.25	102.758	102.555	102.352
6.75	103.074	103.043	103.012	6.75	103.074	103.043	103.012	6.375	102.192	102.169	102.145
6.875	102.510	102.435	102.438	6.875	102.510	102.435	102.438	6.5	102.502	102.479	102.455
7	102.841	102.764	102.767	7	102.841	102.764	102.767	6.625	102.874	102.850	102.827
7.125	102.818	102.741	102.694	7.125	102.818	102.741	102.694	6.75	103.074	103.043	103.012
7.25	103.103	103.026	102.979	7.25	103.103	103.026	102.979	6.875	101.983	101.906	101.859
7.375	102.167	102.090	102.038	7.375	102.167	102.090	102.038	7	102.413	102.336	102.288
7.5	102.557	102.481	102.429	7.5	102.557	102.481	102.429	7.125	102.818	102.741	102.694
7.625	102.934	102.857	102.805	7.625	102.934	102.857	102.805	7.25	103.103	103.026	102.979
7.75	103.197	103.121	103.069	7.75	103.197	103.121	103.069	7.375	102.167	102.090	102.038
								7.5	102.557	102.481	102.429
								7.625	102.934	102.857	102.805
								7.75	103.197	103.121	103.069

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	99.287	99.420	99.413	4.5	99.287	99.420	99.413	6.625	102.049	102.025	102.002
4.625	99.706	99.839	99.832	4.625	99.706	99.839	99.832	6.75	101.807	101.776	101.744
4.75	99.880	99.836	99.820	4.75	99.880	99.836	99.820	6.875	100.558	100.481	100.434
4.875	99.761	99.875	99.851	4.875	99.761	99.875	99.851	7	100.988	100.911	100.863
5	100.136	100.250	100.226	5	100.136	100.250	100.226	7.125	101.393	101.316	101.269
5.125	100.475	100.588	100.564	5.125	100.475	100.588	100.564	7.25	101.628	101.551	101.504
5.25	100.859	100.815	100.799	5.25	100.859	100.815	100.799	7.375	100.867	100.790	100.738
5.375	100.419	100.513	100.473	5.375	100.419	100.513	100.473	7.5	101.257	101.181	101.129
5.5	100.756	100.850	100.810	5.5	100.756	100.850	100.810	7.625	101.634	101.557	101.505
5.625	101.188	101.175	101.135	5.625	101.188	101.175	101.135	7.75	101.897	101.821	101.769
5.75	101.620	101.575	101.560	5.75	101.620	101.575	101.560				
5.875	101.384	101.355	101.325	5.875	101.276	101.351	101.294				
6	101.776	101.745	101.716	6	101.606	101.666	101.609				
6.125	102.153	102.121	102.092	6.125	101.940	101.973	101.916				

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	101.827	101.804	101.780	6.125	101.198	101.153	101.133	4.5	96.499	96.507	96.500
6.625	102.049	102.025	102.002	6.25	101.502	101.456	101.436	4.625	96.828	96.836	96.829
6.75	101.807	101.776	101.744	6.375	100.579	100.518	100.486	4.75	95.493	95.478	95.463
6.875	100.558	100.481	100.434	6.5	101.037	100.976	100.945	4.875	95.709	95.694	95.679
7	100.988	100.911	100.863	6.625	101.479	101.418	101.386	5	96.063	96.048	96.033
7.125	101.393	101.316	101.269	6.75	101.756	101.695	101.663	5.125	96.264	96.249	96.234
7.25	101.628	101.551	101.504	6.875	100.608	100.531	100.484	5.25	97.409	97.394	97.379
7.375	100.867	100.790	100.738	7	101.038	100.961	100.913	5.375	97.391	97.376	97.361
7.5	101.257	101.181	101.129	7.125	101.443	101.366	101.319	5.5	97.696	97.681	97.666
7.625	101.634	101.557	101.505	7.25	101.678	101.601	101.554	5.625	98.002	97.987	97.972
7.75	101.897	101.821	101.769	7.375	100.917	100.840	100.788	5.75	98.784	98.769	98.754
				7.5	101.307	101.231	101.179	5.875	98.924	98.909	98.894
				7.625	101.684	101.607	101.555	6	99.170	99.155	99.140
								6.125	99.371	99.356	99.341

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	100.296	100.062	99.762	6.75	98.796	98.562	98.262
6.875	100.775	100.541	100.241	6.875	99.275	99.041	98.741
7	101.233	100.999	100.699	7	99.733	99.499	99.199
7.125	101.652	101.418	101.118	7.125	100.152	99.918	99.618
7.25	102.042	101.808	101.508	7.25	100.542	100.308	100.008
7.375	101.870	101.564	101.264	7.375	100.370	100.064	99.764
7.5	102.288	101.982	101.682	7.5	100.788	100.482	100.182
7.625	102.667	102.361	102.061	7.625	101.167	100.861	100.561
7.75	103.027	102.721	102.421	7.75	101.527	101.221	100.921
7.875	102.310	101.933	101.633	7.875	100.810	100.433	100.133
8	102.688	102.311	102.011	8	101.188	100.811	100.511
8.125	103.037	102.660	102.360	8.125	101.537	101.160	100.860
8.25	103.377	103.000	102.700	8.25	101.877	101.500	101.200
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.296	98.062	97.762	6.75	96.796	96.562	96.262
6.875	98.775	98.541	98.241	6.875	97.275	97.041	96.741
7	99.233	98.999	98.699	7	97.733	97.499	97.199
7.125	99.652	99.418	99.118	7.125	98.152	97.918	97.618
7.25	100.042	99.808	99.508	7.25	98.542	98.308	98.008
7.375	99.870	99.564	99.264	7.375	98.370	98.064	97.764
7.5	100.288	99.982	99.682	7.5	98.788	98.482	98.182
7.625	100.667	100.361	100.061	7.625	99.167	98.861	98.561
7.75	101.027	100.721	100.421	7.75	99.527	99.221	98.921
7.875	100.310	99.933	99.633	7.875	98.810	98.433	98.133
8	100.688	100.311	100.011	8	99.188	98.811	98.511
8.125	101.037	100.660	100.360	8.125	99.537	99.160	98.860
8.25	101.377	101.000	100.700	8.25	99.877	99.500	99.200
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.546	99.312	99.012	6.75	97.546	97.312	97.012
6.875	100.025	99.791	99.491	6.875	98.025	97.791	97.491
7	100.483	100.249	99.949	7	98.483	98.249	97.949
7.125	100.902	100.668	100.368	7.125	98.902	98.668	98.368
7.25	101.292	101.058	100.758	7.25	99.292	99.058	98.758
7.375	101.120	100.814	100.514	7.375	99.120	98.814	98.514
7.5	101.538	101.232	100.932	7.5	99.538	99.232	98.932
7.625	101.917	101.611	101.311	7.625	99.917	99.611	99.311
7.75	102.277	101.971	101.671	7.75	100.277	99.971	99.671
7.875	101.560	101.183	100.883	7.875	99.560	99.183	98.883
8	101.938	101.561	101.261	8	99.938	99.561	99.261
8.125	102.287	101.910	101.610	8.125	100.287	99.910	99.610
8.25	102.627	102.250	101.950	8.25	100.627	100.250	99.950

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.