



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

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Relock Policy

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

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

| Conventional 30 Yr Fixed |         |         |         | Conventional 25 Yr Fixed |         |         |         | Conventional 20 Yr Fixed |         |         |         |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate                     | 15      | 30      | 45      | Rate                     | 15      | 30      | 45      | Rate                     | 15      | 30      | 45      |
| 4.75                     | 96.045  | 96.045  | 95.929  | 4.75                     | 96.045  | 96.045  | 95.929  | 5.125                    | 98.567  | 98.615  | 98.533  |
| 4.875                    | 96.742  | 96.742  | 96.631  | 4.875                    | 96.742  | 96.742  | 96.631  | 5.25                     | 99.259  | 99.322  | 99.238  |
| 5                        | 97.764  | 97.861  | 97.839  | 5                        | 97.764  | 97.861  | 97.839  | 5.375                    | 99.754  | 99.836  | 99.739  |
| 5.125                    | 98.300  | 98.352  | 98.333  | 5.125                    | 98.300  | 98.352  | 98.333  | 5.5                      | 100.226 | 100.330 | 100.230 |
| 5.25                     | 99.013  | 98.933  | 98.933  | 5.25                     | 98.715  | 98.762  | 98.696  | 5.625                    | 100.666 | 100.772 | 100.673 |
| 5.375                    | 99.628  | 99.548  | 99.548  | 5.375                    | 99.325  | 99.305  | 99.285  | 5.75                     | 100.872 | 100.916 | 100.856 |
| 5.5                      | 100.338 | 100.258 | 100.258 | 5.5                      | 99.889  | 99.869  | 99.849  | 5.875                    | 101.329 | 101.383 | 101.321 |
| 5.625                    | 100.735 | 100.655 | 100.655 | 5.625                    | 100.362 | 100.342 | 100.322 | 6                        | 101.710 | 101.786 | 101.713 |
| 5.75                     | 100.567 | 100.487 | 100.487 | 5.75                     | 100.314 | 100.346 | 100.306 | 6.125                    | 102.101 | 102.192 | 102.116 |
| 5.875                    | 101.084 | 101.004 | 101.004 | 5.875                    | 100.831 | 100.876 | 100.837 | 6.25                     | 101.761 | 101.761 | 101.715 |
| 6                        | 101.619 | 101.539 | 101.539 | 6                        | 101.272 | 101.334 | 101.293 | 6.375                    | 102.139 | 102.139 | 102.097 |
| 6.125                    | 101.972 | 101.892 | 101.892 | 6.125                    | 101.671 | 101.746 | 101.702 | 6.5                      | 102.420 | 102.420 | 102.383 |
| 6.25                     | 101.607 | 101.527 | 101.527 | 6.25                     | 101.367 | 101.393 | 101.375 | 6.625                    | 102.766 | 102.766 | 102.733 |
| 6.375                    | 102.056 | 101.976 | 101.976 | 6.375                    | 101.887 | 101.914 | 101.899 | 6.75                     | 102.421 | 102.417 | 102.233 |
| 6.5                      | 102.474 | 102.394 | 102.394 | 6.5                      | 102.272 | 102.311 | 102.297 | 6.875                    | 102.725 | 102.716 | 102.545 |
| 6.625                    | 102.812 | 102.732 | 102.732 | 6.625                    | 102.542 | 102.609 | 102.585 | 7                        | 103.138 | 103.124 | 102.948 |
| 6.75                     | 102.469 | 102.389 | 102.389 | 6.75                     | 102.246 | 102.250 | 102.243 | 7.125                    | 103.242 | 103.214 | 103.163 |
| 6.875                    | 102.811 | 102.731 | 102.731 | 6.875                    | 102.699 | 102.706 | 102.700 | 7.25                     | 102.943 | 102.935 | 102.917 |
| 7                        | 103.205 | 103.125 | 103.125 | 7                        | 102.975 | 102.955 | 102.935 | 7.375                    | 103.207 | 103.178 | 103.178 |
| 7.125                    | 103.497 | 103.417 | 103.417 | 7.125                    | 103.151 | 103.201 | 103.180 | 7.5                      | 103.690 | 103.655 | 103.655 |
| 7.25                     | 103.214 | 103.134 | 103.134 | 7.25                     | 103.081 | 103.075 | 103.054 | 7.625                    | 103.724 | 103.678 | 103.644 |
| 7.375                    | 103.542 | 103.462 | 103.462 | 7.375                    | 103.340 | 103.347 | 103.323 | 7.75                     | 103.603 | 103.557 | 103.557 |
| 7.5                      | 103.866 | 103.786 | 103.786 | 7.5                      | 103.570 | 103.582 | 103.559 | 7.875                    | 104.026 | 103.975 | 103.975 |
| 7.625                    | 104.181 | 104.101 | 104.101 | 7.625                    | 103.795 | 103.755 | 103.755 | 8                        | 104.230 | 104.174 | 104.174 |
| 7.75                     | 103.582 | 103.537 | 103.537 | 7.75                     | 103.582 | 103.537 | 103.537 |                          |         |         |         |
| 7.875                    | 103.790 | 103.739 | 103.739 | 7.875                    | 103.790 | 103.739 | 103.739 |                          |         |         |         |
| 8                        | 104.176 | 104.131 | 104.097 | 8                        | 104.176 | 104.131 | 104.097 |                          |         |         |         |
| 8.125                    | 104.365 | 104.319 | 104.286 | 8.125                    | 104.365 | 104.319 | 104.286 |                          |         |         |         |
| 8.25                     | 92.725  | 92.631  | 92.538  |                          |         |         |         |                          |         |         |         |

| 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                    | 99.192  | 99.192  | 99.011  | 4.625                    | 99.615  | 99.615  | 99.433  | 5                           | 97.967  | 98.063  | 98.041  |
| 4.75                     | 99.655  | 99.735  | 99.772  | 4.75                     | 99.633  | 99.633  | 99.674  | 5.125                       | 98.475  | 98.568  | 98.549  |
| 4.875                    | 100.118 | 100.194 | 100.237 | 4.875                    | 100.082 | 100.082 | 99.999  | 5.25                        | 98.345  | 98.250  | 98.183  |
| 5                        | 100.372 | 100.462 | 100.501 | 5                        | 100.306 | 100.306 | 100.327 | 5.375                       | 98.935  | 98.831  | 98.765  |
| 5.125                    | 100.374 | 100.427 | 100.369 | 5.125                    | 100.362 | 100.362 | 100.261 | 5.5                         | 99.620  | 99.383  | 99.301  |
| 5.25                     | 100.586 | 100.661 | 100.591 | 5.25                     | 100.604 | 100.657 | 100.600 | 5.625                       | 99.999  | 99.908  | 99.845  |
| 5.375                    | 101.012 | 101.080 | 101.017 | 5.375                    | 100.898 | 100.958 | 100.901 | 5.75                        | 100.185 | 100.123 | 100.083 |
| 5.5                      | 101.249 | 101.331 | 101.265 | 5.5                      | 101.172 | 101.238 | 101.182 | 5.875                       | 100.694 | 100.652 | 100.613 |
| 5.625                    | 101.344 | 101.379 | 101.346 | 5.625                    | 101.247 | 101.282 | 101.249 | 6                           | 101.198 | 101.081 | 101.039 |
| 5.75                     | 101.729 | 101.764 | 101.731 | 5.75                     | 101.582 | 101.617 | 101.585 | 6.125                       | 101.552 | 101.443 | 101.399 |
| 5.875                    | 101.806 | 101.870 | 101.826 | 5.875                    | 101.852 | 101.896 | 101.864 | 6.25                        | 101.484 | 101.511 | 101.492 |
| 6                        | 102.104 | 102.179 | 102.134 | 6                        | 102.098 | 102.152 | 102.121 | 6.375                       | 101.873 | 101.900 | 101.885 |
| 6.125                    | 101.883 | 101.900 | 102.080 | 6.125                    | 101.816 | 101.833 | 102.012 | 6.5                         | 102.174 | 102.213 | 102.199 |
| 6.25                     | 102.176 | 102.193 | 102.373 | 6.25                     | 102.137 | 102.154 | 102.334 | 6.625                       | 102.398 | 102.465 | 102.441 |
| 6.375                    | 102.537 | 102.493 | 102.545 | 6.375                    | 102.395 | 102.421 | 102.602 | 6.75                        | 102.241 | 102.246 | 102.238 |
| 6.5                      | 102.699 | 102.654 | 102.682 | 6.5                      | 102.659 | 102.697 | 102.878 | 6.875                       | 102.579 | 102.596 | 102.590 |
| 6.625                    | 102.837 | 102.787 | 102.787 | 6.625                    | 102.693 | 102.693 | 102.697 | 7                           | 102.811 | 102.859 | 102.839 |
| 6.75                     | 102.808 | 102.758 | 102.872 | 6.75                     | 102.805 | 102.804 | 102.993 | 7.125                       | 102.948 | 102.998 | 102.977 |
| 6.875                    | 103.125 | 103.080 | 103.053 | 6.875                    | 103.074 | 103.081 | 103.271 | 7.25                        | 102.361 | 102.330 | 102.238 |
| 7                        | 103.284 | 103.240 | 103.212 | 7                        | 103.333 | 103.347 | 103.538 | 7.375                       | 102.270 | 102.240 | 102.240 |
| 7.125                    | 102.914 | 102.855 | 102.800 | 7.125                    | 102.738 | 102.678 | 102.623 | 7.5                         | 102.516 | 102.481 | 102.481 |
| 7.25                     | 103.362 | 103.303 | 103.248 | 7.25                     | 103.115 | 103.056 | 103.001 | 7.625                       | 102.693 | 102.653 | 102.653 |
| 7.375                    | 103.798 | 103.739 | 103.684 | 7.375                    | 103.483 | 103.424 | 103.369 | 7.75                        | 101.796 | 101.751 | 101.717 |
|                          |         |         |         |                          |         |         |         | 7.875                       | 102.228 | 102.183 | 102.149 |

| Conventional 20 Yr Fixed HB |         |         |         | Conventional 15 Yr Fixed HB |         |         |         |
|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|
| Rate                        | 15      | 30      | 45      | Rate                        | 15      | 30      | 45      |
| 5.25                        | 97.603  | 97.556  | 97.465  | 5.25                        | 98.640  | 98.596  | 98.580  |
| 5.375                       | 98.246  | 98.246  | 98.137  | 5.375                       | 99.101  | 99.056  | 99.040  |
| 5.5                         | 99.409  | 99.362  | 99.261  | 5.5                         | 99.349  | 99.304  | 99.289  |
| 5.625                       | 99.907  | 99.860  | 99.760  | 5.625                       | 99.125  | 99.080  | 99.064  |
| 5.75                        | 100.246 | 100.246 | 100.150 | 5.75                        | 99.591  | 99.546  | 99.530  |
| 5.875                       | 100.205 | 100.205 | 100.114 | 5.875                       | 100.041 | 99.997  | 99.981  |
| 6                           | 101.069 | 101.069 | 100.982 | 6                           | 100.233 | 100.188 | 100.172 |
| 6.125                       | 101.454 | 101.454 | 101.372 | 6.125                       | 99.815  | 99.751  | 99.736  |

|       |         |         |         |       |         |         |         |
|-------|---------|---------|---------|-------|---------|---------|---------|
| 6.25  | 101.356 | 101.356 | 101.309 | 6.25  | 100.140 | 100.095 | 100.079 |
| 6.375 | 101.795 | 101.795 | 101.754 | 6.375 | 100.579 | 100.535 | 100.519 |
| 6.5   | 102.133 | 102.133 | 102.096 | 6.5   | 100.714 | 100.669 | 100.653 |
| 6.625 | 102.343 | 102.343 | 102.310 | 6.625 | 100.509 | 100.444 | 100.430 |
| 6.75  | 102.359 | 102.356 | 102.171 | 6.75  | 100.916 | 100.763 | 100.660 |
| 6.875 | 102.723 | 102.714 | 102.534 | 6.875 | 101.085 | 100.933 | 100.830 |
| 7     | 102.984 | 102.970 | 102.795 | 7     | 101.238 | 101.085 | 100.982 |
| 7.125 | 103.284 | 103.265 | 103.094 | 7.125 | 91.892  | 91.808  | 91.705  |

Conventional Fixed Adjustments

Cumulative LLPA Cap

|  |   |
|--|---|
| FTHB with AMI at or below 100% or 120% in des: | 0 |
|--|---|

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

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

Additional Purchase LLPA Adjusters

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

**YOUR BFF IN WHOLESALE**

| 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                       | 98.565  | 98.609  | 98.550  | 5                       | 98.452  | 98.496  | 98.438  | 5                        | 95.386  | 95.323  | 95.260  |
| 5.125                   | 98.831  | 98.870  | 98.808  | 5.125                   | 98.785  | 98.824  | 98.762  | 5.125                    | 96.044  | 95.981  | 95.918  |
| 5.25                    | 99.091  | 99.125  | 99.059  | 5.25                    | 99.092  | 99.127  | 99.061  | 5.25                     | 96.522  | 96.459  | 96.397  |
| 5.375                   | 99.342  | 99.372  | 99.302  | 5.375                   | 99.368  | 99.398  | 99.328  | 5.375                    | 97.186  | 97.123  | 97.060  |
| 5.5                     | 99.560  | 99.585  | 99.512  | 5.5                     | 99.574  | 99.599  | 99.526  | 5.5                      | 97.667  | 97.604  | 97.542  |
| 5.625                   | 99.735  | 99.756  | 99.678  | 5.625                   | 99.689  | 99.710  | 99.632  | 5.625                    | 98.150  | 98.087  | 98.024  |
| 5.75                    | 99.974  | 99.990  | 99.909  | 5.75                    | 99.858  | 99.874  | 99.793  | 5.75                     | 98.623  | 98.560  | 98.497  |
| 5.875                   | 100.282 | 100.294 | 100.209 | 5.875                   | 100.103 | 100.115 | 100.030 | 5.875                    | 98.890  | 98.827  | 98.764  |
| 6                       | 100.470 | 100.477 | 100.388 | 6                       | 100.327 | 100.334 | 100.245 | 6                        | 99.344  | 99.281  | 99.218  |
| 6.125                   | 100.524 | 100.527 | 100.434 | 6.125                   | 100.520 | 100.523 | 100.430 | 6.125                    | 99.608  | 99.545  | 99.483  |
| 6.25                    | 100.603 | 100.601 | 100.505 | 6.25                    | 100.690 | 100.689 | 100.592 | 6.25                     | 100.063 | 100.000 | 99.937  |
| 6.375                   | 100.686 | 100.680 | 100.580 | 6.375                   | 100.833 | 100.827 | 100.727 | 6.375                    | 100.141 | 100.078 | 100.016 |
| 6.5                     | 100.727 | 100.717 | 100.613 | 6.5                     | 100.978 | 100.967 | 100.863 | 6.5                      | 100.410 | 100.347 | 100.284 |
| 6.625                   | 100.849 | 100.786 | 100.723 | 6.625                   | 101.124 | 101.109 | 101.001 | 6.625                    | 99.735  | 99.672  | 99.610  |
| 6.75                    | 100.925 | 100.862 | 100.799 | 6.75                    | 101.234 | 101.215 | 101.103 | 6.75                     | 100.189 | 100.126 | 100.064 |
| 6.875                   | 100.980 | 100.917 | 100.854 | 6.875                   | 101.295 | 101.271 | 101.156 | 6.875                    | 100.457 | 100.394 | 100.331 |
| 7                       | 101.036 | 100.973 | 100.910 | 7                       | 101.539 | 101.516 | 101.389 | 7                        | 100.915 | 100.852 | 100.789 |
| 7.125                   | 101.261 | 101.228 | 101.105 | 7.125                   | 102.019 | 101.988 | 101.862 | 7.125                    | 100.997 | 100.934 | 100.872 |
| 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                       | 98.766  | 98.810  | 98.752  | 5                       | 98.647  | 98.690  | 98.632  | 5                        | 95.454  | 95.391  | 95.328  |
| 5.125                   | 99.032  | 99.072  | 99.010  | 5.125                   | 98.978  | 99.018  | 98.956  | 5.125                    | 96.112  | 96.049  | 95.986  |
| 5.25                    | 99.292  | 99.327  | 99.261  | 5.25                    | 99.284  | 99.319  | 99.253  | 5.25                     | 96.590  | 96.527  | 96.464  |
| 5.375                   | 99.543  | 99.573  | 99.504  | 5.375                   | 99.560  | 99.590  | 99.520  | 5.375                    | 97.254  | 97.191  | 97.128  |
| 5.5                     | 99.762  | 99.788  | 99.714  | 5.5                     | 99.765  | 99.790  | 99.717  | 5.5                      | 97.735  | 97.672  | 97.609  |
| 5.625                   | 99.938  | 99.959  | 99.882  | 5.625                   | 99.879  | 99.901  | 99.823  | 5.625                    | 98.218  | 98.155  | 98.092  |
| 5.75                    | 100.178 | 100.195 | 100.114 | 5.75                    | 100.049 | 100.065 | 99.984  | 5.75                     | 98.691  | 98.628  | 98.565  |
| 5.875                   | 100.488 | 100.500 | 100.415 | 5.875                   | 100.295 | 100.307 | 100.222 | 5.875                    | 98.958  | 98.895  | 98.832  |
| 6                       | 100.678 | 100.686 | 100.597 | 6                       | 100.520 | 100.528 | 100.439 | 6                        | 99.412  | 99.349  | 99.286  |
| 6.125                   | 100.735 | 100.738 | 100.645 | 6.125                   | 100.716 | 100.719 | 100.626 | 6.125                    | 99.676  | 99.613  | 99.550  |
| 6.25                    | 100.816 | 100.814 | 100.718 | 6.25                    | 100.889 | 100.887 | 100.791 | 6.25                     | 100.131 | 100.068 | 100.005 |
| 6.375                   | 100.902 | 100.896 | 100.795 | 6.375                   | 101.035 | 101.029 | 100.929 | 6.375                    | 100.209 | 100.146 | 100.083 |
| 6.5                     | 100.945 | 100.934 | 100.830 | 6.5                     | 101.182 | 101.172 | 101.068 | 6.5                      | 100.478 | 100.415 | 100.352 |
| 6.625                   | 101.000 | 100.985 | 100.878 | 6.625                   | 101.331 | 101.316 | 101.208 | 6.625                    | 99.803  | 99.740  | 99.677  |
| 6.75                    | 101.040 | 101.020 | 100.908 | 6.75                    | 101.443 | 101.424 | 101.312 | 6.75                     | 100.257 | 100.194 | 100.131 |
| 6.875                   | 101.048 | 101.013 | 100.922 | 6.875                   | 101.507 | 101.483 | 101.367 | 6.875                    | 100.525 | 100.462 | 100.399 |
| 7                       | 101.167 | 101.138 | 101.019 | 7                       | 101.754 | 101.731 | 101.604 | 7                        | 100.983 | 100.920 | 100.857 |
| 7.125                   | 101.487 | 101.454 | 101.330 | 7.125                   | 102.236 | 102.205 | 102.079 | 7.125                    | 101.065 | 101.002 | 100.939 |

Conventional ARM Adjustments

Cumulative LLPA Cap

|   |   |
|---|---|
| FTHB with AMI at or below 100% or 120% in des | 0 |
|---|---|

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

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

Additional Purchase LLPA Adjusters

|                     | ≤ 30   | 30.01-60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
|---------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Attached Condo      | 0      | 0        | -0.125   | -0.125   | -0.75    | -0.75    | -0.75    | -0.75    | -0.75    |
| Investment Property | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   | -4.125   | -4.125   | -4.125   | -4.125   |
| 2nd Home            | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   | -4.125   | -4.125   | -4.125   | -4.125   |
| Manufactured Home   | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     |
| 2 - 4 Units         | 0      | 0        | -0.375   | -0.375   | -0.625   | -0.625   | -0.625   | -0.625   | -0.625   |
| High Balance        | -1.25  | -1.25    | -1.5     | -1.5     | -2.5     | -2.5     | -2.5     | -2.75    | 2.75     |
| Secondary Financing | -0.625 | -0.625   | -0.625   | -0.875   | -1.125   | -1.125   | -1.125   | -1.875   | -1.875   |

|           |   |   |   |   |   |   |   |   |       |
|-----------|---|---|---|---|---|---|---|---|-------|
| DTI > 40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0     |
| ARM       | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -0.25 |

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

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

Additional R/T Refinance LLPA Adjusters

|                     | ≤ 30   | 30.01-60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
|---------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Attached Condo      | 0      | 0        | -0.125   | -0.125   | -0.75    | -0.75    | -0.75    | -0.75    | -0.75    |
| Investment Property | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   | -4.125   | -4.125   | -4.125   | -4.125   |
| 2nd Home            | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   | -4.125   | -4.125   | -4.125   | -4.125   |
| Manufactured Home   | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     |
| 2 - 4 Units         | 0      | 0        | -0.375   | -0.375   | -0.625   | -0.625   | -0.625   | -0.625   | -0.625   |
| High Balance        | -1.25  | -1.25    | -1.5     | -1.5     | -2.5     | -2.5     | -2.5     | -2.75    | 2.75     |
| Secondary Financing | -0.625 | -0.625   | -0.625   | -0.875   | -1.125   | -1.125   | -1.125   | -1.875   | -1.875   |
| DTI > 40%           | 0      | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| ARM                 | 0      | 0        | 0        | 0        | 0        | 0        | 0        | -0.25    | -0.25    |

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

|                     | ≤ 30   | 30.01-60 | 60.01-70 | 70.01-75 | 75.01-80 |
|---------------------|--------|----------|----------|----------|----------|
| Attached Condo      | 0      | 0        | -0.125   | -0.125   | -0.75    |
| Investment Property | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   |
| 2nd Home            | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   |
| Manufactured Home   | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     |
| 2 - 4 Units         | 0      | 0        | -0.375   | -0.375   | -0.625   |
| High Balance        | -2     | -2       | -2.25    | -2.25    | -3.25    |
| Secondary Financing | -0.625 | -0.625   | -0.625   | -0.875   | -1.125   |
| DTI > 40%           | 0      | 0        | 0        | 0        | 0        |

Additional Miscellaneous LLPA Adjusters

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



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

| Home Ready 30 Yr Fixed |         |         |         | Home Ready 20 Yr Fixed |         |         |         | Home Ready 15 Yr Fixed |         |         |         |
|------------------------|---------|---------|---------|------------------------|---------|---------|---------|------------------------|---------|---------|---------|
| Rate                   | 15      | 30      | 45      | Rate                   | 15      | 30      | 45      | Rate                   | 15      | 30      | 45      |
| 5                      | 98.230  | 98.210  | 98.190  | 5.75                   | 100.760 | 100.715 | 100.698 | 5                      | 99.558  | 99.558  | 99.550  |
| 5.125                  | 98.868  | 98.848  | 98.828  | 5.875                  | 101.277 | 101.231 | 101.214 | 5.125                  | 99.668  | 99.668  | 99.663  |
| 5.25                   | 99.218  | 99.198  | 99.178  | 6                      | 101.725 | 101.679 | 101.663 | 5.25                   | 100.094 | 100.094 | 100.088 |
| 5.375                  | 99.856  | 99.836  | 99.816  | 6.125                  | 102.055 | 102.009 | 101.992 | 5.375                  | 100.280 | 100.280 | 100.271 |
| 5.5                    | 100.458 | 100.438 | 100.418 | 6.25                   | 101.644 | 101.599 | 101.582 | 5.5                    | 100.585 | 100.585 | 100.573 |
| 5.625                  | 101.001 | 100.981 | 100.961 | 6.375                  | 102.121 | 102.076 | 102.059 | 5.625                  | 100.717 | 100.717 | 100.705 |
| 5.75                   | 101.176 | 101.156 | 101.136 | 6.5                    | 102.537 | 102.491 | 102.475 | 5.75                   | 101.005 | 101.005 | 100.993 |
| 5.875                  | 101.702 | 101.682 | 101.662 | 6.625                  | 102.798 | 102.752 | 102.736 | 5.875                  | 101.275 | 101.275 | 101.263 |
| 6                      | 102.184 | 102.164 | 102.144 | 6.75                   | 102.408 | 102.362 | 102.329 | 6                      | 101.367 | 101.367 | 101.356 |
| 6.125                  | 102.640 | 102.620 | 102.600 | 6.875                  | 102.854 | 102.809 | 102.775 |                        |         |         |         |
| 6.25                   | 102.310 | 102.290 | 102.270 | 7                      | 103.248 | 103.202 | 103.169 |                        |         |         |         |
| 6.375                  | 102.772 | 102.752 | 102.732 | 7.125                  | 103.472 | 103.426 | 103.393 |                        |         |         |         |
| 6.5                    | 103.205 | 103.185 | 103.165 | 7.25                   | 102.988 | 102.943 | 102.909 |                        |         |         |         |
| 6.625                  | 103.608 | 103.588 | 103.568 | 7.375                  | 103.389 | 103.343 | 103.309 |                        |         |         |         |

  

| Home Ready 10 Yr Fixed |        |        |        |
|------------------------|--------|--------|--------|
| Rate                   | 15     | 30     | 45     |
| 5                      | 98.071 | 98.056 | 98.028 |
| 5.125                  | 98.298 | 98.284 | 98.256 |
| 5.25                   | 98.489 | 98.474 | 98.452 |
| 5.375                  | 98.696 | 98.681 | 98.660 |
| 5.5                    | 98.896 | 98.881 | 98.860 |
| 5.625                  | 99.089 | 99.075 | 99.047 |
| 5.75                   | 99.281 | 99.267 | 99.239 |
| 5.875                  | 99.473 | 99.458 | 99.431 |
| 6                      | 99.906 | 99.891 | 99.864 |

Home Ready Adjustments

Cumulative LLPA Caps

|            |   |
|------------|---|
| Home Ready | 0 |
|------------|---|

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

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

Additional Purchase LLPA Adjusters

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

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

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

|         |   |        |        |        |        |        |        |      |      |
|---------|---|--------|--------|--------|--------|--------|--------|------|------|
| 640-659 | 0 | -0.25  | -1.375 | -2.125 | -2.875 | -3.375 | -2.875 | -2.5 | -2.5 |
| 620-639 | 0 | -0.375 | -1.75  | -2.5   | -3.5   | -3.875 | -3.625 | -2.5 | -2.5 |

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

| Home Possible 30 Yr Fixed |         |         |         | Home Possible 20 Yr Fixed |         |         |         | Home Possible 15 Yr Fixed |         |         |         |
|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|
| Rate                      | 15      | 30      | 45      | Rate                      | 15      | 30      | 45      | Rate                      | 15      | 30      | 45      |
| 5.375                     | 98.817  | 98.804  | 98.781  | 5.75                      | 99.290  | 99.243  | 99.193  | 5                         | 99.558  | 99.558  | 99.550  |
| 5.5                       | 99.398  | 99.384  | 99.362  | 5.875                     | 99.755  | 99.709  | 99.658  | 5.125                     | 99.668  | 99.668  | 99.663  |
| 5.625                     | 99.963  | 99.948  | 99.927  | 6                         | 100.210 | 100.163 | 100.113 | 5.25                      | 100.094 | 100.094 | 100.088 |
| 5.75                      | 100.803 | 100.787 | 100.765 | 6.125                     | 100.623 | 100.576 | 100.526 | 5.375                     | 100.280 | 100.280 | 100.271 |
| 5.875                     | 101.375 | 101.354 | 101.338 | 6.25                      | 100.176 | 100.129 | 100.079 | 5.5                       | 100.585 | 100.585 | 100.573 |
| 6                         | 101.914 | 101.892 | 101.876 | 6.375                     | 100.373 | 100.326 | 100.276 | 5.625                     | 100.717 | 100.717 | 100.705 |
| 6.125                     | 102.415 | 102.392 | 102.375 | 6.5                       | 100.549 | 100.502 | 100.452 | 5.75                      | 101.005 | 101.005 | 100.993 |
| 6.25                      | 102.069 | 102.060 | 102.049 | 6.625                     | 100.683 | 100.636 | 100.586 | 5.875                     | 101.275 | 101.275 | 101.263 |
| 6.375                     | 102.592 | 102.578 | 102.567 | 6.75                      | 100.956 | 100.910 | 100.859 | 6                         | 101.367 | 101.367 | 101.356 |
| 6.5                       | 103.054 | 103.039 | 103.030 | 6.875                     | 101.088 | 101.041 | 100.991 |                           |         |         |         |
| 6.625                     | 103.463 | 103.447 | 103.438 | 7                         | 101.257 | 101.210 | 101.159 |                           |         |         |         |
| 6.75                      | 103.124 | 103.101 | 103.093 |                           |         |         |         |                           |         |         |         |

  

| Home Possible 10 Yr Fixed |        |        |        |
|---------------------------|--------|--------|--------|
| Rate                      | 15     | 30     | 45     |
| 5                         | 98.071 | 98.056 | 98.028 |
| 5.125                     | 98.298 | 98.284 | 98.256 |
| 5.25                      | 98.489 | 98.474 | 98.452 |
| 5.375                     | 98.696 | 98.681 | 98.660 |
| 5.5                       | 98.896 | 98.881 | 98.860 |
| 5.625                     | 99.089 | 99.075 | 99.047 |
| 5.75                      | 99.281 | 99.267 | 99.239 |
| 5.875                     | 99.473 | 99.458 | 99.431 |
| 6                         | 99.906 | 99.891 | 99.864 |

Home Possible Adjustments

Cumulative LLPA Caps

|               |   |
|---------------|---|
| Home Possible | 0 |
|---------------|---|

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

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

Additional Purchase LLPA Adjusters

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

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

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



Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

| FHA 30 Yr Fixed              |         |         |         | FHA 25 Yr Fixed              |         |         |         | FHA 20 Yr Fixed              |         |         |         |
|------------------------------|---------|---------|---------|------------------------------|---------|---------|---------|------------------------------|---------|---------|---------|
| Rate                         | 15      | 30      | 45      | Rate                         | 15      | 30      | 45      | Rate                         | 15      | 30      | 45      |
| 4.5                          | 98.129  | 98.145  | 98.132  | 4.5                          | 97.863  | 97.856  | 97.801  | 5                            | 100.035 | 100.004 | 99.973  |
| 4.625                        | 98.478  | 98.476  | 98.463  | 4.625                        | 98.478  | 98.432  | 98.416  | 5.125                        | 100.536 | 100.505 | 100.474 |
| 4.75                         | 99.186  | 99.154  | 99.123  | 4.75                         | 99.186  | 99.154  | 99.123  | 5.25                         | 101.181 | 101.150 | 101.118 |
| 4.875                        | 99.596  | 99.580  | 99.545  | 4.875                        | 99.474  | 99.443  | 99.411  | 5.375                        | 100.910 | 100.878 | 100.847 |
| 5                            | 100.051 | 100.035 | 100.000 | 5                            | 100.035 | 100.004 | 99.973  | 5.5                          | 101.406 | 101.375 | 101.343 |
| 5.125                        | 100.536 | 100.505 | 100.474 | 5.125                        | 100.536 | 100.505 | 100.474 | 5.625                        | 101.865 | 101.834 | 101.803 |
| 5.25                         | 101.181 | 101.150 | 101.118 | 5.25                         | 101.181 | 101.150 | 101.118 | 5.75                         | 102.367 | 102.164 | 101.974 |
| 5.375                        | 101.237 | 101.194 | 101.097 | 5.375                        | 100.910 | 100.878 | 100.847 | 5.875                        | 101.795 | 101.592 | 101.389 |
| 5.5                          | 101.761 | 101.718 | 101.621 | 5.5                          | 101.406 | 101.375 | 101.343 | 6                            | 102.203 | 102.000 | 101.797 |
| 5.625                        | 102.214 | 102.171 | 102.074 | 5.625                        | 101.865 | 101.834 | 101.803 | 6.125                        | 102.700 | 102.497 | 102.304 |
| 5.75                         | 102.367 | 102.164 | 101.974 | 5.75                         | 102.367 | 102.164 | 101.974 | 6.25                         | 102.967 | 102.764 | 102.563 |
| 5.875                        | 101.795 | 101.768 | 101.704 | 5.875                        | 101.795 | 101.592 | 101.389 | 6.375                        | 102.446 | 102.438 | 102.430 |
| 6                            | 102.219 | 102.195 | 102.106 | 6                            | 102.203 | 102.000 | 101.797 | 6.5                          | 102.772 | 102.765 | 102.757 |
| 6.125                        | 102.700 | 102.593 | 102.504 | 6.125                        | 102.700 | 102.497 | 102.304 | 6.625                        | 103.149 | 103.141 | 103.134 |
| 6.25                         | 102.967 | 102.764 | 102.563 | 6.25                         | 102.967 | 102.764 | 102.563 | 6.75                         | 103.352 | 103.297 | 103.242 |
| 6.375                        | 102.534 | 102.503 | 102.432 | 6.375                        | 102.446 | 102.438 | 102.430 | 6.875                        | 102.188 | 102.183 | 102.108 |
| 6.5                          | 102.772 | 102.765 | 102.757 | 6.5                          | 102.772 | 102.765 | 102.757 | 7                            | 102.623 | 102.650 | 102.574 |
| 6.625                        | 103.149 | 103.141 | 103.134 | 6.625                        | 103.149 | 103.141 | 103.134 | 7.125                        | 103.032 | 103.082 | 103.006 |
| 6.75                         | 103.352 | 103.297 | 103.242 | 6.75                         | 103.352 | 103.297 | 103.242 | 7.25                         | 103.319 | 103.242 | 103.194 |
| 6.875                        | 102.913 | 102.835 | 102.648 | 6.875                        | 102.188 | 102.183 | 102.108 | 7.375                        | 102.383 | 102.322 | 102.271 |
| 7                            | 103.133 | 103.061 | 102.964 | 7                            | 102.623 | 102.650 | 102.574 | 7.5                          | 102.776 | 102.714 | 102.663 |
| 7.125                        | 103.463 | 103.391 | 103.294 | 7.125                        | 103.032 | 103.082 | 103.006 | 7.625                        | 103.153 | 103.092 | 103.041 |
| 7.25                         | 103.319 | 103.242 | 103.194 | 7.25                         | 103.319 | 103.242 | 103.194 | 7.75                         | 103.418 | 103.357 | 103.306 |
| 7.375                        | 103.232 | 103.227 | 103.251 | 7.375                        | 102.383 | 102.322 | 102.271 |                              |         |         |         |
| 7.5                          | 103.578 | 103.573 | 103.597 | 7.5                          | 102.776 | 102.714 | 102.663 |                              |         |         |         |
| 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                         | 98.878  | 98.911  | 98.945  | 4.25                         | 98.636  | 98.780  | 98.819  | 4.5                          | 95.554  | 95.570  | 95.557  |
| 4.375                        | 99.344  | 99.344  | 99.383  | 4.375                        | 99.200  | 99.344  | 99.383  | 4.625                        | 95.885  | 95.901  | 95.888  |
| 4.5                          | 99.840  | 99.898  | 99.936  | 4.5                          | 99.753  | 99.898  | 99.936  | 4.75                         | 97.732  | 97.744  | 97.757  |
| 4.625                        | 100.336 | 100.436 | 100.475 | 4.625                        | 100.292 | 100.436 | 100.475 | 4.875                        | 98.232  | 98.342  | 98.247  |
| 4.75                         | 100.088 | 100.066 | 100.066 | 4.75                         | 99.863  | 99.819  | 99.803  | 5                            | 98.915  | 99.044  | 98.921  |
| 4.875                        | 100.570 | 100.548 | 100.548 | 4.875                        | 100.207 | 100.332 | 100.269 | 5.125                        | 99.519  | 99.648  | 99.525  |
| 5                            | 101.029 | 101.007 | 101.007 | 5                            | 100.711 | 100.835 | 100.773 | 5.25                         | 100.348 | 100.317 | 100.286 |
| 5.125                        | 101.463 | 101.441 | 101.441 | 5.125                        | 101.182 | 101.307 | 101.244 | 5.375                        | 100.338 | 100.291 | 100.224 |
| 5.25                         | 101.110 | 101.086 | 101.102 | 5.25                         | 100.737 | 100.743 | 100.704 | 5.5                          | 100.745 | 100.730 | 100.600 |
| 5.375                        | 101.545 | 101.520 | 101.537 | 5.375                        | 101.108 | 101.214 | 101.175 | 5.625                        | 101.237 | 101.347 | 101.216 |
| 5.5                          | 101.960 | 101.936 | 101.952 | 5.5                          | 101.557 | 101.662 | 101.623 | 5.75                         | 101.672 | 101.469 | 101.265 |
| 5.625                        | 102.357 | 102.333 | 102.349 | 5.625                        | 101.985 | 102.090 | 102.051 | 5.875                        | 101.280 | 101.077 | 100.942 |
| 5.75                         | 101.996 | 101.989 | 102.006 | 5.75                         | 101.610 | 101.566 | 101.550 | 6                            | 101.608 | 101.405 | 101.257 |
| 5.875                        | 102.372 | 102.366 | 102.382 | 5.875                        | 101.682 | 101.768 | 101.940 | 6.125                        | 101.995 | 101.920 | 101.829 |
| 6                            | 102.724 | 102.717 | 102.734 | 6                            | 102.093 | 102.179 | 102.351 | 6.25                         | 102.292 | 102.089 | 101.990 |
|                              |         |         |         |                              |         |         |         | 6.375                        | 101.888 | 101.834 | 101.780 |
|                              |         |         |         |                              |         |         |         | 6.5                          | 102.258 | 102.199 | 102.140 |
|                              |         |         |         |                              |         |         |         | 6.625                        | 102.324 | 102.316 | 102.309 |
|                              |         |         |         |                              |         |         |         | 6.75                         | 102.084 | 102.029 | 101.975 |
|                              |         |         |         |                              |         |         |         | 6.875                        | 101.592 | 101.491 | 101.366 |
|                              |         |         |         |                              |         |         |         | 7                            | 101.926 | 101.826 | 101.700 |
|                              |         |         |         |                              |         |         |         | 7.125                        | 102.256 | 102.156 | 102.030 |
|                              |         |         |         |                              |         |         |         | 7.25                         | 102.239 | 102.219 | 102.179 |
| 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                         | 100.348 | 100.317 | 100.286 | 5                            | 98.915  | 99.044  | 98.921  | 4.5                          | 98.832  | 98.744  | 98.727  |
| 5.375                        | 100.167 | 100.136 | 100.105 | 5.125                        | 99.519  | 99.648  | 99.525  | 4.625                        | 99.302  | 99.214  | 99.197  |
| 5.5                          | 100.638 | 100.730 | 100.600 | 5.25                         | 99.213  | 99.152  | 99.117  | 4.75                         | 99.742  | 99.668  | 99.655  |
| 5.625                        | 101.237 | 101.347 | 101.216 | 5.375                        | 99.840  | 99.950  | 99.819  | 4.875                        | 100.211 | 100.138 | 100.124 |
| 5.75                         | 101.672 | 101.469 | 101.265 | 5.5                          | 100.621 | 100.730 | 100.600 | 5                            | 100.674 | 100.601 | 100.588 |
| 5.875                        | 101.280 | 101.077 | 100.874 | 5.625                        | 101.237 | 101.347 | 101.216 | 5.125                        | 101.128 | 101.055 | 101.041 |
| 6                            | 101.608 | 101.405 | 101.222 | 5.75                         | 101.356 | 101.295 | 101.253 | 5.25                         | 100.742 | 100.662 | 100.646 |
| 6.125                        | 101.995 | 101.920 | 101.829 | 5.875                        | 100.577 | 100.667 | 100.576 | 5.375                        | 101.192 | 101.111 | 101.096 |
| 6.25                         | 102.292 | 102.089 | 101.885 | 6                            | 101.224 | 101.314 | 101.222 | 5.5                          | 101.629 | 101.549 | 101.533 |
| 6.375                        | 101.691 | 101.683 | 101.675 | 6.125                        | 101.830 | 101.920 | 101.829 | 5.625                        | 102.040 | 101.959 | 101.944 |
| 6.5                          | 102.057 | 102.050 | 102.042 | 6.25                         | 101.545 | 101.500 | 101.474 | 5.75                         | 101.528 | 101.469 | 101.465 |
| 6.625                        | 102.324 | 102.316 | 102.309 | 6.375                        | 101.016 | 101.087 | 101.035 | 5.875                        | 101.943 | 101.885 | 101.881 |
| 6.75                         | 102.084 | 102.029 | 101.975 | 6.5                          | 101.597 | 101.667 | 101.615 | 6                            | 102.357 | 102.298 | 102.295 |
| 6.875                        | 100.787 | 100.839 | 100.763 | 6.625                        | 102.103 | 102.173 | 102.121 | 6.125                        | 102.774 | 102.715 | 102.712 |
| 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                         | 101.181 | 101.150 | 101.118 | 5.25                         | 101.181 | 101.150 | 101.118 | 5.25                         | 101.181 | 101.150 | 101.118 |
| 5.375                        | 100.910 | 100.878 | 100.847 | 5.375                        | 100.910 | 100.878 | 100.847 | 5.375                        | 100.910 | 100.878 | 100.847 |

|                               |         |         |         |                               |         |         |         |                               |         |         |         |
|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|
| 5.5                           | 101.406 | 101.375 | 101.343 | 5.5                           | 101.406 | 101.375 | 101.343 | 5.5                           | 101.406 | 101.375 | 101.343 |
| 5.625                         | 101.865 | 101.834 | 101.803 | 5.625                         | 101.865 | 101.834 | 101.803 | 5.625                         | 101.865 | 101.834 | 101.803 |
| 5.75                          | 102.367 | 102.164 | 101.974 | 5.75                          | 102.367 | 102.164 | 101.974 | 5.75                          | 102.367 | 102.164 | 101.974 |
| 5.875                         | 101.795 | 101.592 | 101.389 | 5.875                         | 101.795 | 101.592 | 101.389 | 5.875                         | 101.795 | 101.592 | 101.389 |
| 6                             | 102.203 | 102.000 | 101.797 | 6                             | 102.203 | 102.000 | 101.797 | 6                             | 102.203 | 102.000 | 101.797 |
| 6.125                         | 102.700 | 102.497 | 102.304 | 6.125                         | 102.700 | 102.497 | 102.304 | 6.125                         | 102.700 | 102.497 | 102.304 |
| 6.25                          | 102.967 | 102.764 | 102.563 | 6.25                          | 102.967 | 102.764 | 102.563 | 6.25                          | 102.967 | 102.764 | 102.563 |
| 6.375                         | 102.446 | 102.438 | 102.430 | 6.375                         | 102.446 | 102.438 | 102.430 | 6.375                         | 102.446 | 102.438 | 102.430 |
| 6.5                           | 102.772 | 102.765 | 102.757 | 6.5                           | 102.772 | 102.765 | 102.757 | 6.5                           | 102.772 | 102.765 | 102.757 |
| 6.625                         | 103.149 | 103.141 | 103.134 | 6.625                         | 103.149 | 103.141 | 103.134 | 6.625                         | 103.149 | 103.141 | 103.134 |
| 6.75                          | 103.352 | 103.297 | 103.242 | 6.75                          | 103.352 | 103.297 | 103.242 | 6.75                          | 103.352 | 103.297 | 103.242 |
| 6.875                         | 102.188 | 102.183 | 102.108 | 6.875                         | 102.188 | 102.183 | 102.108 | 6.875                         | 102.188 | 102.183 | 102.108 |
| 7                             | 102.623 | 102.650 | 102.574 | 7                             | 102.623 | 102.650 | 102.574 | 7                             | 102.623 | 102.650 | 102.574 |
| 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                           | 99.753  | 99.898  | 99.936  | 4.25                          | 98.636  | 98.780  | 98.819  | 5.25                          | 100.348 | 100.317 | 100.286 |
| 4.625                         | 100.292 | 100.436 | 100.475 | 4.375                         | 99.200  | 99.344  | 99.383  | 5.375                         | 100.167 | 100.136 | 100.105 |
| 4.75                          | 99.863  | 99.819  | 99.803  | 4.5                           | 99.753  | 99.898  | 99.936  | 5.5                           | 100.638 | 100.730 | 100.600 |
| 4.875                         | 100.207 | 100.332 | 100.269 | 4.625                         | 100.292 | 100.436 | 100.475 | 5.625                         | 101.237 | 101.347 | 101.216 |
| 5                             | 100.711 | 100.835 | 100.773 | 4.75                          | 99.863  | 99.819  | 99.803  | 5.75                          | 101.672 | 101.469 | 101.265 |
| 5.125                         | 101.182 | 101.307 | 101.244 | 4.875                         | 100.207 | 100.332 | 100.269 | 5.875                         | 101.280 | 101.077 | 100.874 |
| 5.25                          | 100.737 | 100.743 | 100.704 | 5                             | 100.711 | 100.835 | 100.773 | 6                             | 101.608 | 101.405 | 101.222 |
| 5.375                         | 101.108 | 101.214 | 101.175 | 5.125                         | 101.182 | 101.307 | 101.244 | 6.125                         | 101.995 | 101.920 | 101.829 |
| 5.5                           | 101.557 | 101.662 | 101.623 | 5.25                          | 100.737 | 100.743 | 100.704 | 6.25                          | 102.292 | 102.089 | 101.885 |
| 5.625                         | 101.985 | 102.090 | 102.051 | 5.375                         | 101.108 | 101.214 | 101.175 | 6.375                         | 101.691 | 101.683 | 101.675 |
| 5.75                          | 101.610 | 101.566 | 101.550 | 5.5                           | 101.557 | 101.662 | 101.623 | 6.5                           | 102.057 | 102.050 | 102.042 |
| 5.875                         | 101.682 | 101.768 | 101.940 | 5.625                         | 101.985 | 102.090 | 102.051 | 6.625                         | 102.324 | 102.316 | 102.309 |
| 6                             | 102.093 | 102.179 | 102.351 | 5.75                          | 101.610 | 101.566 | 101.550 | 6.75                          | 102.084 | 102.029 | 101.975 |
| 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                          | 100.348 | 100.317 | 100.286 | 5.25                          | 99.213  | 99.152  | 99.117  | 4.5                           | 96.941  | 97.085  | 97.124  |
| 5.375                         | 100.167 | 100.136 | 100.105 | 5.375                         | 99.840  | 99.950  | 99.819  | 4.625                         | 97.433  | 97.577  | 97.616  |
| 5.5                           | 100.638 | 100.730 | 100.600 | 5.5                           | 100.621 | 100.730 | 100.600 | 4.75                          | 95.585  | 95.570  | 95.555  |
| 5.625                         | 101.237 | 101.347 | 101.216 | 5.625                         | 101.237 | 101.347 | 101.216 | 4.875                         | 95.854  | 95.839  | 95.824  |
| 5.75                          | 101.672 | 101.469 | 101.265 | 5.75                          | 101.356 | 101.295 | 101.253 | 5                             | 96.256  | 96.241  | 96.226  |
| 5.875                         | 101.280 | 101.077 | 100.874 | 5.875                         | 100.577 | 100.667 | 100.576 | 5.125                         | 96.498  | 96.594  | 96.531  |
| 6                             | 101.608 | 101.405 | 101.222 | 6                             | 101.224 | 101.314 | 101.222 | 5.25                          | 97.632  | 97.617  | 97.602  |
| 6.125                         | 101.995 | 101.920 | 101.829 | 6.125                         | 101.830 | 101.920 | 101.829 | 5.375                         | 97.674  | 97.659  | 97.644  |
| 6.25                          | 102.292 | 102.089 | 101.885 | 6.25                          | 101.545 | 101.500 | 101.474 | 5.5                           | 98.030  | 98.015  | 98.000  |
| 6.375                         | 101.691 | 101.683 | 101.675 | 6.375                         | 101.016 | 101.087 | 101.035 | 5.625                         | 98.395  | 98.380  | 98.365  |
| 6.5                           | 102.057 | 102.050 | 102.042 | 6.5                           | 101.597 | 101.667 | 101.615 | 5.75                          | 99.084  | 99.069  | 99.054  |
| 6.625                         | 102.324 | 102.316 | 102.309 | 6.625                         | 102.103 | 102.173 | 102.121 | 5.875                         | 99.281  | 99.266  | 99.251  |
| 6.75                          | 102.084 | 102.029 | 101.975 | 6.75                          | 101.853 | 101.791 | 101.759 | 6                             | 99.568  | 99.553  | 99.538  |
| 6.875                         | 100.787 | 100.839 | 100.763 | 6.875                         | 100.813 | 100.839 | 100.763 | 6.125                         | 99.820  | 99.805  | 99.790  |

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          | 100.336 | 100.305 | 100.274 | 5.125          | 100.336 | 100.305 | 100.274 | 4.75           | 98.986  | 98.954  | 98.923  |
| 5.25           | 100.981 | 100.950 | 100.918 | 5.25           | 100.981 | 100.950 | 100.918 | 4.875          | 99.274  | 99.243  | 99.211  |
| 5.375          | 100.710 | 100.678 | 100.647 | 5.375          | 100.710 | 100.678 | 100.647 | 5              | 99.835  | 99.804  | 99.773  |
| 5.5            | 101.206 | 101.175 | 101.143 | 5.5            | 101.206 | 101.175 | 101.143 | 5.125          | 100.336 | 100.305 | 100.274 |
| 5.625          | 101.665 | 101.634 | 101.603 | 5.625          | 101.665 | 101.634 | 101.603 | 5.25           | 100.981 | 100.950 | 100.918 |
| 5.75           | 102.167 | 101.964 | 101.760 | 5.75           | 102.167 | 101.964 | 101.760 | 5.375          | 100.710 | 100.678 | 100.647 |
| 5.875          | 101.595 | 101.392 | 101.189 | 5.875          | 101.595 | 101.392 | 101.189 | 5.5            | 101.206 | 101.175 | 101.143 |
| 6              | 102.003 | 101.800 | 101.597 | 6              | 102.003 | 101.800 | 101.597 | 5.625          | 101.665 | 101.634 | 101.603 |
| 6.125          | 102.500 | 102.297 | 102.093 | 6.125          | 102.500 | 102.297 | 102.093 | 5.75           | 102.167 | 101.964 | 101.760 |
| 6.25           | 102.767 | 102.564 | 102.360 | 6.25           | 102.767 | 102.564 | 102.360 | 5.875          | 101.595 | 101.392 | 101.189 |
| 6.375          | 102.246 | 102.238 | 102.230 | 6.375          | 102.246 | 102.238 | 102.230 | 6              | 102.003 | 101.800 | 101.597 |
| 6.5            | 102.572 | 102.565 | 102.557 | 6.5            | 102.572 | 102.565 | 102.557 | 6.125          | 102.500 | 102.297 | 102.093 |
| 6.625          | 102.949 | 102.941 | 102.934 | 6.625          | 102.949 | 102.941 | 102.934 | 6.25           | 102.767 | 102.564 | 102.360 |
| 6.75           | 103.152 | 103.097 | 103.042 | 6.75           | 103.152 | 103.097 | 103.042 | 6.375          | 102.246 | 102.238 | 102.230 |
| 6.875          | 101.988 | 101.911 | 101.864 | 6.875          | 101.988 | 101.911 | 101.864 | 6.5            | 102.572 | 102.565 | 102.557 |
| 7              | 102.423 | 102.346 | 102.298 | 7              | 102.423 | 102.346 | 102.298 | 6.625          | 102.949 | 102.941 | 102.934 |
| 7.125          | 102.832 | 102.755 | 102.707 | 7.125          | 102.832 | 102.755 | 102.707 | 6.75           | 103.152 | 103.097 | 103.042 |
| 7.25           | 103.119 | 103.042 | 102.994 | 7.25           | 103.119 | 103.042 | 102.994 | 6.875          | 101.988 | 101.911 | 101.864 |
| 7.375          | 102.183 | 102.122 | 102.071 | 7.375          | 102.183 | 102.122 | 102.071 | 7              | 102.423 | 102.346 | 102.298 |
| 7.5            | 102.576 | 102.514 | 102.463 | 7.5            | 102.576 | 102.514 | 102.463 | 7.125          | 102.832 | 102.755 | 102.707 |
| 7.625          | 102.953 | 102.892 | 102.841 | 7.625          | 102.953 | 102.892 | 102.841 | 7.25           | 103.119 | 103.042 | 102.994 |
| 7.75           | 103.218 | 103.157 | 103.106 | 7.75           | 103.218 | 103.157 | 103.106 | 7.375          | 102.183 | 102.122 | 102.071 |
|                |         |         |         |                |         |         |         | 7.5            | 102.576 | 102.514 | 102.463 |
|                |         |         |         |                |         |         |         | 7.625          | 102.953 | 102.892 | 102.841 |
|                |         |         |         |                |         |         |         | 7.75           | 103.218 | 103.157 | 103.106 |

| 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           | 98.252  | 98.396  | 98.435  | 4.25           | 98.252  | 98.396  | 98.435  | 4.875                       | 97.832  | 97.931  | 97.909  |
| 4.375          | 98.733  | 98.878  | 98.916  | 4.375          | 98.733  | 98.878  | 98.916  | 5                           | 98.414  | 98.513  | 98.490  |
| 4.5            | 99.188  | 99.333  | 99.371  | 4.5            | 99.188  | 99.333  | 99.371  | 5.125                       | 99.017  | 99.116  | 99.093  |
| 4.625          | 99.613  | 99.757  | 99.796  | 4.625          | 99.613  | 99.757  | 99.796  | 5.25                        | 100.148 | 100.117 | 100.086 |
| 4.75           | 99.663  | 99.619  | 99.603  | 4.75           | 99.663  | 99.619  | 99.603  | 5.375                       | 99.967  | 99.936  | 99.905  |
| 4.875          | 99.655  | 99.780  | 99.717  | 4.875          | 99.655  | 99.780  | 99.717  | 5.5                         | 100.438 | 100.407 | 100.376 |
| 5              | 100.036 | 100.161 | 100.098 | 5              | 100.036 | 100.161 | 100.098 | 5.625                       | 100.763 | 100.732 | 100.700 |
| 5.125          | 100.380 | 100.504 | 100.442 | 5.125          | 100.380 | 100.504 | 100.442 | 5.75                        | 101.472 | 101.269 | 101.065 |
| 5.25           | 100.537 | 100.492 | 100.477 | 5.25           | 100.537 | 100.492 | 100.477 | 5.875                       | 101.080 | 100.877 | 100.674 |
| 5.375          | 100.505 | 100.611 | 100.572 | 5.375          | 100.505 | 100.611 | 100.572 | 6                           | 101.408 | 101.205 | 101.002 |
| 5.5            | 100.844 | 100.949 | 100.910 | 5.5            | 100.844 | 100.949 | 100.910 | 6.125                       | 101.795 | 101.592 | 101.388 |
| 5.625          | 101.169 | 101.274 | 101.235 | 5.625          | 101.169 | 101.274 | 101.235 | 6.25                        | 102.092 | 101.889 | 101.685 |
| 5.75           | 101.410 | 101.366 | 101.350 | 5.75           | 101.410 | 101.366 | 101.350 | 6.375                       | 101.491 | 101.483 | 101.475 |
| 5.875          | 101.393 | 101.378 | 101.363 | 5.875          | 101.393 | 101.378 | 101.363 | 6.5                         | 101.857 | 101.850 | 101.842 |
| 6              | 101.680 | 101.665 | 101.662 | 6              | 101.680 | 101.665 | 101.662 | 6.625                       | 102.124 | 102.116 | 102.109 |
|                |         |         |         |                |         |         |         | 6.75                        | 101.884 | 101.829 | 101.775 |
|                |         |         |         |                |         |         |         | 6.875                       | 100.563 | 100.486 | 100.439 |
|                |         |         |         |                |         |         |         | 7                           | 100.998 | 100.921 | 100.873 |
|                |         |         |         |                |         |         |         | 7.125                       | 101.407 | 101.330 | 101.282 |
|                |         |         |         |                |         |         |         | 7.25                        | 101.644 | 101.567 | 101.519 |
|                |         |         |         |                |         |         |         | 7.375                       | 100.789 | 100.728 | 100.677 |
|                |         |         |         |                |         |         |         | 7.5                         | 101.182 | 101.121 | 101.069 |
|                |         |         |         |                |         |         |         | 7.625                       | 101.560 | 101.498 | 101.447 |
|                |         |         |         |                |         |         |         | 7.75                        | 101.775 | 101.713 | 101.662 |

| 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                         | 101.857 | 101.850 | 101.842 | 6.125                       | 101.054 | 101.114 | 101.122 | 4.5                         | 96.286 | 96.430 | 96.469 |
| 6.625                       | 102.124 | 102.116 | 102.109 | 6.25                        | 101.345 | 101.300 | 101.274 | 4.625                       | 96.624 | 96.768 | 96.806 |
| 6.75                        | 101.884 | 101.829 | 101.775 | 6.375                       | 100.425 | 100.466 | 100.514 | 4.75                        | 95.385 | 95.370 | 95.355 |
| 6.875                       | 100.563 | 100.486 | 100.439 | 6.5                         | 100.881 | 100.879 | 100.927 | 4.875                       | 95.654 | 95.639 | 95.624 |
| 7                           | 100.998 | 100.921 | 100.873 | 6.625                       | 101.324 | 101.263 | 101.307 | 5                           | 96.056 | 96.041 | 96.026 |
| 7.125                       | 101.407 | 101.330 | 101.282 | 6.75                        | 101.653 | 101.591 | 101.559 | 5.125                       | 96.298 | 96.283 | 96.268 |
| 7.25                        | 101.644 | 101.567 | 101.519 | 6.875                       | 100.613 | 100.536 | 100.489 | 5.25                        | 97.432 | 97.417 | 97.402 |
| 7.375                       | 100.789 | 100.728 | 100.677 | 7                           | 101.048 | 100.971 | 100.923 | 5.375                       | 97.474 | 97.459 | 97.444 |
| 7.5                         | 101.182 | 101.121 | 101.069 | 7.125                       | 101.457 | 101.380 | 101.332 | 5.5                         | 97.830 | 97.815 | 97.800 |
| 7.625                       | 101.560 | 101.498 | 101.447 | 7.25                        | 101.694 | 101.617 | 101.569 | 5.625                       | 98.195 | 98.180 | 98.165 |
| 7.75                        | 101.775 | 101.713 | 101.662 | 7.375                       | 100.839 | 100.778 | 100.727 | 5.75                        | 98.884 | 98.869 | 98.854 |
|                             |         |         |         | 7.5                         | 101.232 | 101.171 | 101.119 | 5.875                       | 99.081 | 99.066 | 99.051 |
|                             |         |         |         | 7.625                       | 101.610 | 101.548 | 101.497 | 6                           | 99.368 | 99.353 | 99.338 |
|                             |         |         |         |                             |         |         |         | 6.125                       | 99.620 | 99.605 | 99.590 |

| 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                | 102.246 | 102.238 | 102.230 | 6.375                | 102.246 | 102.238 | 102.230 | 6                    | 102.003 | 101.800 | 101.597 |

|       |         |         |         |       |         |         |         |       |         |         |         |
|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|
| 6.5   | 102.572 | 102.565 | 102.557 | 6.5   | 102.572 | 102.565 | 102.557 | 6.125 | 102.500 | 102.297 | 102.093 |
| 6.625 | 102.949 | 102.941 | 102.934 | 6.625 | 102.949 | 102.941 | 102.934 | 6.25  | 102.767 | 102.564 | 102.360 |
| 6.75  | 103.152 | 103.097 | 103.042 | 6.75  | 103.152 | 103.097 | 103.042 | 6.375 | 102.246 | 102.238 | 102.230 |
| 6.875 | 101.988 | 101.911 | 101.864 | 6.875 | 101.988 | 101.911 | 101.864 | 6.5   | 102.572 | 102.565 | 102.557 |
| 7     | 102.423 | 102.346 | 102.298 | 7     | 102.423 | 102.346 | 102.298 | 6.625 | 102.949 | 102.941 | 102.934 |
| 7.125 | 102.832 | 102.755 | 102.707 | 7.125 | 102.832 | 102.755 | 102.707 | 6.75  | 103.152 | 103.097 | 103.042 |
| 7.25  | 103.119 | 103.042 | 102.994 | 7.25  | 103.119 | 103.042 | 102.994 | 6.875 | 101.988 | 101.911 | 101.864 |
| 7.375 | 102.183 | 102.122 | 102.071 | 7.375 | 102.183 | 102.122 | 102.071 | 7     | 102.423 | 102.346 | 102.298 |
| 7.5   | 102.576 | 102.514 | 102.463 | 7.5   | 102.576 | 102.514 | 102.463 | 7.125 | 102.832 | 102.755 | 102.707 |
| 7.625 | 102.953 | 102.892 | 102.841 | 7.625 | 102.953 | 102.892 | 102.841 | 7.25  | 103.119 | 103.042 | 102.994 |
| 7.75  | 103.218 | 103.157 | 103.106 | 7.75  | 103.218 | 103.157 | 103.106 | 7.375 | 102.183 | 102.122 | 102.071 |
|       |         |         |         |       |         |         |         | 7.5   | 102.576 | 102.514 | 102.463 |
|       |         |         |         |       |         |         |         | 7.625 | 102.953 | 102.892 | 102.841 |
|       |         |         |         |       |         |         |         | 7.75  | 103.218 | 103.157 | 103.106 |

| 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                  | 99.188  | 99.333  | 99.371  | 4.5                  | 99.188  | 99.333  | 99.371  | 6.625                   | 102.124 | 102.116 | 102.109 |
| 4.625                | 99.613  | 99.757  | 99.796  | 4.625                | 99.613  | 99.757  | 99.796  | 6.75                    | 101.884 | 101.829 | 101.775 |
| 4.75                 | 99.663  | 99.619  | 99.603  | 4.75                 | 99.663  | 99.619  | 99.603  | 6.875                   | 100.563 | 100.486 | 100.439 |
| 4.875                | 99.655  | 99.780  | 99.717  | 4.875                | 99.655  | 99.780  | 99.717  | 7                       | 100.998 | 100.921 | 100.873 |
| 5                    | 100.036 | 100.161 | 100.098 | 5                    | 100.036 | 100.161 | 100.098 | 7.125                   | 101.407 | 101.330 | 101.282 |
| 5.125                | 100.380 | 100.504 | 100.442 | 5.125                | 100.380 | 100.504 | 100.442 | 7.25                    | 101.644 | 101.567 | 101.519 |
| 5.25                 | 100.537 | 100.492 | 100.477 | 5.25                 | 100.537 | 100.492 | 100.477 | 7.375                   | 100.789 | 100.728 | 100.677 |
| 5.375                | 100.505 | 100.611 | 100.572 | 5.375                | 100.505 | 100.611 | 100.572 | 7.5                     | 101.182 | 101.121 | 101.069 |
| 5.5                  | 100.844 | 100.949 | 100.910 | 5.5                  | 100.844 | 100.949 | 100.910 | 7.625                   | 101.560 | 101.498 | 101.447 |
| 5.625                | 101.169 | 101.274 | 101.235 | 5.625                | 101.169 | 101.274 | 101.235 | 7.75                    | 101.775 | 101.713 | 101.662 |
| 5.75                 | 101.410 | 101.366 | 101.350 | 5.75                 | 101.410 | 101.366 | 101.350 |                         |         |         |         |
| 5.875                | 101.393 | 101.378 | 101.363 | 5.875                | 101.393 | 101.378 | 101.363 |                         |         |         |         |
| 6                    | 101.680 | 101.665 | 101.662 | 6                    | 101.680 | 101.665 | 101.662 |                         |         |         |         |
| 6.125                | 101.932 | 101.917 | 101.971 | 6.125                | 101.932 | 101.917 | 101.971 |                         |         |         |         |

| 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                     | 101.857 | 101.850 | 101.842 | 6.125                   | 101.054 | 101.114 | 101.122 | 4.5                     | 96.286 | 96.430 | 96.469 |
| 6.625                   | 102.124 | 102.116 | 102.109 | 6.25                    | 101.345 | 101.300 | 101.274 | 4.625                   | 96.624 | 96.768 | 96.806 |
| 6.75                    | 101.884 | 101.829 | 101.775 | 6.375                   | 100.425 | 100.466 | 100.514 | 4.75                    | 95.385 | 95.370 | 95.355 |
| 6.875                   | 100.563 | 100.486 | 100.439 | 6.5                     | 100.881 | 100.879 | 100.927 | 4.875                   | 95.654 | 95.639 | 95.624 |
| 7                       | 100.998 | 100.921 | 100.873 | 6.625                   | 101.324 | 101.263 | 101.307 | 5                       | 96.056 | 96.041 | 96.026 |
| 7.125                   | 101.407 | 101.330 | 101.282 | 6.75                    | 101.653 | 101.591 | 101.559 | 5.125                   | 96.298 | 96.283 | 96.268 |
| 7.25                    | 101.644 | 101.567 | 101.519 | 6.875                   | 100.613 | 100.536 | 100.489 | 5.25                    | 97.432 | 97.417 | 97.402 |
| 7.375                   | 100.789 | 100.728 | 100.677 | 7                       | 101.048 | 100.971 | 100.923 | 5.375                   | 97.474 | 97.459 | 97.444 |
| 7.5                     | 101.182 | 101.121 | 101.069 | 7.125                   | 101.457 | 101.380 | 101.332 | 5.5                     | 97.830 | 97.815 | 97.800 |
| 7.625                   | 101.560 | 101.498 | 101.447 | 7.25                    | 101.694 | 101.617 | 101.569 | 5.625                   | 98.195 | 98.180 | 98.165 |
| 7.75                    | 101.775 | 101.713 | 101.662 | 7.375                   | 100.839 | 100.778 | 100.727 | 5.75                    | 98.884 | 98.869 | 98.854 |
|                         |         |         |         | 7.5                     | 101.232 | 101.171 | 101.119 | 5.875                   | 99.081 | 99.066 | 99.051 |
|                         |         |         |         | 7.625                   | 101.610 | 101.548 | 101.497 | 6                       | 99.368 | 99.353 | 99.338 |
|                         |         |         |         |                         |         |         |         | 6.125                   | 99.620 | 99.605 | 99.590 |

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                       | 100.293 | 100.097 | 99.797  | 6.75                        | 98.793  | 98.597  | 98.297  |
| 6.875                      | 100.772 | 100.576 | 100.276 | 6.875                       | 99.272  | 99.076  | 98.776  |
| 7                          | 101.230 | 101.034 | 100.734 | 7                           | 99.730  | 99.534  | 99.234  |
| 7.125                      | 101.649 | 101.453 | 101.153 | 7.125                       | 100.149 | 99.953  | 99.653  |
| 7.25                       | 102.039 | 101.843 | 101.543 | 7.25                        | 100.539 | 100.343 | 100.043 |
| 7.375                      | 101.783 | 101.524 | 101.224 | 7.375                       | 100.283 | 100.024 | 99.724  |
| 7.5                        | 102.201 | 101.942 | 101.642 | 7.5                         | 100.701 | 100.442 | 100.142 |
| 7.625                      | 102.580 | 102.321 | 102.021 | 7.625                       | 101.080 | 100.821 | 100.521 |
| 7.75                       | 102.940 | 102.681 | 102.381 | 7.75                        | 101.440 | 101.181 | 100.881 |
| 7.875                      | 102.296 | 101.973 | 101.673 | 7.875                       | 100.796 | 100.473 | 100.173 |
| 8                          | 102.674 | 102.351 | 102.051 | 8                           | 101.174 | 100.851 | 100.551 |
| 8.125                      | 103.023 | 102.700 | 102.400 | 8.125                       | 101.523 | 101.200 | 100.900 |
| 8.25                       | 103.363 | 103.040 | 102.740 | 8.25                        | 101.863 | 101.540 | 101.240 |
| BFF 3.5% DPA HB Repayable1 |         |         |         | BFF 3.5% DPA HB Forgivable2 |         |         |         |
| Rate                       | 15      | 30      | 45      | Rate                        | 15      | 30      | 45      |
| 6.75                       | 98.293  | 98.097  | 97.797  | 6.75                        | 96.793  | 96.597  | 96.297  |
| 6.875                      | 98.772  | 98.576  | 98.276  | 6.875                       | 97.272  | 97.076  | 96.776  |
| 7                          | 99.230  | 99.034  | 98.734  | 7                           | 97.730  | 97.534  | 97.234  |
| 7.125                      | 99.649  | 99.453  | 99.153  | 7.125                       | 98.149  | 97.953  | 97.653  |
| 7.25                       | 100.039 | 99.843  | 99.543  | 7.25                        | 98.539  | 98.343  | 98.043  |
| 7.375                      | 99.783  | 99.524  | 99.224  | 7.375                       | 98.283  | 98.024  | 97.724  |
| 7.5                        | 100.201 | 99.942  | 99.642  | 7.5                         | 98.701  | 98.442  | 98.142  |
| 7.625                      | 100.580 | 100.321 | 100.021 | 7.625                       | 99.080  | 98.821  | 98.521  |
| 7.75                       | 100.940 | 100.681 | 100.381 | 7.75                        | 99.440  | 99.181  | 98.881  |
| 7.875                      | 100.296 | 99.973  | 99.673  | 7.875                       | 98.796  | 98.473  | 98.173  |
| 8                          | 100.674 | 100.351 | 100.051 | 8                           | 99.174  | 98.851  | 98.551  |
| 8.125                      | 101.023 | 100.700 | 100.400 | 8.125                       | 99.523  | 99.200  | 98.900  |
| 8.25                       | 101.363 | 101.040 | 100.740 | 8.25                        | 99.863  | 99.540  | 99.240  |
| BFF 5% DPA Repayable1      |         |         |         | BFF 5% DPA HB Repayable1    |         |         |         |
| Rate                       | 15      | 30      | 45      | Rate                        | 15      | 30      | 45      |
| 6.75                       | 99.543  | 99.347  | 99.047  | 6.75                        | 97.543  | 97.347  | 97.047  |
| 6.875                      | 100.022 | 99.826  | 99.526  | 6.875                       | 98.022  | 97.826  | 97.526  |
| 7                          | 100.480 | 100.284 | 99.984  | 7                           | 98.480  | 98.284  | 97.984  |
| 7.125                      | 100.899 | 100.703 | 100.403 | 7.125                       | 98.899  | 98.703  | 98.403  |
| 7.25                       | 101.289 | 101.093 | 100.793 | 7.25                        | 99.289  | 99.093  | 98.793  |
| 7.375                      | 101.033 | 100.774 | 100.474 | 7.375                       | 99.033  | 98.774  | 98.474  |
| 7.5                        | 101.451 | 101.192 | 100.892 | 7.5                         | 99.451  | 99.192  | 98.892  |
| 7.625                      | 101.830 | 101.571 | 101.271 | 7.625                       | 99.830  | 99.571  | 99.271  |
| 7.75                       | 102.190 | 101.931 | 101.631 | 7.75                        | 100.190 | 99.931  | 99.631  |
| 7.875                      | 101.546 | 101.223 | 100.923 | 7.875                       | 99.546  | 99.223  | 98.923  |
| 8                          | 101.924 | 101.601 | 101.301 | 8                           | 99.924  | 99.601  | 99.301  |
| 8.125                      | 102.273 | 101.950 | 101.650 | 8.125                       | 100.273 | 99.950  | 99.650  |
| 8.25                       | 102.613 | 102.290 | 101.990 | 8.25                        | 100.613 | 100.290 | 99.990  |

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.