



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

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Relock Policy

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

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	95.975	95.975	95.922	4.75	95.975	95.975	95.922	5.125	98.485	98.552	98.466
4.875	96.653	96.653	96.604	4.875	96.653	96.653	96.604	5.25	99.179	99.241	99.154
5	97.664	97.730	97.688	5	97.664	97.730	97.688	5.375	99.951	99.816	99.800
5.125	98.175	98.232	98.196	5.125	98.175	98.232	98.196	5.5	100.433	100.298	100.282
5.25	98.907	98.825	98.823	5.25	98.609	98.680	98.608	5.625	100.830	100.696	100.680
5.375	99.505	99.422	99.420	5.375	99.139	99.205	99.135	5.75	100.774	100.822	100.759
5.5	100.197	100.114	100.112	5.5	99.641	99.709	99.635	5.875	101.236	101.286	101.221
5.625	100.580	100.497	100.495	5.625	100.146	100.209	100.138	6	101.656	101.664	101.620
5.75	100.490	100.408	100.406	5.75	100.195	100.247	100.202	6.125	102.006	102.082	102.000
5.875	100.992	100.909	100.907	5.875	100.727	100.774	100.731	6.25	101.739	101.739	101.694
6	101.511	101.428	101.426	6	101.175	101.223	101.179	6.375	102.100	102.090	102.080
6.125	101.838	101.756	101.754	6.125	101.561	101.618	101.569	6.5	102.462	102.452	102.443
6.25	101.509	101.426	101.424	6.25	101.327	101.362	101.356	6.625	102.802	102.792	102.783
6.375	101.934	101.883	101.881	6.375	101.854	101.883	101.881	6.75	102.492	102.486	102.466
6.5	102.337	102.267	102.265	6.5	102.236	102.267	102.265	6.875	102.873	102.867	102.850
6.625	102.664	102.581	102.579	6.625	102.503	102.556	102.543	7	103.220	103.214	103.199
6.75	102.394	102.311	102.309	6.75	102.285	102.296	102.286	7.125	103.511	103.505	103.493
6.875	102.756	102.765	102.757	6.875	102.756	102.765	102.757	7.25	103.479	103.475	103.431
7	103.118	103.035	103.033	7	102.984	103.009	102.994	7.375	103.816	103.812	103.771
7.125	103.403	103.320	103.318	7.125	103.241	103.235	103.221	7.5	104.140	104.136	104.097
7.25	103.152	103.132	103.107	7.25	103.124	103.132	103.107	7.625	104.360	104.356	104.319
7.375	103.467	103.431	103.410	7.375	103.428	103.431	103.410	7.75	103.645	103.599	103.599
7.5	103.817	103.813	103.773	7.5	103.817	103.813	103.773	7.875	104.065	104.014	104.014
7.625	104.077	103.992	103.988	7.625	103.996	103.992	103.955	8	104.285	104.229	104.229
7.75	103.623	103.577	103.577	7.75	103.623	103.577	103.577				
7.875	103.922	103.870	103.870	7.875	103.922	103.870	103.870				
8	104.193	104.136	104.136	8	104.193	104.136	104.136				
8.125	104.398	104.336	104.336	8.125	104.398	104.336	104.336				
8.25	92.619	92.525	92.428								

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	99.136	99.136	98.995	4.625	99.580	99.580	99.439	5	97.866	97.932	97.890
4.75	99.595	99.673	99.629	4.75	99.583	99.583	99.511	5.125	98.391	98.448	98.411
4.875	100.036	100.105	100.066	4.875	99.988	99.988	99.919	5.25	98.232	98.199	98.128
5	100.252	100.330	100.283	5	100.243	100.243	100.179	5.375	98.806	98.772	98.702
5.125	100.226	100.283	100.190	5.125	100.349	100.349	100.290	5.5	99.475	99.291	99.217
5.25	100.658	100.715	100.622	5.25	100.456	100.514	100.420	5.625	99.840	99.825	99.756
5.375	100.855	100.862	100.759	5.375	100.750	100.806	100.713	5.75	100.073	100.044	99.998
5.5	101.134	101.120	101.014	5.5	101.025	101.078	100.986	5.875	100.565	100.572	100.529
5.625	101.120	101.162	101.078	5.625	101.017	101.059	100.975	6	101.053	100.996	100.951
5.75	101.418	101.469	101.379	5.75	101.353	101.395	101.311	6.125	101.382	101.347	101.298
5.875	101.753	101.683	101.610	5.875	101.624	101.667	101.584	6.25	101.454	101.489	101.483
6	101.990	101.975	101.893	6	101.871	101.914	101.831	6.375	101.850	101.879	101.877
6.125	101.941	101.911	102.008	6.125	101.845	101.845	101.926	6.5	102.153	102.184	102.181
6.25	102.290	102.261	102.312	6.25	102.064	102.090	102.250	6.625	102.375	102.428	102.415
6.375	102.616	102.588	102.562	6.375	102.323	102.352	102.512	6.75	102.286	102.297	102.287
6.5	102.800	102.772	102.748	6.5	102.588	102.619	102.780	6.875	102.622	102.631	102.623
6.625	102.719	102.719	102.719	6.625	102.701	102.701	102.701	7	102.854	102.886	102.867
6.75	102.907	102.895	102.857	6.75	102.762	102.773	102.926	7.125	102.999	103.044	103.017
6.875	103.257	103.246	103.210	6.875	103.033	103.044	103.198	7.25	102.430	102.404	102.404
7	103.251	103.207	103.177	7	103.292	103.299	103.454	7.375	102.703	102.672	102.672
7.125	102.879	102.820	102.760	7.125	102.703	102.643	102.583	7.5	102.980	102.944	102.944
7.25	103.327	103.268	103.208	7.25	103.080	103.021	102.961	7.625	103.160	103.119	103.119
7.375	103.763	103.704	103.644	7.375	103.448	103.389	103.329	7.75	101.779	101.728	101.678
								7.875	102.210	102.160	102.110

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.354	97.345	97.291	5.25	98.625	98.581	98.565
5.375	98.043	98.043	97.950	5.375	99.086	99.041	99.025
5.5	99.009	98.955	98.855	5.5	99.334	99.290	99.274
5.625	99.489	99.435	99.335	5.625	99.109	99.064	99.048
5.75	100.051	100.051	99.972	5.75	99.575	99.530	99.514
5.875	100.314	100.314	100.240	5.875	100.025	99.981	99.965
6	100.937	100.937	100.867	6	100.217	100.172	100.156
6.125	101.330	101.330	101.265	6.125	99.704	99.637	99.624

6.25	101.292	101.292	101.247	6.25	100.107	100.063	100.047
6.375	101.713	101.713	101.673	6.375	100.548	100.503	100.487
6.5	102.055	102.055	102.019	6.5	100.684	100.639	100.623
6.625	102.263	102.263	102.231	6.625	100.411	100.344	100.331
6.75	102.232	102.227	102.128	6.75	100.820	100.654	100.566
6.875	102.598	102.588	102.493	6.875	101.229	101.216	101.178
7	102.849	102.834	102.744	7	101.137	100.971	100.876
7.125	103.094	103.074	102.988	7.125	91.724	91.622	91.519

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.356	98.398	98.339	5	98.184	98.226	98.167	5	95.256	95.193	95.130
5.125	98.621	98.659	98.596	5.125	98.532	98.570	98.507	5.125	95.923	95.860	95.798
5.25	98.878	98.912	98.845	5.25	98.846	98.880	98.813	5.25	96.409	96.346	96.283
5.375	99.126	99.156	99.085	5.375	99.118	99.148	99.077	5.375	97.083	97.020	96.957
5.5	99.353	99.379	99.305	5.5	99.340	99.366	99.292	5.5	97.571	97.508	97.446
5.625	99.553	99.576	99.497	5.625	99.500	99.522	99.444	5.625	98.035	97.972	97.910
5.75	99.810	99.829	99.747	5.75	99.692	99.711	99.629	5.75	98.496	98.433	98.371
5.875	100.130	100.145	100.059	5.875	99.934	99.949	99.863	5.875	98.766	98.703	98.641
6	100.327	100.338	100.248	6	100.159	100.170	100.080	6	99.226	99.163	99.101
6.125	100.384	100.391	100.297	6.125	100.357	100.364	100.270	6.125	99.498	99.435	99.373
6.25	100.464	100.467	100.370	6.25	100.533	100.536	100.439	6.25	99.964	99.901	99.838
6.375	100.549	100.549	100.448	6.375	100.681	100.681	100.579	6.375	100.045	99.982	99.920
6.5	100.603	100.589	100.484	6.5	100.828	100.824	100.719	6.5	100.318	100.255	100.192
6.625	100.809	100.746	100.683	6.625	100.976	100.968	100.859	6.625	99.636	99.573	99.510
6.75	100.888	100.825	100.762	6.75	101.086	101.074	100.961	6.75	100.099	100.036	99.973
6.875	100.948	100.885	100.822	6.875	101.146	101.131	101.014	6.875	100.374	100.311	100.249
7	101.011	100.948	100.885	7	101.392	101.381	101.247	7	100.842	100.779	100.716
7.125	101.125	101.102	100.978	7.125	101.865	101.844	101.717	7.125	100.925	100.862	100.800
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	98.559	98.600	98.541	5	98.380	98.421	98.362	5	95.324	95.261	95.198
5.125	98.824	98.861	98.798	5.125	98.726	98.764	98.701	5.125	95.991	95.928	95.865
5.25	99.081	99.115	99.048	5.25	99.040	99.074	99.007	5.25	96.477	96.414	96.351
5.375	99.330	99.360	99.289	5.375	99.311	99.341	99.271	5.375	97.151	97.088	97.025
5.5	99.558	99.584	99.510	5.5	99.533	99.560	99.485	5.5	97.639	97.576	97.513
5.625	99.760	99.782	99.704	5.625	99.694	99.716	99.638	5.625	98.104	98.041	97.978
5.75	100.019	100.038	99.956	5.75	99.887	99.906	99.824	5.75	98.564	98.501	98.438
5.875	100.341	100.356	100.270	5.875	100.131	100.146	100.060	5.875	98.834	98.771	98.708
6	100.540	100.551	100.462	6	100.358	100.369	100.279	6	99.294	99.231	99.168
6.125	100.599	100.606	100.513	6.125	100.558	100.565	100.471	6.125	99.566	99.503	99.440
6.25	100.681	100.684	100.587	6.25	100.736	100.739	100.642	6.25	100.032	99.969	99.906
6.375	100.768	100.767	100.666	6.375	100.886	100.885	100.784	6.375	100.113	100.050	99.987
6.5	100.813	100.809	100.704	6.5	101.035	101.031	100.926	6.5	100.386	100.323	100.260
6.625	100.877	100.862	100.753	6.625	101.185	101.177	101.068	6.625	99.704	99.641	99.578
6.75	100.956	100.897	100.830	6.75	101.297	101.285	101.172	6.75	100.167	100.104	100.041
6.875	101.016	100.953	100.890	6.875	101.360	101.344	101.228	6.875	100.442	100.379	100.316
7	101.079	101.016	100.953	7	101.608	101.597	101.464	7	100.910	100.847	100.784
7.125	101.351	101.327	101.203	7.125	102.084	102.063	101.936	7.125	100.994	100.931	100.868

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.812	97.792	97.772	5.75	100.621	100.575	100.558	5	99.369	99.369	99.355
5.125	98.433	98.413	98.393	5.875	101.138	101.093	101.076	5.125	99.481	99.481	99.467
5.25	98.850	98.847	98.831	6	101.588	101.542	101.525	5.25	99.932	99.932	99.918
5.375	99.468	99.466	99.449	6.125	101.917	101.871	101.855	5.375	100.137	100.137	100.123
5.5	100.048	100.046	100.029	6.25	101.551	101.506	101.489	5.5	100.436	100.436	100.422
5.625	100.570	100.568	100.551	6.375	102.029	101.983	101.966	5.625	100.565	100.565	100.551
5.75	100.874	100.872	100.855	6.5	102.446	102.400	102.383	5.75	100.836	100.836	100.822
5.875	101.381	101.378	101.362	6.625	102.706	102.661	102.644	5.875	101.107	101.107	101.093
6	101.845	101.843	101.826	6.75	102.361	102.315	102.299	6	101.199	101.199	101.185
6.125	102.284	102.282	102.265	6.875	102.808	102.762	102.745				
6.25	102.072	102.070	102.053	7	103.203	103.157	103.140				
6.375	102.518	102.516	102.499	7.125	103.428	103.382	103.365				
6.5	102.940	102.938	102.921	7.25	102.973	102.923	102.873				
6.625	103.340	103.338	103.321	7.375	103.375	103.324	103.274				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.852	97.838	97.808
5.125	98.075	98.060	98.030
5.25	98.270	98.255	98.225
5.375	98.478	98.463	98.433
5.5	98.707	98.692	98.662
5.625	98.915	98.900	98.870
5.75	99.107	99.092	99.062
5.875	99.284	99.269	99.239
6	99.716	99.701	99.671

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	98.970	98.960	98.931	5.75	100.722	100.709	100.690	5	99.369	99.369	99.355
5.5	99.557	99.545	99.517	5.875	101.177	101.164	101.148	5.125	99.481	99.481	99.467
5.625	100.111	100.096	100.071	6	101.565	101.552	101.538	5.25	99.932	99.932	99.918
5.75	100.467	100.454	100.437	6.125	101.838	101.825	101.813	5.375	100.137	100.137	100.123
5.875	101.060	101.042	101.028	6.25	101.700	101.690	101.679	5.5	100.436	100.436	100.422
6	101.578	101.558	101.545	6.375	102.098	102.088	102.079	5.625	100.565	100.565	100.551
6.125	102.098	102.076	102.064	6.5	102.427	102.417	102.408	5.75	100.836	100.836	100.822
6.25	101.866	101.853	101.847	6.625	102.723	102.713	102.704	5.875	101.107	101.107	101.093
6.375	102.394	102.378	102.370	6.75	102.492	102.486	102.466	6	101.199	101.199	101.185
6.5	102.858	102.839	102.832	6.875	102.873	102.867	102.850				
6.625	103.248	103.232	103.224	7	103.220	103.214	103.199				
6.75	102.943	102.920	102.913	7.125	103.511	103.505	103.493				
6.875	102.483	102.477	102.459	7.25	103.479	103.475	103.431				
7	102.847	102.841	102.826	7.375	103.816	103.812	103.771				
7.125	103.118	103.112	103.099	7.5	104.140	104.136	104.097				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.130	99.071	99.063
4.875	99.441	99.382	99.374
5	99.748	99.689	99.681
5.125	99.898	99.770	99.760
5.25	100.204	100.077	100.069
5.375	100.502	100.376	100.369
5.5	100.727	100.601	100.594
5.625	100.800	100.659	100.640
5.75	101.098	100.958	100.941
5.875	101.386	101.248	101.232
6	101.637	101.499	101.485

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.921	97.945	97.933	4.5	97.693	97.708	97.632	5	99.726	99.695	99.663
4.625	98.309	98.276	98.264	4.625	98.309	98.264	98.248	5.125	100.234	100.232	100.171
4.75	99.072	99.056	98.993	4.75	98.908	98.862	98.846	5.25	100.961	100.898	100.836
4.875	99.503	99.487	99.424	4.875	99.162	99.131	99.099	5.375	100.691	100.628	100.566
5	99.958	99.942	99.878	5	99.726	99.695	99.663	5.5	101.189	101.135	101.064
5.125	100.319	100.303	100.240	5.125	100.234	100.232	100.171	5.625	101.659	101.736	101.552
5.25	100.961	100.898	100.836	5.25	100.961	100.898	100.836	5.75	102.157	102.079	101.895
5.375	101.087	101.024	100.959	5.375	100.691	100.628	100.566	5.875	101.589	101.385	101.182
5.5	101.598	101.534	101.470	5.5	101.189	101.135	101.064	6	102.003	101.800	101.615
5.625	102.043	101.979	101.915	5.625	101.659	101.736	101.552	6.125	102.503	102.310	102.218
5.75	102.157	102.079	101.895	5.75	102.157	102.079	101.895	6.25	102.772	102.573	102.481
5.875	101.733	101.718	101.648	5.875	101.589	101.385	101.182	6.375	102.355	102.323	102.292
6	102.064	102.015	101.926	6	102.003	101.800	101.615	6.5	102.683	102.652	102.621
6.125	102.503	102.405	102.316	6.125	102.503	102.310	102.218	6.625	103.064	103.033	103.002
6.25	102.772	102.573	102.481	6.25	102.772	102.573	102.481	6.75	103.176	103.121	103.067
6.375	102.507	102.483	102.406	6.375	102.355	102.323	102.292	6.875	102.234	102.179	102.162
6.5	102.683	102.652	102.621	6.5	102.683	102.652	102.621	7	102.735	102.665	102.663
6.625	103.064	103.033	103.002	6.625	103.064	103.033	103.002	7.125	103.080	103.061	102.951
6.75	103.176	103.121	103.067	6.75	103.176	103.121	103.067	7.25	103.368	103.291	103.231
6.875	102.922	102.867	102.776	6.875	102.267	102.196	102.194	7.375	102.369	102.308	102.252
7	103.096	102.992	102.901	7	102.726	102.655	102.653	7.5	102.762	102.701	102.645
7.125	103.440	103.305	103.039	7.125	103.080	103.061	102.951	7.625	103.140	103.079	103.023
7.25	103.368	103.291	103.231	7.25	103.368	103.291	103.231	7.75	103.406	103.345	103.289
7.375	103.143	103.151	103.177	7.375	102.369	102.308	102.252				
7.5	103.463	103.474	103.491	7.5	102.762	102.701	102.645				

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
3.75	96.334	96.341	96.314	4.25	98.551	98.696	98.620	4.5	95.346	95.370	95.358
3.875	96.798	96.805	96.778	4.375	99.113	99.258	99.183	4.625	95.677	95.701	95.689
4	97.264	97.271	97.244	4.5	99.664	99.809	99.734	4.75	97.497	97.481	97.418
4.125	97.731	97.738	97.711	4.625	100.198	100.343	100.267	4.875	98.165	98.290	98.108
4.25	98.888	98.843	98.778	4.75	99.835	99.790	99.774	5	98.866	98.991	98.810
4.375	99.383	99.338	99.273	4.875	100.050	100.172	100.044	5.125	99.468	99.593	99.411
4.5	99.877	99.832	99.767	5	100.548	100.671	100.542	5.25	100.128	100.066	100.003
4.625	100.371	100.343	100.267	5.125	101.018	101.140	101.012	5.375	100.251	100.196	100.099
4.75	99.977	99.953	99.953	5.25	100.772	100.727	100.711	5.5	100.631	100.734	100.540
4.875	100.459	100.435	100.435	5.375	100.873	100.973	100.854	5.625	101.232	101.335	101.141
5	100.915	100.891	100.891	5.5	101.319	101.419	101.300	5.75	101.399	101.196	101.131
5.125	101.348	101.325	101.325	5.625	101.748	101.848	101.729	5.875	101.011	100.955	100.886
5.25	100.996	100.987	100.995	5.75	101.646	101.602	101.586	6	101.346	101.246	101.149
5.375	101.428	101.419	101.427	5.875	101.610	101.688	101.813	6.125	101.768	101.849	101.742
5.5	101.841	101.832	101.840	6	102.022	102.100	102.225	6.25	101.847	101.681	101.631
5.625	102.237	102.228	102.236					6.375	101.583	101.529	101.474
5.75	101.872	101.864	101.880					6.5	101.952	101.892	101.832
5.875	102.258	102.249	102.266					6.625	102.170	102.094	102.001
6	102.638	102.630	102.646					6.75	101.960	101.940	101.900
								6.875	101.636	101.564	101.562
								7	102.025	101.954	101.952
								7.125	102.234	102.070	101.793
								7.25	102.222	102.202	102.162

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	100.128	100.066	100.003	5	98.866	98.991	98.810	4.5	98.779	98.771	98.770
5.375	99.948	99.962	99.823	5.125	99.468	99.593	99.411	4.625	99.249	99.241	99.240
5.5	100.631	100.734	100.540	5.25	99.229	99.223	99.034	4.75	99.556	99.585	99.596
5.625	101.232	101.335	101.141	5.375	99.859	99.962	99.769	4.875	100.025	100.054	100.065
5.75	101.399	101.196	101.131	5.5	100.631	100.734	100.540	5	100.488	100.518	100.529
5.875	101.011	100.808	100.605	5.625	101.232	101.335	101.141	5.125	100.942	100.971	100.982
6	101.346	101.246	101.139	5.75	101.318	101.241	101.181	5.25	100.547	100.576	100.587
6.125	101.768	101.849	101.742	5.875	100.631	100.607	100.599	5.375	100.997	101.026	101.037
6.25	101.847	101.644	101.441	6	101.165	101.246	101.139	5.5	101.434	101.463	101.474
6.375	101.350	101.318	101.287	6.125	101.768	101.849	101.742	5.625	101.845	101.874	101.885
6.5	101.718	101.687	101.656	6.25	101.569	101.523	101.471	5.75	101.352	101.389	101.408
6.625	102.053	102.068	102.001	6.375	101.353	101.304	101.301	5.875	101.768	101.804	101.823
6.75	101.838	101.776	101.721	6.5	101.758	101.709	101.706	6	102.181	102.218	102.237
6.875	101.636	101.564	101.562	6.625	102.150	102.103	102.100	6.125	102.598	102.635	102.654

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	100.961	100.898	100.836	5.25	100.961	100.898	100.836	5.25	100.961	100.898	100.836
5.375	100.691	100.628	100.566	5.375	100.691	100.628	100.566	5.375	100.691	100.628	100.566

5.5	101.189	101.135	101.064	5.5	101.189	101.135	101.064	5.5	101.189	101.135	101.064
5.625	101.659	101.736	101.552	5.625	101.659	101.736	101.552	5.625	101.659	101.736	101.552
5.75	102.157	102.079	101.895	5.75	102.157	102.079	101.895	5.75	102.157	102.079	101.895
5.875	101.589	101.385	101.182	5.875	101.589	101.385	101.182	5.875	101.589	101.385	101.182
6	102.003	101.800	101.615	6	102.003	101.800	101.615	6	102.003	101.800	101.615
6.125	102.503	102.310	102.218	6.125	102.503	102.310	102.218	6.125	102.503	102.310	102.218
6.25	102.772	102.573	102.481	6.25	102.772	102.573	102.481	6.25	102.772	102.573	102.481
6.375	102.355	102.323	102.292	6.375	102.355	102.323	102.292	6.375	102.355	102.323	102.292
6.5	102.683	102.652	102.621	6.5	102.683	102.652	102.621	6.5	102.683	102.652	102.621
6.625	103.064	103.033	103.002	6.625	103.064	103.033	103.002	6.625	103.064	103.033	103.002
6.75	103.176	103.121	103.067	6.75	103.176	103.121	103.067	6.75	103.176	103.121	103.067
6.875	102.267	102.196	102.194	6.875	102.267	102.196	102.194	6.875	102.234	102.179	102.162
7	102.726	102.655	102.653	7	102.726	102.655	102.653	7	102.735	102.665	102.663
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	99.664	99.809	99.734	4.25	98.551	98.696	98.620	5.25	100.128	100.066	100.003
4.625	100.198	100.343	100.267	4.375	99.113	99.258	99.183	5.375	99.948	99.962	99.823
4.75	99.835	99.790	99.774	4.5	99.664	99.809	99.734	5.5	100.631	100.734	100.540
4.875	100.050	100.172	100.044	4.625	100.198	100.343	100.267	5.625	101.232	101.335	101.141
5	100.548	100.671	100.542	4.75	99.835	99.790	99.774	5.75	101.399	101.196	101.131
5.125	101.018	101.140	101.012	4.875	100.050	100.172	100.044	5.875	101.011	100.808	100.605
5.25	100.772	100.727	100.711	5	100.548	100.671	100.542	6	101.346	101.246	101.139
5.375	100.873	100.973	100.854	5.125	101.018	101.140	101.012	6.125	101.768	101.849	101.742
5.5	101.319	101.419	101.300	5.25	100.772	100.727	100.711	6.25	101.847	101.644	101.441
5.625	101.748	101.848	101.729	5.375	100.873	100.973	100.854	6.375	101.350	101.318	101.287
5.75	101.646	101.602	101.586	5.5	101.319	101.419	101.300	6.5	101.718	101.687	101.656
5.875	101.610	101.688	101.813	5.625	101.748	101.848	101.729	6.625	102.053	102.068	102.001
6	102.022	102.100	102.225	5.75	101.646	101.602	101.586	6.75	101.838	101.776	101.721
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	100.128	100.066	100.003	5.25	99.171	99.094	99.034	4.5	96.979	97.124	96.923
5.375	99.948	99.962	99.823	5.375	99.859	99.962	99.769	4.625	97.469	97.614	97.413
5.5	100.631	100.734	100.540	5.5	100.631	100.734	100.540	4.75	95.410	95.395	95.349
5.625	101.232	101.335	101.141	5.625	101.232	101.335	101.141	4.875	95.741	95.864	95.535
5.75	101.399	101.196	101.131	5.75	101.318	101.241	101.181	5	96.159	96.282	95.953
5.875	101.011	100.808	100.605	5.875	100.527	100.607	100.501	5.125	96.519	96.642	96.313
6	101.346	101.246	101.139	6	101.165	101.246	101.139	5.25	97.310	97.295	97.280
6.125	101.768	101.849	101.742	6.125	101.768	101.849	101.742	5.375	97.347	97.332	97.317
6.25	101.847	101.644	101.441	6.25	101.569	101.523	101.471	5.5	97.702	97.687	97.672
6.375	101.350	101.318	101.287	6.375	100.934	100.992	100.870	5.625	98.066	98.051	98.036
6.5	101.718	101.687	101.656	6.5	101.508	101.566	101.444	5.75	98.791	98.776	98.761
6.625	102.053	102.068	102.001	6.625	102.010	102.068	101.947	5.875	98.988	98.973	98.958
6.75	101.838	101.776	101.721	6.75	101.888	101.826	101.771	6	99.273	99.258	99.243
6.875	101.636	101.564	101.562	6.875	100.859	100.850	100.722	6.125	99.521	99.506	99.491

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	100.232	100.224	100.053	5.125	100.232	100.224	100.053	4.75	98.708	98.662	98.646
5.25	100.761	100.698	100.636	5.25	100.761	100.698	100.636	4.875	98.962	98.931	98.899
5.375	100.685	100.678	100.462	5.375	100.685	100.678	100.462	5	99.526	99.495	99.463
5.5	101.137	101.131	100.917	5.5	101.137	101.131	100.917	5.125	100.034	100.002	99.971
5.625	101.583	101.575	101.365	5.625	101.583	101.575	101.365	5.25	100.761	100.698	100.636
5.75	101.957	101.754	101.650	5.75	101.957	101.754	101.650	5.375	100.491	100.428	100.366
5.875	101.435	101.408	101.403	5.875	101.435	101.408	101.403	5.5	100.989	100.927	100.864
6	101.837	101.810	101.805	6	101.837	101.810	101.805	5.625	101.459	101.397	101.334
6.125	102.303	102.192	102.187	6.125	102.303	102.192	102.187	5.75	101.957	101.754	101.650
6.25	102.572	102.369	102.178	6.25	102.572	102.369	102.178	5.875	101.389	101.185	100.982
6.375	102.155	102.123	102.092	6.375	102.155	102.123	102.092	6	101.803	101.600	101.397
6.5	102.483	102.452	102.421	6.5	102.483	102.452	102.421	6.125	102.303	102.100	101.897
6.625	102.864	102.833	102.802	6.625	102.864	102.833	102.802	6.25	102.572	102.369	102.178
6.75	102.976	102.921	102.867	6.75	102.976	102.921	102.867	6.375	102.155	102.123	102.092
6.875	102.462	102.390	102.388	6.875	102.462	102.390	102.388	6.5	102.483	102.452	102.421
7	102.803	102.732	102.730	7	102.803	102.732	102.730	6.625	102.864	102.833	102.802
7.125	102.880	102.803	102.743	7.125	102.880	102.803	102.743	6.75	102.976	102.921	102.867
7.25	103.168	103.091	103.031	7.25	103.168	103.091	103.031	6.875	102.034	101.957	101.897
7.375	102.169	102.108	102.052	7.375	102.169	102.108	102.052	7	102.470	102.393	102.333
7.5	102.562	102.501	102.445	7.5	102.562	102.501	102.445	7.125	102.880	102.803	102.743
7.625	102.940	102.879	102.823	7.625	102.940	102.879	102.823	7.25	103.168	103.091	103.031
7.75	103.206	103.145	103.089	7.75	103.206	103.145	103.089	7.375	102.169	102.108	102.052
								7.5	102.562	102.501	102.445
								7.625	102.940	102.879	102.823
								7.75	103.206	103.145	103.089

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	98.168	98.313	98.238	4.25	98.168	98.313	98.238	4.875	97.785	97.880	97.798
4.375	98.649	98.794	98.719	4.375	98.649	98.794	98.719	5	98.366	98.460	98.379
4.5	99.103	99.248	99.172	4.5	99.103	99.248	99.172	5.125	98.966	99.061	98.979
4.625	99.524	99.669	99.593	4.625	99.524	99.669	99.593	5.25	99.928	99.866	99.803
4.75	99.635	99.590	99.574	4.75	99.635	99.590	99.574	5.375	100.258	100.252	100.035
4.875	99.501	99.624	99.495	4.875	99.501	99.624	99.495	5.5	100.657	100.651	100.437
5	99.879	100.002	99.873	5	99.879	100.002	99.873	5.625	101.012	101.005	100.795
5.125	100.222	100.345	100.216	5.125	100.222	100.345	100.216	5.75	101.199	100.996	100.931
5.25	100.572	100.527	100.511	5.25	100.572	100.527	100.511	5.875	101.001	100.974	100.969
5.375	100.272	100.373	100.253	5.375	100.272	100.373	100.253	6	101.321	101.294	101.289
5.5	100.610	100.710	100.591	5.5	100.610	100.710	100.591	6.125	101.608	101.582	101.577
5.625	101.011	101.038	100.950	5.625	101.011	101.038	100.950	6.25	101.647	101.444	101.280
5.75	101.446	101.402	101.386	5.75	101.446	101.402	101.386	6.375	101.620	101.571	101.568
5.875	101.373	101.330	101.314	5.875	101.252	101.210	101.224	6.5	101.864	101.816	101.813
6	101.764	101.722	101.708	6	101.585	101.545	101.547	6.625	102.145	102.097	102.094
								6.75	101.737	101.665	101.663
								6.875	101.984	101.912	101.910
								7	102.245	102.174	102.172
								7.125	101.455	101.378	101.318
								7.25	101.693	101.616	101.556
								7.375	100.775	100.714	100.658
								7.5	101.169	101.107	101.052
								7.625	101.547	101.485	101.430
								7.75	101.762	101.701	101.645

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	101.864	101.816	101.813	6.125	101.692	101.667	101.662	4.5	96.331	96.476	96.275
6.625	102.145	102.097	102.094	6.25	101.380	101.331	101.328	4.625	96.668	96.813	96.612
6.75	101.737	101.665	101.663	6.375	101.693	101.645	101.642	4.75	95.210	95.165	95.149
6.875	101.984	101.912	101.910	6.5	101.970	101.922	101.919	4.875	95.342	95.327	95.312
7	102.245	102.174	102.172	6.625	102.272	102.225	102.222	5	95.747	95.732	95.717
7.125	101.455	101.378	101.318	6.75	101.790	101.718	101.716	5.125	95.991	95.976	95.961
7.25	101.693	101.616	101.556	6.875	102.054	101.983	101.981	5.25	97.110	97.095	97.080
7.375	100.775	100.714	100.658	7	102.326	102.255	102.253	5.375	97.147	97.132	97.117
7.5	101.169	101.107	101.052	7.125	101.505	101.428	101.368	5.5	97.502	97.487	97.472
7.625	101.547	101.485	101.430	7.25	101.743	101.666	101.606	5.625	97.866	97.851	97.836
7.75	101.762	101.701	101.645	7.375	100.825	100.764	100.708	5.75	98.591	98.576	98.561
				7.5	101.219	101.157	101.102	5.875	98.788	98.773	98.758
				7.625	101.597	101.535	101.480	6	99.073	99.058	99.043
								6.125	99.321	99.306	99.291

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	102.155	102.123	102.092	6.375	102.155	102.123	102.092	6	101.803	101.600	101.397

6.5	102.483	102.452	102.421	6.5	102.483	102.452	102.421	6.125	102.303	102.100	101.897
6.625	102.864	102.833	102.802	6.625	102.864	102.833	102.802	6.25	102.572	102.369	102.178
6.75	102.976	102.921	102.867	6.75	102.976	102.921	102.867	6.375	102.155	102.123	102.092
6.875	102.462	102.390	102.388	6.875	102.462	102.390	102.388	6.5	102.483	102.452	102.421
7	102.803	102.732	102.730	7	102.803	102.732	102.730	6.625	102.864	102.833	102.802
7.125	102.880	102.803	102.743	7.125	102.880	102.803	102.743	6.75	102.976	102.921	102.867
7.25	103.168	103.091	103.031	7.25	103.168	103.091	103.031	6.875	102.034	101.957	101.897
7.375	102.169	102.108	102.052	7.375	102.169	102.108	102.052	7	102.470	102.393	102.333
7.5	102.562	102.501	102.445	7.5	102.562	102.501	102.445	7.125	102.880	102.803	102.743
7.625	102.940	102.879	102.823	7.625	102.940	102.879	102.823	7.25	103.168	103.091	103.031
7.75	103.206	103.145	103.089	7.75	103.206	103.145	103.089	7.375	102.169	102.108	102.052
								7.5	102.562	102.501	102.445
								7.625	102.940	102.879	102.823
								7.75	103.206	103.145	103.089

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	99.103	99.248	99.172	4.5	99.103	99.248	99.172	6.625	101.789	101.758	101.727
4.625	99.524	99.669	99.593	4.625	99.524	99.669	99.593	6.75	101.638	101.576	101.521
4.75	99.635	99.590	99.574	4.75	99.635	99.590	99.574	6.875	100.609	100.532	100.472
4.875	99.501	99.624	99.495	4.875	99.501	99.624	99.495	7	101.045	100.968	100.908
5	99.879	100.002	99.873	5	99.879	100.002	99.873	7.125	101.455	101.378	101.318
5.125	100.222	100.345	100.216	5.125	100.222	100.345	100.216	7.25	101.693	101.616	101.556
5.25	100.572	100.527	100.511	5.25	100.572	100.527	100.511	7.375	100.775	100.714	100.658
5.375	100.272	100.373	100.253	5.375	100.272	100.373	100.253	7.5	101.169	101.107	101.052
5.5	100.610	100.710	100.591	5.5	100.610	100.710	100.591	7.625	101.547	101.485	101.430
5.625	101.011	101.038	100.950	5.625	101.011	101.038	100.950	7.75	101.762	101.701	101.645
5.75	101.446	101.402	101.386	5.75	101.446	101.402	101.386				
5.875	101.373	101.330	101.314	5.875	101.252	101.210	101.224				
6	101.764	101.722	101.708	6	101.585	101.545	101.547				
6.125	102.145	102.104	102.092	6.125	101.916	101.877	101.865				

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	101.518	101.487	101.456	6.125	101.012	101.058	101.051	4.5	96.331	96.476	96.275
6.625	101.789	101.758	101.727	6.25	101.369	101.323	101.271	4.625	96.668	96.813	96.612
6.75	101.638	101.576	101.521	6.375	100.453	100.391	100.357	4.75	95.210	95.165	95.149
6.875	100.609	100.532	100.472	6.5	100.915	100.853	100.798	4.875	95.342	95.327	95.312
7	101.045	100.968	100.908	6.625	101.359	101.297	101.242	5	95.747	95.732	95.717
7.125	101.455	101.378	101.318	6.75	101.688	101.626	101.571	5.125	95.991	95.976	95.961
7.25	101.693	101.616	101.556	6.875	100.659	100.582	100.522	5.25	97.110	97.095	97.080
7.375	100.775	100.714	100.658	7	101.095	101.018	100.958	5.375	97.147	97.132	97.117
7.5	101.169	101.107	101.052	7.125	101.505	101.428	101.368	5.5	97.502	97.487	97.472
7.625	101.547	101.485	101.430	7.25	101.743	101.666	101.606	5.625	97.866	97.851	97.836
7.75	101.762	101.701	101.645	7.375	100.825	100.764	100.708	5.75	98.591	98.576	98.561
				7.5	101.219	101.157	101.102	5.875	98.788	98.773	98.758
				7.625	101.597	101.535	101.480	6	99.073	99.058	99.043
								6.125	99.321	99.306	99.291

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



YOUR BFF IN WHOLESALE

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	100.390	100.175	99.875	6.75	98.890	98.675	98.375
6.875	100.879	100.664	100.364	6.875	99.379	99.164	98.864
7	101.357	101.142	100.842	7	99.857	99.642	99.342
7.125	101.776	101.561	101.261	7.125	100.276	100.061	99.761
7.25	102.176	101.961	101.661	7.25	100.676	100.461	100.161
7.375	101.695	101.408	101.108	7.375	100.195	99.908	99.608
7.5	102.123	101.836	101.536	7.5	100.623	100.336	100.036
7.625	102.512	102.225	101.925	7.625	101.012	100.725	100.425
7.75	102.882	102.595	102.295	7.75	101.382	101.095	100.795
7.875	102.292	101.932	101.632	7.875	100.792	100.432	100.132
8	102.670	102.310	102.010	8	101.170	100.810	100.510
8.125	103.019	102.659	102.359	8.125	101.519	101.159	100.859
8.25	103.359	102.999	102.699	8.25	101.859	101.499	101.199

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.390	98.175	97.875	6.75	96.890	96.675	96.375
6.875	98.879	98.664	98.364	6.875	97.379	97.164	96.864
7	99.357	99.142	98.842	7	97.857	97.642	97.342
7.125	99.776	99.561	99.261	7.125	98.276	98.061	97.761
7.25	100.176	99.961	99.661	7.25	98.676	98.461	98.161
7.375	99.695	99.408	99.108	7.375	98.195	97.908	97.608
7.5	100.123	99.836	99.536	7.5	98.623	98.336	98.036
7.625	100.512	100.225	99.925	7.625	99.012	98.725	98.425
7.75	100.882	100.595	100.295	7.75	99.382	99.095	98.795
7.875	100.292	99.932	99.632	7.875	98.792	98.432	98.132
8	100.670	100.310	100.010	8	99.170	98.810	98.510
8.125	101.019	100.659	100.359	8.125	99.519	99.159	98.859
8.25	101.359	100.999	100.699	8.25	99.859	99.499	99.199

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.640	99.425	99.125	6.75	97.640	97.425	97.125
6.875	100.129	99.914	99.614	6.875	98.129	97.914	97.614
7	100.607	100.392	100.092	7	98.607	98.392	98.092
7.125	101.026	100.811	100.511	7.125	99.026	98.811	98.511
7.25	101.426	101.211	100.911	7.25	99.426	99.211	98.911
7.375	100.945	100.658	100.358	7.375	98.945	98.658	98.358
7.5	101.373	101.086	100.786	7.5	99.373	99.086	98.786
7.625	101.762	101.475	101.175	7.625	99.762	99.475	99.175
7.75	102.132	101.845	101.545	7.75	100.132	99.845	99.545
7.875	101.542	101.182	100.882	7.875	99.542	99.182	98.882
8	101.920	101.560	101.260	8	99.920	99.560	99.260
8.125	102.269	101.909	101.609	8.125	100.269	99.909	99.609
8.25	102.609	102.249	101.949	8.25	100.609	100.249	99.949

Government DPA Adjustments

FICO

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

Other Adjustments

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

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

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