



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

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Relock Policy

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

Eligible States

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

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	95.825	95.825	95.642	4.75	95.825	95.825	95.642	5.125	98.244	98.304	98.250
4.875	96.531	96.531	96.352	4.875	96.531	96.531	96.352	5.25	98.938	99.002	98.947
5	97.408	97.486	97.429	5	97.408	97.486	97.429	5.375	99.806	99.686	99.670
5.125	97.921	97.992	97.941	5.125	97.921	97.992	97.941	5.5	100.281	100.161	100.145
5.25	98.723	98.640	98.637	5.25	98.382	98.453	98.413	5.625	100.681	100.562	100.546
5.375	99.330	99.247	99.244	5.375	98.914	98.983	98.945	5.75	100.699	100.685	100.665
5.5	100.031	99.948	99.945	5.5	99.459	99.496	99.453	5.875	101.178	101.154	101.141
5.625	100.421	100.338	100.335	5.625	99.962	100.038	99.999	6	101.610	101.586	101.573
5.75	100.327	100.243	100.240	5.75	100.046	100.097	100.037	6.125	101.954	101.932	101.919
5.875	100.837	100.754	100.750	5.875	100.579	100.627	100.570	6.25	101.656	101.645	101.632
6	101.364	101.281	101.277	6	101.027	101.082	101.023	6.375	102.057	102.046	102.036
6.125	101.699	101.616	101.612	6.125	101.444	101.510	101.446	6.5	102.397	102.386	102.376
6.25	101.413	101.330	101.327	6.25	101.208	101.242	101.206	6.625	102.743	102.732	102.722
6.375	101.843	101.768	101.757	6.375	101.738	101.768	101.735	6.75	102.445	102.439	102.419
6.5	102.253	102.170	102.167	6.5	102.113	102.148	102.116	6.875	102.829	102.823	102.805
6.625	102.582	102.499	102.496	6.625	102.402	102.464	102.420	7	103.177	103.171	103.156
6.75	102.327	102.273	102.249	6.75	102.264	102.273	102.249	7.125	103.468	103.462	103.449
6.875	102.741	102.748	102.726	6.875	102.741	102.748	102.726	7.25	103.480	103.476	103.432
7	103.058	102.996	102.971	7	102.969	102.996	102.967	7.375	103.821	103.815	103.776
7.125	103.341	103.258	103.255	7.125	103.189	103.212	103.171	7.5	104.146	104.140	104.102
7.25	103.134	103.139	103.116	7.25	103.134	103.139	103.116	7.625	104.366	104.360	104.324
7.375	103.441	103.442	103.422	7.375	103.441	103.442	103.422	7.75	103.580	103.533	103.533
7.5	103.825	103.821	103.782	7.5	103.825	103.821	103.782	7.875	104.038	103.986	103.986
7.625	104.041	103.999	103.962	7.625	104.003	103.999	103.962	8	104.290	104.233	104.233
7.75	103.608	103.561	103.561	7.75	103.608	103.561	103.561				
7.875	103.809	103.757	103.757	7.875	103.809	103.757	103.757				
8	104.173	104.121	104.078	8	104.173	104.121	104.078				
8.125	104.362	104.309	104.259	8.125	104.362	104.309	104.259				
8.25	92.613	92.519	92.420								

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	99.131	99.131	98.928	4.625	99.552	99.552	99.350	5	97.610	97.688	97.631
4.75	99.496	99.575	99.516	4.75	99.587	99.587	99.435	5.125	98.137	98.208	98.157
4.875	99.938	100.011	99.957	4.875	100.049	100.049	99.902	5.25	98.062	97.972	97.933
5	100.251	100.239	100.214	5	100.228	100.228	100.087	5.375	98.642	98.551	98.514
5.125	100.096	100.152	100.091	5.125	100.318	100.318	100.182	5.5	99.320	99.088	99.035
5.25	100.530	100.585	100.524	5.25	100.324	100.381	100.320	5.625	99.692	99.664	99.610
5.375	100.922	100.798	100.789	5.375	100.618	100.675	100.615	5.75	99.973	99.894	99.834
5.5	101.203	101.080	101.072	5.5	100.892	100.951	100.891	5.875	100.475	100.428	100.371
5.625	101.085	101.126	101.043	5.625	100.977	101.018	100.935	6	100.970	100.864	100.805
5.75	101.444	101.437	101.349	5.75	101.313	101.355	101.271	6.125	101.307	101.240	101.176
5.875	101.803	101.665	101.646	5.875	101.585	101.629	101.547	6.25	101.351	101.385	101.349
6	102.042	101.953	101.886	6	101.832	101.880	101.799	6.375	101.753	101.783	101.751
6.125	101.890	101.861	102.025	6.125	101.787	101.787	101.932	6.5	102.068	102.103	102.071
6.25	102.241	102.215	102.336	6.25	102.008	102.034	102.257	6.625	102.279	102.341	102.297
6.375	102.569	102.543	102.515	6.375	102.269	102.298	102.522	6.75	102.272	102.281	102.257
6.5	102.754	102.730	102.703	6.5	102.534	102.569	102.794	6.875	102.613	102.620	102.597
6.625	102.718	102.708	102.684	6.625	102.656	102.656	102.656	7	102.842	102.878	102.845
6.75	103.048	103.039	102.997	6.75	102.834	102.827	102.934	7.125	102.991	103.037	102.995
6.875	103.399	103.390	103.352	6.875	103.119	103.113	103.206	7.25	102.253	102.227	102.227
7	103.235	103.190	103.159	7	103.270	103.276	103.463	7.375	102.485	102.454	102.454
7.125	102.861	102.802	102.740	7.125	102.685	102.626	102.563	7.5	102.768	102.732	102.732
7.25	103.310	103.250	103.188	7.25	103.063	103.003	102.941	7.625	102.909	102.868	102.868
7.375	103.746	103.686	103.624	7.375	103.430	103.371	103.309	7.75	101.793	101.741	101.690
								7.875	102.225	102.172	102.122

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.276	97.273	97.213	5.25	98.596	98.551	98.535
5.375	98.013	98.013	97.936	5.375	99.058	99.013	98.997
5.5	98.925	98.868	98.767	5.5	99.306	99.261	99.245
5.625	99.421	99.363	99.263	5.625	99.078	99.034	99.017
5.75	100.083	100.083	99.973	5.75	99.545	99.500	99.484
5.875	100.082	100.082	99.976	5.875	99.996	99.951	99.935
6	100.907	100.907	100.806	6	100.188	100.143	100.127
6.125	101.296	101.296	101.200	6.125	99.692	99.628	99.614

6.25	101.252	101.252	101.138	6.25	100.092	100.047	100.031
6.375	101.685	101.685	101.576	6.375	100.533	100.489	100.473
6.5	102.018	102.018	101.913	6.5	100.671	100.627	100.611
6.625	102.225	102.225	102.125	6.625	100.500	100.488	100.444
6.75	102.087	102.082	102.071	6.75	100.789	100.755	100.712
6.875	102.443	102.433	102.426	6.875	101.378	101.368	101.327
7	102.702	102.687	102.684	7	101.104	100.958	100.862
7.125	102.994	102.973	102.973	7.125	92.346	92.244	92.141

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	98.313	98.355	98.297	5	98.137	98.179	98.120	5	95.184	95.121	95.059
5.125	98.578	98.616	98.554	5.125	98.484	98.522	98.460	5.125	95.851	95.788	95.725
5.25	98.834	98.869	98.803	5.25	98.798	98.832	98.766	5.25	96.336	96.273	96.210
5.375	99.082	99.112	99.042	5.375	99.070	99.101	99.031	5.375	97.008	96.945	96.883
5.5	99.302	99.328	99.255	5.5	99.284	99.311	99.237	5.5	97.496	97.433	97.371
5.625	99.487	99.510	99.432	5.625	99.427	99.450	99.372	5.625	97.964	97.901	97.839
5.75	99.734	99.753	99.672	5.75	99.608	99.628	99.546	5.75	98.425	98.362	98.299
5.875	100.052	100.068	99.982	5.875	99.850	99.865	99.780	5.875	98.694	98.631	98.569
6	100.250	100.261	100.172	6	100.073	100.085	99.996	6	99.154	99.091	99.028
6.125	100.306	100.314	100.221	6.125	100.271	100.278	100.186	6.125	99.425	99.362	99.299
6.25	100.385	100.389	100.292	6.25	100.447	100.451	100.354	6.25	99.890	99.827	99.764
6.375	100.469	100.469	100.369	6.375	100.594	100.594	100.494	6.375	99.971	99.908	99.845
6.5	100.533	100.510	100.407	6.5	100.741	100.738	100.633	6.5	100.243	100.180	100.118
6.625	100.738	100.675	100.612	6.625	100.888	100.881	100.773	6.625	99.563	99.500	99.437
6.75	100.817	100.754	100.691	6.75	100.998	100.987	100.875	6.75	100.025	99.962	99.899
6.875	100.876	100.813	100.750	6.875	101.059	101.043	100.928	6.875	100.299	100.236	100.174
7	100.940	100.877	100.814	7	101.300	101.289	101.156	7	100.766	100.703	100.641
7.125	101.045	101.022	100.899	7.125	101.776	101.754	101.628	7.125	100.850	100.787	100.725
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	98.516	98.558	98.499	5	98.332	98.375	98.316	5	95.252	95.189	95.126
5.125	98.780	98.818	98.756	5.125	98.679	98.717	98.655	5.125	95.919	95.856	95.793
5.25	99.037	99.071	99.005	5.25	98.992	99.026	98.960	5.25	96.404	96.341	96.278
5.375	99.285	99.316	99.246	5.375	99.263	99.294	99.224	5.375	97.076	97.013	96.950
5.5	99.506	99.533	99.459	5.5	99.478	99.504	99.431	5.5	97.564	97.501	97.438
5.625	99.693	99.716	99.638	5.625	99.620	99.643	99.566	5.625	98.032	97.969	97.906
5.75	99.942	99.961	99.880	5.75	99.803	99.822	99.741	5.75	98.493	98.430	98.367
5.875	100.263	100.278	100.193	5.875	100.046	100.062	99.976	5.875	98.762	98.699	98.636
6	100.463	100.474	100.385	6	100.272	100.284	100.194	6	99.222	99.159	99.096
6.125	100.521	100.529	100.436	6.125	100.471	100.479	100.386	6.125	99.493	99.430	99.367
6.25	100.602	100.606	100.509	6.25	100.649	100.653	100.556	6.25	99.958	99.895	99.832
6.375	100.687	100.687	100.587	6.375	100.799	100.799	100.698	6.375	100.039	99.976	99.913
6.5	100.734	100.730	100.626	6.5	100.948	100.944	100.840	6.5	100.311	100.248	100.185
6.625	100.806	100.783	100.680	6.625	101.097	101.089	100.981	6.625	99.631	99.568	99.505
6.75	100.885	100.822	100.759	6.75	101.209	101.197	101.085	6.75	100.093	100.030	99.967
6.875	100.944	100.881	100.818	6.875	101.272	101.256	101.141	6.875	100.368	100.305	100.242
7	101.008	100.945	100.882	7	101.516	101.505	101.372	7	100.834	100.771	100.708
7.125	101.271	101.248	101.124	7.125	101.994	101.973	101.847	7.125	100.918	100.855	100.792

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	97.752	97.732	97.712	5.75	100.517	100.472	100.455	5	99.414	99.391	99.374
5.125	98.382	98.362	98.342	5.875	101.038	100.992	100.975	5.125	99.515	99.508	99.492
5.25	98.841	98.837	98.821	6	101.490	101.444	101.427	5.25	99.931	99.931	99.916
5.375	99.470	99.466	99.449	6.125	101.818	101.773	101.756	5.375	100.140	100.140	100.125
5.5	100.062	100.058	100.041	6.25	101.510	101.464	101.447	5.5	100.443	100.443	100.428
5.625	100.603	100.599	100.583	6.375	101.989	101.943	101.927	5.625	100.577	100.577	100.562
5.75	100.934	100.931	100.914	6.5	102.407	102.361	102.344	5.75	100.887	100.887	100.872
5.875	101.449	101.446	101.429	6.625	102.669	102.623	102.606	5.875	101.160	101.160	101.145
6	101.921	101.917	101.901	6.75	102.303	102.257	102.241	6	101.256	101.256	101.241
6.125	102.368	102.365	102.348	6.875	102.751	102.705	102.688				
6.25	102.176	102.173	102.156	7	103.145	103.099	103.083				
6.375	102.626	102.623	102.606	7.125	103.375	103.329	103.312				
6.5	103.052	103.048	103.031	7.25	102.964	102.914	102.881				
6.625	103.452	103.448	103.432	7.375	103.367	103.318	103.284				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.897	97.853	97.813
5.125	98.125	98.081	98.041
5.25	98.298	98.284	98.253
5.375	98.503	98.488	98.457
5.5	98.713	98.698	98.667
5.625	98.926	98.911	98.880
5.75	99.120	99.105	99.074
5.875	99.336	99.321	99.290
6	99.772	99.757	99.726

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	98.856	98.842	98.812	5.75	100.699	100.685	100.665	5	99.414	99.391	99.374
5.5	99.451	99.434	99.406	5.875	101.159	101.145	101.128	5.125	99.515	99.508	99.492
5.625	100.016	99.997	99.970	6	101.549	101.535	101.521	5.25	99.931	99.931	99.916
5.75	100.480	100.472	100.448	6.125	101.823	101.809	101.796	5.375	100.140	100.140	100.125
5.875	101.083	101.068	101.050	6.25	101.656	101.645	101.632	5.5	100.443	100.443	100.428
6	101.613	101.596	101.579	6.375	102.057	102.046	102.036	5.625	100.577	100.577	100.562
6.125	102.144	102.125	102.108	6.5	102.387	102.376	102.366	5.75	100.887	100.887	100.872
6.25	101.895	101.884	101.872	6.625	102.683	102.672	102.662	5.875	101.160	101.160	101.145
6.375	102.432	102.417	102.406	6.75	102.445	102.439	102.419	6	101.256	101.256	101.241
6.5	102.911	102.894	102.883	6.875	102.829	102.823	102.805				
6.625	103.315	103.297	103.286	7	103.177	103.171	103.156				
6.75	102.975	102.958	102.951	7.125	103.468	103.462	103.449				
6.875	102.441	102.435	102.417	7.25	103.480	103.476	103.432				
7	102.809	102.803	102.787	7.375	103.821	103.815	103.776				
7.125	103.079	103.073	103.059	7.5	104.146	104.140	104.102				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.181	99.150	99.142
4.875	99.492	99.463	99.455
5	99.800	99.772	99.764
5.125	99.959	99.834	99.822
5.25	100.265	100.141	100.131
5.375	100.563	100.441	100.432
5.5	100.789	100.667	100.659
5.625	100.842	100.702	100.679
5.75	101.140	101.002	100.980
5.875	101.428	101.292	101.272
6	101.680	101.544	101.526

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

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

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

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



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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



5.5	101.027	101.032	100.918	5.5	101.027	101.032	100.918	5.5	101.027	101.032	100.918
5.625	101.538	101.674	101.509	5.625	101.538	101.674	101.509	5.625	101.538	101.674	101.509
5.75	102.051	101.973	101.807	5.75	102.051	101.973	101.807	5.75	102.051	101.973	101.807
5.875	101.481	101.278	101.075	5.875	101.481	101.278	101.075	5.875	101.481	101.278	101.075
6	101.893	101.690	101.514	6	101.893	101.690	101.514	6	101.893	101.690	101.514
6.125	102.391	102.236	102.120	6.125	102.391	102.236	102.120	6.125	102.391	102.236	102.120
6.25	102.658	102.499	102.384	6.25	102.658	102.499	102.384	6.25	102.658	102.499	102.384
6.375	102.243	102.212	102.181	6.375	102.243	102.212	102.181	6.375	102.243	102.212	102.181
6.5	102.550	102.519	102.488	6.5	102.550	102.519	102.488	6.5	102.550	102.519	102.488
6.625	102.929	102.897	102.866	6.625	102.929	102.897	102.866	6.625	102.929	102.897	102.866
6.75	102.972	102.961	102.872	6.75	102.972	102.961	102.872	6.75	102.972	102.961	102.872
6.875	102.263	102.191	102.185	6.875	102.263	102.191	102.185	6.875	102.227	102.156	102.150
7	102.723	102.653	102.647	7	102.723	102.653	102.647	7	102.728	102.659	102.653
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	99.576	99.714	99.631	4.25	98.459	98.598	98.514	5.25	99.909	99.854	99.799
4.625	100.112	100.251	100.167	4.375	99.023	99.162	99.078	5.375	99.798	99.864	99.691
4.75	99.867	99.823	99.807	4.5	99.576	99.714	99.631	5.5	100.511	100.607	100.434
4.875	99.930	100.046	99.956	4.625	100.112	100.251	100.167	5.625	101.154	101.250	101.076
5	100.433	100.549	100.459	4.75	99.867	99.823	99.807	5.75	101.293	101.107	101.045
5.125	100.907	101.023	100.933	4.875	99.930	100.046	99.956	5.875	100.904	100.701	100.535
5.25	100.742	100.698	100.682	5	100.433	100.549	100.459	6	101.236	101.165	101.035
5.375	100.847	100.942	100.830	5.125	100.907	101.023	100.933	6.125	101.700	101.774	101.644
5.5	101.295	101.389	101.278	5.25	100.742	100.698	100.682	6.25	101.733	101.529	101.401
5.625	101.726	101.820	101.708	5.375	100.847	100.942	100.830	6.375	101.274	101.225	101.226
5.75	101.619	101.574	101.558	5.5	101.295	101.389	101.278	6.5	101.666	101.618	101.619
5.875	101.566	101.638	101.832	5.625	101.726	101.820	101.708	6.625	102.056	102.029	102.010
6	101.980	102.052	102.246	5.75	101.619	101.574	101.558	6.75	101.797	101.752	101.697
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	99.909	99.854	99.799	5.25	99.077	99.001	98.964	4.5	96.896	97.035	96.826
5.375	99.798	99.864	99.691	5.375	99.768	99.864	99.691	4.625	97.392	97.531	97.323
5.5	100.511	100.607	100.434	5.5	100.511	100.607	100.434	4.75	95.442	95.398	95.382
5.625	101.154	101.250	101.076	5.625	101.154	101.250	101.076	4.875	95.671	95.746	95.641
5.75	101.293	101.107	101.045	5.75	101.233	101.157	101.095	5	96.079	96.172	96.049
5.875	100.904	100.701	100.535	5.875	100.449	100.523	100.393	5.125	96.426	96.542	96.297
6	101.236	101.165	101.035	6	101.091	101.165	101.035	5.25	97.436	97.421	97.406
6.125	101.700	101.774	101.644	6.125	101.700	101.774	101.644	5.375	97.478	97.463	97.448
6.25	101.733	101.529	101.401	6.25	101.551	101.505	101.451	5.5	97.835	97.820	97.805
6.375	101.274	101.225	101.226	6.375	100.892	100.944	100.814	5.625	98.203	98.188	98.173
6.5	101.666	101.618	101.619	6.5	101.471	101.523	101.393	5.75	98.933	98.918	98.903
6.625	102.056	102.029	102.010	6.625	101.977	102.029	101.900	5.875	99.136	99.121	99.106
6.75	101.797	101.752	101.697	6.75	101.847	101.802	101.747	6	99.422	99.407	99.392
6.875	101.633	101.561	101.555	6.875	100.814	100.800	100.676	6.125	99.675	99.660	99.645

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline)	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

\*Buydown options and pricing available through PML



6.5	102.374	102.326	102.327	6.5	102.374	102.326	102.327	6.125	102.191	101.988	101.797
6.625	102.729	102.697	102.675	6.625	102.729	102.697	102.675	6.25	102.458	102.254	102.157
6.75	102.772	102.727	102.672	6.75	102.772	102.727	102.672	6.375	102.043	102.012	101.981
6.875	102.456	102.385	102.379	6.875	102.456	102.385	102.379	6.5	102.350	102.319	102.288
7	102.798	102.728	102.722	7	102.798	102.728	102.722	6.625	102.729	102.697	102.666
7.125	102.841	102.764	102.703	7.125	102.841	102.764	102.703	6.75	102.772	102.727	102.672
7.25	103.132	103.055	102.994	7.25	103.132	103.055	102.994	6.875	101.989	101.912	101.851
7.375	102.095	102.033	101.975	7.375	102.095	102.033	101.975	7	102.426	102.349	102.288
7.5	102.490	102.428	102.370	7.5	102.490	102.428	102.370	7.125	102.841	102.764	102.703
7.625	102.869	102.808	102.750	7.625	102.869	102.808	102.750	7.25	103.132	103.055	102.994
7.75	103.136	103.075	103.017	7.75	103.136	103.075	103.017	7.375	102.095	102.033	101.975
								7.5	102.490	102.428	102.370
								7.625	102.869	102.808	102.750
								7.75	103.136	103.075	103.017

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	99.022	99.161	99.077	4.5	99.022	99.161	99.077	6.625	101.654	101.622	101.591
4.625	99.448	99.587	99.503	4.625	99.448	99.587	99.503	6.75	101.597	101.552	101.497
4.75	99.667	99.623	99.607	4.75	99.667	99.623	99.607	6.875	100.564	100.487	100.426
4.875	99.409	99.503	99.413	4.875	99.409	99.503	99.413	7	101.001	100.924	100.863
5	99.817	99.886	99.796	5	99.817	99.886	99.796	7.125	101.416	101.339	101.278
5.125	100.118	100.234	100.144	5.125	100.118	100.234	100.144	7.25	101.657	101.580	101.519
5.25	100.542	100.498	100.482	5.25	100.542	100.498	100.482	7.375	100.701	100.640	100.582
5.375	100.248	100.342	100.230	5.375	100.248	100.342	100.230	7.5	101.096	101.035	100.977
5.5	100.586	100.680	100.568	5.5	100.586	100.680	100.568	7.625	101.476	101.414	101.356
5.625	100.983	101.008	100.922	5.625	100.983	101.008	100.922	7.75	101.692	101.631	101.573
5.75	101.419	101.374	101.358	5.75	101.419	101.374	101.358				
5.875	101.321	101.279	101.262	5.875	101.248	101.233	101.242				
6	101.713	101.672	101.657	6	101.535	101.520	101.567				
6.125	102.095	102.054	102.041	6.125	101.860	101.824	101.879				

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	101.385	101.354	101.323	6.125	100.991	100.999	100.969	4.5	96.258	96.397	96.188
6.625	101.654	101.622	101.591	6.25	101.351	101.305	101.251	4.625	96.603	96.741	96.533
6.75	101.597	101.552	101.497	6.375	100.407	100.361	100.307	4.75	95.242	95.198	95.182
6.875	100.564	100.487	100.426	6.5	100.871	100.825	100.770	4.875	95.471	95.456	95.441
7	101.001	100.924	100.863	6.625	101.317	101.271	101.216	5	95.879	95.864	95.849
7.125	101.416	101.339	101.278	6.75	101.647	101.602	101.547	5.125	96.127	96.112	96.097
7.25	101.657	101.580	101.519	6.875	100.614	100.537	100.476	5.25	97.236	97.221	97.206
7.375	100.701	100.640	100.582	7	101.051	100.974	100.913	5.375	97.278	97.263	97.248
7.5	101.096	101.035	100.977	7.125	101.466	101.389	101.328	5.5	97.635	97.620	97.605
7.625	101.476	101.414	101.356	7.25	101.707	101.630	101.569	5.625	98.003	97.988	97.973
7.75	101.692	101.631	101.573	7.375	100.751	100.690	100.632	5.75	98.733	98.718	98.703
				7.5	101.146	101.085	101.027	5.875	98.936	98.921	98.906
				7.625	101.526	101.464	101.406	6	99.222	99.207	99.192
								6.125	99.475	99.460	99.445

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	100.238	99.977	99.677	6.75	98.738	98.477	98.177
6.875	100.727	100.466	100.166	6.875	99.227	98.966	98.666
7	101.205	100.944	100.644	7	99.705	99.444	99.144
7.125	101.624	101.363	101.063	7.125	100.124	99.863	99.563
7.25	102.024	101.763	101.463	7.25	100.524	100.263	99.963
7.375	101.593	101.271	100.971	7.375	100.093	99.771	99.471
7.5	102.021	101.699	101.399	7.5	100.521	100.199	99.899
7.625	102.410	102.088	101.788	7.625	100.910	100.588	100.288
7.75	102.780	102.458	102.158	7.75	101.280	100.958	100.658
7.875	102.177	101.796	101.496	7.875	100.677	100.296	99.996
8	102.555	102.174	101.874	8	101.055	100.674	100.374
8.125	102.904	102.523	102.223	8.125	101.404	101.023	100.723
8.25	103.244	102.863	102.563	8.25	101.744	101.363	101.063
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.238	97.977	97.677	6.75	96.738	96.477	96.177
6.875	98.727	98.466	98.166	6.875	97.227	96.966	96.666
7	99.205	98.944	98.644	7	97.705	97.444	97.144
7.125	99.624	99.363	99.063	7.125	98.124	97.863	97.563
7.25	100.024	99.763	99.463	7.25	98.524	98.263	97.963
7.375	99.593	99.271	98.971	7.375	98.093	97.771	97.471
7.5	100.021	99.699	99.399	7.5	98.521	98.199	97.899
7.625	100.410	100.088	99.788	7.625	98.910	98.588	98.288
7.75	100.780	100.458	100.158	7.75	99.280	98.958	98.658
7.875	100.177	99.796	99.496	7.875	98.677	98.296	97.996
8	100.555	100.174	99.874	8	99.055	98.674	98.374
8.125	100.904	100.523	100.223	8.125	99.404	99.023	98.723
8.25	101.244	100.863	100.563	8.25	99.744	99.363	99.063
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.488	99.227	98.927	6.75	97.488	97.227	96.927
6.875	99.977	99.716	99.416	6.875	97.977	97.716	97.416
7	100.455	100.194	99.894	7	98.455	98.194	97.894
7.125	100.874	100.613	100.313	7.125	98.874	98.613	98.313
7.25	101.274	101.013	100.713	7.25	99.274	99.013	98.713
7.375	100.843	100.521	100.221	7.375	98.843	98.521	98.221
7.5	101.271	100.949	100.649	7.5	99.271	98.949	98.649
7.625	101.660	101.338	101.038	7.625	99.660	99.338	99.038
7.75	102.030	101.708	101.408	7.75	100.030	99.708	99.408
7.875	101.427	101.046	100.746	7.875	99.427	99.046	98.746
8	101.805	101.424	101.124	8	99.805	99.424	99.124
8.125	102.154	101.773	101.473	8.125	100.154	99.773	99.473
8.25	102.494	102.113	101.813	8.25	100.494	100.113	99.813

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.