



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	94.498	94.297	94.280	4.75	94.498	94.297	94.280	5.125	97.107	97.084	97.076
4.875	95.208	94.975	94.975	4.875	95.208	94.975	94.975	5.25	97.829	97.803	97.793
5	96.257	96.189	96.209	5	96.257	96.189	96.209	5.375	98.709	98.645	98.624
5.125	96.772	96.712	96.737	5.125	96.772	96.712	96.737	5.5	99.218	99.154	99.133
5.25	97.468	97.372	97.354	5.25	97.279	97.247	97.253	5.625	99.753	99.689	99.668
5.375	98.104	98.008	97.990	5.375	97.834	97.799	97.802	5.75	99.683	99.665	99.629
5.5	98.843	98.747	98.729	5.5	98.411	98.352	98.351	5.875	100.204	100.174	100.155
5.625	99.287	99.191	99.173	5.625	98.953	98.920	98.923	6	100.680	100.650	100.632
5.75	99.462	99.373	99.363	5.75	99.152	99.144	99.137	6.125	101.164	101.135	101.117
5.875	100.024	99.935	99.925	5.875	99.701	99.695	99.689	6.25	100.939	100.924	100.895
6	100.611	100.522	100.511	6	100.202	100.194	100.185	6.375	101.381	101.366	101.338
6.125	101.017	100.928	100.918	6.125	100.685	100.672	100.659	6.5	101.781	101.766	101.743
6.25	100.816	100.727	100.717	6.25	100.547	100.551	100.533	6.625	102.153	102.138	102.115
6.375	101.308	101.219	101.209	6.375	101.098	101.106	101.091	6.75	101.850	101.839	101.804
6.5	101.776	101.687	101.677	6.5	101.527	101.534	101.519	6.875	102.262	102.251	102.216
6.625	102.145	102.056	102.046	6.625	101.912	101.904	101.878	7	102.630	102.619	102.585
6.75	101.892	101.784	101.751	6.75	101.691	101.716	101.684	7.125	102.929	102.918	102.884
6.875	102.273	102.282	102.256	6.875	102.247	102.282	102.256	7.25	102.915	102.908	102.849
7	102.699	102.591	102.559	7	102.560	102.589	102.559	7.375	103.328	103.321	103.262
7.125	103.007	102.898	102.866	7.125	102.823	102.835	102.793	7.5	103.672	103.665	103.607
7.25	102.790	102.797	102.751	7.25	102.704	102.797	102.751	7.625	103.907	103.900	103.842
7.375	103.131	103.164	103.121	7.375	103.064	103.164	103.121	7.75	103.483	103.417	103.367
7.5	103.473	103.466	103.406	7.5	103.473	103.466	103.406	7.875	103.959	103.897	103.842
7.625	103.787	103.664	103.609	7.625	103.671	103.664	103.605	8	104.128	104.071	104.011
7.75	103.489	103.422	103.373	7.75	103.489	103.422	103.373				
7.875	103.738	103.676	103.621	7.875	103.738	103.676	103.621				
8	103.997	103.940	103.880	8	103.997	103.940	103.880				
8.125	104.207	104.154	104.089	8.125	104.207	104.154	104.089				
8.25	92.206	92.113	92.006								

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	98.088	98.029	98.029	4.625	98.482	98.422	98.422	5	96.406	96.339	96.359
4.75	98.586	98.549	98.539	4.75	98.771	98.622	98.622	5.125	96.936	96.876	96.901
4.875	99.108	99.063	99.047	4.875	99.307	99.163	99.163	5.25	97.100	96.867	96.724
5	99.423	99.378	99.362	5	99.485	99.346	99.346	5.375	97.718	97.479	97.343
5.125	99.487	99.533	99.449	5.125	99.632	99.498	99.498	5.5	98.440	98.196	98.021
5.25	99.924	99.970	99.885	5.25	99.664	99.710	99.626	5.625	98.870	98.621	98.536
5.375	100.175	100.085	100.069	5.375	99.979	100.025	99.941	5.75	99.189	99.018	98.999
5.5	100.590	100.637	100.552	5.5	100.283	100.331	100.246	5.875	99.746	99.550	99.453
5.625	100.502	100.531	100.504	5.625	100.330	100.354	100.327	6	100.304	100.103	99.975
5.75	100.760	100.777	100.741	5.75	100.661	100.690	100.663	6.125	100.716	100.548	100.523
5.875	101.062	101.078	101.040	5.875	100.965	100.995	100.968	6.25	100.727	100.730	100.712
6	101.470	101.501	101.474	6	101.258	101.288	101.261	6.375	101.199	101.207	101.192
6.125	101.389	101.356	101.588	6.125	101.201	101.201	101.371	6.5	101.557	101.564	101.549
6.25	101.759	101.727	101.960	6.25	101.464	101.433	101.704	6.625	101.846	101.839	101.812
6.375	102.105	102.073	102.177	6.375	101.753	101.723	101.999	6.75	101.695	101.720	101.688
6.5	102.309	102.277	102.342	6.5	102.021	102.024	102.305	6.875	102.114	102.149	102.123
6.625	102.242	102.242	102.368	6.625	102.254	102.254	102.251	7	102.380	102.409	102.379
6.75	102.575	102.560	102.648	6.75	102.330	102.317	102.537	7.125	102.614	102.625	102.583
6.875	102.939	102.925	102.875	6.875	102.620	102.607	102.838	7.25	101.921	101.857	101.765
7	102.909	102.859	102.913	7	102.832	102.829	103.121	7.375	101.635	101.573	101.530
7.125	102.605	102.537	102.472	7.125	102.429	102.360	102.296	7.5	101.956	101.949	101.889
7.25	103.046	102.978	102.913	7.25	102.802	102.733	102.668	7.625	102.094	102.087	102.027
7.375	103.466	103.397	103.333	7.375	103.155	103.087	103.022	7.75	101.556	101.501	101.467
								7.875	101.976	101.921	101.887

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.182	96.136	96.119	5.25	97.972	97.927	97.911
5.375	96.836	96.777	96.761	5.375	98.453	98.408	98.391
5.5	97.392	97.346	97.329	5.5	98.698	98.653	98.637
5.625	97.772	97.726	97.709	5.625	98.442	98.397	98.381
5.75	99.168	99.060	99.060	5.75	98.923	98.878	98.862
5.875	99.223	99.121	99.121	5.875	99.383	99.338	99.322
6	100.110	100.012	100.012	6	99.568	99.523	99.507
6.125	100.516	100.422	100.422	6.125	99.133	99.099	99.058

6.25	100.642	100.553	100.553	6.25	99.594	99.560	99.520
6.375	101.124	101.040	101.040	6.375	99.992	99.947	99.930
6.5	101.494	101.414	101.414	6.5	100.137	100.092	100.075
6.625	101.732	101.656	101.654	6.625	100.051	100.035	99.984
6.75	101.541	101.501	101.493	6.75	100.349	100.334	100.283
6.875	101.936	101.900	101.887	6.875	100.987	100.972	100.922
7	102.225	102.194	102.176	7	100.598	100.548	100.516
7.125	102.524	102.498	102.474	7.125	91.611	91.508	91.401

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

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	97.538	97.581	97.536	5	97.299	97.342	97.297	5	94.376	94.313	94.251
5.125	97.829	97.868	97.819	5.125	97.662	97.701	97.652	5.125	95.034	94.971	94.908
5.25	98.100	98.135	98.082	5.25	97.992	98.026	97.974	5.25	95.513	95.450	95.387
5.375	98.345	98.376	98.320	5.375	98.280	98.311	98.255	5.375	96.176	96.113	96.051
5.5	98.569	98.595	98.536	5.5	98.482	98.509	98.450	5.5	96.658	96.595	96.533
5.625	98.766	98.789	98.726	5.625	98.574	98.596	98.533	5.625	97.125	97.062	97.000
5.75	98.996	99.014	98.948	5.75	98.724	98.742	98.676	5.75	97.580	97.517	97.454
5.875	99.265	99.279	99.209	5.875	98.962	98.975	98.906	5.875	97.847	97.784	97.722
6	99.439	99.449	99.376	6	99.183	99.193	99.120	6	98.301	98.238	98.175
6.125	99.494	99.500	99.423	6.125	99.379	99.384	99.308	6.125	98.569	98.506	98.444
6.25	99.563	99.564	99.484	6.25	99.553	99.555	99.475	6.25	99.028	98.965	98.902
6.375	99.639	99.636	99.553	6.375	99.700	99.697	99.614	6.375	99.110	99.047	98.985
6.5	99.786	99.723	99.660	6.5	99.846	99.839	99.752	6.5	99.380	99.317	99.255
6.625	99.990	99.927	99.864	6.625	99.992	99.981	99.891	6.625	98.714	98.651	98.589
6.75	100.070	100.007	99.944	6.75	100.101	100.086	99.992	6.75	99.171	99.108	99.045
6.875	100.130	100.067	100.004	6.875	100.162	100.142	100.045	6.875	99.443	99.380	99.317
7	100.193	100.130	100.067	7	100.392	100.368	100.267	7	99.904	99.841	99.778
7.125	100.253	100.198	100.127	7.125	100.864	100.836	100.732	7.125	99.989	99.926	99.864
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	97.743	97.786	97.741	5	97.499	97.542	97.497	5	94.444	94.381	94.318
5.125	98.034	98.073	98.024	5.125	97.861	97.900	97.852	5.125	95.102	95.039	94.976
5.25	98.305	98.340	98.287	5.25	98.190	98.225	98.173	5.25	95.581	95.518	95.455
5.375	98.551	98.581	98.525	5.375	98.478	98.509	98.453	5.375	96.244	96.181	96.118
5.5	98.775	98.802	98.743	5.5	98.680	98.706	98.647	5.5	96.727	96.664	96.601
5.625	98.974	98.996	98.933	5.625	98.771	98.793	98.730	5.625	97.193	97.130	97.067
5.75	99.205	99.223	99.157	5.75	98.922	98.940	98.874	5.75	97.648	97.585	97.522
5.875	99.476	99.490	99.421	5.875	99.161	99.174	99.105	5.875	97.915	97.852	97.789
6	99.653	99.662	99.589	6	99.383	99.393	99.320	6	98.369	98.306	98.243
6.125	99.709	99.715	99.638	6.125	99.580	99.586	99.509	6.125	98.637	98.574	98.511
6.25	99.779	99.781	99.701	6.25	99.756	99.758	99.678	6.25	99.096	99.033	98.970
6.375	99.857	99.854	99.770	6.375	99.905	99.902	99.818	6.375	99.178	99.115	99.052
6.5	99.914	99.907	99.820	6.5	100.052	100.045	99.958	6.5	99.449	99.386	99.323
6.625	100.058	99.995	99.932	6.625	100.200	100.189	100.098	6.625	98.782	98.719	98.656
6.75	100.138	100.075	100.012	6.75	100.311	100.295	100.201	6.75	99.239	99.176	99.113
6.875	100.198	100.135	100.072	6.875	100.373	100.354	100.256	6.875	99.511	99.448	99.385
7	100.261	100.198	100.135	7	100.605	100.581	100.481	7	99.972	99.909	99.846
7.125	100.452	100.424	100.320	7.125	101.079	101.051	100.947	7.125	100.057	99.994	99.931

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

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	96.180	96.164	96.147	5.75	99.764	99.718	99.701	5	98.466	98.457	98.440
5.125	96.847	96.831	96.814	5.875	100.335	100.288	100.272	5.125	98.605	98.595	98.579
5.25	97.312	97.296	97.279	6	100.810	100.764	100.747	5.25	99.069	99.062	99.046
5.375	97.980	97.964	97.947	6.125	101.137	101.091	101.074	5.375	99.309	99.305	99.289
5.5	98.619	98.603	98.586	6.25	100.966	100.920	100.903	5.5	99.639	99.635	99.619
5.625	99.218	99.201	99.185	6.375	101.474	101.427	101.411	5.625	99.800	99.796	99.780
5.75	99.821	99.812	99.795	6.5	101.905	101.859	101.842	5.75	100.123	100.119	100.103
5.875	100.409	100.400	100.384	6.625	102.161	102.115	102.098	5.875	100.422	100.418	100.402
6	100.945	100.936	100.919	6.75	101.838	101.792	101.775	6	100.538	100.533	100.517
6.125	101.463	101.454	101.438	6.875	102.310	102.264	102.247				
6.25	101.391	101.382	101.366	7	102.712	102.666	102.649				
6.375	101.909	101.901	101.884	7.125	102.941	102.895	102.878				
6.5	102.400	102.391	102.375	7.25	102.558	102.512	102.495				
6.625	102.849	102.841	102.824	7.375	103.003	102.957	102.940				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.905	96.863	96.831
5.125	97.179	97.147	97.115
5.25	97.431	97.406	97.374
5.375	97.674	97.649	97.617
5.5	97.907	97.884	97.852
5.625	98.145	98.125	98.093
5.75	98.368	98.349	98.317
5.875	98.593	98.574	98.541
6	99.048	99.029	98.997

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	97.713	97.671	97.632	5.75	99.683	99.665	99.629	5	98.466	98.457	98.440
5.5	98.297	98.256	98.217	5.875	100.175	100.157	100.122	5.125	98.605	98.595	98.579
5.625	98.792	98.751	98.712	6	100.596	100.578	100.544	5.25	99.069	99.062	99.046
5.75	99.530	99.517	99.495	6.125	100.990	100.972	100.938	5.375	99.309	99.305	99.289
5.875	100.171	100.153	100.136	6.25	100.939	100.924	100.895	5.5	99.639	99.635	99.619
6	100.757	100.737	100.720	6.375	101.381	101.366	101.338	5.625	99.800	99.796	99.780
6.125	101.273	101.251	101.235	6.5	101.748	101.733	101.705	5.75	100.123	100.119	100.103
6.25	101.222	101.210	101.187	6.625	102.056	102.041	102.014	5.875	100.422	100.418	100.402
6.375	101.783	101.768	101.748	6.75	101.850	101.839	101.804	6	100.538	100.533	100.517
6.5	102.282	102.266	102.246	6.875	102.262	102.251	102.216				
6.625	102.747	102.732	102.712	7	102.630	102.619	102.585				
6.75	102.513	102.497	102.478	7.125	102.929	102.918	102.884				
6.875	102.002	101.991	101.956	7.25	102.915	102.908	102.849				
7	102.402	102.391	102.356	7.375	103.328	103.321	103.262				
7.125	102.688	102.677	102.642	7.5	103.672	103.665	103.607				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.268	98.231	98.221
4.875	98.585	98.549	98.539
5	98.900	98.864	98.854
5.125	99.175	99.045	99.024
5.25	99.488	99.359	99.338
5.375	99.791	99.663	99.643
5.5	100.015	99.887	99.868
5.625	100.048	99.904	99.873
5.75	100.351	100.208	100.177
5.875	100.644	100.501	100.471
6	100.899	100.756	100.727

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	96.491	96.495	96.470	4.5	96.394	96.348	96.332	5	98.566	98.518	98.486
4.625	97.042	96.997	96.980	4.625	97.042	96.997	96.980	5.125	99.174	99.127	99.094
4.75	97.795	97.772	97.747	4.75	97.671	97.625	97.609	5.25	99.886	99.847	99.807
4.875	98.224	98.201	98.177	4.875	97.940	97.892	97.860	5.375	99.773	99.733	99.694
5	98.680	98.657	98.633	5	98.566	98.518	98.486	5.5	100.349	100.371	100.247
5.125	99.174	99.127	99.094	5.125	99.174	99.127	99.094	5.625	100.908	100.997	100.873
5.25	99.914	99.851	99.807	5.25	99.886	99.847	99.807	5.75	101.469	101.333	101.254
5.375	100.231	100.168	100.104	5.375	99.773	99.733	99.694	5.875	101.011	100.823	100.759
5.5	100.726	100.669	100.613	5.5	100.349	100.371	100.247	6	101.457	101.362	101.297
5.625	101.265	101.209	101.152	5.625	100.908	100.997	100.873	6.125	102.037	101.966	101.904
5.75	101.469	101.333	101.254	5.75	101.469	101.333	101.254	6.25	102.333	102.321	102.259
5.875	101.391	101.365	101.325	5.875	101.011	100.823	100.759	6.375	101.834	101.802	101.771
6	101.687	101.661	101.620	6	101.457	101.362	101.297	6.5	102.248	102.217	102.186
6.125	102.099	102.037	101.965	6.125	102.037	101.966	101.904	6.625	102.663	102.631	102.600
6.25	102.333	102.321	102.259	6.25	102.333	102.321	102.259	6.75	102.859	102.854	102.801
6.375	102.132	102.102	102.078	6.375	101.834	101.802	101.771	6.875	102.157	102.140	102.100
6.5	102.273	102.243	102.219	6.5	102.248	102.217	102.186	7	102.664	102.651	102.608
6.625	102.663	102.631	102.600	6.625	102.663	102.631	102.600	7.125	102.981	102.910	102.861
6.75	102.859	102.854	102.801	6.75	102.859	102.854	102.801	7.25	103.306	103.227	103.163
6.875	102.570	102.560	102.487	6.875	102.271	102.203	102.163	7.375	102.265	102.199	102.135
7	102.751	102.685	102.642	7	102.699	102.685	102.642	7.5	102.688	102.623	102.558
7.125	103.109	103.018	102.921	7.125	102.981	102.910	102.861	7.625	103.089	103.024	102.959
7.25	103.306	103.227	103.163	7.25	103.306	103.227	103.163	7.75	103.372	103.306	103.242
7.375	102.968	102.981	102.933	7.375	102.265	102.199	102.135				
7.5	103.169	103.183	103.199	7.5	102.688	102.623	102.558				
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	95.274	95.241	95.257	4.25	97.419	97.522	97.669	4.5	93.916	93.920	93.895
3.875	95.736	95.703	95.719	4.375	97.985	98.089	98.235	4.625	94.245	94.249	94.225
4	96.200	96.166	96.183	4.5	98.544	98.647	98.794	4.75	96.357	96.370	96.383
4.125	96.665	96.632	96.648	4.625	99.091	99.195	99.341	4.875	96.964	97.047	96.912
4.25	97.755	97.671	97.669	4.75	99.023	98.978	98.962	5	97.665	97.748	97.614
4.375	98.248	98.163	98.235	4.875	99.357	99.441	99.347	5.125	98.269	98.351	98.217
4.5	98.740	98.655	98.794	5	99.880	99.964	99.870	5.25	99.214	99.151	99.086
4.625	99.231	99.195	99.341	5.125	100.382	100.466	100.372	5.375	99.531	99.468	99.404
4.75	99.023	98.978	98.971	5.25	100.099	100.054	100.038	5.5	99.898	99.961	99.829
4.875	99.465	99.462	99.462	5.375	100.310	100.374	100.337	5.625	100.524	100.588	100.455
5	99.956	99.964	99.953	5.5	100.776	100.840	100.803	5.75	100.711	100.600	100.536
5.125	100.446	100.466	100.444	5.625	101.215	101.280	101.242	5.875	100.628	100.602	100.562
5.25	100.099	100.063	100.071	5.75	101.038	100.993	100.977	6	100.924	100.898	100.858
5.375	100.520	100.527	100.535	5.875	101.052	101.097	101.366	6.125	101.460	101.504	101.428
5.5	100.966	100.973	100.981	6	101.482	101.527	101.796	6.25	101.377	101.325	101.260
5.625	101.392	101.399	101.407					6.375	101.267	101.213	101.159
5.75	101.084	101.097	101.114					6.5	101.647	101.588	101.529
5.875	101.514	101.527	101.544					6.625	101.914	101.864	101.815
6	101.937	101.950	101.966					6.75	101.684	101.632	101.567
								6.875	101.534	101.516	101.477
								7	101.947	101.931	101.890
								7.125	101.953	101.833	101.707
								7.25	101.964	101.944	101.904
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	98.903	98.864	98.825	5	97.665	97.748	97.614	4.5	97.895	97.858	97.777
5.375	99.134	99.197	99.064	5.125	98.269	98.351	98.217	4.625	98.363	98.326	98.245
5.5	99.898	99.961	99.829	5.25	98.452	98.373	98.308	4.75	98.807	98.783	98.791
5.625	100.524	100.588	100.455	5.375	99.134	99.197	99.064	4.875	99.275	99.251	99.259
5.75	100.711	100.600	100.536	5.5	99.898	99.961	99.829	5	99.745	99.720	99.728
5.875	100.433	100.230	100.181	5.625	100.524	100.588	100.455	5.125	100.216	100.191	100.199
6	100.827	100.870	100.795	5.75	100.729	100.650	100.586	5.25	99.795	99.818	99.826
6.125	101.460	101.504	101.428	5.875	100.266	100.229	100.208	5.375	100.260	100.283	100.291
6.25	101.377	101.325	101.260	6	100.827	100.870	100.795	5.5	100.716	100.740	100.748
6.375	101.027	101.008	100.978	6.125	101.460	101.504	101.428	5.625	101.164	101.188	101.196
6.5	101.448	101.432	101.400	6.25	101.427	101.375	101.310	5.75	100.776	100.759	100.775
6.625	101.863	101.864	101.815	6.375	101.082	101.064	101.034	5.875	101.220	101.202	101.219
6.75	101.684	101.632	101.567	6.5	101.507	101.492	101.459	6	101.640	101.623	101.639
6.875	101.534	101.516	101.477	6.625	101.919	101.906	101.871	6.125	102.036	102.019	102.035
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	99.886	99.847	99.807	5.25	99.886	99.847	99.807	5.25	99.886	99.847	99.807
5.375	99.773	99.733	99.694	5.375	99.773	99.733	99.694	5.375	99.773	99.733	99.694

5.5	100.349	100.371	100.247	5.5	100.349	100.371	100.247	5.5	100.349	100.371	100.247
5.625	100.908	100.997	100.873	5.625	100.908	100.997	100.873	5.625	100.908	100.997	100.873
5.75	101.469	101.333	101.254	5.75	101.469	101.333	101.254	5.75	101.469	101.333	101.254
5.875	101.011	100.823	100.759	5.875	101.011	100.823	100.759	5.875	101.011	100.823	100.759
6	101.457	101.362	101.297	6	101.457	101.362	101.297	6	101.457	101.362	101.297
6.125	102.037	101.966	101.904	6.125	102.037	101.966	101.904	6.125	102.037	101.966	101.904
6.25	102.333	102.321	102.259	6.25	102.333	102.321	102.259	6.25	102.333	102.321	102.259
6.375	101.834	101.802	101.771	6.375	101.834	101.802	101.771	6.375	101.834	101.802	101.771
6.5	102.248	102.217	102.186	6.5	102.248	102.217	102.186	6.5	102.248	102.217	102.186
6.625	102.663	102.631	102.600	6.625	102.663	102.631	102.600	6.625	102.663	102.631	102.600
6.75	102.859	102.801	102.801	6.75	102.859	102.854	102.801	6.75	102.859	102.854	102.801
6.875	102.221	102.203	102.163	6.875	102.221	102.203	102.163	6.875	102.157	102.140	102.100
7	102.699	102.685	102.642	7	102.699	102.685	102.642	7	102.664	102.651	102.608
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	98.544	98.647	98.794	4.25	97.419	97.522	97.669	5.25	98.903	98.864	98.825
4.625	99.091	99.195	99.341	4.375	97.985	98.089	98.235	5.375	99.134	99.197	99.064
4.75	99.023	98.978	98.962	4.5	98.544	98.647	98.794	5.5	99.898	99.961	99.829
4.875	99.357	99.441	99.347	4.625	99.091	99.195	99.341	5.625	100.524	100.588	100.455
5	99.880	99.964	99.870	4.75	99.023	98.978	98.962	5.75	100.711	100.600	100.536
5.125	100.382	100.466	100.372	4.875	99.357	99.441	99.347	5.875	100.433	100.230	100.181
5.25	100.099	100.054	100.038	5	99.880	99.964	99.870	6	100.827	100.870	100.795
5.375	100.310	100.374	100.337	5.125	100.382	100.466	100.372	6.125	101.460	101.504	101.428
5.5	100.776	100.840	100.803	5.25	100.099	100.054	100.038	6.25	101.377	101.325	101.260
5.625	101.215	101.280	101.242	5.375	100.310	100.374	100.337	6.375	101.027	101.008	100.978
5.75	101.038	100.993	100.977	5.5	100.776	100.840	100.803	6.5	101.448	101.432	101.400
5.875	101.052	101.097	101.366	5.625	101.215	101.280	101.242	6.625	101.863	101.864	101.815
6	101.482	101.527	101.796	5.75	101.038	100.993	100.977	6.75	101.684	101.632	101.567
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	98.903	98.864	98.825	5.25	98.452	98.373	98.308	4.5	95.887	95.990	96.012
5.375	99.134	99.197	99.064	5.375	99.134	99.197	99.064	4.625	96.413	96.517	96.538
5.5	99.898	99.961	99.829	5.5	99.898	99.961	99.829	4.75	94.598	94.669	94.537
5.625	100.524	100.588	100.455	5.625	100.524	100.588	100.455	4.875	95.097	95.181	94.887
5.75	100.711	100.600	100.536	5.75	100.729	100.650	100.586	5	95.575	95.658	95.365
5.875	100.433	100.230	100.181	5.875	100.172	100.216	100.140	5.125	96.009	96.093	95.799
6	100.827	100.870	100.795	6	100.827	100.870	100.795	5.25	96.367	96.352	96.337
6.125	101.460	101.504	101.428	6.125	101.460	101.504	101.428	5.375	96.470	96.455	96.440
6.25	101.377	101.325	101.260	6.25	101.427	101.375	101.310	5.5	96.875	96.860	96.845
6.375	101.027	101.008	100.978	6.375	100.699	100.723	100.647	5.625	97.282	97.267	97.252
6.5	101.448	101.432	101.400	6.5	101.310	101.334	101.259	5.75	98.070	98.055	98.040
6.625	101.863	101.864	101.815	6.625	101.840	101.864	101.789	5.875	98.343	98.328	98.313
6.75	101.684	101.632	101.567	6.75	101.734	101.682	101.617	6	98.687	98.672	98.657
6.875	101.534	101.516	101.477	6.875	100.712	100.633	100.568	6.125	98.999	98.984	98.969

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	99.059	98.944	98.933	5.125	99.059	98.944	98.933	4.75	97.471	97.425	97.409
5.25	99.686	99.647	99.607	5.25	99.686	99.647	99.607	4.875	97.825	97.704	97.693
5.375	99.906	99.798	99.763	5.375	99.906	99.773	99.763	5	98.366	98.318	98.286
5.5	100.379	100.249	100.236	5.5	100.379	100.249	100.236	5.125	98.974	98.927	98.894
5.625	100.849	100.722	100.706	5.625	100.849	100.722	100.706	5.25	99.686	99.647	99.607
5.75	101.269	101.119	101.054	5.75	101.269	101.119	101.054	5.375	99.757	99.624	99.613
5.875	101.077	101.039	101.017	5.875	101.077	101.039	101.017	5.5	100.229	100.100	100.087
6	101.509	101.475	101.451	6	101.509	101.475	101.451	5.625	100.708	100.629	100.564
6.125	101.928	101.895	101.869	6.125	101.928	101.895	101.869	5.75	101.269	101.119	101.054
6.25	102.133	102.081	102.016	6.25	102.133	102.081	102.016	5.875	100.966	100.928	100.907
6.375	101.769	101.750	101.720	6.375	101.769	101.750	101.720	6	101.419	101.384	101.360
6.5	102.147	102.131	102.098	6.5	102.147	102.131	102.098	6.125	101.866	101.835	101.809
6.625	102.519	102.506	102.470	6.625	102.519	102.506	102.470	6.25	102.133	102.081	102.016
6.75	102.659	102.607	102.542	6.75	102.659	102.607	102.542	6.375	101.699	101.681	101.650
6.875	102.350	102.332	102.293	6.875	102.350	102.332	102.293	6.5	102.120	102.105	102.072
7	102.717	102.703	102.660	7	102.717	102.703	102.660	6.625	102.529	102.517	102.482
7.125	102.781	102.702	102.637	7.125	102.781	102.702	102.637	6.75	102.659	102.607	102.542
7.25	103.106	103.027	102.963	7.25	103.106	103.027	102.963	6.875	102.294	102.277	102.237
7.375	102.597	102.611	102.562	7.375	102.065	101.999	101.935	7	102.694	102.680	102.638
7.5	102.640	102.654	102.606	7.5	102.488	102.423	102.358	7.125	102.781	102.702	102.637
7.625	102.889	102.824	102.759	7.625	102.889	102.824	102.759	7.25	103.106	103.027	102.963
7.75	103.172	103.106	103.042	7.75	103.172	103.106	103.042	7.375	102.065	101.999	101.935
7.875	102.828	102.836	102.787					7.5	102.488	102.423	102.358
								7.625	102.889	102.824	102.759
								7.75	103.172	103.106	103.042

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
3.75	95.074	95.041	95.057	4.25	97.060	97.163	97.310	4.875	96.588	96.640	96.606
3.875	95.536	95.503	95.519	4.375	97.562	97.665	97.812	5	97.169	97.222	97.188
4	96.000	95.966	95.983	4.5	98.043	98.146	98.293	5.125	97.823	97.875	97.841
4.125	96.465	96.432	96.448	4.625	98.499	98.602	98.749	5.25	98.911	98.774	98.765
4.25	97.060	97.163	97.310	4.75	98.823	98.778	98.762	5.375	99.352	99.218	99.208
4.375	97.562	97.665	97.812	4.875	98.859	98.943	98.849	5.5	99.780	99.649	99.636
4.5	98.043	98.146	98.293	5	99.275	99.359	99.265	5.625	100.169	100.042	100.027
4.625	98.499	98.602	98.749	5.125	99.660	99.744	99.650	5.75	100.511	100.400	100.336
4.75	98.823	98.778	98.762	5.25	99.899	99.854	99.838	5.875	100.419	100.381	100.360
4.875	99.150	99.126	99.134	5.375	99.740	99.804	99.766	6	100.781	100.745	100.722
5	99.620	99.595	99.603	5.5	100.089	100.153	100.116	6.125	101.112	101.080	101.054
5.125	100.091	100.066	100.074	5.625	100.414	100.478	100.441	6.25	101.177	101.125	101.060
5.25	99.899	99.854	99.838	5.75	100.838	100.793	100.777	6.375	100.982	100.963	100.933
5.375	100.135	100.158	100.166	5.875	100.672	100.627	100.774	6.5	101.263	101.247	101.214
5.5	100.591	100.615	100.623	6	101.007	100.966	101.109	6.625	101.578	101.564	101.529
5.625	101.039	101.063	101.071					6.75	101.612	101.591	101.554
5.75	100.838	100.793	100.777					6.875	101.892	101.874	101.835
5.875	101.095	101.077	101.094					7	102.182	102.167	102.125
6	101.515	101.498	101.514					7.125	101.356	101.277	101.212
								7.25	101.631	101.552	101.488
								7.375	100.671	100.606	100.541
								7.5	101.095	101.029	100.964
								7.625	101.495	101.430	101.365
								7.75	101.728	101.663	101.598

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	101.263	101.247	101.214	6.125	100.827	100.836	100.860	4.5	97.695	97.658	97.577
6.625	101.578	101.564	101.529	6.25	101.227	101.175	101.110	4.625	98.163	98.126	98.045
6.75	101.612	101.591	101.554	6.375	100.219	100.179	100.204	4.75	98.607	98.583	98.591
6.875	101.892	101.874	101.835	6.5	100.713	100.661	100.643	4.875	99.075	99.051	99.059
7	102.182	102.167	102.125	6.625	101.184	101.132	101.067	5	99.545	99.520	99.528
7.125	101.356	101.277	101.212	6.75	101.534	101.482	101.417	5.125	100.016	99.991	99.999
7.25	101.631	101.552	101.488	6.875	100.512	100.433	100.368	5.25	99.595	99.618	99.626
7.375	100.671	100.606	100.541	7	100.967	100.888	100.823	5.375	100.060	100.083	100.091
7.5	101.095	101.029	100.964	7.125	101.406	101.327	101.262	5.5	100.516	100.540	100.548
7.625	101.495	101.430	101.365	7.25	101.681	101.602	101.538	5.625	100.964	100.988	100.996
7.75	101.728	101.663	101.598	7.375	100.721	100.656	100.591	5.75	100.576	100.559	100.575
				7.5	101.145	101.079	101.014	5.875	101.020	101.002	101.019
				7.625	101.545	101.480	101.415	6	101.440	101.423	101.439
								6.125	101.836	101.819	101.835

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	101.769	101.750	101.720	6.375	101.769	101.750	101.720	6	101.419	101.384	101.360

6.5	102.147	102.131	102.098	6.5	102.147	102.131	102.098	6.125	101.866	101.835	101.809
6.625	102.519	102.506	102.470	6.625	102.519	102.506	102.470	6.25	102.133	102.081	102.016
6.75	102.659	102.607	102.542	6.75	102.659	102.607	102.542	6.375	101.699	101.681	101.650
6.875	102.350	102.332	102.293	6.875	102.350	102.332	102.293	6.5	102.120	102.105	102.072
7	102.717	102.703	102.660	7	102.717	102.703	102.660	6.625	102.529	102.517	102.482
7.125	102.781	102.702	102.637	7.125	102.781	102.702	102.637	6.75	102.659	102.607	102.542
7.25	103.106	103.027	102.963	7.25	103.106	103.027	102.963	6.875	102.294	102.277	102.237
7.375	102.597	102.611	102.562	7.375	102.065	101.999	101.935	7	102.694	102.680	102.638
7.5	102.640	102.654	102.606	7.5	102.488	102.423	102.358	7.125	102.781	102.702	102.637
7.625	102.889	102.824	102.759	7.625	102.889	102.824	102.759	7.25	103.106	103.027	102.963
7.75	103.172	103.106	103.042	7.75	103.172	103.106	103.042	7.375	102.065	101.999	101.935
7.875	102.828	102.836	102.787					7.5	102.488	102.423	102.358
								7.625	102.889	102.824	102.759
								7.75	103.172	103.106	103.042

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	98.043	98.146	98.293	4.5	98.043	98.146	98.293	6.625	101.388	101.356	101.325
4.625	98.499	98.602	98.749	4.625	98.499	98.602	98.749	6.75	101.484	101.432	101.367
4.75	98.823	98.778	98.762	4.75	98.823	98.778	98.762	6.875	100.687	100.677	100.604
4.875	99.150	99.126	99.134	4.875	98.859	98.943	98.849	7	100.917	100.838	100.773
5	99.620	99.595	99.603	5	99.275	99.359	99.265	7.125	101.356	101.277	101.212
5.125	100.091	100.066	100.074	5.125	99.660	99.744	99.650	7.25	101.631	101.552	101.488
5.25	99.899	99.854	99.838	5.25	99.899	99.854	99.838	7.375	101.334	101.348	101.300
5.375	100.135	100.158	100.166	5.375	99.740	99.804	99.766	7.5	101.378	101.392	101.343
5.5	100.591	100.615	100.623	5.5	100.089	100.153	100.116	7.625	101.495	101.430	101.365
5.625	101.039	101.063	101.071	5.625	100.414	100.478	100.441	7.75	101.728	101.663	101.598
5.75	100.838	100.793	100.777	5.75	100.838	100.793	100.777	7.875	100.253	100.261	100.212
5.875	101.095	101.077	101.094	5.875	100.672	100.627	100.774				
6	101.515	101.498	101.514	6	101.007	100.966	101.109				
6.125	101.911	101.894	101.910	6.125	101.337	101.301	101.431				

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	101.083	101.052	101.021	6.125	100.827	100.836	100.860	4.5	97.695	97.658	97.577
6.625	101.388	101.356	101.325	6.25	101.227	101.175	101.110	4.625	98.163	98.126	98.045
6.75	101.484	101.432	101.367	6.375	100.219	100.179	100.204	4.75	98.607	98.583	98.591
6.875	100.462	100.383	100.318	6.5	100.713	100.661	100.643	4.875	99.075	99.051	99.059
7	100.917	100.838	100.773	6.625	101.184	101.132	101.067	5	99.545	99.520	99.528
7.125	101.356	101.277	101.212	6.75	101.534	101.482	101.417	5.125	100.016	99.991	99.999
7.25	101.631	101.552	101.488	6.875	100.512	100.433	100.368	5.25	99.595	99.618	99.626
7.375	100.671	100.606	100.541	7	100.967	100.888	100.823	5.375	100.060	100.083	100.091
7.5	101.095	101.029	100.964	7.125	101.406	101.327	101.262	5.5	100.516	100.540	100.548
7.625	101.495	101.430	101.365	7.25	101.681	101.602	101.538	5.625	100.964	100.988	100.996
7.75	101.728	101.663	101.598	7.375	100.721	100.656	100.591	5.75	100.576	100.559	100.575
				7.5	101.145	101.079	101.014	5.875	101.020	101.002	101.019
				7.625	101.545	101.480	101.415	6	101.440	101.423	101.439
								6.125	101.836	101.819	101.835

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	99.939	99.762	99.462	6.75	98.439	98.262	97.962
6.875	100.447	100.270	99.970	6.875	98.947	98.770	98.470
7	100.934	100.757	100.457	7	99.434	99.257	98.957
7.125	101.373	101.196	100.896	7.125	99.873	99.696	99.396
7.25	101.792	101.615	101.315	7.25	100.292	100.115	99.815
7.375	101.269	101.028	100.728	7.375	99.769	99.528	99.228
7.5	101.716	101.475	101.175	7.5	100.216	99.975	99.675
7.625	102.115	101.874	101.574	7.625	100.615	100.374	100.074
7.75	102.504	102.263	101.963	7.75	101.004	100.763	100.463
7.875	101.998	101.691	101.391	7.875	100.498	100.191	99.891
8	102.415	102.108	101.808	8	100.915	100.608	100.308
8.125	102.784	102.477	102.177	8.125	101.284	100.977	100.677
8.25	103.133	102.826	102.526	8.25	101.633	101.326	101.026
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.939	97.762	97.462	6.75	96.439	96.262	95.962
6.875	98.447	98.270	97.970	6.875	96.947	96.770	96.470
7	98.934	98.757	98.457	7	97.434	97.257	96.957
7.125	99.373	99.196	98.896	7.125	97.873	97.696	97.396
7.25	99.792	99.615	99.315	7.25	98.292	98.115	97.815
7.375	99.269	99.028	98.728	7.375	97.769	97.528	97.228
7.5	99.716	99.475	99.175	7.5	98.216	97.975	97.675
7.625	100.115	99.874	99.574	7.625	98.615	98.374	98.074
7.75	100.504	100.263	99.963	7.75	99.004	98.763	98.463
7.875	99.998	99.691	99.391	7.875	98.498	98.191	97.891
8	100.415	100.108	99.808	8	98.915	98.608	98.308
8.125	100.784	100.477	100.177	8.125	99.284	98.977	98.677
8.25	101.133	100.826	100.526	8.25	99.633	99.326	99.026
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.189	99.012	98.712	6.75	97.189	97.012	96.712
6.875	99.697	99.520	99.220	6.875	97.697	97.520	97.220
7	100.184	100.007	99.707	7	98.184	98.007	97.707
7.125	100.623	100.446	100.146	7.125	98.623	98.446	98.146
7.25	101.042	100.865	100.565	7.25	99.042	98.865	98.565
7.375	100.519	100.278	99.978	7.375	98.519	98.278	97.978
7.5	100.966	100.725	100.425	7.5	98.966	98.725	98.425
7.625	101.365	101.124	100.824	7.625	99.365	99.124	98.824
7.75	101.754	101.513	101.213	7.75	99.754	99.513	99.213
7.875	101.248	100.941	100.641	7.875	99.248	98.941	98.641
8	101.665	101.358	101.058	8	99.665	99.358	99.058
8.125	102.034	101.727	101.427	8.125	100.034	99.727	99.427
8.25	102.383	102.076	101.776	8.25	100.383	100.076	99.776

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.