



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	94.472	94.204	94.204	4.75	94.472	94.204	94.204	5.125	96.786	96.725	96.714
4.875	95.185	94.922	94.922	4.875	95.185	94.922	94.922	5.25	97.510	97.447	97.433
5	95.897	95.807	95.823	5	95.897	95.807	95.823	5.375	98.469	98.240	98.220
5.125	96.416	96.331	96.353	5.125	96.416	96.331	96.353	5.5	98.968	98.742	98.722
5.25	97.233	97.135	97.120	5.25	96.961	96.893	96.895	5.625	99.503	99.281	99.261
5.375	97.872	97.774	97.759	5.375	97.634	97.446	97.445	5.75	99.516	99.458	99.439
5.5	98.614	98.515	98.500	5.5	98.227	98.004	98.000	5.875	100.034	99.973	99.948
5.625	99.060	98.961	98.946	5.625	98.731	98.611	98.611	6	100.461	100.442	100.415
5.75	99.244	99.152	99.143	5.75	98.947	98.934	98.923	6.125	100.943	100.925	100.899
5.875	99.809	99.717	99.708	5.875	99.498	99.486	99.477	6.25	100.853	100.838	100.812
6	100.395	100.304	100.294	6	100.020	99.999	99.973	6.375	101.295	101.280	101.256
6.125	100.807	100.715	100.706	6.125	100.513	100.495	100.468	6.5	101.663	101.648	101.628
6.25	100.676	100.585	100.575	6.25	100.424	100.412	100.391	6.625	102.034	102.019	102.000
6.375	101.168	101.076	101.067	6.375	100.952	100.968	100.951	6.75	101.805	101.795	101.762
6.5	101.636	101.545	101.535	6.5	101.383	101.398	101.379	6.875	102.216	102.206	102.174
6.625	102.005	101.913	101.904	6.625	101.806	101.791	101.771	7	102.585	102.575	102.544
6.75	101.876	101.762	101.735	6.75	101.620	101.639	101.604	7.125	102.886	102.876	102.846
6.875	102.257	102.207	102.178	6.875	102.181	102.207	102.178	7.25	102.826	102.806	102.763
7	102.683	102.569	102.542	7	102.495	102.516	102.483	7.375	103.238	103.222	103.177
7.125	102.991	102.877	102.850	7.125	102.777	102.767	102.740	7.5	103.583	103.569	103.522
7.25	102.741	102.785	102.736	7.25	102.666	102.785	102.736	7.625	103.820	103.809	103.760
7.375	103.083	103.153	103.108	7.375	103.030	103.153	103.108	7.75	103.408	103.342	103.291
7.5	103.433	103.419	103.371	7.5	103.433	103.419	103.371	7.875	103.882	103.822	103.765
7.625	103.739	103.624	103.575	7.625	103.636	103.624	103.575	8	104.020	103.963	103.902
7.75	103.413	103.348	103.297	7.75	103.413	103.348	103.297				
7.875	103.662	103.601	103.545	7.875	103.662	103.601	103.545				
8	103.916	103.860	103.799	8	103.916	103.860	103.799				
8.125	104.094	104.043	103.976	8.125	104.094	104.043	103.976				
8.25	92.419	92.325	92.217								

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	98.142	98.083	98.083	4.625	98.535	98.476	98.476	5	96.047	95.956	95.973
4.75	98.525	98.498	98.482	4.75	98.693	98.593	98.593	5.125	96.579	96.494	96.517
4.875	98.898	98.837	98.820	4.875	99.221	99.125	99.125	5.25	96.905	96.656	96.502
5	99.184	99.136	99.126	5	99.395	99.305	99.305	5.375	97.526	97.271	97.112
5.125	99.316	99.365	99.324	5.125	99.527	99.441	99.441	5.5	98.251	97.990	97.825
5.25	99.748	99.802	99.761	5.25	99.492	99.541	99.500	5.625	98.683	98.418	98.248
5.375	100.069	99.927	99.918	5.375	99.943	99.914	99.914	5.75	99.061	98.856	98.809
5.5	100.419	100.472	100.432	5.5	100.144	100.164	100.124	5.875	99.620	99.411	99.295
5.625	100.371	100.408	100.410	5.625	100.303	100.284	100.284	6	100.178	99.965	99.940
5.75	100.703	100.656	100.648	5.75	100.529	100.566	100.568	6.125	100.594	100.487	100.463
5.875	101.082	100.957	100.948	5.875	100.834	100.870	100.872	6.25	100.582	100.595	100.574
6	101.343	101.379	101.381	6	101.127	101.163	101.165	6.375	101.062	101.078	101.060
6.125	101.357	101.308	101.588	6.125	101.189	101.189	101.368	6.5	101.426	101.441	101.423
6.25	101.727	101.681	101.960	6.25	101.431	101.386	101.701	6.625	101.713	101.716	101.685
6.375	102.074	102.031	102.178	6.375	101.721	101.679	101.997	6.75	101.633	101.652	101.617
6.5	102.278	102.238	102.343	6.5	101.993	101.954	102.304	6.875	102.058	102.084	102.055
6.625	102.292	102.261	102.367	6.625	102.216	102.216	102.214	7	102.323	102.344	102.311
6.75	102.636	102.608	102.648	6.75	102.390	102.363	102.532	7.125	102.552	102.558	102.512
6.875	103.001	102.976	102.939	6.875	102.680	102.657	102.834	7.25	101.983	101.915	101.823
7	102.761	102.710	102.913	7	102.671	102.671	103.116	7.375	101.790	101.790	101.755
7.125	102.529	102.458	102.393	7.125	102.352	102.281	102.217	7.5	102.014	102.014	101.974
7.25	102.966	102.895	102.831	7.25	102.721	102.650	102.585	7.625	102.073	102.073	102.027
7.375	103.390	103.319	103.254	7.375	103.075	103.004	102.939	7.75	101.501	101.445	101.411
								7.875	101.919	101.863	101.829

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.027	95.801	95.801	5.25	97.767	97.709	97.689
5.375	96.783	96.562	96.562	5.375	98.227	98.182	98.166
5.5	97.175	97.096	96.996	5.5	98.474	98.429	98.413
5.625	97.711	97.632	97.531	5.625	98.304	98.259	98.243
5.75	99.087	98.879	98.879	5.75	98.781	98.736	98.720
5.875	99.129	99.029	98.945	5.875	99.238	99.193	99.177
6	100.017	99.819	99.819	6	99.425	99.380	99.363
6.125	100.422	100.228	100.228	6.125	99.101	99.048	99.029

6.25	100.633	100.451	100.451	6.25	99.562	99.512	99.491
6.375	101.111	100.933	100.933	6.375	99.853	99.807	99.791
6.5	101.477	101.305	101.305	6.5	99.998	99.952	99.936
6.625	101.714	101.546	101.541	6.625	100.112	100.077	100.046
6.75	101.793	101.738	101.729	6.75	100.410	100.378	100.345
6.875	102.184	102.134	102.119	6.875	101.049	101.020	100.985
7	102.471	102.425	102.406	7	100.587	100.411	100.367
7.125	102.769	102.728	102.703	7.125	91.664	91.561	91.450

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



**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	97.464	97.511	97.462	5	97.218	97.265	97.216	5	94.157		
5.125	97.754	97.798	97.745	5.125	97.580	97.623	97.571	5.125	94.813	94.750	94.687
5.25	98.025	98.064	98.008	5.25	97.909	97.949	97.893	5.25	95.290	95.227	95.165
5.375	98.270	98.305	98.245	5.375	98.198	98.232	98.173	5.375	95.951	95.888	95.826
5.5	98.493	98.524	98.461	5.5	98.385	98.415	98.352	5.5	96.432	96.369	96.307
5.625	98.690	98.717	98.650	5.625	98.442	98.468	98.402	5.625	96.905	96.842	96.779
5.75	98.905	98.928	98.858	5.75	98.572	98.594	98.524	5.75	97.358	97.295	97.232
5.875	99.145	99.163	99.090	5.875	98.808	98.826	98.753	5.875	97.625	97.562	97.500
6	99.302	99.316	99.239	6	99.029	99.043	98.966	6	98.077	98.014	97.952
6.125	99.356	99.366	99.285	6.125	99.224	99.234	99.153	6.125	98.344	98.281	98.218
6.25	99.423	99.429	99.345	6.25	99.398	99.404	99.320	6.25	98.801	98.738	98.675
6.375	99.497	99.499	99.412	6.375	99.544	99.546	99.459	6.375	98.884	98.821	98.758
6.5	99.599	99.552	99.473	6.5	99.690	99.687	99.597	6.5	99.154	99.091	99.028
6.625	99.802	99.739	99.676	6.625	99.836	99.829	99.735	6.625	98.491	98.428	98.366
6.75	99.882	99.819	99.756	6.75	99.945	99.934	99.836	6.75	98.946	98.883	98.820
6.875	99.942	99.879	99.816	6.875	100.005	99.990	99.889	6.875	99.217	99.154	99.091
7	100.005	99.942	99.879	7	100.235	100.215	100.111	7	99.676	99.613	99.550
7.125	100.086	100.062	99.954	7.125	100.705	100.682	100.574	7.125	99.762	99.699	99.637

  

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	97.669	97.716	97.667	5	97.418	97.465	97.416	5	94.226		
5.125	97.959	98.002	97.950	5.125	97.779	97.823	97.770	5.125	94.881	94.818	94.755
5.25	98.229	98.269	98.213	5.25	98.108	98.147	98.091	5.25	95.358	95.295	95.232
5.375	98.475	98.510	98.450	5.375	98.395	98.430	98.370	5.375	96.019	95.956	95.893
5.5	98.699	98.730	98.667	5.5	98.581	98.612	98.549	5.5	96.500	96.437	96.374
5.625	98.897	98.923	98.857	5.625	98.638	98.665	98.599	5.625	96.973	96.910	96.847
5.75	99.114	99.136	99.067	5.75	98.769	98.791	98.721	5.75	97.426	97.363	97.300
5.875	99.356	99.374	99.300	5.875	99.006	99.024	98.951	5.875	97.693	97.630	97.567
6	99.515	99.529	99.452	6	99.229	99.243	99.166	6	98.145	98.082	98.019
6.125	99.570	99.580	99.500	6.125	99.425	99.435	99.355	6.125	98.412	98.349	98.286
6.25	99.639	99.645	99.561	6.25	99.601	99.606	99.523	6.25	98.869	98.806	98.743
6.375	99.715	99.716	99.629	6.375	99.748	99.750	99.663	6.375	98.952	98.889	98.826
6.5	99.773	99.771	99.680	6.5	99.896	99.893	99.802	6.5	99.222	99.159	99.096
6.625	99.870	99.830	99.744	6.625	100.043	100.036	99.942	6.625	98.559	98.496	98.433
6.75	99.950	99.887	99.824	6.75	100.154	100.143	100.045	6.75	99.014	98.951	98.888
6.875	100.010	99.947	99.884	6.875	100.216	100.201	100.100	6.875	99.285	99.222	99.159
7	100.073	100.010	99.947	7	100.447	100.428	100.323	7	99.744	99.681	99.618
7.125	100.311	100.288	100.180	7.125	100.920	100.897	100.789	7.125	99.830	99.767	99.704

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	96.098	96.072	96.056	5.75	99.434	99.388	99.371	5	98.380	98.375	98.359
5.125	96.765	96.740	96.723	5.875	99.991	99.945	99.928	5.125	98.519	98.514	98.498
5.25	97.232	97.216	97.199	6	100.466	100.420	100.403	5.25	98.986	98.981	98.964
5.375	97.902	97.886	97.869	6.125	100.794	100.747	100.731	5.375	99.226	99.221	99.205
5.5	98.543	98.527	98.510	6.25	100.738	100.692	100.675	5.5	99.559	99.553	99.537
5.625	99.144	99.128	99.111	6.375	101.242	101.196	101.179	5.625	99.718	99.713	99.697
5.75	99.787	99.777	99.760	6.5	101.671	101.625	101.608	5.75	100.024	100.018	100.002
5.875	100.372	100.362	100.346	6.625	101.929	101.882	101.866	5.875	100.319	100.314	100.297
6	100.910	100.900	100.883	6.75	101.721	101.674	101.658	6	100.436	100.430	100.414
6.125	101.430	101.420	101.403	6.875	102.191	102.144	102.128				
6.25	101.385	101.375	101.358	7	102.590	102.543	102.527				
6.375	101.902	101.892	101.875	7.125	102.819	102.773	102.756				
6.5	102.396	102.386	102.370	7.25	102.505	102.458	102.441				
6.625	102.845	102.835	102.819	7.375	102.949	102.902	102.885				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.801	96.781	96.748
5.125	97.085	97.065	97.032
5.25	97.344	97.324	97.292
5.375	97.590	97.569	97.537
5.5	97.822	97.802	97.769
5.625	98.062	98.041	98.009
5.75	98.284	98.263	98.231
5.875	98.489	98.468	98.436
6	98.945	98.925	98.892

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	97.541	97.448	97.418	5.75	99.490	99.458	99.439	5	98.380	98.375	98.359
5.5	98.127	98.075	98.046	5.875	99.983	99.954	99.933	5.125	98.519	98.514	98.498
5.625	98.653	98.635	98.608	6	100.405	100.380	100.357	5.25	98.986	98.981	98.964
5.75	99.473	99.461	99.443	6.125	100.801	100.778	100.753	5.375	99.226	99.221	99.205
5.875	100.118	100.100	100.087	6.25	100.853	100.838	100.812	5.5	99.559	99.553	99.537
6	100.713	100.694	100.681	6.375	101.295	101.280	101.256	5.625	99.718	99.713	99.697
6.125	101.236	101.214	101.202	6.5	101.662	101.647	101.624	5.75	100.024	100.018	100.002
6.25	101.194	101.175	101.160	6.625	101.972	101.957	101.934	5.875	100.319	100.314	100.297
6.375	101.788	101.766	101.753	6.75	101.805	101.795	101.762	6	100.436	100.430	100.414
6.5	102.300	102.277	102.264	6.875	102.216	102.206	102.174				
6.625	102.766	102.741	102.728	7	102.585	102.575	102.544				
6.75	102.608	102.590	102.574	7.125	102.886	102.876	102.846				
6.875	102.007	101.997	101.964	7.25	102.826	102.806	102.763				
7	102.407	102.397	102.365	7.375	103.238	103.222	103.177				
7.125	102.695	102.685	102.654	7.5	103.583	103.569	103.522				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.083	98.029	98.019
4.875	98.402	98.351	98.341
5	98.718	98.670	98.660
5.125	99.067	98.918	98.909
5.25	99.380	99.235	99.226
5.375	99.683	99.542	99.533
5.5	99.913	99.774	99.765
5.625	100.067	99.905	99.894
5.75	100.369	100.212	100.199
5.875	100.663	100.509	100.494
6	100.923	100.771	100.754

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

**YOUR BFF IN WHOLESALE**

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	96.120	96.134	96.110	4.5	95.924	95.878	95.862	5	98.170	98.121	98.088
4.625	96.684	96.664	96.624	4.625	96.568	96.522	96.506	5.125	98.776	98.727	98.695
4.75	97.400	97.397	97.381	4.75	97.238	97.230	97.222	5.25	99.650	99.603	99.557
4.875	97.830	97.826	97.810	4.875	97.547	97.533	97.525	5.375	99.617	99.570	99.523
5	98.286	98.282	98.266	5	98.170	98.121	98.088	5.5	100.141	100.108	100.047
5.125	98.776	98.730	98.695	5.125	98.776	98.727	98.695	5.625	100.663	100.765	100.641
5.25	99.650	99.603	99.557	5.25	99.650	99.603	99.557	5.75	101.488	101.284	101.081
5.375	99.964	99.873	99.776	5.375	99.617	99.570	99.523	5.875	101.061	100.858	100.654
5.5	100.526	100.435	100.338	5.5	100.141	100.108	100.047	6	101.508	101.305	101.148
5.625	101.065	100.975	100.878	5.625	100.663	100.765	100.641	6.125	102.085	101.891	101.783
5.75	101.488	101.284	101.081	5.75	101.488	101.284	101.081	6.25	102.336	102.330	102.222
5.875	101.187	101.125	101.069	5.875	101.061	100.858	100.654	6.375	101.874	101.819	101.764
6	101.584	101.522	101.457	6	101.508	101.305	101.148	6.5	102.283	102.229	102.174
6.125	102.085	101.938	101.874	6.125	102.085	101.891	101.783	6.625	102.696	102.642	102.587
6.25	102.336	102.330	102.222	6.25	102.336	102.330	102.222	6.75	102.867	102.828	102.789
6.375	101.984	101.946	101.849	6.375	101.874	101.819	101.764	6.875	102.152	102.138	102.098
6.5	102.283	102.229	102.174	6.5	102.283	102.229	102.174	7	102.659	102.649	102.606
6.625	102.696	102.642	102.587	6.625	102.696	102.642	102.587	7.125	102.954	102.975	102.940
6.75	102.867	102.828	102.789	6.75	102.867	102.828	102.789	7.25	103.278	103.210	103.146
6.875	102.477	102.437	102.397	6.875	102.216	102.202	102.161	7.375	102.289	102.221	102.156
7	102.750	102.710	102.670	7	102.694	102.683	102.640	7.5	102.708	102.640	102.575
7.125	103.109	103.068	103.028	7.125	102.954	102.975	102.940	7.625	103.105	103.037	102.973
7.25	103.278	103.210	103.146	7.25	103.278	103.210	103.146	7.75	103.386	103.318	103.254
7.375	102.809	102.798	102.781	7.375	102.289	102.221	102.156				
7.5	103.144	103.133	103.117	7.5	102.708	102.640	102.575				

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	95.175	95.172	95.164	4.25	97.395	97.497	97.427	4.5	93.545	93.559	93.535
3.875	95.637	95.634	95.626	4.375	97.962	98.064	97.994	4.625	93.875	93.889	93.864
4	96.100	96.098	96.090	4.5	98.521	98.624	98.554	4.75	96.047	96.060	96.072
4.125	96.565	96.563	96.555	4.625	99.070	99.172	99.102	4.875	96.625	96.706	96.603
4.25	97.434	97.497	97.449	4.75	98.714	98.797	98.752	5	97.327	97.408	97.305
4.375	97.962	98.064	97.994	4.875	99.255	99.338	99.293	5.125	98.000	98.082	97.979
4.5	98.521	98.624	98.554	5	99.780	99.863	99.818	5.25	98.838	98.788	98.723
4.625	99.070	99.172	99.102	5.125	100.284	100.367	100.322	5.375	99.156	99.105	99.041
4.75	98.823	98.831	98.840	5.25	99.884	99.839	99.823	5.5	99.637	99.699	99.566
4.875	99.314	99.338	99.328	5.375	100.161	100.225	100.220	5.625	100.294	100.356	100.223
5	99.805	99.863	99.819	5.5	100.629	100.693	100.688	5.75	100.730	100.527	100.324
5.125	100.296	100.367	100.322	5.625	101.069	101.133	101.128	5.875	100.483	100.363	100.306
5.25	99.970	99.986	100.000	5.75	100.895	100.850	100.924	6	100.850	100.795	100.672
5.375	100.434	100.450	100.464	5.875	100.854	100.899	101.372	6.125	101.387	101.430	101.307
5.5	100.880	100.896	100.909	6	101.285	101.330	101.803	6.25	101.411	101.208	101.100
5.625	101.306	101.322	101.335					6.375	101.280	101.226	101.171
5.75	100.997	101.013	101.026					6.5	101.660	101.600	101.541
5.875	101.427	101.443	101.456					6.625	101.894	101.880	101.847
6	101.849	101.865	101.878					6.75	101.570	101.550	101.510
								6.875	101.529	101.514	101.474
								7	101.942	101.929	101.888
								7.125	101.952	101.883	101.814
								7.25	101.803	101.735	101.671

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	98.568	98.521	98.474	5	97.327	97.408	97.305	4.5	97.712	97.679	97.639
5.375	98.874	98.934	98.801	5.125	98.000	98.082	97.979	4.625	98.180	98.147	98.107
5.5	99.637	99.699	99.566	5.25	98.121	98.094	97.976	4.75	98.737	98.703	98.703
5.625	100.294	100.356	100.223	5.375	98.872	98.934	98.801	4.875	99.205	99.171	99.171
5.75	100.730	100.527	100.324	5.5	99.637	99.699	99.566	5	99.675	99.641	99.641
5.875	100.483	100.280	100.097	5.625	100.294	100.356	100.223	5.125	100.146	100.112	100.112
6	100.850	100.795	100.672	5.75	100.384	100.304	100.239	5.25	99.804	99.775	99.791
6.125	101.387	101.430	101.307	5.875	100.225	100.144	100.123	5.375	100.269	100.240	100.256
6.25	101.411	101.208	101.053	6	100.752	100.795	100.672	5.5	100.726	100.697	100.713
6.375	101.058	101.038	101.009	6.125	101.387	101.430	101.307	5.625	101.174	101.145	101.161
6.5	101.479	101.462	101.431	6.25	101.248	101.168	101.103	5.75	100.753	100.714	100.730
6.625	101.894	101.880	101.847	6.375	101.113	101.094	101.064	5.875	101.196	101.157	101.174
6.75	101.554	101.486	101.422	6.5	101.538	101.522	101.490	6	101.616	101.578	101.594
6.875	101.529	101.514	101.474	6.625	101.949	101.936	101.903	6.125	102.012	101.974	101.990

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	99.650	99.603	99.557	5.25	99.650	99.603	99.557	5.25	99.650	99.603	99.557
5.375	99.617	99.570	99.523	5.375	99.617	99.570	99.523	5.375	99.617	99.570	99.523

5.5	100.141	100.108	100.047	5.5	100.141	100.108	100.047	5.5	100.141	100.108	100.047
5.625	100.663	100.765	100.641	5.625	100.663	100.765	100.641	5.625	100.663	100.765	100.641
5.75	101.488	101.284	101.081	5.75	101.488	101.284	101.081	5.75	101.488	101.284	101.081
5.875	101.061	100.858	100.654	5.875	101.061	100.858	100.654	5.875	101.061	100.858	100.654
6	101.508	101.305	101.148	6	101.508	101.305	101.148	6	101.508	101.305	101.148
6.125	102.085	101.891	101.783	6.125	102.085	101.891	101.783	6.125	102.085	101.891	101.783
6.25	102.336	102.330	102.222	6.25	102.336	102.330	102.222	6.25	102.336	102.330	102.222
6.375	101.874	101.819	101.764	6.375	101.874	101.819	101.764	6.375	101.874	101.819	101.764
6.5	102.283	102.229	102.174	6.5	102.283	102.229	102.174	6.5	102.283	102.229	102.174
6.625	102.696	102.642	102.587	6.625	102.696	102.642	102.587	6.625	102.696	102.642	102.587
6.75	102.867	102.828	102.789	6.75	102.867	102.828	102.789	6.75	102.867	102.828	102.789
6.875	102.216	102.202	102.161	6.875	102.216	102.202	102.161	6.875	102.152	102.138	102.098
7	102.694	102.683	102.640	7	102.694	102.683	102.640	7	102.659	102.649	102.606
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	98.521	98.624	98.554	4.25	97.395	97.497	97.427	5.25	98.568	98.521	98.474
4.625	99.070	99.172	99.102	4.375	97.962	98.064	97.994	5.375	98.874	98.934	98.801
4.75	98.714	98.797	98.752	4.5	98.521	98.624	98.554	5.5	99.637	99.699	99.566
4.875	99.255	99.338	99.293	4.625	99.070	99.172	99.102	5.625	100.294	100.356	100.223
5	99.780	99.863	99.818	4.75	98.714	98.797	98.752	5.75	100.730	100.527	100.324
5.125	100.284	100.367	100.322	4.875	99.255	99.338	99.293	5.875	100.483	100.280	100.097
5.25	99.884	99.839	99.823	5	99.780	99.863	99.818	6	100.850	100.795	100.672
5.375	100.161	100.225	100.220	5.125	100.284	100.367	100.322	6.125	101.387	101.430	101.307
5.5	100.629	100.693	100.688	5.25	99.884	99.839	99.823	6.25	101.411	101.208	101.053
5.625	101.069	101.133	101.128	5.375	100.161	100.225	100.220	6.375	101.058	101.038	101.009
5.75	100.895	100.850	100.924	5.5	100.629	100.693	100.688	6.5	101.479	101.462	101.431
5.875	100.854	100.899	101.372	5.625	101.069	101.133	101.128	6.625	101.894	101.880	101.847
6	101.285	101.330	101.803	5.75	100.895	100.850	100.924	6.75	101.554	101.486	101.422
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	98.568	98.521	98.474	5.25	98.121	98.094	97.976	4.5	95.866	95.968	95.773
5.375	98.874	98.934	98.801	5.375	98.872	98.934	98.801	4.625	96.395	96.497	96.302
5.5	99.637	99.699	99.566	5.5	99.637	99.699	99.566	4.75	94.484	94.567	94.324
5.625	100.294	100.356	100.223	5.625	100.294	100.356	100.223	4.875	94.998	95.081	94.836
5.75	100.730	100.527	100.324	5.75	100.384	100.304	100.239	5	95.479	95.562	95.317
5.875	100.483	100.280	100.097	5.875	100.097	100.139	100.016	5.125	95.917	96.001	95.755
6	100.850	100.795	100.672	6	100.752	100.795	100.672	5.25	96.427	96.412	96.397
6.125	101.387	101.430	101.307	6.125	101.387	101.430	101.307	5.375	96.531	96.516	96.501
6.25	101.411	101.208	101.053	6.25	101.248	101.168	101.103	5.5	96.936	96.921	96.906
6.375	101.058	101.038	101.009	6.375	100.639	100.662	100.586	5.625	97.343	97.328	97.313
6.5	101.479	101.462	101.431	6.5	101.253	101.276	101.201	5.75	98.053	98.038	98.023
6.625	101.894	101.880	101.847	6.625	101.787	101.811	101.735	5.875	98.324	98.309	98.294
6.75	101.554	101.486	101.422	6.75	101.604	101.536	101.472	6	98.668	98.653	98.638
6.875	101.529	101.514	101.474	6.875	100.689	100.665	100.588	6.125	98.979	98.964	98.949

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	98.849	98.765	98.755	5.125	98.849	98.765	98.755	4.75	97.038	97.030	97.022
5.25	99.450	99.403	99.357	5.25	99.450	99.403	99.357	4.875	97.613	97.524	97.514
5.375	99.774	99.576	99.565	5.375	99.774	99.576	99.565	5	98.131	98.044	98.034
5.5	100.248	100.052	100.039	5.5	100.248	100.052	100.039	5.125	98.637	98.554	98.544
5.625	100.717	100.525	100.510	5.625	100.717	100.525	100.510	5.25	99.450	99.403	99.357
5.75	101.288	101.084	100.881	5.75	101.288	101.084	100.881	5.375	99.624	99.426	99.415
5.875	101.035	100.954	100.933	5.875	101.035	100.954	100.933	5.5	100.096	99.901	99.889
6	101.467	101.390	101.367	6	101.467	101.390	101.367	5.625	100.569	100.378	100.363
6.125	101.885	101.810	101.786	6.125	101.885	101.810	101.786	5.75	101.288	101.084	100.881
6.25	102.136	101.933	101.809	6.25	102.136	101.933	101.809	5.875	100.923	100.843	100.822
6.375	101.799	101.780	101.750	6.375	101.799	101.780	101.750	6	101.375	101.298	101.276
6.5	102.176	102.160	102.128	6.5	102.176	102.160	102.128	6.125	101.885	101.749	101.725
6.625	102.547	102.534	102.500	6.625	102.547	102.534	102.500	6.25	102.136	101.933	101.809
6.75	102.667	102.628	102.589	6.75	102.667	102.628	102.589	6.375	101.728	101.710	101.680
6.875	102.344	102.329	102.289	6.875	102.344	102.329	102.289	6.5	102.149	102.134	102.102
7	102.711	102.699	102.657	7	102.711	102.699	102.657	6.625	102.557	102.545	102.512
7.125	102.754	102.686	102.622	7.125	102.754	102.686	102.622	6.75	102.667	102.628	102.589
7.25	103.078	103.010	102.946	7.25	103.078	103.010	102.946	6.875	102.289	102.274	102.234
7.375	102.343	102.365	102.349	7.375	102.089	102.021	101.956	7	102.688	102.677	102.635
7.5	102.508	102.440	102.392	7.5	102.508	102.440	102.375	7.125	102.754	102.686	102.622
7.625	102.905	102.837	102.773	7.625	102.905	102.837	102.773	7.25	103.078	103.010	102.946
7.75	103.186	103.118	103.054	7.75	103.186	103.118	103.054	7.375	102.089	102.021	101.956
7.875	102.619	102.642	102.602					7.5	102.508	102.440	102.375
								7.625	102.905	102.837	102.773
								7.75	103.186	103.118	103.054

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	94.975	94.972	94.964	4.25	97.037	97.139	97.069	4.875	96.248	96.300	96.297
3.875	95.437	95.434	95.426	4.375	97.540	97.643	97.573	5	96.831	96.882	96.879
4	95.900	95.898	95.890	4.5	98.024	98.126	98.056	5.125	97.515	97.566	97.563
4.125	96.365	96.363	96.355	4.625	98.481	98.584	98.514	5.25	98.779	98.577	98.568
4.25	97.037	97.139	97.069	4.75	98.453	98.407	98.391	5.375	99.220	99.020	99.010
4.375	97.540	97.643	97.573	4.875	98.759	98.842	98.797	5.5	99.648	99.452	99.440
4.5	98.024	98.126	98.056	5	99.178	99.261	99.215	5.625	100.038	99.844	99.830
4.625	98.481	98.584	98.514	5.125	99.564	99.647	99.602	5.75	100.530	100.327	100.124
4.75	98.612	98.578	98.578	5.25	99.684	99.639	99.623	5.875	100.377	100.296	100.276
4.875	99.080	99.046	99.046	5.375	99.592	99.656	99.651	6	100.738	100.659	100.638
5	99.550	99.516	99.516	5.5	99.942	100.006	100.001	6.125	101.118	100.993	100.970
5.125	100.021	99.987	99.987	5.625	100.267	100.331	100.326	6.25	101.211	101.008	100.853
5.25	99.684	99.650	99.666	5.75	100.695	100.650	100.634	6.375	101.011	100.991	100.962
5.375	100.144	100.115	100.131	5.875	100.639	100.595	100.779	6.5	101.291	101.274	101.243
5.5	100.601	100.572	100.588	6	100.973	100.933	101.115	6.625	101.605	101.591	101.558
5.625	101.049	101.020	101.036					6.75	101.606	101.588	101.550
5.75	100.695	100.650	100.634					6.875	101.885	101.870	101.830
5.875	101.071	101.032	101.049					7	102.174	102.162	102.120
6	101.491	101.453	101.469					7.125	101.329	101.261	101.197
								7.25	101.603	101.535	101.471
								7.375	100.695	100.627	100.562
								7.5	101.114	101.046	100.981
								7.625	101.512	101.444	101.379
								7.75	101.743	101.675	101.610

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	101.291	101.274	101.243	6.125	100.754	100.767	100.744	4.5	97.512	97.479	97.439
6.625	101.605	101.591	101.558	6.25	101.048	100.968	100.903	4.625	97.980	97.947	97.907
6.75	101.606	101.588	101.550	6.375	100.130	100.123	100.148	4.75	98.537	98.503	98.503
6.875	101.885	101.870	101.830	6.5	100.589	100.567	100.592	4.875	99.005	98.971	98.971
7	102.174	102.162	102.120	6.625	101.056	100.988	100.973	5	99.475	99.441	99.441
7.125	101.329	101.261	101.197	6.75	101.404	101.336	101.272	5.125	99.946	99.912	99.912
7.25	101.603	101.535	101.471	6.875	100.489	100.421	100.356	5.25	99.604	99.575	99.591
7.375	100.695	100.627	100.562	7	100.942	100.874	100.809	5.375	100.069	100.040	100.056
7.5	101.114	101.046	100.981	7.125	101.379	101.311	101.247	5.5	100.526	100.497	100.513
7.625	101.512	101.444	101.379	7.25	101.653	101.585	101.521	5.625	100.974	100.945	100.961
7.75	101.743	101.675	101.610	7.375	100.745	100.677	100.612	5.75	100.553	100.514	100.530
				7.5	101.164	101.096	101.031	5.875	100.996	100.957	100.974
				7.625	101.562	101.494	101.429	6	101.416	101.378	101.394
								6.125	101.812	101.774	101.790

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	101.799	101.780	101.750	6.375	101.799	101.780	101.750	6	101.375	101.298	101.276

6.5	102.176	102.160	102.128	6.5	102.176	102.160	102.128	6.125	101.885	101.749	101.725
6.625	102.547	102.534	102.500	6.625	102.547	102.534	102.500	6.25	102.136	101.933	101.809
6.75	102.667	102.628	102.589	6.75	102.667	102.628	102.589	6.375	101.728	101.710	101.680
6.875	102.344	102.329	102.289	6.875	102.344	102.329	102.289	6.5	102.149	102.134	102.102
7	102.711	102.699	102.657	7	102.711	102.699	102.657	6.625	102.557	102.545	102.512
7.125	102.754	102.686	102.622	7.125	102.754	102.686	102.622	6.75	102.667	102.628	102.589
7.25	103.078	103.010	102.946	7.25	103.078	103.010	102.946	6.875	102.289	102.274	102.234
7.375	102.343	102.365	102.349	7.375	102.089	102.021	101.956	7	102.688	102.677	102.635
7.5	102.508	102.440	102.392	7.5	102.508	102.440	102.375	7.125	102.754	102.686	102.622
7.625	102.905	102.837	102.773	7.625	102.905	102.837	102.773	7.25	103.078	103.010	102.946
7.75	103.186	103.118	103.054	7.75	103.186	103.118	103.054	7.375	102.089	102.021	101.956
7.875	102.619	102.642	102.602					7.5	102.508	102.440	102.375
								7.625	102.905	102.837	102.773
								7.75	103.186	103.118	103.054

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	98.024	98.126	98.056	4.5	98.024	98.126	98.056	6.625	101.421	101.367	101.312
4.625	98.481	98.584	98.514	4.625	98.481	98.584	98.514	6.75	101.354	101.286	101.222
4.75	98.612	98.578	98.578	4.75	98.453	98.407	98.391	6.875	100.594	100.554	100.514
4.875	99.080	99.046	99.046	4.875	98.759	98.842	98.797	7	100.892	100.824	100.759
5	99.550	99.516	99.516	5	99.178	99.261	99.215	7.125	101.329	101.261	101.197
5.125	100.021	99.987	99.987	5.125	99.564	99.647	99.602	7.25	101.603	101.535	101.471
5.25	99.684	99.650	99.666	5.25	99.684	99.639	99.623	7.375	101.080	101.102	101.086
5.375	100.144	100.115	100.131	5.375	99.592	99.656	99.651	7.5	101.124	101.146	101.130
5.5	100.601	100.572	100.588	5.5	99.942	100.006	100.001	7.625	101.512	101.444	101.379
5.625	101.049	101.020	101.036	5.625	100.267	100.331	100.326	7.75	101.743	101.675	101.610
5.75	100.695	100.650	100.634	5.75	100.695	100.650	100.634	7.875	100.044	100.067	100.027
5.875	101.071	101.032	101.049	5.875	100.639	100.595	100.779				
6	101.491	101.453	101.469	6	100.973	100.933	101.115				
6.125	101.887	101.849	101.865	6.125	101.304	101.268	101.438				

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	101.118	101.064	101.009	6.125	100.754	100.767	100.744	4.5	97.512	97.479	97.439
6.625	101.421	101.367	101.312	6.25	101.048	100.968	100.903	4.625	97.980	97.947	97.907
6.75	101.354	101.286	101.222	6.375	100.130	100.123	100.148	4.75	98.537	98.503	98.503
6.875	100.439	100.371	100.306	6.5	100.589	100.567	100.592	4.875	99.005	98.971	98.971
7	100.892	100.824	100.759	6.625	101.056	100.988	100.973	5	99.475	99.441	99.441
7.125	101.329	101.261	101.197	6.75	101.404	101.336	101.272	5.125	99.946	99.912	99.912
7.25	101.603	101.535	101.471	6.875	100.489	100.421	100.356	5.25	99.604	99.575	99.591
7.375	100.695	100.627	100.562	7	100.942	100.874	100.809	5.375	100.069	100.040	100.056
7.5	101.114	101.046	100.981	7.125	101.379	101.311	101.247	5.5	100.526	100.497	100.513
7.625	101.512	101.444	101.379	7.25	101.653	101.585	101.521	5.625	100.974	100.945	100.961
7.75	101.743	101.675	101.610	7.375	100.745	100.677	100.612	5.75	100.553	100.514	100.530
				7.5	101.164	101.096	101.031	5.875	100.996	100.957	100.974
				7.625	101.562	101.494	101.429	6	101.416	101.378	101.394
								6.125	101.812	101.774	101.790

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
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	100.135	99.922	99.622	6.75	98.635	98.422	98.122
6.875	100.643	100.430	100.130	6.875	99.143	98.930	98.630
7	101.130	100.917	100.617	7	99.630	99.417	99.117
7.125	101.569	101.356	101.056	7.125	100.069	99.856	99.556
7.25	101.988	101.775	101.475	7.25	100.488	100.275	99.975
7.375	101.461	101.174	100.874	7.375	99.961	99.674	99.374
7.5	101.908	101.621	101.321	7.5	100.408	100.121	99.821
7.625	102.307	102.020	101.720	7.625	100.807	100.520	100.220
7.75	102.696	102.409	102.109	7.75	101.196	100.909	100.609
7.875	102.185	101.825	101.525	7.875	100.685	100.325	100.025
8	102.602	102.242	101.942	8	101.102	100.742	100.442
8.125	102.971	102.611	102.311	8.125	101.471	101.111	100.811
8.25	103.320	102.960	102.660	8.25	101.820	101.460	101.160
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.135	97.922	97.622	6.75	96.635	96.422	96.122
6.875	98.643	98.430	98.130	6.875	97.143	96.930	96.630
7	99.130	98.917	98.617	7	97.630	97.417	97.117
7.125	99.569	99.356	99.056	7.125	98.069	97.856	97.556
7.25	99.988	99.775	99.475	7.25	98.488	98.275	97.975
7.375	99.461	99.174	98.874	7.375	97.961	97.674	97.374
7.5	99.908	99.621	99.321	7.5	98.408	98.121	97.821
7.625	100.307	100.020	99.720	7.625	98.807	98.520	98.220
7.75	100.696	100.409	100.109	7.75	99.196	98.909	98.609
7.875	100.185	99.825	99.525	7.875	98.685	98.325	98.025
8	100.602	100.242	99.942	8	99.102	98.742	98.442
8.125	100.971	100.611	100.311	8.125	99.471	99.111	98.811
8.25	101.320	100.960	100.660	8.25	99.820	99.460	99.160
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.385	99.172	98.872	6.75	97.385	97.172	96.872
6.875	99.893	99.680	99.380	6.875	97.893	97.680	97.380
7	100.380	100.167	99.867	7	98.380	98.167	97.867
7.125	100.819	100.606	100.306	7.125	98.819	98.606	98.306
7.25	101.238	101.025	100.725	7.25	99.238	99.025	98.725
7.375	100.711	100.424	100.124	7.375	98.711	98.424	98.124
7.5	101.158	100.871	100.571	7.5	99.158	98.871	98.571
7.625	101.557	101.270	100.970	7.625	99.557	99.270	98.970
7.75	101.946	101.659	101.359	7.75	99.946	99.659	99.359
7.875	101.435	101.075	100.775	7.875	99.435	99.075	98.775
8	101.852	101.492	101.192	8	99.852	99.492	99.192
8.125	102.221	101.861	101.561	8.125	100.221	99.861	99.561
8.25	102.570	102.210	101.910	8.25	100.570	100.210	99.910

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.