



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	94.349	94.182	94.182	4.75	94.349	94.182	94.182	5.125	96.724	96.703	96.698
4.875	95.054	94.891	94.891	4.875	95.054	94.891	94.891	5.25	97.448	97.425	97.418
5	95.838	95.819	95.842	5	95.838	95.819	95.842	5.375	98.372	98.330	98.310
5.125	96.357	96.345	96.372	5.125	96.357	96.345	96.372	5.5	98.874	98.835	98.815
5.25	97.179	97.124	97.119	5.25	96.898	96.869	96.878	5.625	99.413	99.377	99.357
5.375	97.818	97.763	97.758	5.375	97.611	97.490	97.490	5.75	99.555	99.504	99.486
5.5	98.562	98.507	98.501	5.5	98.193	98.093	98.077	5.875	100.085	100.022	99.998
5.625	99.010	98.955	98.949	5.625	98.722	98.610	98.610	6	100.513	100.495	100.468
5.75	99.231	99.173	99.165	5.75	98.961	98.956	98.952	6.125	101.000	100.982	100.956
5.875	99.798	99.741	99.733	5.875	99.513	99.510	99.507	6.25	100.881	100.866	100.841
6	100.389	100.332	100.324	6	100.058	100.020	100.004	6.375	101.328	101.313	101.288
6.125	100.801	100.743	100.735	6.125	100.539	100.521	100.494	6.5	101.699	101.684	101.663
6.25	100.713	100.658	100.652	6.25	100.429	100.434	100.419	6.625	102.077	102.062	102.043
6.375	101.210	101.155	101.149	6.375	100.983	100.993	100.981	6.75	101.893	101.883	101.851
6.5	101.685	101.630	101.624	6.5	101.419	101.428	101.415	6.875	102.309	102.299	102.268
6.625	102.058	102.003	101.997	6.625	101.821	101.806	101.786	7	102.679	102.669	102.639
6.75	101.932	101.862	101.841	6.75	101.664	101.707	101.678	7.125	102.981	102.971	102.942
6.875	102.315	102.279	102.256	6.875	102.227	102.279	102.256	7.25	102.924	102.904	102.860
7	102.743	102.674	102.652	7	102.544	102.590	102.563	7.375	103.339	103.323	103.277
7.125	103.049	102.980	102.959	7.125	102.815	102.835	102.797	7.5	103.686	103.673	103.625
7.25	102.818	102.824	102.781	7.25	102.728	102.824	102.781	7.625	103.926	103.915	103.865
7.375	103.161	103.196	103.156	7.375	103.094	103.196	103.156	7.75	103.500	103.500	103.440
7.5	103.509	103.494	103.446	7.5	103.509	103.494	103.446	7.875	103.990	103.990	103.924
7.625	103.814	103.744	103.723	7.625	103.712	103.700	103.651	8	104.129	104.129	104.059
7.75	103.503	103.503	103.443	7.75	103.503	103.503	103.443				
7.875	103.764	103.764	103.698	7.875	103.764	103.764	103.698				
8	104.024	104.024	103.954	8	104.024	104.024	103.954				
8.125	104.209	104.209	104.133	8.125	104.209	104.209	104.133				
8.25	92.444	92.444	92.377								

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	98.005	97.987	97.987	4.625	98.399	98.380	98.380	5	95.987	95.968	95.991
4.75	98.328	98.359	98.366	4.75	98.610	98.610	98.610	5.125	96.520	96.508	96.535
4.875	98.823	98.878	98.823	4.875	99.141	99.141	99.141	5.25	96.841	96.682	96.570
5	99.096	99.089	99.039	5	99.331	99.331	99.331	5.375	97.462	97.297	97.179
5.125	99.204	99.219	99.356	5.125	99.481	99.481	99.481	5.5	98.188	98.017	97.894
5.25	99.648	99.656	99.793	5.25	99.469	99.428	99.532	5.625	98.622	98.446	98.318
5.375	100.057	99.915	99.906	5.375	99.936	99.900	99.900	5.75	99.108	98.981	98.903
5.5	100.352	100.327	100.464	5.5	100.140	100.109	100.156	5.875	99.670	99.539	99.456
5.625	100.275	100.262	100.425	5.625	100.301	100.274	100.274	6	100.233	100.097	100.009
5.75	100.658	100.523	100.662	5.75	100.531	100.524	100.583	6.125	100.649	100.509	100.417
5.875	101.038	100.883	100.964	5.875	100.792	100.791	100.889	6.25	100.613	100.618	100.604
6	101.296	101.238	101.401	6	100.990	101.022	101.185	6.375	101.097	101.107	101.095
6.125	101.318	101.268	101.587	6.125	101.222	101.222	101.366	6.5	101.473	101.482	101.469
6.25	101.690	101.644	101.961	6.25	101.401	101.368	101.699	6.625	101.754	101.748	101.725
6.375	102.038	101.995	102.182	6.375	101.680	101.638	101.997	6.75	101.681	101.723	101.695
6.5	102.244	102.204	102.347	6.5	101.952	101.928	102.305	6.875	102.109	102.160	102.137
6.625	102.232	102.213	102.367	6.625	102.240	102.221	102.211	7	102.375	102.421	102.394
6.75	102.394	102.367	102.650	6.75	102.289	102.289	102.530	7.125	102.604	102.634	102.596
6.875	102.760	102.736	102.801	6.875	102.477	102.475	102.831	7.25	101.951	101.928	101.878
7	102.714	102.662	102.915	7	102.759	102.758	103.114	7.375	101.867	101.767	101.722
7.125	102.414	102.341	102.276	7.125	102.198	102.125	102.060	7.5	102.059	102.004	101.987
7.25	102.889	102.816	102.751	7.25	102.577	102.504	102.439	7.625	102.206	102.206	102.152
7.375	103.347	103.273	103.205	7.375	102.942	102.869	102.804	7.75	101.584	101.527	101.493
								7.875	102.041	101.983	101.950

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.000	95.875	95.875	5.25	97.701	97.642	97.583
5.375	96.758	96.637	96.637	5.375	98.053	97.994	97.935
5.5	97.186	97.139	97.123	5.5	98.163	98.104	98.046
5.625	97.710	97.668	97.601	5.625	98.115	97.997	97.981
5.75	99.108	99.001	99.001	5.75	98.674	98.636	98.615
5.875	99.178	99.083	99.075	5.875	98.919	98.873	98.857
6	100.063	99.965	99.965	6	99.115	99.070	99.054
6.125	100.467	100.373	100.373	6.125	99.068	99.024	99.004

6.25	100.670	100.588	100.588	6.25	99.535	99.485	99.464
6.375	101.159	101.081	101.078	6.375	99.818	99.771	99.748
6.5	101.530	101.457	101.449	6.5	99.835	99.791	99.766
6.625	101.735	101.667	101.654	6.625	99.874	99.840	99.809
6.75	101.829	101.813	101.795	6.75	100.278	100.168	100.113
6.875	102.227	102.216	102.193	6.875	100.819	100.792	100.757
7	102.520	102.514	102.485	7	100.601	100.490	100.393
7.125	102.796	102.794	102.760	7.125	91.902	91.814	91.709

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de:	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	97.430	97.400	97.428	5	97.154	97.124	97.152	5	94.152		
5.125	97.735	97.701	97.724	5.125	97.533	97.499	97.523	5.125	94.806	94.743	94.681
5.25	98.014	97.975	97.996	5.25	97.872	97.834	97.855	5.25	95.283	95.220	95.158
5.375	98.258	98.216	98.233	5.375	98.161	98.118	98.135	5.375	95.938	95.875	95.812
5.5	98.482	98.435	98.448	5.5	98.348	98.301	98.314	5.5	96.404	96.341	96.279
5.625	98.678	98.627	98.637	5.625	98.405	98.354	98.364	5.625	96.867	96.804	96.742
5.75	98.893	98.838	98.844	5.75	98.534	98.480	98.486	5.75	97.327	97.264	97.202
5.875	99.132	99.073	99.076	5.875	98.770	98.711	98.714	5.875	97.598	97.535	97.472
6	99.289	99.226	99.225	6	98.991	98.928	98.927	6	98.049	97.986	97.923
6.125	99.343	99.275	99.271	6.125	99.186	99.118	99.114	6.125	98.308	98.245	98.183
6.25	99.409	99.338	99.330	6.25	99.360	99.288	99.281	6.25	98.750	98.687	98.625
6.375	99.547	99.484	99.421	6.375	99.506	99.430	99.419	6.375	98.819	98.756	98.693
6.5	99.731	99.668	99.605	6.5	99.651	99.572	99.557	6.5	99.082	99.019	98.957
6.625	99.923	99.860	99.797	6.625	99.797	99.713	99.695	6.625	98.423	98.360	98.298
6.75	100.003	99.940	99.877	6.75	99.906	99.818	99.796	6.75	98.884	98.821	98.758
6.875	100.057	99.994	99.931	6.875	99.966	99.874	99.849	6.875	99.163	99.100	99.038
7	100.118	100.055	99.992	7	100.195	100.099	100.070	7	99.629	99.566	99.504
7.125	100.182	100.119	100.056	7.125	100.665	100.565	100.533	7.125	99.718	99.655	99.592

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	97.635	97.605	97.633	5	97.355	97.325	97.352	5	94.368	94.305	94.242
5.125	97.940	97.906	97.929	5.125	97.733	97.699	97.723	5.125	95.023	94.960	94.897
5.25	98.219	98.180	98.201	5.25	98.071	98.033	98.053	5.25	95.500	95.437	95.374
5.375	98.464	98.421	98.438	5.375	98.359	98.316	98.333	5.375	96.154	96.091	96.028
5.5	98.687	98.641	98.654	5.5	98.545	98.498	98.512	5.5	96.621	96.558	96.495
5.625	98.885	98.834	98.844	5.625	98.602	98.551	98.561	5.625	97.084	97.021	96.958
5.75	99.102	99.047	99.053	5.75	98.732	98.677	98.684	5.75	97.544	97.481	97.418
5.875	99.343	99.284	99.287	5.875	98.969	98.910	98.913	5.875	97.814	97.751	97.688
6	99.502	99.439	99.438	6	99.191	99.128	99.127	6	98.265	98.202	98.139
6.125	99.557	99.490	99.486	6.125	99.387	99.320	99.316	6.125	98.525	98.462	98.399
6.25	99.625	99.554	99.546	6.25	99.563	99.491	99.484	6.25	98.967	98.904	98.841
6.375	99.763	99.700	99.637	6.375	99.710	99.634	99.623	6.375	99.036	98.973	98.910
6.5	99.948	99.885	99.822	6.5	99.857	99.777	99.763	6.5	99.299	99.236	99.173
6.625	100.140	100.077	100.014	6.625	100.004	99.920	99.902	6.625	98.640	98.577	98.514
6.75	100.219	100.156	100.093	6.75	100.115	100.027	100.005	6.75	99.101	99.038	98.975
6.875	100.274	100.211	100.148	6.875	100.177	100.085	100.060	6.875	99.380	99.317	99.254
7	100.335	100.272	100.209	7	100.408	100.312	100.283	7	99.846	99.783	99.720
7.125	100.399	100.336	100.273	7.125	100.880	100.780	100.748	7.125	99.934	99.871	99.808

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

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	96.064	96.069	96.060	5.75	99.379	99.333	99.316	5	98.423	98.408	98.392
5.125	96.736	96.740	96.732	5.875	99.956	99.909	99.893	5.125	98.564	98.549	98.533
5.25	97.219	97.213	97.196	6	100.439	100.393	100.376	5.25	99.112	99.105	99.089
5.375	97.891	97.885	97.868	6.125	100.746	100.699	100.682	5.375	99.356	99.349	99.333
5.5	98.534	98.528	98.511	6.25	100.692	100.646	100.629	5.5	99.689	99.683	99.667
5.625	99.137	99.131	99.115	6.375	101.181	101.134	101.118	5.625	99.850	99.843	99.827
5.75	99.803	99.794	99.778	6.5	101.596	101.550	101.533	5.75	100.168	100.161	100.145
5.875	100.396	100.388	100.371	6.625	101.851	101.804	101.788	5.875	100.465	100.459	100.442
6	100.941	100.932	100.916	6.75	101.669	101.623	101.606	6	100.583	100.576	100.560
6.125	101.464	101.456	101.439	6.875	102.143	102.096	102.080				
6.25	101.442	101.436	101.419	7	102.554	102.508	102.491				
6.375	101.967	101.961	101.944	7.125	102.786	102.739	102.723				
6.5	102.467	102.461	102.445	7.25	102.441	102.394	102.378				
6.625	102.919	102.913	102.897	7.375	102.847	102.801	102.784				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.843	96.813	96.781
5.125	97.129	97.099	97.066
5.25	97.414	97.393	97.360
5.375	97.688	97.667	97.634
5.5	97.952	97.930	97.898
5.625	98.192	98.170	98.138
5.75	98.416	98.394	98.362
5.875	98.634	98.612	98.580
6	99.092	99.070	99.038

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	97.497	97.485	97.455	5.75	99.536	99.504	99.486	5	98.423	98.408	98.392
5.5	98.112	98.101	98.072	5.875	100.033	100.004	99.983	5.125	98.564	98.549	98.533
5.625	98.724	98.717	98.699	6	100.459	100.433	100.410	5.25	99.112	99.105	99.089
5.75	99.422	99.414	99.397	6.125	100.856	100.833	100.808	5.375	99.356	99.349	99.333
5.875	100.078	100.073	100.059	6.25	100.881	100.866	100.841	5.5	99.689	99.683	99.667
6	100.648	100.642	100.629	6.375	101.328	101.313	101.288	5.625	99.850	99.843	99.827
6.125	101.184	101.176	101.164	6.5	101.699	101.684	101.661	5.75	100.168	100.161	100.145
6.25	101.202	101.186	101.172	6.625	102.014	101.999	101.977	5.875	100.465	100.459	100.442
6.375	101.783	101.769	101.756	6.75	101.893	101.883	101.851	6	100.583	100.576	100.560
6.5	102.303	102.290	102.276	6.875	102.309	102.299	102.268				
6.625	102.738	102.721	102.708	7	102.679	102.669	102.639				
6.75	102.580	102.571	102.555	7.125	102.981	102.971	102.942				
6.875	102.041	102.031	102.000	7.25	102.924	102.904	102.860				
7	102.446	102.436	102.405	7.375	103.339	103.323	103.277				
7.125	102.733	102.723	102.693	7.5	103.686	103.673	103.625				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.992	97.939	97.929
4.875	98.311	98.262	98.252
5	98.627	98.581	98.571
5.125	99.051	98.902	98.893
5.25	99.364	99.219	99.210
5.375	99.668	99.527	99.518
5.5	99.897	99.758	99.749
5.625	100.019	99.857	99.846
5.75	100.322	100.164	100.151
5.875	100.616	100.461	100.447
6	100.875	100.723	100.706

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	95.735	95.714	95.741	4.5	95.735	95.714	95.673	5	98.110	98.060	98.028
4.625	96.391	96.346	96.330	4.625	96.391	96.346	96.330	5.125	98.766	98.716	98.684
4.75	97.052	97.038	96.986	4.75	97.048	97.002	96.986	5.25	99.594	99.555	99.516
4.875	97.480	97.466	97.394	4.875	97.454	97.404	97.372	5.375	99.561	99.522	99.483
5	98.110	98.060	98.028	5	98.110	98.060	98.028	5.5	100.102	100.059	100.006
5.125	98.766	98.716	98.684	5.125	98.766	98.716	98.684	5.625	100.708	100.716	100.612
5.25	99.594	99.555	99.516	5.25	99.594	99.555	99.516	5.75	101.487	101.284	101.088
5.375	99.952	99.919	99.887	5.375	99.561	99.522	99.483	5.875	101.059	100.856	100.724
5.5	100.517	100.484	100.452	5.5	100.102	100.059	100.006	6	101.505	101.385	101.320
5.625	101.058	101.025	100.993	5.625	100.708	100.716	100.612	6.125	102.083	101.906	101.842
5.75	101.487	101.284	101.088	5.75	101.487	101.284	101.088	6.25	102.414	102.333	102.268
5.875	101.169	101.158	101.126	5.875	101.059	100.856	100.724	6.375	101.761	101.737	101.714
6	101.630	101.538	101.441	6	101.505	101.385	101.320	6.5	102.173	102.149	102.126
6.125	102.083	101.956	101.859	6.125	102.083	101.906	101.842	6.625	102.584	102.560	102.537
6.25	102.414	102.333	102.268	6.25	102.414	102.333	102.268	6.75	102.963	102.893	102.828
6.375	101.941	101.940	101.916	6.375	101.761	101.737	101.714	6.875	102.140	102.124	102.085
6.5	102.173	102.149	102.126	6.5	102.173	102.149	102.126	7	102.648	102.636	102.594
6.625	102.584	102.560	102.537	6.625	102.584	102.560	102.537	7.125	102.985	103.036	102.974
6.75	102.963	102.893	102.828	6.75	102.963	102.893	102.828	7.25	103.282	103.212	103.148
6.875	102.402	102.400	102.352	6.875	102.207	102.191	102.152	7.375	102.211	102.141	102.076
7	102.727	102.674	102.633	7	102.687	102.674	102.633	7.5	102.662	102.592	102.528
7.125	103.086	103.036	102.974	7.125	102.985	103.036	102.974	7.625	103.100	103.030	102.965
7.25	103.282	103.212	103.148	7.25	103.282	103.212	103.148	7.75	103.429	103.359	103.294
7.375	102.825	102.867	102.875	7.375	102.211	102.141	102.076				
7.5	103.073	103.137	103.201	7.5	102.662	102.592	102.528				
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	94.999	95.013	95.037	4.25	97.482	97.497	97.512	4.5	93.100	93.109	93.166
3.875	95.460	95.475	95.499	4.375	98.049	98.064	98.079	4.625	93.428	93.438	93.494
4	95.923	95.937	95.962	4.5	98.609	98.623	98.639	4.75	95.599	95.642	95.624
4.125	96.388	96.402	96.426	4.625	99.157	99.172	99.187	4.875	96.492	96.580	96.481
4.25	97.482	97.497	97.512	4.75	98.963	98.918	98.902	5	97.193	97.282	97.183
4.375	98.049	98.064	98.079	4.875	99.108	99.330	99.330	5.125	97.867	97.956	97.857
4.5	98.609	98.623	98.639	5	99.633	99.855	99.855	5.25	98.568	98.562	98.538
4.625	99.157	99.172	99.187	5.125	100.137	100.360	100.360	5.375	99.021	99.014	98.990
4.75	98.963	98.918	98.902	5.25	100.213	100.167	100.151	5.5	99.580	99.650	99.537
4.875	99.317	99.330	99.330	5.375	100.013	100.257	100.242	5.625	100.237	100.307	100.193
5	99.808	99.855	99.855	5.5	100.482	100.726	100.710	5.75	100.729	100.526	100.369
5.125	100.298	100.360	100.360	5.625	100.923	101.167	101.152	5.875	100.482	100.396	100.363
5.25	100.213	100.167	100.151	5.75	101.238	101.193	101.177	6	100.848	100.729	100.672
5.375	100.441	100.457	100.468	5.875	100.955	101.407	101.376	6.125	101.315	101.365	101.246
5.5	100.887	100.904	100.914	6	101.386	101.838	101.808	6.25	101.458	101.377	101.312
5.625	101.312	101.328	101.338					6.375	101.156	101.102	101.048
5.75	101.238	101.193	101.177					6.5	101.537	101.478	101.418
5.875	101.415	101.431	101.444					6.625	101.873	101.856	101.822
6	101.838	101.854	101.867					6.75	101.788	101.718	101.653
								6.875	101.522	101.505	101.466
								7	101.937	101.922	101.882
								7.125	101.883	101.731	101.573
								7.25	101.807	101.754	101.714
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	98.512	98.473	98.434	5	97.193	97.282	97.183	4.5	97.506	97.489	97.489
5.375	98.818	98.885	98.772	5.125	97.867	97.956	97.857	4.625	97.974	97.956	97.956
5.5	99.580	99.650	99.537	5.25	98.021	98.046	97.933	4.75	98.626	98.629	98.637
5.625	100.237	100.307	100.193	5.375	98.816	98.885	98.772	4.875	99.093	99.096	99.104
5.75	100.729	100.526	100.369	5.5	99.580	99.650	99.537	5	99.562	99.565	99.573
5.875	100.482	100.279	100.076	5.625	100.237	100.307	100.193	5.125	100.032	100.035	100.043
6	100.848	100.729	100.611	5.75	100.565	100.484	100.419	5.25	99.729	99.728	99.736
6.125	101.315	101.365	101.246	5.875	100.128	100.074	100.018	5.375	100.198	100.197	100.205
6.25	101.458	101.377	101.312	6	100.679	100.729	100.611	5.5	100.661	100.660	100.668
6.375	101.030	101.007	100.977	6.125	101.315	101.365	101.246	5.625	101.115	101.114	101.122
6.5	101.455	101.435	101.403	6.25	101.508	101.427	101.362	5.75	100.691	100.675	100.691
6.625	101.873	101.856	101.822	6.375	101.083	101.061	101.031	5.875	101.140	101.125	101.141
6.75	101.788	101.718	101.653	6.5	101.510	101.491	101.459	6	101.578	101.562	101.579
6.875	101.522	101.505	101.466	6.625	101.924	101.907	101.874	6.125	101.988	101.973	101.989
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	99.594	99.555	99.516	5.25	99.594	99.555	99.516	5.25	99.594	99.555	99.516
5.375	99.561	99.522	99.483	5.375	99.561	99.522	99.483	5.375	99.561	99.522	99.483

5.5	100.102	100.059	100.006	5.5	100.102	100.059	100.006	5.5	100.102	100.059	100.006
5.625	100.708	100.716	100.612	5.625	100.708	100.716	100.612	5.625	100.708	100.716	100.612
5.75	101.487	101.284	101.088	5.75	101.487	101.284	101.088	5.75	101.487	101.284	101.088
5.875	101.059	100.856	100.724	5.875	101.059	100.856	100.724	5.875	101.059	100.856	100.724
6	101.505	101.385	101.320	6	101.505	101.385	101.320	6	101.505	101.385	101.320
6.125	102.083	101.906	101.842	6.125	102.083	101.906	101.842	6.125	102.083	101.906	101.842
6.25	102.414	102.333	102.268	6.25	102.414	102.333	102.268	6.25	102.414	102.333	102.268
6.375	101.761	101.737	101.714	6.375	101.761	101.737	101.714	6.375	101.761	101.737	101.714
6.5	102.173	102.149	102.126	6.5	102.173	102.149	102.126	6.5	102.173	102.149	102.126
6.625	102.584	102.560	102.537	6.625	102.584	102.560	102.537	6.625	102.584	102.560	102.537
6.75	102.963	102.893	102.828	6.75	102.963	102.893	102.828	6.75	102.963	102.893	102.828
6.875	102.207	102.191	102.152	6.875	102.207	102.191	102.152	6.875	102.140	102.124	102.085
7	102.687	102.674	102.633	7	102.687	102.674	102.633	7	102.648	102.636	102.594
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	98.609	98.623	98.639	4.25	97.482	97.497	97.512	5.25	98.512	98.473	98.434
4.625	99.157	99.172	99.187	4.375	98.049	98.064	98.079	5.375	98.818	98.885	98.772
4.75	98.963	98.918	98.902	4.5	98.609	98.623	98.639	5.5	99.580	99.650	99.537
4.875	99.108	99.330	99.330	4.625	99.157	99.172	99.187	5.625	100.237	100.307	100.193
5	99.633	99.855	99.855	4.75	98.963	98.918	98.902	5.75	100.729	100.526	100.369
5.125	100.137	100.360	100.360	4.875	99.108	99.330	99.330	5.875	100.482	100.279	100.076
5.25	100.213	100.167	100.151	5	99.633	99.855	99.855	6	100.848	100.729	100.611
5.375	100.013	100.257	100.242	5.125	100.137	100.360	100.360	6.125	101.315	101.365	101.246
5.5	100.482	100.726	100.710	5.25	100.213	100.167	100.151	6.25	101.458	101.377	101.312
5.625	100.923	101.167	101.152	5.375	100.013	100.257	100.242	6.375	101.030	101.007	100.977
5.75	101.238	101.193	101.177	5.5	100.482	100.726	100.710	6.5	101.455	101.435	101.403
5.875	100.955	101.407	101.376	5.625	100.923	101.167	101.152	6.625	101.873	101.856	101.822
6	101.386	101.838	101.808	5.75	101.238	101.193	101.177	6.75	101.788	101.718	101.653
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	98.512	98.473	98.434	5.25	98.021	98.046	97.933	4.5	95.954	95.968	95.858
5.375	98.818	98.885	98.772	5.375	98.816	98.885	98.772	4.625	96.483	96.497	96.387
5.5	99.580	99.650	99.537	5.5	99.580	99.650	99.537	4.75	94.538	94.559	94.477
5.625	100.237	100.307	100.193	5.625	100.237	100.307	100.193	4.875	94.851	95.074	94.874
5.75	100.729	100.526	100.369	5.75	100.565	100.484	100.419	5	95.333	95.555	95.356
5.875	100.482	100.279	100.076	5.875	100.024	100.074	99.955	5.125	95.773	95.996	95.796
6	100.848	100.729	100.611	6	100.679	100.729	100.611	5.25	96.493	96.423	96.353
6.125	101.315	101.365	101.246	6.125	101.315	101.365	101.246	5.375	96.601	96.531	96.460
6.25	101.458	101.377	101.312	6.25	101.508	101.427	101.362	5.5	97.009	96.938	96.868
6.375	101.030	101.007	100.977	6.375	100.644	100.675	100.603	5.625	97.418	97.348	97.277
6.5	101.455	101.435	101.403	6.5	101.260	101.291	101.219	5.75	98.072	98.040	98.009
6.625	101.873	101.856	101.822	6.625	101.796	101.826	101.755	5.875	98.349	98.318	98.287
6.75	101.788	101.718	101.653	6.75	101.838	101.768	101.703	6	98.695	98.664	98.633
6.875	101.522	101.505	101.466	6.875	100.713	100.724	100.620	6.125	99.011	98.979	98.948

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	98.580	98.516	98.484	5.125	98.580	98.516	98.484	4.75	96.848	96.802	96.786
5.25	99.394	99.355	99.316	5.25	99.394	99.355	99.316	4.875	97.341	97.204	97.172
5.375	99.633	99.442	99.432	5.375	99.633	99.442	99.432	5	97.910	97.860	97.828
5.5	100.108	99.920	99.908	5.5	100.108	99.920	99.908	5.125	98.566	98.516	98.484
5.625	100.580	100.427	100.381	5.625	100.580	100.427	100.381	5.25	99.394	99.355	99.316
5.75	101.287	101.084	100.888	5.75	101.287	101.084	100.888	5.375	99.481	99.322	99.283
5.875	100.938	100.849	100.827	5.875	100.938	100.849	100.827	5.5	99.953	99.845	99.806
6	101.373	101.287	101.264	6	101.373	101.287	101.264	5.625	100.508	100.427	100.362
6.125	101.883	101.710	101.685	6.125	101.883	101.710	101.685	5.75	101.287	101.084	100.888
6.25	102.214	102.133	102.068	6.25	102.214	102.133	102.068	5.875	100.859	100.735	100.714
6.375	101.771	101.748	101.719	6.375	101.771	101.748	101.719	6	101.305	101.192	101.168
6.5	102.152	102.132	102.100	6.5	102.152	102.132	102.100	6.125	101.883	101.706	101.642
6.625	102.526	102.509	102.475	6.625	102.526	102.509	102.475	6.25	102.214	102.133	102.068
6.75	102.763	102.693	102.628	6.75	102.763	102.693	102.628	6.375	101.697	101.675	101.645
6.875	102.336	102.319	102.280	6.875	102.336	102.319	102.280	6.5	102.119	102.100	102.068
7	102.705	102.692	102.651	7	102.705	102.692	102.651	6.625	102.529	102.513	102.480
7.125	102.738	102.668	102.603	7.125	102.738	102.668	102.603	6.75	102.763	102.693	102.628
7.25	103.082	103.012	102.948	7.25	103.082	103.012	102.948	6.875	102.277	102.261	102.222
7.375	102.454	102.496	102.504	7.375	102.011	101.941	101.876	7	102.678	102.665	102.624
7.5	102.494	102.536	102.544	7.5	102.462	102.392	102.328	7.125	102.738	102.668	102.603
7.625	102.900	102.830	102.765	7.625	102.900	102.830	102.765	7.25	103.082	103.012	102.948
7.75	103.229	103.159	103.094	7.75	103.229	103.159	103.094	7.375	102.011	101.941	101.876
7.875	102.517	102.509	102.501					7.5	102.462	102.392	102.328
								7.625	102.900	102.830	102.765
								7.75	103.229	103.159	103.094

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	94.799	94.813	94.837	4.25	97.125	97.139	97.155	4.875	96.116	96.174	96.175
3.875	95.260	95.275	95.299	4.375	97.629	97.643	97.659	5	96.697	96.756	96.757
4	95.723	95.737	95.762	4.5	98.113	98.127	98.142	5.125	97.381	97.440	97.441
4.125	96.188	96.202	96.226	4.625	98.571	98.585	98.601	5.25	98.637	98.442	98.433
4.25	97.125	97.139	97.155	4.75	98.763	98.718	98.702	5.375	99.080	98.888	98.878
4.375	97.629	97.643	97.659	4.875	98.613	98.836	98.836	5.5	99.511	99.322	99.310
4.5	98.113	98.127	98.142	5	99.032	99.255	99.255	5.625	99.904	99.718	99.704
4.625	98.571	98.585	98.601	5.125	99.464	99.643	99.643	5.75	100.529	100.326	100.169
4.75	98.763	98.718	98.702	5.25	100.013	99.967	99.951	5.875	100.282	100.192	100.172
4.875	98.968	98.971	98.979	5.375	99.445	99.689	99.674	6	100.648	100.560	100.537
5	99.437	99.440	99.448	5.5	99.963	100.040	100.025	6.125	101.115	100.912	100.874
5.125	99.907	99.910	99.918	5.625	100.505	100.460	100.444	6.25	101.258	101.177	101.112
5.25	100.013	99.967	99.951	5.75	101.038	100.993	100.977	6.375	100.987	100.963	100.934
5.375	100.073	100.072	100.080	5.875	100.597	100.814	100.784	6.5	101.271	101.251	101.219
5.5	100.536	100.535	100.543	6	100.932	101.150	101.120	6.625	101.589	101.571	101.537
5.625	100.990	100.989	100.997					6.75	101.597	101.576	101.540
5.75	101.038	100.993	100.977					6.875	101.880	101.863	101.824
5.875	101.015	101.000	101.016					7	102.174	102.159	102.119
6	101.453	101.437	101.454					7.125	101.313	101.243	101.178
								7.25	101.607	101.537	101.473
								7.375	100.617	100.547	100.482
								7.5	101.069	100.998	100.934
								7.625	101.506	101.436	101.372
								7.75	101.786	101.715	101.651

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	101.271	101.251	101.219	6.125	100.882	100.800	100.736	4.5	97.306	97.289	97.289
6.625	101.589	101.571	101.537	6.25	101.308	101.227	101.162	4.625	97.774	97.756	97.756
6.75	101.597	101.576	101.540	6.375	100.218	100.148	100.168	4.75	98.426	98.429	98.437
6.875	101.880	101.863	101.824	6.5	100.771	100.701	100.636	4.875	98.893	98.896	98.904
7	102.174	102.159	102.119	6.625	101.255	101.185	101.120	5	99.362	99.365	99.373
7.125	101.313	101.243	101.178	6.75	101.638	101.568	101.503	5.125	99.832	99.835	99.843
7.25	101.607	101.537	101.473	6.875	100.400	100.329	100.265	5.25	99.529	99.528	99.536
7.375	100.617	100.547	100.482	7	100.895	100.824	100.760	5.375	99.998	99.997	100.005
7.5	101.069	100.998	100.934	7.125	101.363	101.293	101.228	5.5	100.461	100.460	100.468
7.625	101.506	101.436	101.372	7.25	101.657	101.587	101.523	5.625	100.915	100.914	100.922
7.75	101.786	101.715	101.651	7.375	100.667	100.597	100.532	5.75	100.491	100.475	100.491
				7.5	101.119	101.048	100.984	5.875	100.940	100.925	100.941
				7.625	101.556	101.486	101.422	6	101.378	101.362	101.379
								6.125	101.788	101.773	101.789

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	101.771	101.748	101.719	6.375	101.771	101.748	101.719	6	101.305	101.192	101.168

6.5	102.152	102.132	102.100	6.5	102.152	102.132	102.100	6.125	101.883	101.706	101.642
6.625	102.526	102.509	102.475	6.625	102.526	102.509	102.475	6.25	102.214	102.133	102.068
6.75	102.763	102.693	102.628	6.75	102.763	102.693	102.628	6.375	101.697	101.675	101.645
6.875	102.336	102.319	102.280	6.875	102.336	102.319	102.280	6.5	102.119	102.100	102.068
7	102.705	102.692	102.651	7	102.705	102.692	102.651	6.625	102.529	102.513	102.480
7.125	102.738	102.668	102.603	7.125	102.738	102.668	102.603	6.75	102.763	102.693	102.628
7.25	103.082	103.012	102.948	7.25	103.082	103.012	102.948	6.875	102.277	102.261	102.222
7.375	102.454	102.496	102.504	7.375	102.011	101.941	101.876	7	102.678	102.665	102.624
7.5	102.494	102.536	102.544	7.5	102.462	102.392	102.328	7.125	102.738	102.668	102.603
7.625	102.900	102.830	102.765	7.625	102.900	102.830	102.765	7.25	103.082	103.012	102.948
7.75	103.229	103.159	103.094	7.75	103.229	103.159	103.094	7.375	102.011	101.941	101.876
7.875	102.517	102.509	102.501					7.5	102.462	102.392	102.328
								7.625	102.900	102.830	102.765
								7.75	103.229	103.159	103.094

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	98.113	98.127	98.142	4.5	98.113	98.127	98.142	6.625	101.309	101.285	101.262
4.625	98.571	98.585	98.601	4.625	98.571	98.585	98.601	6.75	101.588	101.518	101.453
4.75	98.763	98.718	98.702	4.75	98.763	98.718	98.702	6.875	100.518	100.517	100.468
4.875	98.968	98.971	98.979	4.875	98.613	98.836	98.836	7	100.845	100.774	100.710
5	99.437	99.440	99.448	5	99.032	99.255	99.255	7.125	101.313	101.243	101.178
5.125	99.907	99.910	99.918	5.125	99.464	99.643	99.643	7.25	101.607	101.537	101.473
5.25	100.013	99.967	99.951	5.25	100.013	99.967	99.951	7.375	101.192	101.234	101.242
5.375	100.073	100.072	100.080	5.375	99.445	99.689	99.674	7.5	101.231	101.274	101.282
5.5	100.536	100.535	100.543	5.5	99.963	100.040	100.025	7.625	101.506	101.436	101.372
5.625	100.990	100.989	100.997	5.625	100.505	100.460	100.444	7.75	101.786	101.715	101.651
5.75	101.038	100.993	100.977	5.75	101.038	100.993	100.977	7.875	99.942	99.934	99.926
5.875	101.015	101.000	101.016	5.875	100.597	100.814	100.784				
6	101.453	101.437	101.454	6	100.932	101.150	101.120				
6.125	101.863	101.848	101.864	6.125	101.400	101.474	101.443				

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	101.008	100.984	100.961	6.125	100.882	100.800	100.736	4.5	97.306	97.289	97.289
6.625	101.309	101.285	101.262	6.25	101.308	101.227	101.162	4.625	97.774	97.756	97.756
6.75	101.588	101.518	101.453	6.375	100.218	100.148	100.168	4.75	98.426	98.429	98.437
6.875	100.350	100.279	100.215	6.5	100.771	100.701	100.636	4.875	98.893	98.896	98.904
7	100.845	100.774	100.710	6.625	101.255	101.185	101.120	5	99.362	99.365	99.373
7.125	101.313	101.243	101.178	6.75	101.638	101.568	101.503	5.125	99.832	99.835	99.843
7.25	101.607	101.537	101.473	6.875	100.400	100.329	100.265	5.25	99.529	99.528	99.536
7.375	100.617	100.547	100.482	7	100.895	100.824	100.760	5.375	99.998	99.997	100.005
7.5	101.069	100.998	100.934	7.125	101.363	101.293	101.228	5.5	100.461	100.460	100.468
7.625	101.506	101.436	101.372	7.25	101.657	101.587	101.523	5.625	100.915	100.914	100.922
7.75	101.786	101.715	101.651	7.375	100.667	100.597	100.532	5.75	100.491	100.475	100.491
				7.5	101.119	101.048	100.984	5.875	100.940	100.925	100.941
				7.625	101.556	101.486	101.422	6	101.378	101.362	101.379
								6.125	101.788	101.773	101.789

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.154	99.959	99.659	6.75	98.654	98.459	98.159
6.875	100.652	100.457	100.157	6.875	99.152	98.957	98.657
7	101.129	100.934	100.634	7	99.629	99.434	99.134
7.125	101.558	101.363	101.063	7.125	100.058	99.863	99.563
7.25	101.967	101.772	101.472	7.25	100.467	100.272	99.972
7.375	101.394	101.139	100.839	7.375	99.894	99.639	99.339
7.5	101.831	101.576	101.276	7.5	100.331	100.076	99.776
7.625	102.230	101.975	101.675	7.625	100.730	100.475	100.175
7.75	102.609	102.354	102.054	7.75	101.109	100.854	100.554
7.875	102.199	101.883	101.583	7.875	100.699	100.383	100.083
8	102.606	102.290	101.990	8	101.106	100.790	100.490
8.125	102.955	102.639	102.339	8.125	101.455	101.139	100.839
8.25	103.304	102.988	102.688	8.25	101.804	101.488	101.188
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.154	97.959	97.659	6.75	96.654	96.459	96.159
6.875	98.652	98.457	98.157	6.875	97.152	96.957	96.657
7	99.129	98.934	98.634	7	97.629	97.434	97.134
7.125	99.558	99.363	99.063	7.125	98.058	97.863	97.563
7.25	99.967	99.772	99.472	7.25	98.467	98.272	97.972
7.375	99.394	99.139	98.839	7.375	97.894	97.639	97.339
7.5	99.831	99.576	99.276	7.5	98.331	98.076	97.776
7.625	100.230	99.975	99.675	7.625	98.730	98.475	98.175
7.75	100.609	100.354	100.054	7.75	99.109	98.854	98.554
7.875	100.199	99.883	99.583	7.875	98.699	98.383	98.083
8	100.606	100.290	99.990	8	99.106	98.790	98.490
8.125	100.955	100.639	100.339	8.125	99.455	99.139	98.839
8.25	101.304	100.988	100.688	8.25	99.804	99.488	99.188
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.404	99.209	98.909	6.75	97.404	97.209	96.909
6.875	99.902	99.707	99.407	6.875	97.902	97.707	97.407
7	100.379	100.184	99.884	7	98.379	98.184	97.884
7.125	100.808	100.613	100.313	7.125	98.808	98.613	98.313
7.25	101.217	101.022	100.722	7.25	99.217	99.022	98.722
7.375	100.644	100.389	100.089	7.375	98.644	98.389	98.089
7.5	101.081	100.826	100.526	7.5	99.081	98.826	98.526
7.625	101.480	101.225	100.925	7.625	99.480	99.225	98.925
7.75	101.859	101.604	101.304	7.75	99.859	99.604	99.304
7.875	101.449	101.133	100.833	7.875	99.449	99.133	98.833
8	101.856	101.540	101.240	8	99.856	99.540	99.240
8.125	102.205	101.889	101.589	8.125	100.205	99.889	99.589
8.25	102.554	102.238	101.938	8.25	100.554	100.238	99.938

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.