



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>

Table of Contents

| Tab | Product |
|-----|--------------------|
| 2 | Conventional Fixed |
| 3 | Conventional ARM |
| 4 | Home Ready |
| 5 | Home Possible |
| 6 | RefiNow |
| 7 | FHA |
| 8 | VA |
| 9 | FHA DPA |

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

YOUR BFF IN WHOLESALE

| 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 | 91.692 | 91.630 | 91.630 | 4.75 | 91.692 | 91.630 | 91.630 | 5.125 | 94.386 | 94.326 | 94.326 |
| 4.875 | 92.370 | 92.314 | 92.314 | 4.875 | 92.370 | 92.314 | 92.314 | 5.25 | 95.268 | 95.214 | 95.214 |
| 5 | 93.005 | 92.955 | 92.955 | 5 | 93.005 | 92.955 | 92.955 | 5.375 | 96.060 | 96.012 | 96.012 |
| 5.125 | 93.598 | 93.553 | 93.553 | 5.125 | 93.598 | 93.553 | 93.553 | 5.5 | 96.748 | 96.706 | 96.706 |
| 5.25 | 94.823 | 94.728 | 94.679 | 5.25 | 94.343 | 94.289 | 94.289 | 5.625 | 97.092 | 97.056 | 97.056 |
| 5.375 | 95.512 | 95.416 | 95.368 | 5.375 | 95.122 | 95.074 | 95.074 | 5.75 | 98.407 | 98.330 | 98.264 |
| 5.5 | 96.313 | 96.218 | 96.169 | 5.5 | 95.756 | 95.714 | 95.714 | 5.875 | 98.949 | 98.873 | 98.807 |
| 5.625 | 96.837 | 96.742 | 96.693 | 5.625 | 96.261 | 96.225 | 96.225 | 6 | 99.439 | 99.364 | 99.297 |
| 5.75 | 97.286 | 97.191 | 97.143 | 5.75 | 96.994 | 96.946 | 96.903 | 6.125 | 99.886 | 99.795 | 99.722 |
| 5.875 | 97.939 | 97.845 | 97.797 | 5.875 | 97.639 | 97.591 | 97.547 | 6.25 | 100.480 | 100.390 | 100.317 |
| 6 | 98.635 | 98.540 | 98.492 | 6 | 98.346 | 98.305 | 98.270 | 6.375 | 100.953 | 100.863 | 100.790 |
| 6.125 | 99.121 | 99.026 | 98.978 | 6.125 | 98.834 | 98.767 | 98.728 | 6.5 | 101.389 | 101.301 | 101.228 |
| 6.25 | 99.356 | 99.254 | 99.199 | 6.25 | 99.287 | 99.210 | 99.161 | 6.625 | 101.758 | 101.670 | 101.598 |
| 6.375 | 99.930 | 99.828 | 99.773 | 6.375 | 99.813 | 99.765 | 99.714 | 6.75 | 101.470 | 101.406 | 101.325 |
| 6.5 | 100.480 | 100.378 | 100.322 | 6.5 | 100.273 | 100.222 | 100.169 | 6.875 | 101.923 | 101.860 | 101.779 |
| 6.625 | 100.897 | 100.796 | 100.740 | 6.625 | 100.726 | 100.664 | 100.609 | 7 | 102.328 | 102.265 | 102.184 |
| 6.75 | 101.096 | 101.005 | 100.942 | 6.75 | 101.058 | 101.005 | 100.942 | 7.125 | 102.666 | 102.604 | 102.524 |
| 6.875 | 101.558 | 101.444 | 101.375 | 6.875 | 101.489 | 101.428 | 101.358 | 7.25 | 102.716 | 102.631 | 102.545 |
| 7 | 102.045 | 101.931 | 101.863 | 7 | 101.864 | 101.795 | 101.729 | 7.375 | 103.183 | 103.098 | 103.012 |
| 7.125 | 102.423 | 102.310 | 102.241 | 7.125 | 102.228 | 102.173 | 102.101 | 7.5 | 103.504 | 103.420 | 103.334 |
| 7.25 | 102.734 | 102.630 | 102.552 | 7.25 | 102.734 | 102.630 | 102.552 | 7.625 | 104.001 | 103.975 | 103.884 |
| 7.375 | 103.103 | 102.975 | 102.891 | 7.375 | 103.063 | 102.912 | 102.828 | 7.75 | 104.443 | 104.417 | 104.326 |
| 7.5 | 103.515 | 103.387 | 103.303 | 7.5 | 103.380 | 103.296 | 103.216 | 7.875 | 104.808 | 104.783 | 104.692 |
| 7.625 | 103.923 | 103.792 | 103.705 | 7.625 | 103.868 | 103.778 | 103.687 | 8 | 104.770 | 104.564 | 104.470 |
| 7.75 | 104.388 | 104.302 | 104.210 | 7.75 | 104.388 | 104.302 | 104.210 | | | | |
| 7.875 | 104.650 | 104.583 | 104.490 | 7.875 | 104.650 | 104.583 | 104.490 | | | | |
| 8 | 104.906 | 104.815 | 104.717 | 8 | 104.906 | 104.815 | 104.717 | | | | |
| 8.125 | 105.155 | 105.066 | 104.969 | 8.125 | 105.155 | 105.066 | 104.969 | | | | |
| 8.25 | 105.181 | 104.965 | 104.858 | 8.25 | 105.181 | 104.965 | 104.858 | | | | |

| 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 | 96.175 | 95.991 | 95.991 | 4.625 | 96.649 | 96.465 | 96.465 | 5 | 92.191 | 92.125 | 92.125 |
| 4.75 | 96.488 | 96.409 | 96.405 | 4.75 | 96.784 | 96.706 | 96.702 | 5.125 | 93.015 | 92.955 | 92.955 |
| 4.875 | 96.925 | 96.818 | 96.772 | 4.875 | 97.162 | 97.065 | 97.057 | 5.25 | 94.594 | 94.400 | 94.249 |
| 5 | 97.412 | 97.305 | 97.244 | 5 | 97.624 | 97.592 | 97.580 | 5.375 | 95.281 | 95.087 | 94.936 |
| 5.125 | 97.862 | 97.835 | 97.820 | 5.125 | 98.126 | 98.089 | 98.074 | 5.5 | 96.082 | 95.888 | 95.736 |
| 5.25 | 98.354 | 98.229 | 98.179 | 5.25 | 98.478 | 98.437 | 98.418 | 5.625 | 96.752 | 96.558 | 96.406 |
| 5.375 | 98.768 | 98.643 | 98.568 | 5.375 | 98.899 | 98.759 | 98.736 | 5.75 | 97.265 | 97.091 | 96.960 |
| 5.5 | 99.185 | 99.059 | 99.011 | 5.5 | 99.289 | 99.138 | 99.111 | 5.875 | 97.920 | 97.746 | 97.615 |
| 5.625 | 99.657 | 99.528 | 99.497 | 5.625 | 99.745 | 99.605 | 99.575 | 6 | 98.595 | 98.421 | 98.352 |
| 5.75 | 99.988 | 99.854 | 99.819 | 5.75 | 100.062 | 99.918 | 99.892 | 6.125 | 99.112 | 98.938 | 98.814 |
| 5.875 | 100.376 | 100.287 | 100.238 | 5.875 | 100.377 | 100.273 | 100.267 | 6.25 | 99.358 | 99.262 | 99.233 |
| 6 | 100.702 | 100.584 | 100.535 | 6 | 100.677 | 100.568 | 100.557 | 6.375 | 99.918 | 99.832 | 99.801 |
| 6.125 | 100.838 | 100.700 | 100.654 | 6.125 | 100.831 | 100.737 | 100.720 | 6.5 | 100.444 | 100.309 | 100.275 |
| 6.25 | 101.133 | 101.014 | 100.955 | 6.25 | 101.040 | 100.888 | 100.858 | 6.625 | 100.897 | 100.726 | 100.689 |
| 6.375 | 101.508 | 101.428 | 101.380 | 6.375 | 101.303 | 101.170 | 101.143 | 6.75 | 101.105 | 101.042 | 100.999 |
| 6.5 | 101.780 | 101.683 | 101.634 | 6.5 | 101.616 | 101.475 | 101.443 | 6.875 | 101.509 | 101.437 | 101.388 |
| 6.625 | 101.928 | 101.796 | 101.735 | 6.625 | 101.670 | 101.529 | 101.467 | 7 | 101.820 | 101.743 | 101.690 |
| 6.75 | 102.170 | 102.034 | 101.969 | 6.75 | 101.922 | 101.776 | 101.711 | 7.125 | 102.215 | 102.045 | 101.993 |
| 6.875 | 102.494 | 102.406 | 102.356 | 6.875 | 102.155 | 102.004 | 101.935 | 7.25 | 102.518 | 102.317 | 102.194 |
| 7 | 102.713 | 102.623 | 102.575 | 7 | 102.453 | 102.303 | 102.233 | 7.375 | 102.932 | 102.729 | 102.566 |
| 7.125 | 102.130 | 102.054 | 101.989 | 7.125 | 101.896 | 101.821 | 101.756 | 7.5 | 102.946 | 102.879 | 102.812 |
| 7.25 | 102.625 | 102.549 | 102.484 | 7.25 | 102.292 | 102.216 | 102.152 | 7.625 | 103.135 | 103.109 | 103.017 |
| 7.375 | 103.100 | 103.024 | 102.959 | 7.375 | 102.673 | 102.597 | 102.532 | 7.75 | 103.239 | 103.184 | 103.111 |
| | | | | | | | | 7.875 | 103.446 | 103.387 | 103.310 |

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

| 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 | 96.852 | 96.789 | 96.726 | 5 | 96.189 | 96.126 | 96.063 | 5.125 | 94.572 | 94.509 | 94.447 |
| 5.125 | 97.222 | 97.159 | 97.096 | 5.125 | 96.785 | 96.722 | 96.659 | 5.25 | 95.047 | 94.984 | 94.921 |
| 5.25 | 97.592 | 97.529 | 97.466 | 5.25 | 97.218 | 97.155 | 97.092 | 5.375 | 95.702 | 95.639 | 95.577 |
| 5.375 | 97.869 | 97.757 | 97.694 | 5.375 | 97.485 | 97.422 | 97.359 | 5.5 | 96.180 | 96.117 | 96.055 |
| 5.5 | 98.193 | 98.127 | 98.064 | 5.5 | 97.918 | 97.855 | 97.792 | 5.625 | 96.659 | 96.596 | 96.534 |
| 5.625 | 98.562 | 98.499 | 98.436 | 5.625 | 98.352 | 98.289 | 98.226 | 5.75 | 97.131 | 97.068 | 97.006 |
| 5.75 | 98.933 | 98.870 | 98.807 | 5.75 | 98.613 | 98.550 | 98.487 | 5.875 | 97.412 | 97.349 | 97.287 |
| 5.875 | 99.153 | 99.090 | 99.027 | 5.875 | 98.915 | 98.800 | 98.737 | 6 | 97.875 | 97.812 | 97.750 |
| 6 | 99.508 | 99.445 | 99.382 | 6 | 99.280 | 99.217 | 99.154 | 6.125 | 98.153 | 98.090 | 98.028 |
| 6.125 | 99.717 | 99.654 | 99.591 | 6.125 | 99.570 | 99.464 | 99.401 | 6.25 | 98.615 | 98.552 | 98.489 |
| 6.25 | 99.925 | 99.862 | 99.799 | 6.25 | 99.867 | 99.709 | 99.646 | 6.375 | 98.704 | 98.641 | 98.578 |
| 6.375 | 100.131 | 100.068 | 100.005 | 6.375 | 100.131 | 99.952 | 99.889 | 6.5 | 98.974 | 98.911 | 98.848 |
| 6.5 | 100.335 | 100.272 | 100.209 | 6.5 | 100.424 | 100.361 | 100.298 | 6.625 | 99.238 | 99.175 | 99.112 |
| 6.625 | 100.439 | 100.327 | 100.264 | 6.625 | 100.488 | 100.425 | 100.362 | 6.75 | 99.501 | 99.438 | 99.375 |
| 6.75 | 100.616 | 100.553 | 100.490 | 6.75 | 100.720 | 100.657 | 100.594 | 6.875 | 99.586 | 99.523 | 99.461 |
| 6.875 | 100.810 | 100.747 | 100.684 | 6.875 | 100.790 | 100.727 | 100.664 | 7 | 99.679 | 99.616 | 99.553 |
| 7 | 101.002 | 100.939 | 100.876 | 7 | 101.038 | 100.975 | 100.912 | 7.125 | 99.772 | 99.709 | 99.647 |
| 7.125 | 101.203 | 101.140 | 101.077 | 7.125 | 101.286 | 101.223 | 101.160 | | | | |

| 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 | 97.050 | 96.839 | 96.776 | 5 | 96.244 | 96.176 | 96.113 | 5.125 | 94.622 | 94.559 | 94.496 |
| 5.125 | 97.400 | 97.209 | 97.146 | 5.125 | 96.835 | 96.772 | 96.709 | 5.25 | 95.097 | 95.034 | 94.971 |
| 5.25 | 97.744 | 97.579 | 97.516 | 5.25 | 97.268 | 97.205 | 97.142 | 5.375 | 95.752 | 95.689 | 95.626 |
| 5.375 | 98.080 | 97.807 | 97.744 | 5.375 | 97.601 | 97.472 | 97.409 | 5.5 | 96.230 | 96.167 | 96.104 |
| 5.5 | 98.403 | 98.177 | 98.114 | 5.5 | 98.006 | 97.905 | 97.842 | 5.625 | 96.709 | 96.646 | 96.583 |
| 5.625 | 98.710 | 98.549 | 98.486 | 5.625 | 98.402 | 98.339 | 98.276 | 5.75 | 97.181 | 97.118 | 97.055 |
| 5.75 | 99.006 | 98.920 | 98.857 | 5.75 | 98.774 | 98.600 | 98.537 | 5.875 | 97.462 | 97.399 | 97.336 |
| 5.875 | 99.284 | 99.140 | 99.077 | 5.875 | 99.117 | 98.850 | 98.787 | 6 | 97.925 | 97.862 | 97.799 |
| 6 | 99.558 | 99.495 | 99.432 | 6 | 99.450 | 99.267 | 99.204 | 6.125 | 98.203 | 98.140 | 98.077 |
| 6.125 | 99.813 | 99.704 | 99.641 | 6.125 | 99.771 | 99.514 | 99.451 | 6.25 | 98.665 | 98.602 | 98.539 |
| 6.25 | 100.070 | 99.912 | 99.849 | 6.25 | 100.067 | 99.759 | 99.696 | 6.375 | 98.754 | 98.691 | 98.628 |
| 6.375 | 100.298 | 100.118 | 100.055 | 6.375 | 100.332 | 100.002 | 99.939 | 6.5 | 99.024 | 98.961 | 98.898 |
| 6.5 | 100.482 | 100.322 | 100.259 | 6.5 | 100.503 | 100.411 | 100.348 | 6.625 | 99.288 | 99.225 | 99.162 |
| 6.625 | 100.655 | 100.377 | 100.314 | 6.625 | 100.593 | 100.475 | 100.412 | 6.75 | 99.551 | 99.488 | 99.425 |
| 6.75 | 100.813 | 100.603 | 100.540 | 6.75 | 100.770 | 100.707 | 100.644 | 6.875 | 99.636 | 99.573 | 99.510 |
| 6.875 | 100.940 | 100.797 | 100.734 | 6.875 | 100.840 | 100.777 | 100.714 | 7 | 99.729 | 99.666 | 99.603 |
| 7 | 101.052 | 100.989 | 100.926 | 7 | 101.088 | 101.025 | 100.962 | 7.125 | 99.822 | 99.759 | 99.696 |

Conventional ARM Adjustments

Cumulative LLPA Cap

| | |
|---|---|
| FTHB with AMI at or below 100% or 120% in des | 0 |
|---|---|

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 |

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 |

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 |

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 | 93.555 | 93.509 | 93.494 | 4.5 | 93.555 | 93.509 | 93.494 | 5 | 95.989 | 95.923 | 95.879 |
| 4.625 | 94.211 | 94.165 | 94.150 | 4.625 | 94.211 | 94.165 | 94.150 | 5.125 | 96.645 | 96.579 | 96.535 |
| 4.75 | 94.867 | 94.821 | 94.806 | 4.75 | 94.867 | 94.821 | 94.806 | 5.25 | 97.590 | 97.531 | 97.472 |
| 4.875 | 95.333 | 95.266 | 95.222 | 4.875 | 95.333 | 95.266 | 95.222 | 5.375 | 98.087 | 98.028 | 97.970 |
| 5 | 95.989 | 95.923 | 95.879 | 5 | 95.989 | 95.923 | 95.879 | 5.5 | 98.642 | 98.583 | 98.524 |
| 5.125 | 96.645 | 96.579 | 96.535 | 5.125 | 96.645 | 96.579 | 96.535 | 5.625 | 99.233 | 99.174 | 99.115 |
| 5.25 | 97.590 | 97.531 | 97.472 | 5.25 | 97.590 | 97.531 | 97.472 | 5.75 | 99.936 | 99.862 | 99.797 |
| 5.375 | 98.087 | 98.028 | 97.970 | 5.375 | 98.087 | 98.028 | 97.970 | 5.875 | 100.378 | 100.161 | 99.943 |
| 5.5 | 98.653 | 98.583 | 98.524 | 5.5 | 98.642 | 98.583 | 98.524 | 6 | 100.919 | 100.701 | 100.484 |
| 5.625 | 99.233 | 99.174 | 99.115 | 5.625 | 99.233 | 99.174 | 99.115 | 6.125 | 101.440 | 101.223 | 101.057 |
| 5.75 | 99.936 | 99.862 | 99.797 | 5.75 | 99.936 | 99.862 | 99.797 | 6.25 | 101.900 | 101.824 | 101.741 |
| 5.875 | 100.378 | 100.161 | 99.943 | 5.875 | 100.378 | 100.161 | 99.943 | 6.375 | 101.656 | 101.572 | 101.489 |
| 6 | 100.919 | 100.701 | 100.484 | 6 | 100.919 | 100.701 | 100.484 | 6.5 | 102.220 | 102.105 | 102.036 |
| 6.125 | 101.440 | 101.223 | 101.057 | 6.125 | 101.440 | 101.223 | 101.057 | 6.625 | 102.755 | 102.640 | 102.574 |
| 6.25 | 101.900 | 101.824 | 101.741 | 6.25 | 101.900 | 101.824 | 101.741 | 6.75 | 103.243 | 103.128 | 103.040 |
| 6.375 | 101.730 | 101.599 | 101.554 | 6.375 | 101.730 | 101.599 | 101.554 | 6.875 | 103.019 | 102.914 | 102.860 |
| 6.5 | 102.283 | 102.155 | 102.108 | 6.5 | 102.283 | 102.155 | 102.108 | 7 | 103.557 | 103.455 | 103.399 |
| 6.625 | 102.792 | 102.670 | 102.620 | 6.625 | 102.792 | 102.670 | 102.620 | 7.125 | 104.015 | 103.917 | 103.858 |
| 6.75 | 103.243 | 103.128 | 103.040 | 6.75 | 103.243 | 103.128 | 103.040 | 7.25 | 104.142 | 104.027 | 103.939 |
| 6.875 | 103.072 | 102.968 | 102.914 | 6.875 | 103.072 | 102.968 | 102.914 | 7.375 | 103.696 | 103.664 | 103.602 |
| 7 | 103.592 | 103.489 | 103.434 | 7 | 103.592 | 103.489 | 103.434 | 7.5 | 104.092 | 104.063 | 103.999 |
| 7.125 | 104.030 | 103.932 | 103.872 | 7.125 | 104.030 | 103.932 | 103.872 | 7.625 | 104.643 | 104.617 | 104.550 |
| 7.25 | 104.142 | 104.027 | 103.939 | 7.25 | 104.142 | 104.027 | 103.939 | 7.75 | 104.901 | 104.843 | 104.785 |
| 7.375 | 103.814 | 103.715 | 103.653 | 7.375 | 103.748 | 103.715 | 103.653 | | | | |
| 7.5 | 104.302 | 104.192 | 104.096 | 7.5 | 104.140 | 104.110 | 104.046 | | | | |
| 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 |
| 4.25 | 95.587 | 95.508 | 95.505 | 4.25 | 95.587 | 95.508 | 95.505 | 4.75 | 93.622 | 93.540 | 93.471 |
| 4.375 | 96.158 | 96.079 | 96.076 | 4.375 | 96.158 | 96.079 | 96.076 | 4.875 | 94.351 | 94.270 | 94.201 |
| 4.5 | 96.726 | 96.647 | 96.644 | 4.5 | 96.726 | 96.647 | 96.644 | 5 | 95.077 | 94.995 | 94.926 |
| 4.625 | 97.292 | 97.212 | 97.210 | 4.625 | 97.292 | 97.212 | 97.210 | 5.125 | 95.897 | 95.815 | 95.746 |
| 4.75 | 97.419 | 97.373 | 97.355 | 4.75 | 97.419 | 97.373 | 97.355 | 5.25 | 96.771 | 96.665 | 96.577 |
| 4.875 | 97.982 | 97.936 | 97.918 | 4.875 | 97.982 | 97.936 | 97.918 | 5.375 | 97.591 | 97.459 | 97.436 |
| 5 | 98.539 | 98.493 | 98.475 | 5 | 98.539 | 98.493 | 98.475 | 5.5 | 98.161 | 98.032 | 98.007 |
| 5.125 | 99.087 | 99.041 | 99.023 | 5.125 | 99.087 | 99.041 | 99.023 | 5.625 | 98.714 | 98.588 | 98.560 |
| 5.25 | 99.323 | 99.247 | 99.190 | 5.25 | 99.224 | 99.131 | 99.099 | 5.75 | 99.232 | 99.031 | 98.904 |
| 5.375 | 99.804 | 99.727 | 99.670 | 5.375 | 99.765 | 99.613 | 99.579 | 5.875 | 99.926 | 99.708 | 99.550 |
| 5.5 | 100.289 | 100.207 | 100.150 | 5.5 | 100.289 | 100.137 | 100.103 | 6 | 100.386 | 100.169 | 100.081 |
| 5.625 | 100.790 | 100.686 | 100.629 | 5.625 | 100.790 | 100.637 | 100.604 | 6.125 | 100.798 | 100.721 | 100.630 |
| 5.75 | 100.880 | 100.790 | 100.742 | 5.75 | 100.880 | 100.790 | 100.742 | 6.25 | 101.048 | 100.919 | 100.878 |
| 5.875 | 101.005 | 100.944 | 100.908 | 5.875 | 100.821 | 100.655 | 100.607 | 6.375 | 101.033 | 100.902 | 100.859 |
| 6 | 101.484 | 101.424 | 101.388 | 6 | 101.284 | 101.119 | 101.070 | 6.5 | 101.563 | 101.425 | 101.349 |
| | | | | | | | | 6.625 | 102.196 | 102.107 | 102.031 |
| | | | | | | | | 6.75 | 102.205 | 102.091 | 102.003 |
| | | | | | | | | 6.875 | 101.709 | 101.605 | 101.554 |
| | | | | | | | | 7 | 102.165 | 102.064 | 102.010 |
| | | | | | | | | 7.125 | 102.609 | 102.511 | 102.455 |
| | | | | | | | | 7.25 | 102.479 | 102.364 | 102.277 |
| 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 | 96.475 | 96.371 | 96.298 | 5 | 95.077 | 94.995 | 94.926 | 4.5 | 94.006 | 94.007 | 93.879 |
| 5.375 | 97.591 | 97.459 | 97.436 | 5.125 | 95.897 | 95.815 | 95.746 | 4.625 | 94.567 | 94.568 | 94.440 |
| 5.5 | 98.161 | 98.032 | 98.007 | 5.25 | 96.475 | 96.371 | 96.298 | 4.75 | 94.383 | 94.307 | 94.253 |
| 5.625 | 98.714 | 98.588 | 98.560 | 5.375 | 97.576 | 97.443 | 97.420 | 4.875 | 94.865 | 94.788 | 94.734 |
| 5.75 | 99.232 | 99.015 | 98.894 | 5.5 | 98.105 | 97.976 | 97.950 | 5 | 95.346 | 95.269 | 95.215 |
| 5.875 | 99.926 | 99.708 | 99.550 | 5.625 | 98.691 | 98.587 | 98.514 | 5.125 | 95.826 | 95.750 | 95.696 |
| 6 | 100.386 | 100.169 | 100.081 | 5.75 | 99.075 | 98.933 | 98.901 | 5.25 | 96.303 | 96.227 | 96.170 |
| 6.125 | 100.798 | 100.721 | 100.630 | 5.875 | 99.730 | 99.591 | 99.558 | 5.375 | 96.784 | 96.707 | 96.650 |
| 6.25 | 101.048 | 100.919 | 100.878 | 6 | 100.232 | 100.097 | 100.060 | 5.5 | 97.264 | 97.187 | 97.130 |
| 6.375 | 101.033 | 100.902 | 100.859 | 6.125 | 100.788 | 100.721 | 100.630 | 5.625 | 97.743 | 97.666 | 97.609 |
| 6.5 | 101.563 | 101.425 | 101.349 | 6.25 | 100.992 | 100.863 | 100.822 | 5.75 | 97.559 | 97.543 | 97.527 |
| 6.625 | 102.196 | 102.107 | 102.031 | 6.375 | 101.067 | 100.936 | 100.892 | 5.875 | 97.985 | 97.924 | 97.888 |
| 6.75 | 102.205 | 102.091 | 102.003 | 6.5 | 101.563 | 101.425 | 101.363 | 6 | 98.464 | 98.404 | 98.368 |
| 6.875 | 101.709 | 101.605 | 101.554 | 6.625 | 102.196 | 102.107 | 102.031 | 6.125 | 98.943 | 98.883 | 98.847 |

| 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 | 97.590 | 97.531 | 97.472 | 5.25 | 97.590 | 97.531 | 97.472 | 5.25 | 97.590 | 97.531 | 97.472 |
| 5.375 | 98.087 | 98.028 | 97.970 | 5.375 | 98.087 | 98.028 | 97.970 | 5.375 | 98.087 | 98.028 | 97.970 |
| 5.5 | 98.642 | 98.583 | 98.524 | 5.5 | 98.642 | 98.583 | 98.524 | 5.5 | 98.642 | 98.583 | 98.524 |
| 5.625 | 99.233 | 99.174 | 99.115 | 5.625 | 99.233 | 99.174 | 99.115 | 5.625 | 99.233 | 99.174 | 99.115 |
| 5.75 | 99.936 | 99.862 | 99.797 | 5.75 | 99.936 | 99.862 | 99.797 | 5.75 | 99.936 | 99.862 | 99.797 |
| 5.875 | 100.378 | 100.161 | 99.943 | 5.875 | 100.378 | 100.161 | 99.943 | 5.875 | 100.378 | 100.161 | 99.943 |
| 6 | 100.919 | 100.701 | 100.484 | 6 | 100.919 | 100.701 | 100.484 | 6 | 100.919 | 100.701 | 100.484 |
| 6.125 | 101.440 | 101.223 | 101.057 | 6.125 | 101.440 | 101.223 | 101.057 | 6.125 | 101.440 | 101.223 | 101.057 |
| 6.25 | 101.900 | 101.824 | 101.741 | 6.25 | 101.900 | 101.824 | 101.741 | 6.25 | 101.900 | 101.824 | 101.741 |
| 6.375 | 101.730 | 101.599 | 101.554 | 6.375 | 101.730 | 101.599 | 101.554 | 6.375 | 101.656 | 101.572 | 101.489 |
| 6.5 | 102.283 | 102.155 | 102.108 | 6.5 | 102.283 | 102.155 | 102.108 | 6.5 | 102.220 | 102.105 | 102.036 |
| 6.625 | 102.792 | 102.670 | 102.620 | 6.625 | 102.792 | 102.670 | 102.620 | 6.625 | 102.755 | 102.640 | 102.574 |
| 6.75 | 103.243 | 103.128 | 103.040 | 6.75 | 103.243 | 103.128 | 103.040 | 6.75 | 103.243 | 103.128 | 103.040 |
| 6.875 | 103.072 | 102.968 | 102.914 | 6.875 | 103.072 | 102.968 | 102.914 | 6.875 | 103.019 | 102.914 | 102.860 |
| 7 | 103.592 | 103.489 | 103.434 | 7 | 103.592 | 103.489 | 103.434 | 7 | 103.557 | 103.455 | 103.399 |
| 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 | 96.726 | 96.647 | 96.644 | 4.25 | 95.587 | 95.508 | 95.505 | 5.25 | 96.475 | 96.371 | 96.298 |
| 4.625 | 97.292 | 97.212 | 97.210 | 4.375 | 96.158 | 96.079 | 96.076 | 5.375 | 97.591 | 97.459 | 97.436 |
| 4.75 | 97.419 | 97.373 | 97.355 | 4.5 | 96.726 | 96.647 | 96.644 | 5.5 | 98.161 | 98.032 | 98.007 |
| 4.875 | 97.982 | 97.936 | 97.918 | 4.625 | 97.292 | 97.212 | 97.210 | 5.625 | 98.714 | 98.588 | 98.560 |
| 5 | 98.539 | 98.493 | 98.475 | 4.75 | 97.419 | 97.373 | 97.355 | 5.75 | 99.232 | 99.015 | 98.894 |
| 5.125 | 99.087 | 99.041 | 99.023 | 4.875 | 97.982 | 97.936 | 97.918 | 5.875 | 99.926 | 99.708 | 99.550 |
| 5.25 | 99.224 | 99.131 | 99.099 | 5 | 98.539 | 98.493 | 98.475 | 6 | 100.386 | 100.169 | 100.081 |
| 5.375 | 99.765 | 99.613 | 99.579 | 5.125 | 99.087 | 99.041 | 99.023 | 6.125 | 100.798 | 100.721 | 100.630 |
| 5.5 | 100.289 | 100.137 | 100.103 | 5.25 | 99.224 | 99.131 | 99.099 | 6.25 | 101.048 | 100.919 | 100.878 |
| 5.625 | 100.790 | 100.637 | 100.604 | 5.375 | 99.765 | 99.613 | 99.579 | 6.375 | 101.033 | 100.902 | 100.859 |
| 5.75 | 100.880 | 100.790 | 100.742 | 5.5 | 100.289 | 100.137 | 100.103 | 6.5 | 101.563 | 101.425 | 101.349 |
| 5.875 | 100.821 | 100.655 | 100.607 | 5.625 | 100.790 | 100.637 | 100.604 | 6.625 | 102.196 | 102.107 | 102.031 |
| 6 | 101.284 | 101.119 | 101.070 | 5.75 | 100.880 | 100.790 | 100.742 | 6.75 | 102.205 | 102.091 | 102.003 |
| 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 | 96.475 | 96.371 | 96.298 | 5.25 | 96.475 | 96.371 | 96.298 | 4.5 | 94.006 | 94.007 | 93.879 |
| 5.375 | 97.591 | 97.459 | 97.436 | 5.375 | 97.224 | 97.119 | 97.047 | 4.625 | 94.567 | 94.568 | 94.440 |
| 5.5 | 98.161 | 98.032 | 98.007 | 5.5 | 97.936 | 97.832 | 97.759 | 4.75 | 93.123 | 93.158 | 92.971 |
| 5.625 | 98.714 | 98.588 | 98.560 | 5.625 | 98.691 | 98.587 | 98.514 | 4.875 | 93.679 | 93.713 | 93.495 |
| 5.75 | 99.232 | 99.015 | 98.894 | 5.75 | 98.884 | 98.802 | 98.743 | 5 | 94.222 | 94.257 | 94.039 |
| 5.875 | 99.926 | 99.708 | 99.550 | 5.875 | 99.414 | 99.298 | 99.207 | 5.125 | 94.748 | 94.782 | 94.564 |
| 6 | 100.386 | 100.169 | 100.081 | 6 | 100.107 | 99.991 | 99.900 | 5.25 | 95.924 | 95.857 | 95.790 |
| 6.125 | 100.798 | 100.721 | 100.630 | 6.125 | 100.788 | 100.721 | 100.630 | 5.375 | 96.047 | 95.980 | 95.913 |
| 6.25 | 101.048 | 100.919 | 100.878 | 6.25 | 100.752 | 100.654 | 100.580 | 5.5 | 96.479 | 96.412 | 96.345 |
| 6.375 | 101.033 | 100.902 | 100.859 | 6.375 | 100.889 | 100.741 | 100.665 | 5.625 | 96.922 | 96.855 | 96.788 |
| 6.5 | 101.563 | 101.425 | 101.349 | 6.5 | 101.563 | 101.425 | 101.349 | 5.75 | 97.559 | 97.543 | 97.527 |
| 6.625 | 102.196 | 102.107 | 102.031 | 6.625 | 102.196 | 102.107 | 102.031 | 5.875 | 97.878 | 97.862 | 97.846 |
| 6.75 | 102.205 | 102.091 | 102.003 | 6.75 | 102.255 | 102.141 | 102.053 | 6 | 98.239 | 98.223 | 98.207 |
| 6.875 | 101.709 | 101.605 | 101.554 | 6.875 | 101.445 | 101.284 | 101.211 | 6.125 | 98.578 | 98.562 | 98.546 |

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 | |



YOUR BFF IN WHOLESALE

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 | 96.545 | 96.479 | 96.435 | 5.125 | 96.545 | 96.479 | 96.435 | 4.75 | 94.767 | 94.721 | 94.706 |
| 5.25 | 97.490 | 97.431 | 97.372 | 5.25 | 97.490 | 97.431 | 97.372 | 4.875 | 95.233 | 95.166 | 95.122 |
| 5.375 | 97.987 | 97.928 | 97.870 | 5.375 | 97.987 | 97.928 | 97.870 | 5 | 95.889 | 95.823 | 95.779 |
| 5.5 | 98.542 | 98.483 | 98.424 | 5.5 | 98.542 | 98.483 | 98.424 | 5.125 | 96.545 | 96.479 | 96.435 |
| 5.625 | 99.133 | 99.074 | 99.015 | 5.625 | 99.133 | 99.074 | 99.015 | 5.25 | 97.490 | 97.431 | 97.372 |
| 5.75 | 99.765 | 99.608 | 99.550 | 5.75 | 99.765 | 99.608 | 99.550 | 5.375 | 97.987 | 97.928 | 97.870 |
| 5.875 | 100.278 | 100.061 | 99.843 | 5.875 | 100.278 | 100.061 | 99.843 | 5.5 | 98.542 | 98.483 | 98.424 |
| 6 | 100.819 | 100.601 | 100.384 | 6 | 100.819 | 100.601 | 100.384 | 5.625 | 99.133 | 99.074 | 99.015 |
| 6.125 | 101.340 | 101.123 | 100.905 | 6.125 | 101.340 | 101.123 | 100.905 | 5.75 | 99.765 | 99.608 | 99.550 |
| 6.25 | 101.584 | 101.460 | 101.387 | 6.25 | 101.584 | 101.460 | 101.387 | 5.875 | 100.278 | 100.061 | 99.843 |
| 6.375 | 101.556 | 101.472 | 101.389 | 6.375 | 101.556 | 101.472 | 101.389 | 6 | 100.819 | 100.601 | 100.384 |
| 6.5 | 102.061 | 101.977 | 101.894 | 6.5 | 102.061 | 101.977 | 101.894 | 6.125 | 101.340 | 101.123 | 100.905 |
| 6.625 | 102.480 | 102.389 | 102.306 | 6.625 | 102.480 | 102.389 | 102.306 | 6.25 | 101.584 | 101.460 | 101.387 |
| 6.75 | 102.968 | 102.853 | 102.765 | 6.75 | 102.968 | 102.853 | 102.765 | 6.375 | 101.556 | 101.472 | 101.389 |
| 6.875 | 102.639 | 102.563 | 102.488 | 6.875 | 102.639 | 102.563 | 102.488 | 6.5 | 102.061 | 101.977 | 101.894 |
| 7 | 103.075 | 103.000 | 102.925 | 7 | 103.075 | 103.000 | 102.925 | 6.625 | 102.480 | 102.389 | 102.306 |
| 7.125 | 103.511 | 103.435 | 103.360 | 7.125 | 103.511 | 103.435 | 103.360 | 6.75 | 102.968 | 102.853 | 102.765 |
| 7.25 | 103.823 | 103.708 | 103.620 | 7.25 | 103.823 | 103.708 | 103.620 | 6.875 | 102.639 | 102.563 | 102.488 |
| 7.375 | 103.310 | 103.230 | 103.150 | 7.375 | 103.310 | 103.230 | 103.150 | 7 | 103.075 | 103.000 | 102.925 |
| 7.5 | 103.606 | 103.577 | 103.513 | 7.5 | 103.606 | 103.577 | 103.513 | 7.125 | 103.511 | 103.435 | 103.360 |
| 7.625 | 104.047 | 104.020 | 103.954 | 7.625 | 104.047 | 104.020 | 103.954 | 7.25 | 103.823 | 103.708 | 103.620 |
| 7.75 | 104.351 | 104.293 | 104.235 | 7.75 | 104.351 | 104.293 | 104.235 | 7.375 | 103.310 | 103.230 | 103.151 |
| 7.875 | 103.410 | 103.328 | 103.277 | | | | | 7.5 | 103.679 | 103.650 | 103.586 |
| 8 | 103.528 | 103.447 | 103.396 | | | | | 7.625 | 104.118 | 104.092 | 104.025 |
| 8.125 | 103.597 | 103.515 | 103.464 | | | | | 7.75 | 104.351 | 104.293 | 104.235 |
| VA 15 Yr Fixed | | | | VA 10 Yr Fixed | | | | VA 30 Yr Fixed High Balance | | | |
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 4.25 | 95.573 | 95.474 | 95.471 | 4.25 | 95.573 | 95.474 | 95.471 | 4.875 | 94.221 | 94.000 | 94.031 |
| 4.375 | 96.099 | 96.000 | 95.997 | 4.375 | 96.099 | 96.000 | 95.997 | 5 | 94.937 | 94.715 | 94.746 |
| 4.5 | 96.616 | 96.517 | 96.514 | 4.5 | 96.616 | 96.517 | 96.514 | 5.125 | 95.698 | 95.476 | 95.507 |
| 4.625 | 97.121 | 97.022 | 97.019 | 4.625 | 97.121 | 97.022 | 97.019 | 5.25 | 96.452 | 96.223 | 96.235 |
| 4.75 | 97.380 | 97.314 | 97.296 | 4.75 | 97.380 | 97.314 | 97.296 | 5.375 | 97.119 | 97.061 | 97.002 |
| 4.875 | 97.878 | 97.812 | 97.794 | 4.875 | 97.878 | 97.812 | 97.794 | 5.5 | 97.766 | 97.591 | 97.549 |
| 5 | 98.356 | 98.291 | 98.273 | 5 | 98.356 | 98.291 | 98.273 | 5.625 | 98.513 | 98.269 | 98.296 |
| 5.125 | 98.812 | 98.746 | 98.728 | 5.125 | 98.812 | 98.746 | 98.728 | 5.75 | 99.132 | 98.915 | 98.697 |
| 5.25 | 99.139 | 99.031 | 98.999 | 5.25 | 99.139 | 99.031 | 98.999 | 5.875 | 99.826 | 99.608 | 99.390 |
| 5.375 | 99.586 | 99.413 | 99.380 | 5.375 | 99.586 | 99.413 | 99.380 | 6 | 100.286 | 100.069 | 99.851 |
| 5.5 | 100.002 | 99.829 | 99.796 | 5.5 | 100.002 | 99.829 | 99.796 | 6.125 | 100.698 | 100.480 | 100.281 |
| 5.625 | 100.383 | 100.254 | 100.221 | 5.625 | 100.383 | 100.211 | 100.177 | 6.25 | 100.898 | 100.680 | 100.462 |
| 5.75 | 100.780 | 100.690 | 100.642 | 5.75 | 100.780 | 100.690 | 100.642 | 6.375 | 100.864 | 100.780 | 100.696 |
| 5.875 | 100.568 | 100.396 | 100.356 | 5.875 | 100.568 | 100.383 | 100.334 | 6.5 | 101.409 | 101.325 | 101.241 |
| 6 | 100.914 | 100.848 | 100.807 | 6 | 100.914 | 100.740 | 100.691 | 6.625 | 101.908 | 101.660 | 101.683 |
| | | | | | | | | 6.75 | 102.105 | 101.991 | 101.903 |
| | | | | | | | | 6.875 | 101.358 | 101.282 | 101.207 |
| | | | | | | | | 7 | 101.794 | 101.719 | 101.644 |
| | | | | | | | | 7.125 | 102.229 | 102.154 | 102.079 |
| | | | | | | | | 7.25 | 102.379 | 102.264 | 102.177 |
| | | | | | | | | 7.375 | 101.372 | 101.314 | 101.255 |
| | | | | | | | | 7.5 | 101.887 | 101.829 | 101.770 |
| | | | | | | | | 7.625 | 102.386 | 102.328 | 102.269 |
| | | | | | | | | 7.75 | 102.720 | 102.662 | 102.603 |
| 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 | 101.409 | 101.325 | 101.241 | 6.125 | 100.538 | 100.272 | 100.281 | 4.5 | 93.871 | 93.872 | 93.744 |
| 6.625 | 101.908 | 101.660 | 101.683 | 6.25 | 100.652 | 100.554 | 100.480 | 4.625 | 94.344 | 94.345 | 94.217 |
| 6.75 | 102.105 | 101.991 | 101.903 | 6.375 | 100.755 | 100.467 | 100.491 | 4.75 | 93.072 | 93.106 | 92.888 |
| 6.875 | 101.358 | 101.282 | 101.207 | 6.5 | 101.323 | 101.034 | 101.058 | 4.875 | 93.533 | 93.567 | 93.349 |
| 7 | 101.794 | 101.719 | 101.644 | 6.625 | 101.908 | 101.660 | 101.683 | 5 | 93.962 | 93.997 | 93.778 |
| 7.125 | 102.229 | 102.154 | 102.079 | 6.75 | 102.155 | 102.041 | 101.953 | 5.125 | 94.354 | 94.388 | 94.170 |
| 7.25 | 102.379 | 102.264 | 102.177 | 6.875 | 101.189 | 100.878 | 100.905 | 5.25 | 95.824 | 95.757 | 95.690 |
| 7.375 | 101.372 | 101.314 | 101.255 | 7 | 101.636 | 101.418 | 101.352 | 5.375 | 95.947 | 95.880 | 95.813 |
| 7.5 | 101.887 | 101.829 | 101.770 | 7.125 | 102.065 | 101.950 | 101.862 | 5.5 | 96.379 | 96.312 | 96.245 |
| 7.625 | 102.386 | 102.328 | 102.269 | 7.25 | 102.429 | 102.314 | 102.227 | 5.625 | 96.822 | 96.755 | 96.688 |
| 7.75 | 102.720 | 102.662 | 102.603 | 7.375 | 101.422 | 101.364 | 101.305 | 5.75 | 97.459 | 97.443 | 97.427 |
| | | | | 7.5 | 101.937 | 101.879 | 101.820 | 5.875 | 97.778 | 97.762 | 97.746 |
| | | | | 7.625 | 102.436 | 102.378 | 102.319 | 6 | 98.139 | 98.123 | 98.107 |
| | | | | | | | | 6.125 | 98.478 | 98.462 | 98.446 |

| 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 | 101.556 | 101.472 | 101.389 | 6.375 | 101.556 | 101.472 | 101.389 | 6 | 100.819 | 100.601 | 100.384 |
| 6.5 | 102.061 | 101.977 | 101.894 | 6.5 | 102.061 | 101.977 | 101.894 | 6.125 | 101.340 | 101.123 | 100.905 |
| 6.625 | 102.480 | 102.389 | 102.306 | 6.625 | 102.480 | 102.389 | 102.306 | 6.25 | 101.584 | 101.460 | 101.387 |
| 6.75 | 102.968 | 102.853 | 102.765 | 6.75 | 102.968 | 102.853 | 102.765 | 6.375 | 101.556 | 101.472 | 101.389 |
| 6.875 | 102.639 | 102.563 | 102.488 | 6.875 | 102.639 | 102.563 | 102.488 | 6.5 | 102.061 | 101.977 | 101.894 |
| 7 | 103.075 | 103.000 | 102.925 | 7 | 103.075 | 103.000 | 102.925 | 6.625 | 102.480 | 102.389 | 102.306 |
| 7.125 | 103.511 | 103.435 | 103.360 | 7.125 | 103.511 | 103.435 | 103.360 | 6.75 | 102.968 | 102.853 | 102.765 |
| 7.25 | 103.823 | 103.708 | 103.620 | 7.25 | 103.823 | 103.708 | 103.620 | 6.875 | 102.639 | 102.563 | 102.488 |
| 7.375 | 103.310 | 103.230 | 103.150 | 7.375 | 103.310 | 103.230 | 103.150 | 7 | 103.075 | 103.000 | 102.925 |
| 7.5 | 103.606 | 103.577 | 103.513 | 7.5 | 103.606 | 103.577 | 103.513 | 7.125 | 103.511 | 103.435 | 103.360 |
| 7.625 | 104.047 | 104.020 | 103.954 | 7.625 | 104.047 | 104.020 | 103.954 | 7.25 | 103.823 | 103.708 | 103.620 |
| 7.75 | 104.351 | 104.293 | 104.235 | 7.75 | 104.351 | 104.293 | 104.235 | 7.375 | 103.310 | 103.230 | 103.151 |
| 7.875 | 103.410 | 103.328 | 103.277 | | | | | 7.5 | 103.679 | 103.650 | 103.586 |
| 8 | 103.528 | 103.447 | 103.396 | | | | | 7.625 | 104.118 | 104.092 | 104.025 |
| 8.125 | 103.597 | 103.515 | 103.464 | | | | | 7.75 | 104.351 | 104.293 | 104.235 |
| 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 | 96.616 | 96.517 | 96.514 | 4.5 | 96.616 | 96.517 | 96.514 | 6.625 | 101.908 | 101.660 | 101.683 |
| 4.625 | 97.121 | 97.022 | 97.019 | 4.625 | 97.121 | 97.022 | 97.019 | 6.75 | 102.105 | 101.991 | 101.903 |
| 4.75 | 97.380 | 97.314 | 97.296 | 4.75 | 97.380 | 97.314 | 97.296 | 6.875 | 101.358 | 101.282 | 101.207 |
| 4.875 | 97.878 | 97.812 | 97.794 | 4.875 | 97.878 | 97.812 | 97.794 | 7 | 101.794 | 101.719 | 101.644 |
| 5 | 98.356 | 98.291 | 98.273 | 5 | 98.356 | 98.291 | 98.273 | 7.125 | 102.229 | 102.154 | 102.079 |
| 5.125 | 98.812 | 98.746 | 98.728 | 5.125 | 98.812 | 98.746 | 98.728 | 7.25 | 102.379 | 102.264 | 102.177 |
| 5.25 | 99.139 | 99.031 | 98.999 | 5.25 | 99.139 | 99.031 | 98.999 | 7.375 | 101.707 | 101.669 | 101.618 |
| 5.375 | 99.586 | 99.413 | 99.380 | 5.375 | 99.586 | 99.413 | 99.380 | 7.5 | 101.887 | 101.829 | 101.774 |
| 5.5 | 100.002 | 99.829 | 99.796 | 5.5 | 100.002 | 99.829 | 99.796 | 7.625 | 102.386 | 102.328 | 102.269 |
| 5.625 | 100.383 | 100.254 | 100.221 | 5.625 | 100.383 | 100.211 | 100.177 | 7.75 | 102.720 | 102.662 | 102.603 |
| 5.75 | 100.780 | 100.690 | 100.642 | 5.75 | 100.780 | 100.690 | 100.642 | 7.875 | 100.925 | 100.843 | 100.792 |
| 5.875 | 100.568 | 100.396 | 100.356 | 5.875 | 100.568 | 100.383 | 100.334 | 8 | 101.043 | 100.962 | 100.911 |
| 6 | 100.914 | 100.848 | 100.807 | 6 | 100.914 | 100.740 | 100.691 | 8.125 | 101.112 | 101.030 | 100.979 |
| 6.125 | 101.354 | 101.287 | 101.247 | 6.125 | 101.354 | 101.274 | 101.226 | | | | |
| 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 | 101.409 | 101.325 | 101.241 | 6.125 | 100.538 | 100.272 | 100.281 | 4.5 | 93.871 | 93.872 | 93.744 |
| 6.625 | 101.908 | 101.660 | 101.683 | 6.25 | 100.652 | 100.554 | 100.480 | 4.625 | 94.344 | 94.345 | 94.217 |
| 6.75 | 102.105 | 101.991 | 101.903 | 6.375 | 100.755 | 100.467 | 100.491 | 4.75 | 93.072 | 93.106 | 92.888 |
| 6.875 | 101.358 | 101.282 | 101.207 | 6.5 | 101.323 | 101.034 | 101.058 | 4.875 | 93.533 | 93.567 | 93.349 |
| 7 | 101.794 | 101.719 | 101.644 | 6.625 | 101.908 | 101.660 | 101.683 | 5 | 93.962 | 93.997 | 93.778 |
| 7.125 | 102.229 | 102.154 | 102.079 | 6.75 | 102.155 | 102.041 | 101.953 | 5.125 | 94.354 | 94.388 | 94.170 |
| 7.25 | 102.379 | 102.264 | 102.177 | 6.875 | 101.189 | 100.878 | 100.905 | 5.25 | 95.824 | 95.757 | 95.690 |
| 7.375 | 101.372 | 101.314 | 101.255 | 7 | 101.636 | 101.418 | 101.352 | 5.375 | 95.947 | 95.880 | 95.813 |
| 7.5 | 101.887 | 101.829 | 101.770 | 7.125 | 102.065 | 101.950 | 101.862 | 5.5 | 96.379 | 96.312 | 96.245 |
| 7.625 | 102.386 | 102.328 | 102.269 | 7.25 | 102.429 | 102.314 | 102.227 | 5.625 | 96.822 | 96.755 | 96.688 |
| 7.75 | 102.720 | 102.662 | 102.603 | 7.375 | 101.422 | 101.364 | 101.305 | 5.75 | 97.459 | 97.443 | 97.427 |
| | | | | 7.5 | 101.937 | 101.879 | 101.820 | 5.875 | 97.778 | 97.762 | 97.746 |
| | | | | 7.625 | 102.436 | 102.378 | 102.319 | 6 | 98.139 | 98.123 | 98.107 |
| | | | | | | | | 6.125 | 98.478 | 98.462 | 98.446 |

Government Adjustments

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

Loan Amount Adjustments

| | |
|------------------------------|--------|
| \$75K - \$99,999 | -0.75 |
| \$100K - \$150K | -0.375 |
| \$1M - \$1,499,999 (VA Only) | -1.75 |
| \$1.5M - \$2M (VA Only) | -2.5 |

Other Adjustments

| | |
|--|--------|
| 2 Unit | -0.5 |
| 3-4 units | -1 |
| MFH | -1.75 |
| Cash out > 90% LTV | -2 |
| Non-Owner/2nd Home (Streamline) | -1.5 |
| VA IRRRL (95.01 - 110 LTV) | -1.25 |
| VA IRRRL (>110 - 125% LTV) | -2.25 |
| Temporary BuyDown* | N/A |
| Manual Underwrite | -0.375 |
| Lock Extension per Day | -0.025 |
| *Buydown options and pricing available through PML | |



YOUR BFF IN WHOLESALE

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

| BFF 3.5% DPA Repayable1 | | | | BFF 3.5% DPA Forgivable2 | | | |
|-------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 99.187 | 98.965 | 98.665 | 6.75 | 97.687 | 97.465 | 97.165 |
| 6.875 | 99.570 | 99.388 | 99.088 | 6.875 | 98.070 | 97.888 | 97.588 |
| 7 | 100.072 | 99.890 | 99.590 | 7 | 98.572 | 98.390 | 98.090 |
| 7.125 | 100.523 | 100.341 | 100.041 | 7.125 | 99.023 | 98.841 | 98.541 |
| 7.25 | 100.945 | 100.763 | 100.463 | 7.25 | 99.445 | 99.263 | 98.963 |
| 7.375 | 101.276 | 101.109 | 100.809 | 7.375 | 99.776 | 99.609 | 99.309 |
| 7.5 | 101.738 | 101.571 | 101.271 | 7.5 | 100.238 | 100.071 | 99.771 |
| 7.625 | 102.149 | 101.982 | 101.682 | 7.625 | 100.649 | 100.482 | 100.182 |
| 7.75 | 102.541 | 102.374 | 102.074 | 7.75 | 101.041 | 100.874 | 100.574 |
| 7.875 | 102.368 | 102.146 | 101.846 | 7.875 | 100.868 | 100.646 | 100.346 |
| 8 | 102.790 | 102.568 | 102.268 | 8 | 101.290 | 101.068 | 100.768 |
| 8.125 | 103.171 | 102.949 | 102.649 | 8.125 | 101.671 | 101.449 | 101.149 |
| 8.25 | 103.543 | 103.321 | 103.021 | 8.25 | 102.043 | 101.821 | 101.521 |

| BFF 3.5% DPA HB Repayable1 | | | | BFF 3.5% DPA HB Forgivable2 | | | |
|----------------------------|---------|---------|---------|-----------------------------|---------|--------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 97.187 | 96.965 | 96.665 | 6.75 | 95.687 | 95.465 | 95.165 |
| 6.875 | 97.570 | 97.388 | 97.088 | 6.875 | 96.070 | 95.888 | 95.588 |
| 7 | 98.072 | 97.890 | 97.590 | 7 | 96.572 | 96.390 | 96.090 |
| 7.125 | 98.523 | 98.341 | 98.041 | 7.125 | 97.023 | 96.841 | 96.541 |
| 7.25 | 98.945 | 98.763 | 98.463 | 7.25 | 97.445 | 97.263 | 96.963 |
| 7.375 | 99.276 | 99.109 | 98.809 | 7.375 | 97.776 | 97.609 | 97.309 |
| 7.5 | 99.738 | 99.571 | 99.271 | 7.5 | 98.238 | 98.071 | 97.771 |
| 7.625 | 100.149 | 99.982 | 99.682 | 7.625 | 98.649 | 98.482 | 98.182 |
| 7.75 | 100.541 | 100.374 | 100.074 | 7.75 | 99.041 | 98.874 | 98.574 |
| 7.875 | 100.368 | 100.146 | 99.846 | 7.875 | 98.868 | 98.646 | 98.346 |
| 8 | 100.790 | 100.568 | 100.268 | 8 | 99.290 | 99.068 | 98.768 |
| 8.125 | 101.171 | 100.949 | 100.649 | 8.125 | 99.671 | 99.449 | 99.149 |
| 8.25 | 101.543 | 101.321 | 101.021 | 8.25 | 100.043 | 99.821 | 99.521 |

| BFF 5% DPA Repayable1 | | | | BFF 5% DPA HB Repayable1 | | | |
|-----------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 98.437 | 98.215 | 97.915 | 6.75 | 96.437 | 96.215 | 95.915 |
| 6.875 | 98.820 | 98.638 | 98.338 | 6.875 | 96.820 | 96.638 | 96.338 |
| 7 | 99.322 | 99.140 | 98.840 | 7 | 97.322 | 97.140 | 96.840 |
| 7.125 | 99.773 | 99.591 | 99.291 | 7.125 | 97.773 | 97.591 | 97.291 |
| 7.25 | 100.195 | 100.013 | 99.713 | 7.25 | 98.195 | 98.013 | 97.713 |
| 7.375 | 100.526 | 100.359 | 100.059 | 7.375 | 98.526 | 98.359 | 98.059 |
| 7.5 | 100.988 | 100.821 | 100.521 | 7.5 | 98.988 | 98.821 | 98.521 |
| 7.625 | 101.399 | 101.232 | 100.932 | 7.625 | 99.399 | 99.232 | 98.932 |
| 7.75 | 101.791 | 101.624 | 101.324 | 7.75 | 99.791 | 99.624 | 99.324 |
| 7.875 | 101.618 | 101.396 | 101.096 | 7.875 | 99.618 | 99.396 | 99.096 |
| 8 | 102.040 | 101.818 | 101.518 | 8 | 100.040 | 99.818 | 99.518 |
| 8.125 | 102.421 | 102.199 | 101.899 | 8.125 | 100.421 | 100.199 | 99.899 |
| 8.25 | 102.793 | 102.571 | 102.271 | 8.25 | 100.793 | 100.571 | 100.271 |

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.