



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                     | 91.943  | 91.849  | 91.849  | 4.75                     | 91.943  | 91.849  | 91.849  | 5.125                    | 94.726  | 94.557  | 94.557  |
| 4.875                    | 92.617  | 92.529  | 92.529  | 4.875                    | 92.617  | 92.529  | 92.529  | 5.25                     | 95.604  | 95.440  | 95.440  |
| 5                        | 93.271  | 93.189  | 93.189  | 5                        | 93.271  | 93.189  | 93.189  | 5.375                    | 96.401  | 96.243  | 96.243  |
| 5.125                    | 93.845  | 93.769  | 93.769  | 5.125                    | 93.845  | 93.769  | 93.769  | 5.5                      | 97.086  | 96.934  | 96.934  |
| 5.25                     | 95.121  | 95.002  | 94.929  | 5.25                     | 94.677  | 94.547  | 94.513  | 5.625                    | 97.435  | 97.289  | 97.289  |
| 5.375                    | 95.820  | 95.701  | 95.628  | 5.375                    | 95.456  | 95.298  | 95.298  | 5.75                     | 98.757  | 98.694  | 98.672  |
| 5.5                      | 96.634  | 96.515  | 96.442  | 5.5                      | 96.098  | 95.946  | 95.946  | 5.875                    | 99.314  | 99.252  | 99.230  |
| 5.625                    | 97.172  | 97.054  | 96.981  | 5.625                    | 96.654  | 96.567  | 96.507  | 6                        | 99.815  | 99.754  | 99.732  |
| 5.75                     | 97.479  | 97.395  | 97.358  | 5.75                     | 97.290  | 97.242  | 97.210  | 6.125                    | 100.173 | 100.089 | 100.059 |
| 5.875                    | 98.147  | 98.063  | 98.026  | 5.875                    | 97.891  | 97.844  | 97.812  | 6.25                     | 100.774 | 100.691 | 100.661 |
| 6                        | 98.859  | 98.775  | 98.739  | 6                        | 98.570  | 98.533  | 98.495  | 6.375                    | 101.262 | 101.179 | 101.150 |
| 6.125                    | 99.369  | 99.285  | 99.249  | 6.125                    | 99.055  | 99.016  | 98.978  | 6.5                      | 101.710 | 101.629 | 101.599 |
| 6.25                     | 99.544  | 99.453  | 99.409  | 6.25                     | 99.472  | 99.382  | 99.339  | 6.625                    | 102.086 | 102.006 | 101.976 |
| 6.375                    | 100.141 | 100.050 | 100.006 | 6.375                    | 99.987  | 99.922  | 99.890  | 6.75                     | 101.720 | 101.619 | 101.580 |
| 6.5                      | 100.710 | 100.619 | 100.575 | 6.5                      | 100.485 | 100.441 | 100.396 | 6.875                    | 102.187 | 102.086 | 102.047 |
| 6.625                    | 101.190 | 101.099 | 101.055 | 6.625                    | 100.924 | 100.845 | 100.826 | 7                        | 102.603 | 102.502 | 102.464 |
| 6.75                     | 101.329 | 101.224 | 101.165 | 6.75                     | 101.237 | 101.138 | 101.081 | 7.125                    | 102.947 | 102.848 | 102.809 |
| 6.875                    | 101.824 | 101.719 | 101.660 | 6.875                    | 101.679 | 101.576 | 101.535 | 7.25                     | 102.933 | 102.812 | 102.767 |
| 7                        | 102.314 | 102.209 | 102.150 | 7                        | 102.089 | 102.030 | 101.969 | 7.375                    | 103.408 | 103.288 | 103.243 |
| 7.125                    | 102.723 | 102.618 | 102.559 | 7.125                    | 102.445 | 102.387 | 102.326 | 7.5                      | 103.750 | 103.646 | 103.574 |
| 7.25                     | 102.866 | 102.729 | 102.659 | 7.25                     | 102.866 | 102.729 | 102.659 | 7.625                    | 104.367 | 104.269 | 104.190 |
| 7.375                    | 103.288 | 103.170 | 103.096 | 7.375                    | 103.213 | 103.082 | 103.023 | 7.75                     | 104.702 | 104.564 | 104.512 |
| 7.5                      | 103.768 | 103.636 | 103.548 | 7.5                      | 103.674 | 103.586 | 103.496 | 7.875                    | 105.075 | 104.968 | 104.887 |
| 7.625                    | 104.212 | 104.080 | 103.992 | 7.625                    | 104.088 | 103.980 | 103.889 | 8                        | 105.000 | 105.000 | 104.981 |
| 7.75                     | 104.621 | 104.448 | 104.357 | 7.75                     | 104.621 | 104.448 | 104.357 |                          |         |         |         |
| 7.875                    | 104.899 | 104.721 | 104.642 | 7.875                    | 104.899 | 104.721 | 104.642 |                          |         |         |         |
| 8                        | 105.171 | 104.993 | 104.915 | 8                        | 105.171 | 104.993 | 104.915 |                          |         |         |         |
| 8.125                    | 105.475 | 105.295 | 105.197 | 8.125                    | 105.475 | 105.295 | 105.197 |                          |         |         |         |
| 8.25                     | 106.023 | 105.832 | 105.730 | 8.25                     | 106.023 | 105.832 | 105.730 |                          |         |         |         |

  

| 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                    | 96.296  | 96.121  | 96.121  | 4.625                    | 96.769  | 96.595  | 96.595  | 5                           | 92.535  | 92.360  | 92.360  |
| 4.75                     | 96.616  | 96.486  | 96.517  | 4.75                     | 96.913  | 96.783  | 96.814  | 5.125                       | 93.351  | 93.181  | 93.181  |
| 4.875                    | 97.049  | 96.872  | 96.897  | 4.875                    | 97.355  | 97.213  | 97.208  | 5.25                        | 94.954  | 94.789  | 94.669  |
| 5                        | 97.553  | 97.407  | 97.409  | 5                        | 97.892  | 97.746  | 97.748  | 5.375                       | 95.652  | 95.486  | 95.365  |
| 5.125                    | 98.135  | 97.995  | 98.003  | 5.125                    | 98.399  | 98.249  | 98.257  | 5.5                         | 96.464  | 96.298  | 96.177  |
| 5.25                     | 98.508  | 98.363  | 98.379  | 5.25                     | 98.755  | 98.601  | 98.616  | 5.625                       | 97.164  | 96.998  | 96.877  |
| 5.375                    | 98.873  | 98.721  | 98.728  | 5.375                    | 99.089  | 98.930  | 98.952  | 5.75                        | 97.494  | 97.351  | 97.252  |
| 5.5                      | 99.372  | 99.227  | 99.213  | 5.5                      | 99.482  | 99.327  | 99.314  | 5.875                       | 98.162  | 98.019  | 97.921  |
| 5.625                    | 99.874  | 99.725  | 99.719  | 5.625                    | 99.963  | 99.803  | 99.797  | 6                           | 98.854  | 98.710  | 98.612  |
| 5.75                     | 100.212 | 100.058 | 100.059 | 5.75                     | 100.287 | 100.123 | 100.123 | 6.125                       | 99.395  | 99.252  | 99.154  |
| 5.875                    | 100.528 | 100.370 | 100.377 | 5.875                    | 100.590 | 100.422 | 100.429 | 6.25                        | 99.595  | 99.461  | 99.411  |
| 6                        | 100.937 | 100.778 | 100.786 | 6                        | 100.909 | 100.741 | 100.748 | 6.375                       | 100.179 | 100.043 | 99.976  |
| 6.125                    | 100.860 | 100.749 | 100.727 | 6.125                    | 100.920 | 100.741 | 100.725 | 6.5                         | 100.723 | 100.585 | 100.493 |
| 6.25                     | 101.165 | 101.049 | 101.034 | 6.25                     | 101.070 | 100.944 | 100.930 | 6.625                       | 101.239 | 101.099 | 101.004 |
| 6.375                    | 101.444 | 101.324 | 101.316 | 6.375                    | 101.343 | 101.212 | 101.205 | 6.75                        | 101.304 | 101.170 | 101.133 |
| 6.5                      | 101.829 | 101.708 | 101.700 | 6.5                      | 101.659 | 101.529 | 101.521 | 6.875                       | 101.805 | 101.649 | 101.555 |
| 6.625                    | 101.962 | 101.904 | 101.867 | 6.625                    | 101.700 | 101.632 | 101.595 | 7                           | 102.270 | 102.111 | 101.996 |
| 6.75                     | 102.216 | 102.154 | 102.123 | 6.75                     | 101.961 | 101.889 | 101.859 | 7.125                       | 102.587 | 102.426 | 102.309 |
| 6.875                    | 102.446 | 102.379 | 102.355 | 6.875                    | 102.203 | 102.126 | 102.103 | 7.25                        | 102.736 | 102.567 | 102.441 |
| 7                        | 102.752 | 102.685 | 102.662 | 7                        | 102.503 | 102.426 | 102.403 | 7.375                       | 103.170 | 102.999 | 102.870 |
| 7.125                    | 101.962 | 101.900 | 101.867 | 7.125                    | 101.729 | 101.666 | 101.634 | 7.5                         | 103.145 | 103.010 | 102.937 |
| 7.25                     | 102.459 | 102.396 | 102.364 | 7.25                     | 102.125 | 102.062 | 102.030 | 7.625                       | 103.441 | 103.274 | 103.222 |
| 7.375                    | 102.936 | 102.874 | 102.841 | 7.375                    | 102.505 | 102.443 | 102.411 | 7.75                        | 103.359 | 103.216 | 103.097 |
|                          |         |         |         |                          |         |         |         | 7.875                       | 103.582 | 103.434 | 103.326 |



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                    | 96.919  | 96.856  | 96.793  | 5                    | 96.267  | 96.204  | 96.141  | 5                     | 94.009 |        |        |
| 5.125                | 97.287  | 97.224  | 97.161  | 5.125                | 96.860  | 96.797  | 96.734  | 5.125                 | 94.656 | 94.593 | 94.531 |
| 5.25                 | 97.655  | 97.592  | 97.529  | 5.25                 | 97.291  | 97.228  | 97.165  | 5.25                  | 95.129 | 95.066 | 95.004 |
| 5.375                | 97.881  | 97.818  | 97.755  | 5.375                | 97.556  | 97.493  | 97.430  | 5.375                 | 95.782 | 95.719 | 95.657 |
| 5.5                  | 98.250  | 98.187  | 98.124  | 5.5                  | 97.988  | 97.925  | 97.862  | 5.5                   | 96.258 | 96.195 | 96.133 |
| 5.625                | 98.619  | 98.556  | 98.493  | 5.625                | 98.420  | 98.357  | 98.294  | 5.625                 | 96.736 | 96.673 | 96.610 |
| 5.75                 | 98.989  | 98.926  | 98.863  | 5.75                 | 98.686  | 98.623  | 98.560  | 5.75                  | 97.214 | 97.151 | 97.088 |
| 5.875                | 99.215  | 99.152  | 99.089  | 5.875                | 98.937  | 98.874  | 98.811  | 5.875                 | 97.495 | 97.432 | 97.369 |
| 6                    | 99.569  | 99.506  | 99.443  | 6                    | 99.353  | 99.290  | 99.227  | 6                     | 97.956 | 97.893 | 97.831 |
| 6.125                | 99.778  | 99.715  | 99.652  | 6.125                | 99.599  | 99.536  | 99.473  | 6.125                 | 98.234 | 98.171 | 98.109 |
| 6.25                 | 99.985  | 99.922  | 99.859  | 6.25                 | 99.844  | 99.781  | 99.718  | 6.25                  | 98.695 | 98.632 | 98.569 |
| 6.375                | 100.190 | 100.127 | 100.064 | 6.375                | 100.088 | 100.025 | 99.962  | 6.375                 | 98.785 | 98.722 | 98.659 |
| 6.5                  | 100.394 | 100.331 | 100.268 | 6.5                  | 100.497 | 100.434 | 100.371 | 6.5                   | 99.056 | 98.993 | 98.930 |
| 6.625                | 100.450 | 100.387 | 100.324 | 6.625                | 100.563 | 100.500 | 100.437 | 6.625                 | 99.322 | 99.259 | 99.197 |
| 6.75                 | 100.675 | 100.612 | 100.549 | 6.75                 | 100.792 | 100.729 | 100.666 | 6.75                  | 99.581 | 99.518 | 99.456 |
| 6.875                | 100.871 | 100.808 | 100.745 | 6.875                | 100.856 | 100.793 | 100.730 | 6.875                 | 99.661 | 99.598 | 99.535 |
| 7                    | 101.060 | 100.997 | 100.934 | 7                    | 101.100 | 101.037 | 100.974 | 7                     | 99.751 | 99.688 | 99.625 |
| 7.125                | 101.255 | 101.192 | 101.129 | 7.125                | 101.347 | 101.284 | 101.221 | 7.125                 | 99.844 | 99.781 | 99.718 |

  

| 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                       | 96.969  | 96.906  | 96.843  | 5                       | 96.317  | 96.254  | 96.191  | 5.125                    | 94.706 | 94.643 | 94.580 |
| 5.125                   | 97.337  | 97.274  | 97.211  | 5.125                   | 96.910  | 96.847  | 96.784  | 5.25                     | 95.179 | 95.116 | 95.053 |
| 5.25                    | 97.705  | 97.642  | 97.579  | 5.25                    | 97.341  | 97.278  | 97.215  | 5.375                    | 95.832 | 95.769 | 95.706 |
| 5.375                   | 97.931  | 97.868  | 97.805  | 5.375                   | 97.606  | 97.543  | 97.480  | 5.5                      | 96.308 | 96.245 | 96.182 |
| 5.5                     | 98.300  | 98.237  | 98.174  | 5.5                     | 98.038  | 97.975  | 97.912  | 5.625                    | 96.786 | 96.723 | 96.660 |
| 5.625                   | 98.669  | 98.606  | 98.543  | 5.625                   | 98.470  | 98.407  | 98.344  | 5.75                     | 97.264 | 97.201 | 97.138 |
| 5.75                    | 99.039  | 98.976  | 98.913  | 5.75                    | 98.736  | 98.673  | 98.610  | 5.875                    | 97.545 | 97.482 | 97.419 |
| 5.875                   | 99.265  | 99.202  | 99.139  | 5.875                   | 98.987  | 98.924  | 98.861  | 6                        | 98.006 | 97.943 | 97.880 |
| 6                       | 99.619  | 99.556  | 99.493  | 6                       | 99.403  | 99.340  | 99.277  | 6.125                    | 98.284 | 98.221 | 98.158 |
| 6.125                   | 99.828  | 99.765  | 99.702  | 6.125                   | 99.649  | 99.586  | 99.523  | 6.25                     | 98.745 | 98.682 | 98.619 |
| 6.25                    | 100.035 | 99.972  | 99.909  | 6.25                    | 99.894  | 99.831  | 99.768  | 6.375                    | 98.835 | 98.772 | 98.709 |
| 6.375                   | 100.240 | 100.177 | 100.114 | 6.375                   | 100.138 | 100.075 | 100.012 | 6.5                      | 99.106 | 99.043 | 98.980 |
| 6.5                     | 100.444 | 100.381 | 100.318 | 6.5                     | 100.547 | 100.484 | 100.421 | 6.625                    | 99.372 | 99.309 | 99.246 |
| 6.625                   | 100.500 | 100.437 | 100.374 | 6.625                   | 100.613 | 100.550 | 100.487 | 6.75                     | 99.631 | 99.568 | 99.505 |
| 6.75                    | 100.725 | 100.662 | 100.599 | 6.75                    | 100.842 | 100.779 | 100.716 | 6.875                    | 99.711 | 99.648 | 99.585 |
| 6.875                   | 100.921 | 100.858 | 100.795 | 6.875                   | 100.906 | 100.843 | 100.780 | 7                        | 99.801 | 99.738 | 99.675 |
| 7                       | 101.110 | 101.047 | 100.984 | 7                       | 101.150 | 101.087 | 101.024 | 7.125                    | 99.894 | 99.831 | 99.768 |

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             | 93.719  | 93.674  | 93.659  | 4.5             | 93.719  | 93.674  | 93.659  | 5               | 96.130  | 96.058  | 96.014  |
| 4.625           | 94.375  | 94.330  | 94.315  | 4.625           | 94.375  | 94.330  | 94.315  | 5.125           | 96.786  | 96.715  | 96.671  |
| 4.75            | 95.031  | 94.986  | 94.971  | 4.75            | 95.031  | 94.986  | 94.971  | 5.25            | 97.688  | 97.654  | 97.621  |
| 4.875           | 95.589  | 95.583  | 95.583  | 4.875           | 95.473  | 95.402  | 95.358  | 5.375           | 98.234  | 98.201  | 98.167  |
| 5               | 96.209  | 96.202  | 96.202  | 5               | 96.130  | 96.058  | 96.014  | 5.5             | 98.792  | 98.758  | 98.725  |
| 5.125           | 96.786  | 96.732  | 96.732  | 5.125           | 96.786  | 96.715  | 96.671  | 5.625           | 99.340  | 99.307  | 99.274  |
| 5.25            | 97.688  | 97.654  | 97.621  | 5.25            | 97.688  | 97.654  | 97.621  | 5.75            | 100.087 | 100.009 | 99.998  |
| 5.375           | 98.249  | 98.202  | 98.167  | 5.375           | 98.234  | 98.201  | 98.167  | 5.875           | 100.327 | 100.110 | 99.892  |
| 5.5             | 98.836  | 98.789  | 98.741  | 5.5             | 98.792  | 98.758  | 98.725  | 6               | 100.854 | 100.637 | 100.522 |
| 5.625           | 99.402  | 99.345  | 99.308  | 5.625           | 99.340  | 99.307  | 99.274  | 6.125           | 101.386 | 101.229 | 101.202 |
| 5.75            | 100.087 | 100.009 | 99.998  | 5.75            | 100.087 | 100.009 | 99.998  | 6.25            | 101.964 | 101.882 | 101.855 |
| 5.875           | 100.327 | 100.227 | 100.183 | 5.875           | 100.327 | 100.110 | 99.922  | 6.375           | 101.840 | 101.741 | 101.700 |
| 6               | 100.854 | 100.687 | 100.643 | 6               | 100.854 | 100.637 | 100.522 | 6.5             | 102.410 | 102.312 | 102.271 |
| 6.125           | 101.386 | 101.229 | 101.202 | 6.125           | 101.386 | 101.229 | 101.202 | 6.625           | 102.950 | 102.852 | 102.812 |
| 6.25            | 101.964 | 101.882 | 101.855 | 6.25            | 101.964 | 101.882 | 101.855 | 6.75            | 103.262 | 103.149 | 103.062 |
| 6.375           | 101.938 | 101.839 | 101.798 | 6.375           | 101.938 | 101.839 | 101.798 | 6.875           | 102.916 | 102.809 | 102.760 |
| 6.5             | 102.501 | 102.403 | 102.362 | 6.5             | 102.501 | 102.403 | 102.362 | 7               | 103.457 | 103.351 | 103.302 |
| 6.625           | 103.023 | 102.925 | 102.884 | 6.625           | 103.023 | 102.925 | 102.884 | 7.125           | 103.919 | 103.813 | 103.764 |
| 6.75            | 103.262 | 103.149 | 103.062 | 6.75            | 103.262 | 103.149 | 103.062 | 7.25            | 104.046 | 103.938 | 103.850 |
| 6.875           | 102.982 | 102.875 | 102.825 | 6.875           | 102.982 | 102.875 | 102.825 | 7.375           | 103.632 | 103.643 | 103.585 |
| 7               | 103.510 | 103.404 | 103.355 | 7               | 103.510 | 103.404 | 103.355 | 7.5             | 104.030 | 104.041 | 103.983 |
| 7.125           | 103.958 | 103.852 | 103.803 | 7.125           | 103.958 | 103.852 | 103.803 | 7.625           | 104.581 | 104.593 | 104.535 |
| 7.25            | 104.046 | 103.938 | 103.850 | 7.25            | 104.046 | 103.938 | 103.850 | 7.75            | 104.856 | 104.778 | 104.720 |
| 7.375           | 104.108 | 104.088 | 104.086 | 7.375           | 103.694 | 103.705 | 103.646 |                 |         |         |         |
| 7.5             | 104.598 | 104.578 | 104.576 | 7.5             | 104.091 | 104.103 | 104.045 |                 |         |         |         |

  

| 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            | 95.740  | 95.578  | 95.599  | 4.25            | 95.740  | 95.578  | 95.599  | 4.75                         | 93.658  | 93.467  | 93.467  |
| 4.375           | 96.311  | 96.149  | 96.170  | 4.375           | 96.311  | 96.149  | 96.170  | 4.875                        | 94.387  | 94.108  | 94.108  |
| 4.5             | 96.879  | 96.717  | 96.738  | 4.5             | 96.879  | 96.717  | 96.738  | 5                            | 95.112  | 94.820  | 94.827  |
| 4.625           | 97.444  | 97.283  | 97.303  | 4.625           | 97.444  | 97.283  | 97.303  | 5.125                        | 95.932  | 95.640  | 95.646  |
| 4.75            | 97.720  | 97.529  | 97.533  | 4.75            | 97.720  | 97.529  | 97.533  | 5.25                         | 96.935  | 96.879  | 96.841  |
| 4.875           | 98.283  | 98.092  | 98.096  | 4.875           | 98.283  | 98.092  | 98.096  | 5.375                        | 97.840  | 97.757  | 97.735  |
| 5               | 98.840  | 98.649  | 98.654  | 5               | 98.840  | 98.649  | 98.654  | 5.5                          | 98.417  | 98.335  | 98.313  |
| 5.125           | 99.388  | 99.198  | 99.202  | 5.125           | 99.388  | 99.198  | 99.202  | 5.625                        | 98.978  | 98.897  | 98.875  |
| 5.25            | 99.470  | 99.266  | 99.254  | 5.25            | 99.470  | 99.266  | 99.254  | 5.75                         | 99.323  | 99.242  | 99.220  |
| 5.375           | 100.012 | 99.808  | 99.796  | 5.375           | 100.012 | 99.808  | 99.796  | 5.875                        | 99.829  | 99.748  | 99.683  |
| 5.5             | 100.537 | 100.333 | 100.321 | 5.5             | 100.537 | 100.333 | 100.321 | 6                            | 100.371 | 100.289 | 100.225 |
| 5.625           | 101.040 | 100.836 | 100.824 | 5.625           | 101.040 | 100.836 | 100.824 | 6.125                        | 100.894 | 100.813 | 100.775 |
| 5.75            | 100.842 | 100.747 | 100.682 | 5.75            | 100.842 | 100.747 | 100.682 | 6.25                         | 101.142 | 101.022 | 100.991 |
| 5.875           | 101.035 | 100.966 | 100.879 | 5.875           | 100.875 | 100.705 | 100.676 | 6.375                        | 101.121 | 101.021 | 100.980 |
| 6               | 101.513 | 101.445 | 101.357 | 6               | 101.341 | 101.171 | 101.142 | 6.5                          | 101.649 | 101.527 | 101.483 |
|                 |         |         |         |                 |         |         |         | 6.625                        | 102.279 | 102.207 | 102.163 |
|                 |         |         |         |                 |         |         |         | 6.75                         | 102.224 | 102.112 | 102.024 |
|                 |         |         |         |                 |         |         |         | 6.875                        | 101.694 | 101.588 | 101.539 |
|                 |         |         |         |                 |         |         |         | 7                            | 102.161 | 102.056 | 102.007 |
|                 |         |         |         |                 |         |         |         | 7.125                        | 102.616 | 102.512 | 102.463 |
|                 |         |         |         |                 |         |         |         | 7.25                         | 102.333 | 102.226 | 102.146 |

  

| 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                         | 96.659  | 96.512  | 96.502  | 5                            | 95.112  | 94.820  | 94.827  | 4.5                          | 94.159 | 93.952 | 93.973 |
| 5.375                        | 97.840  | 97.757  | 97.735  | 5.125                        | 95.932  | 95.640  | 95.646  | 4.625                        | 94.719 | 94.512 | 94.533 |
| 5.5                          | 98.417  | 98.335  | 98.313  | 5.25                         | 96.659  | 96.512  | 96.502  | 4.75                         | 94.455 | 94.402 | 94.370 |
| 5.625                        | 98.978  | 98.897  | 98.875  | 5.375                        | 97.819  | 97.736  | 97.715  | 4.875                        | 94.935 | 94.883 | 94.850 |
| 5.75                         | 99.323  | 99.242  | 99.220  | 5.5                          | 98.353  | 98.271  | 98.249  | 5                            | 95.415 | 95.363 | 95.330 |
| 5.875                        | 99.812  | 99.660  | 99.629  | 5.625                        | 98.876  | 98.795  | 98.773  | 5.125                        | 95.894 | 95.842 | 95.810 |
| 6                            | 100.323 | 100.201 | 100.170 | 5.75                         | 99.244  | 99.120  | 99.089  | 5.25                         | 96.274 | 96.238 | 96.183 |
| 6.125                        | 100.882 | 100.802 | 100.775 | 5.875                        | 99.785  | 99.662  | 99.631  | 5.375                        | 96.754 | 96.718 | 96.663 |
| 6.25                         | 101.142 | 101.022 | 100.991 | 6                            | 100.293 | 100.171 | 100.140 | 5.5                          | 97.233 | 97.197 | 97.142 |
| 6.375                        | 101.121 | 101.021 | 100.980 | 6.125                        | 100.882 | 100.802 | 100.775 | 5.625                        | 97.711 | 97.675 | 97.620 |
| 6.5                          | 101.649 | 101.527 | 101.483 | 6.25                         | 101.067 | 100.947 | 100.916 | 5.75                         | 97.599 | 97.548 | 97.498 |
| 6.625                        | 102.279 | 102.207 | 102.163 | 6.375                        | 101.148 | 101.047 | 101.006 | 5.875                        | 98.015 | 97.946 | 97.859 |
| 6.75                         | 102.224 | 102.112 | 102.024 | 6.5                          | 101.649 | 101.527 | 101.485 | 6                            | 98.493 | 98.425 | 98.337 |
| 6.875                        | 101.694 | 101.588 | 101.539 | 6.625                        | 102.279 | 102.207 | 102.163 | 6.125                        | 98.971 | 98.903 | 98.815 |

| 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                          | 97.688  | 97.654  | 97.621  | 5.25                          | 97.688  | 97.654  | 97.621  | 5.25                          | 97.688  | 97.654  | 97.621  |
| 5.375                         | 98.234  | 98.201  | 98.167  | 5.375                         | 98.234  | 98.201  | 98.167  | 5.375                         | 98.234  | 98.201  | 98.167  |
| 5.5                           | 98.792  | 98.758  | 98.725  | 5.5                           | 98.792  | 98.758  | 98.725  | 5.5                           | 98.792  | 98.758  | 98.725  |
| 5.625                         | 99.340  | 99.307  | 99.274  | 5.625                         | 99.340  | 99.307  | 99.274  | 5.625                         | 99.340  | 99.307  | 99.274  |
| 5.75                          | 100.087 | 100.009 | 99.998  | 5.75                          | 100.087 | 100.009 | 99.998  | 5.75                          | 100.087 | 100.009 | 99.998  |
| 5.875                         | 100.327 | 100.110 | 99.922  | 5.875                         | 100.327 | 100.110 | 99.922  | 5.875                         | 100.327 | 100.110 | 99.892  |
| 6                             | 100.854 | 100.637 | 100.522 | 6                             | 100.854 | 100.637 | 100.522 | 6                             | 100.854 | 100.637 | 100.522 |
| 6.125                         | 101.386 | 101.229 | 101.202 | 6.125                         | 101.386 | 101.229 | 101.202 | 6.125                         | 101.386 | 101.229 | 101.202 |
| 6.25                          | 101.964 | 101.882 | 101.855 | 6.25                          | 101.964 | 101.882 | 101.855 | 6.25                          | 101.964 | 101.882 | 101.855 |
| 6.375                         | 101.938 | 101.839 | 101.798 | 6.375                         | 101.938 | 101.839 | 101.798 | 6.375                         | 101.840 | 101.741 | 101.700 |
| 6.5                           | 102.501 | 102.403 | 102.362 | 6.5                           | 102.501 | 102.403 | 102.362 | 6.5                           | 102.410 | 102.312 | 102.271 |
| 6.625                         | 103.023 | 102.925 | 102.884 | 6.625                         | 103.023 | 102.925 | 102.884 | 6.625                         | 102.950 | 102.852 | 102.812 |
| 6.75                          | 103.262 | 103.149 | 103.062 | 6.75                          | 103.262 | 103.149 | 103.062 | 6.75                          | 103.262 | 103.149 | 103.062 |
| 6.875                         | 102.982 | 102.875 | 102.825 | 6.875                         | 102.982 | 102.875 | 102.825 | 6.875                         | 102.916 | 102.809 | 102.760 |
| 7                             | 103.510 | 103.404 | 103.355 | 7                             | 103.510 | 103.404 | 103.355 | 7                             | 103.457 | 103.351 | 103.302 |
| 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                           | 96.879  | 96.717  | 96.738  | 4.25                          | 95.740  | 95.578  | 95.599  | 5.25                          | 96.659  | 96.512  | 96.502  |
| 4.625                         | 97.444  | 97.283  | 97.303  | 4.375                         | 96.311  | 96.149  | 96.170  | 5.375                         | 97.840  | 97.757  | 97.735  |
| 4.75                          | 97.720  | 97.529  | 97.533  | 4.5                           | 96.879  | 96.717  | 96.738  | 5.5                           | 98.417  | 98.335  | 98.313  |
| 4.875                         | 98.283  | 98.092  | 98.096  | 4.625                         | 97.444  | 97.283  | 97.303  | 5.625                         | 98.978  | 98.897  | 98.875  |
| 5                             | 98.840  | 98.649  | 98.654  | 4.75                          | 97.720  | 97.529  | 97.533  | 5.75                          | 99.323  | 99.242  | 99.220  |
| 5.125                         | 99.388  | 99.198  | 99.202  | 4.875                         | 98.283  | 98.092  | 98.096  | 5.875                         | 99.812  | 99.660  | 99.629  |
| 5.25                          | 99.470  | 99.266  | 99.254  | 5                             | 98.840  | 98.649  | 98.654  | 6                             | 100.323 | 100.201 | 100.170 |
| 5.375                         | 100.012 | 99.808  | 99.796  | 5.125                         | 99.388  | 99.198  | 99.202  | 6.125                         | 100.882 | 100.802 | 100.775 |
| 5.5                           | 100.537 | 100.333 | 100.321 | 5.25                          | 99.470  | 99.266  | 99.254  | 6.25                          | 101.142 | 101.022 | 100.991 |
| 5.625                         | 101.040 | 100.836 | 100.824 | 5.375                         | 100.012 | 99.808  | 99.796  | 6.375                         | 101.121 | 101.021 | 100.980 |
| 5.75                          | 100.842 | 100.747 | 100.682 | 5.5                           | 100.537 | 100.333 | 100.321 | 6.5                           | 101.649 | 101.527 | 101.483 |
| 5.875                         | 100.875 | 100.705 | 100.676 | 5.625                         | 101.040 | 100.836 | 100.824 | 6.625                         | 102.279 | 102.207 | 102.163 |
| 6                             | 101.341 | 101.171 | 101.142 | 5.75                          | 100.842 | 100.747 | 100.682 | 6.75                          | 102.224 | 102.112 | 102.024 |
| 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                          | 96.659  | 96.512  | 96.502  | 5.25                          | 96.659  | 96.512  | 96.502  | 4.5                           | 94.159  | 93.952  | 93.973  |
| 5.375                         | 97.840  | 97.757  | 97.735  | 5.375                         | 97.407  | 97.260  | 97.250  | 4.625                         | 94.719  | 94.512  | 94.533  |
| 5.5                           | 98.417  | 98.335  | 98.313  | 5.5                           | 98.118  | 97.972  | 97.962  | 4.75                          | 93.424  | 93.114  | 93.118  |
| 5.625                         | 98.978  | 98.897  | 98.875  | 5.625                         | 98.873  | 98.726  | 98.716  | 4.875                         | 93.980  | 93.669  | 93.674  |
| 5.75                          | 99.323  | 99.242  | 99.220  | 5.75                          | 99.067  | 98.985  | 98.927  | 5                             | 94.524  | 94.213  | 94.218  |
| 5.875                         | 99.812  | 99.660  | 99.629  | 5.875                         | 99.510  | 99.380  | 99.353  | 5.125                         | 95.051  | 94.740  | 94.744  |
| 6                             | 100.323 | 100.201 | 100.170 | 6                             | 100.203 | 100.072 | 100.045 | 5.25                          | 95.839  | 95.830  | 95.822  |
| 6.125                         | 100.882 | 100.802 | 100.775 | 6.125                         | 100.882 | 100.802 | 100.775 | 5.375                         | 95.968  | 95.960  | 95.952  |
| 6.25                          | 101.142 | 101.022 | 100.991 | 6.25                          | 100.845 | 100.743 | 100.670 | 5.5                           | 96.410  | 96.402  | 96.393  |
| 6.375                         | 101.121 | 101.021 | 100.980 | 6.375                         | 100.977 | 100.844 | 100.801 | 5.625                         | 96.866  | 96.858  | 96.849  |
| 6.5                           | 101.649 | 101.527 | 101.483 | 6.5                           | 101.649 | 101.527 | 101.483 | 5.75                          | 97.599  | 97.548  | 97.498  |
| 6.625                         | 102.279 | 102.207 | 102.163 | 6.625                         | 102.279 | 102.207 | 102.163 | 5.875                         | 97.942  | 97.891  | 97.841  |
| 6.75                          | 102.224 | 102.112 | 102.024 | 6.75                          | 102.274 | 102.162 | 102.074 | 6                             | 98.317  | 98.267  | 98.217  |
| 6.875                         | 101.694 | 101.588 | 101.539 | 6.875                         | 101.422 | 101.294 | 101.234 | 6.125                         | 98.673  | 98.623  | 98.573  |

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

**YOUR BFF IN WHOLESALE**

| 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                       | 96.686  | 96.615  | 96.571  | 5.125                       | 96.686  | 96.615  | 96.571  | 4.75                        | 94.931  | 94.886  | 94.871  |
| 5.25                        | 97.588  | 97.554  | 97.521  | 5.25                        | 97.588  | 97.554  | 97.521  | 4.875                       | 95.373  | 95.302  | 95.258  |
| 5.375                       | 98.134  | 98.101  | 98.067  | 5.375                       | 98.134  | 98.101  | 98.067  | 5                           | 96.030  | 95.958  | 95.914  |
| 5.5                         | 98.692  | 98.658  | 98.625  | 5.5                         | 98.692  | 98.658  | 98.625  | 5.125                       | 96.686  | 96.615  | 96.571  |
| 5.625                       | 99.240  | 99.207  | 99.174  | 5.625                       | 99.240  | 99.207  | 99.174  | 5.25                        | 97.588  | 97.554  | 97.521  |
| 5.75                        | 99.873  | 99.791  | 99.733  | 5.75                        | 99.873  | 99.791  | 99.733  | 5.375                       | 98.134  | 98.101  | 98.067  |
| 5.875                       | 100.227 | 100.010 | 99.923  | 5.875                       | 100.227 | 100.010 | 99.820  | 5.5                         | 98.692  | 98.658  | 98.625  |
| 6                           | 100.754 | 100.537 | 100.383 | 6                           | 100.754 | 100.537 | 100.376 | 5.625                       | 99.240  | 99.207  | 99.174  |
| 6.125                       | 101.286 | 101.068 | 100.959 | 6.125                       | 101.286 | 101.068 | 100.959 | 5.75                        | 99.873  | 99.791  | 99.733  |
| 6.25                        | 101.680 | 101.550 | 101.481 | 6.25                        | 101.680 | 101.550 | 101.481 | 5.875                       | 100.227 | 100.010 | 99.813  |
| 6.375                       | 101.638 | 101.563 | 101.487 | 6.375                       | 101.638 | 101.563 | 101.487 | 6                           | 100.754 | 100.537 | 100.376 |
| 6.5                         | 102.163 | 102.088 | 102.012 | 6.5                         | 102.163 | 102.088 | 102.012 | 6.125                       | 101.286 | 101.068 | 100.959 |
| 6.625                       | 102.650 | 102.574 | 102.499 | 6.625                       | 102.650 | 102.574 | 102.499 | 6.25                        | 101.680 | 101.550 | 101.481 |
| 6.75                        | 102.987 | 102.874 | 102.787 | 6.75                        | 102.987 | 102.874 | 102.787 | 6.375                       | 101.638 | 101.563 | 101.487 |
| 6.875                       | 102.555 | 102.495 | 102.430 | 6.875                       | 102.465 | 102.414 | 102.364 | 6.5                         | 102.163 | 102.088 | 102.012 |
| 7                           | 102.941 | 102.881 | 102.831 | 7                           | 102.932 | 102.881 | 102.831 | 6.625                       | 102.650 | 102.574 | 102.499 |
| 7.125                       | 103.377 | 103.326 | 103.276 | 7.125                       | 103.377 | 103.326 | 103.276 | 6.75                        | 102.987 | 102.874 | 102.787 |
| 7.25                        | 103.727 | 103.619 | 103.531 | 7.25                        | 103.727 | 103.619 | 103.531 | 6.875                       | 102.465 | 102.414 | 102.364 |
| 7.375                       | 103.590 | 103.596 | 103.588 | 7.375                       | 103.175 | 103.157 | 103.098 | 7                           | 102.932 | 102.881 | 102.831 |
| 7.5                         | 103.803 | 103.809 | 103.802 | 7.5                         | 103.583 | 103.594 | 103.536 | 7.125                       | 103.377 | 103.326 | 103.276 |
| 7.625                       | 104.026 | 104.038 | 103.980 | 7.625                       | 104.026 | 104.038 | 103.980 | 7.25                        | 103.727 | 103.619 | 103.531 |
| 7.75                        | 104.306 | 104.228 | 104.170 | 7.75                        | 104.306 | 104.228 | 104.170 | 7.375                       | 103.209 | 103.220 | 103.162 |
| 7.875                       | 103.897 | 103.899 | 103.891 |                             |         |         |         | 7.5                         | 103.644 | 103.656 | 103.598 |
| 8                           | 104.058 | 104.060 | 104.052 |                             |         |         |         | 7.625                       | 104.083 | 104.096 | 104.038 |
| 8.125                       | 104.149 | 104.151 | 104.143 |                             |         |         |         | 7.75                        | 104.306 | 104.228 | 104.170 |
| 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                        | 95.726  | 95.544  | 95.565  | 4.25                        | 95.726  | 95.544  | 95.565  | 4.875                       | 94.257  | 93.825  | 93.932  |
| 4.375                       | 96.252  | 96.070  | 96.091  | 4.375                       | 96.252  | 96.070  | 96.091  | 5                           | 94.972  | 94.540  | 94.647  |
| 4.5                         | 96.770  | 96.588  | 96.609  | 4.5                         | 96.770  | 96.588  | 96.609  | 5.125                       | 95.733  | 95.301  | 95.407  |
| 4.625                       | 97.276  | 97.094  | 97.115  | 4.625                       | 97.276  | 97.094  | 97.115  | 5.25                        | 96.635  | 96.349  | 96.438  |
| 4.75                        | 97.682  | 97.471  | 97.475  | 4.75                        | 97.682  | 97.471  | 97.475  | 5.375                       | 97.397  | 97.314  | 97.293  |
| 4.875                       | 98.180  | 97.970  | 97.974  | 4.875                       | 98.180  | 97.970  | 97.974  | 5.5                         | 97.948  | 97.800  | 97.778  |
| 5                           | 98.661  | 98.450  | 98.454  | 5                           | 98.661  | 98.450  | 98.454  | 5.625                       | 98.694  | 98.408  | 98.498  |
| 5.125                       | 99.118  | 98.908  | 98.912  | 5.125                       | 99.118  | 98.908  | 98.912  | 5.75                        | 99.016  | 98.835  | 98.777  |
| 5.25                        | 99.388  | 99.164  | 99.152  | 5.25                        | 99.388  | 99.164  | 99.152  | 5.875                       | 99.712  | 99.495  | 99.395  |
| 5.375                       | 99.837  | 99.613  | 99.600  | 5.375                       | 99.837  | 99.613  | 99.600  | 6                           | 100.159 | 99.942  | 99.825  |
| 5.5                         | 100.255 | 100.031 | 100.019 | 5.5                         | 100.255 | 100.031 | 100.019 | 6.125                       | 100.630 | 100.363 | 100.423 |
| 5.625                       | 100.640 | 100.416 | 100.404 | 5.625                       | 100.640 | 100.416 | 100.404 | 6.25                        | 100.875 | 100.658 | 100.520 |
| 5.75                        | 100.742 | 100.647 | 100.582 | 5.75                        | 100.742 | 100.647 | 100.582 | 6.375                       | 100.883 | 100.808 | 100.732 |
| 5.875                       | 100.626 | 100.515 | 100.466 | 5.875                       | 100.626 | 100.436 | 100.407 | 6.5                         | 101.448 | 101.373 | 101.297 |
| 6                           | 101.012 | 100.963 | 100.915 | 6                           | 100.975 | 100.784 | 100.755 | 6.625                       | 101.982 | 101.749 | 101.806 |
|                             |         |         |         |                             |         |         |         | 6.75                        | 102.124 | 102.012 | 101.924 |
|                             |         |         |         |                             |         |         |         | 6.875                       | 101.183 | 101.133 | 101.083 |
|                             |         |         |         |                             |         |         |         | 7                           | 101.650 | 101.600 | 101.550 |
|                             |         |         |         |                             |         |         |         | 7.125                       | 102.095 | 102.045 | 101.995 |
|                             |         |         |         |                             |         |         |         | 7.25                        | 102.233 | 102.126 | 102.038 |
|                             |         |         |         |                             |         |         |         | 7.375                       | 101.315 | 101.238 | 101.179 |
|                             |         |         |         |                             |         |         |         | 7.5                         | 101.834 | 101.757 | 101.698 |
|                             |         |         |         |                             |         |         |         | 7.625                       | 102.337 | 102.260 | 102.201 |
|                             |         |         |         |                             |         |         |         | 7.75                        | 102.675 | 102.597 | 102.539 |
| 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                         | 101.448 | 101.373 | 101.297 | 6.125                       | 100.630 | 100.350 | 100.423 | 4.5                         | 94.025  | 93.819  | 93.840  |
| 6.625                       | 101.982 | 101.749 | 101.806 | 6.25                        | 100.745 | 100.643 | 100.570 | 4.625                       | 94.500  | 94.293  | 94.314  |
| 6.75                        | 102.124 | 102.012 | 101.924 | 6.375                       | 100.840 | 100.567 | 100.624 | 4.75                        | 93.375  | 93.064  | 93.068  |
| 6.875                       | 101.183 | 101.133 | 101.083 | 6.5                         | 101.403 | 101.130 | 101.187 | 4.875                       | 93.838  | 93.527  | 93.532  |
| 7                           | 101.650 | 101.600 | 101.550 | 6.625                       | 101.982 | 101.749 | 101.806 | 5                           | 94.270  | 93.959  | 93.964  |
| 7.125                       | 102.095 | 102.045 | 101.995 | 6.75                        | 102.174 | 102.062 | 101.974 | 5.125                       | 94.666  | 94.355  | 94.359  |
| 7.25                        | 102.233 | 102.126 | 102.038 | 6.875                       | 101.158 | 100.880 | 100.920 | 5.25                        | 95.739  | 95.730  | 95.722  |
| 7.375                       | 101.315 | 101.238 | 101.179 | 7                           | 101.599 | 101.321 | 101.361 | 5.375                       | 95.868  | 95.860  | 95.852  |
| 7.5                         | 101.834 | 101.757 | 101.698 | 7.125                       | 101.936 | 101.807 | 101.719 | 5.5                         | 96.310  | 96.302  | 96.293  |
| 7.625                       | 102.337 | 102.260 | 102.201 | 7.25                        | 102.283 | 102.176 | 102.088 | 5.625                       | 96.766  | 96.758  | 96.749  |
| 7.75                        | 102.675 | 102.597 | 102.539 | 7.375                       | 101.365 | 101.288 | 101.229 | 5.75                        | 97.499  | 97.448  | 97.398  |
|                             |         |         |         | 7.5                         | 101.884 | 101.807 | 101.748 | 5.875                       | 97.842  | 97.791  | 97.741  |
|                             |         |         |         | 7.625                       | 102.387 | 102.310 | 102.251 | 6                           | 98.217  | 98.167  | 98.117  |
|                             |         |         |         |                             |         |         |         | 6.125                       | 98.573  | 98.523  | 98.473  |



| 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                   | 101.638 | 101.563 | 101.487 | 6.375                   | 101.638 | 101.563 | 101.487 | 6                       | 100.754 | 100.537 | 100.376 |
| 6.5                     | 102.163 | 102.088 | 102.012 | 6.5                     | 102.163 | 102.088 | 102.012 | 6.125                   | 101.286 | 101.068 | 100.959 |
| 6.625                   | 102.650 | 102.574 | 102.499 | 6.625                   | 102.650 | 102.574 | 102.499 | 6.25                    | 101.680 | 101.550 | 101.481 |
| 6.75                    | 102.987 | 102.874 | 102.787 | 6.75                    | 102.987 | 102.874 | 102.787 | 6.375                   | 101.638 | 101.563 | 101.487 |
| 6.875                   | 102.555 | 102.495 | 102.430 | 6.875                   | 102.465 | 102.414 | 102.364 | 6.5                     | 102.163 | 102.088 | 102.012 |
| 7                       | 102.941 | 102.881 | 102.831 | 7                       | 102.932 | 102.881 | 102.831 | 6.625                   | 102.650 | 102.574 | 102.499 |
| 7.125                   | 103.377 | 103.326 | 103.276 | 7.125                   | 103.377 | 103.326 | 103.276 | 6.75                    | 102.987 | 102.874 | 102.787 |
| 7.25                    | 103.727 | 103.619 | 103.531 | 7.25                    | 103.727 | 103.619 | 103.531 | 6.875                   | 102.465 | 102.414 | 102.364 |
| 7.375                   | 103.590 | 103.596 | 103.588 | 7.375                   | 103.175 | 103.157 | 103.098 | 7                       | 102.932 | 102.881 | 102.831 |
| 7.5                     | 103.803 | 103.809 | 103.802 | 7.5                     | 103.583 | 103.594 | 103.536 | 7.125                   | 103.377 | 103.326 | 103.276 |
| 7.625                   | 104.026 | 104.038 | 103.980 | 7.625                   | 104.026 | 104.038 | 103.980 | 7.25                    | 103.727 | 103.619 | 103.531 |
| 7.75                    | 104.306 | 104.228 | 104.170 | 7.75                    | 104.306 | 104.228 | 104.170 | 7.375                   | 103.209 | 103.220 | 103.162 |
| 7.875                   | 103.897 | 103.899 | 103.891 |                         |         |         |         | 7.5                     | 103.644 | 103.656 | 103.598 |
| 8                       | 104.058 | 104.060 | 104.052 |                         |         |         |         | 7.625                   | 104.083 | 104.096 | 104.038 |
| 8.125                   | 104.149 | 104.151 | 104.143 |                         |         |         |         | 7.75                    | 104.306 | 104.228 | 104.170 |
| 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                     | 96.770  | 96.588  | 96.609  | 4.5                     | 96.770  | 96.588  | 96.609  | 6.625                   | 101.982 | 101.749 | 101.806 |
| 4.625                   | 97.276  | 97.094  | 97.115  | 4.625                   | 97.276  | 97.094  | 97.115  | 6.75                    | 102.124 | 102.012 | 101.924 |
| 4.75                    | 97.682  | 97.471  | 97.475  | 4.75                    | 97.682  | 97.471  | 97.475  | 6.875                   | 101.183 | 101.133 | 101.083 |
| 4.875                   | 98.180  | 97.970  | 97.974  | 4.875                   | 98.180  | 97.970  | 97.974  | 7                       | 101.650 | 101.600 | 101.550 |
| 5                       | 98.661  | 98.450  | 98.454  | 5                       | 98.661  | 98.450  | 98.454  | 7.125                   | 102.095 | 102.045 | 101.995 |
| 5.125                   | 99.118  | 98.908  | 98.912  | 5.125                   | 99.118  | 98.908  | 98.912  | 7.25                    | 102.233 | 102.126 | 102.038 |
| 5.25                    | 99.388  | 99.164  | 99.152  | 5.25                    | 99.388  | 99.164  | 99.152  | 7.375                   | 102.052 | 102.058 | 102.051 |
| 5.375                   | 99.837  | 99.613  | 99.600  | 5.375                   | 99.837  | 99.613  | 99.600  | 7.5                     | 102.266 | 102.271 | 102.264 |
| 5.5                     | 100.255 | 100.031 | 100.019 | 5.5                     | 100.255 | 100.031 | 100.019 | 7.625                   | 102.376 | 102.382 | 102.375 |
| 5.625                   | 100.640 | 100.416 | 100.404 | 5.625                   | 100.640 | 100.416 | 100.404 | 7.75                    | 102.675 | 102.597 | 102.539 |
| 5.75                    | 100.742 | 100.647 | 100.582 | 5.75                    | 100.742 | 100.647 | 100.582 | 7.875                   | 101.422 | 101.424 | 101.416 |
| 5.875                   | 100.626 | 100.515 | 100.466 | 5.875                   | 100.626 | 100.436 | 100.407 | 8                       | 101.583 | 101.585 | 101.577 |
| 6                       | 101.012 | 100.963 | 100.915 | 6                       | 100.975 | 100.784 | 100.755 | 8.125                   | 101.674 | 101.676 | 101.668 |
| 6.125                   | 101.449 | 101.400 | 101.352 | 6.125                   | 101.296 | 101.106 | 101.077 |                         |         |         |         |
| 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                     | 101.448 | 101.373 | 101.297 | 6.125                   | 100.630 | 100.350 | 100.423 | 4.5                     | 94.025  | 93.819  | 93.840  |
| 6.625                   | 101.982 | 101.749 | 101.806 | 6.25                    | 100.745 | 100.643 | 100.570 | 4.625                   | 94.500  | 94.293  | 94.314  |
| 6.75                    | 102.124 | 102.012 | 101.924 | 6.375                   | 100.840 | 100.567 | 100.624 | 4.75                    | 93.375  | 93.064  | 93.068  |
| 6.875                   | 101.183 | 101.133 | 101.083 | 6.5                     | 101.403 | 101.130 | 101.187 | 4.875                   | 93.838  | 93.527  | 93.532  |
| 7                       | 101.650 | 101.600 | 101.550 | 6.625                   | 101.982 | 101.749 | 101.806 | 5                       | 94.270  | 93.959  | 93.964  |
| 7.125                   | 102.095 | 102.045 | 101.995 | 6.75                    | 102.174 | 102.062 | 101.974 | 5.125                   | 94.666  | 94.355  | 94.359  |
| 7.25                    | 102.233 | 102.126 | 102.038 | 6.875                   | 101.158 | 100.880 | 100.920 | 5.25                    | 95.739  | 95.730  | 95.722  |
| 7.375                   | 101.315 | 101.238 | 101.179 | 7                       | 101.599 | 101.321 | 101.361 | 5.375                   | 95.868  | 95.860  | 95.852  |
| 7.5                     | 101.834 | 101.757 | 101.698 | 7.125                   | 101.936 | 101.807 | 101.719 | 5.5                     | 96.310  | 96.302  | 96.293  |
| 7.625                   | 102.337 | 102.260 | 102.201 | 7.25                    | 102.283 | 102.176 | 102.088 | 5.625                   | 96.766  | 96.758  | 96.749  |
| 7.75                    | 102.675 | 102.597 | 102.539 | 7.375                   | 101.365 | 101.288 | 101.229 | 5.75                    | 97.499  | 97.448  | 97.398  |
|                         |         |         |         | 7.5                     | 101.884 | 101.807 | 101.748 | 5.875                   | 97.842  | 97.791  | 97.741  |
|                         |         |         |         | 7.625                   | 102.387 | 102.310 | 102.251 | 6                       | 98.217  | 98.167  | 98.117  |
|                         |         |         |         |                         |         |         |         | 6.125                   | 98.573  | 98.523  | 98.473  |

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                    | 99.356  | 99.188  | 98.888  | 6.75                     | 97.856  | 97.688  | 97.388  |
| 6.875                   | 99.713  | 99.532  | 99.232  | 6.875                    | 98.213  | 98.032  | 97.732  |
| 7                       | 100.225 | 100.044 | 99.744  | 7                        | 98.725  | 98.544  | 98.244  |
| 7.125                   | 100.686 | 100.505 | 100.205 | 7.125                    | 99.186  | 99.005  | 98.705  |
| 7.25                    | 101.118 | 100.937 | 100.637 | 7.25                     | 99.618  | 99.437  | 99.137  |
| 7.375                   | 101.590 | 101.355 | 101.055 | 7.375                    | 100.090 | 99.855  | 99.555  |
| 7.5                     | 102.062 | 101.827 | 101.527 | 7.5                      | 100.562 | 100.327 | 100.027 |
| 7.625                   | 102.483 | 102.248 | 101.948 | 7.625                    | 100.983 | 100.748 | 100.448 |
| 7.75                    | 102.885 | 102.650 | 102.350 | 7.75                     | 101.385 | 101.150 | 100.850 |
| 7.875                   | 102.248 | 101.958 | 101.658 | 7.875                    | 100.748 | 100.458 | 100.158 |
| 8                       | 102.680 | 102.390 | 102.090 | 8                        | 101.180 | 100.890 | 100.590 |
| 8.125                   | 103.071 | 102.781 | 102.481 | 8.125                    | 101.571 | 101.281 | 100.981 |
| 8.25                    | 103.443 | 103.153 | 102.853 | 8.25                     | 101.943 | 101.653 | 101.353 |

  

| BFF 3.5% DPA HB Repayable1 |         |         |         | BFF 3.5% DPA HB Forgivable2 |        |        |        |
|----------------------------|---------|---------|---------|-----------------------------|--------|--------|--------|
| Rate                       | 15      | 30      | 45      | Rate                        | 15     | 30     | 45     |
| 6.75                       | 97.356  | 97.188  | 96.888  | 6.75                        | 95.856 | 95.688 | 95.388 |
| 6.875                      | 97.713  | 97.532  | 97.232  | 6.875                       | 96.213 | 96.032 | 95.732 |
| 7                          | 98.225  | 98.044  | 97.744  | 7                           | 96.725 | 96.544 | 96.244 |
| 7.125                      | 98.686  | 98.505  | 98.205  | 7.125                       | 97.186 | 97.005 | 96.705 |
| 7.25                       | 99.118  | 98.937  | 98.637  | 7.25                        | 97.618 | 97.437 | 97.137 |
| 7.375                      | 99.590  | 99.355  | 99.055  | 7.375                       | 98.090 | 97.855 | 97.555 |
| 7.5                        | 100.062 | 99.827  | 99.527  | 7.5                         | 98.562 | 98.327 | 98.027 |
| 7.625                      | 100.483 | 100.248 | 99.948  | 7.625                       | 98.983 | 98.748 | 98.448 |
| 7.75                       | 100.885 | 100.650 | 100.350 | 7.75                        | 99.385 | 99.150 | 98.850 |
| 7.875                      | 100.248 | 99.958  | 99.658  | 7.875                       | 98.748 | 98.458 | 98.158 |
| 8                          | 100.680 | 100.390 | 100.090 | 8                           | 99.180 | 98.890 | 98.590 |
| 8.125                      | 101.071 | 100.781 | 100.481 | 8.125                       | 99.571 | 99.281 | 98.981 |
| 8.25                       | 101.443 | 101.153 | 100.853 | 8.25                        | 99.943 | 99.653 | 99.353 |

  

| BFF 5% DPA Repayable1 |         |         |         | BFF 5% DPA HB Repayable1 |         |         |         |
|-----------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate                  | 15      | 30      | 45      | Rate                     | 15      | 30      | 45      |
| 6.75                  | 98.606  | 98.438  | 98.138  | 6.75                     | 96.606  | 96.438  | 96.138  |
| 6.875                 | 98.963  | 98.782  | 98.482  | 6.875                    | 96.963  | 96.782  | 96.482  |
| 7                     | 99.475  | 99.294  | 98.994  | 7                        | 97.475  | 97.294  | 96.994  |
| 7.125                 | 99.936  | 99.755  | 99.455  | 7.125                    | 97.936  | 97.755  | 97.455  |
| 7.25                  | 100.368 | 100.187 | 99.887  | 7.25                     | 98.368  | 98.187  | 97.887  |
| 7.375                 | 100.840 | 100.605 | 100.305 | 7.375                    | 98.840  | 98.605  | 98.305  |
| 7.5                   | 101.312 | 101.077 | 100.777 | 7.5                      | 99.312  | 99.077  | 98.777  |
| 7.625                 | 101.733 | 101.498 | 101.198 | 7.625                    | 99.733  | 99.498  | 99.198  |
| 7.75                  | 102.135 | 101.900 | 101.600 | 7.75                     | 100.135 | 99.900  | 99.600  |
| 7.875                 | 101.498 | 101.208 | 100.908 | 7.875                    | 99.498  | 99.208  | 98.908  |
| 8                     | 101.930 | 101.640 | 101.340 | 8                        | 99.930  | 99.640  | 99.340  |
| 8.125                 | 102.321 | 102.031 | 101.731 | 8.125                    | 100.321 | 100.031 | 99.731  |
| 8.25                  | 102.693 | 102.403 | 102.103 | 8.25                     | 100.693 | 100.403 | 100.103 |

Government DPA Adjustments

FICO

|            |       |
|------------|-------|
| FICO =>680 | 0     |
| 660 - 679  | -0.25 |
| 640 - 659  | -0.5  |
| 620 - 639  | -1    |
| 600 - 619  | -1.5  |

Other Adjustments

|                       |       |
|-----------------------|-------|
| DTI >50               | -0.25 |
| Manufactured Home     | -0.25 |
| 2-Units               | -0.25 |
| Temporary 2-1 BuyDown | -0.25 |

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.