



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 | 91.420 | 91.420 | 91.220 | 4.75 | 91.420 | 91.420 | 91.220 | 5.125 | 94.233 | 94.233 | 94.033 |
| 4.875 | 92.099 | 92.099 | 91.899 | 4.875 | 92.099 | 92.099 | 91.899 | 5.25 | 95.115 | 95.115 | 94.915 |
| 5 | 92.757 | 92.757 | 92.557 | 5 | 92.757 | 92.757 | 92.557 | 5.375 | 95.914 | 95.914 | 95.714 |
| 5.125 | 93.335 | 93.335 | 93.135 | 5.125 | 93.335 | 93.335 | 93.135 | 5.5 | 96.608 | 96.608 | 96.408 |
| 5.25 | 94.782 | 94.659 | 94.576 | 5.25 | 94.288 | 94.215 | 94.147 | 5.625 | 96.941 | 96.941 | 96.797 |
| 5.375 | 95.470 | 95.347 | 95.264 | 5.375 | 94.980 | 94.971 | 94.839 | 5.75 | 98.425 | 98.360 | 98.337 |
| 5.5 | 96.262 | 96.139 | 96.056 | 5.5 | 95.627 | 95.617 | 95.487 | 5.875 | 98.978 | 98.913 | 98.890 |
| 5.625 | 96.793 | 96.669 | 96.586 | 5.625 | 96.267 | 96.193 | 96.126 | 6 | 99.476 | 99.410 | 99.388 |
| 5.75 | 97.195 | 97.108 | 97.067 | 5.75 | 96.982 | 96.946 | 96.902 | 6.125 | 99.933 | 99.847 | 99.817 |
| 5.875 | 97.855 | 97.768 | 97.727 | 5.875 | 97.583 | 97.547 | 97.504 | 6.25 | 100.531 | 100.445 | 100.416 |
| 6 | 98.565 | 98.479 | 98.437 | 6 | 98.283 | 98.247 | 98.204 | 6.375 | 101.014 | 100.928 | 100.898 |
| 6.125 | 99.063 | 98.976 | 98.935 | 6.125 | 98.758 | 98.721 | 98.678 | 6.5 | 101.458 | 101.372 | 101.342 |
| 6.25 | 99.284 | 99.190 | 99.140 | 6.25 | 99.238 | 99.153 | 99.092 | 6.625 | 101.831 | 101.744 | 101.715 |
| 6.375 | 99.867 | 99.773 | 99.723 | 6.375 | 99.765 | 99.711 | 99.646 | 6.75 | 101.553 | 101.447 | 101.410 |
| 6.5 | 100.421 | 100.327 | 100.277 | 6.5 | 100.234 | 100.193 | 100.127 | 6.875 | 102.014 | 101.908 | 101.872 |
| 6.625 | 100.896 | 100.802 | 100.752 | 6.625 | 100.692 | 100.633 | 100.557 | 7 | 102.425 | 102.319 | 102.282 |
| 6.75 | 101.089 | 100.980 | 100.914 | 6.75 | 101.069 | 100.967 | 100.891 | 7.125 | 102.766 | 102.660 | 102.623 |
| 6.875 | 101.575 | 101.466 | 101.400 | 6.875 | 101.457 | 101.372 | 101.292 | 7.25 | 102.827 | 102.702 | 102.658 |
| 7 | 102.064 | 101.956 | 101.889 | 7 | 101.875 | 101.817 | 101.745 | 7.375 | 103.299 | 103.174 | 103.130 |
| 7.125 | 102.470 | 102.361 | 102.295 | 7.125 | 102.228 | 102.169 | 102.098 | 7.5 | 103.625 | 103.500 | 103.456 |
| 7.25 | 102.735 | 102.617 | 102.525 | 7.25 | 102.735 | 102.617 | 102.525 | 7.625 | 104.116 | 104.037 | 103.907 |
| 7.375 | 103.104 | 102.984 | 102.898 | 7.375 | 103.090 | 102.984 | 102.887 | 7.75 | 104.518 | 104.374 | 104.324 |
| 7.5 | 103.533 | 103.401 | 103.308 | 7.5 | 103.470 | 103.388 | 103.298 | 7.875 | 104.888 | 104.744 | 104.694 |
| 7.625 | 103.980 | 103.842 | 103.743 | 7.625 | 103.949 | 103.802 | 103.698 | 8 | 104.920 | 104.826 | 104.711 |
| 7.75 | 104.467 | 104.324 | 104.220 | 7.75 | 104.467 | 104.324 | 104.220 | | | | |
| 7.875 | 104.737 | 104.605 | 104.496 | 7.875 | 104.737 | 104.605 | 104.496 | | | | |
| 8 | 104.985 | 104.855 | 104.746 | 8 | 104.985 | 104.855 | 104.746 | | | | |
| 8.125 | 105.340 | 105.174 | 105.063 | 8.125 | 105.340 | 105.174 | 105.063 | | | | |
| 8.25 | 105.873 | 105.718 | 105.598 | 8.25 | 105.873 | 105.718 | 105.598 | | | | |
| 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 | 96.003 | 95.828 | 95.828 | 4.625 | 96.244 | 96.069 | 96.069 | 5 | 92.038 | 92.038 | 91.838 |
| 4.75 | 96.450 | 96.356 | 96.336 | 4.75 | 96.675 | 96.652 | 96.632 | 5.125 | 92.858 | 92.858 | 92.658 |
| 4.875 | 96.905 | 96.807 | 96.753 | 4.875 | 97.177 | 97.118 | 97.094 | 5.25 | 94.630 | 94.461 | 94.331 |
| 5 | 97.394 | 97.317 | 97.289 | 5 | 97.707 | 97.654 | 97.626 | 5.375 | 95.318 | 95.149 | 95.020 |
| 5.125 | 97.938 | 97.901 | 97.869 | 5.125 | 98.201 | 98.154 | 98.123 | 5.5 | 96.111 | 95.943 | 95.814 |
| 5.25 | 98.303 | 98.272 | 98.237 | 5.25 | 98.551 | 98.511 | 98.475 | 5.625 | 96.792 | 96.623 | 96.493 |
| 5.375 | 98.668 | 98.622 | 98.583 | 5.375 | 99.023 | 98.844 | 98.805 | 5.75 | 97.210 | 97.064 | 96.957 |
| 5.5 | 99.105 | 99.045 | 99.005 | 5.5 | 99.394 | 99.175 | 99.159 | 5.875 | 97.871 | 97.724 | 97.617 |
| 5.625 | 99.603 | 99.548 | 99.501 | 5.625 | 99.690 | 99.625 | 99.578 | 6 | 98.559 | 98.412 | 98.305 |
| 5.75 | 99.935 | 99.886 | 99.835 | 5.75 | 100.008 | 99.949 | 99.898 | 6.125 | 99.088 | 98.942 | 98.835 |
| 5.875 | 100.244 | 100.201 | 100.147 | 5.875 | 100.352 | 100.252 | 100.198 | 6.25 | 99.329 | 99.225 | 99.184 |
| 6 | 100.647 | 100.605 | 100.550 | 6 | 100.637 | 100.569 | 100.514 | 6.375 | 99.899 | 99.787 | 99.742 |
| 6.125 | 100.654 | 100.581 | 100.519 | 6.125 | 100.789 | 100.569 | 100.554 | 6.5 | 100.428 | 100.286 | 100.234 |
| 6.25 | 100.960 | 100.887 | 100.853 | 6.25 | 100.859 | 100.782 | 100.716 | 6.625 | 100.939 | 100.794 | 100.689 |
| 6.375 | 101.355 | 101.273 | 101.248 | 6.375 | 101.129 | 101.058 | 100.988 | 6.75 | 101.129 | 101.027 | 100.971 |
| 6.5 | 101.632 | 101.554 | 101.525 | 6.5 | 101.445 | 101.375 | 101.304 | 6.875 | 101.553 | 101.459 | 101.396 |
| 6.625 | 101.932 | 101.840 | 101.763 | 6.625 | 101.668 | 101.567 | 101.490 | 7 | 102.002 | 101.838 | 101.711 |
| 6.75 | 102.182 | 102.097 | 102.015 | 6.75 | 101.926 | 101.831 | 101.750 | 7.125 | 102.303 | 102.123 | 102.032 |
| 6.875 | 102.423 | 102.329 | 102.278 | 6.875 | 102.164 | 102.076 | 101.991 | 7.25 | 102.553 | 102.377 | 102.237 |
| 7 | 102.714 | 102.635 | 102.550 | 7 | 102.464 | 102.376 | 102.290 | 7.375 | 102.984 | 102.806 | 102.664 |
| 7.125 | 101.855 | 101.793 | 101.754 | 7.125 | 101.622 | 101.560 | 101.521 | 7.5 | 103.394 | 103.213 | 103.069 |
| 7.25 | 102.350 | 102.288 | 102.249 | 7.25 | 102.018 | 101.956 | 101.917 | 7.625 | 103.061 | 102.914 | 102.871 |
| 7.375 | 102.825 | 102.763 | 102.724 | 7.375 | 102.398 | 102.336 | 102.297 | 7.75 | 103.248 | 103.059 | 102.975 |
| | | | | | | | | 7.875 | 103.453 | 103.274 | 103.185 |

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 |

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 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 | 96.833 | 96.770 | 96.707 | 5 | 96.147 | 96.084 | 96.021 | 5.125 | 94.520 | 94.457 | 94.395 |
| 5.125 | 97.199 | 97.136 | 97.073 | 5.125 | 96.738 | 96.675 | 96.612 | 5.25 | 94.991 | 94.928 | 94.866 |
| 5.25 | 97.566 | 97.503 | 97.440 | 5.25 | 97.166 | 97.103 | 97.040 | 5.375 | 95.642 | 95.579 | 95.516 |
| 5.375 | 97.791 | 97.728 | 97.665 | 5.375 | 97.431 | 97.368 | 97.305 | 5.5 | 96.116 | 96.053 | 95.990 |
| 5.5 | 98.158 | 98.095 | 98.032 | 5.5 | 97.861 | 97.798 | 97.735 | 5.625 | 96.591 | 96.528 | 96.466 |
| 5.625 | 98.526 | 98.463 | 98.400 | 5.625 | 98.292 | 98.229 | 98.166 | 5.75 | 97.060 | 96.997 | 96.934 |
| 5.75 | 98.894 | 98.831 | 98.768 | 5.75 | 98.550 | 98.487 | 98.424 | 5.875 | 97.338 | 97.275 | 97.212 |
| 5.875 | 99.111 | 99.048 | 98.985 | 5.875 | 98.798 | 98.735 | 98.672 | 6 | 97.797 | 97.734 | 97.672 |
| 6 | 99.463 | 99.400 | 99.337 | 6 | 99.211 | 99.148 | 99.085 | 6.125 | 98.074 | 98.011 | 97.948 |
| 6.125 | 99.670 | 99.607 | 99.544 | 6.125 | 99.456 | 99.393 | 99.330 | 6.25 | 98.531 | 98.468 | 98.406 |
| 6.25 | 99.876 | 99.813 | 99.750 | 6.25 | 99.699 | 99.636 | 99.573 | 6.375 | 98.620 | 98.557 | 98.494 |
| 6.375 | 100.080 | 100.017 | 99.954 | 6.375 | 99.940 | 99.877 | 99.814 | 6.5 | 98.888 | 98.825 | 98.762 |
| 6.5 | 100.282 | 100.219 | 100.156 | 6.5 | 100.346 | 100.283 | 100.220 | 6.625 | 99.150 | 99.087 | 99.024 |
| 6.625 | 100.335 | 100.272 | 100.209 | 6.625 | 100.409 | 100.346 | 100.283 | 6.75 | 99.411 | 99.348 | 99.285 |
| 6.75 | 100.560 | 100.497 | 100.434 | 6.75 | 100.639 | 100.576 | 100.513 | 6.875 | 99.496 | 99.433 | 99.370 |
| 6.875 | 100.751 | 100.688 | 100.625 | 6.875 | 100.709 | 100.646 | 100.583 | 7 | 99.588 | 99.525 | 99.462 |
| 7 | 100.942 | 100.879 | 100.816 | 7 | 100.954 | 100.891 | 100.828 | 7.125 | 99.681 | 99.618 | 99.556 |
| 7.125 | 101.141 | 101.078 | 101.015 | 7.125 | 101.201 | 101.138 | 101.075 | | | | |

| 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 | 96.883 | 96.820 | 96.757 | 5 | 96.197 | 96.134 | 96.071 | 5.125 | 94.570 | 94.507 | 94.444 |
| 5.125 | 97.249 | 97.186 | 97.123 | 5.125 | 96.788 | 96.725 | 96.662 | 5.25 | 95.041 | 94.978 | 94.915 |
| 5.25 | 97.616 | 97.553 | 97.490 | 5.25 | 97.216 | 97.153 | 97.090 | 5.375 | 95.692 | 95.629 | 95.566 |
| 5.375 | 97.841 | 97.778 | 97.715 | 5.375 | 97.481 | 97.418 | 97.355 | 5.5 | 96.166 | 96.103 | 96.040 |
| 5.5 | 98.208 | 98.145 | 98.082 | 5.5 | 97.911 | 97.848 | 97.785 | 5.625 | 96.641 | 96.578 | 96.515 |
| 5.625 | 98.576 | 98.513 | 98.450 | 5.625 | 98.342 | 98.279 | 98.216 | 5.75 | 97.110 | 97.047 | 96.984 |
| 5.75 | 98.944 | 98.881 | 98.818 | 5.75 | 98.600 | 98.537 | 98.474 | 5.875 | 97.388 | 97.325 | 97.262 |
| 5.875 | 99.161 | 99.098 | 99.035 | 5.875 | 98.848 | 98.785 | 98.722 | 6 | 97.847 | 97.784 | 97.721 |
| 6 | 99.513 | 99.450 | 99.387 | 6 | 99.261 | 99.198 | 99.135 | 6.125 | 98.124 | 98.061 | 97.998 |
| 6.125 | 99.720 | 99.657 | 99.594 | 6.125 | 99.506 | 99.443 | 99.380 | 6.25 | 98.581 | 98.518 | 98.455 |
| 6.25 | 99.926 | 99.863 | 99.800 | 6.25 | 99.749 | 99.686 | 99.623 | 6.375 | 98.670 | 98.607 | 98.544 |
| 6.375 | 100.130 | 100.067 | 100.004 | 6.375 | 99.990 | 99.927 | 99.864 | 6.5 | 98.938 | 98.875 | 98.812 |
| 6.5 | 100.332 | 100.269 | 100.206 | 6.5 | 100.396 | 100.333 | 100.270 | 6.625 | 99.200 | 99.137 | 99.074 |
| 6.625 | 100.385 | 100.322 | 100.259 | 6.625 | 100.459 | 100.396 | 100.333 | 6.75 | 99.461 | 99.398 | 99.335 |
| 6.75 | 100.610 | 100.547 | 100.484 | 6.75 | 100.689 | 100.626 | 100.563 | 6.875 | 99.546 | 99.483 | 99.420 |
| 6.875 | 100.801 | 100.738 | 100.675 | 6.875 | 100.759 | 100.696 | 100.633 | 7 | 99.638 | 99.575 | 99.512 |
| 7 | 100.992 | 100.929 | 100.866 | 7 | 101.004 | 100.941 | 100.878 | 7.125 | 99.731 | 99.668 | 99.605 |

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 | 93.308 | 93.263 | 93.249 | 4.5 | 93.308 | 93.263 | 93.249 | 5 | 95.793 | 95.719 | 95.675 |
| 4.625 | 93.964 | 93.920 | 93.905 | 4.625 | 93.964 | 93.920 | 93.905 | 5.125 | 96.449 | 96.375 | 96.341 |
| 4.75 | 94.691 | 94.640 | 94.589 | 4.75 | 94.621 | 94.576 | 94.561 | 5.25 | 97.393 | 97.351 | 97.310 |
| 4.875 | 95.248 | 95.197 | 95.146 | 4.875 | 95.136 | 95.062 | 95.018 | 5.375 | 97.940 | 97.899 | 97.857 |
| 5 | 95.832 | 95.781 | 95.730 | 5 | 95.793 | 95.719 | 95.675 | 5.5 | 98.497 | 98.455 | 98.413 |
| 5.125 | 96.449 | 96.375 | 96.341 | 5.125 | 96.449 | 96.375 | 96.341 | 5.625 | 99.091 | 99.049 | 99.007 |
| 5.25 | 97.393 | 97.351 | 97.310 | 5.25 | 97.393 | 97.351 | 97.310 | 5.75 | 99.823 | 99.745 | 99.719 |
| 5.375 | 97.940 | 97.899 | 97.857 | 5.375 | 97.940 | 97.899 | 97.857 | 5.875 | 100.145 | 99.927 | 99.709 |
| 5.5 | 98.497 | 98.455 | 98.413 | 5.5 | 98.497 | 98.455 | 98.413 | 6 | 100.667 | 100.449 | 100.346 |
| 5.625 | 99.091 | 99.049 | 99.007 | 5.625 | 99.091 | 99.049 | 99.007 | 6.125 | 101.206 | 101.070 | 101.027 |
| 5.75 | 99.823 | 99.745 | 99.719 | 5.75 | 99.823 | 99.745 | 99.719 | 6.25 | 101.837 | 101.724 | 101.682 |
| 5.875 | 100.145 | 99.927 | 99.816 | 5.875 | 100.145 | 99.927 | 99.766 | 6.375 | 101.717 | 101.617 | 101.576 |
| 6 | 100.667 | 100.449 | 100.358 | 6 | 100.667 | 100.449 | 100.358 | 6.5 | 102.287 | 102.187 | 102.146 |
| 6.125 | 101.206 | 101.070 | 101.027 | 6.125 | 101.206 | 101.070 | 101.027 | 6.625 | 102.826 | 102.726 | 102.686 |
| 6.25 | 101.837 | 101.724 | 101.682 | 6.25 | 101.837 | 101.724 | 101.682 | 6.75 | 103.216 | 103.098 | 103.010 |
| 6.375 | 101.810 | 101.710 | 101.670 | 6.375 | 101.810 | 101.710 | 101.670 | 6.875 | 102.981 | 102.873 | 102.824 |
| 6.5 | 102.371 | 102.271 | 102.230 | 6.5 | 102.371 | 102.271 | 102.230 | 7 | 103.522 | 103.414 | 103.365 |
| 6.625 | 102.889 | 102.789 | 102.749 | 6.625 | 102.889 | 102.789 | 102.749 | 7.125 | 103.984 | 103.875 | 103.826 |
| 6.75 | 103.216 | 103.098 | 103.010 | 6.75 | 103.216 | 103.098 | 103.010 | 7.25 | 103.958 | 103.840 | 103.752 |
| 6.875 | 103.042 | 102.934 | 102.885 | 6.875 | 103.042 | 102.934 | 102.885 | 7.375 | 103.512 | 103.510 | 103.463 |
| 7 | 103.568 | 103.459 | 103.410 | 7 | 103.568 | 103.459 | 103.410 | 7.5 | 103.909 | 103.907 | 103.861 |
| 7.125 | 104.012 | 103.904 | 103.855 | 7.125 | 104.012 | 103.904 | 103.855 | 7.625 | 104.461 | 104.459 | 104.412 |
| 7.25 | 103.958 | 103.840 | 103.752 | 7.25 | 103.958 | 103.840 | 103.752 | 7.75 | 104.779 | 104.690 | 104.631 |
| 7.375 | 103.909 | 103.867 | 103.853 | 7.375 | 103.568 | 103.566 | 103.520 | | | | |
| 7.5 | 104.398 | 104.356 | 104.342 | 7.5 | 103.964 | 103.962 | 103.916 | | | | |

| 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 | 95.543 | 95.428 | 95.433 | 4.25 | 95.543 | 95.428 | 95.433 | 4.75 | 93.380 | 93.339 | 93.330 |
| 4.375 | 96.114 | 95.999 | 96.004 | 4.375 | 96.114 | 95.999 | 96.004 | 4.875 | 94.110 | 94.069 | 94.059 |
| 4.5 | 96.682 | 96.567 | 96.572 | 4.5 | 96.682 | 96.567 | 96.572 | 5 | 94.835 | 94.794 | 94.784 |
| 4.625 | 97.247 | 97.133 | 97.138 | 4.625 | 97.247 | 97.133 | 97.138 | 5.125 | 95.654 | 95.613 | 95.604 |
| 4.75 | 97.564 | 97.420 | 97.409 | 4.75 | 97.564 | 97.420 | 97.409 | 5.25 | 96.631 | 96.587 | 96.543 |
| 4.875 | 98.127 | 97.984 | 97.972 | 4.875 | 98.127 | 97.984 | 97.972 | 5.375 | 97.536 | 97.453 | 97.431 |
| 5 | 98.685 | 98.541 | 98.530 | 5 | 98.685 | 98.541 | 98.530 | 5.5 | 98.113 | 98.030 | 98.008 |
| 5.125 | 99.234 | 99.090 | 99.079 | 5.125 | 99.234 | 99.090 | 99.079 | 5.625 | 98.673 | 98.590 | 98.568 |
| 5.25 | 99.247 | 99.074 | 99.046 | 5.25 | 99.247 | 99.074 | 99.046 | 5.75 | 99.023 | 98.932 | 98.910 |
| 5.375 | 99.789 | 99.617 | 99.589 | 5.375 | 99.789 | 99.617 | 99.589 | 5.875 | 99.630 | 99.478 | 99.432 |
| 5.5 | 100.315 | 100.143 | 100.114 | 5.5 | 100.315 | 100.143 | 100.114 | 6 | 100.124 | 100.017 | 99.969 |
| 5.625 | 100.819 | 100.646 | 100.618 | 5.625 | 100.819 | 100.646 | 100.618 | 6.125 | 100.754 | 100.643 | 100.600 |
| 5.75 | 100.632 | 100.570 | 100.534 | 5.75 | 100.632 | 100.570 | 100.534 | 6.25 | 100.936 | 100.813 | 100.782 |
| 5.875 | 100.826 | 100.757 | 100.674 | 5.875 | 100.694 | 100.524 | 100.479 | 6.375 | 100.951 | 100.851 | 100.810 |
| 6 | 101.305 | 101.236 | 101.153 | 6 | 101.161 | 100.990 | 100.946 | 6.5 | 101.548 | 101.410 | 101.351 |
| | | | | | | | | 6.625 | 102.181 | 102.094 | 102.035 |
| | | | | | | | | 6.75 | 102.179 | 102.061 | 101.973 |
| | | | | | | | | 6.875 | 101.661 | 101.553 | 101.505 |
| | | | | | | | | 7 | 102.124 | 102.016 | 101.968 |
| | | | | | | | | 7.125 | 102.574 | 102.467 | 102.419 |
| | | | | | | | | 7.25 | 102.245 | 102.127 | 102.039 |

| 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 | 96.392 | 96.246 | 96.220 | 5 | 94.835 | 94.794 | 94.784 | 4.5 | 93.962 | 93.802 | 93.808 |
| 5.375 | 97.536 | 97.453 | 97.431 | 5.125 | 95.654 | 95.613 | 95.604 | 4.625 | 94.523 | 94.363 | 94.368 |
| 5.5 | 98.113 | 98.030 | 98.008 | 5.25 | 96.392 | 96.246 | 96.220 | 4.75 | 94.384 | 94.324 | 94.269 |
| 5.625 | 98.673 | 98.590 | 98.568 | 5.375 | 97.517 | 97.434 | 97.412 | 4.875 | 94.865 | 94.804 | 94.750 |
| 5.75 | 99.015 | 98.932 | 98.910 | 5.5 | 98.051 | 97.968 | 97.946 | 5 | 95.345 | 95.285 | 95.230 |
| 5.875 | 99.630 | 99.463 | 99.432 | 5.625 | 98.607 | 98.490 | 98.469 | 5.125 | 95.825 | 95.765 | 95.710 |
| 6 | 100.124 | 100.001 | 99.969 | 5.75 | 99.049 | 98.926 | 98.895 | 5.25 | 96.095 | 96.026 | 95.964 |
| 6.125 | 100.754 | 100.643 | 100.600 | 5.875 | 99.589 | 99.467 | 99.435 | 5.375 | 96.575 | 96.506 | 96.444 |
| 6.25 | 100.936 | 100.813 | 100.782 | 6 | 100.096 | 99.974 | 99.942 | 5.5 | 97.054 | 96.986 | 96.923 |
| 6.375 | 100.951 | 100.851 | 100.810 | 6.125 | 100.754 | 100.643 | 100.600 | 5.625 | 97.533 | 97.464 | 97.402 |
| 6.5 | 101.548 | 101.410 | 101.351 | 6.25 | 100.867 | 100.745 | 100.713 | 5.75 | 97.411 | 97.361 | 97.311 |
| 6.625 | 102.181 | 102.094 | 102.035 | 6.375 | 100.980 | 100.880 | 100.839 | 5.875 | 97.806 | 97.737 | 97.654 |
| 6.75 | 102.179 | 102.061 | 101.973 | 6.5 | 101.548 | 101.410 | 101.351 | 6 | 98.285 | 98.216 | 98.133 |
| 6.875 | 101.661 | 101.553 | 101.505 | 6.625 | 102.181 | 102.094 | 102.035 | 6.125 | 98.763 | 98.695 | 98.611 |

| 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 | 97.393 | 97.351 | 97.310 | 5.25 | 97.393 | 97.351 | 97.310 | 5.25 | 97.393 | 97.351 | 97.310 |
| 5.375 | 97.940 | 97.899 | 97.857 | 5.375 | 97.940 | 97.899 | 97.857 | 5.375 | 97.940 | 97.899 | 97.857 |
| 5.5 | 98.497 | 98.455 | 98.413 | 5.5 | 98.497 | 98.455 | 98.413 | 5.5 | 98.497 | 98.455 | 98.413 |
| 5.625 | 99.091 | 99.049 | 99.007 | 5.625 | 99.091 | 99.049 | 99.007 | 5.625 | 99.091 | 99.049 | 99.007 |
| 5.75 | 99.823 | 99.745 | 99.719 | 5.75 | 99.823 | 99.745 | 99.719 | 5.75 | 99.823 | 99.745 | 99.719 |
| 5.875 | 100.145 | 99.927 | 99.766 | 5.875 | 100.145 | 99.927 | 99.766 | 5.875 | 100.145 | 99.927 | 99.709 |
| 6 | 100.667 | 100.449 | 100.358 | 6 | 100.667 | 100.449 | 100.358 | 6 | 100.667 | 100.449 | 100.346 |
| 6.125 | 101.206 | 101.070 | 101.027 | 6.125 | 101.206 | 101.070 | 101.027 | 6.125 | 101.206 | 101.070 | 101.027 |
| 6.25 | 101.837 | 101.724 | 101.682 | 6.25 | 101.837 | 101.724 | 101.682 | 6.25 | 101.837 | 101.724 | 101.682 |
| 6.375 | 101.810 | 101.710 | 101.670 | 6.375 | 101.810 | 101.710 | 101.670 | 6.375 | 101.717 | 101.617 | 101.576 |
| 6.5 | 102.371 | 102.271 | 102.230 | 6.5 | 102.371 | 102.271 | 102.230 | 6.5 | 102.287 | 102.187 | 102.146 |
| 6.625 | 102.889 | 102.789 | 102.749 | 6.625 | 102.889 | 102.789 | 102.749 | 6.625 | 102.826 | 102.726 | 102.686 |
| 6.75 | 103.216 | 103.098 | 103.010 | 6.75 | 103.216 | 103.098 | 103.010 | 6.75 | 103.216 | 103.098 | 103.010 |
| 6.875 | 103.042 | 102.934 | 102.885 | 6.875 | 103.042 | 102.934 | 102.885 | 6.875 | 102.981 | 102.873 | 102.824 |
| 7 | 103.568 | 103.459 | 103.410 | 7 | 103.568 | 103.459 | 103.410 | 7 | 103.522 | 103.414 | 103.365 |
| 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 | 96.682 | 96.567 | 96.572 | 4.25 | 95.543 | 95.428 | 95.433 | 5.25 | 96.392 | 96.246 | 96.220 |
| 4.625 | 97.247 | 97.133 | 97.138 | 4.375 | 96.114 | 95.999 | 96.004 | 5.375 | 97.536 | 97.453 | 97.431 |
| 4.75 | 97.564 | 97.420 | 97.409 | 4.5 | 96.682 | 96.567 | 96.572 | 5.5 | 98.113 | 98.030 | 98.008 |
| 4.875 | 98.127 | 97.984 | 97.972 | 4.625 | 97.247 | 97.133 | 97.138 | 5.625 | 98.673 | 98.590 | 98.568 |
| 5 | 98.685 | 98.541 | 98.530 | 4.75 | 97.564 | 97.420 | 97.409 | 5.75 | 99.015 | 98.932 | 98.910 |
| 5.125 | 99.234 | 99.090 | 99.079 | 4.875 | 98.127 | 97.984 | 97.972 | 5.875 | 99.630 | 99.463 | 99.432 |
| 5.25 | 99.247 | 99.074 | 99.046 | 5 | 98.685 | 98.541 | 98.530 | 6 | 100.124 | 100.001 | 99.969 |
| 5.375 | 99.789 | 99.617 | 99.589 | 5.125 | 99.234 | 99.090 | 99.079 | 6.125 | 100.754 | 100.643 | 100.600 |
| 5.5 | 100.315 | 100.143 | 100.114 | 5.25 | 99.247 | 99.074 | 99.046 | 6.25 | 100.936 | 100.813 | 100.782 |
| 5.625 | 100.819 | 100.646 | 100.618 | 5.375 | 99.789 | 99.617 | 99.589 | 6.375 | 100.951 | 100.851 | 100.810 |
| 5.75 | 100.632 | 100.570 | 100.534 | 5.5 | 100.315 | 100.143 | 100.114 | 6.5 | 101.548 | 101.410 | 101.351 |
| 5.875 | 100.694 | 100.524 | 100.479 | 5.625 | 100.819 | 100.646 | 100.618 | 6.625 | 102.181 | 102.094 | 102.035 |
| 6 | 101.161 | 100.990 | 100.946 | 5.75 | 100.632 | 100.570 | 100.534 | 6.75 | 102.179 | 102.061 | 101.973 |
| 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 | 96.392 | 96.246 | 96.220 | 5.25 | 96.392 | 96.246 | 96.220 | 4.5 | 93.962 | 93.802 | 93.808 |
| 5.375 | 97.536 | 97.453 | 97.431 | 5.375 | 97.140 | 96.994 | 96.969 | 4.625 | 94.523 | 94.363 | 94.368 |
| 5.5 | 98.113 | 98.030 | 98.008 | 5.5 | 97.852 | 97.706 | 97.681 | 4.75 | 93.269 | 93.005 | 92.994 |
| 5.625 | 98.673 | 98.590 | 98.568 | 5.625 | 98.607 | 98.461 | 98.436 | 4.875 | 93.825 | 93.562 | 93.550 |
| 5.75 | 99.015 | 98.932 | 98.910 | 5.75 | 98.808 | 98.720 | 98.661 | 5 | 94.370 | 94.107 | 94.095 |
| 5.875 | 99.630 | 99.463 | 99.432 | 5.875 | 99.380 | 99.219 | 99.176 | 5.125 | 94.898 | 94.634 | 94.623 |
| 6 | 100.124 | 100.001 | 99.969 | 6 | 100.073 | 99.912 | 99.869 | 5.25 | 95.633 | 95.583 | 95.532 |
| 6.125 | 100.754 | 100.643 | 100.600 | 6.125 | 100.754 | 100.643 | 100.600 | 5.375 | 95.758 | 95.708 | 95.657 |
| 6.25 | 100.936 | 100.813 | 100.782 | 6.25 | 100.639 | 100.536 | 100.462 | 5.5 | 96.194 | 96.144 | 96.094 |
| 6.375 | 100.951 | 100.851 | 100.810 | 6.375 | 100.873 | 100.726 | 100.666 | 5.625 | 96.646 | 96.596 | 96.545 |
| 6.5 | 101.548 | 101.410 | 101.351 | 6.5 | 101.548 | 101.410 | 101.351 | 5.75 | 97.411 | 97.361 | 97.311 |
| 6.625 | 102.181 | 102.094 | 102.035 | 6.625 | 102.181 | 102.094 | 102.035 | 5.875 | 97.741 | 97.690 | 97.640 |
| 6.75 | 102.179 | 102.061 | 101.973 | 6.75 | 102.229 | 102.111 | 102.023 | 6 | 98.107 | 98.057 | 98.006 |
| 6.875 | 101.661 | 101.553 | 101.505 | 6.875 | 101.318 | 101.176 | 101.100 | 6.125 | 98.454 | 98.404 | 98.354 |

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 | 96.349 | 96.275 | 96.231 | 5.125 | 96.349 | 96.275 | 96.231 | 4.75 | 94.521 | 94.476 | 94.461 |
| 5.25 | 97.293 | 97.251 | 97.210 | 5.25 | 97.293 | 97.251 | 97.210 | 4.875 | 95.036 | 94.962 | 94.918 |
| 5.375 | 97.840 | 97.799 | 97.757 | 5.375 | 97.840 | 97.799 | 97.757 | 5 | 95.693 | 95.619 | 95.575 |
| 5.5 | 98.397 | 98.355 | 98.313 | 5.5 | 98.397 | 98.355 | 98.313 | 5.125 | 96.349 | 96.275 | 96.231 |
| 5.625 | 98.991 | 98.949 | 98.907 | 5.625 | 98.991 | 98.949 | 98.907 | 5.25 | 97.293 | 97.251 | 97.210 |
| 5.75 | 99.614 | 99.526 | 99.467 | 5.75 | 99.614 | 99.526 | 99.467 | 5.375 | 97.840 | 97.799 | 97.757 |
| 5.875 | 100.045 | 99.827 | 99.627 | 5.875 | 100.045 | 99.827 | 99.627 | 5.5 | 98.397 | 98.355 | 98.313 |
| 6 | 100.567 | 100.349 | 100.177 | 6 | 100.567 | 100.349 | 100.177 | 5.625 | 98.991 | 98.949 | 98.907 |
| 6.125 | 101.106 | 100.888 | 100.769 | 6.125 | 101.106 | 100.888 | 100.769 | 5.75 | 99.614 | 99.526 | 99.467 |
| 6.25 | 101.543 | 101.342 | 101.298 | 6.25 | 101.543 | 101.342 | 101.298 | 5.875 | 100.045 | 99.827 | 99.623 |
| 6.375 | 101.527 | 101.452 | 101.377 | 6.375 | 101.527 | 101.452 | 101.377 | 6 | 100.567 | 100.349 | 100.177 |
| 6.5 | 102.002 | 101.927 | 101.852 | 6.5 | 102.002 | 101.927 | 101.852 | 6.125 | 101.106 | 100.888 | 100.769 |
| 6.625 | 102.442 | 102.367 | 102.292 | 6.625 | 102.442 | 102.367 | 102.292 | 6.25 | 101.543 | 101.342 | 101.298 |
| 6.75 | 102.941 | 102.823 | 102.735 | 6.75 | 102.941 | 102.823 | 102.735 | 6.375 | 101.527 | 101.452 | 101.377 |
| 6.875 | 102.470 | 102.420 | 102.370 | 6.875 | 102.470 | 102.420 | 102.370 | 6.5 | 102.002 | 101.927 | 101.852 |
| 7 | 102.869 | 102.819 | 102.769 | 7 | 102.869 | 102.819 | 102.769 | 6.625 | 102.442 | 102.367 | 102.292 |
| 7.125 | 103.307 | 103.257 | 103.207 | 7.125 | 103.307 | 103.257 | 103.207 | 6.75 | 102.941 | 102.823 | 102.735 |
| 7.25 | 103.639 | 103.521 | 103.433 | 7.25 | 103.639 | 103.521 | 103.433 | 6.875 | 102.470 | 102.420 | 102.370 |
| 7.375 | 103.286 | 103.279 | 103.272 | 7.375 | 103.022 | 103.019 | 102.973 | 7 | 102.869 | 102.819 | 102.769 |
| 7.5 | 103.455 | 103.454 | 103.434 | 7.5 | 103.455 | 103.454 | 103.408 | 7.125 | 103.307 | 103.257 | 103.207 |
| 7.625 | 103.897 | 103.896 | 103.849 | 7.625 | 103.897 | 103.896 | 103.849 | 7.25 | 103.639 | 103.521 | 103.433 |
| 7.75 | 104.229 | 104.140 | 104.081 | 7.75 | 104.229 | 104.140 | 104.081 | 7.375 | 103.088 | 103.087 | 103.040 |
| 7.875 | 103.520 | 103.505 | 103.491 | | | | | 7.5 | 103.523 | 103.522 | 103.475 |
| 8 | 103.636 | 103.621 | 103.607 | | | | | 7.625 | 103.962 | 103.961 | 103.914 |
| 8.125 | 103.702 | 103.687 | 103.673 | | | | | 7.75 | 104.229 | 104.140 | 104.081 |
| 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 | 95.529 | 95.395 | 95.400 | 4.25 | 95.529 | 95.395 | 95.400 | 4.875 | 93.980 | 93.799 | 93.890 |
| 4.375 | 96.056 | 95.921 | 95.927 | 4.375 | 96.056 | 95.921 | 95.927 | 5 | 94.695 | 94.514 | 94.605 |
| 4.5 | 96.574 | 96.440 | 96.445 | 4.5 | 96.574 | 96.440 | 96.445 | 5.125 | 95.456 | 95.275 | 95.366 |
| 4.625 | 97.081 | 96.946 | 96.951 | 4.625 | 97.081 | 96.946 | 96.951 | 5.25 | 96.369 | 96.083 | 96.157 |
| 4.75 | 97.527 | 97.363 | 97.352 | 4.75 | 97.527 | 97.363 | 97.352 | 5.375 | 97.095 | 97.012 | 96.991 |
| 4.875 | 98.026 | 97.863 | 97.851 | 4.875 | 98.026 | 97.863 | 97.851 | 5.5 | 97.682 | 97.496 | 97.474 |
| 5 | 98.508 | 98.344 | 98.333 | 5 | 98.508 | 98.344 | 98.333 | 5.625 | 98.430 | 98.144 | 98.218 |
| 5.125 | 98.966 | 98.803 | 98.791 | 5.125 | 98.966 | 98.803 | 98.791 | 5.75 | 98.836 | 98.618 | 98.511 |
| 5.25 | 99.166 | 98.973 | 98.945 | 5.25 | 99.166 | 98.973 | 98.945 | 5.875 | 99.530 | 99.312 | 99.199 |
| 5.375 | 99.615 | 99.422 | 99.394 | 5.375 | 99.615 | 99.422 | 99.394 | 6 | 99.972 | 99.754 | 99.635 |
| 5.5 | 100.034 | 99.842 | 99.814 | 5.5 | 100.034 | 99.842 | 99.814 | 6.125 | 100.506 | 100.195 | 100.253 |
| 5.625 | 100.420 | 100.228 | 100.200 | 5.625 | 100.420 | 100.228 | 100.200 | 6.25 | 100.641 | 100.423 | 100.312 |
| 5.75 | 100.532 | 100.470 | 100.434 | 5.75 | 100.532 | 100.470 | 100.434 | 6.375 | 100.772 | 100.697 | 100.622 |
| 5.875 | 100.446 | 100.323 | 100.279 | 5.875 | 100.446 | 100.255 | 100.211 | 6.5 | 101.312 | 101.212 | 101.137 |
| 6 | 100.812 | 100.772 | 100.728 | 6 | 100.794 | 100.604 | 100.559 | 6.625 | 101.901 | 101.653 | 101.694 |
| | | | | | | | | 6.75 | 102.079 | 101.961 | 101.873 |
| | | | | | | | | 6.875 | 101.189 | 101.139 | 101.088 |
| | | | | | | | | 7 | 101.588 | 101.537 | 101.487 |
| | | | | | | | | 7.125 | 102.026 | 101.976 | 101.925 |
| | | | | | | | | 7.25 | 102.145 | 102.027 | 101.939 |
| | | | | | | | | 7.375 | 101.250 | 101.161 | 101.103 |
| | | | | | | | | 7.5 | 101.765 | 101.676 | 101.618 |
| | | | | | | | | 7.625 | 102.264 | 102.175 | 102.116 |
| | | | | | | | | 7.75 | 102.597 | 102.509 | 102.450 |
| 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 | 101.312 | 101.212 | 101.137 | 6.125 | 100.506 | 100.195 | 100.253 | 4.5 | 93.832 | 93.672 | 93.677 |
| 6.625 | 101.901 | 101.653 | 101.694 | 6.25 | 100.539 | 100.436 | 100.362 | 4.625 | 94.308 | 94.148 | 94.153 |
| 6.75 | 102.079 | 101.961 | 101.873 | 6.375 | 100.742 | 100.454 | 100.495 | 4.75 | 93.221 | 92.957 | 92.946 |
| 6.875 | 101.189 | 101.139 | 101.088 | 6.5 | 101.312 | 101.024 | 101.065 | 4.875 | 93.685 | 93.422 | 93.410 |
| 7 | 101.588 | 101.537 | 101.487 | 6.625 | 101.901 | 101.653 | 101.694 | 5 | 94.119 | 93.855 | 93.844 |
| 7.125 | 102.026 | 101.976 | 101.925 | 6.75 | 102.129 | 102.011 | 101.923 | 5.125 | 94.516 | 94.252 | 94.240 |
| 7.25 | 102.145 | 102.027 | 101.939 | 6.875 | 101.068 | 100.775 | 100.800 | 5.25 | 95.533 | 95.483 | 95.432 |
| 7.375 | 101.250 | 101.161 | 101.103 | 7 | 101.520 | 101.227 | 101.252 | 5.375 | 95.658 | 95.608 | 95.557 |
| 7.5 | 101.765 | 101.676 | 101.618 | 7.125 | 101.865 | 101.713 | 101.625 | 5.5 | 96.094 | 96.044 | 95.994 |
| 7.625 | 102.264 | 102.175 | 102.116 | 7.25 | 102.195 | 102.077 | 101.989 | 5.625 | 96.546 | 96.496 | 96.445 |
| 7.75 | 102.597 | 102.509 | 102.450 | 7.375 | 101.300 | 101.211 | 101.153 | 5.75 | 97.311 | 97.261 | 97.211 |
| | | | | 7.5 | 101.815 | 101.726 | 101.668 | 5.875 | 97.641 | 97.590 | 97.540 |
| | | | | 7.625 | 102.314 | 102.225 | 102.166 | 6 | 98.007 | 97.957 | 97.906 |
| | | | | | | | | 6.125 | 98.354 | 98.304 | 98.254 |

| 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 | 101.527 | 101.452 | 101.377 | 6.375 | 101.527 | 101.452 | 101.377 | 6 | 100.567 | 100.349 | 100.177 |
| 6.5 | 102.002 | 101.927 | 101.852 | 6.5 | 102.002 | 101.927 | 101.852 | 6.125 | 101.106 | 100.888 | 100.769 |
| 6.625 | 102.442 | 102.367 | 102.292 | 6.625 | 102.442 | 102.367 | 102.292 | 6.25 | 101.543 | 101.342 | 101.298 |
| 6.75 | 102.941 | 102.823 | 102.735 | 6.75 | 102.941 | 102.823 | 102.735 | 6.375 | 101.527 | 101.452 | 101.377 |
| 6.875 | 102.470 | 102.420 | 102.370 | 6.875 | 102.470 | 102.420 | 102.370 | 6.5 | 102.002 | 101.927 | 101.852 |
| 7 | 102.869 | 102.819 | 102.769 | 7 | 102.869 | 102.819 | 102.769 | 6.625 | 102.442 | 102.367 | 102.292 |
| 7.125 | 103.307 | 103.257 | 103.207 | 7.125 | 103.307 | 103.257 | 103.207 | 6.75 | 102.941 | 102.823 | 102.735 |
| 7.25 | 103.639 | 103.521 | 103.433 | 7.25 | 103.639 | 103.521 | 103.433 | 6.875 | 102.470 | 102.420 | 102.370 |
| 7.375 | 103.286 | 103.279 | 103.272 | 7.375 | 103.022 | 103.019 | 102.973 | 7 | 102.869 | 102.819 | 102.769 |
| 7.5 | 103.455 | 103.454 | 103.434 | 7.5 | 103.455 | 103.454 | 103.408 | 7.125 | 103.307 | 103.257 | 103.207 |
| 7.625 | 103.897 | 103.896 | 103.849 | 7.625 | 103.897 | 103.896 | 103.849 | 7.25 | 103.639 | 103.521 | 103.433 |
| 7.75 | 104.229 | 104.140 | 104.081 | 7.75 | 104.229 | 104.140 | 104.081 | 7.375 | 103.088 | 103.087 | 103.040 |
| 7.875 | 103.520 | 103.505 | 103.491 | | | | | 7.5 | 103.523 | 103.522 | 103.475 |
| 8 | 103.636 | 103.621 | 103.607 | | | | | 7.625 | 103.962 | 103.961 | 103.914 |
| 8.125 | 103.702 | 103.687 | 103.673 | | | | | 7.75 | 104.229 | 104.140 | 104.081 |
| 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 | 96.574 | 96.440 | 96.445 | 4.5 | 96.574 | 96.440 | 96.445 | 6.625 | 101.901 | 101.653 | 101.694 |
| 4.625 | 97.081 | 96.946 | 96.951 | 4.625 | 97.081 | 96.946 | 96.951 | 6.75 | 102.079 | 101.961 | 101.873 |
| 4.75 | 97.527 | 97.363 | 97.352 | 4.75 | 97.527 | 97.363 | 97.352 | 6.875 | 101.189 | 101.139 | 101.088 |
| 4.875 | 98.026 | 97.863 | 97.851 | 4.875 | 98.026 | 97.863 | 97.851 | 7 | 101.588 | 101.537 | 101.487 |
| 5 | 98.508 | 98.344 | 98.333 | 5 | 98.508 | 98.344 | 98.333 | 7.125 | 102.026 | 101.976 | 101.925 |
| 5.125 | 98.966 | 98.803 | 98.791 | 5.125 | 98.966 | 98.803 | 98.791 | 7.25 | 102.145 | 102.027 | 101.939 |
| 5.25 | 99.166 | 98.973 | 98.945 | 5.25 | 99.166 | 98.973 | 98.945 | 7.375 | 101.749 | 101.741 | 101.734 |
| 5.375 | 99.615 | 99.422 | 99.394 | 5.375 | 99.615 | 99.422 | 99.394 | 7.5 | 101.911 | 101.904 | 101.897 |
| 5.5 | 100.034 | 99.842 | 99.814 | 5.5 | 100.034 | 99.842 | 99.814 | 7.625 | 102.264 | 102.175 | 102.116 |
| 5.625 | 100.420 | 100.228 | 100.200 | 5.625 | 100.420 | 100.228 | 100.200 | 7.75 | 102.597 | 102.509 | 102.450 |
| 5.75 | 100.532 | 100.470 | 100.434 | 5.75 | 100.532 | 100.470 | 100.434 | 7.875 | 101.045 | 101.030 | 101.016 |
| 5.875 | 100.446 | 100.323 | 100.279 | 5.875 | 100.446 | 100.255 | 100.211 | 8 | 101.161 | 101.146 | 101.132 |
| 6 | 100.812 | 100.772 | 100.728 | 6 | 100.794 | 100.604 | 100.559 | 8.125 | 101.227 | 101.212 | 101.198 |
| 6.125 | 101.249 | 101.209 | 101.165 | 6.125 | 101.115 | 101.038 | 101.002 | | | | |
| 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 | 101.312 | 101.212 | 101.137 | 6.125 | 100.506 | 100.195 | 100.253 | 4.5 | 93.832 | 93.672 | 93.677 |
| 6.625 | 101.901 | 101.653 | 101.694 | 6.25 | 100.539 | 100.436 | 100.362 | 4.625 | 94.308 | 94.148 | 94.153 |
| 6.75 | 102.079 | 101.961 | 101.873 | 6.375 | 100.742 | 100.454 | 100.495 | 4.75 | 93.221 | 92.957 | 92.946 |
| 6.875 | 101.189 | 101.139 | 101.088 | 6.5 | 101.312 | 101.024 | 101.065 | 4.875 | 93.685 | 93.422 | 93.410 |
| 7 | 101.588 | 101.537 | 101.487 | 6.625 | 101.901 | 101.653 | 101.694 | 5 | 94.119 | 93.855 | 93.844 |
| 7.125 | 102.026 | 101.976 | 101.925 | 6.75 | 102.129 | 102.011 | 101.923 | 5.125 | 94.516 | 94.252 | 94.240 |
| 7.25 | 102.145 | 102.027 | 101.939 | 6.875 | 101.068 | 100.775 | 100.800 | 5.25 | 95.533 | 95.483 | 95.432 |
| 7.375 | 101.250 | 101.161 | 101.103 | 7 | 101.520 | 101.227 | 101.252 | 5.375 | 95.658 | 95.608 | 95.557 |
| 7.5 | 101.765 | 101.676 | 101.618 | 7.125 | 101.865 | 101.713 | 101.625 | 5.5 | 96.094 | 96.044 | 95.994 |
| 7.625 | 102.264 | 102.175 | 102.116 | 7.25 | 102.195 | 102.077 | 101.989 | 5.625 | 96.546 | 96.496 | 96.445 |
| 7.75 | 102.597 | 102.509 | 102.450 | 7.375 | 101.300 | 101.211 | 101.153 | 5.75 | 97.311 | 97.261 | 97.211 |
| | | | | 7.5 | 101.815 | 101.726 | 101.668 | 5.875 | 97.641 | 97.590 | 97.540 |
| | | | | 7.625 | 102.314 | 102.225 | 102.166 | 6 | 98.007 | 97.957 | 97.906 |
| | | | | | | | | 6.125 | 98.354 | 98.304 | 98.254 |

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 | 99.275 | 99.096 | 98.796 | 6.75 | 97.775 | 97.596 | 97.296 |
| 6.875 | 99.633 | 99.411 | 99.111 | 6.875 | 98.133 | 97.911 | 97.611 |
| 7 | 100.145 | 99.923 | 99.623 | 7 | 98.645 | 98.423 | 98.123 |
| 7.125 | 100.606 | 100.384 | 100.084 | 7.125 | 99.106 | 98.884 | 98.584 |
| 7.25 | 101.038 | 100.816 | 100.516 | 7.25 | 99.538 | 99.316 | 99.016 |
| 7.375 | 101.498 | 101.217 | 100.917 | 7.375 | 99.998 | 99.717 | 99.417 |
| 7.5 | 101.970 | 101.689 | 101.389 | 7.5 | 100.470 | 100.189 | 99.889 |
| 7.625 | 102.391 | 102.110 | 101.810 | 7.625 | 100.891 | 100.610 | 100.310 |
| 7.75 | 102.793 | 102.512 | 102.212 | 7.75 | 101.293 | 101.012 | 100.712 |
| 7.875 | 102.145 | 101.805 | 101.505 | 7.875 | 100.645 | 100.305 | 100.005 |
| 8 | 102.577 | 102.237 | 101.937 | 8 | 101.077 | 100.737 | 100.437 |
| 8.125 | 102.968 | 102.628 | 102.328 | 8.125 | 101.468 | 101.128 | 100.828 |
| 8.25 | 103.340 | 103.000 | 102.700 | 8.25 | 101.840 | 101.500 | 101.200 |

| BFF 3.5% DPA HB Repayable1 | | | | BFF 3.5% DPA HB Forgivable2 | | | |
|----------------------------|---------|---------|---------|-----------------------------|--------|--------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 97.275 | 97.096 | 96.796 | 6.75 | 95.775 | 95.596 | 95.296 |
| 6.875 | 97.633 | 97.411 | 97.111 | 6.875 | 96.133 | 95.911 | 95.611 |
| 7 | 98.145 | 97.923 | 97.623 | 7 | 96.645 | 96.423 | 96.123 |
| 7.125 | 98.606 | 98.384 | 98.084 | 7.125 | 97.106 | 96.884 | 96.584 |
| 7.25 | 99.038 | 98.816 | 98.516 | 7.25 | 97.538 | 97.316 | 97.016 |
| 7.375 | 99.498 | 99.217 | 98.917 | 7.375 | 97.998 | 97.717 | 97.417 |
| 7.5 | 99.970 | 99.689 | 99.389 | 7.5 | 98.470 | 98.189 | 97.889 |
| 7.625 | 100.391 | 100.110 | 99.810 | 7.625 | 98.891 | 98.610 | 98.310 |
| 7.75 | 100.793 | 100.512 | 100.212 | 7.75 | 99.293 | 99.012 | 98.712 |
| 7.875 | 100.145 | 99.805 | 99.505 | 7.875 | 98.645 | 98.305 | 98.005 |
| 8 | 100.577 | 100.237 | 99.937 | 8 | 99.077 | 98.737 | 98.437 |
| 8.125 | 100.968 | 100.628 | 100.328 | 8.125 | 99.468 | 99.128 | 98.828 |
| 8.25 | 101.340 | 101.000 | 100.700 | 8.25 | 99.840 | 99.500 | 99.200 |

| BFF 5% DPA Repayable1 | | | | BFF 5% DPA HB Repayable1 | | | |
|-----------------------|---------|---------|---------|--------------------------|---------|---------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 98.525 | 98.346 | 98.046 | 6.75 | 96.525 | 96.346 | 96.046 |
| 6.875 | 98.883 | 98.661 | 98.361 | 6.875 | 96.883 | 96.661 | 96.361 |
| 7 | 99.395 | 99.173 | 98.873 | 7 | 97.395 | 97.173 | 96.873 |
| 7.125 | 99.856 | 99.634 | 99.334 | 7.125 | 97.856 | 97.634 | 97.334 |
| 7.25 | 100.288 | 100.066 | 99.766 | 7.25 | 98.288 | 98.066 | 97.766 |
| 7.375 | 100.748 | 100.467 | 100.167 | 7.375 | 98.748 | 98.467 | 98.167 |
| 7.5 | 101.220 | 100.939 | 100.639 | 7.5 | 99.220 | 98.939 | 98.639 |
| 7.625 | 101.641 | 101.360 | 101.060 | 7.625 | 99.641 | 99.360 | 99.060 |
| 7.75 | 102.043 | 101.762 | 101.462 | 7.75 | 100.043 | 99.762 | 99.462 |
| 7.875 | 101.395 | 101.055 | 100.755 | 7.875 | 99.395 | 99.055 | 98.755 |
| 8 | 101.827 | 101.487 | 101.187 | 8 | 99.827 | 99.487 | 99.187 |
| 8.125 | 102.218 | 101.878 | 101.578 | 8.125 | 100.218 | 99.878 | 99.578 |
| 8.25 | 102.590 | 102.250 | 101.950 | 8.25 | 100.590 | 100.250 | 99.950 |

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.