



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 | 93.749 | 93.704 | 93.688 | 4.75 | 93.749 | 93.704 | 93.688 | 5.125 | 96.514 | 96.469 | 96.452 |
| 4.875 | 94.436 | 94.391 | 94.375 | 4.875 | 94.436 | 94.391 | 94.375 | 5.25 | 97.128 | 97.046 | 97.014 |
| 5 | 95.124 | 95.079 | 95.063 | 5 | 95.124 | 95.079 | 95.063 | 5.375 | 97.884 | 97.713 | 97.713 |
| 5.125 | 95.703 | 95.663 | 95.663 | 5.125 | 95.703 | 95.663 | 95.663 | 5.5 | 98.576 | 98.410 | 98.410 |
| 5.25 | 96.686 | 96.560 | 96.491 | 5.25 | 96.228 | 96.090 | 96.058 | 5.625 | 99.044 | 98.883 | 98.883 |
| 5.375 | 97.396 | 97.270 | 97.201 | 5.375 | 96.975 | 96.804 | 96.804 | 5.75 | 99.852 | 99.810 | 99.748 |
| 5.5 | 98.196 | 98.070 | 98.001 | 5.5 | 97.625 | 97.465 | 97.459 | 5.875 | 100.370 | 100.328 | 100.266 |
| 5.625 | 98.700 | 98.574 | 98.505 | 5.625 | 98.211 | 98.050 | 98.050 | 6 | 100.826 | 100.785 | 100.724 |
| 5.75 | 98.846 | 98.764 | 98.729 | 5.75 | 98.639 | 98.471 | 98.431 | 6.125 | 101.139 | 101.099 | 101.038 |
| 5.875 | 99.469 | 99.387 | 99.352 | 5.875 | 99.182 | 99.012 | 99.007 | 6.25 | 101.586 | 101.518 | 101.451 |
| 6 | 100.113 | 100.030 | 99.995 | 6 | 99.690 | 99.605 | 99.595 | 6.375 | 102.028 | 101.960 | 101.893 |
| 6.125 | 100.554 | 100.472 | 100.436 | 6.125 | 100.184 | 100.122 | 100.107 | 6.5 | 102.426 | 102.359 | 102.292 |
| 6.25 | 100.435 | 100.335 | 100.285 | 6.25 | 100.338 | 100.177 | 100.122 | 6.625 | 102.750 | 102.683 | 102.617 |
| 6.375 | 100.967 | 100.867 | 100.818 | 6.375 | 100.836 | 100.699 | 100.659 | 6.75 | 102.285 | 102.239 | 102.165 |
| 6.5 | 101.448 | 101.347 | 101.298 | 6.5 | 101.274 | 101.206 | 101.175 | 6.875 | 102.681 | 102.635 | 102.563 |
| 6.625 | 101.842 | 101.741 | 101.692 | 6.625 | 101.720 | 101.573 | 101.537 | 7 | 103.026 | 102.980 | 102.908 |
| 6.75 | 101.813 | 101.697 | 101.636 | 6.75 | 101.798 | 101.664 | 101.595 | 7.125 | 103.327 | 103.282 | 103.210 |
| 6.875 | 102.239 | 102.123 | 102.062 | 6.875 | 102.185 | 102.033 | 101.959 | 7.25 | 103.241 | 103.202 | 103.122 |
| 7 | 102.648 | 102.532 | 102.471 | 7 | 102.537 | 102.381 | 102.304 | 7.375 | 103.638 | 103.600 | 103.520 |
| 7.125 | 103.022 | 102.906 | 102.845 | 7.125 | 102.866 | 102.713 | 102.638 | 7.5 | 103.926 | 103.888 | 103.808 |
| 7.25 | 103.155 | 103.063 | 102.983 | 7.25 | 103.155 | 103.063 | 102.983 | 7.625 | 104.308 | 104.270 | 104.192 |
| 7.375 | 103.494 | 103.376 | 103.292 | 7.375 | 103.474 | 103.376 | 103.292 | 7.75 | 104.746 | 104.667 | 104.582 |
| 7.5 | 103.888 | 103.724 | 103.626 | 7.5 | 103.740 | 103.640 | 103.559 | 7.875 | 105.090 | 105.012 | 104.927 |
| 7.625 | 104.269 | 104.084 | 103.970 | 7.625 | 104.085 | 104.015 | 103.924 | 8 | 105.000 | 105.000 | 104.998 |
| 7.75 | 104.562 | 104.490 | 104.397 | 7.75 | 104.562 | 104.490 | 104.397 | | | | |
| 7.875 | 104.792 | 104.717 | 104.623 | 7.875 | 104.792 | 104.717 | 104.623 | | | | |
| 8 | 105.041 | 104.933 | 104.885 | 8 | 105.041 | 104.933 | 104.885 | | | | |
| 8.125 | 105.295 | 105.193 | 105.139 | 8.125 | 105.295 | 105.193 | 105.139 | | | | |
| 8.25 | 105.731 | 105.680 | 105.577 | 8.25 | 105.731 | 105.680 | 105.577 | | | | |
| 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 | 97.393 | 97.393 | 97.303 | 4.625 | 97.592 | 97.532 | 97.502 | 5 | 94.334 | 94.253 | 94.220 |
| 4.75 | 97.827 | 97.780 | 97.764 | 4.75 | 97.957 | 97.892 | 97.859 | 5.125 | 95.142 | 95.060 | 95.028 |
| 4.875 | 98.369 | 98.323 | 98.306 | 4.875 | 98.342 | 98.271 | 98.190 | 5.25 | 96.590 | 96.398 | 96.268 |
| 5 | 98.746 | 98.700 | 98.684 | 5 | 98.857 | 98.782 | 98.658 | 5.375 | 97.296 | 97.103 | 96.973 |
| 5.125 | 98.964 | 98.952 | 98.869 | 5.125 | 99.333 | 99.252 | 99.125 | 5.5 | 98.090 | 97.897 | 97.765 |
| 5.25 | 99.498 | 99.450 | 99.418 | 5.25 | 99.660 | 99.575 | 99.444 | 5.625 | 98.590 | 98.396 | 98.264 |
| 5.375 | 100.037 | 99.988 | 99.956 | 5.375 | 100.029 | 100.029 | 99.858 | 5.75 | 98.864 | 98.686 | 98.569 |
| 5.5 | 100.367 | 100.318 | 100.286 | 5.5 | 100.387 | 100.387 | 100.221 | 5.875 | 99.486 | 99.307 | 99.190 |
| 5.625 | 100.360 | 100.259 | 100.183 | 5.625 | 100.454 | 100.454 | 100.293 | 6 | 100.109 | 99.930 | 99.813 |
| 5.75 | 100.743 | 100.678 | 100.630 | 5.75 | 100.688 | 100.688 | 100.454 | 6.125 | 100.581 | 100.403 | 100.286 |
| 5.875 | 101.253 | 101.189 | 101.140 | 5.875 | 101.077 | 101.072 | 100.842 | 6.25 | 100.453 | 100.290 | 100.189 |
| 6 | 101.536 | 101.472 | 101.423 | 6 | 101.373 | 101.363 | 101.138 | 6.375 | 100.972 | 100.808 | 100.706 |
| 6.125 | 101.301 | 101.285 | 101.162 | 6.125 | 101.468 | 101.453 | 101.233 | 6.5 | 101.440 | 101.274 | 101.170 |
| 6.25 | 101.619 | 101.554 | 101.506 | 6.25 | 101.462 | 101.441 | 101.257 | 6.625 | 101.880 | 101.713 | 101.607 |
| 6.375 | 102.120 | 102.056 | 102.007 | 6.375 | 101.709 | 101.683 | 101.564 | 6.75 | 101.768 | 101.584 | 101.506 |
| 6.5 | 102.375 | 102.310 | 102.262 | 6.5 | 101.931 | 101.876 | 101.818 | 6.875 | 102.201 | 102.016 | 101.895 |
| 6.625 | 102.193 | 102.079 | 102.037 | 6.625 | 102.045 | 102.008 | 101.851 | 7 | 102.597 | 102.410 | 102.288 |
| 6.75 | 102.519 | 102.454 | 102.406 | 6.75 | 102.240 | 102.112 | 102.075 | 7.125 | 102.978 | 102.789 | 102.665 |
| 6.875 | 103.006 | 102.941 | 102.893 | 6.875 | 102.563 | 102.499 | 102.450 | 7.25 | 102.962 | 102.773 | 102.650 |
| 7 | 103.220 | 103.156 | 103.107 | 7 | 102.777 | 102.722 | 102.664 | 7.375 | 103.381 | 103.190 | 103.064 |
| 7.125 | 102.730 | 102.664 | 102.599 | 7.125 | 102.492 | 102.425 | 102.361 | 7.5 | 103.788 | 103.593 | 103.464 |
| 7.25 | 103.220 | 103.154 | 103.089 | 7.25 | 102.878 | 102.811 | 102.746 | 7.625 | 103.556 | 103.453 | 103.394 |
| 7.375 | 103.689 | 103.623 | 103.558 | 7.375 | 103.246 | 103.180 | 103.115 | 7.75 | 103.214 | 103.142 | 103.070 |
| | | | | | | | | 7.875 | 103.415 | 103.340 | 103.266 |

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 | 97.948 | 97.885 | 97.822 | 5 | 97.244 | 97.181 | 97.118 | 5 | 95.363 | 95.300 | 95.237 |
| 5.125 | 98.469 | 98.406 | 98.343 | 5.125 | 97.849 | 97.786 | 97.723 | 5.125 | 96.027 | 95.964 | 95.901 |
| 5.25 | 98.991 | 98.928 | 98.865 | 5.25 | 98.457 | 98.394 | 98.331 | 5.25 | 96.695 | 96.632 | 96.569 |
| 5.375 | 99.219 | 99.156 | 99.093 | 5.375 | 98.726 | 98.663 | 98.600 | 5.375 | 96.995 | 96.932 | 96.869 |
| 5.5 | 99.580 | 99.517 | 99.454 | 5.5 | 99.161 | 99.098 | 99.035 | 5.5 | 97.464 | 97.401 | 97.339 |
| 5.625 | 99.956 | 99.893 | 99.830 | 5.625 | 99.581 | 99.518 | 99.455 | 5.625 | 97.931 | 97.868 | 97.805 |
| 5.75 | 100.165 | 100.102 | 100.039 | 5.75 | 99.832 | 99.769 | 99.706 | 5.75 | 98.213 | 98.150 | 98.087 |
| 5.875 | 100.375 | 100.312 | 100.249 | 5.875 | 100.080 | 100.017 | 99.954 | 5.875 | 98.493 | 98.430 | 98.368 |
| 6 | 100.733 | 100.670 | 100.607 | 6 | 100.499 | 100.436 | 100.373 | 6 | 98.959 | 98.896 | 98.833 |
| 6.125 | 100.939 | 100.876 | 100.813 | 6.125 | 100.745 | 100.682 | 100.619 | 6.125 | 99.236 | 99.173 | 99.110 |
| 6.25 | 101.145 | 101.082 | 101.019 | 6.25 | 100.990 | 100.927 | 100.864 | 6.25 | 99.513 | 99.450 | 99.387 |
| 6.375 | 101.350 | 101.287 | 101.224 | 6.375 | 101.231 | 101.168 | 101.105 | 6.375 | 99.785 | 99.722 | 99.660 |
| 6.5 | 101.701 | 101.638 | 101.575 | 6.5 | 101.645 | 101.582 | 101.519 | 6.5 | 100.246 | 100.183 | 100.121 |
| 6.625 | 101.752 | 101.689 | 101.626 | 6.625 | 101.701 | 101.638 | 101.575 | 6.625 | 100.317 | 100.254 | 100.192 |
| 6.75 | 101.979 | 101.916 | 101.853 | 6.75 | 101.932 | 101.869 | 101.806 | 6.75 | 100.579 | 100.516 | 100.454 |
| 6.875 | 102.020 | 101.957 | 101.894 | 6.875 | 101.999 | 101.936 | 101.873 | 6.875 | 100.662 | 100.599 | 100.536 |
| 7 | 102.061 | 101.998 | 101.935 | 7 | 102.075 | 102.012 | 101.949 | 7 | 100.752 | 100.689 | 100.627 |
| 7.125 | 102.114 | 102.051 | 101.988 | 7.125 | 102.152 | 102.089 | 102.026 | 7.125 | 100.844 | 100.781 | 100.719 |
| Conventional 5/6 ARM HB | | | | Conventional 7/6 ARM HB | | | | Conventional 10/6 ARM HB | | | |
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5 | 97.998 | 97.935 | 97.872 | 5 | 97.294 | 97.231 | 97.168 | 5 | 95.413 | 95.350 | 95.287 |
| 5.125 | 98.519 | 98.456 | 98.393 | 5.125 | 97.899 | 97.836 | 97.773 | 5.125 | 96.077 | 96.014 | 95.951 |
| 5.25 | 99.041 | 98.978 | 98.915 | 5.25 | 98.507 | 98.444 | 98.381 | 5.25 | 96.745 | 96.682 | 96.619 |
| 5.375 | 99.269 | 99.206 | 99.143 | 5.375 | 98.776 | 98.713 | 98.650 | 5.375 | 97.045 | 96.982 | 96.919 |
| 5.5 | 99.630 | 99.567 | 99.504 | 5.5 | 99.211 | 99.148 | 99.085 | 5.5 | 97.514 | 97.451 | 97.388 |
| 5.625 | 100.006 | 99.943 | 99.880 | 5.625 | 99.631 | 99.568 | 99.505 | 5.625 | 97.981 | 97.918 | 97.855 |
| 5.75 | 100.215 | 100.152 | 100.089 | 5.75 | 99.882 | 99.819 | 99.756 | 5.75 | 98.263 | 98.200 | 98.137 |
| 5.875 | 100.425 | 100.362 | 100.299 | 5.875 | 100.130 | 100.067 | 100.004 | 5.875 | 98.543 | 98.480 | 98.417 |
| 6 | 100.783 | 100.720 | 100.657 | 6 | 100.549 | 100.486 | 100.423 | 6 | 99.009 | 98.946 | 98.883 |
| 6.125 | 100.989 | 100.926 | 100.863 | 6.125 | 100.795 | 100.732 | 100.669 | 6.125 | 99.286 | 99.223 | 99.160 |
| 6.25 | 101.195 | 101.132 | 101.069 | 6.25 | 101.041 | 100.977 | 100.914 | 6.25 | 99.563 | 99.500 | 99.437 |
| 6.375 | 101.400 | 101.337 | 101.274 | 6.375 | 101.323 | 101.218 | 101.155 | 6.375 | 99.835 | 99.772 | 99.709 |
| 6.5 | 101.751 | 101.688 | 101.625 | 6.5 | 101.695 | 101.632 | 101.569 | 6.5 | 100.296 | 100.233 | 100.170 |
| 6.625 | 101.802 | 101.739 | 101.676 | 6.625 | 101.751 | 101.688 | 101.625 | 6.625 | 100.367 | 100.304 | 100.241 |
| 6.75 | 102.029 | 101.966 | 101.903 | 6.75 | 101.982 | 101.919 | 101.856 | 6.75 | 100.629 | 100.566 | 100.503 |
| 6.875 | 102.070 | 102.007 | 101.944 | 6.875 | 102.049 | 101.986 | 101.923 | 6.875 | 100.712 | 100.649 | 100.586 |
| 7 | 102.111 | 102.048 | 101.985 | 7 | 102.125 | 102.062 | 101.999 | 7 | 100.802 | 100.739 | 100.676 |
| 7.125 | 102.164 | 102.101 | 102.038 | 7.125 | 102.202 | 102.139 | 102.076 | 7.125 | 100.894 | 100.831 | 100.768 |

Conventional ARM Adjustments

Cumulative LLPA Cap

| | |
|--|---|
| FTHB with AMI at or below 100% or 120% in de | 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 | 95.748 | 95.703 | 95.687 | 4.5 | 95.748 | 95.703 | 95.687 | 5 | 98.044 | 98.000 | 97.971 |
| 4.625 | 96.404 | 96.359 | 96.343 | 4.625 | 96.404 | 96.359 | 96.343 | 5.125 | 98.701 | 98.656 | 98.627 |
| 4.75 | 97.060 | 97.015 | 97.000 | 4.75 | 97.060 | 97.015 | 97.000 | 5.25 | 99.357 | 99.312 | 99.284 |
| 4.875 | 97.388 | 97.344 | 97.315 | 4.875 | 97.388 | 97.344 | 97.315 | 5.375 | 99.390 | 99.331 | 99.286 |
| 5 | 98.044 | 98.000 | 97.971 | 5 | 98.044 | 98.000 | 97.971 | 5.5 | 100.046 | 99.987 | 99.942 |
| 5.125 | 98.701 | 98.656 | 98.627 | 5.125 | 98.701 | 98.656 | 98.627 | 5.625 | 100.703 | 100.643 | 100.599 |
| 5.25 | 99.357 | 99.312 | 99.284 | 5.25 | 99.357 | 99.312 | 99.284 | 5.75 | 101.337 | 101.278 | 101.233 |
| 5.375 | 99.390 | 99.331 | 99.286 | 5.375 | 99.390 | 99.331 | 99.286 | 5.875 | 100.879 | 100.712 | 100.651 |
| 5.5 | 100.046 | 99.987 | 99.942 | 5.5 | 100.046 | 99.987 | 99.942 | 6 | 101.436 | 101.335 | 101.275 |
| 5.625 | 100.703 | 100.643 | 100.599 | 5.625 | 100.703 | 100.643 | 100.599 | 6.125 | 101.953 | 101.879 | 101.819 |
| 5.75 | 101.337 | 101.278 | 101.233 | 5.75 | 101.337 | 101.278 | 101.233 | 6.25 | 102.465 | 102.364 | 102.304 |
| 5.875 | 100.899 | 100.855 | 100.795 | 5.875 | 100.879 | 100.712 | 100.651 | 6.375 | 102.285 | 102.178 | 102.134 |
| 6 | 101.436 | 101.335 | 101.275 | 6 | 101.436 | 101.335 | 101.275 | 6.5 | 102.844 | 102.737 | 102.693 |
| 6.125 | 101.953 | 101.879 | 101.819 | 6.125 | 101.953 | 101.879 | 101.819 | 6.625 | 103.371 | 103.265 | 103.221 |
| 6.25 | 102.465 | 102.364 | 102.304 | 6.25 | 102.465 | 102.364 | 102.304 | 6.75 | 103.742 | 103.668 | 103.607 |
| 6.375 | 102.341 | 102.233 | 102.189 | 6.375 | 102.341 | 102.233 | 102.189 | 6.875 | 103.440 | 103.321 | 103.267 |
| 6.5 | 102.873 | 102.766 | 102.722 | 6.5 | 102.873 | 102.766 | 102.722 | 7 | 103.964 | 103.846 | 103.792 |
| 6.625 | 103.361 | 103.255 | 103.211 | 6.625 | 103.361 | 103.255 | 103.211 | 7.125 | 104.409 | 104.291 | 104.237 |
| 6.75 | 103.742 | 103.668 | 103.607 | 6.75 | 103.742 | 103.668 | 103.607 | 7.25 | 104.270 | 104.211 | 104.179 |
| 6.875 | 103.449 | 103.330 | 103.275 | 6.875 | 103.449 | 103.330 | 103.275 | 7.375 | 103.725 | 103.719 | 103.658 |
| 7 | 103.920 | 103.802 | 103.747 | 7 | 103.920 | 103.802 | 103.747 | 7.5 | 104.094 | 104.088 | 104.027 |
| 7.125 | 104.315 | 104.197 | 104.143 | 7.125 | 104.315 | 104.197 | 104.143 | 7.625 | 104.616 | 104.610 | 104.550 |
| 7.25 | 104.270 | 104.211 | 104.179 | 7.25 | 104.270 | 104.211 | 104.179 | 7.75 | 104.708 | 104.663 | 104.621 |
| 7.375 | 104.055 | 104.047 | 104.012 | 7.375 | 103.716 | 103.709 | 103.648 | | | | |
| 7.5 | 104.540 | 104.532 | 104.498 | 7.5 | 104.044 | 104.038 | 103.977 | | | | |
| 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 | 96.826 | 96.818 | 96.753 | 4.25 | 96.684 | 96.594 | 96.576 | 4.5 | 92.635 | 92.590 | 92.575 |
| 4.375 | 97.302 | 97.286 | 97.221 | 4.375 | 97.255 | 97.165 | 97.147 | 4.625 | 93.291 | 93.247 | 93.231 |
| 4.5 | 97.821 | 97.756 | 97.713 | 4.5 | 97.821 | 97.731 | 97.713 | 4.75 | 95.057 | 95.012 | 94.984 |
| 4.625 | 98.382 | 98.292 | 98.274 | 4.625 | 98.382 | 98.292 | 98.274 | 4.875 | 95.748 | 95.671 | 95.640 |
| 4.75 | 98.862 | 98.816 | 98.800 | 4.75 | 98.862 | 98.816 | 98.800 | 5 | 96.473 | 96.397 | 96.329 |
| 4.875 | 99.167 | 99.085 | 98.995 | 4.875 | 99.021 | 98.911 | 98.795 | 5.125 | 97.292 | 97.215 | 97.148 |
| 5 | 99.650 | 99.569 | 99.478 | 5 | 99.564 | 99.455 | 99.338 | 5.25 | 98.075 | 97.998 | 97.891 |
| 5.125 | 100.133 | 100.051 | 99.961 | 5.125 | 100.091 | 99.982 | 99.865 | 5.375 | 98.739 | 98.654 | 98.626 |
| 5.25 | 100.499 | 100.450 | 100.418 | 5.25 | 100.499 | 100.450 | 100.418 | 5.5 | 99.295 | 99.211 | 99.183 |
| 5.375 | 100.609 | 100.487 | 100.356 | 5.375 | 100.446 | 100.317 | 100.211 | 5.625 | 99.845 | 99.749 | 99.719 |
| 5.5 | 101.091 | 100.969 | 100.838 | 5.5 | 100.935 | 100.806 | 100.700 | 5.75 | 100.381 | 100.322 | 100.277 |
| 5.625 | 101.573 | 101.452 | 101.320 | 5.625 | 101.393 | 101.264 | 101.158 | 5.875 | 100.486 | 100.443 | 100.382 |
| 5.75 | 101.721 | 101.656 | 101.608 | 5.75 | 101.721 | 101.656 | 101.608 | 6 | 100.975 | 100.858 | 100.756 |
| 5.875 | 101.613 | 101.501 | 101.386 | 5.875 | 101.257 | 101.109 | 101.076 | 6.125 | 101.530 | 101.414 | 101.353 |
| 6 | 102.095 | 101.983 | 101.868 | 6 | 101.699 | 101.551 | 101.518 | 6.25 | 101.527 | 101.408 | 101.366 |
| | | | | | | | | 6.375 | 101.549 | 101.498 | 101.442 |
| | | | | | | | | 6.5 | 102.045 | 101.964 | 101.908 |
| | | | | | | | | 6.625 | 102.673 | 102.588 | 102.522 |
| | | | | | | | | 6.75 | 102.667 | 102.593 | 102.533 |
| | | | | | | | | 6.875 | 102.234 | 102.116 | 102.063 |
| | | | | | | | | 7 | 102.638 | 102.521 | 102.467 |
| | | | | | | | | 7.125 | 103.036 | 102.919 | 102.866 |
| | | | | | | | | 7.25 | 102.465 | 102.405 | 102.374 |
| 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 | 97.778 | 97.718 | 97.674 | 5 | 96.473 | 96.397 | 96.346 | 4.5 | 95.072 | 95.082 | 95.064 |
| 5.375 | 98.739 | 98.654 | 98.626 | 5.125 | 97.292 | 97.215 | 97.148 | 4.625 | 95.619 | 95.629 | 95.611 |
| 5.5 | 99.295 | 99.211 | 99.183 | 5.25 | 97.828 | 97.768 | 97.724 | 4.75 | 95.663 | 95.582 | 95.491 |
| 5.625 | 99.845 | 99.749 | 99.719 | 5.375 | 98.737 | 98.653 | 98.624 | 4.875 | 96.147 | 96.065 | 95.975 |
| 5.75 | 100.381 | 100.322 | 100.277 | 5.5 | 99.257 | 99.173 | 99.145 | 5 | 96.630 | 96.549 | 96.458 |
| 5.875 | 100.301 | 100.145 | 100.108 | 5.625 | 99.845 | 99.749 | 99.692 | 5.125 | 97.113 | 97.031 | 96.941 |
| 6 | 100.814 | 100.699 | 100.637 | 5.75 | 100.431 | 100.372 | 100.327 | 5.25 | 97.106 | 96.984 | 96.853 |
| 6.125 | 101.530 | 101.414 | 101.353 | 5.875 | 100.297 | 100.169 | 100.133 | 5.375 | 97.589 | 97.467 | 97.336 |
| 6.25 | 101.527 | 101.408 | 101.366 | 6 | 100.814 | 100.699 | 100.637 | 5.5 | 98.071 | 97.949 | 97.818 |
| 6.375 | 101.473 | 101.392 | 101.341 | 6.125 | 101.530 | 101.414 | 101.353 | 5.625 | 98.553 | 98.432 | 98.300 |
| 6.5 | 102.045 | 101.910 | 101.844 | 6.25 | 101.532 | 101.458 | 101.398 | 5.75 | 98.138 | 98.094 | 98.050 |
| 6.625 | 102.673 | 102.588 | 102.522 | 6.375 | 101.526 | 101.421 | 101.377 | 5.875 | 98.593 | 98.481 | 98.366 |
| 6.75 | 102.667 | 102.593 | 102.533 | 6.5 | 102.045 | 101.910 | 101.844 | 6 | 99.075 | 98.963 | 98.848 |
| 6.875 | 102.234 | 102.116 | 102.063 | 6.625 | 102.673 | 102.588 | 102.522 | 6.125 | 99.556 | 99.444 | 99.329 |

| FHA 30 Yr Fixed Streamline | | | | FHA 25 Yr Fixed Streamline | | | | FHA 20 Yr Fixed Streamline | | | |
|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5.25 | 99.357 | 99.312 | 99.284 | 5.25 | 99.357 | 99.312 | 99.284 | 5.25 | 99.357 | 99.312 | 99.284 |
| 5.375 | 99.390 | 99.331 | 99.286 | 5.375 | 99.390 | 99.331 | 99.286 | 5.375 | 99.390 | 99.331 | 99.286 |
| 5.5 | 100.046 | 99.987 | 99.942 | 5.5 | 100.046 | 99.987 | 99.942 | 5.5 | 100.046 | 99.987 | 99.942 |
| 5.625 | 100.703 | 100.643 | 100.599 | 5.625 | 100.703 | 100.643 | 100.599 | 5.625 | 100.703 | 100.643 | 100.599 |
| 5.75 | 101.337 | 101.278 | 101.233 | 5.75 | 101.337 | 101.278 | 101.233 | 5.75 | 101.337 | 101.278 | 101.233 |
| 5.875 | 100.879 | 100.712 | 100.651 | 5.875 | 100.879 | 100.712 | 100.651 | 5.875 | 100.879 | 100.712 | 100.651 |
| 6 | 101.436 | 101.335 | 101.275 | 6 | 101.436 | 101.335 | 101.275 | 6 | 101.436 | 101.335 | 101.275 |
| 6.125 | 101.953 | 101.879 | 101.819 | 6.125 | 101.953 | 101.879 | 101.819 | 6.125 | 101.953 | 101.879 | 101.819 |
| 6.25 | 102.465 | 102.364 | 102.304 | 6.25 | 102.465 | 102.364 | 102.304 | 6.25 | 102.465 | 102.364 | 102.304 |
| 6.375 | 102.341 | 102.233 | 102.189 | 6.375 | 102.341 | 102.233 | 102.189 | 6.375 | 102.285 | 102.178 | 102.134 |
| 6.5 | 102.873 | 102.766 | 102.722 | 6.5 | 102.873 | 102.766 | 102.722 | 6.5 | 102.844 | 102.737 | 102.693 |
| 6.625 | 103.361 | 103.255 | 103.211 | 6.625 | 103.361 | 103.255 | 103.211 | 6.625 | 103.371 | 103.265 | 103.221 |
| 6.75 | 103.742 | 103.668 | 103.607 | 6.75 | 103.742 | 103.668 | 103.607 | 6.75 | 103.742 | 103.668 | 103.607 |
| 6.875 | 103.449 | 103.330 | 103.275 | 6.875 | 103.449 | 103.330 | 103.275 | 6.875 | 103.440 | 103.321 | 103.267 |
| 7 | 103.920 | 103.802 | 103.747 | 7 | 103.920 | 103.802 | 103.747 | 7 | 103.964 | 103.846 | 103.792 |
| 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 | 97.821 | 97.731 | 97.713 | 4.25 | 96.684 | 96.594 | 96.576 | 5.25 | 97.778 | 97.718 | 97.674 |
| 4.625 | 98.382 | 98.292 | 98.274 | 4.375 | 97.255 | 97.165 | 97.147 | 5.375 | 98.739 | 98.654 | 98.626 |
| 4.75 | 98.862 | 98.816 | 98.800 | 4.5 | 97.821 | 97.731 | 97.713 | 5.5 | 99.295 | 99.211 | 99.183 |
| 4.875 | 99.021 | 98.911 | 98.795 | 4.625 | 98.382 | 98.292 | 98.274 | 5.625 | 99.845 | 99.749 | 99.719 |
| 5 | 99.564 | 99.455 | 99.338 | 4.75 | 98.862 | 98.816 | 98.800 | 5.75 | 100.381 | 100.322 | 100.277 |
| 5.125 | 100.091 | 99.982 | 99.865 | 4.875 | 99.021 | 98.911 | 98.795 | 5.875 | 100.301 | 100.145 | 100.108 |
| 5.25 | 100.499 | 100.450 | 100.418 | 5 | 99.564 | 99.455 | 99.338 | 6 | 100.814 | 100.699 | 100.637 |
| 5.375 | 100.446 | 100.317 | 100.211 | 5.125 | 100.091 | 99.982 | 99.865 | 6.125 | 101.530 | 101.414 | 101.353 |
| 5.5 | 100.935 | 100.806 | 100.700 | 5.25 | 100.499 | 100.450 | 100.418 | 6.25 | 101.527 | 101.408 | 101.366 |
| 5.625 | 101.393 | 101.264 | 101.158 | 5.375 | 100.446 | 100.317 | 100.211 | 6.375 | 101.473 | 101.392 | 101.341 |
| 5.75 | 101.721 | 101.656 | 101.608 | 5.5 | 100.935 | 100.806 | 100.700 | 6.5 | 102.045 | 101.910 | 101.844 |
| 5.875 | 101.257 | 101.109 | 101.076 | 5.625 | 101.393 | 101.264 | 101.158 | 6.625 | 102.673 | 102.588 | 102.522 |
| 6 | 101.699 | 101.551 | 101.518 | 5.75 | 101.721 | 101.656 | 101.608 | 6.75 | 102.667 | 102.593 | 102.533 |
| 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 | 97.778 | 97.718 | 97.674 | 5.25 | 97.828 | 97.768 | 97.724 | 4.5 | 95.072 | 95.082 | 95.064 |
| 5.375 | 98.739 | 98.654 | 98.626 | 5.375 | 98.484 | 98.425 | 98.380 | 4.625 | 95.619 | 95.629 | 95.611 |
| 5.5 | 99.295 | 99.211 | 99.183 | 5.5 | 99.140 | 99.081 | 99.036 | 4.75 | 94.437 | 94.391 | 94.375 |
| 5.625 | 99.845 | 99.749 | 99.719 | 5.625 | 99.845 | 99.749 | 99.692 | 4.875 | 94.676 | 94.667 | 94.550 |
| 5.75 | 100.381 | 100.322 | 100.277 | 5.75 | 100.431 | 100.372 | 100.327 | 5 | 95.185 | 95.176 | 95.059 |
| 5.875 | 100.301 | 100.145 | 100.108 | 5.875 | 100.130 | 100.015 | 99.953 | 5.125 | 95.658 | 95.649 | 95.532 |
| 6 | 100.814 | 100.699 | 100.637 | 6 | 100.814 | 100.699 | 100.637 | 5.25 | 96.535 | 96.505 | 96.476 |
| 6.125 | 101.530 | 101.414 | 101.353 | 6.125 | 101.530 | 101.414 | 101.353 | 5.375 | 96.636 | 96.607 | 96.578 |
| 6.25 | 101.527 | 101.408 | 101.366 | 6.25 | 101.532 | 101.458 | 101.398 | 5.5 | 97.035 | 97.006 | 96.977 |
| 6.375 | 101.473 | 101.392 | 101.341 | 6.375 | 101.395 | 101.260 | 101.194 | 5.625 | 97.442 | 97.413 | 97.383 |
| 6.5 | 102.045 | 101.910 | 101.844 | 6.5 | 102.045 | 101.910 | 101.844 | 5.75 | 98.138 | 98.094 | 98.050 |
| 6.625 | 102.673 | 102.588 | 102.522 | 6.625 | 102.673 | 102.588 | 102.522 | 5.875 | 98.409 | 98.365 | 98.321 |
| 6.75 | 102.667 | 102.593 | 102.533 | 6.75 | 102.717 | 102.643 | 102.583 | 6 | 98.746 | 98.703 | 98.659 |
| 6.875 | 102.234 | 102.116 | 102.063 | 6.875 | 101.715 | 101.561 | 101.599 | 6.125 | 99.055 | 99.011 | 98.967 |

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 | 98.601 | 98.556 | 98.527 | 5.125 | 98.601 | 98.556 | 98.527 | 4.75 | 96.960 | 96.915 | 96.900 |
| 5.25 | 99.257 | 99.212 | 99.184 | 5.25 | 99.257 | 99.212 | 99.184 | 4.875 | 97.288 | 97.244 | 97.215 |
| 5.375 | 99.290 | 99.231 | 99.186 | 5.375 | 99.290 | 99.231 | 99.186 | 5 | 97.944 | 97.900 | 97.871 |
| 5.5 | 99.946 | 99.887 | 99.842 | 5.5 | 99.946 | 99.887 | 99.842 | 5.125 | 98.601 | 98.556 | 98.527 |
| 5.625 | 100.603 | 100.543 | 100.499 | 5.625 | 100.603 | 100.543 | 100.499 | 5.25 | 99.257 | 99.212 | 99.184 |
| 5.75 | 101.237 | 101.178 | 101.133 | 5.75 | 101.237 | 101.178 | 101.133 | 5.375 | 99.290 | 99.231 | 99.186 |
| 5.875 | 100.779 | 100.612 | 100.551 | 5.875 | 100.779 | 100.612 | 100.551 | 5.5 | 99.946 | 99.887 | 99.842 |
| 6 | 101.336 | 101.235 | 101.175 | 6 | 101.336 | 101.235 | 101.175 | 5.625 | 100.603 | 100.543 | 100.499 |
| 6.125 | 101.853 | 101.779 | 101.719 | 6.125 | 101.853 | 101.779 | 101.719 | 5.75 | 101.237 | 101.178 | 101.133 |
| 6.25 | 102.338 | 102.264 | 102.204 | 6.25 | 102.338 | 102.264 | 102.204 | 5.875 | 100.779 | 100.612 | 100.551 |
| 6.375 | 102.036 | 101.984 | 101.933 | 6.375 | 102.036 | 101.984 | 101.933 | 6 | 101.336 | 101.235 | 101.175 |
| 6.5 | 102.448 | 102.393 | 102.341 | 6.5 | 102.448 | 102.393 | 102.341 | 6.125 | 101.853 | 101.779 | 101.719 |
| 6.625 | 102.963 | 102.889 | 102.828 | 6.625 | 102.963 | 102.889 | 102.828 | 6.25 | 102.338 | 102.264 | 102.204 |
| 6.75 | 103.445 | 103.371 | 103.310 | 6.75 | 103.445 | 103.371 | 103.310 | 6.375 | 102.036 | 101.984 | 101.933 |
| 6.875 | 103.032 | 103.010 | 102.988 | 6.875 | 103.032 | 103.010 | 102.988 | 6.5 | 102.448 | 102.393 | 102.341 |
| 7 | 103.332 | 103.303 | 103.271 | 7 | 103.306 | 103.284 | 103.262 | 6.625 | 102.963 | 102.889 | 102.828 |
| 7.125 | 103.710 | 103.688 | 103.666 | 7.125 | 103.710 | 103.688 | 103.666 | 6.75 | 103.445 | 103.371 | 103.310 |
| 7.25 | 103.897 | 103.838 | 103.806 | 7.25 | 103.897 | 103.838 | 103.806 | 6.875 | 103.032 | 103.010 | 102.988 |
| 7.375 | 103.726 | 103.667 | 103.630 | 7.375 | 103.420 | 103.350 | 103.280 | 7 | 103.306 | 103.284 | 103.262 |
| 7.5 | 103.872 | 103.813 | 103.776 | 7.5 | 103.689 | 103.619 | 103.549 | 7.125 | 103.710 | 103.688 | 103.666 |
| 7.625 | 104.056 | 103.986 | 103.916 | 7.625 | 104.056 | 103.986 | 103.916 | 7.25 | 103.897 | 103.838 | 103.806 |
| 7.75 | 104.158 | 104.113 | 104.071 | 7.75 | 104.158 | 104.113 | 104.071 | 7.375 | 103.420 | 103.350 | 103.280 |
| 7.875 | 103.748 | 103.821 | 103.778 | | | | | 7.5 | 103.689 | 103.673 | 103.612 |
| 8 | 103.864 | 103.937 | 103.894 | | | | | 7.625 | 104.082 | 104.077 | 104.016 |
| 8.125 | 103.930 | 104.003 | 103.959 | | | | | 7.75 | 104.158 | 104.113 | 104.071 |
| 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 | 96.726 | 96.718 | 96.653 | 4.25 | 96.633 | 96.543 | 96.525 | 4.875 | 95.642 | 95.569 | 95.540 |
| 4.375 | 97.195 | 97.186 | 97.121 | 4.375 | 97.146 | 97.056 | 97.038 | 5 | 96.358 | 96.225 | 96.196 |
| 4.5 | 97.664 | 97.656 | 97.591 | 4.5 | 97.644 | 97.585 | 97.569 | 5.125 | 97.117 | 96.901 | 96.933 |
| 4.625 | 98.198 | 98.152 | 98.136 | 4.625 | 98.198 | 98.152 | 98.136 | 5.25 | 97.678 | 97.618 | 97.574 |
| 4.75 | 98.762 | 98.716 | 98.700 | 4.75 | 98.762 | 98.716 | 98.700 | 5.375 | 98.334 | 98.275 | 98.230 |
| 4.875 | 98.946 | 98.941 | 98.852 | 4.875 | 98.844 | 98.735 | 98.649 | 5.5 | 98.990 | 98.931 | 98.886 |
| 5 | 99.418 | 99.413 | 99.324 | 5 | 99.289 | 99.241 | 99.209 | 5.625 | 99.686 | 99.587 | 99.542 |
| 5.125 | 99.892 | 99.887 | 99.798 | 5.125 | 99.844 | 99.796 | 99.764 | 5.75 | 100.281 | 100.222 | 100.177 |
| 5.25 | 100.399 | 100.350 | 100.318 | 5.25 | 100.399 | 100.350 | 100.318 | 5.875 | 100.201 | 100.011 | 99.886 |
| 5.375 | 100.332 | 100.291 | 100.194 | 5.375 | 100.189 | 100.060 | 99.954 | 6 | 100.678 | 100.488 | 100.395 |
| 5.5 | 100.803 | 100.762 | 100.665 | 5.5 | 100.557 | 100.484 | 100.436 | 6.125 | 101.141 | 100.886 | 100.924 |
| 5.625 | 101.261 | 101.220 | 101.123 | 5.625 | 101.091 | 101.027 | 100.978 | 6.25 | 101.382 | 101.308 | 101.248 |
| 5.75 | 101.621 | 101.556 | 101.508 | 5.75 | 101.621 | 101.556 | 101.508 | 6.375 | 101.343 | 101.292 | 101.241 |
| 5.875 | 101.321 | 101.268 | 101.179 | 5.875 | 100.956 | 100.827 | 100.778 | 6.5 | 101.791 | 101.740 | 101.689 |
| 6 | 101.764 | 101.710 | 101.621 | 6 | 101.400 | 101.335 | 101.287 | 6.625 | 102.199 | 102.011 | 101.968 |
| | | | | | | | | 6.75 | 102.567 | 102.493 | 102.433 |
| | | | | | | | | 6.875 | 101.782 | 101.760 | 101.738 |
| | | | | | | | | 7 | 102.056 | 102.034 | 102.012 |
| | | | | | | | | 7.125 | 102.460 | 102.438 | 102.416 |
| | | | | | | | | 7.25 | 102.365 | 102.305 | 102.274 |
| | | | | | | | | 7.375 | 101.221 | 101.176 | 101.135 |
| | | | | | | | | 7.5 | 101.721 | 101.676 | 101.635 |
| | | | | | | | | 7.625 | 102.205 | 102.160 | 102.118 |
| | | | | | | | | 7.75 | 102.527 | 102.482 | 102.440 |
| 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 | 101.791 | 101.740 | 101.689 | 6.125 | 101.141 | 100.886 | 100.924 | 4.5 | 94.854 | 94.864 | 94.846 |
| 6.625 | 102.199 | 102.011 | 101.968 | 6.25 | 101.432 | 101.358 | 101.298 | 4.625 | 95.278 | 95.288 | 95.270 |
| 6.75 | 102.567 | 102.493 | 102.433 | 6.375 | 101.219 | 101.113 | 101.070 | 4.75 | 94.337 | 94.291 | 94.275 |
| 6.875 | 101.782 | 101.760 | 101.738 | 6.5 | 101.693 | 101.547 | 101.486 | 4.875 | 94.451 | 94.442 | 94.325 |
| 7 | 102.056 | 102.034 | 102.012 | 6.625 | 102.199 | 102.061 | 102.001 | 5 | 94.864 | 94.816 | 94.784 |
| 7.125 | 102.460 | 102.438 | 102.416 | 6.75 | 102.617 | 102.543 | 102.483 | 5.125 | 95.419 | 95.371 | 95.339 |
| 7.25 | 102.365 | 102.305 | 102.274 | 6.875 | 101.706 | 101.589 | 101.536 | 5.25 | 96.435 | 96.405 | 96.376 |
| 7.375 | 101.221 | 101.176 | 101.135 | 7 | 102.013 | 101.896 | 101.843 | 5.375 | 96.536 | 96.507 | 96.478 |
| 7.5 | 101.721 | 101.676 | 101.635 | 7.125 | 102.306 | 102.188 | 102.135 | 5.5 | 96.935 | 96.906 | 96.877 |
| 7.625 | 102.205 | 102.160 | 102.118 | 7.25 | 102.415 | 102.355 | 102.324 | 5.625 | 97.342 | 97.313 | 97.283 |
| 7.75 | 102.527 | 102.482 | 102.440 | 7.375 | 101.271 | 101.226 | 101.185 | 5.75 | 98.038 | 97.994 | 97.950 |
| | | | | 7.5 | 101.771 | 101.726 | 101.685 | 5.875 | 98.309 | 98.265 | 98.221 |
| | | | | 7.625 | 102.255 | 102.210 | 102.168 | 6 | 98.646 | 98.603 | 98.559 |
| | | | | | | | | 6.125 | 98.955 | 98.911 | 98.867 |

| 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 | 102.036 | 101.984 | 101.933 | 6.375 | 102.036 | 101.984 | 101.933 | 6 | 101.336 | 101.235 | 101.175 |
| 6.5 | 102.448 | 102.393 | 102.341 | 6.5 | 102.448 | 102.393 | 102.341 | 6.125 | 101.853 | 101.779 | 101.719 |
| 6.625 | 102.963 | 102.889 | 102.828 | 6.625 | 102.963 | 102.889 | 102.828 | 6.25 | 102.338 | 102.264 | 102.204 |
| 6.75 | 103.445 | 103.371 | 103.310 | 6.75 | 103.445 | 103.371 | 103.310 | 6.375 | 102.036 | 101.984 | 101.933 |
| 6.875 | 103.032 | 103.010 | 102.988 | 6.875 | 103.032 | 103.010 | 102.988 | 6.5 | 102.448 | 102.393 | 102.341 |
| 7 | 103.332 | 103.303 | 103.271 | 7 | 103.306 | 103.284 | 103.262 | 6.625 | 102.963 | 102.889 | 102.828 |
| 7.125 | 103.710 | 103.688 | 103.666 | 7.125 | 103.710 | 103.688 | 103.666 | 6.75 | 103.445 | 103.371 | 103.310 |
| 7.25 | 103.897 | 103.838 | 103.806 | 7.25 | 103.897 | 103.838 | 103.806 | 6.875 | 103.032 | 103.010 | 102.988 |
| 7.375 | 103.726 | 103.667 | 103.630 | 7.375 | 103.420 | 103.350 | 103.280 | 7 | 103.306 | 103.284 | 103.262 |
| 7.5 | 103.872 | 103.813 | 103.776 | 7.5 | 103.689 | 103.619 | 103.549 | 7.125 | 103.710 | 103.688 | 103.666 |
| 7.625 | 104.056 | 103.986 | 103.916 | 7.625 | 104.056 | 103.986 | 103.916 | 7.25 | 103.897 | 103.838 | 103.806 |
| 7.75 | 104.158 | 104.113 | 104.071 | 7.75 | 104.158 | 104.113 | 104.071 | 7.375 | 103.420 | 103.350 | 103.280 |
| 7.875 | 103.748 | 103.821 | 103.778 | | | | | 7.5 | 103.689 | 103.673 | 103.612 |
| 8 | 103.864 | 103.937 | 103.894 | | | | | 7.625 | 104.082 | 104.077 | 104.016 |
| 8.125 | 103.930 | 104.003 | 103.959 | | | | | 7.75 | 104.158 | 104.113 | 104.071 |
| 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 | 97.664 | 97.656 | 97.591 | 4.5 | 97.644 | 97.585 | 97.569 | 6.625 | 102.199 | 102.011 | 101.968 |
| 4.625 | 98.198 | 98.152 | 98.136 | 4.625 | 98.198 | 98.152 | 98.136 | 6.75 | 102.567 | 102.493 | 102.433 |
| 4.75 | 98.762 | 98.716 | 98.700 | 4.75 | 98.762 | 98.716 | 98.700 | 6.875 | 101.782 | 101.760 | 101.738 |
| 4.875 | 98.946 | 98.941 | 98.852 | 4.875 | 98.844 | 98.735 | 98.649 | 7 | 102.056 | 102.034 | 102.012 |
| 5 | 99.418 | 99.413 | 99.324 | 5 | 99.289 | 99.241 | 99.209 | 7.125 | 102.460 | 102.438 | 102.416 |
| 5.125 | 99.892 | 99.887 | 99.798 | 5.125 | 99.844 | 99.796 | 99.764 | 7.25 | 102.365 | 102.305 | 102.274 |
| 5.25 | 100.399 | 100.350 | 100.318 | 5.25 | 100.399 | 100.350 | 100.318 | 7.375 | 102.063 | 102.005 | 101.967 |
| 5.375 | 100.332 | 100.291 | 100.194 | 5.375 | 100.189 | 100.060 | 99.954 | 7.5 | 102.209 | 102.151 | 102.113 |
| 5.5 | 100.803 | 100.762 | 100.665 | 5.5 | 100.557 | 100.484 | 100.436 | 7.625 | 102.298 | 102.239 | 102.201 |
| 5.625 | 101.261 | 101.220 | 101.123 | 5.625 | 101.091 | 101.027 | 100.978 | 7.75 | 102.527 | 102.482 | 102.440 |
| 5.75 | 101.621 | 101.556 | 101.508 | 5.75 | 101.621 | 101.556 | 101.508 | 7.875 | 101.273 | 101.346 | 101.303 |
| 5.875 | 101.321 | 101.268 | 101.179 | 5.875 | 100.956 | 100.827 | 100.778 | 8 | 101.389 | 101.462 | 101.419 |
| 6 | 101.764 | 101.710 | 101.621 | 6 | 101.400 | 101.335 | 101.287 | 8.125 | 101.455 | 101.528 | 101.484 |
| 6.125 | 102.205 | 102.151 | 102.062 | 6.125 | 101.907 | 101.843 | 101.794 | | | | |
| 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 | 101.791 | 101.740 | 101.689 | 6.125 | 101.141 | 100.886 | 100.924 | 4.5 | 94.854 | 94.864 | 94.846 |
| 6.625 | 102.199 | 102.011 | 101.968 | 6.25 | 101.432 | 101.358 | 101.298 | 4.625 | 95.278 | 95.288 | 95.270 |
| 6.75 | 102.567 | 102.493 | 102.433 | 6.375 | 101.211 | 100.962 | 100.970 | 4.75 | 94.337 | 94.291 | 94.275 |
| 6.875 | 101.782 | 101.760 | 101.738 | 6.5 | 101.693 | 101.547 | 101.486 | 4.875 | 94.451 | 94.442 | 94.325 |
| 7 | 102.056 | 102.034 | 102.012 | 6.625 | 102.199 | 102.061 | 102.001 | 5 | 94.864 | 94.816 | 94.784 |
| 7.125 | 102.460 | 102.438 | 102.416 | 6.75 | 102.617 | 102.543 | 102.483 | 5.125 | 95.419 | 95.371 | 95.339 |
| 7.25 | 102.365 | 102.305 | 102.274 | 6.875 | 101.386 | 101.092 | 101.230 | 5.25 | 96.435 | 96.405 | 96.376 |
| 7.375 | 101.221 | 101.176 | 101.135 | 7 | 101.788 | 101.494 | 101.632 | 5.375 | 96.536 | 96.507 | 96.478 |
| 7.5 | 101.721 | 101.676 | 101.635 | 7.125 | 102.114 | 102.009 | 101.977 | 5.5 | 96.935 | 96.906 | 96.877 |
| 7.625 | 102.205 | 102.160 | 102.118 | 7.25 | 102.415 | 102.355 | 102.324 | 5.625 | 97.342 | 97.313 | 97.283 |
| 7.75 | 102.527 | 102.482 | 102.440 | 7.375 | 101.271 | 101.226 | 101.185 | 5.75 | 98.038 | 97.994 | 97.950 |
| | | | | 7.5 | 101.771 | 101.726 | 101.685 | 5.875 | 98.309 | 98.265 | 98.221 |
| | | | | 7.625 | 102.255 | 102.210 | 102.168 | 6 | 98.646 | 98.603 | 98.559 |
| | | | | | | | | 6.125 | 98.955 | 98.911 | 98.867 |

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

| BFF 3.5% DPA Repayable1 | | | | BFF 3.5% DPA Forgivable2 | | | |
|-------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 99.921 | 99.708 | 99.408 | 6.75 | 98.421 | 98.208 | 97.908 |
| 6.875 | 100.351 | 100.193 | 99.893 | 6.875 | 98.851 | 98.693 | 98.393 |
| 7 | 100.833 | 100.675 | 100.375 | 7 | 99.333 | 99.175 | 98.875 |
| 7.125 | 101.264 | 101.106 | 100.806 | 7.125 | 99.764 | 99.606 | 99.306 |
| 7.25 | 101.676 | 101.518 | 101.218 | 7.25 | 100.176 | 100.018 | 99.718 |
| 7.375 | 101.717 | 101.503 | 101.203 | 7.375 | 100.217 | 100.003 | 99.703 |
| 7.5 | 102.159 | 101.945 | 101.645 | 7.5 | 100.659 | 100.445 | 100.145 |
| 7.625 | 102.560 | 102.346 | 102.046 | 7.625 | 101.060 | 100.846 | 100.546 |
| 7.75 | 102.932 | 102.718 | 102.418 | 7.75 | 101.432 | 101.218 | 100.918 |
| 7.875 | 102.328 | 102.064 | 101.764 | 7.875 | 100.828 | 100.564 | 100.264 |
| 8 | 102.740 | 102.476 | 102.176 | 8 | 101.240 | 100.976 | 100.676 |
| 8.125 | 103.091 | 102.827 | 102.527 | 8.125 | 101.591 | 101.327 | 101.027 |
| 8.25 | 103.443 | 103.179 | 102.879 | 8.25 | 101.943 | 101.679 | 101.379 |

| BFF 3.5% DPA HB Repayable1 | | | | BFF 3.5% DPA HB Forgivable2 | | | |
|----------------------------|---------|---------|---------|-----------------------------|--------|--------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 97.921 | 97.708 | 97.408 | 6.75 | 96.421 | 96.208 | 95.908 |
| 6.875 | 98.351 | 98.193 | 97.893 | 6.875 | 96.851 | 96.693 | 96.393 |
| 7 | 98.833 | 98.675 | 98.375 | 7 | 97.333 | 97.175 | 96.875 |
| 7.125 | 99.264 | 99.106 | 98.806 | 7.125 | 97.764 | 97.606 | 97.306 |
| 7.25 | 99.676 | 99.518 | 99.218 | 7.25 | 98.176 | 98.018 | 97.718 |
| 7.375 | 99.717 | 99.503 | 99.203 | 7.375 | 98.217 | 98.003 | 97.703 |
| 7.5 | 100.159 | 99.945 | 99.645 | 7.5 | 98.659 | 98.445 | 98.145 |
| 7.625 | 100.560 | 100.346 | 100.046 | 7.625 | 99.060 | 98.846 | 98.546 |
| 7.75 | 100.932 | 100.718 | 100.418 | 7.75 | 99.432 | 99.218 | 98.918 |
| 7.875 | 100.328 | 100.064 | 99.764 | 7.875 | 98.828 | 98.564 | 98.264 |
| 8 | 100.740 | 100.476 | 100.176 | 8 | 99.240 | 98.976 | 98.676 |
| 8.125 | 101.091 | 100.827 | 100.527 | 8.125 | 99.591 | 99.327 | 99.027 |
| 8.25 | 101.443 | 101.179 | 100.879 | 8.25 | 99.943 | 99.679 | 99.379 |

| BFF 5% DPA Repayable1 | | | | BFF 5% DPA HB Repayable1 | | | |
|-----------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 99.171 | 98.958 | 98.658 | 6.75 | 97.171 | 96.958 | 96.658 |
| 6.875 | 99.601 | 99.443 | 99.143 | 6.875 | 97.601 | 97.443 | 97.143 |
| 7 | 100.083 | 99.925 | 99.625 | 7 | 98.083 | 97.925 | 97.625 |
| 7.125 | 100.514 | 100.356 | 100.056 | 7.125 | 98.514 | 98.356 | 98.056 |
| 7.25 | 100.926 | 100.768 | 100.468 | 7.25 | 98.926 | 98.768 | 98.468 |
| 7.375 | 100.967 | 100.753 | 100.453 | 7.375 | 98.967 | 98.753 | 98.453 |
| 7.5 | 101.409 | 101.195 | 100.895 | 7.5 | 99.409 | 99.195 | 98.895 |
| 7.625 | 101.810 | 101.596 | 101.296 | 7.625 | 99.810 | 99.596 | 99.296 |
| 7.75 | 102.182 | 101.968 | 101.668 | 7.75 | 100.182 | 99.968 | 99.668 |
| 7.875 | 101.578 | 101.314 | 101.014 | 7.875 | 99.578 | 99.314 | 99.014 |
| 8 | 101.990 | 101.726 | 101.426 | 8 | 99.990 | 99.726 | 99.426 |
| 8.125 | 102.341 | 102.077 | 101.777 | 8.125 | 100.341 | 100.077 | 99.777 |
| 8.25 | 102.693 | 102.429 | 102.129 | 8.25 | 100.693 | 100.429 | 100.129 |

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.