



Lock Cut-off Time  
 Lock Desk: 8:30 AM – 5:00 PM PST  
 Phone Number: (949) 676-0868  
 Contact Email: lockdesk@flexpointinc.com  
 Broker Portal: <https://origination.mortgage.meridianlink.com>

**Table of Contents**

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

**Relock Policy**

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%  
 Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

**Eligible States**

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

**Mortgagee Clause**

|                          |   |
|--------------------------|---|
| All States but Florida   | Florida Only                                  |
| FlexPoint Inc.           | FlexPoint Inc., dba FlexPoint Home Loans Inc. |
| ISAOA/ATIMA              | ISAOA/ATIMA                                   |
| 250 Baker St., Suite 200 | 250 Baker St., Suite 200                      |
| Costa Mesa, CA 92626     | Costa Mesa, CA 92626                          |

**Delegated Admin Fee's**

|                       |      |
|-----------------------|------|
| Conventional          | 1195 |
| FHA                   | 1195 |
| VA                    | 1195 |
| Streamline VA/RHS/FHA | 995  |

**Lender ID**

|                |              |
|----------------|--------------|
| FHA Lender ID: | 79613-0002   |
| VA Lender ID:  | 900136-00-00 |



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

| 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                     | 93.259  | 93.062  | 93.046  | 4.75                     | 93.259  | 93.062  | 93.046  | 5.125                    | 95.991  | 95.827  | 95.811  |
| 4.875                    | 93.911  | 93.750  | 93.733  | 4.875                    | 93.911  | 93.750  | 93.733  | 5.25                     | 96.673  | 96.466  | 96.450  |
| 5                        | 94.566  | 94.437  | 94.421  | 5                        | 94.566  | 94.437  | 94.421  | 5.375                    | 97.474  | 97.256  | 97.256  |
| 5.125                    | 95.186  | 95.022  | 95.022  | 5.125                    | 95.186  | 95.022  | 95.022  | 5.5                      | 98.201  | 97.991  | 97.965  |
| 5.25                     | 96.572  | 96.451  | 96.382  | 5.25                     | 95.982  | 95.919  | 95.863  | 5.625                    | 98.719  | 98.574  | 98.526  |
| 5.375                    | 97.284  | 97.163  | 97.094  | 5.375                    | 96.666  | 96.603  | 96.546  | 5.75                     | 99.920  | 99.878  | 99.817  |
| 5.5                      | 98.085  | 97.964  | 97.895  | 5.5                      | 97.428  | 97.365  | 97.308  | 5.875                    | 100.440 | 100.399 | 100.339 |
| 5.625                    | 98.594  | 98.473  | 98.404  | 5.625                    | 98.021  | 97.958  | 97.901  | 6                        | 100.899 | 100.858 | 100.799 |
| 5.75                     | 98.735  | 98.654  | 98.617  | 5.75                     | 98.417  | 98.389  | 98.349  | 6.125                    | 101.216 | 101.175 | 101.116 |
| 5.875                    | 99.361  | 99.279  | 99.243  | 5.875                    | 98.982  | 98.953  | 98.913  | 6.25                     | 101.607 | 101.540 | 101.473 |
| 6                        | 100.006 | 99.924  | 99.888  | 6                        | 99.518  | 99.490  | 99.450  | 6.375                    | 102.052 | 101.985 | 101.918 |
| 6.125                    | 100.449 | 100.368 | 100.331 | 6.125                    | 100.033 | 100.004 | 99.964  | 6.5                      | 102.453 | 102.386 | 102.320 |
| 6.25                     | 100.420 | 100.321 | 100.270 | 6.25                     | 100.132 | 100.088 | 100.032 | 6.625                    | 102.781 | 102.715 | 102.649 |
| 6.375                    | 100.952 | 100.853 | 100.803 | 6.375                    | 100.656 | 100.613 | 100.557 | 6.75                     | 102.275 | 102.229 | 102.156 |
| 6.5                      | 101.434 | 101.335 | 101.284 | 6.5                      | 101.121 | 101.077 | 101.021 | 6.875                    | 102.674 | 102.629 | 102.556 |
| 6.625                    | 101.828 | 101.729 | 101.679 | 6.625                    | 101.527 | 101.454 | 101.398 | 7                        | 103.022 | 102.978 | 102.905 |
| 6.75                     | 101.830 | 101.717 | 101.655 | 6.75                     | 101.651 | 101.554 | 101.492 | 7.125                    | 103.328 | 103.284 | 103.212 |
| 6.875                    | 102.256 | 102.143 | 102.081 | 6.875                    | 102.057 | 102.001 | 101.936 | 7.25                     | 103.263 | 103.223 | 103.144 |
| 7                        | 102.662 | 102.549 | 102.487 | 7                        | 102.421 | 102.365 | 102.301 | 7.375                    | 103.662 | 103.622 | 103.544 |
| 7.125                    | 103.035 | 102.921 | 102.859 | 7.125                    | 102.731 | 102.658 | 102.593 | 7.5                      | 103.953 | 103.914 | 103.835 |
| 7.25                     | 103.158 | 103.039 | 102.972 | 7.25                     | 103.102 | 102.995 | 102.914 | 7.625                    | 104.338 | 104.338 | 104.260 |
| 7.375                    | 103.551 | 103.418 | 103.340 | 7.375                    | 103.430 | 103.323 | 103.242 | 7.75                     | 104.765 | 104.685 | 104.601 |
| 7.5                      | 103.941 | 103.788 | 103.694 | 7.5                      | 103.812 | 103.721 | 103.641 | 7.875                    | 105.112 | 105.032 | 104.947 |
| 7.625                    | 104.322 | 104.151 | 104.041 | 7.625                    | 104.082 | 103.973 | 103.881 | 8                        | 105.000 | 105.000 | 105.000 |
| 7.75                     | 104.458 | 104.401 | 104.309 | 7.75                     | 104.458 | 104.401 | 104.309 |                          |         |         |         |
| 7.875                    | 104.738 | 104.660 | 104.574 | 7.875                    | 104.738 | 104.660 | 104.574 |                          |         |         |         |
| 8                        | 104.937 | 104.914 | 104.820 | 8                        | 104.937 | 104.914 | 104.820 |                          |         |         |         |
| 8.125                    | 105.179 | 105.069 | 105.004 | 8.125                    | 105.179 | 105.069 | 105.004 |                          |         |         |         |
| 8.25                     | 105.560 | 105.525 | 105.422 | 8.25                     | 105.560 | 105.525 | 105.422 |                          |         |         |         |

  

| 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                    | 97.215  | 97.215  | 97.061  | 4.625                    | 97.582  | 97.482  | 97.461  | 5                           | 93.645  | 93.413  | 93.413  |
| 4.75                     | 97.705  | 97.624  | 97.588  | 4.75                     | 97.948  | 97.843  | 97.819  | 5.125                       | 94.476  | 94.248  | 94.248  |
| 4.875                    | 98.145  | 98.064  | 98.037  | 4.875                    | 98.425  | 98.425  | 98.250  | 5.25                        | 96.430  | 96.247  | 96.121  |
| 5                        | 98.617  | 98.535  | 98.500  | 5                        | 98.799  | 98.782  | 98.631  | 5.375                       | 97.137  | 96.954  | 96.827  |
| 5.125                    | 98.963  | 98.882  | 98.846  | 5.125                    | 99.276  | 99.132  | 99.099  | 5.5                         | 97.933  | 97.748  | 97.621  |
| 5.25                     | 99.386  | 99.286  | 99.251  | 5.25                     | 99.604  | 99.455  | 99.419  | 5.625                       | 98.437  | 98.252  | 98.123  |
| 5.375                    | 99.825  | 99.724  | 99.689  | 5.375                    | 99.904  | 99.885  | 99.711  | 5.75                        | 98.716  | 98.543  | 98.427  |
| 5.5                      | 100.192 | 100.091 | 100.058 | 5.5                      | 100.216 | 100.121 | 100.022 | 5.875                       | 99.339  | 99.164  | 99.046  |
| 5.625                    | 100.304 | 100.217 | 100.181 | 5.625                    | 100.327 | 100.327 | 100.159 | 6                           | 99.961  | 99.786  | 99.667  |
| 5.75                     | 100.713 | 100.582 | 100.536 | 5.75                     | 100.575 | 100.575 | 100.341 | 6.125                       | 100.431 | 100.254 | 100.133 |
| 5.875                    | 101.114 | 100.984 | 100.938 | 5.875                    | 100.961 | 100.956 | 100.726 | 6.25                        | 100.426 | 100.260 | 100.151 |
| 6                        | 101.433 | 101.303 | 101.258 | 6                        | 101.258 | 101.248 | 101.023 | 6.375                       | 100.946 | 100.778 | 100.668 |
| 6.125                    | 101.311 | 101.219 | 101.174 | 6.125                    | 101.278 | 101.262 | 101.043 | 6.5                         | 101.414 | 101.245 | 101.133 |
| 6.25                     | 101.638 | 101.558 | 101.501 | 6.25                     | 101.375 | 101.354 | 101.170 | 6.625                       | 101.855 | 101.684 | 101.571 |
| 6.375                    | 102.013 | 101.932 | 101.876 | 6.375                    | 101.635 | 101.610 | 101.454 | 6.75                        | 101.780 | 101.597 | 101.473 |
| 6.5                      | 102.264 | 102.185 | 102.129 | 6.5                      | 101.897 | 101.817 | 101.760 | 6.875                       | 102.213 | 102.028 | 101.903 |
| 6.625                    | 102.179 | 102.082 | 102.016 | 6.625                    | 101.978 | 101.938 | 101.806 | 7                           | 102.606 | 102.420 | 102.294 |
| 6.75                     | 102.495 | 102.416 | 102.351 | 6.75                     | 102.225 | 102.146 | 102.081 | 7.125                       | 102.986 | 102.798 | 102.670 |
| 6.875                    | 102.848 | 102.770 | 102.705 | 6.875                    | 102.521 | 102.442 | 102.377 | 7.25                        | 103.007 | 102.818 | 102.689 |
| 7                        | 102.973 | 102.907 | 102.859 | 7                        | 102.720 | 102.668 | 102.530 | 7.375                       | 103.416 | 103.225 | 103.093 |
| 7.125                    | 102.481 | 102.412 | 102.347 | 7.125                    | 102.242 | 102.173 | 102.109 | 7.5                         | 103.824 | 103.629 | 103.494 |
| 7.25                     | 102.972 | 102.903 | 102.838 | 7.25                     | 102.632 | 102.563 | 102.498 | 7.625                       | 103.573 | 103.469 | 103.412 |
| 7.375                    | 103.442 | 103.373 | 103.309 | 7.375                    | 103.005 | 102.936 | 102.871 | 7.75                        | 103.150 | 103.093 | 103.021 |
|                          |         |         |         |                          |         |         |         | 7.875                       | 103.343 | 103.284 | 103.210 |



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                       | 97.880  | 97.761  | 97.698  | 5                       | 97.255  | 97.083  | 97.064  | 5                        | 95.173  | 95.110  | 95.048  |
| 5.125                   | 98.343  | 98.280  | 98.217  | 5.125                   | 97.774  | 97.619  | 97.577  | 5.125                    | 95.835  | 95.772  | 95.710  |
| 5.25                    | 98.864  | 98.801  | 98.738  | 5.25                    | 98.288  | 98.225  | 98.162  | 5.25                     | 96.501  | 96.438  | 96.375  |
| 5.375                   | 99.093  | 99.030  | 98.967  | 5.375                   | 98.647  | 98.494  | 98.433  | 5.375                    | 96.800  | 96.737  | 96.675  |
| 5.5                     | 99.458  | 99.395  | 99.332  | 5.5                     | 99.032  | 98.932  | 98.869  | 5.5                      | 97.275  | 97.212  | 97.149  |
| 5.625                   | 99.834  | 99.771  | 99.708  | 5.625                   | 99.416  | 99.353  | 99.290  | 5.625                    | 97.740  | 97.677  | 97.614  |
| 5.75                    | 100.051 | 99.980  | 99.917  | 5.75                    | 99.742  | 99.602  | 99.539  | 5.75                     | 98.021  | 97.958  | 97.895  |
| 5.875                   | 100.252 | 100.189 | 100.126 | 5.875                   | 100.067 | 99.862  | 99.820  | 5.875                    | 98.301  | 98.238  | 98.176  |
| 6                       | 100.610 | 100.547 | 100.484 | 6                       | 100.390 | 100.270 | 100.207 | 6                        | 98.766  | 98.703  | 98.641  |
| 6.125                   | 100.817 | 100.754 | 100.691 | 6.125                   | 100.711 | 100.515 | 100.452 | 6.125                    | 99.043  | 98.980  | 98.918  |
| 6.25                    | 101.038 | 100.959 | 100.896 | 6.25                    | 101.014 | 100.793 | 100.742 | 6.25                     | 99.320  | 99.257  | 99.194  |
| 6.375                   | 101.227 | 101.164 | 101.101 | 6.375                   | 101.294 | 101.068 | 101.014 | 6.375                    | 99.593  | 99.530  | 99.468  |
| 6.5                     | 101.579 | 101.516 | 101.453 | 6.5                     | 101.487 | 101.416 | 101.353 | 6.5                      | 100.053 | 99.990  | 99.927  |
| 6.625                   | 101.630 | 101.567 | 101.504 | 6.625                   | 101.589 | 101.475 | 101.412 | 6.625                    | 100.128 | 100.065 | 100.002 |
| 6.75                    | 101.857 | 101.794 | 101.731 | 6.75                    | 101.767 | 101.704 | 101.641 | 6.75                     | 100.388 | 100.325 | 100.263 |
| 6.875                   | 101.901 | 101.838 | 101.775 | 6.875                   | 101.832 | 101.769 | 101.706 | 6.875                    | 100.467 | 100.404 | 100.342 |
| 7                       | 101.942 | 101.879 | 101.816 | 7                       | 101.905 | 101.842 | 101.779 | 7                        | 100.557 | 100.494 | 100.431 |
| 7.125                   | 101.991 | 101.928 | 101.865 | 7.125                   | 101.983 | 101.920 | 101.857 | 7.125                    | 100.649 | 100.586 | 100.524 |
| 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                       | 98.088  | 97.920  | 97.900  | 5                       | 97.456  | 97.287  | 97.267  | 5                        | 95.223  | 95.160  | 95.097  |
| 5.125                   | 98.486  | 98.330  | 98.290  | 5.125                   | 97.976  | 97.802  | 97.779  | 5.125                    | 95.885  | 95.822  | 95.759  |
| 5.25                    | 98.914  | 98.851  | 98.788  | 5.25                    | 98.448  | 98.275  | 98.243  | 5.25                     | 96.551  | 96.488  | 96.425  |
| 5.375                   | 99.221  | 99.080  | 99.017  | 5.375                   | 98.847  | 98.663  | 98.633  | 5.375                    | 96.850  | 96.787  | 96.724  |
| 5.5                     | 99.582  | 99.445  | 99.382  | 5.5                     | 99.231  | 99.041  | 99.009  | 5.5                      | 97.325  | 97.262  | 97.199  |
| 5.625                   | 99.952  | 99.821  | 99.758  | 5.625                   | 99.593  | 99.403  | 99.363  | 5.625                    | 97.790  | 97.727  | 97.664  |
| 5.75                    | 100.258 | 100.058 | 100.020 | 5.75                    | 99.940  | 99.740  | 99.701  | 5.75                     | 98.071  | 98.008  | 97.945  |
| 5.875                   | 100.416 | 100.239 | 100.176 | 5.875                   | 100.264 | 100.059 | 100.017 | 5.875                    | 98.351  | 98.288  | 98.225  |
| 6                       | 100.660 | 100.597 | 100.534 | 6                       | 100.587 | 100.376 | 100.332 | 6                        | 98.816  | 98.753  | 98.690  |
| 6.125                   | 100.931 | 100.804 | 100.741 | 6.125                   | 100.907 | 100.692 | 100.644 | 6.125                    | 99.093  | 99.030  | 98.967  |
| 6.25                    | 101.249 | 101.028 | 100.977 | 6.25                    | 101.212 | 100.991 | 100.940 | 6.25                     | 99.370  | 99.307  | 99.244  |
| 6.375                   | 101.440 | 101.214 | 101.160 | 6.375                   | 101.493 | 101.267 | 101.212 | 6.375                    | 99.643  | 99.580  | 99.517  |
| 6.5                     | 101.629 | 101.566 | 101.503 | 6.5                     | 101.688 | 101.466 | 101.403 | 6.5                      | 100.103 | 100.040 | 99.977  |
| 6.625                   | 101.735 | 101.617 | 101.554 | 6.625                   | 101.791 | 101.548 | 101.491 | 6.625                    | 100.178 | 100.115 | 100.052 |
| 6.75                    | 101.907 | 101.844 | 101.781 | 6.75                    | 101.817 | 101.754 | 101.691 | 6.75                     | 100.438 | 100.375 | 100.312 |
| 6.875                   | 102.020 | 101.888 | 101.825 | 6.875                   | 101.882 | 101.819 | 101.756 | 6.875                    | 100.517 | 100.454 | 100.391 |
| 7                       | 101.992 | 101.929 | 101.866 | 7                       | 101.955 | 101.892 | 101.829 | 7                        | 100.607 | 100.544 | 100.481 |
| 7.125                   | 102.041 | 101.978 | 101.915 | 7.125                   | 102.033 | 101.970 | 101.907 | 7.125                    | 100.699 | 100.636 | 100.573 |

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  |



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

| RefiNow 30 Yr Fixed |         |         |         |
|---------------------|---------|---------|---------|
| Rate                | 15      | 30      | 45      |
| 5.5                 | 97.137  | 96.947  | 96.902  |
| 5.625               | 97.744  | 97.553  | 97.508  |
| 5.75                | 98.245  | 98.116  | 98.065  |
| 5.875               | 98.808  | 98.674  | 98.619  |
| 6                   | 99.356  | 99.216  | 99.159  |
| 6.125               | 99.835  | 99.694  | 99.637  |
| 6.25                | 99.973  | 99.816  | 99.752  |
| 6.375               | 100.517 | 100.355 | 100.289 |
| 6.5                 | 100.986 | 100.818 | 100.749 |
| 6.625               | 101.412 | 101.244 | 101.174 |
| 6.75                | 101.529 | 101.360 | 101.284 |
| 6.875               | 101.904 | 101.730 | 101.651 |
| 7                   | 102.261 | 102.081 | 101.999 |
| 7.125               | 102.624 | 102.444 | 102.362 |
| 7.25                | 102.976 | 102.858 | 102.769 |
| 7.375               | 103.269 | 103.146 | 103.054 |

RefiNow 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        | -0.5   | -0.5     | -0.75    | -0.75    | -1       | -1       | -1       | -1       | -1       |
| Secondary Financing | -0.625 | -0.625   | -0.625   | -0.875   | -1.125   | -1.125   | -1.125   | -1.875   | -1.875   |
| DTI > 40%           | 0      | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |

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

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

Additional R/T Refinance LLPA Adjusters

|                     | ≤ 30   | 30.01-60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
|---------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Attached Condo      | 0      | 0        | -0.125   | -0.125   | -0.75    | -0.75    | -0.75    | -0.75    | -0.75    |
| Investment Property | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   | -4.125   | -4.125   | -4.125   | -4.125   |
| 2nd Home            | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   | -4.125   | -4.125   | -4.125   | -4.125   |
| Manufactured Home   | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     |
| 2 - 4 Units         | 0      | 0        | -0.375   | -0.375   | -0.625   | -0.625   | -0.625   | -0.625   | -0.625   |
| High Balance        | -0.5   | -0.5     | -0.75    | -0.75    | -1       | -1       | -1       | -1       | -1       |
| Secondary Financing | -0.625 | -0.625   | -0.625   | -0.875   | -1.125   | -1.125   | -1.125   | -1.875   | -1.875   |
| DTI > 40%           | 0      | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

|                     | ≤ 30   | 30.01-60 | 60.01-70 | 70.01-75 | 75.01-80 |
|---------------------|--------|----------|----------|----------|----------|
| Attached Condo      | 0      | 0        | -0.125   | -0.125   | -0.75    |
| Investment Property | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   |
| 2nd Home            | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   |
| Manufactured Home   | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     |
| 2 - 4 Units         | 0      | 0        | -0.375   | -0.375   | -0.625   |
| High Balance        | -1.25  | -1.25    | -1.5     | -1.5     | -1.75    |
| Secondary Financing | -0.625 | -0.625   | -0.625   | -0.875   | -1.125   |
| DTI > 40%           | 0      | 0        | 0        | 0        | 0        |

Additional Miscellaneous LLPA Adjusters

|                        |   |
|------------------------|---|
| Escrow Waiver          | -0.25   |
| Temporary 2-1 Buydown  | Buydown options and pricing available through PML |
| Lock Extension per Day | -0.025  |



**BROKERS FIRST FUNDING**

**YOUR BFF IN WHOLESALE**

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             | 95.153  | 95.108  | 95.092  | 4.5             | 95.153  | 95.108  | 95.092  | 5               | 97.512  | 97.468  | 97.438  |
| 4.625           | 95.809  | 95.764  | 95.748  | 4.625           | 95.809  | 95.764  | 95.748  | 5.125           | 98.168  | 98.124  | 98.094  |
| 4.75            | 96.465  | 96.421  | 96.405  | 4.75            | 96.465  | 96.421  | 96.405  | 5.25            | 98.825  | 98.780  | 98.750  |
| 4.875           | 96.856  | 96.811  | 96.781  | 4.875           | 96.856  | 96.811  | 96.781  | 5.375           | 99.235  | 99.206  | 99.177  |
| 5               | 97.512  | 97.468  | 97.438  | 5               | 97.512  | 97.468  | 97.438  | 5.5             | 99.869  | 99.839  | 99.810  |
| 5.125           | 98.168  | 98.124  | 98.094  | 5.125           | 98.168  | 98.124  | 98.094  | 5.625           | 100.436 | 100.407 | 100.377 |
| 5.25            | 98.825  | 98.780  | 98.750  | 5.25            | 98.825  | 98.780  | 98.750  | 5.75            | 101.000 | 100.941 | 100.895 |
| 5.375           | 99.336  | 99.254  | 99.177  | 5.375           | 99.235  | 99.206  | 99.177  | 5.875           | 101.002 | 100.812 | 100.621 |
| 5.5             | 99.898  | 99.839  | 99.810  | 5.5             | 99.869  | 99.839  | 99.810  | 6               | 101.559 | 101.369 | 101.178 |
| 5.625           | 100.438 | 100.407 | 100.377 | 5.625           | 100.436 | 100.407 | 100.377 | 6.125           | 102.033 | 101.843 | 101.666 |
| 5.75            | 101.000 | 100.941 | 100.895 | 5.75            | 101.000 | 100.941 | 100.895 | 6.25            | 102.306 | 102.215 | 102.153 |
| 5.875           | 101.002 | 100.812 | 100.749 | 5.875           | 101.002 | 100.812 | 100.621 | 6.375           | 102.272 | 102.165 | 102.120 |
| 6               | 101.559 | 101.369 | 101.281 | 6               | 101.559 | 101.369 | 101.178 | 6.5             | 102.834 | 102.726 | 102.681 |
| 6.125           | 102.033 | 101.870 | 101.811 | 6.125           | 102.033 | 101.843 | 101.666 | 6.625           | 103.361 | 103.254 | 103.211 |
| 6.25            | 102.306 | 102.215 | 102.153 | 6.25            | 102.306 | 102.215 | 102.153 | 6.75            | 103.629 | 103.555 | 103.493 |
| 6.375           | 102.330 | 102.221 | 102.176 | 6.375           | 102.330 | 102.221 | 102.176 | 6.875           | 103.426 | 103.307 | 103.254 |
| 6.5             | 102.863 | 102.756 | 102.712 | 6.5             | 102.863 | 102.756 | 102.712 | 7               | 103.952 | 103.833 | 103.780 |
| 6.625           | 103.355 | 103.247 | 103.203 | 6.625           | 103.355 | 103.247 | 103.203 | 7.125           | 104.398 | 104.279 | 104.227 |
| 6.75            | 103.629 | 103.555 | 103.493 | 6.75            | 103.629 | 103.555 | 103.493 | 7.25            | 104.346 | 104.287 | 104.227 |
| 6.875           | 103.436 | 103.317 | 103.264 | 6.875           | 103.436 | 103.317 | 103.264 | 7.375           | 103.852 | 103.846 | 103.784 |
| 7               | 103.910 | 103.791 | 103.738 | 7               | 103.910 | 103.791 | 103.738 | 7.5             | 104.223 | 104.217 | 104.155 |
| 7.125           | 104.307 | 104.189 | 104.136 | 7.125           | 104.307 | 104.189 | 104.136 | 7.625           | 104.745 | 104.739 | 104.679 |
| 7.25            | 104.346 | 104.287 | 104.227 | 7.25            | 104.346 | 104.287 | 104.227 | 7.75            | 104.750 | 104.706 | 104.648 |
| 7.375           | 104.314 | 104.228 | 104.154 | 7.375           | 103.843 | 103.837 | 103.775 |                 |         |         |         |
| 7.5             | 104.800 | 104.714 | 104.640 | 7.5             | 104.173 | 104.167 | 104.107 |                 |         |         |         |

  

| 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            | 96.836  | 96.828  | 96.755  | 4.25            | 96.679  | 96.589  | 96.575  | 4.5                          | 92.040  |         |         |
| 4.375           | 97.304  | 97.296  | 97.223  | 4.375           | 97.251  | 97.157  | 97.093  | 4.625                        | 92.697  | 92.652  | 92.636  |
| 4.5             | 97.819  | 97.765  | 97.693  | 4.5             | 97.819  | 97.725  | 97.661  | 4.75                         | 94.777  | 94.697  | 94.655  |
| 4.625           | 98.381  | 98.287  | 98.223  | 4.625           | 98.381  | 98.287  | 98.223  | 4.875                        | 95.509  | 95.429  | 95.388  |
| 4.75            | 98.671  | 98.595  | 98.520  | 4.75            | 98.414  | 98.332  | 98.316  | 5                            | 96.236  | 96.156  | 96.115  |
| 4.875           | 99.155  | 99.079  | 99.004  | 4.875           | 98.972  | 98.858  | 98.758  | 5.125                        | 97.056  | 96.976  | 96.935  |
| 5               | 99.638  | 99.562  | 99.487  | 5               | 99.519  | 99.406  | 99.306  | 5.25                         | 98.044  | 97.962  | 97.855  |
| 5.125           | 100.120 | 100.044 | 99.970  | 5.125           | 100.051 | 99.938  | 99.838  | 5.375                        | 98.757  | 98.673  | 98.646  |
| 5.25            | 100.094 | 99.997  | 99.964  | 5.25            | 100.046 | 99.997  | 99.964  | 5.5                          | 99.315  | 99.232  | 99.205  |
| 5.375           | 100.576 | 100.469 | 100.362 | 5.375           | 100.401 | 100.269 | 100.148 | 5.625                        | 99.852  | 99.769  | 99.743  |
| 5.5             | 101.059 | 100.951 | 100.844 | 5.5             | 100.898 | 100.765 | 100.644 | 5.75                         | 100.117 | 100.035 | 100.009 |
| 5.625           | 101.541 | 101.433 | 101.326 | 5.625           | 101.363 | 101.230 | 101.110 | 5.875                        | 100.494 | 100.410 | 100.335 |
| 5.75            | 101.506 | 101.441 | 101.392 | 5.75            | 101.506 | 101.441 | 101.392 | 6                            | 101.026 | 100.943 | 100.867 |
| 5.875           | 101.501 | 101.441 | 101.390 | 5.875           | 101.290 | 101.137 | 101.043 | 6.125                        | 101.556 | 101.473 | 101.397 |
| 6               | 101.983 | 101.923 | 101.872 | 6               | 101.735 | 101.582 | 101.488 | 6.25                         | 101.537 | 101.411 | 101.376 |
|                 |         |         |         |                 |         |         |         | 6.375                        | 101.498 | 101.447 | 101.395 |
|                 |         |         |         |                 |         |         |         | 6.5                          | 101.997 | 101.895 | 101.844 |
|                 |         |         |         |                 |         |         |         | 6.625                        | 102.674 | 102.555 | 102.450 |
|                 |         |         |         |                 |         |         |         | 6.75                         | 102.554 | 102.480 | 102.418 |
|                 |         |         |         |                 |         |         |         | 6.875                        | 102.222 | 102.104 | 102.051 |
|                 |         |         |         |                 |         |         |         | 7                            | 102.628 | 102.510 | 102.458 |
|                 |         |         |         |                 |         |         |         | 7.125                        | 103.028 | 102.911 | 102.859 |
|                 |         |         |         |                 |         |         |         | 7.25                         | 102.541 | 102.482 | 102.422 |

  

| 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                         | 97.447  | 97.418  | 97.389  | 5                            | 96.236  | 96.156  | 96.115  | 4.5                          | 95.073 | 95.079 | 94.890 |
| 5.375                        | 98.757  | 98.673  | 98.646  | 5.125                        | 97.056  | 96.976  | 96.935  | 4.625                        | 95.624 | 95.630 | 95.442 |
| 5.5                          | 99.315  | 99.232  | 99.205  | 5.25                         | 97.482  | 97.423  | 97.377  | 4.75                         | 95.651 | 95.575 | 95.500 |
| 5.625                        | 99.852  | 99.769  | 99.743  | 5.375                        | 98.754  | 98.671  | 98.643  | 4.875                        | 96.135 | 96.059 | 95.984 |
| 5.75                         | 100.117 | 100.035 | 100.009 | 5.5                          | 99.276  | 99.192  | 99.165  | 5                            | 96.618 | 96.542 | 96.467 |
| 5.875                        | 100.425 | 100.234 | 100.113 | 5.625                        | 99.783  | 99.700  | 99.673  | 5.125                        | 97.100 | 97.024 | 96.950 |
| 6                            | 100.902 | 100.711 | 100.625 | 5.75                         | 100.094 | 100.035 | 99.989  | 5.25                         | 97.074 | 96.966 | 96.859 |
| 6.125                        | 101.379 | 101.260 | 101.159 | 5.875                        | 100.299 | 100.173 | 100.136 | 5.375                        | 97.556 | 97.449 | 97.342 |
| 6.25                         | 101.537 | 101.411 | 101.376 | 6                            | 100.788 | 100.662 | 100.626 | 5.5                          | 98.039 | 97.931 | 97.824 |
| 6.375                        | 101.498 | 101.447 | 101.395 | 6.125                        | 101.379 | 101.260 | 101.159 | 5.625                        | 98.521 | 98.413 | 98.306 |
| 6.5                          | 101.997 | 101.895 | 101.844 | 6.25                         | 101.517 | 101.392 | 101.356 | 5.75                         | 98.115 | 98.071 | 98.027 |
| 6.625                        | 102.674 | 102.555 | 102.450 | 6.375                        | 101.514 | 101.409 | 101.365 | 5.875                        | 98.481 | 98.421 | 98.370 |
| 6.75                         | 102.554 | 102.480 | 102.418 | 6.5                          | 101.997 | 101.863 | 101.821 | 6                            | 98.963 | 98.903 | 98.852 |
| 6.875                        | 102.222 | 102.104 | 102.051 | 6.625                        | 102.674 | 102.555 | 102.450 | 6.125                        | 99.444 | 99.384 | 99.333 |

| 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                          | 98.825  | 98.780  | 98.750  | 5.25                          | 98.825  | 98.780  | 98.750  | 5.25                          | 98.825  | 98.780  | 98.750  |
| 5.375                         | 99.235  | 99.206  | 99.177  | 5.375                         | 99.235  | 99.206  | 99.177  | 5.375                         | 99.235  | 99.206  | 99.177  |
| 5.5                           | 99.869  | 99.839  | 99.810  | 5.5                           | 99.869  | 99.839  | 99.810  | 5.5                           | 99.869  | 99.839  | 99.810  |
| 5.625                         | 100.436 | 100.407 | 100.377 | 5.625                         | 100.436 | 100.407 | 100.377 | 5.625                         | 100.436 | 100.407 | 100.377 |
| 5.75                          | 101.000 | 100.941 | 100.895 | 5.75                          | 101.000 | 100.941 | 100.895 | 5.75                          | 101.000 | 100.941 | 100.895 |
| 5.875                         | 101.002 | 100.812 | 100.621 | 5.875                         | 101.002 | 100.812 | 100.621 | 5.875                         | 101.002 | 100.812 | 100.621 |
| 6                             | 101.559 | 101.369 | 101.178 | 6                             | 101.559 | 101.369 | 101.178 | 6                             | 101.559 | 101.369 | 101.178 |
| 6.125                         | 102.033 | 101.843 | 101.666 | 6.125                         | 102.033 | 101.843 | 101.666 | 6.125                         | 102.033 | 101.843 | 101.666 |
| 6.25                          | 102.306 | 102.215 | 102.153 | 6.25                          | 102.306 | 102.215 | 102.153 | 6.25                          | 102.306 | 102.215 | 102.153 |
| 6.375                         | 102.330 | 102.221 | 102.176 | 6.375                         | 102.330 | 102.221 | 102.176 | 6.375                         | 102.272 | 102.165 | 102.120 |
| 6.5                           | 102.863 | 102.756 | 102.712 | 6.5                           | 102.863 | 102.756 | 102.712 | 6.5                           | 102.834 | 102.726 | 102.681 |
| 6.625                         | 103.355 | 103.247 | 103.203 | 6.625                         | 103.355 | 103.247 | 103.203 | 6.625                         | 103.361 | 103.254 | 103.211 |
| 6.75                          | 103.629 | 103.555 | 103.493 | 6.75                          | 103.629 | 103.555 | 103.493 | 6.75                          | 103.629 | 103.555 | 103.493 |
| 6.875                         | 103.436 | 103.317 | 103.264 | 6.875                         | 103.436 | 103.317 | 103.264 | 6.875                         | 103.426 | 103.307 | 103.254 |
| 7                             | 103.910 | 103.791 | 103.738 | 7                             | 103.910 | 103.791 | 103.738 | 7                             | 103.952 | 103.833 | 103.780 |
| 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                           | 97.819  | 97.725  | 97.661  | 4.25                          | 96.679  | 96.589  | 96.575  | 5.25                          | 97.447  | 97.418  | 97.389  |
| 4.625                         | 98.381  | 98.287  | 98.223  | 4.375                         | 97.251  | 97.157  | 97.093  | 5.375                         | 98.757  | 98.673  | 98.646  |
| 4.75                          | 98.414  | 98.332  | 98.316  | 4.5                           | 97.819  | 97.725  | 97.661  | 5.5                           | 99.315  | 99.232  | 99.205  |
| 4.875                         | 98.972  | 98.858  | 98.758  | 4.625                         | 98.381  | 98.287  | 98.223  | 5.625                         | 99.852  | 99.769  | 99.743  |
| 5                             | 99.519  | 99.406  | 99.306  | 4.75                          | 98.414  | 98.332  | 98.316  | 5.75                          | 100.117 | 100.035 | 100.009 |
| 5.125                         | 100.051 | 99.938  | 99.838  | 4.875                         | 98.972  | 98.858  | 98.758  | 5.875                         | 100.425 | 100.234 | 100.113 |
| 5.25                          | 100.046 | 99.997  | 99.964  | 5                             | 99.519  | 99.406  | 99.306  | 6                             | 100.902 | 100.711 | 100.625 |
| 5.375                         | 100.401 | 100.269 | 100.148 | 5.125                         | 100.051 | 99.938  | 99.838  | 6.125                         | 101.379 | 101.260 | 101.159 |
| 5.5                           | 100.898 | 100.765 | 100.644 | 5.25                          | 100.046 | 99.997  | 99.964  | 6.25                          | 101.537 | 101.411 | 101.376 |
| 5.625                         | 101.363 | 101.230 | 101.110 | 5.375                         | 100.401 | 100.269 | 100.148 | 6.375                         | 101.498 | 101.447 | 101.395 |
| 5.75                          | 101.506 | 101.441 | 101.392 | 5.5                           | 100.898 | 100.765 | 100.644 | 6.5                           | 101.997 | 101.895 | 101.844 |
| 5.875                         | 101.290 | 101.137 | 101.043 | 5.625                         | 101.363 | 101.230 | 101.110 | 6.625                         | 102.674 | 102.555 | 102.450 |
| 6                             | 101.735 | 101.582 | 101.488 | 5.75                          | 101.506 | 101.441 | 101.392 | 6.75                          | 102.554 | 102.480 | 102.418 |
| 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                          | 97.447  | 97.418  | 97.389  | 5.25                          | 97.482  | 97.423  | 97.377  | 4.5                           | 95.073  | 95.079  | 94.890  |
| 5.375                         | 98.757  | 98.673  | 98.646  | 5.375                         | 98.147  | 98.079  | 98.033  | 4.625                         | 95.624  | 95.630  | 95.442  |
| 5.5                           | 99.315  | 99.232  | 99.205  | 5.5                           | 98.859  | 98.759  | 98.689  | 4.75                          | 94.241  | 94.227  | 94.213  |
| 5.625                         | 99.852  | 99.769  | 99.743  | 5.625                         | 99.611  | 99.512  | 99.417  | 4.875                         | 94.634  | 94.620  | 94.516  |
| 5.75                          | 100.117 | 100.035 | 100.009 | 5.75                          | 100.094 | 100.035 | 99.989  | 5                             | 95.152  | 95.138  | 94.944  |
| 5.875                         | 100.425 | 100.234 | 100.113 | 5.875                         | 99.971  | 99.852  | 99.752  | 5.125                         | 95.637  | 95.624  | 95.324  |
| 6                             | 100.902 | 100.711 | 100.625 | 6                             | 100.658 | 100.539 | 100.439 | 5.25                          | 96.663  | 96.641  | 96.619  |
| 6.125                         | 101.379 | 101.260 | 101.159 | 6.125                         | 101.379 | 101.260 | 101.159 | 5.375                         | 96.765  | 96.743  | 96.721  |
| 6.25                          | 101.537 | 101.411 | 101.376 | 6.25                          | 101.383 | 101.309 | 101.247 | 5.5                           | 97.164  | 97.142  | 97.120  |
| 6.375                         | 101.498 | 101.447 | 101.395 | 6.375                         | 101.335 | 101.197 | 101.092 | 5.625                         | 97.570  | 97.548  | 97.526  |
| 6.5                           | 101.997 | 101.895 | 101.844 | 6.5                           | 101.997 | 101.859 | 101.754 | 5.75                          | 98.115  | 98.071  | 98.027  |
| 6.625                         | 102.674 | 102.555 | 102.450 | 6.625                         | 102.674 | 102.555 | 102.450 | 5.875                         | 98.386  | 98.342  | 98.298  |
| 6.75                          | 102.554 | 102.480 | 102.418 | 6.75                          | 102.604 | 102.530 | 102.468 | 6                             | 98.724  | 98.680  | 98.636  |
| 6.875                         | 102.222 | 102.104 | 102.051 | 6.875                         | 101.623 | 101.465 | 101.453 | 6.125                         | 99.032  | 98.988  | 98.944  |

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                       | 98.068  | 98.024  | 97.994  | 5.125                       | 98.068  | 98.024  | 97.994  | 4.75                        | 96.365  | 96.321  | 96.305  |
| 5.25                        | 98.725  | 98.680  | 98.650  | 5.25                        | 98.725  | 98.680  | 98.650  | 4.875                       | 96.756  | 96.711  | 96.681  |
| 5.375                       | 99.135  | 99.106  | 99.077  | 5.375                       | 99.135  | 99.106  | 99.077  | 5                           | 97.412  | 97.368  | 97.338  |
| 5.5                         | 99.769  | 99.739  | 99.710  | 5.5                         | 99.769  | 99.739  | 99.710  | 5.125                       | 98.068  | 98.024  | 97.994  |
| 5.625                       | 100.336 | 100.307 | 100.277 | 5.625                       | 100.336 | 100.307 | 100.277 | 5.25                        | 98.725  | 98.680  | 98.650  |
| 5.75                        | 100.900 | 100.841 | 100.795 | 5.75                        | 100.900 | 100.841 | 100.795 | 5.375                       | 99.135  | 99.106  | 99.077  |
| 5.875                       | 100.902 | 100.712 | 100.521 | 5.875                       | 100.902 | 100.712 | 100.521 | 5.5                         | 99.769  | 99.739  | 99.710  |
| 6                           | 101.459 | 101.269 | 101.078 | 6                           | 101.459 | 101.269 | 101.078 | 5.625                       | 100.336 | 100.307 | 100.277 |
| 6.125                       | 101.933 | 101.743 | 101.566 | 6.125                       | 101.933 | 101.743 | 101.566 | 5.75                        | 100.900 | 100.841 | 100.795 |
| 6.25                        | 102.189 | 102.115 | 102.053 | 6.25                        | 102.189 | 102.115 | 102.053 | 5.875                       | 100.902 | 100.712 | 100.521 |
| 6.375                       | 102.090 | 102.039 | 101.988 | 6.375                       | 102.090 | 102.039 | 101.988 | 6                           | 101.459 | 101.269 | 101.078 |
| 6.5                         | 102.499 | 102.447 | 102.396 | 6.5                         | 102.499 | 102.447 | 102.396 | 6.125                       | 101.933 | 101.743 | 101.566 |
| 6.625                       | 102.846 | 102.789 | 102.738 | 6.625                       | 102.846 | 102.789 | 102.738 | 6.25                        | 102.189 | 102.115 | 102.053 |
| 6.75                        | 103.332 | 103.258 | 103.196 | 6.75                        | 103.332 | 103.258 | 103.196 | 6.375                       | 102.090 | 102.039 | 101.988 |
| 6.875                       | 103.079 | 103.050 | 103.021 | 6.875                       | 103.079 | 103.050 | 103.021 | 6.5                         | 102.499 | 102.447 | 102.396 |
| 7                           | 103.353 | 103.323 | 103.294 | 7                           | 103.353 | 103.323 | 103.294 | 6.625                       | 102.846 | 102.789 | 102.738 |
| 7.125                       | 103.757 | 103.727 | 103.698 | 7.125                       | 103.757 | 103.727 | 103.698 | 6.75                        | 103.332 | 103.258 | 103.196 |
| 7.25                        | 103.973 | 103.914 | 103.854 | 7.25                        | 103.973 | 103.914 | 103.854 | 6.875                       | 103.079 | 103.050 | 103.021 |
| 7.375                       | 103.762 | 103.696 | 103.645 | 7.375                       | 103.646 | 103.575 | 103.505 | 7                           | 103.353 | 103.323 | 103.294 |
| 7.5                         | 103.915 | 103.844 | 103.791 | 7.5                         | 103.915 | 103.844 | 103.774 | 7.125                       | 103.757 | 103.727 | 103.698 |
| 7.625                       | 104.282 | 104.211 | 104.141 | 7.625                       | 104.282 | 104.211 | 104.141 | 7.25                        | 103.973 | 103.914 | 103.854 |
| 7.75                        | 104.200 | 104.156 | 104.098 | 7.75                        | 104.200 | 104.156 | 104.098 | 7.375                       | 103.646 | 103.575 | 103.505 |
| 7.875                       | 103.599 | 103.540 | 103.483 |                             |         |         |         | 7.5                         | 103.915 | 103.844 | 103.774 |
| 8                           | 103.714 | 103.656 | 103.599 |                             |         |         |         | 7.625                       | 104.282 | 104.211 | 104.144 |
| 8.125                       | 103.780 | 103.722 | 103.665 |                             |         |         |         | 7.75                        | 104.200 | 104.156 | 104.098 |
| 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                        | 96.736  | 96.728  | 96.655  | 4.25                        | 96.632  | 96.538  | 96.475  | 4.875                       | 95.405  | 95.185  | 95.243  |
| 4.375                       | 97.204  | 97.196  | 97.123  | 4.375                       | 97.149  | 97.055  | 96.991  | 5                           | 96.122  | 95.901  | 95.960  |
| 4.5                         | 97.673  | 97.665  | 97.593  | 4.5                         | 97.652  | 97.558  | 97.494  | 5.125                       | 96.883  | 96.663  | 96.721  |
| 4.625                       | 98.145  | 98.136  | 98.064  | 4.625                       | 98.136  | 98.042  | 97.979  | 5.25                        | 97.401  | 97.318  | 97.289  |
| 4.75                        | 98.510  | 98.478  | 98.381  | 4.75                        | 98.330  | 98.232  | 98.216  | 5.375                       | 98.282  | 98.200  | 98.171  |
| 4.875                       | 98.981  | 98.949  | 98.852  | 4.875                       | 98.805  | 98.692  | 98.592  | 5.5                         | 98.782  | 98.753  | 98.724  |
| 5                           | 99.454  | 99.421  | 99.325  | 5                           | 99.255  | 99.142  | 99.042  | 5.625                       | 99.456  | 99.241  | 99.221  |
| 5.125                       | 99.928  | 99.895  | 99.799  | 5.125                       | 99.675  | 99.561  | 99.461  | 5.75                        | 99.944  | 99.885  | 99.839  |
| 5.25                        | 99.946  | 99.897  | 99.864  | 5.25                        | 99.946  | 99.897  | 99.864  | 5.875                       | 100.325 | 100.134 | 99.944  |
| 5.375                       | 100.395 | 100.355 | 100.218 | 5.375                       | 100.152 | 100.019 | 99.899  | 6                           | 100.802 | 100.611 | 100.421 |
| 5.5                         | 100.866 | 100.825 | 100.688 | 5.5                         | 100.528 | 100.395 | 100.275 | 6.125                       | 101.166 | 100.975 | 100.785 |
| 5.625                       | 101.324 | 101.284 | 101.147 | 5.625                       | 100.874 | 100.809 | 100.760 | 6.25                        | 101.419 | 101.228 | 101.097 |
| 5.75                        | 101.406 | 101.341 | 101.292 | 5.75                        | 101.406 | 101.341 | 101.292 | 6.375                       | 101.398 | 101.347 | 101.295 |
| 5.875                       | 101.387 | 101.314 | 101.177 | 5.875                       | 100.989 | 100.837 | 100.743 | 6.5                         | 101.846 | 101.795 | 101.744 |
| 6                           | 101.830 | 101.757 | 101.620 | 6                           | 101.326 | 101.174 | 101.108 | 6.625                       | 102.226 | 102.026 | 101.975 |
|                             |         |         |         |                             |         |         |         | 6.75                        | 102.454 | 102.380 | 102.318 |
|                             |         |         |         |                             |         |         |         | 6.875                       | 101.829 | 101.800 | 101.771 |
|                             |         |         |         |                             |         |         |         | 7                           | 102.103 | 102.073 | 102.044 |
|                             |         |         |         |                             |         |         |         | 7.125                       | 102.507 | 102.477 | 102.448 |
|                             |         |         |         |                             |         |         |         | 7.25                        | 102.441 | 102.382 | 102.322 |
|                             |         |         |         |                             |         |         |         | 7.375                       | 101.258 | 101.214 | 101.156 |
|                             |         |         |         |                             |         |         |         | 7.5                         | 101.761 | 101.717 | 101.659 |
|                             |         |         |         |                             |         |         |         | 7.625                       | 102.246 | 102.202 | 102.144 |
|                             |         |         |         |                             |         |         |         | 7.75                        | 102.569 | 102.524 | 102.466 |
| 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                         | 101.846 | 101.795 | 101.744 | 6.125                       | 101.014 | 100.755 | 100.755 | 4.5                         | 94.872  | 94.878  | 94.690  |
| 6.625                       | 102.226 | 102.026 | 101.975 | 6.25                        | 101.283 | 101.209 | 101.147 | 4.625                       | 95.307  | 95.313  | 95.124  |
| 6.75                        | 102.454 | 102.380 | 102.318 | 6.375                       | 101.176 | 100.897 | 100.892 | 4.75                        | 94.141  | 94.127  | 94.113  |
| 6.875                       | 101.829 | 101.800 | 101.771 | 6.5                         | 101.682 | 101.424 | 101.399 | 4.875                       | 94.444  | 94.430  | 94.416  |
| 7                           | 102.103 | 102.073 | 102.044 | 6.625                       | 102.226 | 101.948 | 101.943 | 5                           | 94.872  | 94.858  | 94.844  |
| 7.125                       | 102.507 | 102.477 | 102.448 | 6.75                        | 102.504 | 102.430 | 102.368 | 5.125                       | 95.160  | 95.146  | 95.132  |
| 7.25                        | 102.441 | 102.382 | 102.322 | 6.875                       | 101.306 | 101.031 | 101.097 | 5.25                        | 96.563  | 96.541  | 96.519  |
| 7.375                       | 101.258 | 101.214 | 101.156 | 7                           | 101.713 | 101.565 | 101.505 | 5.375                       | 96.665  | 96.643  | 96.621  |
| 7.5                         | 101.761 | 101.717 | 101.659 | 7.125                       | 102.142 | 102.083 | 102.023 | 5.5                         | 97.064  | 97.042  | 97.020  |
| 7.625                       | 102.246 | 102.202 | 102.144 | 7.25                        | 102.491 | 102.432 | 102.372 | 5.625                       | 97.470  | 97.448  | 97.426  |
| 7.75                        | 102.569 | 102.524 | 102.466 | 7.375                       | 101.308 | 101.264 | 101.206 | 5.75                        | 98.015  | 97.971  | 97.927  |
|                             |         |         |         | 7.5                         | 101.811 | 101.767 | 101.709 | 5.875                       | 98.286  | 98.242  | 98.198  |
|                             |         |         |         | 7.625                       | 102.296 | 102.252 | 102.194 | 6                           | 98.624  | 98.580  | 98.536  |
|                             |         |         |         |                             |         |         |         | 6.125                       | 98.932  | 98.888  | 98.844  |

| 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                   | 102.090 | 102.039 | 101.988 | 6.375                   | 102.090 | 102.039 | 101.988 | 6                       | 101.459 | 101.269 | 101.078 |
| 6.5                     | 102.499 | 102.447 | 102.396 | 6.5                     | 102.499 | 102.447 | 102.396 | 6.125                   | 101.933 | 101.743 | 101.566 |
| 6.625                   | 102.846 | 102.789 | 102.738 | 6.625                   | 102.846 | 102.789 | 102.738 | 6.25                    | 102.189 | 102.115 | 102.053 |
| 6.75                    | 103.332 | 103.258 | 103.196 | 6.75                    | 103.332 | 103.258 | 103.196 | 6.375                   | 102.090 | 102.039 | 101.988 |
| 6.875                   | 103.079 | 103.050 | 103.021 | 6.875                   | 103.079 | 103.050 | 103.021 | 6.5                     | 102.499 | 102.447 | 102.396 |
| 7                       | 103.353 | 103.323 | 103.294 | 7                       | 103.353 | 103.323 | 103.294 | 6.625                   | 102.846 | 102.789 | 102.738 |
| 7.125                   | 103.757 | 103.727 | 103.698 | 7.125                   | 103.757 | 103.727 | 103.698 | 6.75                    | 103.332 | 103.258 | 103.196 |
| 7.25                    | 103.973 | 103.914 | 103.854 | 7.25                    | 103.973 | 103.914 | 103.854 | 6.875                   | 103.079 | 103.050 | 103.021 |
| 7.375                   | 103.762 | 103.696 | 103.645 | 7.375                   | 103.646 | 103.575 | 103.505 | 7                       | 103.353 | 103.323 | 103.294 |
| 7.5                     | 103.915 | 103.844 | 103.791 | 7.5                     | 103.915 | 103.844 | 103.774 | 7.125                   | 103.757 | 103.727 | 103.698 |
| 7.625                   | 104.282 | 104.211 | 104.141 | 7.625                   | 104.282 | 104.211 | 104.141 | 7.25                    | 103.973 | 103.914 | 103.854 |
| 7.75                    | 104.200 | 104.156 | 104.098 | 7.75                    | 104.200 | 104.156 | 104.098 | 7.375                   | 103.646 | 103.575 | 103.505 |
| 7.875                   | 103.599 | 103.540 | 103.483 |                         |         |         |         | 7.5                     | 103.915 | 103.844 | 103.774 |
| 8                       | 103.714 | 103.656 | 103.599 |                         |         |         |         | 7.625                   | 104.282 | 104.211 | 104.144 |
| 8.125                   | 103.780 | 103.722 | 103.665 |                         |         |         |         | 7.75                    | 104.200 | 104.156 | 104.098 |
| 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                     | 97.673  | 97.665  | 97.593  | 4.5                     | 97.652  | 97.558  | 97.494  | 6.625                   | 102.226 | 102.026 | 101.975 |
| 4.625                   | 98.145  | 98.136  | 98.064  | 4.625                   | 98.136  | 98.042  | 97.979  | 6.75                    | 102.454 | 102.380 | 102.318 |
| 4.75                    | 98.510  | 98.478  | 98.381  | 4.75                    | 98.330  | 98.232  | 98.216  | 6.875                   | 101.829 | 101.800 | 101.771 |
| 4.875                   | 98.981  | 98.949  | 98.852  | 4.875                   | 98.805  | 98.692  | 98.592  | 7                       | 102.103 | 102.073 | 102.044 |
| 5                       | 99.454  | 99.421  | 99.325  | 5                       | 99.255  | 99.142  | 99.042  | 7.125                   | 102.507 | 102.477 | 102.448 |
| 5.125                   | 99.928  | 99.895  | 99.799  | 5.125                   | 99.675  | 99.561  | 99.461  | 7.25                    | 102.441 | 102.382 | 102.322 |
| 5.25                    | 99.946  | 99.897  | 99.864  | 5.25                    | 99.946  | 99.897  | 99.864  | 7.375                   | 102.099 | 102.033 | 101.982 |
| 5.375                   | 100.395 | 100.355 | 100.218 | 5.375                   | 100.152 | 100.019 | 99.899  | 7.5                     | 102.245 | 102.179 | 102.128 |
| 5.5                     | 100.866 | 100.825 | 100.688 | 5.5                     | 100.528 | 100.395 | 100.275 | 7.625                   | 102.333 | 102.267 | 102.217 |
| 5.625                   | 101.324 | 101.284 | 101.147 | 5.625                   | 100.874 | 100.809 | 100.760 | 7.75                    | 102.569 | 102.524 | 102.466 |
| 5.75                    | 101.406 | 101.341 | 101.292 | 5.75                    | 101.406 | 101.341 | 101.292 | 7.875                   | 101.124 | 101.065 | 101.008 |
| 5.875                   | 101.387 | 101.314 | 101.177 | 5.875                   | 100.989 | 100.837 | 100.743 | 8                       | 101.239 | 101.181 | 101.124 |
| 6                       | 101.830 | 101.757 | 101.620 | 6                       | 101.326 | 101.174 | 101.108 | 8.125                   | 101.305 | 101.247 | 101.190 |
| 6.125                   | 102.271 | 102.198 | 102.060 | 6.125                   | 101.724 | 101.658 | 101.610 |                         |         |         |         |
| 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                     | 101.846 | 101.795 | 101.744 | 6.125                   | 101.014 | 100.755 | 100.755 | 4.5                     | 94.872  | 94.878  | 94.690  |
| 6.625                   | 102.226 | 102.026 | 101.975 | 6.25                    | 101.283 | 101.209 | 101.147 | 4.625                   | 95.307  | 95.313  | 95.124  |
| 6.75                    | 102.454 | 102.380 | 102.318 | 6.375                   | 101.176 | 100.897 | 100.892 | 4.75                    | 94.141  | 94.127  | 94.113  |
| 6.875                   | 101.829 | 101.800 | 101.771 | 6.5                     | 101.682 | 101.424 | 101.399 | 4.875                   | 94.444  | 94.430  | 94.416  |
| 7                       | 102.103 | 102.073 | 102.044 | 6.625                   | 102.226 | 101.948 | 101.943 | 5                       | 94.872  | 94.858  | 94.844  |
| 7.125                   | 102.507 | 102.477 | 102.448 | 6.75                    | 102.504 | 102.430 | 102.368 | 5.125                   | 95.160  | 95.146  | 95.132  |
| 7.25                    | 102.441 | 102.382 | 102.322 | 6.875                   | 101.306 | 101.031 | 101.097 | 5.25                    | 96.563  | 96.541  | 96.519  |
| 7.375                   | 101.258 | 101.214 | 101.156 | 7                       | 101.713 | 101.565 | 101.505 | 5.375                   | 96.665  | 96.643  | 96.621  |
| 7.5                     | 101.761 | 101.717 | 101.659 | 7.125                   | 102.142 | 102.083 | 102.023 | 5.5                     | 97.064  | 97.042  | 97.020  |
| 7.625                   | 102.246 | 102.202 | 102.144 | 7.25                    | 102.491 | 102.432 | 102.372 | 5.625                   | 97.470  | 97.448  | 97.426  |
| 7.75                    | 102.569 | 102.524 | 102.466 | 7.375                   | 101.308 | 101.264 | 101.206 | 5.75                    | 98.015  | 97.971  | 97.927  |
|                         |         |         |         | 7.5                     | 101.811 | 101.767 | 101.709 | 5.875                   | 98.286  | 98.242  | 98.198  |
|                         |         |         |         | 7.625                   | 102.296 | 102.252 | 102.194 | 6                       | 98.624  | 98.580  | 98.536  |
|                         |         |         |         |                         |         |         |         | 6.125                   | 98.932  | 98.888  | 98.844  |

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                    | 100.362 | 100.184 | 99.884  | 6.75                     | 98.862  | 98.684  | 98.384  |
| 6.875                   | 100.873 | 100.695 | 100.395 | 6.875                    | 99.373  | 99.195  | 98.895  |
| 7                       | 101.365 | 101.187 | 100.887 | 7                        | 99.865  | 99.687  | 99.387  |
| 7.125                   | 101.806 | 101.628 | 101.328 | 7.125                    | 100.306 | 100.128 | 99.828  |
| 7.25                    | 102.218 | 102.040 | 101.740 | 7.25                     | 100.718 | 100.540 | 100.240 |
| 7.375                   | 102.049 | 101.804 | 101.504 | 7.375                    | 100.549 | 100.304 | 100.004 |
| 7.5                     | 102.501 | 102.256 | 101.956 | 7.5                      | 101.001 | 100.756 | 100.456 |
| 7.625                   | 102.902 | 102.657 | 102.357 | 7.625                    | 101.402 | 101.157 | 100.857 |
| 7.75                    | 103.294 | 103.049 | 102.749 | 7.75                     | 101.794 | 101.549 | 101.249 |
| 7.875                   | 102.628 | 102.320 | 102.020 | 7.875                    | 101.128 | 100.820 | 100.520 |
| 8                       | 103.050 | 102.742 | 102.442 | 8                        | 101.550 | 101.242 | 100.942 |
| 8.125                   | 103.421 | 103.113 | 102.813 | 8.125                    | 101.921 | 101.613 | 101.313 |
| 8.25                    | 103.773 | 103.465 | 103.165 | 8.25                     | 102.273 | 101.965 | 101.665 |

  

| BFF 3.5% DPA HB Repayable1 |         |         |         | BFF 3.5% DPA HB Forgivable2 |         |        |        |
|----------------------------|---------|---------|---------|-----------------------------|---------|--------|--------|
| Rate                       | 15      | 30      | 45      | Rate                        | 15      | 30     | 45     |
| 6.75                       | 98.362  | 98.184  | 97.884  | 6.75                        | 96.862  | 96.684 | 96.384 |
| 6.875                      | 98.873  | 98.695  | 98.395  | 6.875                       | 97.373  | 97.195 | 96.895 |
| 7                          | 99.365  | 99.187  | 98.887  | 7                           | 97.865  | 97.687 | 97.387 |
| 7.125                      | 99.806  | 99.628  | 99.328  | 7.125                       | 98.306  | 98.128 | 97.828 |
| 7.25                       | 100.218 | 100.040 | 99.740  | 7.25                        | 98.718  | 98.540 | 98.240 |
| 7.375                      | 100.049 | 99.804  | 99.504  | 7.375                       | 98.549  | 98.304 | 98.004 |
| 7.5                        | 100.501 | 100.256 | 99.956  | 7.5                         | 99.001  | 98.756 | 98.456 |
| 7.625                      | 100.902 | 100.657 | 100.357 | 7.625                       | 99.402  | 99.157 | 98.857 |
| 7.75                       | 101.294 | 101.049 | 100.749 | 7.75                        | 99.794  | 99.549 | 99.249 |
| 7.875                      | 100.628 | 100.320 | 100.020 | 7.875                       | 99.128  | 98.820 | 98.520 |
| 8                          | 101.050 | 100.742 | 100.442 | 8                           | 99.550  | 99.242 | 98.942 |
| 8.125                      | 101.421 | 101.113 | 100.813 | 8.125                       | 99.921  | 99.613 | 99.313 |
| 8.25                       | 101.773 | 101.465 | 101.165 | 8.25                        | 100.273 | 99.965 | 99.665 |

  

| BFF 5% DPA Repayable1 |         |         |         | BFF 5% DPA HB Repayable1 |         |         |         |
|-----------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate                  | 15      | 30      | 45      | Rate                     | 15      | 30      | 45      |
| 6.75                  | 99.612  | 99.434  | 99.134  | 6.75                     | 97.612  | 97.434  | 97.134  |
| 6.875                 | 100.123 | 99.945  | 99.645  | 6.875                    | 98.123  | 97.945  | 97.645  |
| 7                     | 100.615 | 100.437 | 100.137 | 7                        | 98.615  | 98.437  | 98.137  |
| 7.125                 | 101.056 | 100.878 | 100.578 | 7.125                    | 99.056  | 98.878  | 98.578  |
| 7.25                  | 101.468 | 101.290 | 100.990 | 7.25                     | 99.468  | 99.290  | 98.990  |
| 7.375                 | 101.299 | 101.054 | 100.754 | 7.375                    | 99.299  | 99.054  | 98.754  |
| 7.5                   | 101.751 | 101.506 | 101.206 | 7.5                      | 99.751  | 99.506  | 99.206  |
| 7.625                 | 102.152 | 101.907 | 101.607 | 7.625                    | 100.152 | 99.907  | 99.607  |
| 7.75                  | 102.544 | 102.299 | 101.999 | 7.75                     | 100.544 | 100.299 | 99.999  |
| 7.875                 | 101.878 | 101.570 | 101.270 | 7.875                    | 99.878  | 99.570  | 99.270  |
| 8                     | 102.300 | 101.992 | 101.692 | 8                        | 100.300 | 99.992  | 99.692  |
| 8.125                 | 102.671 | 102.363 | 102.063 | 8.125                    | 100.671 | 100.363 | 100.063 |
| 8.25                  | 103.023 | 102.715 | 102.415 | 8.25                     | 101.023 | 100.715 | 100.415 |

Government DPA Adjustments

FICO

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

Other Adjustments

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

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

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