



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 |

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 |

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 |
|---------------------------------|

Lender ID

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

Eligible States

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



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 | 92.813 | 92.618 | 92.618 | 4.75 | 92.813 | 92.618 | 92.618 | 5.125 | 95.605 | 95.424 | 95.424 |
| 4.875 | 93.494 | 93.304 | 93.304 | 4.875 | 93.494 | 93.304 | 93.304 | 5.25 | 96.290 | 96.146 | 96.146 |
| 5 | 94.148 | 93.963 | 93.963 | 5 | 94.148 | 93.963 | 93.963 | 5.375 | 97.132 | 96.992 | 96.992 |
| 5.125 | 94.784 | 94.603 | 94.603 | 5.125 | 94.784 | 94.603 | 94.603 | 5.5 | 98.122 | 98.010 | 98.033 |
| 5.25 | 95.864 | 95.784 | 95.740 | 5.25 | 95.417 | 95.378 | 95.346 | 5.625 | 98.753 | 98.605 | 98.604 |
| 5.375 | 96.577 | 96.496 | 96.453 | 5.375 | 96.202 | 96.064 | 96.062 | 5.75 | 99.415 | 99.265 | 99.268 |
| 5.5 | 97.370 | 97.289 | 97.246 | 5.5 | 96.945 | 96.866 | 96.877 | 5.875 | 99.899 | 99.745 | 99.753 |
| 5.625 | 97.890 | 97.809 | 97.766 | 5.625 | 97.554 | 97.453 | 97.490 | 6 | 100.354 | 100.197 | 100.213 |
| 5.75 | 98.242 | 98.148 | 98.092 | 5.75 | 98.214 | 98.097 | 98.083 | 6.125 | 100.794 | 100.631 | 100.653 |
| 5.875 | 98.874 | 98.781 | 98.725 | 5.875 | 98.764 | 98.644 | 98.633 | 6.25 | 101.044 | 100.898 | 100.888 |
| 6 | 99.522 | 99.429 | 99.373 | 6 | 99.272 | 99.160 | 99.155 | 6.375 | 101.496 | 101.346 | 101.341 |
| 6.125 | 99.967 | 99.873 | 99.817 | 6.125 | 99.758 | 99.614 | 99.638 | 6.5 | 101.888 | 101.736 | 101.734 |
| 6.25 | 100.094 | 99.991 | 99.955 | 6.25 | 100.094 | 99.979 | 99.955 | 6.625 | 102.293 | 102.134 | 102.144 |
| 6.375 | 100.620 | 100.523 | 100.503 | 6.375 | 100.620 | 100.520 | 100.503 | 6.75 | 101.928 | 101.785 | 101.763 |
| 6.5 | 101.092 | 100.998 | 100.946 | 6.5 | 101.053 | 100.960 | 100.946 | 6.875 | 102.290 | 102.144 | 102.127 |
| 6.625 | 101.486 | 101.389 | 101.357 | 6.625 | 101.486 | 101.346 | 101.357 | 7 | 102.561 | 102.412 | 102.398 |
| 6.75 | 101.666 | 101.552 | 101.519 | 6.75 | 101.666 | 101.552 | 101.519 | 7.125 | 102.837 | 102.770 | 102.713 |
| 6.875 | 102.053 | 101.951 | 101.903 | 6.875 | 102.046 | 101.926 | 101.903 | 7.25 | 102.993 | 102.973 | 102.911 |
| 7 | 102.424 | 102.323 | 102.257 | 7 | 102.387 | 102.262 | 102.244 | 7.375 | 103.334 | 103.319 | 103.251 |
| 7.125 | 102.776 | 102.674 | 102.609 | 7.125 | 102.734 | 102.614 | 102.589 | 7.5 | 103.667 | 103.657 | 103.584 |
| 7.25 | 103.115 | 103.037 | 102.989 | 7.25 | 103.115 | 103.037 | 102.989 | 7.625 | 104.048 | 104.043 | 103.965 |
| 7.375 | 103.459 | 103.376 | 103.335 | 7.375 | 103.459 | 103.376 | 103.335 | 7.75 | 104.400 | 104.400 | 104.317 |
| 7.5 | 103.801 | 103.706 | 103.647 | 7.5 | 103.745 | 103.695 | 103.636 | 7.875 | 104.761 | 104.761 | 104.672 |
| 7.625 | 104.181 | 104.086 | 104.027 | 7.625 | 104.106 | 104.082 | 104.018 | 8 | 104.922 | 104.922 | 104.828 |
| 7.75 | 104.554 | 104.527 | 104.467 | 7.75 | 104.554 | 104.527 | 104.467 | | | | |
| 7.875 | 104.824 | 104.795 | 104.738 | 7.875 | 104.824 | 104.795 | 104.738 | | | | |
| 8 | 105.051 | 105.009 | 104.955 | 8 | 105.051 | 105.009 | 104.955 | | | | |
| 8.125 | 105.424 | 105.326 | 105.250 | 8.125 | 105.424 | 105.326 | 105.250 | | | | |
| 8.25 | 105.898 | 105.799 | 105.723 | 8.25 | 105.898 | 105.799 | 105.723 | | | | |
| 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 | 97.334 | 97.259 | 97.259 | 4.625 | 97.671 | 97.596 | 97.596 | 5 | 93.290 | 93.136 | 93.136 |
| 4.75 | 97.539 | 97.430 | 97.466 | 4.75 | 97.741 | 97.632 | 97.668 | 5.125 | 94.116 | 93.967 | 93.967 |
| 4.875 | 97.931 | 97.851 | 97.835 | 4.875 | 98.242 | 98.223 | 98.223 | 5.25 | 95.817 | 95.649 | 95.515 |
| 5 | 98.404 | 98.324 | 98.281 | 5 | 98.636 | 98.623 | 98.623 | 5.375 | 96.525 | 96.357 | 96.223 |
| 5.125 | 98.885 | 98.739 | 98.754 | 5.125 | 99.043 | 98.906 | 98.913 | 5.5 | 97.312 | 97.143 | 97.008 |
| 5.25 | 99.228 | 99.077 | 99.099 | 5.25 | 99.370 | 99.218 | 99.242 | 5.625 | 97.966 | 97.796 | 97.660 |
| 5.375 | 99.654 | 99.595 | 99.562 | 5.375 | 99.837 | 99.598 | 99.598 | 5.75 | 98.284 | 98.162 | 98.168 |
| 5.5 | 99.993 | 99.934 | 99.902 | 5.5 | 100.163 | 99.928 | 99.928 | 5.875 | 98.913 | 98.749 | 98.727 |
| 5.625 | 100.300 | 100.157 | 100.160 | 5.625 | 100.355 | 100.140 | 100.144 | 6 | 99.517 | 99.358 | 99.248 |
| 5.75 | 100.600 | 100.451 | 100.462 | 5.75 | 100.633 | 100.555 | 100.555 | 6.125 | 99.987 | 99.835 | 99.734 |
| 5.875 | 100.982 | 100.907 | 100.858 | 5.875 | 101.031 | 100.958 | 100.953 | 6.25 | 100.158 | 100.042 | 100.039 |
| 6 | 101.285 | 101.189 | 101.150 | 6 | 101.231 | 101.162 | 101.152 | 6.375 | 100.709 | 100.588 | 100.591 |
| 6.125 | 101.344 | 101.175 | 101.165 | 6.125 | 101.429 | 101.365 | 101.349 | 6.5 | 101.154 | 101.032 | 101.038 |
| 6.25 | 101.619 | 101.502 | 101.437 | 6.25 | 101.419 | 101.283 | 101.262 | 6.625 | 101.551 | 101.404 | 101.415 |
| 6.375 | 102.123 | 102.006 | 101.941 | 6.375 | 101.697 | 101.565 | 101.539 | 6.75 | 101.665 | 101.550 | 101.538 |
| 6.5 | 102.377 | 102.259 | 102.195 | 6.5 | 101.954 | 101.827 | 101.795 | 6.875 | 102.061 | 101.916 | 101.913 |
| 6.625 | 102.327 | 102.239 | 102.216 | 6.625 | 102.077 | 101.984 | 101.963 | 7 | 102.430 | 102.274 | 102.201 |
| 6.75 | 102.592 | 102.510 | 102.462 | 6.75 | 102.302 | 102.200 | 102.185 | 7.125 | 102.788 | 102.631 | 102.508 |
| 6.875 | 103.082 | 103.000 | 102.952 | 6.875 | 102.640 | 102.558 | 102.510 | 7.25 | 102.972 | 102.823 | 102.708 |
| 7 | 103.297 | 103.215 | 103.166 | 7 | 102.855 | 102.773 | 102.725 | 7.375 | 103.344 | 103.193 | 103.076 |
| 7.125 | 102.670 | 102.582 | 102.517 | 7.125 | 102.432 | 102.344 | 102.279 | 7.5 | 103.722 | 103.567 | 103.447 |
| 7.25 | 103.162 | 103.074 | 103.009 | 7.25 | 102.820 | 102.732 | 102.667 | 7.625 | 103.589 | 103.452 | 103.374 |
| 7.375 | 103.636 | 103.548 | 103.483 | 7.375 | 103.194 | 103.106 | 103.041 | 7.75 | 103.285 | 103.258 | 103.168 |
| | | | | | | | | 7.875 | 103.463 | 103.435 | 103.347 |

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 | 97.729 | 97.568 | 97.552 | 5 | 97.296 | 97.135 | 97.118 | 5 | 94.698 | 94.635 | 94.572 |
| 5.125 | 98.119 | 97.952 | 97.933 | 5.125 | 97.792 | 97.625 | 97.606 | 5.125 | 95.351 | 95.288 | 95.226 |
| 5.25 | 98.517 | 98.454 | 98.391 | 5.25 | 98.240 | 98.068 | 98.046 | 5.25 | 96.009 | 95.946 | 95.883 |
| 5.375 | 98.837 | 98.681 | 98.634 | 5.375 | 98.616 | 98.439 | 98.413 | 5.375 | 96.306 | 96.243 | 96.180 |
| 5.5 | 99.189 | 99.052 | 98.989 | 5.5 | 98.984 | 98.802 | 98.773 | 5.5 | 96.785 | 96.722 | 96.659 |
| 5.625 | 99.550 | 99.424 | 99.361 | 5.625 | 99.341 | 99.153 | 99.122 | 5.625 | 97.246 | 97.183 | 97.121 |
| 5.75 | 99.846 | 99.653 | 99.618 | 5.75 | 99.661 | 99.469 | 99.434 | 5.75 | 97.524 | 97.461 | 97.398 |
| 5.875 | 100.001 | 99.839 | 99.776 | 5.875 | 99.928 | 99.730 | 99.692 | 5.875 | 97.803 | 97.740 | 97.678 |
| 6 | 100.257 | 100.194 | 100.131 | 6 | 100.192 | 99.989 | 99.948 | 6 | 98.264 | 98.201 | 98.139 |
| 6.125 | 100.500 | 100.400 | 100.337 | 6.125 | 100.454 | 100.246 | 100.201 | 6.125 | 98.539 | 98.476 | 98.413 |
| 6.25 | 100.803 | 100.604 | 100.542 | 6.25 | 100.719 | 100.506 | 100.458 | 6.25 | 98.813 | 98.750 | 98.688 |
| 6.375 | 100.988 | 100.807 | 100.744 | 6.375 | 100.992 | 100.774 | 100.723 | 6.375 | 99.087 | 99.024 | 98.961 |
| 6.5 | 101.221 | 101.158 | 101.095 | 6.5 | 101.180 | 100.965 | 100.902 | 6.5 | 99.542 | 99.479 | 99.417 |
| 6.625 | 101.272 | 101.209 | 101.146 | 6.625 | 101.269 | 101.031 | 100.977 | 6.625 | 99.624 | 99.561 | 99.499 |
| 6.75 | 101.497 | 101.434 | 101.371 | 6.75 | 101.320 | 101.257 | 101.194 | 6.75 | 99.881 | 99.818 | 99.755 |
| 6.875 | 101.548 | 101.485 | 101.422 | 6.875 | 101.378 | 101.315 | 101.252 | 6.875 | 99.954 | 99.891 | 99.829 |
| 7 | 101.587 | 101.524 | 101.461 | 7 | 101.447 | 101.384 | 101.321 | 7 | 100.039 | 99.976 | 99.914 |
| 7.125 | 101.630 | 101.567 | 101.504 | 7.125 | 101.525 | 101.462 | 101.399 | 7.125 | 100.132 | 100.069 | 100.006 |
| Conventional 5/6 ARM HB | | | | Conventional 7/6 ARM HB | | | | Conventional 10/6 ARM HB | | | |
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5 | 97.937 | 97.776 | 97.760 | 5 | 97.500 | 97.338 | 97.322 | 5 | 94.748 | 94.685 | 94.622 |
| 5.125 | 98.326 | 98.160 | 98.140 | 5.125 | 97.995 | 97.828 | 97.809 | 5.125 | 95.401 | 95.338 | 95.275 |
| 5.25 | 98.698 | 98.526 | 98.504 | 5.25 | 98.442 | 98.270 | 98.248 | 5.25 | 96.059 | 95.996 | 95.933 |
| 5.375 | 99.043 | 98.867 | 98.841 | 5.375 | 98.817 | 98.640 | 98.614 | 5.375 | 96.356 | 96.293 | 96.230 |
| 5.5 | 99.395 | 99.213 | 99.185 | 5.5 | 99.184 | 99.002 | 98.973 | 5.5 | 96.835 | 96.772 | 96.709 |
| 5.625 | 99.756 | 99.569 | 99.537 | 5.625 | 99.540 | 99.352 | 99.320 | 5.625 | 97.296 | 97.233 | 97.170 |
| 5.75 | 100.052 | 99.860 | 99.825 | 5.75 | 99.859 | 99.667 | 99.632 | 5.75 | 97.574 | 97.511 | 97.448 |
| 5.875 | 100.208 | 100.010 | 99.972 | 5.875 | 100.125 | 99.928 | 99.889 | 5.875 | 97.853 | 97.790 | 97.727 |
| 6 | 100.422 | 100.244 | 100.181 | 6 | 100.389 | 100.186 | 100.145 | 6 | 98.314 | 98.251 | 98.188 |
| 6.125 | 100.708 | 100.500 | 100.456 | 6.125 | 100.650 | 100.442 | 100.398 | 6.125 | 98.589 | 98.526 | 98.463 |
| 6.25 | 101.013 | 100.800 | 100.752 | 6.25 | 100.916 | 100.703 | 100.655 | 6.25 | 98.863 | 98.800 | 98.737 |
| 6.375 | 101.200 | 100.982 | 100.931 | 6.375 | 101.190 | 100.971 | 100.921 | 6.375 | 99.137 | 99.074 | 99.011 |
| 6.5 | 101.352 | 101.208 | 101.145 | 6.5 | 101.379 | 101.155 | 101.102 | 6.5 | 99.592 | 99.529 | 99.466 |
| 6.625 | 101.487 | 101.259 | 101.202 | 6.625 | 101.470 | 101.230 | 101.178 | 6.625 | 99.674 | 99.611 | 99.548 |
| 6.75 | 101.624 | 101.484 | 101.421 | 6.75 | 101.478 | 101.307 | 101.244 | 6.75 | 99.931 | 99.868 | 99.805 |
| 6.875 | 101.762 | 101.535 | 101.472 | 6.875 | 101.458 | 101.365 | 101.302 | 6.875 | 100.004 | 99.941 | 99.878 |
| 7 | 101.637 | 101.574 | 101.511 | 7 | 101.497 | 101.434 | 101.371 | 7 | 100.089 | 100.026 | 99.963 |
| 7.125 | 101.680 | 101.617 | 101.554 | 7.125 | 101.575 | 101.512 | 101.449 | 7.125 | 100.182 | 100.119 | 100.056 |

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 | 96.945 | 96.866 | 96.877 |
| 5.625 | 97.554 | 97.453 | 97.490 |
| 5.75 | 98.214 | 98.097 | 98.083 |
| 5.875 | 98.764 | 98.644 | 98.633 |
| 6 | 99.272 | 99.160 | 99.155 |
| 6.125 | 99.758 | 99.614 | 99.638 |
| 6.25 | 100.094 | 99.979 | 99.955 |
| 6.375 | 100.620 | 100.520 | 100.503 |
| 6.5 | 101.053 | 100.960 | 100.946 |
| 6.625 | 101.486 | 101.346 | 101.357 |
| 6.75 | 101.666 | 101.552 | 101.519 |
| 6.875 | 102.046 | 101.926 | 101.903 |
| 7 | 102.387 | 102.262 | 102.244 |
| 7.125 | 102.734 | 102.614 | 102.589 |
| 7.25 | 103.115 | 103.037 | 102.989 |
| 7.375 | 103.459 | 103.376 | 103.335 |

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 |



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 | 94.269 | 94.224 | 94.208 | 4.5 | 94.269 | 94.224 | 94.208 | 5 | 96.785 | 96.732 | 96.699 |
| 4.625 | 94.925 | 94.880 | 94.864 | 4.625 | 94.925 | 94.880 | 94.864 | 5.125 | 97.441 | 97.388 | 97.356 |
| 4.75 | 95.582 | 95.539 | 95.520 | 4.75 | 95.582 | 95.536 | 95.520 | 5.25 | 98.235 | 98.213 | 98.191 |
| 4.875 | 96.128 | 96.097 | 96.073 | 4.875 | 96.128 | 96.076 | 96.043 | 5.375 | 98.724 | 98.702 | 98.680 |
| 5 | 96.785 | 96.732 | 96.699 | 5 | 96.785 | 96.732 | 96.699 | 5.5 | 99.344 | 99.323 | 99.301 |
| 5.125 | 97.441 | 97.388 | 97.356 | 5.125 | 97.441 | 97.388 | 97.356 | 5.625 | 99.946 | 99.924 | 99.902 |
| 5.25 | 98.235 | 98.213 | 98.191 | 5.25 | 98.235 | 98.213 | 98.191 | 5.75 | 100.660 | 100.518 | 100.500 |
| 5.375 | 98.727 | 98.702 | 98.680 | 5.375 | 98.724 | 98.702 | 98.680 | 5.875 | 100.814 | 100.624 | 100.433 |
| 5.5 | 99.344 | 99.323 | 99.301 | 5.5 | 99.344 | 99.323 | 99.301 | 6 | 101.388 | 101.197 | 101.010 |
| 5.625 | 99.946 | 99.924 | 99.902 | 5.625 | 99.946 | 99.924 | 99.902 | 6.125 | 101.910 | 101.720 | 101.595 |
| 5.75 | 100.660 | 100.518 | 100.500 | 5.75 | 100.660 | 100.518 | 100.500 | 6.25 | 102.328 | 102.161 | 102.127 |
| 5.875 | 100.814 | 100.624 | 100.433 | 5.875 | 100.814 | 100.624 | 100.433 | 6.375 | 102.136 | 102.085 | 102.033 |
| 6 | 101.388 | 101.197 | 101.010 | 6 | 101.388 | 101.197 | 101.010 | 6.5 | 102.678 | 102.594 | 102.530 |
| 6.125 | 101.910 | 101.720 | 101.595 | 6.125 | 101.910 | 101.720 | 101.595 | 6.625 | 103.203 | 103.120 | 103.055 |
| 6.25 | 102.328 | 102.161 | 102.127 | 6.25 | 102.328 | 102.161 | 102.127 | 6.75 | 103.705 | 103.622 | 103.557 |
| 6.375 | 102.136 | 102.085 | 102.033 | 6.375 | 102.136 | 102.085 | 102.033 | 6.875 | 103.002 | 102.980 | 102.958 |
| 6.5 | 102.678 | 102.594 | 102.530 | 6.5 | 102.678 | 102.594 | 102.530 | 7 | 103.478 | 103.388 | 103.356 |
| 6.625 | 103.203 | 103.120 | 103.055 | 6.625 | 103.203 | 103.120 | 103.055 | 7.125 | 103.971 | 103.911 | 103.878 |
| 6.75 | 103.705 | 103.622 | 103.557 | 6.75 | 103.705 | 103.622 | 103.557 | 7.25 | 104.426 | 104.365 | 104.333 |
| 6.875 | 103.161 | 103.111 | 103.062 | 6.875 | 103.002 | 102.980 | 102.958 | 7.375 | 103.817 | 103.747 | 103.676 |
| 7 | 103.482 | 103.432 | 103.384 | 7 | 103.478 | 103.388 | 103.356 | 7.5 | 104.189 | 104.058 | 104.009 |
| 7.125 | 103.971 | 103.911 | 103.878 | 7.125 | 103.971 | 103.911 | 103.878 | 7.625 | 104.679 | 104.549 | 104.500 |
| 7.25 | 104.426 | 104.365 | 104.333 | 7.25 | 104.426 | 104.365 | 104.333 | 7.75 | 105.054 | 104.923 | 104.875 |
| 7.375 | 104.153 | 104.044 | 103.944 | 7.375 | 103.817 | 103.747 | 103.676 | | | | |
| 7.5 | 104.641 | 104.532 | 104.431 | 7.5 | 104.189 | 104.058 | 104.009 | | | | |

| 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 | 96.700 | 96.648 | 96.640 | 4.25 | 96.669 | 96.531 | 96.539 | 4.75 | 94.427 | 94.312 | 94.286 |
| 4.375 | 97.241 | 97.116 | 97.111 | 4.375 | 97.241 | 97.103 | 97.111 | 4.875 | 95.161 | 95.045 | 95.019 |
| 4.5 | 97.811 | 97.673 | 97.681 | 4.5 | 97.811 | 97.673 | 97.681 | 5 | 95.888 | 95.773 | 95.747 |
| 4.625 | 98.376 | 98.238 | 98.246 | 4.625 | 98.376 | 98.238 | 98.246 | 5.125 | 96.710 | 96.595 | 96.569 |
| 4.75 | 98.774 | 98.724 | 98.667 | 4.75 | 98.379 | 98.247 | 98.231 | 5.25 | 97.670 | 97.609 | 97.558 |
| 4.875 | 99.245 | 99.195 | 99.139 | 4.875 | 98.940 | 98.761 | 98.755 | 5.375 | 98.260 | 98.198 | 98.148 |
| 5 | 99.718 | 99.668 | 99.611 | 5 | 99.493 | 99.313 | 99.307 | 5.5 | 98.829 | 98.767 | 98.717 |
| 5.125 | 100.192 | 100.142 | 100.085 | 5.125 | 100.032 | 99.853 | 99.846 | 5.625 | 99.415 | 99.313 | 99.263 |
| 5.25 | 100.118 | 100.059 | 100.026 | 5.25 | 100.118 | 100.059 | 100.026 | 5.75 | 99.637 | 99.543 | 99.478 |
| 5.375 | 100.400 | 100.339 | 100.305 | 5.375 | 100.383 | 100.209 | 100.189 | 5.875 | 100.236 | 100.062 | 99.997 |
| 5.5 | 100.890 | 100.821 | 100.787 | 5.5 | 100.890 | 100.715 | 100.695 | 6 | 100.730 | 100.573 | 100.508 |
| 5.625 | 101.368 | 101.303 | 101.269 | 5.625 | 101.368 | 101.193 | 101.173 | 6.125 | 101.366 | 101.198 | 101.157 |
| 5.75 | 101.453 | 101.377 | 101.329 | 5.75 | 101.453 | 101.377 | 101.329 | 6.25 | 101.350 | 101.159 | 101.031 |
| 5.875 | 101.542 | 101.440 | 101.359 | 5.875 | 100.992 | 100.875 | 100.810 | 6.375 | 101.443 | 101.392 | 101.341 |
| 6 | 101.985 | 101.883 | 101.802 | 6 | 101.526 | 101.408 | 101.344 | 6.5 | 101.922 | 101.871 | 101.820 |
| | | | | | | | | 6.625 | 102.568 | 102.441 | 102.388 |
| | | | | | | | | 6.75 | 102.575 | 102.491 | 102.427 |
| | | | | | | | | 6.875 | 101.811 | 101.761 | 101.712 |
| | | | | | | | | 7 | 102.327 | 102.154 | 102.056 |
| | | | | | | | | 7.125 | 102.794 | 102.621 | 102.523 |
| | | | | | | | | 7.25 | 102.602 | 102.541 | 102.509 |

| 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 | 97.196 | 97.054 | 97.028 | 5 | 95.888 | 95.773 | 95.747 | 4.5 | 95.069 | 95.031 | 94.914 |
| 5.375 | 97.946 | 97.804 | 97.779 | 5.125 | 96.710 | 96.595 | 96.569 | 4.625 | 95.626 | 95.588 | 95.471 |
| 5.5 | 98.660 | 98.518 | 98.492 | 5.25 | 97.196 | 97.054 | 97.028 | 4.75 | 95.425 | 95.283 | 95.189 |
| 5.625 | 99.415 | 99.273 | 99.247 | 5.375 | 97.946 | 97.804 | 97.779 | 4.875 | 95.908 | 95.767 | 95.673 |
| 5.75 | 99.637 | 99.479 | 99.446 | 5.5 | 98.660 | 98.518 | 98.492 | 5 | 96.391 | 96.250 | 96.156 |
| 5.875 | 100.236 | 100.046 | 99.856 | 5.625 | 99.415 | 99.273 | 99.247 | 5.125 | 96.873 | 96.732 | 96.638 |
| 6 | 100.730 | 100.540 | 100.432 | 5.75 | 99.589 | 99.529 | 99.496 | 5.25 | 96.897 | 96.837 | 96.803 |
| 6.125 | 101.366 | 101.198 | 101.157 | 5.875 | 99.950 | 99.782 | 99.741 | 5.375 | 97.380 | 97.319 | 97.285 |
| 6.25 | 101.350 | 101.159 | 101.031 | 6 | 100.641 | 100.473 | 100.432 | 5.5 | 97.862 | 97.801 | 97.767 |
| 6.375 | 101.443 | 101.392 | 101.341 | 6.125 | 101.366 | 101.198 | 101.157 | 5.625 | 98.344 | 98.283 | 98.249 |
| 6.5 | 101.922 | 101.871 | 101.820 | 6.25 | 101.205 | 101.129 | 101.081 | 5.75 | 98.205 | 98.007 | 97.809 |
| 6.625 | 102.568 | 102.441 | 102.388 | 6.375 | 101.199 | 101.052 | 100.999 | 5.875 | 98.490 | 98.376 | 98.260 |
| 6.75 | 102.575 | 102.491 | 102.427 | 6.5 | 101.873 | 101.726 | 101.673 | 6 | 98.958 | 98.858 | 98.742 |
| 6.875 | 101.768 | 101.730 | 101.708 | 6.625 | 102.568 | 102.441 | 102.388 | 6.125 | 99.439 | 99.339 | 99.223 |

| 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 | 98.235 | 98.213 | 98.191 | 5.25 | 98.235 | 98.213 | 98.191 | 5.25 | 98.235 | 98.213 | 98.191 |
| 5.375 | 98.724 | 98.702 | 98.680 | 5.375 | 98.724 | 98.702 | 98.680 | 5.375 | 98.724 | 98.702 | 98.680 |
| 5.5 | 99.344 | 99.323 | 99.301 | 5.5 | 99.344 | 99.323 | 99.301 | 5.5 | 99.344 | 99.323 | 99.301 |
| 5.625 | 99.946 | 99.924 | 99.902 | 5.625 | 99.946 | 99.924 | 99.902 | 5.625 | 99.946 | 99.924 | 99.902 |
| 5.75 | 100.660 | 100.518 | 100.500 | 5.75 | 100.660 | 100.518 | 100.500 | 5.75 | 100.660 | 100.518 | 100.500 |
| 5.875 | 100.814 | 100.624 | 100.433 | 5.875 | 100.814 | 100.624 | 100.433 | 5.875 | 100.814 | 100.624 | 100.433 |
| 6 | 101.388 | 101.197 | 101.010 | 6 | 101.388 | 101.197 | 101.010 | 6 | 101.388 | 101.197 | 101.010 |
| 6.125 | 101.910 | 101.720 | 101.595 | 6.125 | 101.910 | 101.720 | 101.595 | 6.125 | 101.910 | 101.720 | 101.595 |
| 6.25 | 102.328 | 102.161 | 102.127 | 6.25 | 102.328 | 102.161 | 102.127 | 6.25 | 102.328 | 102.161 | 102.127 |
| 6.375 | 102.136 | 102.085 | 102.033 | 6.375 | 102.136 | 102.085 | 102.033 | 6.375 | 102.136 | 102.085 | 102.033 |
| 6.5 | 102.678 | 102.594 | 102.530 | 6.5 | 102.678 | 102.594 | 102.530 | 6.5 | 102.678 | 102.594 | 102.530 |
| 6.625 | 103.203 | 103.120 | 103.055 | 6.625 | 103.203 | 103.120 | 103.055 | 6.625 | 103.203 | 103.120 | 103.055 |
| 6.75 | 103.705 | 103.622 | 103.557 | 6.75 | 103.705 | 103.622 | 103.557 | 6.75 | 103.705 | 103.622 | 103.557 |
| 6.875 | 103.002 | 102.980 | 102.958 | 6.875 | 103.002 | 102.980 | 102.958 | 6.875 | 103.002 | 102.980 | 102.958 |
| 7 | 103.478 | 103.388 | 103.356 | 7 | 103.478 | 103.388 | 103.356 | 7 | 103.478 | 103.388 | 103.356 |
| 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 | 97.811 | 97.673 | 97.681 | 4.25 | 96.669 | 96.531 | 96.539 | 5.25 | 97.196 | 97.054 | 97.028 |
| 4.625 | 98.376 | 98.238 | 98.246 | 4.375 | 97.241 | 97.103 | 97.111 | 5.375 | 97.946 | 97.804 | 97.779 |
| 4.75 | 98.379 | 98.247 | 98.231 | 4.5 | 97.811 | 97.673 | 97.681 | 5.5 | 98.660 | 98.518 | 98.492 |
| 4.875 | 98.940 | 98.761 | 98.755 | 4.625 | 98.376 | 98.238 | 98.246 | 5.625 | 99.415 | 99.273 | 99.247 |
| 5 | 99.493 | 99.313 | 99.307 | 4.75 | 98.379 | 98.247 | 98.231 | 5.75 | 99.637 | 99.479 | 99.446 |
| 5.125 | 100.032 | 99.853 | 99.846 | 4.875 | 98.940 | 98.761 | 98.755 | 5.875 | 100.236 | 100.046 | 99.856 |
| 5.25 | 100.118 | 100.059 | 100.026 | 5 | 99.493 | 99.313 | 99.307 | 6 | 100.730 | 100.540 | 100.432 |
| 5.375 | 100.383 | 100.209 | 100.189 | 5.125 | 100.032 | 99.853 | 99.846 | 6.125 | 101.366 | 101.198 | 101.157 |
| 5.5 | 100.890 | 100.715 | 100.695 | 5.25 | 100.118 | 100.059 | 100.026 | 6.25 | 101.350 | 101.159 | 101.031 |
| 5.625 | 101.368 | 101.193 | 101.173 | 5.375 | 100.383 | 100.209 | 100.189 | 6.375 | 101.443 | 101.392 | 101.341 |
| 5.75 | 101.453 | 101.377 | 101.329 | 5.5 | 100.890 | 100.715 | 100.695 | 6.5 | 101.922 | 101.871 | 101.820 |
| 5.875 | 100.992 | 100.875 | 100.810 | 5.625 | 101.368 | 101.193 | 101.173 | 6.625 | 102.568 | 102.441 | 102.388 |
| 6 | 101.526 | 101.408 | 101.344 | 5.75 | 101.453 | 101.377 | 101.329 | 6.75 | 102.575 | 102.491 | 102.427 |
| 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 | 97.196 | 97.054 | 97.028 | 5.25 | 97.196 | 97.054 | 97.028 | 4.5 | 95.069 | 95.031 | 94.914 |
| 5.375 | 97.946 | 97.804 | 97.779 | 5.375 | 97.946 | 97.804 | 97.779 | 4.625 | 95.626 | 95.588 | 95.471 |
| 5.5 | 98.660 | 98.518 | 98.492 | 5.5 | 98.660 | 98.518 | 98.492 | 4.75 | 94.082 | 94.068 | 94.054 |
| 5.625 | 99.415 | 99.273 | 99.247 | 5.625 | 99.415 | 99.273 | 99.247 | 4.875 | 94.610 | 94.531 | 94.363 |
| 5.75 | 99.637 | 99.479 | 99.446 | 5.75 | 99.589 | 99.529 | 99.496 | 5 | 95.140 | 95.061 | 94.855 |
| 5.875 | 100.236 | 100.046 | 99.856 | 5.875 | 99.950 | 99.782 | 99.741 | 5.125 | 95.643 | 95.564 | 95.358 |
| 6 | 100.730 | 100.540 | 100.432 | 6 | 100.641 | 100.473 | 100.432 | 5.25 | 96.452 | 96.438 | 96.424 |
| 6.125 | 101.366 | 101.198 | 101.157 | 6.125 | 101.366 | 101.198 | 101.157 | 5.375 | 96.565 | 96.551 | 96.537 |
| 6.25 | 101.350 | 101.159 | 101.031 | 6.25 | 101.205 | 101.129 | 101.081 | 5.5 | 96.975 | 96.961 | 96.947 |
| 6.375 | 101.443 | 101.392 | 101.341 | 6.375 | 101.199 | 101.052 | 100.999 | 5.625 | 97.388 | 97.374 | 97.360 |
| 6.5 | 101.922 | 101.871 | 101.820 | 6.5 | 101.873 | 101.726 | 101.673 | 5.75 | 98.205 | 98.007 | 97.809 |
| 6.625 | 102.568 | 102.441 | 102.388 | 6.625 | 102.568 | 102.441 | 102.388 | 5.875 | 98.490 | 98.293 | 98.095 |
| 6.75 | 102.575 | 102.491 | 102.427 | 6.75 | 102.625 | 102.541 | 102.477 | 6 | 98.837 | 98.640 | 98.442 |
| 6.875 | 101.768 | 101.730 | 101.708 | 6.875 | 101.768 | 101.595 | 101.497 | 6.125 | 99.157 | 98.960 | 98.762 |

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

| VA 30 Yr Fixed | | | | VA 25 Yr Fixed | | | | VA 20 Yr Fixed | | | |
|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5.125 | 97.341 | 97.288 | 97.256 | 5.125 | 97.341 | 97.288 | 97.256 | 4.75 | 95.482 | 95.436 | 95.420 |
| 5.25 | 98.135 | 98.113 | 98.091 | 5.25 | 98.135 | 98.113 | 98.091 | 4.875 | 96.028 | 95.976 | 95.943 |
| 5.375 | 98.624 | 98.602 | 98.580 | 5.375 | 98.624 | 98.602 | 98.580 | 5 | 96.685 | 96.632 | 96.599 |
| 5.5 | 99.244 | 99.223 | 99.201 | 5.5 | 99.244 | 99.223 | 99.201 | 5.125 | 97.341 | 97.288 | 97.256 |
| 5.625 | 99.846 | 99.824 | 99.802 | 5.625 | 99.846 | 99.824 | 99.802 | 5.25 | 98.135 | 98.113 | 98.091 |
| 5.75 | 100.388 | 100.305 | 100.273 | 5.75 | 100.388 | 100.305 | 100.273 | 5.375 | 98.624 | 98.602 | 98.580 |
| 5.875 | 100.714 | 100.524 | 100.333 | 5.875 | 100.714 | 100.524 | 100.333 | 5.5 | 99.244 | 99.223 | 99.201 |
| 6 | 101.288 | 101.097 | 100.907 | 6 | 101.288 | 101.097 | 100.907 | 5.625 | 99.846 | 99.824 | 99.802 |
| 6.125 | 101.810 | 101.620 | 101.429 | 6.125 | 101.810 | 101.620 | 101.429 | 5.75 | 100.388 | 100.305 | 100.273 |
| 6.25 | 101.981 | 101.905 | 101.857 | 6.25 | 101.981 | 101.905 | 101.857 | 5.875 | 100.714 | 100.524 | 100.333 |
| 6.375 | 102.036 | 101.985 | 101.933 | 6.375 | 102.036 | 101.985 | 101.933 | 6 | 101.288 | 101.097 | 100.907 |
| 6.5 | 102.475 | 102.423 | 102.372 | 6.5 | 102.475 | 102.423 | 102.372 | 6.125 | 101.810 | 101.620 | 101.429 |
| 6.625 | 102.874 | 102.791 | 102.731 | 6.625 | 102.874 | 102.791 | 102.731 | 6.25 | 101.981 | 101.905 | 101.857 |
| 6.75 | 103.376 | 103.293 | 103.228 | 6.75 | 103.376 | 103.293 | 103.228 | 6.375 | 102.036 | 101.985 | 101.933 |
| 6.875 | 102.902 | 102.880 | 102.858 | 6.875 | 102.902 | 102.880 | 102.858 | 6.5 | 102.475 | 102.423 | 102.372 |
| 7 | 103.227 | 103.205 | 103.183 | 7 | 103.227 | 103.205 | 103.183 | 6.625 | 102.874 | 102.791 | 102.731 |
| 7.125 | 103.587 | 103.527 | 103.494 | 7.125 | 103.587 | 103.527 | 103.494 | 6.75 | 103.376 | 103.293 | 103.228 |
| 7.25 | 104.042 | 103.981 | 103.949 | 7.25 | 104.042 | 103.981 | 103.949 | 6.875 | 102.902 | 102.880 | 102.858 |
| 7.375 | 103.717 | 103.647 | 103.576 | 7.375 | 103.717 | 103.647 | 103.576 | 7 | 103.227 | 103.205 | 103.183 |
| 7.5 | 103.972 | 103.902 | 103.831 | 7.5 | 103.972 | 103.902 | 103.831 | 7.125 | 103.587 | 103.527 | 103.494 |
| 7.625 | 104.350 | 104.279 | 104.209 | 7.625 | 104.350 | 104.279 | 104.209 | 7.25 | 104.042 | 103.981 | 103.949 |
| 7.75 | 104.523 | 104.392 | 104.344 | 7.75 | 104.523 | 104.392 | 104.344 | 7.375 | 103.717 | 103.647 | 103.576 |
| 7.875 | 104.049 | 103.964 | 103.899 | | | | | 7.5 | 103.972 | 103.902 | 103.831 |
| 8 | 104.165 | 104.080 | 104.015 | | | | | 7.625 | 104.350 | 104.279 | 104.209 |
| 8.125 | 104.230 | 104.146 | 104.081 | | | | | 7.75 | 104.523 | 104.392 | 104.344 |
| 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 | 96.628 | 96.548 | 96.540 | 4.25 | 96.628 | 96.490 | 96.497 | 4.875 | 95.058 | 94.802 | 94.876 |
| 4.375 | 97.150 | 97.016 | 97.020 | 4.375 | 97.150 | 97.012 | 97.020 | 5 | 95.776 | 95.520 | 95.594 |
| 4.5 | 97.660 | 97.522 | 97.530 | 4.5 | 97.660 | 97.522 | 97.530 | 5.125 | 96.538 | 96.283 | 96.357 |
| 4.625 | 98.153 | 98.016 | 98.023 | 4.625 | 98.153 | 98.016 | 98.023 | 5.25 | 97.200 | 96.918 | 96.992 |
| 4.75 | 98.674 | 98.624 | 98.567 | 4.75 | 98.304 | 98.147 | 98.131 | 5.375 | 97.861 | 97.640 | 97.654 |
| 4.875 | 99.145 | 99.095 | 99.039 | 4.875 | 98.789 | 98.610 | 98.604 | 5.5 | 98.516 | 98.236 | 98.308 |
| 5 | 99.618 | 99.568 | 99.511 | 5 | 99.250 | 99.071 | 99.065 | 5.625 | 99.263 | 98.981 | 99.055 |
| 5.125 | 100.092 | 100.042 | 99.985 | 5.125 | 99.683 | 99.503 | 99.497 | 5.75 | 99.537 | 99.379 | 99.346 |
| 5.25 | 100.018 | 99.959 | 99.926 | 5.25 | 100.018 | 99.959 | 99.926 | 5.875 | 100.136 | 99.946 | 99.756 |
| 5.375 | 100.220 | 100.178 | 100.138 | 5.375 | 100.149 | 99.974 | 99.954 | 6 | 100.630 | 100.440 | 100.249 |
| 5.5 | 100.691 | 100.649 | 100.609 | 5.5 | 100.537 | 100.363 | 100.343 | 6.125 | 101.043 | 100.852 | 100.775 |
| 5.625 | 101.150 | 101.108 | 101.067 | 5.625 | 100.890 | 100.738 | 100.695 | 6.25 | 101.250 | 101.059 | 100.931 |
| 5.75 | 101.353 | 101.277 | 101.229 | 5.75 | 101.353 | 101.277 | 101.229 | 6.375 | 101.343 | 101.292 | 101.241 |
| 5.875 | 101.442 | 101.340 | 101.259 | 5.875 | 100.892 | 100.775 | 100.710 | 6.5 | 101.822 | 101.771 | 101.720 |
| 6 | 101.885 | 101.783 | 101.702 | 6 | 101.426 | 101.308 | 101.244 | 6.625 | 102.184 | 102.020 | 101.968 |
| | | | | | | | | 6.75 | 102.475 | 102.391 | 102.327 |
| | | | | | | | | 6.875 | 101.652 | 101.630 | 101.608 |
| | | | | | | | | 7 | 101.977 | 101.955 | 101.933 |
| | | | | | | | | 7.125 | 102.251 | 102.229 | 102.207 |
| | | | | | | | | 7.25 | 102.502 | 102.441 | 102.409 |
| | | | | | | | | 7.375 | 101.570 | 101.439 | 101.391 |
| | | | | | | | | 7.5 | 102.076 | 101.946 | 101.897 |
| | | | | | | | | 7.625 | 102.567 | 102.436 | 102.388 |
| | | | | | | | | 7.75 | 102.892 | 102.761 | 102.713 |
| 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 | 101.822 | 101.771 | 101.720 | 6.125 | 101.024 | 100.716 | 100.775 | 4.5 | 94.895 | 94.858 | 94.740 |
| 6.625 | 102.184 | 102.020 | 101.968 | 6.25 | 101.105 | 101.029 | 100.981 | 4.625 | 95.346 | 95.308 | 95.191 |
| 6.75 | 102.475 | 102.391 | 102.327 | 6.375 | 101.067 | 100.821 | 100.826 | 4.75 | 93.983 | 93.968 | 93.954 |
| 6.875 | 101.652 | 101.630 | 101.608 | 6.5 | 101.602 | 101.414 | 101.362 | 4.875 | 94.420 | 94.340 | 94.263 |
| 7 | 101.977 | 101.955 | 101.933 | 6.625 | 102.184 | 101.939 | 101.944 | 5 | 94.817 | 94.738 | 94.702 |
| 7.125 | 102.251 | 102.229 | 102.207 | 6.75 | 102.525 | 102.441 | 102.377 | 5.125 | 95.171 | 95.092 | 94.993 |
| 7.25 | 102.502 | 102.441 | 102.409 | 6.875 | 101.480 | 101.167 | 101.169 | 5.25 | 96.352 | 96.338 | 96.324 |
| 7.375 | 101.570 | 101.439 | 101.391 | 7 | 101.899 | 101.614 | 101.588 | 5.375 | 96.465 | 96.451 | 96.437 |
| 7.5 | 102.076 | 101.946 | 101.897 | 7.125 | 102.234 | 102.136 | 102.104 | 5.5 | 96.875 | 96.861 | 96.847 |
| 7.625 | 102.567 | 102.436 | 102.388 | 7.25 | 102.552 | 102.491 | 102.459 | 5.625 | 97.288 | 97.274 | 97.260 |
| 7.75 | 102.892 | 102.761 | 102.713 | 7.375 | 101.620 | 101.489 | 101.441 | 5.75 | 98.105 | 97.907 | 97.709 |
| | | | | 7.5 | 102.126 | 101.996 | 101.947 | 5.875 | 98.390 | 98.193 | 97.995 |
| | | | | 7.625 | 102.617 | 102.486 | 102.438 | 6 | 98.737 | 98.540 | 98.342 |
| | | | | | | | | 6.125 | 99.057 | 98.860 | 98.662 |

| VA 30 Yr Fixed IRRRL | | | | VA 25 Yr Fixed IRRRL | | | | VA 20 Yr Fixed IRRRL | | | |
|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.375 | 102.036 | 101.985 | 101.933 | 6.375 | 102.036 | 101.985 | 101.933 | 6 | 101.288 | 101.097 | 100.907 |
| 6.5 | 102.475 | 102.423 | 102.372 | 6.5 | 102.475 | 102.423 | 102.372 | 6.125 | 101.810 | 101.620 | 101.429 |
| 6.625 | 102.874 | 102.791 | 102.731 | 6.625 | 102.874 | 102.791 | 102.731 | 6.25 | 102.016 | 101.905 | 101.857 |
| 6.75 | 103.376 | 103.293 | 103.228 | 6.75 | 103.376 | 103.293 | 103.228 | 6.375 | 102.036 | 101.985 | 101.933 |
| 6.875 | 102.902 | 102.880 | 102.858 | 6.875 | 102.902 | 102.880 | 102.858 | 6.5 | 102.475 | 102.423 | 102.372 |
| 7 | 103.227 | 103.205 | 103.183 | 7 | 103.227 | 103.205 | 103.183 | 6.625 | 102.874 | 102.791 | 102.731 |
| 7.125 | 103.587 | 103.527 | 103.494 | 7.125 | 103.587 | 103.527 | 103.494 | 6.75 | 103.376 | 103.293 | 103.228 |
| 7.25 | 104.042 | 103.981 | 103.949 | 7.25 | 104.042 | 103.981 | 103.949 | 6.875 | 102.902 | 102.880 | 102.858 |
| 7.375 | 103.717 | 103.647 | 103.576 | 7.375 | 103.717 | 103.647 | 103.576 | 7 | 103.227 | 103.205 | 103.183 |
| 7.5 | 103.972 | 103.902 | 103.831 | 7.5 | 103.972 | 103.902 | 103.831 | 7.125 | 103.587 | 103.527 | 103.494 |
| 7.625 | 104.350 | 104.279 | 104.209 | 7.625 | 104.350 | 104.279 | 104.209 | 7.25 | 104.042 | 103.981 | 103.949 |
| 7.75 | 104.523 | 104.392 | 104.344 | 7.75 | 104.523 | 104.392 | 104.344 | 7.375 | 103.717 | 103.647 | 103.576 |
| 7.875 | 104.049 | 103.964 | 103.899 | | | | | 7.5 | 103.972 | 103.902 | 103.831 |
| 8 | 104.165 | 104.080 | 104.015 | | | | | 7.625 | 104.350 | 104.279 | 104.209 |
| 8.125 | 104.230 | 104.146 | 104.081 | | | | | 7.75 | 104.523 | 104.392 | 104.344 |
| 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 | 97.660 | 97.522 | 97.530 | 4.5 | 97.660 | 97.522 | 97.530 | 6.625 | 102.184 | 102.020 | 101.968 |
| 4.625 | 98.153 | 98.016 | 98.023 | 4.625 | 98.153 | 98.016 | 98.023 | 6.75 | 102.475 | 102.391 | 102.327 |
| 4.75 | 98.674 | 98.624 | 98.567 | 4.75 | 98.304 | 98.147 | 98.131 | 6.875 | 101.652 | 101.630 | 101.608 |
| 4.875 | 99.145 | 99.095 | 99.039 | 4.875 | 98.789 | 98.610 | 98.604 | 7 | 101.977 | 101.955 | 101.933 |
| 5 | 99.618 | 99.568 | 99.511 | 5 | 99.250 | 99.071 | 99.065 | 7.125 | 102.251 | 102.229 | 102.207 |
| 5.125 | 100.092 | 100.042 | 99.985 | 5.125 | 99.683 | 99.503 | 99.497 | 7.25 | 102.502 | 102.441 | 102.409 |
| 5.25 | 100.018 | 99.959 | 99.926 | 5.25 | 100.018 | 99.959 | 99.926 | 7.375 | 102.197 | 102.096 | 102.055 |
| 5.375 | 100.220 | 100.178 | 100.138 | 5.375 | 100.149 | 99.974 | 99.954 | 7.5 | 102.352 | 102.252 | 102.211 |
| 5.5 | 100.691 | 100.649 | 100.609 | 5.5 | 100.537 | 100.363 | 100.343 | 7.625 | 102.567 | 102.436 | 102.388 |
| 5.625 | 101.150 | 101.108 | 101.067 | 5.625 | 100.890 | 100.738 | 100.695 | 7.75 | 102.892 | 102.761 | 102.713 |
| 5.75 | 101.353 | 101.277 | 101.229 | 5.75 | 101.353 | 101.277 | 101.229 | 7.875 | 101.574 | 101.489 | 101.424 |
| 5.875 | 101.442 | 101.340 | 101.259 | 5.875 | 100.892 | 100.775 | 100.710 | 8 | 101.690 | 101.605 | 101.540 |
| 6 | 101.885 | 101.783 | 101.702 | 6 | 101.426 | 101.308 | 101.244 | 8.125 | 101.755 | 101.671 | 101.606 |
| 6.125 | 102.325 | 102.223 | 102.143 | 6.125 | 101.920 | 101.803 | 101.738 | | | | |
| 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 | 101.822 | 101.771 | 101.720 | 6.125 | 101.024 | 100.716 | 100.775 | 4.5 | 94.895 | 94.858 | 94.740 |
| 6.625 | 102.184 | 102.020 | 101.968 | 6.25 | 101.105 | 101.029 | 100.981 | 4.625 | 95.346 | 95.308 | 95.191 |
| 6.75 | 102.475 | 102.391 | 102.327 | 6.375 | 101.067 | 100.821 | 100.826 | 4.75 | 93.983 | 93.968 | 93.954 |
| 6.875 | 101.652 | 101.630 | 101.608 | 6.5 | 101.602 | 101.414 | 101.362 | 4.875 | 94.420 | 94.340 | 94.263 |
| 7 | 101.977 | 101.955 | 101.933 | 6.625 | 102.184 | 101.939 | 101.944 | 5 | 94.817 | 94.738 | 94.702 |
| 7.125 | 102.251 | 102.229 | 102.207 | 6.75 | 102.525 | 102.441 | 102.377 | 5.125 | 95.171 | 95.092 | 94.993 |
| 7.25 | 102.502 | 102.441 | 102.409 | 6.875 | 101.480 | 101.167 | 101.169 | 5.25 | 96.352 | 96.338 | 96.324 |
| 7.375 | 101.570 | 101.439 | 101.391 | 7 | 101.899 | 101.614 | 101.588 | 5.375 | 96.465 | 96.451 | 96.437 |
| 7.5 | 102.076 | 101.946 | 101.897 | 7.125 | 102.234 | 102.136 | 102.104 | 5.5 | 96.875 | 96.861 | 96.847 |
| 7.625 | 102.567 | 102.436 | 102.388 | 7.25 | 102.552 | 102.491 | 102.459 | 5.625 | 97.288 | 97.274 | 97.260 |
| 7.75 | 102.892 | 102.761 | 102.713 | 7.375 | 101.620 | 101.489 | 101.441 | 5.75 | 98.105 | 97.907 | 97.709 |
| | | | | 7.5 | 102.126 | 101.996 | 101.947 | 5.875 | 98.390 | 98.193 | 97.995 |
| | | | | 7.625 | 102.617 | 102.486 | 102.438 | 6 | 98.737 | 98.540 | 98.342 |
| | | | | | | | | 6.125 | 99.057 | 98.860 | 98.662 |

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

| BFF 3.5% DPA Repayable1 | | | | BFF 3.5% DPA Forgivable2 | | | |
|-------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 99.964 | 99.753 | 99.453 | 6.75 | 98.464 | 98.253 | 97.953 |
| 6.875 | 100.475 | 100.264 | 99.964 | 6.875 | 98.975 | 98.764 | 98.464 |
| 7 | 100.967 | 100.756 | 100.456 | 7 | 99.467 | 99.256 | 98.956 |
| 7.125 | 101.408 | 101.197 | 100.897 | 7.125 | 99.908 | 99.697 | 99.397 |
| 7.25 | 101.820 | 101.609 | 101.309 | 7.25 | 100.320 | 100.109 | 99.809 |
| 7.375 | 101.552 | 101.281 | 100.981 | 7.375 | 100.052 | 99.781 | 99.481 |
| 7.5 | 102.004 | 101.733 | 101.433 | 7.5 | 100.504 | 100.233 | 99.933 |
| 7.625 | 102.405 | 102.134 | 101.834 | 7.625 | 100.905 | 100.634 | 100.334 |
| 7.75 | 102.797 | 102.526 | 102.226 | 7.75 | 101.297 | 101.026 | 100.726 |
| 7.875 | 102.036 | 101.704 | 101.404 | 7.875 | 100.536 | 100.204 | 99.904 |
| 8 | 102.458 | 102.126 | 101.826 | 8 | 100.958 | 100.626 | 100.326 |
| 8.125 | 102.829 | 102.497 | 102.197 | 8.125 | 101.329 | 100.997 | 100.697 |
| 8.25 | 103.181 | 102.849 | 102.549 | 8.25 | 101.681 | 101.349 | 101.049 |

| BFF 3.5% DPA HB Repayable1 | | | | BFF 3.5% DPA HB Forgivable2 | | | |
|----------------------------|---------|---------|---------|-----------------------------|--------|--------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 97.964 | 97.753 | 97.453 | 6.75 | 96.464 | 96.253 | 95.953 |
| 6.875 | 98.475 | 98.264 | 97.964 | 6.875 | 96.975 | 96.764 | 96.464 |
| 7 | 98.967 | 98.756 | 98.456 | 7 | 97.467 | 97.256 | 96.956 |
| 7.125 | 99.408 | 99.197 | 98.897 | 7.125 | 97.908 | 97.697 | 97.397 |
| 7.25 | 99.820 | 99.609 | 99.309 | 7.25 | 98.320 | 98.109 | 97.809 |
| 7.375 | 99.552 | 99.281 | 98.981 | 7.375 | 98.052 | 97.781 | 97.481 |
| 7.5 | 100.004 | 99.733 | 99.433 | 7.5 | 98.504 | 98.233 | 97.933 |
| 7.625 | 100.405 | 100.134 | 99.834 | 7.625 | 98.905 | 98.634 | 98.334 |
| 7.75 | 100.797 | 100.526 | 100.226 | 7.75 | 99.297 | 99.026 | 98.726 |
| 7.875 | 100.036 | 99.704 | 99.404 | 7.875 | 98.536 | 98.204 | 97.904 |
| 8 | 100.458 | 100.126 | 99.826 | 8 | 98.958 | 98.626 | 98.326 |
| 8.125 | 100.829 | 100.497 | 100.197 | 8.125 | 99.329 | 98.997 | 98.697 |
| 8.25 | 101.181 | 100.849 | 100.549 | 8.25 | 99.681 | 99.349 | 99.049 |

| BFF 5% DPA Repayable1 | | | | BFF 5% DPA HB Repayable1 | | | |
|-----------------------|---------|---------|---------|--------------------------|---------|---------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 99.214 | 99.003 | 98.703 | 6.75 | 97.214 | 97.003 | 96.703 |
| 6.875 | 99.725 | 99.514 | 99.214 | 6.875 | 97.725 | 97.514 | 97.214 |
| 7 | 100.217 | 100.006 | 99.706 | 7 | 98.217 | 98.006 | 97.706 |
| 7.125 | 100.658 | 100.447 | 100.147 | 7.125 | 98.658 | 98.447 | 98.147 |
| 7.25 | 101.070 | 100.859 | 100.559 | 7.25 | 99.070 | 98.859 | 98.559 |
| 7.375 | 100.802 | 100.531 | 100.231 | 7.375 | 98.802 | 98.531 | 98.231 |
| 7.5 | 101.254 | 100.983 | 100.683 | 7.5 | 99.254 | 98.983 | 98.683 |
| 7.625 | 101.655 | 101.384 | 101.084 | 7.625 | 99.655 | 99.384 | 99.084 |
| 7.75 | 102.047 | 101.776 | 101.476 | 7.75 | 100.047 | 99.776 | 99.476 |
| 7.875 | 101.286 | 100.954 | 100.654 | 7.875 | 99.286 | 98.954 | 98.654 |
| 8 | 101.708 | 101.376 | 101.076 | 8 | 99.708 | 99.376 | 99.076 |
| 8.125 | 102.079 | 101.747 | 101.447 | 8.125 | 100.079 | 99.747 | 99.447 |
| 8.25 | 102.431 | 102.099 | 101.799 | 8.25 | 100.431 | 100.099 | 99.799 |

Government DPA Adjustments

FICO

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

Other Adjustments

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

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

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