



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 | 93.505 | 93.505 | 93.213 | 4.75 | 93.505 | 93.505 | 93.213 | 5.125 | 96.236 | 96.236 | 96.022 |
| 4.875 | 94.155 | 94.155 | 93.869 | 4.875 | 94.155 | 94.155 | 93.869 | 5.25 | 96.926 | 96.926 | 96.827 |
| 5 | 94.822 | 94.822 | 94.541 | 5 | 94.822 | 94.822 | 94.541 | 5.375 | 97.741 | 97.741 | 97.647 |
| 5.125 | 95.430 | 95.430 | 95.154 | 5.125 | 95.430 | 95.430 | 95.154 | 5.5 | 98.473 | 98.463 | 98.440 |
| 5.25 | 96.522 | 96.442 | 96.412 | 5.25 | 96.141 | 96.109 | 96.067 | 5.625 | 99.083 | 99.049 | 99.021 |
| 5.375 | 97.221 | 97.141 | 97.111 | 5.375 | 96.814 | 96.814 | 96.721 | 5.75 | 99.754 | 99.710 | 99.680 |
| 5.5 | 98.002 | 97.922 | 97.892 | 5.5 | 97.539 | 97.507 | 97.465 | 5.875 | 100.285 | 100.219 | 100.183 |
| 5.625 | 98.514 | 98.434 | 98.403 | 5.625 | 98.126 | 98.094 | 98.053 | 6 | 100.752 | 100.686 | 100.650 |
| 5.75 | 98.801 | 98.705 | 98.660 | 5.75 | 98.616 | 98.567 | 98.520 | 6.125 | 101.120 | 101.105 | 101.066 |
| 5.875 | 99.432 | 99.337 | 99.291 | 5.875 | 99.236 | 99.187 | 99.139 | 6.25 | 101.319 | 101.234 | 101.185 |
| 6 | 100.096 | 100.000 | 99.955 | 6 | 99.775 | 99.727 | 99.679 | 6.375 | 101.774 | 101.687 | 101.640 |
| 6.125 | 100.529 | 100.433 | 100.388 | 6.125 | 100.279 | 100.231 | 100.183 | 6.5 | 102.182 | 102.095 | 102.047 |
| 6.25 | 100.470 | 100.375 | 100.330 | 6.25 | 100.332 | 100.284 | 100.233 | 6.625 | 102.508 | 102.420 | 102.372 |
| 6.375 | 101.004 | 100.908 | 100.863 | 6.375 | 100.862 | 100.813 | 100.762 | 6.75 | 102.207 | 102.103 | 102.089 |
| 6.5 | 101.467 | 101.372 | 101.327 | 6.5 | 101.372 | 101.324 | 101.273 | 6.875 | 102.616 | 102.511 | 102.497 |
| 6.625 | 101.860 | 101.765 | 101.720 | 6.625 | 101.769 | 101.721 | 101.670 | 7 | 102.969 | 102.864 | 102.850 |
| 6.75 | 101.952 | 101.849 | 101.796 | 6.75 | 101.862 | 101.805 | 101.743 | 7.125 | 103.271 | 103.165 | 103.152 |
| 6.875 | 102.375 | 102.272 | 102.219 | 6.875 | 102.290 | 102.234 | 102.172 | 7.25 | 103.396 | 103.273 | 103.267 |
| 7 | 102.755 | 102.652 | 102.599 | 7 | 102.704 | 102.647 | 102.585 | 7.375 | 103.803 | 103.679 | 103.673 |
| 7.125 | 103.109 | 103.006 | 102.953 | 7.125 | 103.014 | 102.957 | 102.895 | 7.5 | 104.097 | 103.973 | 103.967 |
| 7.25 | 103.339 | 103.266 | 103.205 | 7.25 | 103.308 | 103.266 | 103.205 | 7.625 | 104.407 | 104.282 | 104.276 |
| 7.375 | 103.693 | 103.607 | 103.544 | 7.375 | 103.646 | 103.607 | 103.544 | 7.75 | 104.834 | 104.689 | 104.667 |
| 7.5 | 104.048 | 103.945 | 103.893 | 7.5 | 103.977 | 103.921 | 103.855 | 7.875 | 105.186 | 105.041 | 105.019 |
| 7.625 | 104.337 | 104.234 | 104.182 | 7.625 | 104.265 | 104.182 | 104.111 | 8 | 104.958 | 104.864 | 104.849 |
| 7.75 | 104.706 | 104.620 | 104.548 | 7.75 | 104.706 | 104.620 | 104.548 | | | | |
| 7.875 | 105.024 | 104.878 | 104.856 | 7.875 | 105.024 | 104.878 | 104.856 | | | | |
| 8 | 105.037 | 105.019 | 104.944 | 8 | 105.037 | 105.019 | 104.944 | | | | |
| 8.125 | 105.375 | 105.303 | 105.222 | 8.125 | 105.375 | 105.303 | 105.222 | | | | |
| 8.25 | 105.762 | 105.692 | 105.610 | 8.25 | 105.762 | 105.692 | 105.610 | | | | |

| 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 | 97.706 | 97.568 | 97.556 | 4.625 | 98.049 | 97.912 | 97.900 | 5 | 93.916 | 93.916 | 93.807 |
| 4.75 | 97.765 | 97.670 | 97.625 | 4.75 | 98.082 | 97.950 | 97.850 | 5.125 | 94.736 | 94.736 | 94.634 |
| 4.875 | 98.206 | 98.148 | 98.133 | 4.875 | 98.606 | 98.478 | 98.378 | 5.25 | 96.358 | 96.183 | 96.058 |
| 5 | 98.643 | 98.548 | 98.503 | 5 | 98.998 | 98.876 | 98.776 | 5.375 | 97.059 | 96.884 | 96.759 |
| 5.125 | 98.982 | 98.887 | 98.842 | 5.125 | 99.266 | 99.148 | 99.053 | 5.5 | 97.841 | 97.666 | 97.542 |
| 5.25 | 99.384 | 99.322 | 99.306 | 5.25 | 99.482 | 99.400 | 99.300 | 5.625 | 98.352 | 98.177 | 98.053 |
| 5.375 | 99.924 | 99.862 | 99.831 | 5.375 | 99.987 | 99.910 | 99.810 | 5.75 | 98.823 | 98.655 | 98.569 |
| 5.5 | 100.232 | 100.169 | 100.138 | 5.5 | 100.201 | 100.129 | 100.029 | 5.875 | 99.451 | 99.282 | 99.162 |
| 5.625 | 100.353 | 100.258 | 100.213 | 5.625 | 100.426 | 100.359 | 100.259 | 6 | 100.092 | 99.920 | 99.799 |
| 5.75 | 100.677 | 100.623 | 100.609 | 5.75 | 100.667 | 100.590 | 100.489 | 6.125 | 100.561 | 100.388 | 100.264 |
| 5.875 | 101.165 | 101.103 | 101.068 | 5.875 | 100.992 | 100.919 | 100.814 | 6.25 | 100.525 | 100.379 | 100.283 |
| 6 | 101.405 | 101.347 | 101.332 | 6 | 101.308 | 101.240 | 101.129 | 6.375 | 101.044 | 100.897 | 100.799 |
| 6.125 | 101.420 | 101.332 | 101.301 | 6.125 | 101.465 | 101.401 | 101.297 | 6.5 | 101.504 | 101.354 | 101.255 |
| 6.25 | 101.792 | 101.717 | 101.691 | 6.25 | 101.433 | 101.357 | 101.331 | 6.625 | 101.913 | 101.761 | 101.659 |
| 6.375 | 102.171 | 102.096 | 102.070 | 6.375 | 101.736 | 101.660 | 101.634 | 6.75 | 101.960 | 101.804 | 101.697 |
| 6.5 | 102.421 | 102.345 | 102.319 | 6.5 | 102.039 | 101.963 | 101.937 | 6.875 | 102.369 | 102.210 | 102.102 |
| 6.625 | 102.435 | 102.337 | 102.302 | 6.625 | 102.195 | 102.097 | 102.062 | 7 | 102.740 | 102.580 | 102.470 |
| 6.75 | 102.775 | 102.677 | 102.642 | 6.75 | 102.494 | 102.396 | 102.361 | 7.125 | 103.056 | 102.903 | 102.800 |
| 6.875 | 103.133 | 103.035 | 103.000 | 6.875 | 102.792 | 102.693 | 102.658 | 7.25 | 103.239 | 103.087 | 102.985 |
| 7 | 103.321 | 103.210 | 103.140 | 7 | 102.958 | 102.918 | 102.860 | 7.375 | 103.590 | 103.436 | 103.332 |
| 7.125 | 102.607 | 102.545 | 102.506 | 7.125 | 102.369 | 102.306 | 102.268 | 7.5 | 103.929 | 103.773 | 103.666 |
| 7.25 | 103.099 | 103.036 | 102.998 | 7.25 | 102.758 | 102.695 | 102.657 | 7.625 | 103.513 | 103.434 | 103.157 |
| 7.375 | 103.570 | 103.507 | 103.469 | 7.375 | 103.130 | 103.068 | 103.029 | 7.75 | 103.219 | 103.256 | 103.205 |
| | | | | | | | | 7.875 | 103.373 | 103.414 | 103.360 |

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 | 97.975 | 97.882 | 97.863 | 5 | 97.624 | 97.527 | 97.508 | 5 | 94.957 | 94.894 | 94.831 |
| 5.125 | 98.334 | 98.236 | 98.214 | 5.125 | 98.115 | 98.017 | 97.995 | 5.125 | 95.611 | 95.548 | 95.485 |
| 5.25 | 98.687 | 98.599 | 98.559 | 5.25 | 98.563 | 98.459 | 98.434 | 5.25 | 96.268 | 96.205 | 96.142 |
| 5.375 | 99.032 | 98.923 | 98.895 | 5.375 | 98.937 | 98.828 | 98.800 | 5.375 | 96.564 | 96.501 | 96.439 |
| 5.5 | 99.383 | 99.268 | 99.238 | 5.5 | 99.303 | 99.189 | 99.158 | 5.5 | 97.038 | 96.975 | 96.912 |
| 5.625 | 99.743 | 99.623 | 99.590 | 5.625 | 99.658 | 99.538 | 99.505 | 5.625 | 97.497 | 97.434 | 97.372 |
| 5.75 | 100.041 | 99.915 | 99.879 | 5.75 | 99.991 | 99.865 | 99.829 | 5.75 | 97.774 | 97.711 | 97.649 |
| 5.875 | 100.190 | 100.059 | 100.020 | 5.875 | 100.290 | 100.159 | 100.120 | 5.875 | 98.052 | 97.989 | 97.927 |
| 6 | 100.403 | 100.325 | 100.262 | 6 | 100.574 | 100.437 | 100.395 | 6 | 98.512 | 98.449 | 98.387 |
| 6.125 | 100.686 | 100.544 | 100.500 | 6.125 | 100.833 | 100.691 | 100.647 | 6.125 | 98.786 | 98.723 | 98.660 |
| 6.25 | 100.996 | 100.848 | 100.801 | 6.25 | 101.076 | 100.928 | 100.881 | 6.25 | 99.059 | 98.996 | 98.933 |
| 6.375 | 101.177 | 101.023 | 100.974 | 6.375 | 101.295 | 101.141 | 101.092 | 6.375 | 99.331 | 99.268 | 99.205 |
| 6.5 | 101.344 | 101.281 | 101.218 | 6.5 | 101.449 | 101.290 | 101.238 | 6.5 | 99.785 | 99.722 | 99.659 |
| 6.625 | 101.452 | 101.331 | 101.268 | 6.625 | 101.555 | 101.382 | 101.331 | 6.625 | 99.863 | 99.800 | 99.737 |
| 6.75 | 101.619 | 101.556 | 101.493 | 6.75 | 101.557 | 101.441 | 101.378 | 6.75 | 100.118 | 100.055 | 99.993 |
| 6.875 | 101.720 | 101.602 | 101.539 | 6.875 | 101.565 | 101.502 | 101.439 | 6.875 | 100.194 | 100.131 | 100.069 |
| 7 | 101.704 | 101.641 | 101.578 | 7 | 101.636 | 101.573 | 101.510 | 7 | 100.281 | 100.218 | 100.155 |
| 7.125 | 101.749 | 101.686 | 101.623 | 7.125 | 101.713 | 101.650 | 101.587 | 7.125 | 100.373 | 100.310 | 100.247 |
| 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 | 98.183 | 98.090 | 98.071 | 5 | 97.823 | 97.730 | 97.711 | 5 | 95.007 | 94.944 | 94.881 |
| 5.125 | 98.541 | 98.443 | 98.421 | 5.125 | 98.317 | 98.220 | 98.198 | 5.125 | 95.661 | 95.598 | 95.535 |
| 5.25 | 98.894 | 98.791 | 98.766 | 5.25 | 98.764 | 98.660 | 98.636 | 5.25 | 96.318 | 96.255 | 96.192 |
| 5.375 | 99.239 | 99.130 | 99.102 | 5.375 | 99.137 | 99.028 | 99.001 | 5.375 | 96.614 | 96.551 | 96.488 |
| 5.5 | 99.589 | 99.475 | 99.445 | 5.5 | 99.503 | 99.388 | 99.358 | 5.5 | 97.088 | 97.025 | 96.962 |
| 5.625 | 99.950 | 99.829 | 99.796 | 5.625 | 99.857 | 99.736 | 99.703 | 5.625 | 97.547 | 97.484 | 97.421 |
| 5.75 | 100.248 | 100.122 | 100.086 | 5.75 | 100.188 | 100.063 | 100.027 | 5.75 | 97.824 | 97.761 | 97.698 |
| 5.875 | 100.398 | 100.267 | 100.228 | 5.875 | 100.487 | 100.356 | 100.317 | 5.875 | 98.102 | 98.039 | 97.976 |
| 6 | 100.611 | 100.474 | 100.433 | 6 | 100.770 | 100.633 | 100.592 | 6 | 98.562 | 98.499 | 98.436 |
| 6.125 | 100.896 | 100.753 | 100.709 | 6.125 | 101.030 | 100.888 | 100.843 | 6.125 | 98.836 | 98.773 | 98.710 |
| 6.25 | 101.207 | 101.060 | 101.013 | 6.25 | 101.273 | 101.125 | 101.078 | 6.25 | 99.109 | 99.046 | 98.983 |
| 6.375 | 101.390 | 101.237 | 101.187 | 6.375 | 101.493 | 101.340 | 101.290 | 6.375 | 99.381 | 99.318 | 99.255 |
| 6.5 | 101.537 | 101.378 | 101.325 | 6.5 | 101.650 | 101.491 | 101.438 | 6.5 | 99.835 | 99.772 | 99.709 |
| 6.625 | 101.671 | 101.506 | 101.451 | 6.625 | 101.758 | 101.584 | 101.533 | 6.625 | 99.913 | 99.850 | 99.787 |
| 6.75 | 101.806 | 101.636 | 101.578 | 6.75 | 101.762 | 101.583 | 101.529 | 6.75 | 100.168 | 100.105 | 100.042 |
| 6.875 | 101.942 | 101.767 | 101.706 | 6.875 | 101.723 | 101.552 | 101.489 | 6.875 | 100.244 | 100.181 | 100.118 |
| 7 | 101.754 | 101.691 | 101.628 | 7 | 101.686 | 101.623 | 101.560 | 7 | 100.331 | 100.268 | 100.205 |
| 7.125 | 101.799 | 101.736 | 101.673 | 7.125 | 101.763 | 101.700 | 101.637 | 7.125 | 100.423 | 100.360 | 100.297 |

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 | 97.338 | 97.296 | 97.270 |
| 5.625 | 97.937 | 97.906 | 97.877 |
| 5.75 | 98.578 | 98.511 | 98.484 |
| 5.875 | 99.124 | 99.059 | 99.031 |
| 6 | 99.643 | 99.592 | 99.553 |
| 6.125 | 100.111 | 100.066 | 100.027 |
| 6.25 | 100.219 | 100.171 | 100.133 |
| 6.375 | 100.756 | 100.714 | 100.672 |
| 6.5 | 101.207 | 101.157 | 101.114 |
| 6.625 | 101.599 | 101.573 | 101.522 |
| 6.75 | 101.793 | 101.751 | 101.700 |
| 6.875 | 102.179 | 102.141 | 102.087 |
| 7 | 102.526 | 102.490 | 102.435 |
| 7.125 | 102.852 | 102.812 | 102.759 |
| 7.25 | 103.308 | 103.266 | 103.205 |
| 7.375 | 103.646 | 103.607 | 103.544 |

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 | 95.060 | 95.014 | 94.998 | 4.5 | 95.060 | 95.014 | 94.998 | 5 | 97.435 | 97.389 | 97.373 |
| 4.625 | 95.716 | 95.670 | 95.654 | 4.625 | 95.716 | 95.670 | 95.654 | 5.125 | 98.091 | 98.045 | 98.029 |
| 4.75 | 96.373 | 96.327 | 96.310 | 4.75 | 96.373 | 96.327 | 96.310 | 5.25 | 98.748 | 98.702 | 98.685 |
| 4.875 | 96.779 | 96.733 | 96.717 | 4.875 | 96.779 | 96.733 | 96.717 | 5.375 | 99.062 | 99.018 | 98.994 |
| 5 | 97.435 | 97.389 | 97.373 | 5 | 97.435 | 97.389 | 97.373 | 5.5 | 99.718 | 99.656 | 99.624 |
| 5.125 | 98.091 | 98.045 | 98.029 | 5.125 | 98.091 | 98.045 | 98.029 | 5.625 | 100.375 | 100.313 | 100.280 |
| 5.25 | 98.748 | 98.702 | 98.685 | 5.25 | 98.748 | 98.702 | 98.685 | 5.75 | 100.995 | 100.933 | 100.900 |
| 5.375 | 99.264 | 99.219 | 99.197 | 5.375 | 99.062 | 99.018 | 98.994 | 5.875 | 101.263 | 101.053 | 100.843 |
| 5.5 | 99.832 | 99.787 | 99.765 | 5.5 | 99.718 | 99.656 | 99.624 | 6 | 101.813 | 101.603 | 101.393 |
| 5.625 | 100.377 | 100.332 | 100.310 | 5.625 | 100.375 | 100.313 | 100.280 | 6.125 | 102.330 | 102.120 | 101.910 |
| 5.75 | 100.995 | 100.933 | 100.900 | 5.75 | 100.995 | 100.933 | 100.900 | 6.25 | 102.377 | 102.256 | 102.207 |
| 5.875 | 101.263 | 101.053 | 100.843 | 5.875 | 101.263 | 101.053 | 100.843 | 6.375 | 102.431 | 102.334 | 102.294 |
| 6 | 101.813 | 101.603 | 101.393 | 6 | 101.813 | 101.603 | 101.393 | 6.5 | 102.994 | 102.897 | 102.857 |
| 6.125 | 102.330 | 102.120 | 101.910 | 6.125 | 102.330 | 102.120 | 101.910 | 6.625 | 103.527 | 103.429 | 103.389 |
| 6.25 | 102.377 | 102.256 | 102.207 | 6.25 | 102.377 | 102.256 | 102.207 | 6.75 | 103.864 | 103.786 | 103.738 |
| 6.375 | 102.494 | 102.398 | 102.358 | 6.375 | 102.494 | 102.398 | 102.358 | 6.875 | 103.651 | 103.662 | 103.650 |
| 6.5 | 103.036 | 102.939 | 102.899 | 6.5 | 103.036 | 102.939 | 102.899 | 7 | 104.181 | 104.192 | 104.178 |
| 6.625 | 103.534 | 103.437 | 103.397 | 6.625 | 103.534 | 103.437 | 103.397 | 7.125 | 104.630 | 104.641 | 104.628 |
| 6.75 | 103.864 | 103.786 | 103.738 | 6.75 | 103.864 | 103.786 | 103.738 | 7.25 | 104.551 | 104.505 | 104.489 |
| 6.875 | 103.669 | 103.680 | 103.667 | 6.875 | 103.669 | 103.680 | 103.667 | 7.375 | 103.862 | 103.850 | 103.792 |
| 7 | 104.150 | 104.161 | 104.148 | 7 | 104.150 | 104.161 | 104.148 | 7.5 | 104.234 | 104.222 | 104.164 |
| 7.125 | 104.554 | 104.565 | 104.552 | 7.125 | 104.554 | 104.565 | 104.552 | 7.625 | 104.760 | 104.747 | 104.689 |
| 7.25 | 104.551 | 104.505 | 104.489 | 7.25 | 104.551 | 104.505 | 104.489 | 7.75 | 105.015 | 104.953 | 104.920 |
| 7.375 | 104.291 | 104.215 | 104.163 | 7.375 | 103.859 | 103.847 | 103.789 | | | | |
| 7.5 | 104.778 | 104.702 | 104.650 | 7.5 | 104.195 | 104.182 | 104.124 | | | | |

| 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 | 96.974 | 96.925 | 96.882 | 4.25 | 96.704 | 96.646 | 96.646 | 4.625 | 92.604 | 92.558 | 92.542 |
| 4.375 | 97.442 | 97.393 | 97.350 | 4.375 | 97.276 | 97.218 | 97.218 | 4.75 | 94.658 | 94.626 | 94.593 |
| 4.5 | 97.911 | 97.863 | 97.820 | 4.5 | 97.844 | 97.786 | 97.786 | 4.875 | 95.327 | 95.332 | 95.323 |
| 4.625 | 98.407 | 98.349 | 98.349 | 4.625 | 98.407 | 98.349 | 98.349 | 5 | 96.054 | 96.058 | 96.050 |
| 4.75 | 98.747 | 98.703 | 98.662 | 4.75 | 98.691 | 98.645 | 98.629 | 5.125 | 96.924 | 96.929 | 96.920 |
| 4.875 | 99.230 | 99.186 | 99.146 | 4.875 | 98.933 | 98.831 | 98.820 | 5.25 | 98.208 | 98.146 | 98.107 |
| 5 | 99.713 | 99.669 | 99.629 | 5 | 99.482 | 99.379 | 99.368 | 5.375 | 98.796 | 98.735 | 98.696 |
| 5.125 | 100.195 | 100.151 | 100.111 | 5.125 | 100.016 | 99.913 | 99.902 | 5.5 | 99.365 | 99.303 | 99.264 |
| 5.25 | 100.387 | 100.325 | 100.294 | 5.25 | 100.387 | 100.325 | 100.294 | 5.625 | 99.909 | 99.848 | 99.809 |
| 5.375 | 100.634 | 100.574 | 100.520 | 5.375 | 100.222 | 100.121 | 100.099 | 5.75 | 100.068 | 100.006 | 99.974 |
| 5.5 | 101.116 | 101.056 | 101.002 | 5.5 | 100.720 | 100.620 | 100.598 | 5.875 | 100.686 | 100.476 | 100.265 |
| 5.625 | 101.598 | 101.538 | 101.484 | 5.625 | 101.188 | 101.088 | 101.066 | 6 | 101.155 | 100.945 | 100.735 |
| 5.75 | 101.636 | 101.574 | 101.539 | 5.75 | 101.636 | 101.574 | 101.539 | 6.125 | 101.562 | 101.352 | 101.277 |
| 5.875 | 101.744 | 101.675 | 101.620 | 5.875 | 101.186 | 101.089 | 101.056 | 6.25 | 101.764 | 101.554 | 101.391 |
| 6 | 102.225 | 102.157 | 102.102 | 6 | 101.632 | 101.534 | 101.501 | 6.375 | 101.562 | 101.506 | 101.449 |
| | | | | | | | | 6.5 | 102.077 | 102.021 | 101.964 |
| | | | | | | | | 6.625 | 102.564 | 102.511 | 102.469 |
| | | | | | | | | 6.75 | 102.696 | 102.618 | 102.569 |
| | | | | | | | | 6.875 | 102.061 | 102.053 | 102.045 |
| | | | | | | | | 7 | 102.380 | 102.372 | 102.364 |
| | | | | | | | | 7.125 | 102.741 | 102.755 | 102.741 |
| | | | | | | | | 7.25 | 102.727 | 102.681 | 102.664 |

| 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 | 97.450 | 97.388 | 97.355 | 5 | 96.054 | 96.058 | 96.050 | 4.5 | 95.200 | 95.017 | 95.017 |
| 5.375 | 98.611 | 98.556 | 98.534 | 5.125 | 96.924 | 96.929 | 96.920 | 4.625 | 95.753 | 95.570 | 95.570 |
| 5.5 | 99.177 | 99.120 | 99.099 | 5.25 | 97.500 | 97.438 | 97.405 | 4.75 | 95.727 | 95.683 | 95.642 |
| 5.625 | 99.722 | 99.665 | 99.643 | 5.375 | 98.605 | 98.549 | 98.528 | 4.875 | 96.210 | 96.166 | 96.126 |
| 5.75 | 100.068 | 100.006 | 99.974 | 5.5 | 99.131 | 99.075 | 99.053 | 5 | 96.693 | 96.649 | 96.609 |
| 5.875 | 100.686 | 100.476 | 100.265 | 5.625 | 99.644 | 99.587 | 99.565 | 5.125 | 97.175 | 97.131 | 97.091 |
| 6 | 101.155 | 100.945 | 100.735 | 5.75 | 100.118 | 100.056 | 100.024 | 5.25 | 97.132 | 97.072 | 97.018 |
| 6.125 | 101.562 | 101.352 | 101.277 | 5.875 | 100.303 | 100.156 | 100.125 | 5.375 | 97.614 | 97.554 | 97.500 |
| 6.25 | 101.764 | 101.554 | 101.391 | 6 | 100.797 | 100.650 | 100.620 | 5.5 | 98.096 | 98.036 | 97.982 |
| 6.375 | 101.562 | 101.506 | 101.449 | 6.125 | 101.380 | 101.308 | 101.277 | 5.625 | 98.578 | 98.518 | 98.464 |
| 6.5 | 102.077 | 102.021 | 101.964 | 6.25 | 101.538 | 101.390 | 101.359 | 5.75 | 98.248 | 98.199 | 98.151 |
| 6.625 | 102.564 | 102.511 | 102.469 | 6.375 | 101.494 | 101.401 | 101.363 | 5.875 | 98.724 | 98.655 | 98.600 |
| 6.75 | 102.696 | 102.618 | 102.569 | 6.5 | 101.955 | 101.860 | 101.823 | 6 | 99.205 | 99.137 | 99.082 |
| 6.875 | 101.964 | 101.956 | 101.948 | 6.625 | 102.564 | 102.511 | 102.469 | 6.125 | 99.686 | 99.618 | 99.563 |

| 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 | 98.748 | 98.702 | 98.685 | 5.25 | 98.748 | 98.702 | 98.685 | 5.25 | 98.748 | 98.702 | 98.685 |
| 5.375 | 99.062 | 99.018 | 98.994 | 5.375 | 99.062 | 99.018 | 98.994 | 5.375 | 99.062 | 99.018 | 98.994 |
| 5.5 | 99.718 | 99.656 | 99.624 | 5.5 | 99.718 | 99.656 | 99.624 | 5.5 | 99.718 | 99.656 | 99.624 |
| 5.625 | 100.375 | 100.313 | 100.280 | 5.625 | 100.375 | 100.313 | 100.280 | 5.625 | 100.375 | 100.313 | 100.280 |
| 5.75 | 100.995 | 100.933 | 100.900 | 5.75 | 100.995 | 100.933 | 100.900 | 5.75 | 100.995 | 100.933 | 100.900 |
| 5.875 | 101.263 | 101.053 | 100.843 | 5.875 | 101.263 | 101.053 | 100.843 | 5.875 | 101.263 | 101.053 | 100.843 |
| 6 | 101.813 | 101.603 | 101.393 | 6 | 101.813 | 101.603 | 101.393 | 6 | 101.813 | 101.603 | 101.393 |
| 6.125 | 102.330 | 102.120 | 101.910 | 6.125 | 102.330 | 102.120 | 101.910 | 6.125 | 102.330 | 102.120 | 101.910 |
| 6.25 | 102.377 | 102.256 | 102.207 | 6.25 | 102.377 | 102.256 | 102.207 | 6.25 | 102.377 | 102.256 | 102.207 |
| 6.375 | 102.494 | 102.398 | 102.358 | 6.375 | 102.494 | 102.398 | 102.358 | 6.375 | 102.431 | 102.334 | 102.294 |
| 6.5 | 103.036 | 102.939 | 102.899 | 6.5 | 103.036 | 102.939 | 102.899 | 6.5 | 102.994 | 102.897 | 102.857 |
| 6.625 | 103.534 | 103.437 | 103.397 | 6.625 | 103.534 | 103.437 | 103.397 | 6.625 | 103.527 | 103.429 | 103.389 |
| 6.75 | 103.864 | 103.786 | 103.738 | 6.75 | 103.864 | 103.786 | 103.738 | 6.75 | 103.864 | 103.786 | 103.738 |
| 6.875 | 103.669 | 103.680 | 103.667 | 6.875 | 103.669 | 103.680 | 103.667 | 6.875 | 103.651 | 103.662 | 103.650 |
| 7 | 104.150 | 104.161 | 104.148 | 7 | 104.150 | 104.161 | 104.148 | 7 | 104.181 | 104.192 | 104.178 |
| 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 | 97.844 | 97.786 | 97.786 | 4.25 | 96.704 | 96.646 | 96.646 | 5.25 | 97.450 | 97.388 | 97.355 |
| 4.625 | 98.407 | 98.349 | 98.349 | 4.375 | 97.276 | 97.218 | 97.218 | 5.375 | 98.611 | 98.556 | 98.534 |
| 4.75 | 98.691 | 98.645 | 98.629 | 4.5 | 97.844 | 97.786 | 97.786 | 5.5 | 99.177 | 99.120 | 99.099 |
| 4.875 | 98.933 | 98.831 | 98.820 | 4.625 | 98.407 | 98.349 | 98.349 | 5.625 | 99.722 | 99.665 | 99.643 |
| 5 | 99.482 | 99.379 | 99.368 | 4.75 | 98.691 | 98.645 | 98.629 | 5.75 | 100.068 | 100.006 | 99.974 |
| 5.125 | 100.016 | 99.913 | 99.902 | 4.875 | 98.933 | 98.831 | 98.820 | 5.875 | 100.686 | 100.476 | 100.265 |
| 5.25 | 100.387 | 100.325 | 100.294 | 5 | 99.482 | 99.379 | 99.368 | 6 | 101.155 | 100.945 | 100.735 |
| 5.375 | 100.222 | 100.121 | 100.099 | 5.125 | 100.016 | 99.913 | 99.902 | 6.125 | 101.562 | 101.352 | 101.277 |
| 5.5 | 100.720 | 100.620 | 100.598 | 5.25 | 100.387 | 100.325 | 100.294 | 6.25 | 101.764 | 101.554 | 101.391 |
| 5.625 | 101.188 | 101.088 | 101.066 | 5.375 | 100.222 | 100.121 | 100.099 | 6.375 | 101.562 | 101.506 | 101.449 |
| 5.75 | 101.636 | 101.574 | 101.539 | 5.5 | 100.720 | 100.620 | 100.598 | 6.5 | 102.077 | 102.021 | 101.964 |
| 5.875 | 101.186 | 101.089 | 101.056 | 5.625 | 101.188 | 101.088 | 101.066 | 6.625 | 102.564 | 102.511 | 102.469 |
| 6 | 101.632 | 101.534 | 101.505 | 5.75 | 101.636 | 101.574 | 101.539 | 6.75 | 102.696 | 102.618 | 102.569 |
| 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 | 97.450 | 97.388 | 97.355 | 5.25 | 97.500 | 97.438 | 97.405 | 4.5 | 95.200 | 95.017 | 95.017 |
| 5.375 | 98.611 | 98.556 | 98.534 | 5.375 | 98.156 | 98.094 | 98.062 | 4.625 | 95.753 | 95.570 | 95.570 |
| 5.5 | 99.177 | 99.120 | 99.099 | 5.5 | 98.839 | 98.797 | 98.778 | 4.75 | 94.266 | 94.220 | 94.204 |
| 5.625 | 99.722 | 99.665 | 99.643 | 5.625 | 99.592 | 99.550 | 99.530 | 4.875 | 94.697 | 94.394 | 94.384 |
| 5.75 | 100.068 | 100.006 | 99.974 | 5.75 | 100.118 | 100.056 | 100.024 | 5 | 95.218 | 94.916 | 94.905 |
| 5.875 | 100.686 | 100.476 | 100.265 | 5.875 | 99.972 | 99.900 | 99.870 | 5.125 | 95.707 | 95.405 | 95.394 |
| 6 | 101.155 | 100.945 | 100.735 | 6 | 100.660 | 100.588 | 100.557 | 5.25 | 96.534 | 96.494 | 96.453 |
| 6.125 | 101.562 | 101.352 | 101.277 | 6.125 | 101.380 | 101.308 | 101.277 | 5.375 | 96.642 | 96.601 | 96.561 |
| 6.25 | 101.764 | 101.554 | 101.391 | 6.25 | 101.457 | 101.380 | 101.331 | 5.5 | 97.050 | 97.010 | 96.969 |
| 6.375 | 101.562 | 101.506 | 101.449 | 6.375 | 101.207 | 101.155 | 101.113 | 5.625 | 97.461 | 97.421 | 97.380 |
| 6.5 | 102.077 | 102.021 | 101.964 | 6.5 | 101.869 | 101.816 | 101.774 | 5.75 | 98.248 | 98.199 | 98.151 |
| 6.625 | 102.564 | 102.511 | 102.469 | 6.625 | 102.564 | 102.511 | 102.469 | 5.875 | 98.531 | 98.483 | 98.434 |
| 6.75 | 102.696 | 102.618 | 102.569 | 6.75 | 102.746 | 102.668 | 102.619 | 6 | 98.876 | 98.828 | 98.779 |
| 6.875 | 101.964 | 101.956 | 101.948 | 6.875 | 101.704 | 101.735 | 101.681 | 6.125 | 99.196 | 99.147 | 99.099 |

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 | 97.991 | 97.945 | 97.929 | 5.125 | 97.991 | 97.945 | 97.929 | 4.75 | 96.273 | 96.227 | 96.210 |
| 5.25 | 98.648 | 98.602 | 98.585 | 5.25 | 98.648 | 98.602 | 98.585 | 4.875 | 96.679 | 96.633 | 96.617 |
| 5.375 | 98.962 | 98.918 | 98.894 | 5.375 | 98.962 | 98.918 | 98.894 | 5 | 97.335 | 97.289 | 97.273 |
| 5.5 | 99.618 | 99.556 | 99.524 | 5.5 | 99.618 | 99.556 | 99.524 | 5.125 | 97.991 | 97.945 | 97.929 |
| 5.625 | 100.275 | 100.213 | 100.180 | 5.625 | 100.275 | 100.213 | 100.180 | 5.25 | 98.648 | 98.602 | 98.585 |
| 5.75 | 100.895 | 100.833 | 100.800 | 5.75 | 100.895 | 100.833 | 100.800 | 5.375 | 98.962 | 98.918 | 98.894 |
| 5.875 | 101.163 | 100.953 | 100.743 | 5.875 | 101.163 | 100.953 | 100.743 | 5.5 | 99.618 | 99.556 | 99.524 |
| 6 | 101.713 | 101.503 | 101.293 | 6 | 101.713 | 101.503 | 101.293 | 5.625 | 100.275 | 100.213 | 100.180 |
| 6.125 | 102.230 | 102.020 | 101.810 | 6.125 | 102.230 | 102.020 | 101.810 | 5.75 | 100.895 | 100.833 | 100.800 |
| 6.25 | 102.277 | 102.156 | 102.107 | 6.25 | 102.277 | 102.156 | 102.107 | 5.875 | 101.163 | 100.953 | 100.743 |
| 6.375 | 102.155 | 102.098 | 102.042 | 6.375 | 102.155 | 102.098 | 102.042 | 6 | 101.713 | 101.503 | 101.293 |
| 6.5 | 102.630 | 102.573 | 102.517 | 6.5 | 102.630 | 102.573 | 102.517 | 6.125 | 102.230 | 102.020 | 101.810 |
| 6.625 | 103.027 | 102.971 | 102.914 | 6.625 | 103.027 | 102.971 | 102.914 | 6.25 | 102.277 | 102.156 | 102.107 |
| 6.75 | 103.512 | 103.434 | 103.386 | 6.75 | 103.512 | 103.434 | 103.386 | 6.375 | 102.155 | 102.098 | 102.042 |
| 6.875 | 103.176 | 103.168 | 103.160 | 6.875 | 103.176 | 103.168 | 103.160 | 6.5 | 102.630 | 102.573 | 102.517 |
| 7 | 103.577 | 103.569 | 103.561 | 7 | 103.577 | 103.569 | 103.561 | 6.625 | 103.027 | 102.971 | 102.914 |
| 7.125 | 103.862 | 103.854 | 103.846 | 7.125 | 103.862 | 103.854 | 103.846 | 6.75 | 103.512 | 103.434 | 103.386 |
| 7.25 | 104.167 | 104.121 | 104.105 | 7.25 | 104.167 | 104.121 | 104.105 | 6.875 | 103.176 | 103.168 | 103.160 |
| 7.375 | 103.694 | 103.645 | 103.597 | 7.375 | 103.653 | 103.575 | 103.498 | 7 | 103.577 | 103.569 | 103.561 |
| 7.5 | 103.925 | 103.847 | 103.770 | 7.5 | 103.925 | 103.847 | 103.770 | 7.125 | 103.862 | 103.854 | 103.846 |
| 7.625 | 104.315 | 104.238 | 104.160 | 7.625 | 104.315 | 104.238 | 104.160 | 7.25 | 104.167 | 104.121 | 104.105 |
| 7.75 | 104.465 | 104.403 | 104.370 | 7.75 | 104.465 | 104.403 | 104.370 | 7.375 | 103.653 | 103.575 | 103.498 |
| 7.875 | 103.845 | 103.756 | 103.667 | | | | | 7.5 | 103.925 | 103.847 | 103.770 |
| 8 | 103.960 | 103.872 | 103.783 | | | | | 7.625 | 104.315 | 104.238 | 104.160 |
| 8.125 | 104.026 | 103.937 | 103.849 | | | | | 7.75 | 104.465 | 104.403 | 104.370 |
| 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 | 96.874 | 96.825 | 96.782 | 4.25 | 96.659 | 96.600 | 96.601 | 4.875 | 95.273 | 95.137 | 95.229 |
| 4.375 | 97.342 | 97.293 | 97.250 | 4.375 | 97.177 | 97.119 | 97.119 | 5 | 95.989 | 95.854 | 95.945 |
| 4.5 | 97.811 | 97.763 | 97.720 | 4.5 | 97.681 | 97.623 | 97.623 | 5.125 | 96.751 | 96.615 | 96.707 |
| 4.625 | 98.282 | 98.234 | 98.191 | 4.625 | 98.168 | 98.110 | 98.110 | 5.25 | 97.442 | 97.288 | 97.340 |
| 4.75 | 98.591 | 98.553 | 98.529 | 4.75 | 98.591 | 98.545 | 98.529 | 5.375 | 98.135 | 98.080 | 98.059 |
| 4.875 | 99.056 | 99.024 | 98.989 | 4.875 | 98.770 | 98.668 | 98.657 | 5.5 | 98.753 | 98.600 | 98.652 |
| 5 | 99.529 | 99.496 | 99.462 | 5 | 99.222 | 99.120 | 99.109 | 5.625 | 99.466 | 99.285 | 99.365 |
| 5.125 | 100.003 | 99.970 | 99.936 | 5.125 | 99.734 | 99.672 | 99.641 | 5.75 | 99.968 | 99.906 | 99.874 |
| 5.25 | 100.287 | 100.225 | 100.194 | 5.25 | 100.287 | 100.225 | 100.194 | 5.875 | 100.586 | 100.376 | 100.165 |
| 5.375 | 100.451 | 100.403 | 100.354 | 5.375 | 99.975 | 99.875 | 99.853 | 6 | 101.055 | 100.845 | 100.635 |
| 5.5 | 100.922 | 100.873 | 100.825 | 5.5 | 100.456 | 100.394 | 100.359 | 6.125 | 101.462 | 101.252 | 101.042 |
| 5.625 | 101.380 | 101.332 | 101.283 | 5.625 | 101.001 | 100.939 | 100.904 | 6.25 | 101.664 | 101.454 | 101.244 |
| 5.75 | 101.536 | 101.474 | 101.439 | 5.75 | 101.536 | 101.474 | 101.439 | 6.375 | 101.462 | 101.406 | 101.349 |
| 5.875 | 101.551 | 101.503 | 101.453 | 5.875 | 100.921 | 100.843 | 100.793 | 6.5 | 101.977 | 101.921 | 101.864 |
| 6 | 101.994 | 101.946 | 101.895 | 6 | 101.447 | 101.369 | 101.319 | 6.625 | 102.265 | 102.208 | 102.152 |
| | | | | | | | | 6.75 | 102.596 | 102.518 | 102.469 |
| | | | | | | | | 6.875 | 101.864 | 101.856 | 101.848 |
| | | | | | | | | 7 | 102.265 | 102.257 | 102.249 |
| | | | | | | | | 7.125 | 102.550 | 102.542 | 102.534 |
| | | | | | | | | 7.25 | 102.627 | 102.581 | 102.564 |
| | | | | | | | | 7.375 | 101.518 | 101.456 | 101.424 |
| | | | | | | | | 7.5 | 102.023 | 101.961 | 101.929 |
| | | | | | | | | 7.625 | 102.510 | 102.448 | 102.416 |
| | | | | | | | | 7.75 | 102.833 | 102.771 | 102.739 |
| 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 | 101.977 | 101.921 | 101.864 | 6.125 | 101.064 | 100.852 | 100.921 | 4.5 | 95.005 | 94.822 | 94.822 |
| 6.625 | 102.265 | 102.208 | 102.152 | 6.25 | 101.357 | 101.280 | 101.231 | 4.625 | 95.443 | 95.260 | 95.260 |
| 6.75 | 102.596 | 102.518 | 102.469 | 6.375 | 101.097 | 100.962 | 100.962 | 4.75 | 94.166 | 94.120 | 94.104 |
| 6.875 | 101.864 | 101.856 | 101.848 | 6.5 | 101.630 | 101.553 | 101.504 | 4.875 | 94.489 | 94.280 | 94.248 |
| 7 | 102.265 | 102.257 | 102.249 | 6.625 | 102.153 | 102.075 | 102.027 | 5 | 94.873 | 94.715 | 94.683 |
| 7.125 | 102.550 | 102.542 | 102.534 | 6.75 | 102.646 | 102.568 | 102.519 | 5.125 | 95.309 | 95.247 | 95.216 |
| 7.25 | 102.627 | 102.581 | 102.564 | 6.875 | 101.440 | 101.331 | 101.378 | 5.25 | 96.434 | 96.394 | 96.353 |
| 7.375 | 101.518 | 101.456 | 101.424 | 7 | 101.848 | 101.759 | 101.785 | 5.375 | 96.542 | 96.501 | 96.461 |
| 7.5 | 102.023 | 101.961 | 101.929 | 7.125 | 102.325 | 102.279 | 102.263 | 5.5 | 96.950 | 96.910 | 96.869 |
| 7.625 | 102.510 | 102.448 | 102.416 | 7.25 | 102.677 | 102.631 | 102.614 | 5.625 | 97.361 | 97.321 | 97.280 |
| 7.75 | 102.833 | 102.771 | 102.739 | 7.375 | 101.568 | 101.506 | 101.474 | 5.75 | 98.148 | 98.099 | 98.051 |
| | | | | 7.5 | 102.073 | 102.011 | 101.979 | 5.875 | 98.431 | 98.383 | 98.334 |
| | | | | 7.625 | 102.560 | 102.498 | 102.466 | 6 | 98.776 | 98.728 | 98.679 |
| | | | | | | | | 6.125 | 99.096 | 99.047 | 98.999 |

| 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 | 102.155 | 102.098 | 102.042 | 6.375 | 102.155 | 102.098 | 102.042 | 6 | 101.713 | 101.503 | 101.293 |
| 6.5 | 102.630 | 102.573 | 102.517 | 6.5 | 102.630 | 102.573 | 102.517 | 6.125 | 102.230 | 102.020 | 101.810 |
| 6.625 | 103.027 | 102.971 | 102.914 | 6.625 | 103.027 | 102.971 | 102.914 | 6.25 | 102.277 | 102.156 | 102.107 |
| 6.75 | 103.512 | 103.434 | 103.386 | 6.75 | 103.512 | 103.434 | 103.386 | 6.375 | 102.155 | 102.098 | 102.042 |
| 6.875 | 103.176 | 103.168 | 103.160 | 6.875 | 103.176 | 103.168 | 103.160 | 6.5 | 102.630 | 102.573 | 102.517 |
| 7 | 103.577 | 103.569 | 103.561 | 7 | 103.577 | 103.569 | 103.561 | 6.625 | 103.027 | 102.971 | 102.914 |
| 7.125 | 103.862 | 103.854 | 103.846 | 7.125 | 103.862 | 103.854 | 103.846 | 6.75 | 103.512 | 103.434 | 103.386 |
| 7.25 | 104.167 | 104.121 | 104.105 | 7.25 | 104.167 | 104.121 | 104.105 | 6.875 | 103.176 | 103.168 | 103.160 |
| 7.375 | 103.694 | 103.645 | 103.597 | 7.375 | 103.653 | 103.575 | 103.498 | 7 | 103.577 | 103.569 | 103.561 |
| 7.5 | 103.925 | 103.847 | 103.770 | 7.5 | 103.925 | 103.847 | 103.770 | 7.125 | 103.862 | 103.854 | 103.846 |
| 7.625 | 104.315 | 104.238 | 104.160 | 7.625 | 104.315 | 104.238 | 104.160 | 7.25 | 104.167 | 104.121 | 104.105 |
| 7.75 | 104.465 | 104.403 | 104.370 | 7.75 | 104.465 | 104.403 | 104.370 | 7.375 | 103.653 | 103.575 | 103.498 |
| 7.875 | 103.845 | 103.756 | 103.667 | | | | | 7.5 | 103.925 | 103.847 | 103.770 |
| 8 | 103.960 | 103.872 | 103.783 | | | | | 7.625 | 104.315 | 104.238 | 104.160 |
| 8.125 | 104.026 | 103.937 | 103.849 | | | | | 7.75 | 104.465 | 104.403 | 104.370 |
| 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 | 97.811 | 97.763 | 97.720 | 4.5 | 97.681 | 97.623 | 97.623 | 6.625 | 102.265 | 102.208 | 102.152 |
| 4.625 | 98.282 | 98.234 | 98.191 | 4.625 | 98.168 | 98.110 | 98.110 | 6.75 | 102.596 | 102.518 | 102.469 |
| 4.75 | 98.591 | 98.553 | 98.529 | 4.75 | 98.591 | 98.545 | 98.529 | 6.875 | 101.864 | 101.856 | 101.848 |
| 4.875 | 99.056 | 99.024 | 98.989 | 4.875 | 98.770 | 98.668 | 98.657 | 7 | 102.265 | 102.257 | 102.249 |
| 5 | 99.529 | 99.496 | 99.462 | 5 | 99.222 | 99.120 | 99.109 | 7.125 | 102.550 | 102.542 | 102.534 |
| 5.125 | 100.003 | 99.970 | 99.936 | 5.125 | 99.734 | 99.672 | 99.641 | 7.25 | 102.627 | 102.581 | 102.564 |
| 5.25 | 100.287 | 100.225 | 100.194 | 5.25 | 100.287 | 100.225 | 100.194 | 7.375 | 102.219 | 102.170 | 102.122 |
| 5.375 | 100.451 | 100.403 | 100.354 | 5.375 | 99.975 | 99.875 | 99.853 | 7.5 | 102.365 | 102.316 | 102.268 |
| 5.5 | 100.922 | 100.873 | 100.825 | 5.5 | 100.456 | 100.394 | 100.359 | 7.625 | 102.510 | 102.448 | 102.416 |
| 5.625 | 101.380 | 101.332 | 101.283 | 5.625 | 101.001 | 100.939 | 100.904 | 7.75 | 102.833 | 102.771 | 102.739 |
| 5.75 | 101.536 | 101.474 | 101.439 | 5.75 | 101.536 | 101.474 | 101.439 | 7.875 | 101.370 | 101.281 | 101.192 |
| 5.875 | 101.551 | 101.503 | 101.453 | 5.875 | 100.921 | 100.843 | 100.793 | 8 | 101.485 | 101.397 | 101.308 |
| 6 | 101.994 | 101.946 | 101.895 | 6 | 101.447 | 101.369 | 101.319 | 8.125 | 101.551 | 101.462 | 101.374 |
| 6.125 | 102.435 | 102.386 | 102.336 | 6.125 | 101.943 | 101.865 | 101.815 | | | | |
| 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 | 101.977 | 101.921 | 101.864 | 6.125 | 101.064 | 100.852 | 100.921 | 4.5 | 95.005 | 94.822 | 94.822 |
| 6.625 | 102.265 | 102.208 | 102.152 | 6.25 | 101.357 | 101.280 | 101.231 | 4.625 | 95.443 | 95.260 | 95.260 |
| 6.75 | 102.596 | 102.518 | 102.469 | 6.375 | 101.097 | 100.962 | 100.962 | 4.75 | 94.166 | 94.120 | 94.104 |
| 6.875 | 101.864 | 101.856 | 101.848 | 6.5 | 101.630 | 101.553 | 101.504 | 4.875 | 94.489 | 94.280 | 94.248 |
| 7 | 102.265 | 102.257 | 102.249 | 6.625 | 102.153 | 102.075 | 102.027 | 5 | 94.873 | 94.715 | 94.683 |
| 7.125 | 102.550 | 102.542 | 102.534 | 6.75 | 102.646 | 102.568 | 102.519 | 5.125 | 95.309 | 95.247 | 95.216 |
| 7.25 | 102.627 | 102.581 | 102.564 | 6.875 | 101.440 | 101.331 | 101.378 | 5.25 | 96.434 | 96.394 | 96.353 |
| 7.375 | 101.518 | 101.456 | 101.424 | 7 | 101.848 | 101.759 | 101.785 | 5.375 | 96.542 | 96.501 | 96.461 |
| 7.5 | 102.023 | 101.961 | 101.929 | 7.125 | 102.325 | 102.279 | 102.263 | 5.5 | 96.950 | 96.910 | 96.869 |
| 7.625 | 102.510 | 102.448 | 102.416 | 7.25 | 102.677 | 102.631 | 102.614 | 5.625 | 97.361 | 97.321 | 97.280 |
| 7.75 | 102.833 | 102.771 | 102.739 | 7.375 | 101.568 | 101.506 | 101.474 | 5.75 | 98.148 | 98.099 | 98.051 |
| | | | | 7.5 | 102.073 | 102.011 | 101.979 | 5.875 | 98.431 | 98.383 | 98.334 |
| | | | | 7.625 | 102.560 | 102.498 | 102.466 | 6 | 98.776 | 98.728 | 98.679 |
| | | | | | | | | 6.125 | 99.096 | 99.047 | 98.999 |

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 | 100.133 | 99.979 | 99.679 | 6.75 | 98.633 | 98.479 | 98.179 |
| 6.875 | 100.610 | 100.490 | 100.190 | 6.875 | 99.110 | 98.990 | 98.690 |
| 7 | 101.102 | 100.982 | 100.682 | 7 | 99.602 | 99.482 | 99.182 |
| 7.125 | 101.543 | 101.423 | 101.123 | 7.125 | 100.043 | 99.923 | 99.623 |
| 7.25 | 101.955 | 101.835 | 101.535 | 7.25 | 100.455 | 100.335 | 100.035 |
| 7.375 | 101.875 | 101.724 | 101.424 | 7.375 | 100.375 | 100.224 | 99.924 |
| 7.5 | 102.327 | 102.176 | 101.876 | 7.5 | 100.827 | 100.676 | 100.376 |
| 7.625 | 102.728 | 102.577 | 102.277 | 7.625 | 101.228 | 101.077 | 100.777 |
| 7.75 | 103.120 | 102.969 | 102.669 | 7.75 | 101.620 | 101.469 | 101.169 |
| 7.875 | 102.405 | 102.239 | 101.939 | 7.875 | 100.905 | 100.739 | 100.439 |
| 8 | 102.827 | 102.661 | 102.361 | 8 | 101.327 | 101.161 | 100.861 |
| 8.125 | 103.198 | 103.032 | 102.732 | 8.125 | 101.698 | 101.532 | 101.232 |
| 8.25 | 103.550 | 103.384 | 103.084 | 8.25 | 102.050 | 101.884 | 101.584 |

| BFF 3.5% DPA HB Repayable1 | | | | BFF 3.5% DPA HB Forgivable2 | | | |
|----------------------------|---------|---------|---------|-----------------------------|---------|--------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 98.133 | 97.979 | 97.679 | 6.75 | 96.633 | 96.479 | 96.179 |
| 6.875 | 98.610 | 98.490 | 98.190 | 6.875 | 97.110 | 96.990 | 96.690 |
| 7 | 99.102 | 98.982 | 98.682 | 7 | 97.602 | 97.482 | 97.182 |
| 7.125 | 99.543 | 99.423 | 99.123 | 7.125 | 98.043 | 97.923 | 97.623 |
| 7.25 | 99.955 | 99.835 | 99.535 | 7.25 | 98.455 | 98.335 | 98.035 |
| 7.375 | 99.875 | 99.724 | 99.424 | 7.375 | 98.375 | 98.224 | 97.924 |
| 7.5 | 100.327 | 100.176 | 99.876 | 7.5 | 98.827 | 98.676 | 98.376 |
| 7.625 | 100.728 | 100.577 | 100.277 | 7.625 | 99.228 | 99.077 | 98.777 |
| 7.75 | 101.120 | 100.969 | 100.669 | 7.75 | 99.620 | 99.469 | 99.169 |
| 7.875 | 100.405 | 100.239 | 99.939 | 7.875 | 98.905 | 98.739 | 98.439 |
| 8 | 100.827 | 100.661 | 100.361 | 8 | 99.327 | 99.161 | 98.861 |
| 8.125 | 101.198 | 101.032 | 100.732 | 8.125 | 99.698 | 99.532 | 99.232 |
| 8.25 | 101.550 | 101.384 | 101.084 | 8.25 | 100.050 | 99.884 | 99.584 |

| BFF 5% DPA Repayable1 | | | | BFF 5% DPA HB Repayable1 | | | |
|-----------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 99.383 | 99.229 | 98.929 | 6.75 | 97.383 | 97.229 | 96.929 |
| 6.875 | 99.860 | 99.740 | 99.440 | 6.875 | 97.860 | 97.740 | 97.440 |
| 7 | 100.352 | 100.232 | 99.932 | 7 | 98.352 | 98.232 | 97.932 |
| 7.125 | 100.793 | 100.673 | 100.373 | 7.125 | 98.793 | 98.673 | 98.373 |
| 7.25 | 101.205 | 101.085 | 100.785 | 7.25 | 99.205 | 99.085 | 98.785 |
| 7.375 | 101.125 | 100.974 | 100.674 | 7.375 | 99.125 | 98.974 | 98.674 |
| 7.5 | 101.577 | 101.426 | 101.126 | 7.5 | 99.577 | 99.426 | 99.126 |
| 7.625 | 101.978 | 101.827 | 101.527 | 7.625 | 99.978 | 99.827 | 99.527 |
| 7.75 | 102.370 | 102.219 | 101.919 | 7.75 | 100.370 | 100.219 | 99.919 |
| 7.875 | 101.655 | 101.489 | 101.189 | 7.875 | 99.655 | 99.489 | 99.189 |
| 8 | 102.077 | 101.911 | 101.611 | 8 | 100.077 | 99.911 | 99.611 |
| 8.125 | 102.448 | 102.282 | 101.982 | 8.125 | 100.448 | 100.282 | 99.982 |
| 8.25 | 102.800 | 102.634 | 102.334 | 8.25 | 100.800 | 100.634 | 100.334 |

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.