



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	93.177	93.177	92.902	4.75	93.177	93.177	92.902	5.125	95.935	95.935	95.732
4.875	93.839	93.839	93.594	4.875	93.839	93.839	93.594	5.25	96.624	96.624	96.542
5	94.522	94.522	94.295	5	94.522	94.522	94.295	5.375	97.426	97.426	97.348
5.125	95.133	95.133	94.912	5.125	95.133	95.133	94.912	5.5	98.255	98.313	98.230
5.25	96.180	96.104	96.078	5.25	95.753	95.753	95.670	5.625	98.824	98.854	98.793
5.375	96.879	96.803	96.777	5.375	96.510	96.510	96.432	5.75	99.756	99.710	99.687
5.5	97.658	97.582	97.555	5.5	97.200	97.174	97.135	5.875	100.286	100.239	100.217
5.625	98.168	98.092	98.065	5.625	97.785	97.759	97.720	6	100.801	100.735	100.702
5.75	98.480	98.389	98.348	5.75	98.291	98.275	98.221	6.125	101.169	101.101	101.068
5.875	99.107	99.016	98.974	5.875	98.894	98.840	98.797	6.25	101.187	101.114	101.085
6	99.764	99.673	99.632	6	99.528	99.462	99.429	6.375	101.640	101.567	101.537
6.125	100.196	100.104	100.063	6.125	100.057	99.990	99.957	6.5	102.073	101.980	101.940
6.25	100.224	100.126	100.077	6.25	100.110	100.078	100.036	6.625	102.466	102.372	102.332
6.375	100.753	100.655	100.606	6.375	100.640	100.612	100.566	6.75	102.093	102.044	102.007
6.5	101.220	101.122	101.074	6.5	101.142	101.060	101.013	6.875	102.505	102.454	102.418
6.625	101.616	101.518	101.469	6.625	101.557	101.483	101.426	7	102.867	102.815	102.778
6.75	101.816	101.716	101.678	6.75	101.741	101.692	101.678	7.125	103.197	103.144	103.107
6.875	102.250	102.151	102.102	6.875	102.137	102.083	102.066	7.25	103.294	103.250	103.207
7	102.617	102.518	102.469	7	102.584	102.514	102.467	7.375	103.704	103.659	103.616
7.125	102.968	102.869	102.819	7.125	102.909	102.840	102.812	7.5	104.011	103.965	103.922
7.25	103.221	103.150	103.135	7.25	103.221	103.150	103.135	7.625	104.356	104.309	104.266
7.375	103.588	103.519	103.501	7.375	103.588	103.519	103.501	7.75	104.814	104.729	104.679
7.5	103.945	103.881	103.828	7.5	103.945	103.881	103.828	7.875	105.170	105.084	105.034
7.625	104.235	104.149	104.119	7.625	104.161	104.096	104.119	8	104.883	104.789	104.789
7.75	104.572	104.481	104.558	7.75	104.572	104.481	104.558				
7.875	104.882	104.797	104.821	7.875	104.882	104.797	104.821				
8	105.026	104.945	105.018	8	105.026	104.945	105.018				
8.125	105.196	105.101	105.175	8.125	105.196	105.101	105.175				
8.25	105.595	105.485	105.481	8.25	105.595	105.485	105.481				
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	97.506	97.506	97.432	4.625	97.827	97.827	97.753	5	93.541	93.541	93.447
4.75	97.713	97.700	97.651	4.75	97.917	97.917	97.887	5.125	94.456	94.408	94.376
4.875	98.170	98.157	98.107	4.875	98.442	98.442	98.419	5.25	96.004	95.826	95.697
5	98.579	98.544	98.493	5	98.809	98.809	98.792	5.375	96.704	96.526	96.398
5.125	98.937	98.925	98.827	5.125	99.097	99.097	99.087	5.5	97.485	97.307	97.180
5.25	99.410	99.398	99.300	5.25	99.371	99.371	99.173	5.625	97.995	97.817	97.689
5.375	99.857	99.845	99.746	5.375	99.875	99.875	99.684	5.75	98.474	98.341	98.307
5.5	100.218	100.206	100.105	5.5	100.103	100.103	99.919	5.875	99.097	98.924	98.855
5.625	100.342	100.316	100.231	5.625	100.307	100.307	100.215	6	99.731	99.557	99.432
5.75	100.762	100.735	100.618	5.75	100.597	100.596	100.478	6.125	100.198	100.022	99.895
5.875	101.210	101.146	101.076	5.875	100.924	100.918	100.738	6.25	100.239	100.140	100.118
6	101.477	101.448	101.331	6	101.237	101.226	101.053	6.375	100.755	100.672	100.645
6.125	101.414	101.365	101.316	6.125	101.395	101.379	101.212	6.5	101.208	101.108	101.081
6.25	101.807	101.757	101.708	6.25	101.484	101.463	101.352	6.625	101.620	101.471	101.433
6.375	102.193	102.141	102.093	6.375	101.775	101.748	101.656	6.75	101.802	101.646	101.651
6.5	102.451	102.399	102.350	6.5	102.088	102.035	101.986	6.875	102.223	102.055	102.021
6.625	102.515	102.443	102.416	6.625	102.280	102.208	102.180	7	102.576	102.406	102.342
6.75	102.857	102.784	102.757	6.75	102.581	102.508	102.480	7.125	102.932	102.760	102.639
6.875	103.227	103.152	103.124	6.875	102.880	102.806	102.778	7.25	103.022	102.850	102.727
7	103.423	103.312	103.257	7	103.132	103.080	102.916	7.375	103.370	103.196	103.071
7.125	102.774	102.712	102.657	7.125	102.536	102.473	102.418	7.5	103.707	103.530	103.403
7.25	103.266	103.204	103.149	7.25	102.924	102.862	102.806	7.625	103.324	103.245	102.969
7.375	103.739	103.677	103.622	7.375	103.297	103.235	103.180	7.75	103.221	103.130	103.226
								7.875	103.414	103.327	103.422

Conventional Fixed Adjustments

Cumulative LLPA Cap

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

Additional Purchase LLPA Adjusters

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.656	97.593	97.530	5	97.516	97.408	97.311	5	94.897	94.834	94.772
5.125	98.164	98.101	98.038	5.125	97.975	97.861	97.760	5.125	95.547	95.484	95.422
5.25	98.673	98.610	98.547	5.25	98.370	98.252	98.149	5.25	96.201	96.138	96.075
5.375	98.897	98.834	98.771	5.375	98.749	98.617	98.504	5.375	96.495	96.432	96.370
5.5	99.264	99.201	99.138	5.5	99.126	98.989	98.873	5.5	96.971	96.908	96.845
5.625	99.632	99.569	99.506	5.625	99.491	99.350	99.230	5.625	97.429	97.366	97.303
5.75	99.837	99.774	99.711	5.75	99.834	99.687	99.565	5.75	97.704	97.641	97.578
5.875	100.040	99.977	99.914	5.875	100.143	99.992	99.866	5.875	97.980	97.917	97.855
6	100.246	100.183	100.120	6	100.450	100.294	100.166	6	98.255	98.192	98.129
6.125	100.449	100.386	100.323	6.125	100.755	100.595	100.469	6.125	98.527	98.464	98.401
6.25	100.671	100.586	100.523	6.25	101.050	100.890	100.761	6.25	98.798	98.735	98.673
6.375	100.867	100.787	100.724	6.375	101.335	101.171	101.038	6.375	99.069	99.006	98.944
6.5	101.050	100.987	100.924	6.5	101.566	101.398	101.262	6.5	99.520	99.457	99.395
6.625	101.166	101.037	100.974	6.625	101.743	101.570	101.432	6.625	99.601	99.538	99.475
6.75	101.322	101.259	101.196	6.75	101.738	101.560	101.418	6.75	99.854	99.791	99.729
6.875	101.451	101.308	101.245	6.875	101.664	101.480	101.335	6.875	99.927	99.864	99.801
7	101.409	101.346	101.283	7	101.503	101.314	101.165	7	100.010	99.947	99.885
7.125	101.451	101.388	101.325	7.125	101.328	101.265	101.202	7.125	100.102	100.039	99.976
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	97.706	97.643	97.580	5	97.714	97.606	97.508	5	94.947	94.884	94.821
5.125	98.214	98.151	98.088	5.125	98.173	98.058	97.957	5.125	95.597	95.534	95.471
5.25	98.723	98.660	98.597	5.25	98.566	98.448	98.345	5.25	96.251	96.188	96.125
5.375	98.947	98.884	98.821	5.375	98.948	98.816	98.703	5.375	96.545	96.482	96.419
5.5	99.314	99.251	99.188	5.5	99.324	99.187	99.071	5.5	97.021	96.958	96.895
5.625	99.682	99.619	99.556	5.625	99.688	99.546	99.427	5.625	97.479	97.416	97.353
5.75	99.889	99.824	99.761	5.75	100.030	99.883	99.761	5.75	97.754	97.691	97.628
5.875	100.090	100.027	99.964	5.875	100.339	100.187	100.062	5.875	98.030	97.967	97.904
6	100.296	100.233	100.170	6	100.645	100.489	100.360	6	98.305	98.242	98.179
6.125	100.571	100.436	100.373	6.125	100.950	100.789	100.662	6.125	98.577	98.514	98.451
6.25	100.881	100.715	100.580	6.25	101.245	101.083	100.955	6.25	98.848	98.785	98.722
6.375	101.079	100.908	100.774	6.375	101.531	101.367	101.234	6.375	99.119	99.056	98.993
6.5	101.240	101.065	100.974	6.5	101.764	101.596	101.460	6.5	99.570	99.507	99.444
6.625	101.383	101.203	101.058	6.625	101.944	101.771	101.632	6.625	99.651	99.588	99.525
6.75	101.527	101.342	101.246	6.75	101.941	101.763	101.621	6.75	99.904	99.841	99.778
6.875	101.673	101.482	101.332	6.875	101.870	101.687	101.541	6.875	99.977	99.914	99.851
7	101.459	101.396	101.333	7	101.712	101.522	101.373	7	100.060	99.997	99.934
7.125	101.501	101.438	101.375	7.125	101.479	101.315	101.252	7.125	100.152	100.089	100.026

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	94.517	94.473	94.473	5.75	98.821	98.758	98.727	4.375	96.188	96.156	96.135
5.125	95.186	95.142	95.142	5.875	99.404	99.341	99.310	4.5	96.595	96.562	96.542
5.25	95.873	95.847	95.808	6	99.923	99.861	99.830	4.625	96.977	96.945	96.924
5.375	96.544	96.518	96.479	6.125	100.359	100.297	100.266	4.75	97.381	97.348	97.323
5.5	97.183	97.157	97.118	6.25	100.431	100.353	100.306	4.875	97.788	97.756	97.719
5.625	97.803	97.776	97.737	6.375	100.970	100.892	100.845	5	98.118	98.086	98.045
5.75	98.431	98.389	98.343	6.5	101.436	101.358	101.311	5.125	98.374	98.342	98.301
5.875	99.046	99.005	98.958	6.625	101.799	101.721	101.674	5.25	98.950	98.918	98.876
6	99.633	99.592	99.545	6.75	101.740	101.662	101.615	5.375	99.267	99.235	99.193
6.125	100.174	100.133	100.086	6.875	102.209	102.131	102.084	5.5	99.699	99.667	99.625
6.25	100.474	100.426	100.379	7	102.636	102.557	102.511	5.625	99.933	99.889	99.848
6.375	101.010	100.962	100.915	7.125	102.953	102.875	102.828	5.75	100.280	100.223	100.168
6.5	101.508	101.459	101.413	7.25	102.954	102.874	102.811	5.875	100.637	100.580	100.525
6.625	101.978	101.930	101.883	7.375	103.420	103.340	103.277	6	100.771	100.715	100.660
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.537	95.505	95.484								
4.75	96.168	96.120	96.064								
4.875	96.376	96.327	96.272								
5	96.746	96.697	96.642								
5.125	97.147	97.098	97.043								
5.25	97.522	97.474	97.419								
5.375	97.870	97.821	97.766								
5.5	98.231	98.183	98.128								
5.625	98.534	98.486	98.431								
5.75	98.581	98.508	98.439								
5.875	98.888	98.815	98.746								
6	99.362	99.290	99.221								

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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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

[illegible]

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

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	96.183	96.135	96.120	5.75	99.756	99.710	99.687	4.25	95.754	95.722	95.701
5.5	96.867	96.817	96.802	5.875	100.286	100.239	100.217	4.375	96.188	96.156	96.135
5.625	97.468	97.412	97.398	6	100.749	100.701	100.678	4.5	96.595	96.562	96.542
5.75	98.196	98.152	98.130	6.125	101.049	100.999	100.977	4.625	96.977	96.945	96.924
5.875	98.778	98.732	98.710	6.25	101.187	101.114	101.085	4.75	97.381	97.348	97.323
6	99.326	99.277	99.255	6.375	101.640	101.567	101.537	4.875	97.788	97.756	97.719
6.125	99.867	99.798	99.778	6.5	102.044	101.969	101.940	5	98.118	98.086	98.045
6.25	100.150	100.086	100.069	6.625	102.370	102.294	102.265	5.125	98.374	98.342	98.301
6.375	100.718	100.650	100.630	6.75	102.093	102.044	102.007	5.25	98.950	98.918	98.876
6.5	101.227	101.151	101.130	6.875	102.505	102.454	102.418	5.375	99.267	99.235	99.193
6.625	101.764	101.674	101.652	7	102.867	102.815	102.778	5.5	99.699	99.667	99.625
6.75	102.036	101.966	101.942	7.125	103.197	103.144	103.107	5.625	99.933	99.889	99.848
6.875	102.499	102.423	102.394	7.25	103.294	103.250	103.207	5.75	100.280	100.223	100.168
7	102.909	102.821	102.792	7.375	103.704	103.659	103.616	5.875	100.637	100.580	100.525
7.125	103.309	103.206	103.175	7.5	104.011	103.965	103.922	6	100.771	100.715	100.660
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.537	95.505	95.484								
4.75	97.342	97.329	97.280								
4.875	97.673	97.660	97.610								
5	98.177	98.165	98.070								
5.125	98.745	98.733	98.635								
5.25	99.069	99.057	98.959								
5.375	99.388	99.376	99.276								
5.5	99.664	99.652	99.552								
5.625	100.058	100.032	99.915								
5.75	100.372	100.345	100.228								
5.875	100.681	100.653	100.536								
6	100.986	100.957	100.840								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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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

[illegible]

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	97.116	97.146	97.061
5.625	97.726	97.756	97.671
5.75	98.291	98.275	98.221
5.875	98.830	98.817	98.761
6	99.357	99.360	99.289
6.125	99.833	99.838	99.767
6.25	100.110	100.078	100.036
6.375	100.640	100.612	100.566
6.5	101.104	101.060	101.013
6.625	101.498	101.483	101.426
6.75	101.741	101.692	101.678
6.875	102.128	102.083	102.066
7	102.497	102.456	102.437
7.125	102.864	102.840	102.812
7.25	103.221	103.150	103.135
7.375	103.588	103.519	103.501

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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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	95.069	95.023	95.008	4.5	95.069	95.023	95.008	5	97.343	97.297	97.264
4.625	95.774	95.728	95.713	4.625	95.774	95.728	95.713	5.125	98.020	97.974	97.941
4.75	96.471	96.425	96.410	4.75	96.471	96.425	96.410	5.25	98.683	98.637	98.604
4.875	96.655	96.608	96.575	4.875	96.655	96.608	96.575	5.375	99.109	99.093	99.077
5	97.343	97.297	97.264	5	97.343	97.297	97.264	5.5	99.791	99.775	99.759
5.125	98.020	97.974	97.941	5.125	98.020	97.974	97.941	5.625	100.327	100.285	100.269
5.25	98.683	98.637	98.604	5.25	98.683	98.637	98.604	5.75	100.934	100.871	100.824
5.375	99.109	99.093	99.077	5.375	99.109	99.093	99.077	5.875	101.082	100.871	100.674
5.5	99.791	99.775	99.759	5.5	99.791	99.775	99.759	6	101.672	101.462	101.310
5.625	100.327	100.285	100.269	5.625	100.327	100.285	100.269	6.125	102.190	101.979	101.857
5.75	100.934	100.871	100.824	5.75	100.934	100.871	100.824	6.25	102.419	102.358	102.321
5.875	101.082	100.962	100.886	5.875	101.082	100.871	100.766	6.375	102.704	102.624	102.576
6	101.672	101.494	101.418	6	101.672	101.462	101.320	6.5	103.245	103.164	103.120
6.125	102.190	101.979	101.862	6.125	102.190	101.979	101.862	6.625	103.755	103.672	103.633
6.25	102.419	102.358	102.321	6.25	102.419	102.358	102.321	6.75	103.975	103.896	103.844
6.375	102.805	102.724	102.677	6.375	102.805	102.724	102.677	6.875	103.867	103.765	103.726
6.5	103.321	103.240	103.196	6.5	103.321	103.240	103.196	7	104.375	104.272	104.237
6.625	103.796	103.714	103.674	6.625	103.796	103.714	103.674	7.125	104.804	104.700	104.669
6.75	103.975	103.896	103.844	6.75	103.975	103.896	103.844	7.25	104.697	104.651	104.618
6.875	103.921	103.820	103.780	6.875	103.921	103.820	103.780	7.375	104.062	103.939	103.937
7	104.385	104.282	104.247	7	104.385	104.282	104.247	7.5	104.415	104.291	104.289
7.125	104.776	104.672	104.640	7.125	104.776	104.672	104.640	7.625	104.922	104.797	104.795
7.25	104.697	104.651	104.618	7.25	104.697	104.651	104.618	7.75	105.149	105.038	104.975
7.375	104.134	104.029	103.977	7.375	104.102	103.979	103.977	7.875	103.270	103.185	103.097
7.5	104.422	104.297	104.295	7.5	104.422	104.297	104.295	8	103.665	103.579	103.492
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	97.054	97.046	97.012	4.25	96.658	96.650	96.642	4.625	92.662	92.615	92.601
4.375	97.522	97.514	97.480	4.375	97.196	97.211	97.208	4.75	94.530	94.506	94.461
4.5	97.992	97.984	97.949	4.5	97.765	97.780	97.777	4.875	95.197	95.207	95.194
4.625	98.463	98.455	98.420	4.625	98.329	98.343	98.341	5	95.925	95.935	95.923
4.75	98.700	98.676	98.612	4.75	98.686	98.640	98.612	5.125	96.798	96.807	96.795
4.875	99.171	99.147	99.058	4.875	98.799	98.794	98.732	5.25	97.745	97.676	97.594
5	99.644	99.620	99.530	5	99.347	99.343	99.281	5.375	98.702	98.667	98.600
5.125	100.118	100.094	100.004	5.125	99.881	99.876	99.815	5.5	99.241	99.205	99.143
5.25	100.338	100.276	100.220	5.25	100.338	100.276	100.220	5.625	99.762	99.725	99.666
5.375	100.620	100.546	100.449	5.375	100.218	100.194	100.152	5.75	100.046	99.973	99.919
5.5	101.103	101.016	100.920	5.5	100.716	100.692	100.649	5.875	100.504	100.379	100.303
5.625	101.645	101.535	101.425	5.625	101.184	101.159	101.117	6	101.015	100.911	100.835
5.75	101.682	101.604	101.548	5.75	101.682	101.604	101.548	6.125	101.431	101.413	101.375
5.875	101.923	101.807	101.683	5.875	101.175	101.131	101.108	6.25	101.587	101.508	101.455
6	102.405	102.289	102.165	6	101.620	101.576	101.553	6.375	101.685	101.645	101.605
								6.5	102.150	102.110	102.070
								6.625	102.701	102.666	102.616
								6.75	102.600	102.521	102.469
								6.875	102.129	102.105	102.081
								7	102.506	102.475	102.450
								7.125	102.932	102.848	102.789
								7.25	102.685	102.639	102.606
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	97.318	97.302	97.285	5	95.925	95.935	95.923	4.5	95.121	95.011	95.008
5.375	98.702	98.667	98.600	5.125	96.798	96.807	96.795	4.625	95.675	95.564	95.562
5.5	99.241	99.205	99.143	5.25	97.274	97.270	97.245	4.75	95.643	95.546	95.442
5.625	99.762	99.725	99.666	5.375	98.660	98.625	98.558	4.875	96.127	96.030	95.926
5.75	100.046	99.973	99.919	5.5	99.165	99.129	99.067	5	96.610	96.513	96.410
5.875	100.504	100.294	100.133	5.625	99.658	99.621	99.562	5.125	97.093	96.996	96.893
6	101.015	100.805	100.652	5.75	99.901	99.848	99.794	5.25	97.117	97.007	96.897
6.125	101.431	101.413	101.375	5.875	100.264	100.206	100.118	5.375	97.600	97.490	97.380
6.25	101.587	101.508	101.455	6	100.740	100.690	100.652	5.5	98.083	97.973	97.863
6.375	101.685	101.645	101.605	6.125	101.431	101.413	101.375	5.625	98.625	98.515	98.405
6.5	102.150	102.110	102.070	6.25	101.637	101.558	101.505	5.75	98.389	98.348	98.308
6.625	102.701	102.666	102.616	6.375	101.614	101.537	101.490	5.875	98.903	98.787	98.663
6.75	102.600	102.521	102.469	6.5	102.058	101.979	101.936	6	99.385	99.269	99.145
6.875	102.129	102.105	102.081	6.625	102.701	102.666	102.616	6.125	99.747	99.631	99.507

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	98.683	98.637	98.604	5.25	98.683	98.637	98.604	5.25	98.683	98.637	98.604
5.375	99.109	99.093	99.077	5.375	99.109	99.093	99.077	5.375	99.109	99.093	99.077
5.5	99.791	99.775	99.759	5.5	99.791	99.775	99.759	5.5	99.791	99.775	99.759
5.625	100.327	100.285	100.269	5.625	100.327	100.285	100.269	5.625	100.327	100.285	100.269
5.75	100.934	100.871	100.824	5.75	100.934	100.871	100.824	5.75	100.934	100.871	100.824
5.875	101.082	100.871	100.766	5.875	101.082	100.871	100.766	5.875	101.082	100.871	100.674
6	101.672	101.462	101.320	6	101.672	101.462	101.320	6	101.672	101.462	101.310
6.125	102.190	101.979	101.862	6.125	102.190	101.979	101.862	6.125	102.190	101.979	101.857
6.25	102.419	102.358	102.321	6.25	102.419	102.358	102.321	6.25	102.419	102.358	102.321
6.375	102.805	102.724	102.677	6.375	102.805	102.724	102.677	6.375	102.704	102.624	102.576
6.5	103.321	103.240	103.196	6.5	103.321	103.240	103.196	6.5	103.245	103.164	103.120
6.625	103.796	103.714	103.674	6.625	103.796	103.714	103.674	6.625	103.755	103.672	103.633
6.75	103.975	103.896	103.844	6.75	103.975	103.896	103.844	6.75	103.975	103.896	103.844
6.875	103.921	103.820	103.780	6.875	103.921	103.820	103.780	6.875	103.867	103.765	103.726
7	104.385	104.282	104.247	7	104.385	104.282	104.247	7	104.375	104.272	104.237
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	97.765	97.780	97.777	4.25	96.658	96.650	96.642	5.25	97.318	97.302	97.285
4.625	98.329	98.343	98.341	4.375	97.196	97.211	97.208	5.375	98.702	98.667	98.600
4.75	98.686	98.640	98.612	4.5	97.765	97.780	97.777	5.5	99.241	99.205	99.143
4.875	98.799	98.794	98.732	4.625	98.329	98.343	98.341	5.625	99.762	99.725	99.666
5	99.347	99.343	99.281	4.75	98.686	98.640	98.612	5.75	100.046	99.973	99.919
5.125	99.881	99.876	99.815	4.875	98.799	98.794	98.732	5.875	100.504	100.294	100.133
5.25	100.338	100.276	100.220	5	99.347	99.343	99.281	6	101.015	100.805	100.652
5.375	100.218	100.194	100.152	5.125	99.881	99.876	99.815	6.125	101.431	101.413	101.375
5.5	100.716	100.692	100.649	5.25	100.338	100.276	100.220	6.25	101.587	101.508	101.455
5.625	101.184	101.159	101.117	5.375	100.218	100.194	100.152	6.375	101.685	101.645	101.605
5.75	101.682	101.604	101.548	5.5	100.716	100.692	100.649	6.5	102.150	102.110	102.070
5.875	101.175	101.131	101.108	5.625	101.184	101.159	101.117	6.625	102.701	102.666	102.616
6	101.620	101.576	101.553	5.75	101.682	101.604	101.548	6.75	102.600	102.521	102.469
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	97.318	97.302	97.285	5.25	97.274	97.270	97.245	4.5	95.121	95.011	95.008
5.375	98.702	98.667	98.600	5.375	97.966	97.970	97.945	4.625	95.675	95.564	95.562
5.5	99.241	99.205	99.143	5.5	98.720	98.724	98.699	4.75	94.289	94.264	94.240
5.625	99.762	99.725	99.666	5.625	99.474	99.478	99.453	4.875	94.593	94.569	94.544
5.75	100.046	99.973	99.919	5.75	99.901	99.839	99.791	5	95.083	95.003	94.979
5.875	100.504	100.294	100.133	5.875	100.019	100.001	99.963	5.125	95.571	95.366	95.305
6	101.015	100.805	100.652	6	100.709	100.690	100.652	5.25	96.744	96.695	96.647
6.125	101.431	101.413	101.375	6.125	101.431	101.413	101.375	5.375	96.845	96.797	96.748
6.25	101.587	101.508	101.455	6.25	101.637	101.558	101.505	5.5	97.248	97.199	97.151
6.375	101.685	101.645	101.605	6.375	101.338	101.303	101.253	5.625	97.655	97.607	97.558
6.5	102.150	102.110	102.070	6.5	102.002	101.967	101.917	5.75	98.389	98.348	98.308
6.625	102.701	102.666	102.616	6.625	102.701	102.666	102.616	5.875	98.664	98.624	98.583
6.75	102.600	102.521	102.469	6.75	102.650	102.571	102.519	6	99.007	98.966	98.926
6.875	102.129	102.105	102.081	6.875	101.905	101.821	101.758	6.125	99.319	99.278	99.238

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

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	97.920	97.874	97.841	5.125	97.920	97.874	97.841	4.75	96.371	96.325	96.310
5.25	98.583	98.537	98.504	5.25	98.583	98.537	98.504	4.875	96.555	96.508	96.475
5.375	99.009	98.993	98.977	5.375	99.009	98.993	98.977	5	97.243	97.197	97.164
5.5	99.691	99.675	99.659	5.5	99.691	99.675	99.659	5.125	97.920	97.874	97.841
5.625	100.227	100.185	100.169	5.625	100.227	100.185	100.169	5.25	98.583	98.537	98.504
5.75	100.834	100.771	100.724	5.75	100.834	100.771	100.724	5.375	99.009	98.993	98.977
5.875	100.982	100.771	100.574	5.875	100.982	100.771	100.574	5.5	99.691	99.675	99.659
6	101.572	101.362	101.210	6	101.572	101.362	101.210	5.625	100.227	100.185	100.169
6.125	102.090	101.879	101.757	6.125	102.090	101.879	101.757	5.75	100.834	100.771	100.724
6.25	102.319	102.241	102.188	6.25	102.319	102.241	102.188	5.875	100.982	100.771	100.574
6.375	102.278	102.238	102.197	6.375	102.278	102.238	102.197	6	101.572	101.362	101.210
6.5	102.703	102.663	102.622	6.5	102.703	102.663	102.622	6.125	102.090	101.879	101.757
6.625	103.146	103.106	103.065	6.625	103.146	103.106	103.065	6.25	102.319	102.241	102.188
6.75	103.612	103.533	103.481	6.75	103.612	103.533	103.481	6.375	102.278	102.238	102.197
6.875	103.342	103.317	103.293	6.875	103.342	103.317	103.293	6.5	102.703	102.663	102.622
7	103.711	103.687	103.663	7	103.711	103.687	103.663	6.625	103.146	103.106	103.065
7.125	104.050	104.026	104.001	7.125	104.050	104.026	104.001	6.75	103.612	103.533	103.481
7.25	104.313	104.267	104.234	7.25	104.313	104.267	104.234	6.875	103.342	103.317	103.293
7.375	103.875	103.770	103.684	7.375	103.769	103.691	103.614	7	103.711	103.687	103.663
7.5	104.094	104.017	103.939	7.5	104.094	104.017	103.939	7.125	104.050	104.026	104.001
7.625	104.489	104.411	104.334	7.625	104.489	104.411	104.334	7.25	104.313	104.267	104.234
7.75	104.599	104.488	104.425	7.75	104.599	104.488	104.425	7.375	103.769	103.691	103.614
7.875	103.892	103.804	103.677	7.875	103.072	102.847	102.859	7.5	104.094	104.017	103.939
8	104.008	103.919	103.793	8	103.387	103.161	103.174	7.625	104.489	104.411	104.334
8.125	104.074	103.985	103.859	8.125	103.678	103.453	103.465	7.75	104.599	104.488	104.425
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	96.954	96.946	96.912	4.25	96.578	96.593	96.590	4.875	95.143	95.013	95.100
4.375	97.422	97.414	97.380	4.375	97.097	97.112	97.109	5	95.861	95.731	95.818
4.5	97.892	97.884	97.849	4.5	97.602	97.616	97.614	5.125	96.624	96.494	96.581
4.625	98.363	98.355	98.320	4.625	98.088	98.103	98.100	5.25	97.319	97.202	97.258
4.75	98.600	98.576	98.512	4.75	98.586	98.540	98.512	5.375	98.256	98.221	98.154
4.875	99.071	99.047	98.958	4.875	98.634	98.629	98.567	5.5	98.715	98.689	98.673
5	99.544	99.520	99.430	5	99.139	99.081	99.022	5.625	99.349	99.213	99.288
5.125	100.018	99.994	99.904	5.125	99.689	99.627	99.572	5.75	99.946	99.736	99.641
5.25	100.238	100.176	100.120	5.25	100.238	100.176	100.120	5.875	100.404	100.194	99.984
5.375	100.494	100.446	100.349	5.375	99.969	99.945	99.902	6	100.915	100.705	100.494
5.5	100.965	100.916	100.820	5.5	100.507	100.429	100.374	6.125	101.322	101.112	101.022
5.625	101.423	101.375	101.278	5.625	101.045	100.967	100.912	6.25	101.487	101.408	101.355
5.75	101.582	101.504	101.448	5.75	101.582	101.504	101.448	6.375	101.585	101.545	101.505
5.875	101.531	101.499	101.382	5.875	100.935	100.873	100.818	6.5	102.050	102.010	101.970
6	101.974	101.942	101.825	6	101.469	101.407	101.352	6.625	102.384	102.343	102.303
								6.75	102.500	102.421	102.369
								6.875	102.029	102.005	101.981
								7	102.399	102.375	102.350
								7.125	102.737	102.713	102.689
								7.25	102.585	102.539	102.506
								7.375	101.740	101.629	101.566
								7.5	102.246	102.135	102.072
								7.625	102.737	102.626	102.562
								7.75	103.062	102.951	102.887
								7.875	99.620	99.245	99.257
								8	99.935	99.560	99.572
								8.125	100.226	99.851	99.863
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	102.050	102.010	101.970	6.125	101.118	100.997	101.022	4.5	94.925	94.815	94.812
6.625	102.384	102.343	102.303	6.25	101.537	101.458	101.405	4.625	95.362	95.252	95.249
6.75	102.500	102.421	102.369	6.375	101.231	101.056	101.106	4.75	94.189	94.164	94.140
6.875	102.029	102.005	101.981	6.5	101.743	101.568	101.618	4.875	94.493	94.469	94.444
7	102.399	102.375	102.350	6.625	102.293	102.117	102.167	5	94.927	94.903	94.879
7.125	102.737	102.713	102.689	6.75	102.550	102.471	102.419	5.125	95.264	95.202	95.172
7.25	102.585	102.539	102.506	6.875	101.645	101.421	101.459	5.25	96.644	96.595	96.547
7.375	101.740	101.629	101.566	7	102.056	101.832	101.870	5.375	96.745	96.697	96.648
7.5	102.246	102.135	102.072	7.125	102.386	102.234	102.201	5.5	97.148	97.099	97.051
7.625	102.737	102.626	102.562	7.25	102.635	102.589	102.556	5.625	97.555	97.507	97.458
7.75	103.062	102.951	102.887	7.375	101.790	101.679	101.616	5.75	98.289	98.248	98.208
7.875	99.620	99.245	99.257	7.5	102.296	102.185	102.122	5.875	98.564	98.524	98.483
8	99.935	99.560	99.572	7.625	102.787	102.676	102.612	6	98.907	98.866	98.826
8.125	100.226	99.851	99.863	7.75	99.320	98.945	98.958	6.125	99.219	99.178	99.138

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	102.278	102.238	102.197	6.375	102.278	102.238	102.197	6	101.572	101.362	101.210
6.5	102.703	102.663	102.622	6.5	102.703	102.663	102.622	6.125	102.090	101.879	101.757
6.625	103.146	103.106	103.065	6.625	103.146	103.106	103.065	6.25	102.319	102.241	102.188
6.75	103.612	103.533	103.481	6.75	103.612	103.533	103.481	6.375	102.278	102.238	102.197
6.875	103.342	103.317	103.293	6.875	103.342	103.317	103.293	6.5	102.703	102.663	102.622
7	103.711	103.687	103.663	7	103.711	103.687	103.663	6.625	103.146	103.106	103.065
7.125	104.050	104.026	104.001	7.125	104.050	104.026	104.001	6.75	103.612	103.533	103.481
7.25	104.313	104.267	104.234	7.25	104.313	104.267	104.234	6.875	103.342	103.317	103.293
7.375	103.875	103.770	103.684	7.375	103.769	103.691	103.614	7	103.711	103.687	103.663
7.5	104.094	104.017	103.939	7.5	104.094	104.017	103.939	7.125	104.050	104.026	104.001
7.625	104.489	104.411	104.334	7.625	104.489	104.411	104.334	7.25	104.313	104.267	104.234
7.75	104.599	104.488	104.425	7.75	104.599	104.488	104.425	7.375	103.769	103.691	103.614
7.875	103.892	103.804	103.677	7.875	103.122	102.897	102.909	7.5	104.094	104.017	103.939
8	104.008	103.919	103.793	8	103.437	103.211	103.224	7.625	104.489	104.411	104.334
8.125	104.074	103.985	103.859	8.125	103.728	103.503	103.515	7.75	104.599	104.488	104.425
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	97.892	97.884	97.849	4.5	97.602	97.616	97.614	6.625	102.384	102.343	102.303
4.625	98.363	98.355	98.320	4.625	98.088	98.103	98.100	6.75	102.500	102.421	102.369
4.75	98.600	98.576	98.512	4.75	98.586	98.540	98.512	6.875	102.029	102.005	101.981
4.875	99.071	99.047	98.958	4.875	98.634	98.629	98.567	7	102.399	102.375	102.350
5	99.544	99.520	99.430	5	99.139	99.081	99.022	7.125	102.737	102.713	102.689
5.125	100.018	99.994	99.904	5.125	99.689	99.627	99.572	7.25	102.585	102.539	102.506
5.25	100.238	100.176	100.120	5.25	100.238	100.176	100.120	7.375	102.400	102.295	102.209
5.375	100.494	100.446	100.349	5.375	99.969	99.945	99.902	7.5	102.545	102.440	102.355
5.5	100.965	100.916	100.820	5.5	100.507	100.429	100.374	7.625	102.737	102.626	102.562
5.625	101.423	101.375	101.278	5.625	101.045	100.967	100.912	7.75	103.062	102.951	102.887
5.75	101.582	101.504	101.448	5.75	101.582	101.504	101.448	7.875	101.417	101.329	101.202
5.875	101.531	101.499	101.382	5.875	100.935	100.873	100.818	8	101.533	101.444	101.318
6	101.974	101.942	101.825	6	101.469	101.407	101.352	8.125	101.599	101.510	101.384
6.125	102.415	102.382	102.265	6.125	101.963	101.901	101.846				
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	102.050	102.010	101.970	6.125	101.118	100.997	101.022	4.5	94.925	94.815	94.812
6.625	102.384	102.343	102.303	6.25	101.537	101.458	101.405	4.625	95.362	95.252	95.249
6.75	102.500	102.421	102.369	6.375	101.231	101.056	101.106	4.75	94.189	94.164	94.140
6.875	102.029	102.005	101.981	6.5	101.743	101.568	101.618	4.875	94.493	94.469	94.444
7	102.399	102.375	102.350	6.625	102.293	102.117	102.167	5	94.927	94.903	94.879
7.125	102.737	102.713	102.689	6.75	102.550	102.471	102.419	5.125	95.264	95.202	95.172
7.25	102.585	102.539	102.506	6.875	101.645	101.421	101.459	5.25	96.644	96.595	96.547
7.375	101.740	101.629	101.566	7	102.056	101.832	101.870	5.375	96.745	96.697	96.648
7.5	102.246	102.135	102.072	7.125	102.386	102.234	102.201	5.5	97.148	97.099	97.051
7.625	102.737	102.626	102.562	7.25	102.635	102.589	102.556	5.625	97.555	97.507	97.458
7.75	103.062	102.951	102.887	7.375	101.790	101.679	101.616	5.75	98.289	98.248	98.208
7.875	99.620	99.245	99.257	7.5	102.296	102.185	102.122	5.875	98.564	98.524	98.483
8	99.935	99.560	99.572	7.625	102.787	102.676	102.612	6	98.907	98.866	98.826
8.125	100.226	99.851	99.863	7.75	99.320	98.945	98.958	6.125	99.219	99.178	99.138

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.260	100.095	99.795	6.75	98.760	98.595	98.295
6.875	100.740	100.556	100.256	6.875	99.240	99.056	98.756
7	101.232	101.048	100.748	7	99.732	99.548	99.248
7.125	101.673	101.489	101.189	7.125	100.173	99.989	99.689
7.25	102.085	101.901	101.601	7.25	100.585	100.401	100.101
7.375	101.985	101.756	101.456	7.375	100.485	100.256	99.956
7.5	102.437	102.208	101.908	7.5	100.937	100.708	100.408
7.625	102.838	102.609	102.309	7.625	101.338	101.109	100.809
7.75	103.230	103.001	102.701	7.75	101.730	101.501	101.201
7.875	102.568	102.299	101.999	7.875	101.068	100.799	100.499
8	102.990	102.721	102.421	8	101.490	101.221	100.921
8.125	103.361	103.092	102.792	8.125	101.861	101.592	101.292
8.25	103.713	103.444	103.144	8.25	102.213	101.944	101.644
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.260	98.095	97.795	6.75	96.760	96.595	96.295
6.875	98.740	98.556	98.256	6.875	97.240	97.056	96.756
7	99.232	99.048	98.748	7	97.732	97.548	97.248
7.125	99.673	99.489	99.189	7.125	98.173	97.989	97.689
7.25	100.085	99.901	99.601	7.25	98.585	98.401	98.101
7.375	99.985	99.756	99.456	7.375	98.485	98.256	97.956
7.5	100.437	100.208	99.908	7.5	98.937	98.708	98.408
7.625	100.838	100.609	100.309	7.625	99.338	99.109	98.809
7.75	101.230	101.001	100.701	7.75	99.730	99.501	99.201
7.875	100.568	100.299	99.999	7.875	99.068	98.799	98.499
8	100.990	100.721	100.421	8	99.490	99.221	98.921
8.125	101.361	101.092	100.792	8.125	99.861	99.592	99.292
8.25	101.713	101.444	101.144	8.25	100.213	99.944	99.644
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.510	99.345	99.045	6.75	97.510	97.345	97.045
6.875	99.990	99.806	99.506	6.875	97.990	97.806	97.506
7	100.482	100.298	99.998	7	98.482	98.298	97.998
7.125	100.923	100.739	100.439	7.125	98.923	98.739	98.439
7.25	101.335	101.151	100.851	7.25	99.335	99.151	98.851
7.375	101.235	101.006	100.706	7.375	99.235	99.006	98.706
7.5	101.687	101.458	101.158	7.5	99.687	99.458	99.158
7.625	102.088	101.859	101.559	7.625	100.088	99.859	99.559
7.75	102.480	102.251	101.951	7.75	100.480	100.251	99.951
7.875	101.818	101.549	101.249	7.875	99.818	99.549	99.249
8	102.240	101.971	101.671	8	100.240	99.971	99.671
8.125	102.611	102.342	102.042	8.125	100.611	100.342	100.042
8.25	102.963	102.694	102.394	8.25	100.963	100.694	100.394

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.