



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	94.599	94.526	94.526	4.75	94.599	94.526	94.526	5.125	97.923	97.966	97.944
4.875	95.566	95.468	95.452	4.875	95.566	95.468	95.452	5.25	98.605	98.646	98.622
5	96.193	96.090	96.069	5	96.193	96.090	96.069	5.375	99.115	99.152	99.126
5.125	96.740	96.636	96.616	5.125	96.740	96.636	96.616	5.5	99.596	99.627	99.599
5.25	97.370	97.347	97.329	5.25	97.332	97.347	97.329	5.625	100.050	100.079	100.048
5.375	98.041	97.993	97.963	5.375	97.897	97.908	97.888	5.75	100.591	100.608	100.573
5.5	98.778	98.729	98.699	5.5	98.434	98.433	98.411	5.875	101.106	101.075	101.038
5.625	99.260	99.212	99.182	5.625	99.028	99.026	98.995	6	101.556	101.519	101.479
5.75	99.443	99.378	99.334	5.75	99.368	99.363	99.334	6.125	101.947	101.953	101.911
5.875	100.021	99.956	99.908	5.875	99.891	99.885	99.854	6.25	101.752	101.731	101.684
6	100.607	100.542	100.495	6	100.387	100.376	100.345	6.375	102.149	102.123	102.075
6.125	101.013	100.948	100.900	6.125	100.853	100.828	100.785	6.5	102.517	102.465	102.415
6.25	100.850	100.790	100.747	6.25	100.820	100.775	100.734	6.625	102.861	102.808	102.755
6.375	101.330	101.276	101.231	6.375	101.326	101.276	101.231	6.75	102.317	102.278	102.211
6.5	101.754	101.703	101.658	6.5	101.754	101.703	101.658	6.875	102.720	102.682	102.617
6.625	102.133	102.090	102.053	6.625	102.133	102.090	102.053	7	103.078	103.041	102.977
6.75	102.096	102.057	102.003	6.75	102.096	102.057	102.003	7.125	103.396	103.360	103.297
6.875	102.473	102.409	102.361	6.875	102.444	102.403	102.348	7.25	103.395	103.364	103.290
7	102.814	102.749	102.701	7	102.769	102.727	102.671	7.375	103.808	103.778	103.706
7.125	103.136	103.072	103.024	7.125	103.093	103.036	102.971	7.5	104.120	104.091	104.020
7.25	103.317	103.303	103.239	7.25	103.316	103.303	103.239	7.625	104.453	104.424	104.355
7.375	103.650	103.617	103.552	7.375	103.633	103.617	103.552	7.75	104.774	104.771	104.717
7.5	104.005	103.937	103.886	7.5	103.944	103.897	103.844	7.875	105.125	105.122	105.070
7.625	104.348	104.317	104.248	7.625	104.266	104.317	104.242	8	105.000	105.000	104.928
7.75	104.626	104.684	104.609	7.75	104.626	104.684	104.609				
7.875	104.874	104.871	104.820	7.875	104.874	104.871	104.820				
8	105.068	105.023	104.963	8	105.068	105.023	104.963				
8.125	105.306	105.296	105.206	8.125	105.306	105.296	105.206				
8.25	105.585	105.713	105.628	8.25	105.585	105.713	105.628				
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	98.450	98.350	98.350	4.625	98.770	98.670	98.670	5	95.352	95.343	95.343
4.75	98.720	98.689	98.678	4.75	98.933	98.834	98.834	5.125	95.944	95.933	95.931
4.875	99.114	99.078	99.066	4.875	99.456	99.363	99.363	5.25	97.111	96.944	96.790
5	99.535	99.504	99.493	5	99.811	99.725	99.725	5.375	97.785	97.619	97.466
5.125	99.817	99.787	99.775	5.125	100.105	100.026	100.026	5.5	98.524	98.359	98.206
5.25	99.912	99.924	99.851	5.25	99.941	99.949	99.876	5.625	99.009	98.843	98.691
5.375	100.362	100.294	100.239	5.375	100.426	100.345	100.307	5.75	99.404	99.430	99.421
5.5	100.666	100.634	100.559	5.5	100.630	100.555	100.524	5.875	99.979	99.960	99.949
5.625	100.773	100.771	100.692	5.625	100.860	100.792	100.767	6	100.562	100.451	100.439
5.75	101.030	101.024	100.909	5.75	101.021	101.015	100.900	6.125	100.983	100.888	100.865
5.875	101.453	101.384	101.329	5.875	101.267	101.256	101.156	6.25	100.834	100.798	100.777
6	101.699	101.631	101.576	6	101.564	101.553	101.464	6.375	101.301	101.234	101.210
6.125	101.622	101.566	101.528	6.125	101.688	101.630	101.614	6.5	101.705	101.590	101.564
6.25	101.786	101.762	101.574	6.25	101.561	101.537	101.468	6.625	102.077	101.935	101.842
6.375	102.089	102.021	101.966	6.375	101.815	101.755	101.729	6.75	102.023	101.903	101.869
6.5	102.322	102.253	102.198	6.5	102.093	102.064	101.993	6.875	102.414	102.266	102.190
6.625	102.447	102.409	102.417	6.625	102.308	102.270	102.277	7	102.741	102.592	102.522
6.75	102.689	102.620	102.598	6.75	102.517	102.475	102.479	7.125	103.069	102.918	102.780
6.875	103.174	103.093	103.038	6.875	102.735	102.675	102.676	7.25	103.082	102.918	102.797
7	103.368	103.287	103.232	7	103.041	102.998	102.981	7.375	103.414	103.248	103.095
7.125	102.641	102.572	102.517	7.125	102.402	102.334	102.279	7.5	103.731	103.563	103.407
7.25	103.127	103.059	103.004	7.25	102.787	102.718	102.663	7.625	104.047	103.876	103.717
7.375	103.594	103.525	103.470	7.375	103.155	103.086	103.031	7.75	102.811	102.918	102.864
								7.875	103.059	103.118	103.062

Conventional Fixed 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

[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

[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	98.328	98.265	98.202	5	98.434	98.243	98.240	5	95.677	95.614	95.551
5.125	98.851	98.788	98.725	5.125	98.903	98.706	98.704	5.125	96.344	96.281	96.219
5.25	99.376	99.313	99.250	5.25	99.347	99.147	99.137	5.25	97.016	96.953	96.890
5.375	99.605	99.542	99.479	5.375	99.698	99.494	99.481	5.375	97.310	97.247	97.185
5.5	99.956	99.893	99.830	5.5	100.073	99.865	99.851	5.5	97.778	97.715	97.652
5.625	100.334	100.271	100.208	5.625	100.448	100.234	100.217	5.625	98.248	98.185	98.122
5.75	100.552	100.481	100.418	5.75	100.801	100.584	100.562	5.75	98.530	98.467	98.405
5.875	100.755	100.692	100.629	5.875	101.134	100.911	100.888	5.875	98.810	98.747	98.685
6	100.963	100.900	100.837	6	101.466	101.239	101.213	6	99.088	99.025	98.963
6.125	101.214	101.106	101.043	6.125	101.791	101.559	101.532	6.125	99.366	99.303	99.240
6.25	101.548	101.312	101.291	6.25	102.097	101.861	101.831	6.25	99.642	99.579	99.516
6.375	101.730	101.516	101.466	6.375	102.372	102.128	102.101	6.375	99.914	99.851	99.789
6.5	101.877	101.716	101.653	6.5	102.615	102.368	102.335	6.5	100.372	100.309	100.247
6.625	102.019	101.763	101.739	6.625	102.804	102.553	102.516	6.625	100.443	100.380	100.317
6.75	102.161	101.990	101.927	6.75	102.777	102.520	102.483	6.75	100.710	100.647	100.585
6.875	102.304	102.036	102.010	6.875	102.713	102.452	102.411	6.875	100.798	100.735	100.672
7	102.139	102.076	102.013	7	102.543	102.278	102.234	7	100.890	100.827	100.765
7.125	102.196	102.133	102.070	7.125	102.299	102.121	102.058	7.125	100.983	100.920	100.858
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	98.496	98.315	98.312	5	98.629	98.438	98.435	5	95.727	95.664	95.601
5.125	98.941	98.838	98.775	5.125	99.098	98.900	98.898	5.125	96.394	96.331	96.268
5.25	99.426	99.363	99.300	5.25	99.540	99.340	99.330	5.25	97.066	97.003	96.940
5.375	99.707	99.592	99.529	5.375	99.890	99.686	99.674	5.375	97.360	97.297	97.234
5.5	100.070	99.943	99.880	5.5	100.265	100.056	100.045	5.5	97.828	97.765	97.702
5.625	100.442	100.321	100.258	5.625	100.639	100.425	100.409	5.625	98.298	98.235	98.172
5.75	100.758	100.531	100.529	5.75	100.992	100.776	100.753	5.75	98.580	98.517	98.454
5.875	100.908	100.742	100.679	5.875	101.326	101.103	101.080	5.875	98.860	98.797	98.734
6	101.130	100.950	100.887	6	101.659	101.431	101.406	6	99.138	99.075	99.012
6.125	101.425	101.184	101.175	6.125	101.986	101.753	101.727	6.125	99.416	99.353	99.290
6.25	101.761	101.516	101.504	6.25	102.294	102.057	102.027	6.25	99.692	99.629	99.566
6.375	101.947	101.696	101.682	6.375	102.572	102.328	102.300	6.375	99.964	99.901	99.838
6.5	102.096	101.841	101.824	6.5	102.818	102.571	102.538	6.5	100.422	100.359	100.296
6.625	102.239	101.980	101.960	6.625	103.010	102.759	102.722	6.625	100.493	100.430	100.367
6.75	102.384	102.120	102.097	6.75	102.986	102.729	102.691	6.75	100.760	100.697	100.634
6.875	102.529	102.261	102.235	6.875	102.924	102.664	102.623	6.875	100.848	100.785	100.722
7	102.279	102.126	102.063	7	102.757	102.492	102.448	7	100.940	100.877	100.814
7.125	102.246	102.183	102.120	7.125	102.516	102.248	102.198	7.125	101.033	100.970	100.907

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 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	95.853	95.813	95.813	5.75	99.796	99.734	99.703	4.375	97.229	97.164	97.144
5.125	96.522	96.482	96.482	5.875	100.364	100.302	100.271	4.5	97.622	97.557	97.537
5.25	97.048	97.018	96.979	6	100.871	100.809	100.778	4.625	97.973	97.908	97.887
5.375	97.689	97.659	97.619	6.125	101.303	101.241	101.210	4.75	98.367	98.355	98.335
5.5	98.295	98.265	98.226	6.25	101.009	100.941	100.894	4.875	98.734	98.723	98.702
5.625	98.891	98.845	98.807	6.375	101.527	101.459	101.412	5	99.036	99.024	99.003
5.75	99.562	99.514	99.467	6.5	101.971	101.903	101.856	5.125	99.245	99.234	99.213
5.875	100.125	100.077	100.030	6.625	102.314	102.246	102.199	5.25	99.479	99.450	99.408
6	100.654	100.606	100.559	6.75	102.033	101.956	101.909	5.375	99.766	99.737	99.696
6.125	101.150	101.102	101.055	6.875	102.506	102.428	102.382	5.5	100.169	100.141	100.099
6.25	101.124	101.081	101.034	7	102.940	102.862	102.815	5.625	100.374	100.345	100.303
6.375	101.612	101.569	101.522	7.125	103.260	103.182	103.135	5.75	100.546	100.507	100.452
6.5	102.063	102.020	101.973	7.25	103.137	103.053	102.991	5.875	100.877	100.838	100.783
6.625	102.498	102.455	102.408	7.375	103.592	103.508	103.445	6	100.991	100.953	100.898
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	96.543	96.478	96.457								
4.75	96.910	96.883	96.848								
4.875	97.077	97.050	97.016								
5	97.419	97.392	97.357								
5.125	97.773	97.746	97.712								
5.25	98.025	97.981	97.926								
5.375	98.343	98.298	98.243								
5.5	98.676	98.632	98.577								
5.625	98.960	98.916	98.861								
5.75	98.821	98.767	98.698								
5.875	99.102	99.048	98.979								
6	99.557	99.503	99.434								

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	97.328	97.299	97.269	5.75	100.586	100.548	100.492	4.25	96.797	96.732	96.711
5.5	97.976	97.945	97.915	5.875	101.106	101.068	101.014	4.375	97.229	97.164	97.144
5.625	98.588	98.555	98.526	6	101.556	101.519	101.466	4.5	97.622	97.557	97.537
5.75	99.138	99.133	99.120	6.125	101.840	101.804	101.753	4.625	97.973	97.908	97.887
5.875	99.789	99.778	99.764	6.25	101.681	101.619	101.558	4.75	98.367	98.355	98.335
6	100.287	100.276	100.262	6.375	102.124	102.063	102.003	4.875	98.734	98.723	98.702
6.125	100.791	100.776	100.762	6.5	102.517	102.457	102.399	5	99.036	99.024	99.003
6.25	100.861	100.831	100.820	6.625	102.827	102.767	102.711	5.125	99.245	99.234	99.213
6.375	101.368	101.337	101.323	6.75	102.317	102.278	102.211	5.25	99.479	99.450	99.408
6.5	101.814	101.782	101.766	6.875	102.720	102.682	102.617	5.375	99.766	99.737	99.696
6.625	102.242	102.209	102.192	7	103.078	103.041	102.977	5.5	100.169	100.141	100.099
6.75	102.350	102.288	102.254	7.125	103.396	103.360	103.297	5.625	100.374	100.345	100.303
6.875	102.756	102.696	102.659	7.25	103.395	103.364	103.290	5.75	100.546	100.507	100.452
7	103.133	103.076	103.038	7.375	103.808	103.778	103.706	5.875	100.877	100.838	100.783
7.125	103.466	103.409	103.371	7.5	104.120	104.091	104.020	6	100.991	100.953	100.898
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	96.543	96.478	96.457								
4.75	98.012	97.952	97.931								
4.875	98.339	98.280	98.260								
5	98.564	98.464	98.430								
5.125	99.129	99.030	98.998								
5.25	99.449	99.351	99.320								
5.375	99.764	99.666	99.637								
5.5	100.038	99.941	99.913								
5.625	100.214	100.093	100.051								
5.75	100.524	100.404	100.363								
5.875	100.830	100.710	100.671								
6	101.131	101.012	100.974								

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
5.125	96.740	96.636	96.616
5.25	97.332	97.347	97.329
5.375	97.897	97.908	97.888
5.5	98.434	98.433	98.411
5.625	99.028	99.026	98.995
5.75	99.368	99.363	99.334
5.875	99.891	99.885	99.854
6	100.387	100.376	100.345
6.125	100.853	100.828	100.785
6.25	100.820	100.775	100.734
6.375	101.326	101.276	101.231
6.5	101.754	101.703	101.658
6.625	102.133	102.069	102.015
6.75	102.096	102.057	102.003
6.875	102.444	102.403	102.348
7	102.769	102.727	102.671
7.125	103.093	103.036	102.971
7.25	103.316	103.303	103.239
7.375	103.633	103.617	103.552

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	96.202	96.156	96.142	4.5	96.202	96.156	96.142	5	98.538	98.492	98.452
4.625	96.897	96.851	96.837	4.625	96.897	96.851	96.837	5.125	99.205	99.159	99.119
4.75	97.579	97.533	97.519	4.75	97.579	97.533	97.519	5.25	99.864	99.818	99.778
4.875	97.859	97.813	97.773	4.875	97.859	97.813	97.773	5.375	99.978	99.937	99.897
5	98.538	98.492	98.452	5	98.538	98.492	98.452	5.5	100.653	100.613	100.572
5.125	99.205	99.159	99.119	5.125	99.205	99.159	99.119	5.625	101.225	101.163	101.109
5.25	99.864	99.818	99.778	5.25	99.864	99.818	99.778	5.75	101.780	101.718	101.664
5.375	100.090	100.025	99.977	5.375	99.978	99.937	99.897	5.875	101.417	101.207	101.037
5.5	100.669	100.613	100.572	5.5	100.653	100.613	100.572	6	101.989	101.779	101.669
5.625	101.225	101.163	101.109	5.625	101.225	101.163	101.109	6.125	102.463	102.252	102.164
5.75	101.780	101.718	101.664	5.75	101.780	101.718	101.664	6.25	102.752	102.717	102.629
5.875	101.417	101.315	101.267	5.875	101.417	101.207	101.037	6.375	102.725	102.671	102.627
6	101.989	101.876	101.828	6	101.989	101.779	101.669	6.5	103.261	103.208	103.165
6.125	102.463	102.252	102.164	6.125	102.463	102.252	102.164	6.625	103.765	103.713	103.672
6.25	102.752	102.717	102.629	6.25	102.752	102.717	102.629	6.75	104.049	103.987	103.946
6.375	102.823	102.769	102.725	6.375	102.823	102.769	102.725	6.875	103.748	103.658	103.606
6.5	103.331	103.279	103.236	6.5	103.331	103.279	103.236	7	104.252	104.162	104.112
6.625	103.798	103.746	103.705	6.625	103.798	103.746	103.705	7.125	104.678	104.589	104.540
6.75	104.049	103.987	103.946	6.75	104.049	103.987	103.946	7.25	104.693	104.647	104.607
6.875	103.799	103.708	103.657	6.875	103.799	103.708	103.657	7.375	103.910	103.908	103.879
7	104.261	104.171	104.121	7	104.261	104.171	104.121	7.5	104.265	104.263	104.237
7.125	104.647	104.559	104.510	7.125	104.647	104.559	104.510	7.625	104.774	104.772	104.749
7.25	104.693	104.647	104.607	7.25	104.693	104.647	104.607	7.75	105.076	104.997	104.943
7.375	104.069	104.028	103.961	7.375	103.951	103.949	103.921	7.875	102.595	102.513	102.705
7.5	104.278	104.276	104.250	7.5	104.278	104.276	104.250	8	102.961	102.879	103.071
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	97.718	97.711	97.683	4.25	97.630	97.639	97.632	4.5	93.090	93.044	93.030
4.375	98.201	98.210	98.203	4.375	98.201	98.210	98.203	4.625	93.784	93.738	93.724
4.5	98.765	98.774	98.767	4.5	98.765	98.774	98.767	4.75	95.812	95.839	95.729
4.625	99.319	99.327	99.321	4.625	99.319	99.327	99.321	4.875	96.547	96.574	96.464
4.75	99.385	99.336	99.308	4.75	99.385	99.336	99.308	5	97.275	97.302	97.192
4.875	99.579	99.563	99.517	4.875	99.573	99.563	99.498	5.125	98.146	98.173	98.062
5	100.100	100.091	100.025	5	100.100	100.091	100.025	5.25	98.748	98.683	98.635
5.125	100.602	100.593	100.527	5.125	100.602	100.593	100.527	5.375	99.488	99.413	99.386
5.25	100.841	100.773	100.718	5.25	100.841	100.773	100.718	5.5	100.020	99.946	99.920
5.375	100.856	100.803	100.768	5.375	100.664	100.636	100.527	5.625	100.533	100.484	100.435
5.5	101.342	101.288	101.253	5.5	101.124	101.097	100.988	5.75	100.774	100.701	100.679
5.625	101.827	101.773	101.738	5.625	101.564	101.536	101.427	5.875	100.840	100.732	100.684
5.75	101.922	101.853	101.798	5.75	101.922	101.853	101.798	6	101.368	101.293	101.245
5.875	101.681	101.659	101.659	5.875	101.416	101.370	101.187	6.125	101.939	101.930	101.842
6	102.165	102.143	102.143	6	101.840	101.795	101.611	6.25	101.940	101.861	101.806
								6.375	101.775	101.743	101.710
								6.5	102.202	102.169	102.137
								6.625	102.613	102.586	102.580
								6.75	102.618	102.556	102.515
								6.875	102.190	102.101	102.050
								7	102.591	102.503	102.453
								7.125	102.986	102.899	102.860
								7.25	102.681	102.635	102.595
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	98.277	98.286	98.163	5	97.275	97.302	97.192	4.5	96.103	96.111	96.105
5.375	99.488	99.413	99.386	5.125	98.146	98.173	98.062	4.625	96.629	96.638	96.631
5.5	100.020	99.946	99.920	5.25	98.277	98.286	98.163	4.75	96.072	96.031	96.011
5.625	100.533	100.484	100.435	5.375	99.448	99.373	99.346	4.875	96.559	96.518	96.497
5.75	100.774	100.701	100.679	5.5	99.948	99.874	99.848	5	97.044	97.004	96.983
5.875	100.840	100.630	100.474	5.625	100.475	100.484	100.361	5.125	97.530	97.489	97.468
6	101.332	101.235	101.147	5.75	100.738	100.675	100.622	5.25	97.351	97.297	97.262
6.125	101.939	101.930	101.842	5.875	100.571	100.562	100.474	5.375	97.836	97.783	97.748
6.25	101.940	101.861	101.806	6	101.244	101.235	101.147	5.5	98.322	98.268	98.233
6.375	101.775	101.743	101.710	6.125	101.939	101.930	101.842	5.625	98.807	98.753	98.718
6.5	102.202	102.169	102.137	6.25	101.990	101.911	101.856	5.75	98.303	98.278	98.254
6.625	102.613	102.586	102.580	6.375	101.665	101.613	101.571	5.875	98.661	98.639	98.639
6.75	102.618	102.556	102.515	6.5	102.102	102.051	102.011	6	99.145	99.123	99.123
6.875	102.190	102.101	102.050	6.625	102.613	102.586	102.580	6.125	99.628	99.606	99.606

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	99.864	99.818	99.778	5.25	99.864	99.818	99.778	5.25	99.864	99.818	99.778
5.375	99.978	99.937	99.897	5.375	99.978	99.937	99.897	5.375	99.978	99.937	99.897
5.5	100.653	100.613	100.572	5.5	100.653	100.613	100.572	5.5	100.653	100.613	100.572
5.625	101.225	101.163	101.109	5.625	101.225	101.163	101.109	5.625	101.225	101.163	101.109
5.75	101.780	101.718	101.664	5.75	101.780	101.718	101.664	5.75	101.780	101.718	101.664
5.875	101.417	101.207	101.037	5.875	101.417	101.207	101.037	5.875	101.417	101.207	101.037
6	101.989	101.779	101.669	6	101.989	101.779	101.669	6	101.989	101.779	101.669
6.125	102.463	102.252	102.164	6.125	102.463	102.252	102.164	6.125	102.463	102.252	102.164
6.25	102.752	102.717	102.629	6.25	102.752	102.717	102.629	6.25	102.752	102.717	102.629
6.375	102.823	102.769	102.725	6.375	102.823	102.769	102.725	6.375	102.725	102.671	102.627
6.5	103.331	103.279	103.236	6.5	103.331	103.279	103.236	6.5	103.261	103.208	103.165
6.625	103.798	103.746	103.705	6.625	103.798	103.746	103.705	6.625	103.765	103.713	103.672
6.75	104.049	103.987	103.946	6.75	104.049	103.987	103.946	6.75	104.049	103.987	103.946
6.875	103.799	103.708	103.657	6.875	103.799	103.708	103.657	6.875	103.748	103.658	103.606
7	104.261	104.171	104.121	7	104.261	104.171	104.121	7	104.252	104.162	104.112
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	98.765	98.774	98.767	4.25	97.630	97.639	97.632	5.25	98.277	98.286	98.163
4.625	99.319	99.327	99.321	4.375	98.201	98.210	98.203	5.375	99.488	99.413	99.386
4.75	99.385	99.336	99.308	4.5	98.765	98.774	98.767	5.5	100.020	99.946	99.920
4.875	99.573	99.563	99.498	4.625	99.319	99.327	99.321	5.625	100.533	100.484	100.435
5	100.100	100.091	100.025	4.75	99.385	99.336	99.308	5.75	100.774	100.701	100.679
5.125	100.602	100.593	100.527	4.875	99.573	99.563	99.498	5.875	100.840	100.630	100.474
5.25	100.841	100.773	100.718	5	100.100	100.091	100.025	6	101.332	101.235	101.147
5.375	100.664	100.636	100.527	5.125	100.602	100.593	100.527	6.125	101.939	101.930	101.842
5.5	101.124	101.097	100.988	5.25	100.841	100.773	100.718	6.25	101.940	101.861	101.806
5.625	101.564	101.536	101.427	5.375	100.664	100.636	100.527	6.375	101.775	101.743	101.710
5.75	101.922	101.853	101.798	5.5	101.124	101.097	100.988	6.5	102.202	102.169	102.137
5.875	101.416	101.370	101.187	5.625	101.564	101.536	101.427	6.625	102.613	102.586	102.580
6	101.840	101.795	101.611	5.75	101.922	101.853	101.798	6.75	102.618	102.556	102.515
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	98.277	98.286	98.163	5.25	98.277	98.286	98.163	4.5	96.103	96.111	96.105
5.375	99.488	99.413	99.386	5.375	98.976	98.985	98.863	4.625	96.629	96.638	96.631
5.5	100.020	99.946	99.920	5.5	99.726	99.735	99.612	4.75	94.960	94.911	94.883
5.625	100.533	100.484	100.435	5.625	100.475	100.484	100.361	4.875	95.299	95.289	95.223
5.75	100.774	100.701	100.679	5.75	100.738	100.675	100.622	5	95.766	95.757	95.691
5.875	100.840	100.630	100.474	5.875	100.571	100.562	100.474	5.125	96.182	96.172	96.106
6	101.332	101.235	101.147	6	101.244	101.235	101.147	5.25	96.930	96.906	96.882
6.125	101.939	101.930	101.842	6.125	101.939	101.930	101.842	5.375	97.011	96.987	96.963
6.25	101.940	101.861	101.806	6.25	101.990	101.911	101.856	5.5	97.401	97.377	97.353
6.375	101.775	101.743	101.710	6.375	101.359	101.331	101.325	5.625	97.797	97.773	97.749
6.5	102.202	102.169	102.137	6.5	101.972	101.944	101.938	5.75	98.303	98.278	98.254
6.625	102.613	102.586	102.580	6.625	102.613	102.586	102.580	5.875	98.555	98.531	98.507
6.75	102.618	102.556	102.515	6.75	102.668	102.606	102.565	6	98.882	98.858	98.834
6.875	102.190	102.101	102.050	6.875	101.888	101.843	101.934	6.125	99.178	99.154	99.130

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	99.105	99.059	99.019	5.125	99.105	99.059	99.019	4.75	97.479	97.433	97.419
5.25	99.764	99.718	99.678	5.25	99.764	99.718	99.678	4.875	97.759	97.713	97.673
5.375	99.878	99.837	99.797	5.375	99.878	99.837	99.797	5	98.438	98.392	98.352
5.5	100.553	100.513	100.472	5.5	100.553	100.513	100.472	5.125	99.105	99.059	99.019
5.625	101.125	101.063	101.009	5.625	101.125	101.063	101.009	5.25	99.764	99.718	99.678
5.75	101.680	101.618	101.564	5.75	101.680	101.618	101.564	5.375	99.878	99.837	99.797
5.875	101.317	101.107	100.937	5.875	101.317	101.107	100.937	5.5	100.553	100.513	100.472
6	101.889	101.679	101.524	6	101.889	101.679	101.524	5.625	101.125	101.063	101.009
6.125	102.363	102.152	102.055	6.125	102.363	102.152	102.055	5.75	101.680	101.618	101.564
6.25	102.652	102.574	102.519	6.25	102.652	102.574	102.519	5.875	101.317	101.107	100.937
6.375	102.368	102.335	102.303	6.375	102.368	102.335	102.303	6	101.889	101.679	101.524
6.5	102.754	102.722	102.690	6.5	102.754	102.722	102.690	6.125	102.363	102.152	102.055
6.625	103.138	103.106	103.073	6.625	103.138	103.106	103.073	6.25	102.652	102.574	102.519
6.75	103.594	103.532	103.491	6.75	103.594	103.532	103.491	6.375	102.368	102.335	102.303
6.875	103.221	103.144	103.066	6.875	103.221	103.144	103.066	6.5	102.754	102.722	102.690
7	103.514	103.436	103.359	7	103.514	103.436	103.359	6.625	103.138	103.106	103.073
7.125	103.844	103.766	103.724	7.125	103.844	103.766	103.724	6.75	103.594	103.532	103.491
7.25	104.252	104.206	104.166	7.25	104.252	104.206	104.166	6.875	103.221	103.144	103.066
7.375	103.809	103.769	103.701	7.375	103.574	103.541	103.509	7	103.514	103.436	103.359
7.5	103.955	103.914	103.847	7.5	103.888	103.856	103.823	7.125	103.844	103.766	103.724
7.625	104.279	104.246	104.214	7.625	104.279	104.246	104.214	7.25	104.252	104.206	104.166
7.75	104.526	104.447	104.393	7.75	104.526	104.447	104.393	7.375	103.574	103.541	103.509
7.875	103.759	103.719	103.671	7.875	102.407	102.185	102.477	7.5	103.888	103.856	103.823
8	103.875	103.835	103.787	8	102.699	102.478	102.770	7.625	104.279	104.268	104.244
8.125	103.941	103.901	103.853	8.125	102.972	102.751	103.042	7.75	104.526	104.447	104.393
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	97.618	97.611	97.583	4.25	97.563	97.572	97.565	4.875	96.488	96.375	96.365
4.375	98.086	98.079	98.066	4.375	98.064	98.072	98.066	5	97.206	97.093	97.082
4.5	98.556	98.551	98.544	4.5	98.542	98.551	98.544	5.125	97.967	97.854	97.843
4.625	99.027	99.019	98.997	4.625	98.995	99.004	98.997	5.25	98.325	98.194	98.172
4.75	99.285	99.236	99.208	4.75	99.285	99.236	99.208	5.375	98.992	98.918	98.890
4.875	99.434	99.415	99.387	4.875	99.352	99.343	99.277	5.5	99.629	99.526	99.486
5	99.907	99.887	99.860	5	99.763	99.754	99.688	5.625	100.329	100.197	100.175
5.125	100.381	100.361	100.334	5.125	100.193	100.128	100.070	5.75	100.588	100.525	100.472
5.25	100.741	100.673	100.618	5.25	100.741	100.673	100.618	5.875	100.740	100.530	100.334
5.375	100.645	100.624	100.590	5.375	100.369	100.341	100.232	6	101.232	101.022	100.905
5.5	101.116	101.095	101.060	5.5	100.757	100.689	100.634	6.125	101.595	101.385	101.381
5.625	101.574	101.553	101.519	5.625	101.294	101.225	101.170	6.25	101.840	101.761	101.706
5.75	101.822	101.753	101.698	5.75	101.822	101.753	101.698	6.375	101.675	101.643	101.610
5.875	101.579	101.549	101.500	5.875	101.112	101.066	100.882	6.5	102.102	102.069	102.037
6	102.022	101.991	101.943	6	101.437	101.392	101.239	6.625	102.376	102.343	102.311
								6.75	102.518	102.456	102.415
								6.875	101.909	101.831	101.754
								7	102.201	102.124	102.046
								7.125	102.531	102.453	102.376
								7.25	102.581	102.535	102.495
								7.375	101.692	101.614	101.559
								7.5	102.187	102.109	102.054
								7.625	102.668	102.589	102.535
								7.75	102.988	102.910	102.855
								7.875	98.955	98.734	99.025
								8	99.247	99.026	99.318
								8.125	99.520	99.299	99.590
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	102.102	102.069	102.037	6.125	101.518	101.369	101.381	4.5	95.807	95.816	95.809
6.625	102.376	102.343	102.311	6.25	101.890	101.811	101.756	4.625	96.187	96.195	96.189
6.75	102.518	102.456	102.415	6.375	101.158	100.991	101.084	4.75	94.860	94.811	94.783
6.875	101.909	101.831	101.754	6.5	101.595	101.533	101.514	4.875	95.016	95.006	94.940
7	102.201	102.124	102.046	6.625	102.090	102.027	102.012	5	95.338	95.328	95.277
7.125	102.531	102.453	102.376	6.75	102.568	102.506	102.465	5.125	95.768	95.700	95.645
7.25	102.581	102.535	102.495	6.875	101.604	101.419	101.610	5.25	96.830	96.806	96.782
7.375	101.692	101.614	101.559	7	101.984	101.799	101.990	5.375	96.911	96.887	96.863
7.5	102.187	102.109	102.054	7.125	102.289	102.243	102.292	5.5	97.301	97.277	97.253
7.625	102.668	102.589	102.535	7.25	102.631	102.585	102.545	5.625	97.697	97.673	97.649
7.75	102.988	102.910	102.855	7.375	101.742	101.664	101.609	5.75	98.203	98.178	98.154
7.875	98.955	98.734	99.025	7.5	102.237	102.159	102.104	5.875	98.455	98.431	98.407
8	99.247	99.026	99.318	7.625	102.718	102.639	102.585	6	98.782	98.758	98.734
8.125	99.520	99.299	99.590	7.75	98.681	98.460	98.751	6.125	99.078	99.054	99.030

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	102.368	102.335	102.303	6.375	102.368	102.335	102.303	6	101.889	101.679	101.524
6.5	102.754	102.722	102.690	6.5	102.754	102.722	102.690	6.125	102.363	102.152	102.055
6.625	103.138	103.106	103.073	6.625	103.138	103.106	103.073	6.25	102.652	102.574	102.519
6.75	103.594	103.532	103.491	6.75	103.594	103.532	103.491	6.375	102.368	102.335	102.303
6.875	103.221	103.144	103.066	6.875	103.221	103.144	103.066	6.5	102.754	102.722	102.690
7	103.514	103.436	103.359	7	103.514	103.436	103.359	6.625	103.138	103.106	103.073
7.125	103.844	103.766	103.724	7.125	103.844	103.766	103.724	6.75	103.594	103.532	103.491
7.25	104.252	104.206	104.166	7.25	104.252	104.206	104.166	6.875	103.221	103.144	103.066
7.375	103.809	103.769	103.701	7.375	103.574	103.541	103.509	7	103.514	103.436	103.359
7.5	103.955	103.914	103.847	7.5	103.888	103.856	103.823	7.125	103.844	103.766	103.724
7.625	104.279	104.246	104.214	7.625	104.279	104.246	104.214	7.25	104.252	104.206	104.166
7.75	104.526	104.447	104.393	7.75	104.526	104.447	104.393	7.375	103.574	103.541	103.509
7.875	103.759	103.719	103.671	7.875	102.457	102.235	102.527	7.5	103.888	103.856	103.823
8	103.875	103.835	103.787	8	102.749	102.528	102.820	7.625	104.279	104.268	104.244
8.125	103.941	103.901	103.853	8.125	103.022	102.801	103.092	7.75	104.526	104.447	104.393
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	98.556	98.551	98.544	4.5	98.542	98.551	98.544	6.625	102.376	102.343	102.311
4.625	99.027	99.019	98.997	4.625	98.995	99.004	98.997	6.75	102.518	102.456	102.415
4.75	99.285	99.236	99.208	4.75	99.285	99.236	99.208	6.875	101.909	101.831	101.754
4.875	99.434	99.415	99.387	4.875	99.352	99.343	99.277	7	102.201	102.124	102.046
5	99.907	99.887	99.860	5	99.763	99.754	99.688	7.125	102.531	102.453	102.376
5.125	100.381	100.361	100.334	5.125	100.193	100.128	100.070	7.25	102.581	102.535	102.495
5.25	100.741	100.673	100.618	5.25	100.741	100.673	100.618	7.375	102.334	102.294	102.226
5.375	100.645	100.624	100.590	5.375	100.369	100.341	100.232	7.5	102.480	102.439	102.372
5.5	101.116	101.095	101.060	5.5	100.757	100.689	100.634	7.625	102.668	102.589	102.535
5.625	101.574	101.553	101.519	5.625	101.294	101.225	101.170	7.75	102.988	102.910	102.855
5.75	101.822	101.753	101.698	5.75	101.822	101.753	101.698	7.875	101.284	101.244	101.196
5.875	101.579	101.549	101.500	5.875	101.112	101.066	100.882	8	101.400	101.360	101.312
6	102.022	101.991	101.943	6	101.437	101.392	101.239	8.125	101.466	101.426	101.378
6.125	102.463	102.432	102.384	6.125	101.872	101.804	101.749				
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	102.102	102.069	102.037	6.125	101.518	101.369	101.381	4.5	95.807	95.816	95.809
6.625	102.376	102.343	102.311	6.25	101.890	101.811	101.756	4.625	96.187	96.195	96.189
6.75	102.518	102.456	102.415	6.375	101.158	100.991	101.084	4.75	94.860	94.811	94.783
6.875	101.909	101.831	101.754	6.5	101.595	101.533	101.514	4.875	95.016	95.006	94.940
7	102.201	102.124	102.046	6.625	102.090	102.027	102.012	5	95.338	95.328	95.277
7.125	102.531	102.453	102.376	6.75	102.568	102.506	102.465	5.125	95.768	95.700	95.645
7.25	102.581	102.535	102.495	6.875	101.604	101.419	101.610	5.25	96.830	96.806	96.782
7.375	101.692	101.614	101.559	7	101.984	101.799	101.990	5.375	96.911	96.887	96.863
7.5	102.187	102.109	102.054	7.125	102.289	102.243	102.292	5.5	97.301	97.277	97.253
7.625	102.668	102.589	102.535	7.25	102.631	102.585	102.545	5.625	97.697	97.673	97.649
7.75	102.988	102.910	102.855	7.375	101.742	101.664	101.609	5.75	98.203	98.178	98.154
7.875	98.955	98.734	99.025	7.5	102.237	102.159	102.104	5.875	98.455	98.431	98.407
8	99.247	99.026	99.318	7.625	102.718	102.639	102.585	6	98.782	98.758	98.734
8.125	99.520	99.299	99.590	7.75	98.681	98.460	98.751	6.125	99.078	99.054	99.030

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	100.500	100.420	100.120	6.75	99.000	98.920	98.620
6.875	101.001	100.921	100.621	6.875	99.501	99.421	99.121
7	101.483	101.403	101.103	7	99.983	99.903	99.603
7.125	101.914	101.834	101.534	7.125	100.414	100.334	100.034
7.25	102.326	102.246	101.946	7.25	100.826	100.746	100.446
7.375	101.333	101.168	100.868	7.375	99.833	99.668	99.368
7.5	101.775	101.610	101.310	7.5	100.275	100.110	99.810
7.625	102.176	102.011	101.711	7.625	100.676	100.511	100.211
7.75	102.548	102.383	102.083	7.75	101.048	100.883	100.583
7.875	101.785	101.572	101.272	7.875	100.285	100.072	99.772
8	102.197	101.984	101.684	8	100.697	100.484	100.184
8.125	102.548	102.335	102.035	8.125	101.048	100.835	100.535
8.25	102.900	102.687	102.387	8.25	101.400	101.187	100.887
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.500	98.420	98.120	6.75	97.000	96.920	96.620
6.875	99.001	98.921	98.621	6.875	97.501	97.421	97.121
7	99.483	99.403	99.103	7	97.983	97.903	97.603
7.125	99.914	99.834	99.534	7.125	98.414	98.334	98.034
7.25	100.326	100.246	99.946	7.25	98.826	98.746	98.446
7.375	99.333	99.168	98.868	7.375	97.833	97.668	97.368
7.5	99.775	99.610	99.310	7.5	98.275	98.110	97.810
7.625	100.176	100.011	99.711	7.625	98.676	98.511	98.211
7.75	100.548	100.383	100.083	7.75	99.048	98.883	98.583
7.875	99.785	99.572	99.272	7.875	98.285	98.072	97.772
8	100.197	99.984	99.684	8	98.697	98.484	98.184
8.125	100.548	100.335	100.035	8.125	99.048	98.835	98.535
8.25	100.900	100.687	100.387	8.25	99.400	99.187	98.887
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.750	99.670	99.370	6.75	97.750	97.670	97.370
6.875	100.251	100.171	99.871	6.875	98.251	98.171	97.871
7	100.733	100.653	100.353	7	98.733	98.653	98.353
7.125	101.164	101.084	100.784	7.125	99.164	99.084	98.784
7.25	101.576	101.496	101.196	7.25	99.576	99.496	99.196
7.375	100.583	100.418	100.118	7.375	98.583	98.418	98.118
7.5	101.025	100.860	100.560	7.5	99.025	98.860	98.560
7.625	101.426	101.261	100.961	7.625	99.426	99.261	98.961
7.75	101.798	101.633	101.333	7.75	99.798	99.633	99.333
7.875	101.035	100.822	100.522	7.875	99.035	98.822	98.522
8	101.447	101.234	100.934	8	99.447	99.234	98.934
8.125	101.798	101.585	101.285	8.125	99.798	99.585	99.285
8.25	102.150	101.937	101.637	8.25	100.150	99.937	99.637

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.