



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	93.268	93.195	93.195	4.75	93.268	93.195	93.195	5.125	96.433	96.391	96.373
4.875	93.969	93.880	93.867	4.875	93.969	93.880	93.867	5.25	97.102	97.057	97.037
5	94.618	94.556	94.556	5	94.618	94.556	94.556	5.375	97.601	97.553	97.530
5.125	95.238	95.181	95.181	5.125	95.238	95.181	95.181	5.5	98.170	98.098	98.098
5.25	96.067	96.011	95.974	5.25	95.873	95.799	95.790	5.625	98.740	98.706	98.677
5.375	96.725	96.668	96.632	5.375	96.628	96.551	96.551	5.75	99.653	99.613	99.556
5.5	97.447	97.391	97.354	5.5	97.267	97.194	97.194	5.875	100.147	100.107	100.052
5.625	97.913	97.857	97.820	5.625	97.885	97.818	97.818	6	100.577	100.537	100.483
5.75	98.470	98.398	98.346	5.75	98.205	98.127	98.127	6.125	100.905	100.843	100.816
5.875	99.031	98.958	98.906	5.875	98.775	98.703	98.697	6.25	101.082	101.018	100.956
6	99.599	99.527	99.475	6	99.393	99.325	99.314	6.375	101.501	101.437	101.376
6.125	99.989	99.917	99.865	6.125	99.819	99.757	99.741	6.5	101.877	101.812	101.753
6.25	100.075	100.007	99.960	6.25	100.022	99.965	99.944	6.625	102.185	102.121	102.062
6.375	100.539	100.472	100.424	6.375	100.472	100.420	100.394	6.75	101.859	101.818	101.749
6.5	101.014	100.967	100.936	6.5	101.014	100.967	100.936	6.875	102.241	102.200	102.132
6.625	101.386	101.345	101.308	6.625	101.386	101.345	101.308	7	102.587	102.546	102.480
6.75	101.585	101.518	101.470	6.75	101.508	101.479	101.428	7.125	102.909	102.868	102.803
6.875	101.983	101.915	101.868	6.875	101.865	101.833	101.781	7.25	103.056	103.021	102.945
7	102.318	102.250	102.203	7	102.272	102.246	102.194	7.375	103.456	103.421	103.347
7.125	102.637	102.570	102.522	7.125	102.527	102.498	102.440	7.5	103.769	103.726	103.653
7.25	102.924	102.920	102.859	7.25	102.924	102.920	102.859	7.625	104.097	104.062	103.990
7.375	103.282	103.246	103.183	7.375	103.282	103.246	103.183	7.75	104.555	104.552	104.492
7.5	103.613	103.568	103.502	7.5	103.608	103.568	103.499	7.875	104.897	104.894	104.834
7.625	103.962	103.982	103.910	7.625	103.954	103.982	103.910	8	104.757	104.742	104.648
7.75	104.343	104.379	104.307	7.75	104.343	104.379	104.307				
7.875	104.638	104.635	104.576	7.875	104.638	104.635	104.576				
8	104.768	104.735	104.682	8	104.768	104.735	104.682				
8.125	105.006	104.951	104.920	8.125	105.006	104.951	104.920				
8.25	105.145	105.088	105.005	8.25	105.145	105.088	105.005				
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	97.682	97.577	97.577	4.625	98.002	97.897	97.897	5	94.193	94.138	94.107
4.75	97.862	97.748	97.748	4.75	98.189	98.075	98.075	5.125	94.546	94.458	94.458
4.875	98.370	98.262	98.262	4.875	98.709	98.601	98.601	5.25	96.039	95.860	95.700
5	98.738	98.636	98.636	5	99.062	98.961	98.961	5.375	96.700	96.521	96.362
5.125	99.005	98.910	98.910	5.125	99.354	99.259	99.259	5.5	97.427	97.248	97.090
5.25	99.382	99.282	99.250	5.25	99.536	99.229	99.229	5.625	97.895	97.716	97.558
5.375	99.810	99.710	99.679	5.375	100.019	99.718	99.718	5.75	98.425	98.252	98.169
5.5	100.159	100.058	100.029	5.5	100.223	99.929	99.929	5.875	98.983	98.808	98.695
5.625	100.190	100.085	100.055	5.625	100.395	100.108	100.108	6	99.549	99.372	99.215
5.75	100.561	100.438	100.395	5.75	100.523	100.398	100.398	6.125	99.955	99.776	99.617
5.875	100.955	100.855	100.799	5.875	100.881	100.763	100.758	6.25	100.055	99.935	99.916
6	101.242	101.119	101.079	6	101.175	101.064	101.053	6.375	100.506	100.395	100.373
6.125	101.221	101.154	101.100	6.125	101.300	101.196	101.180	6.5	100.897	100.745	100.723
6.25	101.595	101.528	101.475	6.25	101.407	101.309	101.288	6.625	101.264	101.105	101.003
6.375	101.960	101.893	101.842	6.375	101.666	101.574	101.548	6.75	101.536	101.378	101.319
6.5	102.197	102.130	102.079	6.5	101.928	101.843	101.811	6.875	101.920	101.760	101.648
6.625	102.250	102.251	102.199	6.625	102.069	102.093	102.041	7	102.242	102.081	101.945
6.75	102.576	102.518	102.456	6.75	102.331	102.292	102.238	7.125	102.385	102.222	102.114
6.875	103.028	102.955	102.900	6.875	102.626	102.568	102.507	7.25	102.651	102.471	102.320
7	103.222	103.149	103.093	7	102.949	102.798	102.745	7.375	102.980	102.798	102.636
7.125	102.633	102.560	102.505	7.125	102.395	102.322	102.267	7.5	103.296	103.111	102.947
7.25	103.119	103.046	102.991	7.25	102.779	102.706	102.650	7.625	103.371	103.108	103.029
7.375	103.584	103.511	103.456	7.375	103.147	103.074	103.019	7.75	102.529	102.616	102.564
								7.875	102.766	102.804	102.751

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	97.450	97.382	97.319	5	97.180	96.981	96.980	5	94.524	94.461	94.398
5.125	97.961	97.898	97.835	5.125	97.605	97.399	97.401	5.125	95.180	95.117	95.054
5.25	98.480	98.417	98.354	5.25	98.004	97.797	97.796	5.25	95.839	95.776	95.714
5.375	98.708	98.645	98.582	5.375	98.397	98.173	98.185	5.375	96.128	96.065	96.003
5.5	99.052	98.989	98.926	5.5	98.792	98.564	98.572	5.5	96.589	96.526	96.463
5.625	99.426	99.363	99.300	5.625	99.186	98.953	98.959	5.625	97.052	96.989	96.926
5.75	99.635	99.572	99.509	5.75	99.564	99.327	99.330	5.75	97.332	97.269	97.206
5.875	99.845	99.782	99.719	5.875	99.920	99.679	99.679	5.875	97.609	97.546	97.484
6	100.051	99.988	99.925	6	100.267	100.026	100.018	6	97.885	97.822	97.759
6.125	100.292	100.193	100.130	6.125	100.605	100.365	100.345	6.125	98.161	98.098	98.035
6.25	100.594	100.398	100.335	6.25	100.897	100.646	100.634	6.25	98.433	98.370	98.308
6.375	100.802	100.600	100.537	6.375	101.141	100.889	100.870	6.375	98.703	98.640	98.578
6.5	100.939	100.800	100.737	6.5	101.271	101.016	100.986	6.5	99.153	99.090	99.028
6.625	101.004	100.845	100.782	6.625	101.304	101.045	101.011	6.625	99.227	99.164	99.101
6.75	101.135	101.072	101.009	6.75	101.190	100.925	100.891	6.75	99.494	99.431	99.369
6.875	101.176	101.113	101.050	6.875	101.056	100.875	100.812	6.875	99.586	99.523	99.460
7	101.227	101.164	101.101	7	101.100	100.955	100.892	7	99.681	99.618	99.555
7.125	101.287	101.224	101.161	7.125	101.270	101.035	100.972	7.125	99.777	99.714	99.652
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	97.655	97.445	97.465	5	97.375	97.176	97.176	5	94.574	94.511	94.448
5.125	98.021	97.948	97.885	5.125	97.801	97.595	97.596	5.125	95.230	95.167	95.104
5.25	98.530	98.467	98.404	5.25	98.198	97.990	97.993	5.25	95.889	95.826	95.763
5.375	98.758	98.695	98.632	5.375	98.593	98.369	98.380	5.375	96.178	96.115	96.052
5.5	99.102	99.039	98.976	5.5	98.987	98.759	98.767	5.5	96.639	96.576	96.513
5.625	99.476	99.413	99.350	5.625	99.380	99.148	99.153	5.625	97.102	97.039	96.976
5.75	99.685	99.622	99.559	5.75	99.758	99.521	99.524	5.75	97.382	97.319	97.256
5.875	99.939	99.832	99.769	5.875	100.114	99.872	99.873	5.875	97.659	97.596	97.533
6	100.225	100.038	99.977	6	100.461	100.218	100.212	6	97.935	97.872	97.809
6.125	100.502	100.251	100.246	6.125	100.800	100.559	100.540	6.125	98.211	98.148	98.085
6.25	100.806	100.551	100.543	6.25	101.094	100.842	100.831	6.25	98.483	98.420	98.357
6.375	101.018	100.758	100.747	6.375	101.340	101.088	101.069	6.375	98.753	98.690	98.627
6.5	101.157	100.893	100.879	6.5	101.474	101.218	101.188	6.5	99.203	99.140	99.077
6.625	101.224	100.955	100.939	6.625	101.509	101.250	101.216	6.625	99.277	99.214	99.151
6.75	101.249	101.122	101.059	6.75	101.397	101.133	101.098	6.75	99.544	99.481	99.418
6.875	101.226	101.163	101.100	6.875	101.266	100.997	100.959	6.875	99.636	99.573	99.510
7	101.277	101.214	101.151	7	101.313	101.040	100.998	7	99.731	99.668	99.605
7.125	101.337	101.274	101.211	7.125	101.485	101.209	101.162	7.125	99.827	99.764	99.701

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	94.240	94.204	94.204	5.75	98.536	98.475	98.443	4.375	95.684	95.632	95.611
5.125	94.909	94.873	94.873	5.875	99.102	99.040	99.009	4.5	96.073	96.021	96.000
5.25	95.619	95.567	95.512	6	99.608	99.546	99.515	4.625	96.414	96.361	96.341
5.375	96.302	96.249	96.195	6.125	100.040	99.978	99.947	4.75	96.950	96.929	96.909
5.5	96.945	96.893	96.839	6.25	100.107	100.036	99.989	4.875	97.342	97.315	97.284
5.625	97.555	97.503	97.448	6.375	100.623	100.552	100.505	5	97.655	97.623	97.582
5.75	98.341	98.289	98.235	6.5	101.062	100.991	100.944	5.125	97.891	97.858	97.817
5.875	98.884	98.832	98.777	6.625	101.407	101.336	101.289	5.25	98.435	98.402	98.361
6	99.398	99.346	99.291	6.75	101.426	101.349	101.302	5.375	98.714	98.682	98.640
6.125	99.883	99.831	99.777	6.875	101.899	101.822	101.775	5.5	99.110	99.078	99.037
6.25	100.200	100.152	100.106	7	102.332	102.254	102.207	5.625	99.323	99.285	99.240
6.375	100.672	100.625	100.578	7.125	102.653	102.576	102.529	5.75	99.654	99.611	99.556
6.5	101.112	101.065	101.018	7.25	102.735	102.657	102.610	5.875	99.978	99.935	99.880
6.625	101.539	101.492	101.445	7.375	103.187	103.109	103.062	6	100.085	100.042	99.987
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.051	95.018	94.983								
4.75	95.703	95.656	95.601								
4.875	95.901	95.853	95.798								
5	96.254	96.206	96.151								
5.125	96.634	96.587	96.532								
5.25	96.978	96.931	96.876								
5.375	97.287	97.240	97.185								
5.5	97.614	97.567	97.512								
5.625	97.894	97.847	97.792								
5.75	97.926	97.868	97.799								
5.875	98.201	98.142	98.074								
6	98.648	98.590	98.521								

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	95.863	95.838	95.802	5.75	99.653	99.613	99.556	4.25	95.255	95.202	95.181
5.5	96.535	96.508	96.473	5.875	100.147	100.107	100.052	4.375	95.684	95.632	95.611
5.625	97.165	97.133	97.099	6	100.577	100.537	100.483	4.5	96.073	96.021	96.000
5.75	98.087	98.048	97.990	6.125	100.859	100.818	100.765	4.625	96.414	96.361	96.341
5.875	98.625	98.587	98.543	6.25	101.082	101.018	100.956	4.75	96.950	96.929	96.909
6	99.155	99.137	99.120	6.375	101.501	101.437	101.376	4.875	97.342	97.315	97.284
6.125	99.699	99.679	99.662	6.5	101.877	101.812	101.753	5	97.655	97.623	97.582
6.25	99.939	99.902	99.884	6.625	102.185	102.121	102.062	5.125	97.891	97.858	97.817
6.375	100.517	100.479	100.459	6.75	101.859	101.818	101.749	5.25	98.435	98.402	98.361
6.5	101.044	101.004	100.982	6.875	102.241	102.200	102.132	5.375	98.714	98.682	98.640
6.625	101.560	101.522	101.500	7	102.587	102.546	102.480	5.5	99.110	99.078	99.037
6.75	101.654	101.593	101.567	7.125	102.909	102.868	102.803	5.625	99.323	99.285	99.240
6.875	102.161	102.103	102.075	7.25	103.056	103.021	102.945	5.75	99.654	99.611	99.556
7	102.593	102.534	102.505	7.375	103.456	103.421	103.347	5.875	99.978	99.935	99.880
7.125	102.995	102.935	102.905	7.5	103.761	103.726	103.653	6	100.085	100.042	99.987
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.051	95.018	94.983								
4.75	97.297	97.235	97.212								
4.875	97.620	97.557	97.536								
5	98.174	98.073	98.039								
5.125	98.745	98.644	98.611								
5.25	99.061	98.960	98.928								
5.375	99.372	99.272	99.241								
5.5	99.652	99.551	99.522								
5.625	99.894	99.771	99.727								
5.75	100.201	100.078	100.035								
5.875	100.504	100.381	100.340								
6	100.809	100.686	100.646								

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	95.133	95.048	95.034
5.25	95.868	95.799	95.783
5.375	96.425	96.358	96.341
5.5	96.944	96.872	96.854
5.625	97.541	97.454	97.426
5.75	98.167	98.109	98.082
5.875	98.687	98.628	98.600
6	99.172	99.111	99.081
6.125	99.627	99.547	99.508
6.25	99.944	99.893	99.854
6.375	100.447	100.391	100.349
6.5	100.865	100.808	100.766
6.625	101.245	101.173	101.123
6.75	101.508	101.479	101.428
6.875	101.865	101.833	101.781
7	102.196	102.163	102.110
7.125	102.527	102.486	102.427
7.25	102.924	102.920	102.859
7.375	103.252	103.246	103.183

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	94.698	94.653	94.639	4.5	94.698	94.653	94.639	5	97.064	97.015	96.973
4.625	95.392	95.346	95.332	4.625	95.392	95.346	95.332	5.125	97.730	97.681	97.639
4.75	96.072	96.027	96.013	4.75	96.072	96.027	96.013	5.25	98.451	98.411	98.370
4.875	96.386	96.336	96.295	4.875	96.386	96.336	96.295	5.375	98.940	98.900	98.859
5	97.064	97.015	96.973	5	97.064	97.015	96.973	5.5	99.614	99.574	99.533
5.125	97.730	97.681	97.639	5.125	97.730	97.681	97.639	5.625	100.100	100.059	100.019
5.25	98.535	98.422	98.370	5.25	98.451	98.411	98.370	5.75	100.550	100.487	100.446
5.375	99.121	99.007	98.911	5.375	98.940	98.900	98.859	5.875	100.780	100.570	100.434
5.5	99.695	99.582	99.533	5.5	99.614	99.574	99.533	6	101.347	101.137	100.980
5.625	100.100	100.059	100.019	5.625	100.100	100.059	100.019	6.125	101.803	101.593	101.524
5.75	100.550	100.487	100.446	5.75	100.550	100.487	100.446	6.25	102.000	101.981	101.849
5.875	100.805	100.719	100.650	5.875	100.780	100.589	100.554	6.375	102.407	102.354	102.310
6	101.366	101.280	101.211	6	101.347	101.137	101.083	6.5	102.939	102.886	102.843
6.125	101.803	101.633	101.601	6.125	101.803	101.633	101.601	6.625	103.439	103.386	103.344
6.25	102.000	101.981	101.849	6.25	102.000	101.981	101.849	6.75	103.566	103.502	103.461
6.375	102.482	102.428	102.385	6.375	102.482	102.428	102.385	6.875	103.489	103.400	103.347
6.5	102.974	102.921	102.879	6.5	102.974	102.921	102.879	7	103.989	103.900	103.849
6.625	103.424	103.371	103.329	6.625	103.424	103.371	103.329	7.125	104.413	104.324	104.273
6.75	103.566	103.502	103.461	6.75	103.566	103.502	103.461	7.25	104.510	104.460	104.419
6.875	103.515	103.441	103.441	6.875	103.515	103.426	103.373	7.375	103.619	103.618	103.588
7	103.964	103.875	103.823	7	103.964	103.875	103.823	7.5	104.038	103.973	103.944
7.125	104.340	104.251	104.201	7.125	104.340	104.251	104.201	7.625	104.518	104.484	104.456
7.25	104.510	104.460	104.419	7.25	104.510	104.460	104.419	7.75	104.888	104.808	104.753
7.375	103.857	103.810	103.721	7.375	103.642	103.641	103.611	7.875	102.746	102.655	102.851
7.5	104.038	103.961	103.932	7.5	104.038	103.961	103.932	8	103.119	103.028	103.224
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.905	96.892	96.865	4.25	96.773	96.774	96.708	4.5	92.133	92.087	92.073
4.375	97.373	97.361	97.333	4.375	97.344	97.345	97.280	4.625	92.279	92.233	92.219
4.5	97.909	97.910	97.845	4.5	97.909	97.910	97.845	4.75	94.388	94.406	94.284
4.625	98.465	98.465	98.400	4.625	98.465	98.465	98.400	4.875	95.123	95.141	95.019
4.75	98.552	98.501	98.473	4.75	98.552	98.501	98.473	5	95.852	95.870	95.748
4.875	99.015	98.961	98.865	4.875	98.794	98.776	98.668	5.125	96.723	96.741	96.619
5	99.488	99.434	99.342	5	99.325	99.307	99.199	5.25	97.784	97.671	97.574
5.125	99.962	99.908	99.829	5.125	99.832	99.815	99.706	5.375	98.641	98.568	98.541
5.25	100.090	100.032	99.990	5.25	100.090	100.032	99.990	5.5	99.159	99.086	99.059
5.375	100.434	100.395	100.340	5.375	100.044	100.008	99.934	5.625	99.654	99.581	99.556
5.5	100.904	100.865	100.810	5.5	100.510	100.474	100.401	5.75	99.877	99.804	99.780
5.625	101.363	101.324	101.269	5.625	100.951	100.915	100.842	5.875	100.222	100.136	100.067
5.75	101.388	101.324	101.269	5.75	101.388	101.324	101.269	6	100.783	100.697	100.628
5.875	101.574	101.499	101.444	5.875	101.024	100.970	100.853	6.125	101.210	101.191	101.045
6	102.059	101.983	101.928	6	101.452	101.398	101.281	6.25	101.224	101.114	101.083
								6.375	101.335	101.295	101.255
								6.5	101.754	101.701	101.660
								6.625	102.119	102.082	102.080
								6.75	102.135	102.071	102.030
								6.875	101.974	102.029	102.029
								7	102.293	102.349	102.349
								7.125	102.667	102.578	102.604
								7.25	102.498	102.448	102.407
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	97.150	97.131	97.069	5	95.852	95.870	95.748	4.5	95.250	95.251	95.186
5.375	98.641	98.568	98.541	5.125	96.723	96.741	96.619	4.625	95.782	95.782	95.717
5.5	99.159	99.086	99.059	5.25	97.132	97.131	97.060	4.75	95.452	95.390	95.349
5.625	99.654	99.581	99.556	5.375	98.611	98.538	98.511	4.875	95.939	95.877	95.836
5.75	99.877	99.804	99.780	5.5	99.103	99.030	99.003	5	96.425	96.364	96.322
5.875	100.203	99.993	99.939	5.625	99.579	99.506	99.481	5.125	96.911	96.850	96.809
6	100.689	100.489	100.411	5.75	99.790	99.717	99.693	5.25	96.840	96.786	96.752
6.125	101.210	101.191	101.045	5.875	100.085	99.975	99.940	5.375	97.327	97.272	97.238
6.25	101.224	101.114	101.083	6	100.544	100.489	100.400	5.5	97.813	97.758	97.724
6.375	101.335	101.295	101.255	6.125	101.210	101.191	101.045	5.625	98.298	98.244	98.209
6.5	101.741	101.701	101.660	6.25	101.221	101.142	101.087	5.75	98.153	98.129	98.105
6.625	102.119	102.082	102.080	6.375	101.328	101.275	101.233	5.875	98.554	98.479	98.424
6.75	102.135	102.071	102.030	6.5	101.753	101.701	101.660	6	99.039	98.963	98.908
6.875	101.974	101.958	101.943	6.625	102.161	102.109	102.080	6.125	99.522	99.447	99.392

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	98.451	98.411	98.370	5.25	98.451	98.411	98.370	5.25	98.451	98.411	98.370
5.375	98.940	98.900	98.859	5.375	98.940	98.900	98.859	5.375	98.940	98.900	98.859
5.5	99.614	99.574	99.533	5.5	99.614	99.574	99.533	5.5	99.614	99.574	99.533
5.625	100.100	100.059	100.019	5.625	100.100	100.059	100.019	5.625	100.100	100.059	100.019
5.75	100.550	100.487	100.446	5.75	100.550	100.487	100.446	5.75	100.550	100.487	100.446
5.875	100.780	100.589	100.554	5.875	100.780	100.589	100.554	5.875	100.780	100.570	100.434
6	101.347	101.137	101.083	6	101.347	101.137	101.083	6	101.347	101.137	100.980
6.125	101.803	101.633	101.601	6.125	101.803	101.633	101.601	6.125	101.803	101.593	101.524
6.25	102.000	101.981	101.849	6.25	102.000	101.981	101.849	6.25	102.000	101.981	101.849
6.375	102.482	102.428	102.385	6.375	102.482	102.428	102.385	6.375	102.407	102.354	102.310
6.5	102.974	102.921	102.879	6.5	102.974	102.921	102.879	6.5	102.939	102.886	102.843
6.625	103.424	103.371	103.329	6.625	103.424	103.371	103.329	6.625	103.439	103.386	103.344
6.75	103.566	103.502	103.461	6.75	103.566	103.502	103.461	6.75	103.566	103.502	103.461
6.875	103.515	103.426	103.373	6.875	103.515	103.426	103.373	6.875	103.489	103.400	103.347
7	103.964	103.875	103.823	7	103.964	103.875	103.823	7	103.989	103.900	103.849
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	97.909	97.910	97.845	4.25	96.773	96.774	96.708	5.25	97.150	97.131	97.069
4.625	98.465	98.465	98.400	4.375	97.344	97.345	97.280	5.375	98.641	98.568	98.541
4.75	98.552	98.501	98.473	4.5	97.909	97.910	97.845	5.5	99.159	99.086	99.059
4.875	98.794	98.776	98.668	4.625	98.465	98.465	98.400	5.625	99.654	99.581	99.556
5	99.325	99.307	99.199	4.75	98.552	98.501	98.473	5.75	99.877	99.804	99.780
5.125	99.832	99.815	99.706	4.875	98.794	98.776	98.668	5.875	100.203	99.993	99.939
5.25	100.090	100.032	99.990	5	99.325	99.307	99.199	6	100.689	100.489	100.411
5.375	100.044	100.008	99.934	5.125	99.832	99.815	99.706	6.125	101.210	101.191	101.045
5.5	100.510	100.474	100.401	5.25	100.090	100.032	99.990	6.25	101.224	101.114	101.083
5.625	100.951	100.915	100.842	5.375	100.044	100.008	99.934	6.375	101.335	101.295	101.255
5.75	101.388	101.324	101.269	5.5	100.510	100.474	100.401	6.5	101.741	101.701	101.660
5.875	101.024	100.970	100.864	5.625	100.951	100.915	100.842	6.625	102.119	102.082	102.080
6	101.458	101.398	101.351	5.75	101.388	101.324	101.269	6.75	102.135	102.071	102.030
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	97.150	97.131	97.069	5.25	97.132	97.131	97.060	4.5	95.250	95.251	95.186
5.375	98.641	98.568	98.541	5.375	97.831	97.831	97.760	4.625	95.782	95.782	95.717
5.5	99.159	99.086	99.059	5.5	98.582	98.582	98.510	4.75	94.127	94.076	94.048
5.625	99.654	99.581	99.556	5.625	99.332	99.332	99.261	4.875	94.527	94.509	94.400
5.75	99.877	99.804	99.780	5.75	99.508	99.444	99.403	5	95.004	94.987	94.878
5.875	100.203	99.993	99.939	5.875	99.831	99.813	99.666	5.125	95.432	95.415	95.306
6	100.689	100.489	100.411	6	100.508	100.489	100.343	5.25	96.468	96.444	96.420
6.125	101.210	101.191	101.045	6.125	101.210	101.191	101.045	5.375	96.543	96.519	96.494
6.25	101.224	101.114	101.083	6.25	101.221	101.142	101.087	5.5	96.923	96.899	96.874
6.375	101.335	101.295	101.255	6.375	100.833	100.797	100.794	5.625	97.313	97.289	97.265
6.5	101.741	101.701	101.660	6.5	101.463	101.426	101.424	5.75	98.153	98.129	98.105
6.625	102.119	102.082	102.080	6.625	102.119	102.082	102.080	5.875	98.394	98.370	98.345
6.75	102.135	102.071	102.030	6.75	102.185	102.121	102.080	6	98.713	98.688	98.664
6.875	101.974	101.958	101.943	6.875	101.575	101.520	101.646	6.125	98.995	98.971	98.947

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	97.630	97.581	97.539	5.125	97.630	97.581	97.539	4.75	95.972	95.927	95.913
5.25	98.351	98.311	98.270	5.25	98.351	98.311	98.270	4.875	96.286	96.236	96.195
5.375	98.840	98.800	98.759	5.375	98.840	98.800	98.759	5	96.964	96.915	96.873
5.5	99.514	99.474	99.433	5.5	99.514	99.474	99.433	5.125	97.630	97.581	97.539
5.625	100.000	99.959	99.919	5.625	100.000	99.959	99.919	5.25	98.351	98.311	98.270
5.75	100.450	100.387	100.346	5.75	100.450	100.387	100.346	5.375	98.840	98.800	98.759
5.875	100.680	100.470	100.267	5.875	100.680	100.470	100.267	5.5	99.514	99.474	99.433
6	101.247	101.037	100.826	6	101.247	101.037	100.826	5.625	100.000	99.959	99.919
6.125	101.703	101.493	101.287	6.125	101.703	101.493	101.287	5.75	100.450	100.387	100.346
6.25	101.884	101.805	101.749	6.25	101.884	101.805	101.749	5.875	100.680	100.470	100.290
6.375	101.928	101.887	101.847	6.375	101.928	101.887	101.847	6	101.247	101.037	100.826
6.5	102.294	102.253	102.213	6.5	102.294	102.253	102.213	6.125	101.703	101.493	101.287
6.625	102.727	102.687	102.646	6.625	102.727	102.687	102.646	6.25	101.884	101.805	101.749
6.75	103.111	103.058	103.042	6.75	103.111	103.058	103.042	6.375	101.928	101.887	101.847
6.875	103.186	103.171	103.155	6.875	103.186	103.171	103.155	6.5	102.294	102.253	102.213
7	103.464	103.448	103.433	7	103.464	103.448	103.433	6.625	102.727	102.687	102.646
7.125	103.793	103.778	103.762	7.125	103.793	103.778	103.762	6.75	103.111	103.058	103.042
7.25	104.069	104.019	103.978	7.25	104.069	104.019	103.978	6.875	103.186	103.171	103.155
7.375	103.598	103.551	103.461	7.375	103.375	103.327	103.279	7	103.464	103.448	103.433
7.5	103.743	103.696	103.607	7.5	103.691	103.642	103.594	7.125	103.793	103.778	103.762
7.625	104.082	104.033	103.985	7.625	104.082	104.033	103.985	7.25	104.069	104.019	103.978
7.75	104.338	104.258	104.203	7.75	104.338	104.258	104.203	7.375	103.375	103.327	103.279
7.875	103.551	103.503	103.462	7.875	102.556	102.325	102.621	7.5	103.691	103.642	103.594
8	103.667	103.619	103.578	8	102.854	102.624	102.919	7.625	104.082	104.033	103.985
8.125	103.733	103.685	103.644	8.125	103.131	102.901	103.197	7.75	104.338	104.258	104.203
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	96.805	96.792	96.765	4.25	96.710	96.710	96.645	4.875	95.066	94.944	94.922
4.375	97.273	97.261	97.233	4.375	97.213	97.214	97.149	5	95.784	95.662	95.640
4.5	97.743	97.730	97.703	4.5	97.697	97.697	97.632	5.125	96.545	96.423	96.401
4.625	98.214	98.201	98.174	4.625	98.155	98.156	98.091	5.25	97.181	97.041	97.070
4.75	98.452	98.401	98.373	4.75	98.452	98.401	98.373	5.375	98.174	98.101	98.073
4.875	98.915	98.861	98.765	4.875	98.583	98.565	98.457	5.5	98.607	98.534	98.508
5	99.388	99.334	99.237	5	99.001	98.983	98.874	5.625	99.194	99.054	99.082
5.125	99.862	99.808	99.711	5.125	99.442	99.385	99.343	5.75	99.661	99.450	99.253
5.25	99.990	99.932	99.890	5.25	99.990	99.932	99.890	5.875	100.103	99.893	99.707
5.375	100.334	100.295	100.240	5.375	99.756	99.721	99.647	6	100.589	100.379	100.169
5.5	100.804	100.765	100.710	5.5	100.225	100.160	100.105	6.125	100.935	100.725	100.623
5.625	101.263	101.224	101.169	5.625	100.760	100.696	100.641	6.25	101.071	100.992	100.937
5.75	101.288	101.224	101.169	5.75	101.288	101.224	101.169	6.375	101.235	101.195	101.155
5.875	101.402	101.364	101.309	5.875	100.720	100.666	100.592	6.5	101.641	101.601	101.560
6	101.845	101.806	101.751	6	101.229	101.156	101.100	6.625	101.965	101.924	101.884
								6.75	102.035	101.971	101.930
								6.875	101.874	101.858	101.843
								7	102.151	102.136	102.120
								7.125	102.481	102.465	102.450
								7.25	102.398	102.348	102.307
								7.375	101.506	101.427	101.372
								7.5	102.000	101.921	101.866
								7.625	102.480	102.401	102.346
								7.75	102.800	102.721	102.666
								7.875	99.104	98.874	99.169
								8	99.402	99.172	99.468
								8.125	99.680	99.449	99.745
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.641	101.601	101.560	6.125	100.827	100.669	100.623	4.5	94.972	94.973	94.908
6.625	101.965	101.924	101.884	6.25	101.121	101.042	100.987	4.625	95.362	95.362	95.297
6.75	102.035	101.971	101.930	6.375	100.663	100.489	100.585	4.75	94.027	93.976	93.948
6.875	101.874	101.858	101.843	6.5	101.115	101.051	101.036	4.875	94.256	94.238	94.177
7	102.151	102.136	102.120	6.625	101.615	101.544	101.536	5	94.635	94.619	94.603
7.125	102.481	102.465	102.450	6.75	102.085	102.021	101.980	5.125	95.017	94.960	94.918
7.25	102.398	102.348	102.307	6.875	101.293	101.099	101.325	5.25	96.368	96.344	96.320
7.375	101.506	101.427	101.372	7	101.686	101.549	101.718	5.375	96.443	96.419	96.394
7.5	102.000	101.921	101.866	7.125	102.107	102.057	102.031	5.5	96.823	96.799	96.774
7.625	102.480	102.401	102.346	7.25	102.448	102.398	102.357	5.625	97.213	97.189	97.165
7.75	102.800	102.721	102.666	7.375	101.556	101.477	101.422	5.75	98.053	98.029	98.005
7.875	99.104	98.874	99.169	7.5	102.050	101.971	101.916	5.875	98.294	98.270	98.245
8	99.402	99.172	99.468	7.625	102.530	102.451	102.396	6	98.613	98.588	98.564
8.125	99.680	99.449	99.745	7.75	98.823	98.593	98.888	6.125	98.895	98.871	98.847

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	101.928	101.887	101.847	6.375	101.928	101.887	101.847	6	101.247	101.037	100.826
6.5	102.294	102.253	102.213	6.5	102.294	102.253	102.213	6.125	101.703	101.493	101.287
6.625	102.727	102.687	102.646	6.625	102.727	102.687	102.646	6.25	101.884	101.805	101.749
6.75	103.111	103.058	103.042	6.75	103.111	103.058	103.042	6.375	101.928	101.887	101.847
6.875	103.186	103.171	103.155	6.875	103.186	103.171	103.155	6.5	102.294	102.253	102.213
7	103.464	103.448	103.433	7	103.464	103.448	103.433	6.625	102.727	102.687	102.646
7.125	103.793	103.778	103.762	7.125	103.793	103.778	103.762	6.75	103.111	103.058	103.042
7.25	104.069	104.019	103.978	7.25	104.069	104.019	103.978	6.875	103.186	103.171	103.155
7.375	103.598	103.551	103.461	7.375	103.375	103.327	103.279	7	103.464	103.448	103.433
7.5	103.743	103.696	103.607	7.5	103.691	103.642	103.594	7.125	103.793	103.778	103.762
7.625	104.082	104.033	103.985	7.625	104.082	104.033	103.985	7.25	104.069	104.019	103.978
7.75	104.338	104.258	104.203	7.75	104.338	104.258	104.203	7.375	103.375	103.327	103.279
7.875	103.551	103.503	103.462	7.875	102.606	102.375	102.671	7.5	103.691	103.642	103.594
8	103.667	103.619	103.578	8	102.904	102.674	102.969	7.625	104.082	104.033	103.985
8.125	103.733	103.685	103.644	8.125	103.181	102.951	103.247	7.75	104.338	104.258	104.203
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	97.743	97.730	97.703	4.5	97.697	97.697	97.632	6.625	101.965	101.924	101.884
4.625	98.214	98.201	98.174	4.625	98.155	98.156	98.091	6.75	102.035	101.971	101.930
4.75	98.452	98.401	98.373	4.75	98.452	98.401	98.373	6.875	101.874	101.858	101.843
4.875	98.915	98.861	98.765	4.875	98.583	98.565	98.457	7	102.151	102.136	102.120
5	99.388	99.334	99.237	5	99.001	98.983	98.874	7.125	102.481	102.465	102.450
5.125	99.862	99.808	99.711	5.125	99.442	99.385	99.343	7.25	102.398	102.348	102.307
5.25	99.990	99.932	99.890	5.25	99.990	99.932	99.890	7.375	102.123	102.076	101.986
5.375	100.334	100.295	100.240	5.375	99.756	99.721	99.647	7.5	102.269	102.222	102.132
5.5	100.804	100.765	100.710	5.5	100.225	100.160	100.105	7.625	102.480	102.401	102.346
5.625	101.263	101.224	101.169	5.625	100.760	100.696	100.641	7.75	102.800	102.721	102.666
5.75	101.288	101.224	101.169	5.75	101.288	101.224	101.169	7.875	101.076	101.028	100.987
5.875	101.402	101.364	101.309	5.875	100.720	100.666	100.592	8	101.192	101.144	101.103
6	101.845	101.806	101.751	6	101.229	101.156	101.100	8.125	101.258	101.210	101.169
6.125	102.286	102.247	102.192	6.125	101.737	101.664	101.609				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.641	101.601	101.560	6.125	100.827	100.669	100.623	4.5	94.972	94.973	94.908
6.625	101.965	101.924	101.884	6.25	101.121	101.042	100.987	4.625	95.362	95.362	95.297
6.75	102.035	101.971	101.930	6.375	100.663	100.489	100.585	4.75	94.027	93.976	93.948
6.875	101.874	101.858	101.843	6.5	101.115	101.051	101.036	4.875	94.256	94.238	94.177
7	102.151	102.136	102.120	6.625	101.615	101.544	101.536	5	94.635	94.619	94.603
7.125	102.481	102.465	102.450	6.75	102.085	102.021	101.980	5.125	95.017	94.960	94.918
7.25	102.398	102.348	102.307	6.875	101.293	101.099	101.325	5.25	96.368	96.344	96.320
7.375	101.506	101.427	101.372	7	101.686	101.549	101.718	5.375	96.443	96.419	96.394
7.5	102.000	101.921	101.866	7.125	102.107	102.057	102.031	5.5	96.823	96.799	96.774
7.625	102.480	102.401	102.346	7.25	102.448	102.398	102.357	5.625	97.213	97.189	97.165
7.75	102.800	102.721	102.666	7.375	101.556	101.477	101.422	5.75	98.053	98.029	98.005
7.875	99.104	98.874	99.169	7.5	102.050	101.971	101.916	5.875	98.294	98.270	98.245
8	99.402	99.172	99.468	7.625	102.530	102.451	102.396	6	98.613	98.588	98.564
8.125	99.680	99.449	99.745	7.75	98.823	98.593	98.888	6.125	98.895	98.871	98.847

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	100.568	100.496	100.196	6.75	99.068	98.996	98.696
6.875	101.069	100.997	100.697	6.875	99.569	99.497	99.197
7	101.551	101.479	101.179	7	100.051	99.979	99.679
7.125	101.982	101.910	101.610	7.125	100.482	100.410	100.110
7.25	102.394	102.322	102.022	7.25	100.894	100.822	100.522
7.375	102.357	102.190	101.890	7.375	100.857	100.690	100.390
7.5	102.799	102.632	102.332	7.5	101.299	101.132	100.832
7.625	103.200	103.033	102.733	7.625	101.700	101.533	101.233
7.75	103.572	103.405	103.105	7.75	102.072	101.905	101.605
7.875	102.805	102.582	102.282	7.875	101.305	101.082	100.782
8	103.217	102.994	102.694	8	101.717	101.494	101.194
8.125	103.568	103.345	103.045	8.125	102.068	101.845	101.545
8.25	103.920	103.697	103.397	8.25	102.420	102.197	101.897
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.568	98.496	98.196	6.75	97.068	96.996	96.696
6.875	99.069	98.997	98.697	6.875	97.569	97.497	97.197
7	99.551	99.479	99.179	7	98.051	97.979	97.679
7.125	99.982	99.910	99.610	7.125	98.482	98.410	98.110
7.25	100.394	100.322	100.022	7.25	98.894	98.822	98.522
7.375	100.357	100.190	99.890	7.375	98.857	98.690	98.390
7.5	100.799	100.632	100.332	7.5	99.299	99.132	98.832
7.625	101.200	101.033	100.733	7.625	99.700	99.533	99.233
7.75	101.572	101.405	101.105	7.75	100.072	99.905	99.605
7.875	100.805	100.582	100.282	7.875	99.305	99.082	98.782
8	101.217	100.994	100.694	8	99.717	99.494	99.194
8.125	101.568	101.345	101.045	8.125	100.068	99.845	99.545
8.25	101.920	101.697	101.397	8.25	100.420	100.197	99.897
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.818	99.746	99.446	6.75	97.818	97.746	97.446
6.875	100.319	100.247	99.947	6.875	98.319	98.247	97.947
7	100.801	100.729	100.429	7	98.801	98.729	98.429
7.125	101.232	101.160	100.860	7.125	99.232	99.160	98.860
7.25	101.644	101.572	101.272	7.25	99.644	99.572	99.272
7.375	101.607	101.440	101.140	7.375	99.607	99.440	99.140
7.5	102.049	101.882	101.582	7.5	100.049	99.882	99.582
7.625	102.450	102.283	101.983	7.625	100.450	100.283	99.983
7.75	102.822	102.655	102.355	7.75	100.822	100.655	100.355
7.875	102.055	101.832	101.532	7.875	100.055	99.832	99.532
8	102.467	102.244	101.944	8	100.467	100.244	99.944
8.125	102.818	102.595	102.295	8.125	100.818	100.595	100.295
8.25	103.170	102.947	102.647	8.25	101.170	100.947	100.647

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.