



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	92.272	92.200	92.200	4.75	92.272	92.200	92.200	5.125	95.504	95.554	95.534
4.875	93.090	92.986	92.974	4.875	93.090	92.986	92.974	5.25	96.184	96.231	96.209
5	93.720	93.609	93.594	5	93.720	93.609	93.594	5.375	96.700	96.743	96.717
5.125	94.284	94.230	94.214	5.125	94.284	94.230	94.214	5.5	97.358	97.342	97.312
5.25	94.990	95.005	94.988	5.25	94.982	95.005	94.988	5.625	98.042	98.023	97.990
5.375	95.645	95.598	95.598	5.375	95.631	95.578	95.560	5.75	98.680	98.641	98.606
5.5	96.277	96.230	96.230	5.5	96.266	96.194	96.194	5.875	99.191	99.143	99.072
5.625	96.886	96.822	96.822	5.625	96.886	96.819	96.819	6	99.637	99.589	99.518
5.75	97.519	97.473	97.444	5.75	97.519	97.473	97.444	6.125	100.036	100.003	99.961
5.875	98.054	98.011	97.981	5.875	98.054	98.011	97.981	6.25	100.285	100.215	100.138
6	98.582	98.514	98.503	6	98.582	98.514	98.503	6.375	100.722	100.651	100.622
6.125	99.135	99.057	99.057	6.125	99.040	98.975	98.956	6.5	101.114	101.060	101.029
6.25	99.470	99.400	99.358	6.25	99.470	99.400	99.358	6.625	101.460	101.393	101.356
6.375	99.996	99.924	99.879	6.375	99.996	99.924	99.879	6.75	101.387	101.335	101.293
6.5	100.438	100.356	100.344	6.5	100.438	100.356	100.310	6.875	101.745	101.699	101.620
6.625	100.903	100.825	100.825	6.625	100.851	100.764	100.709	7	102.147	102.106	102.053
6.75	101.265	101.235	101.179	6.75	101.265	101.235	101.179	7.125	102.437	102.392	102.311
6.875	101.662	101.631	101.574	6.875	101.662	101.631	101.574	7.25	102.815	102.777	102.691
7	102.035	102.002	101.944	7	102.035	102.002	101.944	7.375	103.228	103.191	103.104
7.125	102.422	102.417	102.352	7.125	102.422	102.417	102.352	7.5	103.548	103.507	103.423
7.25	102.898	102.910	102.843	7.25	102.898	102.910	102.843	7.625	103.915	103.915	103.836
7.375	103.276	103.285	103.216	7.375	103.276	103.285	103.216	7.75	104.338	104.332	104.263
7.5	103.566	103.598	103.527	7.5	103.566	103.598	103.527	7.875	104.690	104.684	104.616
7.625	103.966	104.010	103.927	7.625	103.966	104.010	103.927	8	104.742	104.742	104.648
7.75	104.369	104.420	104.341	7.75	104.369	104.420	104.341				
7.875	104.648	104.698	104.617	7.875	104.648	104.698	104.617				
8	104.859	104.906	104.824	8	104.859	104.906	104.824				
8.125	105.042	105.091	105.009	8.125	105.042	105.091	105.009				
8.25	105.411	105.455	105.363	8.25	105.411	105.455	105.363				
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	97.030	96.878	96.878	4.625	97.350	97.198	97.198	5	92.922	92.912	92.918
4.75	97.178	97.124	97.110	4.75	97.506	97.391	97.391	5.125	93.550	93.534	93.535
4.875	97.702	97.594	97.594	4.875	98.041	97.933	97.933	5.25	94.736	94.557	94.399
5	98.053	97.952	97.952	5	98.378	98.276	98.276	5.375	95.414	95.236	95.062
5.125	98.353	98.360	98.281	5.125	98.664	98.570	98.570	5.5	96.159	95.982	95.808
5.25	98.698	98.678	98.650	5.25	98.910	98.703	98.703	5.625	96.810	96.820	96.813
5.375	99.154	99.094	99.053	5.375	99.384	99.184	99.184	5.75	97.534	97.539	97.531
5.5	99.491	99.427	99.370	5.5	99.593	99.423	99.399	5.875	98.079	98.086	98.076
5.625	99.847	99.837	99.777	5.625	99.826	99.816	99.756	6	98.585	98.590	98.578
5.75	100.112	100.098	100.034	5.75	100.140	100.067	100.015	6.125	99.068	99.054	99.031
5.875	100.603	100.536	100.481	5.875	100.495	100.377	100.371	6.25	99.483	99.465	99.443
6	100.844	100.777	100.722	6	100.795	100.684	100.673	6.375	100.014	99.992	99.967
6.125	101.045	101.017	100.975	6.125	100.864	100.759	100.743	6.5	100.448	100.426	100.400
6.25	101.269	101.236	101.235	6.25	101.145	101.047	101.026	6.625	100.835	100.797	100.762
6.375	101.707	101.633	101.578	6.375	101.407	101.315	101.290	6.75	101.211	101.231	101.195
6.5	101.936	101.861	101.872	6.5	101.671	101.586	101.618	6.875	101.595	101.614	101.577
6.625	102.173	102.127	102.167	6.625	101.933	101.887	101.927	7	101.907	101.924	101.886
6.75	102.369	102.318	102.355	6.75	102.152	102.101	102.138	7.125	102.076	102.043	102.000
6.875	102.814	102.740	102.685	6.875	102.394	102.333	102.347	7.25	102.458	102.375	102.328
7	103.010	102.936	102.880	7	102.753	102.638	102.672	7.375	102.818	102.698	102.648
7.125	102.410	102.335	102.280	7.125	102.171	102.097	102.042	7.5	103.158	102.975	102.797
7.25	102.902	102.827	102.772	7.25	102.560	102.485	102.430	7.625	103.319	103.011	102.932
7.375	103.375	103.300	103.245	7.375	102.933	102.858	102.803	7.75	102.632	102.733	102.674
								7.875	102.812	102.911	102.850

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

Additional Purchase LLPA Adjusters

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.421	97.265	97.229	5	96.992	96.791	96.793	5	94.263	94.200	94.138
5.125	97.843	97.780	97.717	5.125	97.473	97.266	97.266	5.125	94.916	94.853	94.791
5.25	98.361	98.298	98.235	5.25	97.893	97.674	97.686	5.25	95.573	95.510	95.447
5.375	98.589	98.526	98.463	5.375	98.291	98.067	98.077	5.375	95.871	95.808	95.745
5.5	98.962	98.899	98.836	5.5	98.689	98.460	98.466	5.5	96.350	96.287	96.224
5.625	99.336	99.273	99.210	5.625	99.085	98.852	98.855	5.625	96.811	96.748	96.685
5.75	99.544	99.481	99.418	5.75	99.466	99.228	99.228	5.75	97.089	97.026	96.964
5.875	99.752	99.689	99.626	5.875	99.824	99.581	99.579	5.875	97.370	97.307	97.244
6	99.988	99.899	99.836	6	100.172	99.925	99.919	6	97.648	97.585	97.522
6.125	100.262	100.107	100.044	6.125	100.505	100.256	100.245	6.125	97.923	97.860	97.798
6.25	100.560	100.311	100.292	6.25	100.801	100.545	100.533	6.25	98.198	98.135	98.073
6.375	100.768	100.516	100.493	6.375	101.043	100.783	100.767	6.375	98.473	98.410	98.347
6.5	100.905	100.720	100.657	6.5	101.162	100.906	100.876	6.5	98.927	98.864	98.802
6.625	100.969	100.773	100.710	6.625	101.198	100.938	100.899	6.625	99.012	98.949	98.886
6.75	101.062	100.999	100.936	6.75	101.079	100.813	100.774	6.75	99.269	99.206	99.143
6.875	101.114	101.051	100.988	6.875	100.949	100.704	100.641	6.875	99.345	99.282	99.220
7	101.154	101.091	101.028	7	100.993	100.776	100.713	7	99.433	99.370	99.308
7.125	101.199	101.136	101.073	7.125	101.160	100.884	100.831	7.125	99.529	99.466	99.403
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	97.626	97.416	97.435	5	97.190	96.988	96.991	5	94.313	94.250	94.187
5.125	97.992	97.830	97.793	5.125	97.669	97.463	97.463	5.125	94.966	94.903	94.840
5.25	98.411	98.348	98.285	5.25	98.092	97.872	97.885	5.25	95.623	95.560	95.497
5.375	98.663	98.576	98.513	5.375	98.489	98.265	98.275	5.375	95.921	95.858	95.795
5.5	99.012	98.949	98.886	5.5	98.886	98.657	98.664	5.5	96.400	96.337	96.274
5.625	99.386	99.323	99.260	5.625	99.281	99.048	99.051	5.625	96.861	96.798	96.735
5.75	99.624	99.531	99.468	5.75	99.661	99.423	99.424	5.75	97.139	97.076	97.013
5.875	99.909	99.739	99.676	5.875	100.018	99.776	99.773	5.875	97.420	97.357	97.294
6	100.194	99.949	99.941	6	100.366	100.119	100.113	6	97.698	97.635	97.572
6.125	100.469	100.218	100.209	6.125	100.700	100.449	100.439	6.125	97.973	97.910	97.847
6.25	100.770	100.514	100.501	6.25	100.997	100.741	100.728	6.25	98.248	98.185	98.122
6.375	100.980	100.720	100.705	6.375	101.240	100.980	100.964	6.375	98.523	98.460	98.397
6.5	101.120	100.855	100.836	6.5	101.360	101.104	101.075	6.5	98.977	98.914	98.851
6.625	101.186	100.916	100.895	6.625	101.398	101.139	101.100	6.625	99.062	98.999	98.936
6.75	101.211	101.049	100.986	6.75	101.282	101.016	100.977	6.75	99.319	99.256	99.193
6.875	101.174	101.101	101.038	6.875	101.153	100.884	100.840	6.875	99.395	99.332	99.269
7	101.204	101.141	101.078	7	101.199	100.926	100.879	7	99.483	99.420	99.357
7.125	101.249	101.186	101.123	7.125	101.369	101.093	101.039	7.125	99.579	99.516	99.453

Conventional ARM Adjustments

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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	94.021	93.985	93.985	5.75	97.821	97.754	97.722	4.375	95.345	95.304	95.284
5.125	93.940	93.904	93.904	5.875	98.403	98.336	98.305	4.5	95.740	95.699	95.678
5.25	94.704	94.651	94.597	6	98.923	98.856	98.825	4.625	96.104	96.063	96.042
5.375	95.399	95.347	95.292	6.125	99.359	99.292	99.261	4.75	96.676	96.642	96.601
5.5	96.060	96.007	95.953	6.25	99.573	99.496	99.449	4.875	97.087	97.054	97.013
5.625	96.696	96.643	96.589	6.375	100.112	100.035	99.988	5	97.395	97.362	97.320
5.75	97.519	97.467	97.412	6.5	100.578	100.500	100.454	5.125	97.640	97.607	97.566
5.875	98.096	98.043	97.989	6.625	100.940	100.863	100.816	5.25	98.203	98.170	98.129
6	98.638	98.585	98.531	6.75	101.100	101.023	100.976	5.375	98.552	98.511	98.456
6.125	99.148	99.095	99.040	6.875	101.569	101.492	101.445	5.5	98.969	98.929	98.873
6.25	99.567	99.519	99.473	7	101.996	101.919	101.872	5.625	99.232	99.191	99.136
6.375	100.072	100.025	99.978	7.125	102.314	102.237	102.190	5.75	99.578	99.537	99.482
6.5	100.544	100.496	100.449	7.25	102.503	102.425	102.378	5.875	99.916	99.876	99.820
6.625	100.998	100.950	100.904	7.375	102.969	102.891	102.844	6	100.035	99.994	99.939
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.729	94.698	94.664								
4.75	95.433	95.385	95.330								
4.875	95.645	95.597	95.542								
5	95.993	95.944	95.889								
5.125	96.383	96.335	96.280								
5.25	96.746	96.698	96.643								
5.375	97.070	97.022	96.967								
5.5	97.413	97.365	97.310								
5.625	97.706	97.657	97.602								
5.75	97.849	97.794	97.725								
5.875	98.138	98.082	98.013								
6	98.596	98.541	98.472								

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 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	94.880	94.863	94.846	5.75	98.680	98.632	98.560	4.25	94.914	94.873	94.852
5.5	95.570	95.550	95.533	5.875	99.191	99.143	99.072	4.375	95.345	95.304	95.284
5.625	96.220	96.198	96.182	6	99.637	99.589	99.518	4.5	95.740	95.699	95.678
5.75	97.118	97.071	97.028	6.125	99.931	99.884	99.813	4.625	96.104	96.063	96.042
5.875	97.795	97.779	97.777	6.25	100.285	100.215	100.138	4.75	96.676	96.642	96.601
6	98.399	98.380	98.378	6.375	100.722	100.651	100.575	4.875	97.087	97.054	97.013
6.125	98.963	98.943	98.941	6.5	101.114	101.044	100.968	5	97.395	97.362	97.320
6.25	99.095	99.112	99.096	6.625	101.436	101.367	101.290	5.125	97.640	97.607	97.566
6.375	99.717	99.726	99.705	6.75	101.344	101.297	101.217	5.25	98.203	98.170	98.129
6.5	100.282	100.290	100.268	6.875	101.745	101.699	101.618	5.375	98.552	98.511	98.456
6.625	100.852	100.854	100.832	7	102.105	102.059	101.979	5.5	98.969	98.929	98.873
6.75	101.109	101.100	101.085	7.125	102.437	102.392	102.311	5.625	99.232	99.191	99.136
6.875	101.689	101.673	101.651	7.25	102.815	102.777	102.691	5.75	99.578	99.537	99.482
7	102.156	102.136	102.113	7.375	103.228	103.191	103.104	5.875	99.916	99.876	99.820
7.125	102.596	102.592	102.523	7.5	103.544	103.507	103.420	6	100.035	99.994	99.939
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.729	94.698	94.664								
4.75	96.679	96.611	96.578								
4.875	97.004	96.936	96.903								
5	97.471	97.286	97.253								
5.125	98.042	97.936	97.893								
5.25	98.360	98.254	98.211								
5.375	98.674	98.568	98.525								
5.5	98.954	98.849	98.806								
5.625	99.403	99.275	99.221								
5.75	99.712	99.584	99.531								
5.875	100.017	99.890	99.836								
6	100.325	100.197	100.144								

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	94.284	94.230	94.214
5.25	94.982	95.005	94.988
5.375	95.552	95.578	95.560
5.5	96.093	96.109	96.090
5.625	96.794	96.753	96.725
5.75	97.519	97.473	97.444
5.875	98.054	98.011	97.981
6	98.557	98.512	98.481
6.125	99.040	98.975	98.933
6.25	99.470	99.400	99.358
6.375	99.996	99.924	99.879
6.5	100.438	100.356	100.310
6.625	100.851	100.764	100.709
6.75	101.265	101.235	101.179
6.875	101.662	101.631	101.574
7	102.035	102.002	101.944
7.125	102.422	102.417	102.352
7.25	102.898	102.910	102.843
7.375	103.276	103.285	103.216

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	93.745	93.699	93.685	4.5	93.745	93.699	93.685	5	96.097	96.048	96.021
4.625	94.450	94.404	94.390	4.625	94.450	94.404	94.390	5.125	96.773	96.725	96.697
4.75	95.147	95.101	95.087	4.75	95.147	95.101	95.087	5.25	97.620	97.587	97.555
4.875	95.408	95.360	95.332	4.875	95.408	95.360	95.332	5.375	98.110	98.077	98.045
5	96.097	96.048	96.021	5	96.097	96.048	96.021	5.5	98.790	98.758	98.725
5.125	96.773	96.725	96.697	5.125	96.773	96.725	96.697	5.625	99.297	99.264	99.232
5.25	97.620	97.587	97.555	5.25	97.620	97.587	97.555	5.75	99.913	99.762	99.720
5.375	98.201	98.077	98.045	5.375	98.110	98.077	98.045	5.875	100.185	99.974	99.766
5.5	98.790	98.758	98.725	5.5	98.790	98.758	98.725	6	100.767	100.557	100.402
5.625	99.297	99.264	99.232	5.625	99.297	99.264	99.232	6.125	101.269	101.059	100.947
5.75	99.913	99.762	99.720	5.75	99.913	99.762	99.720	6.25	101.557	101.490	101.409
5.875	100.209	100.129	100.067	5.875	100.185	99.974	99.812	6.375	101.944	101.885	101.840
6	100.770	100.690	100.628	6	100.767	100.557	100.402	6.5	102.481	102.424	102.377
6.125	101.269	101.059	100.956	6.125	101.269	101.059	100.947	6.625	102.986	102.933	102.883
6.25	101.557	101.490	101.409	6.25	101.557	101.490	101.409	6.75	103.312	103.248	103.207
6.375	102.031	101.971	101.926	6.375	102.031	101.971	101.926	6.875	103.417	103.414	103.360
6.5	102.536	102.479	102.432	6.5	102.536	102.479	102.432	7	103.922	103.923	103.866
6.625	102.999	102.945	102.895	6.625	102.999	102.945	102.895	7.125	104.350	104.353	104.294
6.75	103.312	103.248	103.207	6.75	103.312	103.248	103.207	7.25	104.497	104.446	104.404
6.875	103.456	103.454	103.406	6.875	103.456	103.454	103.400	7.375	103.590	103.587	103.554
7	103.917	103.917	103.861	7	103.917	103.917	103.861	7.5	103.949	103.946	103.913
7.125	104.303	104.306	104.248	7.125	104.303	104.306	104.248	7.625	104.463	104.460	104.428
7.25	104.497	104.446	104.404	7.25	104.497	104.446	104.404	7.75	104.800	104.746	104.691
7.375	103.762	103.740	103.665	7.375	103.624	103.621	103.588	7.875	102.800	102.727	102.886
7.5	103.953	103.950	103.917	7.5	103.953	103.950	103.917	8	103.196	103.122	103.282
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	96.577	96.559	96.524	4.25	96.078	96.091	96.022	4.625	92.103	92.057	92.043
4.375	97.045	97.027	96.992	4.375	96.652	96.665	96.596	4.75	93.420	93.447	93.371
4.5	97.515	97.496	97.462	4.5	97.223	97.236	97.166	4.875	94.156	94.183	94.068
4.625	97.986	97.968	97.933	4.625	97.788	97.801	97.732	5	94.887	94.914	94.799
4.75	98.074	98.052	98.024	4.75	98.018	97.966	97.938	5.125	95.762	95.789	95.674
4.875	98.545	98.523	98.495	4.875	98.319	98.316	98.203	5.25	96.852	96.709	96.571
5	99.018	98.996	98.968	5	98.870	98.866	98.753	5.375	97.599	97.514	97.487
5.125	99.492	99.470	99.442	5.125	99.404	99.400	99.287	5.5	98.126	98.043	98.014
5.25	99.692	99.652	99.596	5.25	99.638	99.578	99.537	5.625	98.633	98.594	98.521
5.375	100.166	100.126	100.070	5.375	99.770	99.750	99.656	5.75	99.155	98.962	98.900
5.5	100.637	100.596	100.541	5.5	100.269	100.249	100.156	5.875	99.626	99.546	99.484
5.625	101.097	101.055	100.999	5.625	100.741	100.720	100.627	6	100.187	100.107	100.045
5.75	101.075	101.008	100.953	5.75	101.075	101.008	100.953	6.125	100.662	100.655	100.528
5.875	101.344	101.304	101.249	5.875	100.855	100.818	100.744	6.25	100.744	100.652	100.596
6	101.795	101.747	101.691	6	101.301	101.264	101.189	6.375	101.044	101.020	100.995
								6.5	101.527	101.517	101.460
								6.625	102.020	101.996	101.948
								6.75	101.900	101.929	101.961
								6.875	101.944	102.001	101.994
								7	102.266	102.323	102.316
								7.125	102.710	102.670	102.707
								7.25	102.485	102.434	102.392
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	96.367	96.377	96.254	5	94.887	94.914	94.799	4.5	94.580	94.593	94.399
5.375	97.599	97.514	97.487	5.125	95.762	95.789	95.674	4.625	95.137	95.150	94.956
5.5	98.126	98.043	98.014	5.25	96.367	96.377	96.214	4.75	95.011	94.915	94.839
5.625	98.633	98.594	98.521	5.375	97.565	97.479	97.452	4.875	95.497	95.401	95.325
5.75	99.155	98.945	98.757	5.5	98.062	97.979	97.950	5	95.983	95.887	95.811
5.875	99.607	99.397	99.202	5.625	98.584	98.594	98.434	5.125	96.468	96.372	96.296
6	100.110	99.937	99.810	5.75	98.783	98.719	98.678	5.25	96.621	96.546	96.491
6.125	100.662	100.655	100.528	5.875	99.353	99.250	99.197	5.375	97.107	97.032	96.977
6.25	100.744	100.652	100.596	6	99.944	99.937	99.810	5.5	97.592	97.517	97.462
6.375	101.044	101.020	100.995	6.125	100.662	100.655	100.528	5.625	98.077	98.002	97.947
6.5	101.509	101.485	101.460	6.25	100.794	100.702	100.646	5.75	97.807	97.775	97.742
6.625	102.020	101.996	101.948	6.375	100.878	100.820	100.777	5.875	98.291	98.215	98.160
6.75	101.900	101.929	101.961	6.5	101.312	101.283	101.234	6	98.775	98.700	98.644
6.875	101.845	101.872	101.904	6.625	102.020	101.996	101.948	6.125	99.258	99.183	99.128

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	97.620	97.587	97.555	5.25	97.620	97.587	97.555	5.25	97.620	97.587	97.555
5.375	98.110	98.077	98.045	5.375	98.110	98.077	98.045	5.375	98.110	98.077	98.045
5.5	98.790	98.758	98.725	5.5	98.790	98.758	98.725	5.5	98.790	98.758	98.725
5.625	99.297	99.264	99.232	5.625	99.297	99.264	99.232	5.625	99.297	99.264	99.232
5.75	99.913	99.762	99.720	5.75	99.913	99.762	99.720	5.75	99.913	99.762	99.720
5.875	100.185	99.974	99.812	5.875	100.185	99.974	99.812	5.875	100.185	99.974	99.766
6	100.767	100.557	100.402	6	100.767	100.557	100.402	6	100.767	100.557	100.402
6.125	101.269	101.059	100.947	6.125	101.269	101.059	100.947	6.125	101.269	101.059	100.947
6.25	101.557	101.490	101.409	6.25	101.557	101.490	101.409	6.25	101.557	101.490	101.409
6.375	102.031	101.971	101.926	6.375	102.031	101.971	101.926	6.375	101.944	101.885	101.840
6.5	102.536	102.479	102.432	6.5	102.536	102.479	102.432	6.5	102.481	102.424	102.377
6.625	102.999	102.945	102.895	6.625	102.999	102.945	102.895	6.625	102.986	102.933	102.883
6.75	103.312	103.248	103.207	6.75	103.312	103.248	103.207	6.75	103.312	103.248	103.207
6.875	103.456	103.454	103.400	6.875	103.456	103.454	103.400	6.875	103.417	103.414	103.360
7	103.917	103.917	103.861	7	103.917	103.917	103.861	7	103.922	103.923	103.866
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	97.223	97.236	97.166	4.25	96.078	96.091	96.022	5.25	96.367	96.377	96.254
4.625	97.788	97.801	97.732	4.375	96.652	96.665	96.596	5.375	97.599	97.514	97.487
4.75	98.018	97.966	97.938	4.5	97.223	97.236	97.166	5.5	98.126	98.043	98.014
4.875	98.319	98.316	98.203	4.625	97.788	97.801	97.732	5.625	98.633	98.594	98.521
5	98.870	98.866	98.753	4.75	98.018	97.966	97.938	5.75	99.155	98.945	98.757
5.125	99.404	99.400	99.287	4.875	98.319	98.316	98.203	5.875	99.607	99.397	99.202
5.25	99.638	99.578	99.537	5	98.870	98.866	98.753	6	100.110	99.937	99.810
5.375	99.770	99.750	99.656	5.125	99.404	99.400	99.287	6.125	100.662	100.655	100.528
5.5	100.269	100.249	100.156	5.25	99.638	99.578	99.537	6.25	100.744	100.652	100.596
5.625	100.741	100.720	100.627	5.375	99.770	99.750	99.656	6.375	101.044	101.020	100.995
5.75	101.075	101.008	100.953	5.5	100.269	100.249	100.156	6.5	101.509	101.485	101.460
5.875	100.855	100.818	100.744	5.625	100.741	100.720	100.627	6.625	102.020	101.996	101.948
6	101.301	101.264	101.189	5.75	101.075	101.008	100.953	6.75	101.900	101.929	101.961
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	96.367	96.377	96.254	5.25	96.367	96.377	96.214	4.5	94.580	94.593	94.399
5.375	97.599	97.514	97.487	5.375	97.071	97.081	96.918	4.625	95.137	95.150	94.956
5.5	98.126	98.043	98.014	5.5	97.827	97.837	97.674	4.75	93.593	93.558	93.542
5.625	98.633	98.594	98.521	5.625	98.584	98.594	98.431	4.875	94.086	94.083	93.838
5.75	99.155	98.945	98.757	5.75	98.783	98.719	98.678	5	94.611	94.607	94.295
5.875	99.607	99.397	99.202	5.875	99.257	99.250	99.123	5.125	95.103	95.100	94.787
6	100.110	99.937	99.810	6	99.944	99.937	99.810	5.25	96.066	96.050	96.034
6.125	100.662	100.655	100.528	6.125	100.662	100.655	100.528	5.375	96.158	96.142	96.126
6.25	100.744	100.652	100.596	6.25	100.794	100.702	100.646	5.5	96.559	96.543	96.527
6.375	101.044	101.020	100.995	6.375	100.634	100.611	100.562	5.625	96.966	96.949	96.933
6.5	101.509	101.485	101.460	6.5	101.306	101.283	101.234	5.75	97.807	97.775	97.742
6.625	102.020	101.996	101.948	6.625	102.020	101.996	101.948	5.875	98.071	98.039	98.006
6.75	101.900	101.929	101.961	6.75	101.950	101.886	101.845	6	98.412	98.380	98.347
6.875	101.845	101.872	101.904	6.875	101.661	101.621	101.657	6.125	98.718	98.686	98.654

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	96.673	96.625	96.597	5.125	96.673	96.625	96.597	4.75	95.047	95.001	94.987
5.25	97.520	97.487	97.455	5.25	97.520	97.487	97.455	4.875	95.308	95.260	95.232
5.375	98.010	97.977	97.945	5.375	98.010	97.977	97.945	5	95.997	95.948	95.921
5.5	98.690	98.658	98.625	5.5	98.690	98.658	98.625	5.125	96.673	96.625	96.597
5.625	99.197	99.164	99.132	5.625	99.197	99.164	99.132	5.25	97.520	97.487	97.455
5.75	99.813	99.662	99.620	5.75	99.813	99.662	99.620	5.375	98.010	97.977	97.945
5.875	100.085	99.874	99.666	5.875	100.085	99.874	99.666	5.5	98.690	98.658	98.625
6	100.667	100.457	100.302	6	100.667	100.457	100.302	5.625	99.197	99.164	99.132
6.125	101.169	100.959	100.847	6.125	101.169	100.959	100.847	5.75	99.813	99.662	99.620
6.25	101.457	101.364	101.309	6.25	101.457	101.364	101.309	5.875	100.085	99.874	99.666
6.375	101.636	101.612	101.588	6.375	101.636	101.612	101.588	6	100.667	100.457	100.302
6.5	102.061	102.037	102.013	6.5	102.061	102.037	102.013	6.125	101.169	100.959	100.847
6.625	102.515	102.490	102.466	6.625	102.515	102.490	102.466	6.25	101.457	101.364	101.309
6.75	102.939	102.972	103.004	6.75	102.939	102.972	103.004	6.375	101.636	101.612	101.588
6.875	103.052	103.085	103.117	6.875	103.052	103.085	103.117	6.5	102.061	102.037	102.013
7	103.390	103.423	103.455	7	103.390	103.423	103.455	6.625	102.515	102.490	102.466
7.125	103.732	103.764	103.796	7.125	103.732	103.764	103.796	6.75	102.939	102.972	103.004
7.25	104.056	104.005	103.963	7.25	104.056	104.005	103.963	6.875	103.052	103.085	103.117
7.375	103.502	103.481	103.405	7.375	103.181	103.103	103.025	7	103.390	103.423	103.455
7.5	103.658	103.636	103.561	7.5	103.507	103.429	103.378	7.125	103.732	103.764	103.796
7.625	103.909	103.831	103.785	7.625	103.909	103.831	103.785	7.25	104.056	104.005	103.963
7.75	104.250	104.196	104.141	7.75	104.250	104.196	104.141	7.375	103.181	103.120	103.087
7.875	103.584	103.528	103.445	7.875	102.606	102.392	102.652	7.5	103.543	103.540	103.508
8	103.699	103.644	103.561	8	102.922	102.709	102.969	7.625	103.971	103.968	103.935
8.125	103.765	103.710	103.627	8.125	103.214	103.001	103.261	7.75	104.250	104.196	104.141
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	96.477	96.459	96.424	4.25	96.035	96.048	95.978	4.875	94.103	93.989	93.975
4.375	96.945	96.927	96.892	4.375	96.556	96.569	96.500	5	94.823	94.710	94.695
4.5	97.415	97.396	97.362	4.5	97.064	97.078	97.008	5.125	95.589	95.475	95.461
4.625	97.886	97.868	97.833	4.625	97.555	97.568	97.498	5.25	96.421	96.291	96.228
4.75	97.974	97.952	97.924	4.75	97.918	97.866	97.838	5.375	97.111	97.026	96.999
4.875	98.445	98.423	98.395	4.875	98.159	98.156	98.043	5.5	97.742	97.671	97.639
5	98.918	98.896	98.868	5	98.614	98.610	98.498	5.625	98.460	98.330	98.266
5.125	99.392	99.370	99.342	5.125	99.037	99.034	98.921	5.75	99.055	98.845	98.635
5.25	99.592	99.552	99.496	5.25	99.538	99.478	99.437	5.875	99.507	99.297	99.087
5.375	100.066	100.026	99.970	5.375	99.525	99.504	99.411	6	100.010	99.800	99.638
5.5	100.537	100.496	100.441	5.5	99.905	99.884	99.791	6.125	100.401	100.217	100.190
5.625	100.995	100.955	100.899	5.625	100.438	100.372	100.316	6.25	100.644	100.552	100.496
5.75	100.975	100.908	100.853	5.75	100.975	100.908	100.853	6.375	100.944	100.920	100.895
5.875	101.244	101.204	101.149	5.875	100.554	100.517	100.442	6.5	101.409	101.385	101.360
6	101.687	101.647	101.591	6	101.011	100.937	100.881	6.625	101.752	101.728	101.704
								6.75	101.800	101.829	101.861
								6.875	101.740	101.772	101.804
								7	102.078	102.110	102.142
								7.125	102.419	102.451	102.484
								7.25	102.385	102.334	102.292
								7.375	101.391	101.338	101.282
								7.5	101.898	101.844	101.788
								7.625	102.388	102.334	102.279
								7.75	102.713	102.659	102.603
								7.875	99.154	98.940	99.050
								8	99.470	99.257	99.367
								8.125	99.762	99.549	99.659
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	101.409	101.385	101.360	6.125	100.364	100.217	100.190	4.5	94.393	94.406	94.212
6.625	101.752	101.728	101.704	6.25	100.694	100.602	100.546	4.625	94.836	94.849	94.655
6.75	101.800	101.829	101.861	6.375	100.547	100.384	100.435	4.75	93.493	93.458	93.442
6.875	101.740	101.772	101.804	6.5	101.082	100.919	100.970	4.875	93.881	93.877	93.738
7	102.078	102.110	102.142	6.625	101.665	101.502	101.553	5	94.268	94.265	94.177
7.125	102.419	102.451	102.484	6.75	101.850	101.786	101.745	5.125	94.609	94.606	94.464
7.25	102.385	102.334	102.292	6.875	101.426	101.246	101.383	5.25	95.966	95.950	95.934
7.375	101.391	101.338	101.282	7	101.849	101.669	101.806	5.375	96.058	96.042	96.026
7.5	101.898	101.844	101.788	7.125	102.188	102.029	102.144	5.5	96.459	96.443	96.427
7.625	102.388	102.334	102.279	7.25	102.435	102.384	102.342	5.625	96.866	96.849	96.833
7.75	102.713	102.659	102.603	7.375	101.441	101.388	101.332	5.75	97.707	97.675	97.642
7.875	99.154	98.940	99.050	7.5	101.948	101.894	101.838	5.875	97.971	97.939	97.906
8	99.470	99.257	99.367	7.625	102.438	102.384	102.329	6	98.312	98.280	98.247
8.125	99.762	99.549	99.659	7.75	98.850	98.637	98.747	6.125	98.618	98.586	98.554

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	101.636	101.612	101.588	6.375	101.636	101.612	101.588	6	100.667	100.457	100.302
6.5	102.061	102.037	102.013	6.5	102.061	102.037	102.013	6.125	101.169	100.959	100.847
6.625	102.515	102.490	102.466	6.625	102.515	102.490	102.466	6.25	101.457	101.364	101.309
6.75	102.939	102.972	103.004	6.75	102.939	102.972	103.004	6.375	101.636	101.612	101.588
6.875	103.052	103.085	103.117	6.875	103.052	103.085	103.117	6.5	102.061	102.037	102.013
7	103.390	103.423	103.455	7	103.390	103.423	103.455	6.625	102.515	102.490	102.466
7.125	103.732	103.764	103.796	7.125	103.732	103.764	103.796	6.75	102.939	102.972	103.004
7.25	104.056	104.005	103.963	7.25	104.056	104.005	103.963	6.875	103.052	103.085	103.117
7.375	103.502	103.481	103.405	7.375	103.181	103.103	103.025	7	103.390	103.423	103.455
7.5	103.658	103.636	103.561	7.5	103.507	103.429	103.378	7.125	103.732	103.764	103.796
7.625	103.909	103.831	103.785	7.625	103.909	103.831	103.785	7.25	104.056	104.005	103.963
7.75	104.250	104.196	104.141	7.75	104.250	104.196	104.141	7.375	103.181	103.120	103.087
7.875	103.584	103.528	103.445	7.875	102.656	102.442	102.702	7.5	103.543	103.540	103.508
8	103.699	103.644	103.561	8	102.972	102.759	103.019	7.625	103.971	103.968	103.935
8.125	103.765	103.710	103.627	8.125	103.264	103.051	103.311	7.75	104.250	104.196	104.141
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	97.415	97.396	97.362	4.5	97.064	97.078	97.008	6.625	101.752	101.728	101.704
4.625	97.886	97.868	97.833	4.625	97.555	97.568	97.498	6.75	101.800	101.829	101.861
4.75	97.974	97.952	97.924	4.75	97.918	97.866	97.838	6.875	101.740	101.772	101.804
4.875	98.445	98.423	98.395	4.875	98.159	98.156	98.043	7	102.078	102.110	102.142
5	98.918	98.896	98.868	5	98.614	98.610	98.498	7.125	102.419	102.451	102.484
5.125	99.392	99.370	99.342	5.125	99.037	99.034	98.921	7.25	102.385	102.334	102.292
5.25	99.592	99.552	99.496	5.25	99.538	99.478	99.437	7.375	102.028	102.006	101.930
5.375	100.066	100.026	99.970	5.375	99.525	99.504	99.411	7.5	102.184	102.162	102.086
5.5	100.537	100.496	100.441	5.5	99.905	99.884	99.791	7.625	102.388	102.334	102.279
5.625	100.995	100.955	100.899	5.625	100.438	100.372	100.316	7.75	102.713	102.659	102.603
5.75	100.975	100.908	100.853	5.75	100.975	100.908	100.853	7.875	101.109	101.053	100.970
5.875	101.244	101.204	101.149	5.875	100.554	100.517	100.442	8	101.224	101.169	101.086
6	101.687	101.647	101.591	6	101.011	100.937	100.881	8.125	101.290	101.235	101.152
6.125	102.128	102.087	102.032	6.125	101.504	101.429	101.374				
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	101.409	101.385	101.360	6.125	100.364	100.217	100.190	4.5	94.393	94.406	94.212
6.625	101.752	101.728	101.704	6.25	100.694	100.602	100.546	4.625	94.836	94.849	94.655
6.75	101.800	101.829	101.861	6.375	100.547	100.384	100.435	4.75	93.493	93.458	93.442
6.875	101.740	101.772	101.804	6.5	101.082	100.919	100.970	4.875	93.881	93.877	93.738
7	102.078	102.110	102.142	6.625	101.665	101.502	101.553	5	94.268	94.265	94.177
7.125	102.419	102.451	102.484	6.75	101.850	101.786	101.745	5.125	94.609	94.606	94.464
7.25	102.385	102.334	102.292	6.875	101.426	101.246	101.383	5.25	95.966	95.950	95.934
7.375	101.391	101.338	101.282	7	101.849	101.669	101.806	5.375	96.058	96.042	96.026
7.5	101.898	101.844	101.788	7.125	102.188	102.029	102.144	5.5	96.459	96.443	96.427
7.625	102.388	102.334	102.279	7.25	102.435	102.384	102.342	5.625	96.866	96.849	96.833
7.75	102.713	102.659	102.603	7.375	101.441	101.388	101.332	5.75	97.707	97.675	97.642
7.875	99.154	98.940	99.050	7.5	101.948	101.894	101.838	5.875	97.971	97.939	97.906
8	99.470	99.257	99.367	7.625	102.438	102.384	102.329	6	98.312	98.280	98.247
8.125	99.762	99.549	99.659	7.75	98.850	98.637	98.747	6.125	98.618	98.586	98.554

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	100.217	100.121	99.821	6.75	98.717	98.621	98.321
6.875	100.730	100.634	100.334	6.875	99.230	99.134	98.834
7	101.212	101.116	100.816	7	99.712	99.616	99.316
7.125	101.646	101.550	101.250	7.125	100.146	100.050	99.750
7.25	102.060	101.964	101.664	7.25	100.560	100.464	100.164
7.375	101.891	101.723	101.423	7.375	100.391	100.223	99.923
7.5	102.343	102.175	101.875	7.5	100.843	100.675	100.375
7.625	102.737	102.569	102.269	7.625	101.237	101.069	100.769
7.75	103.121	102.953	102.653	7.75	101.621	101.453	101.153
7.875	102.469	102.247	101.947	7.875	100.969	100.747	100.447
8	102.881	102.659	102.359	8	101.381	101.159	100.859
8.125	103.255	103.033	102.733	8.125	101.755	101.533	101.233
8.25	103.599	103.377	103.077	8.25	102.099	101.877	101.577
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.217	98.121	97.821	6.75	96.717	96.621	96.321
6.875	98.730	98.634	98.334	6.875	97.230	97.134	96.834
7	99.212	99.116	98.816	7	97.712	97.616	97.316
7.125	99.646	99.550	99.250	7.125	98.146	98.050	97.750
7.25	100.060	99.964	99.664	7.25	98.560	98.464	98.164
7.375	99.891	99.723	99.423	7.375	98.391	98.223	97.923
7.5	100.343	100.175	99.875	7.5	98.843	98.675	98.375
7.625	100.737	100.569	100.269	7.625	99.237	99.069	98.769
7.75	101.121	100.953	100.653	7.75	99.621	99.453	99.153
7.875	100.469	100.247	99.947	7.875	98.969	98.747	98.447
8	100.881	100.659	100.359	8	99.381	99.159	98.859
8.125	101.255	101.033	100.733	8.125	99.755	99.533	99.233
8.25	101.599	101.377	101.077	8.25	100.099	99.877	99.577
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.467	99.371	99.071	6.75	97.467	97.371	97.071
6.875	99.980	99.884	99.584	6.875	97.980	97.884	97.584
7	100.462	100.366	100.066	7	98.462	98.366	98.066
7.125	100.896	100.800	100.500	7.125	98.896	98.800	98.500
7.25	101.310	101.214	100.914	7.25	99.310	99.214	98.914
7.375	101.141	100.973	100.673	7.375	99.141	98.973	98.673
7.5	101.593	101.425	101.125	7.5	99.593	99.425	99.125
7.625	101.987	101.819	101.519	7.625	99.987	99.819	99.519
7.75	102.371	102.203	101.903	7.75	100.371	100.203	99.903
7.875	101.719	101.497	101.197	7.875	99.719	99.497	99.197
8	102.131	101.909	101.609	8	100.131	99.909	99.609
8.125	102.505	102.283	101.983	8.125	100.505	100.283	99.983
8.25	102.849	102.627	102.327	8.25	100.849	100.627	100.327

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.