



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	91.525	91.453	91.453	4.75	91.525	91.453	91.453	5.125	95.359	95.288	95.253
4.875	92.923	92.836	92.806	4.875	92.923	92.836	92.806	5.25	96.048	95.974	95.936
5	93.562	93.470	93.437	5	93.562	93.470	93.437	5.375	96.573	96.494	96.454
5.125	94.135	94.043	94.010	5.125	94.135	94.043	94.010	5.5	97.120	97.076	97.031
5.25	94.857	94.750	94.711	5.25	94.857	94.750	94.711	5.625	97.815	97.768	97.721
5.375	95.494	95.430	95.397	5.375	95.436	95.325	95.283	5.75	98.450	98.399	98.349
5.5	96.248	96.184	96.151	5.5	95.990	95.875	95.829	5.875	98.928	98.874	98.821
5.625	96.755	96.690	96.658	5.625	96.612	96.497	96.451	6	99.398	99.337	99.280
5.75	97.316	97.233	97.181	5.75	97.316	97.233	97.181	6.125	99.842	99.782	99.724
5.875	97.875	97.791	97.745	5.875	97.840	97.753	97.698	6.25	99.950	99.923	99.860
6	98.493	98.409	98.363	6	98.377	98.286	98.228	6.375	100.386	100.355	100.290
6.125	98.927	98.844	98.798	6.125	98.873	98.781	98.723	6.5	100.812	100.764	100.703
6.25	99.234	99.175	99.111	6.25	99.234	99.175	99.111	6.625	101.237	101.200	101.130
6.375	99.745	99.684	99.626	6.375	99.745	99.684	99.626	6.75	101.151	101.115	101.073
6.5	100.203	100.145	100.087	6.5	100.203	100.145	100.087	6.875	101.530	101.485	101.438
6.625	100.659	100.591	100.520	6.625	100.659	100.591	100.520	7	102.052	102.026	101.974
6.75	101.046	100.995	100.918	6.75	101.046	100.995	100.918	7.125	102.236	102.192	102.108
6.875	101.418	101.375	101.305	6.875	101.418	101.375	101.305	7.25	102.590	102.544	102.481
7	101.820	101.775	101.704	7	101.820	101.775	101.704	7.375	102.975	102.938	102.850
7.125	102.251	102.191	102.108	7.125	102.251	102.191	102.108	7.5	103.490	103.454	103.380
7.25	102.702	102.690	102.601	7.25	102.702	102.690	102.601	7.625	103.759	103.759	103.681
7.375	103.068	103.064	102.982	7.375	103.068	103.064	102.982	7.75	104.210	104.203	104.136
7.5	103.400	103.453	103.358	7.5	103.400	103.453	103.358	7.875	104.577	104.577	104.498
7.625	103.857	103.920	103.822	7.625	103.857	103.920	103.822	8	104.636	104.636	104.542
7.75	104.268	104.327	104.225	7.75	104.268	104.327	104.225				
7.875	104.542	104.610	104.517	7.875	104.542	104.610	104.517				
8	104.774	104.840	104.747	8	104.774	104.840	104.747				
8.125	104.994	105.053	104.960	8.125	104.994	105.053	104.960				
8.25	105.418	105.469	105.355	8.25	105.418	105.469	105.355				
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	96.386	96.324	96.257	4.625	96.706	96.516	96.516	5	92.768	92.724	92.711
4.75	96.674	96.655	96.688	4.75	96.829	96.775	96.815	5.125	93.379	93.333	93.319
4.875	97.148	97.136	97.172	4.875	97.364	97.250	97.278	5.25	94.352	94.151	94.118
5	97.596	97.612	97.645	5	97.700	97.716	97.749	5.375	95.040	94.840	94.778
5.125	98.116	98.127	98.157	5.125	98.140	98.152	98.182	5.5	95.863	95.661	95.520
5.25	98.425	98.431	98.458	5.25	98.436	98.443	98.470	5.625	96.569	96.365	96.222
5.375	98.806	98.773	98.813	5.375	98.895	98.786	98.826	5.75	97.331	97.298	97.266
5.5	99.202	99.200	99.237	5.5	99.196	99.193	99.230	5.875	97.855	97.818	97.787
5.625	99.625	99.618	99.652	5.625	99.600	99.593	99.627	6	98.392	98.350	98.312
5.75	99.907	99.885	99.916	5.75	99.861	99.850	99.881	6.125	98.901	98.859	98.821
5.875	100.368	100.299	100.243	5.875	100.120	100.098	100.125	6.25	99.249	99.240	99.195
6	100.645	100.543	100.558	6	100.420	100.397	100.424	6.375	99.758	99.754	99.716
6.125	100.670	100.645	100.776	6.125	100.561	100.403	100.462	6.5	100.219	100.215	100.177
6.25	101.016	100.946	101.040	6.25	100.672	100.603	100.760	6.625	100.669	100.651	100.600
6.375	101.523	101.454	101.399	6.375	101.080	101.010	101.090	6.75	101.028	101.027	100.970
6.5	101.752	101.683	101.700	6.5	101.313	101.275	101.428	6.875	101.408	101.415	101.365
6.625	101.903	101.860	102.010	6.625	101.642	101.600	101.750	7	101.761	101.757	101.707
6.75	102.235	102.159	102.210	6.75	101.892	101.822	101.969	7.125	102.093	101.832	101.771
6.875	102.734	102.658	102.603	6.875	102.290	102.214	102.187	7.25	102.311	102.188	102.119
7	102.930	102.854	102.798	7	102.498	102.456	102.515	7.375	102.709	102.512	102.451
7.125	102.321	102.245	102.190	7.125	102.083	102.007	101.951	7.5	103.081	102.870	102.719
7.25	102.819	102.743	102.688	7.25	102.476	102.400	102.345	7.625	102.879	102.716	102.637
7.375	103.295	103.219	103.164	7.375	102.851	102.775	102.720	7.75	102.563	102.672	102.590
								7.875	102.735	102.852	102.778

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