



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	91.451	91.378	91.378	4.75	91.451	91.378	91.378	5.125	94.883	94.851	94.814
4.875	92.364	92.285	92.254	4.875	92.364	92.285	92.254	5.25	95.579	95.543	95.504
5	93.007	92.923	92.889	5	93.007	92.923	92.889	5.375	96.111	96.071	96.029
5.125	93.576	93.499	93.462	5.125	93.576	93.499	93.462	5.5	96.798	96.762	96.716
5.25	94.679	94.633	94.610	5.25	94.370	94.303	94.263	5.625	97.504	97.465	97.415
5.375	95.376	95.329	95.306	5.375	94.958	94.928	94.897	5.75	98.206	98.131	98.093
5.5	96.142	96.096	96.072	5.5	95.745	95.718	95.687	5.875	98.744	98.672	98.632
5.625	96.667	96.621	96.598	5.625	96.337	96.311	96.279	6	99.217	99.158	99.111
5.75	97.123	97.053	97.010	5.75	96.999	96.925	96.872	6.125	99.598	99.541	99.493
5.875	97.756	97.685	97.642	5.875	97.587	97.537	97.482	6.25	99.830	99.732	99.687
6	98.405	98.335	98.291	6	98.151	98.101	98.046	6.375	100.294	100.208	100.182
6.125	98.872	98.802	98.758	6.125	98.643	98.593	98.538	6.5	100.773	100.727	100.695
6.25	99.109	99.044	99.004	6.25	98.979	98.928	98.862	6.625	101.127	101.085	101.049
6.375	99.655	99.590	99.550	6.375	99.511	99.456	99.401	6.75	101.215	101.141	101.091
6.5	100.147	100.082	100.042	6.5	100.009	99.963	99.917	6.875	101.646	101.575	101.523
6.625	100.571	100.505	100.466	6.625	100.474	100.429	100.382	7	102.036	101.995	101.943
6.75	100.972	100.901	100.856	6.75	100.904	100.830	100.752	7.125	102.360	102.294	102.239
6.875	101.436	101.365	101.320	6.875	101.333	101.281	101.227	7.25	102.675	102.620	102.557
7	101.836	101.765	101.719	7	101.817	101.765	101.710	7.375	103.107	103.047	102.988
7.125	102.206	102.134	102.089	7.125	102.179	102.096	102.017	7.5	103.541	103.521	103.447
7.25	102.686	102.588	102.498	7.25	102.686	102.588	102.498	7.625	103.863	103.863	103.785
7.375	103.054	102.964	102.917	7.375	103.054	102.964	102.917	7.75	104.273	104.266	104.203
7.5	103.406	103.364	103.317	7.5	103.406	103.364	103.317	7.875	104.680	104.680	104.591
7.625	103.768	103.804	103.705	7.625	103.768	103.804	103.705	8	104.724	104.724	104.630
7.75	104.156	104.238	104.136	7.75	104.156	104.238	104.136				
7.875	104.430	104.520	104.426	7.875	104.430	104.520	104.426				
8	104.669	104.757	104.663	8	104.669	104.757	104.663				
8.125	104.862	104.950	104.856	8.125	104.862	104.950	104.856				
8.25	105.122	105.245	105.130	8.25	105.122	105.245	105.130				
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	96.446	96.371	96.371	4.625	96.766	96.692	96.692	5	92.234	92.210	92.196
4.75	96.825	96.769	96.738	4.75	96.904	96.836	96.836	5.125	92.845	92.819	92.804
4.875	97.241	97.186	97.155	4.875	97.440	97.379	97.379	5.25	94.504	94.355	94.239
5	97.698	97.642	97.611	5	97.575	97.521	97.521	5.375	95.201	95.053	94.936
5.125	98.034	97.979	97.948	5.125	98.098	98.050	98.050	5.5	95.969	95.821	95.705
5.25	98.478	98.413	98.374	5.25	98.457	98.306	98.306	5.625	96.654	96.506	96.389
5.375	98.868	98.803	98.764	5.375	98.956	98.812	98.812	5.75	97.143	96.998	96.957
5.5	99.232	99.167	99.128	5.5	99.189	99.051	99.051	5.875	97.772	97.625	97.510
5.625	99.565	99.500	99.461	5.625	99.366	99.312	99.297	6	98.418	98.269	98.152
5.75	99.896	99.831	99.792	5.75	99.903	99.841	99.841	6.125	98.937	98.803	98.699
5.875	100.376	100.323	100.295	5.875	100.255	100.199	100.194	6.25	99.135	99.010	98.946
6	100.622	100.569	100.541	6	100.552	100.503	100.492	6.375	99.668	99.540	99.476
6.125	100.697	100.737	100.679	6.125	100.703	100.661	100.645	6.5	100.169	100.033	99.951
6.25	101.120	101.032	100.993	6.25	100.988	100.952	100.931	6.625	100.633	100.496	100.389
6.375	101.531	101.476	101.449	6.375	101.258	101.229	101.202	6.75	100.974	100.840	100.781
6.5	101.786	101.706	101.679	6.5	101.545	101.522	101.491	6.875	101.424	101.288	101.181
6.625	101.947	101.867	101.821	6.625	101.772	101.755	101.719	7	101.676	101.643	101.579
6.75	102.317	102.239	102.190	6.75	102.057	102.032	101.990	7.125	102.036	101.945	101.881
6.875	102.717	102.641	102.591	6.875	102.315	102.297	102.249	7.25	102.387	102.246	102.135
7	102.902	102.826	102.778	7	102.764	102.752	102.700	7.375	102.755	102.612	102.499
7.125	102.231	102.153	102.098	7.125	101.992	101.915	101.860	7.5	102.755	102.482	102.409
7.25	102.732	102.654	102.599	7.25	102.390	102.312	102.257	7.625	103.004	102.970	102.892
7.375	103.211	103.134	103.079	7.375	102.770	102.693	102.637	7.75	102.419	102.551	102.468
								7.875	102.611	102.750	102.675

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	97.033	96.883	96.845	5	96.556	96.361	96.360	5.125	94.478	94.415	94.352
5.125	97.459	97.396	97.333	5.125	97.039	96.839	96.836	5.25	95.130	95.067	95.004
5.25	97.974	97.911	97.848	5.25	97.486	97.273	97.282	5.375	95.427	95.364	95.301
5.375	98.201	98.138	98.075	5.375	97.850	97.633	97.639	5.5	95.903	95.840	95.778
5.5	98.572	98.509	98.446	5.5	98.245	98.024	98.026	5.625	96.381	96.318	96.255
5.625	98.945	98.882	98.819	5.625	98.640	98.413	98.413	5.75	96.678	96.615	96.553
5.75	99.172	99.109	99.046	5.75	99.019	98.788	98.784	5.875	96.955	96.892	96.830
5.875	99.399	99.336	99.273	5.875	99.374	99.139	99.133	6	97.232	97.169	97.107
6	99.621	99.543	99.480	6	99.720	99.481	99.471	6.125	97.512	97.449	97.386
6.125	99.858	99.750	99.687	6.125	100.085	99.841	99.828	6.25	97.788	97.725	97.663
6.25	100.181	99.959	99.916	6.25	100.380	100.131	100.115	6.375	98.062	97.999	97.936
6.375	100.393	100.165	100.120	6.375	100.620	100.367	100.348	6.5	98.518	98.455	98.393
6.5	100.533	100.369	100.306	6.5	100.703	100.445	100.423	6.625	98.609	98.546	98.483
6.625	100.597	100.427	100.364	6.625	100.725	100.472	100.429	6.75	98.876	98.813	98.751
6.75	100.716	100.653	100.590	6.75	100.628	100.369	100.327	6.875	98.961	98.898	98.836
6.875	100.773	100.710	100.647	6.875	100.514	100.341	100.278	7	99.033	98.970	98.908
7	100.826	100.763	100.700	7	100.558	100.397	100.334	7.125	99.110	99.047	98.984
7.125	100.878	100.815	100.752	7.125	100.688	100.457	100.394				
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	97.239	97.035	97.050	5	96.754	96.559	96.558	5.125	94.528	94.465	94.402
5.125	97.637	97.446	97.441	5.125	97.236	97.036	97.033	5.25	95.180	95.117	95.054
5.25	98.024	97.961	97.898	5.25	97.686	97.473	97.482	5.375	95.477	95.414	95.351
5.375	98.304	98.188	98.125	5.375	98.049	97.831	97.837	5.5	95.953	95.890	95.827
5.5	98.625	98.559	98.496	5.5	98.443	98.221	98.224	5.625	96.431	96.368	96.305
5.625	98.995	98.932	98.869	5.625	98.836	98.610	98.610	5.75	96.728	96.665	96.602
5.75	99.256	99.159	99.096	5.75	99.214	98.983	98.980	5.875	97.005	96.942	96.879
5.875	99.543	99.386	99.323	5.875	99.569	99.334	99.327	6	97.282	97.219	97.156
6	99.827	99.593	99.577	6	99.915	99.675	99.665	6.125	97.562	97.499	97.436
6.125	100.065	99.821	99.808	6.125	100.280	100.036	100.023	6.25	97.838	97.775	97.712
6.25	100.390	100.141	100.125	6.25	100.575	100.326	100.310	6.375	98.112	98.049	97.986
6.375	100.604	100.351	100.332	6.375	100.817	100.564	100.545	6.5	98.568	98.505	98.442
6.5	100.747	100.489	100.467	6.5	100.902	100.644	100.622	6.625	98.659	98.596	98.533
6.625	100.813	100.550	100.525	6.625	100.925	100.672	100.630	6.75	98.926	98.863	98.800
6.75	100.802	100.703	100.640	6.75	100.831	100.571	100.529	6.875	99.011	98.948	98.885
6.875	100.823	100.760	100.697	6.875	100.719	100.456	100.409	7	99.083	99.020	98.957
7	100.876	100.813	100.750	7	100.764	100.497	100.447	7.125	99.160	99.097	99.034

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	94.338	94.312	94.280	5.75	97.398	97.337	97.305	4.375	95.031	94.995	94.975
5.375	95.011	94.980	94.949	5.875	97.996	97.934	97.903	4.5	95.436	95.400	95.380
5.5	95.694	95.644	95.590	6	98.528	98.467	98.435	4.625	95.822	95.787	95.766
5.625	96.348	96.298	96.243	6.125	98.969	98.907	98.876	4.75	96.380	96.344	96.303
5.75	97.175	97.125	97.070	6.25	99.234	99.160	99.113	4.875	96.788	96.753	96.711
5.875	97.798	97.748	97.693	6.375	99.794	99.720	99.673	5	97.107	97.071	97.030
6	98.402	98.352	98.297	6.5	100.283	100.209	100.162	5.125	97.360	97.324	97.283
6.125	98.971	98.920	98.866	6.625	100.653	100.579	100.532	5.25	97.997	97.953	97.897
6.25	99.347	99.301	99.254	6.75	100.926	100.852	100.805	5.375	98.369	98.324	98.269
6.375	99.905	99.859	99.812	6.875	101.435	101.361	101.314	5.5	98.807	98.762	98.707
6.5	100.437	100.392	100.345	7	101.855	101.781	101.734	5.625	99.086	99.041	98.986
6.625	100.949	100.903	100.856	7.125	102.136	102.062	102.016	5.75	99.451	99.406	99.351
				7.25	102.372	102.292	102.245	5.875	99.812	99.767	99.712
				7.375	102.847	102.766	102.719	6	99.955	99.910	99.855
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.401	94.365	94.339								
4.75	95.417	95.366	95.311								
4.875	95.625	95.575	95.520								
5	95.984	95.933	95.878								
5.125	96.382	96.331	96.276								
5.25	96.756	96.706	96.651								
5.375	97.102	97.052	96.997								
5.5	97.470	97.420	97.365								
5.625	97.784	97.734	97.679								
5.75	97.861	97.802	97.733								
5.875	98.172	98.112	98.043								
6	98.655	98.595	98.526								

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	94.475	94.445	94.423	5.75	98.206	98.131	98.093	4.25	94.604	94.569	94.548
5.5	95.170	95.145	95.125	5.875	98.744	98.672	98.632	4.375	95.031	94.995	94.975
5.625	95.867	95.840	95.821	6	99.213	99.144	99.102	4.5	95.436	95.400	95.380
5.75	96.736	96.708	96.689	6.125	99.514	99.449	99.406	4.625	95.822	95.787	95.766
5.875	97.436	97.408	97.388	6.25	99.830	99.732	99.687	4.75	96.380	96.344	96.303
6	97.995	97.966	97.946	6.375	100.294	100.199	100.153	4.875	96.788	96.753	96.711
6.125	98.519	98.489	98.469	6.5	100.708	100.616	100.568	5	97.107	97.071	97.030
6.25	98.855	98.796	98.778	6.625	101.037	100.947	100.897	5.125	97.360	97.324	97.283
6.375	99.424	99.368	99.348	6.75	101.215	101.141	101.091	5.25	97.997	97.953	97.897
6.5	99.948	99.891	99.870	6.875	101.646	101.575	101.523	5.375	98.369	98.324	98.269
6.625	100.477	100.423	100.401	7	102.028	101.959	101.905	5.5	98.807	98.762	98.707
6.75	100.907	100.891	100.861	7.125	102.360	102.294	102.239	5.625	99.086	99.041	98.986
6.875	101.464	101.444	101.414	7.25	102.675	102.612	102.554	5.75	99.451	99.406	99.351
7	101.904	101.880	101.850	7.375	103.107	103.047	102.988	5.875	99.812	99.767	99.712
7.125	102.438	102.433	102.376	7.5	103.435	103.377	103.316	6	99.955	99.910	99.855
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.401	94.365	94.339								
4.75	96.268	96.180	96.162								
4.875	96.612	96.528	96.510								
5	97.049	96.918	96.902								
5.125	97.621	97.493	97.477								
5.25	97.958	97.833	97.817								
5.375	98.290	98.167	98.149								
5.5	98.569	98.449	98.429								
5.625	99.102	98.953	98.926								
5.75	99.428	99.282	99.254								
5.875	99.750	99.607	99.577								
6	100.058	99.917	99.886								

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	93.576	93.499	93.462
5.25	94.370	94.303	94.263
5.375	94.958	94.886	94.843
5.5	95.523	95.447	95.400
5.625	96.225	96.155	96.105
5.75	96.999	96.925	96.872
5.875	97.540	97.460	97.405
6	98.097	98.014	97.955
6.125	98.589	98.505	98.447
6.25	98.979	98.928	98.862
6.375	99.511	99.456	99.387
6.5	99.999	99.939	99.867
6.625	100.446	100.386	100.314
6.75	100.904	100.830	100.752
6.875	101.290	101.219	101.149
7	101.749	101.673	101.602
7.125	102.179	102.096	102.012
7.25	102.686	102.588	102.498
7.375	103.054	102.963	102.881

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	93.177	93.132	93.118	4.5	93.177	93.132	93.118	5	95.626	95.576	95.548
4.625	93.882	93.837	93.823	4.625	93.882	93.837	93.823	5.125	96.315	96.265	96.237
4.75	94.587	94.542	94.528	4.75	94.587	94.542	94.528	5.25	97.269	97.205	97.140
4.875	94.925	94.875	94.848	4.875	94.925	94.875	94.848	5.375	97.760	97.695	97.630
5	95.626	95.576	95.548	5	95.626	95.576	95.548	5.5	98.447	98.382	98.318
5.125	96.315	96.265	96.237	5.125	96.315	96.265	96.237	5.625	98.966	98.901	98.837
5.25	97.269	97.205	97.140	5.25	97.269	97.205	97.140	5.75	99.605	99.395	99.266
5.375	97.848	97.732	97.635	5.375	97.760	97.695	97.630	5.875	99.890	99.679	99.469
5.5	98.457	98.382	98.318	5.5	98.447	98.382	98.318	6	100.495	100.284	100.074
5.625	98.966	98.901	98.837	5.625	98.966	98.901	98.837	6.125	100.960	100.750	100.629
5.75	99.605	99.395	99.266	5.75	99.605	99.395	99.266	6.25	101.298	101.206	101.151
5.875	99.949	99.860	99.791	5.875	99.890	99.679	99.469	6.375	101.659	101.598	101.554
6	100.503	100.414	100.345	6	100.495	100.284	100.074	6.5	102.199	102.142	102.096
6.125	100.960	100.750	100.672	6.125	100.960	100.750	100.629	6.625	102.710	102.655	102.607
6.25	101.298	101.206	101.151	6.25	101.298	101.206	101.151	6.75	103.155	103.089	103.048
6.375	101.765	101.704	101.660	6.375	101.765	101.704	101.660	6.875	103.144	103.137	103.090
6.5	102.285	102.227	102.182	6.5	102.285	102.227	102.182	7	103.655	103.648	103.601
6.625	102.765	102.710	102.662	6.625	102.765	102.710	102.662	7.125	104.087	104.080	104.035
6.75	103.155	103.089	103.048	6.75	103.155	103.089	103.048	7.25	104.326	104.276	104.249
6.875	103.207	103.200	103.153	6.875	103.207	103.200	103.153	7.375	103.472	103.468	103.436
7	103.683	103.676	103.630	7	103.683	103.676	103.630	7.5	103.874	103.829	103.799
7.125	104.082	104.075	104.030	7.125	104.082	104.075	104.030	7.625	104.377	104.344	104.315
7.25	104.326	104.276	104.249	7.25	104.326	104.276	104.249	7.75	104.767	104.708	104.653
7.375	103.555	103.554	103.489	7.375	103.524	103.520	103.489	7.875	102.679	102.596	102.725
7.5	103.914	103.858	103.828	7.5	103.874	103.858	103.828	8	103.076	102.993	103.122
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	95.851	95.843	95.843	4.25	95.631	95.631	95.631	4.75	92.785	92.802	92.703
4.375	96.336	96.310	96.310	4.375	96.117	96.106	96.085	4.875	93.521	93.538	93.439
4.5	96.821	96.780	96.779	4.5	96.689	96.677	96.656	5	94.252	94.269	94.170
4.625	97.306	97.265	97.249	4.625	97.256	97.244	97.223	5.125	95.127	95.144	95.045
4.75	97.738	97.642	97.567	4.75	97.537	97.492	97.478	5.25	96.480	96.364	96.267
4.875	98.222	98.126	98.052	4.875	97.707	97.694	97.661	5.375	97.098	96.981	96.922
5	98.706	98.610	98.536	5	98.260	98.248	98.215	5.5	97.706	97.590	97.493
5.125	99.190	99.094	99.020	5.125	98.800	98.787	98.754	5.625	98.099	98.026	97.985
5.25	99.439	99.391	99.364	5.25	99.323	99.269	99.241	5.75	98.847	98.688	98.619
5.375	99.922	99.875	99.847	5.375	99.381	99.305	99.260	5.875	99.366	99.277	99.208
5.5	100.406	100.358	100.330	5.5	99.888	99.813	99.767	6	99.921	99.832	99.763
5.625	100.889	100.841	100.813	5.625	100.369	100.294	100.248	6.125	100.273	100.257	100.089
5.75	100.857	100.804	100.776	5.75	100.857	100.804	100.776	6.25	100.354	100.175	100.120
5.875	101.232	101.184	101.156	5.875	100.438	100.534	100.476	6.375	100.809	100.777	100.744
6	101.714	101.667	101.639	6	100.938	100.983	100.924	6.5	101.274	101.242	101.209
								6.625	101.749	101.717	101.684
								6.75	101.699	101.634	101.593
								6.875	101.637	101.723	101.709
								7	102.053	102.051	102.037
								7.125	102.462	102.457	102.456
								7.25	102.333	102.283	102.256
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	95.968	95.904	95.839	5	94.252	94.269	94.170	4.5	94.048	94.036	93.891
5.375	97.033	96.948	96.922	5.125	95.127	95.144	95.045	4.625	94.608	94.597	94.451
5.5	97.572	97.490	97.462	5.25	95.808	95.808	95.723	4.75	94.718	94.622	94.547
5.625	98.093	98.026	97.985	5.375	96.991	96.906	96.880	4.875	95.202	95.106	95.032
5.75	98.847	98.637	98.427	5.5	97.496	97.414	97.386	5	95.686	95.590	95.516
5.875	99.312	99.102	98.892	5.625	98.025	98.026	97.940	5.125	96.170	96.074	96.000
6	99.837	99.627	99.417	5.75	98.397	98.327	98.286	5.25	96.419	96.371	96.344
6.125	100.273	100.257	100.083	5.875	98.908	98.851	98.752	5.375	96.902	96.855	96.827
6.25	100.354	100.175	100.120	6	99.555	99.538	99.364	5.5	97.386	97.338	97.310
6.375	100.809	100.777	100.744	6.125	100.273	100.257	100.083	5.625	97.869	97.821	97.793
6.5	101.274	101.242	101.209	6.25	100.316	100.225	100.170	5.75	97.766	97.742	97.717
6.625	101.749	101.717	101.684	6.375	100.639	100.579	100.538	5.875	98.212	98.164	98.136
6.75	101.699	101.634	101.593	6.5	101.085	101.029	100.985	6	98.694	98.647	98.619
6.875	101.637	101.632	101.585	6.625	101.682	101.649	101.537	6.125	99.176	99.129	99.101

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	97.269	97.205	97.140	5.25	97.269	97.205	97.140	5.25	97.269	97.205	97.140
5.375	97.760	97.695	97.630	5.375	97.760	97.695	97.630	5.375	97.760	97.695	97.630
5.5	98.447	98.382	98.318	5.5	98.447	98.382	98.318	5.5	98.447	98.382	98.318
5.625	98.966	98.901	98.837	5.625	98.966	98.901	98.837	5.625	98.966	98.901	98.837
5.75	99.605	99.395	99.266	5.75	99.605	99.395	99.266	5.75	99.605	99.395	99.266
5.875	99.890	99.679	99.469	5.875	99.890	99.679	99.469	5.875	99.890	99.679	99.469
6	100.495	100.284	100.074	6	100.495	100.284	100.074	6	100.495	100.284	100.074
6.125	100.960	100.750	100.629	6.125	100.960	100.750	100.629	6.125	100.960	100.750	100.629
6.25	101.298	101.206	101.151	6.25	101.298	101.206	101.151	6.25	101.298	101.206	101.151
6.375	101.765	101.704	101.660	6.375	101.765	101.704	101.660	6.375	101.659	101.598	101.554
6.5	102.285	102.227	102.182	6.5	102.285	102.227	102.182	6.5	102.199	102.142	102.096
6.625	102.765	102.710	102.662	6.625	102.765	102.710	102.662	6.625	102.710	102.655	102.607
6.75	103.155	103.089	103.048	6.75	103.155	103.089	103.048	6.75	103.155	103.089	103.048
6.875	103.207	103.200	103.153	6.875	103.207	103.200	103.153	6.875	103.144	103.137	103.090
7	103.683	103.676	103.630	7	103.683	103.676	103.630	7	103.655	103.648	103.601
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	96.689	96.677	96.656	4.25	95.631	95.631	95.631	5.25	95.968	95.904	95.839
4.625	97.256	97.244	97.223	4.375	96.117	96.106	96.085	5.375	97.033	96.948	96.922
4.75	97.537	97.492	97.478	4.5	96.689	96.677	96.656	5.5	97.572	97.490	97.462
4.875	97.707	97.694	97.661	4.625	97.256	97.244	97.223	5.625	98.093	98.026	97.985
5	98.260	98.248	98.215	4.75	97.537	97.492	97.478	5.75	98.847	98.637	98.427
5.125	98.800	98.787	98.754	4.875	97.707	97.694	97.661	5.875	99.312	99.102	98.892
5.25	99.323	99.269	99.241	5	98.260	98.248	98.215	6	99.837	99.627	99.417
5.375	99.381	99.305	99.260	5.125	98.800	98.787	98.754	6.125	100.273	100.257	100.083
5.5	99.888	99.813	99.767	5.25	99.323	99.269	99.241	6.25	100.354	100.175	100.120
5.625	100.369	100.294	100.248	5.375	99.381	99.305	99.260	6.375	100.809	100.777	100.744
5.75	100.857	100.804	100.776	5.5	99.888	99.813	99.767	6.5	101.274	101.242	101.209
5.875	100.438	100.534	100.476	5.625	100.369	100.294	100.248	6.625	101.749	101.717	101.684
6	100.938	100.983	100.924	5.75	100.857	100.804	100.776	6.75	101.699	101.634	101.593
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	95.968	95.904	95.839	5.25	95.808	95.808	95.723	4.5	94.048	94.036	93.891
5.375	97.033	96.948	96.922	5.375	96.512	96.512	96.426	4.625	94.608	94.597	94.451
5.5	97.572	97.490	97.462	5.5	97.268	97.268	97.183	4.75	93.112	93.067	93.053
5.625	98.093	98.026	97.985	5.625	98.025	98.026	97.940	4.875	93.479	93.466	93.300
5.75	98.847	98.637	98.427	5.75	98.392	98.327	98.286	5	94.012	94.000	93.767
5.875	99.312	99.102	98.892	5.875	98.867	98.851	98.676	5.125	94.518	94.505	94.272
6	99.837	99.627	99.417	6	99.555	99.538	99.364	5.25	95.688	95.671	95.655
6.125	100.273	100.257	100.083	6.125	100.273	100.257	100.083	5.375	95.802	95.786	95.770
6.25	100.354	100.175	100.120	6.25	100.316	100.225	100.170	5.5	96.224	96.208	96.192
6.375	100.625	100.566	100.524	6.375	100.321	100.288	100.177	5.625	96.652	96.636	96.620
6.5	101.079	101.023	100.980	6.5	100.995	100.962	100.850	5.75	97.531	97.507	97.483
6.625	101.682	101.649	101.537	6.625	101.682	101.649	101.537	5.875	97.833	97.808	97.784
6.75	101.699	101.634	101.593	6.75	101.749	101.684	101.643	6	98.192	98.168	98.144
6.875	101.637	101.632	101.585	6.875	101.397	101.348	101.400	6.125	98.524	98.500	98.476

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	96.215	96.165	96.137	5.125	96.215	96.165	96.137	4.75	94.487	94.442	94.428
5.25	96.893	96.843	96.816	5.25	96.893	96.843	96.816	4.875	94.825	94.775	94.748
5.375	97.350	97.284	97.243	5.375	97.350	97.284	97.243	5	95.526	95.476	95.448
5.5	98.025	97.959	97.918	5.5	98.025	97.959	97.918	5.125	96.215	96.165	96.137
5.625	98.690	98.624	98.583	5.625	98.690	98.624	98.583	5.25	96.893	96.843	96.816
5.75	99.272	99.207	99.166	5.75	99.272	99.207	99.166	5.375	97.350	97.284	97.243
5.875	99.508	99.349	99.294	5.875	99.508	99.349	99.294	5.5	98.025	97.959	97.918
6	100.113	99.999	99.943	6	100.113	99.999	99.943	5.625	98.690	98.624	98.583
6.125	100.675	100.584	100.529	6.125	100.675	100.584	100.529	5.75	99.272	99.207	99.166
6.25	101.198	101.106	101.051	6.25	101.198	101.106	101.051	5.875	99.508	99.349	99.294
6.375	101.133	101.109	101.085	6.375	101.133	101.109	101.085	6	100.113	99.999	99.943
6.5	101.693	101.628	101.586	6.5	101.693	101.628	101.586	6.125	100.675	100.584	100.529
6.625	102.219	102.154	102.112	6.625	102.219	102.154	102.112	6.25	101.198	101.106	101.051
6.75	102.727	102.661	102.620	6.75	102.727	102.661	102.620	6.375	101.133	101.109	101.085
6.875	102.648	102.751	102.737	6.875	102.527	102.511	102.496	6.5	101.693	101.628	101.586
7	102.975	103.079	103.065	7	102.964	102.948	102.933	6.625	102.219	102.154	102.112
7.125	103.427	103.377	103.349	7.125	103.427	103.377	103.349	6.75	102.727	102.661	102.620
7.25	103.898	103.848	103.821	7.25	103.898	103.848	103.821	6.875	102.527	102.511	102.496
7.375	103.295	103.294	103.177	7.375	102.966	102.954	102.922	7	102.964	102.948	102.933
7.5	103.458	103.456	103.339	7.5	103.358	103.354	103.323	7.125	103.427	103.377	103.349
7.625	103.827	103.768	103.738	7.625	103.827	103.768	103.738	7.25	103.898	103.848	103.821
7.75	104.217	104.158	104.103	7.75	104.217	104.158	104.103	7.375	103.036	103.032	103.000
7.875	103.244	103.218	103.143	7.875	102.484	102.262	102.491	7.5	103.462	103.458	103.427
8	103.359	103.334	103.258	8	102.802	102.580	102.809	7.625	103.891	103.887	103.858
8.125	103.425	103.400	103.324	8.125	103.096	102.873	103.102	7.75	104.217	104.158	104.103
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	95.740	95.743	95.743	4.25	95.503	95.491	95.471	4.875	93.468	93.345	93.346
4.375	96.207	96.210	96.210	4.375	96.028	96.016	95.996	5	94.188	94.066	94.066
4.5	96.676	96.679	96.679	4.5	96.541	96.529	96.509	5.125	94.954	94.831	94.832
4.625	97.147	97.149	97.149	4.625	97.038	97.026	97.006	5.25	95.862	95.723	95.737
4.75	97.472	97.448	97.421	4.75	97.437	97.392	97.378	5.375	96.547	96.462	96.436
4.875	97.942	97.919	97.891	4.875	97.559	97.546	97.513	5.5	97.183	97.044	97.058
5	98.414	98.390	98.363	5	98.103	98.049	98.021	5.625	97.901	97.762	97.776
5.125	98.887	98.864	98.836	5.125	98.664	98.610	98.583	5.75	98.466	98.256	98.136
5.25	99.223	99.169	99.141	5.25	99.223	99.169	99.141	5.875	98.931	98.721	98.573
5.375	99.560	99.536	99.508	5.375	99.148	99.073	99.027	6	99.456	99.269	99.195
5.5	100.034	100.011	99.983	5.5	99.662	99.608	99.581	6.125	99.979	99.823	99.749
5.625	100.504	100.480	100.453	5.625	100.213	100.159	100.131	6.25	100.166	100.075	100.020
5.75	100.757	100.704	100.676	5.75	100.757	100.704	100.676	6.375	100.441	100.416	100.392
5.875	100.796	100.772	100.745	5.875	100.296	100.242	100.215	6.5	100.906	100.881	100.857
6	101.245	101.221	101.193	6	100.838	100.784	100.757	6.625	101.381	101.356	101.332
								6.75	101.599	101.534	101.493
								6.875	101.214	101.199	101.183
								7	101.652	101.636	101.620
								7.125	102.014	101.998	101.983
								7.25	102.233	102.183	102.156
								7.375	101.315	101.256	101.200
								7.5	101.836	101.777	101.722
								7.625	102.340	102.281	102.225
								7.75	102.680	102.620	102.565
								7.875	99.033	98.810	98.889
								8	99.351	99.128	99.207
								8.125	99.644	99.421	99.501
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	100.906	100.881	100.857	6.125	99.979	99.823	99.749	4.5	93.880	93.868	93.723
6.625	101.381	101.356	101.332	6.25	100.216	100.125	100.070	4.625	94.336	94.324	94.178
6.75	101.599	101.534	101.493	6.375	100.239	100.067	100.055	4.75	93.012	92.967	92.953
6.875	101.214	101.199	101.183	6.5	100.780	100.607	100.596	4.875	93.292	93.280	93.200
7	101.652	101.636	101.620	6.625	101.370	101.198	101.186	5	93.694	93.682	93.644
7.125	102.014	101.998	101.983	6.75	101.649	101.584	101.543	5.125	94.239	94.185	94.158
7.25	102.233	102.183	102.156	6.875	101.170	100.980	101.132	5.25	95.588	95.571	95.555
7.375	101.315	101.256	101.200	7	101.596	101.406	101.558	5.375	95.702	95.686	95.670
7.5	101.836	101.777	101.722	7.125	101.935	101.862	101.897	5.5	96.124	96.108	96.092
7.625	102.340	102.281	102.225	7.25	102.283	102.233	102.206	5.625	96.552	96.536	96.520
7.75	102.680	102.620	102.565	7.375	101.365	101.306	101.250	5.75	97.431	97.407	97.383
7.875	99.033	98.810	98.889	7.5	101.886	101.827	101.772	5.875	97.733	97.708	97.684
8	99.351	99.128	99.207	7.625	102.390	102.331	102.275	6	98.092	98.068	98.044
8.125	99.644	99.421	99.501	7.75	98.727	98.504	98.584	6.125	98.424	98.400	98.376

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	101.133	101.109	101.085	6.375	101.133	101.109	101.085	6	100.113	99.999	99.943
6.5	101.693	101.628	101.586	6.5	101.693	101.628	101.586	6.125	100.675	100.584	100.529
6.625	102.219	102.154	102.112	6.625	102.219	102.154	102.112	6.25	101.198	101.106	101.051
6.75	102.727	102.661	102.620	6.75	102.727	102.661	102.620	6.375	101.133	101.109	101.085
6.875	102.648	102.751	102.737	6.875	102.527	102.511	102.496	6.5	101.693	101.628	101.586
7	102.975	103.079	103.065	7	102.964	102.948	102.933	6.625	102.219	102.154	102.112
7.125	103.427	103.377	103.349	7.125	103.427	103.377	103.349	6.75	102.727	102.661	102.620
7.25	103.898	103.848	103.821	7.25	103.898	103.848	103.821	6.875	102.527	102.511	102.496
7.375	103.295	103.294	103.177	7.375	102.966	102.954	102.922	7	102.964	102.948	102.933
7.5	103.458	103.456	103.339	7.5	103.358	103.354	103.323	7.125	103.427	103.377	103.349
7.625	103.827	103.768	103.738	7.625	103.827	103.768	103.738	7.25	103.898	103.848	103.821
7.75	104.217	104.158	104.103	7.75	104.217	104.158	104.103	7.375	103.036	103.032	103.000
7.875	103.244	103.218	103.143	7.875	102.534	102.312	102.541	7.5	103.462	103.458	103.427
8	103.359	103.334	103.258	8	102.852	102.630	102.859	7.625	103.891	103.887	103.858
8.125	103.425	103.400	103.324	8.125	103.146	102.923	103.152	7.75	104.217	104.158	104.103
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	96.676	96.679	96.679	4.5	96.541	96.529	96.509	6.625	101.381	101.356	101.332
4.625	97.147	97.149	97.149	4.625	97.038	97.026	97.006	6.75	101.599	101.534	101.493
4.75	97.472	97.448	97.421	4.75	97.437	97.392	97.378	6.875	101.235	101.339	101.325
4.875	97.942	97.919	97.891	4.875	97.559	97.546	97.513	7	101.652	101.666	101.652
5	98.414	98.390	98.363	5	98.103	98.049	98.021	7.125	102.014	101.998	101.983
5.125	98.887	98.864	98.836	5.125	98.664	98.610	98.583	7.25	102.233	102.183	102.156
5.25	99.223	99.169	99.141	5.25	99.223	99.169	99.141	7.375	101.820	101.819	101.702
5.375	99.560	99.536	99.508	5.375	99.148	99.073	99.027	7.5	101.983	101.981	101.864
5.5	100.034	100.011	99.983	5.5	99.662	99.608	99.581	7.625	102.340	102.281	102.225
5.625	100.504	100.480	100.453	5.625	100.213	100.159	100.131	7.75	102.680	102.620	102.565
5.75	100.757	100.704	100.676	5.75	100.757	100.704	100.676	7.875	100.769	100.743	100.668
5.875	100.796	100.772	100.745	5.875	100.296	100.242	100.215	8	100.884	100.859	100.783
6	101.245	101.221	101.193	6	100.838	100.784	100.757	8.125	100.950	100.925	100.849
6.125	101.682	101.658	101.630	6.125	101.369	101.315	101.288				
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	100.906	100.881	100.857	6.125	99.979	99.823	99.749	4.5	93.880	93.868	93.723
6.625	101.381	101.356	101.332	6.25	100.216	100.125	100.070	4.625	94.336	94.324	94.178
6.75	101.599	101.534	101.493	6.375	100.239	100.067	100.055	4.75	93.012	92.967	92.953
6.875	101.214	101.199	101.183	6.5	100.780	100.607	100.596	4.875	93.292	93.280	93.200
7	101.652	101.636	101.620	6.625	101.370	101.198	101.186	5	93.694	93.682	93.644
7.125	102.014	101.998	101.983	6.75	101.649	101.584	101.543	5.125	94.239	94.185	94.158
7.25	102.233	102.183	102.156	6.875	101.170	100.980	101.132	5.25	95.588	95.571	95.555
7.375	101.315	101.256	101.200	7	101.596	101.406	101.558	5.375	95.702	95.686	95.670
7.5	101.836	101.777	101.722	7.125	101.935	101.862	101.897	5.5	96.124	96.108	96.092
7.625	102.340	102.281	102.225	7.25	102.283	102.233	102.206	5.625	96.552	96.536	96.520
7.75	102.680	102.620	102.565	7.375	101.365	101.306	101.250	5.75	97.431	97.407	97.383
7.875	99.033	98.810	98.889	7.5	101.886	101.827	101.772	5.875	97.733	97.708	97.684
8	99.351	99.128	99.207	7.625	102.390	102.331	102.275	6	98.092	98.068	98.044
8.125	99.644	99.421	99.501	7.75	98.727	98.504	98.584	6.125	98.424	98.400	98.376

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	99.961	99.829	99.529	6.75	98.461	98.329	98.029
6.875	100.484	100.352	100.052	6.875	98.984	98.852	98.552
7	100.986	100.854	100.554	7	99.486	99.354	99.054
7.125	101.440	101.308	101.008	7.125	99.940	99.808	99.508
7.25	101.874	101.742	101.442	7.25	100.374	100.242	99.942
7.375	101.642	101.459	101.159	7.375	100.142	99.959	99.659
7.5	102.114	101.931	101.631	7.5	100.614	100.431	100.131
7.625	102.528	102.345	102.045	7.625	101.028	100.845	100.545
7.75	102.922	102.739	102.439	7.75	101.422	101.239	100.939
7.875	102.144	101.909	101.609	7.875	100.644	100.409	100.109
8	102.576	102.341	102.041	8	101.076	100.841	100.541
8.125	102.960	102.725	102.425	8.125	101.460	101.225	100.925
8.25	103.324	103.089	102.789	8.25	101.824	101.589	101.289
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.961	97.829	97.529	6.75	96.461	96.329	96.029
6.875	98.484	98.352	98.052	6.875	96.984	96.852	96.552
7	98.986	98.854	98.554	7	97.486	97.354	97.054
7.125	99.440	99.308	99.008	7.125	97.940	97.808	97.508
7.25	99.874	99.742	99.442	7.25	98.374	98.242	97.942
7.375	99.642	99.459	99.159	7.375	98.142	97.959	97.659
7.5	100.114	99.931	99.631	7.5	98.614	98.431	98.131
7.625	100.528	100.345	100.045	7.625	99.028	98.845	98.545
7.75	100.922	100.739	100.439	7.75	99.422	99.239	98.939
7.875	100.144	99.909	99.609	7.875	98.644	98.409	98.109
8	100.576	100.341	100.041	8	99.076	98.841	98.541
8.125	100.960	100.725	100.425	8.125	99.460	99.225	98.925
8.25	101.324	101.089	100.789	8.25	99.824	99.589	99.289
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.211	99.079	98.779	6.75	97.211	97.079	96.779
6.875	99.734	99.602	99.302	6.875	97.734	97.602	97.302
7	100.236	100.104	99.804	7	98.236	98.104	97.804
7.125	100.690	100.558	100.258	7.125	98.690	98.558	98.258
7.25	101.124	100.992	100.692	7.25	99.124	98.992	98.692
7.375	100.892	100.709	100.409	7.375	98.892	98.709	98.409
7.5	101.364	101.181	100.881	7.5	99.364	99.181	98.881
7.625	101.778	101.595	101.295	7.625	99.778	99.595	99.295
7.75	102.172	101.989	101.689	7.75	100.172	99.989	99.689
7.875	101.394	101.159	100.859	7.875	99.394	99.159	98.859
8	101.826	101.591	101.291	8	99.826	99.591	99.291
8.125	102.210	101.975	101.675	8.125	100.210	99.975	99.675
8.25	102.574	102.339	102.039	8.25	100.574	100.339	100.039

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.