



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	90.226	90.054	90.054	4.75	90.226	90.054	90.054	5.125	94.603	94.580	94.550
4.875	91.991	91.903	91.880	4.875	91.991	91.903	91.880	5.25	95.304	95.277	95.245
5	92.640	92.548	92.522	5	92.640	92.548	92.522	5.375	95.840	95.808	95.774
5.125	93.221	93.129	93.102	5.125	93.221	93.129	93.102	5.5	96.500	96.487	96.449
5.25	93.933	93.873	93.841	5.25	93.933	93.873	93.841	5.625	97.209	97.194	97.152
5.375	94.525	94.461	94.425	5.375	94.525	94.461	94.425	5.75	97.861	97.842	97.797
5.5	95.240	95.185	95.152	5.5	95.093	95.025	94.986	5.875	98.354	98.331	98.283
5.625	95.768	95.721	95.680	5.625	95.768	95.721	95.680	6	98.842	98.813	98.762
5.75	96.548	96.497	96.452	5.75	96.548	96.497	96.452	6.125	99.291	99.261	99.211
5.875	97.091	97.035	96.987	5.875	97.091	97.035	96.987	6.25	99.423	99.391	99.334
6	97.652	97.591	97.543	6	97.652	97.591	97.540	6.375	99.887	99.841	99.782
6.125	98.156	98.096	98.045	6.125	98.156	98.096	98.045	6.5	100.303	100.268	100.207
6.25	98.653	98.594	98.537	6.25	98.653	98.594	98.537	6.625	100.751	100.714	100.652
6.375	99.187	99.113	99.057	6.375	99.187	99.113	99.057	6.75	100.792	100.733	100.683
6.5	99.653	99.575	99.519	6.5	99.653	99.575	99.519	6.875	101.223	101.167	101.115
6.625	100.131	100.063	99.999	6.625	100.131	100.063	99.999	7	101.698	101.698	101.646
6.75	100.643	100.607	100.538	6.75	100.643	100.607	100.538	7.125	101.937	101.886	101.831
6.875	101.033	101.005	100.941	6.875	101.033	101.005	100.941	7.25	102.400	102.369	102.306
7	101.493	101.463	101.398	7	101.493	101.463	101.398	7.375	102.793	102.764	102.705
7.125	101.956	101.933	101.854	7.125	101.956	101.933	101.854	7.5	103.321	103.300	103.227
7.25	102.535	102.508	102.425	7.25	102.535	102.508	102.425	7.625	103.586	103.578	103.516
7.375	102.924	102.904	102.828	7.375	102.924	102.904	102.828	7.75	104.006	104.109	104.046
7.5	103.260	103.277	103.200	7.5	103.260	103.277	103.200	7.875	104.416	104.478	104.416
7.625	103.713	103.761	103.669	7.625	103.713	103.761	103.669	8	104.435	104.373	104.279
7.75	104.149	104.192	104.097	7.75	104.149	104.192	104.097				
7.875	104.445	104.498	104.410	7.875	104.445	104.498	104.410				
8	104.690	104.741	104.652	8	104.690	104.741	104.652				
8.125	104.909	104.961	104.873	8.125	104.909	104.961	104.873				
8.25	105.213	104.968	104.860	8.25	105.213	104.968	104.860				
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	95.890	95.966	95.953	4.625	96.102	96.102	96.102	5	91.836	91.809	91.803
4.75	96.326	96.275	96.259	4.75	96.390	96.368	96.352	5.125	92.455	92.427	92.420
4.875	96.814	96.730	96.712	4.875	96.848	96.848	96.848	5.25	93.551	93.410	93.295
5	97.200	97.154	97.132	5	97.286	97.255	97.233	5.375	94.251	94.111	93.996
5.125	97.678	97.642	97.617	5.125	97.699	97.664	97.639	5.5	95.025	94.885	94.770
5.25	98.094	98.055	98.026	5.25	98.116	98.076	98.048	5.625	95.782	95.786	95.764
5.375	98.523	98.470	98.438	5.375	98.519	98.474	98.443	5.75	96.562	96.561	96.536
5.5	98.945	98.896	98.861	5.5	98.930	98.882	98.847	5.875	97.105	97.099	97.071
5.625	99.310	99.257	99.219	5.625	99.281	99.228	99.190	6	97.666	97.655	97.624
5.75	99.563	99.505	99.464	5.75	99.525	99.467	99.426	6.125	98.183	98.173	98.142
5.875	100.034	99.979	99.951	5.875	99.850	99.794	99.789	6.25	98.667	98.658	98.621
6	100.280	100.230	100.198	6	100.151	100.102	100.092	6.375	99.201	99.190	99.157
6.125	100.610	100.586	100.535	6.125	100.321	100.278	100.262	6.5	99.687	99.675	99.642
6.25	100.947	100.891	100.838	6.25	100.630	100.600	100.573	6.625	100.154	100.136	100.093
6.375	101.358	101.273	101.245	6.375	100.942	100.956	100.899	6.75	100.648	100.663	100.613
6.5	101.613	101.597	101.537	6.5	101.289	101.298	101.239	6.875	101.071	101.093	101.049
6.625	101.943	101.948	101.885	6.625	101.649	101.654	101.592	7	101.496	101.513	101.467
6.75	102.144	102.145	102.079	6.75	101.865	101.866	101.800	7.125	101.910	101.937	101.878
6.875	102.450	102.374	102.324	6.875	102.065	102.062	101.993	7.25	102.373	102.395	102.333
7	102.623	102.620	102.551	7	102.429	102.429	102.377	7.375	102.714	102.744	102.688
7.125	101.933	101.854	101.799	7.125	101.694	101.615	101.560	7.5	102.112	102.180	102.123
7.25	102.434	102.355	102.300	7.25	102.092	102.013	101.958	7.625	102.654	102.654	102.575
7.375	102.915	102.836	102.781	7.375	102.473	102.393	102.338	7.75	102.315	102.408	102.333
								7.875	102.532	102.633	102.564

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	96.967	96.763	96.771	5	96.448	96.252	96.245	5.25	94.614	94.551	94.488
5.125	97.325	97.117	97.121	5.125	96.888	96.688	96.678	5.375	94.910	94.847	94.784
5.25	97.666	97.470	97.454	5.25	97.309	97.096	97.097	5.5	95.383	95.320	95.258
5.375	97.982	97.764	97.763	5.375	97.684	97.466	97.465	5.625	95.858	95.795	95.732
5.5	98.298	98.076	98.071	5.5	98.066	97.843	97.839	5.75	96.154	96.091	96.028
5.625	98.614	98.437	98.379	5.625	98.457	98.230	98.222	5.875	96.433	96.370	96.308
5.75	98.916	98.685	98.673	5.75	98.832	98.601	98.590	6	96.709	96.646	96.583
5.875	99.201	98.966	98.951	5.875	99.185	98.949	98.935	6.125	96.987	96.924	96.861
6	99.479	99.239	99.221	6	99.528	99.288	99.270	6.25	97.263	97.200	97.137
6.125	99.746	99.501	99.480	6.125	99.856	99.611	99.591	6.375	97.536	97.473	97.410
6.25	100.022	99.773	99.749	6.25	100.146	99.897	99.873	6.5	97.989	97.926	97.864
6.375	100.232	99.978	99.951	6.375	100.383	100.130	100.103	6.625	98.080	98.017	97.955
6.5	100.372	100.113	100.083	6.5	100.497	100.239	100.209	6.75	98.348	98.285	98.223
6.625	100.434	100.171	100.138	6.625	100.504	100.250	100.202	6.875	98.434	98.371	98.308
6.75	100.456	100.208	100.152	6.75	100.395	100.135	100.086	7	98.509	98.446	98.383
6.875	100.418	100.267	100.204	6.875	100.273	100.002	99.962	7.125	98.586	98.523	98.460
7	100.384	100.321	100.258	7	100.308	100.040	99.984				
7.125	100.437	100.374	100.311	7.125	100.467	100.196	100.134				
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	97.172	96.968	96.976	5	96.646	96.450	96.443	5.25	94.664	94.601	94.538
5.125	97.530	97.321	97.326	5.125	97.086	96.885	96.876	5.375	94.960	94.897	94.834
5.25	97.870	97.657	97.659	5.25	97.509	97.296	97.297	5.5	95.433	95.370	95.307
5.375	98.186	97.968	97.966	5.375	97.884	97.666	97.664	5.625	95.908	95.845	95.782
5.5	98.501	98.279	98.274	5.5	98.264	98.042	98.037	5.75	96.204	96.141	96.078
5.625	98.817	98.590	98.582	5.625	98.654	98.427	98.419	5.875	96.483	96.420	96.357
5.75	99.119	98.888	98.877	5.75	99.029	98.798	98.786	6	96.759	96.696	96.633
5.875	99.405	99.169	99.155	5.875	99.381	99.145	99.131	6.125	97.037	96.974	96.911
6	99.683	99.443	99.426	6	99.723	99.482	99.465	6.25	97.313	97.250	97.187
6.125	99.951	99.707	99.686	6.125	100.051	99.806	99.785	6.375	97.586	97.523	97.460
6.25	100.230	99.980	99.957	6.25	100.341	100.092	100.068	6.5	98.039	97.976	97.913
6.375	100.442	100.188	100.161	6.375	100.579	100.325	100.299	6.625	98.130	98.067	98.004
6.5	100.584	100.325	100.295	6.5	100.695	100.436	100.406	6.75	98.398	98.335	98.272
6.625	100.647	100.384	100.351	6.625	100.702	100.448	100.400	6.875	98.484	98.421	98.358
6.75	100.671	100.404	100.368	6.75	100.595	100.335	100.286	7	98.559	98.496	98.433
6.875	100.635	100.363	100.324	6.875	100.475	100.203	100.164	7.125	98.636	98.573	98.510

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

[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	-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

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

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

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	93.547	93.510	93.471	5.75	96.787	96.725	96.694	4.375	94.284	94.252	94.231
5.375	94.246	94.201	94.154	5.875	97.389	97.328	97.296	4.5	94.668	94.635	94.615
5.5	94.932	94.887	94.840	6	97.922	97.861	97.830	4.625	95.028	94.996	94.975
5.625	95.588	95.543	95.496	6.125	98.363	98.301	98.270	4.75	95.946	95.909	95.868
5.75	96.351	96.306	96.259	6.25	98.766	98.705	98.674	4.875	96.355	96.318	96.277
5.875	96.975	96.930	96.883	6.375	99.328	99.267	99.236	5	96.634	96.597	96.556
6	97.576	97.531	97.484	6.5	99.819	99.757	99.726	5.125	96.862	96.826	96.784
6.125	98.143	98.098	98.051	6.625	100.189	100.128	100.096	5.25	97.742	97.695	97.640
6.25	98.625	98.579	98.532	6.75	100.493	100.416	100.369	5.375	98.073	98.027	97.971
6.375	99.184	99.138	99.092	6.875	101.004	100.927	100.880	5.5	98.497	98.450	98.395
6.5	99.717	99.671	99.624	7	101.429	101.352	101.305	5.625	98.724	98.677	98.622
6.625	100.226	100.180	100.133	7.125	101.709	101.632	101.585	5.75	99.104	99.055	99.000
				7.25	102.057	101.980	101.933	5.875	99.464	99.415	99.360
				7.375	102.531	102.454	102.407	6	99.657	99.608	99.552
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	93.785	93.751	93.716								
4.75	94.981	94.930	94.875								
4.875	95.190	95.139	95.084								
5	95.510	95.458	95.403								
5.125	95.883	95.832	95.777								
5.25	96.224	96.172	96.117								
5.375	96.540	96.489	96.434								
5.5	96.856	96.794	96.725								
5.625	97.162	97.101	97.032								
5.75	97.469	97.408	97.339								
5.875	97.769	97.707	97.638								
6	98.286	98.225	98.156								

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	93.931	93.925	93.919	5.75	97.751	97.661	97.623	4.25	93.874	93.841	93.821
5.5	94.599	94.592	94.587	5.875	98.289	98.202	98.162	4.375	94.284	94.252	94.231
5.625	95.229	95.221	95.215	6	98.758	98.674	98.632	4.5	94.668	94.635	94.615
5.75	96.156	96.064	96.032	6.125	99.059	98.979	98.936	4.625	95.028	94.996	94.975
5.875	96.767	96.758	96.760	6.25	99.423	99.356	99.311	4.75	95.946	95.909	95.868
6	97.356	97.346	97.347	6.375	99.887	99.823	99.777	4.875	96.355	96.318	96.277
6.125	97.912	97.900	97.901	6.5	100.301	100.240	100.192	5	96.634	96.597	96.556
6.25	98.284	98.266	98.200	6.625	100.630	100.571	100.521	5.125	96.862	96.826	96.784
6.375	98.882	98.864	98.794	6.75	100.792	100.733	100.683	5.25	97.742	97.695	97.640
6.5	99.439	99.420	99.349	6.875	101.223	101.167	101.115	5.375	98.073	98.027	97.971
6.625	100.000	99.980	99.908	7	101.605	101.551	101.497	5.5	98.497	98.450	98.395
6.75	100.417	100.360	100.355	7.125	101.937	101.886	101.831	5.625	98.724	98.677	98.622
6.875	100.990	100.939	100.931	7.25	102.361	102.329	102.271	5.75	99.104	99.055	99.000
7	101.487	101.401	101.392	7.375	102.793	102.764	102.705	5.875	99.464	99.415	99.360
7.125	102.090	101.974	101.947	7.5	103.121	103.094	103.033	6	99.657	99.608	99.552
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	93.785	93.751	93.716								
4.75	95.891	95.804	95.786								
4.875	96.236	96.151	96.133								
5	96.736	96.605	96.589								
5.125	97.308	97.180	97.164								
5.25	97.645	97.520	97.504								
5.375	97.977	97.854	97.836								
5.5	98.256	98.136	98.116								
5.625	98.726	98.577	98.550								
5.75	99.052	98.906	98.878								
5.875	99.374	99.231	99.201								
6	99.682	99.541	99.510								

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	93.221	93.129	93.102
5.25	93.933	93.873	93.841
5.375	94.525	94.461	94.425
5.5	95.093	95.025	94.986
5.625	95.768	95.721	95.680
5.75	96.548	96.497	96.452
5.875	97.091	97.035	96.987
6	97.652	97.591	97.540
6.125	98.156	98.096	98.045
6.25	98.653	98.594	98.537
6.375	99.187	99.113	99.057
6.5	99.653	99.575	99.519
6.625	100.131	100.063	99.999
6.75	100.643	100.607	100.538
6.875	101.033	101.005	100.941
7	101.493	101.463	101.398
7.125	101.956	101.933	101.854
7.25	102.535	102.508	102.425
7.375	102.924	102.904	102.828

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	92.629	92.584	92.570	4.5	92.629	92.584	92.570	5	95.126	95.075	95.047
4.625	93.334	93.289	93.275	4.625	93.334	93.289	93.275	5.125	95.816	95.765	95.738
4.75	94.039	93.994	93.980	4.75	94.039	93.994	93.980	5.25	96.628	96.604	96.580
4.875	94.424	94.373	94.346	4.875	94.424	94.373	94.346	5.375	97.119	97.095	97.071
5	95.126	95.075	95.047	5	95.126	95.075	95.047	5.5	97.776	97.752	97.728
5.125	95.816	95.765	95.738	5.125	95.816	95.765	95.738	5.625	98.325	98.300	98.276
5.25	96.628	96.604	96.580	5.25	96.628	96.604	96.580	5.75	99.091	98.881	98.751
5.375	97.252	97.135	97.071	5.375	97.119	97.095	97.071	5.875	99.374	99.164	98.954
5.5	97.860	97.752	97.728	5.5	97.776	97.752	97.728	6	99.975	99.765	99.589
5.625	98.325	98.300	98.276	5.625	98.325	98.300	98.276	6.125	100.446	100.254	100.175
5.75	99.091	98.881	98.751	5.75	99.091	98.881	98.751	6.25	100.844	100.821	100.698
5.875	99.413	99.297	99.200	5.875	99.374	99.164	98.996	6.375	101.346	101.286	101.241
6	99.975	99.854	99.758	6	99.975	99.765	99.589	6.5	101.887	101.830	101.783
6.125	100.446	100.254	100.175	6.125	100.446	100.254	100.175	6.625	102.397	102.343	102.295
6.25	100.844	100.821	100.698	6.25	100.844	100.821	100.698	6.75	102.770	102.704	102.663
6.375	101.453	101.391	101.348	6.375	101.453	101.391	101.348	6.875	102.926	102.919	102.872
6.5	101.973	101.914	101.869	6.5	101.973	101.914	101.869	7	103.437	103.430	103.383
6.625	102.453	102.397	102.349	6.625	102.453	102.397	102.349	7.125	103.869	103.862	103.817
6.75	102.770	102.704	102.663	6.75	102.770	102.704	102.663	7.25	104.021	103.970	103.943
6.875	102.989	102.982	102.935	6.875	102.989	102.982	102.935	7.375	103.222	103.218	103.186
7	103.465	103.458	103.412	7	103.465	103.458	103.412	7.5	103.597	103.579	103.549
7.125	103.864	103.857	103.812	7.125	103.864	103.857	103.812	7.625	104.102	104.094	104.065
7.25	104.021	103.970	103.943	7.25	104.021	103.970	103.943	7.75	104.492	104.430	104.375
7.375	103.337	103.347	103.251	7.375	103.274	103.270	103.239	7.875	102.621	102.538	102.734
7.5	103.612	103.608	103.578	7.5	103.612	103.608	103.578	8	103.040	102.957	103.152
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	95.346	95.397	95.381	4.25	95.346	95.397	95.381	4.75	92.386	92.403	92.277
4.375	95.921	95.971	95.956	4.375	95.921	95.971	95.956	4.875	93.122	93.139	93.013
4.5	96.493	96.544	96.528	4.5	96.493	96.544	96.528	5	93.854	93.871	93.745
4.625	97.063	97.114	97.098	4.625	97.063	97.114	97.098	5.125	94.731	94.748	94.623
4.75	97.177	97.137	97.117	4.75	97.145	97.100	97.087	5.25	95.834	95.718	95.621
4.875	97.663	97.622	97.602	4.875	97.592	97.533	97.505	5.375	96.501	96.384	96.312
5	98.198	98.157	98.137	5	98.151	98.092	98.064	5.5	97.109	96.992	96.896
5.125	98.699	98.641	98.622	5.125	98.699	98.640	98.612	5.625	97.668	97.668	97.525
5.25	99.016	98.968	98.941	5.25	98.854	98.800	98.772	5.75	98.333	98.123	97.978
5.375	99.550	99.503	99.475	5.375	99.324	99.248	99.207	5.875	98.831	98.714	98.618
5.5	100.034	99.987	99.959	5.5	99.844	99.769	99.728	6	99.388	99.271	99.175
5.625	100.518	100.470	100.443	5.625	100.343	100.267	100.227	6.125	99.956	99.939	99.785
5.75	100.515	100.460	100.433	5.75	100.515	100.460	100.433	6.25	99.851	99.766	99.667
5.875	100.953	100.905	100.878	5.875	100.457	100.412	100.359	6.375	100.418	100.378	100.338
6	101.436	101.389	101.362	6	100.920	100.875	100.822	6.5	100.863	100.823	100.783
								6.625	101.502	101.469	101.362
								6.75	101.314	101.249	101.228
								6.875	101.568	101.558	101.496
								7	101.966	101.917	101.911
								7.125	102.500	102.450	102.444
								7.25	102.028	101.977	101.950
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	95.441	95.442	95.298	5	93.854	93.871	93.745	4.5	93.856	93.907	93.766
5.375	96.423	96.338	96.312	5.125	94.731	94.748	94.623	4.625	94.422	94.473	94.332
5.5	96.962	96.907	96.852	5.25	95.441	95.442	95.298	4.75	94.157	94.117	94.097
5.625	97.668	97.668	97.525	5.375	96.381	96.296	96.270	4.875	94.643	94.602	94.582
5.75	98.333	98.123	97.913	5.5	96.907	96.907	96.776	5	95.178	95.137	95.117
5.875	98.796	98.586	98.393	5.625	97.668	97.668	97.525	5.125	95.662	95.621	95.602
6	99.317	99.214	99.060	5.75	98.022	97.900	97.865	5.25	95.996	95.948	95.921
6.125	99.956	99.939	99.785	5.875	98.537	98.521	98.377	5.375	96.530	96.483	96.455
6.25	99.823	99.722	99.667	6	99.230	99.214	99.060	5.5	97.014	96.967	96.939
6.375	100.418	100.378	100.338	6.125	99.956	99.939	99.785	5.625	97.498	97.450	97.423
6.5	100.863	100.823	100.783	6.25	99.863	99.772	99.717	5.75	97.556	97.540	97.523
6.625	101.502	101.469	101.362	6.375	100.327	100.267	100.225	5.875	97.933	97.885	97.858
6.75	101.314	101.249	101.228	6.5	100.794	100.761	100.672	6	98.416	98.369	98.342
6.875	101.419	101.414	101.367	6.625	101.502	101.469	101.362	6.125	98.899	98.852	98.824

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	96.628	96.604	96.580	5.25	96.628	96.604	96.580	5.25	96.628	96.604	96.580
5.375	97.119	97.095	97.071	5.375	97.119	97.095	97.071	5.375	97.119	97.095	97.071
5.5	97.776	97.752	97.728	5.5	97.776	97.752	97.728	5.5	97.776	97.752	97.728
5.625	98.325	98.300	98.276	5.625	98.325	98.300	98.276	5.625	98.325	98.300	98.276
5.75	99.091	98.881	98.751	5.75	99.091	98.881	98.751	5.75	99.091	98.881	98.751
5.875	99.374	99.164	98.996	5.875	99.374	99.164	98.996	5.875	99.374	99.164	98.954
6	99.975	99.765	99.589	6	99.975	99.765	99.589	6	99.975	99.765	99.589
6.125	100.446	100.254	100.175	6.125	100.446	100.254	100.175	6.125	100.446	100.254	100.175
6.25	100.844	100.821	100.698	6.25	100.844	100.821	100.698	6.25	100.844	100.821	100.698
6.375	101.453	101.391	101.348	6.375	101.453	101.391	101.348	6.375	101.346	101.286	101.241
6.5	101.973	101.914	101.869	6.5	101.973	101.914	101.869	6.5	101.887	101.830	101.783
6.625	102.453	102.397	102.349	6.625	102.453	102.397	102.349	6.625	102.397	102.343	102.295
6.75	102.770	102.704	102.663	6.75	102.770	102.704	102.663	6.75	102.770	102.704	102.663
6.875	102.989	102.982	102.935	6.875	102.989	102.982	102.935	6.875	102.926	102.919	102.872
7	103.465	103.458	103.412	7	103.465	103.458	103.412	7	103.437	103.430	103.383
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	96.493	96.544	96.528	4.25	95.346	95.397	95.381	5.25	95.441	95.442	95.298
4.625	97.063	97.114	97.098	4.375	95.921	95.971	95.956	5.375	96.423	96.338	96.312
4.75	97.145	97.100	97.087	4.5	96.493	96.544	96.528	5.5	96.962	96.907	96.852
4.875	97.592	97.533	97.505	4.625	97.063	97.114	97.098	5.625	97.668	97.668	97.525
5	98.151	98.092	98.064	4.75	97.145	97.100	97.087	5.75	98.333	98.123	97.913
5.125	98.699	98.640	98.612	4.875	97.592	97.533	97.505	5.875	98.796	98.586	98.393
5.25	98.854	98.800	98.772	5	98.151	98.092	98.064	6	99.317	99.214	99.060
5.375	99.324	99.248	99.207	5.125	98.699	98.640	98.612	6.125	99.956	99.939	99.785
5.5	99.844	99.769	99.728	5.25	98.854	98.800	98.772	6.25	99.823	99.722	99.667
5.625	100.343	100.267	100.227	5.375	99.324	99.248	99.207	6.375	100.418	100.378	100.338
5.75	100.515	100.460	100.433	5.5	99.844	99.769	99.728	6.5	100.863	100.823	100.783
5.875	100.457	100.412	100.359	5.625	100.343	100.267	100.227	6.625	101.502	101.469	101.362
6	100.920	100.875	100.822	5.75	100.515	100.460	100.433	6.75	101.314	101.249	101.228
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	95.441	95.442	95.298	5.25	95.441	95.442	95.298	4.5	93.856	93.907	93.766
5.375	96.423	96.338	96.312	5.375	96.147	96.147	96.004	4.625	94.422	94.473	94.332
5.5	96.962	96.907	96.852	5.5	96.907	96.907	96.763	4.75	92.812	92.766	92.750
5.625	97.668	97.668	97.525	5.625	97.668	97.668	97.525	4.875	93.372	93.313	93.085
5.75	98.333	98.123	97.913	5.75	97.878	97.814	97.771	5	93.919	93.860	93.632
5.875	98.796	98.586	98.393	5.875	98.537	98.521	98.367	5.125	94.445	94.386	94.158
6	99.317	99.214	99.060	6	99.230	99.214	99.060	5.25	95.589	95.573	95.556
6.125	99.956	99.939	99.785	6.125	99.956	99.939	99.785	5.375	95.698	95.682	95.665
6.25	99.823	99.722	99.667	6.25	99.863	99.772	99.717	5.5	96.116	96.100	96.083
6.375	100.418	100.378	100.338	6.375	100.107	100.074	99.967	5.625	96.542	96.526	96.510
6.5	100.863	100.823	100.783	6.5	100.794	100.761	100.654	5.75	97.556	97.540	97.523
6.625	101.502	101.469	101.362	6.625	101.502	101.469	101.362	5.875	97.850	97.834	97.818
6.75	101.314	101.249	101.228	6.75	101.364	101.299	101.257	6	98.208	98.192	98.176
6.875	101.419	101.414	101.367	6.875	101.372	101.322	101.316	6.125	98.534	98.518	98.502

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	95.716	95.665	95.638	5.125	95.716	95.665	95.638	4.75	93.317	93.210	93.200
5.25	96.528	96.504	96.480	5.25	96.528	96.504	96.480	4.875	94.324	94.273	94.246
5.375	97.019	96.995	96.971	5.375	97.019	96.995	96.971	5	95.026	94.975	94.947
5.5	97.676	97.652	97.628	5.5	97.676	97.652	97.628	5.125	95.716	95.665	95.638
5.625	98.225	98.200	98.176	5.625	98.225	98.200	98.176	5.25	96.528	96.504	96.480
5.75	98.991	98.781	98.651	5.75	98.991	98.781	98.651	5.375	97.019	96.995	96.971
5.875	99.274	99.064	98.854	5.875	99.274	99.064	98.854	5.5	97.676	97.652	97.628
6	99.875	99.665	99.489	6	99.875	99.665	99.489	5.625	98.225	98.200	98.176
6.125	100.346	100.136	100.075	6.125	100.346	100.136	100.075	5.75	98.991	98.781	98.651
6.25	100.744	100.653	100.598	6.25	100.744	100.653	100.598	5.875	99.274	99.064	98.854
6.375	101.011	100.970	100.930	6.375	101.011	100.970	100.930	6	99.875	99.665	99.489
6.5	101.416	101.375	101.335	6.5	101.416	101.375	101.335	6.125	100.346	100.136	100.075
6.625	101.989	101.948	101.908	6.625	101.989	101.948	101.908	6.25	100.744	100.653	100.598
6.75	102.342	102.286	102.271	6.75	102.342	102.286	102.271	6.375	101.011	100.970	100.930
6.875	102.596	102.586	102.524	6.875	102.441	102.399	102.384	6.5	101.416	101.375	101.335
7	102.930	102.920	102.890	7	102.921	102.906	102.890	6.625	101.989	101.948	101.908
7.125	103.254	103.239	103.223	7.125	103.254	103.239	103.223	6.75	102.342	102.286	102.271
7.25	103.593	103.542	103.515	7.25	103.593	103.542	103.515	6.875	102.441	102.399	102.384
7.375	103.078	103.088	102.991	7.375	102.773	102.704	102.672	7	102.921	102.906	102.890
7.5	103.241	103.250	103.154	7.5	103.144	103.104	103.073	7.125	103.254	103.239	103.223
7.625	103.552	103.518	103.488	7.625	103.552	103.518	103.488	7.25	103.593	103.542	103.515
7.75	103.942	103.880	103.825	7.75	103.942	103.880	103.825	7.375	102.786	102.782	102.750
7.875	103.137	103.092	102.968	7.875	102.426	102.203	102.498	7.5	103.212	103.208	103.177
8	103.252	103.208	103.084	8	102.761	102.538	102.833	7.625	103.641	103.637	103.608
8.125	103.318	103.274	103.149	8.125	103.068	102.845	103.140	7.75	103.942	103.880	103.825
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	95.313	95.364	95.348	4.25	95.313	95.364	95.348	4.875	93.072	92.949	92.923
4.375	95.844	95.895	95.879	4.375	95.844	95.895	95.879	5	93.794	93.671	93.645
4.5	96.366	96.417	96.401	4.5	96.366	96.417	96.401	5.125	94.561	94.438	94.413
4.625	96.875	96.926	96.910	4.625	96.875	96.926	96.910	5.25	95.499	95.359	95.316
4.75	97.045	97.000	96.987	4.75	97.045	97.000	96.987	5.375	96.145	96.034	96.009
4.875	97.467	97.407	97.379	4.875	97.467	97.407	97.379	5.5	96.825	96.685	96.642
5	97.946	97.887	97.859	5	97.946	97.887	97.859	5.625	97.548	97.408	97.365
5.125	98.399	98.339	98.311	5.125	98.399	98.339	98.311	5.75	98.233	98.023	97.813
5.25	98.754	98.700	98.672	5.25	98.754	98.700	98.672	5.875	98.696	98.486	98.276
5.375	99.117	99.041	99.006	5.375	99.117	99.041	99.001	6	99.217	99.007	98.901
5.5	99.532	99.507	99.480	5.5	99.527	99.451	99.411	6.125	99.682	99.525	99.471
5.625	100.007	99.983	99.955	5.625	99.904	99.828	99.788	6.25	99.723	99.622	99.567
5.75	100.415	100.360	100.333	5.75	100.415	100.360	100.333	6.375	100.318	100.278	100.238
5.875	100.476	100.451	100.424	5.875	100.174	100.129	100.076	6.5	100.763	100.723	100.683
6	100.932	100.907	100.880	6	100.635	100.581	100.553	6.625	101.275	101.186	101.146
								6.75	101.214	101.149	101.128
								6.875	101.210	101.087	101.115
								7	101.682	101.593	101.587
								7.125	102.050	101.926	101.955
								7.25	101.928	101.877	101.850
								7.375	101.036	100.975	100.919
								7.5	101.560	101.498	101.443
								7.625	102.064	102.003	101.947
								7.75	102.404	102.343	102.288
								7.875	98.974	98.751	98.897
								8	99.309	99.086	99.232
								8.125	99.616	99.393	99.538
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	100.763	100.723	100.683	6.125	101.048	100.990	100.892	4.5	93.725	93.776	93.635
6.625	101.275	101.186	101.146	6.25	101.102	101.044	100.949	4.625	94.202	94.253	94.112
6.75	101.214	101.149	101.128	6.375	101.238	101.161	101.091	4.75	92.759	92.700	92.650
6.875	101.210	101.087	101.115	6.5	101.569	101.491	101.424	4.875	93.222	93.163	92.960
7	101.682	101.593	101.587	6.625	101.917	101.839	101.774	5	93.650	93.591	93.406
7.125	102.050	101.926	101.955	6.75	101.400	101.303	101.230	5.125	94.036	93.977	93.749
7.25	101.928	101.877	101.850	6.875	101.732	101.634	101.563	5.25	95.489	95.473	95.456
7.375	101.036	100.975	100.919	7	102.047	101.949	101.880	5.375	95.598	95.582	95.565
7.5	101.560	101.498	101.443	7.125	102.346	102.248	102.181	5.5	96.016	96.000	95.983
7.625	102.064	102.003	101.947	7.25	101.978	101.927	101.900	5.625	96.442	96.426	96.410
7.75	102.404	102.343	102.288	7.375	101.086	101.025	100.969	5.75	97.456	97.440	97.423
7.875	98.974	98.751	98.897	7.5	101.610	101.548	101.493	5.875	97.750	97.734	97.718
8	99.309	99.086	99.232	7.625	102.114	102.053	101.997	6	98.108	98.092	98.076
8.125	99.616	99.393	99.538	7.75	98.649	98.425	98.571	6.125	98.434	98.418	98.402

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	101.011	100.970	100.930	6.375	101.011	100.970	100.930	6	99.875	99.665	99.489
6.5	101.416	101.375	101.335	6.5	101.416	101.375	101.335	6.125	100.346	100.136	100.075
6.625	101.989	101.948	101.908	6.625	101.989	101.948	101.908	6.25	100.767	100.653	100.598
6.75	102.342	102.286	102.271	6.75	102.342	102.286	102.271	6.375	101.011	100.970	100.930
6.875	102.596	102.586	102.524	6.875	102.491	102.399	102.410	6.5	101.416	101.375	101.335
7	102.930	102.920	102.890	7	102.921	102.906	102.890	6.625	101.989	101.948	101.908
7.125	103.281	103.239	103.223	7.125	103.281	103.239	103.223	6.75	102.342	102.286	102.271
7.25	103.593	103.542	103.515	7.25	103.593	103.542	103.515	6.875	102.491	102.399	102.410
7.375	103.078	103.088	102.991	7.375	102.773	102.704	102.672	7	102.921	102.906	102.890
7.5	103.241	103.250	103.154	7.5	103.144	103.104	103.073	7.125	103.281	103.239	103.223
7.625	103.552	103.518	103.488	7.625	103.552	103.518	103.488	7.25	103.593	103.542	103.515
7.75	103.942	103.880	103.825	7.75	103.942	103.880	103.825	7.375	102.786	102.782	102.750
7.875	103.137	103.092	102.968	7.875	102.476	102.253	102.548	7.5	103.212	103.208	103.177
8	103.252	103.208	103.084	8	102.811	102.588	102.883	7.625	103.641	103.637	103.608
8.125	103.318	103.274	103.190	8.125	103.118	102.895	103.190	7.75	103.942	103.880	103.825
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	96.366	96.417	96.401	4.5	96.366	96.417	96.401	6.625	101.275	101.186	101.146
4.625	96.875	96.926	96.910	4.625	96.875	96.926	96.910	6.75	101.214	101.149	101.128
4.75	97.045	97.000	96.987	4.75	97.045	97.000	96.987	6.875	101.210	101.173	101.115
4.875	97.467	97.407	97.379	4.875	97.467	97.407	97.379	7	101.682	101.593	101.587
5	97.946	97.887	97.859	5	97.946	97.887	97.859	7.125	102.050	101.926	101.955
5.125	98.399	98.339	98.311	5.125	98.399	98.339	98.311	7.25	101.928	101.877	101.850
5.25	98.754	98.700	98.672	5.25	98.754	98.700	98.672	7.375	101.603	101.613	101.516
5.375	99.117	99.041	99.006	5.375	99.117	99.041	99.001	7.5	101.766	101.775	101.679
5.5	99.532	99.507	99.480	5.5	99.527	99.451	99.411	7.625	102.064	102.003	101.947
5.625	100.007	99.983	99.955	5.625	99.904	99.828	99.788	7.75	102.404	102.343	102.288
5.75	100.415	100.360	100.333	5.75	100.415	100.360	100.333	7.875	100.662	100.617	100.493
5.875	100.476	100.451	100.424	5.875	100.174	100.129	100.076	8	100.777	100.733	100.609
6	100.932	100.907	100.880	6	100.635	100.581	100.553	8.125	100.843	100.799	100.674
6.125	101.375	101.350	101.323	6.125	101.168	101.113	101.086				
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	100.763	100.723	100.683	6.125	99.682	99.525	99.471	4.5	93.725	93.776	93.635
6.625	101.275	101.186	101.146	6.25	99.763	99.672	99.617	4.625	94.202	94.253	94.112
6.75	101.214	101.149	101.128	6.375	100.054	99.881	99.874	4.75	92.759	92.700	92.650
6.875	101.210	101.087	101.115	6.5	100.631	100.458	100.451	4.875	93.222	93.163	92.960
7	101.682	101.593	101.587	6.625	101.275	101.102	101.095	5	93.650	93.591	93.406
7.125	102.050	101.926	101.955	6.75	101.264	101.199	101.157	5.125	94.036	93.977	93.749
7.25	101.928	101.877	101.850	6.875	101.210	101.021	101.115	5.25	95.489	95.473	95.456
7.375	101.036	100.975	100.919	7	101.682	101.492	101.587	5.375	95.598	95.582	95.565
7.5	101.560	101.498	101.443	7.125	102.050	101.861	101.955	5.5	96.016	96.000	95.983
7.625	102.064	102.003	101.947	7.25	101.978	101.927	101.900	5.625	96.442	96.426	96.410
7.75	102.404	102.343	102.288	7.375	101.086	101.025	100.969	5.75	97.456	97.440	97.423
7.875	98.974	98.751	98.897	7.5	101.610	101.548	101.493	5.875	97.750	97.734	97.718
8	99.309	99.086	99.232	7.625	102.114	102.053	101.997	6	98.108	98.092	98.076
8.125	99.616	99.393	99.538	7.75	98.649	98.425	98.571	6.125	98.434	98.418	98.402

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	99.610	99.401	99.101	6.75	98.110	97.901	97.601
6.875	100.143	99.934	99.634	6.875	98.643	98.434	98.134
7	100.655	100.446	100.146	7	99.155	98.946	98.646
7.125	101.119	100.910	100.610	7.125	99.619	99.410	99.110
7.25	101.563	101.354	101.054	7.25	100.063	99.854	99.554
7.375	101.363	101.103	100.803	7.375	99.863	99.603	99.303
7.5	101.835	101.575	101.275	7.5	100.335	100.075	99.775
7.625	102.259	101.999	101.699	7.625	100.759	100.499	100.199
7.75	102.673	102.413	102.113	7.75	101.173	100.913	100.613
7.875	101.927	101.615	101.315	7.875	100.427	100.115	99.815
8	102.359	102.047	101.747	8	100.859	100.547	100.247
8.125	102.753	102.441	102.141	8.125	101.253	100.941	100.641
8.25	103.127	102.815	102.515	8.25	101.627	101.315	101.015
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.610	97.401	97.101	6.75	96.110	95.901	95.601
6.875	98.143	97.934	97.634	6.875	96.643	96.434	96.134
7	98.655	98.446	98.146	7	97.155	96.946	96.646
7.125	99.119	98.910	98.610	7.125	97.619	97.410	97.110
7.25	99.563	99.354	99.054	7.25	98.063	97.854	97.554
7.375	99.363	99.103	98.803	7.375	97.863	97.603	97.303
7.5	99.835	99.575	99.275	7.5	98.335	98.075	97.775
7.625	100.259	99.999	99.699	7.625	98.759	98.499	98.199
7.75	100.673	100.413	100.113	7.75	99.173	98.913	98.613
7.875	99.927	99.615	99.315	7.875	98.427	98.115	97.815
8	100.359	100.047	99.747	8	98.859	98.547	98.247
8.125	100.753	100.441	100.141	8.125	99.253	98.941	98.641
8.25	101.127	100.815	100.515	8.25	99.627	99.315	99.015
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.860	98.651	98.351	6.75	96.860	96.651	96.351
6.875	99.393	99.184	98.884	6.875	97.393	97.184	96.884
7	99.905	99.696	99.396	7	97.905	97.696	97.396
7.125	100.369	100.160	99.860	7.125	98.369	98.160	97.860
7.25	100.813	100.604	100.304	7.25	98.813	98.604	98.304
7.375	100.613	100.353	100.053	7.375	98.613	98.353	98.053
7.5	101.085	100.825	100.525	7.5	99.085	98.825	98.525
7.625	101.509	101.249	100.949	7.625	99.509	99.249	98.949
7.75	101.923	101.663	101.363	7.75	99.923	99.663	99.363
7.875	101.177	100.865	100.565	7.875	99.177	98.865	98.565
8	101.609	101.297	100.997	8	99.609	99.297	98.997
8.125	102.003	101.691	101.391	8.125	100.003	99.691	99.391
8.25	102.377	102.065	101.765	8.25	100.377	100.065	99.765

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.