



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST
Phone Number: (949) 676-0868
Contact Email: lockdesk@flexpointinc.com
Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.217	92.099	92.083	4.75	92.217	92.099	92.083	5.125	95.542	95.500	95.474
4.875	92.840	92.718	92.699	4.875	92.840	92.718	92.699	5.25	96.242	96.196	96.168
5	93.486	93.359	93.336	5	93.486	93.359	93.336	5.375	96.779	96.728	96.697
5.125	94.065	93.938	93.915	5.125	94.065	93.938	93.915	5.5	97.285	97.230	97.197
5.25	94.669	94.590	94.562	5.25	94.669	94.590	94.562	5.625	97.955	97.920	97.882
5.375	95.260	95.196	95.157	5.375	95.260	95.176	95.145	5.75	98.608	98.569	98.528
5.5	96.029	95.970	95.931	5.5	95.830	95.742	95.707	5.875	99.101	99.058	99.015
5.625	96.557	96.498	96.459	5.625	96.458	96.371	96.336	6	99.589	99.540	99.494
5.75	97.092	97.021	96.980	5.75	97.092	97.021	96.980	6.125	100.037	99.988	99.941
5.875	97.680	97.614	97.567	5.875	97.635	97.560	97.516	6.25	100.005	100.037	99.984
6	98.337	98.270	98.223	6	98.196	98.116	98.069	6.375	100.460	100.488	100.432
6.125	98.810	98.744	98.697	6.125	98.702	98.633	98.588	6.5	100.891	100.916	100.858
6.25	99.036	99.036	98.982	6.25	99.036	99.036	98.982	6.625	101.336	101.358	101.299
6.375	99.570	99.566	99.512	6.375	99.570	99.566	99.512	6.75	101.270	101.203	101.156
6.5	100.057	100.038	99.983	6.5	100.057	100.038	99.983	6.875	101.715	101.650	101.602
6.625	100.510	100.501	100.441	6.625	100.510	100.501	100.441	7	102.140	102.099	102.046
6.75	100.897	100.842	100.776	6.75	100.897	100.842	100.776	7.125	102.449	102.387	102.339
6.875	101.325	101.250	101.195	6.875	101.285	101.239	101.177	7.25	102.700	102.648	102.591
7	101.744	101.696	101.633	7	101.744	101.696	101.633	7.375	103.145	103.088	103.037
7.125	102.190	102.126	102.054	7.125	102.190	102.126	102.054	7.5	103.522	103.486	103.413
7.25	102.673	102.626	102.547	7.25	102.673	102.626	102.547	7.625	103.829	103.851	103.824
7.375	103.057	103.019	102.945	7.375	103.057	103.019	102.945	7.75	104.279	104.334	104.327
7.5	103.435	103.377	103.337	7.5	103.410	103.377	103.330	7.875	104.706	104.712	104.705
7.625	103.821	103.849	103.761	7.625	103.820	103.849	103.761	8	104.786	104.786	104.692
7.75	104.254	104.278	104.187	7.75	104.254	104.278	104.187				
7.875	104.546	104.580	104.494	7.875	104.546	104.580	104.494				
8	104.788	104.821	104.734	8	104.788	104.821	104.734				
8.125	105.002	105.035	104.949	8.125	105.002	105.035	104.949				
8.25	105.328	105.266	105.162	8.25	105.328	105.266	105.162				
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	96.294	96.294	96.294	4.625	96.613	96.613	96.613	5	92.642	92.587	92.584
4.75	96.558	96.510	96.483	4.75	96.709	96.709	96.709	5.125	93.260	93.203	93.199
4.875	96.968	96.920	96.914	4.875	97.240	97.240	97.240	5.25	94.328	94.176	94.045
5	97.391	97.343	97.316	5	97.548	97.482	97.464	5.375	95.030	94.879	94.748
5.125	97.876	97.805	97.785	5.125	97.962	97.913	97.913	5.5	95.805	95.654	95.523
5.25	98.350	98.280	98.252	5.25	98.436	98.361	98.338	5.625	96.481	96.330	96.199
5.375	98.813	98.691	98.664	5.375	98.839	98.760	98.738	5.75	97.106	97.085	97.064
5.5	99.201	99.117	99.088	5.5	99.252	99.168	99.138	5.875	97.719	97.624	97.599
5.625	99.580	99.478	99.445	5.625	99.602	99.514	99.481	6	98.372	98.217	98.152
5.75	100.037	99.882	99.857	5.75	99.883	99.821	99.821	6.125	98.810	98.693	98.665
5.875	100.485	100.332	100.307	5.875	100.251	100.195	100.190	6.25	99.050	99.099	99.066
6	100.793	100.641	100.616	6	100.552	100.503	100.492	6.375	99.583	99.631	99.601
6.125	100.644	100.602	100.586	6.125	100.762	100.719	100.704	6.5	100.069	100.115	100.084
6.25	101.015	100.919	100.884	6.25	100.779	100.779	100.758	6.625	100.529	100.569	100.529
6.375	101.436	101.341	101.306	6.375	101.065	101.065	101.039	6.75	100.894	100.889	100.843
6.5	101.697	101.604	101.568	6.5	101.396	101.396	101.364	6.875	101.306	101.309	101.267
6.625	101.913	101.841	101.782	6.625	101.580	101.573	101.515	7	101.727	101.719	101.675
6.75	102.291	102.204	102.161	6.75	101.909	101.899	101.858	7.125	102.078	102.064	102.012
6.875	102.699	102.614	102.570	6.875	102.208	102.192	102.145	7.25	102.362	102.333	102.275
7	102.612	102.543	102.495	7	102.597	102.597	102.545	7.375	102.807	102.724	102.657
7.125	101.990	101.872	101.803	7.125	101.694	101.615	101.560	7.5	102.962	102.732	102.659
7.25	102.434	102.355	102.300	7.25	102.092	102.013	101.958	7.625	103.374	103.343	103.265
7.375	102.915	102.836	102.781	7.375	102.473	102.393	102.338	7.75	102.443	102.517	102.445
								7.875	102.643	102.725	102.659

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	96.892	96.723	96.707	5	96.368	96.187	96.175	5.25	94.614	94.551	94.488
5.125	97.249	97.075	97.056	5.125	96.824	96.639	96.624	5.375	94.910	94.847	94.784
5.25	97.589	97.470	97.407	5.25	97.254	97.075	97.053	5.5	95.383	95.320	95.258
5.375	97.903	97.720	97.695	5.375	97.644	97.461	97.436	5.625	95.858	95.795	95.732
5.5	98.217	98.066	98.003	5.5	98.034	97.847	97.818	5.75	96.154	96.091	96.028
5.625	98.531	98.437	98.374	5.625	98.423	98.232	98.200	5.875	96.433	96.370	96.308
5.75	98.832	98.663	98.601	5.75	98.797	98.601	98.566	6	96.709	96.646	96.583
5.875	99.116	98.916	98.878	5.875	99.148	98.947	98.909	6.125	96.987	96.924	96.861
6	99.393	99.187	99.146	6	99.489	99.284	99.243	6.25	97.263	97.200	97.137
6.125	99.658	99.449	99.404	6.125	99.816	99.606	99.562	6.375	97.536	97.473	97.410
6.25	99.933	99.718	99.671	6.25	100.105	99.890	99.843	6.5	97.989	97.926	97.864
6.375	100.142	99.923	99.873	6.375	100.340	100.121	100.071	6.625	98.080	98.017	97.955
6.5	100.281	100.058	100.004	6.5	100.453	100.230	100.176	6.75	98.348	98.285	98.223
6.625	100.342	100.114	100.058	6.625	100.463	100.222	100.170	6.875	98.434	98.371	98.308
6.75	100.364	100.208	100.145	6.75	100.352	100.109	100.053	7	98.509	98.446	98.383
6.875	100.330	100.267	100.204	6.875	100.224	99.988	99.925	7.125	98.586	98.523	98.460
7	100.384	100.321	100.258	7	100.263	100.009	99.948				
7.125	100.437	100.374	100.311	7.125	100.421	100.161	100.097				
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	97.097	96.928	96.912	5	96.566	96.385	96.373	5.25	94.664	94.601	94.538
5.125	97.453	97.280	97.261	5.125	97.022	96.837	96.822	5.375	94.960	94.897	94.834
5.25	97.793	97.615	97.592	5.25	97.454	97.276	97.254	5.5	95.433	95.370	95.307
5.375	98.107	97.924	97.899	5.375	97.844	97.661	97.636	5.625	95.908	95.845	95.782
5.5	98.421	98.234	98.205	5.5	98.233	98.046	98.017	5.75	96.204	96.141	96.078
5.625	98.735	98.543	98.511	5.625	98.621	98.429	98.398	5.875	96.483	96.420	96.357
5.75	99.035	98.839	98.804	5.75	98.994	98.797	98.763	6	96.759	96.696	96.633
5.875	99.320	99.119	99.082	5.875	99.344	99.143	99.105	6.125	97.037	96.974	96.911
6	99.597	99.392	99.351	6	99.684	99.479	99.438	6.25	97.313	97.250	97.187
6.125	99.864	99.654	99.610	6.125	100.011	99.801	99.757	6.375	97.586	97.523	97.460
6.25	100.140	99.926	99.879	6.25	100.300	100.086	100.038	6.5	98.039	97.976	97.913
6.375	100.352	100.133	100.083	6.375	100.537	100.318	100.267	6.625	98.130	98.067	98.004
6.5	100.493	100.270	100.217	6.5	100.651	100.427	100.374	6.75	98.398	98.335	98.272
6.625	100.556	100.328	100.272	6.625	100.662	100.421	100.369	6.875	98.484	98.421	98.358
6.75	100.579	100.347	100.287	6.75	100.552	100.310	100.254	7	98.559	98.496	98.433
6.875	100.542	100.317	100.254	6.875	100.427	100.190	100.127	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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	94.198	94.159	94.120	5.75	96.787	96.725	96.694	4.375	94.796	94.772	94.752
5.375	94.872	94.833	94.793	5.875	97.389	97.328	97.296	4.5	95.182	95.158	95.138
5.5	95.518	95.479	95.440	6	97.922	97.861	97.830	4.625	95.551	95.528	95.507
5.625	96.148	96.109	96.070	6.125	98.363	98.301	98.270	4.75	96.302	96.274	96.247
5.75	96.895	96.848	96.801	6.25	98.766	98.705	98.674	4.875	96.706	96.678	96.651
5.875	97.523	97.476	97.429	6.375	99.328	99.267	99.236	5	96.989	96.961	96.934
6	98.142	98.086	98.039	6.5	99.819	99.757	99.726	5.125	97.218	97.191	97.163
6.125	98.710	98.663	98.616	6.625	100.189	100.128	100.096	5.25	98.047	98.007	97.966
6.25	99.131	99.084	99.037	6.75	100.493	100.416	100.369	5.375	98.381	98.341	98.299
6.375	99.693	99.646	99.598	6.875	101.004	100.927	100.880	5.5	98.812	98.772	98.730
6.5	100.228	100.181	100.133	7	101.429	101.352	101.305	5.625	99.043	99.002	98.961
6.625	100.743	100.696	100.648	7.125	101.709	101.632	101.585	5.75	99.382	99.341	99.300
				7.25	102.057	101.980	101.933	5.875	99.738	99.697	99.656
				7.375	102.531	102.454	102.407	6	99.932	99.891	99.850

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	94.251	94.217	94.183
4.75	95.364	95.324	95.283
4.875	95.568	95.528	95.487
5	95.891	95.851	95.810
5.125	96.266	96.226	96.184
5.25	96.608	96.568	96.526
5.375	96.927	96.886	96.845
5.5	97.197	97.157	97.116
5.625	97.508	97.464	97.418
5.75	97.817	97.764	97.709
5.875	98.118	98.065	98.010
6	98.642	98.589	98.534

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	94.563	94.555	94.476	5.75	98.410	98.324	98.288	4.25	94.388	94.365	94.344
5.5	95.224	95.216	95.138	5.875	98.959	98.875	98.839	4.375	94.796	94.772	94.752
5.625	95.843	95.835	95.757	6	99.440	99.357	99.321	4.5	95.182	95.158	95.138
5.75	96.817	96.729	96.694	6.125	99.749	99.668	99.631	4.625	95.551	95.528	95.507
5.875	97.429	97.343	97.308	6.25	99.884	99.884	99.842	4.75	96.302	96.274	96.247
6	98.005	97.920	97.885	6.375	100.362	100.363	100.321	4.875	96.706	96.678	96.651
6.125	98.533	98.450	98.415	6.5	100.788	100.790	100.748	5	96.989	96.961	96.934
6.25	98.755	98.743	98.702	6.625	101.122	101.127	101.084	5.125	97.218	97.191	97.163
6.375	99.334	99.298	99.257	6.75	101.270	101.203	101.156	5.25	98.047	98.007	97.966
6.5	99.865	99.823	99.766	6.875	101.715	101.650	101.602	5.375	98.381	98.341	98.299
6.625	100.402	100.360	100.234	7	102.111	102.047	102.000	5.5	98.812	98.772	98.730
6.75	100.848	100.780	100.650	7.125	102.449	102.387	102.339	5.625	99.043	99.002	98.961
6.875	101.404	101.339	101.206	7.25	102.700	102.642	102.591	5.75	99.382	99.341	99.300
7	101.871	101.788	101.655	7.375	103.145	103.088	103.037	5.875	99.738	99.697	99.656
7.125	102.450	102.331	102.200	7.5	103.480	103.425	103.373	6	99.932	99.891	99.850
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.251	94.217	94.183								
4.75	95.958	95.862	95.842								
4.875	96.368	96.230	96.211								
5	96.956	96.820	96.801								
5.125	97.529	97.395	97.376								
5.25	97.868	97.736	97.717								
5.375	98.202	98.071	98.052								
5.5	98.614	98.455	98.432								
5.625	99.197	99.040	99.016								
5.75	99.525	99.370	99.346								
5.875	99.849	99.696	99.671								
6	100.158	100.006	99.981								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.065	93.938	93.915
5.25	94.669	94.590	94.562
5.375	95.260	95.176	95.145
5.5	95.830	95.742	95.707
5.625	96.458	96.371	96.336
5.75	97.092	97.021	96.980
5.875	97.635	97.560	97.516
6	98.196	98.116	98.069
6.125	98.696	98.616	98.568
6.25	99.036	99.036	98.982
6.375	99.570	99.566	99.512
6.5	100.057	100.038	99.983
6.625	100.510	100.501	100.441
6.75	100.897	100.842	100.776
6.875	101.285	101.239	101.177
7	101.744	101.696	101.633
7.125	102.190	102.126	102.054
7.25	102.673	102.626	102.547
7.375	103.057	103.019	102.945

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	95.135	95.114	95.094
4.625	93.334	93.289	93.275	4.625	93.334	93.289	93.275	5.125	96.011	95.990	95.971
4.75	94.347	94.284	94.256	4.75	94.347	94.249	94.242	5.25	97.203	97.179	97.154
4.875	94.860	94.840	94.812	4.875	94.424	94.382	94.363	5.375	97.694	97.670	97.645
5	95.443	95.423	95.395	5	95.135	95.114	95.094	5.5	98.352	98.328	98.304
5.125	96.011	95.990	95.971	5.125	96.011	95.990	95.971	5.625	98.906	98.882	98.857
5.25	97.203	97.179	97.154	5.25	97.203	97.179	97.154	5.75	99.424	99.345	99.312
5.375	97.827	97.772	97.738	5.375	97.694	97.670	97.645	5.875	99.711	99.501	99.342
5.5	98.444	98.389	98.355	5.5	98.352	98.328	98.304	6	100.321	100.111	100.063
5.625	98.906	98.882	98.857	5.625	98.906	98.882	98.857	6.125	100.779	100.634	100.586
5.75	99.424	99.345	99.312	5.75	99.424	99.345	99.312	6.25	101.251	101.198	101.150
5.875	99.832	99.750	99.688	5.875	99.711	99.501	99.392	6.375	101.663	101.599	101.554
6	100.392	100.310	100.247	6	100.321	100.111	100.063	6.5	102.208	102.146	102.101
6.125	100.779	100.634	100.586	6.125	100.779	100.634	100.586	6.625	102.723	102.663	102.617
6.25	101.251	101.198	101.150	6.25	101.251	101.198	101.150	6.75	102.770	102.711	102.696
6.375	101.777	101.713	101.668	6.375	101.777	101.713	101.668	6.875	103.120	103.112	103.062
6.5	102.307	102.244	102.199	6.5	102.307	102.244	102.199	7	103.635	103.627	103.579
6.625	102.796	102.735	102.689	6.625	102.796	102.735	102.689	7.125	104.072	104.064	104.017
6.75	102.770	102.711	102.696	6.75	102.770	102.711	102.696	7.25	104.021	103.970	103.943
6.875	103.192	103.184	103.135	6.875	103.192	103.184	103.135	7.375	103.478	103.474	103.441
7	103.678	103.670	103.622	7	103.678	103.670	103.622	7.5	103.843	103.839	103.807
7.125	104.087	104.079	104.032	7.125	104.087	104.079	104.032	7.625	104.361	104.357	104.327
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	103.591	103.599	103.537	7.375	103.538	103.534	103.501	7.875	102.834	103.028	102.933
7.5	103.884	103.880	103.848	7.5	103.884	103.880	103.848	8	103.246	103.440	103.346
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	95.796	95.828	95.862	4.25	95.429	95.412	95.409	4.75	93.053	93.032	92.993
4.375	96.262	96.294	96.329	4.375	96.004	95.987	95.983	4.875	93.789	93.768	93.729
4.5	96.730	96.763	96.797	4.5	96.576	96.559	96.556	5	94.520	94.500	94.461
4.625	97.200	97.232	97.267	4.625	97.146	97.129	97.125	5.125	95.397	95.376	95.337
4.75	97.629	97.610	97.589	4.75	97.230	97.134	97.118	5.25	96.402	96.348	96.313
4.875	98.099	98.079	98.059	4.875	97.797	97.701	97.685	5.375	97.132	97.044	97.015
5	98.570	98.550	98.530	5	98.356	98.260	98.244	5.5	97.693	97.638	97.604
5.125	99.043	99.023	99.002	5.125	98.905	98.809	98.793	5.625	98.207	98.180	98.139
5.25	99.370	99.343	99.315	5.25	99.047	98.935	98.907	5.75	98.667	98.522	98.460
5.375	99.843	99.815	99.788	5.375	99.588	99.476	99.447	5.875	99.249	99.167	99.113
5.5	100.317	100.289	100.262	5.5	100.110	99.998	99.970	6	99.809	99.727	99.669
5.625	100.792	100.765	100.737	5.625	100.611	100.499	100.471	6.125	100.372	100.319	100.267
5.75	100.515	100.460	100.433	5.75	100.515	100.460	100.433	6.25	100.271	100.220	100.171
5.875	100.870	100.891	100.916	5.875	100.486	100.436	100.395	6.375	100.692	100.644	100.595
6	101.352	101.374	101.399	6	100.951	100.900	100.859	6.5	101.249	101.197	101.149
								6.625	101.844	101.822	101.754
								6.75	101.584	101.569	101.553
								6.875	101.730	101.716	101.702
								7	102.155	102.257	102.149
								7.125	102.678	102.779	102.671
								7.25	102.060	102.068	102.006
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	95.931	95.957	95.916	5	94.520	94.500	94.461	4.5	93.939	93.922	93.793
5.375	97.132	97.044	97.015	5.125	95.397	95.376	95.337	4.625	94.505	94.488	94.359
5.5	97.678	97.591	97.562	5.25	95.931	95.957	95.916	4.75	94.399	94.393	94.399
5.625	98.207	98.180	98.139	5.375	97.088	97.000	96.970	4.875	94.883	94.877	94.884
5.75	98.667	98.456	98.355	5.5	97.597	97.511	97.481	5	95.418	95.411	95.418
5.875	99.133	98.923	98.852	5.625	98.154	98.180	98.139	5.125	95.901	95.895	95.901
6	99.663	99.596	99.544	5.75	98.367	98.241	98.205	5.25	96.216	96.168	96.139
6.125	100.372	100.319	100.267	5.875	98.958	98.905	98.852	5.375	96.749	96.702	96.672
6.25	100.197	100.046	100.008	6	99.649	99.596	99.544	5.5	97.232	97.185	97.155
6.375	100.692	100.644	100.595	6.125	100.372	100.319	100.267	5.625	97.715	97.667	97.638
6.5	101.142	101.119	101.051	6.25	100.092	99.973	99.935	5.75	97.419	97.403	97.386
6.625	101.844	101.822	101.754	6.375	100.600	100.540	100.497	5.875	97.850	97.871	97.896
6.75	101.584	101.569	101.553	6.5	101.142	101.119	101.051	6	98.332	98.354	98.379
6.875	101.576	101.672	101.565	6.625	101.844	101.822	101.754	6.125	98.814	98.836	98.861

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	97.203	97.179	97.154	5.25	97.203	97.179	97.154	5.25	97.203	97.179	97.154
5.375	97.694	97.670	97.645	5.375	97.694	97.670	97.645	5.375	97.694	97.670	97.645
5.5	98.352	98.328	98.304	5.5	98.352	98.328	98.304	5.5	98.352	98.328	98.304
5.625	98.906	98.882	98.857	5.625	98.906	98.882	98.857	5.625	98.906	98.882	98.857
5.75	99.424	99.345	99.312	5.75	99.424	99.345	99.312	5.75	99.424	99.345	99.312
5.875	99.711	99.501	99.392	5.875	99.711	99.501	99.392	5.875	99.711	99.501	99.342
6	100.321	100.111	100.063	6	100.321	100.111	100.063	6	100.321	100.111	100.063
6.125	100.779	100.634	100.586	6.125	100.779	100.634	100.586	6.125	100.779	100.634	100.586
6.25	101.251	101.198	101.150	6.25	101.251	101.198	101.150	6.25	101.251	101.198	101.150
6.375	101.777	101.713	101.668	6.375	101.777	101.713	101.668	6.375	101.663	101.599	101.554
6.5	102.307	102.244	102.199	6.5	102.307	102.244	102.199	6.5	102.208	102.146	102.101
6.625	102.796	102.735	102.689	6.625	102.796	102.735	102.689	6.625	102.723	102.663	102.617
6.75	102.770	102.711	102.696	6.75	102.770	102.711	102.696	6.75	102.770	102.711	102.696
6.875	103.192	103.184	103.135	6.875	103.192	103.184	103.135	6.875	103.120	103.112	103.062
7	103.678	103.670	103.622	7	103.678	103.670	103.622	7	103.635	103.627	103.579
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	96.576	96.559	96.556	4.25	95.429	95.412	95.409	5.25	95.931	95.957	95.916
4.625	97.146	97.129	97.125	4.375	96.004	95.987	95.983	5.375	97.132	97.044	97.015
4.75	97.230	97.134	97.118	4.5	96.576	96.559	96.556	5.5	97.678	97.591	97.562
4.875	97.797	97.701	97.685	4.625	97.146	97.129	97.125	5.625	98.207	98.180	98.139
5	98.356	98.260	98.244	4.75	97.230	97.134	97.118	5.75	98.667	98.456	98.355
5.125	98.905	98.809	98.793	4.875	97.797	97.701	97.685	5.875	99.133	98.923	98.852
5.25	99.047	98.935	98.907	5	98.356	98.260	98.244	6	99.663	99.596	99.544
5.375	99.588	99.476	99.447	5.125	98.905	98.809	98.793	6.125	100.372	100.319	100.267
5.5	100.110	99.998	99.970	5.25	99.047	98.935	98.907	6.25	100.197	100.046	100.008
5.625	100.611	100.499	100.471	5.375	99.588	99.476	99.447	6.375	100.692	100.644	100.595
5.75	100.515	100.460	100.433	5.5	100.110	99.998	99.970	6.5	101.142	101.119	101.051
5.875	100.486	100.436	100.395	5.625	100.611	100.499	100.471	6.625	101.844	101.822	101.754
6	100.951	100.900	100.859	5.75	100.515	100.460	100.433	6.75	101.584	101.569	101.553
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	95.931	95.957	95.916	5.25	95.931	95.957	95.916	4.5	93.939	93.922	93.793
5.375	97.132	97.044	97.015	5.375	96.636	96.662	96.621	4.625	94.505	94.488	94.359
5.5	97.678	97.591	97.562	5.5	97.394	97.420	97.379	4.75	93.016	92.994	92.986
5.625	98.207	98.180	98.139	5.625	98.154	98.180	98.139	4.875	93.577	93.481	93.301
5.75	98.667	98.456	98.355	5.75	98.252	98.199	98.147	5	94.125	94.029	93.813
5.875	99.133	98.923	98.852	5.875	98.958	98.905	98.852	5.125	94.653	94.557	94.341
6	99.663	99.596	99.544	6	99.649	99.596	99.544	5.25	95.810	95.778	95.746
6.125	100.372	100.319	100.267	6.125	100.372	100.319	100.267	5.375	95.931	95.899	95.866
6.25	100.197	100.046	100.008	6.25	99.863	99.772	99.717	5.5	96.363	96.331	96.298
6.375	100.692	100.644	100.595	6.375	100.459	100.436	100.368	5.625	96.799	96.766	96.734
6.5	101.142	101.119	101.051	6.5	101.142	101.119	101.051	5.75	97.419	97.403	97.386
6.625	101.844	101.822	101.754	6.625	101.844	101.822	101.754	5.875	97.731	97.715	97.699
6.75	101.584	101.569	101.553	6.75	101.364	101.299	101.257	6	98.099	98.083	98.067
6.875	101.576	101.672	101.565	6.875	101.571	101.672	101.565	6.125	98.439	98.423	98.407

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	95.930	95.769	95.850	5.125	95.930	95.769	95.850	4.75	94.206	93.968	94.061
5.25	97.103	97.079	97.054	5.25	97.103	97.079	97.054	4.875	94.442	94.281	94.362
5.375	97.594	97.570	97.545	5.375	97.594	97.570	97.545	5	95.163	95.003	95.083
5.5	98.252	98.228	98.204	5.5	98.252	98.228	98.204	5.125	95.930	95.769	95.850
5.625	98.806	98.782	98.757	5.625	98.806	98.782	98.757	5.25	97.103	97.079	97.054
5.75	99.324	99.115	99.181	5.75	99.324	99.115	99.181	5.375	97.594	97.570	97.545
5.875	99.611	99.401	99.333	5.875	99.611	99.401	99.333	5.5	98.252	98.228	98.204
6	100.221	100.011	99.801	6	100.221	100.011	99.801	5.625	98.806	98.782	98.757
6.125	100.679	100.469	100.418	6.125	100.679	100.469	100.418	5.75	99.324	99.115	99.181
6.25	101.111	100.918	100.970	6.25	101.111	100.918	100.970	5.875	99.611	99.401	99.333
6.375	101.285	101.236	101.188	6.375	101.285	101.236	101.188	6	100.221	100.011	99.801
6.5	101.690	101.641	101.593	6.5	101.690	101.641	101.593	6.125	100.679	100.469	100.418
6.625	102.324	102.276	102.227	6.625	102.324	102.276	102.227	6.25	101.111	100.918	100.970
6.75	102.627	102.611	102.596	6.75	102.627	102.611	102.596	6.375	101.285	101.236	101.188
6.875	102.758	102.743	102.729	6.875	102.740	102.724	102.709	6.5	101.690	101.641	101.593
7	103.297	103.281	103.266	7	103.297	103.281	103.266	6.625	102.324	102.276	102.227
7.125	103.643	103.628	103.612	7.125	103.643	103.628	103.612	6.75	102.627	102.611	102.596
7.25	103.593	103.542	103.515	7.25	103.593	103.542	103.515	6.875	102.740	102.724	102.709
7.375	103.331	103.339	103.277	7.375	102.976	102.967	102.934	7	103.297	103.281	103.266
7.5	103.494	103.502	103.440	7.5	103.394	103.375	103.344	7.125	103.643	103.628	103.612
7.625	103.802	103.798	103.768	7.625	103.802	103.798	103.768	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	103.041	103.037	103.004
7.875	103.217	103.210	103.155	7.875	102.639	102.693	102.698	7.5	103.472	103.468	103.436
8	103.333	103.326	103.270	8	102.969	103.023	103.028	7.625	103.906	103.902	103.872
8.125	103.399	103.391	103.336	8.125	103.272	103.326	103.331	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	95.696	95.728	95.762	4.25	95.396	95.379	95.376	4.875	93.738	93.577	93.638
4.375	96.162	96.194	96.229	4.375	95.927	95.910	95.907	5	94.459	94.298	94.359
4.5	96.630	96.663	96.697	4.5	96.450	96.433	96.429	5.125	95.226	95.065	95.126
4.625	97.100	97.132	97.167	4.625	96.960	96.943	96.939	5.25	95.988	95.873	95.932
4.75	97.529	97.510	97.489	4.75	97.172	97.076	97.060	5.375	96.695	96.608	96.584
4.875	97.999	97.979	97.959	4.875	97.673	97.578	97.562	5.5	97.312	97.242	97.256
5	98.470	98.450	98.430	5	98.155	98.059	98.043	5.625	98.033	97.919	97.977
5.125	98.943	98.923	98.902	5.125	98.610	98.514	98.498	5.75	98.567	98.356	98.146
5.25	99.270	99.243	99.215	5.25	98.941	98.828	98.800	5.875	99.033	98.823	98.753
5.375	99.743	99.715	99.688	5.375	99.385	99.273	99.244	6	99.563	99.353	99.382
5.5	100.217	100.189	100.162	5.5	99.798	99.686	99.658	6.125	100.094	99.901	99.949
5.625	100.692	100.665	100.637	5.625	100.179	100.066	100.038	6.25	100.097	99.886	99.676
5.75	100.415	100.360	100.333	5.75	100.415	100.360	100.333	6.375	100.592	100.544	100.495
5.875	100.660	100.698	100.739	5.875	100.207	100.156	100.116	6.5	101.037	100.989	100.940
6	101.116	101.154	101.195	6	100.635	100.581	100.553	6.625	101.597	101.513	101.466
								6.75	101.484	101.469	101.453
								6.875	101.427	101.412	101.396
								7	101.984	101.969	101.953
								7.125	102.331	102.315	102.300
								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	99.187	99.241	99.096
								8	99.517	99.571	99.426
								8.125	99.820	99.874	99.729
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.037	100.989	100.940	6.125	100.094	99.901	99.949	4.5	93.810	93.793	93.665
6.625	101.597	101.513	101.466	6.25	99.763	99.672	99.617	4.625	94.289	94.272	94.144
6.75	101.484	101.469	101.453	6.375	100.399	100.237	100.269	4.75	92.966	92.894	92.886
6.875	101.427	101.412	101.396	6.5	100.967	100.804	100.836	4.875	93.431	93.336	93.201
7	101.984	101.969	101.953	6.625	101.597	101.434	101.466	5	93.863	93.767	93.648
7.125	102.331	102.315	102.300	6.75	101.264	101.199	101.157	5.125	94.253	94.157	93.954
7.25	101.928	101.877	101.850	6.875	101.391	101.352	101.345	5.25	95.710	95.678	95.646
7.375	101.036	100.975	100.919	7	101.846	101.808	101.800	5.375	95.831	95.799	95.766
7.5	101.560	101.498	101.443	7.125	102.203	102.165	102.157	5.5	96.263	96.231	96.198
7.625	102.064	102.003	101.947	7.25	101.978	101.927	101.900	5.625	96.699	96.666	96.634
7.75	102.404	102.343	102.288	7.375	101.086	101.025	100.969	5.75	97.319	97.303	97.286
7.875	99.187	99.241	99.096	7.5	101.610	101.548	101.493	5.875	97.631	97.615	97.599
8	99.517	99.571	99.426	7.625	102.114	102.053	101.997	6	97.999	97.983	97.967
8.125	99.820	99.874	99.729	7.75	98.867	98.921	98.777	6.125	98.339	98.323	98.307

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	101.285	101.236	101.188	6.375	101.285	101.236	101.188	6	100.221	100.011	99.821
6.5	101.690	101.641	101.593	6.5	101.690	101.641	101.593	6.125	100.679	100.469	100.468
6.625	102.324	102.276	102.227	6.625	102.324	102.276	102.227	6.25	101.161	100.968	101.020
6.75	102.627	102.611	102.596	6.75	102.627	102.611	102.596	6.375	101.285	101.236	101.188
6.875	102.758	102.743	102.729	6.875	102.740	102.724	102.709	6.5	101.690	101.641	101.593
7	103.297	103.281	103.266	7	103.297	103.281	103.266	6.625	102.324	102.276	102.227
7.125	103.643	103.628	103.612	7.125	103.643	103.628	103.612	6.75	102.627	102.611	102.596
7.25	103.593	103.542	103.515	7.25	103.593	103.542	103.515	6.875	102.740	102.724	102.709
7.375	103.331	103.339	103.277	7.375	102.976	102.967	102.934	7	103.297	103.281	103.266
7.5	103.494	103.502	103.440	7.5	103.394	103.375	103.344	7.125	103.643	103.628	103.612
7.625	103.802	103.798	103.768	7.625	103.802	103.798	103.768	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	103.041	103.037	103.004
7.875	103.217	103.210	103.155	7.875	102.689	102.743	102.748	7.5	103.472	103.468	103.436
8	103.333	103.326	103.270	8	103.019	103.073	103.078	7.625	103.906	103.902	103.872
8.125	103.399	103.391	103.381	8.125	103.322	103.376	103.381	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	96.630	96.663	96.697	4.5	96.450	96.433	96.429	6.625	101.597	101.513	101.466
4.625	97.100	97.132	97.167	4.625	96.960	96.943	96.939	6.75	101.484	101.469	101.453
4.75	97.529	97.510	97.489	4.75	97.172	97.076	97.060	6.875	101.427	101.412	101.396
4.875	97.999	97.979	97.959	4.875	97.673	97.578	97.562	7	101.984	101.969	101.953
5	98.470	98.450	98.430	5	98.155	98.059	98.043	7.125	102.331	102.315	102.300
5.125	98.943	98.923	98.902	5.125	98.610	98.514	98.498	7.25	101.928	101.877	101.850
5.25	99.270	99.243	99.215	5.25	98.941	98.828	98.800	7.375	101.856	101.864	101.802
5.375	99.743	99.715	99.688	5.375	99.385	99.273	99.244	7.5	102.019	102.027	101.965
5.5	100.217	100.189	100.162	5.5	99.798	99.686	99.658	7.625	102.105	102.113	102.051
5.625	100.692	100.665	100.637	5.625	100.179	100.066	100.038	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	100.742	100.735	100.680
5.875	100.660	100.698	100.739	5.875	100.207	100.156	100.116	8	100.858	100.851	100.795
6	101.116	101.154	101.195	6	100.635	100.581	100.553	8.125	100.924	100.916	100.861
6.125	101.559	101.596	101.638	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	101.037	100.989	100.940	6.125	100.094	99.901	99.949	4.5	93.810	93.793	93.665
6.625	101.597	101.513	101.466	6.25	99.763	99.672	99.617	4.625	94.289	94.272	94.144
6.75	101.484	101.469	101.453	6.375	100.399	100.237	100.269	4.75	92.966	92.894	92.886
6.875	101.427	101.412	101.396	6.5	100.967	100.804	100.836	4.875	93.431	93.336	93.201
7	101.984	101.969	101.953	6.625	101.597	101.434	101.466	5	93.863	93.767	93.648
7.125	102.331	102.315	102.300	6.75	101.264	101.199	101.157	5.125	94.253	94.157	93.954
7.25	101.928	101.877	101.850	6.875	101.391	101.352	101.345	5.25	95.710	95.678	95.646
7.375	101.036	100.975	100.919	7	101.846	101.808	101.800	5.375	95.831	95.799	95.766
7.5	101.560	101.498	101.443	7.125	102.203	102.165	102.157	5.5	96.263	96.231	96.198
7.625	102.064	102.003	101.947	7.25	101.978	101.927	101.900	5.625	96.699	96.666	96.634
7.75	102.404	102.343	102.288	7.375	101.086	101.025	100.969	5.75	97.319	97.303	97.286
7.875	99.187	99.241	99.096	7.5	101.610	101.548	101.493	5.875	97.631	97.615	97.599
8	99.517	99.571	99.426	7.625	102.114	102.053	101.997	6	97.999	97.983	97.967
8.125	99.820	99.874	99.729	7.75	98.867	98.921	98.777	6.125	98.339	98.323	98.307

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	99.800	99.674	99.374	6.75	98.300	98.174	97.874
6.875	100.343	100.217	99.917	6.875	98.843	98.717	98.417
7	100.875	100.749	100.449	7	99.375	99.249	98.949
7.125	101.339	101.213	100.913	7.125	99.839	99.713	99.413
7.25	101.793	101.667	101.367	7.25	100.293	100.167	99.867
7.375	101.691	101.510	101.210	7.375	100.191	100.010	99.710
7.5	102.173	101.992	101.692	7.5	100.673	100.492	100.192
7.625	102.607	102.426	102.126	7.625	101.107	100.926	100.626
7.75	103.021	102.840	102.540	7.75	101.521	101.340	101.040
7.875	102.113	101.876	101.576	7.875	100.613	100.376	100.076
8	102.565	102.328	102.028	8	101.065	100.828	100.528
8.125	102.959	102.722	102.422	8.125	101.459	101.222	100.922
8.25	103.343	103.106	102.806	8.25	101.843	101.606	101.306
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.800	97.674	97.374	6.75	96.300	96.174	95.874
6.875	98.343	98.217	97.917	6.875	96.843	96.717	96.417
7	98.875	98.749	98.449	7	97.375	97.249	96.949
7.125	99.339	99.213	98.913	7.125	97.839	97.713	97.413
7.25	99.793	99.667	99.367	7.25	98.293	98.167	97.867
7.375	99.691	99.510	99.210	7.375	98.191	98.010	97.710
7.5	100.173	99.992	99.692	7.5	98.673	98.492	98.192
7.625	100.607	100.426	100.126	7.625	99.107	98.926	98.626
7.75	101.021	100.840	100.540	7.75	99.521	99.340	99.040
7.875	100.113	99.876	99.576	7.875	98.613	98.376	98.076
8	100.565	100.328	100.028	8	99.065	98.828	98.528
8.125	100.959	100.722	100.422	8.125	99.459	99.222	98.922
8.25	101.343	101.106	100.806	8.25	99.843	99.606	99.306
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.050	98.924	98.624	6.75	97.050	96.924	96.624
6.875	99.593	99.467	99.167	6.875	97.593	97.467	97.167
7	100.125	99.999	99.699	7	98.125	97.999	97.699
7.125	100.589	100.463	100.163	7.125	98.589	98.463	98.163
7.25	101.043	100.917	100.617	7.25	99.043	98.917	98.617
7.375	100.941	100.760	100.460	7.375	98.941	98.760	98.460
7.5	101.423	101.242	100.942	7.5	99.423	99.242	98.942
7.625	101.857	101.676	101.376	7.625	99.857	99.676	99.376
7.75	102.271	102.090	101.790	7.75	100.271	100.090	99.790
7.875	101.363	101.126	100.826	7.875	99.363	99.126	98.826
8	101.815	101.578	101.278	8	99.815	99.578	99.278
8.125	102.209	101.972	101.672	8.125	100.209	99.972	99.672
8.25	102.593	102.356	102.056	8.25	100.593	100.356	100.056

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.