



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	92.653	92.555	92.566	4.75	92.653	92.555	92.566	5.125	95.915	95.875	95.866
4.875	93.272	93.169	93.188	4.875	93.272	93.169	93.188	5.25	96.604	96.559	96.559
5	93.915	93.807	93.834	5	93.915	93.807	93.834	5.375	97.136	97.086	97.093
5.125	94.488	94.380	94.407	5.125	94.488	94.380	94.407	5.5	97.636	97.583	97.596
5.25	95.132	95.057	95.056	5.25	95.132	95.057	95.056	5.625	98.233	98.154	98.133
5.375	95.715	95.636	95.643	5.375	95.715	95.636	95.643	5.75	98.872	98.788	98.775
5.5	96.276	96.212	96.206	5.5	96.276	96.192	96.206	5.875	99.357	99.269	99.263
5.625	96.900	96.816	96.831	5.625	96.900	96.816	96.831	6	99.838	99.746	99.746
5.75	97.457	97.343	97.330	5.75	97.457	97.343	97.330	6.125	100.282	100.190	100.190
5.875	97.989	97.871	97.865	5.875	97.989	97.871	97.865	6.25	100.237	100.192	100.166
6	98.539	98.480	98.436	6	98.536	98.413	98.415	6.375	100.678	100.629	100.611
6.125	99.032	98.933	98.910	6.125	99.032	98.909	98.910	6.5	101.104	101.053	101.039
6.25	99.304	99.229	99.203	6.25	99.304	99.229	99.203	6.625	101.540	101.488	101.475
6.375	99.823	99.752	99.725	6.375	99.823	99.747	99.725	6.75	101.312	101.275	101.237
6.5	100.295	100.227	100.190	6.5	100.295	100.214	100.190	6.875	101.790	101.743	101.696
6.625	100.745	100.662	100.651	6.625	100.745	100.662	100.651	7	102.348	102.306	102.254
6.75	101.191	101.155	101.117	6.75	101.191	101.155	101.117	7.125	102.427	102.390	102.333
6.875	101.571	101.544	101.495	6.875	101.571	101.544	101.495	7.25	102.845	102.798	102.736
7	102.019	101.989	101.943	7	102.019	101.989	101.943	7.375	103.237	103.196	103.128
7.125	102.444	102.399	102.376	7.125	102.444	102.399	102.376	7.5	103.665	103.628	103.555
7.25	102.906	102.910	102.859	7.25	102.906	102.910	102.859	7.625	103.981	103.978	103.900
7.375	103.276	103.288	103.226	7.375	103.276	103.288	103.226	7.75	104.347	104.347	104.263
7.5	103.585	103.616	103.538	7.5	103.585	103.616	103.538	7.875	104.827	104.827	104.739
7.625	103.959	104.051	103.980	7.625	103.910	104.051	103.980	8	104.951	104.951	104.857
7.75	104.325	104.462	104.399	7.75	104.325	104.462	104.399				
7.875	104.616	104.749	104.672	7.875	104.616	104.749	104.672				
8	104.825	104.967	104.898	8	104.825	104.967	104.898				
8.125	105.039	105.184	105.110	8.125	105.039	105.184	105.110				
8.25	105.437	105.425	105.349	8.25	105.437	105.425	105.349				
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	96.638	96.578	96.578	4.625	96.958	96.898	96.898	5	93.089	93.047	93.043
4.75	96.837	96.790	96.759	4.75	97.110	97.010	97.010	5.125	93.701	93.658	93.657
4.875	97.327	97.249	97.230	4.875	97.653	97.553	97.553	5.25	94.645	94.500	94.396
5	97.741	97.679	97.668	5	97.978	97.878	97.878	5.375	95.340	95.195	95.059
5.125	98.227	98.160	98.157	5.125	98.313	98.247	98.243	5.5	96.106	95.961	95.825
5.25	98.641	98.601	98.562	5.25	98.728	98.688	98.649	5.625	96.776	96.631	96.495
5.375	99.056	99.012	98.981	5.375	99.123	99.079	99.048	5.75	97.472	97.408	97.414
5.5	99.479	99.431	99.407	5.5	99.530	99.481	99.457	5.875	98.004	97.935	97.950
5.625	99.836	99.783	99.767	5.625	99.872	99.819	99.803	6	98.562	98.478	98.500
5.75	100.082	100.024	100.016	5.75	100.109	100.052	100.043	6.125	99.059	98.987	99.008
5.875	100.401	100.343	100.316	5.875	100.390	100.319	100.313	6.25	99.332	99.293	99.287
6	100.750	100.688	100.687	6	100.687	100.622	100.614	6.375	99.851	99.816	99.809
6.125	100.968	101.022	100.993	6.125	100.892	100.834	100.818	6.5	100.312	100.287	100.281
6.25	101.200	101.250	101.229	6.25	101.123	101.071	101.050	6.625	100.754	100.720	100.730
6.375	101.570	101.526	101.513	6.375	101.375	101.330	101.304	6.75	101.171	101.185	101.167
6.5	101.818	101.863	101.849	6.5	101.687	101.649	101.618	6.875	101.557	101.579	101.553
6.625	102.147	102.184	102.143	6.625	101.912	101.949	101.908	7	101.956	101.967	101.958
6.75	102.334	102.366	102.332	6.75	102.226	102.200	102.159	7.125	102.282	102.192	102.284
6.875	102.804	102.747	102.719	6.875	102.497	102.479	102.432	7.25	102.533	102.587	102.549
7	103.004	102.946	102.919	7	102.913	102.901	102.849	7.375	102.958	102.916	102.879
7.125	102.391	102.333	102.306	7.125	102.152	102.095	102.067	7.5	103.147	102.478	102.379
7.25	102.891	102.834	102.806	7.25	102.550	102.492	102.465	7.625	103.145	103.066	102.988
7.375	103.370	103.313	103.285	7.375	102.930	102.872	102.845	7.75	102.501	102.688	102.568
								7.875	102.678	102.873	102.742

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

Additional Purchase LLPA Adjusters

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.164	96.999	96.976	5	96.686	96.507	96.490	5.125	94.406	94.343	94.280
5.125	97.521	97.376	97.325	5.125	97.136	96.954	96.933	5.25	95.054	94.991	94.929
5.25	97.951	97.888	97.825	5.25	97.552	97.379	97.349	5.375	95.350	95.287	95.225
5.375	98.177	98.114	98.051	5.375	97.943	97.765	97.732	5.5	95.824	95.761	95.699
5.5	98.547	98.484	98.421	5.5	98.333	98.150	98.114	5.625	96.299	96.236	96.174
5.625	98.917	98.854	98.791	5.625	98.721	98.534	98.495	5.75	96.593	96.530	96.467
5.75	99.143	99.080	99.017	5.75	99.095	98.903	98.861	5.875	96.869	96.806	96.743
5.875	99.388	99.303	99.240	5.875	99.445	99.249	99.203	6	97.145	97.082	97.019
6	99.665	99.509	99.446	6	99.785	99.585	99.536	6.125	97.423	97.360	97.297
6.125	99.930	99.725	99.673	6.125	100.112	99.906	99.855	6.25	97.698	97.635	97.572
6.25	100.212	100.003	99.948	6.25	100.400	100.190	100.136	6.375	97.970	97.907	97.845
6.375	100.418	100.204	100.146	6.375	100.636	100.421	100.363	6.5	98.424	98.361	98.299
6.5	100.553	100.334	100.273	6.5	100.747	100.528	100.467	6.625	98.514	98.451	98.389
6.625	100.613	100.390	100.326	6.625	100.772	100.535	100.477	6.75	98.781	98.718	98.655
6.75	100.676	100.613	100.550	6.75	100.661	100.421	100.359	6.875	98.864	98.801	98.739
6.875	100.733	100.670	100.607	6.875	100.523	100.281	100.213	7	98.937	98.874	98.811
7	100.785	100.722	100.659	7	100.566	100.322	100.259	7.125	99.015	98.952	98.889
7.125	100.836	100.773	100.710	7.125	100.723	100.467	100.397				
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	97.368	97.204	97.180	5	96.883	96.704	96.687	5.125	94.456	94.393	94.330
5.125	97.725	97.555	97.529	5.125	97.333	97.151	97.130	5.25	95.104	95.041	94.978
5.25	98.065	97.938	97.875	5.25	97.751	97.578	97.548	5.375	95.400	95.337	95.274
5.375	98.379	98.200	98.168	5.375	98.141	97.963	97.930	5.5	95.874	95.811	95.748
5.5	98.693	98.534	98.474	5.5	98.530	98.347	98.311	5.625	96.349	96.286	96.223
5.625	99.006	98.904	98.841	5.625	98.917	98.730	98.691	5.75	96.643	96.580	96.517
5.75	99.311	99.130	99.077	5.75	99.290	99.098	99.056	5.875	96.919	96.856	96.793
5.875	99.592	99.396	99.350	5.875	99.639	99.443	99.398	6	97.195	97.132	97.069
6	99.869	99.668	99.620	6	99.979	99.778	99.730	6.125	97.473	97.410	97.347
6.125	100.136	99.931	99.879	6.125	100.305	100.100	100.048	6.25	97.748	97.685	97.622
6.25	100.420	100.210	100.156	6.25	100.595	100.385	100.330	6.375	98.020	97.957	97.894
6.375	100.628	100.414	100.356	6.375	100.831	100.617	100.559	6.5	98.474	98.411	98.348
6.5	100.766	100.547	100.486	6.5	100.945	100.726	100.665	6.625	98.564	98.501	98.438
6.625	100.828	100.604	100.540	6.625	100.971	100.734	100.676	6.75	98.831	98.768	98.705
6.75	100.850	100.663	100.600	6.75	100.862	100.622	100.560	6.875	98.914	98.851	98.788
6.875	100.811	100.720	100.657	6.875	100.726	100.483	100.416	7	98.987	98.924	98.861
7	100.835	100.772	100.709	7	100.770	100.520	100.452	7.125	99.065	99.002	98.939

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	94.475	94.444	94.411	5.75	97.688	97.627	97.594	4.375	95.056	95.035	95.015
5.375	95.141	95.110	95.077	5.875	98.284	98.223	98.190	4.5	95.435	95.414	95.394
5.5	95.802	95.763	95.723	6	98.816	98.755	98.722	4.625	95.782	95.762	95.741
5.625	96.451	96.412	96.371	6.125	99.257	99.195	99.162	4.75	96.526	96.498	96.471
5.75	97.149	97.110	97.069	6.25	99.461	99.400	99.365	4.875	96.922	96.894	96.867
5.875	97.765	97.726	97.685	6.375	100.020	99.958	99.924	5	97.207	97.179	97.152
6	98.358	98.319	98.279	6.5	100.507	100.446	100.411	5.125	97.431	97.404	97.376
6.125	98.912	98.873	98.832	6.625	100.877	100.815	100.780	5.25	98.232	98.190	98.149
6.25	99.347	99.300	99.252	6.75	101.134	101.058	101.007	5.375	98.556	98.515	98.474
6.375	99.894	99.847	99.798	6.875	101.640	101.563	101.513	5.5	98.975	98.933	98.892
6.5	100.412	100.365	100.317	7	102.059	101.982	101.932	5.625	99.193	99.152	99.111
6.625	100.906	100.859	100.810	7.125	102.343	102.266	102.216	5.75	99.562	99.521	99.479
				7.25	102.545	102.468	102.418	5.875	99.913	99.871	99.830
				7.375	103.018	102.942	102.891	6	100.098	100.057	100.015

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	94.484	94.450	94.415
4.75	95.588	95.547	95.506
4.875	95.784	95.743	95.702
5	96.109	96.068	96.027
5.125	96.479	96.437	96.396
5.25	96.814	96.773	96.732
5.375	97.124	97.082	97.041
5.5	97.377	97.336	97.295
5.625	97.671	97.630	97.588
5.75	97.957	97.902	97.847
5.875	98.248	98.193	98.137
6	98.758	98.703	98.648

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.888	94.879	94.753	5.75	96.766	96.695	96.624	4.25	94.648	94.627	94.606
5.5	95.544	95.535	95.409	5.875	97.337	97.266	97.195	4.375	95.056	95.035	95.015
5.625	96.162	96.152	96.027	6	97.918	97.848	97.776	4.5	95.435	95.414	95.394
5.75	96.891	96.883	96.819	6.125	98.437	98.367	98.295	4.625	95.782	95.762	95.741
5.875	97.610	97.601	97.531	6.25	98.479	98.401	98.321	4.75	96.526	96.498	96.471
6	98.183	98.174	98.103	6.375	98.773	98.695	98.616	4.875	96.922	96.894	96.867
6.125	98.726	98.716	98.645	6.5	99.047	98.969	98.890	5	97.207	97.179	97.152
6.25	99.032	98.986	98.908	6.625	99.268	99.190	99.111	5.125	97.431	97.404	97.376
6.375	99.613	99.569	99.487	6.75	99.871	99.785	99.699	5.25	98.232	98.190	98.149
6.5	100.149	100.105	100.023	6.875	100.070	99.984	99.898	5.375	98.556	98.515	98.474
6.625	100.688	100.645	100.561	7	100.314	100.228	100.143	5.5	98.975	98.933	98.892
6.75	101.102	101.032	100.958	7.125	100.510	100.424	100.338	5.625	99.193	99.152	99.111
6.875	101.641	101.574	101.498	7.25	101.083	101.052	101.016	5.75	99.562	99.521	99.479
7	102.080	102.014	101.937	7.375	101.705	101.674	101.638	5.875	99.913	99.871	99.830
7.125	102.655	102.528	102.353	7.5	102.098	102.067	102.031	6	100.098	100.057	100.015
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.484	94.450	94.415								
4.75	95.588	95.547	95.506								
4.875	95.784	95.743	95.702								
5	96.109	96.068	96.027								
5.125	96.479	96.437	96.396								
5.25	96.814	96.773	96.732								
5.375	97.124	97.082	97.041								
5.5	97.377	97.336	97.295								
5.625	97.671	97.630	97.588								
5.75	97.957	97.902	97.847								
5.875	98.248	98.193	98.137								
6	98.758	98.703	98.648								

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	94.488	94.380	94.407
5.25	95.132	95.057	95.056
5.375	95.715	95.636	95.643
5.5	96.276	96.192	96.206
5.625	96.900	96.816	96.831
5.75	97.457	97.343	97.330
5.875	97.989	97.871	97.865
6	98.536	98.413	98.415
6.125	99.032	98.909	98.910
6.25	99.304	99.229	99.203
6.375	99.823	99.747	99.725
6.5	100.295	100.208	100.190
6.625	100.745	100.662	100.651
6.75	101.191	101.155	101.117
6.875	101.571	101.544	101.495
7	102.019	101.989	101.943
7.125	102.444	102.399	102.376
7.25	102.906	102.910	102.859
7.375	103.276	103.288	103.226

RefiNow Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	93.472	93.427	93.413	4.5	93.472	93.427	93.413	5	95.951	95.897	95.869
4.625	94.177	94.132	94.118	4.625	94.177	94.132	94.118	5.125	96.639	96.585	96.558
4.75	94.882	94.837	94.823	4.75	94.882	94.837	94.823	5.25	97.533	97.500	97.468
4.875	95.251	95.198	95.171	4.875	95.251	95.197	95.170	5.375	98.003	97.971	97.939
5	95.951	95.897	95.869	5	95.951	95.897	95.869	5.5	98.660	98.628	98.596
5.125	96.639	96.585	96.558	5.125	96.639	96.585	96.558	5.625	99.239	99.207	99.174
5.25	97.533	97.500	97.468	5.25	97.533	97.500	97.468	5.75	99.815	99.605	99.509
5.375	98.135	98.080	98.046	5.375	98.003	97.971	97.939	5.875	100.108	99.898	99.688
5.5	98.741	98.686	98.652	5.5	98.660	98.628	98.596	6	100.723	100.513	100.303
5.625	99.239	99.207	99.174	5.625	99.239	99.207	99.174	6.125	101.190	100.980	100.770
5.75	99.815	99.605	99.509	5.75	99.815	99.605	99.509	6.25	101.477	101.394	101.339
5.875	100.179	100.103	100.048	5.875	100.108	99.898	99.688	6.375	101.713	101.680	101.648
6	100.736	100.660	100.605	6	100.723	100.513	100.303	6.5	102.203	102.135	102.093
6.125	101.190	100.989	100.933	6.125	101.190	100.980	100.770	6.625	102.778	102.709	102.668
6.25	101.477	101.394	101.339	6.25	101.477	101.394	101.339	6.75	103.284	103.216	103.175
6.375	101.713	101.680	101.648	6.375	101.713	101.680	101.648	6.875	102.978	103.018	103.059
6.5	102.203	102.135	102.093	6.5	102.203	102.135	102.093	7	103.482	103.523	103.563
6.625	102.778	102.709	102.668	6.625	102.778	102.709	102.668	7.125	103.894	103.894	103.895
6.75	103.284	103.216	103.175	6.75	103.284	103.216	103.175	7.25	104.364	104.310	104.283
6.875	103.210	103.209	103.195	6.875	102.978	103.018	103.059	7.375	103.409	103.587	103.764
7	103.538	103.537	103.563	7	103.482	103.523	103.563	7.5	103.926	103.945	104.123
7.125	103.894	103.894	103.895	7.125	103.894	103.894	103.895	7.625	104.428	104.356	104.510
7.25	104.364	104.310	104.283	7.25	104.364	104.310	104.283	7.75	104.818	104.746	104.691
7.375	103.656	103.660	103.764	7.375	103.409	103.587	103.764	7.875	102.861	103.063	102.973
7.5	103.926	103.945	104.123	7.5	103.926	103.945	104.123	8	103.264	103.467	103.377
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.171	96.143	96.115	4.25	95.861	95.780	95.766	4.75	93.474	93.455	93.412
4.375	96.638	96.610	96.583	4.375	96.436	96.355	96.341	4.875	94.211	94.191	94.148
4.5	97.107	97.079	97.052	4.5	97.008	96.928	96.913	5	94.943	94.923	94.881
4.625	97.577	97.550	97.522	4.625	97.577	97.496	97.482	5.125	95.820	95.800	95.757
4.75	97.941	97.907	97.872	4.75	97.675	97.631	97.617	5.25	96.719	96.664	96.630
4.875	98.412	98.377	98.343	4.875	98.145	98.063	98.037	5.375	97.384	97.330	97.295
5	98.883	98.849	98.815	5	98.701	98.619	98.593	5.5	97.990	97.936	97.901
5.125	99.357	99.322	99.288	5.125	99.244	99.162	99.136	5.625	98.402	98.381	98.337
5.25	99.524	99.490	99.456	5.25	99.365	99.321	99.307	5.75	99.057	98.882	98.827
5.375	100.010	99.963	99.929	5.375	99.847	99.778	99.741	5.875	99.596	99.521	99.466
5.5	100.494	100.447	100.403	5.5	100.359	100.290	100.253	6	100.153	100.078	100.023
5.625	100.978	100.931	100.875	5.625	100.846	100.777	100.740	6.125	100.507	100.452	100.398
5.75	100.931	100.873	100.845	5.75	100.931	100.873	100.845	6.25	100.573	100.386	100.358
5.875	101.252	101.198	101.141	5.875	100.807	100.845	100.797	6.375	101.020	100.988	100.955
6	101.735	101.681	101.625	6	101.260	101.298	101.250	6.5	101.465	101.433	101.400
								6.625	101.889	101.942	101.874
								6.75	101.779	101.763	101.803
								6.875	101.798	101.796	101.783
								7	102.230	102.343	102.251
								7.125	102.740	102.853	102.747
								7.25	102.421	102.367	102.340
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.231	96.199	96.167	5	94.943	94.923	94.881	4.5	94.369	94.289	94.149
5.375	97.042	97.010	96.978	5.125	95.820	95.800	95.757	4.625	94.933	94.852	94.712
5.5	97.674	97.642	97.609	5.25	96.178	96.157	96.113	4.75	94.782	94.727	94.681
5.625	98.402	98.381	98.337	5.375	96.884	96.862	96.819	4.875	95.267	95.213	95.166
5.75	99.057	98.847	98.637	5.5	97.642	97.621	97.577	5	95.802	95.748	95.701
5.875	99.531	99.321	99.111	5.625	98.402	98.381	98.337	5.125	96.286	96.232	96.185
6	100.065	99.855	99.676	5.75	98.600	98.532	98.491	5.25	96.456	96.408	96.353
6.125	100.507	100.452	100.398	5.875	99.093	99.039	98.985	5.375	96.990	96.942	96.887
6.25	100.573	100.363	100.258	6	99.784	99.729	99.676	5.5	97.474	97.427	97.371
6.375	101.020	100.988	100.955	6.125	100.507	100.452	100.398	5.625	97.958	97.911	97.855
6.5	101.465	101.433	101.400	6.25	100.446	100.363	100.308	5.75	97.753	97.713	97.672
6.625	101.889	101.942	101.874	6.375	100.512	100.565	100.497	5.875	98.232	98.178	98.121
6.75	101.779	101.763	101.803	6.5	101.193	101.245	101.177	6	98.715	98.661	98.605
6.875	101.666	101.770	101.746	6.625	101.889	101.942	101.874	6.125	99.198	99.144	99.088

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	97.533	97.500	97.468	5.25	97.533	97.500	97.468	5.25	97.533	97.500	97.468
5.375	98.003	97.971	97.939	5.375	98.003	97.971	97.939	5.375	98.003	97.971	97.939
5.5	98.660	98.628	98.596	5.5	98.660	98.628	98.596	5.5	98.660	98.628	98.596
5.625	99.239	99.207	99.174	5.625	99.239	99.207	99.174	5.625	99.239	99.207	99.174
5.75	99.815	99.605	99.509	5.75	99.815	99.605	99.509	5.75	99.815	99.605	99.509
5.875	100.108	99.898	99.688	5.875	100.108	99.898	99.688	5.875	100.108	99.898	99.688
6	100.723	100.513	100.303	6	100.723	100.513	100.303	6	100.723	100.513	100.303
6.125	101.190	100.980	100.770	6.125	101.190	100.980	100.770	6.125	101.190	100.980	100.770
6.25	101.477	101.394	101.339	6.25	101.477	101.394	101.339	6.25	101.477	101.394	101.339
6.375	101.713	101.680	101.648	6.375	101.713	101.680	101.648	6.375	101.713	101.680	101.648
6.5	102.203	102.135	102.093	6.5	102.203	102.135	102.093	6.5	102.203	102.135	102.093
6.625	102.778	102.709	102.668	6.625	102.778	102.709	102.668	6.625	102.778	102.709	102.668
6.75	103.284	103.216	103.175	6.75	103.284	103.216	103.175	6.75	103.284	103.216	103.175
6.875	102.978	103.018	103.059	6.875	102.978	103.018	103.059	6.875	102.978	103.018	103.059
7	103.482	103.523	103.563	7	103.482	103.523	103.563	7	103.482	103.523	103.563
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.008	96.928	96.913	4.25	95.861	95.780	95.766	5.25	96.231	96.199	96.167
4.625	97.577	97.496	97.482	4.375	96.436	96.355	96.341	5.375	97.042	97.010	96.978
4.75	97.675	97.631	97.617	4.5	97.008	96.928	96.913	5.5	97.674	97.642	97.609
4.875	98.145	98.063	98.037	4.625	97.577	97.496	97.482	5.625	98.402	98.381	98.337
5	98.701	98.619	98.593	4.75	97.675	97.631	97.617	5.75	99.057	98.847	98.637
5.125	99.244	99.162	99.136	4.875	98.145	98.063	98.037	5.875	99.531	99.321	99.111
5.25	99.365	99.321	99.307	5	98.701	98.619	98.593	6	100.065	99.855	99.676
5.375	99.847	99.778	99.741	5.125	99.244	99.162	99.136	6.125	100.507	100.452	100.398
5.5	100.359	100.290	100.253	5.25	99.365	99.321	99.307	6.25	100.573	100.363	100.258
5.625	100.846	100.777	100.740	5.375	99.847	99.778	99.741	6.375	101.020	100.988	100.955
5.75	100.931	100.873	100.845	5.5	100.359	100.290	100.253	6.5	101.465	101.433	101.400
5.875	100.807	100.845	100.797	5.625	100.846	100.777	100.740	6.625	101.889	101.942	101.874
6	101.260	101.298	101.250	5.75	100.931	100.873	100.845	6.75	101.779	101.763	101.803
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.231	96.199	96.167	5.25	96.178	96.157	96.113	4.5	94.369	94.289	94.149
5.375	97.042	97.010	96.978	5.375	96.884	96.862	96.819	4.625	94.933	94.852	94.712
5.5	97.674	97.642	97.609	5.5	97.642	97.621	97.577	4.75	93.365	93.313	93.272
5.625	98.402	98.381	98.337	5.625	98.402	98.381	98.337	4.875	93.921	93.838	93.612
5.75	99.057	98.847	98.637	5.75	98.600	98.532	98.491	5	94.459	94.377	94.151
5.875	99.531	99.321	99.111	5.875	99.093	99.039	98.985	5.125	94.972	94.890	94.664
6	100.065	99.855	99.676	6	99.784	99.729	99.676	5.25	95.970	95.930	95.890
6.125	100.507	100.452	100.398	6.125	100.507	100.452	100.398	5.375	96.087	96.047	96.006
6.25	100.573	100.363	100.258	6.25	100.446	100.363	100.308	5.5	96.503	96.463	96.422
6.375	101.020	100.988	100.955	6.375	100.512	100.565	100.497	5.625	96.932	96.892	96.851
6.5	101.465	101.433	101.400	6.5	101.193	101.245	101.177	5.75	97.753	97.713	97.672
6.625	101.889	101.942	101.874	6.625	101.889	101.942	101.874	5.875	98.051	98.010	97.970
6.75	101.779	101.763	101.803	6.75	101.829	101.760	101.719	6	98.411	98.371	98.331
6.875	101.666	101.770	101.746	6.875	101.657	101.770	101.664	6.125	98.743	98.703	98.662

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments	
\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments	
2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.539	96.485	96.458	5.125	96.539	96.485	96.458	4.75	94.782	94.737	94.723
5.25	97.433	97.400	97.368	5.25	97.433	97.400	97.368	4.875	95.151	95.097	95.070
5.375	97.903	97.871	97.839	5.375	97.903	97.871	97.839	5	95.851	95.797	95.769
5.5	98.560	98.528	98.496	5.5	98.560	98.528	98.496	5.125	96.539	96.485	96.458
5.625	99.139	99.107	99.074	5.625	99.139	99.107	99.074	5.25	97.433	97.400	97.368
5.75	99.715	99.505	99.377	5.75	99.715	99.505	99.377	5.375	97.903	97.871	97.839
5.875	100.008	99.798	99.588	5.875	100.008	99.798	99.588	5.5	98.560	98.528	98.496
6	100.623	100.413	100.203	6	100.623	100.413	100.203	5.625	99.139	99.107	99.074
6.125	101.090	100.880	100.670	6.125	101.090	100.880	100.670	5.75	99.715	99.505	99.377
6.25	101.377	101.294	101.239	6.25	101.377	101.294	101.239	5.875	100.008	99.798	99.588
6.375	101.613	101.580	101.548	6.375	101.613	101.580	101.548	6	100.623	100.413	100.203
6.5	102.018	101.985	101.953	6.5	102.018	101.985	101.953	6.125	101.090	100.880	100.670
6.625	102.540	102.508	102.476	6.625	102.540	102.508	102.476	6.25	101.377	101.294	101.239
6.75	102.856	102.805	102.846	6.75	102.856	102.805	102.846	6.375	101.613	101.580	101.548
6.875	102.878	102.918	102.959	6.875	102.878	102.918	102.959	6.5	102.018	101.985	101.953
7	103.382	103.423	103.463	7	103.382	103.423	103.463	6.625	102.540	102.508	102.476
7.125	103.714	103.754	103.795	7.125	103.714	103.754	103.795	6.75	102.856	102.805	102.846
7.25	103.936	103.882	103.855	7.25	103.936	103.882	103.855	6.875	102.878	102.918	102.959
7.375	103.396	103.487	103.664	7.375	103.309	103.487	103.664	7	103.382	103.423	103.463
7.5	103.667	103.845	104.023	7.5	103.667	103.845	104.023	7.125	103.714	103.754	103.795
7.625	104.054	104.232	104.410	7.625	104.054	104.232	104.410	7.25	103.936	103.882	103.855
7.75	104.287	104.215	104.160	7.75	104.287	104.215	104.160	7.375	103.309	103.487	103.664
7.875	103.305	103.315	103.253	7.875	102.666	102.728	102.738	7.5	103.667	103.845	104.023
8	103.421	103.431	103.369	8	102.989	103.051	103.061	7.625	104.054	104.232	104.410
8.125	103.487	103.497	103.435	8.125	103.286	103.348	103.358	7.75	104.287	104.215	104.160
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.071	96.043	96.015	4.25	95.824	95.743	95.728	4.875	94.158	93.999	94.056
4.375	96.538	96.510	96.483	4.375	96.351	96.271	96.256	5	94.880	94.721	94.778
4.5	97.007	96.979	96.952	4.5	96.868	96.788	96.773	5.125	95.647	95.488	95.545
4.625	97.477	97.450	97.422	4.625	97.370	97.289	97.275	5.25	96.234	96.099	96.129
4.75	97.841	97.807	97.772	4.75	97.575	97.531	97.517	5.375	96.942	96.910	96.878
4.875	98.312	98.277	98.243	4.875	98.005	97.922	97.896	5.5	97.574	97.542	97.509
5	98.783	98.749	98.715	5	98.473	98.391	98.365	5.625	98.279	98.118	98.174
5.125	99.257	99.222	99.188	5.125	98.913	98.830	98.805	5.75	98.957	98.747	98.537
5.25	99.424	99.390	99.356	5.25	99.265	99.221	99.207	5.875	99.431	99.221	99.011
5.375	99.898	99.863	99.829	5.375	99.621	99.552	99.515	6	99.965	99.755	99.545
5.5	100.372	100.338	100.303	5.5	100.017	99.948	99.911	6.125	100.323	100.112	100.073
5.625	100.842	100.808	100.773	5.625	100.379	100.310	100.273	6.25	100.473	100.263	100.158
5.75	100.831	100.773	100.745	5.75	100.831	100.773	100.745	6.375	100.920	100.888	100.855
5.875	101.072	101.037	101.003	5.875	100.512	100.550	100.502	6.5	101.365	101.333	101.300
6	101.520	101.486	101.451	6	100.928	100.888	100.870	6.625	101.778	101.745	101.713
								6.75	101.679	101.663	101.703
								6.875	101.566	101.606	101.646
								7	102.070	102.110	102.151
								7.125	102.401	102.442	102.482
								7.25	102.321	102.267	102.240
								7.375	101.387	101.315	101.260
								7.5	101.908	101.835	101.780
								7.625	102.410	102.338	102.282
								7.75	102.749	102.677	102.622
								7.875	99.214	99.276	99.136
								8	99.537	99.599	99.459
								8.125	99.834	99.897	99.756
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	101.365	101.333	101.300	6.125	100.221	100.026	100.073	4.5	94.215	94.134	93.995
6.625	101.778	101.745	101.713	6.25	100.346	100.263	100.208	4.625	94.678	94.597	94.458
6.75	101.679	101.663	101.703	6.375	100.443	100.355	100.387	4.75	93.297	93.214	93.172
6.875	101.566	101.606	101.646	6.5	100.999	100.911	100.944	4.875	93.745	93.662	93.479
7	102.070	102.110	102.151	6.625	101.612	101.524	101.556	5	94.154	94.072	93.923
7.125	102.401	102.442	102.482	6.75	101.729	101.660	101.619	5.125	94.519	94.437	94.227
7.25	102.321	102.267	102.240	6.875	101.453	101.426	101.420	5.25	95.870	95.830	95.790
7.375	101.387	101.315	101.260	7	101.895	101.868	101.862	5.375	95.987	95.947	95.906
7.5	101.908	101.835	101.780	7.125	102.245	102.218	102.211	5.5	96.403	96.363	96.322
7.625	102.410	102.338	102.282	7.25	102.371	102.317	102.290	5.625	96.832	96.792	96.751
7.75	102.749	102.677	102.622	7.375	101.437	101.365	101.310	5.75	97.653	97.613	97.572
7.875	99.214	99.276	99.136	7.5	101.958	101.885	101.830	5.875	97.951	97.910	97.870
8	99.537	99.599	99.459	7.625	102.460	102.388	102.332	6	98.311	98.271	98.231
8.125	99.834	99.897	99.756	7.75	98.902	98.965	98.824	6.125	98.643	98.603	98.562

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	101.613	101.580	101.548	6.375	101.613	101.580	101.548	6	100.623	100.413	100.203
6.5	102.018	101.985	101.953	6.5	102.018	101.985	101.953	6.125	101.090	100.880	100.670
6.625	102.540	102.508	102.476	6.625	102.540	102.508	102.476	6.25	101.377	101.294	101.239
6.75	102.856	102.805	102.846	6.75	102.856	102.805	102.846	6.375	101.613	101.580	101.548
6.875	102.878	102.918	102.959	6.875	102.878	102.918	102.959	6.5	102.018	101.985	101.953
7	103.382	103.423	103.463	7	103.382	103.423	103.463	6.625	102.540	102.508	102.476
7.125	103.714	103.754	103.795	7.125	103.714	103.754	103.795	6.75	102.856	102.805	102.846
7.25	103.936	103.882	103.855	7.25	103.936	103.882	103.855	6.875	102.878	102.918	102.959
7.375	103.396	103.487	103.664	7.375	103.309	103.487	103.664	7	103.382	103.423	103.463
7.5	103.667	103.845	104.023	7.5	103.667	103.845	104.023	7.125	103.714	103.754	103.795
7.625	104.054	104.232	104.410	7.625	104.054	104.232	104.410	7.25	103.936	103.882	103.855
7.75	104.287	104.215	104.160	7.75	104.287	104.215	104.160	7.375	103.309	103.487	103.664
7.875	103.305	103.315	103.253	7.875	102.716	102.778	102.788	7.5	103.667	103.845	104.023
8	103.421	103.431	103.369	8	103.039	103.101	103.111	7.625	104.054	104.232	104.410
8.125	103.487	103.497	103.435	8.125	103.336	103.398	103.408	7.75	104.287	104.215	104.160
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.007	96.979	96.952	4.5	96.868	96.788	96.773	6.625	101.778	101.745	101.713
4.625	97.477	97.450	97.422	4.625	97.370	97.289	97.275	6.75	101.679	101.663	101.703
4.75	97.841	97.807	97.772	4.75	97.575	97.531	97.517	6.875	101.566	101.606	101.646
4.875	98.312	98.277	98.243	4.875	98.005	97.922	97.896	7	102.070	102.110	102.151
5	98.783	98.749	98.715	5	98.473	98.391	98.365	7.125	102.401	102.442	102.482
5.125	99.257	99.222	99.188	5.125	98.913	98.830	98.805	7.25	102.321	102.267	102.240
5.25	99.424	99.390	99.356	5.25	99.265	99.221	99.207	7.375	101.921	101.926	101.864
5.375	99.898	99.863	99.829	5.375	99.621	99.552	99.515	7.5	102.084	102.088	102.026
5.5	100.372	100.338	100.303	5.5	100.017	99.948	99.911	7.625	102.410	102.338	102.282
5.625	100.842	100.808	100.773	5.625	100.379	100.310	100.273	7.75	102.749	102.677	102.622
5.75	100.831	100.773	100.745	5.75	100.831	100.773	100.745	7.875	100.830	100.840	100.778
5.875	101.072	101.037	101.003	5.875	100.512	100.550	100.502	8	100.946	100.956	100.894
6	101.520	101.486	101.451	6	100.928	100.888	100.870	8.125	101.012	101.022	100.960
6.125	101.957	101.923	101.888	6.125	101.459	101.415	101.401				
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	101.365	101.333	101.300	6.125	100.221	100.026	100.073	4.5	94.215	94.134	93.995
6.625	101.778	101.745	101.713	6.25	100.346	100.263	100.208	4.625	94.678	94.597	94.458
6.75	101.679	101.663	101.703	6.375	100.443	100.355	100.387	4.75	93.297	93.214	93.172
6.875	101.566	101.606	101.646	6.5	100.999	100.911	100.944	4.875	93.745	93.662	93.479
7	102.070	102.110	102.151	6.625	101.612	101.524	101.556	5	94.154	94.072	93.923
7.125	102.401	102.442	102.482	6.75	101.729	101.660	101.619	5.125	94.519	94.437	94.227
7.25	102.321	102.267	102.240	6.875	101.453	101.426	101.420	5.25	95.870	95.830	95.790
7.375	101.387	101.315	101.260	7	101.895	101.868	101.862	5.375	95.987	95.947	95.906
7.5	101.908	101.835	101.780	7.125	102.245	102.218	102.211	5.5	96.403	96.363	96.322
7.625	102.410	102.338	102.282	7.25	102.371	102.317	102.290	5.625	96.832	96.792	96.751
7.75	102.749	102.677	102.622	7.375	101.437	101.365	101.310	5.75	97.653	97.613	97.572
7.875	99.214	99.276	99.136	7.5	101.958	101.885	101.830	5.875	97.951	97.910	97.870
8	99.537	99.599	99.459	7.625	102.460	102.388	102.332	6	98.311	98.271	98.231
8.125	99.834	99.897	99.756	7.75	98.902	98.965	98.824	6.125	98.643	98.603	98.562

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	99.965	99.846	99.546	6.75	98.465	98.346	98.046
6.875	100.488	100.369	100.069	6.875	98.988	98.869	98.569
7	100.990	100.871	100.571	7	99.490	99.371	99.071
7.125	101.444	101.325	101.025	7.125	99.944	99.825	99.525
7.25	101.878	101.759	101.459	7.25	100.378	100.259	99.959
7.375	101.760	101.585	101.285	7.375	100.260	100.085	99.785
7.5	102.232	102.057	101.757	7.5	100.732	100.557	100.257
7.625	102.646	102.471	102.171	7.625	101.146	100.971	100.671
7.75	103.040	102.865	102.565	7.75	101.540	101.365	101.065
7.875	102.188	101.959	101.659	7.875	100.688	100.459	100.159
8	102.620	102.391	102.091	8	101.120	100.891	100.591
8.125	103.004	102.775	102.475	8.125	101.504	101.275	100.975
8.25	103.368	103.139	102.839	8.25	101.868	101.639	101.339
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.965	97.846	97.546	6.75	96.465	96.346	96.046
6.875	98.488	98.369	98.069	6.875	96.988	96.869	96.569
7	98.990	98.871	98.571	7	97.490	97.371	97.071
7.125	99.444	99.325	99.025	7.125	97.944	97.825	97.525
7.25	99.878	99.759	99.459	7.25	98.378	98.259	97.959
7.375	99.760	99.585	99.285	7.375	98.260	98.085	97.785
7.5	100.232	100.057	99.757	7.5	98.732	98.557	98.257
7.625	100.646	100.471	100.171	7.625	99.146	98.971	98.671
7.75	101.040	100.865	100.565	7.75	99.540	99.365	99.065
7.875	100.188	99.959	99.659	7.875	98.688	98.459	98.159
8	100.620	100.391	100.091	8	99.120	98.891	98.591
8.125	101.004	100.775	100.475	8.125	99.504	99.275	98.975
8.25	101.368	101.139	100.839	8.25	99.868	99.639	99.339
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.215	99.096	98.796	6.75	97.215	97.096	96.796
6.875	99.738	99.619	99.319	6.875	97.738	97.619	97.319
7	100.240	100.121	99.821	7	98.240	98.121	97.821
7.125	100.694	100.575	100.275	7.125	98.694	98.575	98.275
7.25	101.128	101.009	100.709	7.25	99.128	99.009	98.709
7.375	101.010	100.835	100.535	7.375	99.010	98.835	98.535
7.5	101.482	101.307	101.007	7.5	99.482	99.307	99.007
7.625	101.896	101.721	101.421	7.625	99.896	99.721	99.421
7.75	102.290	102.115	101.815	7.75	100.290	100.115	99.815
7.875	101.438	101.209	100.909	7.875	99.438	99.209	98.909
8	101.870	101.641	101.341	8	99.870	99.641	99.341
8.125	102.254	102.025	101.725	8.125	100.254	100.025	99.725
8.25	102.618	102.389	102.089	8.25	100.618	100.389	100.089

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.