



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	92.643	92.557	92.585	4.75	92.643	92.557	92.585	5.125	96.010	95.982	95.990
4.875	93.265	93.173	93.209	4.875	93.265	93.173	93.209	5.25	96.702	96.669	96.685
5	93.908	93.812	93.855	5	93.908	93.812	93.855	5.375	97.235	97.198	97.221
5.125	94.480	94.384	94.428	5.125	94.480	94.384	94.428	5.5	97.739	97.716	97.727
5.25	95.196	95.133	95.148	5.25	95.196	95.133	95.148	5.625	98.436	98.416	98.411
5.375	95.782	95.714	95.737	5.375	95.782	95.714	95.737	5.75	99.075	99.050	99.053
5.5	96.434	96.392	96.370	5.5	96.342	96.270	96.301	5.875	99.556	99.527	99.538
5.625	96.961	96.903	96.919	5.625	96.961	96.889	96.919	6	100.031	99.998	100.015
5.75	97.625	97.570	97.573	5.75	97.625	97.570	97.573	6.125	100.476	100.443	100.459
5.875	98.154	98.095	98.105	5.875	98.154	98.095	98.105	6.25	100.517	100.485	100.475
6	98.693	98.629	98.647	6	98.693	98.629	98.647	6.375	100.950	100.911	100.909
6.125	99.182	99.118	99.136	6.125	99.182	99.118	99.136	6.5	101.360	101.319	101.323
6.25	99.577	99.515	99.505	6.25	99.577	99.515	99.505	6.625	101.783	101.742	101.746
6.375	100.087	100.029	100.018	6.375	100.087	100.029	100.018	6.75	101.767	101.663	101.621
6.5	100.546	100.480	100.465	6.5	100.546	100.480	100.465	6.875	102.185	102.083	102.041
6.625	100.987	100.916	100.921	6.625	100.987	100.916	100.921	7	102.556	102.453	102.411
6.75	101.349	101.294	101.272	6.75	101.349	101.294	101.272	7.125	102.886	102.783	102.741
6.875	101.724	101.678	101.642	6.875	101.724	101.678	101.642	7.25	103.104	102.982	102.935
7	102.155	102.107	102.075	7	102.155	102.107	102.075	7.375	103.529	103.408	103.360
7.125	102.555	102.491	102.485	7.125	102.555	102.491	102.485	7.5	103.851	103.732	103.684
7.25	102.969	102.923	102.888	7.25	102.969	102.923	102.888	7.625	104.196	104.077	104.029
7.375	103.326	103.288	103.240	7.375	103.326	103.288	103.240	7.75	104.695	104.555	104.501
7.5	103.669	103.590	103.531	7.5	103.669	103.590	103.531	7.875	105.057	104.919	104.863
7.625	103.979	103.974	103.919	7.625	103.979	103.974	103.919	8	105.000	104.937	104.934
7.75	104.408	104.383	104.336	7.75	104.408	104.383	104.336				
7.875	104.821	104.681	104.645	7.875	104.821	104.681	104.645				
8	104.880	104.925	104.870	8	104.880	104.925	104.870				
8.125	105.086	105.135	105.076	8.125	105.086	105.135	105.076				
8.25	105.464	105.355	105.296	8.25	105.464	105.355	105.296				
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	97.019	96.881	96.881	4.625	97.339	97.201	97.201	5	93.107	93.077	93.089
4.75	97.180	97.164	97.148	4.75	97.365	97.327	97.327	5.125	93.720	93.688	93.704
4.875	97.667	97.651	97.635	4.875	97.893	97.862	97.862	5.25	94.787	94.653	94.539
5	98.050	98.034	98.018	5	98.253	98.188	98.192	5.375	95.486	95.353	95.239
5.125	98.387	98.317	98.328	5.125	98.662	98.592	98.603	5.5	96.255	96.122	96.009
5.25	98.795	98.765	98.750	5.25	98.924	98.850	98.869	5.625	96.929	96.796	96.682
5.375	99.268	99.238	99.223	5.375	99.322	99.193	99.193	5.75	97.641	97.636	97.659
5.5	99.624	99.595	99.580	5.5	99.630	99.577	99.569	5.875	98.169	98.160	98.190
5.625	99.930	99.873	99.872	5.625	99.968	99.911	99.910	6	98.707	98.693	98.732
5.75	100.344	100.291	100.270	5.75	100.200	100.139	100.146	6.125	99.210	99.196	99.234
5.875	100.781	100.729	100.708	5.875	100.466	100.410	100.405	6.25	99.591	99.579	99.589
6	101.079	101.028	101.006	6	100.761	100.707	100.710	6.375	100.103	100.097	100.100
6.125	101.083	101.055	101.042	6.125	100.961	100.918	100.903	6.5	100.557	100.550	100.552
6.25	101.467	101.392	101.361	6.25	101.147	101.111	101.090	6.625	100.972	100.950	100.976
6.375	101.873	101.798	101.767	6.375	101.401	101.372	101.345	6.75	101.297	101.292	101.290
6.5	102.122	102.048	102.017	6.5	101.699	101.689	101.655	6.875	101.664	101.668	101.655
6.625	102.209	102.226	102.200	6.625	102.000	102.018	101.992	7	102.041	102.033	102.040
6.75	102.528	102.431	102.391	6.75	102.198	102.211	102.193	7.125	102.342	102.329	102.342
6.875	102.924	102.827	102.786	6.875	102.472	102.389	102.378	7.25	102.571	102.574	102.552
7	102.879	102.821	102.798	7	102.731	102.731	102.681	7.375	102.946	102.893	102.873
7.125	102.301	102.230	102.188	7.125	102.063	101.991	101.950	7.5	103.307	103.159	103.155
7.25	102.798	102.726	102.685	7.25	102.455	102.384	102.343	7.625	103.212	103.134	103.134
7.375	103.273	103.202	103.161	7.375	102.831	102.760	102.719	7.75	102.634	102.579	102.475
								7.875	102.960	102.820	102.766

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	97.413	97.247	97.216	5	97.002	96.823	96.799	5	94.138	94.075	94.013
5.125	97.771	97.670	97.607	5.125	97.468	97.285	97.258	5.125	94.786	94.723	94.660
5.25	98.246	98.183	98.120	5.25	97.875	97.701	97.664	5.25	95.437	95.374	95.311
5.375	98.472	98.409	98.346	5.375	98.265	98.086	98.046	5.375	95.733	95.670	95.608
5.5	98.842	98.779	98.716	5.5	98.655	98.471	98.428	5.5	96.208	96.145	96.083
5.625	99.212	99.149	99.086	5.625	99.043	98.855	98.808	5.625	96.685	96.622	96.559
5.75	99.438	99.375	99.312	5.75	99.416	99.223	99.174	5.75	96.963	96.900	96.837
5.875	99.645	99.582	99.519	5.875	99.766	99.568	99.516	5.875	97.239	97.176	97.113
6	99.913	99.788	99.725	6	100.106	99.904	99.848	6	97.517	97.454	97.391
6.125	100.179	99.995	99.932	6.125	100.432	100.225	100.166	6.125	97.793	97.730	97.667
6.25	100.468	100.257	100.195	6.25	100.720	100.509	100.447	6.25	98.066	98.003	97.940
6.375	100.670	100.455	100.389	6.375	100.955	100.740	100.674	6.375	98.339	98.276	98.213
6.5	100.801	100.606	100.543	6.5	101.073	100.846	100.779	6.5	98.794	98.731	98.669
6.625	100.860	100.663	100.600	6.625	101.106	100.868	100.804	6.625	98.879	98.816	98.753
6.75	100.951	100.888	100.825	6.75	100.991	100.750	100.682	6.75	99.146	99.083	99.020
6.875	101.003	100.940	100.877	6.875	100.850	100.605	100.533	6.875	99.218	99.155	99.092
7	101.054	100.991	100.928	7	100.892	100.644	100.581	7	99.293	99.230	99.168
7.125	101.094	101.031	100.968	7.125	101.050	100.793	100.717	7.125	99.381	99.318	99.255
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	97.617	97.451	97.420	5	97.198	97.019	96.995	5	94.188	94.125	
5.125	97.974	97.804	97.770	5.125	97.663	97.481	97.453	5.125	94.836	94.773	94.710
5.25	98.314	98.233	98.170	5.25	98.073	97.899	97.861	5.25	95.487	95.424	95.361
5.375	98.628	98.459	98.408	5.375	98.462	98.283	98.243	5.375	95.783	95.720	95.657
5.5	98.941	98.829	98.766	5.5	98.851	98.667	98.624	5.5	96.258	96.195	96.132
5.625	99.262	99.199	99.136	5.625	99.238	99.050	99.003	5.625	96.735	96.672	96.609
5.75	99.563	99.425	99.362	5.75	99.610	99.417	99.367	5.75	97.013	96.950	96.887
5.875	99.840	99.643	99.590	5.875	99.959	99.762	99.709	5.875	97.289	97.226	97.163
6	100.117	99.916	99.860	6	100.298	100.096	100.041	6	97.567	97.504	97.441
6.125	100.385	100.179	100.120	6.125	100.624	100.418	100.359	6.125	97.843	97.780	97.717
6.25	100.676	100.466	100.404	6.25	100.914	100.703	100.641	6.25	98.116	98.053	97.990
6.375	100.881	100.665	100.600	6.375	101.150	100.935	100.870	6.375	98.389	98.326	98.263
6.5	101.014	100.795	100.726	6.5	101.270	101.043	100.976	6.5	98.844	98.781	98.718
6.625	101.076	100.851	100.780	6.625	101.306	101.067	101.003	6.625	98.929	98.866	98.803
6.75	101.096	100.938	100.875	6.75	101.192	100.951	100.883	6.75	99.196	99.133	99.070
6.875	101.056	100.990	100.927	6.875	101.054	100.808	100.737	6.875	99.268	99.205	99.142
7	101.104	101.041	100.978	7	101.097	100.847	100.773	7	99.343	99.280	99.217
7.125	101.144	101.081	101.018	7.125	101.258	101.001	100.925	7.125	99.431	99.368	99.305

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
5.125	94.168	94.122	94.110	5.75	98.025	97.964	97.929	4.375	95.505	95.484	95.463
5.25	94.768	94.745	94.716	5.875	98.614	98.553	98.519	4.5	95.886	95.865	95.844
5.375	95.436	95.412	95.384	6	99.143	99.082	99.047	4.625	96.235	96.215	96.194
5.5	96.123	96.078	96.059	6.125	99.581	99.520	99.486	4.75	96.877	96.849	96.822
5.625	96.751	96.706	96.686	6.25	99.781	99.719	99.681	4.875	97.286	97.259	97.231
5.75	97.419	97.366	97.328	6.375	100.331	100.270	100.231	5	97.564	97.537	97.509
5.875	98.019	97.966	97.930	6.5	100.810	100.749	100.711	5.125	97.790	97.762	97.734
6	98.621	98.569	98.530	6.625	101.176	101.115	101.076	5.25	98.432	98.398	98.363
6.125	99.153	99.102	99.062	6.75	101.400	101.324	101.274	5.375	98.757	98.723	98.688
6.25	99.631	99.592	99.550	6.875	101.881	101.804	101.754	5.5	99.174	99.140	99.105
6.375	100.163	100.124	100.082	7	102.297	102.220	102.170	5.625	99.389	99.355	99.321
6.5	100.658	100.619	100.576	7.125	102.599	102.523	102.473	5.75	99.713	99.679	99.644
6.625	101.128	101.089	101.047	7.25	102.681	102.605	102.551	5.875	100.043	100.009	99.974
				7.375	103.150	103.073	103.019	6	100.220	100.186	100.152
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.863	94.828	94.794								
4.75	95.938	95.896	95.855								
4.875	96.147	96.105	96.064								
5	96.465	96.423	96.382								
5.125	96.835	96.794	96.752								
5.25	97.170	97.129	97.087								
5.375	97.475	97.434	97.392								
5.5	97.722	97.681	97.639								
5.625	98.007	97.966	97.925								
5.75	98.147	98.099	98.050								
5.875	98.427	98.379	98.331								
6	98.927	98.878	98.830								

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	95.161	95.151	95.069	5.75	98.955	98.886	98.857	4.25	95.092	95.071	95.050
5.5	95.831	95.823	95.740	5.875	99.486	99.418	99.388	4.375	95.505	95.484	95.463
5.625	96.459	96.452	96.370	6	99.947	99.880	99.850	4.5	95.886	95.865	95.844
5.75	97.361	97.291	97.262	6.125	100.241	100.175	100.145	4.625	96.235	96.215	96.194
5.875	97.952	97.883	97.854	6.25	100.495	100.409	100.372	4.75	96.877	96.849	96.822
6	98.501	98.433	98.409	6.375	100.950	100.864	100.827	4.875	97.286	97.259	97.231
6.125	99.010	98.943	98.926	6.5	101.355	101.270	101.232	5	97.564	97.537	97.509
6.25	99.354	99.266	99.230	6.625	101.677	101.592	101.554	5.125	97.790	97.762	97.734
6.375	99.878	99.821	99.762	6.75	101.767	101.663	101.621	5.25	98.432	98.398	98.363
6.5	100.396	100.348	100.289	6.875	102.185	102.083	102.041	5.375	98.757	98.723	98.688
6.625	100.916	100.873	100.812	7	102.556	102.453	102.411	5.5	99.174	99.140	99.105
6.75	101.350	101.278	101.208	7.125	102.886	102.783	102.741	5.625	99.389	99.355	99.321
6.875	101.917	101.854	101.783	7.25	103.104	102.982	102.935	5.75	99.713	99.679	99.644
7	102.359	102.297	102.226	7.375	103.529	103.408	103.360	5.875	100.043	100.009	99.974
7.125	102.892	102.769	102.682	7.5	103.851	103.732	103.684	6	100.220	100.186	100.152
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.863	94.828	94.794								
4.75	96.688	96.672	96.656								
4.875	97.029	97.013	96.997								
5	97.433	97.400	97.385								
5.125	98.004	97.973	97.958								
5.25	98.339	98.308	98.293								
5.375	98.668	98.638	98.623								
5.5	98.942	98.888	98.868								
5.625	99.525	99.471	99.451								
5.75	99.850	99.797	99.776								
5.875	100.170	100.118	100.097								
6	100.477	100.426	100.404								

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	94.480	94.384	94.428
5.25	95.196	95.133	95.148
5.375	95.782	95.714	95.737
5.5	96.342	96.270	96.301
5.625	96.961	96.889	96.919
5.75	97.625	97.570	97.573
5.875	98.154	98.095	98.105
6	98.693	98.629	98.647
6.125	99.182	99.118	99.136
6.25	99.577	99.515	99.505
6.375	100.087	100.029	100.018
6.5	100.546	100.480	100.465
6.625	100.987	100.916	100.921
6.75	101.349	101.294	101.272
6.875	101.724	101.678	101.642
7	102.155	102.107	102.075
7.125	102.555	102.491	102.485
7.25	102.969	102.923	102.888
7.375	103.326	103.288	103.240

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	93.719	93.675	93.661	4.5	93.719	93.675	93.661	5	96.300	96.256	96.242
4.625	94.424	94.380	94.366	4.625	94.424	94.380	94.366	5.125	96.984	96.940	96.926
4.75	95.129	95.085	95.071	4.75	95.129	95.085	95.071	5.25	97.655	97.611	97.597
4.875	95.606	95.562	95.548	4.875	95.606	95.562	95.548	5.375	98.096	98.064	98.031
5	96.300	96.256	96.242	5	96.300	96.256	96.242	5.5	98.731	98.698	98.666
5.125	96.984	96.940	96.926	5.125	96.984	96.940	96.926	5.625	99.324	99.292	99.260
5.25	97.655	97.611	97.597	5.25	97.655	97.611	97.597	5.75	99.884	99.823	99.795
5.375	98.296	98.248	98.213	5.375	98.096	98.064	98.031	5.875	100.174	99.963	99.803
5.5	98.892	98.844	98.809	5.5	98.731	98.698	98.666	6	100.777	100.567	100.522
5.625	99.324	99.292	99.260	5.625	99.324	99.292	99.260	6.125	101.260	101.091	101.072
5.75	99.884	99.823	99.795	5.75	99.884	99.823	99.795	6.25	101.711	101.661	101.642
5.875	100.278	100.196	100.130	5.875	100.174	99.969	99.936	6.375	102.036	101.991	101.949
6	100.840	100.758	100.692	6	100.777	100.567	100.522	6.5	102.577	102.532	102.490
6.125	101.260	101.091	101.072	6.125	101.260	101.091	101.072	6.625	103.087	103.043	103.000
6.25	101.711	101.661	101.642	6.25	101.711	101.661	101.642	6.75	103.441	103.382	103.355
6.375	102.134	102.089	102.047	6.375	102.134	102.089	102.047	6.875	103.221	103.341	103.294
6.5	102.650	102.605	102.563	6.5	102.650	102.605	102.563	7	103.731	103.851	103.804
6.625	103.123	103.080	103.037	6.625	103.123	103.080	103.037	7.125	104.162	104.282	104.235
6.75	103.441	103.382	103.355	6.75	103.441	103.382	103.355	7.25	104.382	104.338	104.324
6.875	103.325	103.393	103.352	6.875	103.273	103.393	103.346	7.375	103.521	103.519	103.486
7	103.743	103.863	103.816	7	103.743	103.863	103.816	7.5	103.881	103.879	103.848
7.125	104.137	104.257	104.210	7.125	104.137	104.257	104.210	7.625	104.397	104.396	104.363
7.25	104.382	104.338	104.324	7.25	104.382	104.338	104.324	7.75	104.744	104.700	104.686
7.375	103.774	103.726	103.677	7.375	103.563	103.562	103.528	7.875	102.792	102.924	102.861
7.5	103.936	103.896	103.863	7.5	103.899	103.896	103.863	8	103.188	103.319	103.257
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	96.341	96.335	96.328	4.25	96.048	96.023	96.039	4.75	93.557	93.510	93.514
4.375	96.809	96.802	96.795	4.375	96.623	96.546	96.558	4.875	94.294	94.247	94.251
4.5	97.278	97.271	97.264	4.5	97.195	97.117	97.130	5	95.026	94.979	94.983
4.625	97.762	97.741	97.734	4.625	97.762	97.684	97.697	5.125	95.903	95.856	95.860
4.75	98.060	98.012	97.963	4.75	98.017	97.973	97.959	5.25	96.885	96.838	96.802
4.875	98.530	98.482	98.434	4.875	98.311	98.200	98.201	5.375	97.633	97.581	97.556
5	99.008	98.954	98.905	5	98.863	98.752	98.753	5.5	98.170	98.119	98.093
5.125	99.493	99.427	99.379	5.125	99.399	99.288	99.290	5.625	98.689	98.638	98.612
5.25	99.693	99.665	99.637	5.25	99.596	99.552	99.539	5.75	99.127	98.980	98.913
5.375	100.177	100.138	100.111	5.375	99.969	99.872	99.862	5.875	99.696	99.614	99.547
5.5	100.662	100.614	100.585	5.5	100.472	100.374	100.365	6	100.257	100.175	100.109
5.625	101.146	101.099	101.055	5.625	100.946	100.849	100.839	6.125	100.797	100.742	100.723
5.75	101.034	100.976	100.948	5.75	101.034	100.976	100.948	6.25	100.616	100.574	100.533
5.875	101.355	101.301	101.242	5.875	100.981	100.912	100.892	6.375	101.029	100.981	100.932
6	101.839	101.785	101.726	6	101.427	101.359	101.339	6.5	101.507	101.466	101.425
								6.625	102.051	102.022	101.992
								6.75	101.935	101.877	101.849
								6.875	101.912	101.926	101.940
								7	102.240	102.253	102.267
								7.125	102.555	102.672	102.631
								7.25	102.439	102.395	102.381
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	96.393	96.340	96.333	5	95.026	94.979	94.983	4.5	94.554	94.352	94.364
5.375	97.633	97.581	97.556	5.125	95.903	95.856	95.860	4.625	95.113	94.911	94.924
5.5	98.170	98.119	98.093	5.25	96.393	96.340	96.333	4.75	94.966	94.877	94.832
5.625	98.689	98.638	98.612	5.375	97.592	97.540	97.514	4.875	95.453	95.364	95.318
5.75	99.127	98.917	98.860	5.5	98.096	98.045	98.019	5	95.988	95.899	95.854
5.875	99.596	99.386	99.314	5.625	98.615	98.562	98.555	5.125	96.473	96.384	96.339
6	100.120	100.021	100.003	5.75	98.901	98.843	98.815	5.25	96.622	96.574	96.505
6.125	100.797	100.742	100.723	5.875	99.387	99.332	99.314	5.375	97.157	97.109	97.040
6.25	100.605	100.528	100.493	6	100.076	100.021	100.003	5.5	97.642	97.594	97.525
6.375	101.029	100.981	100.932	6.125	100.797	100.742	100.723	5.625	98.126	98.079	98.010
6.5	101.494	101.446	101.397	6.25	100.655	100.568	100.513	5.75	97.919	97.879	97.839
6.625	102.051	102.022	101.992	6.375	100.946	100.903	100.863	5.875	98.335	98.281	98.222
6.75	101.935	101.877	101.849	6.5	101.389	101.346	101.306	6	98.819	98.765	98.706
6.875	101.676	101.796	101.750	6.625	102.051	102.022	101.992	6.125	99.302	99.248	99.189

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	97.655	97.611	97.597	5.25	97.655	97.611	97.597	5.25	97.655	97.611	97.597
5.375	98.096	98.064	98.031	5.375	98.096	98.064	98.031	5.375	98.096	98.064	98.031
5.5	98.731	98.698	98.666	5.5	98.731	98.698	98.666	5.5	98.731	98.698	98.666
5.625	99.324	99.292	99.260	5.625	99.324	99.292	99.260	5.625	99.324	99.292	99.260
5.75	99.884	99.823	99.795	5.75	99.884	99.823	99.795	5.75	99.884	99.823	99.795
5.875	100.174	99.969	99.936	5.875	100.174	99.969	99.936	5.875	100.174	99.963	99.803
6	100.777	100.567	100.522	6	100.777	100.567	100.522	6	100.777	100.567	100.522
6.125	101.260	101.091	101.072	6.125	101.260	101.091	101.072	6.125	101.260	101.091	101.072
6.25	101.711	101.661	101.642	6.25	101.711	101.661	101.642	6.25	101.711	101.661	101.642
6.375	102.134	102.089	102.047	6.375	102.134	102.089	102.047	6.375	102.036	101.991	101.949
6.5	102.650	102.605	102.563	6.5	102.650	102.605	102.563	6.5	102.577	102.532	102.490
6.625	103.123	103.080	103.037	6.625	103.123	103.080	103.037	6.625	103.087	103.043	103.000
6.75	103.441	103.382	103.355	6.75	103.441	103.382	103.355	6.75	103.441	103.382	103.355
6.875	103.273	103.393	103.346	6.875	103.273	103.393	103.346	6.875	103.221	103.341	103.294
7	103.743	103.863	103.816	7	103.743	103.863	103.816	7	103.731	103.851	103.804
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	97.195	97.117	97.130	4.25	96.048	96.023	96.039	5.25	96.393	96.340	96.333
4.625	97.762	97.684	97.697	4.375	96.623	96.546	96.558	5.375	97.633	97.581	97.556
4.75	98.017	97.973	97.959	4.5	97.195	97.117	97.130	5.5	98.170	98.119	98.093
4.875	98.311	98.200	98.201	4.625	97.762	97.684	97.697	5.625	98.689	98.638	98.612
5	98.863	98.752	98.753	4.75	98.017	97.973	97.959	5.75	99.127	98.917	98.860
5.125	99.399	99.288	99.290	4.875	98.311	98.200	98.201	5.875	99.596	99.386	99.314
5.25	99.596	99.552	99.539	5	98.863	98.752	98.753	6	100.120	100.021	100.003
5.375	99.969	99.872	99.862	5.125	99.399	99.288	99.290	6.125	100.797	100.742	100.723
5.5	100.472	100.374	100.365	5.25	99.596	99.552	99.539	6.25	100.605	100.528	100.493
5.625	100.946	100.849	100.839	5.375	99.969	99.872	99.862	6.375	101.029	100.981	100.932
5.75	101.034	100.976	100.948	5.5	100.472	100.374	100.365	6.5	101.494	101.446	101.397
5.875	100.981	100.912	100.892	5.625	100.946	100.849	100.839	6.625	102.051	102.022	101.992
6	101.427	101.359	101.339	5.75	101.034	100.976	100.948	6.75	101.935	101.877	101.849
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	96.393	96.340	96.333	5.25	96.393	96.340	96.333	4.5	94.554	94.352	94.364
5.375	97.633	97.581	97.556	5.375	97.099	97.045	97.038	4.625	95.113	94.911	94.924
5.5	98.170	98.119	98.093	5.5	97.856	97.803	97.796	4.75	93.592	93.548	93.534
5.625	98.689	98.638	98.612	5.625	98.615	98.562	98.555	4.875	94.080	93.769	93.771
5.75	99.127	98.917	98.860	5.75	98.901	98.843	98.815	5	94.608	94.297	94.299
5.875	99.596	99.386	99.314	5.875	99.387	99.332	99.314	5.125	95.106	94.795	94.796
6	100.120	100.021	100.003	6	100.076	100.021	100.003	5.25	96.124	96.092	96.059
6.125	100.797	100.742	100.723	6.125	100.797	100.742	100.723	5.375	96.226	96.194	96.161
6.25	100.605	100.528	100.493	6.25	100.655	100.568	100.513	5.5	96.635	96.603	96.570
6.375	101.029	100.981	100.932	6.375	100.690	100.661	100.632	5.625	97.054	97.021	96.989
6.5	101.494	101.446	101.397	6.5	101.364	101.335	101.306	5.75	97.919	97.879	97.839
6.625	102.051	102.022	101.992	6.625	102.051	102.022	101.992	5.875	98.198	98.158	98.117
6.75	101.935	101.877	101.849	6.75	101.985	101.927	101.899	6	98.549	98.508	98.468
6.875	101.676	101.796	101.750	6.875	101.499	101.616	101.576	6.125	98.864	98.824	98.783

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	96.884	96.840	96.826	5.125	96.884	96.840	96.826	4.75	95.029	94.985	94.971
5.25	97.555	97.511	97.497	5.25	97.555	97.511	97.497	4.875	95.506	95.462	95.448
5.375	97.996	97.964	97.931	5.375	97.996	97.964	97.931	5	96.200	96.156	96.142
5.5	98.631	98.598	98.566	5.5	98.631	98.598	98.566	5.125	96.884	96.840	96.826
5.625	99.224	99.192	99.160	5.625	99.224	99.192	99.160	5.25	97.555	97.511	97.497
5.75	99.784	99.723	99.695	5.75	99.784	99.723	99.695	5.375	97.996	97.964	97.931
5.875	100.074	99.863	99.789	5.875	100.074	99.863	99.789	5.5	98.631	98.598	98.566
6	100.677	100.467	100.330	6	100.677	100.467	100.330	5.625	99.224	99.192	99.160
6.125	101.160	100.964	100.909	6.125	101.160	100.964	100.909	5.75	99.784	99.723	99.695
6.25	101.587	101.500	101.445	6.25	101.587	101.500	101.445	5.875	100.074	99.863	99.789
6.375	101.622	101.573	101.525	6.375	101.622	101.573	101.525	6	100.677	100.467	100.330
6.5	102.047	101.998	101.950	6.5	102.047	101.998	101.950	6.125	101.160	100.964	100.909
6.625	102.513	102.463	102.427	6.625	102.513	102.463	102.427	6.25	101.587	101.500	101.445
6.75	103.013	102.954	102.927	6.75	103.013	102.954	102.927	6.375	101.622	101.573	101.525
6.875	102.878	102.891	102.905	6.875	102.878	102.801	102.723	6.5	102.047	101.998	101.950
7	103.318	103.240	103.233	7	103.318	103.240	103.163	6.625	102.513	102.463	102.427
7.125	103.660	103.582	103.504	7.125	103.660	103.582	103.504	6.75	103.013	102.954	102.927
7.25	103.954	103.910	103.896	7.25	103.954	103.910	103.896	6.875	102.878	102.801	102.723
7.375	103.514	103.466	103.418	7.375	103.243	103.187	103.130	7	103.318	103.240	103.163
7.5	103.677	103.628	103.580	7.5	103.539	103.482	103.426	7.125	103.660	103.582	103.504
7.625	103.919	103.862	103.806	7.625	103.919	103.862	103.806	7.25	103.954	103.910	103.896
7.75	104.213	104.169	104.155	7.75	104.213	104.169	104.155	7.375	103.243	103.187	103.130
7.875	103.381	103.368	103.354	7.875	102.598	102.590	102.627	7.5	103.539	103.504	103.471
8	103.497	103.483	103.470	8	102.914	102.906	102.943	7.625	103.933	103.932	103.900
8.125	103.563	103.549	103.536	8.125	103.206	103.198	103.235	7.75	104.213	104.169	104.155
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	96.241	96.235	96.228	4.25	96.007	95.929	95.942	4.875	94.241	94.054	94.158
4.375	96.709	96.702	96.695	4.375	96.531	96.453	96.466	5	94.963	94.776	94.880
4.5	97.178	97.171	97.164	4.5	97.041	96.964	96.977	5.125	95.729	95.543	95.647
4.625	97.648	97.641	97.634	4.625	97.535	97.457	97.470	5.25	96.448	96.254	96.347
4.75	97.960	97.912	97.863	4.75	97.917	97.873	97.859	5.375	97.195	97.142	97.118
4.875	98.430	98.382	98.334	4.875	98.154	98.043	98.045	5.5	97.771	97.612	97.671
5	98.902	98.854	98.805	5	98.613	98.502	98.503	5.625	98.491	98.297	98.390
5.125	99.375	99.327	99.279	5.125	99.040	98.929	98.930	5.75	99.027	98.817	98.665
5.25	99.593	99.565	99.537	5.25	99.496	99.452	99.439	5.875	99.496	99.286	99.210
5.375	100.066	100.038	100.011	5.375	99.726	99.629	99.620	6	100.020	99.810	99.832
5.5	100.540	100.513	100.485	5.5	100.110	100.012	100.003	6.125	100.499	100.304	100.386
5.625	101.010	100.983	100.955	5.625	100.458	100.360	100.351	6.25	100.505	100.418	100.363
5.75	100.934	100.876	100.848	5.75	100.934	100.876	100.848	6.375	100.929	100.881	100.832
5.875	101.208	101.173	101.139	5.875	100.679	100.610	100.590	6.5	101.394	101.346	101.297
6	101.656	101.622	101.587	6	101.021	100.963	100.936	6.625	101.749	101.700	101.652
								6.75	101.835	101.777	101.749
								6.875	101.566	101.488	101.411
								7	102.005	101.928	101.850
								7.125	102.347	102.269	102.192
								7.25	102.339	102.295	102.281
								7.375	101.332	101.288	101.274
								7.5	101.845	101.800	101.787
								7.625	102.343	102.299	102.285
								7.75	102.675	102.631	102.617
								7.875	99.146	98.988	99.025
								8	99.463	99.304	99.342
								8.125	99.754	99.596	99.633
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	101.394	101.346	101.297	6.125	100.499	100.304	100.386	4.5	94.375	94.172	94.185
6.625	101.749	101.700	101.652	6.25	100.555	100.468	100.413	4.625	94.823	94.620	94.633
6.75	101.835	101.777	101.749	6.375	100.605	100.436	100.507	4.75	93.492	93.448	93.434
6.875	101.566	101.488	101.411	6.5	101.145	100.976	101.046	4.875	93.880	93.652	93.611
7	102.005	101.928	101.850	6.625	101.733	101.564	101.635	5	94.271	94.092	94.052
7.125	102.347	102.269	102.192	6.75	101.885	101.827	101.799	5.125	94.617	94.481	94.467
7.25	102.339	102.295	102.281	6.875	101.272	101.249	101.308	5.25	96.024	95.992	95.959
7.375	101.332	101.288	101.274	7	101.700	101.677	101.737	5.375	96.126	96.094	96.061
7.5	101.845	101.800	101.787	7.125	102.042	102.019	102.078	5.5	96.535	96.503	96.470
7.625	102.343	102.299	102.285	7.25	102.389	102.345	102.331	5.625	96.954	96.921	96.889
7.75	102.675	102.631	102.617	7.375	101.382	101.338	101.324	5.75	97.819	97.779	97.739
7.875	99.146	98.988	99.025	7.5	101.895	101.850	101.837	5.875	98.098	98.058	98.017
8	99.463	99.304	99.342	7.625	102.393	102.349	102.335	6	98.449	98.408	98.368
8.125	99.754	99.596	99.633	7.75	98.843	98.685	98.722	6.125	98.764	98.724	98.683

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	101.622	101.573	101.525	6.375	101.622	101.573	101.525	6	100.677	100.467	100.330
6.5	102.047	101.998	101.950	6.5	102.047	101.998	101.950	6.125	101.160	100.964	100.955
6.625	102.513	102.463	102.427	6.625	102.513	102.463	102.427	6.25	101.587	101.500	101.445
6.75	103.013	102.954	102.927	6.75	103.013	102.954	102.927	6.375	101.622	101.573	101.525
6.875	102.878	102.891	102.905	6.875	102.878	102.801	102.723	6.5	102.047	101.998	101.950
7	103.318	103.240	103.233	7	103.318	103.240	103.163	6.625	102.513	102.463	102.427
7.125	103.660	103.582	103.504	7.125	103.660	103.582	103.504	6.75	103.013	102.954	102.927
7.25	103.954	103.910	103.896	7.25	103.954	103.910	103.896	6.875	102.878	102.801	102.723
7.375	103.514	103.466	103.418	7.375	103.243	103.187	103.130	7	103.318	103.240	103.163
7.5	103.677	103.628	103.580	7.5	103.539	103.482	103.426	7.125	103.660	103.582	103.504
7.625	103.919	103.862	103.806	7.625	103.919	103.862	103.806	7.25	103.954	103.910	103.896
7.75	104.213	104.169	104.155	7.75	104.213	104.169	104.155	7.375	103.243	103.187	103.130
7.875	103.381	103.368	103.354	7.875	102.648	102.640	102.677	7.5	103.539	103.504	103.471
8	103.497	103.483	103.470	8	102.964	102.956	102.993	7.625	103.933	103.932	103.900
8.125	103.563	103.549	103.536	8.125	103.256	103.248	103.285	7.75	104.213	104.169	104.155
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	97.178	97.171	97.164	4.5	97.041	96.964	96.977	6.625	101.749	101.700	101.652
4.625	97.648	97.641	97.634	4.625	97.535	97.457	97.470	6.75	101.835	101.777	101.749
4.75	97.960	97.912	97.863	4.75	97.917	97.873	97.859	6.875	101.566	101.488	101.493
4.875	98.430	98.382	98.334	4.875	98.154	98.043	98.045	7	102.005	101.928	101.850
5	98.902	98.854	98.805	5	98.613	98.502	98.503	7.125	102.347	102.269	102.192
5.125	99.375	99.327	99.279	5.125	99.040	98.929	98.930	7.25	102.339	102.295	102.281
5.25	99.593	99.565	99.537	5.25	99.496	99.452	99.439	7.375	102.039	101.991	101.943
5.375	100.066	100.038	100.011	5.375	99.726	99.629	99.620	7.5	102.202	102.153	102.105
5.5	100.540	100.513	100.485	5.5	100.110	100.012	100.003	7.625	102.343	102.299	102.285
5.625	101.010	100.983	100.955	5.625	100.458	100.360	100.351	7.75	102.675	102.631	102.617
5.75	100.934	100.876	100.848	5.75	100.934	100.876	100.848	7.875	100.906	100.893	100.879
5.875	101.208	101.173	101.139	5.875	100.679	100.610	100.590	8	101.022	101.008	100.995
6	101.656	101.622	101.587	6	101.021	100.963	100.936	8.125	101.088	101.074	101.061
6.125	102.093	102.059	102.024	6.125	101.552	101.495	101.467				
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	101.394	101.346	101.297	6.125	100.499	100.304	100.386	4.5	94.375	94.172	94.185
6.625	101.749	101.700	101.652	6.25	100.555	100.468	100.413	4.625	94.823	94.620	94.633
6.75	101.835	101.777	101.749	6.375	100.605	100.436	100.507	4.75	93.492	93.448	93.434
6.875	101.566	101.488	101.411	6.5	101.145	100.976	101.046	4.875	93.880	93.652	93.611
7	102.005	101.928	101.850	6.625	101.733	101.564	101.635	5	94.271	94.092	94.052
7.125	102.347	102.269	102.192	6.75	101.885	101.827	101.799	5.125	94.617	94.481	94.467
7.25	102.339	102.295	102.281	6.875	101.272	101.249	101.308	5.25	96.024	95.992	95.959
7.375	101.332	101.288	101.274	7	101.700	101.677	101.737	5.375	96.126	96.094	96.061
7.5	101.845	101.800	101.787	7.125	102.042	102.019	102.078	5.5	96.535	96.503	96.470
7.625	102.343	102.299	102.285	7.25	102.389	102.345	102.331	5.625	96.954	96.921	96.889
7.75	102.675	102.631	102.617	7.375	101.382	101.338	101.324	5.75	97.819	97.779	97.739
7.875	99.146	98.988	99.025	7.5	101.895	101.850	101.837	5.875	98.098	98.058	98.017
8	99.463	99.304	99.342	7.625	102.393	102.349	102.335	6	98.449	98.408	98.368
8.125	99.754	99.596	99.633	7.75	98.843	98.685	98.722	6.125	98.764	98.724	98.683

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	99.997	99.897	99.597	6.75	98.497	98.397	98.097
6.875	100.520	100.420	100.120	6.875	99.020	98.920	98.620
7	101.022	100.922	100.622	7	99.522	99.422	99.122
7.125	101.476	101.376	101.076	7.125	99.976	99.876	99.576
7.25	101.910	101.810	101.510	7.25	100.410	100.310	100.010
7.375	101.863	101.738	101.438	7.375	100.363	100.238	99.938
7.5	102.335	102.210	101.910	7.5	100.835	100.710	100.410
7.625	102.749	102.624	102.324	7.625	101.249	101.124	100.824
7.75	103.143	103.018	102.718	7.75	101.643	101.518	101.218
7.875	102.344	102.206	101.906	7.875	100.844	100.706	100.406
8	102.776	102.638	102.338	8	101.276	101.138	100.838
8.125	103.160	103.022	102.722	8.125	101.660	101.522	101.222
8.25	103.524	103.386	103.086	8.25	102.024	101.886	101.586
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.997	97.897	97.597	6.75	96.497	96.397	96.097
6.875	98.520	98.420	98.120	6.875	97.020	96.920	96.620
7	99.022	98.922	98.622	7	97.522	97.422	97.122
7.125	99.476	99.376	99.076	7.125	97.976	97.876	97.576
7.25	99.910	99.810	99.510	7.25	98.410	98.310	98.010
7.375	99.863	99.738	99.438	7.375	98.363	98.238	97.938
7.5	100.335	100.210	99.910	7.5	98.835	98.710	98.410
7.625	100.749	100.624	100.324	7.625	99.249	99.124	98.824
7.75	101.143	101.018	100.718	7.75	99.643	99.518	99.218
7.875	100.344	100.206	99.906	7.875	98.844	98.706	98.406
8	100.776	100.638	100.338	8	99.276	99.138	98.838
8.125	101.160	101.022	100.722	8.125	99.660	99.522	99.222
8.25	101.524	101.386	101.086	8.25	100.024	99.886	99.586
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.247	99.147	98.847	6.75	97.247	97.147	96.847
6.875	99.770	99.670	99.370	6.875	97.770	97.670	97.370
7	100.272	100.172	99.872	7	98.272	98.172	97.872
7.125	100.726	100.626	100.326	7.125	98.726	98.626	98.326
7.25	101.160	101.060	100.760	7.25	99.160	99.060	98.760
7.375	101.113	100.988	100.688	7.375	99.113	98.988	98.688
7.5	101.585	101.460	101.160	7.5	99.585	99.460	99.160
7.625	101.999	101.874	101.574	7.625	99.999	99.874	99.574
7.75	102.393	102.268	101.968	7.75	100.393	100.268	99.968
7.875	101.594	101.456	101.156	7.875	99.594	99.456	99.156
8	102.026	101.888	101.588	8	100.026	99.888	99.588
8.125	102.410	102.272	101.972	8.125	100.410	100.272	99.972
8.25	102.774	102.636	102.336	8.25	100.774	100.636	100.336

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.