



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

Table of Contents

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

Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	91.866	91.888	91.875	4.75	91.866	91.888	91.875	5.125	95.274	95.291	95.268
4.875	92.479	92.515	92.499	4.875	92.479	92.515	92.499	5.25	95.963	95.997	95.971
5	93.114	93.167	93.147	5	93.114	93.167	93.147	5.375	96.488	96.539	96.510
5.125	93.693	93.746	93.726	5.125	93.693	93.746	93.726	5.5	97.111	97.084	97.052
5.25	94.472	94.473	94.448	5.25	94.472	94.473	94.448	5.625	97.814	97.807	97.772
5.375	95.050	95.069	95.040	5.375	95.050	95.069	95.040	5.75	98.450	98.464	98.426
5.5	95.765	95.722	95.695	5.5	95.604	95.642	95.609	5.875	98.924	98.959	98.917
5.625	96.291	96.270	96.238	5.625	96.251	96.270	96.238	6	99.394	99.444	99.400
5.75	97.018	96.998	96.960	5.75	97.018	96.998	96.960	6.125	99.830	99.880	99.836
5.875	97.539	97.540	97.498	5.875	97.539	97.540	97.498	6.25	100.033	100.026	99.975
6	98.165	98.113	98.078	6	98.073	98.097	98.052	6.375	100.453	100.470	100.416
6.125	98.623	98.613	98.569	6.125	98.587	98.613	98.569	6.5	100.905	100.882	100.826
6.25	99.116	99.075	99.025	6.25	99.116	99.075	99.025	6.625	101.286	101.295	101.239
6.375	99.622	99.597	99.543	6.375	99.622	99.597	99.543	6.75	101.386	101.277	101.260
6.5	100.079	100.045	99.998	6.5	100.079	100.045	99.998	6.875	101.813	101.704	101.687
6.625	100.505	100.487	100.430	6.625	100.505	100.487	100.430	7	102.281	102.229	102.163
6.75	101.051	100.990	100.926	6.75	101.051	100.990	100.926	7.125	102.541	102.435	102.418
6.875	101.417	101.357	101.298	6.875	101.417	101.357	101.298	7.25	102.842	102.717	102.706
7	101.831	101.786	101.726	7	101.831	101.786	101.726	7.375	103.273	103.155	103.137
7.125	102.290	102.193	102.123	7.125	102.290	102.193	102.123	7.5	103.644	103.572	103.498
7.25	102.827	102.744	102.668	7.25	102.827	102.744	102.668	7.625	103.964	103.880	103.872
7.375	103.193	103.109	103.038	7.375	103.193	103.109	103.038	7.75	104.520	104.377	104.371
7.5	103.532	103.444	103.370	7.5	103.532	103.444	103.370	7.875	104.886	104.744	104.738
7.625	103.936	103.805	103.720	7.625	103.936	103.805	103.720	8	104.993	104.899	104.786
7.75	104.346	104.243	104.155	7.75	104.346	104.243	104.155				
7.875	104.688	104.599	104.503	7.875	104.688	104.599	104.503				
8	104.872	104.777	104.691	8	104.872	104.777	104.691				
8.125	105.088	105.016	104.922	8.125	105.088	105.016	104.922				
8.25	105.525	105.401	105.301	8.25	105.525	105.401	105.301				
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	96.492	96.492	96.492	4.625	96.812	96.812	96.812	5	92.346	92.382	92.382
4.75	96.740	96.721	96.702	4.75	96.965	96.936	96.936	5.125	92.959	93.001	93.001
4.875	97.230	97.211	97.192	4.875	97.462	97.462	97.462	5.25	94.157	94.021	93.894
5	97.621	97.602	97.583	5	97.896	97.858	97.842	5.375	94.840	94.705	94.579
5.125	98.055	98.023	98.005	5.125	98.326	98.294	98.276	5.5	95.603	95.468	95.343
5.25	98.460	98.426	98.408	5.25	98.601	98.582	98.560	5.625	96.278	96.143	96.017
5.375	98.937	98.904	98.886	5.375	98.940	98.940	98.940	5.75	97.033	97.063	97.045
5.5	99.304	99.271	99.253	5.5	99.302	99.257	99.229	5.875	97.554	97.605	97.584
5.625	99.624	99.604	99.573	5.625	99.657	99.637	99.606	6	98.200	98.162	98.137
5.75	100.036	99.979	99.956	5.75	99.901	99.900	99.876	6.125	98.679	98.662	98.637
5.875	100.477	100.421	100.397	5.875	100.239	100.234	100.229	6.25	99.131	99.140	99.109
6	100.790	100.736	100.712	6	100.534	100.524	100.514	6.375	99.642	99.661	99.628
6.125	100.888	100.846	100.802	6.125	100.752	100.737	100.721	6.5	100.100	100.125	100.098
6.25	101.109	101.109	101.062	6.25	100.994	100.973	100.952	6.625	100.506	100.546	100.508
6.375	101.499	101.441	101.413	6.375	101.325	101.299	101.273	6.75	101.029	101.018	100.974
6.5	101.786	101.810	101.760	6.5	101.581	101.573	101.523	6.875	101.400	101.390	101.351
6.625	102.185	102.100	102.044	6.625	101.864	101.870	101.814	7	101.766	101.770	101.730
6.75	102.553	102.452	102.409	6.75	102.221	102.180	102.138	7.125	102.071	102.007	101.956
6.875	102.952	102.852	102.808	6.875	102.488	102.392	102.345	7.25	102.452	102.412	102.357
7	102.966	102.908	102.876	7	102.875	102.823	102.771	7.375	102.799	102.736	102.679
7.125	102.375	102.303	102.257	7.125	102.136	102.065	102.019	7.5	102.640	102.996	102.936
7.25	102.877	102.805	102.759	7.25	102.534	102.462	102.416	7.625	103.162	103.084	103.022
7.375	103.358	103.287	103.241	7.375	102.915	102.843	102.797	7.75	102.528	102.399	102.330
								7.875	102.796	102.652	102.646

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
--	---

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

[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	97.059	96.976	96.952	5	96.613	96.515	96.499	5.125	94.592	94.529	94.467
5.125	97.527	97.464	97.401	5.125	97.020	96.925	96.901	5.25	95.239	95.176	95.114
5.25	98.037	97.974	97.911	5.25	97.433	97.339	97.310	5.375	95.534	95.471	95.409
5.375	98.262	98.199	98.136	5.375	97.804	97.705	97.673	5.5	96.007	95.944	95.882
5.5	98.629	98.566	98.503	5.5	98.182	98.078	98.042	5.625	96.481	96.418	96.356
5.625	98.998	98.935	98.872	5.625	98.568	98.459	98.420	5.75	96.776	96.713	96.651
5.75	99.222	99.159	99.096	5.75	98.939	98.825	98.782	5.875	97.057	96.994	96.932
5.875	99.447	99.384	99.321	5.875	99.287	99.168	99.122	6	97.332	97.269	97.207
6	99.657	99.594	99.531	6	99.625	99.500	99.452	6.125	97.609	97.546	97.483
6.125	99.862	99.799	99.736	6.125	99.949	99.819	99.768	6.25	97.884	97.821	97.758
6.25	100.084	100.005	99.942	6.25	100.235	100.100	100.045	6.375	98.156	98.093	98.031
6.375	100.288	100.210	100.147	6.375	100.468	100.328	100.270	6.5	98.609	98.546	98.484
6.5	100.475	100.412	100.349	6.5	100.578	100.432	100.371	6.625	98.699	98.636	98.574
6.625	100.532	100.469	100.406	6.625	100.602	100.438	100.380	6.75	98.966	98.903	98.841
6.75	100.756	100.693	100.630	6.75	100.490	100.323	100.261	6.875	99.051	98.988	98.925
6.875	100.812	100.749	100.686	6.875	100.374	100.311	100.248	7	99.126	99.063	99.000
7	100.866	100.803	100.740	7	100.448	100.370	100.307	7.125	99.200	99.137	99.075
7.125	100.917	100.854	100.791	7.125	100.694	100.508	100.438				
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	97.261	97.178	97.155	5	96.808	96.711	96.694	5.125	94.642	94.579	94.516
5.125	97.615	97.527	97.500	5.125	97.217	97.122	97.098	5.25	95.289	95.226	95.163
5.25	98.087	98.024	97.961	5.25	97.630	97.537	97.507	5.375	95.584	95.521	95.458
5.375	98.312	98.249	98.186	5.375	98.001	97.902	97.869	5.5	96.057	95.994	95.931
5.5	98.679	98.616	98.553	5.5	98.377	98.273	98.237	5.625	96.531	96.468	96.405
5.625	99.048	98.985	98.922	5.625	98.762	98.653	98.614	5.75	96.826	96.763	96.700
5.75	99.272	99.209	99.146	5.75	99.132	99.018	98.975	5.875	97.107	97.044	96.981
5.875	99.497	99.434	99.371	5.875	99.479	99.360	99.314	6	97.382	97.319	97.256
6	99.744	99.644	99.581	6	99.817	99.692	99.644	6.125	97.659	97.596	97.533
6.125	100.014	99.884	99.833	6.125	100.141	100.011	99.959	6.25	97.934	97.871	97.808
6.25	100.291	100.155	100.101	6.25	100.427	100.292	100.237	6.375	98.206	98.143	98.080
6.375	100.496	100.356	100.298	6.375	100.662	100.521	100.464	6.5	98.659	98.596	98.533
6.5	100.632	100.486	100.425	6.5	100.773	100.627	100.566	6.625	98.749	98.686	98.623
6.625	100.692	100.541	100.477	6.625	100.799	100.635	100.577	6.75	99.016	98.953	98.890
6.75	100.806	100.743	100.680	6.75	100.690	100.522	100.460	6.875	99.101	99.038	98.975
6.875	100.862	100.799	100.736	6.875	100.552	100.378	100.313	7	99.176	99.113	99.050
7	100.916	100.853	100.790	7	100.651	100.472	100.404	7.125	99.250	99.187	99.124

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
--	---

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	94.105	94.082	94.046	5.75	97.395	97.334	97.295	4.375	94.932	94.912	94.882
5.375	94.782	94.759	94.723	5.875	98.001	97.940	97.901	4.5	95.316	95.295	95.266
5.5	95.448	95.417	95.377	6	98.539	98.477	98.438	4.625	95.669	95.648	95.618
5.625	96.116	96.085	96.042	6.125	98.947	98.886	98.847	4.75	96.402	96.375	96.343
5.75	96.843	96.812	96.769	6.25	99.299	99.238	99.190	4.875	96.816	96.789	96.757
5.875	97.472	97.440	97.397	6.375	99.862	99.801	99.753	5	97.088	97.061	97.029
6	98.079	98.048	98.005	6.5	100.356	100.295	100.248	5.125	97.315	97.288	97.256
6.125	98.637	98.602	98.557	6.625	100.683	100.621	100.574	5.25	98.086	98.052	98.013
6.25	99.181	99.142	99.096	6.75	101.015	100.938	100.885	5.375	98.410	98.375	98.337
6.375	99.732	99.693	99.647	6.875	101.528	101.451	101.397	5.5	98.842	98.807	98.768
6.5	100.246	100.207	100.161	7	101.958	101.882	101.828	5.625	99.075	99.041	99.002
6.625	100.738	100.699	100.653	7.125	102.249	102.172	102.118	5.75	99.440	99.405	99.365
				7.25	102.485	102.408	102.345	5.875	99.792	99.757	99.718
				7.375	102.959	102.882	102.819	6	100.008	99.974	99.933

Home Ready 10 Yr Fixed				
Rate	15	30	45	
4.625	94.359	94.324	94.282	
4.75	95.458	95.417	95.371	
4.875	95.672	95.631	95.585	
5	95.984	95.943	95.897	
5.125	96.356	96.315	96.269	
5.25	96.701	96.659	96.613	
5.375	97.029	96.988	96.942	
5.5	97.296	97.254	97.208	
5.625	97.600	97.558	97.512	
5.75	97.847	97.799	97.745	
5.875	98.171	98.122	98.069	
6	98.650	98.602	98.549	

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
------------	---

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.465	94.420	94.371	5.75	98.300	98.226	98.181	4.25	94.523	94.502	94.472
5.5	95.135	95.103	95.054	5.875	98.838	98.764	98.719	4.375	94.932	94.912	94.882
5.625	95.766	95.751	95.701	6	99.311	99.238	99.192	4.5	95.316	95.295	95.266
5.75	96.709	96.633	96.589	6.125	99.626	99.555	99.509	4.625	95.669	95.648	95.618
5.875	97.308	97.232	97.188	6.25	99.963	99.870	99.817	4.75	96.402	96.375	96.343
6	97.866	97.791	97.746	6.375	100.425	100.333	100.278	4.875	96.816	96.789	96.757
6.125	98.346	98.301	98.241	6.5	100.841	100.749	100.695	5	97.088	97.061	97.029
6.25	98.826	98.731	98.678	6.625	101.181	101.092	101.037	5.125	97.315	97.288	97.256
6.375	99.423	99.321	99.283	6.75	101.386	101.277	101.260	5.25	98.086	98.052	98.013
6.5	99.956	99.877	99.837	6.875	101.813	101.704	101.687	5.375	98.410	98.375	98.337
6.625	100.457	100.381	100.339	7	102.193	102.086	102.069	5.5	98.842	98.807	98.768
6.75	100.944	100.833	100.780	7.125	102.541	102.435	102.418	5.625	99.075	99.041	99.002
6.875	101.518	101.440	101.383	7.25	102.842	102.717	102.706	5.75	99.440	99.405	99.365
7	102.044	101.901	101.843	7.375	103.273	103.148	103.137	5.875	99.792	99.757	99.718
7.125	102.572	102.412	102.301	7.5	103.603	103.479	103.468	6	100.008	99.974	99.933
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.359	94.324	94.282								
4.75	96.244	96.225	96.206								
4.875	96.587	96.568	96.549								
5	97.095	97.060	97.042								
5.125	97.662	97.628	97.610								
5.25	97.998	97.964	97.946								
5.375	98.328	98.294	98.276								
5.5	98.628	98.570	98.561								
5.625	99.208	99.151	99.128								
5.75	99.534	99.477	99.454								
5.875	99.855	99.799	99.775								
6	100.163	100.108	100.083								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
---------------	---

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	93.693	93.746	93.726
5.25	94.472	94.473	94.448
5.375	95.050	95.069	95.040
5.5	95.604	95.642	95.609
5.625	96.251	96.270	96.238
5.75	97.018	96.998	96.960
5.875	97.539	97.540	97.498
6	98.073	98.097	98.052
6.125	98.587	98.613	98.569
6.25	99.116	99.075	99.025
6.375	99.622	99.597	99.543
6.5	100.079	100.045	99.998
6.625	100.505	100.487	100.430
6.75	101.051	100.990	100.926
6.875	101.417	101.357	101.298
7	101.831	101.786	101.726
7.125	102.290	102.193	102.123
7.25	102.827	102.744	102.668
7.375	103.193	103.109	103.038

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
--	---

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	93.030	92.986	92.972	4.5	93.030	92.986	92.972	5	95.512	95.468	95.454
4.625	93.735	93.691	93.677	4.625	93.735	93.691	93.677	5.125	96.203	96.160	96.146
4.75	94.440	94.396	94.382	4.75	94.440	94.396	94.382	5.25	97.121	97.101	97.080
4.875	94.809	94.766	94.752	4.875	94.809	94.766	94.752	5.375	97.561	97.540	97.519
5	95.512	95.468	95.454	5	95.512	95.468	95.454	5.5	98.229	98.208	98.187
5.125	96.203	96.160	96.146	5.125	96.203	96.160	96.146	5.625	98.829	98.808	98.787
5.25	97.121	97.101	97.080	5.25	97.121	97.101	97.080	5.75	99.717	99.537	99.358
5.375	97.754	97.706	97.653	5.375	97.561	97.540	97.519	5.875	100.091	99.912	99.733
5.5	98.365	98.317	98.264	5.5	98.229	98.208	98.187	6	100.656	100.477	100.298
5.625	98.829	98.808	98.787	5.625	98.829	98.808	98.787	6.125	101.122	100.943	100.764
5.75	99.717	99.537	99.358	5.75	99.717	99.537	99.358	6.25	101.342	101.256	101.201
5.875	100.091	99.912	99.741	5.875	100.091	99.912	99.733	6.375	101.718	101.632	101.587
6	100.656	100.477	100.300	6	100.656	100.477	100.298	6.5	102.260	102.175	102.129
6.125	101.122	100.943	100.764	6.125	101.122	100.943	100.764	6.625	102.772	102.687	102.643
6.25	101.342	101.256	101.201	6.25	101.342	101.256	101.201	6.75	103.217	103.146	103.104
6.375	101.821	101.733	101.690	6.375	101.821	101.733	101.690	6.875	103.183	103.078	103.025
6.5	102.340	102.254	102.211	6.5	102.340	102.254	102.211	7	103.695	103.590	103.537
6.625	102.819	102.735	102.690	6.625	102.819	102.735	102.690	7.125	104.129	104.024	103.971
6.75	103.217	103.146	103.104	6.75	103.217	103.146	103.104	7.25	104.335	104.291	104.277
6.875	103.241	103.135	103.083	6.875	103.241	103.135	103.083	7.375	103.641	103.515	103.456
7	103.715	103.610	103.557	7	103.715	103.610	103.557	7.5	104.004	103.878	103.863
7.125	104.114	104.009	103.956	7.125	104.114	104.009	103.956	7.625	104.521	104.395	104.369
7.25	104.335	104.291	104.277	7.25	104.335	104.291	104.277	7.75	104.817	104.773	104.759
7.375	103.688	103.694	103.632	7.375	103.688	103.562	103.502	7.875	102.712	102.915	102.837
7.5	104.080	104.109	104.046	7.5	104.026	103.900	103.863	8	103.116	103.320	103.241
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.970	95.942	95.909	4.25	95.640	95.646	95.643	4.75	92.808	92.795	92.782
4.375	96.437	96.410	96.376	4.375	96.215	96.222	96.219	4.875	93.546	93.533	93.521
4.5	96.906	96.879	96.845	4.5	96.789	96.795	96.792	5	94.280	94.267	94.255
4.625	97.377	97.365	97.362	4.625	97.358	97.365	97.362	5.125	95.159	95.146	95.133
4.75	97.713	97.692	97.654	4.75	97.625	97.581	97.567	5.25	96.334	96.287	96.233
4.875	98.183	98.162	98.125	4.875	97.916	97.903	97.889	5.375	97.003	96.956	96.906
5	98.666	98.634	98.597	5	98.473	98.460	98.446	5.5	97.614	97.567	97.514
5.125	99.151	99.110	99.070	5.125	99.017	99.005	98.990	5.625	98.043	98.004	97.980
5.25	99.324	99.296	99.258	5.25	99.320	99.276	99.258	5.75	98.959	98.835	98.728
5.375	99.856	99.809	99.725	5.375	99.640	99.608	99.582	5.875	99.571	99.477	99.369
5.5	100.341	100.294	100.206	5.5	100.153	100.121	100.095	6	100.130	100.036	99.929
5.625	100.826	100.778	100.690	5.625	100.641	100.609	100.584	6.125	100.460	100.367	100.259
5.75	100.880	100.823	100.794	5.75	100.880	100.823	100.794	6.25	100.562	100.382	100.203
5.875	101.228	101.180	101.065	5.875	100.762	100.711	100.674	6.375	100.778	100.729	100.681
6	101.712	101.664	101.549	6	101.218	101.166	101.130	6.5	101.253	101.204	101.156
								6.625	101.726	101.710	101.664
								6.75	101.693	101.621	101.580
								6.875	101.635	101.530	101.481
								7	102.049	101.972	101.915
								7.125	102.455	102.486	102.429
								7.25	102.392	102.348	102.334
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.820	95.800	95.779	5	94.280	94.267	94.255	4.5	94.151	94.032	94.029
5.375	96.979	96.932	96.906	5.125	95.159	95.146	95.133	4.625	94.715	94.597	94.593
5.5	97.520	97.474	97.447	5.25	95.795	95.774	95.751	4.75	94.624	94.584	94.504
5.625	98.043	98.004	97.980	5.375	96.935	96.889	96.863	4.875	95.110	95.070	94.990
5.75	98.959	98.780	98.601	5.5	97.443	97.396	97.370	5	95.646	95.605	95.525
5.875	99.514	99.335	99.156	5.625	98.025	98.004	97.980	5.125	96.131	96.090	96.010
6	99.999	99.820	99.640	5.75	98.339	98.276	98.248	5.25	96.301	96.254	96.166
6.125	100.355	100.243	100.208	5.875	98.880	98.825	98.790	5.375	96.836	96.789	96.701
6.25	100.562	100.382	100.203	6	99.573	99.518	99.483	5.5	97.321	97.274	97.186
6.375	100.778	100.729	100.681	6.125	100.298	100.243	100.208	5.625	97.806	97.758	97.670
6.5	101.253	101.204	101.156	6.25	100.310	100.225	100.170	5.75	97.792	97.764	97.737
6.625	101.726	101.710	101.664	6.375	100.610	100.528	100.485	5.875	98.208	98.160	98.045
6.75	101.693	101.621	101.580	6.5	101.056	101.010	100.964	6	98.692	98.644	98.529
6.875	101.635	101.530	101.481	6.625	101.726	101.710	101.664	6.125	99.175	99.127	99.012

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	97.121	97.101	97.080	5.25	97.121	97.101	97.080	5.25	97.121	97.101	97.080
5.375	97.561	97.540	97.519	5.375	97.561	97.540	97.519	5.375	97.561	97.540	97.519
5.5	98.229	98.208	98.187	5.5	98.229	98.208	98.187	5.5	98.229	98.208	98.187
5.625	98.829	98.808	98.787	5.625	98.829	98.808	98.787	5.625	98.829	98.808	98.787
5.75	99.717	99.537	99.358	5.75	99.717	99.537	99.358	5.75	99.717	99.537	99.358
5.875	100.091	99.912	99.733	5.875	100.091	99.912	99.733	5.875	100.091	99.912	99.733
6	100.656	100.477	100.298	6	100.656	100.477	100.298	6	100.656	100.477	100.298
6.125	101.122	100.943	100.764	6.125	101.122	100.943	100.764	6.125	101.122	100.943	100.764
6.25	101.342	101.256	101.201	6.25	101.342	101.256	101.201	6.25	101.342	101.256	101.201
6.375	101.821	101.733	101.690	6.375	101.821	101.733	101.690	6.375	101.718	101.632	101.587
6.5	102.340	102.254	102.211	6.5	102.340	102.254	102.211	6.5	102.260	102.175	102.129
6.625	102.819	102.735	102.690	6.625	102.819	102.735	102.690	6.625	102.772	102.687	102.643
6.75	103.217	103.146	103.104	6.75	103.217	103.146	103.104	6.75	103.217	103.146	103.104
6.875	103.241	103.135	103.083	6.875	103.241	103.135	103.083	6.875	103.183	103.078	103.025
7	103.715	103.610	103.557	7	103.715	103.610	103.557	7	103.695	103.590	103.537
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.789	96.795	96.792	4.25	95.640	95.646	95.643	5.25	95.820	95.800	95.779
4.625	97.358	97.365	97.362	4.375	96.215	96.222	96.219	5.375	96.979	96.932	96.906
4.75	97.625	97.581	97.567	4.5	96.789	96.795	96.792	5.5	97.520	97.474	97.447
4.875	97.916	97.903	97.889	4.625	97.358	97.365	97.362	5.625	98.043	98.004	97.980
5	98.473	98.460	98.446	4.75	97.625	97.581	97.567	5.75	98.959	98.780	98.601
5.125	99.017	99.005	98.990	4.875	97.916	97.903	97.889	5.875	99.514	99.335	99.156
5.25	99.320	99.276	99.258	5	98.473	98.460	98.446	6	99.999	99.820	99.640
5.375	99.640	99.608	99.582	5.125	99.017	99.005	98.990	6.125	100.355	100.243	100.208
5.5	100.153	100.121	100.095	5.25	99.320	99.276	99.258	6.25	100.562	100.382	100.203
5.625	100.641	100.609	100.584	5.375	99.640	99.608	99.582	6.375	100.778	100.729	100.681
5.75	100.880	100.823	100.794	5.5	100.153	100.121	100.095	6.5	101.253	101.204	101.156
5.875	100.762	100.711	100.674	5.625	100.641	100.609	100.584	6.625	101.726	101.710	101.664
6	101.218	101.166	101.130	5.75	100.880	100.823	100.794	6.75	101.693	101.621	101.580
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.820	95.800	95.779	5.25	95.795	95.774	95.751	4.5	94.151	94.032	94.029
5.375	96.979	96.932	96.906	5.375	96.502	96.481	96.458	4.625	94.715	94.597	94.593
5.5	97.520	97.474	97.447	5.5	97.263	97.242	97.218	4.75	93.221	93.200	93.179
5.625	98.043	98.004	97.980	5.625	98.025	98.004	97.980	4.875	93.692	93.507	93.486
5.75	98.959	98.780	98.601	5.75	98.333	98.276	98.248	5	94.232	94.020	94.005
5.875	99.514	99.335	99.156	5.875	98.880	98.825	98.790	5.125	94.747	94.534	94.520
6	99.999	99.820	99.640	6	99.573	99.518	99.483	5.25	95.870	95.842	95.815
6.125	100.355	100.243	100.208	6.125	100.298	100.243	100.208	5.375	95.974	95.947	95.919
6.25	100.562	100.382	100.203	6.25	100.310	100.225	100.170	5.5	96.392	96.364	96.337
6.375	100.778	100.729	100.681	6.375	100.343	100.327	100.281	5.625	96.818	96.791	96.763
6.5	101.253	101.204	101.156	6.5	101.026	101.010	100.964	5.75	97.792	97.764	97.737
6.625	101.726	101.710	101.664	6.625	101.726	101.710	101.664	5.875	98.080	98.052	98.024
6.75	101.693	101.621	101.580	6.75	101.743	101.671	101.630	6	98.439	98.412	98.384
6.875	101.635	101.530	101.481	6.875	101.250	101.395	101.338	6.125	98.761	98.733	98.706

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	96.103	96.060	96.046	5.125	96.103	96.060	96.046	4.75	94.340	94.296	94.282
5.25	97.021	97.001	96.980	5.25	97.021	97.001	96.980	4.875	94.709	94.666	94.652
5.375	97.461	97.440	97.419	5.375	97.461	97.440	97.419	5	95.412	95.368	95.354
5.5	98.129	98.108	98.087	5.5	98.129	98.108	98.087	5.125	96.103	96.060	96.046
5.625	98.729	98.708	98.687	5.625	98.729	98.708	98.687	5.25	97.021	97.001	96.980
5.75	99.617	99.437	99.258	5.75	99.617	99.437	99.258	5.375	97.461	97.440	97.419
5.875	99.991	99.812	99.633	5.875	99.991	99.812	99.633	5.5	98.129	98.108	98.087
6	100.556	100.377	100.198	6	100.556	100.377	100.198	5.625	98.729	98.708	98.687
6.125	101.022	100.843	100.664	6.125	101.022	100.843	100.664	5.75	99.617	99.437	99.258
6.25	101.242	101.156	101.101	6.25	101.242	101.156	101.101	5.875	99.991	99.812	99.633
6.375	101.370	101.322	101.274	6.375	101.370	101.322	101.274	6	100.556	100.377	100.198
6.5	101.805	101.757	101.709	6.5	101.805	101.757	101.709	6.125	101.022	100.843	100.664
6.625	102.336	102.288	102.240	6.625	102.336	102.288	102.240	6.25	101.242	101.156	101.101
6.75	102.776	102.705	102.663	6.75	102.776	102.705	102.663	6.375	101.370	101.322	101.274
6.875	102.735	102.669	102.603	6.875	102.735	102.669	102.603	6.5	101.805	101.757	101.709
7	103.175	103.109	103.042	7	103.175	103.109	103.042	6.625	102.336	102.288	102.240
7.125	103.552	103.486	103.420	7.125	103.552	103.486	103.420	6.75	102.776	102.705	102.663
7.25	103.907	103.863	103.849	7.25	103.907	103.863	103.849	6.875	102.735	102.669	102.603
7.375	103.368	103.423	103.478	7.375	103.214	103.148	103.082	7	103.175	103.109	103.042
7.5	103.545	103.586	103.641	7.5	103.545	103.477	103.411	7.125	103.552	103.486	103.420
7.625	103.958	103.867	103.838	7.625	103.958	103.867	103.838	7.25	103.907	103.863	103.849
7.75	104.286	104.242	104.228	7.75	104.286	104.242	104.228	7.375	103.232	103.148	103.082
7.875	103.678	103.678	103.678	7.875	102.516	102.580	102.601	7.5	103.657	103.531	103.472
8	103.794	103.794	103.794	8	102.839	102.903	102.924	7.625	104.087	103.962	103.901
8.125	103.860	103.860	103.860	8.125	103.137	103.201	103.222	7.75	104.286	104.242	104.228
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.870	95.842	95.809	4.25	95.603	95.610	95.607	4.875	93.494	93.341	93.429
4.375	96.337	96.310	96.276	4.375	96.133	96.139	96.136	5	94.218	94.064	94.152
4.5	96.806	96.779	96.745	4.5	96.651	96.658	96.654	5.125	94.986	94.833	94.921
4.625	97.277	97.249	97.216	4.625	97.155	97.161	97.158	5.25	95.851	95.700	95.766
4.75	97.613	97.592	97.554	4.75	97.525	97.481	97.467	5.375	96.540	96.494	96.467
4.875	98.083	98.062	98.025	4.875	97.777	97.764	97.750	5.5	97.179	97.122	97.101
5	98.555	98.534	98.497	5	98.248	98.235	98.220	5.625	97.902	97.741	97.817
5.125	99.028	99.007	98.970	5.125	98.689	98.676	98.662	5.75	98.859	98.680	98.501
5.25	99.224	99.196	99.158	5.25	99.220	99.176	99.158	5.875	99.414	99.235	99.056
5.375	99.697	99.670	99.625	5.375	99.415	99.383	99.357	6	99.899	99.720	99.540
5.5	100.172	100.144	100.100	5.5	99.812	99.780	99.754	6.125	100.255	100.075	99.896
5.625	100.642	100.614	100.569	5.625	100.234	100.177	100.148	6.25	100.462	100.282	100.103
5.75	100.780	100.723	100.694	5.75	100.780	100.723	100.694	6.375	100.678	100.629	100.581
5.875	101.012	100.984	100.933	5.875	100.467	100.415	100.378	6.5	101.153	101.104	101.056
6	101.460	101.433	101.382	6	100.907	100.849	100.821	6.625	101.574	101.526	101.477
								6.75	101.593	101.521	101.480
								6.875	101.423	101.357	101.290
								7	101.862	101.796	101.730
								7.125	102.240	102.173	102.107
								7.25	102.292	102.248	102.234
								7.375	101.378	101.334	101.320
								7.5	101.902	101.859	101.845
								7.625	102.408	102.364	102.351
								7.75	102.749	102.705	102.691
								7.875	99.064	98.978	98.999
								8	99.388	99.301	99.323
								8.125	99.685	99.599	99.620
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	101.153	101.104	101.056	6.125	100.012	99.817	99.882	4.5	94.000	93.882	93.879
6.625	101.574	101.526	101.477	6.25	100.210	100.125	100.070	4.625	94.466	94.348	94.344
6.75	101.593	101.521	101.480	6.375	100.274	100.117	100.172	4.75	93.121	93.100	93.079
6.875	101.423	101.357	101.290	6.5	100.834	100.677	100.732	4.875	93.519	93.407	93.386
7	101.862	101.796	101.730	6.625	101.451	101.295	101.349	5	93.930	93.854	93.833
7.125	102.240	102.173	102.107	6.75	101.643	101.571	101.530	5.125	94.297	94.192	94.174
7.25	102.292	102.248	102.234	6.875	101.050	101.055	101.098	5.25	95.770	95.742	95.715
7.375	101.378	101.334	101.320	7	101.498	101.503	101.547	5.375	95.874	95.847	95.819
7.5	101.902	101.859	101.845	7.125	101.917	101.873	101.902	5.5	96.292	96.264	96.237
7.625	102.408	102.364	102.351	7.25	102.342	102.298	102.284	5.625	96.718	96.691	96.663
7.75	102.749	102.705	102.691	7.375	101.428	101.384	101.370	5.75	97.692	97.664	97.637
7.875	99.064	98.978	98.999	7.5	101.952	101.909	101.895	5.875	97.980	97.952	97.924
8	99.388	99.301	99.323	7.625	102.458	102.414	102.401	6	98.339	98.312	98.284
8.125	99.685	99.599	99.620	7.75	98.751	98.665	98.686	6.125	98.661	98.633	98.606

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	101.370	101.322	101.274	6.375	101.370	101.322	101.274	6	100.556	100.377	100.198
6.5	101.805	101.757	101.709	6.5	101.805	101.757	101.709	6.125	101.022	100.843	100.664
6.625	102.336	102.288	102.240	6.625	102.336	102.288	102.240	6.25	101.242	101.156	101.101
6.75	102.776	102.705	102.663	6.75	102.776	102.705	102.663	6.375	101.370	101.322	101.274
6.875	102.735	102.669	102.603	6.875	102.735	102.669	102.603	6.5	101.805	101.757	101.709
7	103.175	103.109	103.042	7	103.175	103.109	103.042	6.625	102.336	102.288	102.240
7.125	103.552	103.486	103.420	7.125	103.552	103.486	103.420	6.75	102.776	102.705	102.663
7.25	103.907	103.863	103.849	7.25	103.907	103.863	103.849	6.875	102.735	102.669	102.603
7.375	103.368	103.423	103.478	7.375	103.214	103.148	103.082	7	103.175	103.109	103.042
7.5	103.545	103.586	103.641	7.5	103.545	103.477	103.411	7.125	103.552	103.486	103.420
7.625	103.958	103.867	103.838	7.625	103.958	103.867	103.838	7.25	103.907	103.863	103.849
7.75	104.286	104.242	104.228	7.75	104.286	104.242	104.228	7.375	103.232	103.148	103.082
7.875	103.678	103.678	103.678	7.875	102.566	102.630	102.651	7.5	103.657	103.531	103.472
8	103.794	103.794	103.794	8	102.889	102.953	102.974	7.625	104.087	103.962	103.901
8.125	103.860	103.860	103.860	8.125	103.187	103.251	103.272	7.75	104.286	104.242	104.228
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.806	96.779	96.745	4.5	96.651	96.658	96.654	6.625	101.574	101.526	101.477
4.625	97.277	97.249	97.216	4.625	97.155	97.161	97.158	6.75	101.593	101.521	101.480
4.75	97.613	97.592	97.554	4.75	97.525	97.481	97.467	6.875	101.423	101.357	101.290
4.875	98.083	98.062	98.025	4.875	97.777	97.764	97.750	7	101.862	101.796	101.730
5	98.555	98.534	98.497	5	98.248	98.235	98.220	7.125	102.240	102.173	102.107
5.125	99.028	99.007	98.970	5.125	98.689	98.676	98.662	7.25	102.292	102.248	102.234
5.25	99.224	99.196	99.158	5.25	99.220	99.176	99.158	7.375	101.893	101.948	102.003
5.375	99.697	99.670	99.625	5.375	99.415	99.383	99.357	7.5	102.055	102.111	102.166
5.5	100.172	100.144	100.100	5.5	99.812	99.780	99.754	7.625	102.408	102.364	102.351
5.625	100.642	100.614	100.569	5.625	100.234	100.177	100.148	7.75	102.749	102.705	102.691
5.75	100.780	100.723	100.694	5.75	100.780	100.723	100.694	7.875	101.203	101.203	101.203
5.875	101.012	100.984	100.933	5.875	100.467	100.415	100.378	8	101.319	101.319	101.319
6	101.460	101.433	101.382	6	100.907	100.849	100.821	8.125	101.385	101.385	101.385
6.125	101.897	101.870	101.819	6.125	101.440	101.383	101.354				
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	101.153	101.104	101.056	6.125	100.012	99.817	99.882	4.5	94.000	93.882	93.879
6.625	101.574	101.526	101.477	6.25	100.210	100.125	100.070	4.625	94.466	94.348	94.344
6.75	101.593	101.521	101.480	6.375	100.274	100.117	100.172	4.75	93.121	93.100	93.079
6.875	101.423	101.357	101.290	6.5	100.834	100.677	100.732	4.875	93.519	93.407	93.386
7	101.862	101.796	101.730	6.625	101.451	101.295	101.349	5	93.930	93.854	93.833
7.125	102.240	102.173	102.107	6.75	101.643	101.571	101.530	5.125	94.297	94.192	94.174
7.25	102.292	102.248	102.234	6.875	101.050	101.055	101.098	5.25	95.770	95.742	95.715
7.375	101.378	101.334	101.320	7	101.498	101.503	101.547	5.375	95.874	95.847	95.819
7.5	101.902	101.859	101.845	7.125	101.917	101.873	101.902	5.5	96.292	96.264	96.237
7.625	102.408	102.364	102.351	7.25	102.342	102.298	102.284	5.625	96.718	96.691	96.663
7.75	102.749	102.705	102.691	7.375	101.428	101.384	101.370	5.75	97.692	97.664	97.637
7.875	99.064	98.978	98.999	7.5	101.952	101.909	101.895	5.875	97.980	97.952	97.924
8	99.388	99.301	99.323	7.625	102.458	102.414	102.401	6	98.339	98.312	98.284
8.125	99.685	99.599	99.620	7.75	98.751	98.665	98.686	6.125	98.661	98.633	98.606

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	99.845	99.753	99.453	6.75	98.345	98.253	97.953
6.875	100.378	100.286	99.986	6.875	98.878	98.786	98.486
7	100.890	100.798	100.498	7	99.390	99.298	98.998
7.125	101.354	101.262	100.962	7.125	99.854	99.762	99.462
7.25	101.798	101.706	101.406	7.25	100.298	100.206	99.906
7.375	101.591	101.472	101.172	7.375	100.091	99.972	99.672
7.5	102.063	101.944	101.644	7.5	100.563	100.444	100.144
7.625	102.487	102.368	102.068	7.625	100.987	100.868	100.568
7.75	102.901	102.782	102.482	7.75	101.401	101.282	100.982
7.875	102.069	101.936	101.636	7.875	100.569	100.436	100.136
8	102.501	102.368	102.068	8	101.001	100.868	100.568
8.125	102.895	102.762	102.462	8.125	101.395	101.262	100.962
8.25	103.269	103.136	102.836	8.25	101.769	101.636	101.336
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.845	97.753	97.453	6.75	96.345	96.253	95.953
6.875	98.378	98.286	97.986	6.875	96.878	96.786	96.486
7	98.890	98.798	98.498	7	97.390	97.298	96.998
7.125	99.354	99.262	98.962	7.125	97.854	97.762	97.462
7.25	99.798	99.706	99.406	7.25	98.298	98.206	97.906
7.375	99.591	99.472	99.172	7.375	98.091	97.972	97.672
7.5	100.063	99.944	99.644	7.5	98.563	98.444	98.144
7.625	100.487	100.368	100.068	7.625	98.987	98.868	98.568
7.75	100.901	100.782	100.482	7.75	99.401	99.282	98.982
7.875	100.069	99.936	99.636	7.875	98.569	98.436	98.136
8	100.501	100.368	100.068	8	99.001	98.868	98.568
8.125	100.895	100.762	100.462	8.125	99.395	99.262	98.962
8.25	101.269	101.136	100.836	8.25	99.769	99.636	99.336
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.095	99.003	98.703	6.75	97.095	97.003	96.703
6.875	99.628	99.536	99.236	6.875	97.628	97.536	97.236
7	100.140	100.048	99.748	7	98.140	98.048	97.748
7.125	100.604	100.512	100.212	7.125	98.604	98.512	98.212
7.25	101.048	100.956	100.656	7.25	99.048	98.956	98.656
7.375	100.841	100.722	100.422	7.375	98.841	98.722	98.422
7.5	101.313	101.194	100.894	7.5	99.313	99.194	98.894
7.625	101.737	101.618	101.318	7.625	99.737	99.618	99.318
7.75	102.151	102.032	101.732	7.75	100.151	100.032	99.732
7.875	101.319	101.186	100.886	7.875	99.319	99.186	98.886
8	101.751	101.618	101.318	8	99.751	99.618	99.318
8.125	102.145	102.012	101.712	8.125	100.145	100.012	99.712
8.25	102.519	102.386	102.086	8.25	100.519	100.386	100.086

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.