



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	92.011	92.033	92.021	4.75	92.011	92.033	92.021	5.125	95.455	95.473	95.452
4.875	92.623	92.658	92.643	4.875	92.623	92.658	92.643	5.25	96.144	96.177	96.153
5	93.257	93.305	93.287	5	93.257	93.305	93.287	5.375	96.669	96.718	96.691
5.125	93.833	93.884	93.866	5.125	93.833	93.884	93.866	5.5	97.213	97.228	97.198
5.25	94.631	94.631	94.591	5.25	94.614	94.616	94.591	5.625	97.916	97.909	97.876
5.375	95.260	95.260	95.182	5.375	95.191	95.208	95.181	5.75	98.814	98.742	98.700
5.5	95.980	95.933	95.911	5.5	95.795	95.795	95.750	5.875	99.357	99.286	99.244
5.625	96.500	96.454	96.432	5.625	96.389	96.402	96.372	6	99.835	99.764	99.722
5.75	97.079	97.060	97.023	5.75	97.079	97.060	97.023	6.125	100.151	100.083	100.041
5.875	97.620	97.600	97.560	5.875	97.600	97.600	97.560	6.25	100.443	100.353	100.302
6	98.269	98.223	98.185	6	98.234	98.223	98.126	6.375	100.911	100.821	100.770
6.125	98.772	98.756	98.664	6.125	98.772	98.756	98.664	6.5	101.331	101.242	101.192
6.25	99.160	99.119	99.070	6.25	99.160	99.119	99.070	6.625	101.673	101.587	101.536
6.375	99.670	99.644	99.587	6.375	99.670	99.644	99.587	6.75	101.521	101.412	101.395
6.5	100.264	100.233	100.143	6.5	100.264	100.233	100.143	6.875	101.954	101.846	101.829
6.625	100.645	100.608	100.524	6.625	100.645	100.608	100.524	7	102.407	102.355	102.274
6.75	101.077	101.015	100.954	6.75	101.077	101.015	100.954	7.125	102.687	102.584	102.567
6.875	101.452	101.427	101.335	6.875	101.441	101.384	101.323	7.25	102.895	102.768	102.757
7	101.945	101.893	101.811	7	101.945	101.893	101.811	7.375	103.331	103.204	103.193
7.125	102.288	102.231	102.155	7.125	102.288	102.231	102.155	7.5	103.664	103.587	103.529
7.25	102.780	102.698	102.624	7.25	102.780	102.698	102.624	7.625	104.023	103.901	103.890
7.375	103.148	103.080	103.016	7.375	103.148	103.080	103.016	7.75	104.548	104.405	104.399
7.5	103.545	103.473	103.415	7.5	103.545	103.473	103.415	7.875	104.920	104.777	104.771
7.625	103.903	103.772	103.770	7.625	103.903	103.772	103.770	8	105.000	104.996	104.884
7.75	104.314	104.211	104.126	7.75	104.314	104.211	104.126				
7.875	104.691	104.602	104.539	7.875	104.691	104.602	104.539				
8	104.836	104.742	104.673	8	104.836	104.742	104.673				
8.125	105.032	104.960	104.887	8.125	105.032	104.960	104.887				
8.25	105.432	105.308	105.209	8.25	105.432	105.308	105.209				
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	96.719	96.719	96.644	4.625	97.077	97.077	97.002	5	92.489	92.524	92.526
4.75	96.990	96.938	96.913	4.75	97.205	97.205	97.088	5.125	93.100	93.142	93.143
4.875	97.404	97.404	97.337	4.875	97.731	97.731	97.618	5.25	94.357	94.208	94.094
5	97.818	97.766	97.740	5	97.927	97.952	97.938	5.375	95.037	94.888	94.776
5.125	98.125	98.084	98.066	5.125	98.356	98.387	98.370	5.5	95.800	95.652	95.539
5.25	98.565	98.533	98.517	5.25	98.668	98.673	98.653	5.625	96.480	96.332	96.220
5.375	99.045	99.013	98.997	5.375	99.188	99.188	98.988	5.75	97.178	97.125	97.108
5.5	99.412	99.381	99.365	5.5	99.394	99.394	99.308	5.875	97.833	97.695	97.645
5.625	99.668	99.678	99.648	5.625	99.702	99.712	99.683	6	98.481	98.343	98.239
5.75	100.093	100.037	100.017	5.75	100.091	100.091	99.942	6.125	98.959	98.821	98.718
5.875	100.537	100.482	100.462	5.875	100.453	100.448	100.243	6.25	99.174	99.184	99.155
6	100.850	100.797	100.777	6	100.747	100.736	100.526	6.375	99.684	99.702	99.671
6.125	100.939	100.910	100.864	6.125	100.968	100.953	100.737	6.5	100.135	100.159	100.134
6.25	101.666	101.462	101.417	6.25	101.367	101.347	101.126	6.625	100.561	100.568	100.533
6.375	102.002	101.834	101.785	6.375	101.720	101.684	101.504	6.75	101.036	101.024	100.983
6.5	102.317	102.185	102.134	6.5	102.061	102.020	101.877	6.875	101.446	101.388	101.351
6.625	102.749	102.649	102.609	6.625	102.422	102.380	102.326	7	101.757	101.760	101.722
6.75	103.121	103.021	102.982	6.75	102.779	102.738	102.597	7.125	102.093	102.073	102.026
6.875	103.523	103.424	103.384	6.875	103.047	102.948	102.908	7.25	102.430	102.353	102.299
7	103.430	103.373	103.339	7	103.396	103.344	103.138	7.375	102.804	102.679	102.624
7.125	103.609	103.552	103.519	7.125	103.166	103.109	103.076	7.5	102.596	102.523	102.523
7.25	103.317	103.245	103.198	7.25	102.982	102.911	102.863	7.625	103.111	103.033	103.033
7.375	103.811	103.739	103.692	7.375	103.372	103.301	103.253	7.75	102.499	102.354	102.348
								7.875	102.837	102.693	102.687

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.955	96.872	96.841	5	96.559	96.461	96.439	5.125	94.404	94.341	94.279
5.125	97.310	97.222	97.187	5.125	96.966	96.871	96.840	5.25	95.050	94.987	94.925
5.25	97.793	97.730	97.667	5.25	97.371	97.278	97.241	5.375	95.345	95.282	95.220
5.375	98.017	97.954	97.891	5.375	97.725	97.626	97.586	5.5	95.817	95.754	95.692
5.5	98.385	98.322	98.259	5.5	98.091	97.987	97.943	5.625	96.291	96.228	96.165
5.625	98.752	98.689	98.626	5.625	98.476	98.367	98.320	5.75	96.586	96.523	96.460
5.75	98.977	98.914	98.851	5.75	98.846	98.732	98.682	5.875	96.864	96.801	96.739
5.875	99.201	99.138	99.075	5.875	99.193	99.074	99.021	6	97.139	97.076	97.013
6	99.433	99.346	99.283	6	99.530	99.406	99.350	6.125	97.415	97.352	97.290
6.125	99.696	99.566	99.507	6.125	99.853	99.723	99.665	6.25	97.690	97.627	97.564
6.25	99.972	99.837	99.775	6.25	100.139	100.004	99.942	6.375	97.962	97.899	97.836
6.375	100.176	100.036	99.971	6.375	100.371	100.231	100.166	6.5	98.414	98.351	98.289
6.5	100.311	100.165	100.100	6.5	100.481	100.335	100.267	6.625	98.504	98.441	98.378
6.625	100.368	100.220	100.157	6.625	100.502	100.338	100.274	6.75	98.770	98.707	98.645
6.75	100.506	100.443	100.380	6.75	100.391	100.223	100.155	6.875	98.854	98.791	98.729
6.875	100.563	100.500	100.437	6.875	100.251	100.083	100.020	7	98.928	98.865	98.803
7	100.616	100.553	100.490	7	100.348	100.169	100.095	7.125	99.003	98.940	98.877
7.125	100.667	100.604	100.541	7.125	100.592	100.407	100.331				
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	97.158	97.075	97.044	5	96.754	96.656	96.634	5.125	94.454	94.391	94.328
5.125	97.512	97.423	97.389	5.125	97.162	97.067	97.037	5.25	95.100	95.037	94.974
5.25	97.849	97.780	97.718	5.25	97.569	97.475	97.438	5.375	95.395	95.332	95.269
5.375	98.160	98.061	98.021	5.375	97.921	97.822	97.782	5.5	95.867	95.804	95.741
5.5	98.471	98.372	98.323	5.5	98.286	98.182	98.139	5.625	96.341	96.278	96.215
5.625	98.802	98.739	98.676	5.625	98.670	98.561	98.515	5.75	96.636	96.573	96.510
5.75	99.081	98.967	98.917	5.75	99.039	98.925	98.875	5.875	96.914	96.851	96.788
5.875	99.361	99.242	99.189	5.875	99.385	99.266	99.213	6	97.189	97.126	97.063
6	99.636	99.511	99.455	6	99.722	99.597	99.541	6.125	97.465	97.402	97.339
6.125	99.900	99.770	99.711	6.125	100.045	99.915	99.856	6.25	97.740	97.677	97.614
6.25	100.179	100.043	99.981	6.25	100.331	100.196	100.134	6.375	98.012	97.949	97.886
6.375	100.385	100.245	100.180	6.375	100.565	100.425	100.360	6.5	98.464	98.401	98.338
6.5	100.522	100.376	100.308	6.5	100.676	100.531	100.462	6.625	98.554	98.491	98.428
6.625	100.582	100.431	100.360	6.625	100.700	100.536	100.472	6.75	98.820	98.757	98.694
6.75	100.602	100.493	100.430	6.75	100.591	100.423	100.355	6.875	98.904	98.841	98.778
6.875	100.613	100.550	100.487	6.875	100.452	100.280	100.208	7	98.978	98.915	98.852
7	100.666	100.603	100.540	7	100.552	100.372	100.299	7.125	99.053	98.990	98.927

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	94.338	94.314	94.277	5.75	97.471	97.410	97.370	4.375	95.368	95.347	95.314
5.375	95.013	94.990	94.953	5.875	98.075	98.014	97.974	4.5	95.750	95.730	95.697
5.5	95.663	95.640	95.602	6	98.612	98.551	98.511	4.625	96.103	96.082	96.050
5.625	96.293	96.270	96.233	6.125	99.021	98.959	98.920	4.75	96.766	96.739	96.706
5.75	96.964	96.933	96.889	6.25	99.342	99.281	99.232	4.875	97.178	97.151	97.118
5.875	97.590	97.559	97.514	6.375	99.905	99.844	99.794	5	97.449	97.421	97.388
6	98.193	98.162	98.117	6.5	100.398	100.337	100.287	5.125	97.676	97.648	97.615
6.125	98.738	98.707	98.662	6.625	100.724	100.663	100.613	5.25	98.309	98.275	98.234
6.25	99.243	99.204	99.152	6.75	101.057	100.980	100.925	5.375	98.630	98.596	98.555
6.375	99.792	99.753	99.701	6.875	101.569	101.492	101.437	5.5	99.063	99.029	98.988
6.5	100.302	100.263	100.210	7	101.997	101.920	101.865	5.625	99.296	99.261	99.221
6.625	100.790	100.750	100.698	7.125	102.288	102.211	102.157	5.75	99.636	99.602	99.561
				7.25	102.527	102.450	102.386	5.875	100.012	99.977	99.937
				7.375	103.001	102.924	102.860	6	100.181	100.147	100.104
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.782	94.747	94.703								
4.75	95.884	95.843	95.795								
4.875	96.096	96.055	96.007								
5	96.406	96.365	96.317								
5.125	96.778	96.737	96.689								
5.25	97.121	97.080	97.032								
5.375	97.452	97.411	97.363								
5.5	97.715	97.674	97.626								
5.625	98.017	97.976	97.929								
5.75	98.236	98.188	98.133								
5.875	98.562	98.514	98.459								
6	99.041	98.993	98.938								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.593	94.547	94.516	5.75	98.814	98.742	98.700	4.25	94.960	94.939	94.907
5.5	95.263	95.230	95.198	5.875	99.357	99.286	99.244	4.375	95.368	95.347	95.314
5.625	95.894	95.876	95.844	6	99.835	99.764	99.722	4.5	95.750	95.730	95.697
5.75	96.912	96.838	96.797	6.125	100.151	100.083	100.041	4.625	96.103	96.082	96.050
5.875	97.516	97.442	97.401	6.25	100.443	100.353	100.302	4.75	96.766	96.739	96.706
6	98.081	98.008	97.967	6.375	100.911	100.821	100.770	4.875	97.178	97.151	97.118
6.125	98.562	98.482	98.441	6.5	101.331	101.242	101.192	5	97.449	97.421	97.388
6.25	98.995	98.903	98.854	6.625	101.673	101.587	101.536	5.125	97.676	97.648	97.615
6.375	99.535	99.443	99.393	6.75	101.521	101.412	101.395	5.25	98.309	98.275	98.234
6.5	100.041	99.982	99.944	6.875	101.954	101.846	101.829	5.375	98.630	98.596	98.555
6.625	100.526	100.492	100.453	7	102.341	102.234	102.217	5.5	99.063	99.029	98.988
6.75	101.015	100.887	100.799	7.125	102.687	102.584	102.567	5.625	99.296	99.261	99.221
6.875	101.586	101.496	101.405	7.25	102.895	102.768	102.757	5.75	99.636	99.602	99.561
7	102.072	101.963	101.871	7.375	103.331	103.204	103.193	5.875	100.012	99.977	99.937
7.125	102.611	102.437	102.327	7.5	103.664	103.539	103.528	6	100.181	100.147	100.104
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.782	94.747	94.703								
4.75	96.380	96.363	96.346								
4.875	96.723	96.706	96.689								
5	97.195	97.159	97.143								
5.125	97.762	97.729	97.713								
5.25	98.098	98.066	98.050								
5.375	98.428	98.397	98.381								
5.5	98.707	98.678	98.662								
5.625	99.258	99.201	99.182								
5.75	99.584	99.528	99.509								
5.875	99.906	99.850	99.831								
6	100.213	100.160	100.141								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	93.833	93.884	93.866
5.25	94.614	94.616	94.591
5.375	95.191	95.208	95.181
5.5	95.745	95.780	95.750
5.625	96.365	96.402	96.372
5.75	97.079	97.060	97.023
5.875	97.600	97.600	97.560
6	98.133	98.155	98.112
6.125	98.644	98.668	98.625
6.25	99.160	99.119	99.070
6.375	99.665	99.639	99.587
6.5	100.121	100.086	100.040
6.625	100.532	100.526	100.471
6.75	101.077	101.015	100.954
6.875	101.441	101.380	101.323
7	101.851	101.804	101.746
7.125	102.247	102.205	102.137
7.25	102.780	102.698	102.624
7.375	103.140	103.056	102.987

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	93.092	93.048	93.034	4.5	93.092	93.048	93.034	5	95.573	95.529	95.515
4.625	93.797	93.753	93.739	4.625	93.797	93.753	93.739	5.125	96.264	96.220	96.206
4.75	94.502	94.458	94.444	4.75	94.502	94.458	94.444	5.25	97.220	97.185	97.151
4.875	94.871	94.827	94.813	4.875	94.871	94.827	94.813	5.375	97.661	97.627	97.592
5	95.573	95.529	95.515	5	95.573	95.529	95.515	5.5	98.328	98.293	98.259
5.125	96.264	96.220	96.206	5.125	96.264	96.220	96.206	5.625	98.926	98.891	98.857
5.25	97.220	97.185	97.151	5.25	97.220	97.185	97.151	5.75	99.728	99.549	99.370
5.375	97.795	97.762	97.676	5.375	97.661	97.627	97.592	5.875	100.131	99.952	99.773
5.5	98.406	98.372	98.287	5.5	98.328	98.293	98.259	6	100.692	100.513	100.334
5.625	98.926	98.891	98.857	5.625	98.926	98.891	98.857	6.125	101.164	100.985	100.805
5.75	99.728	99.549	99.370	5.75	99.728	99.549	99.370	6.25	101.399	101.313	101.258
5.875	100.131	99.971	99.873	5.875	100.131	99.952	99.773	6.375	101.900	101.816	101.772
6	100.692	100.530	100.433	6	100.692	100.513	100.334	6.5	102.448	102.360	102.317
6.125	101.164	100.985	100.805	6.125	101.164	100.985	100.805	6.625	102.966	102.875	102.831
6.25	101.399	101.313	101.258	6.25	101.399	101.313	101.258	6.75	103.270	103.198	103.157
6.375	102.006	101.921	101.878	6.375	102.006	101.921	101.878	6.875	103.241	103.135	103.084
6.5	102.534	102.446	102.402	6.5	102.534	102.446	102.402	7	103.759	103.649	103.598
6.625	103.021	102.930	102.886	6.625	103.021	102.930	102.886	7.125	104.198	104.085	104.034
6.75	103.270	103.198	103.157	6.75	103.270	103.198	103.157	7.25	104.377	104.333	104.319
6.875	103.302	103.196	103.145	6.875	103.302	103.196	103.145	7.375	103.681	103.553	103.493
7	103.785	103.675	103.625	7	103.785	103.675	103.625	7.5	104.049	103.952	103.938
7.125	104.192	104.078	104.027	7.125	104.192	104.078	104.027	7.625	104.572	104.457	104.443
7.25	104.377	104.333	104.319	7.25	104.377	104.333	104.319	7.75	104.891	104.847	104.833
7.375	103.731	103.683	103.621	7.375	103.731	103.603	103.543	7.875	102.666	102.855	102.776
7.5	104.076	104.098	104.036	7.5	104.076	103.952	103.938	8	103.065	103.254	103.175
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	96.097	96.076	96.042	4.25	95.749	95.756	95.752	4.75	92.932	92.904	92.891
4.375	96.564	96.543	96.509	4.375	96.325	96.331	96.328	4.875	93.670	93.642	93.630
4.5	97.033	97.012	96.978	4.5	96.898	96.904	96.901	5	94.403	94.375	94.363
4.625	97.503	97.483	97.470	4.625	97.467	97.474	97.470	5.125	95.282	95.254	95.241
4.75	97.805	97.784	97.739	4.75	97.764	97.721	97.706	5.25	96.375	96.342	96.256
4.875	98.285	98.255	98.209	4.875	97.976	97.963	97.949	5.375	97.045	97.011	96.925
5	98.821	98.780	98.681	5	98.532	98.520	98.505	5.5	97.655	97.622	97.536
5.125	99.305	99.265	99.154	5.125	99.075	99.062	99.048	5.625	98.050	98.030	98.006
5.25	99.427	99.388	99.365	5.25	99.427	99.384	99.365	5.75	99.056	98.969	98.860
5.375	99.948	99.901	99.807	5.375	99.650	99.618	99.592	5.875	99.698	99.611	99.502
5.5	100.433	100.385	100.281	5.5	100.161	100.129	100.104	6	100.257	100.170	100.061
5.625	100.918	100.870	100.763	5.625	100.647	100.615	100.589	6.125	100.587	100.500	100.391
5.75	100.971	100.914	100.885	5.75	100.971	100.914	100.885	6.25	100.629	100.449	100.270
5.875	101.257	101.210	101.102	5.875	100.816	100.765	100.728	6.375	100.856	100.815	100.773
6	101.741	101.694	101.586	6	101.270	101.218	101.182	6.5	101.331	101.290	101.248
								6.625	101.848	101.852	101.806
								6.75	101.764	101.693	101.652
								6.875	101.797	101.693	101.644
								7	102.219	102.112	102.063
								7.125	102.635	102.524	102.475
								7.25	102.434	102.390	102.376
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	95.919	95.884	95.850	5	94.403	94.375	94.363	4.5	94.259	94.141	94.137
5.375	96.933	96.894	96.868	5.125	95.282	95.254	95.241	4.625	94.823	94.704	94.701
5.5	97.481	97.439	97.412	5.25	95.823	95.803	95.779	4.75	94.779	94.738	94.624
5.625	98.050	98.030	98.006	5.375	96.889	96.850	96.824	4.875	95.265	95.224	95.110
5.75	98.971	98.792	98.612	5.5	97.402	97.359	97.333	5	95.801	95.760	95.645
5.875	99.554	99.374	99.195	5.625	98.050	98.030	98.006	5.125	96.285	96.245	96.130
6	100.035	99.855	99.676	5.75	98.408	98.350	98.323	5.25	96.393	96.346	96.238
6.125	100.396	100.311	100.277	5.875	99.055	98.992	98.957	5.375	96.928	96.881	96.773
6.25	100.629	100.449	100.270	6	99.658	99.588	99.554	5.5	97.413	97.365	97.258
6.375	100.856	100.815	100.773	6.125	100.382	100.311	100.277	5.625	97.898	97.850	97.743
6.5	101.331	101.290	101.248	6.25	100.367	100.282	100.227	5.75	97.836	97.808	97.781
6.625	101.848	101.852	101.806	6.375	100.766	100.685	100.644	5.875	98.237	98.190	98.082
6.75	101.764	101.693	101.652	6.5	101.220	101.159	101.114	6	98.721	98.674	98.566
6.875	101.797	101.693	101.644	6.625	101.848	101.852	101.806	6.125	99.204	99.157	99.049

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	97.220	97.185	97.151	5.25	97.220	97.185	97.151	5.25	97.220	97.185	97.151
5.375	97.661	97.627	97.592	5.375	97.661	97.627	97.592	5.375	97.661	97.627	97.592
5.5	98.328	98.293	98.259	5.5	98.328	98.293	98.259	5.5	98.328	98.293	98.259
5.625	98.926	98.891	98.857	5.625	98.926	98.891	98.857	5.625	98.926	98.891	98.857
5.75	99.728	99.549	99.370	5.75	99.728	99.549	99.370	5.75	99.728	99.549	99.370
5.875	100.131	99.952	99.773	5.875	100.131	99.952	99.773	5.875	100.131	99.952	99.773
6	100.692	100.513	100.334	6	100.692	100.513	100.334	6	100.692	100.513	100.334
6.125	101.164	100.985	100.805	6.125	101.164	100.985	100.805	6.125	101.164	100.985	100.805
6.25	101.399	101.313	101.258	6.25	101.399	101.313	101.258	6.25	101.399	101.313	101.258
6.375	102.006	101.921	101.878	6.375	102.006	101.921	101.878	6.375	101.900	101.816	101.772
6.5	102.534	102.446	102.402	6.5	102.534	102.446	102.402	6.5	102.448	102.360	102.317
6.625	103.021	102.930	102.886	6.625	103.021	102.930	102.886	6.625	102.966	102.875	102.831
6.75	103.270	103.198	103.157	6.75	103.270	103.198	103.157	6.75	103.270	103.198	103.157
6.875	103.302	103.196	103.145	6.875	103.302	103.196	103.145	6.875	103.241	103.135	103.084
7	103.785	103.675	103.625	7	103.785	103.675	103.625	7	103.759	103.649	103.598
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	96.898	96.904	96.901	4.25	95.749	95.756	95.752	5.25	95.919	95.884	95.850
4.625	97.467	97.474	97.470	4.375	96.325	96.331	96.328	5.375	96.933	96.894	96.868
4.75	97.764	97.721	97.706	4.5	96.898	96.904	96.901	5.5	97.481	97.439	97.412
4.875	97.976	97.963	97.949	4.625	97.467	97.474	97.470	5.625	98.050	98.030	98.006
5	98.532	98.520	98.505	4.75	97.764	97.721	97.706	5.75	98.971	98.792	98.612
5.125	99.075	99.062	99.048	4.875	97.976	97.963	97.949	5.875	99.554	99.374	99.195
5.25	99.427	99.384	99.365	5	98.532	98.520	98.505	6	100.035	99.855	99.676
5.375	99.650	99.618	99.592	5.125	99.075	99.062	99.048	6.125	100.396	100.311	100.277
5.5	100.161	100.129	100.104	5.25	99.427	99.384	99.365	6.25	100.629	100.449	100.270
5.625	100.647	100.615	100.589	5.375	99.650	99.618	99.592	6.375	100.856	100.815	100.773
5.75	100.971	100.914	100.885	5.5	100.161	100.129	100.104	6.5	101.331	101.290	101.248
5.875	100.816	100.765	100.728	5.625	100.647	100.615	100.589	6.625	101.848	101.852	101.806
6	101.270	101.218	101.182	5.75	100.971	100.914	100.885	6.75	101.764	101.693	101.652
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	95.919	95.884	95.850	5.25	95.823	95.803	95.779	4.5	94.259	94.141	94.137
5.375	96.933	96.894	96.868	5.375	96.530	96.509	96.486	4.625	94.823	94.704	94.701
5.5	97.481	97.439	97.412	5.5	97.289	97.269	97.245	4.75	93.339	93.309	93.289
5.625	98.050	98.030	98.006	5.625	98.050	98.030	98.006	4.875	93.751	93.617	93.596
5.75	98.971	98.792	98.612	5.75	98.408	98.350	98.323	5	94.289	94.076	94.062
5.875	99.554	99.374	99.195	5.875	98.967	98.897	98.862	5.125	94.800	94.588	94.573
6	100.035	99.855	99.676	6	99.658	99.588	99.554	5.25	95.979	95.951	95.923
6.125	100.396	100.311	100.277	6.125	100.382	100.311	100.277	5.375	96.080	96.053	96.025
6.25	100.629	100.449	100.270	6.25	100.367	100.282	100.227	5.5	96.494	96.467	96.439
6.375	100.856	100.815	100.773	6.375	100.478	100.481	100.435	5.625	96.918	96.890	96.863
6.5	101.331	101.290	101.248	6.5	101.156	101.159	101.114	5.75	97.836	97.808	97.781
6.625	101.848	101.852	101.806	6.625	101.848	101.852	101.806	5.875	98.122	98.095	98.067
6.75	101.764	101.693	101.652	6.75	101.814	101.743	101.702	6	98.477	98.449	98.422
6.875	101.797	101.693	101.644	6.875	101.243	101.373	101.316	6.125	98.796	98.768	98.740

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	96.164	96.120	96.106	5.125	96.164	96.120	96.106	4.75	94.402	94.358	94.344
5.25	97.120	97.085	97.051	5.25	97.120	97.085	97.051	4.875	94.771	94.727	94.713
5.375	97.561	97.527	97.492	5.375	97.561	97.527	97.492	5	95.473	95.429	95.415
5.5	98.228	98.193	98.159	5.5	98.228	98.193	98.159	5.125	96.164	96.120	96.106
5.625	98.826	98.791	98.757	5.625	98.826	98.791	98.757	5.25	97.120	97.085	97.051
5.75	99.628	99.449	99.270	5.75	99.628	99.449	99.270	5.375	97.561	97.527	97.492
5.875	100.031	99.852	99.673	5.875	100.031	99.852	99.673	5.5	98.228	98.193	98.159
6	100.592	100.413	100.234	6	100.592	100.413	100.234	5.625	98.826	98.791	98.757
6.125	101.064	100.885	100.705	6.125	101.064	100.885	100.705	5.75	99.628	99.449	99.270
6.25	101.299	101.213	101.158	6.25	101.299	101.213	101.158	5.875	100.031	99.852	99.673
6.375	101.449	101.407	101.366	6.375	101.449	101.407	101.366	6	100.592	100.413	100.234
6.5	101.884	101.842	101.801	6.5	101.884	101.842	101.801	6.125	101.064	100.885	100.705
6.625	102.404	102.363	102.321	6.625	102.404	102.363	102.321	6.25	101.299	101.213	101.158
6.75	102.842	102.770	102.729	6.75	102.842	102.770	102.729	6.375	101.449	101.407	101.366
6.875	102.793	102.727	102.661	6.875	102.793	102.727	102.661	6.5	101.884	101.842	101.801
7	103.227	103.161	103.095	7	103.227	103.161	103.095	6.625	102.404	102.363	102.321
7.125	103.602	103.536	103.469	7.125	103.602	103.536	103.469	6.75	102.842	102.770	102.729
7.25	103.949	103.905	103.891	7.25	103.949	103.905	103.891	6.875	102.793	102.727	102.661
7.375	103.283	103.366	103.448	7.375	103.190	103.097	103.031	7	103.227	103.161	103.095
7.5	103.597	103.528	103.611	7.5	103.597	103.466	103.407	7.125	103.602	103.536	103.469
7.625	104.018	103.926	103.912	7.625	104.018	103.926	103.912	7.25	103.949	103.905	103.891
7.75	104.360	104.316	104.302	7.75	104.360	104.316	104.302	7.375	103.271	103.144	103.085
7.875	103.681	103.715	103.750	7.875	102.471	102.520	102.541	7.5	103.703	103.572	103.513
8	103.797	103.831	103.866	8	102.790	102.839	102.860	7.625	104.140	104.005	103.946
8.125	103.863	103.897	103.932	8.125	103.084	103.133	103.154	7.75	104.360	104.316	104.302
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	95.997	95.976	95.942	4.25	95.711	95.718	95.715	4.875	93.617	93.449	93.537
4.375	96.464	96.443	96.409	4.375	96.240	96.246	96.243	5	94.340	94.172	94.260
4.5	96.933	96.912	96.878	4.5	96.757	96.763	96.760	5.125	95.108	94.940	95.028
4.625	97.403	97.383	97.348	4.625	97.258	97.265	97.262	5.25	95.878	95.784	95.794
4.75	97.705	97.684	97.639	4.75	97.664	97.621	97.606	5.375	96.743	96.705	96.678
4.875	98.175	98.155	98.109	4.875	97.834	97.821	97.806	5.5	97.242	97.207	97.173
5	98.647	98.626	98.581	5	98.302	98.289	98.275	5.625	97.926	97.766	97.842
5.125	99.120	99.100	99.054	5.125	98.768	98.728	98.713	5.75	98.871	98.692	98.512
5.25	99.327	99.288	99.265	5.25	99.327	99.284	99.265	5.875	99.454	99.274	99.095
5.375	99.789	99.761	99.707	5.375	99.421	99.389	99.363	6	99.935	99.755	99.576
5.5	100.264	100.236	100.181	5.5	99.816	99.784	99.758	6.125	100.296	100.117	99.943
5.625	100.733	100.706	100.651	5.625	100.326	100.268	100.239	6.25	100.529	100.349	100.170
5.75	100.871	100.814	100.785	5.75	100.871	100.814	100.785	6.375	100.756	100.715	100.673
5.875	101.041	101.014	100.959	5.875	100.519	100.468	100.431	6.5	101.231	101.190	101.148
6	101.490	101.462	101.407	6	100.982	100.925	100.896	6.625	101.642	101.600	101.559
								6.75	101.664	101.593	101.552
								6.875	101.481	101.415	101.349
								7	101.915	101.848	101.782
								7.125	102.289	102.223	102.157
								7.25	102.334	102.290	102.276
								7.375	101.453	101.410	101.396
								7.5	101.977	101.933	101.919
								7.625	102.482	102.438	102.425
								7.75	102.822	102.779	102.765
								7.875	99.019	98.918	98.939
								8	99.338	99.237	99.259
								8.125	99.632	99.531	99.552
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	101.231	101.190	101.148	6.125	100.088	99.878	99.943	4.5	94.103	93.984	93.981
6.625	101.642	101.600	101.559	6.25	100.267	100.182	100.127	4.625	94.565	94.446	94.443
6.75	101.664	101.593	101.552	6.375	100.399	100.262	100.316	4.75	93.239	93.209	93.189
6.875	101.481	101.415	101.349	6.5	100.947	100.810	100.865	4.875	93.572	93.517	93.496
7	101.915	101.848	101.782	6.625	101.548	101.411	101.466	5	93.982	93.961	93.940
7.125	102.289	102.223	102.157	6.75	101.714	101.643	101.602	5.125	94.343	94.300	94.281
7.25	102.334	102.290	102.276	6.875	101.028	101.018	101.062	5.25	95.879	95.851	95.823
7.375	101.453	101.410	101.396	7	101.466	101.456	101.499	5.375	95.980	95.953	95.925
7.5	101.977	101.933	101.919	7.125	101.960	101.916	101.902	5.5	96.394	96.367	96.339
7.625	102.482	102.438	102.425	7.25	102.384	102.340	102.326	5.625	96.818	96.790	96.763
7.75	102.822	102.779	102.765	7.375	101.503	101.460	101.446	5.75	97.736	97.708	97.681
7.875	99.019	98.918	98.939	7.5	102.027	101.983	101.969	5.875	98.022	97.995	97.967
8	99.338	99.237	99.259	7.625	102.532	102.488	102.475	6	98.377	98.349	98.322
8.125	99.632	99.531	99.552	7.75	98.712	98.611	98.632	6.125	98.696	98.668	98.640

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	101.449	101.407	101.366	6.375	101.449	101.407	101.366	6	100.592	100.413	100.234
6.5	101.884	101.842	101.801	6.5	101.884	101.842	101.801	6.125	101.064	100.885	100.705
6.625	102.404	102.363	102.321	6.625	102.404	102.363	102.321	6.25	101.299	101.213	101.158
6.75	102.842	102.770	102.729	6.75	102.842	102.770	102.729	6.375	101.449	101.407	101.366
6.875	102.793	102.727	102.661	6.875	102.793	102.727	102.661	6.5	101.884	101.842	101.801
7	103.227	103.161	103.095	7	103.227	103.161	103.095	6.625	102.404	102.363	102.321
7.125	103.602	103.536	103.469	7.125	103.602	103.536	103.469	6.75	102.842	102.770	102.729
7.25	103.949	103.905	103.891	7.25	103.949	103.905	103.891	6.875	102.793	102.727	102.661
7.375	103.283	103.366	103.448	7.375	103.190	103.097	103.031	7	103.227	103.161	103.095
7.5	103.597	103.528	103.611	7.5	103.597	103.466	103.407	7.125	103.602	103.536	103.469
7.625	104.018	103.926	103.912	7.625	104.018	103.926	103.912	7.25	103.949	103.905	103.891
7.75	104.360	104.316	104.302	7.75	104.360	104.316	104.302	7.375	103.271	103.144	103.085
7.875	103.681	103.715	103.750	7.875	102.521	102.570	102.591	7.5	103.703	103.572	103.513
8	103.797	103.831	103.866	8	102.840	102.889	102.910	7.625	104.140	104.005	103.946
8.125	103.863	103.897	103.932	8.125	103.134	103.183	103.204	7.75	104.360	104.316	104.302
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	96.933	96.912	96.878	4.5	96.757	96.763	96.760	6.625	101.642	101.600	101.559
4.625	97.403	97.383	97.348	4.625	97.258	97.265	97.262	6.75	101.664	101.593	101.552
4.75	97.705	97.684	97.639	4.75	97.664	97.621	97.606	6.875	101.481	101.415	101.349
4.875	98.175	98.155	98.109	4.875	97.834	97.821	97.806	7	101.915	101.848	101.782
5	98.647	98.626	98.581	5	98.302	98.289	98.275	7.125	102.289	102.223	102.157
5.125	99.120	99.100	99.054	5.125	98.768	98.728	98.713	7.25	102.334	102.290	102.276
5.25	99.327	99.288	99.265	5.25	99.327	99.284	99.265	7.375	101.808	101.891	101.973
5.375	99.789	99.761	99.707	5.375	99.421	99.389	99.363	7.5	101.977	102.053	102.136
5.5	100.264	100.236	100.181	5.5	99.816	99.784	99.758	7.625	102.482	102.438	102.425
5.625	100.733	100.706	100.651	5.625	100.326	100.268	100.239	7.75	102.822	102.779	102.765
5.75	100.871	100.814	100.785	5.75	100.871	100.814	100.785	7.875	101.206	101.240	101.275
5.875	101.041	101.014	100.959	5.875	100.519	100.468	100.431	8	101.322	101.356	101.391
6	101.490	101.462	101.407	6	100.982	100.925	100.896	8.125	101.388	101.422	101.457
6.125	101.927	101.899	101.844	6.125	101.515	101.458	101.429				
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	101.231	101.190	101.148	6.125	100.088	99.878	99.943	4.5	94.103	93.984	93.981
6.625	101.642	101.600	101.559	6.25	100.267	100.182	100.127	4.625	94.565	94.446	94.443
6.75	101.664	101.593	101.552	6.375	100.399	100.262	100.316	4.75	93.239	93.209	93.189
6.875	101.481	101.415	101.349	6.5	100.947	100.810	100.865	4.875	93.572	93.517	93.496
7	101.915	101.848	101.782	6.625	101.548	101.411	101.466	5	93.982	93.961	93.940
7.125	102.289	102.223	102.157	6.75	101.714	101.643	101.602	5.125	94.343	94.300	94.281
7.25	102.334	102.290	102.276	6.875	101.028	101.018	101.062	5.25	95.879	95.851	95.823
7.375	101.453	101.410	101.396	7	101.466	101.456	101.499	5.375	95.980	95.953	95.925
7.5	101.977	101.933	101.919	7.125	101.960	101.916	101.902	5.5	96.394	96.367	96.339
7.625	102.482	102.438	102.425	7.25	102.384	102.340	102.326	5.625	96.818	96.790	96.763
7.75	102.822	102.779	102.765	7.375	101.503	101.460	101.446	5.75	97.736	97.708	97.681
7.875	99.019	98.918	98.939	7.5	102.027	101.983	101.969	5.875	98.022	97.995	97.967
8	99.338	99.237	99.259	7.625	102.532	102.488	102.475	6	98.377	98.349	98.322
8.125	99.632	99.531	99.552	7.75	98.712	98.611	98.632	6.125	98.696	98.668	98.640

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	99.995	99.898	99.598	6.75	98.495	98.398	98.098
6.875	100.528	100.431	100.131	6.875	99.028	98.931	98.631
7	101.040	100.943	100.643	7	99.540	99.443	99.143
7.125	101.504	101.407	101.107	7.125	100.004	99.907	99.607
7.25	101.948	101.851	101.551	7.25	100.448	100.351	100.051
7.375	101.739	101.611	101.311	7.375	100.239	100.111	99.811
7.5	102.211	102.083	101.783	7.5	100.711	100.583	100.283
7.625	102.635	102.507	102.207	7.625	101.135	101.007	100.707
7.75	103.049	102.921	102.621	7.75	101.549	101.421	101.121
7.875	102.216	102.072	101.772	7.875	100.716	100.572	100.272
8	102.648	102.504	102.204	8	101.148	101.004	100.704
8.125	103.042	102.898	102.598	8.125	101.542	101.398	101.098
8.25	103.416	103.272	102.972	8.25	101.916	101.772	101.472
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.995	97.898	97.598	6.75	96.495	96.398	96.098
6.875	98.528	98.431	98.131	6.875	97.028	96.931	96.631
7	99.040	98.943	98.643	7	97.540	97.443	97.143
7.125	99.504	99.407	99.107	7.125	98.004	97.907	97.607
7.25	99.948	99.851	99.551	7.25	98.448	98.351	98.051
7.375	99.739	99.611	99.311	7.375	98.239	98.111	97.811
7.5	100.211	100.083	99.783	7.5	98.711	98.583	98.283
7.625	100.635	100.507	100.207	7.625	99.135	99.007	98.707
7.75	101.049	100.921	100.621	7.75	99.549	99.421	99.121
7.875	100.216	100.072	99.772	7.875	98.716	98.572	98.272
8	100.648	100.504	100.204	8	99.148	99.004	98.704
8.125	101.042	100.898	100.598	8.125	99.542	99.398	99.098
8.25	101.416	101.272	100.972	8.25	99.916	99.772	99.472
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.245	99.148	98.848	6.75	97.245	97.148	96.848
6.875	99.778	99.681	99.381	6.875	97.778	97.681	97.381
7	100.290	100.193	99.893	7	98.290	98.193	97.893
7.125	100.754	100.657	100.357	7.125	98.754	98.657	98.357
7.25	101.198	101.101	100.801	7.25	99.198	99.101	98.801
7.375	100.989	100.861	100.561	7.375	98.989	98.861	98.561
7.5	101.461	101.333	101.033	7.5	99.461	99.333	99.033
7.625	101.885	101.757	101.457	7.625	99.885	99.757	99.457
7.75	102.299	102.171	101.871	7.75	100.299	100.171	99.871
7.875	101.466	101.322	101.022	7.875	99.466	99.322	99.022
8	101.898	101.754	101.454	8	99.898	99.754	99.454
8.125	102.292	102.148	101.848	8.125	100.292	100.148	99.848
8.25	102.666	102.522	102.222	8.25	100.666	100.522	100.222

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.