



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	92.522	92.572	92.560	4.75	92.522	92.572	92.560	5.125	95.941	95.988	95.968
4.875	93.134	93.194	93.180	4.875	93.134	93.194	93.180	5.25	96.630	96.690	96.666
5	93.768	93.838	93.821	5	93.768	93.838	93.821	5.375	97.154	97.229	97.202
5.125	94.341	94.414	94.397	5.125	94.341	94.414	94.397	5.5	97.683	97.738	97.708
5.25	95.093	95.122	95.098	5.25	95.093	95.122	95.098	5.625	98.385	98.407	98.374
5.375	95.712	95.713	95.686	5.375	95.670	95.713	95.686	5.75	99.238	99.169	99.131
5.5	96.474	96.433	96.412	5.5	96.228	96.283	96.253	5.875	99.782	99.713	99.676
5.625	96.996	96.956	96.934	5.625	96.841	96.906	96.876	6	100.260	100.193	100.156
5.75	97.542	97.549	97.513	5.75	97.542	97.549	97.513	6.125	100.576	100.513	100.477
5.875	98.114	98.089	98.050	5.875	98.062	98.089	98.050	6.25	100.788	100.700	100.653
6	98.763	98.716	98.687	6	98.595	98.644	98.601	6.375	101.257	101.170	101.123
6.125	99.224	99.177	99.147	6.125	99.103	99.157	99.115	6.5	101.679	101.593	101.546
6.25	99.543	99.530	99.481	6.25	99.543	99.530	99.481	6.625	102.019	101.938	101.892
6.375	100.049	100.051	99.999	6.375	100.049	100.051	99.999	6.75	101.785	101.679	101.663
6.5	100.505	100.501	100.453	6.5	100.505	100.501	100.453	6.875	102.220	102.116	102.098
6.625	100.899	100.939	100.884	6.625	100.899	100.939	100.884	7	102.610	102.508	102.491
6.75	101.381	101.347	101.286	6.75	101.381	101.347	101.286	7.125	102.958	102.859	102.842
6.875	101.747	101.714	101.657	6.875	101.747	101.714	101.657	7.25	103.143	103.020	103.009
7	102.158	102.141	102.083	7	102.158	102.141	102.083	7.375	103.580	103.457	103.446
7.125	102.526	102.546	102.478	7.125	102.526	102.546	102.478	7.5	103.912	103.792	103.781
7.25	103.056	103.001	102.927	7.25	103.056	103.001	102.927	7.625	104.270	104.154	104.143
7.375	103.419	103.363	103.294	7.375	103.419	103.363	103.294	7.75	104.715	104.575	104.570
7.5	103.742	103.664	103.593	7.5	103.742	103.664	103.593	7.875	105.087	104.948	104.943
7.625	104.134	104.026	103.942	7.625	104.134	104.026	103.942	8	105.000	105.000	105.000
7.75	104.546	104.470	104.383	7.75	104.546	104.470	104.383				
7.875	104.837	104.746	104.691	7.875	104.837	104.746	104.691				
8	105.071	105.005	104.922	8	105.071	105.005	104.922				
8.125	105.269	105.230	105.137	8.125	105.269	105.230	105.137				
8.25	105.307	105.210	105.111	8.25	105.307	105.210	105.111				
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	96.770	96.770	96.765	4.625	97.127	97.127	97.099	5	92.989	93.069	93.052
4.75	97.318	97.301	97.232	4.75	97.335	97.419	97.411	5.125	93.598	93.685	93.666
4.875	97.811	97.794	97.727	4.875	97.812	97.838	97.827	5.25	94.841	94.713	94.599
5	98.203	98.186	98.121	5	98.243	98.296	98.282	5.375	95.519	95.392	95.279
5.125	98.404	98.424	98.407	5.125	98.672	98.730	98.713	5.5	96.282	96.154	96.041
5.25	98.911	98.881	98.771	5.25	98.946	99.016	98.996	5.625	96.963	96.836	96.724
5.375	99.392	99.362	99.253	5.375	99.208	99.302	99.279	5.75	97.557	97.634	97.598
5.5	99.758	99.731	99.622	5.5	99.600	99.613	99.587	5.875	98.077	98.174	98.134
5.625	99.937	99.955	99.925	5.625	99.954	99.992	99.963	6	98.689	98.729	98.686
5.75	100.390	100.337	100.210	5.75	100.197	100.254	100.222	6.125	99.171	99.225	99.183
5.875	100.834	100.783	100.656	5.875	100.463	100.540	100.504	6.25	99.557	99.614	99.565
6	101.147	101.098	100.971	6	100.765	100.836	100.800	6.375	100.068	100.133	100.082
6.125	101.173	101.097	101.042	6.125	100.977	100.962	100.823	6.5	100.520	100.593	100.547
6.25	101.599	101.524	101.458	6.25	101.220	101.199	101.099	6.625	100.893	101.004	100.949
6.375	102.014	101.940	101.875	6.375	101.545	101.519	101.384	6.75	101.342	101.378	101.317
6.5	102.276	102.205	102.140	6.5	101.808	101.820	101.772	6.875	101.714	101.743	101.686
6.625	102.356	102.260	102.228	6.625	102.029	102.001	101.947	7	102.065	102.118	102.060
6.75	102.729	102.633	102.581	6.75	102.416	102.375	102.218	7.125	102.292	102.435	102.367
6.875	103.132	103.037	102.986	6.875	102.653	102.574	102.507	7.25	102.668	102.675	102.602
7	103.068	103.011	102.976	7	103.031	102.979	102.764	7.375	103.026	103.005	102.930
7.125	103.247	103.190	103.155	7.125	102.805	102.747	102.713	7.5	102.630	103.274	103.196
7.25	102.954	102.883	102.833	7.25	102.620	102.548	102.499	7.625	103.138	103.060	103.060
7.375	103.448	103.376	103.327	7.375	103.009	102.938	102.889	7.75	102.710	102.628	102.541
								7.875	103.009	102.868	102.863

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

Additional Purchase LLPA Adjusters

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.137	97.074	97.043	5	96.370	96.307	96.276	5.125	94.564	94.501	94.438
5.125	97.507	97.439	97.405	5.125	96.857	96.789	96.755	5.25	95.211	95.148	95.086
5.25	97.915	97.852	97.789	5.25	97.297	97.223	97.186	5.375	95.506	95.443	95.381
5.375	98.186	98.107	98.067	5.375	97.664	97.585	97.545	5.5	95.979	95.916	95.853
5.5	98.512	98.444	98.385	5.5	98.037	97.953	97.910	5.625	96.453	96.390	96.327
5.625	98.875	98.812	98.749	5.625	98.419	98.329	98.283	5.75	96.748	96.685	96.622
5.75	99.155	99.061	99.011	5.75	98.792	98.698	98.648	5.875	97.025	96.962	96.900
5.875	99.446	99.347	99.294	5.875	99.153	99.053	99.001	6	97.300	97.237	97.174
6	99.734	99.629	99.573	6	99.504	99.399	99.343	6.125	97.576	97.513	97.451
6.125	100.011	99.901	99.842	6.125	99.840	99.730	99.671	6.25	97.851	97.788	97.725
6.25	100.307	100.192	100.130	6.25	100.139	100.024	99.962	6.375	98.123	98.060	97.997
6.375	100.522	100.401	100.336	6.375	100.384	100.264	100.199	6.5	98.575	98.512	98.450
6.5	100.666	100.540	100.472	6.5	100.505	100.379	100.311	6.625	98.665	98.602	98.539
6.625	100.734	100.603	100.532	6.625	100.444	100.308	100.237	6.75	98.931	98.868	98.806
6.75	100.761	100.625	100.551	6.75	100.370	100.234	100.159	6.875	99.014	98.951	98.889
6.875	100.727	100.619	100.556	6.875	100.293	100.224	100.161	7	99.087	99.024	98.962
7	100.735	100.672	100.609	7	100.344	100.281	100.218	7.125	99.162	99.099	99.036
7.125	100.786	100.723	100.660	7.125	100.578	100.426	100.342				
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	97.341	97.278	97.247	5	96.571	96.508	96.477	5.125	94.614	94.551	94.488
5.125	97.711	97.642	97.608	5.125	97.057	96.989	96.955	5.25	95.261	95.198	95.135
5.25	98.063	97.989	97.952	5.25	97.496	97.422	97.385	5.375	95.556	95.493	95.430
5.375	98.389	98.310	98.270	5.375	97.861	97.783	97.743	5.5	96.029	95.966	95.903
5.5	98.715	98.631	98.587	5.5	98.233	98.149	98.106	5.625	96.503	96.440	96.377
5.625	99.040	98.951	98.905	5.625	98.614	98.525	98.479	5.75	96.798	96.735	96.672
5.75	99.358	99.263	99.214	5.75	98.986	98.892	98.843	5.875	97.075	97.012	96.949
5.875	99.650	99.550	99.497	5.875	99.346	99.247	99.194	6	97.350	97.287	97.224
6	99.938	99.833	99.778	6	99.697	99.592	99.536	6.125	97.626	97.563	97.500
6.125	100.217	100.107	100.048	6.125	100.033	99.923	99.864	6.25	97.901	97.838	97.775
6.25	100.515	100.399	100.337	6.25	100.333	100.218	100.156	6.375	98.173	98.110	98.047
6.375	100.732	100.612	100.547	6.375	100.580	100.459	100.394	6.5	98.625	98.562	98.499
6.5	100.878	100.753	100.685	6.5	100.702	100.576	100.508	6.625	98.715	98.652	98.589
6.625	100.949	100.818	100.746	6.625	100.643	100.507	100.436	6.75	98.981	98.918	98.855
6.75	100.978	100.842	100.767	6.75	100.571	100.435	100.360	6.875	99.064	99.001	98.938
6.875	100.945	100.804	100.726	6.875	100.495	100.354	100.276	7	99.137	99.074	99.011
7	100.785	100.722	100.659	7	100.540	100.394	100.313	7.125	99.212	99.149	99.086

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	94.836	94.813	94.774	5.75	97.859	97.798	97.758	4.375	95.336	95.315	95.280
5.375	95.509	95.486	95.447	5.875	98.462	98.400	98.360	4.5	95.719	95.698	95.663
5.5	96.160	96.136	96.098	6	98.998	98.937	98.897	4.625	96.071	96.050	96.015
5.625	96.789	96.766	96.727	6.125	99.407	99.346	99.305	4.75	96.776	96.748	96.714
5.75	97.434	97.402	97.357	6.25	99.683	99.622	99.570	4.875	97.179	97.151	97.117
5.875	98.060	98.029	97.983	6.375	100.245	100.183	100.132	5	97.455	97.428	97.393
6	98.665	98.633	98.587	6.5	100.737	100.676	100.625	5.125	97.681	97.654	97.619
6.125	99.215	99.183	99.137	6.625	101.063	101.002	100.951	5.25	98.408	98.374	98.332
6.25	99.579	99.540	99.486	6.75	101.251	101.190	101.138	5.375	98.730	98.696	98.654
6.375	100.130	100.091	100.037	6.875	101.762	101.701	101.650	5.5	99.164	99.130	99.088
6.5	100.644	100.605	100.552	7	102.188	102.127	102.076	5.625	99.398	99.363	99.321
6.625	101.136	101.097	101.044	7.125	102.480	102.419	102.368	5.75	99.740	99.705	99.663
				7.25	102.647	102.571	102.504	5.875	100.117	100.083	100.041
				7.375	103.121	103.045	102.978	6	100.257	100.223	100.181
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.769	94.735	94.688								
4.75	95.893	95.851	95.802								
4.875	96.096	96.054	96.005								
5	96.412	96.371	96.322								
5.125	96.783	96.742	96.693								
5.25	97.126	97.085	97.036								
5.375	97.458	97.417	97.368								
5.5	97.727	97.685	97.636								
5.625	98.031	97.989	97.940								
5.75	98.339	98.291	98.234								
5.875	98.666	98.618	98.562								
6	99.146	99.098	99.042								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	95.161	95.115	95.083	5.75	99.238	99.169	99.131	4.25	94.931	94.910	94.875
5.5	95.833	95.792	95.759	5.875	99.782	99.713	99.676	4.375	95.336	95.315	95.280
5.625	96.464	96.427	96.393	6	100.260	100.193	100.156	4.5	95.719	95.698	95.663
5.75	97.315	97.244	97.207	6.125	100.576	100.513	100.477	4.625	96.071	96.050	96.015
5.875	97.920	97.850	97.813	6.25	100.788	100.700	100.653	4.75	96.776	96.748	96.714
6	98.487	98.417	98.381	6.375	101.257	101.170	101.123	4.875	97.179	97.151	97.117
6.125	98.968	98.892	98.869	6.5	101.679	101.593	101.546	5	97.455	97.428	97.393
6.25	99.388	99.291	99.257	6.625	102.019	101.938	101.892	5.125	97.681	97.654	97.619
6.375	99.985	99.905	99.867	6.75	101.785	101.679	101.663	5.25	98.408	98.374	98.332
6.5	100.518	100.450	100.410	6.875	102.220	102.116	102.098	5.375	98.730	98.696	98.654
6.625	101.000	100.942	100.901	7	102.610	102.508	102.491	5.5	99.164	99.130	99.088
6.75	101.373	101.283	101.243	7.125	102.958	102.859	102.842	5.625	99.398	99.363	99.321
6.875	101.946	101.877	101.833	7.25	103.143	103.020	103.009	5.75	99.740	99.705	99.663
7	102.381	102.325	102.280	7.375	103.580	103.457	103.446	5.875	100.117	100.083	100.041
7.125	102.840	102.745	102.649	7.5	103.912	103.792	103.781	6	100.257	100.223	100.181
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.769	94.735	94.688								
4.75	96.822	96.805	96.736								
4.875	97.166	97.149	97.081								
5	97.512	97.495	97.430								
5.125	98.109	98.078	97.967								
5.25	98.446	98.415	98.305								
5.375	98.776	98.747	98.637								
5.5	98.976	99.028	98.918								
5.625	99.554	99.501	99.373								
5.75	99.881	99.828	99.701								
5.875	100.203	100.151	100.024								
6	100.510	100.461	100.334								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.341	94.414	94.397
5.25	95.093	95.122	95.098
5.375	95.670	95.713	95.686
5.5	96.224	96.283	96.253
5.625	96.841	96.906	96.876
5.75	97.542	97.549	97.513
5.875	98.062	98.089	98.050
6	98.595	98.644	98.601
6.125	99.103	99.157	99.115
6.25	99.543	99.530	99.481
6.375	100.049	100.051	99.999
6.5	100.505	100.501	100.453
6.625	100.899	100.939	100.884
6.75	101.381	101.347	101.286
6.875	101.747	101.714	101.657
7	102.158	102.141	102.083
7.125	102.526	102.546	102.478
7.25	103.056	103.001	102.927
7.375	103.419	103.363	103.294

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	93.434	93.391	93.377	4.5	93.434	93.391	93.377	5	96.009	95.965	95.952
4.625	94.139	94.096	94.082	4.625	94.139	94.096	94.082	5.125	96.700	96.656	96.642
4.75	94.844	94.801	94.787	4.75	94.844	94.801	94.787	5.25	97.789	97.768	97.748
4.875	95.321	95.308	95.294	4.875	95.308	95.264	95.250	5.375	98.230	98.209	98.188
5	96.009	95.965	95.952	5	96.009	95.965	95.952	5.5	98.897	98.876	98.855
5.125	96.700	96.656	96.642	5.125	96.700	96.656	96.642	5.625	99.496	99.475	99.454
5.25	97.789	97.768	97.748	5.25	97.789	97.768	97.748	5.75	100.170	99.991	99.833
5.375	98.393	98.346	98.270	5.375	98.230	98.209	98.188	5.875	100.573	100.394	100.215
5.5	99.003	98.956	98.879	5.5	98.897	98.876	98.855	6	101.135	100.956	100.777
5.625	99.496	99.475	99.454	5.625	99.496	99.475	99.454	6.125	101.605	101.426	101.247
5.75	100.170	99.991	99.833	5.75	100.170	99.991	99.833	6.25	101.806	101.807	101.773
5.875	100.573	100.394	100.259	5.875	100.573	100.394	100.215	6.375	102.069	101.985	101.943
6	101.135	100.956	100.815	6	101.135	100.956	100.777	6.5	102.617	102.530	102.488
6.125	101.605	101.426	101.247	6.125	101.605	101.426	101.247	6.625	103.134	103.043	103.001
6.25	101.806	101.807	101.773	6.25	101.806	101.807	101.773	6.75	103.420	103.349	103.308
6.375	102.178	102.093	102.051	6.375	102.178	102.093	102.051	6.875	103.455	103.349	103.299
6.5	102.706	102.617	102.575	6.5	102.706	102.617	102.575	7	103.973	103.864	103.814
6.625	103.193	103.102	103.060	6.625	103.193	103.102	103.060	7.125	104.412	104.299	104.250
6.75	103.420	103.349	103.308	6.75	103.420	103.349	103.308	7.25	104.420	104.376	104.362
6.875	103.518	103.413	103.363	6.875	103.518	103.413	103.363	7.375	103.783	103.657	103.598
7	104.002	103.894	103.844	7	104.002	103.894	103.844	7.5	104.151	104.021	103.963
7.125	104.409	104.297	104.247	7.125	104.409	104.297	104.247	7.625	104.673	104.539	104.482
7.25	104.420	104.376	104.362	7.25	104.420	104.376	104.362	7.75	104.903	104.859	104.845
7.375	103.836	103.847	103.799	7.375	103.836	103.709	103.651	7.875	102.879	102.805	102.726
7.5	104.239	104.260	104.213	7.5	104.181	104.051	103.993	8	103.279	103.205	103.126
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	96.521	96.508	96.471	4.25	96.098	96.099	96.095	4.75	93.511	93.535	93.522
4.375	96.989	96.975	96.939	4.375	96.647	96.674	96.670	4.875	94.248	94.272	94.259
4.5	97.458	97.444	97.408	4.5	97.219	97.246	97.242	5	94.980	95.004	94.991
4.625	97.928	97.914	97.878	4.625	97.787	97.814	97.810	5.125	95.857	95.881	95.868
4.75	98.116	98.095	98.052	4.75	98.014	97.970	97.955	5.25	96.974	96.927	96.850
4.875	98.586	98.566	98.522	4.875	98.296	98.303	98.289	5.375	97.643	97.595	97.519
5	99.088	99.047	98.994	5	98.851	98.858	98.844	5.5	98.252	98.205	98.129
5.125	99.572	99.531	99.467	5.125	99.392	99.399	99.385	5.625	98.686	98.702	98.678
5.25	99.691	99.657	99.590	5.25	99.613	99.570	99.550	5.75	99.419	99.353	99.246
5.375	100.184	100.137	100.064	5.375	99.905	99.893	99.867	5.875	100.060	99.994	99.887
5.5	100.668	100.621	100.538	5.5	100.414	100.402	100.376	6	100.617	100.551	100.444
5.625	101.152	101.105	101.008	5.625	100.897	100.885	100.859	6.125	100.946	100.879	100.843
5.75	101.031	100.974	100.945	5.75	101.031	100.974	100.945	6.25	101.078	100.899	100.720
5.875	101.447	101.399	101.270	5.875	100.976	100.944	100.907	6.375	101.154	101.120	101.085
6	101.930	101.882	101.753	6	101.427	101.395	101.359	6.5	101.629	101.595	101.560
								6.625	102.228	102.204	102.158
								6.75	101.915	101.844	101.802
								6.875	102.015	101.913	101.863
								7	102.438	102.333	102.284
								7.125	102.876	102.806	102.749
								7.25	102.477	102.433	102.419
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.488	96.479	96.456	5	94.980	95.004	94.991	4.5	94.579	94.481	94.478
5.375	97.386	97.348	97.322	5.125	95.857	95.881	95.868	4.625	95.141	95.043	95.040
5.5	97.934	97.942	97.919	5.25	96.464	96.479	96.456	4.75	95.048	95.007	94.894
5.625	98.686	98.702	98.678	5.375	97.342	97.303	97.278	4.875	95.533	95.492	95.379
5.75	99.412	99.233	99.054	5.5	97.927	97.942	97.919	5	96.068	96.027	95.914
5.875	99.996	99.817	99.637	5.625	98.686	98.702	98.678	5.125	96.552	96.511	96.398
6	100.478	100.298	100.132	5.75	98.826	98.769	98.741	5.25	96.630	96.582	96.453
6.125	100.881	100.877	100.843	5.875	99.480	99.476	99.442	5.375	97.164	97.117	96.987
6.25	101.078	100.899	100.720	6	100.170	100.166	100.132	5.5	97.648	97.601	97.472
6.375	101.154	101.120	101.085	6.125	100.881	100.877	100.843	5.625	98.132	98.085	97.955
6.5	101.629	101.595	101.560	6.25	100.722	100.636	100.581	5.75	98.008	97.980	97.953
6.625	102.228	102.204	102.158	6.375	100.967	100.886	100.845	5.875	98.427	98.379	98.250
6.75	101.915	101.844	101.802	6.5	101.537	101.513	101.467	6	98.910	98.862	98.733
6.875	102.015	101.913	101.863	6.625	102.228	102.204	102.158	6.125	99.393	99.345	99.216

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	97.789	97.768	97.748	5.25	97.789	97.768	97.748	5.25	97.789	97.768	97.748
5.375	98.230	98.209	98.188	5.375	98.230	98.209	98.188	5.375	98.230	98.209	98.188
5.5	98.897	98.876	98.855	5.5	98.897	98.876	98.855	5.5	98.897	98.876	98.855
5.625	99.496	99.475	99.454	5.625	99.496	99.475	99.454	5.625	99.496	99.475	99.454
5.75	100.170	99.991	99.833	5.75	100.170	99.991	99.833	5.75	100.170	99.991	99.833
5.875	100.573	100.394	100.215	5.875	100.573	100.394	100.215	5.875	100.573	100.394	100.215
6	101.135	100.956	100.777	6	101.135	100.956	100.777	6	101.135	100.956	100.777
6.125	101.605	101.426	101.247	6.125	101.605	101.426	101.247	6.125	101.605	101.426	101.247
6.25	101.806	101.807	101.773	6.25	101.806	101.807	101.773	6.25	101.806	101.807	101.773
6.375	102.178	102.093	102.051	6.375	102.178	102.093	102.051	6.375	102.069	101.985	101.943
6.5	102.706	102.617	102.575	6.5	102.706	102.617	102.575	6.5	102.617	102.530	102.488
6.625	103.193	103.102	103.060	6.625	103.193	103.102	103.060	6.625	103.134	103.043	103.001
6.75	103.420	103.349	103.308	6.75	103.420	103.349	103.308	6.75	103.420	103.349	103.308
6.875	103.518	103.413	103.363	6.875	103.518	103.413	103.363	6.875	103.455	103.349	103.299
7	104.002	103.894	103.844	7	104.002	103.894	103.844	7	103.973	103.864	103.814
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.219	97.246	97.242	4.25	96.098	96.099	96.095	5.25	96.488	96.479	96.456
4.625	97.787	97.814	97.810	4.375	96.647	96.674	96.670	5.375	97.386	97.348	97.322
4.75	98.014	97.970	97.955	4.5	97.219	97.246	97.242	5.5	97.934	97.942	97.919
4.875	98.296	98.303	98.289	4.625	97.787	97.814	97.810	5.625	98.686	98.702	98.678
5	98.851	98.858	98.844	4.75	98.014	97.970	97.955	5.75	99.412	99.233	99.054
5.125	99.392	99.399	99.385	4.875	98.296	98.303	98.289	5.875	99.996	99.817	99.637
5.25	99.613	99.570	99.550	5	98.851	98.858	98.844	6	100.478	100.298	100.132
5.375	99.905	99.893	99.867	5.125	99.392	99.399	99.385	6.125	100.881	100.877	100.843
5.5	100.414	100.402	100.376	5.25	99.613	99.570	99.550	6.25	101.078	100.899	100.720
5.625	100.897	100.885	100.859	5.375	99.905	99.893	99.867	6.375	101.154	101.120	101.085
5.75	101.031	100.974	100.945	5.5	100.414	100.402	100.376	6.5	101.629	101.595	101.560
5.875	100.976	100.944	100.907	5.625	100.897	100.885	100.859	6.625	102.228	102.204	102.158
6	101.427	101.395	101.359	5.75	101.031	100.974	100.945	6.75	101.915	101.844	101.802
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.488	96.479	96.456	5.25	96.464	96.479	96.456	4.5	94.579	94.481	94.478
5.375	97.386	97.348	97.322	5.375	97.169	97.184	97.161	4.625	95.141	95.043	95.040
5.5	97.934	97.942	97.919	5.5	97.927	97.942	97.919	4.75	93.627	93.606	93.585
5.625	98.686	98.702	98.678	5.625	98.686	98.702	98.678	4.875	94.069	93.916	93.895
5.75	99.412	99.233	99.054	5.75	98.826	98.769	98.741	5	94.605	94.412	94.398
5.875	99.996	99.817	99.637	5.875	99.480	99.476	99.442	5.125	95.113	94.920	94.906
6	100.478	100.298	100.132	6	100.170	100.166	100.132	5.25	96.177	96.143	96.108
6.125	100.881	100.877	100.843	6.125	100.881	100.877	100.843	5.375	96.285	96.250	96.216
6.25	101.078	100.899	100.720	6.25	100.722	100.636	100.581	5.5	96.702	96.667	96.633
6.375	101.154	101.120	101.085	6.375	100.880	100.856	100.810	5.625	97.127	97.093	97.059
6.5	101.629	101.595	101.560	6.5	101.537	101.513	101.467	5.75	98.008	97.980	97.953
6.625	102.228	102.204	102.158	6.625	102.228	102.204	102.158	5.875	98.300	98.272	98.245
6.75	101.915	101.844	101.802	6.75	101.965	101.894	101.852	6	98.657	98.630	98.602
6.875	102.015	101.913	101.863	6.875	101.807	101.738	101.681	6.125	98.982	98.954	98.927

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	96.600	96.556	96.542	5.125	96.600	96.556	96.542	4.75	94.744	94.701	94.687
5.25	97.689	97.668	97.648	5.25	97.689	97.668	97.648	4.875	95.208	95.164	95.150
5.375	98.130	98.109	98.088	5.375	98.130	98.109	98.088	5	95.909	95.865	95.852
5.5	98.797	98.776	98.755	5.5	98.797	98.776	98.755	5.125	96.600	96.556	96.542
5.625	99.396	99.375	99.354	5.625	99.396	99.375	99.354	5.25	97.689	97.668	97.648
5.75	100.070	99.891	99.711	5.75	100.070	99.891	99.711	5.375	98.130	98.109	98.088
5.875	100.473	100.294	100.115	5.875	100.473	100.294	100.115	5.5	98.797	98.776	98.755
6	101.035	100.856	100.677	6	101.035	100.856	100.677	5.625	99.396	99.375	99.354
6.125	101.505	101.326	101.147	6.125	101.505	101.326	101.147	5.75	100.070	99.891	99.711
6.25	101.653	101.568	101.513	6.25	101.653	101.568	101.513	5.875	100.473	100.294	100.115
6.375	101.747	101.712	101.678	6.375	101.747	101.712	101.678	6	101.035	100.856	100.677
6.5	102.182	102.147	102.113	6.5	102.182	102.147	102.113	6.125	101.505	101.326	101.147
6.625	102.708	102.674	102.639	6.625	102.708	102.674	102.639	6.25	101.653	101.568	101.513
6.75	102.992	102.921	102.880	6.75	102.992	102.921	102.880	6.375	101.747	101.712	101.678
6.875	103.055	102.988	102.922	6.875	103.055	102.988	102.922	6.5	102.182	102.147	102.113
7	103.493	103.427	103.361	7	103.493	103.427	103.361	6.625	102.708	102.674	102.639
7.125	103.867	103.800	103.734	7.125	103.867	103.800	103.734	6.75	102.992	102.921	102.880
7.25	103.992	103.948	103.934	7.25	103.992	103.948	103.934	6.875	103.055	102.988	102.922
7.375	103.543	103.584	103.626	7.375	103.362	103.295	103.229	7	103.493	103.427	103.361
7.5	103.706	103.747	103.789	7.5	103.704	103.627	103.561	7.125	103.867	103.800	103.734
7.625	104.127	104.013	103.947	7.625	104.127	104.013	103.947	7.25	103.992	103.948	103.934
7.75	104.372	104.328	104.314	7.75	104.372	104.328	104.314	7.375	103.376	103.295	103.229
7.875	104.005	104.081	104.157	7.875	102.584	102.371	102.392	7.5	103.808	103.678	103.620
8	104.121	104.197	104.273	8	102.904	102.690	102.711	7.625	104.245	104.112	104.054
8.125	104.187	104.263	104.339	8.125	103.198	102.985	103.006	7.75	104.372	104.328	104.314
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.421	96.408	96.371	4.25	96.033	96.060	96.056	4.875	94.095	93.979	94.067
4.375	96.889	96.875	96.839	4.375	96.560	96.587	96.583	5	94.817	94.701	94.788
4.5	97.358	97.344	97.308	4.5	97.075	97.102	97.098	5.125	95.584	95.468	95.555
4.625	97.828	97.814	97.778	4.625	97.574	97.601	97.597	5.25	96.418	96.367	96.370
4.75	98.016	97.995	97.952	4.75	97.914	97.870	97.855	5.375	97.198	97.160	97.134
4.875	98.486	98.466	98.422	4.875	98.151	98.158	98.143	5.5	97.811	97.790	97.769
5	98.958	98.938	98.894	5	98.616	98.624	98.609	5.625	98.462	98.338	98.414
5.125	99.432	99.411	99.367	5.125	99.052	99.060	99.045	5.75	99.312	99.133	98.954
5.25	99.591	99.557	99.490	5.25	99.513	99.470	99.450	5.875	99.896	99.717	99.537
5.375	100.064	100.030	99.964	5.375	99.674	99.662	99.636	6	100.378	100.198	100.019
5.5	100.539	100.504	100.438	5.5	100.067	100.055	100.029	6.125	100.738	100.558	100.401
5.625	101.009	100.974	100.908	5.625	100.425	100.413	100.387	6.25	100.978	100.799	100.620
5.75	100.931	100.874	100.845	5.75	100.931	100.874	100.845	6.375	101.054	101.020	100.985
5.875	101.270	101.235	101.166	5.875	100.679	100.648	100.611	6.5	101.529	101.495	101.460
6	101.718	101.684	101.615	6	101.058	101.001	100.971	6.625	101.946	101.911	101.877
								6.75	101.815	101.744	101.702
								6.875	101.742	101.676	101.610
								7	102.181	102.115	102.048
								7.125	102.554	102.488	102.422
								7.25	102.377	102.333	102.319
								7.375	101.467	101.423	101.409
								7.5	101.990	101.946	101.932
								7.625	102.494	102.450	102.437
								7.75	102.834	102.791	102.777
								7.875	99.132	98.769	98.790
								8	99.452	99.088	99.109
								8.125	99.746	99.383	99.404
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	101.529	101.495	101.460	6.125	100.478	100.335	100.401	4.5	94.417	94.319	94.316
6.625	101.946	101.911	101.877	6.25	100.622	100.536	100.481	4.625	94.876	94.778	94.774
6.75	101.815	101.744	101.702	6.375	100.702	100.538	100.592	4.75	93.527	93.506	93.485
6.875	101.742	101.676	101.610	6.5	101.249	101.085	101.139	4.875	93.887	93.816	93.795
7	102.181	102.115	102.048	6.625	101.839	101.675	101.729	5	94.291	94.261	94.240
7.125	102.554	102.488	102.422	6.75	101.865	101.794	101.752	5.125	94.650	94.563	94.542
7.25	102.377	102.333	102.319	6.875	101.501	101.292	101.335	5.25	96.077	96.043	96.008
7.375	101.467	101.423	101.409	7	101.935	101.726	101.769	5.375	96.185	96.150	96.116
7.5	101.990	101.946	101.932	7.125	102.261	102.052	102.095	5.5	96.602	96.567	96.533
7.625	102.494	102.450	102.437	7.25	102.427	102.383	102.369	5.625	97.027	96.993	96.959
7.75	102.834	102.791	102.777	7.375	101.517	101.473	101.459	5.75	97.908	97.880	97.853
7.875	99.132	98.769	98.790	7.5	102.040	101.996	101.982	5.875	98.200	98.172	98.145
8	99.452	99.088	99.109	7.625	102.544	102.500	102.487	6	98.557	98.530	98.502
8.125	99.746	99.383	99.404	7.75	98.825	98.461	98.482	6.125	98.882	98.854	98.827

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	101.747	101.712	101.678	6.375	101.747	101.712	101.678	6	101.035	100.856	100.677
6.5	102.182	102.147	102.113	6.5	102.182	102.147	102.113	6.125	101.505	101.326	101.147
6.625	102.708	102.674	102.639	6.625	102.708	102.674	102.639	6.25	101.653	101.568	101.513
6.75	102.992	102.921	102.880	6.75	102.992	102.921	102.880	6.375	101.747	101.712	101.678
6.875	103.055	102.988	102.922	6.875	103.055	102.988	102.922	6.5	102.182	102.147	102.113
7	103.493	103.427	103.361	7	103.493	103.427	103.361	6.625	102.708	102.674	102.639
7.125	103.867	103.800	103.734	7.125	103.867	103.800	103.734	6.75	102.992	102.921	102.880
7.25	103.992	103.948	103.934	7.25	103.992	103.948	103.934	6.875	103.055	102.988	102.922
7.375	103.543	103.584	103.626	7.375	103.362	103.295	103.229	7	103.493	103.427	103.361
7.5	103.706	103.747	103.789	7.5	103.704	103.627	103.561	7.125	103.867	103.800	103.734
7.625	104.127	104.013	103.947	7.625	104.127	104.013	103.947	7.25	103.992	103.948	103.934
7.75	104.372	104.328	104.314	7.75	104.372	104.328	104.314	7.375	103.376	103.295	103.229
7.875	104.005	104.081	104.157	7.875	102.634	102.421	102.442	7.5	103.808	103.678	103.620
8	104.121	104.197	104.273	8	102.954	102.740	102.761	7.625	104.245	104.112	104.054
8.125	104.187	104.263	104.339	8.125	103.248	103.035	103.056	7.75	104.372	104.328	104.314
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.358	97.344	97.308	4.5	97.075	97.102	97.098	6.625	101.946	101.911	101.877
4.625	97.828	97.814	97.778	4.625	97.574	97.601	97.597	6.75	101.815	101.744	101.702
4.75	98.016	97.995	97.952	4.75	97.914	97.870	97.855	6.875	101.742	101.676	101.610
4.875	98.486	98.466	98.422	4.875	98.151	98.158	98.143	7	102.181	102.115	102.048
5	98.958	98.938	98.894	5	98.616	98.624	98.609	7.125	102.554	102.488	102.422
5.125	99.432	99.411	99.367	5.125	99.052	99.060	99.045	7.25	102.377	102.333	102.319
5.25	99.591	99.557	99.490	5.25	99.513	99.470	99.450	7.375	102.068	102.109	102.151
5.375	100.064	100.030	99.964	5.375	99.674	99.662	99.636	7.5	102.231	102.272	102.314
5.5	100.539	100.504	100.438	5.5	100.067	100.055	100.029	7.625	102.494	102.450	102.437
5.625	101.009	100.974	100.908	5.625	100.425	100.413	100.387	7.75	102.834	102.791	102.777
5.75	100.931	100.874	100.845	5.75	100.931	100.874	100.845	7.875	101.530	101.606	101.682
5.875	101.270	101.235	101.166	5.875	100.679	100.648	100.611	8	101.646	101.722	101.798
6	101.718	101.684	101.615	6	101.058	101.001	100.971	8.125	101.712	101.788	101.864
6.125	102.155	102.121	102.052	6.125	101.591	101.533	101.504				
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	101.529	101.495	101.460	6.125	100.478	100.335	100.401	4.5	94.417	94.319	94.316
6.625	101.946	101.911	101.877	6.25	100.622	100.536	100.481	4.625	94.876	94.778	94.774
6.75	101.815	101.744	101.702	6.375	100.702	100.538	100.592	4.75	93.527	93.506	93.485
6.875	101.742	101.676	101.610	6.5	101.249	101.085	101.139	4.875	93.887	93.816	93.795
7	102.181	102.115	102.048	6.625	101.839	101.675	101.729	5	94.291	94.261	94.240
7.125	102.554	102.488	102.422	6.75	101.865	101.794	101.752	5.125	94.650	94.563	94.542
7.25	102.377	102.333	102.319	6.875	101.501	101.292	101.335	5.25	96.077	96.043	96.008
7.375	101.467	101.423	101.409	7	101.935	101.726	101.769	5.375	96.185	96.150	96.116
7.5	101.990	101.946	101.932	7.125	102.261	102.052	102.095	5.5	96.602	96.567	96.533
7.625	102.494	102.450	102.437	7.25	102.427	102.383	102.369	5.625	97.027	96.993	96.959
7.75	102.834	102.791	102.777	7.375	101.517	101.473	101.459	5.75	97.908	97.880	97.853
7.875	99.132	98.769	98.790	7.5	102.040	101.996	101.982	5.875	98.200	98.172	98.145
8	99.452	99.088	99.109	7.625	102.544	102.500	102.487	6	98.557	98.530	98.502
8.125	99.746	99.383	99.404	7.75	98.825	98.461	98.482	6.125	98.882	98.854	98.827

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	99.998	99.898	99.598	6.75	98.498	98.398	98.098
6.875	100.531	100.431	100.131	6.875	99.031	98.931	98.631
7	101.043	100.943	100.643	7	99.543	99.443	99.143
7.125	101.507	101.407	101.107	7.125	100.007	99.907	99.607
7.25	101.951	101.851	101.551	7.25	100.451	100.351	100.051
7.375	101.736	101.611	101.311	7.375	100.236	100.111	99.811
7.5	102.208	102.083	101.783	7.5	100.708	100.583	100.283
7.625	102.632	102.507	102.207	7.625	101.132	101.007	100.707
7.75	103.046	102.921	102.621	7.75	101.546	101.421	101.121
7.875	102.210	102.072	101.772	7.875	100.710	100.572	100.272
8	102.642	102.504	102.204	8	101.142	101.004	100.704
8.125	103.036	102.898	102.598	8.125	101.536	101.398	101.098
8.25	103.410	103.272	102.972	8.25	101.910	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	97.998	97.898	97.598	6.75	96.498	96.398	96.098
6.875	98.531	98.431	98.131	6.875	97.031	96.931	96.631
7	99.043	98.943	98.643	7	97.543	97.443	97.143
7.125	99.507	99.407	99.107	7.125	98.007	97.907	97.607
7.25	99.951	99.851	99.551	7.25	98.451	98.351	98.051
7.375	99.736	99.611	99.311	7.375	98.236	98.111	97.811
7.5	100.208	100.083	99.783	7.5	98.708	98.583	98.283
7.625	100.632	100.507	100.207	7.625	99.132	99.007	98.707
7.75	101.046	100.921	100.621	7.75	99.546	99.421	99.121
7.875	100.210	100.072	99.772	7.875	98.710	98.572	98.272
8	100.642	100.504	100.204	8	99.142	99.004	98.704
8.125	101.036	100.898	100.598	8.125	99.536	99.398	99.098
8.25	101.410	101.272	100.972	8.25	99.910	99.772	99.472
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.248	99.148	98.848	6.75	97.248	97.148	96.848
6.875	99.781	99.681	99.381	6.875	97.781	97.681	97.381
7	100.293	100.193	99.893	7	98.293	98.193	97.893
7.125	100.757	100.657	100.357	7.125	98.757	98.657	98.357
7.25	101.201	101.101	100.801	7.25	99.201	99.101	98.801
7.375	100.986	100.861	100.561	7.375	98.986	98.861	98.561
7.5	101.458	101.333	101.033	7.5	99.458	99.333	99.033
7.625	101.882	101.757	101.457	7.625	99.882	99.757	99.457
7.75	102.296	102.171	101.871	7.75	100.296	100.171	99.871
7.875	101.460	101.322	101.022	7.875	99.460	99.322	99.022
8	101.892	101.754	101.454	8	99.892	99.754	99.454
8.125	102.286	102.148	101.848	8.125	100.286	100.148	99.848
8.25	102.660	102.522	102.222	8.25	100.660	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.