



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	92.909	92.959	92.951	4.75	92.909	92.959	92.951	5.125	96.296	96.347	96.329
4.875	93.521	93.578	93.567	4.875	93.521	93.578	93.567	5.25	96.985	97.044	97.024
5	94.154	94.222	94.208	5	94.154	94.222	94.208	5.375	97.509	97.579	97.556
5.125	94.726	94.794	94.780	5.125	94.726	94.794	94.780	5.5	98.006	98.084	98.058
5.25	95.447	95.476	95.455	5.25	95.447	95.476	95.455	5.625	98.708	98.734	98.705
5.375	96.050	96.062	96.039	5.375	96.023	96.062	96.039	5.75	99.405	99.382	99.350
5.5	96.805	96.765	96.741	5.5	96.576	96.628	96.602	5.875	99.944	99.869	99.837
5.625	97.323	97.282	97.259	5.625	97.192	97.247	97.220	6	100.417	100.349	100.311
5.75	97.862	97.870	97.837	5.75	97.862	97.870	97.837	6.125	100.741	100.786	100.748
5.875	98.415	98.404	98.368	5.875	98.382	98.404	98.368	6.25	100.916	100.865	100.820
6	99.054	99.007	98.975	6	98.915	98.951	98.912	6.375	101.376	101.299	101.251
6.125	99.503	99.460	99.425	6.125	99.421	99.460	99.421	6.5	101.793	101.705	101.659
6.25	99.753	99.739	99.694	6.25	99.753	99.739	99.694	6.625	102.136	102.111	102.060
6.375	100.258	100.252	100.204	6.375	100.258	100.252	100.204	6.75	101.881	101.769	101.753
6.5	100.714	100.696	100.654	6.5	100.714	100.696	100.654	6.875	102.311	102.204	102.182
6.625	101.114	101.128	101.077	6.625	101.105	101.128	101.077	7	102.782	102.730	102.648
6.75	101.494	101.460	101.402	6.75	101.494	101.460	101.402	7.125	103.048	102.937	102.921
6.875	101.863	101.823	101.770	6.875	101.860	101.823	101.769	7.25	103.211	103.081	103.071
7	102.324	102.272	102.190	7	102.324	102.272	102.190	7.375	103.649	103.518	103.508
7.125	102.677	102.631	102.567	7.125	102.677	102.631	102.567	7.5	103.988	103.866	103.848
7.25	103.085	103.030	102.960	7.25	103.085	103.030	102.960	7.625	104.332	104.251	104.215
7.375	103.443	103.383	103.317	7.375	103.443	103.383	103.317	7.75	104.814	104.666	104.661
7.5	103.826	103.753	103.695	7.5	103.826	103.753	103.695	7.875	105.184	105.036	105.031
7.625	104.205	104.109	104.070	7.625	104.205	104.109	104.070	8	105.000	105.000	105.000
7.75	104.628	104.545	104.514	7.75	104.628	104.545	104.514				
7.875	105.000	105.000	104.979	7.875	105.000	105.000	104.979				
8	105.138	105.065	105.000	8	105.138	105.065	105.000				
8.125	105.330	105.278	105.189	8.125	105.330	105.278	105.189				
8.25	105.082	104.985	104.890	8.25	105.082	104.985	104.890				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	97.023	97.023	97.016	4.625	97.380	97.380	97.352	5	93.363	93.444	93.430
4.75	97.479	97.462	97.392	4.75	97.584	97.666	97.662	5.125	93.971	94.056	94.041
4.875	97.971	97.954	97.885	4.875	98.002	98.044	98.037	5.25	95.195	95.065	94.946
5	98.362	98.345	98.275	5	98.444	98.500	98.490	5.375	95.869	95.741	95.622
5.125	98.566	98.624	98.610	5.125	98.873	98.931	98.917	5.5	96.626	96.498	96.379
5.25	99.036	99.001	98.894	5.25	99.146	99.214	99.197	5.625	97.306	97.178	97.059
5.375	99.514	99.479	99.373	5.375	99.408	99.497	99.478	5.75	97.877	97.955	97.922
5.5	99.881	99.844	99.739	5.5	99.707	99.796	99.777	5.875	98.418	98.489	98.454
5.625	100.014	100.012	99.986	5.625	100.013	100.050	100.025	6	99.056	99.036	98.997
5.75	100.465	100.406	100.282	5.75	100.255	100.309	100.279	6.125	99.526	99.528	99.489
5.875	100.909	100.850	100.728	5.875	100.525	100.590	100.558	6.25	99.767	99.824	99.779
6	101.223	101.162	101.041	6	100.823	100.884	100.852	6.375	100.276	100.334	100.290
6.125	101.249	101.215	101.176	6.125	101.039	101.023	100.962	6.5	100.726	100.788	100.746
6.25	101.669	101.587	101.527	6.25	101.217	101.273	101.231	6.625	101.134	101.184	101.132
6.375	102.078	101.996	101.937	6.375	101.527	101.554	101.510	6.75	101.442	101.478	101.420
6.5	102.342	102.258	102.200	6.5	101.856	101.938	101.893	6.875	101.849	101.834	101.780
6.625	102.474	102.424	102.390	6.625	102.121	102.118	102.068	7	102.155	102.198	102.143
6.75	102.780	102.677	102.631	6.75	102.406	102.384	102.330	7.125	102.461	102.500	102.436
6.875	103.187	103.083	103.039	6.875	102.719	102.627	102.570	7.25	102.801	102.694	102.624
7	103.177	103.116	103.067	7	102.919	102.925	102.868	7.375	103.171	103.027	102.945
7.125	103.202	103.144	103.108	7.125	102.758	102.700	102.664	7.5	102.877	102.804	102.804
7.25	102.910	102.839	102.788	7.25	102.576	102.504	102.454	7.625	103.385	103.307	103.307
7.375	103.399	103.328	103.277	7.375	102.960	102.888	102.838	7.75	102.772	102.682	102.618
								7.875	103.114	102.965	102.960

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	97.209	97.110	97.090	5	96.545	96.447	96.427	5	94.082	94.019	
5.125	97.579	97.475	97.452	5.125	97.032	96.929	96.906	5.125	94.727	94.664	94.602
5.25	98.022	97.959	97.896	5.25	97.472	97.363	97.337	5.25	95.376	95.313	95.250
5.375	98.257	98.183	98.120	5.375	97.839	97.725	97.695	5.375	95.671	95.608	95.545
5.5	98.613	98.550	98.487	5.5	98.197	98.078	98.046	5.5	96.144	96.081	96.018
5.625	98.981	98.918	98.855	5.625	98.544	98.420	98.384	5.625	96.618	96.555	96.493
5.75	99.225	99.142	99.079	5.75	98.896	98.766	98.728	5.75	96.900	96.837	96.774
5.875	99.516	99.381	99.339	5.875	99.256	99.121	99.079	5.875	97.174	97.111	97.049
6	99.803	99.663	99.618	6	99.606	99.466	99.421	6	97.451	97.388	97.325
6.125	100.080	99.935	99.887	6.125	99.942	99.797	99.749	6.125	97.726	97.663	97.600
6.25	100.377	100.226	100.175	6.25	100.241	100.090	100.039	6.25	97.998	97.935	97.873
6.375	100.591	100.436	100.381	6.375	100.486	100.330	100.276	6.375	98.270	98.207	98.144
6.5	100.734	100.573	100.516	6.5	100.606	100.445	100.388	6.5	98.723	98.660	98.597
6.625	100.802	100.636	100.575	6.625	100.539	100.373	100.316	6.625	98.808	98.745	98.683
6.75	100.829	100.658	100.594	6.75	100.469	100.298	100.234	6.75	99.074	99.011	98.948
6.875	100.794	100.702	100.639	6.875	100.395	100.332	100.269	6.875	99.148	99.085	99.023
7	100.816	100.753	100.690	7	100.453	100.390	100.327	7	99.222	99.159	99.096
7.125	100.858	100.795	100.732	7.125	100.675	100.488	100.415	7.125	99.305	99.242	99.180
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	97.413	97.314	97.294	5	96.746	96.647	96.627	5	94.132		
5.125	97.782	97.679	97.656	5.125	97.232	97.128	97.105	5.125	94.777	94.714	94.651
5.25	98.134	98.025	97.999	5.25	97.670	97.562	97.535	5.25	95.426	95.363	95.300
5.375	98.460	98.346	98.316	5.375	98.036	97.922	97.893	5.375	95.721	95.658	95.595
5.5	98.785	98.666	98.634	5.5	98.393	98.274	98.242	5.5	96.194	96.131	96.068
5.625	99.110	98.986	98.951	5.625	98.739	98.615	98.579	5.625	96.668	96.605	96.542
5.75	99.428	99.298	99.260	5.75	99.090	98.960	98.922	5.75	96.950	96.887	96.824
5.875	99.719	99.584	99.542	5.875	99.449	99.314	99.273	5.875	97.224	97.161	97.098
6	100.007	99.867	99.823	6	99.799	99.659	99.614	6	97.501	97.438	97.375
6.125	100.286	100.141	100.093	6.125	100.135	99.990	99.942	6.125	97.776	97.713	97.650
6.25	100.585	100.435	100.384	6.25	100.435	100.284	100.233	6.25	98.048	97.985	97.922
6.375	100.802	100.646	100.592	6.375	100.681	100.526	100.471	6.375	98.320	98.257	98.194
6.5	100.947	100.787	100.729	6.5	100.803	100.643	100.585	6.5	98.773	98.710	98.647
6.625	101.017	100.851	100.791	6.625	100.739	100.573	100.516	6.625	98.858	98.795	98.732
6.75	101.046	100.875	100.811	6.75	100.671	100.499	100.436	6.75	99.124	99.061	98.998
6.875	101.013	100.837	100.770	6.875	100.594	100.418	100.351	6.875	99.198	99.135	99.072
7	100.866	100.803	100.740	7	100.639	100.457	100.387	7	99.272	99.209	99.146
7.125	100.908	100.845	100.782	7.125	100.882	100.695	100.622	7.125	99.355	99.292	99.229

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.451	94.405	94.402	5.75	98.233	98.171	98.118	4.375	95.358	95.337	95.299
5.25	94.963	94.920	94.890	5.875	98.824	98.763	98.710	4.5	95.734	95.714	95.675
5.375	95.664	95.618	95.592	6	99.357	99.296	99.243	4.625	96.080	96.060	96.021
5.5	96.365	96.320	96.293	6.125	99.765	99.704	99.651	4.75	96.750	96.722	96.686
5.625	96.970	96.924	96.898	6.25	99.942	99.881	99.828	4.875	97.155	97.128	97.092
5.75	97.529	97.490	97.443	6.375	100.495	100.434	100.381	5	97.428	97.400	97.365
5.875	98.139	98.108	98.061	6.5	100.980	100.918	100.865	5.125	97.651	97.623	97.588
6	98.728	98.696	98.649	6.625	101.302	101.240	101.187	5.25	98.338	98.303	98.260
6.125	99.263	99.228	99.181	6.75	101.505	101.444	101.391	5.375	98.656	98.622	98.578
6.25	99.648	99.609	99.554	6.875	101.993	101.932	101.878	5.5	99.083	99.049	99.005
6.375	100.188	100.149	100.095	7	102.412	102.351	102.298	5.625	99.311	99.277	99.233
6.5	100.686	100.647	100.592	7.125	102.721	102.660	102.606	5.75	99.645	99.611	99.568
6.625	101.166	101.127	101.072	7.25	102.832	102.756	102.688	5.875	100.012	99.978	99.935
				7.375	103.303	103.226	103.158	6	100.150	100.116	100.072
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.783	94.749	94.699								
4.75	95.866	95.824	95.773								
4.875	96.071	96.030	95.979								
5	96.384	96.342	96.292								
5.125	96.752	96.710	96.660								
5.25	97.092	97.050	97.000								
5.375	97.415	97.374	97.323								
5.5	97.677	97.636	97.585								
5.625	97.970	97.929	97.878								
5.75	98.244	98.196	98.137								
5.875	98.561	98.512	98.454								
6	99.039	98.990	98.932								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	95.270	95.225	95.207	5.75	99.405	99.330	99.297	4.25	94.949	94.929	94.890
5.5	95.939	95.901	95.883	5.875	99.944	99.869	99.837	4.375	95.358	95.337	95.299
5.625	96.568	96.537	96.517	6	100.417	100.342	100.311	4.5	95.734	95.714	95.675
5.75	97.482	97.407	97.374	6.125	100.734	100.660	100.630	4.625	96.080	96.060	96.021
5.875	98.081	98.004	97.973	6.25	100.916	100.823	100.780	4.75	96.750	96.722	96.686
6	98.639	98.563	98.532	6.375	101.376	101.282	101.241	4.875	97.155	97.128	97.092
6.125	99.119	99.029	99.000	6.5	101.793	101.699	101.659	5	97.428	97.400	97.365
6.25	99.430	99.343	99.283	6.625	102.136	102.043	102.004	5.125	97.651	97.623	97.588
6.375	100.029	99.959	99.892	6.75	101.881	101.769	101.753	5.25	98.338	98.303	98.260
6.5	100.564	100.506	100.439	6.875	102.311	102.198	102.182	5.375	98.656	98.622	98.578
6.625	101.046	101.000	100.933	7	102.697	102.585	102.569	5.5	99.083	99.049	99.005
6.75	101.421	101.332	101.262	7.125	103.048	102.937	102.921	5.625	99.311	99.277	99.233
6.875	101.983	101.915	101.843	7.25	103.211	103.081	103.071	5.75	99.645	99.611	99.568
7	102.421	102.364	102.292	7.375	103.649	103.518	103.508	5.875	100.012	99.978	99.935
7.125	102.889	102.774	102.675	7.5	103.988	103.858	103.848	6	100.150	100.116	100.072
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.783	94.749	94.699								
4.75	96.982	96.965	96.895								
4.875	97.327	97.310	97.240								
5	97.669	97.636	97.587								
5.125	98.236	98.202	98.093								
5.25	98.574	98.539	98.432								
5.375	98.905	98.870	98.764								
5.5	99.185	99.148	99.043								
5.625	99.636	99.577	99.453								
5.75	99.963	99.904	99.781								
5.875	100.286	100.226	100.104								
6	100.594	100.533	100.412								

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	94.726	94.794	94.780
5.25	95.447	95.476	95.455
5.375	96.023	96.062	96.039
5.5	96.576	96.628	96.602
5.625	97.192	97.247	97.220
5.75	97.862	97.870	97.837
5.875	98.382	98.404	98.368
6	98.915	98.951	98.912
6.125	99.421	99.460	99.421
6.25	99.753	99.739	99.694
6.375	100.258	100.252	100.204
6.5	100.714	100.696	100.654
6.625	101.105	101.128	101.077
6.75	101.494	101.460	101.402
6.875	101.860	101.823	101.769
7	102.269	102.242	102.187
7.125	102.631	102.631	102.567
7.25	103.085	103.030	102.960
7.375	103.443	103.383	103.317

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	93.996	93.952	93.938	4.5	93.996	93.952	93.938	5	96.564	96.520	96.505
4.625	94.701	94.657	94.643	4.625	94.701	94.657	94.643	5.125	97.249	97.205	97.190
4.75	95.406	95.362	95.348	4.75	95.406	95.362	95.348	5.25	97.922	97.878	97.863
4.875	95.868	95.824	95.809	4.875	95.868	95.824	95.809	5.375	98.332	98.305	98.277
5	96.564	96.520	96.505	5	96.564	96.520	96.505	5.5	98.997	98.969	98.942
5.125	97.249	97.205	97.190	5.125	97.249	97.205	97.190	5.625	99.644	99.587	99.557
5.25	98.030	97.983	97.926	5.25	97.922	97.878	97.863	5.75	100.220	100.175	100.156
5.375	98.693	98.645	98.589	5.375	98.332	98.305	98.277	5.875	100.621	100.441	100.262
5.5	99.294	99.246	99.190	5.5	98.997	98.969	98.942	6	101.176	100.997	100.853
5.625	99.682	99.635	99.578	5.625	99.644	99.587	99.557	6.125	101.656	101.476	101.403
5.75	100.220	100.175	100.156	5.75	100.220	100.175	100.156	6.25	102.062	102.062	102.031
5.875	100.704	100.636	100.531	5.875	100.621	100.441	100.262	6.375	102.196	102.112	102.071
6	101.264	101.195	101.090	6	101.176	100.997	100.853	6.5	102.744	102.658	102.617
6.125	101.656	101.524	101.419	6.125	101.656	101.476	101.403	6.625	103.261	103.172	103.133
6.25	102.062	102.062	102.031	6.25	102.062	102.062	102.031	6.75	103.628	103.556	103.513
6.375	102.297	102.213	102.172	6.375	102.297	102.213	102.172	6.875	103.610	103.506	103.457
6.5	102.821	102.735	102.695	6.5	102.821	102.735	102.695	7	104.128	104.021	103.973
6.625	103.304	103.215	103.176	6.625	103.304	103.215	103.176	7.125	104.567	104.457	104.411
6.75	103.628	103.556	103.513	6.75	103.628	103.556	103.513	7.25	104.609	104.565	104.549
6.875	103.671	103.567	103.518	6.875	103.671	103.567	103.518	7.375	103.781	103.655	103.599
7	104.160	104.053	104.005	7	104.160	104.053	104.005	7.5	104.154	104.105	104.088
7.125	104.570	104.460	104.414	7.125	104.570	104.460	104.414	7.625	104.679	104.604	104.587
7.25	104.609	104.565	104.549	7.25	104.609	104.565	104.549	7.75	105.033	104.990	104.972
7.375	103.842	103.870	103.797	7.375	103.838	103.711	103.655	7.875	102.804	102.731	102.656
7.5	104.255	104.283	104.210	7.5	104.195	104.105	104.088	8	103.199	103.126	103.051
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	96.519	96.492	96.484	4.25	96.321	96.348	96.348	4.75	93.826	93.850	93.842
4.375	97.006	96.979	96.971	4.375	96.895	96.922	96.923	4.875	94.562	94.586	94.578
4.5	97.492	97.493	97.494	4.5	97.467	97.493	97.494	5	95.293	95.317	95.309
4.625	98.034	98.060	98.061	4.625	98.034	98.060	98.061	5.125	96.168	96.193	96.184
4.75	98.249	98.208	98.184	4.75	98.169	98.125	98.110	5.25	97.280	97.232	97.176
4.875	98.735	98.694	98.670	4.875	98.495	98.502	98.492	5.375	97.942	97.895	97.838
5	99.271	99.230	99.206	5	99.048	99.055	99.044	5.5	98.543	98.495	98.439
5.125	99.755	99.714	99.690	5.125	99.586	99.593	99.582	5.625	99.000	99.015	98.996
5.25	99.806	99.752	99.720	5.25	99.785	99.741	99.720	5.75	99.719	99.639	99.523
5.375	100.341	100.287	100.246	5.375	99.958	99.946	99.924	5.875	100.356	100.276	100.159
5.5	100.826	100.771	100.731	5.5	100.463	100.451	100.429	6	100.915	100.835	100.719
5.625	101.311	101.256	101.215	5.625	100.941	100.929	100.907	6.125	101.244	101.164	101.096
5.75	101.278	101.220	101.191	5.75	101.278	101.220	101.191	6.25	101.082	100.903	100.802
5.875	101.581	101.532	101.484	5.875	101.102	101.071	101.038	6.375	101.188	101.160	101.133
6	102.065	102.016	101.968	6	101.550	101.519	101.486	6.5	101.703	101.675	101.648
								6.625	102.376	102.352	102.310
								6.75	102.103	102.032	101.989
								6.875	102.161	102.059	102.010
								7	102.587	102.482	102.435
								7.125	103.004	102.896	102.850
								7.25	102.666	102.622	102.606
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	96.782	96.797	96.777	5	95.293	95.317	95.309	4.5	94.826	94.728	94.729
5.375	97.574	97.534	97.509	5.125	96.168	96.193	96.184	4.625	95.386	95.288	95.289
5.5	98.242	98.257	98.238	5.25	96.782	96.797	96.777	4.75	95.229	95.188	95.164
5.625	99.000	99.015	98.996	5.375	97.530	97.501	97.481	4.875	95.715	95.674	95.650
5.75	99.462	99.283	99.104	5.5	98.242	98.257	98.238	5	96.251	96.210	96.186
5.875	100.043	99.864	99.699	5.625	99.000	99.015	98.996	5.125	96.735	96.694	96.670
6	100.518	100.418	100.387	5.75	99.240	99.182	99.152	5.25	96.786	96.732	96.691
6.125	101.131	101.127	101.096	5.875	99.733	99.729	99.699	5.375	97.321	97.267	97.226
6.25	101.082	100.903	100.802	6	100.421	100.418	100.387	5.5	97.806	97.751	97.711
6.375	101.188	101.160	101.133	6.125	101.131	101.127	101.096	5.625	98.291	98.236	98.195
6.5	101.703	101.675	101.648	6.25	100.994	100.909	100.852	5.75	98.027	97.978	97.930
6.625	102.376	102.352	102.310	6.375	101.083	101.013	100.971	5.875	98.561	98.512	98.464
6.75	102.103	102.032	101.989	6.5	101.691	101.666	101.625	6	99.045	98.996	98.948
6.875	102.161	102.059	102.010	6.625	102.376	102.352	102.310	6.125	99.528	99.479	99.431

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	97.922	97.878	97.863	5.25	97.922	97.878	97.863	5.25	97.922	97.878	97.863
5.375	98.332	98.305	98.277	5.375	98.332	98.305	98.277	5.375	98.332	98.305	98.277
5.5	98.997	98.969	98.942	5.5	98.997	98.969	98.942	5.5	98.997	98.969	98.942
5.625	99.644	99.587	99.557	5.625	99.644	99.587	99.557	5.625	99.644	99.587	99.557
5.75	100.220	100.175	100.156	5.75	100.220	100.175	100.156	5.75	100.220	100.175	100.156
5.875	100.621	100.441	100.262	5.875	100.621	100.441	100.262	5.875	100.621	100.441	100.262
6	101.176	100.997	100.853	6	101.176	100.997	100.853	6	101.176	100.997	100.853
6.125	101.656	101.476	101.403	6.125	101.656	101.476	101.403	6.125	101.656	101.476	101.403
6.25	102.062	102.062	102.031	6.25	102.062	102.062	102.031	6.25	102.062	102.062	102.031
6.375	102.297	102.213	102.172	6.375	102.297	102.213	102.172	6.375	102.196	102.112	102.071
6.5	102.821	102.735	102.695	6.5	102.821	102.735	102.695	6.5	102.744	102.658	102.617
6.625	103.304	103.215	103.176	6.625	103.304	103.215	103.176	6.625	103.261	103.172	103.133
6.75	103.628	103.556	103.513	6.75	103.628	103.556	103.513	6.75	103.628	103.556	103.513
6.875	103.671	103.567	103.518	6.875	103.671	103.567	103.518	6.875	103.610	103.506	103.457
7	104.160	104.053	104.005	7	104.160	104.053	104.005	7	104.128	104.021	103.973
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	97.467	97.493	97.494	4.25	96.321	96.348	96.348	5.25	96.782	96.797	96.777
4.625	98.034	98.060	98.061	4.375	96.895	96.922	96.923	5.375	97.574	97.534	97.509
4.75	98.169	98.125	98.110	4.5	97.467	97.493	97.494	5.5	98.242	98.257	98.238
4.875	98.495	98.502	98.492	4.625	98.034	98.060	98.061	5.625	99.000	99.015	98.996
5	99.048	99.055	99.044	4.75	98.169	98.125	98.110	5.75	99.462	99.283	99.104
5.125	99.586	99.593	99.582	4.875	98.495	98.502	98.492	5.875	100.043	99.864	99.699
5.25	99.785	99.741	99.720	5	99.048	99.055	99.044	6	100.518	100.418	100.387
5.375	99.958	99.946	99.924	5.125	99.586	99.593	99.582	6.125	101.131	101.127	101.096
5.5	100.463	100.451	100.429	5.25	99.785	99.741	99.720	6.25	101.082	100.903	100.802
5.625	100.941	100.929	100.907	5.375	99.958	99.946	99.924	6.375	101.188	101.160	101.133
5.75	101.278	101.220	101.191	5.5	100.463	100.451	100.429	6.5	101.703	101.675	101.648
5.875	101.102	101.071	101.038	5.625	100.941	100.929	100.907	6.625	102.376	102.352	102.310
6	101.550	101.519	101.486	5.75	101.278	101.220	101.191	6.75	102.103	102.032	101.989
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	96.782	96.797	96.777	5.25	96.782	96.797	96.777	4.5	94.826	94.728	94.729
5.375	97.574	97.534	97.509	5.375	97.485	97.501	97.481	4.625	95.386	95.288	95.289
5.5	98.242	98.257	98.238	5.5	98.242	98.257	98.238	4.75	93.744	93.700	93.685
5.625	99.000	99.015	98.996	5.625	99.000	99.015	98.996	4.875	94.266	94.073	94.063
5.75	99.462	99.283	99.104	5.75	99.240	99.182	99.152	5	94.797	94.604	94.594
5.875	100.043	99.864	99.699	5.875	99.733	99.729	99.699	5.125	95.298	95.106	95.095
6	100.518	100.418	100.387	6	100.421	100.418	100.387	5.25	96.111	96.083	96.056
6.125	101.131	101.127	101.096	6.125	101.131	101.127	101.096	5.375	96.213	96.185	96.158
6.25	101.082	100.903	100.802	6.25	100.994	100.909	100.852	5.5	96.622	96.594	96.566
6.375	101.188	101.160	101.133	6.375	101.037	101.013	100.971	5.625	97.040	97.013	96.985
6.5	101.703	101.675	101.648	6.5	101.691	101.666	101.625	5.75	97.876	97.848	97.821
6.625	102.376	102.352	102.310	6.625	102.376	102.352	102.310	5.875	98.155	98.128	98.100
6.75	102.103	102.032	101.989	6.75	102.153	102.082	102.039	6	98.505	98.477	98.450
6.875	102.161	102.059	102.010	6.875	101.824	101.756	101.703	6.125	98.821	98.793	98.766

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	97.149	97.105	97.090	5.125	97.149	97.105	97.090	4.75	95.306	95.262	95.248
5.25	97.822	97.778	97.763	5.25	97.822	97.778	97.763	4.875	95.768	95.724	95.709
5.375	98.232	98.205	98.177	5.375	98.232	98.205	98.177	5	96.464	96.420	96.405
5.5	98.897	98.869	98.842	5.5	98.897	98.869	98.842	5.125	97.149	97.105	97.090
5.625	99.544	99.487	99.457	5.625	99.544	99.487	99.457	5.25	97.822	97.778	97.763
5.75	100.120	100.062	100.032	5.75	100.120	100.062	100.032	5.375	98.232	98.205	98.177
5.875	100.521	100.341	100.162	5.875	100.521	100.341	100.162	5.5	98.897	98.869	98.842
6	101.076	100.897	100.717	6	101.076	100.897	100.717	5.625	99.544	99.487	99.457
6.125	101.556	101.376	101.229	6.125	101.556	101.376	101.229	5.75	100.120	100.062	100.032
6.25	101.925	101.840	101.783	6.25	101.925	101.840	101.783	5.875	100.521	100.341	100.162
6.375	101.780	101.753	101.725	6.375	101.780	101.753	101.725	6	101.076	100.897	100.717
6.5	102.255	102.228	102.200	6.5	102.255	102.228	102.200	6.125	101.556	101.376	101.229
6.625	102.738	102.710	102.683	6.625	102.738	102.710	102.683	6.25	101.925	101.840	101.783
6.75	103.187	103.115	103.072	6.75	103.187	103.115	103.072	6.375	101.780	101.753	101.725
6.875	103.128	103.062	102.996	6.875	103.128	103.062	102.996	6.5	102.255	102.228	102.200
7	103.560	103.494	103.428	7	103.560	103.494	103.428	6.625	102.738	102.710	102.683
7.125	103.925	103.859	103.792	7.125	103.925	103.859	103.792	6.75	103.187	103.115	103.072
7.25	104.181	104.137	104.121	7.25	104.181	104.137	104.121	6.875	103.128	103.062	102.996
7.375	103.565	103.558	103.551	7.375	103.442	103.375	103.309	7	103.560	103.494	103.428
7.5	103.740	103.720	103.714	7.5	103.740	103.674	103.608	7.125	103.925	103.859	103.792
7.625	104.147	104.073	104.056	7.625	104.147	104.073	104.056	7.25	104.181	104.137	104.121
7.75	104.502	104.459	104.441	7.75	104.502	104.459	104.441	7.375	103.442	103.375	103.309
7.875	104.000	104.042	104.072	7.875	102.510	102.297	102.322	7.5	103.806	103.677	103.622
8	104.116	104.158	104.187	8	102.826	102.613	102.638	7.625	104.246	104.114	104.060
8.125	104.182	104.224	104.253	8.125	103.117	102.904	102.929	7.75	104.502	104.459	104.441
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	96.347	96.340	96.333	4.25	96.281	96.308	96.308	4.875	94.409	94.293	94.385
4.375	96.814	96.832	96.833	4.375	96.806	96.832	96.833	5	95.129	95.014	95.106
4.5	97.318	97.344	97.345	4.5	97.318	97.344	97.345	5.125	95.895	95.780	95.871
4.625	97.813	97.840	97.841	4.625	97.813	97.840	97.841	5.25	96.736	96.611	96.692
4.75	98.069	98.025	98.010	4.75	98.069	98.025	98.010	5.375	97.381	97.342	97.336
4.875	98.423	98.402	98.380	4.875	98.344	98.351	98.341	5.5	98.058	97.933	98.013
5	98.894	98.874	98.852	5	98.805	98.812	98.802	5.625	98.776	98.651	98.732
5.125	99.368	99.347	99.325	5.125	99.235	99.243	99.232	5.75	99.362	99.183	99.004
5.25	99.685	99.641	99.620	5.25	99.685	99.641	99.620	5.875	99.943	99.764	99.585
5.375	99.942	99.914	99.881	5.375	99.721	99.709	99.687	6	100.418	100.239	100.116
5.5	100.416	100.389	100.356	5.5	100.108	100.096	100.074	6.125	100.788	100.609	100.650
5.625	100.886	100.858	100.826	5.625	100.640	100.583	100.553	6.25	100.982	100.803	100.702
5.75	101.178	101.120	101.091	5.75	101.178	101.120	101.091	6.375	101.088	101.060	101.033
5.875	101.100	101.072	101.043	5.875	100.803	100.771	100.739	6.5	101.603	101.575	101.548
6	101.549	101.521	101.491	6	101.201	101.143	101.114	6.625	101.975	101.948	101.920
								6.75	102.003	101.932	101.889
								6.875	101.816	101.750	101.683
								7	102.248	102.182	102.116
								7.125	102.612	102.546	102.480
								7.25	102.566	102.522	102.506
								7.375	101.615	101.572	101.554
								7.5	102.130	102.086	102.069
								7.625	102.629	102.585	102.568
								7.75	102.965	102.921	102.904
								7.875	99.058	98.695	98.720
								8	99.374	99.011	99.036
								8.125	99.666	99.303	99.328
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	101.603	101.575	101.548	6.125	100.724	100.580	100.650	4.5	94.655	94.557	94.558
6.625	101.975	101.948	101.920	6.25	100.894	100.809	100.752	4.625	95.107	95.009	95.010
6.75	102.003	101.932	101.889	6.375	100.853	100.689	100.747	4.75	93.644	93.600	93.585
6.875	101.816	101.750	101.683	6.5	101.392	101.228	101.286	4.875	94.074	93.881	93.871
7	102.248	102.182	102.116	6.625	101.971	101.806	101.865	5	94.471	94.278	94.268
7.125	102.612	102.546	102.480	6.75	102.053	101.982	101.939	5.125	94.822	94.666	94.645
7.25	102.566	102.522	102.506	6.875	101.508	101.299	101.346	5.25	96.011	95.983	95.956
7.375	101.615	101.572	101.554	7	101.937	101.728	101.775	5.375	96.113	96.085	96.058
7.5	102.130	102.086	102.069	7.125	102.258	102.157	102.140	5.5	96.522	96.494	96.466
7.625	102.629	102.585	102.568	7.25	102.616	102.572	102.556	5.625	96.940	96.913	96.885
7.75	102.965	102.921	102.904	7.375	101.665	101.622	101.604	5.75	97.776	97.748	97.721
7.875	99.058	98.695	98.720	7.5	102.180	102.136	102.119	5.875	98.055	98.028	98.000
8	99.374	99.011	99.036	7.625	102.679	102.635	102.618	6	98.405	98.377	98.350
8.125	99.666	99.303	99.328	7.75	98.755	98.392	98.417	6.125	98.721	98.693	98.666

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	101.780	101.753	101.725	6.375	101.780	101.753	101.725	6	101.076	100.897	100.717
6.5	102.255	102.228	102.200	6.5	102.255	102.228	102.200	6.125	101.556	101.376	101.229
6.625	102.738	102.710	102.683	6.625	102.738	102.710	102.683	6.25	101.925	101.840	101.783
6.75	103.187	103.115	103.072	6.75	103.187	103.115	103.072	6.375	101.780	101.753	101.725
6.875	103.128	103.062	102.996	6.875	103.128	103.062	102.996	6.5	102.255	102.228	102.200
7	103.560	103.494	103.428	7	103.560	103.494	103.428	6.625	102.738	102.710	102.683
7.125	103.925	103.859	103.792	7.125	103.925	103.859	103.792	6.75	103.187	103.115	103.072
7.25	104.181	104.137	104.121	7.25	104.181	104.137	104.121	6.875	103.128	103.062	102.996
7.375	103.565	103.558	103.551	7.375	103.442	103.375	103.309	7	103.560	103.494	103.428
7.5	103.740	103.720	103.714	7.5	103.740	103.674	103.608	7.125	103.925	103.859	103.792
7.625	104.147	104.073	104.056	7.625	104.147	104.073	104.056	7.25	104.181	104.137	104.121
7.75	104.502	104.459	104.441	7.75	104.502	104.459	104.441	7.375	103.442	103.375	103.309
7.875	104.000	104.042	104.072	7.875	102.560	102.347	102.372	7.5	103.806	103.677	103.622
8	104.116	104.158	104.187	8	102.876	102.663	102.688	7.625	104.246	104.114	104.060
8.125	104.182	104.224	104.253	8.125	103.167	102.954	102.979	7.75	104.502	104.459	104.441
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	97.318	97.344	97.345	4.5	97.318	97.344	97.345	6.625	101.975	101.948	101.920
4.625	97.813	97.840	97.841	4.625	97.813	97.840	97.841	6.75	102.003	101.932	101.889
4.75	98.069	98.025	98.010	4.75	98.069	98.025	98.010	6.875	101.816	101.750	101.683
4.875	98.423	98.402	98.380	4.875	98.344	98.351	98.341	7	102.248	102.182	102.116
5	98.894	98.874	98.852	5	98.805	98.812	98.802	7.125	102.612	102.546	102.480
5.125	99.368	99.347	99.325	5.125	99.235	99.243	99.232	7.25	102.566	102.522	102.506
5.25	99.685	99.641	99.620	5.25	99.685	99.641	99.620	7.375	102.090	102.083	102.077
5.375	99.942	99.914	99.881	5.375	99.721	99.709	99.687	7.5	102.253	102.246	102.239
5.5	100.416	100.389	100.356	5.5	100.108	100.096	100.074	7.625	102.629	102.585	102.568
5.625	100.886	100.858	100.826	5.625	100.640	100.583	100.553	7.75	102.965	102.921	102.904
5.75	101.178	101.120	101.091	5.75	101.178	101.120	101.091	7.875	101.525	101.567	101.597
5.875	101.100	101.072	101.043	5.875	100.803	100.771	100.739	8	101.641	101.683	101.712
6	101.549	101.521	101.491	6	101.201	101.143	101.114	8.125	101.707	101.749	101.778
6.125	101.986	101.958	101.929	6.125	101.732	101.674	101.645				
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	101.603	101.575	101.548	6.125	100.724	100.580	100.650	4.5	94.655	94.557	94.558
6.625	101.975	101.948	101.920	6.25	100.894	100.809	100.752	4.625	95.107	95.009	95.010
6.75	102.003	101.932	101.889	6.375	100.853	100.689	100.747	4.75	93.644	93.600	93.585
6.875	101.816	101.750	101.683	6.5	101.392	101.228	101.286	4.875	94.074	93.881	93.871
7	102.248	102.182	102.116	6.625	101.971	101.806	101.865	5	94.471	94.278	94.268
7.125	102.612	102.546	102.480	6.75	102.053	101.982	101.939	5.125	94.822	94.666	94.645
7.25	102.566	102.522	102.506	6.875	101.508	101.299	101.346	5.25	96.011	95.983	95.956
7.375	101.615	101.572	101.554	7	101.937	101.728	101.775	5.375	96.113	96.085	96.058
7.5	102.130	102.086	102.069	7.125	102.258	102.157	102.140	5.5	96.522	96.494	96.466
7.625	102.629	102.585	102.568	7.25	102.616	102.572	102.556	5.625	96.940	96.913	96.885
7.75	102.965	102.921	102.904	7.375	101.665	101.622	101.604	5.75	97.776	97.748	97.721
7.875	99.058	98.695	98.720	7.5	102.180	102.136	102.119	5.875	98.055	98.028	98.000
8	99.374	99.011	99.036	7.625	102.679	102.635	102.618	6	98.405	98.377	98.350
8.125	99.666	99.303	99.328	7.75	98.755	98.392	98.417	6.125	98.721	98.693	98.666

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	100.239	100.107	99.807	6.75	98.739	98.607	98.307
6.875	100.762	100.630	100.330	6.875	99.262	99.130	98.830
7	101.264	101.132	100.832	7	99.764	99.632	99.332
7.125	101.718	101.586	101.286	7.125	100.218	100.086	99.786
7.25	102.152	102.020	101.720	7.25	100.652	100.520	100.220
7.375	101.967	101.810	101.510	7.375	100.467	100.310	100.010
7.5	102.439	102.282	101.982	7.5	100.939	100.782	100.482
7.625	102.853	102.696	102.396	7.625	101.353	101.196	100.896
7.75	103.247	103.090	102.790	7.75	101.747	101.590	101.290
7.875	102.441	102.271	101.971	7.875	100.941	100.771	100.471
8	102.873	102.703	102.403	8	101.373	101.203	100.903
8.125	103.257	103.087	102.787	8.125	101.757	101.587	101.287
8.25	103.621	103.451	103.151	8.25	102.121	101.951	101.651
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.239	98.107	97.807	6.75	96.739	96.607	96.307
6.875	98.762	98.630	98.330	6.875	97.262	97.130	96.830
7	99.264	99.132	98.832	7	97.764	97.632	97.332
7.125	99.718	99.586	99.286	7.125	98.218	98.086	97.786
7.25	100.152	100.020	99.720	7.25	98.652	98.520	98.220
7.375	99.967	99.810	99.510	7.375	98.467	98.310	98.010
7.5	100.439	100.282	99.982	7.5	98.939	98.782	98.482
7.625	100.853	100.696	100.396	7.625	99.353	99.196	98.896
7.75	101.247	101.090	100.790	7.75	99.747	99.590	99.290
7.875	100.441	100.271	99.971	7.875	98.941	98.771	98.471
8	100.873	100.703	100.403	8	99.373	99.203	98.903
8.125	101.257	101.087	100.787	8.125	99.757	99.587	99.287
8.25	101.621	101.451	101.151	8.25	100.121	99.951	99.651
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.489	99.357	99.057	6.75	97.489	97.357	97.057
6.875	100.012	99.880	99.580	6.875	98.012	97.880	97.580
7	100.514	100.382	100.082	7	98.514	98.382	98.082
7.125	100.968	100.836	100.536	7.125	98.968	98.836	98.536
7.25	101.402	101.270	100.970	7.25	99.402	99.270	98.970
7.375	101.217	101.060	100.760	7.375	99.217	99.060	98.760
7.5	101.689	101.532	101.232	7.5	99.689	99.532	99.232
7.625	102.103	101.946	101.646	7.625	100.103	99.946	99.646
7.75	102.497	102.340	102.040	7.75	100.497	100.340	100.040
7.875	101.691	101.521	101.221	7.875	99.691	99.521	99.221
8	102.123	101.953	101.653	8	100.123	99.953	99.653
8.125	102.507	102.337	102.037	8.125	100.507	100.337	100.037
8.25	102.871	102.701	102.401	8.25	100.871	100.701	100.401

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.