



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	93.139	93.192	93.067	4.75	93.139	93.192	93.067	5.125	96.525	96.585	96.478
4.875	93.750	93.807	93.678	4.875	93.750	93.807	93.678	5.25	97.212	97.274	97.165
5	94.381	94.443	94.311	5	94.381	94.443	94.311	5.375	97.735	97.800	97.687
5.125	94.951	95.010	94.878	5.125	94.951	95.010	94.878	5.5	98.231	98.298	98.183
5.25	95.703	95.735	95.626	5.25	95.703	95.735	95.626	5.625	98.870	98.908	98.834
5.375	96.278	96.313	96.201	5.375	96.278	96.313	96.201	5.75	99.546	99.544	99.467
5.5	96.998	96.955	96.931	5.5	96.830	96.866	96.750	5.875	100.085	100.019	99.978
5.625	97.502	97.482	97.435	5.625	97.444	97.482	97.366	6	100.558	100.490	100.452
5.75	98.051	98.062	97.985	5.75	98.051	98.062	97.985	6.125	100.882	100.925	100.842
5.875	98.627	98.583	98.544	5.875	98.586	98.583	98.514	6.25	101.010	100.916	100.874
6	99.250	99.199	99.168	6	99.111	99.116	99.037	6.375	101.470	101.376	101.335
6.125	99.676	99.625	99.594	6.125	99.605	99.620	99.536	6.5	101.886	101.792	101.752
6.25	99.921	99.911	99.834	6.25	99.921	99.911	99.834	6.625	102.230	102.136	102.097
6.375	100.448	100.428	100.356	6.375	100.448	100.428	100.356	6.75	101.943	101.831	101.815
6.5	100.900	100.866	100.795	6.5	100.900	100.866	100.795	6.875	102.373	102.261	102.245
6.625	101.268	101.262	101.179	6.625	101.268	101.262	101.179	7	102.760	102.672	102.631
6.75	101.579	101.548	101.504	6.75	101.579	101.548	101.504	7.125	103.111	102.998	102.982
6.875	101.965	101.923	101.885	6.875	101.965	101.923	101.885	7.25	103.212	103.082	103.072
7	102.362	102.319	102.280	7	102.362	102.319	102.280	7.375	103.649	103.519	103.509
7.125	102.700	102.673	102.622	7.125	102.700	102.673	102.622	7.5	103.989	103.859	103.849
7.25	103.127	103.072	103.028	7.25	103.127	103.072	103.028	7.625	104.333	104.202	104.104
7.375	103.497	103.433	103.396	7.375	103.497	103.433	103.396	7.75	104.751	104.604	104.599
7.5	103.810	103.737	103.716	7.5	103.810	103.735	103.716	7.875	105.121	104.973	104.968
7.625	104.204	104.132	104.123	7.625	104.204	104.132	104.123	8	105.000	105.000	105.000
7.75	104.625	104.543	104.536	7.75	104.625	104.543	104.536				
7.875	104.905	104.820	104.816	7.875	104.905	104.820	104.816				
8	105.144	105.060	105.052	8	105.144	105.060	105.052				
8.125	105.314	105.235	105.220	8.125	105.314	105.235	105.220				
8.25	104.796	104.689	104.562	8.25	104.796	104.689	104.562				
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	97.390	97.390	97.346	4.625	97.748	97.748	97.704	5	93.603	93.686	93.565
4.75	97.548	97.548	97.482	4.75	97.874	97.874	97.852	5.125	94.209	94.292	94.170
4.875	98.072	98.072	98.007	4.875	98.398	98.398	98.333	5.25	95.402	95.264	95.145
5	98.425	98.408	98.338	5	98.597	98.662	98.641	5.375	96.068	95.931	95.814
5.125	98.685	98.746	98.722	5.125	99.024	99.085	99.061	5.5	96.814	96.677	96.560
5.25	99.099	99.064	98.993	5.25	99.297	99.362	99.335	5.625	97.474	97.337	97.221
5.375	99.577	99.542	99.436	5.375	99.673	99.673	99.607	5.75	98.066	98.148	98.070
5.5	99.944	99.906	99.802	5.5	99.865	99.936	99.906	5.875	98.611	98.678	98.608
5.625	100.120	100.161	100.124	5.625	100.160	100.201	100.164	6	99.162	99.205	99.135
5.75	100.497	100.438	100.365	5.75	100.444	100.450	100.410	6.125	99.609	99.689	99.605
5.875	100.941	100.882	100.760	5.875	100.772	100.766	100.678	6.25	99.935	99.995	99.918
6	101.255	101.194	101.073	6	101.066	101.055	100.975	6.375	100.464	100.514	100.442
6.125	101.305	101.274	101.225	6.125	101.270	101.255	101.175	6.5	100.903	100.949	100.878
6.25	101.716	101.634	101.574	6.25	101.385	101.364	101.321	6.625	101.232	101.296	101.213
6.375	102.126	102.043	101.984	6.375	101.681	101.655	101.617	6.75	101.506	101.546	101.501
6.5	102.389	102.304	102.246	6.5	101.947	101.977	101.922	6.875	101.920	101.907	101.868
6.625	102.457	102.386	102.351	6.625	102.139	102.118	102.074	7	102.286	102.247	102.208
6.75	102.827	102.724	102.679	6.75	102.453	102.371	102.306	7.125	102.432	102.516	102.465
6.875	103.234	103.130	103.086	6.875	102.766	102.662	102.618	7.25	102.766	102.724	102.680
7	103.212	103.155	103.115	7	102.884	102.899	102.831	7.375	103.151	103.039	102.998
7.125	103.392	103.334	103.294	7.125	102.952	102.894	102.854	7.5	102.917	102.844	102.844
7.25	103.098	103.027	102.972	7.25	102.765	102.694	102.639	7.625	103.423	103.345	103.345
7.375	103.586	103.515	103.460	7.375	103.151	103.079	103.024	7.75	102.761	102.672	102.666
								7.875	103.052	102.902	102.897

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	97.243	97.145	97.121	5	96.589	96.491	96.468	5	94.271	94.208	94.145
5.125	97.700	97.637	97.574	5.125	97.076	96.972	96.946	5.125	94.916	94.853	94.790
5.25	98.208	98.145	98.082	5.25	97.514	97.406	97.376	5.25	95.565	95.502	95.439
5.375	98.432	98.369	98.306	5.375	97.879	97.766	97.733	5.375	95.859	95.796	95.734
5.5	98.799	98.736	98.673	5.5	98.237	98.118	98.082	5.5	96.333	96.270	96.207
5.625	99.166	99.103	99.040	5.625	98.582	98.458	98.419	5.625	96.803	96.740	96.678
5.75	99.386	99.323	99.260	5.75	98.926	98.797	98.754	5.75	97.078	97.015	96.952
5.875	99.590	99.527	99.464	5.875	99.267	99.133	99.087	5.875	97.353	97.290	97.227
6	99.829	99.731	99.668	6	99.606	99.466	99.417	6	97.629	97.566	97.504
6.125	100.106	99.961	99.909	6.125	99.941	99.796	99.744	6.125	97.903	97.840	97.778
6.25	100.403	100.252	100.198	6.25	100.238	100.088	100.033	6.25	98.174	98.111	98.049
6.375	100.616	100.460	100.402	6.375	100.482	100.327	100.269	6.375	98.446	98.383	98.320
6.5	100.757	100.597	100.536	6.5	100.602	100.441	100.380	6.5	98.898	98.835	98.773
6.625	100.824	100.658	100.594	6.625	100.534	100.368	100.310	6.625	98.981	98.918	98.856
6.75	100.881	100.818	100.755	6.75	100.509	100.446	100.383	6.75	99.244	99.181	99.119
6.875	100.931	100.868	100.805	6.875	100.565	100.502	100.439	6.875	99.315	99.252	99.190
7	100.980	100.917	100.854	7	100.626	100.563	100.500	7	99.392	99.329	99.267
7.125	101.019	100.956	100.893	7.125	100.699	100.636	100.573	7.125	99.481	99.418	99.355
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	97.447	97.348	97.325	5	96.789	96.691	96.668	5	94.321	94.258	94.195
5.125	97.815	97.712	97.685	5.125	97.275	97.171	97.145	5.125	94.966	94.903	94.840
5.25	98.258	98.195	98.132	5.25	97.712	97.603	97.574	5.25	95.615	95.552	95.489
5.375	98.491	98.419	98.356	5.375	98.076	97.962	97.929	5.375	95.909	95.846	95.783
5.5	98.849	98.786	98.723	5.5	98.432	98.313	98.277	5.5	96.383	96.320	96.257
5.625	99.216	99.153	99.090	5.625	98.777	98.653	98.613	5.625	96.853	96.790	96.727
5.75	99.457	99.373	99.310	5.75	99.120	98.990	98.948	5.75	97.128	97.065	97.002
5.875	99.746	99.612	99.566	5.875	99.460	99.326	99.280	5.875	97.403	97.340	97.277
6	100.034	99.894	99.845	6	99.798	99.658	99.610	6	97.679	97.616	97.553
6.125	100.312	100.167	100.115	6.125	100.134	99.989	99.937	6.125	97.953	97.890	97.827
6.25	100.611	100.461	100.406	6.25	100.432	100.282	100.227	6.25	98.224	98.161	98.098
6.375	100.827	100.671	100.613	6.375	100.678	100.522	100.465	6.375	98.496	98.433	98.370
6.5	100.971	100.810	100.749	6.5	100.799	100.639	100.578	6.5	98.948	98.885	98.822
6.625	101.040	100.874	100.810	6.625	100.734	100.568	100.509	6.625	99.031	98.968	98.905
6.75	101.068	100.897	100.829	6.75	100.665	100.496	100.433	6.75	99.294	99.231	99.168
6.875	101.034	100.918	100.855	6.875	100.615	100.552	100.489	6.875	99.365	99.302	99.239
7	101.030	100.967	100.904	7	100.676	100.613	100.550	7	99.442	99.379	99.316
7.125	101.069	101.006	100.943	7.125	100.874	100.687	100.623	7.125	99.531	99.468	99.405

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

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

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

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	94.065	94.020	94.020	5.75	98.449	98.388	98.344	4.375	95.703	95.682	95.635
5.125	94.714	94.668	94.668	5.875	99.037	98.976	98.932	4.5	96.074	96.053	96.006
5.25	95.225	95.180	95.150	6	99.567	99.506	99.462	4.625	96.408	96.388	96.341
5.375	95.926	95.881	95.851	6.125	99.973	99.912	99.868	4.75	97.100	97.072	97.032
5.5	96.628	96.582	96.553	6.25	100.157	100.096	100.037	4.875	97.491	97.463	97.423
5.625	97.228	97.183	97.153	6.375	100.705	100.643	100.585	5	97.768	97.741	97.701
5.75	97.764	97.733	97.681	6.5	101.183	101.122	101.063	5.125	97.986	97.959	97.919
5.875	98.368	98.337	98.285	6.625	101.503	101.442	101.383	5.25	98.663	98.628	98.580
6	98.941	98.910	98.859	6.75	101.589	101.528	101.470	5.375	98.973	98.939	98.891
6.125	99.454	99.423	99.372	6.875	102.065	102.004	101.946	5.5	99.392	99.358	99.310
6.25	99.856	99.817	99.759	7	102.486	102.425	102.366	5.625	99.613	99.579	99.531
6.375	100.379	100.340	100.282	7.125	102.805	102.744	102.685	5.75	99.939	99.905	99.857
6.5	100.857	100.818	100.759	7.25	102.846	102.769	102.710	5.875	100.296	100.261	100.213
6.625	101.314	101.275	101.216	7.375	103.313	103.237	103.178	6	100.420	100.386	100.338
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.108	95.073	95.016								
4.75	96.150	96.109	96.054								
4.875	96.342	96.300	96.245								
5	96.659	96.617	96.562								
5.125	97.022	96.980	96.925								
5.25	97.354	97.313	97.258								
5.375	97.670	97.628	97.573								
5.5	97.924	97.883	97.827								
5.625	98.210	98.168	98.113								
5.75	98.441	98.393	98.330								
5.875	98.747	98.699	98.636								
6	99.212	99.164	99.101								

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	95.516	95.455	95.435	5.75	99.546	99.472	99.438	4.25	95.297	95.277	95.230
5.5	96.186	96.127	96.107	5.875	100.085	100.010	99.978	4.375	95.703	95.682	95.635
5.625	96.814	96.758	96.738	6	100.558	100.483	100.452	4.5	96.074	96.053	96.006
5.75	97.624	97.548	97.515	6.125	100.875	100.801	100.771	4.625	96.408	96.388	96.341
5.875	98.222	98.146	98.114	6.25	101.010	100.916	100.874	4.75	97.100	97.072	97.032
6	98.781	98.704	98.673	6.375	101.470	101.376	101.335	4.875	97.491	97.463	97.423
6.125	99.264	99.211	99.162	6.5	101.886	101.792	101.752	5	97.768	97.741	97.701
6.25	99.661	99.552	99.495	6.625	102.230	102.136	102.097	5.125	97.986	97.959	97.919
6.375	100.271	100.165	100.110	6.75	101.943	101.831	101.815	5.25	98.663	98.628	98.580
6.5	100.797	100.692	100.638	6.875	102.373	102.261	102.245	5.375	98.973	98.939	98.891
6.625	101.293	101.187	101.133	7	102.760	102.647	102.631	5.5	99.392	99.358	99.310
6.75	101.567	101.471	101.421	7.125	103.111	102.998	102.982	5.625	99.613	99.579	99.531
6.875	102.123	102.035	101.984	7.25	103.212	103.082	103.072	5.75	99.939	99.905	99.857
7	102.572	102.486	102.434	7.375	103.649	103.519	103.509	5.875	100.296	100.261	100.213
7.125	102.929	102.851	102.792	7.5	103.989	103.859	103.849	6	100.420	100.386	100.338
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.108	95.073	95.016								
4.75	97.045	97.028	96.957								
4.875	97.389	97.372	97.303								
5	97.737	97.720	97.650								
5.125	98.299	98.264	98.156								
5.25	98.637	98.601	98.494								
5.375	98.968	98.933	98.827								
5.5	99.248	99.211	99.107								
5.625	99.668	99.609	99.485								
5.75	99.995	99.936	99.813								
5.875	100.318	100.258	100.136								
6	100.626	100.565	100.444								

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	94.951	95.010	94.878
5.25	95.703	95.735	95.626
5.375	96.278	96.313	96.201
5.5	96.830	96.866	96.750
5.625	97.444	97.482	97.366
5.75	98.051	98.062	97.985
5.875	98.586	98.583	98.514
6	99.111	99.116	99.037
6.125	99.605	99.620	99.536
6.25	99.921	99.911	99.834
6.375	100.448	100.428	100.356
6.5	100.900	100.866	100.795
6.625	101.268	101.262	101.179
6.75	101.579	101.548	101.504
6.875	101.965	101.923	101.885
7	102.362	102.319	102.280
7.125	102.700	102.673	102.622
7.25	103.127	103.072	103.028
7.375	103.497	103.433	103.396

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	94.275	94.231	94.216	4.5	94.275	94.231	94.216	5	96.822	96.778	96.759
4.625	94.980	94.936	94.921	4.625	94.980	94.936	94.921	5.125	97.504	97.460	97.441
4.75	95.685	95.641	95.626	4.75	95.685	95.641	95.626	5.25	98.172	98.128	98.109
4.875	96.129	96.085	96.066	4.875	96.129	96.085	96.066	5.375	98.588	98.522	98.455
5	96.822	96.778	96.759	5	96.822	96.778	96.759	5.5	99.250	99.183	99.117
5.125	97.504	97.460	97.441	5.125	97.504	97.460	97.441	5.625	99.863	99.806	99.768
5.25	98.289	98.249	98.200	5.25	98.172	98.128	98.109	5.75	100.448	100.443	100.407
5.375	98.948	98.908	98.859	5.375	98.588	98.522	98.455	5.875	100.844	100.664	100.485
5.5	99.543	99.503	99.454	5.5	99.250	99.183	99.117	6	101.363	101.184	101.038
5.625	99.929	99.888	99.840	5.625	99.863	99.806	99.768	6.125	101.854	101.675	101.586
5.75	100.448	100.443	100.407	5.75	100.448	100.443	100.407	6.25	102.255	102.259	102.212
5.875	100.859	100.797	100.732	5.875	100.844	100.664	100.485	6.375	102.274	102.191	102.149
6	101.420	101.359	101.294	6	101.363	101.184	101.038	6.5	102.823	102.736	102.696
6.125	101.854	101.688	101.622	6.125	101.854	101.675	101.586	6.625	103.340	103.251	103.212
6.25	102.255	102.259	102.212	6.25	102.255	102.259	102.212	6.75	103.749	103.677	103.629
6.375	102.375	102.291	102.250	6.375	102.375	102.291	102.250	6.875	103.564	103.459	103.410
6.5	102.900	102.813	102.773	6.5	102.900	102.813	102.773	7	104.082	103.974	103.926
6.625	103.383	103.293	103.254	6.625	103.383	103.293	103.254	7.125	104.521	104.411	104.364
6.75	103.749	103.677	103.629	6.75	103.749	103.677	103.629	7.25	104.626	104.582	104.559
6.875	103.625	103.520	103.471	6.875	103.625	103.520	103.471	7.375	103.720	103.593	103.537
7	104.114	104.006	103.959	7	104.114	104.006	103.959	7.5	104.092	104.036	104.008
7.125	104.524	104.414	104.367	7.125	104.524	104.414	104.367	7.625	104.618	104.534	104.506
7.25	104.626	104.582	104.559	7.25	104.626	104.582	104.559	7.75	104.957	104.913	104.885
7.375	103.888	103.916	103.857	7.375	103.776	103.649	103.593	7.875	102.998	102.929	102.837
7.5	104.300	104.328	104.269	7.5	104.133	104.036	104.008	8	103.388	103.319	103.228
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	96.805	96.798	96.791	4.25	96.500	96.531	96.515	4.75	94.143	94.172	94.147
4.375	97.273	97.266	97.258	4.375	97.075	97.105	97.090	4.875	94.879	94.908	94.883
4.5	97.742	97.735	97.727	4.5	97.645	97.676	97.661	5	95.610	95.639	95.614
4.625	98.212	98.242	98.226	4.625	98.211	98.242	98.226	5.125	96.485	96.514	96.489
4.75	98.555	98.511	98.496	4.75	98.555	98.511	98.496	5.25	97.539	97.498	97.450
4.875	98.927	98.885	98.861	4.875	98.620	98.632	98.605	5.375	98.198	98.157	98.109
5	99.462	99.421	99.396	5	99.170	99.182	99.155	5.5	98.793	98.752	98.704
5.125	99.947	99.906	99.881	5.125	99.704	99.716	99.689	5.625	99.264	99.284	99.248
5.25	100.069	100.026	100.001	5.25	100.069	100.026	100.001	5.75	99.877	99.804	99.727
5.375	100.462	100.411	100.371	5.375	100.105	100.096	100.059	5.875	100.510	100.437	100.360
5.5	100.947	100.896	100.856	5.5	100.603	100.595	100.557	6	101.072	100.999	100.922
5.625	101.432	101.381	101.341	5.625	101.073	101.065	101.027	6.125	101.401	101.328	101.280
5.75	101.434	101.376	101.346	5.75	101.434	101.376	101.346	6.25	101.238	101.058	100.971
5.875	101.500	101.473	101.500	5.875	101.162	101.135	101.086	6.375	101.327	101.285	101.244
6	101.948	101.921	101.984	6	101.606	101.579	101.530	6.5	101.842	101.800	101.759
								6.625	102.462	102.442	102.384
								6.75	102.224	102.153	102.104
								6.875	102.114	102.012	101.963
								7	102.541	102.436	102.388
								7.125	102.958	102.850	102.804
								7.25	102.683	102.639	102.616
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	97.047	97.067	97.031	5	95.610	95.639	95.614	4.5	95.003	94.909	94.894
5.375	97.751	97.770	97.734	5.125	96.485	96.514	96.489	4.625	95.560	95.466	95.450
5.5	98.507	98.526	98.491	5.25	97.047	97.067	97.031	4.75	95.420	95.379	95.354
5.625	99.264	99.284	99.248	5.375	97.751	97.770	97.734	4.875	95.907	95.865	95.841
5.75	99.690	99.511	99.332	5.5	98.507	98.526	98.491	5	96.442	96.401	96.376
5.875	100.266	100.087	99.908	5.625	99.264	99.284	99.248	5.125	96.927	96.886	96.861
6	100.706	100.618	100.572	5.75	99.453	99.396	99.358	5.25	96.907	96.856	96.816
6.125	101.326	101.326	101.280	5.875	99.931	99.931	99.884	5.375	97.442	97.391	97.351
6.25	101.238	101.058	100.971	6	100.618	100.618	100.572	5.5	97.927	97.876	97.836
6.375	101.327	101.285	101.244	6.125	101.326	101.326	101.280	5.625	98.412	98.361	98.321
6.5	101.842	101.800	101.759	6.25	101.169	101.084	101.021	5.75	98.180	98.153	98.125
6.625	102.462	102.442	102.384	6.375	101.161	101.114	101.056	5.875	98.455	98.428	98.480
6.75	102.224	102.153	102.104	6.5	101.784	101.763	101.705	6	98.923	98.900	98.964
6.875	102.114	102.012	101.963	6.625	102.462	102.442	102.384	6.125	99.406	99.383	99.448

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	98.172	98.128	98.109	5.25	98.172	98.128	98.109	5.25	98.172	98.128	98.109
5.375	98.588	98.522	98.455	5.375	98.588	98.522	98.455	5.375	98.588	98.522	98.455
5.5	99.250	99.183	99.117	5.5	99.250	99.183	99.117	5.5	99.250	99.183	99.117
5.625	99.863	99.806	99.768	5.625	99.863	99.806	99.768	5.625	99.863	99.806	99.768
5.75	100.448	100.443	100.407	5.75	100.448	100.443	100.407	5.75	100.448	100.443	100.407
5.875	100.844	100.664	100.485	5.875	100.844	100.664	100.485	5.875	100.844	100.664	100.485
6	101.363	101.184	101.038	6	101.363	101.184	101.038	6	101.363	101.184	101.038
6.125	101.854	101.675	101.586	6.125	101.854	101.675	101.586	6.125	101.854	101.675	101.586
6.25	102.255	102.259	102.212	6.25	102.255	102.259	102.212	6.25	102.255	102.259	102.212
6.375	102.375	102.291	102.250	6.375	102.375	102.291	102.250	6.375	102.274	102.191	102.149
6.5	102.900	102.813	102.773	6.5	102.900	102.813	102.773	6.5	102.823	102.736	102.696
6.625	103.383	103.293	103.254	6.625	103.383	103.293	103.254	6.625	103.340	103.251	103.212
6.75	103.749	103.677	103.629	6.75	103.749	103.677	103.629	6.75	103.749	103.677	103.629
6.875	103.625	103.520	103.471	6.875	103.625	103.520	103.471	6.875	103.564	103.459	103.410
7	104.114	104.006	103.959	7	104.114	104.006	103.959	7	104.082	103.974	103.926
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	97.645	97.676	97.661	4.25	96.500	96.531	96.515	5.25	97.047	97.067	97.031
4.625	98.211	98.242	98.226	4.375	97.075	97.105	97.090	5.375	97.751	97.770	97.734
4.75	98.555	98.511	98.496	4.5	97.645	97.676	97.661	5.5	98.507	98.526	98.491
4.875	98.620	98.632	98.605	4.625	98.211	98.242	98.226	5.625	99.264	99.284	99.248
5	99.170	99.182	99.155	4.75	98.555	98.511	98.496	5.75	99.690	99.511	99.332
5.125	99.704	99.716	99.689	4.875	98.620	98.632	98.605	5.875	100.266	100.087	99.908
5.25	100.069	100.026	100.001	5	99.170	99.182	99.155	6	100.706	100.618	100.572
5.375	100.105	100.096	100.059	5.125	99.704	99.716	99.689	6.125	101.326	101.326	101.280
5.5	100.603	100.595	100.557	5.25	100.069	100.026	100.001	6.25	101.238	101.058	100.971
5.625	101.073	101.065	101.027	5.375	100.105	100.096	100.059	6.375	101.327	101.285	101.244
5.75	101.434	101.376	101.346	5.5	100.603	100.595	100.557	6.5	101.842	101.800	101.759
5.875	101.162	101.135	101.086	5.625	101.073	101.065	101.027	6.625	102.462	102.442	102.384
6	101.606	101.579	101.530	5.75	101.434	101.376	101.346	6.75	102.224	102.153	102.104
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	97.047	97.067	97.031	5.25	97.047	97.067	97.031	4.5	95.003	94.909	94.894
5.375	97.751	97.770	97.734	5.375	97.751	97.770	97.734	4.625	95.560	95.466	95.450
5.5	98.507	98.526	98.491	5.5	98.507	98.526	98.491	4.75	94.130	94.086	94.071
5.625	99.264	99.284	99.248	5.625	99.264	99.284	99.248	4.875	94.387	94.207	94.193
5.75	99.690	99.511	99.332	5.75	99.453	99.396	99.358	5	94.911	94.722	94.695
5.875	100.266	100.087	99.908	5.875	99.931	99.931	99.884	5.125	95.402	95.213	95.186
6	100.706	100.618	100.572	6	100.618	100.618	100.572	5.25	96.415	96.387	96.360
6.125	101.326	101.326	101.280	6.125	101.326	101.326	101.280	5.375	96.512	96.484	96.457
6.25	101.238	101.058	100.971	6.25	101.169	101.084	101.021	5.5	96.918	96.891	96.863
6.375	101.327	101.285	101.244	6.375	101.134	101.114	101.056	5.625	97.336	97.309	97.281
6.5	101.842	101.800	101.759	6.5	101.784	101.763	101.705	5.75	98.180	98.153	98.125
6.625	102.462	102.442	102.384	6.625	102.462	102.442	102.384	5.875	98.455	98.428	98.400
6.75	102.224	102.153	102.104	6.75	102.274	102.203	102.154	6	98.803	98.775	98.747
6.875	102.114	102.012	101.963	6.875	101.830	101.765	101.696	6.125	99.119	99.091	99.063

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	97.404	97.360	97.341	5.125	97.404	97.360	97.341	4.75	95.585	95.541	95.526
5.25	98.072	98.028	98.009	5.25	98.072	98.028	98.009	4.875	96.029	95.985	95.966
5.375	98.488	98.422	98.355	5.375	98.488	98.422	98.355	5	96.722	96.678	96.659
5.5	99.150	99.083	99.017	5.5	99.150	99.083	99.017	5.125	97.404	97.360	97.341
5.625	99.763	99.706	99.668	5.625	99.763	99.706	99.668	5.25	98.072	98.028	98.009
5.75	100.348	100.276	100.238	5.75	100.348	100.276	100.238	5.375	98.488	98.422	98.355
5.875	100.744	100.564	100.385	5.875	100.744	100.564	100.385	5.5	99.150	99.083	99.017
6	101.263	101.084	100.905	6	101.263	101.084	100.905	5.625	99.763	99.706	99.668
6.125	101.754	101.575	101.437	6.125	101.754	101.575	101.437	5.75	100.348	100.276	100.238
6.25	102.100	102.015	101.952	6.25	102.100	102.015	101.952	5.875	100.744	100.564	100.385
6.375	101.919	101.878	101.836	6.375	101.919	101.878	101.836	6	101.263	101.084	100.905
6.5	102.394	102.353	102.311	6.5	102.394	102.353	102.311	6.125	101.754	101.575	101.437
6.625	102.865	102.824	102.782	6.625	102.865	102.824	102.782	6.25	102.100	102.015	101.952
6.75	103.308	103.236	103.188	6.75	103.308	103.236	103.188	6.375	101.919	101.878	101.836
6.875	103.193	103.127	103.061	6.875	103.193	103.127	103.061	6.5	102.394	102.353	102.311
7	103.626	103.560	103.494	7	103.626	103.560	103.494	6.625	102.865	102.824	102.782
7.125	103.983	103.917	103.851	7.125	103.983	103.917	103.851	6.75	103.308	103.236	103.188
7.25	104.198	104.154	104.131	7.25	104.198	104.154	104.131	6.875	103.193	103.127	103.061
7.375	103.523	103.516	103.511	7.375	103.391	103.325	103.259	7	103.626	103.560	103.494
7.5	103.683	103.672	103.667	7.5	103.683	103.617	103.551	7.125	103.983	103.917	103.851
7.625	104.085	104.003	103.975	7.625	104.085	104.003	103.975	7.25	104.198	104.154	104.131
7.75	104.426	104.382	104.354	7.75	104.426	104.382	104.354	7.375	103.391	103.325	103.259
7.875	103.921	103.969	103.973	7.875	102.704	102.495	102.504	7.5	103.745	103.617	103.560
8	104.037	104.085	104.089	8	103.016	102.807	102.816	7.625	104.184	104.052	103.998
8.125	104.103	104.151	104.155	8.125	103.305	103.096	103.105	7.75	104.426	104.382	104.354
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	96.705	96.698	96.691	4.25	96.457	96.488	96.472	4.875	94.725	94.614	94.689
4.375	97.173	97.166	97.158	4.375	96.979	97.010	96.994	5	95.446	95.335	95.410
4.5	97.642	97.635	97.627	4.5	97.487	97.518	97.502	5.125	96.212	96.100	96.176
4.625	98.112	98.105	98.098	4.625	97.977	98.008	97.992	5.25	97.001	96.880	96.945
4.75	98.455	98.411	98.396	4.75	98.455	98.411	98.396	5.375	97.645	97.524	97.589
4.875	98.769	98.755	98.730	4.875	98.459	98.470	98.444	5.5	98.322	98.201	98.265
5	99.241	99.227	99.202	5	98.913	98.924	98.898	5.625	99.039	98.918	98.983
5.125	99.714	99.700	99.675	5.125	99.423	99.379	99.354	5.75	99.590	99.411	99.232
5.25	99.969	99.926	99.901	5.25	99.969	99.926	99.901	5.875	100.166	99.987	99.808
5.375	100.249	100.221	100.186	5.375	99.857	99.849	99.811	6	100.606	100.427	100.297
5.5	100.722	100.694	100.659	5.5	100.254	100.227	100.189	6.125	100.987	100.807	100.825
5.625	101.188	101.160	101.125	5.625	100.799	100.742	100.711	6.25	101.138	100.958	100.871
5.75	101.334	101.276	101.246	5.75	101.334	101.276	101.246	6.375	101.227	101.185	101.144
5.875	101.400	101.373	101.338	5.875	100.859	100.832	100.783	6.5	101.742	101.700	101.659
6	101.848	101.821	101.786	6	101.360	101.302	101.272	6.625	102.102	102.061	102.020
								6.75	102.124	102.053	102.004
								6.875	101.881	101.815	101.748
								7	102.314	102.248	102.181
								7.125	102.670	102.604	102.538
								7.25	102.583	102.539	102.516
								7.375	101.551	101.508	101.480
								7.5	102.062	102.018	101.990
								7.625	102.559	102.515	102.487
								7.75	102.888	102.844	102.816
								7.875	99.252	98.893	98.902
								8	99.565	99.206	99.214
								8.125	99.853	99.494	99.503
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	101.742	101.700	101.659	6.125	100.911	100.771	100.825	4.5	94.815	94.721	94.705
6.625	102.102	102.061	102.020	6.25	101.069	100.984	100.921	4.625	95.258	95.163	95.148
6.75	102.124	102.053	102.004	6.375	100.941	100.780	100.822	4.75	94.030	93.986	93.971
6.875	101.881	101.815	101.748	6.5	101.469	101.309	101.351	4.875	94.179	94.107	94.093
7	102.314	102.248	102.181	6.625	102.033	101.872	101.915	5	94.564	94.547	94.533
7.125	102.670	102.604	102.538	6.75	102.174	102.103	102.054	5.125	94.998	94.954	94.929
7.25	102.583	102.539	102.516	6.875	101.502	101.298	101.329	5.25	96.315	96.287	96.260
7.375	101.551	101.508	101.480	7	101.924	101.720	101.751	5.375	96.412	96.384	96.357
7.5	102.062	102.018	101.990	7.125	102.241	102.177	102.154	5.5	96.818	96.791	96.763
7.625	102.559	102.515	102.487	7.25	102.633	102.589	102.566	5.625	97.236	97.209	97.181
7.75	102.888	102.844	102.816	7.375	101.601	101.558	101.530	5.75	98.080	98.053	98.025
7.875	99.252	98.893	98.902	7.5	102.112	102.068	102.040	5.875	98.355	98.328	98.300
8	99.565	99.206	99.214	7.625	102.609	102.565	102.537	6	98.703	98.675	98.647
8.125	99.853	99.494	99.503	7.75	98.953	98.594	98.603	6.125	99.019	98.991	98.963

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	101.919	101.878	101.836	6.375	101.919	101.878	101.836	6	101.263	101.084	100.905
6.5	102.394	102.353	102.311	6.5	102.394	102.353	102.311	6.125	101.754	101.575	101.437
6.625	102.865	102.824	102.782	6.625	102.865	102.824	102.782	6.25	102.100	102.015	101.952
6.75	103.308	103.236	103.188	6.75	103.308	103.236	103.188	6.375	101.919	101.878	101.836
6.875	103.193	103.127	103.061	6.875	103.193	103.127	103.061	6.5	102.394	102.353	102.311
7	103.626	103.560	103.494	7	103.626	103.560	103.494	6.625	102.865	102.824	102.782
7.125	103.983	103.917	103.851	7.125	103.983	103.917	103.851	6.75	103.308	103.236	103.188
7.25	104.198	104.154	104.131	7.25	104.198	104.154	104.131	6.875	103.193	103.127	103.061
7.375	103.523	103.516	103.511	7.375	103.391	103.325	103.259	7	103.626	103.560	103.494
7.5	103.683	103.672	103.667	7.5	103.683	103.617	103.551	7.125	103.983	103.917	103.851
7.625	104.085	104.003	103.975	7.625	104.085	104.003	103.975	7.25	104.198	104.154	104.131
7.75	104.426	104.382	104.354	7.75	104.426	104.382	104.354	7.375	103.391	103.325	103.259
7.875	103.921	103.969	103.973	7.875	102.754	102.545	102.554	7.5	103.745	103.617	103.560
8	104.037	104.085	104.089	8	103.066	102.857	102.866	7.625	104.184	104.052	103.998
8.125	104.103	104.151	104.155	8.125	103.355	103.146	103.155	7.75	104.426	104.382	104.354
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	97.642	97.635	97.627	4.5	97.487	97.518	97.502	6.625	102.102	102.061	102.020
4.625	98.112	98.105	98.098	4.625	97.977	98.008	97.992	6.75	102.124	102.053	102.004
4.75	98.455	98.411	98.396	4.75	98.455	98.411	98.396	6.875	101.881	101.815	101.748
4.875	98.769	98.755	98.730	4.875	98.459	98.470	98.444	7	102.314	102.248	102.181
5	99.241	99.227	99.202	5	98.913	98.924	98.898	7.125	102.670	102.604	102.538
5.125	99.714	99.700	99.675	5.125	99.423	99.379	99.354	7.25	102.583	102.539	102.516
5.25	99.969	99.926	99.901	5.25	99.969	99.926	99.901	7.375	102.048	102.041	102.036
5.375	100.249	100.221	100.186	5.375	99.857	99.849	99.811	7.5	102.204	102.197	102.192
5.5	100.722	100.694	100.659	5.5	100.254	100.227	100.189	7.625	102.559	102.515	102.487
5.625	101.188	101.160	101.125	5.625	100.799	100.742	100.711	7.75	102.888	102.844	102.816
5.75	101.334	101.276	101.246	5.75	101.334	101.276	101.246	7.875	101.446	101.494	101.498
5.875	101.400	101.373	101.338	5.875	100.859	100.832	100.783	8	101.562	101.610	101.614
6	101.848	101.821	101.786	6	101.360	101.302	101.272	8.125	101.628	101.676	101.680
6.125	102.288	102.261	102.225	6.125	101.883	101.825	101.795				
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	101.742	101.700	101.659	6.125	100.911	100.771	100.825	4.5	94.815	94.721	94.705
6.625	102.102	102.061	102.020	6.25	101.069	100.984	100.921	4.625	95.258	95.163	95.148
6.75	102.124	102.053	102.004	6.375	100.941	100.780	100.822	4.75	94.030	93.986	93.971
6.875	101.881	101.815	101.748	6.5	101.469	101.309	101.351	4.875	94.179	94.107	94.093
7	102.314	102.248	102.181	6.625	102.033	101.872	101.915	5	94.564	94.547	94.533
7.125	102.670	102.604	102.538	6.75	102.174	102.103	102.054	5.125	94.998	94.954	94.929
7.25	102.583	102.539	102.516	6.875	101.502	101.298	101.329	5.25	96.315	96.287	96.260
7.375	101.551	101.508	101.480	7	101.924	101.720	101.751	5.375	96.412	96.384	96.357
7.5	102.062	102.018	101.990	7.125	102.241	102.177	102.154	5.5	96.818	96.791	96.763
7.625	102.559	102.515	102.487	7.25	102.633	102.589	102.566	5.625	97.236	97.209	97.181
7.75	102.888	102.844	102.816	7.375	101.601	101.558	101.530	5.75	98.080	98.053	98.025
7.875	99.252	98.893	98.902	7.5	102.112	102.068	102.040	5.875	98.355	98.328	98.300
8	99.565	99.206	99.214	7.625	102.609	102.565	102.537	6	98.703	98.675	98.647
8.125	99.853	99.494	99.503	7.75	98.953	98.594	98.603	6.125	99.019	98.991	98.963

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	100.185	100.031	99.731	6.75	98.685	98.531	98.231
6.875	100.698	100.544	100.244	6.875	99.198	99.044	98.744
7	101.200	101.046	100.746	7	99.700	99.546	99.246
7.125	101.644	101.490	101.190	7.125	100.144	99.990	99.690
7.25	102.068	101.914	101.614	7.25	100.568	100.414	100.114
7.375	101.900	101.711	101.411	7.375	100.400	100.211	99.911
7.5	102.362	102.173	101.873	7.5	100.862	100.673	100.373
7.625	102.766	102.577	102.277	7.625	101.266	101.077	100.777
7.75	103.160	102.971	102.671	7.75	101.660	101.471	101.171
7.875	102.279	102.065	101.765	7.875	100.779	100.565	100.265
8	102.701	102.487	102.187	8	101.201	100.987	100.687
8.125	103.075	102.861	102.561	8.125	101.575	101.361	101.061
8.25	103.439	103.225	102.925	8.25	101.939	101.725	101.425
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.185	98.031	97.731	6.75	96.685	96.531	96.231
6.875	98.698	98.544	98.244	6.875	97.198	97.044	96.744
7	99.200	99.046	98.746	7	97.700	97.546	97.246
7.125	99.644	99.490	99.190	7.125	98.144	97.990	97.690
7.25	100.068	99.914	99.614	7.25	98.568	98.414	98.114
7.375	99.900	99.711	99.411	7.375	98.400	98.211	97.911
7.5	100.362	100.173	99.873	7.5	98.862	98.673	98.373
7.625	100.766	100.577	100.277	7.625	99.266	99.077	98.777
7.75	101.160	100.971	100.671	7.75	99.660	99.471	99.171
7.875	100.279	100.065	99.765	7.875	98.779	98.565	98.265
8	100.701	100.487	100.187	8	99.201	98.987	98.687
8.125	101.075	100.861	100.561	8.125	99.575	99.361	99.061
8.25	101.439	101.225	100.925	8.25	99.939	99.725	99.425
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.435	99.281	98.981	6.75	97.435	97.281	96.981
6.875	99.948	99.794	99.494	6.875	97.948	97.794	97.494
7	100.450	100.296	99.996	7	98.450	98.296	97.996
7.125	100.894	100.740	100.440	7.125	98.894	98.740	98.440
7.25	101.318	101.164	100.864	7.25	99.318	99.164	98.864
7.375	101.150	100.961	100.661	7.375	99.150	98.961	98.661
7.5	101.612	101.423	101.123	7.5	99.612	99.423	99.123
7.625	102.016	101.827	101.527	7.625	100.016	99.827	99.527
7.75	102.410	102.221	101.921	7.75	100.410	100.221	99.921
7.875	101.529	101.315	101.015	7.875	99.529	99.315	99.015
8	101.951	101.737	101.437	8	99.951	99.737	99.437
8.125	102.325	102.111	101.811	8.125	100.325	100.111	99.811
8.25	102.689	102.475	102.175	8.25	100.689	100.475	100.175

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.