



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	93.395	93.452	93.330	4.75	93.395	93.452	93.330	5.125	96.689	96.753	96.667
4.875	94.008	94.066	93.941	4.875	94.008	94.066	93.941	5.25	97.379	97.444	97.356
5	94.633	94.700	94.572	5	94.633	94.700	94.572	5.375	97.901	97.968	97.877
5.125	95.200	95.264	95.136	5.125	95.200	95.264	95.136	5.5	98.395	98.461	98.368
5.25	95.858	95.896	95.807	5.25	95.858	95.896	95.807	5.625	98.997	99.045	98.977
5.375	96.440	96.470	96.378	5.375	96.432	96.470	96.378	5.75	99.633	99.678	99.608
5.5	97.182	97.132	97.108	5.5	97.041	97.019	96.971	5.875	100.105	100.149	100.076
5.625	97.679	97.630	97.605	5.625	97.602	97.629	97.535	6	100.574	100.615	100.540
5.75	98.169	98.187	98.116	5.75	98.169	98.187	98.116	6.125	101.009	101.047	100.971
5.875	98.716	98.707	98.643	5.875	98.708	98.707	98.642	6.25	100.974	100.999	100.931
6	99.327	99.278	99.253	6	99.230	99.226	99.159	6.375	101.386	101.407	101.336
6.125	99.745	99.726	99.671	6.125	99.716	99.726	99.649	6.5	101.761	101.776	101.703
6.25	99.986	99.985	99.916	6.25	99.986	99.985	99.916	6.625	102.134	102.151	102.078
6.375	100.519	100.502	100.438	6.375	100.519	100.502	100.438	6.75	101.653	101.617	101.567
6.5	100.966	100.930	100.865	6.5	100.966	100.930	100.865	6.875	102.178	102.131	102.012
6.625	101.323	101.310	101.235	6.625	101.323	101.310	101.235	7	102.673	102.621	102.508
6.75	101.560	101.535	101.484	6.75	101.560	101.535	101.484	7.125	102.844	102.787	102.680
6.875	101.935	101.898	101.852	6.875	101.935	101.898	101.852	7.25	102.968	102.905	102.851
7	102.318	102.278	102.231	7	102.318	102.278	102.231	7.375	103.340	103.272	103.224
7.125	102.641	102.615	102.558	7.125	102.641	102.615	102.558	7.5	103.761	103.688	103.646
7.25	102.989	102.938	102.922	7.25	102.989	102.938	102.922	7.625	104.040	103.962	103.932
7.375	103.340	103.285	103.273	7.375	103.340	103.285	103.273	7.75	104.392	104.308	104.293
7.5	103.665	103.592	103.603	7.5	103.665	103.592	103.603	7.875	104.842	104.753	104.744
7.625	104.041	103.981	104.031	7.625	104.041	103.981	104.031	8	105.000	104.996	104.993
7.75	104.473	104.398	104.452	7.75	104.473	104.398	104.452				
7.875	104.733	104.659	104.711	7.875	104.733	104.659	104.711				
8	104.944	104.875	104.923	8	104.944	104.875	104.923				
8.125	105.111	105.060	105.078	8.125	105.111	105.060	105.078				
8.25	105.450	105.354	105.332	8.25	105.450	105.354	105.332				
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	97.539	97.539	97.479	4.625	97.896	97.896	97.837	5	93.821	93.908	93.797
4.75	97.696	97.696	97.632	4.75	98.022	98.022	97.997	5.125	94.425	94.513	94.401
4.875	98.215	98.215	98.150	4.875	98.545	98.545	98.480	5.25	95.515	95.368	95.256
5	98.508	98.465	98.445	5	98.780	98.853	98.836	5.375	96.180	96.034	95.923
5.125	98.866	98.932	98.912	5.125	99.206	99.272	99.253	5.5	96.923	96.777	96.667
5.25	99.134	99.202	99.180	5.25	99.478	99.546	99.524	5.625	97.423	97.278	97.168
5.375	99.560	99.516	99.489	5.375	99.829	99.829	99.793	5.75	98.185	98.272	98.202
5.5	99.880	99.909	99.881	5.5	100.036	100.117	100.092	5.875	98.731	98.801	98.737
5.625	100.216	100.263	100.232	5.625	100.259	100.306	100.276	6	99.323	99.323	99.257
5.75	100.451	100.502	100.469	5.75	100.500	100.552	100.518	6.125	99.763	99.794	99.717
5.875	100.844	100.787	100.756	5.875	100.790	100.819	100.783	6.25	100.001	100.064	99.995
6	101.097	101.127	101.091	6	101.096	101.113	101.076	6.375	100.520	100.572	100.508
6.125	101.320	101.295	101.253	6.125	101.267	101.252	101.188	6.5	100.931	100.975	100.911
6.25	101.472	101.525	101.480	6.25	101.405	101.385	101.320	6.625	101.249	101.284	101.210
6.375	101.911	101.853	101.822	6.375	101.686	101.660	101.590	6.75	101.493	101.488	101.437
6.5	102.198	102.147	102.121	6.5	101.952	102.004	101.957	6.875	101.854	101.830	101.784
6.625	102.499	102.448	102.422	6.625	102.145	102.108	102.051	7	102.216	102.159	102.112
6.75	102.536	102.474	102.431	6.75	102.438	102.396	102.357	7.125	102.402	102.416	102.360
6.875	102.988	102.931	102.888	6.875	102.634	102.587	102.552	7.25	102.631	102.579	102.564
7	103.197	103.139	103.096	7	102.923	102.873	102.842	7.375	102.997	102.891	102.873
7.125	103.375	103.318	103.275	7.125	102.932	102.875	102.832	7.5	102.723	102.650	102.650
7.25	103.082	103.011	102.952	7.25	102.748	102.676	102.618	7.625	103.224	103.146	103.146
7.375	103.568	103.497	103.439	7.375	103.130	103.058	103.000	7.75	102.577	102.496	102.549
								7.875	102.788	102.706	102.758

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	97.654	97.556	97.454	5	96.979	96.891	96.795	5	94.441	94.378	94.315
5.125	98.023	97.921	97.815	5.125	97.466	97.363	97.258	5.125	95.087	95.024	94.961
5.25	98.375	98.299	98.236	5.25	97.904	97.797	97.688	5.25	95.737	95.674	95.611
5.375	98.699	98.587	98.476	5.375	98.268	98.156	98.045	5.375	96.031	95.968	95.906
5.5	99.024	98.907	98.827	5.5	98.632	98.515	98.401	5.5	96.505	96.442	96.380
5.625	99.349	99.257	99.194	5.625	98.994	98.872	98.755	5.625	96.964	96.901	96.839
5.75	99.671	99.545	99.425	5.75	99.354	99.228	99.108	5.75	97.239	97.176	97.114
5.875	99.954	99.823	99.701	5.875	99.712	99.581	99.459	5.875	97.516	97.453	97.390
6	100.241	100.105	99.979	6	100.061	99.925	99.800	6	97.791	97.728	97.665
6.125	100.517	100.376	100.248	6.125	100.396	100.255	100.127	6.125	98.063	98.000	97.938
6.25	100.826	100.680	100.550	6.25	100.693	100.547	100.417	6.25	98.335	98.272	98.209
6.375	101.033	100.882	100.749	6.375	100.937	100.786	100.653	6.375	98.606	98.543	98.480
6.5	101.169	101.013	100.877	6.5	101.056	100.900	100.764	6.5	99.056	98.993	98.930
6.625	101.234	101.073	100.934	6.625	101.000	100.848	100.716	6.625	99.138	99.075	99.013
6.75	101.259	101.093	100.951	6.75	100.912	100.746	100.608	6.75	99.394	99.331	99.268
6.875	101.221	101.050	100.940	6.875	100.830	100.660	100.587	6.875	99.467	99.404	99.342
7	101.106	101.043	100.980	7	100.870	100.718	100.655	7	99.552	99.489	99.426
7.125	101.148	101.085	101.022	7.125	101.112	100.941	100.797	7.125	99.644	99.581	99.519
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	97.856	97.759	97.656	5	97.177	97.086	96.990	5	94.491	94.428	94.365
5.125	98.225	98.123	98.017	5.125	97.663	97.560	97.455	5.125	95.137	95.074	95.011
5.25	98.576	98.469	98.361	5.25	98.100	97.993	97.884	5.25	95.787	95.724	95.661
5.375	98.901	98.789	98.678	5.375	98.463	98.351	98.240	5.375	96.081	96.018	95.955
5.5	99.226	99.109	98.995	5.5	98.825	98.708	98.594	5.5	96.555	96.492	96.429
5.625	99.551	99.429	99.312	5.625	99.186	99.065	98.948	5.625	97.014	96.951	96.888
5.75	99.874	99.747	99.628	5.75	99.546	99.419	99.300	5.75	97.289	97.226	97.163
5.875	100.158	100.026	99.904	5.875	99.904	99.772	99.650	5.875	97.566	97.503	97.440
6	100.446	100.309	100.184	6	100.252	100.116	99.991	6	97.841	97.778	97.715
6.125	100.724	100.583	100.455	6.125	100.588	100.446	100.319	6.125	98.113	98.050	97.987
6.25	101.035	100.889	100.759	6.25	100.886	100.740	100.610	6.25	98.385	98.322	98.259
6.375	101.245	101.094	100.961	6.375	101.132	100.982	100.848	6.375	98.656	98.593	98.530
6.5	101.383	101.227	101.091	6.5	101.253	101.097	100.961	6.5	99.106	99.043	98.980
6.625	101.450	101.290	101.151	6.625	101.200	101.049	100.916	6.625	99.188	99.125	99.062
6.75	101.477	101.311	101.170	6.75	101.114	100.948	100.811	6.75	99.444	99.381	99.318
6.875	101.440	101.270	101.126	6.875	101.034	100.864	100.719	6.875	99.517	99.454	99.391
7	101.264	101.093	101.030	7	101.076	100.904	100.763	7	99.602	99.539	99.476
7.125	101.198	101.135	101.072	7.125	101.322	101.151	101.007	7.125	99.694	99.631	99.568

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	94.138	94.095	94.095	5.75	98.462	98.413	98.369	4.375	96.101	96.080	96.027
5.125	94.786	94.743	94.743	5.875	99.046	98.996	98.952	4.5	96.469	96.448	96.396
5.25	95.574	95.547	95.503	6	99.570	99.521	99.477	4.625	96.808	96.787	96.734
5.375	96.229	96.203	96.159	6.125	99.975	99.926	99.882	4.75	97.445	97.424	97.383
5.5	96.857	96.831	96.787	6.25	100.088	100.025	99.981	4.875	97.858	97.838	97.797
5.625	97.459	97.433	97.389	6.375	100.629	100.566	100.522	5	98.115	98.094	98.053
5.75	98.014	97.987	97.943	6.5	101.099	101.036	100.992	5.125	98.329	98.309	98.268
5.875	98.602	98.576	98.532	6.625	101.417	101.355	101.311	5.25	98.854	98.834	98.792
6	99.153	99.127	99.083	6.75	101.493	101.428	101.370	5.375	99.131	99.111	99.069
6.125	99.657	99.630	99.586	6.875	101.963	101.899	101.840	5.5	99.537	99.510	99.461
6.25	99.969	99.935	99.883	7	102.391	102.326	102.267	5.625	99.752	99.724	99.675
6.375	100.477	100.443	100.392	7.125	102.718	102.654	102.595	5.75	100.070	100.042	99.994
6.5	100.939	100.905	100.854	7.25	102.764	102.686	102.627	5.875	100.419	100.391	100.342
6.625	101.387	101.353	101.302	7.375	103.230	103.152	103.093	6	100.540	100.513	100.464
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.490	95.455	95.393								
4.75	96.494	96.459	96.403								
4.875	96.707	96.673	96.616								
5	97.004	96.969	96.913								
5.125	97.363	97.329	97.272								
5.25	97.688	97.653	97.597								
5.375	97.995	97.960	97.904								
5.5	98.240	98.206	98.149								
5.625	98.520	98.485	98.429								
5.75	98.570	98.529	98.464								
5.875	98.869	98.827	98.763								
6	99.330	99.289	99.224								

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	95.830	95.777	95.758	5.75	97.789	97.732	97.659	4.25	95.694	95.674	95.621
5.5	96.496	96.441	96.423	5.875	98.336	98.279	98.205	4.375	96.101	96.080	96.027
5.625	97.123	97.066	97.048	6	98.877	98.820	98.747	4.5	96.469	96.448	96.396
5.75	97.613	97.560	97.515	6.125	99.365	99.308	99.235	4.625	96.808	96.787	96.734
5.875	98.310	98.255	98.212	6.25	99.320	99.255	99.174	4.75	97.445	97.424	97.383
6	98.895	98.837	98.795	6.375	99.582	99.518	99.437	4.875	97.858	97.838	97.797
6.125	99.418	99.351	99.310	6.5	99.818	99.753	99.673	5	98.115	98.094	98.053
6.25	99.737	99.654	99.601	6.625	100.009	99.944	99.864	5.125	98.329	98.309	98.268
6.375	100.352	100.265	100.214	6.75	100.220	100.150	100.076	5.25	98.854	98.834	98.792
6.5	100.882	100.787	100.736	6.875	100.397	100.326	100.253	5.375	99.131	99.111	99.069
6.625	101.380	101.278	101.228	7	100.620	100.549	100.476	5.5	99.537	99.510	99.461
6.75	101.528	101.451	101.411	7.125	100.801	100.730	100.657	5.625	99.752	99.724	99.675
6.875	102.079	101.994	101.951	7.25	101.277	101.240	101.166	5.75	100.070	100.042	99.994
7	102.528	102.433	102.389	7.375	101.881	101.844	101.770	5.875	100.419	100.391	100.342
7.125	102.880	102.777	102.732	7.5	102.249	102.213	102.139	6	100.540	100.513	100.464
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.490	95.455	95.393								
4.75	96.494	96.459	96.403								
4.875	96.707	96.673	96.616								
5	97.004	96.969	96.913								
5.125	97.363	97.329	97.272								
5.25	97.688	97.653	97.597								
5.375	97.995	97.960	97.904								
5.5	98.240	98.206	98.149								
5.625	98.520	98.485	98.429								
5.75	98.570	98.529	98.464								
5.875	98.869	98.827	98.763								
6	99.330	99.289	99.224								

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	95.200	95.264	95.136
5.25	95.858	95.896	95.807
5.375	96.432	96.470	96.378
5.5	96.982	97.019	96.925
5.625	97.592	97.629	97.535
5.75	98.169	98.187	98.116
5.875	98.706	98.707	98.642
6	99.230	99.226	99.159
6.125	99.716	99.726	99.649
6.25	99.986	99.985	99.916
6.375	100.519	100.502	100.438
6.5	100.966	100.930	100.865
6.625	101.323	101.310	101.235
6.75	101.560	101.535	101.484
6.875	101.935	101.898	101.852
7	102.318	102.278	102.231
7.125	102.639	102.615	102.558
7.25	102.989	102.938	102.922
7.375	103.340	103.285	103.273

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	94.304	94.260	94.245	4.5	94.304	94.260	94.245	5	96.814	96.770	96.748
4.625	95.009	94.965	94.950	4.625	95.009	94.965	94.950	5.125	97.491	97.448	97.426
4.75	95.708	95.664	95.649	4.75	95.708	95.664	95.649	5.25	98.364	98.336	98.309
4.875	96.124	96.081	96.059	4.875	96.124	96.081	96.059	5.375	98.804	98.777	98.749
5	96.814	96.770	96.748	5	96.814	96.770	96.748	5.5	99.465	99.437	99.409
5.125	97.491	97.448	97.426	5.125	97.491	97.448	97.426	5.625	100.051	100.023	99.996
5.25	98.364	98.336	98.309	5.25	98.364	98.336	98.309	5.75	100.461	100.505	100.476
5.375	98.941	98.895	98.786	5.375	98.804	98.777	98.749	5.875	100.893	100.714	100.535
5.5	99.528	99.482	99.409	5.5	99.465	99.437	99.409	6	101.407	101.228	101.048
5.625	100.051	100.023	99.996	5.625	100.051	100.023	99.996	6.125	101.908	101.729	101.552
5.75	100.461	100.505	100.476	5.75	100.461	100.505	100.476	6.25	102.155	102.188	102.147
5.875	100.893	100.740	100.606	5.875	100.893	100.714	100.535	6.375	102.166	102.095	102.043
6	101.407	101.302	101.168	6	101.407	101.228	101.048	6.5	102.743	102.672	102.620
6.125	101.908	101.729	101.552	6.125	101.908	101.729	101.552	6.625	103.302	103.231	103.179
6.25	102.155	102.188	102.147	6.25	102.155	102.188	102.147	6.75	103.794	103.722	103.671
6.375	102.166	102.095	102.043	6.375	102.166	102.095	102.043	6.875	103.205	103.184	103.164
6.5	102.743	102.672	102.620	6.5	102.743	102.672	102.620	7	103.698	103.654	103.626
6.625	103.302	103.231	103.179	6.625	103.302	103.231	103.179	7.125	104.222	104.178	104.149
6.75	103.794	103.722	103.671	6.75	103.794	103.722	103.671	7.25	104.678	104.634	104.606
6.875	103.264	103.220	103.164	6.875	103.205	103.184	103.164	7.375	103.748	103.705	103.670
7	103.698	103.654	103.626	7	103.698	103.654	103.626	7.5	104.255	104.211	104.176
7.125	104.222	104.178	104.149	7.125	104.222	104.178	104.149	7.625	104.747	104.704	104.668
7.25	104.678	104.634	104.606	7.25	104.678	104.634	104.606	7.75	105.122	105.079	105.044
7.375	104.014	104.029	103.979	7.375	103.748	103.705	103.670	7.875	103.044	102.999	102.908
7.5	104.425	104.441	104.390	7.5	104.255	104.211	104.176	8	103.427	103.382	103.290
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	97.092	97.092	97.086	4.25	96.726	96.719	96.712	4.75	94.226	94.298	94.281
4.375	97.560	97.560	97.554	4.375	97.194	97.248	97.242	4.875	94.963	95.035	95.019
4.5	98.029	98.029	98.023	4.5	97.764	97.819	97.812	5	95.696	95.768	95.751
4.625	98.500	98.500	98.494	4.625	98.327	98.382	98.376	5.125	96.572	96.644	96.627
4.75	98.735	98.697	98.676	4.75	98.735	98.692	98.676	5.25	97.540	97.493	97.384
4.875	99.188	99.167	99.138	4.875	98.778	98.814	98.795	5.375	98.191	98.144	98.035
5	99.689	99.647	99.622	5	99.323	99.358	99.339	5.5	98.778	98.731	98.671
5.125	100.175	100.133	100.108	5.125	99.847	99.883	99.864	5.625	99.405	99.457	99.428
5.25	100.231	100.187	100.160	5.25	100.231	100.187	100.160	5.75	99.823	99.744	99.598
5.375	100.578	100.528	100.496	5.375	100.170	100.186	100.154	5.875	100.459	100.380	100.234
5.5	101.064	101.014	100.982	5.5	100.655	100.671	100.640	6	101.022	100.942	100.797
5.625	101.549	101.500	101.468	5.625	101.111	101.128	101.096	6.125	101.352	101.369	101.328
5.75	101.499	101.441	101.410	5.75	101.499	101.441	101.410	6.25	101.316	101.245	101.187
5.875	101.710	101.668	101.644	5.875	101.159	101.156	101.112	6.375	101.321	101.280	101.238
6	102.195	102.153	102.128	6	101.598	101.594	101.551	6.5	101.806	101.765	101.723
								6.625	102.369	102.383	102.329
								6.75	102.249	102.178	102.126
								6.875	101.892	101.872	101.851
								7	102.297	102.276	102.256
								7.125	102.665	102.659	102.608
								7.25	102.805	102.761	102.733
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	97.186	97.239	97.210	5	95.696	95.768	95.751	4.5	94.992	95.047	95.041
5.375	97.891	97.943	97.914	5.125	96.572	96.644	96.627	4.625	95.542	95.597	95.591
5.5	98.647	98.700	98.671	5.25	97.186	97.239	97.210	4.75	95.645	95.603	95.579
5.625	99.405	99.457	99.428	5.375	97.891	97.943	97.914	4.875	96.132	96.090	96.066
5.75	99.704	99.525	99.470	5.5	98.647	98.700	98.671	5	96.669	96.627	96.602
5.875	100.316	100.136	99.957	5.625	99.405	99.457	99.428	5.125	97.155	97.113	97.088
6	100.749	100.664	100.623	5.75	99.621	99.563	99.520	5.25	97.021	96.972	96.940
6.125	101.336	101.369	101.328	5.875	99.945	99.978	99.937	5.375	97.558	97.508	97.476
6.25	101.316	101.245	101.187	6	100.631	100.664	100.623	5.5	98.044	97.994	97.962
6.375	101.321	101.280	101.238	6.125	101.336	101.369	101.328	5.625	98.529	98.480	98.448
6.5	101.806	101.765	101.723	6.25	101.366	101.295	101.237	5.75	98.257	98.236	98.215
6.625	102.369	102.383	102.329	6.375	101.070	101.084	101.030	5.875	98.690	98.648	98.624
6.75	102.249	102.178	102.126	6.5	101.709	101.722	101.668	6	99.175	99.133	99.108
6.875	101.892	101.872	101.851	6.625	102.369	102.383	102.329	6.125	99.659	99.616	99.592

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	98.364	98.336	98.309	5.25	98.364	98.336	98.309	5.25	98.364	98.336	98.309
5.375	98.804	98.777	98.749	5.375	98.804	98.777	98.749	5.375	98.804	98.777	98.749
5.5	99.465	99.437	99.409	5.5	99.465	99.437	99.409	5.5	99.465	99.437	99.409
5.625	100.051	100.023	99.996	5.625	100.051	100.023	99.996	5.625	100.051	100.023	99.996
5.75	100.461	100.505	100.476	5.75	100.461	100.505	100.476	5.75	100.461	100.505	100.476
5.875	100.893	100.714	100.535	5.875	100.893	100.714	100.535	5.875	100.893	100.714	100.535
6	101.407	101.228	101.048	6	101.407	101.228	101.048	6	101.407	101.228	101.048
6.125	101.908	101.729	101.552	6.125	101.908	101.729	101.552	6.125	101.908	101.729	101.552
6.25	102.155	102.188	102.147	6.25	102.155	102.188	102.147	6.25	102.155	102.188	102.147
6.375	102.166	102.095	102.043	6.375	102.166	102.095	102.043	6.375	102.166	102.095	102.043
6.5	102.743	102.672	102.620	6.5	102.743	102.672	102.620	6.5	102.743	102.672	102.620
6.625	103.302	103.231	103.179	6.625	103.302	103.231	103.179	6.625	103.302	103.231	103.179
6.75	103.794	103.722	103.671	6.75	103.794	103.722	103.671	6.75	103.794	103.722	103.671
6.875	103.205	103.184	103.164	6.875	103.205	103.184	103.164	6.875	103.205	103.184	103.164
7	103.698	103.654	103.626	7	103.698	103.654	103.626	7	103.698	103.654	103.626
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	97.764	97.819	97.812	4.25	96.726	96.719	96.712	5.25	97.186	97.239	97.210
4.625	98.327	98.382	98.376	4.375	97.194	97.248	97.242	5.375	97.891	97.943	97.914
4.75	98.735	98.692	98.676	4.5	97.764	97.819	97.812	5.5	98.647	98.700	98.671
4.875	98.778	98.814	98.795	4.625	98.327	98.382	98.376	5.625	99.405	99.457	99.428
5	99.323	99.358	99.339	4.75	98.735	98.692	98.676	5.75	99.704	99.525	99.470
5.125	99.847	99.883	99.864	4.875	98.778	98.814	98.795	5.875	100.316	100.136	99.957
5.25	100.231	100.187	100.160	5	99.323	99.358	99.339	6	100.749	100.664	100.623
5.375	100.170	100.186	100.154	5.125	99.847	99.883	99.864	6.125	101.336	101.369	101.328
5.5	100.655	100.671	100.640	5.25	100.231	100.187	100.160	6.25	101.316	101.245	101.187
5.625	101.111	101.128	101.096	5.375	100.170	100.186	100.154	6.375	101.321	101.280	101.238
5.75	101.499	101.441	101.410	5.5	100.655	100.671	100.640	6.5	101.806	101.765	101.723
5.875	101.159	101.156	101.112	5.625	101.111	101.128	101.096	6.625	102.369	102.383	102.329
6	101.598	101.594	101.551	5.75	101.499	101.441	101.410	6.75	102.249	102.178	102.126
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	97.186	97.239	97.210	5.25	97.186	97.239	97.210	4.5	94.992	95.047	95.041
5.375	97.891	97.943	97.914	5.375	97.891	97.943	97.914	4.625	95.542	95.597	95.591
5.5	98.647	98.700	98.671	5.5	98.647	98.700	98.671	4.75	94.310	94.267	94.251
5.625	99.405	99.457	99.428	5.625	99.405	99.457	99.428	4.875	94.530	94.510	94.489
5.75	99.704	99.525	99.470	5.75	99.621	99.563	99.520	5	94.966	94.945	94.924
5.875	100.316	100.136	99.957	5.875	99.945	99.978	99.937	5.125	95.307	95.343	95.324
6	100.749	100.664	100.623	6	100.631	100.664	100.623	5.25	96.579	96.552	96.524
6.125	101.336	101.369	101.328	6.125	101.336	101.369	101.328	5.375	96.660	96.633	96.605
6.25	101.316	101.245	101.187	6.25	101.366	101.295	101.237	5.5	97.057	97.029	97.001
6.375	101.321	101.280	101.238	6.375	101.070	101.084	101.030	5.625	97.458	97.430	97.403
6.5	101.806	101.765	101.723	6.5	101.709	101.722	101.668	5.75	98.257	98.236	98.215
6.625	102.369	102.383	102.329	6.625	102.369	102.383	102.329	5.875	98.510	98.489	98.468
6.75	102.249	102.178	102.126	6.75	102.299	102.228	102.176	6	98.845	98.824	98.803
6.875	101.892	101.872	101.851	6.875	101.656	101.651	101.584	6.125	99.141	99.120	99.100

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	97.391	97.348	97.326	5.125	97.391	97.348	97.326	4.75	95.608	95.564	95.549
5.25	98.264	98.236	98.209	5.25	98.264	98.236	98.209	4.875	96.024	95.981	95.959
5.375	98.704	98.677	98.649	5.375	98.704	98.677	98.649	5	96.714	96.670	96.648
5.5	99.365	99.337	99.309	5.5	99.365	99.337	99.309	5.125	97.391	97.348	97.326
5.625	99.951	99.923	99.896	5.625	99.951	99.923	99.896	5.25	98.264	98.236	98.209
5.75	100.361	100.256	100.220	5.75	100.361	100.256	100.220	5.375	98.704	98.677	98.649
5.875	100.793	100.614	100.435	5.875	100.793	100.614	100.435	5.5	99.365	99.337	99.309
6	101.307	101.128	100.948	6	101.307	101.128	100.948	5.625	99.951	99.923	99.896
6.125	101.808	101.629	101.450	6.125	101.808	101.629	101.450	5.75	100.361	100.256	100.220
6.25	101.985	101.914	101.855	6.25	101.985	101.914	101.855	5.875	100.793	100.614	100.435
6.375	101.914	101.872	101.831	6.375	101.914	101.872	101.831	6	101.307	101.128	100.948
6.5	102.359	102.317	102.276	6.5	102.359	102.317	102.276	6.125	101.808	101.629	101.450
6.625	102.822	102.781	102.740	6.625	102.822	102.781	102.740	6.25	101.985	101.914	101.855
6.75	103.213	103.141	103.090	6.75	103.213	103.141	103.090	6.375	101.914	101.872	101.831
6.875	103.105	103.084	103.064	6.875	103.105	103.084	103.064	6.5	102.359	102.317	102.276
7	103.509	103.489	103.468	7	103.509	103.489	103.468	6.625	102.822	102.781	102.740
7.125	103.862	103.842	103.821	7.125	103.862	103.842	103.821	6.75	103.213	103.141	103.090
7.25	104.133	104.089	104.061	7.25	104.133	104.089	104.061	6.875	103.105	103.084	103.064
7.375	103.668	103.716	103.729	7.375	103.533	103.467	103.401	7	103.509	103.489	103.468
7.5	103.824	103.872	103.884	7.5	103.823	103.757	103.691	7.125	103.862	103.842	103.821
7.625	104.199	104.132	104.066	7.625	104.199	104.132	104.066	7.25	104.133	104.089	104.061
7.75	104.519	104.476	104.441	7.75	104.519	104.476	104.441	7.375	103.533	103.467	103.401
7.875	104.030	104.072	104.053	7.875	102.751	102.566	102.575	7.5	103.823	103.757	103.691
8	104.146	104.188	104.169	8	103.057	102.873	102.881	7.625	104.199	104.132	104.066
8.125	104.212	104.253	104.235	8.125	103.341	103.156	103.164	7.75	104.519	104.476	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	96.992	96.992	96.986	4.25	96.626	96.624	96.617	4.875	94.808	94.740	94.824
4.375	97.460	97.460	97.454	4.375	97.085	97.140	97.134	5	95.530	95.462	95.545
4.5	97.929	97.929	97.923	4.5	97.585	97.640	97.633	5.125	96.296	96.228	96.311
4.625	98.400	98.400	98.394	4.625	98.072	98.118	98.112	5.25	97.138	97.051	97.122
4.75	98.635	98.597	98.576	4.75	98.635	98.592	98.576	5.375	97.783	97.715	97.766
4.875	99.088	99.067	99.038	4.875	98.596	98.631	98.612	5.5	98.459	98.372	98.443
5	99.560	99.539	99.510	5	99.035	99.071	99.052	5.625	99.175	99.087	99.158
5.125	100.034	100.013	99.984	5.125	99.583	99.539	99.512	5.75	99.604	99.425	99.370
5.25	100.131	100.087	100.060	5.25	100.131	100.087	100.060	5.875	100.216	100.036	99.857
5.375	100.402	100.374	100.343	5.375	99.901	99.917	99.886	6	100.649	100.470	100.334
5.5	100.874	100.847	100.816	5.5	100.323	100.280	100.248	6.125	101.041	100.861	100.848
5.625	101.341	101.313	101.282	5.625	100.862	100.805	100.774	6.25	101.216	101.145	101.087
5.75	101.399	101.341	101.310	5.75	101.399	101.341	101.310	6.375	101.221	101.180	101.138
5.875	101.482	101.461	101.432	5.875	100.861	100.849	100.805	6.5	101.706	101.665	101.623
6	101.930	101.909	101.880	6	101.395	101.338	101.307	6.625	102.060	102.019	101.977
								6.75	102.149	102.078	102.026
								6.875	101.792	101.772	101.751
								7	102.197	102.176	102.156
								7.125	102.550	102.529	102.508
								7.25	102.705	102.661	102.633
								7.375	101.658	101.614	101.579
								7.5	102.165	102.121	102.086
								7.625	102.657	102.613	102.578
								7.75	102.982	102.938	102.903
								7.875	99.149	98.965	98.973
								8	99.455	99.271	99.279
								8.125	99.739	99.554	99.563
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	101.706	101.665	101.623	6.125	100.896	100.789	100.848	4.5	94.767	94.822	94.816
6.625	102.060	102.019	101.977	6.25	101.266	101.195	101.137	4.625	95.188	95.243	95.237
6.75	102.149	102.078	102.026	6.375	100.851	100.725	100.771	4.75	94.210	94.167	94.151
6.875	101.792	101.772	101.751	6.5	101.354	101.227	101.273	4.875	94.430	94.410	94.389
7	102.197	102.176	102.156	6.625	101.888	101.762	101.808	5	94.866	94.845	94.824
7.125	102.550	102.529	102.508	6.75	102.199	102.128	102.076	5.125	95.158	95.123	95.103
7.25	102.705	102.661	102.633	6.875	101.310	101.241	101.212	5.25	96.479	96.452	96.424
7.375	101.658	101.614	101.579	7	101.826	101.782	101.754	5.375	96.560	96.533	96.505
7.5	102.165	102.121	102.086	7.125	102.349	102.305	102.277	5.5	96.957	96.929	96.901
7.625	102.657	102.613	102.578	7.25	102.755	102.711	102.683	5.625	97.358	97.330	97.303
7.75	102.982	102.938	102.903	7.375	101.708	101.664	101.629	5.75	98.157	98.136	98.115
7.875	99.149	98.965	98.973	7.5	102.215	102.171	102.136	5.875	98.410	98.389	98.368
8	99.455	99.271	99.279	7.625	102.707	102.663	102.628	6	98.745	98.724	98.703
8.125	99.739	99.554	99.563	7.75	98.858	98.673	98.682	6.125	99.041	99.020	99.000

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	101.914	101.872	101.831	6.375	101.914	101.872	101.831	6	101.307	101.128	100.948
6.5	102.359	102.317	102.276	6.5	102.359	102.317	102.276	6.125	101.808	101.629	101.450
6.625	102.822	102.781	102.740	6.625	102.822	102.781	102.740	6.25	101.985	101.914	101.855
6.75	103.213	103.141	103.090	6.75	103.213	103.141	103.090	6.375	101.914	101.872	101.831
6.875	103.105	103.084	103.064	6.875	103.105	103.084	103.064	6.5	102.359	102.317	102.276
7	103.509	103.489	103.468	7	103.509	103.489	103.468	6.625	102.822	102.781	102.740
7.125	103.862	103.842	103.821	7.125	103.862	103.842	103.821	6.75	103.213	103.141	103.090
7.25	104.133	104.089	104.061	7.25	104.133	104.089	104.061	6.875	103.105	103.084	103.064
7.375	103.668	103.716	103.729	7.375	103.533	103.467	103.401	7	103.509	103.489	103.468
7.5	103.824	103.872	103.884	7.5	103.823	103.757	103.691	7.125	103.862	103.842	103.821
7.625	104.199	104.132	104.066	7.625	104.199	104.132	104.066	7.25	104.133	104.089	104.061
7.75	104.519	104.476	104.441	7.75	104.519	104.476	104.441	7.375	103.533	103.467	103.401
7.875	104.030	104.072	104.053	7.875	102.801	102.616	102.625	7.5	103.823	103.757	103.691
8	104.146	104.188	104.169	8	103.107	102.923	102.931	7.625	104.199	104.132	104.066
8.125	104.212	104.253	104.235	8.125	103.391	103.206	103.214	7.75	104.519	104.476	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	97.929	97.929	97.923	4.5	97.585	97.640	97.633	6.625	102.060	102.019	101.977
4.625	98.400	98.400	98.394	4.625	98.072	98.118	98.112	6.75	102.149	102.078	102.026
4.75	98.635	98.597	98.576	4.75	98.635	98.592	98.576	6.875	101.792	101.772	101.751
4.875	99.088	99.067	99.038	4.875	98.596	98.631	98.612	7	102.197	102.176	102.156
5	99.560	99.539	99.510	5	99.035	99.071	99.052	7.125	102.550	102.529	102.508
5.125	100.034	100.013	99.984	5.125	99.583	99.539	99.512	7.25	102.705	102.661	102.633
5.25	100.131	100.087	100.060	5.25	100.131	100.087	100.060	7.375	102.193	102.241	102.254
5.375	100.402	100.374	100.343	5.375	99.901	99.917	99.886	7.5	102.349	102.397	102.409
5.5	100.874	100.847	100.816	5.5	100.323	100.280	100.248	7.625	102.657	102.613	102.578
5.625	101.341	101.313	101.282	5.625	100.862	100.805	100.774	7.75	102.982	102.938	102.903
5.75	101.399	101.341	101.310	5.75	101.399	101.341	101.310	7.875	101.555	101.597	101.578
5.875	101.482	101.461	101.432	5.875	100.861	100.849	100.805	8	101.671	101.713	101.694
6	101.930	101.909	101.880	6	101.395	101.338	101.307	8.125	101.737	101.778	101.760
6.125	102.370	102.349	102.320	6.125	101.894	101.837	101.806				
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	101.706	101.665	101.623	6.125	100.896	100.789	100.848	4.5	94.767	94.822	94.816
6.625	102.060	102.019	101.977	6.25	101.266	101.195	101.137	4.625	95.188	95.243	95.237
6.75	102.149	102.078	102.026	6.375	100.851	100.725	100.771	4.75	94.210	94.167	94.151
6.875	101.792	101.772	101.751	6.5	101.354	101.227	101.273	4.875	94.430	94.410	94.389
7	102.197	102.176	102.156	6.625	101.888	101.762	101.808	5	94.866	94.845	94.824
7.125	102.550	102.529	102.508	6.75	102.199	102.128	102.076	5.125	95.158	95.123	95.103
7.25	102.705	102.661	102.633	6.875	101.310	101.241	101.212	5.25	96.479	96.452	96.424
7.375	101.658	101.614	101.579	7	101.826	101.782	101.754	5.375	96.560	96.533	96.505
7.5	102.165	102.121	102.086	7.125	102.349	102.305	102.277	5.5	96.957	96.929	96.901
7.625	102.657	102.613	102.578	7.25	102.755	102.711	102.683	5.625	97.358	97.330	97.303
7.75	102.982	102.938	102.903	7.375	101.708	101.664	101.629	5.75	98.157	98.136	98.115
7.875	99.149	98.965	98.973	7.5	102.215	102.171	102.136	5.875	98.410	98.389	98.368
8	99.455	99.271	99.279	7.625	102.707	102.663	102.628	6	98.745	98.724	98.703
8.125	99.739	99.554	99.563	7.75	98.858	98.673	98.682	6.125	99.041	99.020	99.000

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	100.082	99.913	99.613	6.75	98.582	98.413	98.113
6.875	100.595	100.426	100.126	6.875	99.095	98.926	98.626
7	101.097	100.928	100.628	7	99.597	99.428	99.128
7.125	101.541	101.372	101.072	7.125	100.041	99.872	99.572
7.25	101.965	101.796	101.496	7.25	100.465	100.296	99.996
7.375	101.856	101.637	101.337	7.375	100.356	100.137	99.837
7.5	102.318	102.099	101.799	7.5	100.818	100.599	100.299
7.625	102.722	102.503	102.203	7.625	101.222	101.003	100.703
7.75	103.116	102.897	102.597	7.75	101.616	101.397	101.097
7.875	102.233	101.974	101.674	7.875	100.733	100.474	100.174
8	102.655	102.396	102.096	8	101.155	100.896	100.596
8.125	103.029	102.770	102.470	8.125	101.529	101.270	100.970
8.25	103.393	103.134	102.834	8.25	101.893	101.634	101.334
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.082	97.913	97.613	6.75	96.582	96.413	96.113
6.875	98.595	98.426	98.126	6.875	97.095	96.926	96.626
7	99.097	98.928	98.628	7	97.597	97.428	97.128
7.125	99.541	99.372	99.072	7.125	98.041	97.872	97.572
7.25	99.965	99.796	99.496	7.25	98.465	98.296	97.996
7.375	99.856	99.637	99.337	7.375	98.356	98.137	97.837
7.5	100.318	100.099	99.799	7.5	98.818	98.599	98.299
7.625	100.722	100.503	100.203	7.625	99.222	99.003	98.703
7.75	101.116	100.897	100.597	7.75	99.616	99.397	99.097
7.875	100.233	99.974	99.674	7.875	98.733	98.474	98.174
8	100.655	100.396	100.096	8	99.155	98.896	98.596
8.125	101.029	100.770	100.470	8.125	99.529	99.270	98.970
8.25	101.393	101.134	100.834	8.25	99.893	99.634	99.334
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.332	99.163	98.863	6.75	97.332	97.163	96.863
6.875	99.845	99.676	99.376	6.875	97.845	97.676	97.376
7	100.347	100.178	99.878	7	98.347	98.178	97.878
7.125	100.791	100.622	100.322	7.125	98.791	98.622	98.322
7.25	101.215	101.046	100.746	7.25	99.215	99.046	98.746
7.375	101.106	100.887	100.587	7.375	99.106	98.887	98.587
7.5	101.568	101.349	101.049	7.5	99.568	99.349	99.049
7.625	101.972	101.753	101.453	7.625	99.972	99.753	99.453
7.75	102.366	102.147	101.847	7.75	100.366	100.147	99.847
7.875	101.483	101.224	100.924	7.875	99.483	99.224	98.924
8	101.905	101.646	101.346	8	99.905	99.646	99.346
8.125	102.279	102.020	101.720	8.125	100.279	100.020	99.720
8.25	102.643	102.384	102.084	8.25	100.643	100.384	100.084

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.