



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



YOUR BFF IN WHOLESALE

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	93.115	93.172	93.081	4.75	93.115	93.172	93.081	5.125	96.498	96.562	96.492
4.875	93.729	93.786	93.692	4.875	93.729	93.786	93.692	5.25	97.188	97.253	97.180
5	94.353	94.419	94.323	5	94.353	94.419	94.323	5.375	97.709	97.776	97.701
5.125	94.921	94.985	94.888	5.125	94.921	94.985	94.888	5.5	98.203	98.266	98.189
5.25	95.640	95.677	95.604	5.25	95.640	95.677	95.604	5.625	98.852	98.900	98.832
5.375	96.266	96.251	96.183	5.375	96.213	96.251	96.175	5.75	99.753	99.709	99.686
5.5	97.005	96.953	96.922	5.5	96.902	96.868	96.824	5.875	100.277	100.232	100.210
5.625	97.501	97.450	97.418	5.625	97.462	97.428	97.384	6	100.735	100.690	100.668
5.75	97.995	98.013	97.942	5.75	97.995	98.013	97.942	6.125	101.045	100.999	100.977
5.875	98.571	98.535	98.491	5.875	98.569	98.535	98.491	6.25	101.140	101.074	101.044
6	99.181	99.129	99.098	6	99.060	99.053	98.987	6.375	101.584	101.517	101.488
6.125	99.601	99.550	99.518	6.125	99.566	99.550	99.484	6.5	101.987	101.919	101.890
6.25	99.895	99.872	99.819	6.25	99.874	99.872	99.819	6.625	102.324	102.255	102.226
6.375	100.408	100.389	100.341	6.375	100.408	100.389	100.341	6.75	101.968	101.928	101.893
6.5	100.874	100.833	100.781	6.5	100.874	100.833	100.781	6.875	102.380	102.340	102.305
6.625	101.269	101.228	101.177	6.625	101.269	101.228	101.177	7	102.754	102.713	102.678
6.75	101.531	101.478	101.442	6.75	101.504	101.478	101.442	7.125	103.100	103.058	103.024
6.875	101.913	101.861	101.830	6.875	101.913	101.861	101.830	7.25	103.154	103.123	103.082
7	102.369	102.314	102.255	7	102.369	102.314	102.255	7.375	103.580	103.549	103.508
7.125	102.700	102.645	102.586	7.125	102.700	102.645	102.586	7.5	103.913	103.880	103.840
7.25	102.959	102.907	102.893	7.25	102.959	102.907	102.893	7.625	104.252	104.252	104.205
7.375	103.346	103.278	103.262	7.375	103.346	103.278	103.262	7.75	104.756	104.752	104.734
7.5	103.709	103.639	103.665	7.5	103.709	103.639	103.665	7.875	105.116	105.112	105.094
7.625	104.088	104.062	104.092	7.625	104.088	104.062	104.092	8	105.000	105.000	105.000
7.75	104.522	104.462	104.514	7.75	104.522	104.462	104.514				
7.875	104.869	104.865	104.850	7.875	104.869	104.865	104.850				
8	104.988	104.923	104.981	8	104.988	104.923	104.981				
8.125	105.188	105.134	105.135	8.125	105.188	105.134	105.135				
8.25	105.420	105.324	105.396	8.25	105.420	105.324	105.396				
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	97.527	97.527	97.467	4.625	97.885	97.885	97.825	5	93.598	93.686	93.600
4.75	97.812	97.797	97.755	4.75	98.026	98.036	98.025	5.125	94.203	94.291	94.205
4.875	98.299	98.284	98.242	4.875	98.548	98.548	98.498	5.25	95.443	95.300	95.177
5	98.684	98.669	98.626	5	98.822	98.895	98.878	5.375	96.107	95.965	95.843
5.125	98.878	98.944	98.924	5.125	99.248	99.315	99.295	5.5	96.849	96.708	96.586
5.25	99.356	99.343	99.244	5.25	99.519	99.588	99.566	5.625	97.348	97.207	97.086
5.375	99.827	99.814	99.714	5.375	99.845	99.859	99.834	5.75	98.021	98.099	98.028
5.5	100.187	100.174	100.074	5.5	100.077	100.156	100.131	5.875	98.652	98.630	98.565
5.625	100.281	100.256	100.177	5.625	100.222	100.269	100.238	6	99.261	99.151	99.086
5.75	100.724	100.698	100.619	5.75	100.469	100.514	100.481	6.125	99.703	99.618	99.541
5.875	101.160	101.134	101.055	5.875	100.790	100.785	100.745	6.25	99.911	99.951	99.898
6	101.466	101.438	101.360	6	101.095	101.085	101.038	6.375	100.406	100.458	100.409
6.125	101.397	101.349	101.292	6.125	101.263	101.248	101.200	6.5	100.816	100.859	100.810
6.25	101.808	101.759	101.695	6.25	101.412	101.465	101.421	6.625	101.158	101.166	101.107
6.375	102.208	102.159	102.095	6.375	101.681	101.728	101.680	6.75	101.525	101.448	101.412
6.5	102.460	102.410	102.347	6.5	102.010	102.104	102.057	6.875	101.887	101.790	101.759
6.625	102.414	102.368	102.342	6.625	102.137	102.101	102.057	7	102.251	102.119	102.087
6.75	102.631	102.559	102.510	6.75	102.419	102.378	102.323	7.125	102.433	102.373	102.332
6.875	103.030	102.958	102.909	6.875	102.613	102.573	102.516	7.25	102.616	102.576	102.562
7	103.085	103.028	102.984	7	102.901	102.861	102.804	7.375	102.972	102.885	102.869
7.125	103.264	103.206	103.162	7.125	102.821	102.764	102.719	7.5	102.916	102.843	102.843
7.25	102.970	102.898	102.838	7.25	102.635	102.564	102.504	7.625	103.409	103.331	103.331
7.375	103.456	103.385	103.325	7.375	103.018	102.946	102.886	7.75	102.697	102.693	102.679
								7.875	103.027	103.023	103.008

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
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	97.794	97.692	97.619	5	97.065	96.974	96.886	5	94.345	94.282	94.219
5.125	98.163	98.057	97.981	5.125	97.546	97.440	97.364	5.125	95.002	94.939	94.876
5.25	98.514	98.404	98.325	5.25	97.984	97.873	97.795	5.25	95.662	95.599	95.537
5.375	98.839	98.723	98.642	5.375	98.348	98.233	98.151	5.375	95.962	95.899	95.836
5.5	99.164	99.043	98.959	5.5	98.725	98.605	98.521	5.5	96.444	96.381	96.318
5.625	99.488	99.363	99.276	5.625	99.122	98.997	98.910	5.625	96.911	96.848	96.785
5.75	99.813	99.682	99.593	5.75	99.504	99.373	99.284	5.75	97.190	97.127	97.065
5.875	100.094	99.958	99.866	5.875	99.862	99.727	99.634	5.875	97.472	97.409	97.347
6	100.380	100.240	100.145	6	100.210	100.070	99.975	6	97.752	97.689	97.627
6.125	100.656	100.511	100.413	6.125	100.545	100.400	100.302	6.125	98.029	97.966	97.904
6.25	100.969	100.820	100.719	6.25	100.843	100.693	100.592	6.25	98.306	98.243	98.180
6.375	101.174	101.020	100.916	6.375	101.086	100.932	100.828	6.375	98.582	98.519	98.457
6.5	101.307	101.148	101.041	6.5	101.204	101.045	100.938	6.5	99.040	98.977	98.914
6.625	101.372	101.208	101.099	6.625	101.156	101.001	100.876	6.625	99.125	99.062	98.999
6.75	101.396	101.227	101.115	6.75	101.059	100.895	100.777	6.75	99.385	99.322	99.260
6.875	101.357	101.183	101.068	6.875	100.976	100.802	100.687	6.875	99.461	99.398	99.335
7	101.186	101.123	101.060	7	101.017	100.846	100.718	7	99.547	99.484	99.422
7.125	101.229	101.166	101.103	7.125	101.265	101.091	100.955	7.125	99.642	99.579	99.517
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	97.995	97.894	97.821	5	97.259	97.168	97.083	5	94.395	94.332	94.269
5.125	98.364	98.258	98.182	5.125	97.742	97.636	97.560	5.125	95.052	94.989	94.926
5.25	98.715	98.604	98.526	5.25	98.179	98.068	97.989	5.25	95.712	95.649	95.586
5.375	99.040	98.924	98.843	5.375	98.542	98.426	98.345	5.375	96.012	95.949	95.886
5.5	99.364	99.244	99.160	5.5	98.918	98.797	98.713	5.5	96.494	96.431	96.368
5.625	99.689	99.564	99.477	5.625	99.314	99.188	99.101	5.625	96.961	96.898	96.835
5.75	100.015	99.884	99.794	5.75	99.694	99.564	99.474	5.75	97.240	97.177	97.114
5.875	100.296	100.161	100.069	5.875	100.052	99.917	99.824	5.875	97.522	97.459	97.396
6	100.584	100.444	100.349	6	100.400	100.260	100.165	6	97.802	97.739	97.676
6.125	100.862	100.717	100.619	6.125	100.736	100.591	100.493	6.125	98.079	98.016	97.953
6.25	101.178	101.028	100.927	6.25	101.035	100.885	100.784	6.25	98.356	98.293	98.230
6.375	101.385	101.231	101.127	6.375	101.281	101.126	101.022	6.375	98.632	98.569	98.506
6.5	101.521	101.361	101.255	6.5	101.401	101.241	101.135	6.5	99.090	99.027	98.964
6.625	101.588	101.424	101.314	6.625	101.356	101.201	101.076	6.625	99.175	99.112	99.049
6.75	101.614	101.445	101.333	6.75	101.260	101.097	100.979	6.75	99.435	99.372	99.309
6.875	101.577	101.403	101.288	6.875	101.179	101.005	100.891	6.875	99.511	99.448	99.385
7	101.400	101.221	101.110	7	101.224	101.053	100.924	7	99.597	99.534	99.471
7.125	101.279	101.216	101.153	7.125	101.475	101.300	101.165	7.125	99.692	99.629	99.566

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	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	0
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 Desk: 8:30 AM – 5:00 PM PST

	≤ 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 DTI > 40%	-0.625 0	-0.625 0	-0.625 0	-0.875 0	-1.125 0	-1.125 0	-1.125 0	-1.875 0	-1.875 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

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	95.756	95.704	95.686	5.75	99.753	99.709	99.686	4.25	95.516	95.495	95.439
5.5	96.421	96.368	96.349	5.875	100.277	100.232	100.210	4.375	95.926	95.905	95.849
5.625	97.052	96.997	96.979	6	100.735	100.690	100.668	4.5	96.292	96.271	96.215
5.75	97.825	97.783	97.761	6.125	101.045	100.999	100.977	4.625	96.622	96.601	96.546
5.875	98.405	98.362	98.340	6.25	101.140	101.074	101.044	4.75	97.286	97.265	97.222
6	98.943	98.900	98.878	6.375	101.584	101.517	101.488	4.875	97.688	97.668	97.625
6.125	99.409	99.364	99.342	6.5	101.987	101.919	101.890	5	97.957	97.936	97.893
6.25	99.741	99.666	99.628	6.625	102.324	102.255	102.226	5.125	98.171	98.150	98.108
6.375	100.382	100.307	100.269	6.75	101.968	101.928	101.893	5.25	98.697	98.675	98.632
6.5	100.839	100.764	100.726	6.875	102.380	102.340	102.305	5.375	98.997	98.970	98.919
6.625	101.331	101.254	101.216	7	102.754	102.713	102.678	5.5	99.411	99.384	99.333
6.75	101.571	101.518	101.496	7.125	103.100	103.058	103.024	5.625	99.626	99.599	99.548
6.875	102.149	102.096	102.069	7.25	103.154	103.123	103.082	5.75	99.946	99.918	99.868
7	102.511	102.457	102.429	7.375	103.580	103.549	103.508	5.875	100.296	100.268	100.218
7.125	102.862	102.807	102.777	7.5	103.913	103.880	103.840	6	100.419	100.391	100.340
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.303	95.269	95.204								
4.75	97.315	97.300	97.259								
4.875	97.657	97.642	97.600								
5	97.997	97.996	97.948								
5.125	98.565	98.552	98.454								
5.25	98.901	98.888	98.789								
5.375	99.231	99.218	99.119								
5.5	99.512	99.499	99.399								
5.625	99.911	99.886	99.807								
5.75	100.237	100.211	100.132								
5.875	100.558	100.531	100.453								
6	100.865	100.838	100.760								

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	94.921	94.985	94.888
5.25	95.640	95.677	95.604
5.375	96.213	96.251	96.175
5.5	96.763	96.799	96.721
5.625	97.373	97.410	97.332
5.75	97.995	98.013	97.942
5.875	98.534	98.535	98.470
6	99.058	99.053	98.987
6.125	99.542	99.550	99.473
6.25	99.874	99.872	99.819
6.375	100.408	100.389	100.341
6.5	100.854	100.818	100.769
6.625	101.211	101.196	101.138
6.75	101.504	101.478	101.442
6.875	101.897	101.861	101.830
7	102.280	102.240	102.208
7.125	102.599	102.574	102.533
7.25	102.959	102.907	102.893
7.375	103.329	103.274	103.262

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	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	94.178	94.134	94.119	4.5	94.178	94.134	94.119	5	96.782	96.738	96.715
4.625	94.883	94.839	94.824	4.625	94.883	94.839	94.824	5.125	97.459	97.415	97.393
4.75	95.582	95.538	95.523	4.75	95.582	95.538	95.523	5.25	98.275	98.254	98.234
4.875	96.092	96.048	96.026	4.875	96.092	96.048	96.026	5.375	98.716	98.695	98.674
5	96.782	96.738	96.715	5	96.782	96.738	96.715	5.5	99.376	99.356	99.335
5.125	97.459	97.415	97.393	5.125	97.459	97.415	97.393	5.625	99.963	99.943	99.922
5.25	98.275	98.254	98.234	5.25	98.275	98.254	98.234	5.75	100.427	100.338	100.301
5.375	98.829	98.778	98.678	5.375	98.716	98.695	98.674	5.875	100.818	100.639	100.459
5.5	99.417	99.365	99.335	5.5	99.376	99.356	99.335	6	101.332	101.152	100.973
5.625	99.963	99.943	99.922	5.625	99.963	99.943	99.922	6.125	101.833	101.653	101.501
5.75	100.427	100.338	100.301	5.75	100.427	100.338	100.301	6.25	102.129	102.159	102.113
5.875	100.818	100.699	100.565	5.875	100.818	100.639	100.459	6.375	102.301	102.221	102.175
6	101.332	101.262	101.128	6	101.332	101.152	100.973	6.5	102.844	102.764	102.720
6.125	101.833	101.653	101.501	6.125	101.833	101.653	101.501	6.625	103.362	103.291	103.237
6.25	102.129	102.159	102.113	6.25	102.129	102.159	102.113	6.75	103.853	103.782	103.729
6.375	102.388	102.309	102.263	6.375	102.388	102.309	102.263	6.875	103.517	103.415	103.411
6.5	102.901	102.820	102.777	6.5	102.901	102.820	102.777	7	104.029	103.927	103.923
6.625	103.370	103.291	103.248	6.625	103.370	103.291	103.248	7.125	104.463	104.360	104.356
6.75	103.853	103.782	103.729	6.75	103.853	103.782	103.729	7.25	104.739	104.695	104.665
6.875	103.563	103.461	103.457	6.875	103.563	103.461	103.457	7.375	104.121	104.000	103.998
7	104.040	103.938	103.934	7	104.040	103.938	103.934	7.5	104.489	104.429	104.391
7.125	104.440	104.337	104.333	7.125	104.440	104.337	104.333	7.625	105.012	104.921	104.888
7.25	104.739	104.695	104.665	7.25	104.739	104.695	104.665	7.75	105.340	105.297	105.258
7.375	104.165	104.151	104.109	7.375	104.165	104.044	104.042	7.875	102.911	102.863	102.767
7.5	104.552	104.562	104.520	7.5	104.515	104.429	104.391	8	103.293	103.245	103.150
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	96.967	96.967	96.961	4.25	96.684	96.736	96.682	4.625	92.114	92.070	92.055
4.375	97.443	97.435	97.429	4.375	97.259	97.311	97.244	4.75	94.028	94.097	94.076
4.5	97.931	97.904	97.898	4.5	97.830	97.881	97.815	4.875	94.766	94.835	94.814
4.625	98.418	98.445	98.378	4.625	98.393	98.445	98.378	5	95.499	95.568	95.547
4.75	98.766	98.722	98.706	4.75	98.766	98.722	98.706	5.125	96.376	96.445	96.424
4.875	99.197	99.154	99.098	4.875	98.920	98.952	98.851	5.25	97.427	97.376	97.276
5	99.734	99.691	99.634	5	99.463	99.496	99.394	5.375	98.079	98.027	97.927
5.125	100.220	100.178	100.121	5.125	99.987	100.019	99.918	5.5	98.666	98.615	98.514
5.25	100.324	100.280	100.252	5.25	100.324	100.280	100.252	5.625	99.240	99.289	99.256
5.375	100.571	100.521	100.480	5.375	100.073	100.086	100.122	5.75	99.775	99.702	99.556
5.5	101.057	101.007	100.967	5.5	100.557	100.570	100.606	5.875	100.412	100.339	100.193
5.625	101.543	101.493	101.452	5.625	101.023	101.025	101.061	6	100.975	100.902	100.756
5.75	101.559	101.502	101.470	5.75	101.559	101.502	101.470	6.125	101.306	101.302	101.256
5.875	101.719	101.673	101.632	5.875	101.202	101.195	101.103	6.25	101.329	101.258	101.197
6	102.204	102.158	102.117	6	101.640	101.633	101.541	6.375	101.411	101.384	101.356
								6.5	101.896	101.869	101.841
								6.625	102.361	102.371	102.313
								6.75	102.309	102.237	102.184
								6.875	102.065	101.965	101.962
								7	102.478	102.378	102.375
								7.125	102.883	102.782	102.779
								7.25	102.867	102.823	102.792
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	97.019	97.068	97.035	5	95.499	95.568	95.547	4.5	95.183	95.234	95.168
5.375	97.866	97.830	97.752	5.125	96.376	96.445	96.424	4.625	95.731	95.783	95.717
5.5	98.482	98.531	98.498	5.25	97.024	97.068	97.035	4.75	95.690	95.647	95.591
5.625	99.240	99.289	99.256	5.375	97.827	97.791	97.740	4.875	96.177	96.134	96.078
5.75	99.669	99.496	99.450	5.5	98.482	98.531	98.498	5	96.714	96.671	96.614
5.875	100.240	100.061	99.882	5.625	99.240	99.289	99.256	5.125	97.200	97.158	97.101
6	100.674	100.596	100.550	5.75	99.604	99.546	99.500	5.25	97.014	96.964	96.924
6.125	101.272	101.302	101.256	5.875	99.894	99.909	99.863	5.375	97.551	97.501	97.460
6.25	101.329	101.258	101.197	6	100.566	100.596	100.550	5.5	98.037	97.987	97.947
6.375	101.411	101.384	101.356	6.125	101.272	101.302	101.256	5.625	98.523	98.473	98.432
6.5	101.896	101.869	101.841	6.25	101.379	101.308	101.247	5.75	98.236	98.125	98.077
6.625	102.361	102.371	102.313	6.375	101.132	101.073	101.014	5.875	98.699	98.653	98.612
6.75	102.309	102.237	102.184	6.5	101.700	101.711	101.652	6	99.184	99.138	99.097
6.875	102.065	101.965	101.962	6.625	102.361	102.371	102.313	6.125	99.668	99.622	99.581

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	98.275	98.254	98.234	5.25	98.275	98.254	98.234	5.25	98.275	98.254	98.234
5.375	98.716	98.695	98.674	5.375	98.716	98.695	98.674	5.375	98.716	98.695	98.674
5.5	99.376	99.356	99.335	5.5	99.376	99.356	99.335	5.5	99.376	99.356	99.335
5.625	99.963	99.943	99.922	5.625	99.963	99.943	99.922	5.625	99.963	99.943	99.922
5.75	100.427	100.338	100.301	5.75	100.427	100.338	100.301	5.75	100.427	100.338	100.301
5.875	100.818	100.639	100.459	5.875	100.818	100.639	100.459	5.875	100.818	100.639	100.459
6	101.332	101.152	100.973	6	101.332	101.152	100.973	6	101.332	101.152	100.973
6.125	101.833	101.653	101.501	6.125	101.833	101.653	101.501	6.125	101.833	101.653	101.501
6.25	102.129	102.159	102.113	6.25	102.129	102.159	102.113	6.25	102.129	102.159	102.113
6.375	102.388	102.309	102.263	6.375	102.388	102.309	102.263	6.375	102.301	102.221	102.175
6.5	102.901	102.820	102.777	6.5	102.901	102.820	102.777	6.5	102.844	102.764	102.720
6.625	103.370	103.291	103.248	6.625	103.370	103.291	103.248	6.625	103.362	103.291	103.237
6.75	103.853	103.782	103.729	6.75	103.853	103.782	103.729	6.75	103.853	103.782	103.729
6.875	103.563	103.461	103.457	6.875	103.563	103.461	103.457	6.875	103.517	103.415	103.411
7	104.040	103.938	103.934	7	104.040	103.938	103.934	7	104.029	103.927	103.923
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	97.830	97.881	97.815	4.25	96.684	96.736	96.682	5.25	97.019	97.068	97.035
4.625	98.393	98.445	98.378	4.375	97.259	97.311	97.244	5.375	97.866	97.830	97.752
4.75	98.766	98.722	98.706	4.5	97.830	97.881	97.815	5.5	98.482	98.531	98.498
4.875	98.920	98.952	98.851	4.625	98.393	98.445	98.378	5.625	99.240	99.289	99.256
5	99.463	99.496	99.394	4.75	98.766	98.722	98.706	5.75	99.669	99.496	99.450
5.125	99.987	100.019	99.918	4.875	98.920	98.952	98.851	5.875	100.240	100.061	99.882
5.25	100.324	100.280	100.252	5	99.463	99.496	99.394	6	100.674	100.596	100.550
5.375	100.073	100.086	100.122	5.125	99.987	100.019	99.918	6.125	101.272	101.302	101.256
5.5	100.557	100.570	100.606	5.25	100.324	100.280	100.252	6.25	101.329	101.258	101.197
5.625	101.023	101.025	101.061	5.375	100.073	100.086	100.122	6.375	101.411	101.384	101.356
5.75	101.559	101.502	101.470	5.5	100.557	100.570	100.606	6.5	101.896	101.869	101.841
5.875	101.202	101.195	101.103	5.625	101.023	101.025	101.061	6.625	102.361	102.371	102.313
6	101.640	101.633	101.541	5.75	101.559	101.502	101.470	6.75	102.309	102.237	102.184
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	97.019	97.068	97.035	5.25	97.024	97.068	97.035	4.5	95.183	95.234	95.168
5.375	97.866	97.830	97.752	5.375	97.724	97.774	97.740	4.625	95.731	95.783	95.717
5.5	98.482	98.531	98.498	5.5	98.482	98.531	98.498	4.75	94.341	94.297	94.281
5.625	99.240	99.289	99.256	5.625	99.240	99.289	99.256	4.875	94.673	94.705	94.604
5.75	99.669	99.496	99.450	5.75	99.604	99.546	99.500	5	95.178	95.211	95.109
5.875	100.240	100.061	99.882	5.875	99.879	99.909	99.863	5.125	95.642	95.674	95.573
6	100.674	100.596	100.550	6	100.566	100.596	100.550	5.25	96.449	96.421	96.394
6.125	101.272	101.302	101.256	6.125	101.272	101.302	101.256	5.375	96.531	96.504	96.476
6.25	101.329	101.258	101.197	6.25	101.379	101.308	101.247	5.5	96.930	96.902	96.875
6.375	101.411	101.384	101.356	6.375	101.062	101.073	101.014	5.625	97.338	97.311	97.283
6.5	101.896	101.869	101.841	6.5	101.700	101.711	101.652	5.75	98.236	98.125	98.015
6.625	102.361	102.371	102.313	6.625	102.361	102.371	102.313	5.875	98.491	98.381	98.271
6.75	102.309	102.237	102.184	6.75	102.359	102.287	102.234	6	98.829	98.719	98.609
6.875	102.065	101.965	101.962	6.875	101.706	101.697	101.626	6.125	99.130	99.020	98.909

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	97.359	97.315	97.293	5.125	97.359	97.315	97.293	4.75	95.482	95.438	95.423
5.25	98.175	98.154	98.134	5.25	98.175	98.154	98.134	4.875	95.992	95.948	95.926
5.375	98.616	98.595	98.574	5.375	98.616	98.595	98.574	5	96.682	96.638	96.615
5.5	99.276	99.256	99.235	5.5	99.276	99.256	99.235	5.125	97.359	97.315	97.293
5.625	99.863	99.843	99.822	5.625	99.863	99.843	99.822	5.25	98.175	98.154	98.134
5.75	100.327	100.238	100.193	5.75	100.327	100.238	100.193	5.375	98.616	98.595	98.574
5.875	100.718	100.539	100.359	5.875	100.718	100.539	100.359	5.5	99.276	99.256	99.235
6	101.232	101.052	100.873	6	101.232	101.052	100.873	5.625	99.863	99.843	99.822
6.125	101.733	101.553	101.374	6.125	101.733	101.553	101.374	5.75	100.327	100.238	100.193
6.25	101.998	101.927	101.866	6.25	101.998	101.927	101.866	5.875	100.718	100.539	100.359
6.375	102.004	101.976	101.949	6.375	102.004	101.976	101.949	6	101.232	101.052	100.873
6.5	102.449	102.421	102.394	6.5	102.449	102.421	102.394	6.125	101.733	101.553	101.374
6.625	102.913	102.885	102.858	6.625	102.913	102.885	102.858	6.25	101.998	101.927	101.866
6.75	103.272	103.201	103.148	6.75	103.272	103.201	103.148	6.375	102.004	101.976	101.949
6.875	103.126	103.113	103.099	6.875	103.126	103.113	103.099	6.5	102.449	102.421	102.394
7	103.532	103.518	103.504	7	103.532	103.518	103.504	6.625	102.913	102.885	102.858
7.125	103.886	103.872	103.858	7.125	103.886	103.872	103.858	6.75	103.272	103.201	103.148
7.25	104.194	104.150	104.120	7.25	104.194	104.150	104.120	6.875	103.126	103.113	103.099
7.375	103.817	103.872	103.886	7.375	103.624	103.502	103.501	7	103.532	103.518	103.504
7.5	104.032	104.028	104.042	7.5	104.032	103.909	103.908	7.125	103.886	103.872	103.858
7.625	104.458	104.334	104.333	7.625	104.458	104.334	104.333	7.25	104.194	104.150	104.120
7.75	104.737	104.694	104.655	7.75	104.737	104.694	104.655	7.375	103.708	103.586	103.585
7.875	104.270	104.311	104.302	7.875	102.618	102.430	102.434	7.5	104.140	104.017	104.016
8	104.385	104.427	104.418	8	102.924	102.736	102.740	7.625	104.576	104.452	104.451
8.125	104.451	104.493	104.483	8.125	103.207	103.019	103.023	7.75	104.737	104.694	104.655
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	96.867	96.867	96.861	4.25	96.633	96.685	96.618	4.875	94.611	94.539	94.619
4.375	97.335	97.335	97.329	4.375	97.149	97.201	97.134	5	95.333	95.262	95.341
4.5	97.804	97.804	97.798	4.5	97.648	97.700	97.633	5.125	96.100	96.029	96.108
4.625	98.275	98.275	98.268	4.625	98.125	98.177	98.110	5.25	96.971	96.880	96.947
4.75	98.666	98.622	98.606	4.75	98.666	98.622	98.606	5.375	97.673	97.635	97.613
4.875	98.899	98.879	98.894	4.875	98.734	98.766	98.665	5.5	98.293	98.269	98.269
5	99.371	99.351	99.366	5	99.172	99.204	99.103	5.625	99.009	98.918	98.985
5.125	99.845	99.824	99.839	5.125	99.676	99.632	99.603	5.75	99.569	99.396	99.350
5.25	100.224	100.180	100.152	5.25	100.224	100.180	100.152	5.875	100.140	99.961	99.782
5.375	100.353	100.325	100.281	5.375	99.833	99.814	99.850	6	100.574	100.395	100.260
5.5	100.826	100.798	100.754	5.5	100.384	100.326	100.295	6.125	100.965	100.786	100.774
5.625	101.292	101.264	101.220	5.625	100.923	100.866	100.834	6.25	101.229	101.158	101.097
5.75	101.459	101.402	101.370	5.75	101.459	101.402	101.370	6.375	101.311	101.284	101.256
5.875	101.465	101.444	101.401	5.875	100.894	100.888	100.795	6.5	101.796	101.769	101.741
6	101.913	101.892	101.849	6	101.409	101.352	101.320	6.625	102.150	102.123	102.095
								6.75	102.209	102.137	102.084
								6.875	101.814	101.800	101.786
								7	102.219	102.205	102.191
								7.125	102.573	102.559	102.546
								7.25	102.767	102.723	102.692
								7.375	101.876	101.832	101.793
								7.5	102.383	102.339	102.300
								7.625	102.875	102.831	102.792
								7.75	103.200	103.156	103.117
								7.875	99.166	98.978	98.982
								8	99.472	99.284	99.288
								8.125	99.755	99.567	99.571
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	101.796	101.769	101.741	6.125	100.830	100.719	100.774	4.5	94.953	95.005	94.938
6.625	102.150	102.123	102.095	6.25	101.279	101.208	101.147	4.625	95.372	95.423	95.357
6.75	102.209	102.137	102.084	6.375	100.841	100.711	100.753	4.75	94.241	94.197	94.181
6.875	101.814	101.800	101.786	6.5	101.343	101.213	101.255	4.875	94.429	94.462	94.360
7	102.219	102.205	102.191	6.625	101.878	101.748	101.790	5	94.797	94.820	94.755
7.125	102.573	102.559	102.546	6.75	102.259	102.187	102.134	5.125	95.251	95.207	95.178
7.25	102.767	102.723	102.692	6.875	101.360	101.302	101.272	5.25	96.349	96.321	96.294
7.375	101.876	101.832	101.793	7	101.887	101.844	101.813	5.375	96.431	96.404	96.376
7.5	102.383	102.339	102.300	7.125	102.411	102.367	102.336	5.5	96.830	96.802	96.775
7.625	102.875	102.831	102.792	7.25	102.817	102.773	102.742	5.625	97.238	97.211	97.183
7.75	103.200	103.156	103.117	7.375	101.926	101.882	101.843	5.75	98.136	98.025	97.915
7.875	99.166	98.978	98.982	7.5	102.433	102.389	102.350	5.875	98.391	98.281	98.171
8	99.472	99.284	99.288	7.625	102.925	102.881	102.842	6	98.729	98.619	98.509
8.125	99.755	99.567	99.571	7.75	98.875	98.687	98.691	6.125	99.030	98.920	98.809

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	102.004	101.976	101.949	6.375	102.004	101.976	101.949	6	101.232	101.052	100.873
6.5	102.449	102.421	102.394	6.5	102.449	102.421	102.394	6.125	101.733	101.553	101.374
6.625	102.913	102.885	102.858	6.625	102.913	102.885	102.858	6.25	101.998	101.927	101.866
6.75	103.272	103.201	103.148	6.75	103.272	103.201	103.148	6.375	102.004	101.976	101.949
6.875	103.126	103.113	103.099	6.875	103.126	103.113	103.099	6.5	102.449	102.421	102.394
7	103.532	103.518	103.504	7	103.532	103.518	103.504	6.625	102.913	102.885	102.858
7.125	103.886	103.872	103.858	7.125	103.886	103.872	103.858	6.75	103.272	103.201	103.148
7.25	104.194	104.150	104.120	7.25	104.194	104.150	104.120	6.875	103.126	103.113	103.099
7.375	103.817	103.872	103.886	7.375	103.624	103.502	103.501	7	103.532	103.518	103.504
7.5	104.032	104.028	104.042	7.5	104.032	103.909	103.908	7.125	103.886	103.872	103.858
7.625	104.458	104.334	104.333	7.625	104.458	104.334	104.333	7.25	104.194	104.150	104.120
7.75	104.737	104.694	104.655	7.75	104.737	104.694	104.655	7.375	103.708	103.586	103.585
7.875	104.270	104.311	104.302	7.875	102.668	102.480	102.484	7.5	104.140	104.017	104.016
8	104.385	104.427	104.418	8	102.974	102.786	102.790	7.625	104.576	104.452	104.451
8.125	104.451	104.493	104.483	8.125	103.257	103.069	103.073	7.75	104.737	104.694	104.655
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	97.804	97.804	97.798	4.5	97.648	97.700	97.633	6.625	102.150	102.123	102.095
4.625	98.275	98.275	98.268	4.625	98.125	98.177	98.110	6.75	102.209	102.137	102.084
4.75	98.666	98.622	98.606	4.75	98.666	98.622	98.606	6.875	101.814	101.800	101.786
4.875	98.899	98.879	98.894	4.875	98.734	98.766	98.665	7	102.219	102.205	102.191
5	99.371	99.351	99.366	5	99.172	99.204	99.103	7.125	102.573	102.559	102.546
5.125	99.845	99.824	99.839	5.125	99.676	99.632	99.603	7.25	102.767	102.723	102.692
5.25	100.224	100.180	100.152	5.25	100.224	100.180	100.152	7.375	102.342	102.397	102.411
5.375	100.353	100.325	100.281	5.375	99.833	99.814	99.850	7.5	102.498	102.553	102.567
5.5	100.826	100.798	100.754	5.5	100.384	100.326	100.295	7.625	102.875	102.831	102.792
5.625	101.292	101.264	101.220	5.625	100.923	100.866	100.834	7.75	103.200	103.156	103.117
5.75	101.459	101.402	101.370	5.75	101.459	101.402	101.370	7.875	101.795	101.836	101.827
5.875	101.465	101.444	101.401	5.875	100.894	100.888	100.795	8	101.910	101.952	101.943
6	101.913	101.892	101.849	6	101.409	101.352	101.320	8.125	101.976	102.018	102.008
6.125	102.353	102.332	102.289	6.125	101.908	101.851	101.819				
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	101.796	101.769	101.741	6.125	100.830	100.719	100.774	4.5	94.953	95.005	94.938
6.625	102.150	102.123	102.095	6.25	101.279	101.208	101.147	4.625	95.372	95.423	95.357
6.75	102.209	102.137	102.084	6.375	100.841	100.711	100.753	4.75	94.241	94.197	94.181
6.875	101.814	101.800	101.786	6.5	101.343	101.213	101.255	4.875	94.429	94.462	94.360
7	102.219	102.205	102.191	6.625	101.878	101.748	101.790	5	94.797	94.820	94.755
7.125	102.573	102.559	102.546	6.75	102.259	102.187	102.134	5.125	95.251	95.207	95.178
7.25	102.767	102.723	102.692	6.875	101.360	101.302	101.272	5.25	96.349	96.321	96.294
7.375	101.876	101.832	101.793	7	101.887	101.844	101.813	5.375	96.431	96.404	96.376
7.5	102.383	102.339	102.300	7.125	102.411	102.367	102.336	5.5	96.830	96.802	96.775
7.625	102.875	102.831	102.792	7.25	102.817	102.773	102.742	5.625	97.238	97.211	97.183
7.75	103.200	103.156	103.117	7.375	101.926	101.882	101.843	5.75	98.136	98.025	97.915
7.875	99.166	98.978	98.982	7.5	102.433	102.389	102.350	5.875	98.391	98.281	98.171
8	99.472	99.284	99.288	7.625	102.925	102.881	102.842	6	98.729	98.619	98.509
8.125	99.755	99.567	99.571	7.75	98.875	98.687	98.691	6.125	99.030	98.920	98.809

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	



YOUR BFF IN WHOLESALE

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	100.272	100.132	99.832	6.75	98.772	98.632	98.332
6.875	100.785	100.645	100.345	6.875	99.285	99.145	98.845
7	101.287	101.147	100.847	7	99.787	99.647	99.347
7.125	101.731	101.591	101.291	7.125	100.231	100.091	99.791
7.25	102.155	102.015	101.715	7.25	100.655	100.515	100.215
7.375	102.040	101.856	101.556	7.375	100.540	100.356	100.056
7.5	102.502	102.318	102.018	7.5	101.002	100.818	100.518
7.625	102.906	102.722	102.422	7.625	101.406	101.222	100.922
7.75	103.300	103.116	102.816	7.75	101.800	101.616	101.316
7.875	102.414	102.192	101.892	7.875	100.914	100.692	100.392
8	102.836	102.614	102.314	8	101.336	101.114	100.814
8.125	103.210	102.988	102.688	8.125	101.710	101.488	101.188
8.25	103.574	103.352	103.052	8.25	102.074	101.852	101.552
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.272	98.132	97.832	6.75	96.772	96.632	96.332
6.875	98.785	98.645	98.345	6.875	97.285	97.145	96.845
7	99.287	99.147	98.847	7	97.787	97.647	97.347
7.125	99.731	99.591	99.291	7.125	98.231	98.091	97.791
7.25	100.155	100.015	99.715	7.25	98.655	98.515	98.215
7.375	100.040	99.856	99.556	7.375	98.540	98.356	98.056
7.5	100.502	100.318	100.018	7.5	99.002	98.818	98.518
7.625	100.906	100.722	100.422	7.625	99.406	99.222	98.922
7.75	101.300	101.116	100.816	7.75	99.800	99.616	99.316
7.875	100.414	100.192	99.892	7.875	98.914	98.692	98.392
8	100.836	100.614	100.314	8	99.336	99.114	98.814
8.125	101.210	100.988	100.688	8.125	99.710	99.488	99.188
8.25	101.574	101.352	101.052	8.25	100.074	99.852	99.552
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.522	99.382	99.082	6.75	97.522	97.382	97.082
6.875	100.035	99.895	99.595	6.875	98.035	97.895	97.595
7	100.537	100.397	100.097	7	98.537	98.397	98.097
7.125	100.981	100.841	100.541	7.125	98.981	98.841	98.541
7.25	101.405	101.265	100.965	7.25	99.405	99.265	98.965
7.375	101.290	101.106	100.806	7.375	99.290	99.106	98.806
7.5	101.752	101.568	101.268	7.5	99.752	99.568	99.268
7.625	102.156	101.972	101.672	7.625	100.156	99.972	99.672
7.75	102.550	102.366	102.066	7.75	100.550	100.366	100.066
7.875	101.664	101.442	101.142	7.875	99.664	99.442	99.142
8	102.086	101.864	101.564	8	100.086	99.864	99.564
8.125	102.460	102.238	101.938	8.125	100.460	100.238	99.938
8.25	102.824	102.602	102.302	8.25	100.824	100.602	100.302

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.