



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST
Phone Number: (949) 676-0868
Contact Email: lockdesk@flexpointinc.com
Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.489	92.546	92.452	4.75	92.489	92.546	92.452	5.125	95.892	95.955	95.881
4.875	93.105	93.159	93.062	4.875	93.105	93.159	93.062	5.25	96.581	96.647	96.571
5	93.728	93.794	93.694	5	93.728	93.794	93.694	5.375	97.103	97.171	97.092
5.125	94.303	94.366	94.266	5.125	94.303	94.366	94.266	5.5	97.640	97.685	97.616
5.25	95.047	95.084	95.007	5.25	95.047	95.084	95.007	5.625	98.339	98.385	98.313
5.375	95.656	95.661	95.581	5.375	95.656	95.661	95.581	5.75	99.196	99.152	99.091
5.5	96.440	96.406	96.362	5.5	96.440	96.406	96.362	5.875	99.722	99.678	99.618
5.625	97.009	96.974	96.930	5.625	97.009	96.974	96.930	6	100.190	100.145	100.087
5.75	97.630	97.601	97.557	5.75	97.630	97.601	97.557	6.125	100.507	100.463	100.406
5.875	98.242	98.213	98.169	5.875	98.242	98.213	98.169	6.25	100.696	100.631	100.565
6	98.745	98.716	98.672	6	98.745	98.716	98.672	6.375	101.147	101.082	101.016
6.125	99.252	99.223	99.179	6.125	99.252	99.223	99.179	6.5	101.562	101.497	101.433
6.25	99.529	99.492	99.441	6.25	99.529	99.492	99.441	6.625	101.912	101.846	101.784
6.375	100.082	100.045	99.994	6.375	100.082	100.045	99.994	6.75	101.613	101.575	101.504
6.5	100.561	100.524	100.473	6.5	100.561	100.524	100.473	6.875	102.046	102.008	101.938
6.625	100.961	100.924	100.873	6.625	100.961	100.924	100.873	7	102.439	102.401	102.332
6.75	101.199	101.174	101.150	6.75	101.199	101.174	101.150	7.125	102.800	102.762	102.694
6.875	101.637	101.587	101.555	6.875	101.637	101.587	101.555	7.25	102.880	102.852	102.776
7	102.097	102.047	101.988	7	102.097	102.047	101.988	7.375	103.340	103.312	103.237
7.125	102.433	102.383	102.324	7.125	102.433	102.383	102.324	7.5	103.658	103.631	103.556
7.25	102.762	102.712	102.677	7.25	102.762	102.712	102.677	7.625	103.974	103.946	103.873
7.375	103.156	103.103	103.071	7.375	103.156	103.103	103.071	7.75	104.513	104.508	104.461
7.5	103.484	103.446	103.457	7.5	103.484	103.446	103.457	7.875	104.867	104.862	104.815
7.625	103.877	103.811	103.888	7.625	103.877	103.811	103.888	8	105.000	105.000	104.906
7.75	104.300	104.252	104.305	7.75	104.300	104.252	104.305				
7.875	104.642	104.633	104.591	7.875	104.642	104.633	104.591				
8	104.818	104.749	104.827	8	104.818	104.749	104.827				
8.125	105.006	104.935	105.014	8.125	105.006	104.935	105.014				
8.25	105.335	105.239	105.355	8.25	105.335	105.239	105.355				
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	97.076	97.076	97.016	4.625	97.433	97.433	97.374	5	92.984	93.072	92.982
4.75	97.352	97.291	97.272	4.75	97.590	97.629	97.583	5.125	93.593	93.681	93.590
4.875	97.837	97.785	97.753	4.875	98.111	98.111	98.048	5.25	94.760	94.623	94.501
5	98.225	98.164	98.141	5	98.474	98.546	98.494	5.375	95.427	95.290	95.169
5.125	98.532	98.598	98.544	5.125	98.900	98.966	98.911	5.5	96.171	96.035	95.914
5.25	98.972	98.882	98.858	5.25	99.171	99.241	99.183	5.625	96.828	96.693	96.572
5.375	99.443	99.337	99.305	5.375	99.516	99.516	99.453	5.75	97.513	97.601	97.526
5.5	99.806	99.700	99.669	5.5	99.755	99.812	99.752	5.875	98.065	98.137	98.069
5.625	99.944	99.992	99.872	5.625	100.107	100.154	100.035	6	98.662	98.664	98.595
5.75	100.266	100.234	100.134	5.75	100.346	100.401	100.279	6.125	99.109	99.139	99.059
5.875	100.706	100.617	100.575	5.875	100.591	100.669	100.545	6.25	99.500	99.568	99.495
6	101.018	100.930	100.888	6	100.912	100.966	100.841	6.375	100.042	100.097	100.030
6.125	101.149	101.178	101.119	6.125	101.066	101.051	100.973	6.5	100.483	100.534	100.467
6.25	101.458	101.418	101.356	6.25	101.255	101.291	101.230	6.625	100.818	100.884	100.806
6.375	101.863	101.778	101.726	6.375	101.560	101.558	101.494	6.75	101.164	101.209	101.185
6.5	102.125	102.068	102.004	6.5	101.820	101.940	101.876	6.875	101.542	101.579	101.560
6.625	102.188	102.161	102.163	6.625	102.033	101.997	101.968	7	101.888	101.923	101.904
6.75	102.470	102.387	102.378	6.75	102.227	102.219	102.218	7.125	102.075	102.194	102.164
6.875	102.886	102.803	102.742	6.875	102.434	102.452	102.448	7.25	102.432	102.432	102.370
7	102.950	102.892	102.847	7	102.742	102.747	102.743	7.375	102.875	102.875	102.808
7.125	103.129	103.071	103.026	7.125	102.690	102.633	102.587	7.5	102.956	102.956	102.883
7.25	102.832	102.761	102.699	7.25	102.500	102.428	102.367	7.625	103.455	103.455	103.377
7.375	103.320	103.249	103.187	7.375	102.886	102.814	102.753	7.75	102.510	102.494	102.509
								7.875	102.786	102.781	102.733

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	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	97.254	97.152	97.091	5	96.362	96.261	96.200	5.125	94.498	94.435	94.372
5.125	97.621	97.515	97.451	5.125	96.862	96.756	96.693	5.25	95.154	95.091	95.028
5.25	97.971	97.860	97.794	5.25	97.323	97.212	97.145	5.375	95.452	95.389	95.327
5.375	98.294	98.179	98.109	5.375	97.721	97.605	97.535	5.5	95.931	95.868	95.806
5.5	98.618	98.497	98.425	5.5	98.118	97.997	97.925	5.625	96.404	96.341	96.279
5.625	98.941	98.815	98.741	5.625	98.514	98.388	98.313	5.75	96.683	96.620	96.557
5.75	99.257	99.126	99.049	5.75	98.895	98.764	98.687	5.875	96.962	96.899	96.837
5.875	99.544	99.409	99.328	5.875	99.253	99.117	99.037	6	97.242	97.179	97.117
6	99.829	99.689	99.606	6	99.601	99.461	99.378	6.125	97.520	97.457	97.394
6.125	100.104	99.959	99.873	6.125	99.936	99.791	99.705	6.25	97.795	97.732	97.669
6.25	100.400	100.250	100.162	6.25	100.232	100.082	99.993	6.375	98.070	98.007	97.945
6.375	100.611	100.456	100.365	6.375	100.474	100.319	100.228	6.5	98.527	98.464	98.402
6.5	100.750	100.591	100.496	6.5	100.591	100.431	100.337	6.625	98.613	98.550	98.487
6.625	100.815	100.650	100.553	6.625	100.520	100.361	100.259	6.75	98.878	98.815	98.752
6.75	100.839	100.669	100.569	6.75	100.447	100.278	100.178	6.875	98.952	98.889	98.826
6.875	100.801	100.627	100.524	6.875	100.366	100.192	100.089	7	99.033	98.970	98.908
7	100.624	100.502	100.439	7	100.405	100.226	100.121	7.125	99.125	99.062	99.000
7.125	100.607	100.544	100.481	7.125	100.644	100.460	100.352				
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	97.456	97.355	97.294	5	96.561	96.459	96.399	5.125	94.548	94.485	94.422
5.125	97.823	97.717	97.653	5.125	97.060	96.954	96.890	5.25	95.204	95.141	95.078
5.25	98.173	98.062	97.995	5.25	97.519	97.408	97.342	5.375	95.502	95.439	95.376
5.375	98.496	98.380	98.311	5.375	97.916	97.800	97.731	5.5	95.981	95.918	95.855
5.5	98.819	98.698	98.626	5.5	98.312	98.191	98.119	5.625	96.454	96.391	96.328
5.625	99.142	99.017	98.942	5.625	98.707	98.582	98.507	5.75	96.733	96.670	96.607
5.75	99.458	99.328	99.251	5.75	99.087	98.957	98.879	5.875	97.012	96.949	96.886
5.875	99.746	99.611	99.531	5.875	99.444	99.309	99.229	6	97.292	97.229	97.166
6	100.033	99.893	99.809	6	99.792	99.652	99.569	6.125	97.570	97.507	97.444
6.125	100.309	100.164	100.078	6.125	100.127	99.982	99.896	6.25	97.845	97.782	97.719
6.25	100.607	100.457	100.369	6.25	100.424	100.274	100.185	6.375	98.120	98.057	97.994
6.375	100.820	100.666	100.574	6.375	100.668	100.513	100.422	6.5	98.577	98.514	98.451
6.5	100.962	100.803	100.708	6.5	100.786	100.627	100.533	6.625	98.663	98.600	98.537
6.625	101.029	100.864	100.767	6.625	100.718	100.559	100.457	6.75	98.928	98.865	98.802
6.75	101.055	100.885	100.786	6.75	100.647	100.477	100.378	6.875	99.002	98.939	98.876
6.875	101.019	100.844	100.742	6.875	100.567	100.393	100.291	7	99.083	99.020	98.957
7	100.843	100.664	100.559	7	100.609	100.430	100.325	7.125	99.175	99.112	99.049

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	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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.050	94.009	94.009	5.75	97.845	97.792	97.748	4.375	95.680	95.659	95.601
5.25	94.983	94.948	94.904	5.875	98.432	98.379	98.335	4.5	96.048	96.027	95.969
5.375	95.640	95.606	95.562	6	98.961	98.907	98.864	4.625	96.386	96.365	96.307
5.5	96.294	96.265	96.221	6.125	99.367	99.313	99.269	4.75	97.152	97.132	97.087
5.625	96.941	96.912	96.868	6.25	99.658	99.593	99.549	4.875	97.557	97.537	97.492
5.75	97.560	97.531	97.488	6.375	100.204	100.139	100.095	5	97.822	97.801	97.756
5.875	98.162	98.133	98.089	6.5	100.681	100.616	100.572	5.125	98.038	98.017	97.973
6	98.725	98.697	98.653	6.625	101.000	100.936	100.892	5.25	98.600	98.572	98.519
6.125	99.236	99.207	99.163	6.75	101.197	101.132	101.088	5.375	98.907	98.880	98.827
6.25	99.660	99.623	99.572	6.875	101.672	101.607	101.563	5.5	99.323	99.296	99.243
6.375	100.180	100.144	100.092	7	102.094	102.029	101.985	5.625	99.541	99.514	99.461
6.5	100.653	100.617	100.566	7.125	102.415	102.350	102.306	5.75	99.863	99.835	99.782
6.625	101.112	101.075	101.024	7.25	102.484	102.404	102.346	5.875	100.217	100.189	100.136
				7.375	102.951	102.871	102.813	6	100.347	100.320	100.267
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.097	95.063	94.995								
4.75	96.199	96.165	96.104								
4.875	96.404	96.370	96.309								
5	96.709	96.674	96.614								
5.125	97.070	97.036	96.975								
5.25	97.399	97.364	97.304								
5.375	97.707	97.672	97.611								
5.5	97.958	97.923	97.862								
5.625	98.240	98.206	98.145								
5.75	98.361	98.320	98.251								
5.875	98.665	98.623	98.555								
6	99.135	99.094	99.025								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	95.268	95.217	95.198	5.75	99.196	99.152	99.091	4.25	95.272	95.252	95.193
5.5	95.943	95.891	95.871	5.875	99.722	99.678	99.618	4.375	95.680	95.659	95.601
5.625	96.587	96.533	96.514	6	100.190	100.145	100.087	4.5	96.048	96.027	95.969
5.75	97.270	97.228	97.164	6.125	100.507	100.463	100.406	4.625	96.386	96.365	96.307
5.875	97.854	97.811	97.749	6.25	100.696	100.631	100.565	4.75	97.152	97.132	97.087
6	98.396	98.354	98.293	6.375	101.147	101.082	101.016	4.875	97.557	97.537	97.492
6.125	98.864	98.821	98.761	6.5	101.562	101.497	101.433	5	97.822	97.801	97.756
6.25	99.233	99.158	99.117	6.625	101.912	101.846	101.784	5.125	98.038	98.017	97.973
6.375	99.894	99.819	99.778	6.75	101.613	101.575	101.504	5.25	98.600	98.572	98.519
6.5	100.371	100.295	100.254	6.875	102.046	102.008	101.938	5.375	98.907	98.880	98.827
6.625	100.892	100.815	100.773	7	102.439	102.401	102.332	5.5	99.323	99.296	99.243
6.75	101.024	100.944	100.885	7.125	102.800	102.762	102.694	5.625	99.541	99.514	99.461
6.875	101.629	101.521	101.485	7.25	102.880	102.852	102.776	5.75	99.863	99.835	99.782
7	102.062	102.006	101.902	7.375	103.340	103.312	103.237	5.875	100.217	100.189	100.136
7.125	102.586	102.529	102.427	7.5	103.658	103.631	103.556	6	100.347	100.320	100.267
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.097	95.063	94.995								
4.75	96.857	96.796	96.771								
4.875	97.198	97.137	97.113								
5	97.617	97.483	97.460								
5.125	98.183	98.077	98.042								
5.25	98.517	98.411	98.378								
5.375	98.846	98.740	98.708								
5.5	99.125	99.019	98.988								
5.625	99.447	99.359	99.314								
5.75	99.772	99.684	99.639								
5.875	100.092	100.004	99.961								
6	100.400	100.311	100.270								

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	94.303	94.366	94.266
5.25	95.047	95.084	95.007
5.375	95.625	95.661	95.581
5.5	96.173	96.212	96.130
5.625	96.789	96.830	96.748
5.75	97.497	97.515	97.440
5.875	98.040	98.042	97.975
6	98.567	98.565	98.497
6.125	99.053	99.070	98.990
6.25	99.485	99.484	99.411
6.375	100.024	100.008	99.941
6.5	100.474	100.445	100.377
6.625	100.838	100.834	100.756
6.75	101.199	101.174	101.150
6.875	101.606	101.573	101.555
7	102.005	101.970	101.951
7.125	102.348	102.329	102.300
7.25	102.762	102.712	102.677
7.375	103.156	103.103	103.071

RefiNow Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	93.536	93.493	93.477	4.5	93.536	93.493	93.477	5	96.207	96.163	96.139
4.625	94.241	94.198	94.182	4.625	94.241	94.198	94.182	5.125	96.889	96.845	96.821
4.75	94.946	94.903	94.887	4.75	94.946	94.903	94.887	5.25	97.979	97.958	97.937
4.875	95.515	95.472	95.447	4.875	95.515	95.472	95.447	5.375	98.420	98.399	98.378
5	96.207	96.163	96.139	5	96.207	96.163	96.139	5.5	99.083	99.062	99.041
5.125	96.889	96.845	96.821	5.125	96.889	96.845	96.821	5.625	99.674	99.653	99.633
5.25	97.979	97.958	97.937	5.25	97.979	97.958	97.937	5.75	100.198	100.019	99.858
5.375	98.420	98.399	98.378	5.375	98.420	98.399	98.378	5.875	100.594	100.415	100.236
5.5	99.083	99.062	99.041	5.5	99.083	99.062	99.041	6	101.113	100.933	100.754
5.625	99.674	99.653	99.633	5.625	99.674	99.653	99.633	6.125	101.604	101.425	101.246
5.75	100.198	100.019	99.858	5.75	100.198	100.019	99.858	6.25	101.834	101.860	101.818
5.875	100.594	100.415	100.236	5.875	100.594	100.415	100.236	6.375	102.048	101.976	101.921
6	101.113	100.933	100.766	6	101.113	100.933	100.754	6.5	102.629	102.557	102.502
6.125	101.604	101.425	101.246	6.125	101.604	101.425	101.246	6.625	103.192	103.121	103.066
6.25	101.834	101.860	101.818	6.25	101.834	101.860	101.818	6.75	103.688	103.617	103.562
6.375	102.119	102.040	101.991	6.375	102.119	102.040	101.991	6.875	103.304	103.203	103.199
6.5	102.634	102.557	102.506	6.5	102.634	102.557	102.506	7	103.818	103.718	103.712
6.625	103.192	103.121	103.066	6.625	103.192	103.121	103.066	7.125	104.253	104.152	104.147
6.75	103.688	103.617	103.562	6.75	103.688	103.617	103.562	7.25	104.607	104.563	104.530
6.875	103.361	103.260	103.256	6.875	103.361	103.260	103.256	7.375	104.009	103.887	103.885
7	103.845	103.744	103.738	7	103.845	103.744	103.738	7.5	104.387	104.265	104.263
7.125	104.250	104.150	104.146	7.125	104.250	104.150	104.146	7.625	104.920	104.800	104.798
7.25	104.607	104.563	104.530	7.25	104.607	104.563	104.530	7.75	105.183	105.140	105.097
7.375	104.101	104.106	104.039	7.375	104.072	103.950	103.947	7.875	102.992	102.939	102.848
7.5	104.517	104.522	104.455	7.5	104.440	104.318	104.316	8	103.392	103.339	103.248
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	96.577	96.577	96.570	4.25	96.360	96.360	96.360	4.75	93.495	93.560	93.543
4.375	97.045	97.045	97.037	4.375	96.805	96.852	96.806	4.875	94.234	94.298	94.281
4.5	97.514	97.514	97.507	4.5	97.377	97.424	97.377	5	94.967	95.031	95.014
4.625	97.984	97.991	97.977	4.625	97.944	97.991	97.944	5.125	95.845	95.909	95.892
4.75	98.293	98.272	98.241	4.75	98.284	98.241	98.225	5.25	96.924	96.876	96.817
4.875	98.764	98.743	98.712	4.875	98.582	98.609	98.559	5.375	97.583	97.535	97.476
5	99.236	99.215	99.184	5	99.134	99.161	99.111	5.5	98.178	98.130	98.071
5.125	99.709	99.697	99.657	5.125	99.670	99.697	99.647	5.625	98.792	98.837	98.808
5.25	99.892	99.848	99.818	5.25	99.892	99.848	99.818	5.75	99.440	99.312	99.191
5.375	100.179	100.142	100.062	5.375	99.985	99.993	99.877	5.875	100.035	99.949	99.828
5.5	100.666	100.615	100.534	5.5	100.485	100.494	100.378	6	100.601	100.515	100.394
5.625	101.152	101.081	101.001	5.625	100.957	100.965	100.849	6.125	100.974	100.976	100.935
5.75	101.221	101.163	101.132	5.75	101.221	101.163	101.132	6.25	101.033	100.922	100.858
5.875	101.454	101.402	101.362	5.875	101.053	101.042	100.985	6.375	101.208	101.166	101.125
6	101.940	101.888	101.848	6	101.500	101.489	101.432	6.5	101.693	101.651	101.610
								6.625	102.223	102.229	102.175
								6.75	102.097	102.033	102.012
								6.875	101.925	101.886	101.865
								7	102.347	102.315	102.295
								7.125	102.761	102.675	102.657
								7.25	102.735	102.691	102.658
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.677	96.657	96.636	5	94.967	95.031	95.014	4.5	94.736	94.783	94.736
5.375	97.458	97.438	97.417	5.125	95.845	95.909	95.892	4.625	95.294	95.341	95.294
5.5	98.096	98.076	98.055	5.25	96.565	96.610	96.581	4.75	95.168	95.117	95.076
5.625	98.792	98.837	98.808	5.375	97.380	97.341	97.287	4.875	95.656	95.604	95.564
5.75	99.440	99.261	99.082	5.5	98.031	98.076	98.047	5	96.193	96.141	96.101
5.875	100.016	99.837	99.658	5.625	98.792	98.837	98.808	5.125	96.679	96.628	96.588
6	100.455	100.276	100.219	5.75	99.114	99.056	99.007	5.25	96.622	96.542	96.453
6.125	100.951	100.976	100.935	5.875	99.556	99.566	99.524	5.375	97.159	97.079	96.990
6.25	101.033	100.922	100.858	6	100.235	100.260	100.219	5.5	97.646	97.565	97.476
6.375	101.208	101.166	101.125	6.125	100.951	100.976	100.935	5.625	98.132	98.052	97.963
6.5	101.693	101.651	101.610	6.25	101.043	100.972	100.908	5.75	98.116	98.095	98.075
6.625	102.223	102.229	102.175	6.375	100.904	100.883	100.829	5.875	98.434	98.382	98.342
6.75	102.097	102.033	102.012	6.5	101.534	101.540	101.486	6	98.920	98.868	98.828
6.875	101.925	101.886	101.865	6.625	102.223	102.229	102.175	6.125	99.445	99.394	99.353

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.979	97.958	97.937	5.25	97.979	97.958	97.937	5.25	97.979	97.958	97.937
5.375	98.420	98.399	98.378	5.375	98.420	98.399	98.378	5.375	98.420	98.399	98.378
5.5	99.083	99.062	99.041	5.5	99.083	99.062	99.041	5.5	99.083	99.062	99.041
5.625	99.674	99.653	99.633	5.625	99.674	99.653	99.633	5.625	99.674	99.653	99.633
5.75	100.198	100.019	99.858	5.75	100.198	100.019	99.858	5.75	100.198	100.019	99.858
5.875	100.594	100.415	100.236	5.875	100.594	100.415	100.236	5.875	100.594	100.415	100.236
6	101.113	100.933	100.754	6	101.113	100.933	100.754	6	101.113	100.933	100.754
6.125	101.604	101.425	101.246	6.125	101.604	101.425	101.246	6.125	101.604	101.425	101.246
6.25	101.834	101.860	101.818	6.25	101.834	101.860	101.818	6.25	101.834	101.860	101.818
6.375	102.119	102.040	101.991	6.375	102.119	102.040	101.991	6.375	102.048	101.976	101.921
6.5	102.634	102.557	102.506	6.5	102.634	102.557	102.506	6.5	102.629	102.557	102.502
6.625	103.192	103.121	103.066	6.625	103.192	103.121	103.066	6.625	103.192	103.121	103.066
6.75	103.688	103.617	103.562	6.75	103.688	103.617	103.562	6.75	103.688	103.617	103.562
6.875	103.361	103.260	103.256	6.875	103.361	103.260	103.256	6.875	103.304	103.203	103.199
7	103.845	103.744	103.738	7	103.845	103.744	103.738	7	103.818	103.718	103.712
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	97.377	97.424	97.377	4.25	96.360	96.360	96.360	5.25	96.677	96.657	96.636
4.625	97.944	97.991	97.944	4.375	96.805	96.852	96.806	5.375	97.458	97.438	97.417
4.75	98.284	98.241	98.225	4.5	97.377	97.424	97.377	5.5	98.096	98.076	98.055
4.875	98.582	98.609	98.559	4.625	97.944	97.991	97.944	5.625	98.792	98.837	98.808
5	99.134	99.161	99.111	4.75	98.284	98.241	98.225	5.75	99.440	99.261	99.082
5.125	99.670	99.697	99.647	4.875	98.582	98.609	98.559	5.875	100.016	99.837	99.658
5.25	99.892	99.848	99.818	5	99.134	99.161	99.111	6	100.455	100.276	100.219
5.375	99.985	99.993	99.877	5.125	99.670	99.697	99.647	6.125	100.951	100.976	100.935
5.5	100.485	100.494	100.378	5.25	99.892	99.848	99.818	6.25	101.033	100.922	100.858
5.625	100.957	100.965	100.849	5.375	99.985	99.993	99.877	6.375	101.208	101.166	101.125
5.75	101.221	101.163	101.132	5.5	100.485	100.494	100.378	6.5	101.693	101.651	101.610
5.875	101.053	101.042	100.985	5.625	100.957	100.965	100.849	6.625	102.223	102.229	102.175
6	101.500	101.489	101.432	5.75	101.221	101.163	101.132	6.75	102.097	102.033	102.012
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.677	96.657	96.636	5.25	96.565	96.610	96.581	4.5	94.736	94.783	94.736
5.375	97.458	97.438	97.417	5.375	97.272	97.316	97.287	4.625	95.294	95.341	95.294
5.5	98.096	98.076	98.055	5.5	98.031	98.076	98.047	4.75	93.938	93.917	93.897
5.625	98.792	98.837	98.808	5.625	98.792	98.837	98.808	4.875	94.349	94.376	94.326
5.75	99.440	99.261	99.082	5.75	99.114	99.056	99.007	5	94.875	94.902	94.852
5.875	100.016	99.837	99.658	5.875	99.541	99.566	99.524	5.125	95.368	95.395	95.345
6	100.455	100.276	100.219	6	100.235	100.260	100.219	5.25	96.359	96.331	96.304
6.125	100.951	100.976	100.935	6.125	100.951	100.976	100.935	5.375	96.447	96.420	96.392
6.25	101.033	100.922	100.858	6.25	101.043	100.972	100.908	5.5	96.850	96.822	96.795
6.375	101.208	101.166	101.125	6.375	100.877	100.883	100.829	5.625	97.261	97.233	97.206
6.5	101.693	101.651	101.610	6.5	101.534	101.540	101.486	5.75	98.116	98.095	98.075
6.625	102.223	102.229	102.175	6.625	102.223	102.229	102.175	5.875	98.381	98.360	98.339
6.75	102.097	102.033	102.012	6.75	102.147	102.075	102.020	6	98.723	98.703	98.682
6.875	101.925	101.886	101.865	6.875	101.550	101.537	101.470	6.125	99.029	99.008	98.987

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.789	96.745	96.721	5.125	96.789	96.745	96.721	4.75	94.846	94.803	94.787
5.25	97.879	97.858	97.837	5.25	97.879	97.858	97.837	4.875	95.415	95.372	95.347
5.375	98.320	98.299	98.278	5.375	98.320	98.299	98.278	5	96.107	96.063	96.039
5.5	98.983	98.962	98.941	5.5	98.983	98.962	98.941	5.125	96.789	96.745	96.721
5.625	99.574	99.553	99.533	5.625	99.574	99.553	99.533	5.25	97.879	97.858	97.837
5.75	100.098	99.919	99.739	5.75	100.098	99.919	99.739	5.375	98.320	98.299	98.278
5.875	100.494	100.315	100.136	5.875	100.494	100.315	100.136	5.5	98.983	98.962	98.941
6	101.013	100.833	100.654	6	101.013	100.833	100.654	5.625	99.574	99.553	99.533
6.125	101.504	101.325	101.146	6.125	101.504	101.325	101.146	5.75	100.098	99.919	99.739
6.25	101.662	101.591	101.527	6.25	101.662	101.591	101.527	5.875	100.494	100.315	100.136
6.375	101.800	101.759	101.717	6.375	101.800	101.759	101.717	6	101.013	100.833	100.654
6.5	102.245	102.204	102.162	6.5	102.245	102.204	102.162	6.125	101.504	101.325	101.146
6.625	102.745	102.704	102.662	6.625	102.745	102.704	102.662	6.25	101.662	101.591	101.527
6.75	103.096	103.075	103.055	6.75	103.096	103.075	103.055	6.375	101.800	101.759	101.717
6.875	103.119	103.098	103.078	6.875	103.119	103.098	103.078	6.5	102.245	102.204	102.162
7	103.548	103.528	103.507	7	103.548	103.528	103.507	6.625	102.745	102.704	102.662
7.125	103.908	103.887	103.867	7.125	103.908	103.887	103.867	6.75	103.096	103.075	103.055
7.25	104.062	104.018	103.985	7.25	104.062	104.018	103.985	6.875	103.119	103.098	103.078
7.375	103.774	103.829	103.810	7.375	103.604	103.538	103.471	7	103.548	103.528	103.507
7.5	103.992	103.985	103.966	7.5	103.992	103.871	103.870	7.125	103.908	103.887	103.867
7.625	104.447	104.325	104.323	7.625	104.447	104.325	104.323	7.25	104.062	104.018	103.985
7.75	104.602	104.559	104.516	7.75	104.602	104.559	104.516	7.375	103.629	103.538	103.505
7.875	104.293	104.341	104.350	7.875	102.694	102.502	102.510	7.5	104.073	103.951	103.950
8	104.409	104.457	104.466	8	103.014	102.821	102.830	7.625	104.525	104.403	104.401
8.125	104.474	104.523	104.532	8.125	103.308	103.116	103.124	7.75	104.602	104.559	104.516
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	96.477	96.477	96.470	4.25	96.260	96.260	96.260	4.875	94.080	94.004	94.088
4.375	96.945	96.945	96.937	4.375	96.710	96.757	96.711	5	94.803	94.727	94.810
4.5	97.414	97.414	97.407	4.5	97.220	97.267	97.220	5.125	95.571	95.495	95.578
4.625	97.884	97.884	97.877	4.625	97.711	97.758	97.712	5.25	96.577	96.557	96.536
4.75	98.193	98.172	98.141	4.75	98.184	98.141	98.125	5.375	97.358	97.338	97.317
4.875	98.664	98.643	98.612	4.875	98.421	98.449	98.399	5.5	97.996	97.976	97.955
5	99.136	99.115	99.084	5	98.877	98.904	98.854	5.625	98.567	98.472	98.543
5.125	99.609	99.588	99.557	5.125	99.301	99.329	99.279	5.75	99.340	99.161	98.982
5.25	99.792	99.748	99.718	5.25	99.792	99.748	99.718	5.875	99.916	99.737	99.558
5.375	100.070	100.042	99.962	5.375	99.737	99.745	99.629	6	100.355	100.176	99.997
5.5	100.543	100.515	100.434	5.5	100.116	100.124	100.008	6.125	100.737	100.558	100.487
5.625	101.009	100.981	100.901	5.625	100.586	100.529	100.497	6.25	100.933	100.822	100.758
5.75	101.121	101.063	101.032	5.75	101.121	101.063	101.032	6.375	101.108	101.066	101.025
5.875	101.268	101.241	101.202	5.875	100.750	100.738	100.681	6.5	101.593	101.551	101.510
6	101.716	101.689	101.650	6	101.210	101.152	101.121	6.625	101.982	101.941	101.900
								6.75	101.997	101.933	101.912
								6.875	101.806	101.786	101.765
								7	102.236	102.215	102.195
								7.125	102.595	102.575	102.554
								7.25	102.635	102.591	102.558
								7.375	101.731	101.688	101.646
								7.5	102.241	102.197	102.155
								7.625	102.737	102.694	102.651
								7.75	103.065	103.021	102.979
								7.875	99.243	99.050	99.059
								8	99.562	99.369	99.378
								8.125	99.857	99.664	99.672
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	101.593	101.551	101.510	6.125	100.543	100.429	100.487	4.5	94.549	94.596	94.550
6.625	101.982	101.941	101.900	6.25	100.943	100.872	100.808	4.625	94.992	95.039	94.993
6.75	101.997	101.933	101.912	6.375	100.692	100.558	100.604	4.75	93.838	93.817	93.797
6.875	101.806	101.786	101.765	6.5	101.234	101.099	101.145	4.875	94.141	94.168	94.118
7	102.236	102.215	102.195	6.625	101.814	101.680	101.726	5	94.574	94.554	94.532
7.125	102.595	102.575	102.554	6.75	102.047	101.975	101.920	5.125	94.866	94.893	94.843
7.25	102.635	102.591	102.558	6.875	101.234	101.157	101.124	5.25	96.259	96.231	96.204
7.375	101.731	101.688	101.646	7	101.747	101.703	101.670	5.375	96.347	96.320	96.292
7.5	102.241	102.197	102.155	7.125	102.274	102.230	102.197	5.5	96.750	96.722	96.695
7.625	102.737	102.694	102.651	7.25	102.685	102.641	102.608	5.625	97.161	97.133	97.106
7.75	103.065	103.021	102.979	7.375	101.781	101.738	101.696	5.75	98.016	97.995	97.975
7.875	99.243	99.050	99.059	7.5	102.291	102.247	102.205	5.875	98.281	98.260	98.239
8	99.562	99.369	99.378	7.625	102.787	102.744	102.701	6	98.623	98.603	98.582
8.125	99.857	99.664	99.672	7.75	98.936	98.743	98.752	6.125	98.929	98.908	98.887

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	101.800	101.759	101.717	6.375	101.800	101.759	101.717	6	101.013	100.833	100.654
6.5	102.245	102.204	102.162	6.5	102.245	102.204	102.162	6.125	101.504	101.325	101.146
6.625	102.745	102.704	102.662	6.625	102.745	102.704	102.662	6.25	101.662	101.591	101.527
6.75	103.096	103.075	103.055	6.75	103.096	103.075	103.055	6.375	101.800	101.759	101.717
6.875	103.119	103.098	103.078	6.875	103.119	103.098	103.078	6.5	102.245	102.204	102.162
7	103.548	103.528	103.507	7	103.548	103.528	103.507	6.625	102.745	102.704	102.662
7.125	103.908	103.887	103.867	7.125	103.908	103.887	103.867	6.75	103.096	103.075	103.055
7.25	104.062	104.018	103.985	7.25	104.062	104.018	103.985	6.875	103.119	103.098	103.078
7.375	103.774	103.829	103.810	7.375	103.604	103.538	103.471	7	103.548	103.528	103.507
7.5	103.992	103.985	103.966	7.5	103.992	103.871	103.870	7.125	103.908	103.887	103.867
7.625	104.447	104.325	104.323	7.625	104.447	104.325	104.323	7.25	104.062	104.018	103.985
7.75	104.602	104.559	104.516	7.75	104.602	104.559	104.516	7.375	103.629	103.538	103.505
7.875	104.293	104.341	104.350	7.875	102.744	102.552	102.560	7.5	104.073	103.951	103.950
8	104.409	104.457	104.466	8	103.064	102.871	102.880	7.625	104.525	104.403	104.401
8.125	104.474	104.523	104.532	8.125	103.358	103.166	103.174	7.75	104.602	104.559	104.516
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	97.414	97.414	97.407	4.5	97.220	97.267	97.220	6.625	101.982	101.941	101.900
4.625	97.884	97.884	97.877	4.625	97.711	97.758	97.712	6.75	101.997	101.933	101.912
4.75	98.193	98.172	98.141	4.75	98.184	98.141	98.125	6.875	101.806	101.786	101.765
4.875	98.664	98.643	98.612	4.875	98.421	98.449	98.399	7	102.236	102.215	102.195
5	99.136	99.115	99.084	5	98.877	98.904	98.854	7.125	102.595	102.575	102.554
5.125	99.609	99.588	99.557	5.125	99.301	99.329	99.279	7.25	102.635	102.591	102.558
5.25	99.792	99.748	99.718	5.25	99.792	99.748	99.718	7.375	102.299	102.354	102.335
5.375	100.070	100.042	99.962	5.375	99.737	99.745	99.629	7.5	102.455	102.510	102.491
5.5	100.543	100.515	100.434	5.5	100.116	100.124	100.008	7.625	102.737	102.694	102.651
5.625	101.009	100.981	100.901	5.625	100.586	100.529	100.497	7.75	103.065	103.021	102.979
5.75	101.121	101.063	101.032	5.75	101.121	101.063	101.032	7.875	101.818	101.866	101.875
5.875	101.268	101.241	101.202	5.875	100.750	100.738	100.681	8	101.934	101.982	101.991
6	101.716	101.689	101.650	6	101.210	101.152	101.121	8.125	101.999	102.048	102.057
6.125	102.156	102.128	102.090	6.125	101.728	101.670	101.638				
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	101.593	101.551	101.510	6.125	100.543	100.429	100.487	4.5	94.549	94.596	94.550
6.625	101.982	101.941	101.900	6.25	100.943	100.872	100.808	4.625	94.992	95.039	94.993
6.75	101.997	101.933	101.912	6.375	100.692	100.558	100.604	4.75	93.838	93.817	93.797
6.875	101.806	101.786	101.765	6.5	101.234	101.099	101.145	4.875	94.141	94.168	94.118
7	102.236	102.215	102.195	6.625	101.814	101.680	101.726	5	94.574	94.554	94.532
7.125	102.595	102.575	102.554	6.75	102.047	101.975	101.920	5.125	94.866	94.893	94.843
7.25	102.635	102.591	102.558	6.875	101.234	101.157	101.124	5.25	96.259	96.231	96.204
7.375	101.731	101.688	101.646	7	101.747	101.703	101.670	5.375	96.347	96.320	96.292
7.5	102.241	102.197	102.155	7.125	102.274	102.230	102.197	5.5	96.750	96.722	96.695
7.625	102.737	102.694	102.651	7.25	102.685	102.641	102.608	5.625	97.161	97.133	97.106
7.75	103.065	103.021	102.979	7.375	101.781	101.738	101.696	5.75	98.016	97.995	97.975
7.875	99.243	99.050	99.059	7.5	102.291	102.247	102.205	5.875	98.281	98.260	98.239
8	99.562	99.369	99.378	7.625	102.787	102.744	102.701	6	98.623	98.603	98.582
8.125	99.857	99.664	99.672	7.75	98.936	98.743	98.752	6.125	98.929	98.908	98.887

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	100.047	99.878	99.578	6.75	98.547	98.378	98.078
6.875	100.560	100.391	100.091	6.875	99.060	98.891	98.591
7	101.062	100.893	100.593	7	99.562	99.393	99.093
7.125	101.506	101.337	101.037	7.125	100.006	99.837	99.537
7.25	101.930	101.761	101.461	7.25	100.430	100.261	99.961
7.375	101.925	101.712	101.412	7.375	100.425	100.212	99.912
7.5	102.387	102.174	101.874	7.5	100.887	100.674	100.374
7.625	102.791	102.578	102.278	7.625	101.291	101.078	100.778
7.75	103.185	102.972	102.672	7.75	101.685	101.472	101.172
7.875	102.299	102.048	101.748	7.875	100.799	100.548	100.248
8	102.721	102.470	102.170	8	101.221	100.970	100.670
8.125	103.095	102.844	102.544	8.125	101.595	101.344	101.044
8.25	103.459	103.208	102.908	8.25	101.959	101.708	101.408
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.047	97.878	97.578	6.75	96.547	96.378	96.078
6.875	98.560	98.391	98.091	6.875	97.060	96.891	96.591
7	99.062	98.893	98.593	7	97.562	97.393	97.093
7.125	99.506	99.337	99.037	7.125	98.006	97.837	97.537
7.25	99.930	99.761	99.461	7.25	98.430	98.261	97.961
7.375	99.925	99.712	99.412	7.375	98.425	98.212	97.912
7.5	100.387	100.174	99.874	7.5	98.887	98.674	98.374
7.625	100.791	100.578	100.278	7.625	99.291	99.078	98.778
7.75	101.185	100.972	100.672	7.75	99.685	99.472	99.172
7.875	100.299	100.048	99.748	7.875	98.799	98.548	98.248
8	100.721	100.470	100.170	8	99.221	98.970	98.670
8.125	101.095	100.844	100.544	8.125	99.595	99.344	99.044
8.25	101.459	101.208	100.908	8.25	99.959	99.708	99.408
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.297	99.128	98.828	6.75	97.297	97.128	96.828
6.875	99.810	99.641	99.341	6.875	97.810	97.641	97.341
7	100.312	100.143	99.843	7	98.312	98.143	97.843
7.125	100.756	100.587	100.287	7.125	98.756	98.587	98.287
7.25	101.180	101.011	100.711	7.25	99.180	99.011	98.711
7.375	101.175	100.962	100.662	7.375	99.175	98.962	98.662
7.5	101.637	101.424	101.124	7.5	99.637	99.424	99.124
7.625	102.041	101.828	101.528	7.625	100.041	99.828	99.528
7.75	102.435	102.222	101.922	7.75	100.435	100.222	99.922
7.875	101.549	101.298	100.998	7.875	99.549	99.298	98.998
8	101.971	101.720	101.420	8	99.971	99.720	99.420
8.125	102.345	102.094	101.794	8.125	100.345	100.094	99.794
8.25	102.709	102.458	102.158	8.25	100.709	100.458	100.158

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.