



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	92.292	92.318	92.216	4.75	92.292	92.318	92.216	5.125	95.727	95.768	95.671
4.875	92.914	92.935	92.831	4.875	92.914	92.935	92.831	5.25	96.430	96.466	96.367
5	93.561	93.576	93.469	5	93.561	93.576	93.469	5.375	96.966	96.998	96.896
5.125	94.135	94.150	94.043	5.125	94.135	94.150	94.043	5.5	97.483	97.511	97.404
5.25	94.893	94.899	94.799	5.25	94.893	94.899	94.799	5.625	98.198	98.220	98.109
5.375	95.510	95.483	95.408	5.375	95.482	95.483	95.380	5.75	99.004	98.959	98.892
5.5	96.265	96.205	96.163	5.5	96.147	96.110	96.066	5.875	99.537	99.492	99.425
5.625	96.783	96.723	96.681	5.625	96.732	96.694	96.650	6	100.011	99.966	99.899
5.75	97.371	97.358	97.244	5.75	97.371	97.358	97.244	6.125	100.366	100.299	100.260
5.875	97.941	97.890	97.856	5.875	97.908	97.890	97.817	6.25	100.536	100.470	100.396
6	98.586	98.534	98.501	6	98.475	98.445	98.408	6.375	100.994	100.928	100.855
6.125	99.035	98.983	98.950	6.125	98.971	98.948	98.888	6.5	101.415	101.349	101.276
6.25	99.387	99.354	99.242	6.25	99.387	99.354	99.242	6.625	101.767	101.701	101.628
6.375	99.915	99.887	99.783	6.375	99.915	99.887	99.783	6.75	101.497	101.457	101.378
6.5	100.380	100.341	100.241	6.5	100.380	100.341	100.236	6.875	101.938	101.898	101.819
6.625	100.791	100.748	100.663	6.625	100.791	100.748	100.663	7	102.378	102.328	102.276
6.75	101.125	101.072	100.994	6.75	101.125	101.072	100.994	7.125	102.698	102.658	102.579
6.875	101.531	101.483	101.412	6.875	101.531	101.483	101.412	7.25	102.835	102.807	102.721
7	101.949	101.900	101.828	7	101.949	101.900	101.828	7.375	103.299	103.271	103.186
7.125	102.339	102.277	102.193	7.125	102.339	102.277	102.193	7.5	103.621	103.593	103.507
7.25	102.703	102.631	102.620	7.25	102.703	102.631	102.620	7.625	103.939	103.914	103.847
7.375	103.101	103.054	103.029	7.375	103.101	103.054	103.029	7.75	104.447	104.441	104.386
7.5	103.459	103.432	103.367	7.5	103.459	103.432	103.367	7.875	104.806	104.800	104.744
7.625	103.849	103.773	103.800	7.625	103.849	103.773	103.800	8	105.000	105.000	104.966
7.75	104.296	104.204	104.249	7.75	104.296	104.204	104.249				
7.875	104.635	104.626	104.545	7.875	104.635	104.626	104.545				
8	104.843	104.754	104.795	8	104.843	104.754	104.795				
8.125	105.065	104.964	105.005	8.125	105.065	104.964	105.005				
8.25	105.220	105.119	105.026	8.25	105.220	105.119	105.026				
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	96.994	96.994	96.951	4.625	97.352	97.352	97.309	5	92.776	92.861	92.759
4.75	97.301	97.241	97.211	4.75	97.508	97.531	97.454	5.125	93.390	93.474	93.370
4.875	97.789	97.729	97.699	4.875	98.028	98.028	97.978	5.25	94.946	94.789	94.647
5	98.178	98.118	98.088	5	98.403	98.454	98.363	5.375	95.620	95.465	95.324
5.125	98.466	98.512	98.418	5.125	98.835	98.880	98.787	5.5	96.377	96.222	96.081
5.25	98.968	98.862	98.823	5.25	99.119	99.160	99.064	5.625	97.057	96.902	96.761
5.375	99.442	99.337	99.297	5.375	99.463	99.463	99.401	5.75	97.569	97.443	97.329
5.5	99.808	99.702	99.663	5.5	99.758	99.758	99.701	5.875	98.185	98.035	97.899
5.625	99.922	99.948	99.759	5.625	100.085	100.111	99.922	6	98.829	98.678	98.542
5.75	100.340	100.251	100.201	5.75	100.347	100.368	100.176	6.125	99.299	99.149	99.013
5.875	100.783	100.695	100.644	5.875	100.630	100.646	100.452	6.25	99.615	99.470	99.338
6	101.097	101.010	100.960	6	100.927	100.943	100.765	6.375	100.134	99.986	99.874
6.125	101.143	101.089	101.038	6.125	101.068	101.052	100.989	6.5	100.595	100.446	100.331
6.25	101.560	101.474	101.415	6.25	101.294	101.273	101.214	6.625	100.966	100.816	100.694
6.375	101.969	101.883	101.824	6.375	101.592	101.566	101.512	6.75	101.234	101.119	101.041
6.5	102.234	102.148	102.089	6.5	101.884	101.881	101.825	6.875	101.628	101.503	101.432
6.625	102.370	102.318	102.284	6.625	102.046	102.010	101.973	7	101.862	101.867	101.795
6.75	102.692	102.609	102.539	6.75	102.370	102.328	102.274	7.125	102.232	102.155	102.071
6.875	103.111	103.028	102.958	6.875	102.617	102.538	102.488	7.25	102.397	102.325	102.315
7	103.049	102.990	102.942	7	102.896	102.844	102.799	7.375	102.777	102.656	102.650
7.125	103.228	103.169	103.121	7.125	102.784	102.725	102.676	7.5	102.654	102.654	102.581
7.25	102.990	102.917	102.853	7.25	102.655	102.582	102.518	7.625	103.153	103.153	103.075
7.375	103.479	103.406	103.342	7.375	103.039	102.966	102.901	7.75	102.440	102.434	102.462
								7.875	102.734	102.728	102.673

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	97.247	97.146	97.086	5	96.328	96.226	96.166	5.125	94.399	94.336	94.274
5.125	97.614	97.508	97.445	5.125	96.844	96.738	96.675	5.25	95.053	94.990	94.927
5.25	97.963	97.852	97.786	5.25	97.313	97.203	97.137	5.375	95.351	95.288	95.225
5.375	98.285	98.170	98.101	5.375	97.710	97.595	97.526	5.5	95.828	95.765	95.702
5.5	98.608	98.487	98.416	5.5	98.107	97.986	97.915	5.625	96.306	96.243	96.181
5.625	98.930	98.804	98.730	5.625	98.502	98.376	98.302	5.75	96.592	96.529	96.467
5.75	99.244	99.114	99.037	5.75	98.882	98.752	98.675	5.875	96.870	96.807	96.745
5.875	99.531	99.395	99.316	5.875	99.239	99.104	99.024	6	97.150	97.087	97.024
6	99.815	99.675	99.592	6	99.586	99.446	99.364	6.125	97.428	97.365	97.303
6.125	100.089	99.944	99.859	6.125	99.920	99.775	99.690	6.25	97.704	97.641	97.578
6.25	100.383	100.233	100.145	6.25	100.215	100.066	99.978	6.375	97.978	97.915	97.853
6.375	100.593	100.438	100.348	6.375	100.457	100.302	100.211	6.5	98.436	98.373	98.310
6.5	100.731	100.572	100.478	6.5	100.572	100.413	100.319	6.625	98.523	98.460	98.398
6.625	100.795	100.630	100.534	6.625	100.501	100.340	100.240	6.75	98.792	98.729	98.666
6.75	100.818	100.648	100.549	6.75	100.426	100.257	100.158	6.875	98.870	98.807	98.744
6.875	100.779	100.605	100.503	6.875	100.344	100.170	100.069	7	98.945	98.882	98.819
7	100.589	100.464	100.401	7	100.369	100.190	100.086	7.125	99.030	98.967	98.904
7.125	100.573	100.510	100.447	7.125	100.572	100.388	100.281				
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	97.451	97.350	97.290	5	96.527	96.426	96.366	5.125	94.449	94.386	94.323
5.125	97.817	97.711	97.648	5.125	97.043	96.937	96.874	5.25	95.103	95.040	94.977
5.25	98.166	98.055	97.989	5.25	97.511	97.400	97.335	5.375	95.401	95.338	95.275
5.375	98.488	98.372	98.303	5.375	97.907	97.791	97.723	5.5	95.878	95.815	95.752
5.5	98.810	98.689	98.618	5.5	98.302	98.182	98.110	5.625	96.356	96.293	96.230
5.625	99.132	99.006	98.932	5.625	98.696	98.571	98.497	5.75	96.642	96.579	96.516
5.75	99.447	99.316	99.240	5.75	99.075	98.945	98.868	5.875	96.920	96.857	96.794
5.875	99.734	99.598	99.519	5.875	99.432	99.297	99.217	6	97.200	97.137	97.074
6	100.019	99.879	99.797	6	99.779	99.639	99.556	6.125	97.478	97.415	97.352
6.125	100.294	100.149	100.064	6.125	100.112	99.967	99.882	6.25	97.754	97.691	97.628
6.25	100.591	100.441	100.353	6.25	100.408	100.259	100.171	6.375	98.028	97.965	97.902
6.375	100.803	100.648	100.558	6.375	100.651	100.496	100.406	6.5	98.486	98.423	98.360
6.5	100.944	100.784	100.691	6.5	100.769	100.609	100.516	6.625	98.573	98.510	98.447
6.625	101.009	100.845	100.749	6.625	100.700	100.539	100.439	6.75	98.842	98.779	98.716
6.75	101.034	100.865	100.766	6.75	100.627	100.458	100.359	6.875	98.920	98.857	98.794
6.875	100.997	100.823	100.721	6.875	100.547	100.373	100.271	7	98.995	98.932	98.869
7	100.809	100.630	100.525	7	100.573	100.394	100.290	7.125	99.080	99.017	98.954

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
5.25	94.665	94.628	94.584	5.75	97.702	97.643	97.599	4.375	95.455	95.432	95.367
5.375	95.334	95.297	95.253	5.875	98.294	98.236	98.192	4.5	95.833	95.809	95.745
5.5	95.977	95.940	95.896	6	98.828	98.769	98.725	4.625	96.182	96.159	96.094
5.625	96.601	96.567	96.530	6.125	99.236	99.177	99.133	4.75	96.962	96.939	96.891
5.75	97.220	97.191	97.154	6.25	99.514	99.447	99.403	4.875	97.371	97.348	97.300
5.875	97.842	97.812	97.775	6.375	100.067	100.000	99.956	5	97.640	97.617	97.569
6	98.442	98.413	98.376	6.5	100.553	100.486	100.442	5.125	97.863	97.840	97.792
6.125	98.977	98.948	98.911	6.625	100.875	100.808	100.764	5.25	98.420	98.391	98.337
6.25	99.357	99.312	99.261	6.75	101.093	101.026	100.982	5.375	98.736	98.706	98.650
6.375	99.904	99.859	99.808	6.875	101.583	101.516	101.472	5.5	99.163	99.134	99.077
6.5	100.410	100.365	100.314	7	102.003	101.935	101.892	5.625	99.392	99.362	99.306
6.625	100.899	100.854	100.803	7.125	102.310	102.242	102.198	5.75	99.729	99.699	99.643
				7.25	102.440	102.358	102.299	5.875	100.099	100.069	100.013
				7.375	102.911	102.828	102.770	6	100.241	100.212	100.155
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.892	94.855	94.782								
4.75	96.006	95.970	95.905								
4.875	96.215	96.179	96.114								
5	96.524	96.488	96.423								
5.125	96.892	96.856	96.791								
5.25	97.232	97.195	97.131								
5.375	97.558	97.521	97.457								
5.5	97.820	97.784	97.719								
5.625	98.119	98.082	98.018								
5.75	98.224	98.181	98.108								
5.875	98.544	98.501	98.428								
6	99.027	98.983	98.911								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.909	94.820	94.801	5.75	99.004	98.959	98.892	4.25	95.049	95.025	94.960
5.5	95.589	95.498	95.479	5.875	99.537	99.492	99.425	4.375	95.455	95.432	95.367
5.625	96.240	96.148	96.129	6	100.011	99.966	99.899	4.5	95.833	95.809	95.745
5.75	97.078	97.035	96.966	6.125	100.331	100.286	100.219	4.625	96.182	96.159	96.094
5.875	97.670	97.627	97.557	6.25	100.536	100.470	100.396	4.75	96.962	96.939	96.891
6	98.222	98.179	98.109	6.375	100.994	100.928	100.855	4.875	97.371	97.348	97.300
6.125	98.695	98.652	98.582	6.5	101.415	101.349	101.276	5	97.640	97.617	97.569
6.25	99.035	98.971	98.895	6.625	101.767	101.701	101.628	5.125	97.863	97.840	97.792
6.375	99.654	99.592	99.547	6.75	101.497	101.457	101.378	5.25	98.420	98.391	98.337
6.5	100.140	100.076	100.032	6.875	101.938	101.898	101.819	5.375	98.736	98.706	98.650
6.625	100.673	100.608	100.564	7	102.336	102.297	102.218	5.5	99.163	99.134	99.077
6.75	100.867	100.830	100.748	7.125	102.698	102.658	102.579	5.625	99.392	99.362	99.306
6.875	101.443	101.397	101.362	7.25	102.835	102.807	102.721	5.75	99.729	99.699	99.643
7	101.895	101.841	101.761	7.375	103.299	103.271	103.186	5.875	100.099	100.069	100.013
7.125	102.445	102.393	102.315	7.5	103.621	103.593	103.507	6	100.241	100.212	100.155
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.892	94.855	94.782								
4.75	96.809	96.749	96.719								
4.875	97.152	97.092	97.062								
5	97.610	97.505	97.465								
5.125	98.177	98.071	98.032								
5.25	98.513	98.407	98.368								
5.375	98.843	98.737	98.698								
5.5	99.121	99.016	98.976								
5.625	99.514	99.427	99.376								
5.75	99.841	99.752	99.703								
5.875	100.162	100.075	100.023								
6	100.471	100.382	100.332								

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	94.135	94.150	94.043
5.25	94.893	94.899	94.799
5.375	95.482	95.483	95.380
5.5	96.049	96.045	95.939
5.625	96.669	96.665	96.560
5.75	97.371	97.358	97.244
5.875	97.908	97.890	97.785
6	98.460	98.437	98.321
6.125	98.971	98.948	98.829
6.25	99.387	99.354	99.242
6.375	99.915	99.887	99.783
6.5	100.380	100.341	100.236
6.625	100.791	100.748	100.631
6.75	101.125	101.072	100.994
6.875	101.531	101.483	101.412
7	101.949	101.900	101.828
7.125	102.339	102.277	102.193
7.25	102.703	102.631	102.620
7.375	103.101	103.035	103.029

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	93.299	93.256	93.240	4.5	93.299	93.256	93.240	5	96.087	96.043	96.015
4.625	94.004	93.961	93.945	4.625	94.004	93.961	93.945	5.125	96.772	96.728	96.700
4.75	94.709	94.666	94.650	4.75	94.709	94.666	94.650	5.25	97.703	97.690	97.676
4.875	95.390	95.347	95.318	4.875	95.390	95.347	95.318	5.375	98.144	98.130	98.117
5	96.087	96.043	96.015	5	96.087	96.043	96.015	5.5	98.808	98.794	98.780
5.125	96.772	96.728	96.700	5.125	96.772	96.728	96.700	5.625	99.402	99.388	99.375
5.25	97.703	97.690	97.676	5.25	97.703	97.690	97.676	5.75	99.913	99.771	99.715
5.375	98.249	98.175	98.117	5.375	98.144	98.130	98.117	5.875	100.312	100.132	99.953
5.5	98.853	98.794	98.780	5.5	98.808	98.794	98.780	6	100.835	100.655	100.476
5.625	99.402	99.388	99.375	5.625	99.402	99.388	99.375	6.125	101.319	101.142	100.978
5.75	99.913	99.771	99.715	5.75	99.913	99.771	99.715	6.25	101.761	101.782	101.587
5.875	100.312	100.154	100.037	5.875	100.312	100.132	99.953	6.375	102.010	101.939	101.879
6	100.835	100.717	100.600	6	100.835	100.655	100.476	6.5	102.599	102.528	102.467
6.125	101.319	101.142	100.978	6.125	101.319	101.142	100.978	6.625	103.169	103.097	103.037
6.25	101.761	101.782	101.587	6.25	101.761	101.782	101.587	6.75	103.671	103.600	103.540
6.375	102.012	101.939	101.881	6.375	102.012	101.939	101.881	6.875	103.274	103.173	103.167
6.5	102.599	102.528	102.467	6.5	102.599	102.528	102.467	7	103.789	103.688	103.682
6.625	103.169	103.097	103.037	6.625	103.169	103.097	103.037	7.125	104.225	104.149	104.118
6.75	103.671	103.600	103.540	6.75	103.671	103.600	103.540	7.25	104.658	104.614	104.574
6.875	103.338	103.238	103.232	6.875	103.338	103.238	103.232	7.375	103.896	103.852	103.799
7	103.826	103.725	103.719	7	103.826	103.725	103.719	7.5	104.411	104.367	104.315
7.125	104.236	104.149	104.129	7.125	104.236	104.149	104.129	7.625	104.910	104.867	104.814
7.25	104.658	104.614	104.574	7.25	104.658	104.614	104.574	7.75	105.297	105.253	105.200
7.375	103.918	103.889	103.805	7.375	103.896	103.852	103.799	7.875	103.079	103.022	103.214
7.5	104.411	104.367	104.315	7.5	104.411	104.367	104.315	8	103.481	103.424	103.616
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	96.582	96.605	96.565	4.25	96.181	96.212	96.208	4.75	93.352	93.412	93.273
4.375	97.050	97.073	97.033	4.375	96.745	96.787	96.681	4.875	94.089	94.149	94.010
4.5	97.520	97.543	97.502	4.5	97.316	97.359	97.253	5	94.822	94.881	94.743
4.625	97.991	98.014	97.974	4.625	97.883	97.926	97.820	5.125	95.699	95.758	95.620
4.75	98.304	98.282	98.233	4.75	98.160	98.116	98.100	5.25	97.194	97.103	96.993
4.875	98.775	98.753	98.704	4.875	98.503	98.526	98.432	5.375	97.858	97.766	97.656
5	99.248	99.225	99.177	5	99.056	99.079	98.985	5.5	98.462	98.371	98.261
5.125	99.722	99.699	99.651	5.125	99.594	99.617	99.523	5.625	98.853	98.761	98.651
5.25	99.824	99.779	99.747	5.25	99.824	99.779	99.747	5.75	99.155	99.039	98.910
5.375	100.149	100.120	100.071	5.375	99.953	99.956	99.765	5.875	99.785	99.677	99.548
5.5	100.629	100.590	100.546	5.5	100.456	100.459	100.268	6	100.347	100.240	100.111
5.625	101.115	101.064	101.031	5.625	100.931	100.934	100.743	6.125	100.876	100.897	100.702
5.75	101.183	101.125	101.093	5.75	101.183	101.125	101.093	6.25	100.913	100.842	100.769
5.875	101.436	101.380	101.340	5.875	100.972	100.956	100.902	6.375	101.216	101.137	101.045
6	101.921	101.866	101.825	6	101.420	101.404	101.350	6.5	101.751	101.672	101.581
								6.625	102.135	102.136	102.061
								6.75	102.080	102.008	101.948
								6.875	102.193	102.118	102.023
								7	102.627	102.552	102.457
								7.125	102.842	102.767	102.672
								7.25	102.786	102.742	102.701
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	96.449	96.489	96.375	5	94.822	94.881	94.743	4.5	94.675	94.718	94.612
5.375	97.268	97.229	97.155	5.125	95.699	95.758	95.620	4.625	95.235	95.277	95.171
5.5	97.913	97.953	97.826	5.25	96.449	96.489	96.362	4.75	95.102	95.060	95.036
5.625	98.674	98.714	98.586	5.375	97.225	97.195	97.106	4.875	95.588	95.547	95.523
5.75	99.155	98.976	98.872	5.5	97.913	97.953	97.826	5	96.125	96.083	96.059
5.875	99.734	99.555	99.376	5.625	98.674	98.714	98.586	5.125	96.610	96.569	96.545
6	100.177	100.181	99.986	5.75	99.036	98.979	98.922	5.25	96.587	96.536	96.504
6.125	100.876	100.897	100.702	5.875	99.467	99.488	99.293	5.375	97.123	97.072	97.040
6.25	100.913	100.842	100.769	6	100.160	100.181	99.986	5.5	97.609	97.558	97.526
6.375	101.058	101.051	101.044	6.125	100.876	100.897	100.702	5.625	98.095	98.044	98.011
6.5	101.543	101.536	101.529	6.25	100.963	100.892	100.819	5.75	97.977	97.956	97.935
6.625	102.135	102.136	102.061	6.375	100.827	100.786	100.711	5.875	98.416	98.360	98.320
6.75	102.080	102.008	101.948	6.5	101.443	101.444	101.369	6	98.901	98.846	98.805
6.875	101.929	101.829	101.825	6.625	102.135	102.136	102.061	6.125	99.425	99.370	99.330

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	97.703	97.690	97.676	5.25	97.703	97.690	97.676	5.25	97.703	97.690	97.676
5.375	98.144	98.130	98.117	5.375	98.144	98.130	98.117	5.375	98.144	98.130	98.117
5.5	98.808	98.794	98.780	5.5	98.808	98.794	98.780	5.5	98.808	98.794	98.780
5.625	99.402	99.388	99.375	5.625	99.402	99.388	99.375	5.625	99.402	99.388	99.375
5.75	99.913	99.771	99.715	5.75	99.913	99.771	99.715	5.75	99.913	99.771	99.715
5.875	100.312	100.132	99.953	5.875	100.312	100.132	99.953	5.875	100.312	100.132	99.953
6	100.835	100.655	100.476	6	100.835	100.655	100.476	6	100.835	100.655	100.476
6.125	101.319	101.142	100.978	6.125	101.319	101.142	100.978	6.125	101.319	101.142	100.978
6.25	101.761	101.782	101.587	6.25	101.761	101.782	101.587	6.25	101.761	101.782	101.587
6.375	102.012	101.939	101.881	6.375	102.012	101.939	101.881	6.375	102.010	101.939	101.879
6.5	102.599	102.528	102.467	6.5	102.599	102.528	102.467	6.5	102.599	102.528	102.467
6.625	103.169	103.097	103.037	6.625	103.169	103.097	103.037	6.625	103.169	103.097	103.037
6.75	103.671	103.600	103.540	6.75	103.671	103.600	103.540	6.75	103.671	103.600	103.540
6.875	103.338	103.238	103.232	6.875	103.338	103.238	103.232	6.875	103.274	103.173	103.167
7	103.826	103.725	103.719	7	103.826	103.725	103.719	7	103.789	103.688	103.682
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	97.316	97.359	97.253	4.25	96.181	96.212	96.208	5.25	96.449	96.489	96.375
4.625	97.883	97.926	97.820	4.375	96.745	96.787	96.681	5.375	97.268	97.229	97.155
4.75	98.160	98.116	98.100	4.5	97.316	97.359	97.253	5.5	97.913	97.953	97.826
4.875	98.503	98.526	98.432	4.625	97.883	97.926	97.820	5.625	98.674	98.714	98.586
5	99.056	99.079	98.985	4.75	98.160	98.116	98.100	5.75	99.155	98.976	98.872
5.125	99.594	99.617	99.523	4.875	98.503	98.526	98.432	5.875	99.734	99.555	99.376
5.25	99.824	99.779	99.747	5	99.056	99.079	98.985	6	100.177	100.181	99.986
5.375	99.953	99.956	99.765	5.125	99.594	99.617	99.523	6.125	100.876	100.897	100.702
5.5	100.456	100.459	100.268	5.25	99.824	99.779	99.747	6.25	100.913	100.842	100.769
5.625	100.931	100.934	100.743	5.375	99.953	99.956	99.765	6.375	101.058	101.051	101.044
5.75	101.183	101.125	101.093	5.5	100.456	100.459	100.268	6.5	101.543	101.536	101.529
5.875	100.972	100.956	100.902	5.625	100.931	100.934	100.743	6.625	102.135	102.136	102.061
6	101.420	101.404	101.350	5.75	101.183	101.125	101.093	6.75	102.080	102.008	101.948
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	96.449	96.489	96.375	5.25	96.449	96.489	96.362	4.5	94.675	94.718	94.612
5.375	97.268	97.229	97.155	5.375	97.155	97.195	97.067	4.625	95.235	95.277	95.171
5.5	97.913	97.953	97.826	5.5	97.913	97.953	97.826	4.75	93.782	93.762	93.741
5.625	98.674	98.714	98.586	5.625	98.674	98.714	98.586	4.875	94.272	94.295	94.201
5.75	99.155	98.976	98.872	5.75	99.036	98.979	98.922	5	94.801	94.824	94.730
5.875	99.734	99.555	99.376	5.875	99.467	99.488	99.293	5.125	95.300	95.323	95.229
6	100.177	100.181	99.986	6	100.160	100.181	99.986	5.25	96.187	96.159	96.132
6.125	100.876	100.897	100.702	6.125	100.876	100.897	100.702	5.375	96.286	96.258	96.231
6.25	100.913	100.842	100.769	6.25	100.963	100.892	100.819	5.5	96.692	96.664	96.637
6.375	101.058	101.051	101.044	6.375	100.785	100.786	100.711	5.625	97.107	97.080	97.052
6.5	101.543	101.536	101.529	6.5	101.443	101.444	101.369	5.75	97.977	97.956	97.935
6.625	102.135	102.136	102.061	6.625	102.135	102.136	102.061	5.875	98.252	98.232	98.211
6.75	102.080	102.008	101.948	6.75	102.130	102.058	101.998	6	98.599	98.578	98.558
6.875	101.929	101.829	101.825	6.875	101.584	101.566	101.549	6.125	98.910	98.889	98.869

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	96.672	96.628	96.600	5.125	96.672	96.628	96.600	4.75	94.609	94.566	94.550
5.25	97.603	97.590	97.576	5.25	97.603	97.590	97.576	4.875	95.290	95.247	95.218
5.375	98.044	98.030	98.017	5.375	98.044	98.030	98.017	5	95.987	95.943	95.915
5.5	98.708	98.694	98.680	5.5	98.708	98.694	98.680	5.125	96.672	96.628	96.600
5.625	99.302	99.288	99.275	5.625	99.302	99.288	99.275	5.25	97.603	97.590	97.576
5.75	99.813	99.671	99.615	5.75	99.813	99.671	99.615	5.375	98.044	98.030	98.017
5.875	100.212	100.032	99.853	5.875	100.212	100.032	99.853	5.5	98.708	98.694	98.680
6	100.735	100.555	100.376	6	100.735	100.555	100.376	5.625	99.302	99.288	99.275
6.125	101.219	101.039	100.878	6.125	101.219	101.039	100.878	5.75	99.813	99.671	99.615
6.25	101.582	101.511	101.438	6.25	101.582	101.511	101.438	5.875	100.212	100.032	99.853
6.375	101.650	101.643	101.636	6.375	101.650	101.643	101.636	6	100.735	100.555	100.376
6.5	102.095	102.088	102.081	6.5	102.095	102.088	102.081	6.125	101.219	101.039	100.878
6.625	102.628	102.621	102.614	6.625	102.628	102.621	102.614	6.25	101.582	101.511	101.438
6.75	103.055	102.984	102.924	6.75	103.055	102.984	102.924	6.375	101.650	101.643	101.636
6.875	102.868	102.802	102.736	6.875	102.868	102.802	102.736	6.5	102.095	102.088	102.081
7	103.354	103.288	103.222	7	103.354	103.288	103.222	6.625	102.628	102.621	102.614
7.125	103.718	103.652	103.586	7.125	103.718	103.652	103.586	6.75	103.055	102.984	102.924
7.25	104.113	104.069	104.029	7.25	104.113	104.069	104.029	6.875	102.868	102.802	102.736
7.375	103.796	103.837	103.793	7.375	103.537	103.470	103.404	7	103.354	103.288	103.222
7.5	103.958	104.000	103.955	7.5	103.838	103.786	103.734	7.125	103.718	103.652	103.586
7.625	104.329	104.286	104.233	7.625	104.329	104.286	104.233	7.25	104.113	104.069	104.029
7.75	104.716	104.672	104.619	7.75	104.716	104.672	104.619	7.375	103.537	103.470	103.404
7.875	104.435	104.504	104.461	7.875	102.782	102.584	102.876	7.5	103.890	103.786	103.765
8	104.551	104.620	104.577	8	103.103	102.906	103.197	7.625	104.341	104.286	104.233
8.125	104.617	104.685	104.642	8.125	103.399	103.202	103.494	7.75	104.716	104.672	104.619
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	96.482	96.505	96.465	4.25	96.128	96.171	96.108	4.875	93.936	93.856	93.817
4.375	96.950	96.973	96.933	4.375	96.652	96.695	96.589	5	94.658	94.578	94.539
4.5	97.420	97.443	97.402	4.5	97.163	97.206	97.100	5.125	95.426	95.345	95.307
4.625	97.891	97.914	97.874	4.625	97.657	97.699	97.593	5.25	96.404	96.304	96.276
4.75	98.204	98.182	98.133	4.75	98.060	98.016	98.000	5.375	97.083	97.069	97.055
4.875	98.675	98.653	98.604	4.875	98.347	98.370	98.277	5.5	97.729	97.708	97.694
5	99.148	99.125	99.077	5	98.806	98.829	98.735	5.625	98.450	98.350	98.322
5.125	99.622	99.599	99.551	5.125	99.235	99.258	99.164	5.75	99.055	98.876	98.772
5.25	99.724	99.679	99.647	5.25	99.724	99.679	99.647	5.875	99.634	99.455	99.276
5.375	100.049	100.020	99.971	5.375	99.710	99.714	99.523	6	100.077	99.898	99.719
5.5	100.519	100.490	100.442	5.5	100.094	100.098	99.907	6.125	100.474	100.354	100.259
5.625	100.978	100.949	100.901	5.625	100.545	100.487	100.455	6.25	100.813	100.742	100.669
5.75	101.083	101.025	100.993	5.75	101.083	101.025	100.993	6.375	100.958	100.951	100.944
5.875	101.221	101.199	101.167	5.875	100.670	100.654	100.600	6.5	101.443	101.436	101.429
6	101.663	101.642	101.610	6	101.184	101.126	101.093	6.625	101.866	101.859	101.852
								6.75	101.980	101.908	101.848
								6.875	101.555	101.489	101.423
								7	102.042	101.976	101.910
								7.125	102.406	102.339	102.273
								7.25	102.686	102.642	102.601
								7.375	101.827	101.783	101.731
								7.5	102.343	102.299	102.246
								7.625	102.842	102.798	102.745
								7.75	103.179	103.135	103.082
								7.875	99.330	99.133	99.424
								8	99.651	99.454	99.746
								8.125	99.947	99.750	100.042
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	101.443	101.436	101.429	6.125	100.474	100.354	100.259	4.5	94.497	94.539	94.433
6.625	101.866	101.859	101.852	6.25	100.863	100.792	100.719	4.625	94.945	94.988	94.882
6.75	101.980	101.908	101.848	6.375	100.606	100.467	100.492	4.75	93.682	93.662	93.641
6.875	101.555	101.489	101.423	6.5	101.151	101.012	101.037	4.875	94.073	94.096	94.002
7	102.042	101.976	101.910	6.625	101.738	101.599	101.624	5	94.465	94.488	94.394
7.125	102.406	102.339	102.273	6.75	102.030	101.958	101.898	5.125	94.811	94.834	94.740
7.25	102.686	102.642	102.601	6.875	101.271	101.191	101.195	5.25	96.087	96.059	96.032
7.375	101.827	101.783	101.731	7	101.785	101.742	101.701	5.375	96.186	96.158	96.131
7.5	102.343	102.299	102.246	7.125	102.320	102.276	102.236	5.5	96.592	96.564	96.537
7.625	102.842	102.798	102.745	7.25	102.736	102.692	102.651	5.625	97.007	96.980	96.952
7.75	103.179	103.135	103.082	7.375	101.877	101.833	101.781	5.75	97.877	97.856	97.835
7.875	99.330	99.133	99.424	7.5	102.393	102.349	102.296	5.875	98.152	98.132	98.111
8	99.651	99.454	99.746	7.625	102.892	102.848	102.795	6	98.499	98.478	98.458
8.125	99.947	99.750	100.042	7.75	99.021	98.824	99.116	6.125	98.810	98.789	98.769

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	101.650	101.643	101.636	6.375	101.650	101.643	101.636	6	100.735	100.555	100.376
6.5	102.095	102.088	102.081	6.5	102.095	102.088	102.081	6.125	101.219	101.039	100.878
6.625	102.628	102.621	102.614	6.625	102.628	102.621	102.614	6.25	101.582	101.511	101.438
6.75	103.055	102.984	102.924	6.75	103.055	102.984	102.924	6.375	101.650	101.643	101.636
6.875	102.868	102.802	102.736	6.875	102.868	102.802	102.736	6.5	102.095	102.088	102.081
7	103.354	103.288	103.222	7	103.354	103.288	103.222	6.625	102.628	102.621	102.614
7.125	103.718	103.652	103.586	7.125	103.718	103.652	103.586	6.75	103.055	102.984	102.924
7.25	104.113	104.069	104.029	7.25	104.113	104.069	104.029	6.875	102.868	102.802	102.736
7.375	103.796	103.837	103.793	7.375	103.537	103.470	103.404	7	103.354	103.288	103.222
7.5	103.958	104.000	103.955	7.5	103.838	103.786	103.734	7.125	103.718	103.652	103.586
7.625	104.329	104.286	104.233	7.625	104.329	104.286	104.233	7.25	104.113	104.069	104.029
7.75	104.716	104.672	104.619	7.75	104.716	104.672	104.619	7.375	103.537	103.470	103.404
7.875	104.435	104.504	104.461	7.875	102.832	102.634	102.926	7.5	103.890	103.786	103.765
8	104.551	104.620	104.577	8	103.153	102.956	103.247	7.625	104.341	104.286	104.233
8.125	104.617	104.685	104.642	8.125	103.449	103.252	103.544	7.75	104.716	104.672	104.619
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	97.420	97.443	97.402	4.5	97.163	97.206	97.100	6.625	101.866	101.859	101.852
4.625	97.891	97.914	97.874	4.625	97.657	97.699	97.593	6.75	101.980	101.908	101.848
4.75	98.204	98.182	98.133	4.75	98.060	98.016	98.000	6.875	101.555	101.489	101.423
4.875	98.675	98.653	98.604	4.875	98.347	98.370	98.277	7	102.042	101.976	101.910
5	99.148	99.125	99.077	5	98.806	98.829	98.735	7.125	102.406	102.339	102.273
5.125	99.622	99.599	99.551	5.125	99.235	99.258	99.164	7.25	102.686	102.642	102.601
5.25	99.724	99.679	99.647	5.25	99.724	99.679	99.647	7.375	102.321	102.363	102.318
5.375	100.049	100.020	99.971	5.375	99.710	99.714	99.523	7.5	102.484	102.525	102.481
5.5	100.519	100.490	100.442	5.5	100.094	100.098	99.907	7.625	102.842	102.798	102.745
5.625	100.978	100.949	100.901	5.625	100.545	100.487	100.455	7.75	103.179	103.135	103.082
5.75	101.083	101.025	100.993	5.75	101.083	101.025	100.993	7.875	101.960	102.029	101.986
5.875	101.221	101.199	101.167	5.875	100.670	100.654	100.600	8	102.076	102.145	102.102
6	101.663	101.642	101.610	6	101.184	101.126	101.093	8.125	102.142	102.210	102.167
6.125	102.104	102.083	102.050	6.125	101.715	101.657	101.624				
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	101.443	101.436	101.429	6.125	100.474	100.354	100.259	4.5	94.497	94.539	94.433
6.625	101.866	101.859	101.852	6.25	100.863	100.792	100.719	4.625	94.945	94.988	94.882
6.75	101.980	101.908	101.848	6.375	100.606	100.467	100.492	4.75	93.682	93.662	93.641
6.875	101.555	101.489	101.423	6.5	101.151	101.012	101.037	4.875	94.073	94.096	94.002
7	102.042	101.976	101.910	6.625	101.738	101.599	101.624	5	94.465	94.488	94.394
7.125	102.406	102.339	102.273	6.75	102.030	101.958	101.898	5.125	94.811	94.834	94.740
7.25	102.686	102.642	102.601	6.875	101.271	101.191	101.195	5.25	96.087	96.059	96.032
7.375	101.827	101.783	101.731	7	101.785	101.742	101.701	5.375	96.186	96.158	96.131
7.5	102.343	102.299	102.246	7.125	102.320	102.276	102.236	5.5	96.592	96.564	96.537
7.625	102.842	102.798	102.745	7.25	102.736	102.692	102.651	5.625	97.007	96.980	96.952
7.75	103.179	103.135	103.082	7.375	101.877	101.833	101.781	5.75	97.877	97.856	97.835
7.875	99.330	99.133	99.424	7.5	102.393	102.349	102.296	5.875	98.152	98.132	98.111
8	99.651	99.454	99.746	7.625	102.892	102.848	102.795	6	98.499	98.478	98.458
8.125	99.947	99.750	100.042	7.75	99.021	98.824	99.116	6.125	98.810	98.789	98.769

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	99.964	99.774	99.474	6.75	98.464	98.274	97.974
6.875	100.477	100.287	99.987	6.875	98.977	98.787	98.487
7	100.979	100.789	100.489	7	99.479	99.289	98.989
7.125	101.423	101.233	100.933	7.125	99.923	99.733	99.433
7.25	101.847	101.657	101.357	7.25	100.347	100.157	99.857
7.375	101.854	101.610	101.310	7.375	100.354	100.110	99.810
7.5	102.316	102.072	101.772	7.5	100.816	100.572	100.272
7.625	102.720	102.476	102.176	7.625	101.220	100.976	100.676
7.75	103.114	102.870	102.570	7.75	101.614	101.370	101.070
7.875	102.226	101.933	101.633	7.875	100.726	100.433	100.133
8	102.648	102.355	102.055	8	101.148	100.855	100.555
8.125	103.022	102.729	102.429	8.125	101.522	101.229	100.929
8.25	103.386	103.093	102.793	8.25	101.886	101.593	101.293
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.964	97.774	97.474	6.75	96.464	96.274	95.974
6.875	98.477	98.287	97.987	6.875	96.977	96.787	96.487
7	98.979	98.789	98.489	7	97.479	97.289	96.989
7.125	99.423	99.233	98.933	7.125	97.923	97.733	97.433
7.25	99.847	99.657	99.357	7.25	98.347	98.157	97.857
7.375	99.854	99.610	99.310	7.375	98.354	98.110	97.810
7.5	100.316	100.072	99.772	7.5	98.816	98.572	98.272
7.625	100.720	100.476	100.176	7.625	99.220	98.976	98.676
7.75	101.114	100.870	100.570	7.75	99.614	99.370	99.070
7.875	100.226	99.933	99.633	7.875	98.726	98.433	98.133
8	100.648	100.355	100.055	8	99.148	98.855	98.555
8.125	101.022	100.729	100.429	8.125	99.522	99.229	98.929
8.25	101.386	101.093	100.793	8.25	99.886	99.593	99.293
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.214	99.024	98.724	6.75	97.214	97.024	96.724
6.875	99.727	99.537	99.237	6.875	97.727	97.537	97.237
7	100.229	100.039	99.739	7	98.229	98.039	97.739
7.125	100.673	100.483	100.183	7.125	98.673	98.483	98.183
7.25	101.097	100.907	100.607	7.25	99.097	98.907	98.607
7.375	101.104	100.860	100.560	7.375	99.104	98.860	98.560
7.5	101.566	101.322	101.022	7.5	99.566	99.322	99.022
7.625	101.970	101.726	101.426	7.625	99.970	99.726	99.426
7.75	102.364	102.120	101.820	7.75	100.364	100.120	99.820
7.875	101.476	101.183	100.883	7.875	99.476	99.183	98.883
8	101.898	101.605	101.305	8	99.898	99.605	99.305
8.125	102.272	101.979	101.679	8.125	100.272	99.979	99.679
8.25	102.636	102.343	102.043	8.25	100.636	100.343	100.043

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.