



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	92.620	92.548	92.530	4.75	92.620	92.548	92.530	5.125	96.060	96.025	95.999
4.875	93.246	93.169	93.150	4.875	93.246	93.169	93.150	5.25	96.763	96.723	96.695
5	93.893	93.811	93.787	5	93.893	93.811	93.787	5.375	97.303	97.258	97.227
5.125	94.471	94.389	94.365	5.125	94.471	94.389	94.365	5.5	97.814	97.766	97.733
5.25	95.292	95.241	95.207	5.25	95.251	95.172	95.143	5.625	98.293	98.267	98.231
5.375	95.967	95.916	95.882	5.375	95.844	95.759	95.728	5.75	99.373	99.324	99.257
5.5	96.727	96.677	96.642	5.5	96.465	96.434	96.398	5.875	99.909	99.859	99.792
5.625	97.253	97.203	97.168	5.625	97.058	97.027	96.991	6	100.387	100.336	100.269
5.75	97.703	97.652	97.618	5.75	97.515	97.482	97.446	6.125	100.744	100.673	100.635
5.875	98.327	98.277	98.243	5.875	98.139	98.109	98.072	6.25	100.857	100.788	100.714
6	98.979	98.929	98.894	6	98.739	98.708	98.672	6.375	101.321	101.249	101.175
6.125	99.439	99.389	99.355	6.125	99.266	99.200	99.163	6.5	101.744	101.672	101.598
6.25	99.671	99.606	99.554	6.25	99.602	99.538	99.490	6.625	102.098	102.024	101.950
6.375	100.211	100.146	100.094	6.375	100.133	100.078	100.035	6.75	101.756	101.711	101.632
6.5	100.693	100.627	100.575	6.5	100.591	100.534	100.491	6.875	102.201	102.155	102.076
6.625	101.052	100.987	100.935	6.625	101.007	100.933	100.880	7	102.603	102.556	102.477
6.75	101.375	101.306	101.250	6.75	101.292	101.236	101.179	7.125	102.964	102.917	102.838
6.875	101.785	101.716	101.660	6.875	101.710	101.661	101.608	7.25	102.968	102.934	102.848
7	102.201	102.132	102.076	7	102.172	102.123	102.069	7.375	103.435	103.400	103.315
7.125	102.578	102.508	102.453	7.125	102.557	102.491	102.429	7.5	103.759	103.724	103.638
7.25	102.868	102.821	102.757	7.25	102.868	102.821	102.757	7.625	104.077	103.993	103.924
7.375	103.273	103.235	103.173	7.375	103.273	103.235	103.173	7.75	104.530	104.524	104.463
7.5	103.574	103.568	103.503	7.5	103.574	103.568	103.503	7.875	104.903	104.903	104.824
7.625	103.975	104.019	103.944	7.625	103.975	104.019	103.944	8	105.000	105.000	105.000
7.75	104.427	104.469	104.398	7.75	104.427	104.469	104.398				
7.875	104.771	104.771	104.698	7.875	104.771	104.771	104.698				
8	104.980	105.023	104.949	8	104.980	105.023	104.949				
8.125	105.206	105.235	105.165	8.125	105.206	105.235	105.165				
8.25	105.478	105.552	105.472	8.25	105.478	105.552	105.472				
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	97.170	97.170	97.110	4.625	97.528	97.528	97.468	5	93.046	93.048	93.025
4.75	97.574	97.511	97.481	4.75	97.667	97.687	97.613	5.125	93.664	93.664	93.640
4.875	98.064	98.000	97.970	4.875	98.187	98.187	98.137	5.25	95.080	94.933	94.795
5	98.455	98.390	98.360	5	98.577	98.615	98.502	5.375	95.760	95.615	95.477
5.125	98.707	98.678	98.561	5.125	99.012	99.045	98.929	5.5	96.521	96.376	96.238
5.25	99.212	99.102	99.062	5.25	99.300	99.328	99.210	5.625	97.184	97.038	96.901
5.375	99.688	99.578	99.538	5.375	99.588	99.611	99.536	5.75	97.658	97.516	97.460
5.5	100.055	99.944	99.904	5.5	99.887	99.910	99.790	5.875	98.283	98.141	98.012
5.625	100.099	100.008	99.957	5.625	100.136	100.148	100.063	6	98.933	98.791	98.657
5.75	100.551	100.459	100.409	5.75	100.400	100.407	100.319	6.125	99.415	99.273	99.139
5.875	100.997	100.904	100.853	5.875	100.687	100.689	100.599	6.25	99.694	99.613	99.565
6	101.313	101.219	101.169	6	100.984	100.986	100.896	6.375	100.220	100.158	100.115
6.125	101.274	101.184	101.125	6.125	101.162	101.146	101.099	6.5	100.688	100.620	100.577
6.25	101.693	101.603	101.543	6.25	101.347	101.326	101.268	6.625	101.066	100.998	100.946
6.375	102.105	102.014	101.954	6.375	101.657	101.631	101.578	6.75	101.374	101.277	101.219
6.5	102.370	102.278	102.219	6.5	101.987	101.968	101.908	6.875	101.772	101.667	101.614
6.625	102.544	102.492	102.457	6.625	102.104	102.068	102.033	7	102.173	102.037	101.984
6.75	102.793	102.706	102.635	6.75	102.418	102.377	102.338	7.125	102.401	102.326	102.263
6.875	103.215	103.126	103.057	6.875	102.716	102.627	102.558	7.25	102.563	102.488	102.424
7	103.153	103.089	103.039	7	102.929	102.877	102.847	7.375	102.948	102.825	102.763
7.125	103.322	103.262	103.213	7.125	102.884	102.824	102.776	7.5	103.063	102.818	102.745
7.25	103.208	103.133	103.069	7.25	102.876	102.801	102.737	7.625	103.378	103.319	103.241
7.375	103.697	103.623	103.558	7.375	103.264	103.189	103.125	7.75	102.556	102.678	102.608
								7.875	102.823	102.892	102.821

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	97.228	97.127	97.067	5	96.303	96.201	96.141	5.125	94.620	94.557	94.494
5.125	97.594	97.487	97.425	5.125	96.819	96.712	96.650	5.25	95.275	95.212	95.149
5.25	98.016	97.953	97.890	5.25	97.289	97.176	97.112	5.375	95.573	95.510	95.447
5.375	98.265	98.181	98.118	5.375	97.686	97.568	97.501	5.5	96.051	95.988	95.926
5.5	98.616	98.553	98.490	5.5	98.082	97.959	97.889	5.625	96.530	96.467	96.405
5.625	98.990	98.927	98.864	5.625	98.477	98.349	98.277	5.75	96.819	96.756	96.694
5.75	99.223	99.155	99.092	5.75	98.857	98.723	98.649	5.875	97.097	97.034	96.972
5.875	99.509	99.373	99.310	5.875	99.213	99.075	98.998	6	97.377	97.314	97.251
6	99.793	99.650	99.570	6	99.561	99.417	99.338	6.125	97.655	97.592	97.530
6.125	100.066	99.918	99.836	6.125	99.894	99.745	99.664	6.25	97.932	97.869	97.806
6.25	100.361	100.207	100.123	6.25	100.189	100.035	99.951	6.375	98.206	98.143	98.081
6.375	100.570	100.411	100.324	6.375	100.430	100.271	100.184	6.5	98.665	98.602	98.539
6.5	100.708	100.544	100.455	6.5	100.545	100.381	100.292	6.625	98.753	98.690	98.627
6.625	100.771	100.601	100.510	6.625	100.473	100.309	100.212	6.75	99.021	98.958	98.896
6.75	100.794	100.619	100.525	6.75	100.399	100.224	100.130	6.875	99.100	99.037	98.975
6.875	100.754	100.601	100.538	6.875	100.316	100.174	100.111	7	99.174	99.111	99.049
7	100.716	100.653	100.590	7	100.341	100.233	100.170	7.125	99.257	99.194	99.131
7.125	100.763	100.700	100.637	7.125	100.543	100.353	100.252				
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	97.432	97.330	97.270	5	96.503	96.401	96.341	5.125	94.670	94.607	94.544
5.125	97.797	97.690	97.628	5.125	97.018	96.911	96.849	5.25	95.325	95.262	95.199
5.25	98.146	98.033	97.969	5.25	97.486	97.374	97.309	5.375	95.623	95.560	95.497
5.375	98.467	98.350	98.283	5.375	97.882	97.765	97.697	5.5	96.101	96.038	95.975
5.5	98.789	98.666	98.597	5.5	98.277	98.154	98.085	5.625	96.580	96.517	96.454
5.625	99.111	98.983	98.914	5.625	98.671	98.543	98.471	5.75	96.869	96.806	96.743
5.75	99.425	99.292	99.218	5.75	99.050	98.917	98.842	5.875	97.147	97.084	97.021
5.875	99.712	99.574	99.497	5.875	99.406	99.268	99.191	6	97.427	97.364	97.301
6	99.997	99.853	99.774	6	99.753	99.609	99.530	6.125	97.705	97.642	97.579
6.125	100.272	100.123	100.041	6.125	100.086	99.937	99.856	6.25	97.982	97.919	97.856
6.25	100.568	100.414	100.330	6.25	100.382	100.228	100.144	6.375	98.256	98.193	98.130
6.375	100.780	100.621	100.534	6.375	100.624	100.465	100.378	6.5	98.715	98.652	98.589
6.5	100.920	100.756	100.667	6.5	100.741	100.577	100.488	6.625	98.803	98.740	98.677
6.625	100.985	100.816	100.724	6.625	100.672	100.507	100.411	6.75	99.071	99.008	98.945
6.75	101.010	100.835	100.741	6.75	100.599	100.424	100.330	6.875	99.150	99.087	99.024
6.875	100.972	100.792	100.696	6.875	100.518	100.338	100.242	7	99.224	99.161	99.098
7	100.784	100.703	100.640	7	100.545	100.359	100.261	7.125	99.307	99.244	99.181

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	94.265	94.227	94.227	5.75	98.064	98.011	97.981	4.375	95.568	95.542	95.477
5.25	94.972	94.941	94.905	5.875	98.657	98.604	98.575	4.5	95.949	95.922	95.858
5.375	95.646	95.616	95.579	6	99.191	99.138	99.109	4.625	96.301	96.274	96.209
5.5	96.297	96.266	96.230	6.125	99.599	99.546	99.517	4.75	97.080	97.057	97.017
5.625	96.928	96.897	96.861	6.25	99.827	99.759	99.715	4.875	97.490	97.466	97.426
5.75	97.515	97.447	97.409	6.375	100.383	100.315	100.271	5	97.764	97.740	97.700
5.875	98.124	98.066	98.030	6.5	100.869	100.801	100.758	5.125	97.989	97.966	97.926
6	98.727	98.676	98.639	6.625	101.193	101.125	101.081	5.25	98.550	98.520	98.474
6.125	99.266	99.220	99.184	6.75	101.314	101.246	101.202	5.375	98.872	98.840	98.784
6.25	99.564	99.519	99.467	6.875	101.808	101.740	101.696	5.5	99.305	99.273	99.217
6.375	100.118	100.073	100.021	7	102.228	102.160	102.116	5.625	99.536	99.505	99.448
6.5	100.633	100.588	100.536	7.125	102.532	102.464	102.420	5.75	99.877	99.846	99.789
6.625	101.128	101.082	101.031	7.25	102.587	102.504	102.461	5.875	100.251	100.219	100.163
				7.375	103.059	102.976	102.932	6	100.397	100.366	100.309
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.009	94.976	94.911								
4.75	96.123	96.086	96.029								
4.875	96.333	96.296	96.239								
5	96.647	96.610	96.553								
5.125	97.017	96.980	96.924								
5.25	97.361	97.324	97.267								
5.375	97.692	97.655	97.599								
5.5	97.956	97.918	97.862								
5.625	98.257	98.220	98.163								
5.75	98.371	98.326	98.253								
5.875	98.695	98.650	98.577								
6	99.181	99.136	99.063								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	95.200	95.166	95.147	5.75	99.373	99.324	99.257	4.25	95.159	95.132	95.068
5.5	95.876	95.840	95.821	5.875	99.909	99.859	99.792	4.375	95.568	95.542	95.477
5.625	96.520	96.482	96.463	6	100.387	100.336	100.269	4.5	95.949	95.922	95.858
5.75	97.447	97.400	97.331	6.125	100.708	100.657	100.590	4.625	96.301	96.274	96.209
5.875	98.043	97.996	97.926	6.25	100.857	100.788	100.714	4.75	97.080	97.057	97.017
6	98.600	98.551	98.482	6.375	101.321	101.249	101.175	4.875	97.490	97.466	97.426
6.125	99.077	99.027	98.958	6.5	101.744	101.672	101.598	5	97.764	97.740	97.700
6.25	99.359	99.289	99.214	6.625	102.098	102.024	101.950	5.125	97.989	97.966	97.926
6.375	99.896	99.827	99.752	6.75	101.756	101.711	101.632	5.25	98.550	98.520	98.474
6.5	100.390	100.319	100.244	6.875	102.201	102.155	102.076	5.375	98.872	98.840	98.784
6.625	100.817	100.766	100.722	7	102.603	102.556	102.477	5.5	99.305	99.273	99.217
6.75	101.128	101.084	101.003	7.125	102.964	102.917	102.838	5.625	99.536	99.505	99.448
6.875	101.615	101.571	101.490	7.25	102.968	102.934	102.848	5.75	99.877	99.846	99.789
7	102.048	101.982	101.901	7.375	103.435	103.400	103.315	5.875	100.251	100.219	100.163
7.125	102.588	102.519	102.420	7.5	103.759	103.724	103.638	6	100.397	100.366	100.309
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.009	94.976	94.911								
4.75	97.082	97.019	96.988								
4.875	97.426	97.362	97.332								
5	97.849	97.709	97.679								
5.125	98.417	98.308	98.268								
5.25	98.754	98.645	98.605								
5.375	99.086	98.976	98.935								
5.5	99.366	99.255	99.214								
5.625	99.722	99.631	99.580								
5.75	100.049	99.957	99.907								
5.875	100.372	100.279	100.229								
6	100.682	100.588	100.538								

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	94.471	94.389	94.365
5.25	95.251	95.172	95.143
5.375	95.844	95.759	95.728
5.5	96.414	96.324	96.291
5.625	97.038	96.948	96.915
5.75	97.494	97.422	97.384
5.875	98.036	97.961	97.928
6	98.595	98.512	98.470
6.125	99.107	99.025	98.982
6.25	99.602	99.538	99.490
6.375	100.133	100.078	100.035
6.5	100.591	100.534	100.491
6.625	101.007	100.933	100.880
6.75	101.292	101.236	101.179
6.875	101.710	101.661	101.608
7	102.172	102.123	102.069
7.125	102.557	102.491	102.429
7.25	102.868	102.821	102.757
7.375	103.273	103.235	103.173

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	93.798	93.755	93.738	4.5	93.798	93.755	93.738	5	96.478	96.434	96.404
4.625	94.503	94.460	94.443	4.625	94.503	94.460	94.443	5.125	97.164	97.120	97.090
4.75	95.208	95.165	95.148	4.75	95.208	95.165	95.148	5.25	97.880	97.860	97.839
4.875	95.781	95.737	95.707	4.875	95.781	95.737	95.707	5.375	98.321	98.300	98.280
5	96.478	96.434	96.404	5	96.478	96.434	96.404	5.5	98.986	98.965	98.944
5.125	97.164	97.120	97.090	5.125	97.164	97.120	97.090	5.625	99.582	99.561	99.540
5.25	97.880	97.860	97.839	5.25	97.880	97.860	97.839	5.75	100.128	100.070	100.011
5.375	98.464	98.386	98.286	5.375	98.321	98.300	98.280	5.875	100.441	100.261	100.082
5.5	98.986	98.965	98.944	5.5	98.986	98.965	98.944	6	100.967	100.788	100.626
5.625	99.582	99.561	99.540	5.625	99.582	99.561	99.540	6.125	101.447	101.269	101.207
5.75	100.128	100.070	100.011	5.75	100.128	100.070	100.011	6.25	101.909	101.891	101.781
5.875	100.444	100.371	100.313	5.875	100.441	100.261	100.082	6.375	102.151	102.080	102.018
6	100.967	100.864	100.805	6	100.967	100.788	100.626	6.5	102.742	102.670	102.608
6.125	101.468	101.395	101.336	6.125	101.447	101.269	101.207	6.625	103.313	103.241	103.179
6.25	101.909	101.891	101.781	6.25	101.909	101.891	101.781	6.75	103.816	103.745	103.683
6.375	102.151	102.080	102.018	6.375	102.151	102.080	102.018	6.875	103.367	103.332	103.276
6.5	102.742	102.670	102.608	6.5	102.742	102.670	102.608	7	103.883	103.848	103.792
6.625	103.313	103.241	103.179	6.625	103.313	103.241	103.179	7.125	104.322	104.285	104.229
6.75	103.816	103.745	103.683	6.75	103.816	103.745	103.683	7.25	104.743	104.699	104.656
6.875	103.433	103.398	103.343	6.875	103.433	103.398	103.343	7.375	103.931	103.913	103.850
7	103.924	103.888	103.832	7	103.924	103.888	103.832	7.5	104.368	104.325	104.268
7.125	104.337	104.300	104.244	7.125	104.337	104.300	104.244	7.625	104.868	104.826	104.768
7.25	104.743	104.699	104.656	7.25	104.743	104.699	104.656	7.75	105.256	105.213	105.156
7.375	104.169	104.132	104.057	7.375	104.001	103.983	103.920	7.875	103.127	103.044	103.057
7.5	104.620	104.583	104.508	7.5	104.373	104.355	104.291	8	103.530	103.448	103.460
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	96.678	96.701	96.693	4.25	96.283	96.319	96.284	4.75	93.731	93.781	93.663
4.375	97.146	97.169	97.161	4.375	96.858	96.894	96.859	4.875	94.468	94.518	94.400
4.5	97.615	97.638	97.630	4.5	97.430	97.466	97.431	5	95.200	95.251	95.133
4.625	98.087	98.109	98.101	4.625	97.997	98.033	97.998	5.125	96.078	96.128	96.010
4.75	98.456	98.411	98.395	4.75	98.456	98.411	98.395	5.25	97.071	96.993	96.893
4.875	98.892	98.850	98.825	4.875	98.679	98.693	98.561	5.375	97.714	97.636	97.535
5	99.373	99.331	99.307	5	99.232	99.246	99.114	5.5	98.226	98.148	98.064
5.125	99.805	99.785	99.762	5.125	99.771	99.785	99.653	5.625	98.763	98.791	98.825
5.25	100.076	100.030	99.997	5.25	100.076	100.030	99.997	5.75	99.286	99.228	99.169
5.375	100.417	100.334	100.262	5.375	100.005	99.996	99.892	5.875	99.863	99.788	99.730
5.5	100.849	100.767	100.694	5.5	100.509	100.501	100.396	6	100.354	100.290	100.222
5.625	101.283	101.201	101.128	5.625	100.985	100.977	100.873	6.125	101.000	101.006	100.895
5.75	101.387	101.329	101.297	5.75	101.387	101.329	101.297	6.25	101.171	101.100	101.038
5.875	101.639	101.582	101.542	5.875	101.071	101.041	100.964	6.375	101.135	101.129	101.122
6	102.072	102.016	101.976	6	101.520	101.490	101.413	6.5	101.620	101.614	101.607
								6.625	102.277	102.261	102.155
								6.75	102.193	102.122	102.060
								6.875	102.024	101.991	101.937
								7	102.454	102.419	102.366
								7.125	102.875	102.840	102.786
								7.25	102.808	102.764	102.721
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	96.667	96.610	96.599	5	95.200	95.251	95.133	4.5	94.789	94.826	94.666
5.375	97.565	97.478	97.447	5.125	96.078	96.128	96.010	4.625	95.349	95.385	95.225
5.5	98.106	98.030	98.064	5.25	96.717	96.660	96.601	4.75	95.398	95.356	95.332
5.625	98.763	98.791	98.825	5.375	97.522	97.435	97.405	4.875	95.872	95.830	95.805
5.75	99.286	99.228	99.169	5.5	98.074	98.030	98.064	5	96.353	96.311	96.287
5.875	99.863	99.684	99.505	5.625	98.763	98.791	98.825	5.125	96.785	96.743	96.719
6	100.310	100.290	100.178	5.75	99.336	99.278	99.219	5.25	96.871	96.789	96.716
6.125	101.000	101.006	100.895	5.875	99.621	99.596	99.484	5.375	97.397	97.314	97.242
6.25	101.171	101.100	101.038	6	100.284	100.290	100.178	5.5	97.829	97.747	97.674
6.375	101.135	101.129	101.122	6.125	101.000	101.006	100.895	5.625	98.263	98.181	98.108
6.5	101.620	101.614	101.607	6.25	101.221	101.150	101.088	5.75	98.101	98.080	98.059
6.625	102.277	102.261	102.155	6.375	100.953	100.908	100.825	5.875	98.619	98.562	98.522
6.75	102.193	102.122	102.060	6.5	101.584	101.567	101.461	6	99.052	98.996	98.956
6.875	102.024	101.991	101.937	6.625	102.277	102.261	102.155	6.125	99.526	99.470	99.430

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	97.880	97.860	97.839	5.25	97.880	97.860	97.839	5.25	97.880	97.860	97.839
5.375	98.321	98.300	98.280	5.375	98.321	98.300	98.280	5.375	98.321	98.300	98.280
5.5	98.986	98.965	98.944	5.5	98.986	98.965	98.944	5.5	98.986	98.965	98.944
5.625	99.582	99.561	99.540	5.625	99.582	99.561	99.540	5.625	99.582	99.561	99.540
5.75	100.128	100.070	100.011	5.75	100.128	100.070	100.011	5.75	100.128	100.070	100.011
5.875	100.441	100.261	100.082	5.875	100.441	100.261	100.082	5.875	100.441	100.261	100.082
6	100.967	100.788	100.626	6	100.967	100.788	100.626	6	100.967	100.788	100.626
6.125	101.447	101.269	101.207	6.125	101.447	101.269	101.207	6.125	101.447	101.269	101.207
6.25	101.909	101.891	101.781	6.25	101.909	101.891	101.781	6.25	101.909	101.891	101.781
6.375	102.151	102.080	102.018	6.375	102.151	102.080	102.018	6.375	102.151	102.080	102.018
6.5	102.742	102.670	102.608	6.5	102.742	102.670	102.608	6.5	102.742	102.670	102.608
6.625	103.313	103.241	103.179	6.625	103.313	103.241	103.179	6.625	103.313	103.241	103.179
6.75	103.816	103.745	103.683	6.75	103.816	103.745	103.683	6.75	103.816	103.745	103.683
6.875	103.433	103.398	103.343	6.875	103.433	103.398	103.343	6.875	103.367	103.332	103.276
7	103.924	103.888	103.832	7	103.924	103.888	103.832	7	103.883	103.848	103.792
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	97.430	97.466	97.431	4.25	96.283	96.319	96.284	5.25	96.667	96.610	96.599
4.625	97.997	98.033	97.998	4.375	96.858	96.894	96.859	5.375	97.565	97.478	97.447
4.75	98.456	98.411	98.395	4.5	97.430	97.466	97.431	5.5	98.106	98.030	98.064
4.875	98.679	98.693	98.561	4.625	97.997	98.033	97.998	5.625	98.763	98.791	98.825
5	99.232	99.246	99.114	4.75	98.456	98.411	98.395	5.75	99.286	99.228	99.169
5.125	99.771	99.785	99.653	4.875	98.679	98.693	98.561	5.875	99.863	99.684	99.505
5.25	100.076	100.030	99.997	5	99.232	99.246	99.114	6	100.310	100.290	100.178
5.375	100.005	99.996	99.892	5.125	99.771	99.785	99.653	6.125	101.000	101.006	100.895
5.5	100.509	100.501	100.396	5.25	100.076	100.030	99.997	6.25	101.171	101.100	101.038
5.625	100.985	100.977	100.873	5.375	100.005	99.996	99.892	6.375	101.135	101.129	101.122
5.75	101.387	101.329	101.297	5.5	100.509	100.501	100.396	6.5	101.620	101.614	101.607
5.875	101.071	101.041	100.964	5.625	100.985	100.977	100.873	6.625	102.277	102.261	102.155
6	101.520	101.490	101.413	5.75	101.387	101.329	101.297	6.75	102.193	102.122	102.060
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	96.667	96.610	96.599	5.25	96.717	96.660	96.601	4.5	94.789	94.826	94.666
5.375	97.565	97.478	97.447	5.375	97.402	97.344	97.305	4.625	95.349	95.385	95.225
5.5	98.106	98.030	98.064	5.5	98.074	98.030	98.064	4.75	94.031	93.986	93.970
5.625	98.763	98.791	98.825	5.625	98.763	98.791	98.825	4.875	94.449	94.463	94.191
5.75	99.286	99.228	99.169	5.75	99.336	99.278	99.219	5	94.979	94.993	94.661
5.875	99.863	99.684	99.505	5.875	99.590	99.596	99.484	5.125	95.480	95.494	95.161
6	100.310	100.290	100.178	6	100.284	100.290	100.178	5.25	96.336	96.315	96.294
6.125	101.000	101.006	100.895	6.125	101.000	101.006	100.895	5.375	96.437	96.417	96.396
6.25	101.171	101.100	101.038	6.25	101.221	101.150	101.088	5.5	96.845	96.824	96.804
6.375	101.135	101.129	101.122	6.375	100.924	100.908	100.802	5.625	97.258	97.238	97.217
6.5	101.620	101.614	101.607	6.5	101.584	101.567	101.461	5.75	98.101	98.080	98.059
6.625	102.277	102.261	102.155	6.625	102.277	102.261	102.155	5.875	98.379	98.359	98.338
6.75	102.193	102.122	102.060	6.75	102.243	102.172	102.110	6	98.728	98.707	98.687
6.875	102.024	101.991	101.937	6.875	101.717	101.678	101.636	6.125	99.043	99.022	99.002

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.064	97.020	96.990	5.125	97.064	97.020	96.990	4.75	95.108	95.065	95.048
5.25	97.780	97.760	97.739	5.25	97.780	97.760	97.739	4.875	95.681	95.637	95.607
5.375	98.221	98.200	98.180	5.375	98.221	98.200	98.180	5	96.378	96.334	96.304
5.5	98.886	98.865	98.844	5.5	98.886	98.865	98.844	5.125	97.064	97.020	96.990
5.625	99.482	99.461	99.440	5.625	99.482	99.461	99.440	5.25	97.780	97.760	97.739
5.75	100.028	99.970	99.911	5.75	100.028	99.970	99.911	5.375	98.221	98.200	98.180
5.875	100.341	100.161	99.982	5.875	100.341	100.161	99.982	5.5	98.886	98.865	98.844
6	100.867	100.688	100.526	6	100.867	100.688	100.526	5.625	99.482	99.461	99.440
6.125	101.347	101.169	101.107	6.125	101.347	101.169	101.107	5.75	100.028	99.970	99.911
6.25	101.809	101.737	101.675	6.25	101.809	101.737	101.675	5.875	100.341	100.161	99.982
6.375	101.728	101.721	101.714	6.375	101.728	101.721	101.714	6	100.867	100.688	100.526
6.5	102.173	102.166	102.159	6.5	102.173	102.166	102.159	6.125	101.347	101.169	101.107
6.625	102.721	102.714	102.707	6.625	102.721	102.714	102.707	6.25	101.809	101.737	101.675
6.75	103.200	103.129	103.087	6.75	103.200	103.129	103.087	6.375	101.728	101.721	101.714
6.875	103.077	103.064	103.050	6.875	103.077	103.064	103.050	6.5	102.173	102.166	102.159
7	103.575	103.561	103.547	7	103.575	103.561	103.547	6.625	102.721	102.714	102.707
7.125	103.941	103.927	103.914	7.125	103.941	103.927	103.914	6.75	103.200	103.129	103.087
7.25	104.198	104.154	104.111	7.25	104.198	104.154	104.111	6.875	103.077	103.064	103.050
7.375	103.744	103.779	103.725	7.375	103.557	103.491	103.425	7	103.575	103.561	103.547
7.5	103.929	103.941	103.888	7.5	103.929	103.911	103.848	7.125	103.941	103.927	103.914
7.625	104.386	104.367	104.303	7.625	104.386	104.367	104.303	7.25	104.198	104.154	104.111
7.75	104.675	104.632	104.575	7.75	104.675	104.632	104.575	7.375	103.557	103.536	103.472
7.875	104.390	104.425	104.371	7.875	102.830	102.707	102.720	7.5	103.999	103.981	103.917
8	104.506	104.541	104.487	8	103.152	103.029	103.042	7.625	104.452	104.434	104.370
8.125	104.572	104.607	104.553	8.125	103.449	103.326	103.339	7.75	104.675	104.632	104.575
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	96.578	96.601	96.593	4.25	96.242	96.278	96.243	4.875	94.315	94.326	94.208
4.375	97.046	97.069	97.061	4.375	96.767	96.803	96.768	5	95.037	95.048	94.930
4.5	97.515	97.538	97.530	4.5	97.279	97.315	97.280	5.125	95.805	95.815	95.697
4.625	97.987	98.009	98.001	4.625	97.786	97.810	97.775	5.25	96.567	96.510	96.514
4.75	98.356	98.311	98.295	4.75	98.356	98.311	98.295	5.375	97.372	97.283	97.253
4.875	98.746	98.732	98.716	4.875	98.525	98.539	98.407	5.5	97.924	97.879	97.858
5	99.219	99.204	99.188	5	98.986	99.000	98.867	5.625	98.588	98.530	98.562
5.125	99.693	99.678	99.662	5.125	99.423	99.430	99.345	5.75	99.186	99.128	99.069
5.25	99.976	99.930	99.897	5.25	99.976	99.930	99.897	5.875	99.763	99.584	99.405
5.375	100.188	100.155	100.091	5.375	99.764	99.756	99.651	6	100.210	100.031	99.911
5.5	100.658	100.626	100.561	5.5	100.198	100.141	100.108	6.125	100.600	100.566	100.454
5.625	101.117	101.084	101.020	5.625	100.748	100.689	100.657	6.25	101.071	101.000	100.938
5.75	101.287	101.229	101.197	5.75	101.287	101.229	101.197	6.375	101.035	101.029	101.022
5.875	101.344	101.320	101.271	5.875	100.770	100.740	100.680	6.5	101.520	101.514	101.507
6	101.787	101.763	101.714	6	101.309	101.251	101.218	6.625	101.959	101.952	101.945
								6.75	102.093	102.022	101.960
								6.875	101.765	101.751	101.737
								7	102.262	102.249	102.235
								7.125	102.629	102.615	102.601
								7.25	102.708	102.664	102.621
								7.375	101.408	101.364	101.308
								7.5	101.925	101.881	101.825
								7.625	102.424	102.381	102.324
								7.75	102.763	102.719	102.663
								7.875	99.378	99.255	99.118
								8	99.700	99.577	99.440
								8.125	99.997	99.874	99.737
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	101.520	101.514	101.507	6.125	100.600	100.566	100.454	4.5	94.614	94.650	94.490
6.625	101.959	101.952	101.945	6.25	101.121	101.050	100.988	4.625	95.064	95.100	94.940
6.75	102.093	102.022	101.960	6.375	100.747	100.691	100.585	4.75	93.931	93.886	93.870
6.875	101.765	101.751	101.737	6.5	101.296	101.240	101.133	4.875	94.252	94.266	94.091
7	102.262	102.249	102.235	6.625	101.887	101.831	101.725	5	94.646	94.660	94.532
7.125	102.629	102.615	102.601	6.75	102.143	102.072	102.010	5.125	94.998	95.008	94.920
7.25	102.708	102.664	102.621	6.875	101.408	101.330	101.288	5.25	96.236	96.215	96.194
7.375	101.408	101.364	101.308	7	101.846	101.768	101.726	5.375	96.337	96.317	96.296
7.5	101.925	101.881	101.825	7.125	102.341	102.297	102.254	5.5	96.745	96.724	96.704
7.625	102.424	102.381	102.324	7.25	102.758	102.714	102.671	5.625	97.158	97.138	97.117
7.75	102.763	102.719	102.663	7.375	101.458	101.414	101.358	5.75	98.001	97.980	97.959
7.875	99.378	99.255	99.118	7.5	101.975	101.931	101.875	5.875	98.279	98.259	98.238
8	99.700	99.577	99.440	7.625	102.474	102.431	102.374	6	98.628	98.607	98.587
8.125	99.997	99.874	99.737	7.75	99.068	98.945	98.808	6.125	98.943	98.922	98.902

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	101.728	101.721	101.714	6.375	101.728	101.721	101.714	6	100.867	100.688	100.526
6.5	102.173	102.166	102.159	6.5	102.173	102.166	102.159	6.125	101.347	101.169	101.107
6.625	102.721	102.714	102.707	6.625	102.721	102.714	102.707	6.25	101.809	101.737	101.675
6.75	103.200	103.129	103.087	6.75	103.200	103.129	103.087	6.375	101.728	101.721	101.714
6.875	103.077	103.064	103.050	6.875	103.077	103.064	103.050	6.5	102.173	102.166	102.159
7	103.575	103.561	103.547	7	103.575	103.561	103.547	6.625	102.721	102.714	102.707
7.125	103.941	103.927	103.914	7.125	103.941	103.927	103.914	6.75	103.200	103.129	103.087
7.25	104.198	104.154	104.111	7.25	104.198	104.154	104.111	6.875	103.077	103.064	103.050
7.375	103.744	103.779	103.725	7.375	103.557	103.491	103.425	7	103.575	103.561	103.547
7.5	103.929	103.941	103.888	7.5	103.929	103.911	103.848	7.125	103.941	103.927	103.914
7.625	104.386	104.367	104.303	7.625	104.386	104.367	104.303	7.25	104.198	104.154	104.111
7.75	104.675	104.632	104.575	7.75	104.675	104.632	104.575	7.375	103.557	103.536	103.472
7.875	104.390	104.425	104.371	7.875	102.880	102.757	102.770	7.5	103.999	103.981	103.917
8	104.506	104.541	104.487	8	103.202	103.079	103.092	7.625	104.452	104.434	104.370
8.125	104.572	104.607	104.553	8.125	103.499	103.376	103.389	7.75	104.675	104.632	104.575
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	97.515	97.538	97.530	4.5	97.279	97.315	97.280	6.625	101.959	101.952	101.945
4.625	97.987	98.009	98.001	4.625	97.786	97.810	97.775	6.75	102.093	102.022	101.960
4.75	98.356	98.311	98.295	4.75	98.356	98.311	98.295	6.875	101.765	101.751	101.737
4.875	98.746	98.732	98.716	4.875	98.525	98.539	98.407	7	102.262	102.249	102.235
5	99.219	99.204	99.188	5	98.986	99.000	98.867	7.125	102.629	102.615	102.601
5.125	99.693	99.678	99.662	5.125	99.423	99.430	99.345	7.25	102.708	102.664	102.621
5.25	99.976	99.930	99.897	5.25	99.976	99.930	99.897	7.375	102.270	102.304	102.251
5.375	100.188	100.155	100.091	5.375	99.764	99.756	99.651	7.5	102.432	102.467	102.413
5.5	100.658	100.626	100.561	5.5	100.198	100.141	100.108	7.625	102.511	102.545	102.492
5.625	101.117	101.084	101.020	5.625	100.748	100.689	100.657	7.75	102.763	102.719	102.663
5.75	101.287	101.229	101.197	5.75	101.287	101.229	101.197	7.875	101.915	101.950	101.896
5.875	101.344	101.320	101.271	5.875	100.770	100.740	100.680	8	102.031	102.066	102.012
6	101.787	101.763	101.714	6	101.309	101.251	101.218	8.125	102.097	102.132	102.078
6.125	102.228	102.203	102.155	6.125	101.840	101.782	101.749				
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	101.520	101.514	101.507	6.125	100.600	100.566	100.454	4.5	94.614	94.650	94.490
6.625	101.959	101.952	101.945	6.25	101.121	101.050	100.988	4.625	95.064	95.100	94.940
6.75	102.093	102.022	101.960	6.375	100.747	100.691	100.585	4.75	93.931	93.886	93.870
6.875	101.765	101.751	101.737	6.5	101.296	101.240	101.133	4.875	94.252	94.266	94.091
7	102.262	102.249	102.235	6.625	101.887	101.831	101.725	5	94.646	94.660	94.532
7.125	102.629	102.615	102.601	6.75	102.143	102.072	102.010	5.125	94.998	95.008	94.920
7.25	102.708	102.664	102.621	6.875	101.408	101.330	101.288	5.25	96.236	96.215	96.194
7.375	101.408	101.364	101.308	7	101.846	101.768	101.726	5.375	96.337	96.317	96.296
7.5	101.925	101.881	101.825	7.125	102.341	102.297	102.254	5.5	96.745	96.724	96.704
7.625	102.424	102.381	102.324	7.25	102.758	102.714	102.671	5.625	97.158	97.138	97.117
7.75	102.763	102.719	102.663	7.375	101.458	101.414	101.358	5.75	98.001	97.980	97.959
7.875	99.378	99.255	99.118	7.5	101.975	101.931	101.875	5.875	98.279	98.259	98.238
8	99.700	99.577	99.440	7.625	102.474	102.431	102.374	6	98.628	98.607	98.587
8.125	99.997	99.874	99.737	7.75	99.068	98.945	98.808	6.125	98.943	98.922	98.902

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	99.973	99.779	99.479	6.75	98.473	98.279	97.979
6.875	100.496	100.302	100.002	6.875	98.996	98.802	98.502
7	100.998	100.804	100.504	7	99.498	99.304	99.004
7.125	101.452	101.258	100.958	7.125	99.952	99.758	99.458
7.25	101.886	101.692	101.392	7.25	100.386	100.192	99.892
7.375	101.871	101.607	101.307	7.375	100.371	100.107	99.807
7.5	102.343	102.079	101.779	7.5	100.843	100.579	100.279
7.625	102.757	102.493	102.193	7.625	101.257	100.993	100.693
7.75	103.151	102.887	102.587	7.75	101.651	101.387	101.087
7.875	102.242	101.912	101.612	7.875	100.742	100.412	100.112
8	102.674	102.344	102.044	8	101.174	100.844	100.544
8.125	103.058	102.728	102.428	8.125	101.558	101.228	100.928
8.25	103.422	103.092	102.792	8.25	101.922	101.592	101.292
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.973	97.779	97.479	6.75	96.473	96.279	95.979
6.875	98.496	98.302	98.002	6.875	96.996	96.802	96.502
7	98.998	98.804	98.504	7	97.498	97.304	97.004
7.125	99.452	99.258	98.958	7.125	97.952	97.758	97.458
7.25	99.886	99.692	99.392	7.25	98.386	98.192	97.892
7.375	99.871	99.607	99.307	7.375	98.371	98.107	97.807
7.5	100.343	100.079	99.779	7.5	98.843	98.579	98.279
7.625	100.757	100.493	100.193	7.625	99.257	98.993	98.693
7.75	101.151	100.887	100.587	7.75	99.651	99.387	99.087
7.875	100.242	99.912	99.612	7.875	98.742	98.412	98.112
8	100.674	100.344	100.044	8	99.174	98.844	98.544
8.125	101.058	100.728	100.428	8.125	99.558	99.228	98.928
8.25	101.422	101.092	100.792	8.25	99.922	99.592	99.292
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.223	99.029	98.729	6.75	97.223	97.029	96.729
6.875	99.746	99.552	99.252	6.875	97.746	97.552	97.252
7	100.248	100.054	99.754	7	98.248	98.054	97.754
7.125	100.702	100.508	100.208	7.125	98.702	98.508	98.208
7.25	101.136	100.942	100.642	7.25	99.136	98.942	98.642
7.375	101.121	100.857	100.557	7.375	99.121	98.857	98.557
7.5	101.593	101.329	101.029	7.5	99.593	99.329	99.029
7.625	102.007	101.743	101.443	7.625	100.007	99.743	99.443
7.75	102.401	102.137	101.837	7.75	100.401	100.137	99.837
7.875	101.492	101.162	100.862	7.875	99.492	99.162	98.862
8	101.924	101.594	101.294	8	99.924	99.594	99.294
8.125	102.308	101.978	101.678	8.125	100.308	99.978	99.678
8.25	102.672	102.342	102.042	8.25	100.672	100.342	100.042

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.