



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	92.991	93.013	92.994	4.75	92.991	93.013	92.994	5.125	96.710	96.675	96.649
4.875	93.615	93.631	93.614	4.875	93.615	93.631	93.614	5.25	97.412	97.372	97.343
5	94.263	94.274	94.251	5	94.263	94.274	94.251	5.375	97.950	97.905	97.874
5.125	94.860	94.849	94.826	5.125	94.860	94.849	94.826	5.5	98.457	98.408	98.376
5.25	95.683	95.603	95.575	5.25	95.683	95.603	95.575	5.625	99.005	98.995	98.959
5.375	96.274	96.215	96.189	5.375	96.274	96.189	96.158	5.75	99.659	99.643	99.604
5.5	97.025	96.973	96.946	5.5	96.842	96.752	96.718	5.875	100.150	100.129	100.088
5.625	97.549	97.497	97.470	5.625	97.466	97.376	97.343	6	100.636	100.611	100.568
5.75	97.986	97.930	97.892	5.75	97.986	97.930	97.892	6.125	101.075	101.049	101.007
5.875	98.581	98.525	98.496	5.875	98.524	98.468	98.436	6.25	100.927	100.857	100.784
6	99.226	99.171	99.141	6	99.078	99.012	98.973	6.375	101.386	101.315	101.241
6.125	99.681	99.625	99.596	6.125	99.590	99.524	99.481	6.5	101.807	101.735	101.662
6.25	99.842	99.763	99.715	6.25	99.842	99.763	99.715	6.625	102.158	102.085	102.012
6.375	100.372	100.300	100.258	6.375	100.372	100.300	100.258	6.75	101.747	101.703	101.625
6.5	100.837	100.765	100.721	6.5	100.827	100.745	100.701	6.875	102.255	102.198	102.151
6.625	101.238	101.148	101.095	6.625	101.238	101.148	101.095	7	102.653	102.603	102.550
6.75	101.497	101.427	101.374	6.75	101.467	101.427	101.369	7.125	102.948	102.902	102.824
6.875	101.902	101.850	101.797	6.875	101.883	101.850	101.797	7.25	102.977	102.943	102.858
7	102.340	102.306	102.253	7	102.340	102.306	102.253	7.375	103.442	103.407	103.322
7.125	102.717	102.666	102.604	7.125	102.717	102.666	102.604	7.5	103.764	103.728	103.644
7.25	102.990	102.958	102.896	7.25	102.990	102.958	102.896	7.625	104.081	104.045	103.966
7.375	103.390	103.368	103.306	7.375	103.390	103.368	103.306	7.75	104.571	104.566	104.505
7.5	103.684	103.664	103.599	7.5	103.684	103.664	103.599	7.875	104.930	104.927	104.863
7.625	104.036	104.080	104.005	7.625	104.036	104.080	104.005	8	105.000	105.000	105.000
7.75	104.482	104.525	104.454	7.75	104.482	104.525	104.454				
7.875	104.772	104.820	104.749	7.875	104.772	104.820	104.749				
8	105.028	105.071	104.998	8	105.028	105.071	104.998				
8.125	105.244	105.274	105.205	8.125	105.244	105.274	105.205				
8.25	105.536	105.595	105.515	8.25	105.536	105.595	105.515				
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	97.405	97.405	97.362	4.625	97.763	97.763	97.720	5	93.440	93.501	93.478
4.75	97.577	97.577	97.506	4.75	97.903	97.945	97.859	5.125	94.062	94.115	94.091
4.875	98.097	98.097	98.032	4.875	98.424	98.424	98.359	5.25	95.404	95.241	95.116
5	98.336	98.374	98.292	5	98.760	98.798	98.716	5.375	96.082	95.920	95.796
5.125	98.826	98.859	98.775	5.125	99.193	99.226	99.142	5.5	96.841	96.679	96.555
5.25	99.109	99.137	99.050	5.25	99.480	99.508	99.420	5.625	97.365	97.203	97.080
5.375	99.569	99.522	99.489	5.375	99.805	99.805	99.743	5.75	97.981	98.005	97.967
5.5	99.892	99.845	99.812	5.5	100.065	100.088	99.999	5.875	98.530	98.552	98.520
5.625	100.179	100.167	100.144	5.625	100.347	100.359	100.336	6	99.159	99.094	99.061
5.75	100.411	100.418	100.393	5.75	100.608	100.615	100.590	6.125	99.634	99.583	99.540
5.875	100.786	100.747	100.679	5.875	100.893	100.895	100.867	6.25	99.849	99.838	99.790
6	101.100	101.076	101.048	6	101.190	101.192	101.164	6.375	100.372	100.381	100.338
6.125	101.247	101.238	101.246	6.125	101.340	101.325	101.214	6.5	100.831	100.838	100.795
6.25	101.505	101.491	101.496	6.25	101.428	101.407	101.380	6.625	101.217	101.207	101.154
6.375	101.892	101.806	101.773	6.375	101.752	101.726	101.703	6.75	101.493	101.458	101.401
6.5	102.186	102.167	102.170	6.5	102.047	102.028	102.031	6.875	101.888	101.844	101.791
6.625	102.389	102.331	102.300	6.625	102.210	102.174	102.161	7	102.281	102.207	102.154
6.75	102.583	102.495	102.502	6.75	102.394	102.352	102.352	7.125	102.508	102.487	102.425
6.875	103.003	102.948	102.916	6.875	102.610	102.563	102.578	7.25	102.679	102.619	102.557
7	103.204	103.157	103.124	7	102.896	102.857	102.874	7.375	103.061	102.952	102.891
7.125	103.383	103.336	103.303	7.125	102.940	102.892	102.860	7.5	103.174	102.851	102.778
7.25	103.280	103.204	103.139	7.25	102.945	102.869	102.804	7.625	103.614	103.355	103.277
7.375	103.768	103.692	103.628	7.375	103.329	103.253	103.189	7.75	102.601	102.724	102.654
								7.875	102.856	102.938	102.867

Conventional Fixed 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

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.369	97.192	97.196	5	96.485	96.308	96.313	5	94.193	94.130	94.067
5.125	97.735	97.614	97.555	5.125	97.002	96.820	96.822	5.125	94.845	94.782	94.720
5.25	98.193	98.130	98.067	5.25	97.472	97.308	97.284	5.25	95.501	95.438	95.375
5.375	98.421	98.358	98.295	5.375	97.726	97.575	97.530	5.375	95.799	95.736	95.673
5.5	98.793	98.730	98.667	5.5	98.121	98.010	97.947	5.5	96.278	96.215	96.152
5.625	99.167	99.104	99.041	5.625	98.516	98.445	98.382	5.625	96.757	96.694	96.632
5.75	99.394	99.331	99.268	5.75	99.039	98.831	98.821	5.75	97.040	96.977	96.915
5.875	99.649	99.544	99.481	5.875	99.252	99.038	99.025	5.875	97.318	97.255	97.193
6	99.933	99.751	99.699	6	99.598	99.380	99.364	6	97.598	97.535	97.473
6.125	100.206	99.982	99.965	6.125	100.076	99.852	99.835	6.125	97.876	97.813	97.751
6.25	100.504	100.275	100.255	6.25	100.371	100.142	100.122	6.25	98.152	98.089	98.026
6.375	100.711	100.477	100.454	6.375	100.612	100.377	100.355	6.375	98.426	98.363	98.301
6.5	100.847	100.607	100.582	6.5	100.581	100.341	100.316	6.5	98.885	98.822	98.759
6.625	100.909	100.665	100.637	6.625	100.658	100.423	100.381	6.625	98.971	98.908	98.845
6.75	100.931	100.714	100.651	6.75	100.578	100.328	100.298	6.75	99.240	99.177	99.114
6.875	100.831	100.768	100.705	6.875	100.494	100.369	100.306	6.875	99.314	99.251	99.189
7	100.883	100.820	100.757	7	100.517	100.428	100.365	7	99.389	99.326	99.264
7.125	100.926	100.863	100.800	7.125	100.720	100.498	100.435	7.125	99.475	99.412	99.349
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	97.572	97.395	97.399	5	96.684	96.507	96.512	5	94.243	94.180	94.117
5.125	97.937	97.755	97.757	5.125	97.200	97.018	97.020	5.125	94.895	94.832	94.769
5.25	98.286	98.180	98.117	5.25	97.669	97.481	97.480	5.25	95.551	95.488	95.425
5.375	98.607	98.414	98.411	5.375	97.922	97.729	97.726	5.375	95.849	95.786	95.723
5.5	98.929	98.780	98.726	5.5	98.316	98.118	98.113	5.5	96.328	96.265	96.202
5.625	99.251	99.154	99.091	5.625	98.710	98.506	98.499	5.625	96.807	96.744	96.681
5.75	99.567	99.381	99.348	5.75	99.232	99.024	99.013	5.75	97.090	97.027	96.964
5.875	99.852	99.638	99.625	5.875	99.443	99.230	99.217	5.875	97.368	97.305	97.242
6	100.136	99.918	99.902	6	99.790	99.571	99.556	6	97.648	97.585	97.522
6.125	100.411	100.187	100.169	6.125	100.268	100.044	100.026	6.125	97.926	97.863	97.800
6.25	100.711	100.482	100.462	6.25	100.563	100.334	100.314	6.25	98.202	98.139	98.076
6.375	100.921	100.686	100.664	6.375	100.806	100.571	100.549	6.375	98.476	98.413	98.350
6.5	101.059	100.819	100.795	6.5	100.777	100.537	100.512	6.5	98.935	98.872	98.809
6.625	101.124	100.879	100.852	6.625	100.855	100.621	100.579	6.625	99.021	98.958	98.895
6.75	101.147	100.897	100.868	6.75	100.777	100.527	100.498	6.75	99.290	99.227	99.164
6.875	100.987	100.818	100.755	6.875	100.696	100.440	100.408	6.875	99.364	99.301	99.238
7	100.933	100.870	100.807	7	100.721	100.478	100.426	7	99.439	99.376	99.313
7.125	100.976	100.913	100.850	7.125	100.925	100.660	100.623	7.125	99.525	99.462	99.399

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 Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.529	94.493	94.493	5.75	98.259	98.205	98.176	4.375	95.670	95.641	95.576
5.25	95.209	95.181	95.144	5.875	98.850	98.796	98.767	4.5	96.046	96.017	95.952
5.375	95.881	95.853	95.816	6	99.383	99.329	99.300	4.625	96.394	96.365	96.300
5.5	96.527	96.499	96.462	6.125	99.790	99.737	99.707	4.75	97.153	97.129	97.088
5.625	97.155	97.127	97.090	6.25	99.990	99.921	99.877	4.875	97.554	97.530	97.489
5.75	97.675	97.643	97.607	6.375	100.542	100.474	100.430	5	97.835	97.810	97.770
5.875	98.297	98.266	98.229	6.5	101.026	100.957	100.913	5.125	98.059	98.034	97.994
6	98.890	98.859	98.822	6.625	101.348	101.279	101.235	5.25	98.600	98.576	98.535
6.125	99.426	99.395	99.358	6.75	101.428	101.359	101.315	5.375	98.896	98.868	98.828
6.25	99.702	99.656	99.604	6.875	101.913	101.844	101.801	5.5	99.320	99.287	99.230
6.375	100.249	100.203	100.152	7	102.332	102.263	102.220	5.625	99.550	99.516	99.460
6.5	100.754	100.707	100.656	7.125	102.643	102.574	102.530	5.75	99.887	99.853	99.797
6.625	101.240	101.194	101.142	7.25	102.638	102.544	102.500	5.875	100.257	100.224	100.167
				7.375	103.107	103.013	102.969	6	100.404	100.371	100.315
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.102	95.067	95.002								
4.75	96.196	96.157	96.100								
4.875	96.396	96.358	96.301								
5	96.717	96.678	96.622								
5.125	97.086	97.047	96.991								
5.25	97.428	97.389	97.332								
5.375	97.750	97.711	97.654								
5.5	98.012	97.974	97.917								
5.625	98.312	98.273	98.217								
5.75	98.380	98.333	98.260								
5.875	98.701	98.653	98.580								
6	99.188	99.140	99.068								

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	95.427	95.375	95.358	5.75	99.523	99.475	99.408	4.25	95.260	95.231	95.166
5.5	96.101	96.045	96.029	5.875	100.056	100.007	99.940	4.375	95.670	95.641	95.576
5.625	96.739	96.683	96.668	6	100.530	100.480	100.413	4.5	96.046	96.017	95.952
5.75	97.535	97.489	97.420	6.125	100.850	100.799	100.732	4.625	96.394	96.365	96.300
5.875	98.127	98.080	98.010	6.25	100.927	100.857	100.784	4.75	97.153	97.129	97.088
6	98.678	98.631	98.561	6.375	101.386	101.315	101.241	4.875	97.554	97.530	97.489
6.125	99.151	99.103	99.033	6.5	101.807	101.735	101.662	5	97.835	97.810	97.770
6.25	99.396	99.327	99.252	6.625	102.158	102.085	102.012	5.125	98.059	98.034	97.994
6.375	99.930	99.860	99.838	6.75	101.747	101.703	101.625	5.25	98.600	98.576	98.535
6.5	100.417	100.347	100.324	6.875	102.188	102.144	102.065	5.375	98.896	98.868	98.828
6.625	100.841	100.828	100.828	7	102.587	102.542	102.463	5.5	99.320	99.287	99.230
6.75	101.118	101.075	100.995	7.125	102.948	102.902	102.824	5.625	99.550	99.516	99.460
6.875	101.637	101.570	101.544	7.25	102.977	102.943	102.858	5.75	99.887	99.853	99.797
7	102.023	101.962	101.928	7.375	103.442	103.407	103.322	5.875	100.257	100.224	100.167
7.125	102.358	102.294	102.264	7.5	103.764	103.728	103.644	6	100.404	100.371	100.315
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.102	95.067	95.002								
4.75	96.953	96.890	96.860								
4.875	97.297	97.233	97.203								
5	97.690	97.582	97.543								
5.125	98.258	98.149	98.110								
5.25	98.594	98.485	98.445								
5.375	98.925	98.815	98.775								
5.5	99.205	99.094	99.054								
5.625	99.517	99.425	99.375								
5.75	99.843	99.751	99.701								
5.875	100.166	100.073	100.022								
6	100.475	100.381	100.330								

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	94.860	94.849	94.826
5.25	95.683	95.603	95.575
5.375	96.274	96.189	96.158
5.5	96.842	96.752	96.718
5.625	97.466	97.376	97.343
5.75	97.986	97.930	97.892
5.875	98.524	98.468	98.436
6	99.078	99.012	98.973
6.125	99.590	99.524	99.481
6.25	99.842	99.763	99.715
6.375	100.372	100.300	100.258
6.5	100.827	100.745	100.701
6.625	101.238	101.148	101.095
6.75	101.467	101.427	101.369
6.875	101.883	101.850	101.797
7	102.340	102.306	102.253
7.125	102.717	102.666	102.604
7.25	102.990	102.958	102.896
7.375	103.390	103.368	103.306

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	93.829	93.785	93.769	4.5	93.829	93.785	93.769	5	96.755	96.711	96.681
4.625	94.534	94.490	94.474	4.625	94.534	94.490	94.474	5.125	97.440	97.396	97.365
4.75	95.458	95.414	95.397	4.75	95.458	95.414	95.397	5.25	98.112	98.069	98.040
4.875	96.060	96.016	95.985	4.875	96.060	96.016	95.985	5.375	98.523	98.502	98.481
5	96.755	96.711	96.681	5	96.755	96.711	96.681	5.5	99.187	99.166	99.145
5.125	97.440	97.396	97.365	5.125	97.440	97.396	97.365	5.625	99.781	99.761	99.740
5.25	98.112	98.069	98.040	5.25	98.112	98.069	98.040	5.75	100.336	100.318	100.217
5.375	98.692	98.610	98.518	5.375	98.523	98.502	98.481	5.875	100.554	100.374	100.195
5.5	99.201	99.166	99.145	5.5	99.187	99.166	99.145	6	101.077	100.898	100.749
5.625	99.781	99.761	99.740	5.625	99.781	99.761	99.740	6.125	101.560	101.441	101.336
5.75	100.336	100.318	100.217	5.75	100.336	100.318	100.217	6.25	102.078	102.080	101.974
5.875	100.600	100.525	100.458	5.875	100.554	100.374	100.195	6.375	102.220	102.148	102.085
6	101.095	101.020	100.953	6	101.077	100.898	100.749	6.5	102.807	102.736	102.672
6.125	101.627	101.552	101.485	6.125	101.560	101.441	101.336	6.625	103.375	103.304	103.241
6.25	102.078	102.080	101.974	6.25	102.078	102.080	101.974	6.75	103.877	103.805	103.742
6.375	102.220	102.148	102.085	6.375	102.220	102.148	102.085	6.875	103.332	103.297	103.242
6.5	102.807	102.736	102.672	6.5	102.807	102.736	102.672	7	103.848	103.812	103.757
6.625	103.375	103.304	103.241	6.625	103.375	103.304	103.241	7.125	104.286	104.249	104.194
6.75	103.877	103.805	103.742	6.75	103.877	103.805	103.742	7.25	104.727	104.683	104.637
6.875	103.444	103.401	103.351	6.875	103.395	103.360	103.305	7.375	103.928	103.911	103.847
7	103.915	103.871	103.821	7	103.883	103.847	103.793	7.5	104.388	104.344	104.285
7.125	104.294	104.257	104.203	7.125	104.294	104.257	104.203	7.625	104.887	104.843	104.783
7.25	104.727	104.683	104.637	7.25	104.727	104.683	104.637	7.75	105.272	105.228	105.168
7.375	104.187	104.157	104.090	7.375	103.995	103.978	103.914	7.875	103.432	103.346	103.441
7.5	104.638	104.608	104.541	7.5	104.388	104.348	104.285	8	103.833	103.746	103.842
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	96.867	96.886	96.870	4.25	96.611	96.644	96.550	4.75	94.120	94.167	94.053
4.375	97.335	97.354	97.338	4.375	97.186	97.219	97.125	4.875	94.858	94.905	94.791
4.5	97.805	97.824	97.808	4.5	97.758	97.791	97.697	5	95.591	95.638	95.524
4.625	98.326	98.358	98.279	4.625	98.326	98.358	98.265	5.125	96.469	96.515	96.401
4.75	98.642	98.598	98.582	4.75	98.642	98.598	98.582	5.25	97.301	97.219	97.127
4.875	99.074	99.033	99.009	4.875	98.865	98.875	98.779	5.375	97.941	97.859	97.767
5	99.556	99.515	99.490	5	99.419	99.429	99.332	5.5	98.485	98.509	98.375
5.125	99.988	99.967	99.929	5.125	99.957	99.967	99.870	5.625	99.246	99.270	99.136
5.25	100.256	100.209	100.177	5.25	100.256	100.209	100.177	5.75	99.494	99.436	99.375
5.375	100.521	100.464	100.424	5.375	100.189	100.176	100.139	5.875	100.017	99.942	99.875
5.5	100.954	100.898	100.857	5.5	100.692	100.680	100.642	6	100.512	100.486	100.378
5.625	101.388	101.331	101.291	5.625	101.167	101.154	101.117	6.125	101.200	101.202	101.095
5.75	101.415	101.367	101.335	5.75	101.415	101.367	101.335	6.25	101.268	101.197	101.133
5.875	101.697	101.646	101.614	5.875	101.143	101.109	101.099	6.375	101.188	101.154	101.119
6	102.131	102.080	102.048	6	101.592	101.557	101.547	6.5	101.686	101.666	101.604
								6.625	102.377	102.357	102.286
								6.75	102.254	102.182	102.119
								6.875	101.984	101.950	101.897
								7	102.410	102.376	102.345
								7.125	102.868	102.826	102.772
								7.25	102.792	102.748	102.702
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.019	97.044	96.910	5	95.591	95.638	95.524	4.5	95.118	95.150	94.932
5.375	97.726	97.750	97.616	5.125	96.469	96.515	96.401	4.625	95.678	95.710	95.492
5.5	98.485	98.509	98.375	5.25	97.019	97.044	96.910	4.75	95.580	95.539	95.514
5.625	99.246	99.270	99.136	5.375	97.726	97.750	97.616	4.875	96.054	96.013	95.989
5.75	99.494	99.436	99.375	5.5	98.485	98.509	98.375	5	96.536	96.495	96.470
5.875	99.976	99.797	99.684	5.625	99.246	99.270	99.136	5.125	96.968	96.927	96.903
6	100.484	100.486	100.378	5.75	99.544	99.486	99.425	5.25	96.975	96.918	96.878
6.125	101.200	101.202	101.095	5.875	99.789	99.791	99.684	5.375	97.501	97.444	97.404
6.25	101.268	101.197	101.133	6	100.484	100.486	100.378	5.5	97.934	97.878	97.837
6.375	101.188	101.154	101.119	6.125	101.200	101.202	101.095	5.625	98.368	98.311	98.271
6.5	101.686	101.666	101.604	6.25	101.318	101.247	101.183	5.75	98.154	98.140	98.126
6.625	102.377	102.357	102.286	6.375	101.028	101.007	100.937	5.875	98.677	98.626	98.594
6.75	102.254	102.182	102.119	6.5	101.686	101.666	101.595	6	99.111	99.060	99.028
6.875	101.984	101.950	101.897	6.625	102.377	102.357	102.286	6.125	99.585	99.535	99.502

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	98.112	98.069	98.040	5.25	98.112	98.069	98.040	5.25	98.112	98.069	98.040
5.375	98.523	98.502	98.481	5.375	98.523	98.502	98.481	5.375	98.523	98.502	98.481
5.5	99.187	99.166	99.145	5.5	99.187	99.166	99.145	5.5	99.187	99.166	99.145
5.625	99.781	99.761	99.740	5.625	99.781	99.761	99.740	5.625	99.781	99.761	99.740
5.75	100.336	100.318	100.217	5.75	100.336	100.318	100.217	5.75	100.336	100.318	100.217
5.875	100.554	100.374	100.195	5.875	100.554	100.374	100.195	5.875	100.554	100.374	100.195
6	101.077	100.898	100.749	6	101.077	100.898	100.749	6	101.077	100.898	100.749
6.125	101.560	101.441	101.336	6.125	101.560	101.441	101.336	6.125	101.560	101.441	101.336
6.25	102.078	102.080	101.974	6.25	102.078	102.080	101.974	6.25	102.078	102.080	101.974
6.375	102.220	102.148	102.085	6.375	102.220	102.148	102.085	6.375	102.220	102.148	102.085
6.5	102.807	102.736	102.672	6.5	102.807	102.736	102.672	6.5	102.807	102.736	102.672
6.625	103.375	103.304	103.241	6.625	103.375	103.304	103.241	6.625	103.375	103.304	103.241
6.75	103.877	103.805	103.742	6.75	103.877	103.805	103.742	6.75	103.877	103.805	103.742
6.875	103.395	103.360	103.305	6.875	103.395	103.360	103.305	6.875	103.332	103.297	103.242
7	103.883	103.847	103.793	7	103.883	103.847	103.793	7	103.848	103.812	103.757
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	97.758	97.791	97.697	4.25	96.611	96.644	96.550	5.25	97.019	97.044	96.910
4.625	98.326	98.358	98.265	4.375	97.186	97.219	97.125	5.375	97.726	97.750	97.616
4.75	98.642	98.598	98.582	4.5	97.758	97.791	97.697	5.5	98.485	98.509	98.375
4.875	98.865	98.875	98.779	4.625	98.326	98.358	98.265	5.625	99.246	99.270	99.136
5	99.419	99.429	99.332	4.75	98.642	98.598	98.582	5.75	99.494	99.436	99.375
5.125	99.957	99.967	99.870	4.875	98.865	98.875	98.779	5.875	99.976	99.797	99.684
5.25	100.256	100.209	100.177	5	99.419	99.429	99.332	6	100.484	100.486	100.378
5.375	100.189	100.176	100.139	5.125	99.957	99.967	99.870	6.125	101.200	101.202	101.095
5.5	100.692	100.680	100.642	5.25	100.256	100.209	100.177	6.25	101.268	101.197	101.133
5.625	101.167	101.154	101.117	5.375	100.189	100.176	100.139	6.375	101.188	101.154	101.119
5.75	101.415	101.367	101.335	5.5	100.692	100.680	100.642	6.5	101.686	101.666	101.604
5.875	101.143	101.109	101.099	5.625	101.167	101.154	101.117	6.625	102.377	102.357	102.286
6	101.592	101.557	101.547	5.75	101.415	101.367	101.335	6.75	102.254	102.182	102.119
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.019	97.044	96.910	5.25	97.019	97.044	96.910	4.5	95.118	95.150	94.932
5.375	97.726	97.750	97.616	5.375	97.726	97.750	97.616	4.625	95.678	95.710	95.492
5.5	98.485	98.509	98.375	5.5	98.485	98.509	98.375	4.75	94.217	94.173	94.157
5.625	99.246	99.270	99.136	5.625	99.246	99.270	99.136	4.875	94.635	94.645	94.348
5.75	99.494	99.436	99.375	5.75	99.544	99.486	99.425	5	95.164	95.174	94.878
5.875	99.976	99.797	99.684	5.875	99.789	99.791	99.684	5.125	95.663	95.673	95.376
6	100.484	100.486	100.378	6	100.484	100.486	100.378	5.25	96.441	96.420	96.400
6.125	101.200	101.202	101.095	6.125	101.200	101.202	101.095	5.375	96.538	96.518	96.497
6.25	101.268	101.197	101.133	6.25	101.318	101.247	101.183	5.5	96.946	96.925	96.905
6.375	101.188	101.154	101.119	6.375	101.028	101.007	100.937	5.625	97.363	97.342	97.322
6.5	101.686	101.666	101.604	6.5	101.686	101.666	101.595	5.75	98.154	98.140	98.126
6.625	102.377	102.357	102.286	6.625	102.377	102.357	102.286	5.875	98.431	98.417	98.403
6.75	102.254	102.182	102.119	6.75	102.304	102.232	102.169	6	98.780	98.766	98.752
6.875	101.984	101.950	101.897	6.875	101.799	101.756	101.703	6.125	99.095	99.082	99.068

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	97.340	97.296	97.265	5.125	97.340	97.296	97.265	4.75	95.358	95.314	95.297
5.25	98.012	97.969	97.940	5.25	98.012	97.969	97.940	4.875	95.960	95.916	95.885
5.375	98.423	98.402	98.381	5.375	98.423	98.402	98.381	5	96.655	96.611	96.581
5.5	99.087	99.066	99.045	5.5	99.087	99.066	99.045	5.125	97.340	97.296	97.265
5.625	99.681	99.661	99.640	5.625	99.681	99.661	99.640	5.25	98.012	97.969	97.940
5.75	100.236	100.179	100.117	5.75	100.236	100.179	100.117	5.375	98.423	98.402	98.381
5.875	100.454	100.274	100.095	5.875	100.454	100.274	100.095	5.5	99.087	99.066	99.045
6	100.977	100.798	100.642	6	100.977	100.798	100.642	5.625	99.681	99.661	99.640
6.125	101.460	101.286	101.222	6.125	101.460	101.286	101.222	5.75	100.236	100.179	100.117
6.25	101.906	101.835	101.771	6.25	101.906	101.835	101.771	5.875	100.454	100.274	100.095
6.375	101.781	101.746	101.712	6.375	101.781	101.746	101.712	6	100.977	100.798	100.642
6.5	102.226	102.191	102.157	6.5	102.226	102.191	102.157	6.125	101.460	101.286	101.222
6.625	102.760	102.725	102.691	6.625	102.760	102.725	102.691	6.25	101.906	101.835	101.771
6.75	103.261	103.189	103.126	6.75	103.261	103.189	103.126	6.375	101.781	101.746	101.712
6.875	103.087	103.080	103.073	6.875	103.087	103.080	103.073	6.5	102.226	102.191	102.157
7	103.571	103.565	103.558	7	103.571	103.565	103.558	6.625	102.760	102.725	102.691
7.125	103.936	103.929	103.922	7.125	103.936	103.929	103.922	6.75	103.261	103.189	103.126
7.25	104.182	104.138	104.092	7.25	104.182	104.138	104.092	6.875	103.087	103.080	103.073
7.375	103.809	103.857	103.806	7.375	103.485	103.468	103.405	7	103.571	103.565	103.558
7.5	103.972	104.020	103.968	7.5	103.921	103.903	103.839	7.125	103.936	103.929	103.922
7.625	104.376	104.358	104.294	7.625	104.376	104.358	104.294	7.25	104.182	104.138	104.092
7.75	104.691	104.647	104.587	7.75	104.691	104.647	104.587	7.375	103.549	103.532	103.468
7.875	104.372	104.406	104.346	7.875	103.135	103.008	103.103	7.5	103.994	103.976	103.913
8	104.488	104.522	104.462	8	103.455	103.329	103.424	7.625	104.447	104.429	104.365
8.125	104.554	104.588	104.527	8.125	103.751	103.624	103.719	7.75	104.691	104.647	104.587
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	96.767	96.786	96.770	4.25	96.571	96.603	96.509	4.875	94.705	94.712	94.598
4.375	97.235	97.254	97.238	4.375	97.095	97.127	97.034	5	95.428	95.434	95.320
4.5	97.705	97.724	97.708	4.5	97.606	97.638	97.545	5.125	96.195	96.202	96.088
4.625	98.176	98.195	98.179	4.625	98.100	98.133	98.039	5.25	96.974	96.958	96.824
4.75	98.542	98.498	98.482	4.75	98.542	98.498	98.482	5.375	97.620	97.605	97.471
4.875	98.922	98.915	98.883	4.875	98.710	98.720	98.623	5.5	98.300	98.284	98.151
5	99.394	99.388	99.355	5	99.169	99.179	99.083	5.625	99.022	99.006	98.872
5.125	99.868	99.862	99.829	5.125	99.608	99.608	99.528	5.75	99.394	99.336	99.275
5.25	100.156	100.109	100.077	5.25	100.156	100.109	100.077	5.875	99.876	99.697	99.518
5.375	100.305	100.276	100.211	5.375	99.946	99.934	99.896	6	100.320	100.216	100.109
5.5	100.776	100.746	100.682	5.5	100.329	100.317	100.279	6.125	100.796	100.758	100.651
5.625	101.234	101.205	101.140	5.625	100.778	100.731	100.699	6.25	101.168	101.097	101.033
5.75	101.315	101.267	101.235	5.75	101.315	101.267	101.235	6.375	101.088	101.054	101.019
5.875	101.400	101.384	101.360	5.875	100.841	100.807	100.797	6.5	101.573	101.539	101.504
6	101.843	101.827	101.803	6	101.338	101.291	101.259	6.625	101.997	101.963	101.928
								6.75	102.154	102.082	102.019
								6.875	101.774	101.767	101.760
								7	102.259	102.252	102.245
								7.125	102.623	102.616	102.609
								7.25	102.692	102.648	102.602
								7.375	101.431	101.387	101.327
								7.5	101.945	101.901	101.841
								7.625	102.443	102.400	102.340
								7.75	102.778	102.734	102.675
								7.875	99.683	99.556	99.502
								8	100.004	99.877	99.822
								8.125	100.299	100.172	100.117
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	101.573	101.539	101.504	6.125	100.796	100.758	100.651	4.5	94.941	94.973	94.755
6.625	101.997	101.963	101.928	6.25	101.218	101.147	101.083	4.625	95.389	95.421	95.203
6.75	102.154	102.082	102.019	6.375	100.847	100.786	100.716	4.75	94.117	94.073	94.057
6.875	101.774	101.767	101.760	6.5	101.392	101.332	101.261	4.875	94.435	94.445	94.148
7	102.259	102.252	102.245	6.625	101.978	101.918	101.847	5	94.827	94.837	94.543
7.125	102.623	102.616	102.609	6.75	102.204	102.132	102.069	5.125	95.183	95.183	95.103
7.25	102.692	102.648	102.602	6.875	101.485	101.403	101.349	5.25	96.341	96.320	96.300
7.375	101.431	101.387	101.327	7	101.921	101.838	101.785	5.375	96.438	96.418	96.397
7.5	101.945	101.901	101.841	7.125	102.327	102.283	102.238	5.5	96.846	96.825	96.805
7.625	102.443	102.400	102.340	7.25	102.742	102.698	102.652	5.625	97.263	97.242	97.222
7.75	102.778	102.734	102.675	7.375	101.481	101.437	101.377	5.75	98.054	98.040	98.026
7.875	99.683	99.556	99.502	7.5	101.995	101.951	101.891	5.875	98.331	98.317	98.303
8	100.004	99.877	99.822	7.625	102.493	102.450	102.390	6	98.680	98.666	98.652
8.125	100.299	100.172	100.117	7.75	99.375	99.249	99.194	6.125	98.995	98.982	98.968

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	101.781	101.746	101.712	6.375	101.781	101.746	101.712	6	100.977	100.798	100.642
6.5	102.226	102.191	102.157	6.5	102.226	102.191	102.157	6.125	101.460	101.286	101.222
6.625	102.760	102.725	102.691	6.625	102.760	102.725	102.691	6.25	101.906	101.835	101.771
6.75	103.261	103.189	103.126	6.75	103.261	103.189	103.126	6.375	101.781	101.746	101.712
6.875	103.087	103.080	103.073	6.875	103.087	103.080	103.073	6.5	102.226	102.191	102.157
7	103.571	103.565	103.558	7	103.571	103.565	103.558	6.625	102.760	102.725	102.691
7.125	103.936	103.929	103.922	7.125	103.936	103.929	103.922	6.75	103.261	103.189	103.126
7.25	104.182	104.138	104.092	7.25	104.182	104.138	104.092	6.875	103.087	103.080	103.073
7.375	103.809	103.857	103.806	7.375	103.485	103.468	103.405	7	103.571	103.565	103.558
7.5	103.972	104.020	103.968	7.5	103.921	103.903	103.839	7.125	103.936	103.929	103.922
7.625	104.376	104.358	104.294	7.625	104.376	104.358	104.294	7.25	104.182	104.138	104.092
7.75	104.691	104.647	104.587	7.75	104.691	104.647	104.587	7.375	103.549	103.532	103.468
7.875	104.372	104.406	104.346	7.875	103.185	103.058	103.153	7.5	103.994	103.976	103.913
8	104.488	104.522	104.462	8	103.505	103.379	103.474	7.625	104.447	104.429	104.365
8.125	104.554	104.588	104.527	8.125	103.801	103.674	103.769	7.75	104.691	104.647	104.587
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	97.705	97.724	97.708	4.5	97.606	97.638	97.545	6.625	101.997	101.963	101.928
4.625	98.176	98.195	98.179	4.625	98.100	98.133	98.039	6.75	102.154	102.082	102.019
4.75	98.542	98.498	98.482	4.75	98.542	98.498	98.482	6.875	101.774	101.767	101.760
4.875	98.922	98.915	98.883	4.875	98.710	98.720	98.623	7	102.259	102.252	102.245
5	99.394	99.388	99.355	5	99.169	99.179	99.083	7.125	102.623	102.616	102.609
5.125	99.868	99.862	99.829	5.125	99.608	99.608	99.528	7.25	102.692	102.648	102.602
5.25	100.156	100.109	100.077	5.25	100.156	100.109	100.077	7.375	102.335	102.383	102.331
5.375	100.305	100.276	100.211	5.375	99.946	99.934	99.896	7.5	102.497	102.545	102.494
5.5	100.776	100.746	100.682	5.5	100.329	100.317	100.279	7.625	102.575	102.624	102.572
5.625	101.234	101.205	101.140	5.625	100.778	100.731	100.699	7.75	102.778	102.734	102.675
5.75	101.315	101.267	101.235	5.75	101.315	101.267	101.235	7.875	101.897	101.931	101.871
5.875	101.400	101.384	101.360	5.875	100.841	100.807	100.797	8	102.013	102.047	101.987
6	101.843	101.827	101.803	6	101.338	101.291	101.259	8.125	102.079	102.113	102.052
6.125	102.283	102.268	102.243	6.125	101.870	101.822	101.790				
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	101.573	101.539	101.504	6.125	100.796	100.758	100.651	4.5	94.941	94.973	94.755
6.625	101.997	101.963	101.928	6.25	101.218	101.147	101.083	4.625	95.389	95.421	95.203
6.75	102.154	102.082	102.019	6.375	100.847	100.786	100.716	4.75	94.117	94.073	94.057
6.875	101.774	101.767	101.760	6.5	101.392	101.332	101.261	4.875	94.435	94.445	94.148
7	102.259	102.252	102.245	6.625	101.978	101.918	101.847	5	94.827	94.837	94.543
7.125	102.623	102.616	102.609	6.75	102.204	102.132	102.069	5.125	95.183	95.183	95.103
7.25	102.692	102.648	102.602	6.875	101.485	101.403	101.349	5.25	96.341	96.320	96.300
7.375	101.431	101.387	101.327	7	101.921	101.838	101.785	5.375	96.438	96.418	96.397
7.5	101.945	101.901	101.841	7.125	102.327	102.283	102.238	5.5	96.846	96.825	96.805
7.625	102.443	102.400	102.340	7.25	102.742	102.698	102.652	5.625	97.263	97.242	97.222
7.75	102.778	102.734	102.675	7.375	101.481	101.437	101.377	5.75	98.054	98.040	98.026
7.875	99.683	99.556	99.502	7.5	101.995	101.951	101.891	5.875	98.331	98.317	98.303
8	100.004	99.877	99.822	7.625	102.493	102.450	102.390	6	98.680	98.666	98.652
8.125	100.299	100.172	100.117	7.75	99.375	99.249	99.194	6.125	98.995	98.982	98.968

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	99.804	99.590	99.290	6.75	98.304	98.090	97.790
6.875	100.317	100.103	99.803	6.875	98.817	98.603	98.303
7	100.819	100.605	100.305	7	99.319	99.105	98.805
7.125	101.263	101.049	100.749	7.125	99.763	99.549	99.249
7.25	101.687	101.473	101.173	7.25	100.187	99.973	99.673
7.375	101.909	101.622	101.322	7.375	100.409	100.122	99.822
7.5	102.371	102.084	101.784	7.5	100.871	100.584	100.284
7.625	102.775	102.488	102.188	7.625	101.275	100.988	100.688
7.75	103.169	102.882	102.582	7.75	101.669	101.382	101.082
7.875	102.311	101.954	101.654	7.875	100.811	100.454	100.154
8	102.733	102.376	102.076	8	101.233	100.876	100.576
8.125	103.107	102.750	102.450	8.125	101.607	101.250	100.950
8.25	103.471	103.114	102.814	8.25	101.971	101.614	101.314
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.804	97.590	97.290	6.75	96.304	96.090	95.790
6.875	98.317	98.103	97.803	6.875	96.817	96.603	96.303
7	98.819	98.605	98.305	7	97.319	97.105	96.805
7.125	99.263	99.049	98.749	7.125	97.763	97.549	97.249
7.25	99.687	99.473	99.173	7.25	98.187	97.973	97.673
7.375	99.909	99.622	99.322	7.375	98.409	98.122	97.822
7.5	100.371	100.084	99.784	7.5	98.871	98.584	98.284
7.625	100.775	100.488	100.188	7.625	99.275	98.988	98.688
7.75	101.169	100.882	100.582	7.75	99.669	99.382	99.082
7.875	100.311	99.954	99.654	7.875	98.811	98.454	98.154
8	100.733	100.376	100.076	8	99.233	98.876	98.576
8.125	101.107	100.750	100.450	8.125	99.607	99.250	98.950
8.25	101.471	101.114	100.814	8.25	99.971	99.614	99.314
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.054	98.840	98.540	6.75	97.054	96.840	96.540
6.875	99.567	99.353	99.053	6.875	97.567	97.353	97.053
7	100.069	99.855	99.555	7	98.069	97.855	97.555
7.125	100.513	100.299	99.999	7.125	98.513	98.299	97.999
7.25	100.937	100.723	100.423	7.25	98.937	98.723	98.423
7.375	101.159	100.872	100.572	7.375	99.159	98.872	98.572
7.5	101.621	101.334	101.034	7.5	99.621	99.334	99.034
7.625	102.025	101.738	101.438	7.625	100.025	99.738	99.438
7.75	102.419	102.132	101.832	7.75	100.419	100.132	99.832
7.875	101.561	101.204	100.904	7.875	99.561	99.204	98.904
8	101.983	101.626	101.326	8	99.983	99.626	99.326
8.125	102.357	102.000	101.700	8.125	100.357	100.000	99.700
8.25	102.721	102.364	102.064	8.25	100.721	100.364	100.064

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.