



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	92.503	92.416	92.397	4.75	92.503	92.416	92.397	5.125	96.163	96.128	96.102
4.875	93.124	93.031	93.015	4.875	93.124	93.031	93.015	5.25	96.862	96.822	96.793
5	93.769	93.671	93.648	5	93.769	93.671	93.648	5.375	97.397	97.352	97.321
5.125	94.341	94.242	94.219	5.125	94.341	94.242	94.219	5.5	97.902	97.853	97.821
5.25	95.131	95.071	95.045	5.25	95.131	95.051	95.023	5.625	98.521	98.526	98.490
5.375	95.786	95.741	95.716	5.375	95.717	95.633	95.602	5.75	99.169	99.169	99.131
5.5	96.541	96.496	96.471	5.5	96.281	96.191	96.158	5.875	99.683	99.651	99.611
5.625	97.059	97.014	96.988	5.625	96.904	96.814	96.780	6	100.153	100.130	100.088
5.75	97.547	97.497	97.467	5.75	97.495	97.454	97.416	6.125	100.576	100.566	100.524
5.875	98.159	98.109	98.079	5.875	98.029	97.991	97.958	6.25	100.648	100.582	100.506
6	98.798	98.748	98.718	6	98.576	98.525	98.492	6.375	101.101	101.035	100.959
6.125	99.242	99.192	99.162	6.125	99.087	99.036	98.993	6.5	101.519	101.453	101.377
6.25	99.545	99.488	99.451	6.25	99.505	99.442	99.394	6.625	101.870	101.805	101.728
6.375	100.073	100.016	99.979	6.375	100.023	99.967	99.924	6.75	101.542	101.503	101.422
6.5	100.539	100.482	100.445	6.5	100.483	100.415	100.372	6.875	102.033	101.977	101.930
6.625	100.886	100.825	100.787	6.625	100.886	100.812	100.771	7	102.411	102.361	102.309
6.75	101.291	101.222	101.173	6.75	101.222	101.167	101.110	7.125	102.736	102.697	102.615
6.875	101.689	101.620	101.571	6.875	101.634	101.585	101.532	7.25	102.878	102.851	102.764
7	102.089	102.034	101.980	7	102.083	102.034	101.980	7.375	103.339	103.312	103.225
7.125	102.455	102.387	102.337	7.125	102.453	102.387	102.324	7.5	103.660	103.631	103.544
7.25	102.778	102.730	102.669	7.25	102.778	102.730	102.669	7.625	103.976	103.949	103.860
7.375	103.183	103.145	103.084	7.375	103.183	103.145	103.084	7.75	104.392	104.387	104.328
7.5	103.547	103.505	103.432	7.5	103.547	103.505	103.432	7.875	104.747	104.741	104.684
7.625	103.851	103.878	103.804	7.625	103.850	103.878	103.804	8	105.000	105.000	104.950
7.75	104.279	104.307	104.237	7.75	104.279	104.307	104.237				
7.875	104.565	104.598	104.527	7.875	104.565	104.598	104.527				
8	104.818	104.846	104.772	8	104.818	104.846	104.772				
8.125	105.017	105.033	104.964	8.125	105.017	105.033	104.964				
8.25	105.169	105.055	104.976	8.25	105.169	105.055	104.976				
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	97.001	96.957	96.957	4.625	97.359	97.315	97.315	5	92.928	92.920	92.897
4.75	97.419	97.374	97.360	4.75	97.519	97.568	97.490	5.125	93.539	93.530	93.506
4.875	97.826	97.782	97.758	4.875	98.013	98.036	97.964	5.25	94.995	94.847	94.720
5	98.243	98.199	98.174	5	98.449	98.488	98.404	5.375	95.669	95.523	95.396
5.125	98.543	98.570	98.543	5.125	98.880	98.913	98.827	5.5	96.426	96.280	96.154
5.25	99.013	98.999	98.972	5.25	99.163	99.191	99.103	5.625	97.088	96.942	96.816
5.375	99.485	99.392	99.364	5.375	99.481	99.470	99.404	5.75	97.596	97.530	97.492
5.5	99.849	99.744	99.702	5.5	99.746	99.769	99.686	5.875	98.236	98.101	98.042
5.625	99.921	99.928	99.858	5.625	100.110	100.122	100.052	6	98.875	98.739	98.623
5.75	100.362	100.274	100.221	5.75	100.369	100.376	100.302	6.125	99.340	99.205	99.090
5.875	100.802	100.714	100.661	5.875	100.651	100.653	100.577	6.25	99.557	99.516	99.468
6	101.117	101.029	100.976	6	100.945	100.947	100.871	6.375	100.071	100.056	100.013
6.125	101.132	101.069	101.036	6.125	101.034	100.971	100.955	6.5	100.524	100.505	100.461
6.25	101.547	101.461	101.399	6.25	101.262	101.219	101.198	6.625	100.885	100.862	100.809
6.375	101.953	101.867	101.805	6.375	101.556	101.518	101.492	6.75	101.280	101.189	101.133
6.5	102.217	102.132	102.069	6.5	101.858	101.839	101.778	6.875	101.666	101.568	101.515
6.625	102.312	102.245	102.212	6.625	102.020	101.992	101.955	7	102.052	101.924	101.870
6.75	102.691	102.608	102.536	6.75	102.330	102.307	102.265	7.125	102.271	102.198	102.136
6.875	103.107	103.025	102.952	6.875	102.622	102.539	102.477	7.25	102.473	102.397	102.336
7	103.134	103.085	103.053	7	102.802	102.788	102.736	7.375	102.848	102.727	102.665
7.125	103.313	103.264	103.232	7.125	102.873	102.824	102.792	7.5	102.962	102.603	102.530
7.25	103.208	103.130	103.066	7.25	102.875	102.798	102.733	7.625	103.222	103.105	103.026
7.375	103.696	103.619	103.554	7.375	103.261	103.183	103.118	7.75	102.393	102.501	102.431
								7.875	102.670	102.712	102.641

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	96.995	96.885	96.822	5	96.167	96.016	95.994	5.125	94.612	94.549	94.486
5.125	97.461	97.398	97.335	5.125	96.664	96.508	96.483	5.25	95.265	95.202	95.139
5.25	97.976	97.913	97.850	5.25	97.136	97.073	97.010	5.375	95.562	95.499	95.437
5.375	98.203	98.140	98.077	5.375	97.468	97.340	97.277	5.5	96.039	95.976	95.914
5.5	98.575	98.512	98.449	5.5	97.841	97.773	97.710	5.625	96.513	96.450	96.388
5.625	98.947	98.884	98.821	5.625	98.265	98.202	98.139	5.75	96.791	96.728	96.665
5.75	99.170	99.107	99.044	5.75	98.612	98.449	98.393	5.875	97.069	97.006	96.943
5.875	99.377	99.314	99.251	5.875	98.967	98.780	98.741	6	97.348	97.285	97.223
6	99.584	99.521	99.458	6	99.313	99.120	99.079	6.125	97.625	97.562	97.499
6.125	99.821	99.730	99.667	6.125	99.644	99.447	99.403	6.25	97.899	97.836	97.773
6.25	100.108	99.905	99.858	6.25	99.938	99.735	99.689	6.375	98.173	98.110	98.047
6.375	100.320	100.111	100.063	6.375	100.178	99.970	99.921	6.5	98.629	98.566	98.503
6.5	100.460	100.247	100.196	6.5	100.292	100.079	100.028	6.625	98.714	98.651	98.588
6.625	100.523	100.304	100.251	6.625	100.221	100.002	99.949	6.75	98.979	98.916	98.854
6.75	100.545	100.481	100.418	6.75	100.146	100.053	99.990	6.875	99.052	98.989	98.927
6.875	100.597	100.534	100.471	6.875	100.174	100.111	100.048	7	99.132	99.069	99.006
7	100.647	100.584	100.521	7	100.238	100.175	100.112	7.125	99.222	99.159	99.097
7.125	100.688	100.625	100.562	7.125	100.313	100.250	100.187				
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	97.198	97.047	97.025	5	96.366	96.215	96.193	5.125	94.662	94.599	94.536
5.125	97.562	97.448	97.385	5.125	96.862	96.706	96.682	5.25	95.315	95.252	95.189
5.25	98.026	97.963	97.900	5.25	97.305	97.143	97.116	5.375	95.612	95.549	95.486
5.375	98.253	98.190	98.127	5.375	97.664	97.498	97.468	5.5	96.089	96.026	95.963
5.5	98.625	98.562	98.499	5.5	98.036	97.865	97.833	5.625	96.563	96.500	96.437
5.625	98.997	98.934	98.871	5.625	98.428	98.252	98.217	5.75	96.841	96.778	96.715
5.75	99.220	99.157	99.094	5.75	98.805	98.623	98.586	5.875	97.119	97.056	96.993
5.875	99.469	99.364	99.301	5.875	99.159	98.972	98.933	6	97.398	97.335	97.272
6	99.753	99.571	99.519	6	99.504	99.312	99.270	6.125	97.675	97.612	97.549
6.125	100.027	99.829	99.785	6.125	99.836	99.638	99.595	6.25	97.949	97.886	97.823
6.25	100.315	100.112	100.066	6.25	100.131	99.928	99.881	6.375	98.223	98.160	98.097
6.375	100.530	100.322	100.273	6.375	100.372	100.164	100.115	6.5	98.679	98.616	98.553
6.5	100.673	100.460	100.408	6.5	100.489	100.276	100.224	6.625	98.764	98.701	98.638
6.625	100.738	100.519	100.466	6.625	100.420	100.201	100.147	6.75	99.029	98.966	98.903
6.75	100.762	100.538	100.482	6.75	100.347	100.123	100.067	6.875	99.102	99.039	98.976
6.875	100.725	100.584	100.521	6.875	100.267	100.161	100.098	7	99.182	99.119	99.056
7	100.697	100.634	100.571	7	100.293	100.225	100.162	7.125	99.272	99.209	99.146

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	94.216	94.180	94.180	5.75	97.998	97.943	97.914	4.375	95.400	95.367	95.303
5.25	94.774	94.719	94.690	5.875	98.586	98.531	98.501	4.5	95.775	95.743	95.678
5.375	95.475	95.421	95.391	6	99.115	99.061	99.031	4.625	96.118	96.086	96.021
5.5	96.177	96.122	96.093	6.125	99.522	99.467	99.438	4.75	96.888	96.862	96.821
5.625	96.777	96.722	96.693	6.25	99.774	99.704	99.660	4.875	97.293	97.267	97.226
5.75	97.267	97.235	97.198	6.375	100.321	100.251	100.207	5	97.566	97.540	97.500
5.875	97.885	97.853	97.816	6.5	100.800	100.730	100.686	5.125	97.788	97.763	97.722
6	98.472	98.440	98.403	6.625	101.119	101.050	101.006	5.25	98.360	98.325	98.271
6.125	99.004	98.972	98.935	6.75	101.268	101.199	101.155	5.375	98.673	98.637	98.581
6.25	99.447	99.408	99.364	6.875	101.744	101.674	101.631	5.5	99.098	99.062	99.006
6.375	99.989	99.950	99.906	7	102.165	102.095	102.051	5.625	99.324	99.288	99.232
6.5	100.485	100.446	100.402	7.125	102.484	102.414	102.370	5.75	99.656	99.621	99.565
6.625	100.962	100.922	100.878	7.25	102.592	102.492	102.434	5.875	100.022	99.987	99.930
				7.375	103.060	102.960	102.901	6	100.193	100.157	100.101
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.804	94.766	94.702								
4.75	95.929	95.889	95.832								
4.875	96.134	96.094	96.037								
5	96.447	96.407	96.350								
5.125	96.815	96.774	96.718								
5.25	97.155	97.115	97.058								
5.375	97.473	97.432	97.376								
5.5	97.733	97.692	97.636								
5.625	98.024	97.983	97.927								
5.75	98.149	98.099	98.027								
5.875	98.465	98.415	98.342								
6	98.946	98.896	98.823								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.998	94.920	94.902	5.75	99.154	99.109	99.040	4.25	94.991	94.959	94.894
5.5	95.677	95.597	95.580	5.875	99.683	99.638	99.568	4.375	95.400	95.367	95.303
5.625	96.322	96.240	96.224	6	100.153	100.108	100.038	4.5	95.775	95.743	95.678
5.75	97.166	97.123	97.051	6.125	100.472	100.428	100.357	4.625	96.118	96.086	96.021
5.875	97.752	97.709	97.637	6.25	100.648	100.582	100.506	4.75	96.888	96.862	96.821
6	98.298	98.255	98.182	6.375	101.101	101.035	100.959	4.875	97.293	97.267	97.226
6.125	98.761	98.718	98.645	6.5	101.519	101.453	101.377	5	97.566	97.540	97.500
6.25	99.115	99.051	98.973	6.625	101.870	101.805	101.728	5.125	97.788	97.763	97.722
6.375	99.682	99.655	99.601	6.75	101.542	101.503	101.422	5.25	98.360	98.325	98.271
6.5	100.179	100.149	100.096	6.875	101.978	101.939	101.858	5.375	98.673	98.637	98.581
6.625	100.697	100.666	100.613	7	102.374	102.335	102.254	5.5	99.098	99.062	99.006
6.75	100.910	100.873	100.790	7.125	102.736	102.697	102.615	5.625	99.324	99.288	99.232
6.875	101.450	101.409	101.369	7.25	102.878	102.851	102.764	5.75	99.656	99.621	99.565
7	101.847	101.804	101.764	7.375	103.339	103.312	103.225	5.875	100.022	99.987	99.930
7.125	102.193	102.149	102.108	7.5	103.660	103.631	103.544	6	100.193	100.157	100.101
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.804	94.766	94.702								
4.75	96.845	96.784	96.753								
4.875	97.187	97.126	97.095								
5	97.658	97.553	97.512								
5.125	98.224	98.119	98.078								
5.25	98.560	98.454	98.413								
5.375	98.890	98.784	98.742								
5.5	99.168	99.063	99.020								
5.625	99.542	99.454	99.402								
5.75	99.868	99.780	99.727								
5.875	100.189	100.101	100.048								
6	100.497	100.409	100.356								

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	94.341	94.242	94.219
5.25	95.131	95.051	95.023
5.375	95.717	95.633	95.602
5.5	96.281	96.191	96.158
5.625	96.904	96.814	96.780
5.75	97.495	97.454	97.416
5.875	98.029	97.991	97.958
6	98.576	98.525	98.492
6.125	99.087	99.036	98.993
6.25	99.505	99.442	99.394
6.375	100.023	99.967	99.924
6.5	100.483	100.415	100.372
6.625	100.886	100.812	100.759
6.75	101.222	101.167	101.110
6.875	101.634	101.585	101.532
7	102.083	102.034	101.980
7.125	102.453	102.387	102.324
7.25	102.778	102.730	102.669
7.375	103.183	103.145	103.084

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
4.75	95.063	95.019	95.003	4.75	95.063	95.019	95.003	5	96.356	96.312	96.280
4.875	95.664	95.620	95.588	4.875	95.664	95.620	95.588	5.125	97.038	96.994	96.962
5	96.356	96.312	96.280	5	96.356	96.312	96.280	5.25	97.752	97.732	97.711
5.125	97.038	96.994	96.962	5.125	97.038	96.994	96.962	5.375	98.223	98.202	98.182
5.25	97.752	97.732	97.711	5.25	97.752	97.732	97.711	5.5	98.907	98.886	98.865
5.375	98.372	98.324	98.290	5.375	98.223	98.202	98.182	5.625	99.491	99.470	99.450
5.5	98.907	98.886	98.865	5.5	98.907	98.886	98.865	5.75	100.036	99.962	99.899
5.625	99.491	99.470	99.450	5.625	99.491	99.470	99.450	5.875	100.435	100.256	100.076
5.75	100.036	99.962	99.899	5.75	100.036	99.962	99.899	6	100.957	100.778	100.599
5.875	100.435	100.280	100.246	5.875	100.435	100.256	100.076	6.125	101.442	101.263	101.150
6	100.957	100.778	100.742	6	100.957	100.778	100.599	6.25	101.809	101.811	101.665
6.125	101.442	101.307	101.274	6.125	101.442	101.263	101.150	6.375	102.047	101.975	101.910
6.25	101.809	101.811	101.665	6.25	101.809	101.811	101.665	6.5	102.629	102.558	102.492
6.375	102.047	101.975	101.910	6.375	102.047	101.975	101.910	6.625	103.194	103.122	103.057
6.5	102.629	102.558	102.492	6.5	102.629	102.558	102.492	6.75	103.691	103.619	103.554
6.625	103.194	103.122	103.057	6.625	103.194	103.122	103.057	6.875	103.256	103.220	103.167
6.75	103.691	103.619	103.554	6.75	103.691	103.619	103.554	7	103.770	103.736	103.680
6.875	103.316	103.280	103.227	6.875	103.316	103.280	103.227	7.125	104.205	104.173	104.115
7	103.801	103.767	103.711	7	103.801	103.767	103.711	7.25	104.636	104.593	104.545
7.125	104.208	104.176	104.118	7.125	104.208	104.176	104.118	7.375	103.670	103.627	103.564
7.25	104.636	104.593	104.545	7.25	104.636	104.593	104.545	7.5	104.180	104.136	104.073
7.375	104.016	103.978	103.911	7.375	103.709	103.692	103.629	7.625	104.677	104.634	104.570
7.5	104.467	104.429	104.362	7.5	104.180	104.136	104.073	7.75	105.056	105.013	104.949
								7.875	102.889	102.802	102.963
								8	103.288	103.201	103.362
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	96.478	96.496	96.488	4.25	96.221	96.253	96.164	4.75	93.527	93.574	93.511
4.375	96.947	96.965	96.956	4.375	96.796	96.828	96.739	4.875	94.265	94.311	94.248
4.5	97.416	97.434	97.426	4.5	97.367	97.399	97.310	5	94.997	95.043	94.981
4.625	97.934	97.966	97.897	4.625	97.934	97.966	97.877	5.125	95.874	95.920	95.858
4.75	98.324	98.279	98.263	4.75	98.324	98.279	98.263	5.25	96.984	96.936	96.902
4.875	98.796	98.745	98.713	4.875	98.613	98.622	98.530	5.375	97.621	97.573	97.540
5	99.277	99.227	99.195	5	99.164	99.174	99.082	5.5	98.127	98.085	98.045
5.125	99.710	99.710	99.627	5.125	99.700	99.710	99.618	5.625	98.821	98.845	98.715
5.25	99.948	99.899	99.866	5.25	99.948	99.899	99.866	5.75	99.278	99.120	99.071
5.375	100.320	100.261	100.221	5.375	99.979	99.966	99.886	5.875	99.857	99.720	99.687
5.5	100.753	100.694	100.654	5.5	100.479	100.466	100.386	6	100.300	100.216	100.183
5.625	101.187	101.128	101.088	5.625	100.950	100.938	100.857	6.125	100.916	100.918	100.714
5.75	101.246	101.197	101.165	5.75	101.246	101.197	101.165	6.25	101.064	100.992	100.927
5.875	101.589	101.537	101.505	5.875	101.025	100.990	100.922	6.375	101.097	101.062	101.028
6	102.023	101.971	101.939	6	101.471	101.436	101.368	6.5	101.602	101.567	101.533
								6.625	102.131	102.110	101.981
								6.75	102.068	101.997	101.931
								6.875	101.903	101.868	101.817
								7	102.325	102.293	102.239
								7.125	102.740	102.710	102.654
								7.25	102.701	102.658	102.610
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	96.596	96.621	96.491	5	94.997	95.043	94.981	4.5	94.726	94.758	94.544
5.375	97.308	97.326	97.220	5.125	95.874	95.920	95.858	4.625	95.284	95.316	95.102
5.5	98.060	98.085	97.955	5.25	96.618	96.621	96.511	4.75	95.301	95.251	95.218
5.625	98.821	98.845	98.715	5.375	97.302	97.326	97.197	4.875	95.776	95.725	95.693
5.75	99.278	99.120	99.056	5.5	98.060	98.085	97.955	5	96.257	96.207	96.175
5.875	99.857	99.678	99.499	5.625	98.821	98.845	98.715	5.125	96.690	96.639	96.607
6	100.300	100.203	99.975	5.75	99.214	99.170	99.106	5.25	96.774	96.715	96.674
6.125	100.916	100.918	100.690	5.875	99.508	99.510	99.296	5.375	97.300	97.241	97.201
6.25	101.064	100.992	100.927	6	100.201	100.203	99.975	5.5	97.733	97.674	97.634
6.375	101.097	101.062	101.028	6.125	100.916	100.918	100.690	5.625	98.167	98.108	98.068
6.5	101.602	101.567	101.533	6.25	101.114	101.042	100.977	5.75	98.041	97.990	97.957
6.625	102.131	102.110	101.981	6.375	100.787	100.767	100.651	5.875	98.569	98.517	98.485
6.75	102.068	101.997	101.931	6.5	101.443	101.423	101.294	6	99.003	98.951	98.919
6.875	101.903	101.868	101.817	6.625	102.131	102.110	101.981	6.125	99.477	99.426	99.393

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	97.752	97.732	97.711	5.25	97.752	97.732	97.711	5.25	97.752	97.732	97.711
5.375	98.223	98.202	98.182	5.375	98.223	98.202	98.182	5.375	98.223	98.202	98.182
5.5	98.907	98.886	98.865	5.5	98.907	98.886	98.865	5.5	98.907	98.886	98.865
5.625	99.491	99.470	99.450	5.625	99.491	99.470	99.450	5.625	99.491	99.470	99.450
5.75	100.036	99.962	99.899	5.75	100.036	99.962	99.899	5.75	100.036	99.962	99.899
5.875	100.435	100.256	100.076	5.875	100.435	100.256	100.076	5.875	100.435	100.256	100.076
6	100.957	100.778	100.599	6	100.957	100.778	100.599	6	100.957	100.778	100.599
6.125	101.442	101.263	101.150	6.125	101.442	101.263	101.150	6.125	101.442	101.263	101.150
6.25	101.809	101.811	101.665	6.25	101.809	101.811	101.665	6.25	101.809	101.811	101.665
6.375	102.047	101.975	101.910	6.375	102.047	101.975	101.910	6.375	102.047	101.975	101.910
6.5	102.629	102.558	102.492	6.5	102.629	102.558	102.492	6.5	102.629	102.558	102.492
6.625	103.194	103.122	103.057	6.625	103.194	103.122	103.057	6.625	103.194	103.122	103.057
6.75	103.691	103.619	103.554	6.75	103.691	103.619	103.554	6.75	103.691	103.619	103.554
6.875	103.316	103.280	103.227	6.875	103.316	103.280	103.227	6.875	103.256	103.220	103.167
7	103.801	103.767	103.711	7	103.801	103.767	103.711	7	103.770	103.736	103.680
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	97.367	97.399	97.310	4.25	96.221	96.253	96.164	5.25	96.596	96.621	96.491
4.625	97.934	97.966	97.877	4.375	96.796	96.828	96.739	5.375	97.308	97.326	97.220
4.75	98.324	98.279	98.263	4.5	97.367	97.399	97.310	5.5	98.060	98.085	97.955
4.875	98.613	98.622	98.530	4.625	97.934	97.966	97.877	5.625	98.821	98.845	98.715
5	99.164	99.174	99.082	4.75	98.324	98.279	98.263	5.75	99.278	99.120	99.056
5.125	99.700	99.710	99.618	4.875	98.613	98.622	98.530	5.875	99.857	99.678	99.499
5.25	99.948	99.899	99.866	5	99.164	99.174	99.082	6	100.300	100.203	99.975
5.375	99.979	99.966	99.886	5.125	99.700	99.710	99.618	6.125	100.916	100.918	100.690
5.5	100.479	100.466	100.386	5.25	99.948	99.899	99.866	6.25	101.064	100.992	100.927
5.625	100.950	100.938	100.857	5.375	99.979	99.966	99.886	6.375	101.097	101.062	101.028
5.75	101.246	101.197	101.165	5.5	100.479	100.466	100.386	6.5	101.602	101.567	101.533
5.875	101.025	100.990	100.922	5.625	100.950	100.938	100.857	6.625	102.131	102.110	101.981
6	101.471	101.436	101.368	5.75	101.246	101.197	101.165	6.75	102.068	101.997	101.931
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	96.596	96.621	96.491	5.25	96.618	96.621	96.511	4.5	94.726	94.758	94.544
5.375	97.308	97.326	97.220	5.375	97.302	97.326	97.197	4.625	95.284	95.316	95.102
5.5	98.060	98.085	97.955	5.5	98.060	98.085	97.955	4.75	93.899	93.854	93.838
5.625	98.821	98.845	98.715	5.625	98.821	98.845	98.715	4.875	94.380	94.390	94.097
5.75	99.278	99.120	99.056	5.75	99.214	99.170	99.106	5	94.906	94.916	94.623
5.875	99.857	99.678	99.499	5.875	99.508	99.510	99.282	5.125	95.399	95.409	95.117
6	100.300	100.203	99.975	6	100.201	100.203	99.975	5.25	96.174	96.153	96.133
6.125	100.916	100.918	100.690	6.125	100.916	100.918	100.690	5.375	96.270	96.249	96.228
6.25	101.064	100.992	100.927	6.25	101.114	101.042	100.977	5.5	96.675	96.655	96.634
6.375	101.097	101.062	101.028	6.375	100.787	100.767	100.638	5.625	97.089	97.068	97.047
6.5	101.602	101.567	101.533	6.5	101.443	101.423	101.294	5.75	97.986	97.965	97.944
6.625	102.131	102.110	101.981	6.625	102.131	102.110	101.981	5.875	98.258	98.238	98.217
6.75	102.068	101.997	101.931	6.75	102.118	102.047	101.981	6	98.605	98.584	98.563
6.875	101.903	101.868	101.817	6.875	101.584	101.542	101.539	6.125	98.916	98.895	98.875

Government Adjustments

FICO

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

Loan Amount Adjustments

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

Other Adjustments

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



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.938	96.894	96.862	5.125	96.938	96.894	96.862	4.75	94.963	94.919	94.903
5.25	97.652	97.632	97.611	5.25	97.652	97.632	97.611	4.875	95.564	95.520	95.488
5.375	98.123	98.102	98.082	5.375	98.123	98.102	98.082	5	96.256	96.212	96.180
5.5	98.807	98.786	98.765	5.5	98.807	98.786	98.765	5.125	96.938	96.894	96.862
5.625	99.391	99.370	99.350	5.625	99.391	99.370	99.350	5.25	97.652	97.632	97.611
5.75	99.936	99.862	99.799	5.75	99.936	99.862	99.799	5.375	98.123	98.102	98.082
5.875	100.335	100.156	99.976	5.875	100.335	100.156	99.976	5.5	98.807	98.786	98.765
6	100.857	100.678	100.499	6	100.857	100.678	100.499	5.625	99.391	99.370	99.350
6.125	101.342	101.163	101.050	6.125	101.342	101.163	101.050	5.75	99.936	99.862	99.799
6.25	101.701	101.630	101.565	6.25	101.701	101.630	101.565	5.875	100.335	100.156	99.976
6.375	101.689	101.655	101.620	6.375	101.689	101.655	101.620	6	100.857	100.678	100.499
6.5	102.154	102.120	102.085	6.5	102.154	102.120	102.085	6.125	101.342	101.163	101.050
6.625	102.687	102.653	102.618	6.625	102.687	102.653	102.618	6.25	101.701	101.630	101.565
6.75	103.075	103.003	102.938	6.75	103.075	103.003	102.938	6.375	101.689	101.655	101.620
6.875	102.917	102.851	102.785	6.875	102.917	102.851	102.785	6.5	102.154	102.120	102.085
7	103.393	103.326	103.260	7	103.393	103.326	103.260	6.625	102.687	102.653	102.618
7.125	103.784	103.718	103.652	7.125	103.784	103.718	103.652	6.75	103.075	103.003	102.938
7.25	104.091	104.048	104.000	7.25	104.091	104.048	104.000	6.875	102.917	102.851	102.785
7.375	103.475	103.523	103.464	7.375	103.323	103.257	103.191	7	103.393	103.326	103.260
7.5	103.633	103.679	103.620	7.5	103.633	103.618	103.554	7.125	103.784	103.718	103.652
7.625	104.096	104.074	104.007	7.625	104.096	104.074	104.007	7.25	104.091	104.048	104.000
7.75	104.475	104.432	104.368	7.75	104.475	104.432	104.368	7.375	103.323	103.257	103.191
7.875	103.970	104.025	103.966	7.875	102.572	102.445	102.607	7.5	103.710	103.694	103.630
8	104.086	104.141	104.082	8	102.891	102.764	102.926	7.625	104.162	104.149	104.082
8.125	104.152	104.207	104.148	8.125	103.185	103.058	103.220	7.75	104.475	104.432	104.368
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	96.378	96.396	96.388	4.25	96.179	96.211	96.122	4.875	94.111	94.118	94.055
4.375	96.847	96.865	96.856	4.375	96.701	96.734	96.645	5	94.833	94.840	94.777
4.5	97.316	97.334	97.326	4.5	97.211	97.243	97.154	5.125	95.601	95.607	95.544
4.625	97.787	97.805	97.797	4.625	97.702	97.734	97.645	5.25	96.551	96.535	96.406
4.75	98.224	98.179	98.163	4.75	98.224	98.179	98.163	5.375	97.197	97.181	97.120
4.875	98.599	98.587	98.563	4.875	98.453	98.463	98.370	5.5	97.876	97.860	97.779
5	99.071	99.060	99.035	5	98.909	98.918	98.826	5.625	98.596	98.580	98.451
5.125	99.545	99.534	99.509	5.125	99.333	99.343	99.251	5.75	99.178	99.020	98.956
5.25	99.848	99.799	99.766	5.25	99.848	99.799	99.766	5.875	99.757	99.578	99.399
5.375	100.044	100.013	99.972	5.375	99.732	99.719	99.639	6	100.200	100.021	99.842
5.5	100.514	100.483	100.443	5.5	100.111	100.099	100.019	6.125	100.575	100.471	100.312
5.625	100.973	100.942	100.901	5.625	100.611	100.563	100.530	6.25	100.964	100.892	100.827
5.75	101.146	101.097	101.065	5.75	101.146	101.097	101.065	6.375	100.997	100.962	100.928
5.875	101.232	101.209	101.176	5.875	100.722	100.687	100.619	6.5	101.502	101.467	101.433
6	101.675	101.651	101.619	6	101.156	101.107	101.075	6.625	101.925	101.890	101.856
								6.75	101.968	101.897	101.831
								6.875	101.605	101.539	101.472
								7	102.080	102.014	101.948
								7.125	102.472	102.406	102.339
								7.25	102.601	102.558	102.510
								7.375	101.226	101.183	101.119
								7.5	101.737	101.693	101.629
								7.625	102.234	102.190	102.127
								7.75	102.563	102.519	102.456
								7.875	99.120	98.993	99.005
								8	99.439	99.312	99.324
								8.125	99.733	99.606	99.618
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	101.502	101.467	101.433	6.125	100.509	100.471	100.362	4.5	94.540	94.573	94.359
6.625	101.925	101.890	101.856	6.25	101.014	100.942	100.877	4.625	94.984	95.016	94.802
6.75	101.968	101.897	101.831	6.375	100.602	100.542	100.413	4.75	93.799	93.754	93.738
6.875	101.605	101.539	101.472	6.5	101.142	101.081	100.952	4.875	94.173	94.183	93.891
7	102.080	102.014	101.948	6.625	101.720	101.660	101.531	5	94.560	94.570	94.327
7.125	102.472	102.406	102.339	6.75	102.018	101.947	101.881	5.125	94.900	94.910	94.795
7.25	102.601	102.558	102.510	6.875	101.266	101.183	101.181	5.25	96.074	96.053	96.033
7.375	101.226	101.183	101.119	7	101.712	101.668	101.620	5.375	96.170	96.149	96.128
7.5	101.737	101.693	101.629	7.125	102.240	102.196	102.148	5.5	96.575	96.555	96.534
7.625	102.234	102.190	102.127	7.25	102.651	102.608	102.560	5.625	96.989	96.968	96.947
7.75	102.563	102.519	102.456	7.375	101.276	101.233	101.169	5.75	97.886	97.865	97.844
7.875	99.120	98.993	99.005	7.5	101.787	101.743	101.679	5.875	98.158	98.138	98.117
8	99.439	99.312	99.324	7.625	102.284	102.240	102.177	6	98.505	98.484	98.463
8.125	99.733	99.606	99.618	7.75	98.814	98.687	98.699	6.125	98.816	98.795	98.775

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	101.689	101.655	101.620	6.375	101.689	101.655	101.620	6	100.857	100.678	100.499
6.5	102.154	102.120	102.085	6.5	102.154	102.120	102.085	6.125	101.342	101.163	101.050
6.625	102.687	102.653	102.618	6.625	102.687	102.653	102.618	6.25	101.701	101.630	101.565
6.75	103.075	103.003	102.938	6.75	103.075	103.003	102.938	6.375	101.689	101.655	101.620
6.875	102.917	102.851	102.785	6.875	102.917	102.851	102.785	6.5	102.154	102.120	102.085
7	103.393	103.326	103.260	7	103.393	103.326	103.260	6.625	102.687	102.653	102.618
7.125	103.784	103.718	103.652	7.125	103.784	103.718	103.652	6.75	103.075	103.003	102.938
7.25	104.091	104.048	104.000	7.25	104.091	104.048	104.000	6.875	102.917	102.851	102.785
7.375	103.475	103.523	103.464	7.375	103.323	103.257	103.191	7	103.393	103.326	103.260
7.5	103.633	103.679	103.620	7.5	103.633	103.618	103.554	7.125	103.784	103.718	103.652
7.625	104.096	104.074	104.007	7.625	104.096	104.074	104.007	7.25	104.091	104.048	104.000
7.75	104.475	104.432	104.368	7.75	104.475	104.432	104.368	7.375	103.323	103.257	103.191
7.875	103.970	104.025	103.966	7.875	102.622	102.495	102.657	7.5	103.710	103.694	103.630
8	104.086	104.141	104.082	8	102.941	102.814	102.976	7.625	104.162	104.149	104.082
8.125	104.152	104.207	104.148	8.125	103.235	103.108	103.270	7.75	104.475	104.432	104.368
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	97.316	97.334	97.326	4.5	97.211	97.243	97.154	6.625	101.925	101.890	101.856
4.625	97.787	97.805	97.797	4.625	97.702	97.734	97.645	6.75	101.968	101.897	101.831
4.75	98.224	98.179	98.163	4.75	98.224	98.179	98.163	6.875	101.605	101.539	101.472
4.875	98.599	98.587	98.563	4.875	98.453	98.463	98.370	7	102.080	102.014	101.948
5	99.071	99.060	99.035	5	98.909	98.918	98.826	7.125	102.472	102.406	102.339
5.125	99.545	99.534	99.509	5.125	99.333	99.343	99.251	7.25	102.601	102.558	102.510
5.25	99.848	99.799	99.766	5.25	99.848	99.799	99.766	7.375	102.001	102.049	101.990
5.375	100.044	100.013	99.972	5.375	99.732	99.719	99.639	7.5	102.156	102.205	102.145
5.5	100.514	100.483	100.443	5.5	100.111	100.099	100.019	7.625	102.234	102.271	102.212
5.625	100.973	100.942	100.901	5.625	100.611	100.563	100.530	7.75	102.563	102.519	102.456
5.75	101.146	101.097	101.065	5.75	101.146	101.097	101.065	7.875	101.495	101.550	101.491
5.875	101.232	101.209	101.176	5.875	100.722	100.687	100.619	8	101.611	101.666	101.607
6	101.675	101.651	101.619	6	101.156	101.107	101.075	8.125	101.677	101.732	101.673
6.125	102.116	102.092	102.060	6.125	101.679	101.630	101.598				
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	101.502	101.467	101.433	6.125	100.509	100.471	100.362	4.5	94.540	94.573	94.359
6.625	101.925	101.890	101.856	6.25	101.014	100.942	100.877	4.625	94.984	95.016	94.802
6.75	101.968	101.897	101.831	6.375	100.602	100.542	100.413	4.75	93.799	93.754	93.738
6.875	101.605	101.539	101.472	6.5	101.142	101.081	100.952	4.875	94.173	94.183	93.891
7	102.080	102.014	101.948	6.625	101.720	101.660	101.531	5	94.560	94.570	94.327
7.125	102.472	102.406	102.339	6.75	102.018	101.947	101.881	5.125	94.900	94.910	94.795
7.25	102.601	102.558	102.510	6.875	101.266	101.183	101.181	5.25	96.074	96.053	96.033
7.375	101.226	101.183	101.119	7	101.712	101.668	101.620	5.375	96.170	96.149	96.128
7.5	101.737	101.693	101.629	7.125	102.240	102.196	102.148	5.5	96.575	96.555	96.534
7.625	102.234	102.190	102.127	7.25	102.651	102.608	102.560	5.625	96.989	96.968	96.947
7.75	102.563	102.519	102.456	7.375	101.276	101.233	101.169	5.75	97.886	97.865	97.844
7.875	99.120	98.993	99.005	7.5	101.787	101.743	101.679	5.875	98.158	98.138	98.117
8	99.439	99.312	99.324	7.625	102.284	102.240	102.177	6	98.505	98.484	98.463
8.125	99.733	99.606	99.618	7.75	98.814	98.687	98.699	6.125	98.816	98.795	98.775

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	99.897	99.600	99.300	6.75	98.397	98.100	97.800
6.875	100.410	100.113	99.813	6.875	98.910	98.613	98.313
7	100.912	100.615	100.315	7	99.412	99.115	98.815
7.125	101.356	101.059	100.759	7.125	99.856	99.559	99.259
7.25	101.780	101.483	101.183	7.25	100.280	99.983	99.683
7.375	101.996	101.632	101.332	7.375	100.496	100.132	99.832
7.5	102.458	102.094	101.794	7.5	100.958	100.594	100.294
7.625	102.862	102.498	102.198	7.625	101.362	100.998	100.698
7.75	103.256	102.892	102.592	7.75	101.756	101.392	101.092
7.875	102.395	101.964	101.664	7.875	100.895	100.464	100.164
8	102.817	102.386	102.086	8	101.317	100.886	100.586
8.125	103.191	102.760	102.460	8.125	101.691	101.260	100.960
8.25	103.555	103.124	102.824	8.25	102.055	101.624	101.324
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.897	97.600	97.300	6.75	96.397	96.100	95.800
6.875	98.410	98.113	97.813	6.875	96.910	96.613	96.313
7	98.912	98.615	98.315	7	97.412	97.115	96.815
7.125	99.356	99.059	98.759	7.125	97.856	97.559	97.259
7.25	99.780	99.483	99.183	7.25	98.280	97.983	97.683
7.375	99.996	99.632	99.332	7.375	98.496	98.132	97.832
7.5	100.458	100.094	99.794	7.5	98.958	98.594	98.294
7.625	100.862	100.498	100.198	7.625	99.362	98.998	98.698
7.75	101.256	100.892	100.592	7.75	99.756	99.392	99.092
7.875	100.395	99.964	99.664	7.875	98.895	98.464	98.164
8	100.817	100.386	100.086	8	99.317	98.886	98.586
8.125	101.191	100.760	100.460	8.125	99.691	99.260	98.960
8.25	101.555	101.124	100.824	8.25	100.055	99.624	99.324
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.147	98.850	98.550	6.75	97.147	96.850	96.550
6.875	99.660	99.363	99.063	6.875	97.660	97.363	97.063
7	100.162	99.865	99.565	7	98.162	97.865	97.565
7.125	100.606	100.309	100.009	7.125	98.606	98.309	98.009
7.25	101.030	100.733	100.433	7.25	99.030	98.733	98.433
7.375	101.246	100.882	100.582	7.375	99.246	98.882	98.582
7.5	101.708	101.344	101.044	7.5	99.708	99.344	99.044
7.625	102.112	101.748	101.448	7.625	100.112	99.748	99.448
7.75	102.506	102.142	101.842	7.75	100.506	100.142	99.842
7.875	101.645	101.214	100.914	7.875	99.645	99.214	98.914
8	102.067	101.636	101.336	8	100.067	99.636	99.336
8.125	102.441	102.010	101.710	8.125	100.441	100.010	99.710
8.25	102.805	102.374	102.074	8.25	100.805	100.374	100.074

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.