



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	92.205	92.122	92.145	4.75	92.205	92.122	92.145	5.125	95.821	95.776	95.781
4.875	92.828	92.741	92.771	4.875	92.828	92.741	92.771	5.25	96.523	96.472	96.486
5	93.476	93.382	93.421	5	93.476	93.382	93.421	5.375	97.062	97.006	97.028
5.125	94.054	93.961	94.000	5.125	94.054	93.961	94.000	5.5	97.571	97.511	97.539
5.25	94.831	94.745	94.753	5.25	94.831	94.740	94.753	5.625	98.235	98.213	98.209
5.375	95.475	95.420	95.386	5.375	95.422	95.326	95.347	5.75	98.889	98.862	98.866
5.5	96.238	96.183	96.148	5.5	95.993	95.892	95.921	5.875	99.382	99.350	99.362
5.625	96.762	96.707	96.672	5.625	96.621	96.520	96.549	6	99.868	99.832	99.850
5.75	97.286	97.219	97.222	5.75	97.286	97.219	97.222	6.125	100.301	100.264	100.282
5.875	97.836	97.781	97.766	5.875	97.827	97.765	97.766	6.25	100.254	100.204	100.198
6	98.487	98.432	98.396	6	98.383	98.307	98.325	6.375	100.696	100.641	100.643
6.125	98.940	98.885	98.849	6.125	98.898	98.820	98.840	6.5	101.110	101.050	101.058
6.25	99.325	99.245	99.228	6.25	99.325	99.234	99.228	6.625	101.528	101.469	101.477
6.375	99.848	99.782	99.750	6.375	99.848	99.769	99.750	6.75	101.283	101.206	101.164
6.5	100.322	100.259	100.217	6.5	100.315	100.224	100.208	6.875	101.932	101.861	101.813
6.625	100.724	100.623	100.633	6.625	100.724	100.623	100.633	7	102.415	102.349	102.297
6.75	101.146	101.063	101.021	6.75	101.103	101.036	101.021	7.125	102.522	102.462	102.404
6.875	101.548	101.466	101.438	6.875	101.523	101.466	101.438	7.25	102.725	102.671	102.608
7	101.983	101.925	101.900	7	101.983	101.925	101.900	7.375	103.154	103.106	103.038
7.125	102.372	102.295	102.295	7.125	102.372	102.295	102.295	7.5	103.461	103.419	103.346
7.25	102.662	102.636	102.609	7.25	102.662	102.636	102.609	7.625	103.824	103.824	103.745
7.375	103.113	103.078	103.037	7.375	103.094	103.078	103.037	7.75	104.205	104.205	104.121
7.5	103.544	103.469	103.414	7.5	103.452	103.420	103.366	7.875	104.533	104.533	104.444
7.625	103.940	103.866	103.812	7.625	103.856	103.857	103.812	8	105.000	105.000	104.940
7.75	104.288	104.290	104.247	7.75	104.288	104.290	104.247				
7.875	104.595	104.604	104.552	7.875	104.595	104.604	104.552				
8	104.846	104.849	104.805	8	104.846	104.849	104.805				
8.125	105.078	105.080	105.043	8.125	105.078	105.080	105.043				
8.25	105.384	105.230	105.171	8.25	105.384	105.230	105.171				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	96.716	96.673	96.673	4.625	97.074	97.031	97.031	5	92.627	92.619	92.605
4.75	97.075	97.021	96.987	4.75	97.293	97.269	97.270	5.125	93.245	93.234	93.224
4.875	97.486	97.431	97.397	4.875	97.769	97.739	97.732	5.25	94.692	94.560	94.447
5	97.904	97.849	97.815	5	98.228	98.193	98.194	5.375	95.371	95.240	95.129
5.125	98.295	98.254	98.263	5.125	98.661	98.621	98.630	5.5	96.135	96.003	95.892
5.25	98.631	98.573	98.549	5.25	98.947	98.902	98.919	5.625	96.799	96.668	96.557
5.375	98.971	98.914	98.897	5.375	99.233	99.183	99.207	5.75	97.280	97.294	97.297
5.5	99.399	99.352	99.343	5.5	99.618	99.571	99.563	5.875	97.902	97.848	97.841
5.625	99.773	99.721	99.720	5.625	99.996	99.944	99.943	6	98.552	98.433	98.400
5.75	100.031	99.974	99.981	5.75	100.257	100.200	100.207	6.125	99.026	98.908	98.898
5.875	100.321	100.267	100.267	5.875	100.541	100.478	100.493	6.25	99.379	99.309	99.303
6	100.698	100.636	100.651	6	100.834	100.772	100.787	6.375	99.901	99.860	99.841
6.125	100.948	100.947	100.936	6.125	100.871	100.808	100.792	6.5	100.365	100.327	100.311
6.25	101.212	101.205	101.203	6.25	101.156	101.113	101.092	6.625	100.738	100.711	100.721
6.375	101.540	101.486	101.477	6.375	101.455	101.417	101.391	6.75	101.180	101.110	101.094
6.5	101.919	101.907	101.912	6.5	101.734	101.719	101.724	6.875	101.571	101.528	101.500
6.625	102.168	102.109	102.080	6.625	101.851	101.857	101.837	7	101.883	101.905	101.880
6.75	102.317	102.335	102.323	6.75	102.259	102.236	102.194	7.125	102.197	102.200	102.200
6.875	102.714	102.660	102.628	6.875	102.478	102.460	102.412	7.25	102.512	102.361	102.319
7	102.923	102.869	102.837	7	102.772	102.759	102.706	7.375	102.900	102.746	102.659
7.125	103.102	103.049	103.016	7.125	102.665	102.611	102.579	7.5	102.497	102.497	102.423
7.25	102.989	102.905	102.840	7.25	102.657	102.573	102.509	7.625	102.993	102.993	102.915
7.375	103.478	103.395	103.330	7.375	103.045	102.961	102.896	7.75	102.447	102.529	102.411
								7.875	102.657	102.745	102.618

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	96.722	96.581	96.555	5	96.019	95.879	95.853	5.125	94.093	94.030	
5.125	97.078	96.936	96.904	5.125	96.510	96.364	96.336	5.25	94.740	94.677	94.614
5.25	97.510	97.447	97.384	5.25	96.947	96.796	96.765	5.375	95.036	94.973	94.910
5.375	97.736	97.673	97.610	5.375	97.302	97.146	97.113	5.5	95.509	95.446	95.383
5.5	98.105	98.042	97.979	5.5	97.637	97.476	97.440	5.625	95.983	95.920	95.858
5.625	98.474	98.411	98.348	5.625	97.940	97.773	97.735	5.75	96.269	96.206	96.144
5.75	98.700	98.637	98.574	5.75	98.261	98.089	98.049	5.875	96.545	96.482	96.419
5.875	98.945	98.853	98.790	5.875	98.611	98.434	98.391	6	96.822	96.759	96.696
6	99.221	99.059	98.996	6	98.951	98.769	98.724	6.125	97.098	97.035	96.973
6.125	99.487	99.300	99.252	6.125	99.278	99.090	99.043	6.25	97.372	97.309	97.247
6.25	99.758	99.565	99.515	6.25	99.566	99.373	99.323	6.375	97.645	97.582	97.519
6.375	99.969	99.771	99.718	6.375	99.801	99.603	99.551	6.5	98.098	98.035	97.973
6.5	100.110	99.907	99.852	6.5	99.913	99.710	99.655	6.625	98.186	98.123	98.061
6.625	100.170	99.962	99.904	6.625	99.842	99.634	99.577	6.75	98.453	98.390	98.328
6.75	100.191	100.019	99.956	6.75	99.768	99.555	99.495	6.875	98.532	98.469	98.406
6.875	100.152	100.075	100.012	6.875	99.687	99.608	99.545	7	98.607	98.544	98.481
7	100.192	100.129	100.066	7	99.730	99.667	99.604	7.125	98.690	98.627	98.565
7.125	100.238	100.175	100.112	7.125	99.908	99.735	99.672				
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	96.927	96.786	96.760	5	96.221	96.081	96.055	5.125	94.143		
5.125	97.282	97.136	97.108	5.125	96.711	96.565	96.537	5.25	94.790	94.727	94.664
5.25	97.621	97.497	97.440	5.25	97.146	96.996	96.965	5.375	95.086	95.023	94.960
5.375	97.935	97.779	97.746	5.375	97.501	97.345	97.312	5.5	95.559	95.496	95.433
5.5	98.249	98.092	98.052	5.5	97.835	97.674	97.638	5.625	96.033	95.970	95.907
5.625	98.563	98.461	98.398	5.625	98.137	97.970	97.932	5.75	96.319	96.256	96.193
5.75	98.861	98.690	98.649	5.75	98.457	98.285	98.245	5.875	96.595	96.532	96.469
5.875	99.148	98.971	98.929	5.875	98.806	98.629	98.586	6	96.872	96.809	96.746
6	99.426	99.243	99.198	6	99.146	98.963	98.918	6.125	97.148	97.085	97.022
6.125	99.693	99.506	99.458	6.125	99.472	99.284	99.237	6.25	97.422	97.359	97.296
6.25	99.966	99.773	99.723	6.25	99.760	99.568	99.518	6.375	97.695	97.632	97.569
6.375	100.179	99.981	99.929	6.375	99.996	99.799	99.746	6.5	98.148	98.085	98.022
6.5	100.322	100.119	100.064	6.5	100.110	99.907	99.852	6.625	98.236	98.173	98.110
6.625	100.385	100.176	100.119	6.625	100.041	99.833	99.775	6.75	98.503	98.440	98.377
6.75	100.408	100.194	100.134	6.75	99.969	99.756	99.696	6.875	98.582	98.519	98.456
6.875	100.370	100.151	100.089	6.875	99.890	99.671	99.609	7	98.657	98.594	98.531
7	100.242	100.179	100.116	7	99.914	99.717	99.654	7.125	98.740	98.677	98.614

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
5.25	94.427	94.393	94.356	5.75	97.543	97.484	97.454	4.375	95.094	95.050	94.985
5.375	95.103	95.068	95.032	5.875	98.136	98.077	98.047	4.5	95.478	95.434	95.369
5.5	95.754	95.719	95.682	6	98.670	98.611	98.581	4.625	95.831	95.787	95.722
5.625	96.385	96.350	96.313	6.125	99.078	99.019	98.989	4.75	96.676	96.642	96.601
5.75	96.956	96.921	96.884	6.25	99.426	99.351	99.308	4.875	97.082	97.047	97.007
5.875	97.585	97.549	97.513	6.375	99.980	99.906	99.862	5	97.358	97.324	97.284
6	98.193	98.158	98.121	6.5	100.467	100.393	100.349	5.125	97.585	97.551	97.510
6.125	98.744	98.708	98.672	6.625	100.790	100.716	100.672	5.25	98.187	98.149	98.100
6.25	99.190	99.147	99.103	6.75	101.021	100.947	100.903	5.375	98.509	98.471	98.422
6.375	99.740	99.697	99.653	6.875	101.514	101.440	101.396	5.5	98.944	98.906	98.857
6.5	100.248	100.206	100.162	7	101.934	101.860	101.816	5.625	99.175	99.136	99.088
6.625	100.737	100.695	100.651	7.125	102.239	102.165	102.121	5.75	99.514	99.475	99.427
				7.25	102.358	102.284	102.240	5.875	99.887	99.848	99.800
				7.375	102.830	102.756	102.712	6	100.073	100.034	99.986

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	94.552	94.509	94.452
4.75	95.745	95.696	95.639
4.875	95.951	95.901	95.845
5	96.267	96.218	96.161
5.125	96.639	96.590	96.533
5.25	96.983	96.934	96.877
5.375	97.315	97.266	97.209
5.5	97.580	97.531	97.474
5.625	97.881	97.831	97.775
5.75	98.096	98.043	97.978
5.875	98.420	98.366	98.301
6	98.900	98.846	98.782

Home Ready Adjustments

Cumulative LLPA Caps

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

Purchase LPV PACE Adjusters: All Products in Forms - 10 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.597	94.569	94.507	5.75	97.060	96.999	96.933	4.25	94.687	94.643	94.578
5.5	95.279	95.250	95.188	5.875	97.645	97.584	97.518	4.375	95.094	95.050	94.985
5.625	95.912	95.882	95.819	6	98.239	98.178	98.112	4.5	95.478	95.434	95.369
5.75	96.447	96.427	96.298	6.125	98.771	98.710	98.644	4.625	95.831	95.787	95.722
5.875	97.159	97.137	97.006	6.25	98.604	98.534	98.461	4.75	96.676	96.642	96.601
6	97.737	97.714	97.581	6.375	98.905	98.836	98.763	4.875	97.082	97.047	97.007
6.125	98.275	98.250	98.117	6.5	99.184	99.114	99.041	5	97.358	97.324	97.284
6.25	98.713	98.698	98.552	6.625	99.409	99.340	99.267	5.125	97.585	97.551	97.510
6.375	99.370	99.350	99.200	6.75	99.800	99.717	99.629	5.25	98.187	98.149	98.100
6.5	99.921	99.898	99.748	6.875	100.002	99.919	99.831	5.375	98.509	98.471	98.422
6.625	100.414	100.389	100.238	7	100.250	100.166	100.078	5.5	98.944	98.906	98.857
6.75	100.678	100.628	100.489	7.125	100.453	100.369	100.282	5.625	99.175	99.136	99.088
6.875	101.328	101.276	101.132	7.25	101.004	100.955	100.904	5.75	99.514	99.475	99.427
7	101.708	101.653	101.508	7.375	101.631	101.583	101.532	5.875	99.887	99.848	99.800
7.125	102.083	102.027	101.881	7.5	102.027	101.979	101.928	6	100.073	100.034	99.986
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.552	94.509	94.452								
4.75	95.745	95.696	95.639								
4.875	95.951	95.901	95.845								
5	96.267	96.218	96.161								
5.125	96.639	96.590	96.533								
5.25	96.983	96.934	96.877								
5.375	97.315	97.266	97.209								
5.5	97.580	97.531	97.474								
5.625	97.881	97.831	97.775								
5.75	98.096	98.043	97.978								
5.875	98.420	98.366	98.301								
6	98.900	98.846	98.782								

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	94.054	93.961	94.000
5.25	94.831	94.740	94.753
5.375	95.422	95.326	95.347
5.5	95.993	95.892	95.921
5.625	96.621	96.520	96.549
5.75	97.286	97.219	97.222
5.875	97.827	97.765	97.766
6	98.383	98.307	98.325
6.125	98.898	98.820	98.840
6.25	99.325	99.234	99.228
6.375	99.848	99.769	99.750
6.5	100.315	100.224	100.208
6.625	100.724	100.623	100.633
6.75	101.103	101.036	101.021
6.875	101.523	101.466	101.438
7	101.983	101.925	101.900
7.125	102.372	102.295	102.295
7.25	102.662	102.636	102.609
7.375	103.094	103.078	103.037

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	94.498	94.459	94.437	4.75	94.498	94.454	94.437	5	95.861	95.813	95.779
4.875	95.164	95.116	95.083	4.875	95.164	95.116	95.083	5.125	96.546	96.499	96.465
5	95.861	95.813	95.779	5	95.861	95.813	95.779	5.25	97.449	97.435	97.421
5.125	96.546	96.499	96.465	5.125	96.546	96.499	96.465	5.375	97.920	97.906	97.892
5.25	97.450	97.435	97.421	5.25	97.449	97.435	97.421	5.5	98.585	98.571	98.557
5.375	98.093	98.028	97.978	5.375	97.920	97.906	97.892	5.625	99.171	99.157	99.144
5.5	98.607	98.571	98.557	5.5	98.585	98.571	98.557	5.75	99.817	99.638	99.513
5.625	99.171	99.157	99.144	5.625	99.171	99.157	99.144	5.875	100.219	100.040	99.860
5.75	99.817	99.638	99.513	5.75	99.817	99.638	99.513	6	100.717	100.538	100.359
5.875	100.244	100.131	100.030	5.875	100.219	100.040	99.860	6.125	101.222	101.043	100.926
6	100.733	100.620	100.520	6	100.717	100.538	100.359	6.25	101.606	101.600	101.514
6.125	101.263	101.150	101.050	6.125	101.222	101.043	100.926	6.375	101.897	101.821	101.754
6.25	101.606	101.600	101.514	6.25	101.606	101.600	101.514	6.5	102.487	102.411	102.344
6.375	101.897	101.821	101.754	6.375	101.897	101.821	101.754	6.625	103.058	102.982	102.915
6.5	102.487	102.411	102.344	6.5	102.487	102.411	102.344	6.75	103.561	103.485	103.418
6.625	103.058	102.982	102.915	6.625	103.058	102.982	102.915	6.875	102.961	102.910	102.859
6.75	103.561	103.485	103.418	6.75	103.561	103.485	103.418	7	103.512	103.461	103.411
6.875	103.205	103.086	102.968	6.875	102.961	102.910	102.859	7.125	104.048	103.997	103.946
7	103.676	103.556	103.439	7	103.512	103.461	103.411	7.25	104.514	104.463	104.413
7.125	104.048	103.997	103.946	7.125	104.048	103.997	103.946	7.375	103.437	103.383	103.316
7.25	104.514	104.463	104.413	7.25	104.514	104.463	104.413	7.5	103.953	103.899	103.832
7.375	103.807	103.834	103.860	7.375	103.437	103.383	103.316	7.625	104.453	104.398	104.331
7.5	104.258	104.286	104.311	7.5	103.953	103.899	103.832	7.75	104.841	104.786	104.719
								7.875	102.892	102.797	102.912
								8	103.306	103.211	103.327
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	96.154	96.126	96.230	4.25	95.941	95.972	95.971	4.75	93.303	93.341	93.263
4.375	96.625	96.597	96.699	4.375	96.515	96.546	96.545	4.875	94.038	94.077	93.999
4.5	97.087	97.118	97.168	4.5	97.087	97.118	97.116	5	94.770	94.808	94.731
4.625	97.655	97.686	97.685	4.625	97.655	97.686	97.685	5.125	95.646	95.685	95.607
4.75	98.083	98.053	98.029	4.75	97.839	97.794	97.778	5.25	96.699	96.633	96.583
4.875	98.554	98.525	98.500	4.875	98.395	98.335	98.321	5.375	97.343	97.277	97.227
5	99.026	98.997	98.973	5	98.953	98.892	98.878	5.5	97.857	97.791	97.741
5.125	99.500	99.471	99.447	5.125	99.498	99.438	99.424	5.625	98.515	98.531	98.433
5.25	99.609	99.557	99.526	5.25	99.536	99.483	99.450	5.75	99.064	98.950	98.850
5.375	100.135	100.082	100.052	5.375	99.849	99.776	99.749	5.875	99.685	99.571	99.471
5.5	100.567	100.514	100.484	5.5	100.365	100.291	100.265	6	100.174	100.061	99.960
5.625	101.000	100.947	100.917	5.625	100.856	100.782	100.756	6.125	100.721	100.715	100.628
5.75	100.955	100.903	100.873	5.75	100.930	100.876	100.844	6.25	100.853	100.777	100.710
5.875	101.482	101.429	101.400	5.875	100.919	100.895	100.856	6.375	100.957	100.937	100.916
6	101.915	101.862	101.833	6	101.376	101.351	101.313	6.5	101.462	101.442	101.421
								6.625	102.052	102.023	101.973
								6.75	101.939	101.862	101.795
								6.875	101.670	101.550	101.445
								7	102.140	102.039	101.974
								7.125	102.614	102.564	102.500
								7.25	102.579	102.528	102.478
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	96.290	96.306	96.208	5	94.770	94.808	94.731	4.5	94.449	94.480	94.353
5.375	96.995	97.011	96.931	5.125	95.646	95.685	95.607	4.625	95.013	95.043	94.917
5.5	97.754	97.770	97.672	5.25	96.290	96.306	96.208	4.75	95.026	94.981	94.957
5.625	98.515	98.531	98.433	5.375	96.995	97.011	96.913	4.875	95.499	95.455	95.430
5.75	99.059	98.880	98.701	5.5	97.754	97.770	97.672	5	95.980	95.935	95.911
5.875	99.641	99.462	99.283	5.625	98.515	98.531	98.433	5.125	96.411	96.367	96.342
6	100.060	99.997	99.910	5.75	98.842	98.787	98.720	5.25	96.589	96.537	96.506
6.125	100.721	100.715	100.628	5.875	99.308	99.302	99.215	5.375	97.115	97.062	97.032
6.25	100.853	100.777	100.710	6	100.003	99.997	99.910	5.5	97.547	97.494	97.464
6.375	100.957	100.937	100.916	6.125	100.721	100.715	100.628	5.625	97.980	97.927	97.897
6.5	101.462	101.442	101.421	6.25	100.903	100.827	100.760	5.75	97.935	97.883	97.853
6.625	102.052	102.023	101.973	6.375	100.682	100.654	100.604	5.875	98.462	98.409	98.380
6.75	101.939	101.862	101.795	6.5	101.347	101.319	101.268	6	98.895	98.842	98.813
6.875	101.578	101.512	101.445	6.625	102.052	102.023	101.973	6.125	99.368	99.316	99.287

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	97.449	97.435	97.421	5.25	97.449	97.435	97.421	5.25	97.449	97.435	97.421
5.375	97.920	97.906	97.892	5.375	97.920	97.906	97.892	5.375	97.920	97.906	97.892
5.5	98.585	98.571	98.557	5.5	98.585	98.571	98.557	5.5	98.585	98.571	98.557
5.625	99.171	99.157	99.144	5.625	99.171	99.157	99.144	5.625	99.171	99.157	99.144
5.75	99.817	99.638	99.513	5.75	99.817	99.638	99.513	5.75	99.817	99.638	99.513
5.875	100.219	100.040	99.860	5.875	100.219	100.040	99.860	5.875	100.219	100.040	99.860
6	100.717	100.538	100.359	6	100.717	100.538	100.359	6	100.717	100.538	100.359
6.125	101.222	101.043	100.926	6.125	101.222	101.043	100.926	6.125	101.222	101.043	100.926
6.25	101.606	101.600	101.514	6.25	101.606	101.600	101.514	6.25	101.606	101.600	101.514
6.375	101.897	101.821	101.754	6.375	101.897	101.821	101.754	6.375	101.897	101.821	101.754
6.5	102.487	102.411	102.344	6.5	102.487	102.411	102.344	6.5	102.487	102.411	102.344
6.625	103.058	102.982	102.915	6.625	103.058	102.982	102.915	6.625	103.058	102.982	102.915
6.75	103.561	103.485	103.418	6.75	103.561	103.485	103.418	6.75	103.561	103.485	103.418
6.875	102.961	102.910	102.859	6.875	102.961	102.910	102.859	6.875	102.961	102.910	102.859
7	103.512	103.461	103.411	7	103.512	103.461	103.411	7	103.512	103.461	103.411
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	97.087	97.118	97.116	4.25	95.941	95.972	95.971	5.25	96.290	96.306	96.208
4.625	97.655	97.686	97.685	4.375	96.515	96.546	96.545	5.375	96.995	97.011	96.931
4.75	97.839	97.794	97.778	4.5	97.087	97.118	97.116	5.5	97.754	97.770	97.672
4.875	98.395	98.335	98.321	4.625	97.655	97.686	97.685	5.625	98.515	98.531	98.433
5	98.953	98.892	98.878	4.75	97.839	97.794	97.778	5.75	99.059	98.880	98.701
5.125	99.498	99.438	99.424	4.875	98.395	98.335	98.321	5.875	99.641	99.462	99.283
5.25	99.536	99.483	99.450	5	98.953	98.892	98.878	6	100.060	99.997	99.910
5.375	99.849	99.776	99.749	5.125	99.498	99.438	99.424	6.125	100.721	100.715	100.628
5.5	100.365	100.291	100.265	5.25	99.536	99.483	99.450	6.25	100.853	100.777	100.710
5.625	100.856	100.782	100.756	5.375	99.849	99.776	99.749	6.375	100.957	100.937	100.916
5.75	100.930	100.876	100.844	5.5	100.365	100.291	100.265	6.5	101.462	101.442	101.421
5.875	100.919	100.895	100.856	5.625	100.856	100.782	100.756	6.625	102.052	102.023	101.973
6	101.376	101.351	101.313	5.75	100.930	100.876	100.844	6.75	101.939	101.862	101.795
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	96.290	96.306	96.208	5.25	96.290	96.306	96.208	4.5	94.449	94.480	94.353
5.375	96.995	97.011	96.931	5.375	96.995	97.011	96.913	4.625	95.013	95.043	94.917
5.5	97.754	97.770	97.672	5.5	97.754	97.770	97.672	4.75	93.616	93.555	93.421
5.625	98.515	98.531	98.433	5.625	98.515	98.531	98.433	4.875	94.173	94.112	93.898
5.75	99.059	98.880	98.701	5.75	98.842	98.787	98.720	5	94.715	94.654	94.440
5.875	99.641	99.462	99.283	5.875	99.308	99.302	99.215	5.125	95.234	95.173	94.959
6	100.060	99.997	99.910	6	100.003	99.997	99.910	5.25	95.971	95.950	95.929
6.125	100.721	100.715	100.628	6.125	100.721	100.715	100.628	5.375	96.077	96.056	96.036
6.25	100.853	100.777	100.710	6.25	100.903	100.827	100.760	5.5	96.487	96.466	96.445
6.375	100.957	100.937	100.916	6.375	100.682	100.654	100.604	5.625	96.901	96.880	96.860
6.5	101.462	101.442	101.421	6.5	101.347	101.319	101.268	5.75	97.857	97.843	97.830
6.625	102.052	102.023	101.973	6.625	102.052	102.023	101.973	5.875	98.141	98.127	98.113
6.75	101.939	101.862	101.795	6.75	101.989	101.912	101.845	6	98.491	98.478	98.464
6.875	101.578	101.512	101.445	6.875	101.503	101.452	101.388	6.125	98.811	98.797	98.783

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	96.446	96.399	96.365	5.125	96.446	96.399	96.365	4.75	94.398	94.354	94.337
5.25	97.349	97.335	97.321	5.25	97.349	97.335	97.321	4.875	95.064	95.016	94.983
5.375	97.820	97.806	97.792	5.375	97.820	97.806	97.792	5	95.761	95.713	95.679
5.5	98.485	98.471	98.457	5.5	98.485	98.471	98.457	5.125	96.446	96.399	96.365
5.625	99.071	99.057	99.044	5.625	99.071	99.057	99.044	5.25	97.349	97.335	97.321
5.75	99.717	99.538	99.413	5.75	99.717	99.538	99.413	5.375	97.820	97.806	97.792
5.875	100.119	99.940	99.760	5.875	100.119	99.940	99.760	5.5	98.485	98.471	98.457
6	100.617	100.438	100.259	6	100.617	100.438	100.259	5.625	99.071	99.057	99.044
6.125	101.122	100.943	100.781	6.125	101.122	100.943	100.781	5.75	99.717	99.538	99.413
6.25	101.491	101.414	101.347	6.25	101.491	101.414	101.347	5.875	100.119	99.940	99.760
6.375	101.550	101.529	101.508	6.375	101.550	101.529	101.508	6	100.617	100.438	100.259
6.5	102.015	101.994	101.973	6.5	102.015	101.994	101.973	6.125	101.122	100.943	100.781
6.625	102.588	102.568	102.547	6.625	102.588	102.568	102.547	6.25	101.491	101.414	101.347
6.75	102.945	102.869	102.802	6.75	102.945	102.869	102.802	6.375	101.550	101.529	101.508
6.875	102.790	102.724	102.658	6.875	102.790	102.724	102.658	6.5	102.015	101.994	101.973
7	103.298	103.232	103.166	7	103.298	103.232	103.166	6.625	102.588	102.568	102.547
7.125	103.694	103.628	103.561	7.125	103.694	103.628	103.561	6.75	102.945	102.869	102.802
7.25	103.969	103.918	103.868	7.25	103.969	103.918	103.868	6.875	102.790	102.724	102.658
7.375	103.411	103.559	103.525	7.375	102.856	102.802	102.735	7	103.298	103.232	103.166
7.5	103.573	103.721	103.688	7.5	103.372	103.318	103.251	7.125	103.694	103.628	103.561
7.625	103.872	103.817	103.767	7.625	103.872	103.817	103.750	7.25	103.969	103.918	103.868
7.75	104.260	104.205	104.138	7.75	104.260	104.205	104.138	7.375	102.856	102.802	102.735
7.875	103.772	103.933	103.883	7.875	102.574	102.439	102.555	7.5	103.372	103.318	103.251
8	103.888	104.049	103.999	8	102.906	102.771	102.886	7.625	103.872	103.817	103.750
8.125	103.954	104.115	104.065	8.125	103.210	103.075	103.191	7.75	104.260	104.205	104.138
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	95.906	95.937	96.130	4.25	95.906	95.937	95.936	4.875	93.888	93.886	93.808
4.375	96.435	96.466	96.599	4.375	96.435	96.466	96.464	5	94.609	94.607	94.530
4.5	96.953	96.984	97.068	4.5	96.953	96.984	96.983	5.125	95.376	95.374	95.297
4.625	97.458	97.488	97.539	4.625	97.458	97.488	97.487	5.25	96.247	96.223	96.125
4.75	97.983	97.953	97.929	4.75	97.766	97.706	97.692	5.375	96.892	96.868	96.831
4.875	98.454	98.425	98.400	4.875	98.262	98.201	98.188	5.5	97.572	97.548	97.471
5	98.926	98.897	98.873	5	98.735	98.674	98.661	5.625	98.294	98.271	98.173
5.125	99.400	99.371	99.347	5.125	99.181	99.120	99.106	5.75	98.959	98.780	98.601
5.25	99.450	99.414	99.366	5.25	99.436	99.383	99.350	5.875	99.541	99.362	99.183
5.375	99.924	99.888	99.840	5.375	99.632	99.558	99.532	6	99.960	99.780	99.650
5.5	100.394	100.359	100.310	5.5	100.033	99.959	99.933	6.125	100.355	100.288	100.201
5.625	100.853	100.817	100.769	5.625	100.400	100.326	100.300	6.25	100.753	100.677	100.610
5.75	100.830	100.776	100.744	5.75	100.830	100.776	100.744	6.375	100.857	100.837	100.816
5.875	101.170	101.153	101.121	5.875	100.629	100.605	100.566	6.5	101.362	101.342	101.321
6	101.613	101.596	101.564	6	100.976	100.945	100.906	6.625	101.826	101.805	101.784
								6.75	101.839	101.762	101.695
								6.875	101.478	101.412	101.345
								7	101.986	101.920	101.854
								7.125	102.381	102.315	102.249
								7.25	102.479	102.428	102.378
								7.375	100.993	100.939	100.872
								7.5	101.510	101.455	101.388
								7.625	102.009	101.955	101.888
								7.75	102.347	102.293	102.226
								7.875	99.123	98.988	98.953
								8	99.454	99.319	99.285
								8.125	99.758	99.623	99.589
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	101.362	101.342	101.321	6.125	100.334	100.288	100.201	4.5	94.306	94.336	94.210
6.625	101.826	101.805	101.784	6.25	100.803	100.727	100.660	4.625	94.774	94.805	94.678
6.75	101.839	101.762	101.695	6.375	100.523	100.454	100.404	4.75	93.554	93.494	93.321
6.875	101.478	101.412	101.345	6.5	101.091	101.022	100.972	4.875	94.008	93.948	93.734
7	101.986	101.920	101.854	6.625	101.711	101.642	101.592	5	94.425	94.364	94.151
7.125	102.381	102.315	102.249	6.75	101.889	101.812	101.745	5.125	94.798	94.737	94.524
7.25	102.479	102.428	102.378	6.875	101.230	101.140	101.075	5.25	95.871	95.850	95.829
7.375	100.993	100.939	100.872	7	101.686	101.595	101.531	5.375	95.977	95.956	95.936
7.5	101.510	101.455	101.388	7.125	102.113	102.062	102.011	5.5	96.387	96.366	96.345
7.625	102.009	101.955	101.888	7.25	102.529	102.478	102.428	5.625	96.801	96.780	96.760
7.75	102.347	102.293	102.226	7.375	101.043	100.989	100.922	5.75	97.757	97.743	97.730
7.875	99.123	98.988	98.953	7.5	101.560	101.505	101.438	5.875	98.041	98.027	98.013
8	99.454	99.319	99.285	7.625	102.059	102.005	101.938	6	98.391	98.378	98.364
8.125	99.758	99.623	99.589	7.75	98.802	98.667	98.632	6.125	98.711	98.697	98.683

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	101.550	101.529	101.508	6.375	101.550	101.529	101.508	6	100.617	100.438	100.259
6.5	102.015	101.994	101.973	6.5	102.015	101.994	101.973	6.125	101.122	100.943	100.781
6.625	102.588	102.568	102.547	6.625	102.588	102.568	102.547	6.25	101.491	101.414	101.347
6.75	102.945	102.869	102.802	6.75	102.945	102.869	102.802	6.375	101.550	101.529	101.508
6.875	102.790	102.724	102.658	6.875	102.790	102.724	102.658	6.5	102.015	101.994	101.973
7	103.298	103.232	103.166	7	103.298	103.232	103.166	6.625	102.588	102.568	102.547
7.125	103.694	103.628	103.561	7.125	103.694	103.628	103.561	6.75	102.945	102.869	102.802
7.25	103.969	103.918	103.868	7.25	103.969	103.918	103.868	6.875	102.790	102.724	102.658
7.375	103.411	103.559	103.525	7.375	102.856	102.802	102.735	7	103.298	103.232	103.166
7.5	103.573	103.721	103.688	7.5	103.372	103.318	103.251	7.125	103.694	103.628	103.561
7.625	103.872	103.817	103.767	7.625	103.872	103.817	103.750	7.25	103.969	103.918	103.868
7.75	104.260	104.205	104.138	7.75	104.260	104.205	104.138	7.375	102.856	102.802	102.735
7.875	103.772	103.933	103.883	7.875	102.624	102.489	102.605	7.5	103.372	103.318	103.251
8	103.888	104.049	103.999	8	102.956	102.821	102.936	7.625	103.872	103.817	103.750
8.125	103.954	104.115	104.065	8.125	103.260	103.125	103.241	7.75	104.260	104.205	104.138
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	96.953	96.984	97.068	4.5	96.953	96.984	96.983	6.625	101.826	101.805	101.784
4.625	97.458	97.488	97.539	4.625	97.458	97.488	97.487	6.75	101.839	101.762	101.695
4.75	97.983	97.953	97.929	4.75	97.766	97.706	97.692	6.875	101.478	101.412	101.345
4.875	98.454	98.425	98.400	4.875	98.262	98.201	98.188	7	101.986	101.920	101.854
5	98.926	98.897	98.873	5	98.735	98.674	98.661	7.125	102.381	102.315	102.249
5.125	99.400	99.371	99.347	5.125	99.181	99.120	99.106	7.25	102.479	102.428	102.378
5.25	99.450	99.414	99.366	5.25	99.436	99.383	99.350	7.375	101.936	102.084	102.051
5.375	99.924	99.888	99.840	5.375	99.632	99.558	99.532	7.5	102.099	102.247	102.213
5.5	100.394	100.359	100.310	5.5	100.033	99.959	99.933	7.625	102.177	102.325	102.291
5.625	100.853	100.817	100.769	5.625	100.400	100.326	100.300	7.75	102.347	102.293	102.226
5.75	100.830	100.776	100.744	5.75	100.830	100.776	100.744	7.875	101.297	101.458	101.408
5.875	101.170	101.153	101.121	5.875	100.629	100.605	100.566	8	101.413	101.574	101.524
6	101.613	101.596	101.564	6	100.976	100.945	100.906	8.125	101.479	101.640	101.590
6.125	102.054	102.037	102.004	6.125	101.507	101.454	101.421				
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	101.362	101.342	101.321	6.125	100.334	100.288	100.201	4.5	94.306	94.336	94.210
6.625	101.826	101.805	101.784	6.25	100.803	100.727	100.660	4.625	94.774	94.805	94.678
6.75	101.839	101.762	101.695	6.375	100.523	100.454	100.404	4.75	93.554	93.494	93.321
6.875	101.478	101.412	101.345	6.5	101.091	101.022	100.972	4.875	94.008	93.948	93.734
7	101.986	101.920	101.854	6.625	101.711	101.642	101.592	5	94.425	94.364	94.151
7.125	102.381	102.315	102.249	6.75	101.889	101.812	101.745	5.125	94.798	94.737	94.524
7.25	102.479	102.428	102.378	6.875	101.230	101.140	101.075	5.25	95.871	95.850	95.829
7.375	100.993	100.939	100.872	7	101.686	101.595	101.531	5.375	95.977	95.956	95.936
7.5	101.510	101.455	101.388	7.125	102.113	102.062	102.011	5.5	96.387	96.366	96.345
7.625	102.009	101.955	101.888	7.25	102.529	102.478	102.428	5.625	96.801	96.780	96.760
7.75	102.347	102.293	102.226	7.375	101.043	100.989	100.922	5.75	97.757	97.743	97.730
7.875	99.123	98.988	98.953	7.5	101.560	101.505	101.438	5.875	98.041	98.027	98.013
8	99.454	99.319	99.285	7.625	102.059	102.005	101.938	6	98.391	98.378	98.364
8.125	99.758	99.623	99.589	7.75	98.802	98.667	98.632	6.125	98.711	98.697	98.683

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	99.766	99.529	99.229	6.75	98.266	98.029	97.729
6.875	100.289	100.052	99.752	6.875	98.789	98.552	98.252
7	100.791	100.554	100.254	7	99.291	99.054	98.754
7.125	101.245	101.008	100.708	7.125	99.745	99.508	99.208
7.25	101.679	101.442	101.142	7.25	100.179	99.942	99.642
7.375	101.804	101.495	101.195	7.375	100.304	99.995	99.695
7.5	102.276	101.967	101.667	7.5	100.776	100.467	100.167
7.625	102.690	102.381	102.081	7.625	101.190	100.881	100.581
7.75	103.084	102.775	102.475	7.75	101.584	101.275	100.975
7.875	102.194	101.813	101.513	7.875	100.694	100.313	100.013
8	102.626	102.245	101.945	8	101.126	100.745	100.445
8.125	103.010	102.629	102.329	8.125	101.510	101.129	100.829
8.25	103.374	102.993	102.693	8.25	101.874	101.493	101.193
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.766	97.529	97.229	6.75	96.266	96.029	95.729
6.875	98.289	98.052	97.752	6.875	96.789	96.552	96.252
7	98.791	98.554	98.254	7	97.291	97.054	96.754
7.125	99.245	99.008	98.708	7.125	97.745	97.508	97.208
7.25	99.679	99.442	99.142	7.25	98.179	97.942	97.642
7.375	99.804	99.495	99.195	7.375	98.304	97.995	97.695
7.5	100.276	99.967	99.667	7.5	98.776	98.467	98.167
7.625	100.690	100.381	100.081	7.625	99.190	98.881	98.581
7.75	101.084	100.775	100.475	7.75	99.584	99.275	98.975
7.875	100.194	99.813	99.513	7.875	98.694	98.313	98.013
8	100.626	100.245	99.945	8	99.126	98.745	98.445
8.125	101.010	100.629	100.329	8.125	99.510	99.129	98.829
8.25	101.374	100.993	100.693	8.25	99.874	99.493	99.193
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.016	98.779	98.479	6.75	97.016	96.779	96.479
6.875	99.539	99.302	99.002	6.875	97.539	97.302	97.002
7	100.041	99.804	99.504	7	98.041	97.804	97.504
7.125	100.495	100.258	99.958	7.125	98.495	98.258	97.958
7.25	100.929	100.692	100.392	7.25	98.929	98.692	98.392
7.375	101.054	100.745	100.445	7.375	99.054	98.745	98.445
7.5	101.526	101.217	100.917	7.5	99.526	99.217	98.917
7.625	101.940	101.631	101.331	7.625	99.940	99.631	99.331
7.75	102.334	102.025	101.725	7.75	100.334	100.025	99.725
7.875	101.444	101.063	100.763	7.875	99.444	99.063	98.763
8	101.876	101.495	101.195	8	99.876	99.495	99.195
8.125	102.260	101.879	101.579	8.125	100.260	99.879	99.579
8.25	102.624	102.243	101.943	8.25	100.624	100.243	99.943

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.