



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	91.763	91.665	91.691	4.75	91.763	91.665	91.691	5.125	95.397	95.352	95.359
4.875	92.388	92.285	92.319	4.875	92.388	92.285	92.319	5.25	96.104	96.053	96.067
5	93.038	92.929	92.971	5	93.038	92.929	92.971	5.375	96.647	96.591	96.613
5.125	93.617	93.508	93.549	5.125	93.617	93.508	93.549	5.5	97.162	97.146	97.133
5.25	94.470	94.413	94.327	5.25	94.403	94.313	94.327	5.625	97.887	97.866	97.860
5.375	95.150	95.093	95.002	5.375	95.000	94.904	94.925	5.75	98.682	98.634	98.604
5.5	95.920	95.864	95.772	5.5	95.671	95.635	95.598	5.875	99.230	99.182	99.151
5.625	96.450	96.394	96.302	5.625	96.269	96.233	96.196	6	99.716	99.669	99.638
5.75	96.990	96.934	96.871	5.75	96.936	96.870	96.871	6.125	100.072	100.041	100.000
5.875	97.625	97.568	97.477	5.875	97.485	97.417	97.422	6.25	100.344	100.258	100.221
6	98.289	98.232	98.141	6	98.049	98.011	97.988	6.375	100.816	100.731	100.694
6.125	98.759	98.703	98.611	6.125	98.564	98.527	98.502	6.5	101.247	101.163	101.126
6.25	99.191	99.127	99.028	6.25	99.069	98.963	98.953	6.625	101.605	101.521	101.484
6.375	99.739	99.675	99.576	6.375	99.596	99.500	99.478	6.75	101.433	101.344	101.300
6.5	100.229	100.165	100.065	6.5	100.071	99.976	99.953	6.875	101.886	101.797	101.753
6.625	100.600	100.536	100.437	6.625	100.488	100.423	100.379	7	102.296	102.238	102.185
6.75	101.130	101.051	100.935	6.75	100.972	100.906	100.883	7.125	102.664	102.577	102.532
6.875	101.544	101.466	101.349	6.875	101.396	101.340	101.305	7.25	102.820	102.774	102.725
7	101.959	101.880	101.770	7	101.861	101.802	101.770	7.375	103.294	103.249	103.200
7.125	102.341	102.262	102.172	7.125	102.258	102.181	102.172	7.5	103.625	103.581	103.531
7.25	102.725	102.646	102.609	7.25	102.688	102.646	102.609	7.625	103.951	103.907	103.857
7.375	103.118	103.083	103.035	7.375	103.115	103.083	103.035	7.75	104.370	104.223	104.217
7.5	103.485	103.407	103.352	7.5	103.446	103.401	103.352	7.875	104.737	104.590	104.584
7.625	103.851	103.792	103.737	7.625	103.780	103.792	103.737	8	105.000	105.000	104.956
7.75	104.209	104.243	104.188	7.75	104.209	104.243	104.188				
7.875	104.517	104.557	104.494	7.875	104.517	104.557	104.494				
8	104.777	104.812	104.755	8	104.777	104.812	104.755				
8.125	105.009	105.039	104.993	8.125	105.009	105.039	104.993				
8.25	105.369	105.231	105.156	8.25	105.369	105.231	105.156				
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	96.579	96.536	96.536	4.625	96.937	96.894	96.894	5	92.191	92.173	92.161
4.75	97.026	96.976	96.892	4.75	97.229	97.173	97.162	5.125	92.809	92.790	92.781
4.875	97.474	97.388	97.371	4.875	97.705	97.644	97.640	5.25	94.415	94.280	94.104
5	97.866	97.809	97.763	5	98.167	98.101	98.105	5.375	95.099	94.965	94.789
5.125	98.236	98.165	98.175	5.125	98.604	98.533	98.543	5.5	95.870	95.735	95.560
5.25	98.664	98.607	98.514	5.25	98.893	98.816	98.834	5.625	96.536	96.402	96.227
5.375	99.119	98.987	98.971	5.375	99.183	99.102	99.127	5.75	97.104	96.983	96.946
5.5	99.486	99.355	99.339	5.5	99.493	99.462	99.452	5.875	97.738	97.617	97.497
5.625	99.671	99.616	99.614	5.625	99.876	99.840	99.838	6	98.401	98.279	98.118
5.75	99.983	99.926	99.879	5.75	100.142	100.101	100.106	6.125	98.893	98.771	98.610
5.875	100.386	100.272	100.250	5.875	100.431	100.385	100.397	6.25	99.262	99.144	99.027
6	100.705	100.592	100.570	6	100.727	100.680	100.693	6.375	99.796	99.677	99.569
6.125	100.906	100.844	100.752	6.125	100.863	100.800	100.784	6.5	100.273	100.151	100.045
6.25	101.176	101.103	101.081	6.25	101.156	101.114	101.093	6.625	100.662	100.539	100.461
6.375	101.577	101.488	101.461	6.375	101.492	101.454	101.428	6.75	101.165	101.025	100.953
6.5	101.895	101.806	101.713	6.5	101.772	101.739	101.707	6.875	101.567	101.426	101.358
6.625	102.234	102.123	102.083	6.625	101.930	101.853	101.816	7	101.824	101.772	101.741
6.75	102.623	102.513	102.473	6.75	102.369	102.252	102.210	7.125	102.202	102.056	102.065
6.875	103.050	102.940	102.900	6.875	102.580	102.468	102.420	7.25	102.578	102.430	102.312
7	102.866	102.811	102.779	7	102.862	102.755	102.702	7.375	102.967	102.818	102.653
7.125	103.045	102.990	102.958	7.125	102.604	102.550	102.517	7.5	102.930	102.977	102.926
7.25	102.928	102.843	102.778	7.25	102.595	102.510	102.445	7.625	102.967	102.967	102.888
7.375	103.420	103.335	103.270	7.375	102.984	102.898	102.834	7.75	102.381	102.494	102.364
								7.875	102.669	102.706	102.568

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	96.920	96.780	96.753	5	96.306	96.165	96.138	5.125	94.374	94.311	94.248
5.125	97.256	97.193	97.130	5.125	96.780	96.635	96.605	5.25	95.023	94.960	94.898
5.25	97.767	97.704	97.641	5.25	97.215	97.064	97.031	5.375	95.319	95.256	95.194
5.375	97.993	97.930	97.867	5.375	97.588	97.432	97.396	5.5	95.794	95.731	95.668
5.5	98.363	98.300	98.237	5.5	97.947	97.786	97.746	5.625	96.269	96.206	96.144
5.625	98.733	98.670	98.607	5.625	98.284	98.118	98.075	5.75	96.564	96.501	96.438
5.75	98.959	98.896	98.833	5.75	98.606	98.435	98.389	5.875	96.840	96.777	96.714
5.875	99.183	99.120	99.057	5.875	98.905	98.728	98.680	6	97.116	97.053	96.991
6	99.389	99.326	99.263	6	99.180	98.999	98.947	6.125	97.394	97.331	97.269
6.125	99.595	99.532	99.469	6.125	99.421	99.234	99.179	6.25	97.669	97.606	97.544
6.25	99.857	99.665	99.607	6.25	99.658	99.466	99.407	6.375	97.942	97.879	97.817
6.375	100.067	99.869	99.808	6.375	99.893	99.696	99.634	6.5	98.397	98.334	98.271
6.5	100.206	100.004	99.941	6.5	100.019	99.816	99.752	6.625	98.486	98.423	98.361
6.625	100.267	100.062	99.999	6.625	99.982	99.774	99.707	6.75	98.753	98.690	98.628
6.75	100.350	100.287	100.224	6.75	99.977	99.841	99.778	6.875	98.837	98.774	98.711
6.875	100.407	100.344	100.281	6.875	100.015	99.909	99.846	7	98.909	98.846	98.784
7	100.460	100.397	100.334	7	100.048	99.966	99.903	7.125	98.987	98.924	98.862
7.125	100.511	100.448	100.385	7.125	100.091	100.028	99.965				
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	97.125	96.985	96.958	5	96.508	96.367	96.340	5.125	94.424	94.361	94.298
5.125	97.452	97.307	97.277	5.125	96.981	96.836	96.806	5.25	95.073	95.010	94.947
5.25	97.817	97.754	97.691	5.25	97.415	97.264	97.231	5.375	95.369	95.306	95.243
5.375	98.069	97.980	97.917	5.375	97.787	97.631	97.595	5.5	95.844	95.781	95.718
5.5	98.413	98.350	98.287	5.5	98.145	97.984	97.945	5.625	96.319	96.256	96.193
5.625	98.783	98.720	98.657	5.625	98.481	98.315	98.272	5.75	96.614	96.551	96.488
5.75	99.009	98.946	98.883	5.75	98.802	98.631	98.585	5.875	96.890	96.827	96.764
5.875	99.244	99.170	99.107	5.875	99.100	98.924	98.875	6	97.166	97.103	97.040
6	99.522	99.376	99.313	6	99.375	99.193	99.141	6.125	97.444	97.381	97.318
6.125	99.790	99.602	99.547	6.125	99.615	99.428	99.373	6.25	97.719	97.656	97.593
6.25	100.066	99.873	99.815	6.25	99.853	99.661	99.602	6.375	97.992	97.929	97.866
6.375	100.278	100.080	100.019	6.375	100.089	99.892	99.830	6.5	98.447	98.384	98.321
6.5	100.420	100.217	100.152	6.5	100.217	100.014	99.950	6.625	98.536	98.473	98.410
6.625	100.482	100.274	100.207	6.625	100.182	99.974	99.907	6.75	98.803	98.740	98.677
6.75	100.505	100.337	100.274	6.75	100.178	99.965	99.894	6.875	98.887	98.824	98.761
6.875	100.467	100.394	100.331	6.875	100.218	99.999	99.926	7	98.959	98.896	98.833
7	100.510	100.447	100.384	7	100.252	100.029	99.953	7.125	99.037	98.974	98.911

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	94.177	94.141	94.104	5.75	97.269	97.210	97.181	4.375	94.949	94.916	94.851
5.375	94.858	94.822	94.785	5.875	97.866	97.806	97.777	4.5	95.335	95.302	95.237
5.5	95.517	95.480	95.444	6	98.401	98.342	98.313	4.625	95.696	95.663	95.598
5.625	96.159	96.122	96.085	6.125	98.810	98.751	98.722	4.75	96.710	96.681	96.640
5.75	96.786	96.749	96.713	6.25	99.230	99.156	99.112	4.875	97.101	97.072	97.031
5.875	97.425	97.388	97.352	6.375	99.789	99.715	99.671	5	97.398	97.368	97.327
6	98.044	98.008	97.971	6.5	100.279	100.205	100.161	5.125	97.627	97.598	97.557
6.125	98.617	98.580	98.543	6.625	100.604	100.530	100.486	5.25	98.268	98.231	98.182
6.25	99.117	99.073	99.029	6.75	100.937	100.863	100.819	5.375	98.596	98.558	98.510
6.375	99.678	99.634	99.590	6.875	101.443	101.369	101.325	5.5	99.038	99.001	98.952
6.5	100.201	100.157	100.114	7	101.864	101.790	101.746	5.625	99.276	99.238	99.190
6.625	100.707	100.663	100.619	7.125	102.160	102.086	102.042	5.75	99.621	99.583	99.535
				7.25	102.378	102.304	102.260	5.875	100.003	99.966	99.917
				7.375	102.852	102.778	102.734	6	100.155	100.118	100.069
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.472	94.438	94.381								
4.75	95.804	95.765	95.708								
4.875	95.995	95.956	95.899								
5	96.331	96.292	96.235								
5.125	96.706	96.667	96.610								
5.25	97.054	97.015	96.958								
5.375	97.392	97.352	97.296								
5.5	97.669	97.630	97.573								
5.625	97.977	97.937	97.881								
5.75	98.228	98.181	98.116								
5.875	98.561	98.513	98.449								
6	99.052	99.005	98.941								

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 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	94.412	94.384	94.307	5.75	98.682	98.634	98.604	4.25	94.543	94.510	94.445
5.5	95.103	95.072	94.995	5.875	99.230	99.182	99.151	4.375	94.949	94.916	94.851
5.625	95.739	95.709	95.631	6	99.716	99.669	99.638	4.5	95.335	95.302	95.237
5.75	96.703	96.653	96.623	6.125	100.042	99.996	99.964	4.625	95.696	95.663	95.598
5.875	97.312	97.263	97.233	6.25	100.344	100.258	100.221	4.75	96.710	96.681	96.640
6	97.883	97.835	97.804	6.375	100.816	100.731	100.694	4.875	97.101	97.072	97.031
6.125	98.346	98.299	98.268	6.5	101.247	101.163	101.126	5	97.398	97.368	97.327
6.25	98.820	98.733	98.697	6.625	101.605	101.521	101.484	5.125	97.627	97.598	97.557
6.375	99.371	99.307	99.248	6.75	101.433	101.344	101.300	5.25	98.268	98.231	98.182
6.5	99.885	99.862	99.801	6.875	101.886	101.797	101.753	5.375	98.596	98.558	98.510
6.625	100.387	100.363	100.301	7	102.296	102.208	102.164	5.5	99.038	99.001	98.952
6.75	100.811	100.720	100.678	7.125	102.664	102.577	102.532	5.625	99.276	99.238	99.190
6.875	101.359	101.306	101.250	7.25	102.820	102.774	102.725	5.75	99.621	99.583	99.535
7	101.745	101.691	101.633	7.375	103.294	103.249	103.200	5.875	100.003	99.966	99.917
7.125	102.137	102.076	102.017	7.5	103.625	103.581	103.531	6	100.155	100.118	100.069
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.472	94.438	94.381								
4.75	96.470	96.383	96.366								
4.875	96.818	96.731	96.714								
5	97.261	97.126	97.110								
5.125	97.822	97.688	97.672								
5.25	98.164	98.031	98.015								
5.375	98.498	98.366	98.350								
5.5	98.771	98.640	98.624								
5.625	99.087	98.971	98.950								
5.75	99.418	99.303	99.281								
5.875	99.744	99.629	99.608								
6	100.049	99.935	99.913								

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	93.617	93.508	93.549
5.25	94.403	94.313	94.327
5.375	95.000	94.904	94.925
5.5	95.575	95.475	95.503
5.625	96.204	96.103	96.131
5.75	96.936	96.870	96.871
5.875	97.485	97.417	97.422
6	98.049	97.972	97.988
6.125	98.563	98.486	98.502
6.25	99.069	98.963	98.953
6.375	99.596	99.500	99.478
6.5	100.071	99.973	99.953
6.625	100.488	100.372	100.376
6.75	100.972	100.906	100.883
6.875	101.396	101.340	101.305
7	101.861	101.802	101.770
7.125	102.258	102.181	102.172
7.25	102.688	102.646	102.609
7.375	103.115	103.083	103.035

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	94.153	94.109	94.092	4.75	94.153	94.109	94.092	5	95.535	95.486	95.452
4.875	94.835	94.786	94.753	4.875	94.835	94.786	94.753	5.125	96.224	96.175	96.141
5	95.535	95.486	95.452	5	95.535	95.486	95.452	5.25	97.340	97.326	97.312
5.125	96.224	96.175	96.141	5.125	96.224	96.175	96.141	5.375	97.810	97.796	97.783
5.25	97.340	97.326	97.312	5.25	97.340	97.326	97.312	5.5	98.477	98.463	98.449
5.375	98.004	97.897	97.783	5.375	97.810	97.796	97.783	5.625	99.065	99.051	99.038
5.5	98.477	98.463	98.449	5.5	98.477	98.463	98.449	5.75	99.790	99.610	99.431
5.625	99.065	99.051	99.038	5.625	99.065	99.051	99.038	5.875	100.193	100.014	99.835
5.75	99.790	99.610	99.431	5.75	99.790	99.610	99.431	6	100.698	100.519	100.339
5.875	100.216	100.131	100.014	5.875	100.193	100.014	99.835	6.125	101.195	101.016	100.836
6	100.707	100.621	100.505	6	100.698	100.519	100.339	6.25	101.503	101.417	101.385
6.125	101.229	101.143	101.026	6.125	101.195	101.016	100.836	6.375	101.810	101.732	101.665
6.25	101.503	101.417	101.385	6.25	101.503	101.417	101.385	6.5	102.397	102.319	102.252
6.375	101.810	101.732	101.665	6.375	101.810	101.732	101.665	6.625	102.972	102.894	102.827
6.5	102.397	102.319	102.252	6.5	102.397	102.319	102.252	6.75	103.479	103.401	103.334
6.625	102.972	102.894	102.827	6.625	102.972	102.894	102.827	6.875	102.979	102.941	102.890
6.75	103.479	103.401	103.334	6.75	103.479	103.401	103.334	7	103.501	103.465	103.414
6.875	103.181	103.122	103.032	6.875	103.050	103.012	102.961	7.125	104.018	103.965	103.914
7	103.651	103.593	103.502	7	103.548	103.510	103.459	7.25	104.489	104.435	104.385
7.125	104.018	103.965	103.914	7.125	104.018	103.965	103.914	7.375	103.665	103.645	103.586
7.25	104.489	104.435	104.385	7.25	104.489	104.435	104.385	7.5	104.139	104.082	104.015
7.375	104.107	104.038	103.932	7.375	103.737	103.718	103.659	7.625	104.642	104.584	104.517
7.5	104.559	104.489	104.384	7.5	104.139	104.097	104.037	7.75	105.032	104.974	104.907
								7.875	102.933	103.076	102.983
								8	103.344	103.487	103.395
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	96.132	96.104	96.053	4.25	95.851	95.824	95.836	4.75	92.837	92.751	92.750
4.375	96.632	96.604	96.546	4.375	96.425	96.398	96.410	4.875	93.572	93.486	93.485
4.5	97.200	97.171	97.114	4.5	96.997	96.970	96.982	5	94.303	94.217	94.216
4.625	97.565	97.538	97.550	4.625	97.565	97.538	97.550	5.125	95.178	95.093	95.092
4.75	97.972	97.911	97.823	4.75	97.791	97.746	97.730	5.25	96.525	96.418	96.279
4.875	98.464	98.404	98.316	4.875	98.321	98.218	98.215	5.375	97.253	97.146	97.007
5	98.974	98.913	98.825	5	98.877	98.775	98.771	5.5	97.692	97.585	97.482
5.125	99.422	99.319	99.316	5.125	99.422	99.319	99.316	5.625	98.311	98.258	98.242
5.25	99.647	99.586	99.500	5.25	99.383	99.317	99.285	5.75	99.042	98.956	98.840
5.375	100.251	100.190	100.104	5.375	99.711	99.642	99.624	5.875	99.657	99.571	99.455
5.5	100.602	100.541	100.455	5.5	100.226	100.157	100.138	6	100.148	100.062	99.946
5.625	101.034	100.973	100.887	5.625	100.715	100.646	100.628	6.125	100.669	100.584	100.511
5.75	100.989	100.937	100.859	5.75	100.907	100.852	100.820	6.25	100.766	100.677	100.610
5.875	101.505	101.452	101.375	5.875	100.859	100.651	100.618	6.375	100.995	100.954	100.913
6	101.937	101.884	101.807	6	101.313	101.106	101.072	6.5	101.500	101.459	101.418
								6.625	102.015	101.959	101.912
								6.75	101.926	101.848	101.781
								6.875	101.812	101.775	101.725
								7	102.247	102.211	102.162
								7.125	102.674	102.639	102.588
								7.25	102.554	102.500	102.450
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	96.089	96.036	96.020	5	94.303	94.217	94.216	4.5	94.358	94.206	94.218
5.375	96.944	96.851	96.826	5.125	95.178	95.093	95.092	4.625	94.921	94.769	94.781
5.5	97.551	97.498	97.482	5.25	96.089	96.036	96.020	4.75	94.952	94.891	94.803
5.625	98.311	98.258	98.242	5.375	96.898	96.805	96.780	4.875	95.444	95.384	95.296
5.75	99.032	98.853	98.674	5.5	97.551	97.498	97.482	5	95.954	95.893	95.805
5.875	99.616	99.437	99.258	5.625	98.311	98.258	98.242	5.125	96.335	96.274	96.186
6	100.040	99.861	99.794	5.75	98.602	98.544	98.477	5.25	96.627	96.566	96.480
6.125	100.609	100.542	100.511	5.875	99.316	99.178	99.144	5.375	97.231	97.170	97.084
6.25	100.766	100.677	100.610	6	99.893	99.826	99.794	5.5	97.582	97.521	97.435
6.375	100.995	100.954	100.913	6.125	100.609	100.542	100.511	5.625	98.014	97.953	97.867
6.5	101.500	101.459	101.418	6.25	100.816	100.727	100.660	5.75	97.969	97.917	97.839
6.625	102.015	101.959	101.912	6.375	100.778	100.693	100.652	5.875	98.485	98.432	98.355
6.75	101.926	101.848	101.781	6.5	101.313	101.257	101.210	6	98.917	98.864	98.787
6.875	101.812	101.775	101.725	6.625	102.015	101.959	101.912	6.125	99.390	99.337	99.260

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	97.340	97.326	97.312	5.25	97.340	97.326	97.312	5.25	97.340	97.326	97.312
5.375	97.810	97.796	97.783	5.375	97.810	97.796	97.783	5.375	97.810	97.796	97.783
5.5	98.477	98.463	98.449	5.5	98.477	98.463	98.449	5.5	98.477	98.463	98.449
5.625	99.065	99.051	99.038	5.625	99.065	99.051	99.038	5.625	99.065	99.051	99.038
5.75	99.790	99.610	99.431	5.75	99.790	99.610	99.431	5.75	99.790	99.610	99.431
5.875	100.193	100.014	99.835	5.875	100.193	100.014	99.835	5.875	100.193	100.014	99.835
6	100.698	100.519	100.339	6	100.698	100.519	100.339	6	100.698	100.519	100.339
6.125	101.195	101.016	100.836	6.125	101.195	101.016	100.836	6.125	101.195	101.016	100.836
6.25	101.503	101.417	101.385	6.25	101.503	101.417	101.385	6.25	101.503	101.417	101.385
6.375	101.810	101.732	101.665	6.375	101.810	101.732	101.665	6.375	101.810	101.732	101.665
6.5	102.397	102.319	102.252	6.5	102.397	102.319	102.252	6.5	102.397	102.319	102.252
6.625	102.972	102.894	102.827	6.625	102.972	102.894	102.827	6.625	102.972	102.894	102.827
6.75	103.479	103.401	103.334	6.75	103.479	103.401	103.334	6.75	103.479	103.401	103.334
6.875	103.050	103.012	102.961	6.875	103.050	103.012	102.961	6.875	102.979	102.941	102.890
7	103.548	103.510	103.459	7	103.548	103.510	103.459	7	103.501	103.465	103.414
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	96.997	96.970	96.982	4.25	95.851	95.824	95.836	5.25	96.089	96.036	96.020
4.625	97.565	97.538	97.550	4.375	96.425	96.398	96.410	5.375	96.944	96.851	96.826
4.75	97.791	97.746	97.730	4.5	96.997	96.970	96.982	5.5	97.551	97.498	97.482
4.875	98.321	98.218	98.215	4.625	97.565	97.538	97.550	5.625	98.311	98.258	98.242
5	98.877	98.775	98.771	4.75	97.791	97.746	97.730	5.75	99.032	98.853	98.674
5.125	99.422	99.319	99.316	4.875	98.321	98.218	98.215	5.875	99.616	99.437	99.258
5.25	99.383	99.317	99.285	5	98.877	98.775	98.771	6	100.040	99.861	99.794
5.375	99.711	99.642	99.624	5.125	99.422	99.319	99.316	6.125	100.609	100.542	100.511
5.5	100.226	100.157	100.138	5.25	99.383	99.317	99.285	6.25	100.766	100.677	100.610
5.625	100.715	100.646	100.628	5.375	99.711	99.642	99.624	6.375	100.995	100.954	100.913
5.75	100.907	100.852	100.820	5.5	100.226	100.157	100.138	6.5	101.500	101.459	101.418
5.875	100.859	100.651	100.618	5.625	100.715	100.646	100.628	6.625	102.015	101.959	101.912
6	101.313	101.106	101.072	5.75	100.907	100.852	100.820	6.75	101.926	101.848	101.781
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	96.089	96.036	96.020	5.25	96.089	96.036	96.020	4.5	94.358	94.206	94.218
5.375	96.944	96.851	96.826	5.375	96.793	96.741	96.724	4.625	94.921	94.769	94.781
5.5	97.551	97.498	97.482	5.5	97.551	97.498	97.482	4.75	93.541	93.321	93.305
5.625	98.311	98.258	98.242	5.625	98.311	98.258	98.242	4.875	94.097	93.795	93.791
5.75	99.032	98.853	98.674	5.75	98.602	98.544	98.477	5	94.638	94.335	94.332
5.875	99.616	99.437	99.258	5.875	99.199	99.132	99.101	5.125	95.155	94.852	94.849
6	100.040	99.861	99.794	6	99.893	99.826	99.794	5.25	96.036	96.015	95.995
6.125	100.609	100.542	100.511	6.125	100.609	100.542	100.511	5.375	96.158	96.137	96.117
6.25	100.766	100.677	100.610	6.25	100.816	100.727	100.660	5.5	96.574	96.554	96.533
6.375	100.995	100.954	100.913	6.375	100.651	100.595	100.548	5.625	97.003	96.982	96.962
6.5	101.500	101.459	101.418	6.5	101.313	101.257	101.210	5.75	97.582	97.561	97.540
6.625	102.015	101.959	101.912	6.625	102.015	101.959	101.912	5.875	97.886	97.865	97.844
6.75	101.926	101.848	101.781	6.75	101.976	101.898	101.831	6	98.245	98.224	98.204
6.875	101.812	101.775	101.725	6.875	101.483	101.450	101.388	6.125	98.583	98.562	98.542

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	96.124	96.075	96.041	5.125	96.124	96.075	96.041	4.75	94.053	93.324	93.323
5.25	97.240	97.226	97.212	5.25	97.240	97.226	97.212	4.875	94.735	94.686	94.653
5.375	97.710	97.696	97.683	5.375	97.710	97.696	97.683	5	95.435	95.386	95.352
5.5	98.377	98.363	98.349	5.5	98.377	98.363	98.349	5.125	96.124	96.075	96.041
5.625	98.965	98.951	98.938	5.625	98.965	98.951	98.938	5.25	97.240	97.226	97.212
5.75	99.690	99.510	99.331	5.75	99.690	99.510	99.331	5.375	97.710	97.696	97.683
5.875	100.093	99.914	99.735	5.875	100.093	99.914	99.735	5.5	98.377	98.363	98.349
6	100.598	100.419	100.239	6	100.598	100.419	100.239	5.625	98.965	98.951	98.938
6.125	101.095	100.916	100.736	6.125	101.095	100.916	100.736	5.75	99.690	99.510	99.331
6.25	101.403	101.315	101.248	6.25	101.403	101.315	101.248	5.875	100.093	99.914	99.735
6.375	101.588	101.546	101.505	6.375	101.588	101.546	101.505	6	100.598	100.419	100.239
6.5	102.053	102.011	101.970	6.5	102.053	102.011	101.970	6.125	101.095	100.916	100.736
6.625	102.653	102.611	102.570	6.625	102.653	102.611	102.570	6.25	101.403	101.315	101.248
6.75	102.916	102.838	102.771	6.75	102.916	102.838	102.771	6.375	101.588	101.546	101.505
6.875	102.723	102.657	102.591	6.875	102.723	102.657	102.591	6.5	102.053	102.011	101.970
7	103.255	103.189	103.122	7	103.255	103.189	103.122	6.625	102.653	102.611	102.570
7.125	103.652	103.585	103.519	7.125	103.652	103.585	103.519	6.75	102.916	102.838	102.771
7.25	103.944	103.890	103.840	7.25	103.944	103.890	103.840	6.875	102.723	102.657	102.591
7.375	103.695	103.732	103.665	7.375	103.284	103.264	103.204	7	103.255	103.189	103.122
7.5	103.844	103.882	103.815	7.5	103.720	103.701	103.641	7.125	103.652	103.585	103.519
7.625	104.176	104.157	104.097	7.625	104.176	104.157	104.097	7.25	103.944	103.890	103.840
7.75	104.451	104.393	104.326	7.75	104.451	104.393	104.326	7.375	103.341	103.321	103.262
7.875	103.999	104.049	103.990	7.875	102.616	102.719	102.626	7.5	103.786	103.767	103.707
8	104.104	104.154	104.096	8	102.945	103.048	102.955	7.625	104.238	104.219	104.159
8.125	104.160	104.210	104.151	8.125	103.247	103.351	103.258	7.75	104.451	104.393	104.326
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	95.977	95.961	95.953	4.25	95.816	95.789	95.801	4.875	93.421	93.295	93.294
4.375	96.444	96.428	96.420	4.375	96.343	96.317	96.328	5	94.141	94.016	94.015
4.5	96.912	96.896	96.888	4.5	96.861	96.834	96.846	5.125	94.908	94.782	94.781
4.625	97.382	97.366	97.358	4.625	97.364	97.337	97.349	5.25	96.045	95.953	95.936
4.75	97.768	97.737	97.713	4.75	97.691	97.646	97.630	5.375	96.749	96.735	96.721
4.875	98.238	98.207	98.183	4.875	98.185	98.082	98.079	5.5	97.391	97.377	97.363
5	98.710	98.679	98.654	5	98.657	98.554	98.551	5.625	98.090	97.998	97.981
5.125	99.179	99.148	99.124	5.125	99.101	98.998	98.995	5.75	98.932	98.753	98.574
5.25	99.293	99.260	99.220	5.25	99.283	99.217	99.185	5.875	99.516	99.337	99.158
5.375	99.754	99.721	99.681	5.375	99.492	99.423	99.404	6	99.940	99.761	99.582
5.5	100.204	100.171	100.131	5.5	99.892	99.823	99.804	6.125	100.327	100.148	100.082
5.625	100.640	100.608	100.567	5.625	100.263	100.208	100.176	6.25	100.666	100.577	100.510
5.75	100.807	100.752	100.720	5.75	100.807	100.752	100.720	6.375	100.895	100.854	100.813
5.875	101.031	101.011	100.979	5.875	100.568	100.361	100.327	6.5	101.400	101.359	101.318
6	101.443	101.423	101.391	6	100.906	100.699	100.665	6.625	101.890	101.849	101.807
								6.75	101.826	101.748	101.681
								6.875	101.411	101.345	101.278
								7	101.942	101.876	101.810
								7.125	102.339	102.273	102.207
								7.25	102.454	102.400	102.350
								7.375	101.175	101.117	101.050
								7.5	101.696	101.638	101.571
								7.625	102.198	102.140	102.074
								7.75	102.538	102.480	102.413
								7.875	99.164	99.117	99.025
								8	99.493	99.446	99.354
								8.125	99.796	99.749	99.656
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	101.400	101.359	101.318	6.125	100.220	100.113	100.082	4.5	94.211	94.059	94.071
6.625	101.890	101.849	101.807	6.25	100.716	100.627	100.560	4.625	94.677	94.525	94.537
6.75	101.826	101.748	101.681	6.375	100.488	100.392	100.345	4.75	93.478	93.221	93.205
6.875	101.411	101.345	101.278	6.5	101.051	100.955	100.908	4.875	93.930	93.627	93.624
7	101.942	101.876	101.810	6.625	101.664	101.568	101.521	5	94.344	94.041	94.038
7.125	102.339	102.273	102.207	6.75	101.876	101.798	101.731	5.125	94.715	94.413	94.409
7.25	102.454	102.400	102.350	6.875	101.202	101.129	101.067	5.25	95.936	95.915	95.895
7.375	101.175	101.117	101.050	7	101.650	101.577	101.515	5.375	96.058	96.037	96.017
7.5	101.696	101.638	101.571	7.125	102.083	102.030	101.979	5.5	96.474	96.454	96.433
7.625	102.198	102.140	102.074	7.25	102.504	102.450	102.400	5.625	96.903	96.882	96.862
7.75	102.538	102.480	102.413	7.375	101.225	101.167	101.100	5.75	97.482	97.461	97.440
7.875	99.164	99.117	99.025	7.5	101.746	101.688	101.621	5.875	97.786	97.765	97.744
8	99.493	99.446	99.354	7.625	102.248	102.190	102.124	6	98.145	98.124	98.104
8.125	99.796	99.749	99.656	7.75	98.846	98.799	98.707	6.125	98.483	98.462	98.442

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	101.588	101.546	101.505	6.375	101.588	101.546	101.505	6	100.598	100.419	100.239
6.5	102.053	102.011	101.970	6.5	102.053	102.011	101.970	6.125	101.095	100.916	100.736
6.625	102.653	102.611	102.570	6.625	102.653	102.611	102.570	6.25	101.403	101.315	101.248
6.75	102.916	102.838	102.771	6.75	102.916	102.838	102.771	6.375	101.588	101.546	101.505
6.875	102.723	102.657	102.591	6.875	102.723	102.657	102.591	6.5	102.053	102.011	101.970
7	103.255	103.189	103.122	7	103.255	103.189	103.122	6.625	102.653	102.611	102.570
7.125	103.652	103.585	103.519	7.125	103.652	103.585	103.519	6.75	102.916	102.838	102.771
7.25	103.944	103.890	103.840	7.25	103.944	103.890	103.840	6.875	102.723	102.657	102.591
7.375	103.695	103.732	103.665	7.375	103.284	103.264	103.204	7	103.255	103.189	103.122
7.5	103.844	103.882	103.815	7.5	103.720	103.701	103.641	7.125	103.652	103.585	103.519
7.625	104.176	104.157	104.097	7.625	104.176	104.157	104.097	7.25	103.944	103.890	103.840
7.75	104.451	104.393	104.326	7.75	104.451	104.393	104.326	7.375	103.341	103.321	103.262
7.875	103.999	104.049	103.990	7.875	102.666	102.769	102.676	7.5	103.786	103.767	103.707
8	104.104	104.154	104.096	8	102.995	103.098	103.005	7.625	104.238	104.219	104.159
8.125	104.160	104.210	104.151	8.125	103.297	103.401	103.308	7.75	104.451	104.393	104.326
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	96.912	96.896	96.888	4.5	96.861	96.834	96.846	6.625	101.890	101.849	101.807
4.625	97.382	97.366	97.358	4.625	97.364	97.337	97.349	6.75	101.826	101.748	101.681
4.75	97.768	97.737	97.713	4.75	97.691	97.646	97.630	6.875	101.411	101.345	101.278
4.875	98.238	98.207	98.183	4.875	98.185	98.082	98.079	7	101.942	101.876	101.810
5	98.710	98.679	98.654	5	98.657	98.554	98.551	7.125	102.339	102.273	102.207
5.125	99.179	99.148	99.124	5.125	99.101	98.998	98.995	7.25	102.454	102.400	102.350
5.25	99.293	99.260	99.220	5.25	99.283	99.217	99.185	7.375	102.032	102.070	102.003
5.375	99.754	99.721	99.681	5.375	99.492	99.423	99.404	7.5	102.181	102.219	102.152
5.5	100.204	100.171	100.131	5.5	99.892	99.823	99.804	7.625	102.260	102.297	102.231
5.625	100.640	100.608	100.567	5.625	100.263	100.208	100.176	7.75	102.538	102.480	102.413
5.75	100.807	100.752	100.720	5.75	100.807	100.752	100.720	7.875	101.524	101.574	101.515
5.875	101.031	101.011	100.979	5.875	100.568	100.361	100.327	8	101.629	101.679	101.621
6	101.443	101.423	101.391	6	100.906	100.699	100.665	8.125	101.685	101.735	101.676
6.125	101.832	101.812	101.780	6.125	101.232	101.114	101.082				
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	101.400	101.359	101.318	6.125	100.220	100.113	100.082	4.5	94.211	94.059	94.071
6.625	101.890	101.849	101.807	6.25	100.716	100.627	100.560	4.625	94.677	94.525	94.537
6.75	101.826	101.748	101.681	6.375	100.488	100.392	100.345	4.75	93.478	93.221	93.205
6.875	101.411	101.345	101.278	6.5	101.051	100.955	100.908	4.875	93.930	93.627	93.624
7	101.942	101.876	101.810	6.625	101.664	101.568	101.521	5	94.344	94.041	94.038
7.125	102.339	102.273	102.207	6.75	101.876	101.798	101.731	5.125	94.715	94.413	94.409
7.25	102.454	102.400	102.350	6.875	101.202	101.129	101.067	5.25	95.936	95.915	95.895
7.375	101.175	101.117	101.050	7	101.650	101.577	101.515	5.375	96.058	96.037	96.017
7.5	101.696	101.638	101.571	7.125	102.083	102.030	101.979	5.5	96.474	96.454	96.433
7.625	102.198	102.140	102.074	7.25	102.504	102.450	102.400	5.625	96.903	96.882	96.862
7.75	102.538	102.480	102.413	7.375	101.225	101.167	101.100	5.75	97.482	97.461	97.440
7.875	99.164	99.117	99.025	7.5	101.746	101.688	101.621	5.875	97.786	97.765	97.744
8	99.493	99.446	99.354	7.625	102.248	102.190	102.124	6	98.145	98.124	98.104
8.125	99.796	99.749	99.656	7.75	98.846	98.799	98.707	6.125	98.483	98.462	98.442

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	99.581	99.388	99.088	6.75	98.081	97.888	97.588
6.875	100.104	99.911	99.611	6.875	98.604	98.411	98.111
7	100.606	100.413	100.113	7	99.106	98.913	98.613
7.125	101.060	100.867	100.567	7.125	99.560	99.367	99.067
7.25	101.494	101.301	101.001	7.25	99.994	99.801	99.501
7.375	101.583	101.310	101.010	7.375	100.083	99.810	99.510
7.5	102.055	101.782	101.482	7.5	100.555	100.282	99.982
7.625	102.469	102.196	101.896	7.625	100.969	100.696	100.396
7.75	102.863	102.590	102.290	7.75	101.363	101.090	100.790
7.875	102.218	101.865	101.565	7.875	100.718	100.365	100.065
8	102.650	102.297	101.997	8	101.150	100.797	100.497
8.125	103.034	102.681	102.381	8.125	101.534	101.181	100.881
8.25	103.398	103.045	102.745	8.25	101.898	101.545	101.245
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.581	97.388	97.088	6.75	96.081	95.888	95.588
6.875	98.104	97.911	97.611	6.875	96.604	96.411	96.111
7	98.606	98.413	98.113	7	97.106	96.913	96.613
7.125	99.060	98.867	98.567	7.125	97.560	97.367	97.067
7.25	99.494	99.301	99.001	7.25	97.994	97.801	97.501
7.375	99.583	99.310	99.010	7.375	98.083	97.810	97.510
7.5	100.055	99.782	99.482	7.5	98.555	98.282	97.982
7.625	100.469	100.196	99.896	7.625	98.969	98.696	98.396
7.75	100.863	100.590	100.290	7.75	99.363	99.090	98.790
7.875	100.218	99.865	99.565	7.875	98.718	98.365	98.065
8	100.650	100.297	99.997	8	99.150	98.797	98.497
8.125	101.034	100.681	100.381	8.125	99.534	99.181	98.881
8.25	101.398	101.045	100.745	8.25	99.898	99.545	99.245
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.831	98.638	98.338	6.75	96.831	96.638	96.338
6.875	99.354	99.161	98.861	6.875	97.354	97.161	96.861
7	99.856	99.663	99.363	7	97.856	97.663	97.363
7.125	100.310	100.117	99.817	7.125	98.310	98.117	97.817
7.25	100.744	100.551	100.251	7.25	98.744	98.551	98.251
7.375	100.833	100.560	100.260	7.375	98.833	98.560	98.260
7.5	101.305	101.032	100.732	7.5	99.305	99.032	98.732
7.625	101.719	101.446	101.146	7.625	99.719	99.446	99.146
7.75	102.113	101.840	101.540	7.75	100.113	99.840	99.540
7.875	101.468	101.115	100.815	7.875	99.468	99.115	98.815
8	101.900	101.547	101.247	8	99.900	99.547	99.247
8.125	102.284	101.931	101.631	8.125	100.284	99.931	99.631
8.25	102.648	102.295	101.995	8.25	100.648	100.295	99.995

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.