



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	91.766	91.632	91.662	4.75	91.766	91.632	91.662	5.125	95.359	95.326	95.336
4.875	92.394	92.257	92.293	4.875	92.394	92.257	92.293	5.25	96.070	96.031	96.049
5	93.048	92.904	92.949	5	93.048	92.904	92.949	5.375	96.617	96.574	96.599
5.125	93.629	93.485	93.530	5.125	93.629	93.485	93.530	5.5	97.135	97.088	97.118
5.25	94.374	94.296	94.313	5.25	94.374	94.296	94.313	5.625	97.830	97.805	97.803
5.375	94.975	94.914	94.917	5.375	94.975	94.892	94.917	5.75	98.603	98.535	98.505
5.5	95.749	95.688	95.603	5.5	95.556	95.467	95.499	5.875	99.163	99.096	99.067
5.625	96.288	96.226	96.142	5.625	96.187	96.098	96.130	6	99.660	99.594	99.565
5.75	96.891	96.820	96.826	5.75	96.891	96.820	96.826	6.125	100.040	99.989	99.950
5.875	97.469	97.407	97.383	5.875	97.446	97.373	97.383	6.25	100.326	100.240	100.203
6	98.146	98.084	98.000	6	98.018	97.937	97.957	6.375	100.812	100.727	100.690
6.125	98.629	98.568	98.483	6.125	98.535	98.467	98.474	6.5	101.254	101.169	101.133
6.25	99.116	99.038	99.031	6.25	99.116	99.038	99.031	6.625	101.609	101.540	101.493
6.375	99.664	99.594	99.560	6.375	99.647	99.580	99.560	6.75	101.490	101.384	101.342
6.5	100.164	100.095	100.039	6.5	100.126	100.057	100.039	6.875	101.955	101.861	101.814
6.625	100.548	100.490	100.467	6.625	100.548	100.490	100.467	7	102.439	102.374	102.321
6.75	101.104	101.018	100.929	6.75	101.034	100.949	100.929	7.125	102.740	102.670	102.612
6.875	101.524	101.438	101.355	6.875	101.462	101.387	101.355	7.25	103.007	102.886	102.839
7	101.946	101.867	101.825	7	101.932	101.867	101.825	7.375	103.490	103.369	103.322
7.125	102.378	102.291	102.234	7.125	102.335	102.275	102.234	7.5	103.826	103.706	103.659
7.25	102.830	102.785	102.751	7.25	102.830	102.785	102.751	7.625	104.149	104.059	103.983
7.375	103.264	103.230	103.183	7.375	103.264	103.230	103.183	7.75	104.657	104.518	104.465
7.5	103.663	103.591	103.517	7.5	103.663	103.591	103.517	7.875	105.032	104.894	104.841
7.625	104.053	103.966	103.887	7.625	104.008	103.966	103.887	8	105.291	105.291	105.197
7.75	104.411	104.411	104.333	7.75	104.411	104.411	104.333				
7.875	104.799	104.780	104.691	7.875	104.799	104.780	104.691				
8	104.960	104.961	104.907	8	104.960	104.961	104.907				
8.125	105.198	105.195	105.150	8.125	105.198	105.195	105.150				
8.25	105.606	105.636	105.565	8.25	105.606	105.636	105.565				
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	96.710	96.651	96.651	4.625	97.068	97.009	97.009	5	92.083	92.047	92.040
4.75	97.045	97.002	96.985	4.75	97.259	97.184	97.184	5.125	92.704	92.667	92.662
4.875	97.468	97.505	97.488	4.875	97.750	97.686	97.686	5.25	94.065	93.921	93.762
5	97.882	97.899	97.882	5	98.204	98.119	98.126	5.375	94.755	94.611	94.453
5.125	98.278	98.189	98.202	5.125	98.645	98.554	98.568	5.5	95.529	95.385	95.228
5.25	98.714	98.656	98.589	5.25	98.936	98.841	98.862	5.625	96.197	96.053	95.896
5.375	99.194	99.093	99.077	5.375	99.309	99.233	99.233	5.75	96.853	96.795	96.800
5.5	99.563	99.463	99.447	5.5	99.636	99.571	99.565	5.875	97.497	97.366	97.357
5.625	99.803	99.732	99.733	5.625	100.025	99.954	99.955	6	98.173	98.042	97.931
5.75	100.223	100.140	100.120	5.75	100.294	100.218	100.227	6.125	98.677	98.546	98.432
5.875	100.683	100.600	100.580	5.875	100.586	100.505	100.521	6.25	99.076	99.013	99.005
6	101.002	100.920	100.900	6	100.880	100.798	100.814	6.375	99.619	99.571	99.551
6.125	101.092	101.041	101.012	6.125	101.055	100.992	100.975	6.5	100.111	100.050	100.032
6.25	101.525	101.475	101.447	6.25	101.324	101.281	101.260	6.625	100.565	100.450	100.457
6.375	101.950	101.901	101.873	6.375	101.647	101.610	101.583	6.75	101.044	100.927	100.907
6.5	102.222	102.174	102.145	6.5	101.930	101.898	101.866	6.875	101.510	101.361	101.325
6.625	102.387	102.337	102.299	6.625	102.035	102.007	101.970	7	101.809	101.745	101.716
6.75	102.688	102.734	102.696	6.75	102.443	102.420	102.377	7.125	102.201	102.050	101.962
6.875	103.120	103.167	103.129	6.875	102.649	102.634	102.597	7.25	102.613	102.461	102.369
7	103.096	103.035	103.003	7	102.923	102.910	102.857	7.375	103.007	102.852	102.718
7.125	103.275	103.215	103.182	7.125	102.832	102.772	102.739	7.5	102.997	103.040	102.989
7.25	103.245	103.168	103.120	7.25	102.910	102.834	102.785	7.625	102.906	102.891	102.812
7.375	103.739	103.662	103.614	7.375	103.300	103.224	103.175	7.75	102.564	102.545	102.418
								7.875	102.879	102.763	102.687

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

Additional Purchase LLPA Adjusters

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.055	96.911	96.888	5	96.347	96.204	96.180	5.125	94.577	94.514	94.452
5.125	97.473	97.410	97.347	5.125	96.821	96.672	96.645	5.25	95.225	95.162	95.100
5.25	97.983	97.920	97.857	5.25	97.254	97.100	97.070	5.375	95.521	95.458	95.395
5.375	98.209	98.146	98.083	5.375	97.627	97.467	97.434	5.5	95.994	95.931	95.869
5.5	98.578	98.515	98.452	5.5	97.985	97.820	97.784	5.625	96.469	96.406	96.344
5.625	98.948	98.885	98.822	5.625	98.322	98.172	98.113	5.75	96.765	96.702	96.640
5.75	99.174	99.111	99.048	5.75	98.643	98.468	98.426	5.875	97.045	96.982	96.920
5.875	99.400	99.337	99.274	5.875	98.941	98.761	98.716	6	97.321	97.258	97.195
6	99.610	99.547	99.484	6	99.216	99.031	98.982	6.125	97.598	97.535	97.473
6.125	99.815	99.752	99.689	6.125	99.457	99.266	99.214	6.25	97.874	97.811	97.749
6.25	99.919	99.815	99.752	6.25	99.693	99.497	99.442	6.375	98.147	98.084	98.022
6.375	100.131	100.021	99.958	6.375	99.927	99.726	99.668	6.5	98.601	98.538	98.475
6.5	100.287	100.224	100.161	6.5	100.053	99.847	99.786	6.625	98.691	98.628	98.566
6.625	100.345	100.282	100.219	6.625	100.017	99.815	99.752	6.75	98.959	98.896	98.833
6.75	100.570	100.507	100.444	6.75	100.114	100.051	99.988	6.875	99.044	98.981	98.918
6.875	100.628	100.565	100.502	6.875	100.184	100.121	100.058	7	99.118	99.055	98.993
7	100.682	100.619	100.556	7	100.243	100.180	100.117	7.125	99.194	99.131	99.069
7.125	100.735	100.672	100.609	7.125	100.303	100.240	100.177				
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	97.160	97.016	96.993	5	96.450	96.306	96.282	5.125	94.527	94.464	94.401
5.125	97.487	97.360	97.311	5.125	96.922	96.773	96.747	5.25	95.175	95.112	95.049
5.25	97.933	97.870	97.807	5.25	97.355	97.200	97.171	5.375	95.471	95.408	95.345
5.375	98.159	98.096	98.033	5.375	97.726	97.567	97.534	5.5	95.944	95.881	95.818
5.5	98.528	98.465	98.402	5.5	98.083	97.919	97.883	5.625	96.419	96.356	96.293
5.625	98.898	98.835	98.772	5.625	98.419	98.249	98.210	5.75	96.715	96.652	96.589
5.75	99.124	99.061	98.998	5.75	98.739	98.564	98.522	5.875	96.995	96.932	96.869
5.875	99.350	99.287	99.224	5.875	99.037	98.857	98.811	6	97.271	97.208	97.145
6	99.560	99.497	99.434	6	99.311	99.126	99.077	6.125	97.548	97.485	97.422
6.125	99.765	99.702	99.639	6.125	99.551	99.360	99.309	6.25	97.824	97.761	97.698
6.25	100.027	99.831	99.777	6.25	99.788	99.592	99.537	6.375	98.097	98.034	97.971
6.375	100.241	100.040	99.982	6.375	100.023	99.822	99.764	6.5	98.551	98.488	98.425
6.5	100.386	100.180	100.119	6.5	100.150	99.944	99.883	6.625	98.641	98.578	98.515
6.625	100.448	100.237	100.173	6.625	100.116	99.904	99.840	6.75	98.909	98.846	98.783
6.75	100.520	100.457	100.394	6.75	100.112	100.001	99.938	6.875	98.994	98.931	98.868
6.875	100.578	100.515	100.452	6.875	100.152	100.071	100.008	7	99.068	99.005	98.942
7	100.632	100.569	100.506	7	100.193	100.130	100.067	7.125	99.144	99.081	99.018

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

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

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

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	93.612	93.576	93.539	5.75	96.988	96.929	96.899	4.375	94.613	94.586	94.537
5.375	94.298	94.262	94.225	5.875	97.592	97.533	97.504	4.5	95.002	94.975	94.926
5.5	94.964	94.927	94.891	6	98.129	98.070	98.041	4.625	95.366	95.339	95.290
5.625	95.612	95.576	95.539	6.125	98.538	98.479	98.450	4.75	96.286	96.255	96.214
5.75	96.396	96.342	96.303	6.25	98.999	98.925	98.882	4.875	96.675	96.643	96.603
5.875	97.024	96.971	96.931	6.375	99.562	99.488	99.444	5	96.978	96.947	96.906
6	97.647	97.595	97.555	6.5	100.055	99.982	99.938	5.125	97.211	97.180	97.140
6.125	98.219	98.167	98.127	6.625	100.381	100.307	100.264	5.25	97.919	97.885	97.845
6.25	98.678	98.634	98.591	6.75	100.756	100.682	100.638	5.375	98.248	98.215	98.174
6.375	99.245	99.201	99.157	6.875	101.268	101.194	101.150	5.5	98.699	98.666	98.625
6.5	99.774	99.731	99.687	7	101.696	101.622	101.578	5.625	98.946	98.912	98.872
6.625	100.285	100.241	100.198	7.125	101.988	101.914	101.870	5.75	99.297	99.263	99.223
				7.25	102.257	102.183	102.139	5.875	99.684	99.650	99.610
				7.375	102.731	102.657	102.613	6	99.839	99.805	99.765
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.147	94.109	94.052								
4.75	95.380	95.338	95.281								
4.875	95.569	95.526	95.470								
5	95.912	95.870	95.813								
5.125	96.290	96.248	96.191								
5.25	96.642	96.600	96.543								
5.375	96.987	96.944	96.888								
5.5	97.268	97.225	97.169								
5.625	97.586	97.542	97.485								
5.75	97.905	97.860	97.804								
5.875	98.242	98.197	98.141								
6	98.736	98.691	98.635								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	93.894	93.864	93.774	5.75	98.303	98.235	98.205	4.25	94.203	94.176	94.127
5.5	94.590	94.560	94.470	5.875	98.863	98.796	98.767	4.375	94.613	94.586	94.537
5.625	95.237	95.208	95.117	6	99.360	99.294	99.265	4.5	95.002	94.975	94.926
5.75	96.326	96.256	96.228	6.125	99.688	99.622	99.593	4.625	95.366	95.339	95.290
5.875	96.951	96.882	96.854	6.25	100.026	99.940	99.903	4.75	96.286	96.255	96.214
6	97.540	97.472	97.444	6.375	100.512	100.427	100.390	4.875	96.675	96.643	96.603
6.125	98.012	97.945	97.916	6.5	100.954	100.869	100.833	5	96.978	96.947	96.906
6.25	98.506	98.419	98.383	6.625	101.310	101.226	101.190	5.125	97.211	97.180	97.140
6.375	99.075	98.989	98.953	6.75	101.190	101.084	101.042	5.25	97.919	97.885	97.845
6.5	99.600	99.514	99.478	6.875	101.655	101.550	101.509	5.375	98.248	98.215	98.174
6.625	100.033	99.945	99.839	7	102.074	101.970	101.928	5.5	98.699	98.666	98.625
6.75	100.574	100.467	100.426	7.125	102.440	102.336	102.294	5.625	98.946	98.912	98.872
6.875	101.089	100.982	100.943	7.25	102.707	102.586	102.539	5.75	99.297	99.263	99.223
7	101.527	101.422	101.383	7.375	103.190	103.069	103.022	5.875	99.684	99.650	99.610
7.125	101.978	101.855	101.809	7.5	103.526	103.406	103.359	6	99.839	99.805	99.765
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.147	94.109	94.052								
4.75	96.159	96.195	96.178								
4.875	96.510	96.547	96.530								
5	97.023	96.919	96.903								
5.125	97.583	97.480	97.464								
5.25	97.927	97.825	97.809								
5.375	98.265	98.164	98.148								
5.5	98.536	98.436	98.420								
5.625	99.063	98.979	98.959								
5.75	99.396	99.312	99.292								
5.875	99.723	99.640	99.621								
6	100.027	99.945	99.925								

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	93.329	93.185	93.230
5.25	94.074	93.996	94.013
5.375	94.675	94.592	94.617
5.5	95.256	95.167	95.199
5.625	95.887	95.798	95.830
5.75	96.591	96.520	96.526
5.875	97.146	97.073	97.083
6	97.718	97.637	97.657
6.125	98.235	98.154	98.174
6.25	98.816	98.738	98.731
6.375	99.347	99.280	99.260
6.5	99.826	99.757	99.739
6.625	100.248	100.160	100.167
6.75	100.734	100.649	100.629
6.875	101.162	101.087	101.055
7	101.631	101.554	101.525
7.125	102.035	101.975	101.934
7.25	102.530	102.485	102.451
7.375	102.964	102.930	102.883

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	93.793	93.748	93.731	4.75	93.793	93.748	93.731	5	95.193	95.142	95.109
4.875	94.490	94.440	94.407	4.875	94.490	94.440	94.407	5.125	95.884	95.833	95.800
5	95.193	95.142	95.109	5	95.193	95.142	95.109	5.25	96.824	96.810	96.796
5.125	95.884	95.833	95.800	5.125	95.884	95.833	95.800	5.375	97.294	97.280	97.267
5.25	96.887	96.810	96.796	5.25	96.824	96.810	96.796	5.5	97.962	97.948	97.934
5.375	97.616	97.538	97.432	5.375	97.294	97.280	97.267	5.625	98.552	98.539	98.525
5.5	98.057	97.978	97.934	5.5	97.962	97.948	97.934	5.75	99.325	99.146	98.976
5.625	98.574	98.539	98.525	5.625	98.552	98.539	98.525	5.875	99.730	99.551	99.371
5.75	99.325	99.163	99.039	5.75	99.325	99.146	98.976	6	100.239	100.059	99.988
5.875	99.875	99.779	99.656	5.875	99.730	99.551	99.371	6.125	100.730	100.642	100.575
6	100.367	100.271	100.148	6	100.239	100.059	99.988	6.25	101.295	101.215	101.148
6.125	100.887	100.791	100.668	6.125	100.730	100.642	100.575	6.375	101.696	101.616	101.549
6.25	101.295	101.215	101.148	6.25	101.295	101.215	101.148	6.5	102.280	102.200	102.133
6.375	101.696	101.616	101.549	6.375	101.696	101.616	101.549	6.625	102.858	102.778	102.711
6.5	102.280	102.200	102.133	6.5	102.280	102.200	102.133	6.75	103.367	103.288	103.221
6.625	102.858	102.778	102.711	6.625	102.858	102.778	102.711	6.875	102.884	102.839	102.787
6.75	103.367	103.288	103.221	6.75	103.367	103.288	103.221	7	103.443	103.387	103.337
6.875	103.090	103.019	102.924	6.875	102.959	102.921	102.870	7.125	103.984	103.928	103.878
7	103.560	103.490	103.395	7	103.465	103.429	103.378	7.25	104.458	104.402	104.352
7.125	103.984	103.928	103.878	7.125	103.984	103.928	103.878	7.375	103.658	103.639	103.580
7.25	104.458	104.402	104.352	7.25	104.458	104.402	104.352	7.5	104.134	104.073	104.006
7.375	104.036	103.958	103.856	7.375	103.741	103.722	103.663	7.625	104.640	104.578	104.511
7.5	104.488	104.410	104.308	7.5	104.134	104.104	104.045	7.75	105.030	104.968	104.901
								7.875	102.983	103.204	103.111
								8	103.399	103.620	103.527
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	95.792	95.820	95.797	4.25	95.578	95.519	95.531	4.75	92.499	92.523	92.522
4.375	96.291	96.320	96.296	4.375	96.152	96.093	96.105	4.875	93.234	93.258	93.257
4.5	96.859	96.888	96.864	4.5	96.723	96.665	96.677	5	93.966	93.989	93.988
4.625	97.292	97.234	97.246	4.625	97.292	97.234	97.246	5.125	94.842	94.865	94.865
4.75	97.673	97.613	97.565	4.75	97.540	97.495	97.479	5.25	96.136	96.057	95.951
4.875	98.165	98.105	98.057	4.875	98.032	97.913	97.910	5.375	96.865	96.787	96.681
5	98.675	98.615	98.567	5	98.590	98.472	98.469	5.5	97.306	97.227	97.121
5.125	99.138	99.019	99.016	5.125	99.138	99.019	99.016	5.625	97.913	97.844	97.828
5.25	99.317	99.256	99.224	5.25	99.317	99.256	99.224	5.75	98.699	98.603	98.480
5.375	99.905	99.845	99.785	5.375	99.566	99.465	99.447	5.875	99.315	99.220	99.096
5.5	100.256	100.196	100.136	5.5	100.085	99.984	99.966	6	99.807	99.712	99.588
5.625	100.688	100.627	100.568	5.625	100.580	100.480	100.461	6.125	100.337	100.301	100.269
5.75	100.744	100.683	100.651	5.75	100.744	100.683	100.651	6.25	100.558	100.478	100.411
5.875	101.206	101.154	101.105	5.875	100.717	100.650	100.617	6.375	100.763	100.708	100.653
6	101.638	101.586	101.537	6	101.177	101.110	101.076	6.5	101.268	101.213	101.158
								6.625	101.824	101.768	101.721
								6.75	101.815	101.735	101.668
								6.875	101.738	101.702	101.653
								7	102.183	102.146	102.097
								7.125	102.618	102.583	102.534
								7.25	102.523	102.467	102.417
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	95.688	95.620	95.604	5	93.966	93.989	93.988	4.5	94.086	93.902	93.915
5.375	96.504	96.410	96.385	5.125	94.842	94.865	94.865	4.625	94.651	94.467	94.479
5.5	97.152	97.083	97.067	5.25	95.688	95.620	95.604	4.75	94.653	94.593	94.545
5.625	97.913	97.844	97.828	5.375	96.454	96.360	96.335	4.875	95.145	95.085	95.037
5.75	98.567	98.388	98.209	5.5	97.152	97.083	97.067	5	95.655	95.595	95.547
5.875	99.152	98.973	98.856	5.625	97.913	97.844	97.828	5.125	96.036	95.975	95.927
6	99.619	99.583	99.551	5.75	98.312	98.250	98.183	5.25	96.281	96.221	96.161
6.125	100.337	100.301	100.269	5.875	98.983	98.888	98.856	5.375	96.885	96.825	96.765
6.25	100.558	100.478	100.411	6	99.619	99.583	99.551	5.5	97.236	97.176	97.116
6.375	100.763	100.708	100.653	6.125	100.337	100.301	100.269	5.625	97.668	97.607	97.548
6.5	101.268	101.213	101.158	6.25	100.608	100.528	100.461	5.75	97.671	97.619	97.570
6.625	101.824	101.768	101.721	6.375	100.557	100.471	100.431	5.875	98.186	98.134	98.085
6.75	101.815	101.735	101.668	6.5	101.119	101.062	101.016	6	98.618	98.566	98.517
6.875	101.738	101.702	101.653	6.625	101.824	101.768	101.721	6.125	99.091	99.039	98.990

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	96.824	96.810	96.796	5.25	96.824	96.810	96.796	5.25	96.824	96.810	96.796
5.375	97.294	97.280	97.267	5.375	97.294	97.280	97.267	5.375	97.294	97.280	97.267
5.5	97.962	97.948	97.934	5.5	97.962	97.948	97.934	5.5	97.962	97.948	97.934
5.625	98.552	98.539	98.525	5.625	98.552	98.539	98.525	5.625	98.552	98.539	98.525
5.75	99.325	99.146	98.976	5.75	99.325	99.146	98.976	5.75	99.325	99.146	98.976
5.875	99.730	99.551	99.371	5.875	99.730	99.551	99.371	5.875	99.730	99.551	99.371
6	100.239	100.059	99.988	6	100.239	100.059	99.988	6	100.239	100.059	99.988
6.125	100.730	100.642	100.575	6.125	100.730	100.642	100.575	6.125	100.730	100.642	100.575
6.25	101.295	101.215	101.148	6.25	101.295	101.215	101.148	6.25	101.295	101.215	101.148
6.375	101.696	101.616	101.549	6.375	101.696	101.616	101.549	6.375	101.696	101.616	101.549
6.5	102.280	102.200	102.133	6.5	102.280	102.200	102.133	6.5	102.280	102.200	102.133
6.625	102.858	102.778	102.711	6.625	102.858	102.778	102.711	6.625	102.858	102.778	102.711
6.75	103.367	103.288	103.221	6.75	103.367	103.288	103.221	6.75	103.367	103.288	103.221
6.875	102.959	102.921	102.870	6.875	102.959	102.921	102.870	6.875	102.884	102.839	102.787
7	103.465	103.429	103.378	7	103.465	103.429	103.378	7	103.443	103.387	103.337
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	96.723	96.665	96.677	4.25	95.578	95.519	95.531	5.25	95.688	95.620	95.604
4.625	97.292	97.234	97.246	4.375	96.152	96.093	96.105	5.375	96.504	96.410	96.385
4.75	97.540	97.495	97.479	4.5	96.723	96.665	96.677	5.5	97.152	97.083	97.067
4.875	98.032	97.913	97.910	4.625	97.292	97.234	97.246	5.625	97.913	97.844	97.828
5	98.590	98.472	98.469	4.75	97.540	97.495	97.479	5.75	98.567	98.388	98.209
5.125	99.138	99.019	99.016	4.875	98.032	97.913	97.910	5.875	99.152	98.973	98.856
5.25	99.317	99.256	99.224	5	98.590	98.472	98.469	6	99.619	99.583	99.551
5.375	99.566	99.465	99.447	5.125	99.138	99.019	99.016	6.125	100.337	100.301	100.269
5.5	100.085	99.984	99.966	5.25	99.317	99.256	99.224	6.25	100.558	100.478	100.411
5.625	100.580	100.480	100.461	5.375	99.566	99.465	99.447	6.375	100.763	100.708	100.653
5.75	100.744	100.683	100.651	5.5	100.085	99.984	99.966	6.5	101.268	101.213	101.158
5.875	100.717	100.650	100.617	5.625	100.580	100.480	100.461	6.625	101.824	101.768	101.721
6	101.177	101.110	101.076	5.75	100.744	100.683	100.651	6.75	101.815	101.735	101.668
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	95.688	95.620	95.604	5.25	95.688	95.620	95.604	4.5	94.086	93.902	93.915
5.375	96.504	96.410	96.385	5.375	96.393	96.324	96.308	4.625	94.651	94.467	94.479
5.5	97.152	97.083	97.067	5.5	97.152	97.083	97.067	4.75	93.252	93.070	93.054
5.625	97.913	97.844	97.828	5.625	97.913	97.844	97.828	4.875	93.811	93.492	93.489
5.75	98.567	98.388	98.209	5.75	98.312	98.250	98.183	5	94.356	94.038	94.034
5.875	99.152	98.973	98.856	5.875	98.924	98.888	98.856	5.125	94.880	94.561	94.558
6	99.619	99.583	99.551	6	99.619	99.583	99.551	5.25	95.384	95.349	95.315
6.125	100.337	100.301	100.269	6.125	100.337	100.301	100.269	5.375	95.508	95.474	95.439
6.25	100.558	100.478	100.411	6.25	100.608	100.528	100.461	5.5	95.937	95.903	95.868
6.375	100.763	100.708	100.653	6.375	100.453	100.397	100.350	5.625	96.369	96.334	96.300
6.5	101.268	101.213	101.158	6.5	101.119	101.062	101.016	5.75	97.335	97.307	97.280
6.625	101.824	101.768	101.721	6.625	101.824	101.768	101.721	5.875	97.645	97.618	97.590
6.75	101.815	101.735	101.668	6.75	101.865	101.785	101.718	6	98.015	97.987	97.960
6.875	101.738	101.702	101.653	6.875	101.369	101.351	101.289	6.125	98.359	98.331	98.304

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	95.784	95.733	95.700	5.125	95.784	95.733	95.700	4.75	94.053	93.097	93.096
5.25	96.724	96.710	96.696	5.25	96.724	96.710	96.696	4.875	94.390	94.340	94.307
5.375	97.194	97.180	97.167	5.375	97.194	97.180	97.167	5	95.093	95.042	95.009
5.5	97.862	97.848	97.834	5.5	97.862	97.848	97.834	5.125	95.784	95.733	95.700
5.625	98.452	98.439	98.425	5.625	98.452	98.439	98.425	5.25	96.724	96.710	96.696
5.75	99.225	99.046	98.876	5.75	99.225	99.046	98.876	5.375	97.194	97.180	97.167
5.875	99.630	99.451	99.271	5.875	99.630	99.451	99.271	5.5	97.862	97.848	97.834
6	100.139	99.959	99.888	6	100.139	99.959	99.888	5.625	98.452	98.439	98.425
6.125	100.630	100.542	100.475	6.125	100.630	100.542	100.475	5.75	99.225	99.046	98.876
6.25	101.195	101.115	101.048	6.25	101.195	101.115	101.048	5.875	99.630	99.451	99.271
6.375	101.355	101.300	101.245	6.375	101.355	101.300	101.245	6	100.139	99.959	99.888
6.5	101.820	101.765	101.710	6.5	101.820	101.765	101.710	6.125	100.630	100.542	100.475
6.625	102.451	102.396	102.341	6.625	102.451	102.396	102.341	6.25	101.195	101.115	101.048
6.75	102.804	102.725	102.658	6.75	102.804	102.725	102.658	6.375	101.355	101.300	101.245
6.875	102.656	102.590	102.524	6.875	102.656	102.590	102.524	6.5	101.820	101.765	101.710
7	103.214	103.148	103.082	7	103.214	103.148	103.082	6.625	102.451	102.396	102.341
7.125	103.617	103.551	103.485	7.125	103.617	103.551	103.485	6.75	102.804	102.725	102.658
7.25	103.913	103.857	103.807	7.25	103.913	103.857	103.807	6.875	102.656	102.590	102.524
7.375	103.494	103.543	103.485	7.375	103.305	103.286	103.227	7	103.214	103.148	103.082
7.5	103.746	103.727	103.668	7.5	103.746	103.727	103.668	7.125	103.617	103.551	103.485
7.625	104.203	104.185	104.126	7.625	104.203	104.185	104.126	7.25	103.913	103.857	103.807
7.75	104.449	104.387	104.320	7.75	104.449	104.387	104.320	7.375	103.354	103.335	103.276
7.875	103.979	104.041	104.008	7.875	102.666	102.847	102.755	7.5	103.800	103.781	103.722
8	104.084	104.147	104.113	8	102.998	103.179	103.087	7.625	104.251	104.234	104.175
8.125	104.140	104.202	104.169	8.125	103.303	103.484	103.392	7.75	104.449	104.387	104.320
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	95.609	95.649	95.689	4.25	95.544	95.486	95.498	4.875	93.084	93.068	93.067
4.375	96.075	96.116	96.156	4.375	96.074	96.016	96.028	5	93.805	93.789	93.788
4.5	96.594	96.584	96.625	4.5	96.594	96.536	96.548	5.125	94.572	94.555	94.555
4.625	97.101	97.054	97.095	4.625	97.101	97.043	97.055	5.25	95.645	95.537	95.521
4.75	97.440	97.395	97.379	4.75	97.440	97.395	97.379	5.375	96.290	96.219	96.205
4.875	97.904	97.836	97.795	4.875	97.904	97.785	97.782	5.5	96.970	96.862	96.848
5	98.381	98.307	98.267	5	98.381	98.263	98.259	5.625	97.692	97.584	97.568
5.125	98.832	98.776	98.736	5.125	98.832	98.713	98.710	5.75	98.467	98.288	98.109
5.25	99.217	99.156	99.124	5.25	99.217	99.156	99.124	5.875	99.052	98.873	98.694
5.375	99.415	99.375	99.334	5.375	99.355	99.255	99.237	6	99.481	99.323	99.292
5.5	99.865	99.825	99.784	5.5	99.762	99.662	99.644	6.125	99.951	99.875	99.844
5.625	100.302	100.261	100.221	5.625	100.135	100.037	100.016	6.25	100.458	100.378	100.311
5.75	100.644	100.583	100.551	5.75	100.644	100.583	100.551	6.375	100.663	100.608	100.553
5.875	100.698	100.665	100.633	5.875	100.432	100.365	100.331	6.5	101.168	101.113	101.058
6	101.110	101.077	101.045	6	100.848	100.788	100.755	6.625	101.689	101.633	101.578
								6.75	101.715	101.635	101.568
								6.875	101.344	101.278	101.212
								7	101.902	101.835	101.769
								7.125	102.305	102.239	102.173
								7.25	102.423	102.367	102.317
								7.375	101.167	101.171	101.093
								7.5	101.691	101.629	101.562
								7.625	102.196	102.135	102.068
								7.75	102.536	102.475	102.408
								7.875	99.214	99.245	99.153
								8	99.546	99.578	99.485
								8.125	99.852	99.883	99.790
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	101.168	101.113	101.058	6.125	99.951	99.875	99.844	4.5	93.951	93.768	93.780
6.625	101.689	101.633	101.578	6.25	100.508	100.428	100.361	4.625	94.425	94.241	94.254
6.75	101.715	101.635	101.568	6.375	100.296	100.199	100.153	4.75	93.197	92.970	92.954
6.875	101.344	101.278	101.212	6.5	100.866	100.769	100.723	4.875	93.656	93.338	93.335
7	101.902	101.835	101.769	6.625	101.489	101.392	101.346	5	94.080	93.761	93.758
7.125	102.305	102.239	102.173	6.75	101.765	101.685	101.618	5.125	94.461	94.172	94.140
7.25	102.423	102.367	102.317	6.875	101.100	101.043	100.981	5.25	95.284	95.249	95.215
7.375	101.167	101.171	101.093	7	101.558	101.501	101.439	5.375	95.408	95.374	95.339
7.5	101.691	101.629	101.562	7.125	102.049	101.993	101.943	5.5	95.837	95.803	95.768
7.625	102.196	102.135	102.068	7.25	102.473	102.417	102.367	5.625	96.269	96.234	96.200
7.75	102.536	102.475	102.408	7.375	101.217	101.171	101.093	5.75	97.235	97.207	97.180
7.875	99.214	99.245	99.153	7.5	101.741	101.679	101.612	5.875	97.545	97.518	97.490
8	99.546	99.578	99.485	7.625	102.246	102.185	102.118	6	97.915	97.887	97.860
8.125	99.852	99.883	99.790	7.75	98.892	98.923	98.831	6.125	98.259	98.231	98.204

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	101.355	101.300	101.245	6.375	101.355	101.300	101.245	6	100.139	99.959	99.888
6.5	101.820	101.765	101.710	6.5	101.820	101.765	101.710	6.125	100.630	100.542	100.475
6.625	102.451	102.396	102.341	6.625	102.451	102.396	102.341	6.25	101.195	101.115	101.048
6.75	102.804	102.725	102.658	6.75	102.804	102.725	102.658	6.375	101.355	101.300	101.245
6.875	102.656	102.590	102.524	6.875	102.656	102.590	102.524	6.5	101.820	101.765	101.710
7	103.214	103.148	103.082	7	103.214	103.148	103.082	6.625	102.451	102.396	102.341
7.125	103.617	103.551	103.485	7.125	103.617	103.551	103.485	6.75	102.804	102.725	102.658
7.25	103.913	103.857	103.807	7.25	103.913	103.857	103.807	6.875	102.656	102.590	102.524
7.375	103.494	103.543	103.485	7.375	103.305	103.286	103.227	7	103.214	103.148	103.082
7.5	103.746	103.727	103.668	7.5	103.746	103.727	103.668	7.125	103.617	103.551	103.485
7.625	104.203	104.185	104.126	7.625	104.203	104.185	104.126	7.25	103.913	103.857	103.807
7.75	104.449	104.387	104.320	7.75	104.449	104.387	104.320	7.375	103.354	103.335	103.276
7.875	103.979	104.041	104.008	7.875	102.716	102.897	102.805	7.5	103.800	103.781	103.722
8	104.084	104.147	104.113	8	103.048	103.229	103.137	7.625	104.251	104.234	104.175
8.125	104.140	104.202	104.169	8.125	103.353	103.534	103.442	7.75	104.449	104.387	104.320
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	96.594	96.584	96.625	4.5	96.594	96.536	96.548	6.625	101.689	101.633	101.578
4.625	97.101	97.054	97.095	4.625	97.101	97.043	97.055	6.75	101.715	101.635	101.568
4.75	97.440	97.395	97.379	4.75	97.440	97.395	97.379	6.875	101.344	101.278	101.212
4.875	97.904	97.836	97.795	4.875	97.904	97.785	97.782	7	101.902	101.835	101.769
5	98.381	98.307	98.267	5	98.381	98.263	98.259	7.125	102.305	102.239	102.173
5.125	98.832	98.776	98.736	5.125	98.832	98.713	98.710	7.25	102.423	102.367	102.317
5.25	99.217	99.156	99.124	5.25	99.217	99.156	99.124	7.375	101.956	102.006	101.947
5.375	99.415	99.375	99.334	5.375	99.355	99.255	99.237	7.5	102.106	102.155	102.096
5.5	99.865	99.825	99.784	5.5	99.762	99.662	99.644	7.625	102.196	102.233	102.175
5.625	100.302	100.261	100.221	5.625	100.135	100.037	100.016	7.75	102.536	102.475	102.408
5.75	100.644	100.583	100.551	5.75	100.644	100.583	100.551	7.875	101.504	101.566	101.533
5.875	100.698	100.665	100.633	5.875	100.432	100.365	100.331	8	101.609	101.672	101.638
6	101.110	101.077	101.045	6	100.848	100.788	100.755	8.125	101.665	101.727	101.694
6.125	101.499	101.466	101.434	6.125	101.381	101.321	101.288				
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	101.168	101.113	101.058	6.125	99.951	99.875	99.844	4.5	93.951	93.768	93.780
6.625	101.689	101.633	101.578	6.25	100.508	100.428	100.361	4.625	94.425	94.241	94.254
6.75	101.715	101.635	101.568	6.375	100.296	100.199	100.153	4.75	93.197	92.970	92.954
6.875	101.344	101.278	101.212	6.5	100.866	100.769	100.723	4.875	93.656	93.338	93.335
7	101.902	101.835	101.769	6.625	101.489	101.392	101.346	5	94.080	93.761	93.758
7.125	102.305	102.239	102.173	6.75	101.765	101.685	101.618	5.125	94.461	94.172	94.140
7.25	102.423	102.367	102.317	6.875	101.100	101.043	100.981	5.25	95.284	95.249	95.215
7.375	101.167	101.171	101.093	7	101.558	101.501	101.439	5.375	95.408	95.374	95.339
7.5	101.691	101.629	101.562	7.125	102.049	101.993	101.943	5.5	95.837	95.803	95.768
7.625	102.196	102.135	102.068	7.25	102.473	102.417	102.367	5.625	96.269	96.234	96.200
7.75	102.536	102.475	102.408	7.375	101.217	101.171	101.093	5.75	97.235	97.207	97.180
7.875	99.214	99.245	99.153	7.5	101.741	101.679	101.612	5.875	97.545	97.518	97.490
8	99.546	99.578	99.485	7.625	102.246	102.185	102.118	6	97.915	97.887	97.860
8.125	99.852	99.883	99.790	7.75	98.892	98.923	98.831	6.125	98.259	98.231	98.204

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	99.626	99.443	99.143	6.75	98.126	97.943	97.643
6.875	100.149	99.966	99.666	6.875	98.649	98.466	98.166
7	100.651	100.468	100.168	7	99.151	98.968	98.668
7.125	101.105	100.922	100.622	7.125	99.605	99.422	99.122
7.25	101.539	101.356	101.056	7.25	100.039	99.856	99.556
7.375	101.373	101.110	100.810	7.375	99.873	99.610	99.310
7.5	101.845	101.582	101.282	7.5	100.345	100.082	99.782
7.625	102.259	101.996	101.696	7.625	100.759	100.496	100.196
7.75	102.653	102.390	102.090	7.75	101.153	100.890	100.590
7.875	102.129	101.786	101.486	7.875	100.629	100.286	99.986
8	102.561	102.218	101.918	8	101.061	100.718	100.418
8.125	102.945	102.602	102.302	8.125	101.445	101.102	100.802
8.25	103.309	102.966	102.666	8.25	101.809	101.466	101.166
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.626	97.443	97.143	6.75	96.126	95.943	95.643
6.875	98.149	97.966	97.666	6.875	96.649	96.466	96.166
7	98.651	98.468	98.168	7	97.151	96.968	96.668
7.125	99.105	98.922	98.622	7.125	97.605	97.422	97.122
7.25	99.539	99.356	99.056	7.25	98.039	97.856	97.556
7.375	99.373	99.110	98.810	7.375	97.873	97.610	97.310
7.5	99.845	99.582	99.282	7.5	98.345	98.082	97.782
7.625	100.259	99.996	99.696	7.625	98.759	98.496	98.196
7.75	100.653	100.390	100.090	7.75	99.153	98.890	98.590
7.875	100.129	99.786	99.486	7.875	98.629	98.286	97.986
8	100.561	100.218	99.918	8	99.061	98.718	98.418
8.125	100.945	100.602	100.302	8.125	99.445	99.102	98.802
8.25	101.309	100.966	100.666	8.25	99.809	99.466	99.166
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.876	98.693	98.393	6.75	96.876	96.693	96.393
6.875	99.399	99.216	98.916	6.875	97.399	97.216	96.916
7	99.901	99.718	99.418	7	97.901	97.718	97.418
7.125	100.355	100.172	99.872	7.125	98.355	98.172	97.872
7.25	100.789	100.606	100.306	7.25	98.789	98.606	98.306
7.375	100.623	100.360	100.060	7.375	98.623	98.360	98.060
7.5	101.095	100.832	100.532	7.5	99.095	98.832	98.532
7.625	101.509	101.246	100.946	7.625	99.509	99.246	98.946
7.75	101.903	101.640	101.340	7.75	99.903	99.640	99.340
7.875	101.379	101.036	100.736	7.875	99.379	99.036	98.736
8	101.811	101.468	101.168	8	99.811	99.468	99.168
8.125	102.195	101.852	101.552	8.125	100.195	99.852	99.552
8.25	102.559	102.216	101.916	8.25	100.559	100.216	99.916

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.