



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST
Phone Number: (949) 676-0868
Contact Email: lockdesk@flexpointinc.com
Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.481	92.402	92.432	4.75	92.481	92.402	92.432	5.125	96.080	96.070	96.080
4.875	93.109	93.027	93.062	4.875	93.109	93.027	93.062	5.25	96.791	96.775	96.793
5	93.762	93.673	93.717	5	93.762	93.673	93.717	5.375	97.338	97.318	97.343
5.125	94.345	94.255	94.300	5.125	94.345	94.255	94.300	5.5	97.881	97.868	97.862
5.25	95.072	95.017	95.034	5.25	95.072	95.017	95.034	5.625	98.612	98.594	98.592
5.375	95.674	95.613	95.638	5.375	95.674	95.613	95.638	5.75	99.281	99.257	99.263
5.5	96.296	96.248	96.221	5.5	96.255	96.189	96.221	5.875	99.787	99.758	99.771
5.625	96.885	96.819	96.851	5.625	96.885	96.819	96.851	6	100.285	100.253	100.271
5.75	97.493	97.430	97.435	5.75	97.493	97.430	97.435	6.125	100.720	100.687	100.705
5.875	98.049	97.983	97.993	5.875	98.049	97.983	97.993	6.25	100.762	100.676	100.641
6	98.679	98.625	98.568	6	98.622	98.548	98.568	6.375	101.251	101.166	101.131
6.125	99.163	99.108	99.084	6.125	99.138	99.064	99.084	6.5	101.696	101.612	101.576
6.25	99.606	99.545	99.483	6.25	99.561	99.490	99.483	6.625	102.046	101.976	101.930
6.375	100.164	100.103	100.012	6.375	100.094	100.032	100.012	6.75	101.799	101.696	101.653
6.5	100.666	100.605	100.514	6.5	100.573	100.510	100.492	6.875	102.268	102.166	102.123
6.625	101.047	100.986	100.919	6.625	100.993	100.911	100.919	7	102.689	102.588	102.545
6.75	101.509	101.434	101.329	6.75	101.399	101.336	101.316	7.125	103.056	102.956	102.914
6.875	101.930	101.855	101.750	6.875	101.828	101.774	101.742	7.25	103.190	103.071	103.023
7	102.352	102.278	102.211	7	102.297	102.240	102.211	7.375	103.675	103.556	103.508
7.125	102.738	102.663	102.619	7.125	102.698	102.625	102.619	7.5	104.012	103.895	103.848
7.25	103.050	103.013	102.979	7.25	103.050	103.013	102.979	7.625	104.338	104.222	104.175
7.375	103.484	103.455	103.409	7.375	103.484	103.455	103.409	7.75	104.900	104.763	104.710
7.5	103.812	103.769	103.726	7.5	103.803	103.769	103.726	7.875	105.278	105.142	105.089
7.625	104.214	104.110	104.053	7.625	104.214	104.110	104.053	8	105.300	105.300	105.300
7.75	104.674	104.560	104.486	7.75	104.674	104.560	104.486				
7.875	105.027	104.941	104.851	7.875	105.027	104.941	104.851				
8	105.122	105.122	105.052	8	105.122	105.122	105.052				
8.125	105.333	105.338	105.293	8.125	105.333	105.338	105.293				
8.25	105.407	105.507	105.433	8.25	105.407	105.507	105.433				
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	96.978	96.935	96.935	4.625	97.335	97.292	97.292	5	92.812	92.819	92.811
4.75	97.379	97.324	97.308	4.75	97.515	97.491	97.525	5.125	93.434	93.439	93.434
4.875	97.884	97.830	97.814	4.875	98.002	97.937	97.937	5.25	94.595	94.467	94.308
5	98.281	98.228	98.212	5	98.459	98.381	98.387	5.375	95.286	95.158	95.000
5.125	98.823	98.772	98.756	5.125	98.900	98.816	98.831	5.5	96.062	95.934	95.776
5.25	99.073	98.988	98.973	5.25	99.191	99.103	99.124	5.625	96.733	96.605	96.447
5.375	99.566	99.483	99.468	5.375	99.509	99.433	99.433	5.75	97.408	97.425	97.430
5.5	99.938	99.856	99.841	5.5	99.905	99.846	99.841	5.875	97.974	97.986	97.987
5.625	100.436	100.355	100.340	5.625	100.294	100.230	100.232	6	98.655	98.543	98.562
5.75	100.514	100.449	100.429	5.75	100.563	100.494	100.503	6.125	99.160	99.045	99.061
5.875	100.978	100.913	100.894	5.875	100.855	100.781	100.797	6.25	99.616	99.503	99.477
6	101.301	101.238	101.219	6	101.151	101.077	101.093	6.375	100.160	100.045	100.023
6.125	101.813	101.751	101.731	6.125	101.234	101.172	101.155	6.5	100.648	100.531	100.504
6.25	101.770	101.723	101.694	6.25	101.444	101.402	101.380	6.625	101.045	100.927	100.925
6.375	102.201	102.154	102.125	6.375	101.795	101.757	101.730	6.75	101.442	101.329	101.309
6.5	102.476	102.431	102.402	6.5	102.084	102.019	102.001	6.875	101.835	101.754	101.721
6.625	102.946	102.902	102.873	6.625	102.261	102.217	102.188	7	102.115	102.139	102.110
6.75	102.840	102.810	102.771	6.75	102.513	102.443	102.401	7.125	102.441	102.448	102.442
6.875	103.275	103.248	103.209	6.875	102.813	102.748	102.700	7.25	102.823	102.688	102.608
7	103.196	103.151	103.075	7	103.024	102.964	102.911	7.375	103.218	103.080	102.955
7.125	103.280	103.219	103.186	7.125	102.841	102.780	102.748	7.5	103.231	103.279	103.230
7.25	103.246	103.170	103.121	7.25	102.914	102.837	102.789	7.625	103.110	103.110	103.031
7.375	103.742	103.666	103.617	7.375	103.308	103.231	103.183	7.75	102.811	102.699	102.622
								7.875	103.120	102.983	102.931

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	97.301	97.157	97.127	5	96.662	96.518	96.487	5.125	94.854	94.791	94.729
5.125	97.710	97.647	97.584	5.125	97.136	96.987	96.954	5.25	95.504	95.441	95.379
5.25	98.221	98.158	98.095	5.25	97.571	97.416	97.379	5.375	95.800	95.737	95.675
5.375	98.447	98.384	98.321	5.375	97.943	97.784	97.744	5.5	96.275	96.212	96.149
5.5	98.817	98.754	98.691	5.5	98.309	98.144	98.101	5.625	96.751	96.688	96.625
5.625	99.187	99.124	99.061	5.625	98.663	98.493	98.447	5.75	97.047	96.984	96.922
5.75	99.412	99.349	99.286	5.75	99.002	98.827	98.777	5.875	97.336	97.273	97.210
5.875	99.638	99.575	99.512	5.875	99.318	99.137	99.085	6	97.612	97.549	97.486
6	99.856	99.793	99.730	6	99.610	99.424	99.369	6.125	97.888	97.825	97.763
6.125	100.062	99.999	99.936	6.125	99.867	99.676	99.618	6.25	98.165	98.102	98.040
6.25	100.204	100.060	99.997	6.25	100.107	99.911	99.849	6.375	98.439	98.376	98.314
6.375	100.412	100.267	100.204	6.375	100.324	100.123	100.058	6.5	98.894	98.831	98.769
6.5	100.550	100.471	100.408	6.5	100.460	100.253	100.185	6.625	98.984	98.921	98.859
6.625	100.610	100.529	100.466	6.625	100.477	100.262	100.191	6.75	99.254	99.191	99.129
6.75	100.816	100.753	100.690	6.75	100.498	100.333	100.270	6.875	99.338	99.275	99.213
6.875	100.874	100.811	100.748	6.875	100.534	100.401	100.338	7	99.418	99.355	99.292
7	100.929	100.866	100.803	7	100.539	100.465	100.402	7.125	99.491	99.428	99.365
7.125	100.982	100.919	100.856	7.125	100.586	100.523	100.460				
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	97.406	97.262	97.232	5	96.764	96.620	96.589	5.125	94.804	94.741	94.678
5.125	97.733	97.597	97.550	5.125	97.237	97.088	97.055	5.25	95.454	95.391	95.328
5.25	98.171	98.108	98.045	5.25	97.671	97.516	97.480	5.375	95.750	95.687	95.624
5.375	98.397	98.334	98.271	5.375	98.043	97.883	97.843	5.5	96.225	96.162	96.099
5.5	98.767	98.704	98.641	5.5	98.407	98.242	98.199	5.625	96.701	96.638	96.575
5.625	99.137	99.074	99.011	5.625	98.760	98.590	98.544	5.75	96.997	96.934	96.871
5.75	99.362	99.299	99.236	5.75	99.098	98.923	98.873	5.875	97.286	97.223	97.160
5.875	99.588	99.525	99.462	5.875	99.413	99.232	99.180	6	97.562	97.499	97.436
6	99.806	99.743	99.680	6	99.704	99.519	99.463	6.125	97.838	97.775	97.712
6.125	100.035	99.949	99.886	6.125	99.962	99.771	99.712	6.25	98.115	98.052	97.989
6.25	100.312	100.116	100.054	6.25	100.202	100.006	99.944	6.375	98.389	98.326	98.263
6.375	100.522	100.321	100.256	6.375	100.420	100.219	100.154	6.5	98.844	98.781	98.718
6.5	100.663	100.456	100.388	6.5	100.557	100.351	100.283	6.625	98.934	98.871	98.808
6.625	100.724	100.513	100.442	6.625	100.575	100.361	100.290	6.75	99.204	99.141	99.078
6.75	100.766	100.703	100.640	6.75	100.599	100.382	100.308	6.875	99.288	99.225	99.162
6.875	100.824	100.761	100.698	6.875	100.637	100.415	100.338	7	99.368	99.305	99.242
7	100.879	100.816	100.753	7	100.643	100.416	100.352	7.125	99.441	99.378	99.315

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	94.135	94.105	94.076	5.75	97.439	97.380	97.350	4.375	95.057	95.048	95.032
5.375	94.822	94.793	94.764	5.875	98.057	97.997	97.968	4.5	95.447	95.439	95.423
5.5	95.487	95.458	95.429	6	98.596	98.537	98.507	4.625	95.818	95.810	95.793
5.625	96.140	96.111	96.081	6.125	99.004	98.944	98.915	4.75	96.615	96.581	96.541
5.75	96.976	96.922	96.883	6.25	99.381	99.307	99.263	4.875	97.014	96.981	96.940
5.875	97.603	97.551	97.511	6.375	99.948	99.874	99.830	5	97.309	97.276	97.236
6	98.226	98.175	98.135	6.5	100.445	100.371	100.327	5.125	97.543	97.509	97.469
6.125	98.800	98.750	98.711	6.625	100.772	100.698	100.654	5.25	98.230	98.195	98.155
6.25	99.143	99.099	99.055	6.75	101.044	100.956	100.897	5.375	98.563	98.528	98.488
6.375	99.717	99.673	99.629	6.875	101.562	101.473	101.414	5.5	99.014	98.978	98.938
6.5	100.250	100.206	100.162	7	102.003	101.915	101.856	5.625	99.262	99.227	99.187
6.625	100.766	100.722	100.678	7.125	102.290	102.202	102.143	5.75	99.615	99.580	99.540
				7.25	102.420	102.346	102.303	5.875	100.000	99.965	99.925
				7.375	102.893	102.819	102.776	6	100.171	100.142	100.110
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.535	94.505	94.465								
4.75	95.709	95.663	95.607								
4.875	95.908	95.863	95.806								
5	96.243	96.198	96.141								
5.125	96.622	96.576	96.520								
5.25	96.975	96.930	96.873								
5.375	97.318	97.273	97.216								
5.5	97.603	97.558	97.501								
5.625	97.922	97.877	97.820								
5.75	98.223	98.176	98.119								
5.875	98.558	98.511	98.454								
6	99.053	99.006	98.949								

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	94.531	94.504	94.366	5.75	98.861	98.795	98.766	4.25	94.649	94.641	94.625
5.5	95.217	95.191	95.053	5.875	99.423	99.359	99.329	4.375	95.057	95.048	95.032
5.625	95.853	95.827	95.688	6	99.923	99.859	99.830	4.5	95.447	95.439	95.423
5.75	96.874	96.806	96.778	6.125	100.253	100.190	100.161	4.625	95.818	95.810	95.793
5.875	97.502	97.435	97.407	6.25	100.462	100.376	100.341	4.75	96.615	96.581	96.541
6	98.094	98.028	98.000	6.375	100.951	100.866	100.831	4.875	97.014	96.981	96.940
6.125	98.570	98.506	98.478	6.5	101.396	101.312	101.276	5	97.309	97.276	97.236
6.25	98.933	98.846	98.811	6.625	101.754	101.672	101.636	5.125	97.543	97.509	97.469
6.375	99.506	99.419	99.385	6.75	101.499	101.396	101.353	5.25	98.230	98.195	98.155
6.5	100.034	99.949	99.914	6.875	101.968	101.866	101.823	5.375	98.563	98.528	98.488
6.625	100.404	100.390	100.281	7	102.389	102.288	102.245	5.5	99.014	98.978	98.938
6.75	100.874	100.770	100.728	7.125	102.756	102.656	102.614	5.625	99.262	99.227	99.187
6.875	101.373	101.295	101.250	7.25	102.890	102.771	102.723	5.75	99.615	99.580	99.540
7	101.817	101.715	101.673	7.375	103.375	103.256	103.208	5.875	100.000	99.965	99.925
7.125	102.207	102.141	102.089	7.5	103.712	103.595	103.548	6	100.171	100.142	100.110
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.535	94.505	94.465								
4.75	96.601	96.545	96.529								
4.875	96.953	96.898	96.882								
5	97.409	97.322	97.307								
5.125	97.974	97.889	97.874								
5.25	98.322	98.238	98.223								
5.375	98.661	98.577	98.562								
5.5	98.932	98.850	98.835								
5.625	99.374	99.307	99.288								
5.75	99.711	99.645	99.625								
5.875	100.039	99.974	99.955								
6	100.343	100.280	100.260								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.045	93.955	94.000
5.25	94.772	94.717	94.734
5.375	95.374	95.313	95.338
5.5	95.955	95.889	95.921
5.625	96.585	96.519	96.551
5.75	97.193	97.130	97.135
5.875	97.749	97.683	97.693
6	98.322	98.248	98.268
6.125	98.838	98.764	98.784
6.25	99.261	99.190	99.183
6.375	99.794	99.732	99.712
6.5	100.273	100.210	100.192
6.625	100.693	100.611	100.619
6.75	101.099	101.036	101.016
6.875	101.528	101.474	101.442
7	101.997	101.940	101.911
7.125	102.398	102.325	102.319
7.25	102.750	102.713	102.679
7.375	103.184	103.155	103.109

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	94.245	94.892	94.802	4.75	94.245	94.892	94.802	5	95.538	95.775	95.685
4.875	94.833	95.292	95.202	4.875	94.833	95.292	95.202	5.125	96.232	96.298	96.208
5	95.538	95.775	95.685	5	95.538	95.775	95.685	5.25	97.170	97.512	97.401
5.125	96.232	96.298	96.208	5.125	96.232	96.298	96.208	5.375	97.639	97.831	97.719
5.25	97.184	97.512	97.401	5.25	97.170	97.512	97.401	5.5	98.308	98.431	98.319
5.375	97.915	97.853	97.763	5.375	97.639	97.831	97.719	5.625	98.902	99.037	98.926
5.5	98.358	98.431	98.319	5.5	98.308	98.431	98.319	5.75	99.578	99.917	99.792
5.625	98.902	99.037	98.926	5.625	98.902	99.037	98.926	5.875	99.985	100.185	100.060
5.75	99.578	99.917	99.792	5.75	99.578	99.917	99.792	6	100.497	100.817	100.692
5.875	100.079	100.185	100.060	5.875	99.985	100.185	100.060	6.125	100.983	101.329	101.204
6	100.573	100.817	100.692	6	100.497	100.817	100.692	6.25	101.524	102.195	102.066
6.125	101.093	101.329	101.204	6.125	100.983	101.329	101.204	6.375	101.777	101.795	101.666
6.25	101.524	102.195	102.066	6.25	101.524	102.195	102.066	6.5	102.362	102.645	102.516
6.375	101.777	101.795	101.666	6.375	101.777	101.795	101.666	6.625	102.944	102.970	102.841
6.5	102.362	102.645	102.516	6.5	102.362	102.645	102.516	6.75	103.457	103.679	103.569
6.625	102.944	102.970	102.841	6.625	102.944	102.970	102.841	6.875	102.933	103.042	102.932
6.75	103.457	103.679	103.569	6.75	103.457	103.679	103.569	7	103.510	103.542	103.496
6.875	103.102	103.042	102.932	6.875	102.933	103.042	102.932	7.125	104.016	104.023	103.931
7	103.573	103.542	103.496	7	103.510	103.542	103.496	7.25	104.495	104.436	104.386
7.125	104.016	104.023	103.931	7.125	104.016	104.023	103.931	7.375	103.512	103.494	103.435
7.25	104.495	104.436	104.386	7.25	104.495	104.436	104.386	7.5	104.008	103.943	103.876
7.375	103.928	103.866	103.781	7.375	103.598	103.580	103.519	7.625	104.516	104.451	104.384
7.5	104.380	104.318	104.233	7.5	104.008	103.962	103.902	7.75	104.908	104.843	104.776
								7.875	102.865	103.008	102.915
								8	103.279	103.422	103.329
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	96.056	96.044	96.036	4.25	95.676	95.743	95.755	4.75	93.032	93.181	93.060
4.375	96.555	96.527	96.503	4.375	96.250	96.316	96.329	4.875	93.767	93.728	93.727
4.5	97.122	97.094	97.037	4.5	96.822	96.888	96.900	5	94.498	94.547	94.459
4.625	97.461	97.457	97.469	4.625	97.390	97.457	97.469	5.125	95.374	95.336	95.335
4.75	98.075	98.543	98.323	4.75	98.075	98.543	98.323	5.25	96.552	96.844	96.701
4.875	98.433	98.652	98.432	4.875	98.184	98.652	98.432	5.375	97.164	97.102	97.012
5	98.943	99.007	98.813	5	98.733	99.007	98.787	5.5	97.620	97.582	97.566
5.125	99.323	99.271	99.193	5.125	99.279	99.161	99.158	5.625	98.380	98.343	98.327
5.25	99.745	100.205	99.977	5.25	99.745	100.205	99.977	5.75	99.148	99.412	99.256
5.375	100.142	100.140	100.002	5.375	99.680	100.140	99.912	5.875	99.520	99.431	99.286
5.5	100.493	100.615	100.387	5.5	100.176	100.615	100.387	6	100.013	100.112	99.956
5.625	100.924	100.953	100.784	5.625	100.670	100.953	100.725	6.125	100.630	100.574	100.531
5.75	101.231	101.650	101.381	5.75	101.231	101.650	101.381	6.25	101.302	101.567	101.407
5.875	101.409	101.662	101.394	5.875	101.243	101.662	101.394	6.375	101.176	101.440	101.281
6	101.841	101.789	101.704	6	101.281	101.662	101.394	6.5	101.684	101.948	101.788
								6.625	102.003	102.237	102.077
								6.75	101.986	102.292	102.150
								6.875	101.755	101.917	101.775
								7	102.203	102.191	102.184
								7.125	102.640	102.625	102.618
								7.25	102.560	102.501	102.451
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	96.552	96.844	96.701	5	94.498	94.547	94.459	4.5	94.184	94.125	94.137
5.375	96.911	96.912	96.808	5.125	95.374	95.336	95.335	4.625	94.748	94.690	94.702
5.5	97.620	97.582	97.566	5.25	96.552	96.844	96.701	4.75	94.921	94.869	94.792
5.625	98.380	98.343	98.327	5.375	96.861	96.912	96.808	4.875	95.413	95.361	95.283
5.75	99.148	99.412	99.256	5.5	97.620	97.582	97.566	5	95.923	95.870	95.793
5.875	99.408	99.431	99.274	5.625	98.380	98.343	98.327	5.125	96.303	96.251	96.173
6	99.912	100.112	99.956	5.75	99.148	99.412	99.256	5.25	96.519	96.466	96.378
6.125	100.630	100.574	100.531	5.875	99.218	99.431	99.274	5.375	97.122	97.070	96.982
6.25	101.302	101.567	101.407	6	99.912	100.112	99.956	5.5	97.473	97.420	97.333
6.375	101.176	101.440	101.281	6.125	100.630	100.574	100.531	5.625	97.904	97.852	97.764
6.5	101.684	101.948	101.788	6.25	101.302	101.567	101.407	5.75	97.874	97.822	97.738
6.625	102.003	102.237	102.077	6.375	101.176	101.440	101.281	5.875	98.389	98.337	98.253
6.75	101.986	102.292	102.150	6.5	101.684	101.948	101.788	6	98.821	98.769	98.684
6.875	101.755	101.917	101.775	6.625	102.003	102.237	102.077	6.125	99.294	99.241	99.157

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	97.170	97.512	97.401	5.25	97.170	97.512	97.401	5.25	97.170	97.512	97.401
5.375	97.639	97.831	97.719	5.375	97.639	97.831	97.719	5.375	97.639	97.831	97.719
5.5	98.308	98.431	98.319	5.5	98.308	98.431	98.319	5.5	98.308	98.431	98.319
5.625	98.902	99.037	98.926	5.625	98.902	99.037	98.926	5.625	98.902	99.037	98.926
5.75	99.578	99.917	99.792	5.75	99.578	99.917	99.792	5.75	99.578	99.917	99.792
5.875	99.985	100.185	100.060	5.875	99.985	100.185	100.060	5.875	99.985	100.185	100.060
6	100.497	100.817	100.692	6	100.497	100.817	100.692	6	100.497	100.817	100.692
6.125	100.983	101.329	101.204	6.125	100.983	101.329	101.204	6.125	100.983	101.329	101.204
6.25	101.524	102.195	102.066	6.25	101.524	102.195	102.066	6.25	101.524	102.195	102.066
6.375	101.777	101.795	101.666	6.375	101.777	101.795	101.666	6.375	101.777	101.795	101.666
6.5	102.362	102.645	102.516	6.5	102.362	102.645	102.516	6.5	102.362	102.645	102.516
6.625	102.944	102.970	102.841	6.625	102.944	102.970	102.841	6.625	102.944	102.970	102.841
6.75	103.457	103.679	103.569	6.75	103.457	103.679	103.569	6.75	103.457	103.679	103.569
6.875	102.933	103.042	102.932	6.875	102.933	103.042	102.932	6.875	102.933	103.042	102.932
7	103.510	103.542	103.496	7	103.510	103.542	103.496	7	103.510	103.542	103.496
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	96.822	96.888	96.900	4.25	95.676	95.743	95.755	5.25	96.552	96.844	96.701
4.625	97.390	97.457	97.469	4.375	96.250	96.316	96.329	5.375	96.911	96.912	96.808
4.75	98.075	98.543	98.323	4.5	96.822	96.888	96.900	5.5	97.620	97.582	97.566
4.875	98.184	98.652	98.432	4.625	97.390	97.457	97.469	5.625	98.380	98.343	98.327
5	98.733	99.007	98.787	4.75	97.711	97.666	97.649	5.75	99.148	99.412	99.256
5.125	99.279	99.161	99.158	4.875	98.175	98.056	98.053	5.875	99.408	99.431	99.274
5.25	99.745	100.205	99.977	5	98.733	98.614	98.611	6	99.912	100.112	99.956
5.375	99.680	100.140	99.912	5.125	99.279	99.161	99.158	6.125	100.630	100.574	100.531
5.5	100.176	100.615	100.387	5.25	99.413	99.352	99.319	6.25	101.302	101.567	101.407
5.625	100.670	100.953	100.725	5.375	99.659	99.559	99.540	6.375	101.176	101.440	101.281
5.75	101.231	101.650	101.381	5.5	100.176	100.076	100.058	6.5	101.684	101.948	101.788
5.875	101.243	101.662	101.394	5.625	100.670	100.569	100.551	6.625	102.003	102.237	102.077
6	101.281	101.662	101.394	5.75	100.841	100.780	100.748	6.75	101.986	102.292	102.150
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	96.552	96.844	96.701	5.25	96.552	96.844	96.701	4.5	94.184	94.125	94.137
5.375	96.911	96.912	96.808	5.375	96.861	96.912	96.808	4.625	94.748	94.690	94.702
5.5	97.620	97.582	97.566	5.5	97.620	97.582	97.566	4.75	93.395	93.251	93.224
5.625	98.380	98.343	98.327	5.625	98.380	98.343	98.327	4.875	93.953	93.634	93.631
5.75	99.148	99.412	99.256	5.75	99.148	99.412	99.256	5	94.496	94.178	94.175
5.875	99.408	99.431	99.274	5.875	99.218	99.431	99.274	5.125	95.018	94.699	94.696
6	99.912	100.112	99.956	6	99.912	100.112	99.956	5.25	95.809	95.774	95.740
6.125	100.630	100.574	100.531	6.125	100.630	100.574	100.531	5.375	95.936	95.902	95.867
6.25	101.302	101.567	101.407	6.25	101.302	101.567	101.407	5.5	96.371	96.336	96.302
6.375	101.176	101.440	101.281	6.375	101.176	101.440	101.281	5.625	96.808	96.774	96.739
6.5	101.684	101.948	101.788	6.5	101.684	101.948	101.788	5.75	97.712	97.685	97.657
6.625	102.003	102.237	102.077	6.625	102.003	102.237	102.077	5.875	98.031	98.003	97.976
6.75	101.986	102.292	102.150	6.75	101.986	102.292	102.150	6	98.403	98.375	98.348
6.875	101.755	101.917	101.775	6.875	101.611	101.917	101.775	6.125	98.750	98.722	98.695

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	96.257	96.206	96.172	5.125	96.257	96.206	96.172	4.75	94.270	94.698	94.608
5.25	97.195	97.462	97.351	5.25	97.195	97.462	97.351	4.875	94.858	95.042	94.952
5.375	97.664	97.844	97.732	5.375	97.664	97.844	97.732	5	95.563	95.658	95.568
5.5	98.333	98.356	98.292	5.5	98.333	98.356	98.292	5.125	96.257	96.206	96.172
5.625	98.927	98.906	98.886	5.625	98.927	98.906	98.886	5.25	97.195	97.462	97.351
5.75	99.603	99.742	99.617	5.75	99.603	99.742	99.617	5.375	97.664	97.844	97.732
5.875	100.010	99.948	99.823	5.875	100.010	99.948	99.823	5.5	98.333	98.356	98.292
6	100.522	100.492	100.367	6	100.522	100.492	100.367	5.625	98.927	98.906	98.886
6.125	101.008	101.029	100.904	6.125	101.008	101.029	100.904	5.75	99.603	99.742	99.617
6.25	101.437	101.782	101.654	6.25	101.437	101.782	101.654	5.875	100.010	99.948	99.823
6.375	101.569	101.520	101.472	6.375	101.569	101.520	101.472	6	100.522	100.492	100.367
6.5	102.034	102.076	101.948	6.5	102.034	102.076	101.948	6.125	101.008	101.029	100.904
6.625	102.699	102.650	102.602	6.625	102.699	102.650	102.602	6.25	101.437	101.782	101.654
6.75	103.019	102.988	102.981	6.75	103.019	102.988	102.981	6.375	101.569	101.520	101.472
6.875	102.958	102.951	102.944	6.875	102.958	102.951	102.944	6.5	102.034	102.076	101.948
7	103.535	103.528	103.521	7	103.535	103.528	103.521	6.625	102.699	102.650	102.602
7.125	103.970	103.963	103.956	7.125	103.970	103.963	103.956	6.75	103.019	102.988	102.981
7.25	104.075	104.016	103.966	7.25	104.075	104.016	103.966	6.875	102.958	102.951	102.944
7.375	103.540	103.592	103.567	7.375	103.290	103.269	103.210	7	103.535	103.528	103.521
7.5	103.731	103.740	103.714	7.5	103.731	103.712	103.653	7.125	103.970	103.963	103.956
7.625	104.189	104.171	104.112	7.625	104.189	104.171	104.112	7.25	104.075	104.016	103.966
7.75	104.452	104.387	104.320	7.75	104.452	104.387	104.320	7.375	103.335	103.316	103.255
7.875	104.078	104.112	104.054	7.875	102.673	102.776	102.683	7.5	103.781	103.763	103.703
8	104.183	104.218	104.159	8	103.003	103.106	103.014	7.625	104.233	104.216	104.156
8.125	104.239	104.273	104.215	8.125	103.307	103.410	103.318	7.75	104.452	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	96.077	96.069	96.061	4.25	95.767	95.833	95.845	4.875	93.741	93.663	93.662
4.375	96.544	96.536	96.528	4.375	96.296	96.362	96.374	5	94.462	94.435	94.383
4.5	97.013	97.005	96.997	4.5	96.815	96.881	96.894	5.125	95.229	95.150	95.149
4.625	97.483	97.475	97.466	4.625	97.320	97.387	97.399	5.25	96.733	97.025	96.913
4.75	97.944	98.412	98.192	4.75	97.736	97.691	97.674	5.375	96.883	97.156	97.044
4.875	98.293	98.646	98.426	4.875	98.169	98.051	98.047	5.5	97.563	97.619	97.507
5	98.764	98.969	98.749	5	98.644	98.526	98.523	5.625	98.285	98.207	98.191
5.125	99.234	99.201	99.169	5.125	99.092	98.974	98.971	5.75	99.204	99.468	99.343
5.25	99.707	100.167	99.939	5.25	99.438	99.377	99.344	5.875	99.433	99.424	99.299
5.375	99.785	100.133	99.905	5.375	99.570	99.470	99.452	6	99.865	99.918	99.793
5.5	100.235	100.577	100.349	5.5	99.975	99.875	99.856	6.125	100.367	100.506	100.381
5.625	100.672	100.640	100.607	5.625	100.345	100.257	100.227	6.25	100.921	101.185	101.057
5.75	100.943	101.362	101.094	5.75	100.866	100.805	100.773	6.375	100.920	101.184	101.056
5.875	101.055	101.023	100.990	5.875	100.661	100.547	100.513	6.5	101.381	101.410	101.285
6	101.467	101.435	101.402	6	101.002	100.888	100.855	6.625	101.936	101.888	101.840
								6.75	101.929	101.846	101.839
								6.875	101.646	101.639	101.632
								7	102.223	102.216	102.209
								7.125	102.657	102.650	102.643
								7.25	102.585	102.526	102.476
								7.375	101.161	101.096	101.029
								7.5	101.689	101.624	101.557
								7.625	102.198	102.133	102.066
								7.75	102.539	102.474	102.407
								7.875	99.221	99.174	99.081
								8	99.552	99.505	99.412
								8.125	99.855	99.809	99.716
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	101.381	101.410	101.285	6.125	100.367	100.506	100.381	4.5	94.169	94.111	94.123
6.625	101.936	101.888	101.840	6.25	100.921	101.185	101.057	4.625	94.640	94.582	94.594
6.75	101.929	101.846	101.839	6.375	100.920	101.184	101.056	4.75	93.462	93.276	93.249
6.875	101.646	101.639	101.632	6.5	101.166	101.410	101.282	4.875	93.918	93.600	93.597
7	102.223	102.216	102.209	6.625	101.783	101.824	101.696	5	94.339	94.043	94.017
7.125	102.657	102.650	102.643	6.75	101.979	101.889	101.822	5.125	94.717	94.398	94.395
7.25	102.585	102.526	102.476	6.875	101.332	101.259	101.197	5.25	95.834	95.799	95.765
7.375	101.161	101.096	101.029	7	101.787	101.714	101.652	5.375	95.961	95.927	95.892
7.5	101.689	101.624	101.557	7.125	102.206	102.148	102.098	5.5	96.396	96.361	96.327
7.625	102.198	102.133	102.066	7.25	102.635	102.576	102.526	5.625	96.833	96.799	96.764
7.75	102.539	102.474	102.407	7.375	101.211	101.146	101.079	5.75	97.737	97.710	97.682
7.875	99.221	99.174	99.081	7.5	101.739	101.674	101.607	5.875	98.056	98.028	98.001
8	99.552	99.505	99.412	7.625	102.248	102.183	102.116	6	98.428	98.400	98.373
8.125	99.855	99.809	99.716	7.75	98.901	98.854	98.762	6.125	98.775	98.747	98.720

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	101.569	101.520	101.472	6.375	101.569	101.520	101.472	6	100.522	100.492	100.367
6.5	102.034	102.076	101.948	6.5	102.034	102.076	101.948	6.125	101.008	101.029	100.904
6.625	102.699	102.650	102.602	6.625	102.699	102.650	102.602	6.25	101.437	101.782	101.654
6.75	103.019	102.988	102.981	6.75	103.019	102.988	102.981	6.375	101.569	101.520	101.472
6.875	102.958	102.951	102.944	6.875	102.958	102.951	102.944	6.5	102.034	102.076	101.948
7	103.535	103.528	103.521	7	103.535	103.528	103.521	6.625	102.699	102.650	102.602
7.125	103.970	103.963	103.956	7.125	103.970	103.963	103.956	6.75	103.019	102.988	102.981
7.25	104.075	104.016	103.966	7.25	104.075	104.016	103.966	6.875	102.958	102.951	102.944
7.375	103.540	103.592	103.567	7.375	103.290	103.269	103.210	7	103.535	103.528	103.521
7.5	103.731	103.740	103.714	7.5	103.731	103.712	103.653	7.125	103.970	103.963	103.956
7.625	104.189	104.171	104.112	7.625	104.189	104.171	104.112	7.25	104.075	104.016	103.966
7.75	104.452	104.387	104.320	7.75	104.452	104.387	104.320	7.375	103.335	103.316	103.255
7.875	104.078	104.112	104.054	7.875	102.723	102.826	102.733	7.5	103.781	103.763	103.703
8	104.183	104.218	104.159	8	103.053	103.156	103.064	7.625	104.233	104.216	104.156
8.125	104.239	104.273	104.215	8.125	103.357	103.460	103.368	7.75	104.452	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	97.013	97.005	96.997	4.5	96.815	96.881	96.894	6.625	101.936	101.888	101.840
4.625	97.483	97.475	97.466	4.625	97.320	97.387	97.399	6.75	101.929	101.846	101.839
4.75	97.944	98.412	98.192	4.75	97.736	97.691	97.674	6.875	101.646	101.639	101.632
4.875	98.293	98.646	98.426	4.875	98.169	98.051	98.047	7	102.223	102.216	102.209
5	98.764	98.969	98.749	5	98.644	98.526	98.523	7.125	102.657	102.650	102.643
5.125	99.234	99.201	99.169	5.125	99.092	98.974	98.971	7.25	102.585	102.526	102.476
5.25	99.707	100.167	99.939	5.25	99.438	99.377	99.344	7.375	102.002	102.054	102.029
5.375	99.785	100.133	99.905	5.375	99.570	99.470	99.452	7.5	102.150	102.202	102.177
5.5	100.235	100.577	100.349	5.5	99.975	99.875	99.856	7.625	102.226	102.278	102.252
5.625	100.672	100.640	100.607	5.625	100.345	100.257	100.227	7.75	102.539	102.474	102.407
5.75	100.943	101.362	101.094	5.75	100.866	100.805	100.773	7.875	101.603	101.637	101.579
5.875	101.055	101.023	100.990	5.875	100.661	100.547	100.513	8	101.708	101.743	101.684
6	101.467	101.435	101.402	6	101.002	100.888	100.855	8.125	101.764	101.798	101.740
6.125	101.856	101.824	101.791	6.125	101.481	101.420	101.388				
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	101.381	101.410	101.285	6.125	100.367	100.506	100.381	4.5	94.169	94.111	94.123
6.625	101.936	101.888	101.840	6.25	100.921	101.185	101.057	4.625	94.640	94.582	94.594
6.75	101.929	101.846	101.839	6.375	100.920	101.184	101.056	4.75	93.462	93.276	93.249
6.875	101.646	101.639	101.632	6.5	101.166	101.410	101.282	4.875	93.918	93.600	93.597
7	102.223	102.216	102.209	6.625	101.783	101.824	101.696	5	94.339	94.043	94.017
7.125	102.657	102.650	102.643	6.75	101.979	101.889	101.822	5.125	94.717	94.398	94.395
7.25	102.585	102.526	102.476	6.875	101.332	101.259	101.197	5.25	95.834	95.799	95.765
7.375	101.161	101.096	101.029	7	101.787	101.714	101.652	5.375	95.961	95.927	95.892
7.5	101.689	101.624	101.557	7.125	102.206	102.148	102.098	5.5	96.396	96.361	96.327
7.625	102.198	102.133	102.066	7.25	102.635	102.576	102.526	5.625	96.833	96.799	96.764
7.75	102.539	102.474	102.407	7.375	101.211	101.146	101.079	5.75	97.737	97.710	97.682
7.875	99.221	99.174	99.081	7.5	101.739	101.674	101.607	5.875	98.056	98.028	98.001
8	99.552	99.505	99.412	7.625	102.248	102.183	102.116	6	98.428	98.400	98.373
8.125	99.855	99.809	99.716	7.75	98.901	98.854	98.762	6.125	98.775	98.747	98.720

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	99.628	99.431	99.131	6.75	98.128	97.931	97.631
6.875	100.161	99.964	99.664	6.875	98.661	98.464	98.164
7	100.673	100.476	100.176	7	99.173	98.976	98.676
7.125	101.137	100.940	100.640	7.125	99.637	99.440	99.140
7.25	101.581	101.384	101.084	7.25	100.081	99.884	99.584
7.375	101.372	101.109	100.809	7.375	99.872	99.609	99.309
7.5	101.844	101.581	101.281	7.5	100.344	100.081	99.781
7.625	102.268	102.005	101.705	7.625	100.768	100.505	100.205
7.75	102.682	102.419	102.119	7.75	101.182	100.919	100.619
7.875	102.114	101.784	101.484	7.875	100.614	100.284	99.984
8	102.546	102.216	101.916	8	101.046	100.716	100.416
8.125	102.940	102.610	102.310	8.125	101.440	101.110	100.810
8.25	103.314	102.984	102.684	8.25	101.814	101.484	101.184
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.628	97.431	97.131	6.75	96.128	95.931	95.631
6.875	98.161	97.964	97.664	6.875	96.661	96.464	96.164
7	98.673	98.476	98.176	7	97.173	96.976	96.676
7.125	99.137	98.940	98.640	7.125	97.637	97.440	97.140
7.25	99.581	99.384	99.084	7.25	98.081	97.884	97.584
7.375	99.372	99.109	98.809	7.375	97.872	97.609	97.309
7.5	99.844	99.581	99.281	7.5	98.344	98.081	97.781
7.625	100.268	100.005	99.705	7.625	98.768	98.505	98.205
7.75	100.682	100.419	100.119	7.75	99.182	98.919	98.619
7.875	100.114	99.784	99.484	7.875	98.614	98.284	97.984
8	100.546	100.216	99.916	8	99.046	98.716	98.416
8.125	100.940	100.610	100.310	8.125	99.440	99.110	98.810
8.25	101.314	100.984	100.684	8.25	99.814	99.484	99.184
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.878	98.681	98.381	6.75	96.878	96.681	96.381
6.875	99.411	99.214	98.914	6.875	97.411	97.214	96.914
7	99.923	99.726	99.426	7	97.923	97.726	97.426
7.125	100.387	100.190	99.890	7.125	98.387	98.190	97.890
7.25	100.831	100.634	100.334	7.25	98.831	98.634	98.334
7.375	100.622	100.359	100.059	7.375	98.622	98.359	98.059
7.5	101.094	100.831	100.531	7.5	99.094	98.831	98.531
7.625	101.518	101.255	100.955	7.625	99.518	99.255	98.955
7.75	101.932	101.669	101.369	7.75	99.932	99.669	99.369
7.875	101.364	101.034	100.734	7.875	99.364	99.034	98.734
8	101.796	101.466	101.166	8	99.796	99.466	99.166
8.125	102.190	101.860	101.560	8.125	100.190	99.860	99.560
8.25	102.564	102.234	101.934	8.25	100.564	100.234	99.934

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.