



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

YOUR BFF IN WHOLESALE

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	92.398	92.303	92.336	4.75	92.398	92.303	92.336	5.125	95.967	95.941	95.955
4.875	93.023	92.926	92.964	4.875	93.023	92.926	92.964	5.25	96.674	96.643	96.664
5	93.675	93.570	93.618	5	93.675	93.570	93.618	5.375	97.219	97.182	97.211
5.125	94.253	94.148	94.196	5.125	94.253	94.148	94.196	5.5	97.773	97.744	97.738
5.25	95.061	95.014	94.935	5.25	94.955	94.884	94.905	5.625	98.498	98.464	98.466
5.375	95.744	95.697	95.617	5.375	95.552	95.476	95.504	5.75	99.219	99.147	99.132
5.5	96.517	96.469	96.390	5.5	96.186	96.156	96.126	5.875	99.776	99.704	99.678
5.625	97.053	97.006	96.926	5.625	96.790	96.760	96.731	6	100.269	100.197	100.171
5.75	97.549	97.495	97.408	5.75	97.373	97.295	97.303	6.125	100.623	100.567	100.563
5.875	98.189	98.135	98.048	5.875	97.924	97.868	97.855	6.25	100.798	100.706	100.677
6	98.858	98.804	98.717	6	98.535	98.479	98.445	6.375	101.280	101.188	101.161
6.125	99.332	99.278	99.191	6.125	99.101	99.045	99.012	6.5	101.718	101.626	101.600
6.25	99.713	99.652	99.558	6.25	99.486	99.415	99.411	6.625	102.072	101.980	101.955
6.375	100.264	100.203	100.109	6.375	100.015	99.954	99.937	6.75	101.878	101.769	101.735
6.5	100.757	100.696	100.602	6.5	100.489	100.426	100.411	6.875	102.341	102.231	102.199
6.625	101.131	101.070	100.976	6.625	100.929	100.877	100.840	7	102.755	102.663	102.614
6.75	101.578	101.504	101.395	6.75	101.321	101.242	101.226	7.125	103.117	103.008	102.978
6.875	101.994	101.919	101.810	6.875	101.780	101.688	101.648	7.25	103.317	103.190	103.151
7	102.409	102.334	102.226	7	102.223	102.158	102.111	7.375	103.797	103.670	103.632
7.125	102.792	102.717	102.609	7.125	102.679	102.586	102.542	7.5	104.130	104.003	103.966
7.25	103.083	103.008	102.941	7.25	103.029	102.974	102.941	7.625	104.450	104.323	104.288
7.375	103.476	103.404	103.361	7.375	103.449	103.404	103.361	7.75	104.888	104.743	104.699
7.5	103.893	103.786	103.729	7.5	103.893	103.786	103.729	7.875	105.261	105.115	105.073
7.625	104.287	104.177	104.127	7.625	104.287	104.177	104.127	8	105.300	105.300	105.271
7.75	104.633	104.528	104.477	7.75	104.633	104.528	104.477				
7.875	104.979	104.873	104.793	7.875	104.979	104.873	104.793				
8	105.066	105.088	105.037	8	105.066	105.088	105.037				
8.125	105.283	105.304	105.262	8.125	105.283	105.304	105.262				
8.25	105.807	105.626	105.553	8.25	105.807	105.626	105.553				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	97.063	97.063	97.063	4.625	97.421	97.421	97.421	5	92.716	92.708	92.703
4.75	97.479	97.433	97.354	4.75	97.582	97.529	97.525	5.125	93.335	93.324	93.323
4.875	97.933	97.872	97.856	4.875	98.058	98.050	98.050	5.25	94.915	94.783	94.616
5	98.326	98.267	98.249	5	98.519	98.457	98.467	5.375	95.602	95.471	95.304
5.125	98.868	98.807	98.791	5.125	98.957	98.889	98.907	5.5	96.374	96.243	96.077
5.25	99.132	99.059	99.043	5.25	99.246	99.173	99.198	5.625	97.054	96.923	96.757
5.375	99.623	99.550	99.534	5.375	99.537	99.476	99.491	5.75	97.539	97.423	97.298
5.5	99.993	99.920	99.904	5.5	99.965	99.922	99.920	5.875	98.179	98.062	97.911
5.625	100.487	100.414	100.398	5.625	100.350	100.302	100.307	6	98.847	98.730	98.578
5.75	100.556	100.467	100.453	5.75	100.617	100.563	100.575	6.125	99.342	99.225	99.074
5.875	101.017	100.928	100.914	5.875	100.905	100.847	100.866	6.25	99.678	99.567	99.420
6	101.337	101.248	101.234	6	101.199	101.140	101.160	6.375	100.216	100.102	99.953
6.125	101.845	101.756	101.742	6.125	101.135	101.106	101.099	6.5	100.695	100.579	100.429
6.25	101.792	101.739	101.716	6.25	101.474	101.432	101.410	6.625	101.087	100.971	100.828
6.375	102.219	102.165	102.144	6.375	101.763	101.725	101.698	6.75	101.512	101.380	101.213
6.5	102.489	102.436	102.415	6.5	102.096	102.056	102.063	6.875	101.915	101.783	101.615
6.625	102.958	102.904	102.885	6.625	102.289	102.236	102.216	7	102.185	102.051	101.978
6.75	102.797	102.777	102.746	6.75	102.511	102.488	102.445	7.125	102.537	102.401	102.295
6.875	103.231	103.211	103.181	6.875	102.821	102.803	102.755	7.25	102.866	102.730	102.559
7	103.182	103.135	103.091	7	102.991	102.978	102.947	7.375	103.255	103.118	102.944
7.125	103.330	103.268	103.236	7.125	102.889	102.828	102.795	7.5	103.176	103.208	103.166
7.25	103.298	103.221	103.173	7.25	102.965	102.888	102.839	7.625	103.163	103.163	103.084
7.375	103.790	103.713	103.665	7.375	103.354	103.277	103.228	7.75	102.782	102.682	102.595
								7.875	103.092	102.945	102.903

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	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

[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

YOUR BFF IN WHOLESALE

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	97.397	97.242	97.225	5	96.788	96.633	96.616	5.125	94.890	94.827	94.765
5.125	97.731	97.668	97.605	5.125	97.262	97.102	97.082	5.25	95.540	95.477	95.415
5.25	98.242	98.179	98.116	5.25	97.696	97.531	97.508	5.375	95.836	95.773	95.711
5.375	98.468	98.405	98.342	5.375	98.069	97.898	97.872	5.5	96.311	96.248	96.185
5.5	98.837	98.774	98.711	5.5	98.434	98.258	98.229	5.625	96.786	96.723	96.661
5.625	99.206	99.143	99.080	5.625	98.787	98.606	98.574	5.75	97.081	97.018	96.956
5.75	99.432	99.369	99.306	5.75	99.125	98.939	98.904	5.875	97.357	97.294	97.232
5.875	99.656	99.593	99.530	5.875	99.441	99.249	99.211	6	97.633	97.570	97.507
6	99.862	99.799	99.736	6	99.732	99.536	99.494	6.125	97.911	97.848	97.785
6.125	100.067	100.004	99.941	6.125	99.989	99.787	99.743	6.25	98.186	98.123	98.060
6.25	100.302	100.095	100.047	6.25	100.229	100.022	99.974	6.375	98.458	98.395	98.333
6.375	100.509	100.296	100.246	6.375	100.446	100.233	100.183	6.5	98.913	98.850	98.788
6.5	100.645	100.474	100.411	6.5	100.581	100.363	100.309	6.625	99.002	98.939	98.877
6.625	100.704	100.531	100.468	6.625	100.605	100.372	100.320	6.75	99.269	99.206	99.144
6.75	100.819	100.756	100.693	6.75	100.617	100.389	100.329	6.875	99.352	99.289	99.227
6.875	100.876	100.813	100.750	6.875	100.653	100.420	100.357	7	99.424	99.361	99.298
7	100.928	100.865	100.802	7	100.657	100.464	100.401	7.125	99.500	99.437	99.375
7.125	100.979	100.916	100.853	7.125	100.630	100.525	100.462				
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	97.501	97.346	97.330	5	96.889	96.734	96.717	5.125	94.840	94.777	94.714
5.125	97.828	97.668	97.649	5.125	97.362	97.202	97.183	5.25	95.490	95.427	95.364
5.25	98.192	98.129	98.066	5.25	97.795	97.630	97.607	5.375	95.786	95.723	95.660
5.375	98.463	98.355	98.292	5.375	98.167	97.996	97.971	5.5	96.261	96.198	96.135
5.5	98.787	98.724	98.661	5.5	98.531	98.355	98.326	5.625	96.736	96.673	96.610
5.625	99.156	99.093	99.030	5.625	98.883	98.702	98.670	5.75	97.031	96.968	96.905
5.75	99.382	99.319	99.256	5.75	99.220	99.034	98.999	5.875	97.307	97.244	97.181
5.875	99.606	99.543	99.480	5.875	99.535	99.344	99.305	6	97.583	97.520	97.457
6	99.863	99.749	99.686	6	99.826	99.629	99.588	6.125	97.861	97.798	97.735
6.125	100.130	99.954	99.891	6.125	100.083	99.881	99.836	6.25	98.136	98.073	98.010
6.25	100.410	100.203	100.155	6.25	100.323	100.116	100.068	6.375	98.408	98.345	98.282
6.375	100.619	100.407	100.356	6.375	100.541	100.329	100.278	6.5	98.863	98.800	98.737
6.5	100.758	100.541	100.487	6.5	100.678	100.460	100.407	6.625	98.952	98.889	98.826
6.625	100.819	100.597	100.540	6.625	100.704	100.471	100.419	6.75	99.219	99.156	99.093
6.75	100.841	100.706	100.643	6.75	100.718	100.490	100.430	6.875	99.302	99.239	99.176
6.875	100.826	100.763	100.700	6.875	100.756	100.523	100.460	7	99.374	99.311	99.248
7	100.878	100.815	100.752	7	100.761	100.523	100.456	7.125	99.450	99.387	99.324

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des 0

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

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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	94.429	94.400	94.370	5.75	97.467	97.407	97.378	4.375	95.250	95.240	95.224
5.375	95.113	95.083	95.053	5.875	98.063	98.004	97.975	4.5	95.636	95.626	95.610
5.5	95.774	95.745	95.715	6	98.599	98.540	98.510	4.625	95.998	95.987	95.971
5.625	96.418	96.389	96.359	6.125	99.008	98.949	98.919	4.75	96.749	96.720	96.688
5.75	97.006	96.951	96.914	6.25	99.377	99.304	99.259	4.875	97.141	97.112	97.080
5.875	97.624	97.578	97.541	6.375	99.937	99.863	99.819	5	97.437	97.409	97.376
6	98.237	98.201	98.163	6.5	100.427	100.354	100.309	5.125	97.670	97.641	97.609
6.125	98.805	98.769	98.731	6.625	100.753	100.679	100.634	5.25	98.274	98.238	98.197
6.25	99.263	99.219	99.174	6.75	101.082	100.993	100.934	5.375	98.601	98.564	98.524
6.375	99.824	99.780	99.736	6.875	101.589	101.500	101.441	5.5	99.044	99.008	98.967
6.5	100.347	100.303	100.259	7	102.010	101.921	101.862	5.625	99.284	99.248	99.207
6.625	100.851	100.808	100.763	7.125	102.305	102.216	102.157	5.75	99.632	99.595	99.555
				7.25	102.432	102.358	102.313	5.875	100.014	99.978	99.937
				7.375	102.906	102.832	102.787	6	100.166	100.136	100.103

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.622	94.602	94.582	5.75	98.919	98.847	98.821	4.25	94.842	94.832	94.816
5.5	95.305	95.284	95.264	5.875	99.476	99.404	99.378	4.375	95.250	95.240	95.224
5.625	95.935	95.915	95.894	6	99.969	99.897	99.871	4.5	95.636	95.626	95.610
5.75	96.911	96.838	96.812	6.125	100.293	100.221	100.195	4.625	95.998	95.987	95.971
5.875	97.532	97.459	97.433	6.25	100.498	100.406	100.377	4.75	96.749	96.720	96.688
6	98.116	98.043	98.017	6.375	100.980	100.888	100.861	4.875	97.141	97.112	97.080
6.125	98.583	98.510	98.484	6.5	101.418	101.326	101.300	5	97.437	97.409	97.376
6.25	98.948	98.855	98.826	6.625	101.772	101.680	101.655	5.125	97.670	97.641	97.609
6.375	99.511	99.465	99.391	6.75	101.578	101.469	101.435	5.25	98.274	98.238	98.197
6.5	100.030	100.014	99.911	6.875	102.041	101.931	101.899	5.375	98.601	98.564	98.524
6.625	100.547	100.533	100.418	7	102.455	102.346	102.314	5.5	99.044	99.008	98.967
6.75	100.931	100.835	100.788	7.125	102.817	102.708	102.678	5.625	99.284	99.248	99.207
6.875	101.470	101.422	101.311	7.25	103.017	102.890	102.851	5.75	99.632	99.595	99.555
7	101.860	101.812	101.713	7.375	103.497	103.370	103.332	5.875	100.014	99.978	99.937
7.125	102.331	102.270	102.143	7.5	103.830	103.703	103.666	6	100.166	100.136	100.103
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.703	94.670	94.630								
4.75	96.648	96.587	96.571								
4.875	96.999	96.938	96.922								
5	97.468	97.396	97.380								
5.125	98.035	97.962	97.946								
5.25	98.382	98.309	98.293								
5.375	98.719	98.646	98.630								
5.5	98.992	98.919	98.903								
5.625	99.420	99.331	99.317								
5.75	99.756	99.667	99.653								
5.875	100.084	99.995	99.981								
6	100.388	100.299	100.285								

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	93.953	93.848	93.896
5.25	94.655	94.584	94.605
5.375	95.252	95.176	95.204
5.5	95.829	95.748	95.783
5.625	96.457	96.375	96.411
5.75	97.073	96.995	97.003
5.875	97.624	97.545	97.555
6	98.191	98.102	98.125
6.125	98.702	98.613	98.636
6.25	99.186	99.115	99.111
6.375	99.715	99.654	99.637
6.5	100.189	100.126	100.111
6.625	100.601	100.520	100.531
6.75	101.021	100.942	100.926
6.875	101.447	101.377	101.348
7	101.909	101.837	101.811
7.125	102.297	102.208	102.207
7.25	102.725	102.674	102.641
7.375	103.149	103.104	103.061

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	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	94.229	94.911	94.806	4.75	94.229	94.911	94.806	5	95.532	95.794	95.689
4.875	94.832	95.311	95.206	4.875	94.832	95.311	95.206	5.125	96.221	96.317	96.212
5	95.532	95.794	95.689	5	95.532	95.794	95.689	5.25	97.310	97.593	97.469
5.125	96.221	96.317	96.212	5.125	96.221	96.317	96.212	5.375	97.781	97.912	97.788
5.25	97.354	97.593	97.469	5.25	97.310	97.593	97.469	5.5	98.448	98.512	98.388
5.375	98.081	97.969	97.836	5.375	97.781	97.912	97.788	5.625	99.038	99.118	98.994
5.5	98.518	98.512	98.388	5.5	98.448	98.512	98.388	5.75	99.691	99.910	99.766
5.625	99.038	99.118	98.994	5.625	99.038	99.118	98.994	5.875	100.096	100.178	100.035
5.75	99.691	99.910	99.766	5.75	99.691	99.910	99.766	6	100.604	100.810	100.666
5.875	100.218	100.178	100.035	5.875	100.096	100.178	100.035	6.125	101.097	101.322	101.179
6	100.698	100.810	100.666	6	100.604	100.810	100.666	6.25	101.584	102.213	102.080
6.125	101.213	101.322	101.179	6.125	101.097	101.322	101.179	6.375	101.747	101.813	101.680
6.25	101.584	102.213	102.080	6.25	101.584	102.213	102.080	6.5	102.334	102.663	102.530
6.375	101.747	101.813	101.680	6.375	101.747	101.813	101.680	6.625	102.909	102.988	102.855
6.5	102.334	102.663	102.530	6.5	102.334	102.663	102.530	6.75	103.416	103.714	103.597
6.625	102.909	102.988	102.855	6.625	102.909	102.988	102.855	6.875	103.029	103.076	102.988
6.75	103.416	103.714	103.597	6.75	103.416	103.714	103.597	7	103.548	103.576	103.507
6.875	103.029	103.076	102.988	6.875	103.029	103.076	102.988	7.125	103.985	104.057	103.941
7	103.548	103.576	103.507	7	103.548	103.576	103.507	7.25	104.456	104.395	104.345
7.125	103.985	104.057	103.941	7.125	103.985	104.057	103.941	7.375	103.470	103.450	103.393
7.25	104.456	104.395	104.345	7.25	104.456	104.395	104.345	7.5	103.919	103.850	103.783
7.375	103.893	103.781	103.661	7.375	103.550	103.529	103.472	7.625	104.421	104.375	104.321
7.5	104.344	104.232	104.113	7.5	103.930	103.910	103.854	7.75	104.811	104.742	104.675
								7.875	103.052	103.215	103.118
								8	103.460	103.622	103.526
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	96.156	96.120	96.059	4.25	95.796	95.789	95.783	4.75	92.905	93.200	93.064
4.375	96.656	96.620	96.559	4.375	96.264	96.225	96.233	4.875	93.641	93.747	93.611
4.5	97.224	97.188	97.127	4.5	96.836	96.797	96.805	5	94.373	94.566	94.430
4.625	97.564	97.528	97.466	4.625	97.404	97.365	97.373	5.125	95.249	95.199	95.194
4.75	98.020	98.463	98.243	4.75	97.995	98.463	98.243	5.25	96.639	96.924	96.769
4.875	98.513	98.572	98.407	4.875	98.232	98.572	98.352	5.375	97.330	97.218	97.085
5	99.023	98.987	98.917	5	98.789	98.927	98.707	5.5	97.768	97.656	97.522
5.125	99.404	99.368	99.299	5.125	99.332	99.233	99.226	5.625	98.282	98.219	98.199
5.25	99.680	100.139	99.911	5.25	99.680	100.139	99.911	5.75	99.134	99.405	99.231
5.375	100.198	100.146	100.061	5.375	99.710	100.074	99.846	5.875	99.629	99.458	99.273
5.5	100.550	100.549	100.413	5.5	100.222	100.549	100.321	6	100.119	100.105	99.931
5.625	100.982	100.929	100.845	5.625	100.709	100.888	100.660	6.125	100.643	100.567	100.431
5.75	101.163	101.582	101.314	5.75	101.163	101.582	101.314	6.25	101.362	101.585	101.420
5.875	101.435	101.594	101.326	5.875	101.175	101.594	101.326	6.375	101.236	101.459	101.294
6	101.867	101.783	101.706	6	101.288	101.594	101.326	6.5	101.744	101.967	101.802
								6.625	102.032	102.255	102.090
								6.75	102.027	102.326	102.178
								6.875	101.843	101.951	101.803
								7	102.285	102.249	102.201
								7.125	102.718	102.681	102.635
								7.25	102.521	102.460	102.410
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	96.639	96.924	96.769	5	94.373	94.566	94.430	4.5	94.204	94.168	94.107
5.375	96.819	96.993	96.838	5.125	95.249	95.199	95.194	4.625	94.760	94.596	94.604
5.5	97.476	97.643	97.488	5.25	96.639	96.924	96.769	4.75	95.000	94.964	94.895
5.625	98.236	98.219	98.199	5.375	96.718	96.993	96.838	4.875	95.493	95.456	95.387
5.75	99.134	99.405	99.231	5.5	97.476	97.643	97.488	5	96.003	95.967	95.897
5.875	99.518	99.424	99.249	5.625	98.236	98.219	98.199	5.125	96.384	96.348	96.279
6	99.947	100.105	99.931	5.75	99.134	99.405	99.231	5.25	96.574	96.521	96.437
6.125	100.498	100.567	100.431	5.875	99.318	99.424	99.249	5.375	97.178	97.126	97.041
6.25	101.362	101.585	101.420	6	99.834	100.105	99.931	5.5	97.530	97.477	97.393
6.375	101.236	101.459	101.294	6.125	100.498	100.567	100.431	5.625	97.962	97.909	97.825
6.5	101.744	101.967	101.802	6.25	101.362	101.585	101.420	5.75	97.899	97.814	97.738
6.625	102.032	102.255	102.090	6.375	101.236	101.459	101.294	5.875	98.415	98.330	98.254
6.75	102.027	102.326	102.178	6.5	101.744	101.967	101.802	6	98.847	98.763	98.686
6.875	101.843	101.951	101.803	6.625	102.032	102.255	102.090	6.125	99.320	99.236	99.159

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	97.310	97.593	97.469	5.25	97.310	97.593	97.469	5.25	97.310	97.593	97.469
5.375	97.781	97.912	97.788	5.375	97.781	97.912	97.788	5.375	97.781	97.912	97.788
5.5	98.448	98.512	98.388	5.5	98.448	98.512	98.388	5.5	98.448	98.512	98.388
5.625	99.038	99.118	98.994	5.625	99.038	99.118	98.994	5.625	99.038	99.118	98.994
5.75	99.691	99.910	99.766	5.75	99.691	99.910	99.766	5.75	99.691	99.910	99.766
5.875	100.096	100.178	100.035	5.875	100.096	100.178	100.035	5.875	100.096	100.178	100.035
6	100.604	100.810	100.666	6	100.604	100.810	100.666	6	100.604	100.810	100.666
6.125	101.097	101.322	101.179	6.125	101.097	101.322	101.179	6.125	101.097	101.322	101.179
6.25	101.584	102.213	102.080	6.25	101.584	102.213	102.080	6.25	101.584	102.213	102.080
6.375	101.747	101.813	101.680	6.375	101.747	101.813	101.680	6.375	101.747	101.813	101.680
6.5	102.334	102.663	102.530	6.5	102.334	102.663	102.530	6.5	102.334	102.663	102.530
6.625	102.909	102.988	102.855	6.625	102.909	102.988	102.855	6.625	102.909	102.988	102.855
6.75	103.416	103.714	103.597	6.75	103.416	103.714	103.597	6.75	103.416	103.714	103.597
6.875	103.029	103.076	102.988	6.875	103.029	103.076	102.988	6.875	103.029	103.076	102.988
7	103.548	103.576	103.507	7	103.548	103.576	103.507	7	103.548	103.576	103.507
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	96.836	96.797	96.805	4.25	95.796	95.789	95.783	5.25	96.639	96.924	96.769
4.625	97.404	97.365	97.373	4.375	96.264	96.225	96.233	5.375	96.819	96.993	96.838
4.75	97.995	98.463	98.243	4.5	96.836	96.797	96.805	5.5	97.476	97.643	97.488
4.875	98.232	98.572	98.352	4.625	97.404	97.365	97.373	5.625	98.236	98.219	98.199
5	98.789	98.927	98.707	4.75	97.773	97.727	97.711	5.75	99.134	99.405	99.231
5.125	99.332	99.233	99.226	4.875	98.232	98.133	98.126	5.875	99.518	99.424	99.249
5.25	99.680	100.139	99.911	5	98.789	98.690	98.683	6	99.947	100.105	99.931
5.375	99.710	100.074	99.846	5.125	99.332	99.233	99.226	6.125	100.498	100.567	100.431
5.5	100.222	100.549	100.321	5.25	99.466	99.405	99.373	6.25	101.362	101.585	101.420
5.625	100.709	100.888	100.660	5.375	99.710	99.629	99.607	6.375	101.236	101.459	101.294
5.75	101.163	101.582	101.314	5.5	100.222	100.142	100.119	6.5	101.744	101.967	101.802
5.875	101.175	101.594	101.326	5.625	100.709	100.628	100.606	6.625	102.032	102.255	102.090
6	101.288	101.594	101.326	5.75	100.860	100.799	100.767	6.75	102.027	102.326	102.178
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	96.639	96.924	96.769	5.25	96.639	96.924	96.769	4.5	94.197	94.033	94.041
5.375	96.819	96.993	96.838	5.375	96.718	96.993	96.838	4.625	94.760	94.596	94.604
5.5	97.476	97.643	97.488	5.5	97.476	97.643	97.488	4.75	93.452	93.371	93.344
5.625	98.236	98.219	98.199	5.625	98.236	98.219	98.199	4.875	94.008	93.709	93.702
5.75	99.134	99.405	99.231	5.75	99.134	99.405	99.231	5	94.547	94.248	94.241
5.875	99.518	99.424	99.249	5.875	99.153	99.424	99.249	5.125	95.060	94.761	94.754
6	99.947	100.105	99.931	6	99.834	100.105	99.931	5.25	95.889	95.875	95.861
6.125	100.498	100.567	100.431	6.125	100.498	100.567	100.431	5.375	96.010	95.996	95.983
6.25	101.362	101.585	101.420	6.25	101.362	101.585	101.420	5.5	96.437	96.423	96.409
6.375	101.236	101.459	101.294	6.375	101.236	101.459	101.294	5.625	96.867	96.853	96.839
6.5	101.744	101.967	101.802	6.5	101.744	101.967	101.802	5.75	97.720	97.693	97.665
6.625	102.032	102.255	102.090	6.625	102.032	102.255	102.090	5.875	98.026	97.999	97.971
6.75	102.027	102.326	102.178	6.75	102.027	102.326	102.178	6	98.394	98.367	98.339
6.875	101.843	101.951	101.803	6.875	101.652	101.951	101.803	6.125	98.735	98.708	98.680

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	96.246	96.193	96.160	5.125	96.246	96.193	96.160	4.75	94.254	94.717	94.612
5.25	97.335	97.543	97.419	5.25	97.335	97.543	97.419	4.875	94.857	95.061	94.956
5.375	97.806	97.924	97.800	5.375	97.806	97.924	97.800	5	95.557	95.677	95.572
5.5	98.473	98.438	98.404	5.5	98.473	98.438	98.404	5.125	96.246	96.193	96.160
5.625	99.063	99.029	98.994	5.625	99.063	99.029	98.994	5.25	97.335	97.543	97.419
5.75	99.716	99.735	99.591	5.75	99.716	99.735	99.591	5.375	97.806	97.924	97.800
5.875	100.121	99.942	99.798	5.875	100.121	99.942	99.798	5.5	98.473	98.438	98.404
6	100.629	100.485	100.341	6	100.629	100.485	100.341	5.625	99.063	99.029	98.994
6.125	101.122	101.022	100.879	6.125	101.122	101.022	100.879	5.75	99.716	99.735	99.591
6.25	101.417	101.801	101.667	6.25	101.417	101.801	101.667	5.875	100.121	99.942	99.798
6.375	101.662	101.600	101.538	6.375	101.662	101.600	101.538	6	100.629	100.485	100.341
6.5	102.107	102.095	101.983	6.5	102.107	102.095	101.983	6.125	101.122	101.022	100.879
6.625	102.718	102.656	102.594	6.625	102.718	102.656	102.594	6.25	101.417	101.801	101.667
6.75	103.061	103.040	103.020	6.75	103.061	103.040	103.020	6.375	101.662	101.600	101.538
6.875	103.054	103.033	103.013	6.875	103.054	103.033	103.013	6.5	102.107	102.095	101.983
7	103.573	103.552	103.532	7	103.573	103.552	103.532	6.625	102.718	102.656	102.594
7.125	103.976	103.956	103.935	7.125	103.976	103.956	103.935	6.75	103.061	103.040	103.020
7.25	104.036	103.975	103.925	7.25	104.036	103.975	103.925	6.875	103.054	103.033	103.013
7.375	103.446	103.477	103.393	7.375	103.240	103.219	103.162	7	103.573	103.552	103.532
7.5	103.679	103.659	103.603	7.5	103.679	103.659	103.603	7.125	103.976	103.956	103.935
7.625	104.136	104.115	104.061	7.625	104.136	104.115	104.061	7.25	104.036	103.975	103.925
7.75	104.355	104.286	104.219	7.75	104.355	104.286	104.219	7.375	103.291	103.271	103.214
7.875	103.858	103.929	103.962	7.875	102.861	102.983	102.887	7.5	103.737	103.717	103.661
8	103.963	104.034	104.068	8	103.186	103.309	103.212	7.625	104.189	104.168	104.114
8.125	104.019	104.090	104.123	8.125	103.486	103.608	103.512	7.75	104.355	104.286	104.219
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	96.110	96.094	96.077	4.25	95.821	95.814	95.808	4.875	93.615	93.592	93.519
4.375	96.577	96.560	96.544	4.375	96.305	96.267	96.275	5	94.336	94.454	94.349
4.5	97.045	97.029	97.013	4.5	96.822	96.783	96.791	5.125	95.103	95.012	95.008
4.625	97.515	97.499	97.483	4.625	97.323	97.284	97.292	5.25	96.820	97.105	96.981
4.75	97.864	98.332	98.112	4.75	97.798	97.752	97.736	5.375	96.952	97.237	97.113
4.875	98.321	98.566	98.346	4.875	98.218	98.119	98.112	5.5	97.487	97.699	97.575
5	98.792	98.889	98.743	5	98.687	98.588	98.581	5.625	98.139	98.224	98.100
5.125	99.261	99.237	99.213	5.125	99.128	99.029	99.022	5.75	99.190	99.461	99.318
5.25	99.642	100.102	99.874	5.25	99.491	99.430	99.398	5.875	99.543	99.417	99.274
5.375	99.815	100.068	99.840	5.375	99.611	99.530	99.507	6	99.972	99.911	99.768
5.5	100.264	100.512	100.284	5.5	100.007	99.926	99.904	6.125	100.354	100.499	100.356
5.625	100.701	100.669	100.636	5.625	100.369	100.288	100.266	6.25	100.981	101.204	101.070
5.75	100.885	101.294	101.026	5.75	100.885	100.824	100.792	6.375	100.980	101.203	101.069
5.875	101.068	101.036	101.004	5.875	100.666	100.603	100.565	6.5	101.454	101.429	101.330
6	101.480	101.448	101.416	6	101.029	100.967	100.935	6.625	101.956	101.894	101.832
								6.75	101.919	101.898	101.877
								6.875	101.742	101.721	101.700
								7	102.261	102.240	102.219
								7.125	102.664	102.643	102.622
								7.25	102.546	102.485	102.435
								7.375	101.079	101.281	101.200
								7.5	101.600	101.663	101.582
								7.625	102.103	102.034	101.967
								7.75	102.442	102.374	102.307
								7.875	99.409	99.381	99.285
								8	99.734	99.707	99.611
								8.125	100.034	100.007	99.910
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	101.454	101.429	101.330	6.125	100.229	100.499	100.356	4.5	94.169	94.005	94.013
6.625	101.956	101.894	101.832	6.25	100.981	101.204	101.070	4.625	94.632	94.468	94.476
6.75	101.919	101.898	101.877	6.375	100.980	101.203	101.069	4.75	93.510	93.396	93.369
6.875	101.742	101.721	101.700	6.5	101.206	101.429	101.295	4.875	93.958	93.706	93.678
7	102.261	102.240	102.219	6.625	101.727	101.843	101.709	5	94.368	94.155	94.127
7.125	102.664	102.643	102.622	6.75	101.939	101.848	101.781	5.125	94.734	94.457	94.429
7.25	102.546	102.485	102.435	6.875	101.280	101.226	101.160	5.25	95.914	95.900	95.886
7.375	101.079	101.281	101.200	7	101.724	101.670	101.604	5.375	96.035	96.021	96.008
7.5	101.600	101.663	101.582	7.125	102.175	102.114	102.064	5.5	96.462	96.448	96.434
7.625	102.103	102.034	101.967	7.25	102.596	102.535	102.485	5.625	96.892	96.878	96.864
7.75	102.442	102.374	102.307	7.375	101.129	101.281	101.200	5.75	97.745	97.718	97.690
7.875	99.409	99.381	99.285	7.5	101.650	101.663	101.582	5.875	98.051	98.024	97.996
8	99.734	99.707	99.611	7.625	102.153	102.084	102.017	6	98.419	98.392	98.364
8.125	100.034	100.007	99.910	7.75	99.095	99.067	98.971	6.125	98.760	98.733	98.705

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	101.662	101.600	101.538	6.375	101.662	101.600	101.538	6	100.629	100.485	100.341
6.5	102.107	102.095	101.983	6.5	102.107	102.095	101.983	6.125	101.122	101.022	100.879
6.625	102.718	102.656	102.594	6.625	102.718	102.656	102.594	6.25	101.417	101.801	101.667
6.75	103.061	103.040	103.020	6.75	103.061	103.040	103.020	6.375	101.662	101.600	101.538
6.875	103.054	103.033	103.013	6.875	103.054	103.033	103.013	6.5	102.107	102.095	101.983
7	103.573	103.552	103.532	7	103.573	103.552	103.532	6.625	102.718	102.656	102.594
7.125	103.976	103.956	103.935	7.125	103.976	103.956	103.935	6.75	103.061	103.040	103.020
7.25	104.036	103.975	103.925	7.25	104.036	103.975	103.925	6.875	103.054	103.033	103.013
7.375	103.446	103.477	103.393	7.375	103.240	103.219	103.162	7	103.573	103.552	103.532
7.5	103.679	103.659	103.603	7.5	103.679	103.659	103.603	7.125	103.976	103.956	103.935
7.625	104.136	104.115	104.061	7.625	104.136	104.115	104.061	7.25	104.036	103.975	103.925
7.75	104.355	104.286	104.219	7.75	104.355	104.286	104.219	7.375	103.291	103.271	103.214
7.875	103.858	103.929	103.962	7.875	102.911	103.033	102.937	7.5	103.737	103.717	103.661
8	103.963	104.034	104.068	8	103.236	103.359	103.262	7.625	104.189	104.168	104.114
8.125	104.019	104.090	104.123	8.125	103.536	103.658	103.562	7.75	104.355	104.286	104.219
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	97.045	97.029	97.013	4.5	96.822	96.783	96.791	6.625	101.956	101.894	101.832
4.625	97.515	97.499	97.483	4.625	97.323	97.284	97.292	6.75	101.919	101.898	101.877
4.75	97.864	98.332	98.112	4.75	97.798	97.752	97.736	6.875	101.742	101.721	101.700
4.875	98.321	98.566	98.346	4.875	98.218	98.119	98.112	7	102.261	102.240	102.219
5	98.792	98.889	98.743	5	98.687	98.588	98.581	7.125	102.664	102.643	102.622
5.125	99.261	99.237	99.213	5.125	99.128	99.029	99.022	7.25	102.546	102.485	102.435
5.25	99.642	100.102	99.874	5.25	99.491	99.430	99.398	7.375	101.909	101.939	101.856
5.375	99.815	100.068	99.840	5.375	99.611	99.530	99.507	7.5	102.058	102.089	102.005
5.5	100.264	100.512	100.284	5.5	100.007	99.926	99.904	7.625	102.136	102.167	102.083
5.625	100.701	100.669	100.636	5.625	100.369	100.288	100.266	7.75	102.442	102.374	102.307
5.75	100.885	101.294	101.026	5.75	100.885	100.824	100.792	7.875	101.383	101.454	101.487
5.875	101.068	101.036	101.004	5.875	100.666	100.603	100.565	8	101.488	101.559	101.593
6	101.480	101.448	101.416	6	101.029	100.967	100.935	8.125	101.544	101.615	101.648
6.125	101.870	101.837	101.805	6.125	101.560	101.499	101.466				
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	101.454	101.429	101.330	6.125	100.229	100.499	100.356	4.5	94.169	94.005	94.013
6.625	101.956	101.894	101.832	6.25	100.981	101.204	101.070	4.625	94.632	94.468	94.476
6.75	101.919	101.898	101.877	6.375	100.980	101.203	101.069	4.75	93.510	93.396	93.369
6.875	101.742	101.721	101.700	6.5	101.206	101.429	101.295	4.875	93.958	93.706	93.678
7	102.261	102.240	102.219	6.625	101.727	101.843	101.709	5	94.368	94.155	94.127
7.125	102.664	102.643	102.622	6.75	101.939	101.848	101.781	5.125	94.734	94.457	94.429
7.25	102.546	102.485	102.435	6.875	101.280	101.226	101.160	5.25	95.914	95.900	95.886
7.375	101.079	101.281	101.200	7	101.724	101.670	101.604	5.375	96.035	96.021	96.008
7.5	101.600	101.663	101.582	7.125	102.175	102.114	102.064	5.5	96.462	96.448	96.434
7.625	102.103	102.034	101.967	7.25	102.596	102.535	102.485	5.625	96.892	96.878	96.864
7.75	102.442	102.374	102.307	7.375	101.129	101.281	101.200	5.75	97.745	97.718	97.690
7.875	99.409	99.381	99.285	7.5	101.650	101.663	101.582	5.875	98.051	98.024	97.996
8	99.734	99.707	99.611	7.625	102.153	102.084	102.017	6	98.419	98.392	98.364
8.125	100.034	100.007	99.910	7.75	99.095	99.067	98.971	6.125	98.760	98.733	98.705

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	



YOUR BFF IN WHOLESALE

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	99.543	99.322	99.022	6.75	98.043	97.822	97.522
6.875	100.066	99.845	99.545	6.875	98.566	98.345	98.045
7	100.568	100.347	100.047	7	99.068	98.847	98.547
7.125	101.022	100.801	100.501	7.125	99.522	99.301	99.001
7.25	101.456	101.235	100.935	7.25	99.956	99.735	99.435
7.375	101.465	101.177	100.877	7.375	99.965	99.677	99.377
7.5	101.937	101.649	101.349	7.5	100.437	100.149	99.849
7.625	102.351	102.063	101.763	7.625	100.851	100.563	100.263
7.75	102.745	102.457	102.157	7.75	101.245	100.957	100.657
7.875	102.208	101.852	101.552	7.875	100.708	100.352	100.052
8	102.640	102.284	101.984	8	101.140	100.784	100.484
8.125	103.024	102.668	102.368	8.125	101.524	101.168	100.868
8.25	103.388	103.032	102.732	8.25	101.888	101.532	101.232
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.543	97.322	97.022	6.75	96.043	95.822	95.522
6.875	98.066	97.845	97.545	6.875	96.566	96.345	96.045
7	98.568	98.347	98.047	7	97.068	96.847	96.547
7.125	99.022	98.801	98.501	7.125	97.522	97.301	97.001
7.25	99.456	99.235	98.935	7.25	97.956	97.735	97.435
7.375	99.465	99.177	98.877	7.375	97.965	97.677	97.377
7.5	99.937	99.649	99.349	7.5	98.437	98.149	97.849
7.625	100.351	100.063	99.763	7.625	98.851	98.563	98.263
7.75	100.745	100.457	100.157	7.75	99.245	98.957	98.657
7.875	100.208	99.852	99.552	7.875	98.708	98.352	98.052
8	100.640	100.284	99.984	8	99.140	98.784	98.484
8.125	101.024	100.668	100.368	8.125	99.524	99.168	98.868
8.25	101.388	101.032	100.732	8.25	99.888	99.532	99.232
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.793	98.572	98.272	6.75	96.793	96.572	96.272
6.875	99.316	99.095	98.795	6.875	97.316	97.095	96.795
7	99.818	99.597	99.297	7	97.818	97.597	97.297
7.125	100.272	100.051	99.751	7.125	98.272	98.051	97.751
7.25	100.706	100.485	100.185	7.25	98.706	98.485	98.185
7.375	100.715	100.427	100.127	7.375	98.715	98.427	98.127
7.5	101.187	100.899	100.599	7.5	99.187	98.899	98.599
7.625	101.601	101.313	101.013	7.625	99.601	99.313	99.013
7.75	101.995	101.707	101.407	7.75	99.995	99.707	99.407
7.875	101.458	101.102	100.802	7.875	99.458	99.102	98.802
8	101.890	101.534	101.234	8	99.890	99.534	99.234
8.125	102.274	101.918	101.618	8.125	100.274	99.918	99.618
8.25	102.638	102.282	101.982	8.25	100.638	100.282	99.982

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.