



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	92.078	92.002	92.021	4.75	92.078	92.002	92.021	5.125	95.703	95.680	95.680
4.875	92.706	92.629	92.652	4.875	92.706	92.629	92.652	5.25	96.409	96.382	96.389
5	93.355	93.269	93.303	5	93.355	93.269	93.303	5.375	96.952	96.919	96.933
5.125	93.936	93.850	93.884	5.125	93.936	93.850	93.884	5.5	97.573	97.548	97.528
5.25	94.696	94.629	94.636	5.25	94.696	94.629	94.636	5.625	98.301	98.271	98.258
5.375	95.292	95.219	95.233	5.375	95.292	95.219	95.233	5.75	98.953	98.917	98.912
5.5	95.999	95.949	95.870	5.5	95.864	95.786	95.808	5.875	99.434	99.393	99.395
5.625	96.510	96.461	96.426	5.625	96.483	96.405	96.426	6	99.904	99.860	99.867
5.75	97.175	97.099	97.094	5.75	97.175	97.099	97.094	6.125	100.336	100.292	100.299
5.875	97.709	97.645	97.625	5.875	97.709	97.645	97.625	6.25	100.353	100.326	100.308
6	98.318	98.261	98.175	6	98.239	98.173	98.162	6.375	100.819	100.747	100.736
6.125	98.763	98.706	98.677	6.125	98.753	98.668	98.677	6.5	101.257	101.167	101.137
6.25	99.320	99.249	99.199	6.25	99.284	99.217	99.199	6.625	101.615	101.560	101.555
6.375	99.841	99.770	99.716	6.375	99.803	99.744	99.716	6.75	101.465	101.356	101.337
6.5	100.322	100.241	100.170	6.5	100.256	100.196	100.170	6.875	101.950	101.902	101.796
6.625	100.727	100.641	100.564	6.625	100.645	100.573	100.564	7	102.457	102.404	102.270
6.75	101.293	101.207	101.091	6.75	101.180	101.105	101.074	7.125	102.771	102.713	102.584
6.875	101.672	101.586	101.486	6.875	101.593	101.527	101.486	7.25	102.885	102.814	102.748
7	102.048	101.965	101.927	7	102.034	101.965	101.927	7.375	103.363	103.236	103.226
7.125	102.409	102.384	102.321	7.125	102.409	102.384	102.321	7.5	103.697	103.571	103.560
7.25	102.874	102.842	102.795	7.25	102.874	102.842	102.795	7.625	104.024	103.937	103.887
7.375	103.300	103.273	103.219	7.375	103.300	103.273	103.219	7.75	104.592	104.447	104.442
7.5	103.638	103.596	103.527	7.5	103.638	103.596	103.527	7.875	104.963	104.818	104.813
7.625	104.003	103.965	103.903	7.625	103.925	103.965	103.903	8	105.150	105.150	105.048
7.75	104.441	104.386	104.322	7.75	104.441	104.386	104.322				
7.875	104.761	104.700	104.631	7.875	104.761	104.700	104.631				
8	105.050	104.955	104.875	8	105.050	104.955	104.875				
8.125	105.121	105.168	105.102	8.125	105.121	105.168	105.102				
8.25	105.528	105.381	105.296	8.25	105.528	105.381	105.296				
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	96.705	96.705	96.705	4.625	97.063	97.063	97.063	5	92.418	92.423	92.404
4.75	97.157	97.104	97.022	4.75	97.283	97.359	97.341	5.125	93.039	93.042	93.026
4.875	97.570	97.518	97.454	4.875	97.761	97.832	97.820	5.25	94.308	94.174	94.011
5	97.993	97.941	97.859	5	98.221	98.287	98.283	5.375	94.994	94.862	94.699
5.125	98.420	98.403	98.387	5.125	98.656	98.716	98.719	5.5	95.764	95.631	95.468
5.25	98.849	98.789	98.698	5.25	98.937	98.993	99.003	5.625	96.405	96.273	96.111
5.375	99.197	99.165	99.149	5.375	99.284	99.344	99.319	5.75	97.089	97.094	97.089
5.5	99.568	99.536	99.520	5.5	99.726	99.780	99.763	5.875	97.633	97.649	97.629
5.625	100.058	100.025	100.009	5.625	100.091	100.140	100.131	6	98.165	98.180	98.163
5.75	100.207	100.154	100.121	5.75	100.343	100.386	100.384	6.125	98.689	98.645	98.654
5.875	100.657	100.600	100.582	5.875	100.615	100.653	100.658	6.25	99.281	99.211	99.193
6	100.981	100.923	100.905	6	100.911	100.949	100.954	6.375	99.779	99.756	99.727
6.125	101.484	101.426	101.407	6.125	100.997	100.971	100.949	6.5	100.257	100.208	100.183
6.25	101.548	101.470	101.442	6.25	101.260	101.228	101.214	6.625	100.683	100.580	100.573
6.375	101.973	101.895	101.867	6.375	101.552	101.515	101.487	6.75	101.139	101.102	101.071
6.5	102.249	102.172	102.143	6.5	101.906	101.871	101.863	6.875	101.502	101.515	101.475
6.625	102.709	102.632	102.603	6.625	102.048	101.971	101.942	7	101.865	101.876	101.838
6.75	102.667	102.567	102.528	6.75	102.282	102.239	102.196	7.125	102.198	102.147	102.081
6.875	103.100	103.000	102.961	6.875	102.599	102.553	102.505	7.25	102.595	102.488	102.432
7	102.946	102.898	102.878	7	102.754	102.738	102.718	7.375	102.959	102.836	102.773
7.125	103.123	103.060	103.028	7.125	102.682	102.619	102.587	7.5	103.034	103.112	103.034
7.25	103.031	102.952	102.903	7.25	102.697	102.619	102.570	7.625	103.200	103.121	103.047
7.375	103.523	103.444	103.395	7.375	103.086	103.008	102.959	7.75	102.479	102.563	102.423
								7.875	102.791	102.777	102.640

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	97.112	96.971	96.951	5	96.444	96.304	96.284	5.125	94.648	94.585	94.522
5.125	97.540	97.477	97.414	5.125	96.917	96.771	96.748	5.25	95.296	95.233	95.170
5.25	98.050	97.987	97.924	5.25	97.350	97.199	97.173	5.375	95.591	95.528	95.465
5.375	98.275	98.212	98.149	5.375	97.722	97.565	97.536	5.5	96.064	96.001	95.939
5.5	98.643	98.580	98.517	5.5	98.086	97.924	97.892	5.625	96.538	96.475	96.413
5.625	99.012	98.949	98.886	5.625	98.439	98.272	98.236	5.75	96.833	96.770	96.707
5.75	99.237	99.174	99.111	5.75	98.776	98.604	98.565	5.875	97.108	97.045	96.982
5.875	99.461	99.398	99.335	5.875	99.091	98.914	98.872	6	97.383	97.320	97.258
6	99.666	99.603	99.540	6	99.382	99.200	99.155	6.125	97.660	97.597	97.535
6.125	99.871	99.808	99.745	6.125	99.638	99.451	99.402	6.25	97.935	97.872	97.809
6.25	99.970	99.870	99.807	6.25	99.877	99.684	99.633	6.375	98.207	98.144	98.081
6.375	100.178	100.074	100.011	6.375	100.093	99.895	99.840	6.5	98.660	98.597	98.535
6.5	100.339	100.276	100.213	6.5	100.227	100.023	99.966	6.625	98.750	98.687	98.624
6.625	100.397	100.334	100.271	6.625	100.243	100.031	99.970	6.75	99.016	98.953	98.890
6.75	100.620	100.557	100.494	6.75	100.262	100.111	100.048	6.875	99.099	99.036	98.974
6.875	100.677	100.614	100.551	6.875	100.298	100.178	100.115	7	99.171	99.108	99.045
7	100.729	100.666	100.603	7	100.301	100.234	100.171	7.125	99.248	99.185	99.122
7.125	100.781	100.718	100.655	7.125	100.359	100.296	100.233				
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	97.217	97.077	97.057	5	96.547	96.406	96.386	5.125	94.598	94.535	94.472
5.125	97.543	97.427	97.374	5.125	97.019	96.873	96.850	5.25	95.246	95.183	95.120
5.25	98.000	97.937	97.874	5.25	97.450	97.299	97.273	5.375	95.541	95.478	95.415
5.375	98.225	98.162	98.099	5.375	97.821	97.665	97.635	5.5	96.014	95.951	95.888
5.5	98.593	98.530	98.467	5.5	98.184	98.023	97.990	5.625	96.488	96.425	96.362
5.625	98.962	98.899	98.836	5.625	98.536	98.369	98.334	5.75	96.783	96.720	96.657
5.75	99.187	99.124	99.061	5.75	98.872	98.701	98.662	5.875	97.058	96.995	96.932
5.875	99.411	99.348	99.285	5.875	99.186	99.009	98.967	6	97.333	97.270	97.207
6	99.616	99.553	99.490	6	99.477	99.294	99.249	6.125	97.610	97.547	97.484
6.125	99.821	99.758	99.695	6.125	99.733	99.545	99.497	6.25	97.885	97.822	97.759
6.25	100.078	99.885	99.834	6.25	99.972	99.779	99.728	6.375	98.157	98.094	98.031
6.375	100.288	100.090	100.036	6.375	100.189	99.991	99.936	6.5	98.610	98.547	98.484
6.5	100.428	100.226	100.167	6.5	100.324	100.121	100.064	6.625	98.700	98.637	98.574
6.625	100.488	100.284	100.221	6.625	100.342	100.130	100.070	6.75	98.966	98.903	98.840
6.75	100.570	100.507	100.444	6.75	100.364	100.150	100.086	6.875	99.049	98.986	98.923
6.875	100.627	100.564	100.501	6.875	100.401	100.182	100.115	7	99.121	99.058	98.995
7	100.679	100.616	100.553	7	100.405	100.184	100.121	7.125	99.198	99.135	99.072

Conventional ARM Adjustments

Cumulative LLPA Cap

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	93.524	93.494	93.464	5.75	97.092	97.033	97.003	4.375	94.590	94.574	94.555
5.375	94.347	94.302	94.287	5.875	97.689	97.630	97.600	4.5	94.974	94.957	94.939
5.5	95.048	95.003	94.988	6	98.232	98.173	98.143	4.625	95.334	95.318	95.299
5.625	95.653	95.608	95.593	6.125	98.642	98.583	98.553	4.75	96.127	96.094	96.061
5.75	96.469	96.413	96.360	6.25	99.047	98.973	98.928	4.875	96.521	96.489	96.455
5.875	97.094	97.038	96.985	6.375	99.606	99.532	99.488	5	96.817	96.785	96.752
6	97.713	97.656	97.603	6.5	100.105	100.031	99.986	5.125	97.047	97.014	96.981
6.125	98.275	98.219	98.166	6.625	100.452	100.378	100.333	5.25	97.766	97.726	97.685
6.25	98.636	98.585	98.533	6.75	100.795	100.707	100.647	5.375	98.095	98.054	98.013
6.375	99.168	99.117	99.065	6.875	101.302	101.214	101.154	5.5	98.529	98.488	98.447
6.5	99.672	99.609	99.557	7	101.728	101.640	101.580	5.625	98.754	98.713	98.672
6.625	100.161	100.092	100.027	7.125	102.034	101.945	101.886	5.75	99.189	99.156	99.122
				7.25	102.164	102.090	102.041	5.875	99.526	99.494	99.460
				7.375	102.638	102.564	102.515	6	99.745	99.713	99.679
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.037	93.996	93.955								
4.75	95.220	95.172	95.122								
4.875	95.415	95.366	95.317								
5	95.751	95.703	95.653								
5.125	96.125	96.077	96.027								
5.25	96.467	96.419	96.369								
5.375	96.791	96.743	96.693								
5.5	97.086	97.030	96.972								
5.625	97.391	97.335	97.278								
5.75	97.692	97.636	97.579								
5.875	98.005	97.948	97.891								
6	98.479	98.422	98.365								

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	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

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	93.817	93.785	93.686	5.75	98.389	98.316	98.273	4.25	94.180	94.164	94.146
5.5	94.505	94.481	94.381	5.875	98.943	98.870	98.827	4.375	94.590	94.574	94.555
5.625	95.142	95.123	95.023	6	99.436	99.363	99.320	4.5	94.974	94.957	94.939
5.75	96.380	96.306	96.264	6.125	99.764	99.691	99.648	4.625	95.334	95.318	95.299
5.875	96.999	96.924	96.882	6.25	100.040	99.950	99.894	4.75	96.127	96.094	96.061
6	97.579	97.505	97.462	6.375	100.519	100.428	100.374	4.875	96.521	96.489	96.455
6.125	97.974	97.981	97.939	6.5	100.957	100.867	100.811	5	96.817	96.785	96.752
6.25	98.489	98.397	98.341	6.625	101.315	101.225	101.169	5.125	97.047	97.014	96.981
6.375	99.049	98.957	98.903	6.75	101.165	101.056	101.037	5.25	97.766	97.726	97.685
6.5	99.564	99.472	99.416	6.875	101.625	101.515	101.496	5.375	98.095	98.054	98.013
6.625	99.969	99.886	99.871	7	102.039	101.929	101.911	5.5	98.529	98.488	98.447
6.75	100.516	100.405	100.387	7.125	102.407	102.298	102.279	5.625	98.754	98.713	98.672
6.875	101.002	100.892	100.874	7.25	102.585	102.458	102.448	5.75	99.189	99.156	99.122
7	101.432	101.321	101.303	7.375	103.063	102.936	102.926	5.875	99.526	99.494	99.460
7.125	101.814	101.702	101.676	7.5	103.397	103.270	103.260	6	99.745	99.713	99.679
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.037	93.996	93.955								
4.75	96.204	96.187	96.171								
4.875	96.555	96.538	96.522								
5	97.044	97.012	96.996								
5.125	97.612	97.579	97.563								
5.25	97.959	97.926	97.910								
5.375	98.296	98.264	98.248								
5.5	98.569	98.537	98.521								
5.625	99.065	99.008	98.989								
5.75	99.401	99.343	99.325								
5.875	99.729	99.672	99.654								
6	100.035	99.977	99.959								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	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

[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	93.636	93.550	93.584
5.25	94.396	94.329	94.336
5.375	94.992	94.919	94.933
5.5	95.564	95.486	95.508
5.625	96.183	96.105	96.126
5.75	96.875	96.799	96.794
5.875	97.409	97.345	97.325
6	97.939	97.873	97.862
6.125	98.453	98.368	98.377
6.25	98.984	98.917	98.899
6.375	99.503	99.444	99.416
6.5	99.956	99.896	99.870
6.625	100.345	100.273	100.264
6.75	100.880	100.805	100.774
6.875	101.293	101.227	101.186
7	101.734	101.665	101.627
7.125	102.109	102.084	102.021
7.25	102.574	102.542	102.495
7.375	103.000	102.973	102.919

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	93.779	94.449	94.361	4.75	93.779	94.449	94.361	5	95.161	95.333	95.245
4.875	94.461	94.849	94.761	4.875	94.461	94.849	94.761	5.125	95.850	95.855	95.787
5	95.161	95.333	95.245	5	95.161	95.333	95.245	5.25	96.559	97.130	97.025
5.125	95.850	95.855	95.787	5.125	95.850	95.855	95.787	5.375	97.030	97.448	97.344
5.25	96.908	97.130	97.025	5.25	96.559	97.130	97.025	5.5	97.778	98.048	97.944
5.375	97.636	97.582	97.489	5.375	97.030	97.448	97.344	5.625	98.443	98.655	98.550
5.5	98.073	98.048	97.944	5.5	97.778	98.048	97.944	5.75	99.349	99.572	99.443
5.625	98.587	98.655	98.550	5.625	98.443	98.655	98.550	5.875	99.754	99.841	99.712
5.75	99.349	99.572	99.443	5.75	99.349	99.572	99.443	6	100.261	100.472	100.343
5.875	99.835	99.841	99.712	5.875	99.754	99.841	99.712	6.125	100.754	100.985	100.855
6	100.314	100.472	100.343	6	100.261	100.472	100.343	6.25	101.308	101.960	101.830
6.125	100.829	100.985	100.855	6.125	100.754	100.985	100.855	6.375	101.329	101.560	101.430
6.25	101.308	101.960	101.830	6.25	101.308	101.960	101.830	6.5	101.916	102.410	102.280
6.375	101.395	101.560	101.430	6.375	101.329	101.560	101.430	6.625	102.491	102.735	102.605
6.5	101.916	102.410	102.280	6.5	101.916	102.410	102.280	6.75	102.998	103.489	103.393
6.625	102.491	102.735	102.605	6.625	102.491	102.735	102.605	6.875	102.625	102.852	102.756
6.75	102.998	103.489	103.393	6.75	102.998	103.489	103.393	7	103.162	103.352	103.256
6.875	102.921	102.859	102.758	6.875	102.625	102.852	102.756	7.125	103.701	103.833	103.737
7	103.392	103.352	103.256	7	103.162	103.352	103.256	7.25	104.172	104.095	104.044
7.125	103.750	103.833	103.737	7.125	103.701	103.833	103.737	7.375	103.271	103.220	103.177
7.25	104.172	104.095	104.044	7.25	104.172	104.095	104.044	7.5	103.755	103.694	103.660
7.375	103.731	103.686	103.586	7.375	103.349	103.299	103.255	7.625	104.258	104.196	104.163
7.5	104.183	104.138	104.038	7.5	103.755	103.694	103.660	7.75	104.648	104.586	104.553
								7.875	103.003	103.155	103.038
								8	103.420	103.571	103.455
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.852	95.824	95.790	4.25	95.507	95.472	95.460	4.75	92.642	92.739	92.620
4.375	96.352	96.324	96.267	4.375	96.080	96.046	96.034	4.875	93.377	93.378	93.353
4.5	96.920	96.892	96.835	4.5	96.652	96.617	96.605	5	94.108	94.109	94.084
4.625	97.260	97.232	97.195	4.625	97.220	97.185	97.174	5.125	94.984	94.985	94.960
4.75	97.762	98.181	97.994	4.75	97.681	98.181	97.994	5.25	96.190	96.461	96.325
4.875	98.255	98.290	98.128	4.875	97.921	98.290	98.103	5.375	96.885	96.831	96.738
5	98.765	98.713	98.638	5	98.478	98.645	98.497	5.5	97.322	97.269	97.187
5.125	99.146	99.094	99.042	5.125	99.023	99.069	99.042	5.625	97.986	97.988	97.948
5.25	99.451	99.919	99.699	5.25	99.451	99.919	99.699	5.75	98.822	99.068	98.907
5.375	99.974	99.914	99.826	5.375	99.445	99.854	99.634	5.875	99.245	99.167	99.042
5.5	100.325	100.329	100.177	5.5	99.960	100.329	100.109	6	99.735	99.768	99.607
5.625	100.758	100.697	100.609	5.625	100.451	100.668	100.448	6.125	100.309	100.266	100.211
5.75	100.934	101.353	101.085	5.75	100.934	101.353	101.085	6.25	101.086	101.332	101.171
5.875	101.283	101.366	101.130	5.875	100.946	101.366	101.097	6.375	100.960	101.205	101.045
6	101.715	101.647	101.562	6	101.151	101.366	101.097	6.5	101.467	101.713	101.552
								6.625	101.790	102.002	101.841
								6.75	101.823	102.102	101.975
								6.875	101.500	101.727	101.600
								7	101.940	101.888	101.869
								7.125	102.399	102.389	102.304
								7.25	102.237	102.160	102.109
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	96.190	96.461	96.325	5	94.108	94.109	94.084	4.5	94.014	93.872	93.842
5.375	96.467	96.530	96.429	5.125	94.984	94.985	94.960	4.625	94.577	94.418	94.406
5.5	97.225	97.227	97.187	5.25	96.190	96.461	96.325	4.75	94.742	94.690	94.615
5.625	97.986	97.988	97.948	5.375	96.467	96.530	96.429	4.875	95.235	95.183	95.108
5.75	98.822	99.068	98.907	5.5	97.225	97.227	97.187	5	95.745	95.693	95.618
5.875	99.176	99.086	98.926	5.625	97.986	97.988	97.948	5.125	96.126	96.074	95.999
6	99.603	99.768	99.607	5.75	98.822	99.068	98.907	5.25	96.350	96.289	96.201
6.125	100.309	100.266	100.211	5.875	98.897	99.086	98.926	5.375	96.954	96.894	96.806
6.25	101.086	101.332	101.171	6	99.591	99.768	99.607	5.5	97.305	97.245	97.157
6.375	100.960	101.205	101.045	6.125	100.309	100.266	100.211	5.625	97.738	97.677	97.589
6.5	101.467	101.713	101.552	6.25	101.086	101.332	101.171	5.75	97.747	97.678	97.594
6.625	101.790	102.002	101.841	6.375	100.960	101.205	101.045	5.875	98.263	98.194	98.110
6.75	101.823	102.102	101.975	6.5	101.467	101.713	101.552	6	98.695	98.627	98.542
6.875	101.500	101.727	101.600	6.625	101.790	102.002	101.841	6.125	99.168	99.100	99.015

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.559	97.130	97.025	5.25	96.559	97.130	97.025	5.25	96.559	97.130	97.025
5.375	97.030	97.448	97.344	5.375	97.030	97.448	97.344	5.375	97.030	97.448	97.344
5.5	97.778	98.048	97.944	5.5	97.778	98.048	97.944	5.5	97.778	98.048	97.944
5.625	98.443	98.655	98.550	5.625	98.443	98.655	98.550	5.625	98.443	98.655	98.550
5.75	99.349	99.572	99.443	5.75	99.349	99.572	99.443	5.75	99.349	99.572	99.443
5.875	99.754	99.841	99.712	5.875	99.754	99.841	99.712	5.875	99.754	99.841	99.712
6	100.261	100.472	100.343	6	100.261	100.472	100.343	6	100.261	100.472	100.343
6.125	100.754	100.985	100.855	6.125	100.754	100.985	100.855	6.125	100.754	100.985	100.855
6.25	101.308	101.960	101.830	6.25	101.308	101.960	101.830	6.25	101.308	101.960	101.830
6.375	101.329	101.560	101.430	6.375	101.329	101.560	101.430	6.375	101.329	101.560	101.430
6.5	101.916	102.410	102.280	6.5	101.916	102.410	102.280	6.5	101.916	102.410	102.280
6.625	102.491	102.735	102.605	6.625	102.491	102.735	102.605	6.625	102.491	102.735	102.605
6.75	102.998	103.489	103.393	6.75	102.998	103.489	103.393	6.75	102.998	103.489	103.393
6.875	102.625	102.852	102.756	6.875	102.625	102.852	102.756	6.875	102.625	102.852	102.756
7	103.162	103.352	103.256	7	103.162	103.352	103.256	7	103.162	103.352	103.256
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	96.652	96.617	96.605	4.25	95.507	95.472	95.460	5.25	96.190	96.461	96.325
4.625	97.220	97.185	97.174	4.375	96.080	96.046	96.034	5.375	96.467	96.530	96.429
4.75	97.681	98.181	97.994	4.5	96.652	96.617	96.605	5.5	97.225	97.227	97.187
4.875	97.921	98.290	98.103	4.625	97.220	97.185	97.174	5.625	97.986	97.988	97.948
5	98.478	98.645	98.497	4.75	97.417	97.402	97.375	5.75	98.822	99.068	98.907
5.125	99.023	99.069	99.042	4.875	97.921	97.967	97.940	5.875	99.176	99.086	98.926
5.25	99.451	99.919	99.699	5	98.478	98.524	98.497	6	99.603	99.768	99.607
5.375	99.445	99.854	99.634	5.125	99.023	99.069	99.042	6.125	100.309	100.266	100.211
5.5	99.960	100.329	100.109	5.25	99.123	99.061	99.029	6.25	101.086	101.332	101.171
5.625	100.451	100.668	100.448	5.375	99.445	99.478	99.435	6.375	100.960	101.205	101.045
5.75	100.934	101.353	101.085	5.5	99.960	99.993	99.951	6.5	101.467	101.713	101.552
5.875	100.946	101.366	101.097	5.625	100.451	100.484	100.441	6.625	101.790	102.002	101.841
6	101.151	101.366	101.097	5.75	100.564	100.502	100.470	6.75	101.823	102.102	101.975
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	96.190	96.461	96.325	5.25	96.190	96.461	96.325	4.5	94.014	93.854	93.842
5.375	96.467	96.530	96.429	5.375	96.467	96.530	96.429	4.625	94.577	94.418	94.406
5.5	97.225	97.227	97.187	5.5	97.225	97.227	97.187	4.75	93.141	92.988	92.960
5.625	97.986	97.988	97.948	5.625	97.986	97.988	97.948	4.875	93.698	93.544	93.517
5.75	98.822	99.068	98.907	5.75	98.822	99.068	98.907	5	94.240	94.086	94.059
5.875	99.176	99.086	98.926	5.875	98.897	99.086	98.926	5.125	94.758	94.604	94.577
6	99.603	99.768	99.607	6	99.591	99.768	99.607	5.25	95.392	95.359	95.325
6.125	100.309	100.266	100.211	6.125	100.309	100.266	100.211	5.375	95.512	95.479	95.445
6.25	101.086	101.332	101.171	6.25	101.086	101.332	101.171	5.5	95.937	95.904	95.870
6.375	100.960	101.205	101.045	6.375	100.960	101.205	101.045	5.625	96.369	96.336	96.302
6.5	101.467	101.713	101.552	6.5	101.467	101.713	101.552	5.75	97.346	97.312	97.279
6.625	101.790	102.002	101.841	6.625	101.790	102.002	101.841	5.875	97.650	97.617	97.583
6.75	101.823	102.102	101.975	6.75	101.823	102.102	101.975	6	98.016	97.983	97.949
6.875	101.500	101.727	101.600	6.875	101.448	101.727	101.600	6.125	98.356	98.322	98.289

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	95.875	95.829	95.812	5.125	95.875	95.829	95.812	4.75	93.530	94.255	94.168
5.25	96.584	97.080	96.975	5.25	96.584	97.080	96.975	4.875	94.486	94.599	94.511
5.375	97.100	97.461	97.357	5.375	97.055	97.461	97.357	5	95.186	95.216	95.128
5.5	97.803	97.973	97.869	5.5	97.803	97.973	97.869	5.125	95.875	95.829	95.812
5.625	98.468	98.448	98.373	5.625	98.468	98.448	98.373	5.25	96.584	97.080	96.975
5.75	99.374	99.397	99.268	5.75	99.374	99.397	99.268	5.375	97.055	97.461	97.357
5.875	99.779	99.604	99.474	5.875	99.779	99.604	99.474	5.5	97.803	97.973	97.869
6	100.286	100.147	100.018	6	100.286	100.147	100.018	5.625	98.468	98.448	98.373
6.125	100.779	100.685	100.555	6.125	100.779	100.685	100.555	5.75	99.374	99.397	99.268
6.25	101.122	101.547	101.418	6.25	101.122	101.547	101.418	5.875	99.779	99.604	99.474
6.375	101.203	101.272	101.143	6.375	101.203	101.272	101.143	6	100.286	100.147	100.018
6.5	101.648	101.841	101.712	6.5	101.648	101.841	101.712	6.125	100.779	100.685	100.555
6.625	102.252	102.291	102.162	6.625	102.252	102.291	102.162	6.25	101.122	101.547	101.418
6.75	102.684	102.615	102.573	6.75	102.684	102.615	102.573	6.375	101.203	101.272	101.143
6.875	102.650	102.608	102.566	6.875	102.650	102.608	102.566	6.5	101.648	101.841	101.712
7	103.163	103.122	103.080	7	103.163	103.122	103.080	6.625	102.252	102.291	102.162
7.125	103.566	103.524	103.482	7.125	103.566	103.524	103.482	6.75	102.684	102.615	102.573
7.25	103.752	103.675	103.624	7.25	103.752	103.675	103.624	6.875	102.650	102.608	102.566
7.375	103.379	103.363	103.346	7.375	103.250	103.217	103.183	7	103.163	103.122	103.080
7.5	103.620	103.586	103.553	7.5	103.620	103.586	103.553	7.125	103.566	103.524	103.482
7.625	104.010	103.977	103.943	7.625	104.010	103.977	103.943	7.25	103.752	103.675	103.624
7.75	104.192	104.130	104.097	7.75	104.192	104.130	104.097	7.375	103.250	103.217	103.183
7.875	103.791	103.632	103.473	7.875	102.812	102.923	102.806	7.5	103.620	103.586	103.553
8	103.896	103.737	103.578	8	103.144	103.256	103.139	7.625	104.010	103.977	103.943
8.125	103.952	103.793	103.634	8.125	103.450	103.561	103.445	7.75	104.192	104.130	104.097
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.832	95.824	95.815	4.25	95.597	95.562	95.551	4.875	93.352	93.313	93.288
4.375	96.299	96.290	96.282	4.375	96.125	96.091	96.079	5	94.073	94.034	94.009
4.5	96.767	96.759	96.750	4.5	96.643	96.609	96.597	5.125	94.839	94.800	94.775
4.625	97.237	97.229	97.220	4.625	97.147	97.113	97.101	5.25	96.371	96.642	96.538
4.75	97.618	98.050	97.863	4.75	97.442	97.463	97.436	5.375	96.503	96.773	96.669
4.875	98.088	98.284	98.097	4.875	97.913	97.959	97.932	5.5	97.169	97.236	97.132
5	98.559	98.608	98.495	5	98.385	98.432	98.404	5.625	97.891	97.853	97.813
5.125	99.028	98.996	98.964	5.125	98.831	98.877	98.850	5.75	98.878	99.124	98.994
5.25	99.414	99.881	99.661	5.25	99.148	99.086	99.054	5.875	99.201	99.080	98.951
5.375	99.611	99.848	99.628	5.375	99.353	99.385	99.343	6	99.628	99.574	99.444
5.5	100.061	100.291	100.071	5.5	99.754	99.787	99.745	6.125	100.049	100.161	100.032
5.625	100.498	100.457	100.417	5.625	100.121	100.154	100.111	6.25	100.705	100.950	100.821
5.75	100.646	101.066	100.797	5.75	100.589	100.527	100.495	6.375	100.704	100.949	100.820
5.875	100.912	100.864	100.816	5.875	100.530	100.487	100.429	6.5	100.995	101.175	101.046
6	101.324	101.276	101.228	6	100.870	100.827	100.769	6.625	101.581	101.589	101.460
								6.75	101.634	101.541	101.474
								6.875	101.337	101.296	101.254
								7	101.851	101.809	101.767
								7.125	102.253	102.211	102.170
								7.25	102.262	102.185	102.134
								7.375	100.953	100.854	100.821
								7.5	101.437	101.375	101.342
								7.625	101.939	101.878	101.844
								7.75	102.279	102.218	102.184
								7.875	99.360	99.321	99.205
								8	99.693	99.654	99.537
								8.125	99.998	99.960	99.843
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	100.995	101.175	101.046	6.125	100.049	100.161	100.032	4.5	93.995	93.836	93.824
6.625	101.581	101.589	101.460	6.25	100.705	100.950	100.821	4.625	94.463	94.304	94.292
6.75	101.634	101.541	101.474	6.375	100.704	100.949	100.820	4.75	93.205	93.051	93.024
6.875	101.337	101.296	101.254	6.5	100.958	101.175	101.046	4.875	93.659	93.505	93.478
7	101.851	101.809	101.767	6.625	101.581	101.589	101.460	5	94.076	93.922	93.895
7.125	102.253	102.211	102.170	6.75	101.684	101.591	101.524	5.125	94.449	94.295	94.268
7.25	102.262	102.185	102.134	6.875	101.140	101.091	101.005	5.25	95.417	95.384	95.350
7.375	100.953	100.854	100.821	7	101.601	101.552	101.466	5.375	95.537	95.504	95.470
7.5	101.437	101.375	101.342	7.125	101.944	101.895	101.809	5.5	95.962	95.929	95.895
7.625	101.939	101.878	101.844	7.25	102.312	102.235	102.184	5.625	96.394	96.361	96.327
7.75	102.279	102.218	102.184	7.375	100.966	100.904	100.871	5.75	97.371	97.337	97.304
7.875	99.360	99.321	99.205	7.5	101.487	101.425	101.392	5.875	97.675	97.642	97.608
8	99.693	99.654	99.537	7.625	101.989	101.928	101.894	6	98.041	98.008	97.974
8.125	99.998	99.960	99.843	7.75	99.037	98.998	98.882	6.125	98.381	98.347	98.314

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	101.203	101.272	101.143	6.375	101.203	101.272	101.143	6	100.286	100.147	100.018
6.5	101.648	101.841	101.712	6.5	101.648	101.841	101.712	6.125	100.779	100.685	100.555
6.625	102.252	102.291	102.162	6.625	102.252	102.291	102.162	6.25	101.122	101.547	101.418
6.75	102.684	102.615	102.573	6.75	102.684	102.615	102.573	6.375	101.203	101.272	101.143
6.875	102.650	102.608	102.566	6.875	102.650	102.608	102.566	6.5	101.648	101.841	101.712
7	103.163	103.122	103.080	7	103.163	103.122	103.080	6.625	102.252	102.291	102.162
7.125	103.566	103.524	103.482	7.125	103.566	103.524	103.482	6.75	102.684	102.615	102.573
7.25	103.752	103.675	103.624	7.25	103.752	103.675	103.624	6.875	102.650	102.608	102.566
7.375	103.379	103.363	103.346	7.375	103.250	103.217	103.183	7	103.163	103.122	103.080
7.5	103.620	103.586	103.553	7.5	103.620	103.586	103.553	7.125	103.566	103.524	103.482
7.625	104.010	103.977	103.943	7.625	104.010	103.977	103.943	7.25	103.752	103.675	103.624
7.75	104.192	104.130	104.097	7.75	104.192	104.130	104.097	7.375	103.250	103.217	103.183
7.875	103.791	103.632	103.473	7.875	102.862	102.973	102.856	7.5	103.620	103.586	103.553
8	103.896	103.737	103.578	8	103.194	103.306	103.189	7.625	104.010	103.977	103.943
8.125	103.952	103.793	103.634	8.125	103.500	103.611	103.495	7.75	104.192	104.130	104.097
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.767	96.759	96.750	4.5	96.643	96.609	96.597	6.625	101.581	101.589	101.460
4.625	97.237	97.229	97.220	4.625	97.147	97.113	97.101	6.75	101.634	101.541	101.474
4.75	97.618	98.050	97.863	4.75	97.442	97.463	97.436	6.875	101.337	101.296	101.254
4.875	98.088	98.284	98.097	4.875	97.913	97.959	97.932	7	101.851	101.809	101.767
5	98.559	98.608	98.495	5	98.385	98.432	98.404	7.125	102.253	102.211	102.170
5.125	99.028	98.996	98.964	5.125	98.831	98.877	98.850	7.25	102.262	102.185	102.134
5.25	99.414	99.881	99.661	5.25	99.148	99.086	99.054	7.375	101.842	101.825	101.808
5.375	99.611	99.848	99.628	5.375	99.353	99.385	99.343	7.5	101.990	101.973	101.956
5.5	100.061	100.291	100.071	5.5	99.754	99.787	99.745	7.625	102.065	102.048	102.032
5.625	100.498	100.457	100.417	5.625	100.121	100.154	100.111	7.75	102.279	102.218	102.184
5.75	100.646	101.066	100.797	5.75	100.589	100.527	100.495	7.875	101.316	101.157	100.998
5.875	100.912	100.864	100.816	5.875	100.530	100.487	100.429	8	101.421	101.262	101.103
6	101.324	101.276	101.228	6	100.870	100.827	100.769	8.125	101.477	101.318	101.159
6.125	101.713	101.665	101.617	6.125	101.326	101.264	101.232				
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	100.995	101.175	101.046	6.125	100.049	100.161	100.032	4.5	93.995	93.836	93.824
6.625	101.581	101.589	101.460	6.25	100.705	100.950	100.821	4.625	94.463	94.304	94.292
6.75	101.634	101.541	101.474	6.375	100.704	100.949	100.820	4.75	93.205	93.051	93.024
6.875	101.337	101.296	101.254	6.5	100.958	101.175	101.046	4.875	93.659	93.505	93.478
7	101.851	101.809	101.767	6.625	101.581	101.589	101.460	5	94.076	93.922	93.895
7.125	102.253	102.211	102.170	6.75	101.684	101.591	101.524	5.125	94.449	94.295	94.268
7.25	102.262	102.185	102.134	6.875	101.140	101.091	101.005	5.25	95.417	95.384	95.350
7.375	100.953	100.854	100.821	7	101.601	101.552	101.466	5.375	95.537	95.504	95.470
7.5	101.437	101.375	101.342	7.125	101.944	101.895	101.809	5.5	95.962	95.929	95.895
7.625	101.939	101.878	101.844	7.25	102.312	102.235	102.184	5.625	96.394	96.361	96.327
7.75	102.279	102.218	102.184	7.375	100.966	100.904	100.871	5.75	97.371	97.337	97.304
7.875	99.360	99.321	99.205	7.5	101.487	101.425	101.392	5.875	97.675	97.642	97.608
8	99.693	99.654	99.537	7.625	101.989	101.928	101.894	6	98.041	98.008	97.974
8.125	99.998	99.960	99.843	7.75	99.037	98.998	98.882	6.125	98.381	98.347	98.314

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	99.195	99.029	98.729	6.75	97.695	97.529	97.229
6.875	99.718	99.552	99.252	6.875	98.218	98.052	97.752
7	100.220	100.054	99.754	7	98.720	98.554	98.254
7.125	100.674	100.508	100.208	7.125	99.174	99.008	98.708
7.25	101.108	100.942	100.642	7.25	99.608	99.442	99.142
7.375	101.191	100.989	100.689	7.375	99.691	99.489	99.189
7.5	101.663	101.461	101.161	7.5	100.163	99.961	99.661
7.625	102.077	101.875	101.575	7.625	100.577	100.375	100.075
7.75	102.471	102.269	101.969	7.75	100.971	100.769	100.469
7.875	101.986	101.766	101.466	7.875	100.486	100.266	99.966
8	102.418	102.198	101.898	8	100.918	100.698	100.398
8.125	102.802	102.582	102.282	8.125	101.302	101.082	100.782
8.25	103.166	102.946	102.646	8.25	101.666	101.446	101.146
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.195	97.029	96.729	6.75	95.695	95.529	95.229
6.875	97.718	97.552	97.252	6.875	96.218	96.052	95.752
7	98.220	98.054	97.754	7	96.720	96.554	96.254
7.125	98.674	98.508	98.208	7.125	97.174	97.008	96.708
7.25	99.108	98.942	98.642	7.25	97.608	97.442	97.142
7.375	99.191	98.989	98.689	7.375	97.691	97.489	97.189
7.5	99.663	99.461	99.161	7.5	98.163	97.961	97.661
7.625	100.077	99.875	99.575	7.625	98.577	98.375	98.075
7.75	100.471	100.269	99.969	7.75	98.971	98.769	98.469
7.875	99.986	99.766	99.466	7.875	98.486	98.266	97.966
8	100.418	100.198	99.898	8	98.918	98.698	98.398
8.125	100.802	100.582	100.282	8.125	99.302	99.082	98.782
8.25	101.166	100.946	100.646	8.25	99.666	99.446	99.146
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.445	98.279	97.979	6.75	96.445	96.279	95.979
6.875	98.968	98.802	98.502	6.875	96.968	96.802	96.502
7	99.470	99.304	99.004	7	97.470	97.304	97.004
7.125	99.924	99.758	99.458	7.125	97.924	97.758	97.458
7.25	100.358	100.192	99.892	7.25	98.358	98.192	97.892
7.375	100.441	100.239	99.939	7.375	98.441	98.239	97.939
7.5	100.913	100.711	100.411	7.5	98.913	98.711	98.411
7.625	101.327	101.125	100.825	7.625	99.327	99.125	98.825
7.75	101.721	101.519	101.219	7.75	99.721	99.519	99.219
7.875	101.236	101.016	100.716	7.875	99.236	99.016	98.716
8	101.668	101.448	101.148	8	99.668	99.448	99.148
8.125	102.052	101.832	101.532	8.125	100.052	99.832	99.532
8.25	102.416	102.196	101.896	8.25	100.416	100.196	99.896

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.