



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	90.835	90.835	90.748	4.75	90.835	90.835	90.748	5.125	94.993	95.053	95.082
4.875	91.846	91.907	91.952	4.875	91.846	91.907	91.952	5.25	95.679	95.750	95.777
5	92.496	92.574	92.616	5	92.496	92.574	92.616	5.375	96.315	96.331	96.356
5.125	93.083	93.159	93.201	5.125	93.083	93.159	93.201	5.5	97.030	97.061	97.081
5.25	94.131	94.084	94.004	5.25	93.872	93.915	93.951	5.625	97.723	97.772	97.789
5.375	94.821	94.774	94.694	5.375	94.456	94.514	94.547	5.75	98.355	98.419	98.433
5.5	95.519	95.471	95.392	5.5	95.030	95.108	95.137	5.875	98.837	98.917	98.929
5.625	96.123	96.075	95.996	5.625	95.768	95.782	95.808	6	99.296	99.390	99.399
5.75	96.724	96.670	96.584	5.75	96.516	96.551	96.564	6.125	99.735	99.836	99.844
5.875	97.353	97.299	97.212	5.875	97.067	97.100	97.110	6.25	100.019	100.074	100.077
6	97.978	97.923	97.837	6	97.597	97.644	97.631	6.375	100.450	100.522	100.522
6.125	98.456	98.388	98.287	6.125	98.149	98.177	98.154	6.5	100.857	100.946	100.944
6.25	99.071	99.003	98.902	6.25	98.759	98.786	98.797	6.625	101.283	101.374	101.370
6.375	99.597	99.529	99.428	6.375	99.343	99.315	99.298	6.75	101.156	101.113	101.046
6.5	100.092	100.015	99.904	6.5	99.895	99.863	99.817	6.875	101.801	101.753	101.692
6.625	100.550	100.468	100.352	6.625	100.351	100.313	100.273	7	102.327	102.274	102.217
6.75	101.070	100.988	100.872	6.75	100.804	100.811	100.810	7.125	102.639	102.580	102.529
6.875	101.455	101.373	101.263	6.875	101.317	101.269	101.263	7.25	102.814	102.750	102.657
7	101.882	101.807	101.730	7	101.839	101.786	101.730	7.375	103.233	103.164	103.077
7.125	102.321	102.246	102.139	7.125	102.207	102.170	102.139	7.5	103.618	103.544	103.462
7.25	102.740	102.665	102.596	7.25	102.667	102.610	102.596	7.625	103.922	103.842	103.744
7.375	103.168	103.099	103.027	7.375	103.168	103.099	103.027	7.75	104.392	104.307	104.188
7.5	103.527	103.454	103.371	7.5	103.527	103.453	103.371	7.875	104.692	104.602	104.489
7.625	103.904	103.850	103.763	7.625	103.798	103.775	103.751	8	105.150	105.150	105.065
7.75	104.240	104.199	104.172	7.75	104.240	104.199	104.172				
7.875	104.723	104.633	104.520	7.875	104.723	104.633	104.520				
8	105.084	104.989	104.881	8	105.084	104.989	104.881				
8.125	105.140	105.040	104.999	8.125	105.140	105.040	104.999				
8.25	105.463	105.440	105.404	8.25	105.463	105.440	105.404				
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	96.680	96.680	96.659	4.625	97.038	97.038	97.017	5	91.595	91.682	91.674
4.75	96.959	96.909	96.827	4.75	96.967	96.986	97.028	5.125	92.206	92.298	92.289
4.875	97.388	97.338	97.256	4.875	97.440	97.449	97.488	5.25	93.905	93.777	93.613
5	97.810	97.760	97.678	5	97.898	97.939	97.975	5.375	94.598	94.470	94.306
5.125	98.162	98.111	98.087	5.125	98.327	98.397	98.430	5.5	95.429	95.301	95.138
5.25	98.677	98.620	98.529	5.25	98.638	98.733	98.763	5.625	96.034	95.908	95.746
5.375	99.057	98.999	98.908	5.375	99.051	99.066	99.093	5.75	96.676	96.558	96.509
5.5	99.426	99.369	99.298	5.5	99.470	99.502	99.525	5.875	97.306	97.189	97.060
5.625	99.723	99.665	99.682	5.625	99.829	99.892	99.912	6	97.930	97.814	97.662
5.75	100.228	100.133	100.002	5.75	100.103	100.186	100.204	6.125	98.412	98.296	98.145
5.875	100.533	100.438	100.343	5.875	100.367	100.450	100.465	6.25	99.023	98.904	98.750
6	100.834	100.739	100.688	6	100.691	100.804	100.818	6.375	99.546	99.425	99.280
6.125	101.119	101.043	101.050	6.125	100.848	100.855	100.863	6.5	100.041	99.908	99.755
6.25	101.409	101.314	101.287	6.25	101.308	101.286	101.139	6.625	100.495	100.360	100.196
6.375	101.770	101.691	101.649	6.375	101.655	101.628	101.487	6.75	101.009	100.871	100.725
6.5	102.007	101.928	101.886	6.5	101.986	101.953	101.818	6.875	101.384	101.254	101.150
6.625	102.234	102.141	102.099	6.625	102.061	102.023	101.894	7	101.707	101.593	101.544
6.75	102.358	102.315	102.286	6.75	102.330	102.287	102.257	7.125	102.135	102.008	101.852
6.875	102.754	102.692	102.660	6.875	102.637	102.589	102.565	7.25	102.544	102.416	102.264
7	102.965	102.902	102.871	7	102.869	102.816	102.798	7.375	102.918	102.788	102.622
7.125	103.146	103.083	103.052	7.125	102.716	102.653	102.622	7.5	102.967	102.893	102.893
7.25	103.045	102.967	102.915	7.25	102.712	102.633	102.581	7.625	103.306	103.227	103.227
7.375	103.543	103.464	103.412	7.375	103.106	103.027	102.975	7.75	102.330	102.317	102.240
								7.875	102.549	102.537	102.465

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	97.842	97.850	97.839	5	97.150	97.159	97.148	5	94.579	94.516	94.453
5.125	98.128	98.132	98.114	5.125	97.655	97.657	97.637	5.125	95.227	95.164	95.102
5.25	98.532	98.537	98.519	5.25	98.119	98.119	98.097	5.25	95.879	95.816	95.754
5.375	98.861	98.863	98.842	5.375	98.522	98.520	98.494	5.375	96.175	96.112	96.050
5.5	99.216	99.216	99.192	5.5	98.910	98.906	98.876	5.5	96.651	96.588	96.525
5.625	99.548	99.546	99.518	5.625	99.275	99.269	99.237	5.625	97.128	97.065	97.002
5.75	99.852	99.848	99.818	5.75	99.626	99.618	99.582	5.75	97.424	97.361	97.298
5.875	100.092	100.086	100.053	5.875	99.953	99.942	99.904	5.875	97.720	97.657	97.594
6	100.321	100.313	100.277	6	100.256	100.243	100.202	6	97.996	97.933	97.870
6.125	100.523	100.512	100.472	6.125	100.523	100.508	100.464	6.125	98.271	98.208	98.146
6.25	100.713	100.700	100.656	6.25	100.772	100.755	100.708	6.25	98.549	98.486	98.423
6.375	100.896	100.881	100.835	6.375	100.998	100.979	100.928	6.375	98.824	98.761	98.698
6.5	101.002	100.985	100.935	6.5	101.140	101.120	101.066	6.5	99.279	99.216	99.154
6.625	101.118	101.099	101.047	6.625	101.190	101.171	101.119	6.625	99.368	99.305	99.243
6.75	101.155	101.134	101.078	6.75	101.225	101.204	101.148	6.75	99.640	99.577	99.514
6.875	101.172	101.149	101.089	6.875	101.278	101.251	101.188	6.875	99.723	99.660	99.597
7	101.146	101.083	101.020	7	101.315	101.286	101.219	7	99.805	99.742	99.680
7.125	101.197	101.134	101.071	7.125	101.311	101.280	101.210	7.125	99.875	99.812	99.750
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	97.940	97.949	97.938	5	97.250	97.255	97.243	5	94.529	94.466	94.403
5.125	98.230	98.234	98.216	5.125	97.754	97.756	97.737	5.125	95.177	95.114	95.051
5.25	98.631	98.635	98.618	5.25	98.218	98.218	98.195	5.25	95.829	95.766	95.703
5.375	98.960	98.962	98.941	5.375	98.619	98.617	98.591	5.375	96.125	96.062	95.999
5.5	99.315	99.315	99.291	5.5	99.006	99.002	98.973	5.5	96.601	96.538	96.475
5.625	99.648	99.645	99.617	5.625	99.371	99.365	99.333	5.625	97.078	97.015	96.952
5.75	99.951	99.948	99.917	5.75	99.720	99.712	99.677	5.75	97.374	97.311	97.248
5.875	100.192	100.186	100.153	5.875	100.046	100.036	99.997	5.875	97.670	97.607	97.544
6	100.422	100.414	100.378	6	100.348	100.336	100.294	6	97.946	97.883	97.820
6.125	100.626	100.615	100.575	6.125	100.615	100.601	100.556	6.125	98.221	98.158	98.095
6.25	100.818	100.805	100.761	6.25	100.865	100.848	100.800	6.25	98.499	98.436	98.373
6.375	101.003	100.989	100.942	6.375	101.092	101.073	101.022	6.375	98.774	98.711	98.648
6.5	101.112	101.095	101.045	6.5	101.236	101.215	101.161	6.5	99.229	99.166	99.103
6.625	101.230	101.212	101.159	6.625	101.286	101.268	101.215	6.625	99.318	99.255	99.192
6.75	101.270	101.249	101.193	6.75	101.324	101.303	101.247	6.75	99.590	99.527	99.464
6.875	101.288	101.265	101.206	6.875	101.379	101.352	101.289	6.875	99.673	99.610	99.547
7	101.096	101.033	100.970	7	101.417	101.388	101.322	7	99.755	99.692	99.629
7.125	101.147	101.084	101.021	7.125	101.415	101.384	101.314	7.125	99.825	99.762	99.699

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock 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	93.095	93.066	93.019	5.75	96.727	96.667	96.637	4.375	94.667	94.651	94.623
5.375	93.890	93.845	93.830	5.875	97.356	97.297	97.267	4.5	95.064	95.048	95.020
5.5	94.591	94.546	94.531	6	97.905	97.846	97.816	4.625	95.449	95.432	95.405
5.625	95.208	95.164	95.148	6.125	98.313	98.253	98.223	4.75	96.056	96.024	95.985
5.75	95.796	95.759	95.708	6.25	98.825	98.751	98.705	4.875	96.493	96.461	96.422
5.875	96.489	96.430	96.400	6.375	99.396	99.322	99.277	5	96.782	96.749	96.711
6	97.172	97.112	97.082	6.5	99.905	99.831	99.785	5.125	97.030	96.998	96.959
6.125	97.751	97.699	97.646	6.625	100.255	100.181	100.135	5.25	97.738	97.698	97.651
6.25	98.356	98.305	98.252	6.75	100.687	100.599	100.538	5.375	98.099	98.058	98.012
6.375	98.917	98.866	98.813	6.875	101.209	101.121	101.060	5.5	98.541	98.501	98.454
6.5	99.462	99.400	99.342	7	101.668	101.579	101.519	5.625	98.787	98.746	98.700
6.625	100.017	99.936	99.861	7.125	101.962	101.874	101.813	5.75	99.301	99.220	99.142
				7.25	102.163	102.089	102.035	5.875	99.674	99.593	99.515
				7.375	102.635	102.561	102.507	6	99.881	99.800	99.722
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.092	94.060	94.024								
4.75	95.145	95.097	95.042								
4.875	95.383	95.334	95.280								
5	95.711	95.663	95.608								
5.125	96.105	96.056	96.002								
5.25	96.465	96.417	96.363								
5.375	96.796	96.748	96.693								
5.5	97.095	97.043	96.985								
5.625	97.420	97.363	97.302								
5.75	97.736	97.679	97.617								
5.875	98.044	97.988	97.926								
6	98.576	98.520	98.458								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	93.497	93.458	93.401	5.75	96.010	95.944	95.864	4.25	94.236	94.220	94.192
5.5	94.147	94.118	94.061	5.875	96.597	96.531	96.450	4.375	94.667	94.651	94.623
5.625	94.745	94.726	94.668	6	97.183	97.117	97.036	4.5	95.064	95.048	95.020
5.75	95.392	95.338	95.266	6.125	97.722	97.656	97.576	4.625	95.449	95.432	95.405
5.875	96.172	96.135	96.058	6.25	97.892	97.811	97.728	4.75	96.056	96.024	95.985
6	96.745	96.720	96.642	6.375	98.189	98.109	98.025	4.875	96.493	96.461	96.422
6.125	97.282	97.272	97.194	6.5	98.468	98.388	98.304	5	96.782	96.749	96.711
6.25	97.961	97.899	97.902	6.625	98.689	98.608	98.525	5.125	97.030	96.998	96.959
6.375	98.524	98.478	98.475	6.75	99.246	99.151	99.061	5.25	97.738	97.698	97.651
6.5	99.056	99.029	99.024	6.875	99.444	99.349	99.258	5.375	98.099	98.058	98.012
6.625	99.641	99.623	99.617	7	99.682	99.587	99.496	5.5	98.541	98.501	98.454
6.75	100.225	100.155	100.132	7.125	99.885	99.789	99.699	5.625	98.787	98.746	98.700
6.875	100.721	100.671	100.643	7.25	100.571	100.537	100.479	5.75	99.301	99.220	99.142
7	101.164	101.133	101.104	7.375	101.182	101.153	101.097	5.875	99.674	99.593	99.515
7.125	101.702	101.595	101.541	7.5	101.572	101.543	101.487	6	99.881	99.800	99.722
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.092	94.060	94.024								
4.75	95.145	95.097	95.042								
4.875	95.383	95.334	95.280								
5	95.711	95.663	95.608								
5.125	96.105	96.056	96.002								
5.25	96.465	96.417	96.363								
5.375	96.796	96.748	96.693								
5.5	97.095	97.043	96.985								
5.625	97.420	97.363	97.302								
5.75	97.736	97.679	97.617								
5.875	98.044	97.988	97.926								
6	98.576	98.520	98.458								

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	92.783	92.859	92.901
5.25	93.572	93.615	93.651
5.375	94.156	94.214	94.247
5.5	94.730	94.808	94.837
5.625	95.468	95.482	95.508
5.75	96.216	96.251	96.264
5.875	96.767	96.800	96.810
6	97.297	97.344	97.331
6.125	97.845	97.877	97.854
6.25	98.459	98.486	98.497
6.375	98.995	99.012	98.998
6.5	99.474	99.498	99.452
6.625	99.973	99.966	99.947
6.75	100.493	100.511	100.510
6.875	100.949	100.960	100.963
7	101.438	101.414	101.375
7.125	101.886	101.870	101.839
7.25	102.304	102.310	102.296
7.375	102.738	102.736	102.727

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	93.365	94.067	93.988	4.75	93.365	94.067	93.988	5	94.678	94.951	94.871
4.875	93.973	94.467	94.388	4.875	93.973	94.467	94.388	5.125	95.376	95.473	95.394
5	94.678	94.951	94.871	5	94.678	94.951	94.871	5.25	96.210	96.822	96.717
5.125	95.376	95.473	95.394	5.125	95.376	95.473	95.394	5.375	96.796	97.140	97.036
5.25	96.596	96.822	96.717	5.25	96.210	96.822	96.717	5.5	97.460	97.740	97.636
5.375	97.313	97.260	97.121	5.375	96.796	97.140	97.036	5.625	98.094	98.347	98.242
5.5	97.787	97.740	97.636	5.5	97.460	97.740	97.636	5.75	98.926	99.319	99.206
5.625	98.285	98.347	98.242	5.625	98.094	98.347	98.242	5.875	99.523	99.650	99.538
5.75	99.045	99.319	99.206	5.75	98.926	99.319	99.206	6	100.031	100.282	100.169
5.875	99.682	99.650	99.538	5.875	99.523	99.650	99.538	6.125	100.537	100.794	100.681
6	100.178	100.282	100.169	6	100.031	100.282	100.169	6.25	101.261	101.896	101.750
6.125	100.702	100.794	100.681	6.125	100.537	100.794	100.681	6.375	101.241	101.684	101.538
6.25	101.261	101.896	101.750	6.25	101.261	101.896	101.750	6.5	101.847	102.346	102.200
6.375	101.369	101.684	101.538	6.375	101.241	101.684	101.538	6.625	102.421	102.734	102.588
6.5	101.847	102.346	102.200	6.5	101.847	102.346	102.200	6.75	102.938	103.325	103.213
6.625	102.421	102.734	102.588	6.625	102.421	102.734	102.588	6.875	102.554	102.688	102.575
6.75	102.938	103.325	103.213	6.75	102.938	103.325	103.213	7	103.055	103.188	103.075
6.875	102.784	102.714	102.576	6.875	102.554	102.688	102.575	7.125	103.542	103.669	103.556
7	103.272	103.202	103.075	7	103.055	103.188	103.075	7.25	104.022	103.959	103.925
7.125	103.647	103.669	103.556	7.125	103.542	103.669	103.556	7.375	103.302	103.239	103.204
7.25	104.022	103.959	103.925	7.25	104.022	103.959	103.925	7.5	103.833	103.770	103.735
7.375	103.760	103.665	103.532	7.375	103.302	103.239	103.204	7.625	104.346	104.283	104.248
7.5	104.227	104.132	103.999	7.5	103.833	103.770	103.735	7.75	104.741	104.678	104.642
								7.875	102.304	102.428	102.383
								8	102.721	102.845	102.800
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	95.548	95.512	95.513	4.25	95.213	95.158	95.267	4.75	91.916	91.888	91.937
4.375	96.056	96.019	96.021	4.375	95.787	95.732	95.841	4.875	92.653	92.619	92.673
4.5	96.515	96.479	96.480	4.5	96.360	96.305	96.414	5	93.385	93.351	93.406
4.625	96.974	96.937	96.984	4.625	96.930	96.875	96.984	5.125	94.263	94.229	94.284
4.75	97.637	98.048	97.772	4.75	97.637	98.048	97.772	5.25	95.845	96.012	95.877
4.875	98.048	98.157	97.928	4.875	97.746	98.157	97.881	5.375	96.563	96.509	96.370
5	98.506	98.512	98.385	5	98.277	98.512	98.271	5.5	97.036	96.983	96.843
5.125	98.962	98.870	98.842	5.125	98.825	98.726	98.819	5.625	97.534	97.480	97.517
5.25	99.286	99.754	99.534	5.25	99.286	99.754	99.534	5.75	98.552	98.814	98.670
5.375	99.748	99.689	99.608	5.375	99.285	99.689	99.469	5.875	99.093	99.014	98.902
5.5	100.204	100.164	100.064	5.5	99.804	100.164	99.944	6	99.599	99.577	99.433
5.625	100.660	100.599	100.520	5.625	100.299	100.503	100.296	6.125	100.132	100.054	99.942
5.75	100.787	101.207	100.938	5.75	100.787	101.207	100.938	6.25	101.039	101.268	101.091
5.875	101.270	101.219	101.098	5.875	100.800	101.219	100.951	6.375	101.101	101.329	101.152
6	101.725	101.640	101.553	6	101.039	101.219	101.008	6.5	101.421	101.649	101.472
								6.625	101.772	102.001	101.823
								6.75	101.620	101.844	101.700
								6.875	101.288	101.469	101.325
								7	101.776	101.705	101.659
								7.125	102.160	102.145	102.133
								7.25	102.204	102.141	102.107
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.742	96.012	95.877	5	93.385	93.351	93.406	4.5	93.723	93.543	93.552
5.375	95.972	96.081	95.994	5.125	94.263	94.229	94.284	4.625	94.289	94.108	94.117
5.5	96.732	96.731	96.754	5.25	95.742	96.012	95.877	4.75	94.523	94.431	94.403
5.625	97.495	97.479	97.517	5.375	95.972	96.081	95.994	4.875	95.028	94.936	94.908
5.75	98.552	98.814	98.670	5.5	96.732	96.731	96.754	5	95.486	95.393	95.365
5.875	98.946	98.896	98.752	5.625	97.495	97.479	97.517	5.125	95.942	95.850	95.822
6	99.373	99.577	99.433	5.75	98.552	98.814	98.670	5.25	96.225	96.164	96.085
6.125	99.939	100.039	99.916	5.875	98.633	98.896	98.752	5.375	96.728	96.667	96.588
6.25	101.039	101.268	101.091	6	99.315	99.577	99.433	5.5	97.184	97.124	97.044
6.375	101.101	101.329	101.152	6.125	99.939	100.039	99.916	5.625	97.640	97.579	97.500
6.5	101.421	101.649	101.472	6.25	101.039	101.268	101.091	5.75	97.748	97.663	97.576
6.625	101.772	102.001	101.823	6.375	101.101	101.329	101.152	5.875	98.250	98.165	98.078
6.75	101.620	101.844	101.700	6.5	101.421	101.649	101.472	6	98.705	98.620	98.533
6.875	101.241	101.469	101.325	6.625	101.772	102.001	101.823	6.125	99.149	99.065	98.978

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	96.210	96.822	96.717	5.25	96.210	96.822	96.717	5.25	96.210	96.822	96.717
5.375	96.796	97.140	97.036	5.375	96.796	97.140	97.036	5.375	96.796	97.140	97.036
5.5	97.460	97.740	97.636	5.5	97.460	97.740	97.636	5.5	97.460	97.740	97.636
5.625	98.094	98.347	98.242	5.625	98.094	98.347	98.242	5.625	98.094	98.347	98.242
5.75	98.926	99.319	99.206	5.75	98.926	99.319	99.206	5.75	98.926	99.319	99.206
5.875	99.523	99.650	99.538	5.875	99.523	99.650	99.538	5.875	99.523	99.650	99.538
6	100.031	100.282	100.169	6	100.031	100.282	100.169	6	100.031	100.282	100.169
6.125	100.537	100.794	100.681	6.125	100.537	100.794	100.681	6.125	100.537	100.794	100.681
6.25	101.261	101.896	101.750	6.25	101.261	101.896	101.750	6.25	101.261	101.896	101.750
6.375	101.241	101.684	101.538	6.375	101.241	101.684	101.538	6.375	101.241	101.684	101.538
6.5	101.847	102.346	102.200	6.5	101.847	102.346	102.200	6.5	101.847	102.346	102.200
6.625	102.421	102.734	102.588	6.625	102.421	102.734	102.588	6.625	102.421	102.734	102.588
6.75	102.938	103.325	103.213	6.75	102.938	103.325	103.213	6.75	102.938	103.325	103.213
6.875	102.554	102.688	102.575	6.875	102.554	102.688	102.575	6.875	102.554	102.688	102.575
7	103.055	103.188	103.075	7	103.055	103.188	103.075	7	103.055	103.188	103.075
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	96.360	96.305	96.414	4.25	95.213	95.158	95.267	5.25	95.742	96.012	95.877
4.625	96.930	96.875	96.984	4.375	95.787	95.732	95.841	5.375	95.972	96.081	95.994
4.75	97.637	98.048	97.772	4.5	96.360	96.305	96.414	5.5	96.732	96.731	96.754
4.875	97.746	98.157	97.881	4.625	96.930	96.875	96.984	5.625	97.495	97.479	97.517
5	98.277	98.512	98.271	4.75	97.151	97.053	97.145	5.75	98.552	98.814	98.670
5.125	98.825	98.726	98.819	4.875	97.717	97.619	97.712	5.875	98.946	98.896	98.752
5.25	99.286	99.754	99.534	5	98.277	98.178	98.271	6	99.373	99.577	99.433
5.375	99.285	99.689	99.469	5.125	98.825	98.726	98.819	6.125	99.939	100.039	99.916
5.5	99.804	100.164	99.944	5.25	98.848	98.802	98.781	6.25	101.039	101.268	101.091
5.625	100.299	100.503	100.296	5.375	99.285	99.206	99.282	6.375	101.101	101.329	101.152
5.75	100.787	101.207	100.938	5.5	99.804	99.725	99.801	6.5	101.421	101.649	101.472
5.875	100.800	101.219	100.951	5.625	100.299	100.220	100.296	6.625	101.772	102.001	101.823
6	101.039	101.219	101.008	5.75	100.477	100.415	100.384	6.75	101.620	101.844	101.700
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.742	96.012	95.877	5.25	95.742	96.012	95.877	4.5	93.723	93.543	93.552
5.375	95.972	96.081	95.994	5.375	95.972	96.081	95.994	4.625	94.289	94.108	94.117
5.5	96.732	96.731	96.754	5.5	96.732	96.731	96.754	4.75	92.937	92.761	92.728
5.625	97.495	97.479	97.517	5.625	97.495	97.479	97.517	4.875	93.497	93.198	93.191
5.75	98.552	98.814	98.670	5.75	98.552	98.814	98.670	5	94.042	93.744	93.736
5.875	98.946	98.896	98.752	5.875	98.633	98.896	98.752	5.125	94.566	94.267	94.260
6	99.373	99.577	99.433	6	99.315	99.577	99.433	5.25	95.441	95.399	95.357
6.125	99.939	100.039	99.916	6.125	99.939	100.039	99.916	5.375	95.554	95.512	95.471
6.25	101.039	101.268	101.091	6.25	101.039	101.268	101.091	5.5	95.985	95.943	95.901
6.375	101.101	101.329	101.152	6.375	101.101	101.329	101.152	5.625	96.427	96.385	96.343
6.5	101.421	101.649	101.472	6.5	101.421	101.649	101.472	5.75	97.465	97.398	97.331
6.625	101.772	102.001	101.823	6.625	101.772	102.001	101.823	5.875	97.753	97.686	97.619
6.75	101.620	101.844	101.700	6.75	101.670	101.844	101.700	6	98.129	98.062	97.995
6.875	101.241	101.469	101.325	6.875	101.207	101.469	101.325	6.125	98.479	98.412	98.345

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	95.401	95.355	95.337	5.125	95.401	95.355	95.337	4.75	93.140	93.873	93.794
5.25	96.235	96.772	96.667	5.25	96.235	96.772	96.667	4.875	93.998	94.217	94.138
5.375	96.821	97.153	97.048	5.375	96.821	97.153	97.048	5	94.703	94.833	94.754
5.5	97.485	97.665	97.561	5.5	97.485	97.665	97.561	5.125	95.401	95.355	95.337
5.625	98.119	98.140	98.036	5.625	98.119	98.140	98.036	5.25	96.235	96.772	96.667
5.75	98.951	99.113	99.000	5.75	98.951	99.113	99.000	5.375	96.821	97.153	97.048
5.875	99.548	99.413	99.300	5.875	99.548	99.413	99.300	5.5	97.485	97.665	97.561
6	100.056	99.957	99.844	6	100.056	99.957	99.844	5.625	98.119	98.140	98.036
6.125	100.562	100.494	100.381	6.125	100.562	100.494	100.381	5.75	98.951	99.113	99.000
6.25	100.948	101.546	101.400	6.25	100.948	101.546	101.400	5.875	99.548	99.413	99.300
6.375	101.228	101.334	101.188	6.375	101.228	101.334	101.188	6	100.056	99.957	99.844
6.5	101.703	101.903	101.756	6.5	101.703	101.903	101.756	6.125	100.562	100.494	100.381
6.625	102.277	102.353	102.206	6.625	102.277	102.353	102.206	6.25	100.948	101.546	101.400
6.75	102.678	102.582	102.516	6.75	102.678	102.582	102.516	6.375	101.228	101.334	101.188
6.875	102.579	102.537	102.495	6.875	102.579	102.537	102.495	6.5	101.703	101.903	101.756
7	103.080	103.038	102.996	7	103.080	103.038	102.996	6.625	102.277	102.353	102.206
7.125	103.498	103.456	103.414	7.125	103.498	103.456	103.414	6.75	102.678	102.582	102.516
7.25	103.691	103.628	103.594	7.25	103.691	103.628	103.594	6.875	102.579	102.537	102.495
7.375	103.221	103.141	103.061	7.375	103.221	103.141	103.061	7	103.080	103.038	102.996
7.5	103.611	103.531	103.450	7.5	103.611	103.531	103.450	7.125	103.498	103.456	103.414
7.625	104.011	103.931	103.850	7.625	104.011	103.931	103.850	7.25	103.691	103.628	103.594
7.75	104.285	104.222	104.186	7.75	104.285	104.222	104.186	7.375	103.221	103.141	103.061
7.875	103.858	103.791	103.722	7.875	102.112	102.196	102.191	7.5	103.611	103.531	103.450
8	103.963	103.896	103.827	8	102.445	102.529	102.524	7.625	104.011	103.931	103.850
8.125	104.019	103.952	103.883	8.125	102.750	102.835	102.829	7.75	104.285	104.222	104.186
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	95.531	95.515	95.501	4.25	95.305	95.250	95.359	4.875	92.628	92.553	92.648
4.375	95.998	95.981	95.968	4.375	95.835	95.780	95.889	5	93.350	93.276	93.370
4.5	96.466	96.450	96.437	4.5	96.356	96.301	96.410	5.125	94.118	94.044	94.138
4.625	96.936	96.920	96.918	4.625	96.864	96.809	96.918	5.25	95.923	96.193	96.089
4.75	97.506	97.917	97.641	4.75	97.215	97.117	97.209	5.375	96.054	96.325	96.220
4.875	97.800	98.151	97.875	4.875	97.714	97.616	97.708	5.5	96.675	96.787	96.697
5	98.272	98.474	98.224	5	98.192	98.093	98.186	5.625	97.399	97.344	97.422
5.125	98.741	98.717	98.693	5.125	98.642	98.544	98.636	5.75	98.577	98.839	98.727
5.25	99.249	99.716	99.497	5.25	98.873	98.827	98.806	5.875	98.971	98.889	98.777
5.375	99.400	99.683	99.463	5.375	99.198	99.119	99.195	6	99.398	99.383	99.270
5.5	99.850	100.126	99.907	5.5	99.604	99.526	99.601	6.125	99.795	99.971	99.858
5.625	100.286	100.254	100.220	5.625	99.977	99.898	99.973	6.25	100.721	100.949	100.803
5.75	100.502	100.919	100.651	5.75	100.502	100.440	100.409	6.375	100.782	101.011	100.864
5.875	100.770	100.705	100.638	5.875	100.416	100.326	100.385	6.5	101.051	101.237	101.091
6	101.182	101.117	101.050	6	100.904	100.825	100.783	6.625	101.514	101.651	101.504
								6.75	101.645	101.548	101.482
								6.875	101.266	101.224	101.183
								7	101.768	101.726	101.684
								7.125	102.185	102.143	102.101
								7.25	102.229	102.166	102.132
								7.375	100.984	100.921	100.885
								7.5	101.515	101.452	101.416
								7.625	102.028	101.965	101.929
								7.75	102.372	102.309	102.274
								7.875	98.660	98.594	98.589
								8	98.993	98.927	98.922
								8.125	99.298	99.233	99.228
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	101.051	101.237	101.091	6.125	99.708	99.971	99.858	4.5	93.714	93.533	93.542
6.625	101.514	101.651	101.504	6.25	100.721	100.949	100.803	4.625	94.188	94.007	94.016
6.75	101.645	101.548	101.482	6.375	100.782	101.011	100.864	4.75	93.006	92.786	92.753
6.875	101.266	101.224	101.183	6.5	101.008	101.237	101.091	4.875	93.466	93.168	93.160
7	101.768	101.726	101.684	6.625	101.422	101.651	101.504	5	93.889	93.591	93.583
7.125	102.185	102.143	102.101	6.75	101.695	101.598	101.532	5.125	94.269	93.971	93.963
7.25	102.229	102.166	102.132	6.875	100.887	100.842	100.870	5.25	95.466	95.424	95.382
7.375	100.984	100.921	100.885	7	101.352	101.307	101.335	5.375	95.579	95.537	95.496
7.5	101.515	101.452	101.416	7.125	101.849	101.785	101.751	5.5	96.010	95.968	95.926
7.625	102.028	101.965	101.929	7.25	102.279	102.216	102.182	5.625	96.452	96.410	96.368
7.75	102.372	102.309	102.274	7.375	101.034	100.971	100.935	5.75	97.490	97.423	97.356
7.875	98.660	98.594	98.589	7.5	101.565	101.502	101.466	5.875	97.778	97.711	97.644
8	98.993	98.927	98.922	7.625	102.078	102.015	101.979	6	98.154	98.087	98.020
8.125	99.298	99.233	99.228	7.75	98.336	98.271	98.266	6.125	98.504	98.437	98.370

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	101.228	101.334	101.188	6.375	101.228	101.334	101.188	6	100.056	99.957	99.844
6.5	101.703	101.903	101.756	6.5	101.703	101.903	101.756	6.125	100.562	100.494	100.381
6.625	102.277	102.353	102.206	6.625	102.277	102.353	102.206	6.25	100.948	101.546	101.400
6.75	102.678	102.582	102.516	6.75	102.678	102.582	102.516	6.375	101.228	101.334	101.188
6.875	102.579	102.537	102.495	6.875	102.579	102.537	102.495	6.5	101.703	101.903	101.756
7	103.080	103.038	102.996	7	103.080	103.038	102.996	6.625	102.277	102.353	102.206
7.125	103.498	103.456	103.414	7.125	103.498	103.456	103.414	6.75	102.678	102.582	102.516
7.25	103.691	103.628	103.594	7.25	103.691	103.628	103.594	6.875	102.579	102.537	102.495
7.375	103.221	103.141	103.061	7.375	103.221	103.141	103.061	7	103.080	103.038	102.996
7.5	103.611	103.531	103.450	7.5	103.611	103.531	103.450	7.125	103.498	103.456	103.414
7.625	104.011	103.931	103.850	7.625	104.011	103.931	103.850	7.25	103.691	103.628	103.594
7.75	104.285	104.222	104.186	7.75	104.285	104.222	104.186	7.375	103.221	103.141	103.061
7.875	103.858	103.791	103.722	7.875	102.162	102.246	102.241	7.5	103.611	103.531	103.450
8	103.963	103.896	103.827	8	102.495	102.579	102.574	7.625	104.011	103.931	103.850
8.125	104.019	103.952	103.883	8.125	102.800	102.885	102.879	7.75	104.285	104.222	104.186
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	96.466	96.450	96.437	4.5	96.356	96.301	96.410	6.625	101.514	101.651	101.504
4.625	96.936	96.920	96.918	4.625	96.864	96.809	96.918	6.75	101.645	101.548	101.482
4.75	97.506	97.917	97.641	4.75	97.215	97.117	97.209	6.875	101.266	101.224	101.183
4.875	97.800	98.151	97.875	4.875	97.714	97.616	97.708	7	101.768	101.726	101.684
5	98.272	98.474	98.224	5	98.192	98.093	98.186	7.125	102.185	102.143	102.101
5.125	98.741	98.717	98.693	5.125	98.642	98.544	98.636	7.25	102.229	102.166	102.132
5.25	99.249	99.716	99.497	5.25	98.873	98.827	98.806	7.375	101.827	101.743	101.661
5.375	99.400	99.683	99.463	5.375	99.198	99.119	99.195	7.5	101.974	101.891	101.809
5.5	99.850	100.126	99.907	5.5	99.604	99.526	99.601	7.625	102.050	101.966	101.929
5.625	100.286	100.254	100.220	5.625	99.977	99.898	99.973	7.75	102.372	102.309	102.274
5.75	100.502	100.919	100.651	5.75	100.502	100.440	100.409	7.875	101.383	101.316	101.247
5.875	100.770	100.705	100.638	5.875	100.416	100.326	100.385	8	101.488	101.421	101.352
6	101.182	101.117	101.050	6	100.904	100.825	100.783	8.125	101.544	101.477	101.408
6.125	101.571	101.507	101.439	6.125	101.443	101.364	101.322				
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	101.051	101.237	101.091	6.125	99.708	99.971	99.858	4.5	93.714	93.533	93.542
6.625	101.514	101.651	101.504	6.25	100.721	100.949	100.803	4.625	94.188	94.007	94.016
6.75	101.645	101.548	101.482	6.375	100.782	101.011	100.864	4.75	93.006	92.786	92.753
6.875	101.266	101.224	101.183	6.5	101.008	101.237	101.091	4.875	93.466	93.168	93.160
7	101.768	101.726	101.684	6.625	101.422	101.651	101.504	5	93.889	93.591	93.583
7.125	102.185	102.143	102.101	6.75	101.695	101.598	101.532	5.125	94.269	93.971	93.963
7.25	102.229	102.166	102.132	6.875	100.887	100.842	100.870	5.25	95.466	95.424	95.382
7.375	100.984	100.921	100.885	7	101.352	101.307	101.335	5.375	95.579	95.537	95.496
7.5	101.515	101.452	101.416	7.125	101.849	101.785	101.751	5.5	96.010	95.968	95.926
7.625	102.028	101.965	101.929	7.25	102.279	102.216	102.182	5.625	96.452	96.410	96.368
7.75	102.372	102.309	102.274	7.375	101.034	100.971	100.935	5.75	97.490	97.423	97.356
7.875	98.660	98.594	98.589	7.5	101.565	101.502	101.466	5.875	97.778	97.711	97.644
8	98.993	98.927	98.922	7.625	102.078	102.015	101.979	6	98.154	98.087	98.020
8.125	99.298	99.233	99.228	7.75	98.336	98.271	98.266	6.125	98.504	98.437	98.370

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	99.131	98.982	98.682	6.75	97.631	97.482	97.182
6.875	99.664	99.515	99.215	6.875	98.164	98.015	97.715
7	100.176	100.027	99.727	7	98.676	98.527	98.227
7.125	100.640	100.491	100.191	7.125	99.140	98.991	98.691
7.25	101.084	100.935	100.635	7.25	99.584	99.435	99.135
7.375	101.186	101.008	100.708	7.375	99.686	99.508	99.208
7.5	101.658	101.480	101.180	7.5	100.158	99.980	99.680
7.625	102.082	101.904	101.604	7.625	100.582	100.404	100.104
7.75	102.496	102.318	102.018	7.75	100.996	100.818	100.518
7.875	101.911	101.719	101.419	7.875	100.411	100.219	99.919
8	102.343	102.151	101.851	8	100.843	100.651	100.351
8.125	102.737	102.545	102.245	8.125	101.237	101.045	100.745
8.25	103.111	102.919	102.619	8.25	101.611	101.419	101.119
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.131	96.982	96.682	6.75	95.631	95.482	95.182
6.875	97.664	97.515	97.215	6.875	96.164	96.015	95.715
7	98.176	98.027	97.727	7	96.676	96.527	96.227
7.125	98.640	98.491	98.191	7.125	97.140	96.991	96.691
7.25	99.084	98.935	98.635	7.25	97.584	97.435	97.135
7.375	99.186	99.008	98.708	7.375	97.686	97.508	97.208
7.5	99.658	99.480	99.180	7.5	98.158	97.980	97.680
7.625	100.082	99.904	99.604	7.625	98.582	98.404	98.104
7.75	100.496	100.318	100.018	7.75	98.996	98.818	98.518
7.875	99.911	99.719	99.419	7.875	98.411	98.219	97.919
8	100.343	100.151	99.851	8	98.843	98.651	98.351
8.125	100.737	100.545	100.245	8.125	99.237	99.045	98.745
8.25	101.111	100.919	100.619	8.25	99.611	99.419	99.119
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.381	98.232	97.932	6.75	96.381	96.232	95.932
6.875	98.914	98.765	98.465	6.875	96.914	96.765	96.465
7	99.426	99.277	98.977	7	97.426	97.277	96.977
7.125	99.890	99.741	99.441	7.125	97.890	97.741	97.441
7.25	100.334	100.185	99.885	7.25	98.334	98.185	97.885
7.375	100.436	100.258	99.958	7.375	98.436	98.258	97.958
7.5	100.908	100.730	100.430	7.5	98.908	98.730	98.430
7.625	101.332	101.154	100.854	7.625	99.332	99.154	98.854
7.75	101.746	101.568	101.268	7.75	99.746	99.568	99.268
7.875	101.161	100.969	100.669	7.875	99.161	98.969	98.669
8	101.593	101.401	101.101	8	99.593	99.401	99.101
8.125	101.987	101.795	101.495	8.125	99.987	99.795	99.495
8.25	102.361	102.169	101.869	8.25	100.361	100.169	99.869

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.