



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	91.204	91.204	91.070	4.75	91.204	91.204	91.070	5.125	95.377	95.411	95.374
4.875	92.252	92.260	92.260	4.875	92.252	92.260	92.260	5.25	96.098	96.130	96.092
5	92.919	92.925	92.922	5	92.919	92.925	92.922	5.375	96.641	96.672	96.630
5.125	93.501	93.507	93.504	5.125	93.501	93.507	93.504	5.5	97.237	97.265	97.291
5.25	94.434	94.384	94.301	5.25	94.293	94.295	94.265	5.625	97.977	98.003	98.026
5.375	95.121	95.072	94.989	5.375	94.891	94.891	94.858	5.75	98.788	98.716	98.690
5.5	95.816	95.767	95.684	5.5	95.482	95.479	95.443	5.875	99.354	99.282	99.235
5.625	96.418	96.369	96.285	5.625	96.103	96.100	96.064	6	99.861	99.789	99.741
5.75	97.010	96.953	96.862	5.75	96.806	96.799	96.820	6.125	100.223	100.188	100.131
5.875	97.634	97.577	97.486	5.875	97.352	97.343	97.364	6.25	100.501	100.409	100.350
6	98.243	98.186	98.094	6	97.940	97.906	97.881	6.375	100.993	100.901	100.842
6.125	98.697	98.636	98.539	6.125	98.517	98.483	98.426	6.5	101.444	101.352	101.293
6.25	99.297	99.226	99.118	6.25	99.028	99.013	99.026	6.625	101.790	101.738	101.669
6.375	99.817	99.746	99.638	6.375	99.550	99.539	99.528	6.75	101.512	101.400	101.378
6.5	100.293	100.222	100.113	6.5	100.101	100.068	100.023	6.875	101.984	101.872	101.850
6.625	100.716	100.630	100.505	6.625	100.547	100.509	100.469	7	102.427	102.373	102.318
6.75	101.228	101.142	101.059	6.75	100.993	100.970	101.059	7.125	102.768	102.686	102.635
6.875	101.606	101.520	101.512	6.875	101.458	101.418	101.512	7.25	102.876	102.771	102.737
7	102.003	101.918	101.918	7	101.918	101.865	101.918	7.375	103.363	103.235	103.224
7.125	102.427	102.349	102.313	7.125	102.368	102.298	102.313	7.5	103.701	103.603	103.568
7.25	102.840	102.761	102.739	7.25	102.758	102.683	102.739	7.625	104.015	103.887	103.876
7.375	103.215	103.136	103.170	7.375	103.172	103.109	103.170	7.75	104.449	104.308	104.297
7.5	103.585	103.525	103.485	7.5	103.580	103.488	103.485	7.875	104.830	104.684	104.677
7.625	104.012	103.919	103.908	7.625	104.012	103.919	103.908	8	105.150	105.150	105.042
7.75	104.347	104.218	104.270	7.75	104.347	104.218	104.270				
7.875	104.718	104.628	104.614	7.875	104.718	104.628	104.614				
8	105.079	104.983	104.871	8	105.079	104.983	104.871				
8.125	105.143	105.042	105.090	8.125	105.143	105.042	105.090				
8.25	105.218	105.171	105.260	8.25	105.218	105.171	105.260				
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	96.645	96.645	96.625	4.625	97.003	97.003	96.983	5	91.944	92.020	91.960
4.75	96.984	96.932	96.846	4.75	97.108	97.153	97.191	5.125	92.572	92.647	92.585
4.875	97.435	97.419	97.339	4.875	97.633	97.633	97.609	5.25	94.172	94.039	93.865
5	97.833	97.817	97.737	5	98.018	98.059	98.091	5.375	94.862	94.729	94.555
5.125	98.381	98.365	98.284	5.125	98.476	98.514	98.544	5.5	95.688	95.556	95.383
5.25	98.718	98.657	98.561	5.25	98.811	98.848	98.874	5.625	96.291	96.160	95.988
5.375	99.178	99.145	99.030	5.375	99.137	99.157	99.180	5.75	96.938	96.815	96.765
5.5	99.556	99.523	99.409	5.5	99.554	99.587	99.607	5.875	97.564	97.441	97.319
5.625	100.054	100.021	99.906	5.625	99.941	99.972	99.989	6	98.172	98.050	97.887
5.75	100.230	100.174	100.095	5.75	100.234	100.263	100.276	6.125	98.638	98.516	98.354
5.875	100.697	100.640	100.561	5.875	100.494	100.520	100.531	6.25	99.243	99.119	98.961
6	101.030	100.973	100.894	6	100.847	100.874	100.885	6.375	99.760	99.634	99.510
6.125	101.537	101.480	101.400	6.125	100.982	100.965	100.906	6.5	100.232	100.105	99.978
6.25	101.639	101.562	101.502	6.25	101.300	101.277	101.231	6.625	100.655	100.514	100.407
6.375	102.071	101.994	101.934	6.375	101.640	101.613	101.572	6.75	101.162	101.017	100.972
6.5	102.348	102.270	102.208	6.5	101.988	101.955	101.920	6.875	101.540	101.395	101.394
6.625	102.823	102.744	102.684	6.625	102.127	102.048	101.988	7	101.822	101.736	101.779
6.75	102.659	102.559	102.517	6.75	102.301	102.257	102.228	7.125	102.237	102.105	101.988
6.875	103.098	102.998	102.956	6.875	102.603	102.555	102.531	7.25	102.640	102.506	102.339
7	102.907	102.845	102.814	7	102.832	102.779	102.761	7.375	103.006	102.871	102.695
7.125	103.087	103.024	102.994	7.125	102.658	102.596	102.565	7.5	102.909	102.950	102.959
7.25	102.983	102.904	102.850	7.25	102.650	102.572	102.517	7.625	103.194	103.114	103.114
7.375	103.479	103.401	103.346	7.375	103.044	102.965	102.911	7.75	102.601	102.472	102.465
								7.875	102.881	102.734	102.727

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	97.716	97.727	97.633	5	97.046	97.057	96.962	5	94.520	94.457	94.395
5.125	98.003	98.010	97.908	5.125	97.550	97.556	97.451	5.125	95.167	95.104	95.041
5.25	98.403	98.410	98.309	5.25	98.013	98.016	97.909	5.25	95.817	95.754	95.691
5.375	98.730	98.735	98.631	5.375	98.413	98.415	98.304	5.375	96.112	96.049	95.986
5.5	99.083	99.086	98.979	5.5	98.799	98.798	98.685	5.5	96.586	96.523	96.460
5.625	99.414	99.415	99.304	5.625	99.163	99.160	99.043	5.625	97.061	96.998	96.935
5.75	99.715	99.714	99.601	5.75	99.511	99.507	99.387	5.75	97.356	97.293	97.230
5.875	99.954	99.951	99.835	5.875	99.837	99.830	99.707	5.875	97.646	97.583	97.521
6	100.182	100.176	100.057	6	100.138	100.129	100.002	6	97.921	97.858	97.796
6.125	100.382	100.374	100.251	6.125	100.403	100.392	100.263	6.125	98.196	98.133	98.071
6.25	100.570	100.559	100.431	6.25	100.650	100.637	100.505	6.25	98.472	98.409	98.347
6.375	100.751	100.740	100.610	6.375	100.875	100.860	100.724	6.375	98.746	98.683	98.620
6.5	100.857	100.843	100.709	6.5	101.016	100.999	100.860	6.5	99.200	99.137	99.074
6.625	100.971	100.955	100.820	6.625	101.062	101.046	100.910	6.625	99.288	99.225	99.163
6.75	101.008	100.990	100.850	6.75	101.096	101.078	100.938	6.75	99.558	99.495	99.432
6.875	101.024	101.003	100.860	6.875	101.150	101.126	100.978	6.875	99.640	99.577	99.514
7	101.016	100.953	100.890	7	101.185	101.160	101.008	7	99.719	99.656	99.594
7.125	101.067	101.004	100.941	7.125	101.180	101.152	100.998	7.125	99.790	99.727	99.664
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	97.815	97.826	97.732	5	97.147	97.155	97.058	5	94.470	94.407	94.344
5.125	98.104	98.111	98.009	5.125	97.650	97.655	97.551	5.125	95.117	95.054	94.991
5.25	98.502	98.509	98.408	5.25	98.111	98.115	98.007	5.25	95.767	95.704	95.641
5.375	98.829	98.834	98.730	5.375	98.511	98.512	98.402	5.375	96.062	95.999	95.936
5.5	99.182	99.185	99.078	5.5	98.896	98.895	98.781	5.5	96.536	96.473	96.410
5.625	99.513	99.514	99.403	5.625	99.258	99.256	99.139	5.625	97.011	96.948	96.885
5.75	99.815	99.814	99.700	5.75	99.606	99.601	99.481	5.75	97.306	97.243	97.180
5.875	100.054	100.051	99.935	5.875	99.930	99.923	99.800	5.875	97.596	97.533	97.470
6	100.283	100.278	100.158	6	100.230	100.222	100.095	6	97.871	97.808	97.745
6.125	100.485	100.477	100.354	6.125	100.496	100.485	100.355	6.125	98.146	98.083	98.020
6.25	100.675	100.665	100.537	6.25	100.743	100.730	100.598	6.25	98.422	98.359	98.296
6.375	100.859	100.847	100.718	6.375	100.969	100.954	100.818	6.375	98.696	98.633	98.570
6.5	100.968	100.953	100.820	6.5	101.112	101.094	100.956	6.5	99.150	99.087	99.024
6.625	101.084	101.068	100.933	6.625	101.159	101.143	101.007	6.625	99.238	99.175	99.112
6.75	101.123	101.105	100.965	6.75	101.195	101.177	101.037	6.75	99.508	99.445	99.382
6.875	101.140	101.120	100.977	6.875	101.251	101.227	101.079	6.875	99.590	99.527	99.464
7	100.966	100.903	100.840	7	101.288	101.262	101.111	7	99.669	99.606	99.543
7.125	101.017	100.954	100.891	7.125	101.284	101.256	101.102	7.125	99.740	99.677	99.614

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	93.556	93.526	93.470	5.75	96.859	96.800	96.769	4.375	94.768	94.744	94.703
5.375	94.261	94.231	94.176	5.875	97.482	97.422	97.392	4.5	95.163	95.139	95.099
5.5	94.953	94.923	94.868	6	98.029	97.970	97.939	4.625	95.547	95.523	95.482
5.625	95.602	95.572	95.516	6.125	98.437	98.378	98.347	4.75	96.140	96.107	96.064
5.75	96.431	96.376	96.320	6.25	98.964	98.890	98.844	4.875	96.580	96.548	96.504
5.875	97.045	96.999	96.943	6.375	99.533	99.459	99.413	5	96.862	96.830	96.786
6	97.640	97.606	97.549	6.5	100.039	99.965	99.919	5.125	97.109	97.077	97.033
6.125	98.217	98.183	98.126	6.625	100.389	100.315	100.268	5.25	97.839	97.798	97.747
6.25	98.690	98.638	98.584	6.75	100.727	100.638	100.577	5.375	98.196	98.156	98.105
6.375	99.243	99.192	99.138	6.875	101.246	101.157	101.096	5.5	98.634	98.594	98.543
6.5	99.759	99.708	99.654	7	101.697	101.608	101.547	5.625	98.877	98.837	98.785
6.625	100.263	100.193	100.135	7.125	101.993	101.905	101.843	5.75	99.330	99.257	99.184
				7.25	102.176	102.102	102.056	5.875	99.702	99.630	99.557
				7.375	102.649	102.575	102.529	6	99.905	99.832	99.759

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	94.128	94.096	94.052
4.75	95.225	95.176	95.117
4.875	95.465	95.417	95.358
5	95.787	95.739	95.680
5.125	96.180	96.131	96.072
5.25	96.538	96.490	96.431
5.375	96.866	96.817	96.758
5.5	97.183	97.127	97.060
5.625	97.506	97.450	97.383
5.75	97.820	97.763	97.696
5.875	98.122	98.066	97.999
6	98.650	98.593	98.527

Home Ready Adjustments

Cumulative LLPA Caps

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

Purchase LPV FACS Adjusters: All Products in Forms - 10 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	93.945	93.856	93.832	5.75	98.488	98.416	98.369	4.25	94.337	94.313	94.272
5.5	94.593	94.510	94.486	5.875	99.054	98.982	98.935	4.375	94.768	94.744	94.703
5.625	95.190	95.112	95.089	6	99.561	99.489	99.441	4.5	95.163	95.139	95.099
5.75	96.294	96.221	96.175	6.125	99.912	99.840	99.792	4.625	95.547	95.523	95.482
5.875	96.928	96.855	96.808	6.25	100.201	100.109	100.050	4.75	96.140	96.107	96.064
6	97.526	97.453	97.406	6.375	100.693	100.601	100.542	4.875	96.580	96.548	96.504
6.125	98.025	97.955	97.908	6.5	101.144	101.052	100.993	5	96.862	96.830	96.786
6.25	98.497	98.404	98.346	6.625	101.515	101.423	101.363	5.125	97.109	97.077	97.033
6.375	99.075	98.982	98.924	6.75	101.212	101.100	101.078	5.25	97.839	97.798	97.747
6.5	99.608	99.515	99.456	6.875	101.684	101.572	101.550	5.375	98.196	98.156	98.105
6.625	99.996	99.936	99.916	7	102.108	101.997	101.974	5.5	98.634	98.594	98.543
6.75	100.568	100.456	100.434	7.125	102.468	102.357	102.333	5.625	98.877	98.837	98.785
6.875	101.072	100.960	100.938	7.25	102.576	102.448	102.437	5.75	99.330	99.257	99.184
7	101.520	101.407	101.385	7.375	103.063	102.935	102.924	5.875	99.702	99.630	99.557
7.125	101.912	101.778	101.767	7.5	103.401	103.273	103.262	6	99.905	99.832	99.759
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.128	94.096	94.052								
4.75	96.139	96.123	96.044								
4.875	96.491	96.475	96.396								
5	96.999	96.964	96.851								
5.125	97.573	97.540	97.427								
5.25	97.922	97.889	97.775								
5.375	98.260	98.227	98.113								
5.5	98.495	98.508	98.358								
5.625	99.081	99.025	98.946								
5.75	99.419	99.362	99.283								
5.875	99.748	99.691	99.612								
6	100.064	100.008	99.928								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	93.201	93.207	93.204
5.25	93.993	93.995	93.965
5.375	94.591	94.591	94.558
5.5	95.182	95.179	95.143
5.625	95.803	95.800	95.764
5.75	96.506	96.499	96.520
5.875	97.052	97.043	97.064
6	97.590	97.579	97.581
6.125	98.120	98.109	98.093
6.25	98.728	98.713	98.726
6.375	99.250	99.239	99.228
6.5	99.742	99.719	99.675
6.625	100.166	100.147	100.159
6.75	100.693	100.670	100.759
6.875	101.138	101.118	101.212
7	101.586	101.565	101.618
7.125	101.978	101.951	102.013
7.25	102.415	102.383	102.439
7.375	102.836	102.809	102.870

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	93.570	94.264	94.176	4.75	93.570	94.264	94.176	5	94.830	95.148	95.060
4.875	94.125	94.664	94.576	4.875	94.125	94.664	94.576	5.125	95.526	95.670	95.582
5	94.830	95.148	95.060	5	94.830	95.148	95.060	5.25	96.549	97.031	96.935
5.125	95.526	95.670	95.582	5.125	95.526	95.670	95.582	5.375	97.138	97.350	97.254
5.25	96.839	97.031	96.935	5.25	96.549	97.031	96.935	5.5	97.800	97.950	97.854
5.375	97.552	97.507	97.348	5.375	97.138	97.350	97.254	5.625	98.366	98.556	98.460
5.5	98.022	97.977	97.854	5.5	97.800	97.950	97.854	5.75	99.132	99.491	99.370
5.625	98.517	98.556	98.460	5.625	98.366	98.556	98.460	5.875	99.726	99.823	99.702
5.75	99.194	99.491	99.370	5.75	99.132	99.491	99.370	6	100.230	100.454	100.333
5.875	99.828	99.823	99.702	5.875	99.726	99.823	99.702	6.125	100.745	100.966	100.845
6	100.322	100.454	100.333	6	100.230	100.454	100.333	6.25	101.357	102.001	101.863
6.125	100.848	100.966	100.845	6.125	100.745	100.966	100.845	6.375	101.404	101.788	101.650
6.25	101.357	102.001	101.863	6.25	101.357	102.001	101.863	6.5	101.968	102.451	102.313
6.375	101.552	101.788	101.650	6.375	101.404	101.788	101.650	6.625	102.547	102.838	102.700
6.5	102.006	102.451	102.313	6.5	101.968	102.451	102.313	6.75	103.062	103.421	103.309
6.625	102.547	102.838	102.700	6.625	102.547	102.838	102.700	6.875	102.648	102.784	102.671
6.75	103.062	103.421	103.309	6.75	103.062	103.421	103.309	7	103.127	103.284	103.171
6.875	102.922	102.852	102.700	6.875	102.648	102.784	102.671	7.125	103.600	103.765	103.652
7	103.409	103.338	103.187	7	103.127	103.284	103.171	7.25	104.079	104.016	103.978
7.125	103.782	103.765	103.652	7.125	103.600	103.765	103.652	7.375	103.209	103.146	103.103
7.25	104.079	104.016	103.978	7.25	104.079	104.016	103.978	7.5	103.738	103.675	103.632
7.375	103.632	103.545	103.449	7.375	103.209	103.146	103.103	7.625	104.249	104.185	104.142
7.5	104.098	104.011	103.914	7.5	103.738	103.675	103.632	7.75	104.641	104.578	104.535
								7.875	102.811	102.737	102.676
								8	103.226	103.153	103.092
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	95.708	95.680	95.662	4.25	95.310	95.345	95.395	4.75	92.220	92.252	92.291
4.375	96.215	96.187	96.130	4.375	95.884	95.920	95.969	4.875	92.956	92.989	93.028
4.5	96.674	96.647	96.597	4.5	96.457	96.492	96.541	5	93.689	93.721	93.760
4.625	97.132	97.105	97.111	4.625	97.026	97.061	97.111	5.125	94.566	94.598	94.637
4.75	97.693	98.168	97.957	4.75	97.693	98.168	97.957	5.25	96.088	96.221	96.094
4.875	98.114	98.277	98.066	4.875	97.802	98.277	98.066	5.375	96.801	96.756	96.597
5	98.571	98.632	98.473	5	98.298	98.632	98.420	5.5	97.271	97.226	97.067
5.125	99.028	99.002	98.930	5.125	98.845	98.860	98.905	5.625	97.767	97.733	97.756
5.25	99.438	99.897	99.669	5.25	99.438	99.897	99.669	5.75	98.733	98.987	98.834
5.375	99.776	99.832	99.636	5.375	99.373	99.832	99.604	5.875	99.239	99.160	98.993
5.5	100.232	100.307	100.091	5.5	99.848	100.307	100.079	6	99.742	99.749	99.597
5.625	100.687	100.646	100.547	5.625	100.321	100.646	100.418	6.125	100.279	100.212	100.148
5.75	100.922	101.341	101.073	5.75	100.922	101.341	101.073	6.25	101.135	101.372	101.203
5.875	101.248	101.354	101.111	5.875	100.935	101.354	101.086	6.375	101.197	101.434	101.265
6	101.703	101.645	101.566	6	101.033	101.354	101.086	6.5	101.517	101.754	101.585
								6.625	101.868	102.105	101.936
								6.75	101.743	101.940	101.796
								6.875	101.616	101.565	101.460
								7	102.066	101.960	101.910
								7.125	102.506	102.400	102.350
								7.25	102.261	102.198	102.160
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	95.942	96.221	96.094	5	93.689	93.721	93.760	4.5	93.819	93.730	93.679
5.375	96.183	96.290	96.233	5.125	94.566	94.598	94.637	4.625	94.384	94.295	94.244
5.5	96.943	96.970	96.993	5.25	95.942	96.221	96.094	4.75	94.589	94.563	94.491
5.625	97.706	97.733	97.756	5.375	96.183	96.290	96.233	4.875	95.094	95.068	94.996
5.75	98.733	98.987	98.834	5.5	96.943	96.970	96.993	5	95.551	95.525	95.453
5.875	99.149	99.068	98.916	5.625	97.706	97.733	97.756	5.125	96.008	95.982	95.910
6	99.572	99.749	99.597	5.75	98.733	98.987	98.834	5.25	96.252	96.199	96.112
6.125	100.136	100.212	100.148	5.875	98.835	99.068	98.916	5.375	96.756	96.702	96.616
6.25	101.135	101.372	101.203	6	99.495	99.749	99.597	5.5	97.212	97.158	97.071
6.375	101.197	101.434	101.265	6.125	100.136	100.212	100.148	5.625	97.667	97.614	97.527
6.5	101.517	101.754	101.585	6.25	101.135	101.372	101.203	5.75	97.726	97.669	97.589
6.625	101.868	102.105	101.936	6.375	101.197	101.434	101.265	5.875	98.228	98.171	98.091
6.75	101.743	101.940	101.796	6.5	101.517	101.754	101.585	6	98.683	98.625	98.546
6.875	101.616	101.565	101.460	6.625	101.868	102.105	101.936	6.125	99.127	99.070	98.990

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.549	97.031	96.935	5.25	96.549	97.031	96.935	5.25	96.549	97.031	96.935
5.375	97.138	97.350	97.254	5.375	97.138	97.350	97.254	5.375	97.138	97.350	97.254
5.5	97.800	97.950	97.854	5.5	97.800	97.950	97.854	5.5	97.800	97.950	97.854
5.625	98.366	98.556	98.460	5.625	98.366	98.556	98.460	5.625	98.366	98.556	98.460
5.75	99.132	99.491	99.370	5.75	99.132	99.491	99.370	5.75	99.132	99.491	99.370
5.875	99.726	99.823	99.702	5.875	99.726	99.823	99.702	5.875	99.726	99.823	99.702
6	100.230	100.454	100.333	6	100.230	100.454	100.333	6	100.230	100.454	100.333
6.125	100.745	100.966	100.845	6.125	100.745	100.966	100.845	6.125	100.745	100.966	100.845
6.25	101.357	102.001	101.863	6.25	101.357	102.001	101.863	6.25	101.357	102.001	101.863
6.375	101.404	101.788	101.650	6.375	101.404	101.788	101.650	6.375	101.404	101.788	101.650
6.5	101.968	102.451	102.313	6.5	101.968	102.451	102.313	6.5	101.968	102.451	102.313
6.625	102.547	102.838	102.700	6.625	102.547	102.838	102.700	6.625	102.547	102.838	102.700
6.75	103.062	103.421	103.309	6.75	103.062	103.421	103.309	6.75	103.062	103.421	103.309
6.875	102.648	102.784	102.671	6.875	102.648	102.784	102.671	6.875	102.648	102.784	102.671
7	103.127	103.284	103.171	7	103.127	103.284	103.171	7	103.127	103.284	103.171
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	96.457	96.492	96.541	4.25	95.310	95.345	95.395	5.25	95.942	96.221	96.094
4.625	97.026	97.061	97.111	4.375	95.884	95.920	95.969	5.375	96.183	96.290	96.233
4.75	97.693	98.168	97.957	4.5	96.457	96.492	96.541	5.5	96.943	96.970	96.993
4.875	97.802	98.277	98.066	4.625	97.026	97.061	97.111	5.625	97.706	97.733	97.756
5	98.298	98.632	98.420	4.75	97.283	97.237	97.233	5.75	98.733	98.987	98.834
5.125	98.845	98.860	98.905	4.875	97.739	97.754	97.800	5.875	99.149	99.068	98.916
5.25	99.438	99.897	99.669	5	98.298	98.313	98.358	6	99.572	99.749	99.597
5.375	99.373	99.832	99.604	5.125	98.845	98.860	98.905	6.125	100.136	100.212	100.148
5.5	99.848	100.307	100.079	5.25	99.014	98.967	98.943	6.25	101.135	101.372	101.203
5.625	100.321	100.646	100.418	5.375	99.309	99.303	99.345	6.375	101.197	101.434	101.265
5.75	100.922	101.341	101.073	5.5	99.827	99.821	99.863	6.5	101.517	101.754	101.585
5.875	100.935	101.354	101.086	5.625	100.321	100.315	100.357	6.625	101.868	102.105	101.936
6	101.033	101.354	101.086	5.75	100.544	100.481	100.451	6.75	101.743	101.940	101.796
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	95.942	96.221	96.094	5.25	95.942	96.221	96.094	4.5	93.819	93.730	93.679
5.375	96.183	96.290	96.233	5.375	96.183	96.290	96.233	4.625	94.384	94.295	94.244
5.5	96.943	96.970	96.993	5.5	96.943	96.970	96.993	4.75	92.959	92.812	92.797
5.625	97.706	97.733	97.756	5.625	97.706	97.733	97.756	4.875	93.518	93.333	93.278
5.75	98.733	98.987	98.834	5.75	98.733	98.987	98.834	5	94.062	93.877	93.823
5.875	99.149	99.068	98.916	5.875	98.814	99.068	98.916	5.125	94.584	94.399	94.345
6	99.572	99.749	99.597	6	99.495	99.749	99.597	5.25	95.542	95.509	95.475
6.125	100.136	100.212	100.148	6.125	100.136	100.212	100.148	5.375	95.650	95.616	95.583
6.25	101.135	101.372	101.203	6.25	101.135	101.372	101.203	5.5	96.073	96.040	96.006
6.375	101.197	101.434	101.265	6.375	101.197	101.434	101.265	5.625	96.507	96.473	96.440
6.5	101.517	101.754	101.585	6.5	101.517	101.754	101.585	5.75	97.584	97.542	97.500
6.625	101.868	102.105	101.936	6.625	101.868	102.105	101.936	5.875	97.862	97.820	97.778
6.75	101.743	101.940	101.796	6.75	101.793	101.940	101.796	6	98.234	98.192	98.150
6.875	101.616	101.565	101.460	6.875	101.303	101.565	101.421	6.125	98.570	98.528	98.486

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	95.551	95.504	95.482	5.125	95.551	95.504	95.482	4.75	93.345	94.070	93.982
5.25	96.574	96.981	96.885	5.25	96.574	96.981	96.885	4.875	94.150	94.414	94.326
5.375	97.163	97.362	97.266	5.375	97.163	97.362	97.266	5	94.855	95.030	94.943
5.5	97.825	97.875	97.792	5.5	97.825	97.875	97.792	5.125	95.551	95.504	95.482
5.625	98.391	98.374	98.357	5.625	98.391	98.374	98.357	5.25	96.574	96.981	96.885
5.75	99.157	99.285	99.164	5.75	99.157	99.285	99.164	5.375	97.163	97.362	97.266
5.875	99.751	99.585	99.464	5.875	99.751	99.585	99.464	5.5	97.825	97.875	97.792
6	100.255	100.129	100.008	6	100.255	100.129	100.008	5.625	98.391	98.374	98.357
6.125	100.770	100.666	100.545	6.125	100.770	100.666	100.545	5.75	99.157	99.285	99.164
6.25	101.038	101.651	101.513	6.25	101.038	101.651	101.513	5.875	99.751	99.585	99.464
6.375	101.429	101.438	101.300	6.375	101.429	101.438	101.300	6	100.255	100.129	100.008
6.5	101.904	102.007	101.869	6.5	101.904	102.007	101.869	6.125	100.770	100.666	100.545
6.625	102.452	102.457	102.319	6.625	102.452	102.457	102.319	6.25	101.038	101.651	101.513
6.75	102.802	102.688	102.611	6.75	102.802	102.688	102.611	6.375	101.429	101.438	101.300
6.875	102.673	102.622	102.572	6.875	102.673	102.622	102.572	6.5	101.904	102.007	101.869
7	103.152	103.102	103.052	7	103.152	103.102	103.052	6.625	102.452	102.457	102.319
7.125	103.569	103.519	103.468	7.125	103.569	103.519	103.468	6.75	102.802	102.688	102.611
7.25	103.748	103.685	103.647	7.25	103.748	103.685	103.647	6.875	102.673	102.622	102.572
7.375	103.196	103.096	102.995	7.375	103.196	103.096	102.995	7	103.152	103.102	103.052
7.5	103.579	103.478	103.378	7.5	103.579	103.478	103.378	7.125	103.569	103.519	103.468
7.625	103.980	103.880	103.779	7.625	103.980	103.880	103.779	7.25	103.748	103.685	103.647
7.75	104.185	104.122	104.079	7.75	104.185	104.122	104.079	7.375	103.196	103.096	102.995
7.875	103.780	103.696	103.640	7.875	102.619	102.505	102.484	7.5	103.579	103.478	103.378
8	103.885	103.802	103.746	8	102.950	102.837	102.816	7.625	103.980	103.880	103.779
8.125	103.941	103.857	103.801	8.125	103.255	103.141	103.120	7.75	104.185	104.122	104.079
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	95.714	95.698	95.687	4.25	95.401	95.437	95.486	4.875	92.931	92.923	93.002
4.375	96.181	96.165	96.154	4.375	95.931	95.967	96.016	5	93.653	93.645	93.724
4.5	96.649	96.633	96.622	4.5	96.451	96.487	96.536	5.125	94.421	94.413	94.492
4.625	97.119	97.103	97.092	4.625	96.958	96.994	97.043	5.25	96.124	96.403	96.307
4.75	97.561	98.037	97.825	4.75	97.308	97.262	97.297	5.375	96.255	96.534	96.438
4.875	97.950	98.271	98.059	4.875	97.734	97.749	97.795	5.5	96.886	96.996	96.936
5	98.421	98.595	98.383	5	98.210	98.225	98.271	5.625	97.610	97.597	97.660
5.125	98.891	98.867	98.844	5.125	98.659	98.674	98.720	5.75	98.758	99.012	98.891
5.25	99.400	99.860	99.632	5.25	99.039	98.992	98.968	5.875	99.174	99.062	98.941
5.375	99.532	99.826	99.598	5.375	99.221	99.215	99.257	6	99.597	99.556	99.434
5.5	99.982	100.270	100.042	5.5	99.625	99.619	99.661	6.125	100.002	100.143	100.022
5.625	100.418	100.386	100.347	5.625	100.020	99.990	100.032	6.25	100.817	101.054	100.916
5.75	100.635	101.054	100.786	5.75	100.569	100.506	100.476	6.375	100.878	101.115	100.977
5.875	100.921	100.848	100.779	5.875	100.411	100.384	100.391	6.5	101.252	101.341	101.203
6	101.332	101.260	101.191	6	100.864	100.769	100.733	6.625	101.690	101.755	101.617
								6.75	101.768	101.654	101.578
								6.875	101.360	101.310	101.260
								7	101.840	101.789	101.739
								7.125	102.256	102.206	102.156
								7.25	102.286	102.223	102.185
								7.375	100.891	100.827	100.784
								7.5	101.420	101.356	101.313
								7.625	101.930	101.867	101.823
								7.75	102.273	102.209	102.166
								7.875	99.167	98.903	98.882
								8	99.499	99.235	99.214
								8.125	99.803	99.539	99.518
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	101.252	101.341	101.203	6.125	99.889	100.143	100.022	4.5	93.807	93.718	93.667
6.625	101.690	101.755	101.617	6.25	100.817	101.054	100.916	4.625	94.280	94.190	94.139
6.75	101.768	101.654	101.578	6.375	100.878	101.115	100.977	4.75	93.027	92.841	92.822
6.875	101.360	101.310	101.260	6.5	101.104	101.341	101.203	4.875	93.484	93.299	93.245
7	101.840	101.789	101.739	6.625	101.548	101.755	101.617	5	93.905	93.720	93.666
7.125	102.256	102.206	102.156	6.75	101.818	101.704	101.628	5.125	94.283	94.098	94.044
7.25	102.286	102.223	102.185	6.875	101.051	100.948	100.960	5.25	95.567	95.534	95.500
7.375	100.891	100.827	100.784	7	101.511	101.408	101.421	5.375	95.675	95.641	95.608
7.5	101.420	101.356	101.313	7.125	101.907	101.844	101.806	5.5	96.098	96.065	96.031
7.625	101.930	101.867	101.823	7.25	102.336	102.273	102.235	5.625	96.532	96.498	96.465
7.75	102.273	102.209	102.166	7.375	100.941	100.877	100.834	5.75	97.609	97.567	97.525
7.875	99.167	98.903	98.882	7.5	101.470	101.406	101.363	5.875	97.887	97.845	97.803
8	99.499	99.235	99.214	7.625	101.980	101.917	101.873	6	98.259	98.217	98.175
8.125	99.803	99.539	99.518	7.75	98.845	98.581	98.560	6.125	98.595	98.553	98.511

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	101.429	101.438	101.300	6.375	101.429	101.438	101.300	6	100.255	100.129	100.008
6.5	101.904	102.007	101.869	6.5	101.904	102.007	101.869	6.125	100.770	100.666	100.545
6.625	102.452	102.457	102.319	6.625	102.452	102.457	102.319	6.25	101.038	101.651	101.513
6.75	102.802	102.688	102.611	6.75	102.802	102.688	102.611	6.375	101.429	101.438	101.300
6.875	102.673	102.622	102.572	6.875	102.673	102.622	102.572	6.5	101.904	102.007	101.869
7	103.152	103.102	103.052	7	103.152	103.102	103.052	6.625	102.452	102.457	102.319
7.125	103.569	103.519	103.468	7.125	103.569	103.519	103.468	6.75	102.802	102.688	102.611
7.25	103.748	103.685	103.647	7.25	103.748	103.685	103.647	6.875	102.673	102.622	102.572
7.375	103.196	103.096	102.995	7.375	103.196	103.096	102.995	7	103.152	103.102	103.052
7.5	103.579	103.478	103.378	7.5	103.579	103.478	103.378	7.125	103.569	103.519	103.468
7.625	103.980	103.880	103.779	7.625	103.980	103.880	103.779	7.25	103.748	103.685	103.647
7.75	104.185	104.122	104.079	7.75	104.185	104.122	104.079	7.375	103.196	103.096	102.995
7.875	103.780	103.696	103.640	7.875	102.669	102.555	102.534	7.5	103.579	103.478	103.378
8	103.885	103.802	103.746	8	103.000	102.887	102.866	7.625	103.980	103.880	103.779
8.125	103.941	103.857	103.801	8.125	103.305	103.191	103.170	7.75	104.185	104.122	104.079
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	96.649	96.633	96.622	4.5	96.451	96.487	96.536	6.625	101.690	101.755	101.617
4.625	97.119	97.103	97.092	4.625	96.958	96.994	97.043	6.75	101.768	101.654	101.578
4.75	97.561	98.037	97.825	4.75	97.308	97.262	97.297	6.875	101.360	101.310	101.260
4.875	97.950	98.271	98.059	4.875	97.734	97.749	97.795	7	101.840	101.789	101.739
5	98.421	98.595	98.383	5	98.210	98.225	98.271	7.125	102.256	102.206	102.156
5.125	98.891	98.867	98.844	5.125	98.659	98.674	98.720	7.25	102.286	102.223	102.185
5.25	99.400	99.860	99.632	5.25	99.039	98.992	98.968	7.375	101.745	101.678	101.618
5.375	99.532	99.826	99.598	5.375	99.221	99.215	99.257	7.5	101.893	101.826	101.766
5.5	99.982	100.270	100.042	5.5	99.625	99.619	99.661	7.625	101.968	101.901	101.841
5.625	100.418	100.386	100.347	5.625	100.020	99.990	100.032	7.75	102.273	102.209	102.166
5.75	100.635	101.054	100.786	5.75	100.569	100.506	100.476	7.875	101.305	101.221	101.165
5.875	100.921	100.848	100.779	5.875	100.411	100.384	100.391	8	101.410	101.327	101.271
6	101.332	101.260	101.191	6	100.864	100.769	100.733	8.125	101.466	101.382	101.326
6.125	101.722	101.649	101.580	6.125	101.401	101.307	101.263				
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	101.252	101.341	101.203	6.125	99.889	100.143	100.022	4.5	93.807	93.718	93.667
6.625	101.690	101.755	101.617	6.25	100.817	101.054	100.916	4.625	94.280	94.190	94.139
6.75	101.768	101.654	101.578	6.375	100.878	101.115	100.977	4.75	93.027	92.841	92.822
6.875	101.360	101.310	101.260	6.5	101.104	101.341	101.203	4.875	93.484	93.299	93.245
7	101.840	101.789	101.739	6.625	101.548	101.755	101.617	5	93.905	93.720	93.666
7.125	102.256	102.206	102.156	6.75	101.818	101.704	101.628	5.125	94.283	94.098	94.044
7.25	102.286	102.223	102.185	6.875	101.051	100.948	100.960	5.25	95.567	95.534	95.500
7.375	100.891	100.827	100.784	7	101.511	101.408	101.421	5.375	95.675	95.641	95.608
7.5	101.420	101.356	101.313	7.125	101.907	101.844	101.806	5.5	96.098	96.065	96.031
7.625	101.930	101.867	101.823	7.25	102.336	102.273	102.235	5.625	96.532	96.498	96.465
7.75	102.273	102.209	102.166	7.375	100.941	100.877	100.834	5.75	97.609	97.567	97.525
7.875	99.167	98.903	98.882	7.5	101.470	101.406	101.363	5.875	97.887	97.845	97.803
8	99.499	99.235	99.214	7.625	101.980	101.917	101.873	6	98.259	98.217	98.175
8.125	99.803	99.539	99.518	7.75	98.845	98.581	98.560	6.125	98.595	98.553	98.511

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	99.269	99.096	98.796	6.75	97.769	97.596	97.296
6.875	99.802	99.629	99.329	6.875	98.302	98.129	97.829
7	100.314	100.141	99.841	7	98.814	98.641	98.341
7.125	100.778	100.605	100.305	7.125	99.278	99.105	98.805
7.25	101.222	101.049	100.749	7.25	99.722	99.549	99.249
7.375	101.317	101.105	100.805	7.375	99.817	99.605	99.305
7.5	101.789	101.577	101.277	7.5	100.289	100.077	99.777
7.625	102.213	102.001	101.701	7.625	100.713	100.501	100.201
7.75	102.627	102.415	102.115	7.75	101.127	100.915	100.615
7.875	102.039	101.799	101.499	7.875	100.539	100.299	99.999
8	102.471	102.231	101.931	8	100.971	100.731	100.431
8.125	102.865	102.625	102.325	8.125	101.365	101.125	100.825
8.25	103.239	102.999	102.699	8.25	101.739	101.499	101.199
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.269	97.096	96.796	6.75	95.769	95.596	95.296
6.875	97.802	97.629	97.329	6.875	96.302	96.129	95.829
7	98.314	98.141	97.841	7	96.814	96.641	96.341
7.125	98.778	98.605	98.305	7.125	97.278	97.105	96.805
7.25	99.222	99.049	98.749	7.25	97.722	97.549	97.249
7.375	99.317	99.105	98.805	7.375	97.817	97.605	97.305
7.5	99.789	99.577	99.277	7.5	98.289	98.077	97.777
7.625	100.213	100.001	99.701	7.625	98.713	98.501	98.201
7.75	100.627	100.415	100.115	7.75	99.127	98.915	98.615
7.875	100.039	99.799	99.499	7.875	98.539	98.299	97.999
8	100.471	100.231	99.931	8	98.971	98.731	98.431
8.125	100.865	100.625	100.325	8.125	99.365	99.125	98.825
8.25	101.239	100.999	100.699	8.25	99.739	99.499	99.199
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.519	98.346	98.046	6.75	96.519	96.346	96.046
6.875	99.052	98.879	98.579	6.875	97.052	96.879	96.579
7	99.564	99.391	99.091	7	97.564	97.391	97.091
7.125	100.028	99.855	99.555	7.125	98.028	97.855	97.555
7.25	100.472	100.299	99.999	7.25	98.472	98.299	97.999
7.375	100.567	100.355	100.055	7.375	98.567	98.355	98.055
7.5	101.039	100.827	100.527	7.5	99.039	98.827	98.527
7.625	101.463	101.251	100.951	7.625	99.463	99.251	98.951
7.75	101.877	101.665	101.365	7.75	99.877	99.665	99.365
7.875	101.289	101.049	100.749	7.875	99.289	99.049	98.749
8	101.721	101.481	101.181	8	99.721	99.481	99.181
8.125	102.115	101.875	101.575	8.125	100.115	99.875	99.575
8.25	102.489	102.249	101.949	8.25	100.489	100.249	99.949

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.