



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	91.425	91.425	91.307	4.75	91.425	91.425	91.307	5.125	95.440	95.474	95.411
4.875	92.316	92.324	92.315	4.875	92.316	92.324	92.315	5.25	96.162	96.196	96.133
5	92.976	92.981	92.969	5	92.976	92.981	92.969	5.375	96.698	96.731	96.665
5.125	93.557	93.563	93.550	5.125	93.557	93.563	93.550	5.5	97.343	97.371	97.353
5.25	94.554	94.501	94.424	5.25	94.346	94.347	94.290	5.625	98.073	98.098	98.077
5.375	95.234	95.181	95.104	5.375	94.936	94.936	94.875	5.75	98.768	98.762	98.741
5.5	95.920	95.866	95.789	5.5	95.519	95.517	95.452	5.875	99.325	99.271	99.239
5.625	96.512	96.459	96.382	5.625	96.138	96.135	96.087	6	99.822	99.766	99.734
5.75	97.099	97.037	96.953	5.75	96.889	96.883	96.858	6.125	100.224	100.150	100.111
5.875	97.708	97.647	97.562	5.875	97.426	97.418	97.398	6.25	100.469	100.401	100.406
6	98.295	98.234	98.150	6	98.005	97.993	97.927	6.375	100.949	100.870	100.846
6.125	98.727	98.666	98.581	6.125	98.576	98.559	98.498	6.5	101.390	101.310	101.271
6.25	99.295	99.225	99.134	6.25	99.111	99.096	99.107	6.625	101.780	101.680	101.658
6.375	99.804	99.734	99.643	6.375	99.667	99.640	99.604	6.75	101.472	101.416	101.373
6.5	100.284	100.199	100.125	6.5	100.219	100.186	100.125	6.875	102.013	101.965	101.904
6.625	100.711	100.628	100.572	6.625	100.666	100.628	100.572	7	102.509	102.455	102.399
6.75	101.213	101.118	101.028	6.75	101.045	101.021	101.028	7.125	102.719	102.660	102.609
6.875	101.581	101.487	101.474	6.875	101.527	101.478	101.474	7.25	102.879	102.815	102.785
7	102.017	101.955	101.900	7	102.009	101.955	101.900	7.375	103.281	103.218	103.187
7.125	102.438	102.352	102.311	7.125	102.395	102.336	102.311	7.5	103.710	103.635	103.616
7.25	102.813	102.732	102.765	7.25	102.764	102.732	102.765	7.625	103.941	103.862	103.848
7.375	103.231	103.169	103.185	7.375	103.205	103.147	103.185	7.75	104.395	104.335	104.279
7.5	103.622	103.560	103.503	7.5	103.588	103.513	103.503	7.875	104.762	104.705	104.649
7.625	104.010	103.948	103.891	7.625	103.936	103.868	103.891	8	105.150	105.133	105.088
7.75	104.279	104.238	104.289	7.75	104.279	104.238	104.289				
7.875	104.724	104.634	104.629	7.875	104.724	104.634	104.629				
8	105.053	104.958	104.912	8	105.053	104.958	104.912				
8.125	105.128	105.027	105.090	8.125	105.128	105.027	105.090				
8.25	105.291	105.245	105.151	8.25	105.291	105.245	105.151				
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	96.866	96.866	96.846	4.625	97.224	97.224	97.204	5	92.004	92.080	92.004
4.75	97.053	97.002	96.941	4.75	97.329	97.329	97.269	5.125	92.630	92.705	92.627
4.875	97.527	97.527	97.472	4.875	97.854	97.854	97.798	5.25	94.316	94.170	94.012
5	97.898	97.882	97.827	5	98.083	98.123	98.162	5.375	94.998	94.854	94.695
5.125	98.440	98.424	98.368	5.125	98.534	98.573	98.607	5.5	95.818	95.675	95.517
5.25	98.754	98.692	98.600	5.25	98.864	98.901	98.932	5.625	96.413	96.270	96.113
5.375	99.201	99.185	99.079	5.375	99.298	99.298	99.235	5.75	97.029	96.903	96.803
5.5	99.577	99.561	99.454	5.5	99.656	99.656	99.643	5.875	97.641	97.515	97.374
5.625	100.065	100.049	99.940	5.625	99.968	99.999	100.018	6	98.228	98.102	97.961
5.75	100.233	100.202	100.122	5.75	100.255	100.283	100.299	6.125	98.662	98.538	98.398
5.875	100.694	100.662	100.582	5.875	100.511	100.537	100.549	6.25	99.239	99.112	99.042
6	101.025	100.992	100.911	6	100.904	100.892	100.903	6.375	99.745	99.620	99.587
6.125	101.523	101.489	101.408	6.125	101.090	101.073	101.030	6.5	100.222	100.081	100.045
6.25	101.400	101.381	101.381	6.25	101.334	101.312	101.213	6.625	100.648	100.494	100.446
6.375	101.826	101.771	101.711	6.375	101.653	101.626	101.501	6.75	101.145	100.987	100.935
6.5	102.098	102.042	101.981	6.5	102.009	101.977	101.858	6.875	101.513	101.380	101.342
6.625	102.565	102.507	102.446	6.625	102.064	102.026	101.912	7	101.846	101.757	101.716
6.75	102.631	102.558	102.515	6.75	102.337	102.294	102.265	7.125	102.247	102.104	102.003
6.875	103.067	102.991	102.949	6.875	102.661	102.613	102.589	7.25	102.612	102.467	102.402
7	102.961	102.899	102.869	7	102.879	102.825	102.808	7.375	102.987	102.840	102.698
7.125	103.138	103.075	103.045	7.125	102.706	102.644	102.614	7.5	103.170	103.096	103.096
7.25	103.035	102.957	102.902	7.25	102.701	102.623	102.567	7.625	103.435	103.356	103.356
7.375	103.529	103.451	103.395	7.375	103.091	103.012	102.957	7.75	102.524	102.484	102.419
								7.875	102.761	102.739	102.684

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	97.731	97.743	97.654	5	97.109	97.121	97.032	5	94.561	94.498	94.435
5.125	97.978	97.984	97.885	5.125	97.610	97.616	97.517	5.125	95.207	95.144	95.081
5.25	98.419	98.426	98.330	5.25	98.066	98.070	97.967	5.25	95.857	95.794	95.731
5.375	98.742	98.747	98.646	5.375	98.449	98.451	98.344	5.375	96.152	96.089	96.026
5.5	99.074	99.077	98.973	5.5	98.825	98.825	98.714	5.5	96.626	96.563	96.500
5.625	99.387	99.388	99.279	5.625	99.194	99.192	99.077	5.625	97.101	97.038	96.975
5.75	99.695	99.694	99.582	5.75	99.537	99.532	99.414	5.75	97.396	97.333	97.270
5.875	99.964	99.961	99.845	5.875	99.862	99.855	99.733	5.875	97.674	97.611	97.548
6	100.190	100.185	100.066	6	100.163	100.154	100.028	6	97.948	97.885	97.823
6.125	100.378	100.371	100.247	6.125	100.428	100.418	100.288	6.125	98.225	98.162	98.099
6.25	100.582	100.572	100.444	6.25	100.669	100.656	100.522	6.25	98.499	98.436	98.374
6.375	100.788	100.776	100.644	6.375	100.876	100.861	100.723	6.375	98.771	98.708	98.645
6.5	100.888	100.874	100.738	6.5	101.012	100.995	100.853	6.5	99.225	99.162	99.099
6.625	100.968	100.952	100.813	6.625	101.052	101.037	100.898	6.625	99.313	99.250	99.187
6.75	100.995	100.977	100.834	6.75	101.087	101.069	100.926	6.75	99.579	99.516	99.454
6.875	101.008	100.987	100.843	6.875	101.140	101.117	100.964	6.875	99.661	99.598	99.536
7	101.021	100.958	100.895	7	101.176	101.150	100.994	7	99.733	99.670	99.607
7.125	101.071	101.008	100.945	7.125	101.170	101.143	100.982	7.125	99.806	99.743	99.681
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	97.831	97.842	97.753	5	97.208	97.217	97.128	5	94.511	94.448	94.385
5.125	98.082	98.088	97.988	5.125	97.710	97.716	97.617	5.125	95.157	95.094	95.031
5.25	98.518	98.526	98.429	5.25	98.165	98.169	98.066	5.25	95.807	95.744	95.681
5.375	98.841	98.846	98.745	5.375	98.547	98.549	98.442	5.375	96.102	96.039	95.976
5.5	99.174	99.177	99.072	5.5	98.922	98.921	98.810	5.5	96.576	96.513	96.450
5.625	99.486	99.487	99.378	5.625	99.290	99.288	99.173	5.625	97.051	96.988	96.925
5.75	99.794	99.794	99.682	5.75	99.632	99.627	99.509	5.75	97.346	97.283	97.220
5.875	100.064	100.061	99.946	5.875	99.956	99.949	99.827	5.875	97.624	97.561	97.498
6	100.291	100.286	100.167	6	100.256	100.248	100.121	6	97.898	97.835	97.772
6.125	100.482	100.474	100.350	6.125	100.522	100.511	100.381	6.125	98.175	98.112	98.049
6.25	100.688	100.678	100.550	6.25	100.762	100.750	100.616	6.25	98.449	98.386	98.323
6.375	100.896	100.884	100.753	6.375	100.971	100.956	100.818	6.375	98.721	98.658	98.595
6.5	101.000	100.986	100.850	6.5	101.108	101.091	100.950	6.5	99.175	99.112	99.049
6.625	101.081	101.065	100.926	6.625	101.150	101.134	100.995	6.625	99.263	99.200	99.137
6.75	101.110	101.092	100.949	6.75	101.187	101.169	101.025	6.75	99.529	99.466	99.403
6.875	101.125	101.105	100.957	6.875	101.242	101.219	101.066	6.875	99.611	99.548	99.485
7	100.971	100.908	100.845	7	101.279	101.254	101.097	7	99.683	99.620	99.557
7.125	101.021	100.958	100.895	7.125	101.275	101.248	101.087	7.125	99.756	99.693	99.630

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	93.490	93.461	93.403	5.75	96.998	96.939	96.908	4.375	94.785	94.761	94.719
5.375	94.213	94.168	94.153	5.875	97.600	97.541	97.510	4.5	95.175	95.150	95.108
5.5	94.914	94.870	94.854	6	98.145	98.085	98.054	4.625	95.546	95.522	95.479
5.625	95.532	95.487	95.471	6.125	98.554	98.495	98.464	4.75	96.187	96.155	96.110
5.75	96.436	96.364	96.323	6.25	99.041	98.967	98.921	4.875	96.621	96.589	96.544
5.875	97.050	96.978	96.937	6.375	99.603	99.529	99.483	5	96.903	96.871	96.826
6	97.650	97.576	97.534	6.5	100.104	100.030	99.983	5.125	97.146	97.113	97.068
6.125	98.212	98.136	98.094	6.625	100.452	100.378	100.331	5.25	97.858	97.818	97.765
6.25	98.611	98.539	98.486	6.75	100.782	100.694	100.632	5.375	98.209	98.169	98.116
6.375	99.173	99.081	99.029	6.875	101.294	101.205	101.143	5.5	98.640	98.599	98.547
6.5	99.690	99.605	99.545	7	101.725	101.636	101.574	5.625	98.875	98.834	98.782
6.625	100.220	100.140	100.068	7.125	102.028	101.939	101.877	5.75	99.327	99.254	99.181
				7.25	102.158	102.084	102.038	5.875	99.693	99.620	99.547
				7.375	102.632	102.558	102.512	6	99.889	99.816	99.743

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	94.168	94.128	94.085
4.75	95.271	95.223	95.163
4.875	95.505	95.456	95.396
5	95.828	95.779	95.719
5.125	96.215	96.166	96.106
5.25	96.568	96.520	96.460
5.375	96.890	96.841	96.781
5.5	97.187	97.131	97.064
5.625	97.502	97.446	97.378
5.75	97.808	97.752	97.684
5.875	98.104	98.048	97.980
6	98.626	98.569	98.501

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	93.843	93.778	93.761	5.75	98.468	98.415	98.382	4.25	94.357	94.333	94.290
5.5	94.486	94.428	94.411	5.875	99.025	98.971	98.939	4.375	94.785	94.761	94.719
5.625	95.082	95.026	95.009	6	99.522	99.466	99.434	4.5	95.175	95.150	95.108
5.75	96.269	96.218	96.187	6.125	99.868	99.811	99.778	4.625	95.546	95.522	95.479
5.875	96.892	96.840	96.808	6.25	100.169	100.090	100.053	4.75	96.187	96.155	96.110
6	97.475	97.421	97.389	6.375	100.649	100.570	100.532	4.875	96.621	96.589	96.544
6.125	97.972	97.916	97.885	6.5	101.090	101.010	100.971	5	96.903	96.871	96.826
6.25	98.458	98.381	98.345	6.625	101.458	101.376	101.337	5.125	97.146	97.113	97.068
6.375	99.021	98.943	98.906	6.75	101.172	101.116	101.073	5.25	97.858	97.818	97.765
6.5	99.536	99.457	99.420	6.875	101.632	101.576	101.532	5.375	98.209	98.169	98.116
6.625	99.921	99.841	99.824	7	102.047	101.989	101.945	5.5	98.640	98.599	98.547
6.75	100.520	100.466	100.424	7.125	102.403	102.344	102.300	5.625	98.875	98.834	98.782
6.875	101.008	100.953	100.910	7.25	102.486	102.440	102.391	5.75	99.327	99.254	99.181
7	101.438	101.382	101.338	7.375	102.966	102.918	102.868	5.875	99.693	99.620	99.547
7.125	101.813	101.760	101.719	7.5	103.297	103.248	103.198	6	99.889	99.816	99.743
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.168	94.128	94.085								
4.75	96.210	96.194	96.142								
4.875	96.561	96.545	96.492								
5	97.030	97.014	96.913								
5.125	97.607	97.591	97.488								
5.25	97.955	97.939	97.834								
5.375	98.292	98.276	98.171								
5.5	98.575	98.559	98.451								
5.625	99.095	99.066	98.986								
5.75	99.432	99.402	99.322								
5.875	99.761	99.729	99.649								
6	100.079	100.046	99.966								

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	93.257	93.263	93.250
5.25	94.046	94.047	93.990
5.375	94.636	94.636	94.575
5.5	95.219	95.217	95.152
5.625	95.838	95.835	95.787
5.75	96.589	96.583	96.558
5.875	97.126	97.118	97.098
6	97.653	97.645	97.605
6.125	98.183	98.172	98.124
6.25	98.811	98.796	98.807
6.375	99.328	99.317	99.304
6.5	99.811	99.789	99.743
6.625	100.227	100.207	100.191
6.75	100.745	100.721	100.728
6.875	101.183	101.163	101.174
7	101.624	101.603	101.572
7.125	102.024	101.994	102.011
7.25	102.464	102.432	102.465
7.375	102.875	102.847	102.885

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	93.734	94.436	94.357	4.75	93.734	94.436	94.357	5	94.919	95.320	95.241
4.875	94.217	94.836	94.757	4.875	94.217	94.836	94.757	5.125	95.610	95.842	95.763
5	94.919	95.320	95.241	5	94.919	95.320	95.241	5.25	96.500	97.185	97.089
5.125	95.610	95.842	95.763	5.125	95.610	95.842	95.763	5.375	97.032	97.504	97.408
5.25	96.787	97.185	97.089	5.25	96.500	97.185	97.089	5.5	97.693	98.104	98.008
5.375	97.495	97.504	97.408	5.375	97.032	97.504	97.408	5.625	98.319	98.710	98.614
5.5	97.961	98.104	98.008	5.5	97.693	98.104	98.008	5.75	99.008	99.613	99.491
5.625	98.452	98.710	98.614	5.625	98.319	98.710	98.614	5.875	99.600	99.944	99.823
5.75	99.178	99.613	99.491	5.75	99.008	99.613	99.491	6	100.099	100.575	100.454
5.875	99.808	99.944	99.823	5.875	99.600	99.944	99.823	6.125	100.621	101.088	100.966
6	100.298	100.575	100.454	6	100.099	100.575	100.454	6.25	101.452	102.087	101.941
6.125	100.829	101.088	100.966	6.125	100.621	101.088	100.966	6.375	101.407	101.875	101.728
6.25	101.452	102.087	101.941	6.25	101.452	102.087	101.941	6.5	101.992	102.537	102.391
6.375	101.526	101.875	101.728	6.375	101.407	101.875	101.728	6.625	102.569	102.925	102.778
6.5	101.992	102.537	102.391	6.5	101.992	102.537	102.391	6.75	103.078	103.391	103.295
6.625	102.569	102.925	102.778	6.625	102.569	102.925	102.778	6.875	102.602	102.754	102.658
6.75	103.078	103.391	103.295	6.75	103.078	103.391	103.295	7	103.059	103.254	103.158
6.875	102.866	102.785	102.658	6.875	102.602	102.754	102.658	7.125	103.555	103.735	103.639
7	103.341	103.259	103.158	7	103.059	103.254	103.158	7.25	104.029	103.965	103.926
7.125	103.712	103.735	103.639	7.125	103.555	103.735	103.639	7.375	103.113	103.049	103.004
7.25	104.029	103.965	103.926	7.25	104.029	103.965	103.926	7.5	103.636	103.572	103.527
7.375	103.612	103.546	103.403	7.375	103.113	103.049	103.004	7.625	104.140	104.077	104.032
7.5	104.076	104.010	103.866	7.5	103.636	103.572	103.527	7.75	104.531	104.467	104.422
								7.875	103.087	103.029	102.980
								8	103.500	103.441	103.393
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	95.762	95.740	95.682	4.25	95.369	95.420	95.472	4.75	92.214	92.281	92.324
4.375	96.269	96.247	96.190	4.375	95.944	95.995	96.046	4.875	92.950	93.017	93.060
4.5	96.728	96.705	96.648	4.5	96.515	96.566	96.618	5	93.682	93.748	93.791
4.625	97.185	97.163	97.186	4.625	97.083	97.134	97.186	5.125	94.558	94.625	94.668
4.75	97.875	98.359	98.155	4.75	97.875	98.359	98.155	5.25	96.096	96.375	96.248
4.875	98.148	98.468	98.264	4.875	97.984	98.468	98.264	5.375	96.745	96.688	96.560
5	98.604	98.823	98.619	5	98.339	98.823	98.619	5.5	97.210	97.153	97.025
5.125	99.060	99.027	98.955	5.125	98.878	98.932	98.911	5.625	97.710	97.755	97.783
5.25	99.510	99.978	99.758	5.25	99.510	99.978	99.758	5.75	98.793	99.047	98.895
5.375	99.802	99.913	99.693	5.375	99.445	99.913	99.693	5.875	99.219	99.136	98.976
5.5	100.257	100.388	100.168	5.5	99.920	100.388	100.168	6	99.718	99.809	99.657
5.625	100.712	100.726	100.582	5.625	100.309	100.726	100.506	6.125	100.260	100.272	100.173
5.75	101.026	101.445	101.177	5.75	101.026	101.445	101.177	6.25	101.230	101.459	101.282
5.875	101.050	101.458	101.189	5.875	101.039	101.458	101.189	6.375	101.291	101.520	101.343
6	101.504	101.458	101.299	6	101.067	101.458	101.189	6.5	101.611	101.840	101.663
								6.625	101.963	102.191	102.014
								6.75	101.737	101.816	101.689
								6.875	101.486	101.441	101.381
								7	101.927	101.825	101.820
								7.125	102.358	102.256	102.251
								7.25	102.211	102.147	102.108
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.096	96.375	96.248	5	93.682	93.748	93.791	4.5	93.752	93.803	93.755
5.375	96.189	96.444	96.317	5.125	94.558	94.625	94.668	4.625	94.315	94.366	94.317
5.5	96.948	97.094	97.022	5.25	96.096	96.375	96.248	4.75	94.623	94.590	94.518
5.625	97.710	97.755	97.783	5.375	96.189	96.444	96.317	4.875	95.128	95.095	95.023
5.75	98.793	99.047	98.895	5.5	96.948	97.094	97.022	5	95.584	95.552	95.480
5.875	99.023	99.128	98.976	5.625	97.710	97.755	97.783	5.125	96.040	96.007	95.935
6	99.556	99.809	99.657	5.75	98.793	99.047	98.895	5.25	96.279	96.227	96.148
6.125	100.136	100.272	100.173	5.875	98.874	99.128	98.976	5.375	96.782	96.730	96.651
6.25	101.230	101.459	101.282	6	99.556	99.809	99.657	5.5	97.237	97.186	97.107
6.375	101.291	101.520	101.343	6.125	100.136	100.272	100.173	5.625	97.692	97.641	97.562
6.5	101.611	101.840	101.663	6.25	101.230	101.459	101.282	5.75	97.566	97.507	97.449
6.625	101.963	102.191	102.014	6.375	101.291	101.520	101.343	5.875	98.030	97.948	97.824
6.75	101.737	101.816	101.689	6.5	101.611	101.840	101.663	6	98.484	98.402	98.279
6.875	101.486	101.441	101.381	6.625	101.963	102.191	102.014	6.125	98.928	98.846	98.722

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	96.500	97.185	97.089	5.25	96.500	97.185	97.089	5.25	96.500	97.185	97.089
5.375	97.032	97.504	97.408	5.375	97.032	97.504	97.408	5.375	97.032	97.504	97.408
5.5	97.693	98.104	98.008	5.5	97.693	98.104	98.008	5.5	97.693	98.104	98.008
5.625	98.319	98.710	98.614	5.625	98.319	98.710	98.614	5.625	98.319	98.710	98.614
5.75	99.008	99.613	99.491	5.75	99.008	99.613	99.491	5.75	99.008	99.613	99.491
5.875	99.600	99.944	99.823	5.875	99.600	99.944	99.823	5.875	99.600	99.944	99.823
6	100.099	100.575	100.454	6	100.099	100.575	100.454	6	100.099	100.575	100.454
6.125	100.621	101.088	100.966	6.125	100.621	101.088	100.966	6.125	100.621	101.088	100.966
6.25	101.452	102.087	101.941	6.25	101.452	102.087	101.941	6.25	101.452	102.087	101.941
6.375	101.407	101.875	101.728	6.375	101.407	101.875	101.728	6.375	101.407	101.875	101.728
6.5	101.992	102.537	102.391	6.5	101.992	102.537	102.391	6.5	101.992	102.537	102.391
6.625	102.569	102.925	102.778	6.625	102.569	102.925	102.778	6.625	102.569	102.925	102.778
6.75	103.078	103.391	103.295	6.75	103.078	103.391	103.295	6.75	103.078	103.391	103.295
6.875	102.602	102.754	102.658	6.875	102.602	102.754	102.658	6.875	102.602	102.754	102.658
7	103.059	103.254	103.158	7	103.059	103.254	103.158	7	103.059	103.254	103.158
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	96.515	96.566	96.618	4.25	95.369	95.420	95.472	5.25	96.096	96.375	96.248
4.625	97.083	97.134	97.186	4.375	95.944	95.995	96.046	5.375	96.189	96.444	96.317
4.75	97.875	98.359	98.155	4.5	96.515	96.566	96.618	5.5	96.948	97.094	97.022
4.875	97.984	98.468	98.264	4.625	97.083	97.134	97.186	5.625	97.710	97.755	97.783
5	98.339	98.823	98.619	4.75	97.454	97.408	97.393	5.75	98.793	99.047	98.895
5.125	98.878	98.932	98.911	4.875	97.778	97.808	97.811	5.875	99.023	99.128	98.976
5.25	99.510	99.978	99.758	5	98.334	98.365	98.367	6	99.556	99.809	99.657
5.375	99.445	99.913	99.693	5.125	98.878	98.908	98.911	6.125	100.136	100.272	100.173
5.5	99.920	100.388	100.168	5.25	99.132	99.086	99.061	6.25	101.230	101.459	101.282
5.625	100.309	100.726	100.506	5.375	99.310	99.319	99.367	6.375	101.291	101.520	101.343
5.75	101.026	101.445	101.177	5.5	99.822	99.832	99.879	6.5	101.611	101.840	101.663
5.875	101.039	101.458	101.189	5.625	100.309	100.319	100.366	6.625	101.963	102.191	102.014
6	101.067	101.458	101.189	5.75	100.642	100.580	100.550	6.75	101.737	101.816	101.689
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.096	96.375	96.248	5.25	96.096	96.375	96.248	4.5	93.752	93.803	93.755
5.375	96.189	96.444	96.317	5.375	96.189	96.444	96.317	4.625	94.315	94.366	94.317
5.5	96.948	97.094	97.022	5.5	96.948	97.094	97.022	4.75	93.029	92.983	92.968
5.625	97.710	97.755	97.783	5.625	97.710	97.755	97.783	4.875	93.354	93.384	93.287
5.75	98.793	99.047	98.895	5.75	98.793	99.047	98.895	5	93.893	93.923	93.826
5.875	99.023	99.128	98.976	5.875	98.874	99.128	98.976	5.125	94.407	94.437	94.340
6	99.556	99.809	99.657	6	99.556	99.809	99.657	5.25	95.553	95.519	95.486
6.125	100.136	100.272	100.173	6.125	100.136	100.272	100.173	5.375	95.655	95.622	95.588
6.25	101.230	101.459	101.282	6.25	101.230	101.459	101.282	5.5	96.077	96.043	96.010
6.375	101.291	101.520	101.343	6.375	101.291	101.520	101.343	5.625	96.509	96.475	96.442
6.5	101.611	101.840	101.663	6.5	101.611	101.840	101.663	5.75	97.566	97.507	97.449
6.625	101.963	102.191	102.014	6.625	101.963	102.191	102.014	5.875	97.839	97.780	97.722
6.75	101.737	101.816	101.689	6.75	101.787	101.816	101.689	6	98.209	98.151	98.092
6.875	101.486	101.441	101.381	6.875	101.162	101.441	101.314	6.125	98.547	98.488	98.430

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	95.635	95.588	95.565	5.125	95.635	95.588	95.565	4.75	93.509	94.242	94.163
5.25	96.469	97.135	97.039	5.25	96.469	97.135	97.039	4.875	94.242	94.586	94.507
5.375	97.057	97.516	97.420	5.375	97.057	97.516	97.420	5	94.944	95.203	95.123
5.5	97.718	98.029	97.933	5.5	97.718	98.029	97.933	5.125	95.635	95.588	95.565
5.625	98.344	98.504	98.408	5.625	98.344	98.504	98.408	5.25	96.469	97.135	97.039
5.75	99.033	99.406	99.285	5.75	99.033	99.406	99.285	5.375	97.057	97.516	97.420
5.875	99.625	99.706	99.585	5.875	99.625	99.706	99.585	5.5	97.718	98.029	97.933
6	100.124	100.250	100.129	6	100.124	100.250	100.129	5.625	98.344	98.504	98.408
6.125	100.646	100.788	100.666	6.125	100.646	100.788	100.666	5.75	99.033	99.406	99.285
6.25	101.081	101.737	101.591	6.25	101.081	101.737	101.591	5.875	99.625	99.706	99.585
6.375	101.332	101.525	101.378	6.375	101.332	101.525	101.378	6	100.124	100.250	100.129
6.5	101.847	102.093	101.947	6.5	101.847	102.093	101.947	6.125	100.646	100.788	100.666
6.625	102.368	102.543	102.397	6.625	102.368	102.543	102.397	6.25	101.081	101.737	101.591
6.75	102.800	102.687	102.611	6.75	102.800	102.687	102.611	6.375	101.332	101.525	101.378
6.875	102.627	102.610	102.593	6.875	102.627	102.610	102.593	6.5	101.847	102.093	101.947
7	103.084	103.067	103.050	7	103.084	103.067	103.050	6.625	102.368	102.543	102.397
7.125	103.497	103.480	103.464	7.125	103.497	103.480	103.464	6.75	102.800	102.687	102.611
7.25	103.698	103.634	103.595	7.25	103.698	103.634	103.595	6.875	102.627	102.610	102.593
7.375	103.091	103.011	102.930	7.375	103.091	103.011	102.930	7	103.084	103.067	103.050
7.5	103.468	103.387	103.307	7.5	103.468	103.387	103.307	7.125	103.497	103.480	103.464
7.625	103.860	103.780	103.711	7.625	103.860	103.780	103.711	7.25	103.698	103.634	103.595
7.75	104.075	104.011	103.966	7.75	104.075	104.011	103.966	7.375	103.091	103.011	102.930
7.875	103.704	103.628	103.577	7.875	102.895	102.797	102.788	7.5	103.468	103.387	103.315
8	103.809	103.734	103.682	8	103.224	103.126	103.117	7.625	103.898	103.780	103.769
8.125	103.865	103.789	103.738	8.125	103.527	103.429	103.420	7.75	104.075	104.011	103.966
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	95.696	95.704	95.702	4.25	95.459	95.509	95.561	4.875	92.924	92.951	93.034
4.375	96.163	96.171	96.169	4.375	95.986	96.037	96.089	5	93.646	93.672	93.755
4.5	96.632	96.640	96.638	4.5	96.503	96.554	96.606	5.125	94.413	94.439	94.523
4.625	97.102	97.110	97.108	4.625	97.005	97.056	97.108	5.25	96.278	96.557	96.461
4.75	97.744	98.228	98.024	4.75	97.479	97.433	97.418	5.375	96.409	96.688	96.592
4.875	97.978	98.462	98.258	4.875	97.765	97.795	97.798	5.5	96.891	97.150	97.055
5	98.383	98.785	98.582	5	98.235	98.265	98.268	5.625	97.614	97.675	97.687
5.125	98.852	98.894	98.827	5.125	98.677	98.707	98.709	5.75	98.818	99.072	98.951
5.25	99.472	99.940	99.720	5.25	99.157	99.111	99.086	5.875	99.048	99.122	99.001
5.375	99.530	99.906	99.686	5.375	99.211	99.221	99.268	6	99.466	99.616	99.495
5.5	99.980	100.350	100.130	5.5	99.609	99.618	99.665	6.125	99.949	100.203	100.082
5.625	100.416	100.384	100.349	5.625	100.122	100.059	100.029	6.25	100.911	101.140	100.994
5.75	100.739	101.158	100.889	5.75	100.667	100.605	100.575	6.375	100.973	101.201	101.055
5.875	100.894	100.838	100.770	5.875	100.445	100.433	100.338	6.5	101.199	101.428	101.282
6	101.306	101.250	101.182	6	100.884	100.789	100.748	6.625	101.613	101.841	101.695
								6.75	101.762	101.648	101.573
								6.875	101.314	101.298	101.281
								7	101.771	101.754	101.738
								7.125	102.185	102.168	102.151
								7.25	102.236	102.172	102.133
								7.375	100.794	100.731	100.710
								7.5	101.317	101.254	101.209
								7.625	101.822	101.758	101.713
								7.75	102.162	102.099	102.054
								7.875	99.293	99.195	99.186
								8	99.623	99.524	99.516
								8.125	99.925	99.827	99.818
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	101.199	101.428	101.282	6.125	99.949	100.203	100.082	4.5	93.727	93.778	93.729
6.625	101.613	101.841	101.695	6.25	100.911	101.140	100.994	4.625	94.190	94.241	94.193
6.75	101.762	101.648	101.573	6.375	100.973	101.201	101.055	4.75	93.054	93.008	92.993
6.875	101.314	101.298	101.281	6.5	101.199	101.428	101.282	4.875	93.307	93.337	93.239
7	101.771	101.754	101.738	6.625	101.613	101.841	101.695	5	93.718	93.748	93.650
7.125	102.185	102.168	102.151	6.75	101.812	101.698	101.623	5.125	94.173	94.127	94.102
7.25	102.236	102.172	102.133	6.875	100.974	100.917	100.939	5.25	95.578	95.544	95.511
7.375	100.794	100.731	100.710	7	101.426	101.370	101.392	5.375	95.680	95.647	95.613
7.5	101.317	101.254	101.209	7.125	101.862	101.799	101.760	5.5	96.102	96.068	96.035
7.625	101.822	101.758	101.713	7.25	102.286	102.222	102.183	5.625	96.534	96.500	96.467
7.75	102.162	102.099	102.054	7.375	100.844	100.781	100.735	5.75	97.591	97.532	97.474
7.875	99.293	99.195	99.186	7.5	101.367	101.304	101.259	5.875	97.864	97.805	97.747
8	99.623	99.524	99.516	7.625	101.872	101.808	101.763	6	98.234	98.176	98.117
8.125	99.925	99.827	99.818	7.75	98.975	98.876	98.868	6.125	98.572	98.513	98.455

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	101.332	101.525	101.378	6.375	101.332	101.525	101.378	6	100.124	100.250	100.129
6.5	101.847	102.093	101.947	6.5	101.847	102.093	101.947	6.125	100.646	100.788	100.666
6.625	102.368	102.543	102.397	6.625	102.368	102.543	102.397	6.25	101.081	101.737	101.591
6.75	102.800	102.687	102.611	6.75	102.800	102.687	102.611	6.375	101.332	101.525	101.378
6.875	102.627	102.610	102.593	6.875	102.627	102.610	102.593	6.5	101.847	102.093	101.947
7	103.084	103.067	103.050	7	103.084	103.067	103.050	6.625	102.368	102.543	102.397
7.125	103.497	103.480	103.464	7.125	103.497	103.480	103.464	6.75	102.800	102.687	102.611
7.25	103.698	103.634	103.595	7.25	103.698	103.634	103.595	6.875	102.627	102.610	102.593
7.375	103.091	103.011	102.930	7.375	103.091	103.011	102.930	7	103.084	103.067	103.050
7.5	103.468	103.387	103.307	7.5	103.468	103.387	103.307	7.125	103.497	103.480	103.464
7.625	103.860	103.780	103.711	7.625	103.860	103.780	103.711	7.25	103.698	103.634	103.595
7.75	104.075	104.011	103.966	7.75	104.075	104.011	103.966	7.375	103.091	103.011	102.930
7.875	103.704	103.628	103.577	7.875	102.945	102.847	102.838	7.5	103.468	103.387	103.315
8	103.809	103.734	103.682	8	103.274	103.176	103.167	7.625	103.898	103.780	103.769
8.125	103.865	103.789	103.738	8.125	103.577	103.479	103.470	7.75	104.075	104.011	103.966
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	96.632	96.640	96.638	4.5	96.503	96.554	96.606	6.625	101.613	101.841	101.695
4.625	97.102	97.110	97.108	4.625	97.005	97.056	97.108	6.75	101.762	101.648	101.573
4.75	97.744	98.228	98.024	4.75	97.479	97.433	97.418	6.875	101.314	101.298	101.281
4.875	97.978	98.462	98.258	4.875	97.765	97.795	97.798	7	101.771	101.754	101.738
5	98.383	98.785	98.582	5	98.235	98.265	98.268	7.125	102.185	102.168	102.151
5.125	98.852	98.894	98.827	5.125	98.677	98.707	98.709	7.25	102.236	102.172	102.133
5.25	99.472	99.940	99.720	5.25	99.157	99.111	99.086	7.375	101.776	101.692	101.620
5.375	99.530	99.906	99.686	5.375	99.211	99.221	99.268	7.5	101.925	101.841	101.769
5.5	99.980	100.350	100.130	5.5	99.609	99.618	99.665	7.625	102.003	101.920	101.847
5.625	100.416	100.384	100.349	5.625	100.122	100.059	100.029	7.75	102.162	102.099	102.054
5.75	100.739	101.158	100.889	5.75	100.667	100.605	100.575	7.875	101.229	101.153	101.102
5.875	100.894	100.838	100.770	5.875	100.445	100.433	100.338	8	101.334	101.259	101.207
6	101.306	101.250	101.182	6	100.884	100.789	100.748	8.125	101.390	101.314	101.263
6.125	101.695	101.639	101.571	6.125	101.417	101.322	101.281				
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	101.199	101.428	101.282	6.125	99.949	100.203	100.082	4.5	93.727	93.778	93.729
6.625	101.613	101.841	101.695	6.25	100.911	101.140	100.994	4.625	94.190	94.241	94.193
6.75	101.762	101.648	101.573	6.375	100.973	101.201	101.055	4.75	93.054	93.008	92.993
6.875	101.314	101.298	101.281	6.5	101.199	101.428	101.282	4.875	93.307	93.337	93.239
7	101.771	101.754	101.738	6.625	101.613	101.841	101.695	5	93.718	93.748	93.650
7.125	102.185	102.168	102.151	6.75	101.812	101.698	101.623	5.125	94.173	94.127	94.102
7.25	102.236	102.172	102.133	6.875	100.974	100.917	100.939	5.25	95.578	95.544	95.511
7.375	100.794	100.731	100.710	7	101.426	101.370	101.392	5.375	95.680	95.647	95.613
7.5	101.317	101.254	101.209	7.125	101.862	101.799	101.760	5.5	96.102	96.068	96.035
7.625	101.822	101.758	101.713	7.25	102.286	102.222	102.183	5.625	96.534	96.500	96.467
7.75	102.162	102.099	102.054	7.375	100.844	100.781	100.735	5.75	97.591	97.532	97.474
7.875	99.293	99.195	99.186	7.5	101.367	101.304	101.259	5.875	97.864	97.805	97.747
8	99.623	99.524	99.516	7.625	101.872	101.808	101.763	6	98.234	98.176	98.117
8.125	99.925	99.827	99.818	7.75	98.975	98.876	98.868	6.125	98.572	98.513	98.455

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	99.168	98.962	98.662	6.75	97.668	97.462	97.162
6.875	99.549	99.370	99.070	6.875	98.049	97.870	97.570
7	100.051	99.872	99.572	7	98.551	98.372	98.072
7.125	100.505	100.326	100.026	7.125	99.005	98.826	98.526
7.25	100.939	100.760	100.460	7.25	99.439	99.260	98.960
7.375	101.026	100.802	100.502	7.375	99.526	99.302	99.002
7.5	101.498	101.274	100.974	7.5	99.998	99.774	99.474
7.625	101.912	101.688	101.388	7.625	100.412	100.188	99.888
7.75	102.306	102.082	101.782	7.75	100.806	100.582	100.282
7.875	101.933	101.672	101.372	7.875	100.433	100.172	99.872
8	102.365	102.104	101.804	8	100.865	100.604	100.304
8.125	102.749	102.488	102.188	8.125	101.249	100.988	100.688
8.25	103.113	102.852	102.552	8.25	101.613	101.352	101.052
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.168	96.962	96.662	6.75	95.668	95.462	95.162
6.875	97.549	97.370	97.070	6.875	96.049	95.870	95.570
7	98.051	97.872	97.572	7	96.551	96.372	96.072
7.125	98.505	98.326	98.026	7.125	97.005	96.826	96.526
7.25	98.939	98.760	98.460	7.25	97.439	97.260	96.960
7.375	99.026	98.802	98.502	7.375	97.526	97.302	97.002
7.5	99.498	99.274	98.974	7.5	97.998	97.774	97.474
7.625	99.912	99.688	99.388	7.625	98.412	98.188	97.888
7.75	100.306	100.082	99.782	7.75	98.806	98.582	98.282
7.875	99.933	99.672	99.372	7.875	98.433	98.172	97.872
8	100.365	100.104	99.804	8	98.865	98.604	98.304
8.125	100.749	100.488	100.188	8.125	99.249	98.988	98.688
8.25	101.113	100.852	100.552	8.25	99.613	99.352	99.052
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.418	98.212	97.912	6.75	96.418	96.212	95.912
6.875	98.799	98.620	98.320	6.875	96.799	96.620	96.320
7	99.301	99.122	98.822	7	97.301	97.122	96.822
7.125	99.755	99.576	99.276	7.125	97.755	97.576	97.276
7.25	100.189	100.010	99.710	7.25	98.189	98.010	97.710
7.375	100.276	100.052	99.752	7.375	98.276	98.052	97.752
7.5	100.748	100.524	100.224	7.5	98.748	98.524	98.224
7.625	101.162	100.938	100.638	7.625	99.162	98.938	98.638
7.75	101.556	101.332	101.032	7.75	99.556	99.332	99.032
7.875	101.183	100.922	100.622	7.875	99.183	98.922	98.622
8	101.615	101.354	101.054	8	99.615	99.354	99.054
8.125	101.999	101.738	101.438	8.125	99.999	99.738	99.438
8.25	102.363	102.102	101.802	8.25	100.363	100.102	99.802

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.