



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	91.347	91.347	91.260	4.75	91.347	91.347	91.260	5.125	95.641	95.672	95.643
4.875	92.522	92.526	92.521	4.875	92.522	92.526	92.521	5.25	96.366	96.397	96.369
5	93.186	93.188	93.179	5	93.186	93.188	93.179	5.375	96.905	96.934	96.903
5.125	93.764	93.766	93.757	5.125	93.764	93.766	93.757	5.5	97.553	97.577	97.563
5.25	94.624	94.586	94.524	5.25	94.548	94.546	94.524	5.625	98.288	98.310	98.292
5.375	95.308	95.270	95.203	5.375	95.142	95.138	95.112	5.75	100.343	100.262	100.244
5.5	95.997	95.959	95.892	5.5	95.728	95.722	95.692	5.875	100.868	100.787	100.769
5.625	96.593	96.556	96.488	5.625	96.343	96.337	96.308	6	101.333	101.251	101.233
5.75	98.823	98.722	98.695	5.75	98.823	98.722	98.695	6.125	101.658	101.576	101.558
5.875	99.397	99.296	99.272	5.875	99.397	99.296	99.272	6.25	101.980	101.880	101.859
6	99.950	99.848	99.827	6	99.950	99.848	99.827	6.375	102.435	102.334	102.315
6.125	100.473	100.370	100.351	6.125	100.473	100.370	100.351	6.5	102.843	102.742	102.724
6.25	100.481	100.360	100.328	6.25	100.481	100.360	100.328	6.625	103.181	103.080	103.063
6.375	100.983	100.862	100.832	6.375	100.983	100.862	100.832	6.75	102.552	102.472	102.444
6.5	101.453	101.332	101.304	6.5	101.453	101.332	101.304	6.875	102.974	102.894	102.867
6.625	101.921	101.799	101.774	6.625	101.921	101.799	101.774	7	103.349	103.269	103.243
6.75	101.884	101.784	101.745	6.75	101.884	101.784	101.745	7.125	103.668	103.587	103.563
6.875	102.292	102.192	102.155	6.875	102.292	102.192	102.155	7.25	103.520	103.431	103.395
7	102.670	102.569	102.535	7	102.670	102.569	102.535	7.375	103.958	103.868	103.834
7.125	102.957	102.855	102.823	7.125	102.957	102.855	102.823	7.5	104.290	104.199	104.166
7.25	103.224	103.114	103.069	7.25	103.224	103.114	103.069	7.625	104.635	104.582	104.540
7.375	103.555	103.467	103.433	7.375	103.555	103.467	103.433	7.75	105.062	105.008	104.967
7.5	103.951	103.863	103.830	7.5	103.951	103.863	103.830	7.875	105.414	105.359	105.320
7.625	104.307	104.233	104.179	7.625	104.307	104.233	104.179	8	105.150	105.150	105.120
7.75	104.799	104.726	104.676	7.75	104.799	104.726	104.676				
7.875	105.097	105.045	105.006	7.875	105.097	105.045	105.006				
8	105.120	105.025	105.003	8	105.120	105.025	105.003				
8.125	105.210	105.162	105.213	8.125	105.210	105.162	105.213				
8.25	105.406	105.357	105.250	8.25	105.406	105.357	105.250				
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	96.836	96.836	96.816	4.625	97.194	97.194	97.173	5	92.209	92.281	92.220
4.75	97.907	97.850	97.839	4.75	97.297	97.297	97.336	5.125	92.834	92.905	92.843
4.875	98.361	98.303	98.292	4.875	97.822	97.822	97.767	5.25	94.373	94.254	94.104
5	98.771	98.713	98.702	5	98.161	98.198	98.240	5.375	95.059	94.940	94.792
5.125	99.068	98.966	98.955	5.125	98.615	98.650	98.688	5.5	95.885	95.767	95.619
5.25	99.539	99.436	99.425	5.25	98.946	98.979	99.013	5.625	96.483	96.365	96.218
5.375	99.982	99.879	99.868	5.375	99.283	99.314	99.345	5.75	98.575	98.477	98.453
5.5	100.350	100.247	100.236	5.5	99.712	99.741	99.767	5.875	98.934	98.836	98.814
5.625	100.485	100.353	100.343	5.625	100.095	100.121	100.144	6	99.366	99.267	99.248
5.75	100.904	100.771	100.761	5.75	100.383	100.408	100.427	6.125	99.765	99.647	99.613
5.875	101.315	101.181	101.170	5.875	100.642	100.664	100.680	6.25	100.150	100.032	100.000
6	101.639	101.505	101.495	6	100.993	101.015	101.031	6.375	100.633	100.515	100.486
6.125	101.464	101.381	101.362	6.125	101.087	101.070	101.039	6.5	101.009	100.890	100.864
6.25	101.858	101.775	101.756	6.25	101.361	101.338	101.278	6.625	101.230	101.111	101.087
6.375	102.239	102.155	102.138	6.375	101.683	101.656	101.546	6.75	101.502	101.402	101.364
6.5	102.493	102.409	102.393	6.5	101.967	101.934	101.831	6.875	101.900	101.800	101.764
6.625	102.423	102.342	102.312	6.625	102.091	102.053	101.955	7	102.227	102.128	102.094
6.75	102.767	102.686	102.658	6.75	102.396	102.353	102.308	7.125	102.523	102.422	102.391
6.875	103.143	103.061	103.034	6.875	102.716	102.668	102.629	7.25	102.823	102.712	102.667
7	103.065	103.019	102.993	7	102.938	102.885	102.852	7.375	103.129	103.009	102.977
7.125	103.242	103.196	103.170	7.125	102.810	102.764	102.738	7.5	103.474	103.400	103.344
7.25	103.190	103.111	103.055	7.25	102.855	102.777	102.721	7.625	103.825	103.752	103.697
7.375	103.684	103.606	103.550	7.375	103.245	103.166	103.111	7.75	102.924	102.851	102.799
								7.875	103.165	103.114	103.075

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	97.807	97.816	97.730	5	97.125	97.134	97.048	5	94.549	94.486	94.423
5.125	98.050	98.052	97.956	5.125	97.625	97.627	97.532	5.125	95.195	95.132	95.069
5.25	98.495	98.499	98.405	5.25	98.088	98.088	97.988	5.25	95.844	95.781	95.719
5.375	98.817	98.819	98.721	5.375	98.488	98.486	98.382	5.375	96.139	96.076	96.013
5.5	99.149	99.150	99.048	5.5	98.873	98.869	98.762	5.5	96.612	96.549	96.487
5.625	99.461	99.459	99.353	5.625	99.236	99.230	99.119	5.625	97.087	97.024	96.961
5.75	99.770	99.766	99.657	5.75	99.584	99.576	99.461	5.75	97.382	97.319	97.256
5.875	100.038	100.032	99.920	5.875	99.909	99.899	99.780	5.875	97.662	97.599	97.537
6	100.264	100.256	100.139	6	100.209	100.197	100.074	6	97.936	97.873	97.811
6.125	100.452	100.441	100.320	6.125	100.474	100.460	100.333	6.125	98.212	98.149	98.087
6.25	100.656	100.643	100.517	6.25	100.714	100.698	100.567	6.25	98.487	98.424	98.361
6.375	100.861	100.846	100.717	6.375	100.921	100.902	100.768	6.375	98.759	98.696	98.633
6.5	100.961	100.944	100.811	6.5	101.051	101.030	100.892	6.5	99.212	99.149	99.087
6.625	101.040	101.021	100.885	6.625	101.099	101.081	100.944	6.625	99.300	99.237	99.175
6.75	101.066	101.045	100.905	6.75	101.133	101.112	100.972	6.75	99.567	99.504	99.442
6.875	101.078	101.055	100.910	6.875	101.184	101.157	101.008	6.875	99.649	99.586	99.524
7	101.013	100.950	100.887	7	101.219	101.190	101.037	7	99.722	99.659	99.597
7.125	101.064	101.001	100.938	7.125	101.213	101.182	101.025	7.125	99.795	99.732	99.670
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	97.907	97.916	97.829	5	97.223	97.230	97.144	5	94.499	94.436	94.373
5.125	98.154	98.156	98.060	5.125	97.725	97.727	97.631	5.125	95.145	95.082	95.019
5.25	98.594	98.598	98.504	5.25	98.186	98.186	98.087	5.25	95.794	95.731	95.668
5.375	98.916	98.918	98.820	5.375	98.585	98.583	98.480	5.375	96.089	96.026	95.963
5.5	99.248	99.249	99.147	5.5	98.970	98.966	98.858	5.5	96.562	96.499	96.436
5.625	99.561	99.559	99.453	5.625	99.332	99.326	99.215	5.625	97.037	96.974	96.911
5.75	99.869	99.866	99.757	5.75	99.679	99.671	99.556	5.75	97.332	97.269	97.206
5.875	100.139	100.133	100.020	5.875	100.002	99.992	99.873	5.875	97.612	97.549	97.486
6	100.366	100.358	100.241	6	100.302	100.290	100.167	6	97.886	97.823	97.760
6.125	100.555	100.545	100.424	6.125	100.567	100.553	100.426	6.125	98.162	98.099	98.036
6.25	100.762	100.749	100.623	6.25	100.808	100.791	100.661	6.25	98.437	98.374	98.311
6.375	100.970	100.955	100.826	6.375	101.016	100.997	100.863	6.375	98.709	98.646	98.583
6.5	101.072	101.055	100.922	6.5	101.148	101.127	100.989	6.5	99.162	99.099	99.036
6.625	101.154	101.135	100.999	6.625	101.197	101.178	101.042	6.625	99.250	99.187	99.124
6.75	101.182	101.161	101.021	6.75	101.233	101.212	101.072	6.75	99.517	99.454	99.391
6.875	101.196	101.173	101.028	6.875	101.286	101.259	101.110	6.875	99.599	99.536	99.473
7	100.963	100.901	100.837	7	101.323	101.294	101.140	7	99.672	99.609	99.546
7.125	101.014	100.951	100.888	7.125	101.318	101.287	101.130	7.125	99.745	99.682	99.619

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	93.872	93.842	93.782	5.75	97.043	96.984	96.953	4.375	94.914	94.890	94.846
5.375	94.573	94.544	94.483	5.875	97.650	97.590	97.559	4.5	95.308	95.284	95.240
5.5	95.259	95.229	95.169	6	98.194	98.135	98.104	4.625	95.689	95.665	95.621
5.625	95.903	95.873	95.813	6.125	98.604	98.544	98.513	4.75	96.309	96.277	96.231
5.75	98.523	98.422	98.395	6.25	99.119	99.045	98.999	4.875	96.755	96.723	96.676
5.875	99.097	98.996	98.972	6.375	99.683	99.609	99.562	5	97.031	96.999	96.952
6	99.650	99.548	99.527	6.5	100.184	100.110	100.064	5.125	97.275	97.243	97.197
6.125	100.173	100.070	100.051	6.625	100.533	100.459	100.412	5.25	97.999	97.959	97.905
6.25	100.181	100.060	100.028	6.75	100.907	100.819	100.757	5.375	98.353	98.312	98.258
6.375	100.683	100.562	100.532	6.875	101.420	101.332	101.269	5.5	98.788	98.747	98.694
6.5	101.153	101.032	101.004	7	101.856	101.767	101.705	5.625	99.026	98.986	98.932
6.625	101.621	101.499	101.474	7.125	102.157	102.068	102.006	5.75	99.484	99.412	99.338
				7.25	102.315	102.241	102.194	5.875	99.852	99.779	99.706
				7.375	102.788	102.714	102.668	6	100.052	99.979	99.906
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.306	94.265	94.222								
4.75	95.392	95.344	95.282								
4.875	95.638	95.589	95.528								
5	95.954	95.906	95.844								
5.125	96.343	96.295	96.233								
5.25	96.698	96.650	96.588								
5.375	97.022	96.973	96.912								
5.5	97.334	97.278	97.209								
5.625	97.653	97.596	97.527								
5.75	97.961	97.905	97.836								
5.875	98.259	98.203	98.134								
6	98.779	98.722	98.653								

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 Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.184	94.106	94.089	5.75	100.043	99.962	99.944	4.25	94.486	94.462	94.418
5.5	94.832	94.758	94.742	5.875	100.568	100.487	100.469	4.375	94.914	94.890	94.846
5.625	95.429	95.359	95.343	6	101.033	100.951	100.933	4.5	95.308	95.284	95.240
5.75	98.398	98.319	98.301	6.125	101.358	101.276	101.258	4.625	95.689	95.665	95.621
5.875	98.973	98.893	98.875	6.25	101.680	101.580	101.559	4.75	96.309	96.277	96.231
6	99.510	99.430	99.412	6.375	102.135	102.034	102.015	4.875	96.755	96.723	96.676
6.125	99.954	99.874	99.856	6.5	102.543	102.442	102.424	5	97.031	96.999	96.952
6.25	100.063	99.964	99.944	6.625	102.881	102.780	102.763	5.125	97.275	97.243	97.197
6.375	100.555	100.456	100.437	6.75	102.252	102.172	102.144	5.25	97.999	97.959	97.905
6.5	101.023	100.923	100.905	6.875	102.674	102.594	102.567	5.375	98.353	98.312	98.258
6.625	101.408	101.308	101.291	7	103.049	102.969	102.943	5.5	98.788	98.747	98.694
6.75	101.473	101.395	101.368	7.125	103.368	103.287	103.263	5.625	99.026	98.986	98.932
6.875	101.885	101.806	101.780	7.25	103.220	103.131	103.095	5.75	99.484	99.412	99.338
7	102.318	102.239	102.214	7.375	103.658	103.568	103.534	5.875	99.852	99.779	99.706
7.125	102.560	102.481	102.458	7.5	103.990	103.899	103.866	6	100.052	99.979	99.906
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.306	94.265	94.222								
4.75	97.234	97.177	97.166								
4.875	97.532	97.431	97.420								
5	98.064	97.962	97.951								
5.125	98.573	98.471	98.460								
5.25	98.897	98.794	98.783								
5.375	99.216	99.113	99.102								
5.5	99.491	99.388	99.377								
5.625	99.899	99.767	99.757								
5.75	100.212	100.079	100.069								
5.875	100.520	100.387	100.376								
6	100.826	100.692	100.682								

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	93.464	93.466	93.457
5.25	94.248	94.246	94.224
5.375	94.842	94.838	94.812
5.5	95.428	95.422	95.392
5.625	96.043	96.037	96.008
5.75	96.806	96.795	96.774
5.875	97.346	97.334	97.315
6	97.876	97.862	97.824
6.125	98.405	98.391	98.332
6.25	98.979	98.960	98.975
6.375	99.497	99.483	99.473
6.5	99.983	99.957	99.915
6.625	100.400	100.377	100.365
6.75	100.785	100.759	100.894
6.875	101.225	101.202	101.341
7	101.666	101.643	101.740
7.125	102.138	102.105	102.141
7.25	102.580	102.544	102.597
7.375	102.989	102.958	103.015

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	93.692	94.391	94.320	4.75	93.681	94.391	94.320	5	95.044	95.275	95.204
4.875	94.341	94.791	94.720	4.875	94.341	94.791	94.720	5.125	95.735	95.797	95.726
5	95.044	95.275	95.204	5	95.044	95.275	95.204	5.25	96.745	97.149	97.044
5.125	95.735	95.797	95.726	5.125	95.735	95.797	95.726	5.375	98.711	98.677	98.604
5.25	96.987	97.149	97.044	5.25	96.745	97.149	97.044	5.5	99.317	99.283	99.213
5.375	98.852	98.818	98.745	5.375	98.852	98.818	98.745	5.625	99.915	99.880	99.812
5.5	99.478	99.443	99.373	5.5	99.478	99.443	99.373	5.75	100.252	100.217	100.151
5.625	100.085	100.050	99.982	5.625	100.085	100.050	99.982	5.875	100.460	100.404	100.301
5.75	100.421	100.386	100.321	5.75	100.421	100.386	100.321	6	101.036	100.979	100.879
5.875	100.564	100.508	100.406	5.875	100.564	100.508	100.406	6.125	101.610	101.553	101.456
6	101.138	101.081	100.982	6	101.138	101.081	100.982	6.25	101.913	102.110	101.955
6.125	101.700	101.643	101.546	6.125	101.700	101.643	101.546	6.375	102.045	101.967	101.897
6.25	101.979	102.110	101.955	6.25	101.979	102.110	101.955	6.5	102.607	102.560	102.461
6.375	102.107	102.029	101.958	6.375	102.107	102.029	101.958	6.625	103.137	103.058	102.993
6.5	102.644	102.565	102.498	6.5	102.644	102.565	102.498	6.75	103.173	103.532	103.445
6.625	103.138	103.059	102.993	6.625	103.138	103.059	102.993	6.875	103.158	103.058	102.988
6.75	103.173	103.532	103.445	6.75	103.173	103.532	103.445	7	103.689	103.589	103.521
6.875	103.175	103.075	103.005	6.875	103.175	103.075	103.005	7.125	104.140	104.039	103.974
7	103.662	103.561	103.494	7	103.662	103.561	103.494	7.25	104.190	104.126	104.086
7.125	104.073	103.972	103.907	7.125	104.073	103.972	103.907	7.375	103.439	103.318	103.317
7.25	104.190	104.126	104.086	7.25	104.190	104.126	104.086	7.5	103.826	103.705	103.704
7.375	103.605	103.499	103.342	7.375	103.445	103.325	103.324	7.625	104.368	104.246	104.245
7.5	104.069	103.964	103.807	7.5	103.808	103.687	103.686	7.75	104.654	104.574	104.518
								7.875	102.939	102.876	102.832
								8	103.349	103.287	103.242
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	95.917	95.919	95.911	4.25	95.436	95.483	95.570	4.75	92.404	92.467	92.514
4.375	96.424	96.426	96.379	4.375	96.010	96.057	96.145	4.875	93.140	93.202	93.250
4.5	96.883	96.885	96.847	4.5	96.582	96.629	96.716	5	93.871	93.934	93.981
4.625	97.340	97.342	97.316	4.625	97.150	97.197	97.284	5.125	94.748	94.810	94.858
4.75	97.770	98.228	98.016	4.75	97.752	98.228	98.016	5.25	96.248	96.339	96.204
4.875	98.275	98.337	98.184	4.875	97.861	98.337	98.125	5.375	98.774	98.740	98.667
5	98.731	98.703	98.641	5	98.416	98.691	98.480	5.5	99.334	99.299	99.229
5.125	99.187	99.159	99.097	5.125	98.960	98.986	99.009	5.625	99.873	99.838	99.770
5.25	99.523	99.991	99.771	5.25	99.523	99.991	99.771	5.75	100.140	100.105	100.039
5.375	99.907	99.926	99.807	5.375	99.458	99.926	99.706	5.875	100.221	100.164	100.062
5.5	100.362	100.401	100.262	5.5	99.950	100.401	100.181	6	100.735	100.678	100.578
5.625	100.817	100.779	100.717	5.625	100.438	100.740	100.520	6.125	101.225	101.168	101.070
5.75	101.036	101.456	101.187	5.75	101.036	101.456	101.187	6.25	101.489	101.482	101.337
5.875	101.309	101.468	101.200	5.875	101.049	101.468	101.200	6.375	101.323	101.543	101.357
6	101.764	101.691	101.577	6	101.132	101.468	101.200	6.5	101.704	101.863	101.677
								6.625	102.141	102.214	102.029
								6.75	101.831	101.957	101.838
								6.875	101.960	101.863	101.792
								7	102.380	102.282	102.214
								7.125	102.794	102.695	102.629
								7.25	102.372	102.308	102.268
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	96.069	96.339	96.204	5	93.871	93.934	93.981	4.5	93.863	93.866	93.853
5.375	98.774	98.740	98.667	5.125	94.748	94.810	94.858	4.625	94.382	94.429	94.416
5.5	99.334	99.299	99.229	5.25	96.069	96.339	96.204	4.75	94.750	94.722	94.660
5.625	99.873	99.838	99.770	5.375	98.767	98.733	98.660	4.875	95.255	95.226	95.164
5.75	100.140	100.105	100.039	5.5	99.290	99.256	99.185	5	95.711	95.683	95.621
5.875	100.221	100.164	100.062	5.625	99.798	99.764	99.695	5.125	96.167	96.139	96.077
6	100.735	100.678	100.578	5.75	100.042	100.007	99.941	5.25	96.384	96.346	96.284
6.125	101.225	101.168	101.070	5.875	100.240	100.184	100.081	5.375	96.887	96.849	96.787
6.25	101.489	101.482	101.337	6	100.732	100.675	100.575	5.5	97.342	97.304	97.242
6.375	101.323	101.543	101.357	6.125	101.206	101.149	101.051	5.625	97.797	97.759	97.697
6.5	101.704	101.863	101.677	6.25	101.464	101.482	101.311	5.75	97.788	97.715	97.601
6.625	102.141	102.214	102.029	6.375	101.323	101.543	101.357	5.875	98.289	98.216	98.103
6.75	101.831	101.957	101.838	6.5	101.745	101.863	101.677	6	98.744	98.671	98.557
6.875	101.960	101.863	101.792	6.625	102.184	102.214	102.041	6.125	99.188	99.114	99.001

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	96.745	97.149	97.044	5.25	96.745	97.149	97.044	5.25	96.745	97.149	97.044
5.375	98.852	98.818	98.745	5.375	98.852	98.818	98.745	5.375	98.711	98.677	98.604
5.5	99.478	99.443	99.373	5.5	99.478	99.443	99.373	5.5	99.317	99.283	99.213
5.625	100.085	100.050	99.982	5.625	100.085	100.050	99.982	5.625	99.915	99.880	99.812
5.75	100.421	100.386	100.321	5.75	100.421	100.386	100.321	5.75	100.252	100.217	100.151
5.875	100.564	100.508	100.406	5.875	100.564	100.508	100.406	5.875	100.460	100.404	100.301
6	101.138	101.081	100.982	6	101.138	101.081	100.982	6	101.036	100.979	100.879
6.125	101.700	101.643	101.546	6.125	101.700	101.643	101.546	6.125	101.610	101.553	101.456
6.25	101.979	102.110	101.955	6.25	101.979	102.110	101.955	6.25	101.913	102.110	101.955
6.375	102.107	102.029	101.958	6.375	102.107	102.029	101.958	6.375	102.045	101.967	101.897
6.5	102.644	102.565	102.498	6.5	102.644	102.565	102.498	6.5	102.607	102.560	102.461
6.625	103.138	103.059	102.993	6.625	103.138	103.059	102.993	6.625	103.137	103.058	102.993
6.75	103.173	103.532	103.445	6.75	103.173	103.532	103.445	6.75	103.173	103.532	103.445
6.875	103.175	103.075	103.005	6.875	103.175	103.075	103.005	6.875	103.158	103.058	102.988
7	103.662	103.561	103.494	7	103.662	103.561	103.494	7	103.689	103.589	103.521
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	96.582	96.629	96.716	4.25	95.436	95.483	95.570	5.25	96.069	96.339	96.204
4.625	97.150	97.197	97.284	4.375	96.010	96.057	96.145	5.375	98.774	98.740	98.667
4.75	97.752	98.228	98.016	4.5	96.582	96.629	96.716	5.5	99.334	99.299	99.229
4.875	97.861	98.337	98.125	4.625	97.150	97.197	97.284	5.625	99.873	99.838	99.770
5	98.416	98.691	98.480	4.75	97.515	97.469	97.454	5.75	100.140	100.105	100.039
5.125	98.960	98.986	99.009	4.875	97.859	97.886	97.908	5.875	100.221	100.164	100.062
5.25	99.523	99.991	99.771	5	98.416	98.442	98.465	6	100.735	100.678	100.578
5.375	99.458	99.926	99.706	5.125	98.960	98.986	99.009	6.125	101.225	101.168	101.070
5.5	99.950	100.401	100.181	5.25	99.038	98.992	98.975	6.25	101.489	101.482	101.337
5.625	100.438	100.740	100.520	5.375	99.437	99.442	99.510	6.375	101.323	101.543	101.357
5.75	101.036	101.456	101.187	5.5	99.950	99.956	100.023	6.5	101.704	101.863	101.677
5.875	101.049	101.468	101.200	5.625	100.438	100.443	100.511	6.625	102.141	102.214	102.029
6	101.240	101.468	101.200	5.75	100.673	100.611	100.581	6.75	101.831	101.957	101.838
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	96.069	96.339	96.204	5.25	96.069	96.339	96.204	4.5	93.819	93.866	93.853
5.375	98.774	98.740	98.667	5.375	96.393	96.435	96.467	4.625	94.382	94.429	94.416
5.5	99.334	99.299	99.229	5.5	97.152	97.194	97.226	4.75	93.090	93.071	93.054
5.625	99.873	99.838	99.770	5.625	97.913	97.955	97.987	4.875	93.435	93.462	93.384
5.75	100.140	100.105	100.039	5.75	98.784	99.046	98.902	5	93.975	94.001	93.924
5.875	100.221	100.164	100.062	5.875	98.893	99.127	98.983	5.125	94.490	94.516	94.438
6	100.735	100.678	100.578	6	99.588	99.808	99.664	5.25	95.694	95.661	95.627
6.125	101.225	101.168	101.070	6.125	100.305	100.327	100.343	5.375	95.798	95.764	95.731
6.25	101.489	101.482	101.337	6.25	101.261	101.482	101.296	5.5	96.220	96.186	96.153
6.375	101.323	101.543	101.357	6.375	101.323	101.543	101.357	5.625	96.649	96.615	96.582
6.5	101.704	101.863	101.677	6.5	101.643	101.863	101.677	5.75	97.677	97.618	97.559
6.625	102.141	102.214	102.029	6.625	101.994	102.214	102.029	5.875	97.950	97.891	97.832
6.75	101.831	101.957	101.838	6.75	101.881	101.957	101.838	6	98.318	98.259	98.201
6.875	101.960	101.863	101.792	6.875	101.295	101.582	101.463	6.125	98.650	98.591	98.533

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	95.760	95.714	95.690	5.125	95.760	95.714	95.690	4.75	93.456	94.197	94.126
5.25	96.770	97.099	96.994	5.25	96.770	97.099	96.994	4.875	94.366	94.541	94.470
5.375	99.046	99.012	98.939	5.375	99.046	99.012	98.939	5	95.069	95.158	95.087
5.5	99.550	99.515	99.445	5.5	99.550	99.515	99.445	5.125	95.760	95.714	95.690
5.625	100.053	100.018	99.950	5.625	100.053	100.018	99.950	5.25	96.770	97.099	96.994
5.75	100.226	100.191	100.125	5.75	100.226	100.191	100.125	5.375	99.028	98.995	98.922
5.875	100.564	100.508	100.405	5.875	100.564	100.508	100.405	5.5	99.521	99.487	99.417
6	101.031	100.974	100.874	6	101.031	100.974	100.874	5.625	100.017	99.982	99.914
6.125	101.483	101.426	101.328	6.125	101.483	101.426	101.328	5.75	100.204	100.169	100.104
6.25	101.610	101.760	101.605	6.25	101.610	101.760	101.605	5.875	100.582	100.526	100.424
6.375	101.588	101.547	101.439	6.375	101.588	101.547	101.439	6	101.058	101.001	100.901
6.5	102.004	102.116	101.962	6.5	102.004	102.116	101.962	6.125	101.529	101.472	101.374
6.625	102.539	102.566	102.412	6.625	102.539	102.566	102.412	6.25	101.686	101.760	101.605
6.75	102.895	102.781	102.729	6.75	102.895	102.781	102.729	6.375	101.645	101.568	101.496
6.875	102.792	102.767	102.742	6.875	102.792	102.767	102.742	6.5	102.090	102.116	101.962
7	103.261	103.236	103.211	7	103.261	103.236	103.211	6.625	102.539	102.566	102.412
7.125	103.676	103.650	103.625	7.125	103.676	103.650	103.625	6.75	102.895	102.781	102.729
7.25	103.859	103.795	103.755	7.25	103.859	103.795	103.755	6.875	102.792	102.767	102.742
7.375	103.238	103.143	103.061	7.375	103.238	103.137	103.037	7	103.261	103.236	103.211
7.5	103.617	103.516	103.416	7.5	103.617	103.516	103.416	7.125	103.676	103.650	103.625
7.625	104.010	103.910	103.809	7.625	104.010	103.910	103.809	7.25	103.859	103.795	103.755
7.75	104.198	104.118	104.062	7.75	104.198	104.118	104.062	7.375	103.238	103.137	103.037
7.875	103.884	103.801	103.716	7.875	102.747	102.645	102.640	7.5	103.617	103.516	103.417
8	103.990	103.906	103.821	8	103.075	102.972	102.968	7.625	104.010	103.910	103.844
8.125	104.045	103.962	103.877	8.125	103.376	103.274	103.269	7.75	104.198	104.118	104.062
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	95.931	95.939	95.936	4.25	95.525	95.573	95.660	4.875	93.114	93.136	93.224
4.375	96.398	96.406	96.403	4.375	96.053	96.100	96.188	5	93.835	93.858	93.945
4.5	96.867	96.875	96.872	4.5	96.570	96.618	96.705	5.125	94.602	94.625	94.712
4.625	97.337	97.345	97.341	4.625	97.073	97.120	97.207	5.25	96.250	96.520	96.416
4.75	97.680	98.096	97.885	4.75	97.540	97.494	97.479	5.375	98.420	98.387	98.313
4.875	98.150	98.330	98.119	4.875	97.847	97.873	97.896	5.5	98.885	98.851	98.780
5	98.622	98.654	98.575	5	98.318	98.344	98.367	5.625	99.313	99.279	99.210
5.125	99.091	99.067	99.044	5.125	98.760	98.786	98.809	5.75	99.415	99.380	99.314
5.25	99.486	99.953	99.734	5.25	99.063	99.017	98.991	5.875	100.119	100.063	99.960
5.375	99.731	99.920	99.700	5.375	99.340	99.345	99.413	6	100.517	100.461	100.360
5.5	100.181	100.363	100.144	5.5	99.738	99.744	99.811	6.125	100.889	100.832	100.734
5.625	100.617	100.585	100.544	5.625	100.152	100.107	100.174	6.25	100.943	101.163	101.009
5.75	100.749	101.168	100.900	5.75	100.698	100.636	100.606	6.375	101.049	101.224	101.070
5.875	101.057	100.992	100.932	5.875	100.510	100.495	100.513	6.5	101.367	101.451	101.296
6	101.469	101.404	101.344	6	100.975	100.880	100.853	6.625	101.777	101.864	101.710
								6.75	101.856	101.743	101.669
								6.875	101.512	101.454	101.429
								7	101.949	101.924	101.899
								7.125	102.363	102.338	102.313
								7.25	102.397	102.333	102.293
								7.375	100.915	100.834	100.778
								7.5	101.439	101.359	101.303
								7.625	101.945	101.865	101.809
								7.75	102.285	102.205	102.149
								7.875	99.145	99.043	99.038
								8	99.473	99.371	99.366
								8.125	99.774	99.672	99.668
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	101.367	101.451	101.296	6.125	100.898	100.840	100.742	4.5	93.795	93.842	93.829
6.625	101.777	101.864	101.710	6.25	100.952	101.163	101.009	4.625	94.259	94.306	94.294
6.75	101.856	101.743	101.669	6.375	101.088	101.224	101.070	4.75	93.115	93.096	93.079
6.875	101.512	101.454	101.429	6.5	101.419	101.451	101.296	4.875	93.405	93.416	93.372
7	101.949	101.924	101.899	6.625	101.767	101.864	101.710	5	93.850	93.834	93.817
7.125	102.363	102.338	102.313	6.75	101.906	101.793	101.719	5.125	94.170	94.196	94.128
7.25	102.397	102.333	102.293	6.875	101.582	101.484	101.413	5.25	95.719	95.686	95.652
7.375	100.915	100.834	100.778	7	101.897	101.799	101.730	5.375	95.823	95.789	95.756
7.5	101.439	101.359	101.303	7.125	102.196	102.098	102.031	5.5	96.245	96.211	96.178
7.625	101.945	101.865	101.809	7.25	102.447	102.383	102.343	5.625	96.674	96.640	96.607
7.75	102.285	102.205	102.149	7.375	100.965	100.884	100.828	5.75	97.702	97.643	97.584
7.875	99.145	99.043	99.038	7.5	101.489	101.409	101.353	5.875	97.975	97.916	97.857
8	99.473	99.371	99.366	7.625	101.995	101.915	101.859	6	98.343	98.284	98.226
8.125	99.774	99.672	99.668	7.75	98.828	98.726	98.722	6.125	98.675	98.616	98.558

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	101.588	101.547	101.439	6.375	101.588	101.547	101.439	6	101.058	101.001	100.901
6.5	102.004	102.116	101.962	6.5	102.004	102.116	101.962	6.125	101.529	101.472	101.374
6.625	102.539	102.566	102.412	6.625	102.539	102.566	102.412	6.25	101.686	101.760	101.605
6.75	102.895	102.781	102.729	6.75	102.895	102.781	102.729	6.375	101.645	101.568	101.496
6.875	102.792	102.767	102.742	6.875	102.792	102.767	102.742	6.5	102.090	102.116	101.962
7	103.261	103.236	103.211	7	103.261	103.236	103.211	6.625	102.539	102.566	102.412
7.125	103.676	103.650	103.625	7.125	103.676	103.650	103.625	6.75	102.895	102.781	102.729
7.25	103.859	103.795	103.755	7.25	103.859	103.795	103.755	6.875	102.792	102.767	102.742
7.375	103.238	103.143	103.061	7.375	103.238	103.137	103.037	7	103.261	103.236	103.211
7.5	103.617	103.516	103.416	7.5	103.617	103.516	103.416	7.125	103.676	103.650	103.625
7.625	104.010	103.910	103.809	7.625	104.010	103.910	103.809	7.25	103.859	103.795	103.755
7.75	104.198	104.118	104.062	7.75	104.198	104.118	104.062	7.375	103.238	103.137	103.037
7.875	103.884	103.801	103.716	7.875	102.797	102.695	102.690	7.5	103.617	103.516	103.417
8	103.990	103.906	103.821	8	103.125	103.022	103.018	7.625	104.010	103.910	103.844
8.125	104.045	103.962	103.877	8.125	103.426	103.324	103.319	7.75	104.198	104.118	104.062
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	96.867	96.875	96.872	4.5	96.570	96.618	96.705	6.625	101.777	101.864	101.710
4.625	97.337	97.345	97.341	4.625	97.073	97.120	97.207	6.75	101.856	101.743	101.669
4.75	97.680	98.096	97.885	4.75	97.540	97.494	97.479	6.875	101.479	101.454	101.429
4.875	98.150	98.330	98.119	4.875	97.847	97.873	97.896	7	101.949	101.924	101.899
5	98.622	98.654	98.575	5	98.318	98.344	98.367	7.125	102.363	102.338	102.313
5.125	99.091	99.067	99.044	5.125	98.760	98.786	98.809	7.25	102.397	102.333	102.293
5.25	99.486	99.953	99.734	5.25	99.063	99.017	98.991	7.375	101.947	101.855	101.773
5.375	99.731	99.920	99.700	5.375	99.340	99.345	99.413	7.5	102.095	102.003	101.921
5.5	100.181	100.363	100.144	5.5	99.738	99.744	99.811	7.625	102.170	102.078	101.996
5.625	100.617	100.585	100.544	5.625	100.152	100.107	100.174	7.75	102.285	102.205	102.149
5.75	100.749	101.168	100.900	5.75	100.698	100.636	100.606	7.875	101.409	101.326	101.241
5.875	101.057	100.992	100.932	5.875	100.510	100.495	100.513	8	101.515	101.431	101.346
6	101.469	101.404	101.344	6	100.975	100.880	100.853	8.125	101.570	101.487	101.402
6.125	101.858	101.793	101.733	6.125	101.508	101.414	101.375				
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	101.351	101.451	101.296	6.125	100.039	100.202	100.089	4.5	93.795	93.842	93.829
6.625	101.777	101.864	101.710	6.25	100.943	101.163	101.009	4.625	94.259	94.306	94.294
6.75	101.856	101.743	101.669	6.375	101.004	101.224	101.070	4.75	93.115	93.096	93.079
6.875	101.479	101.454	101.429	6.5	101.230	101.451	101.296	4.875	93.405	93.416	93.372
7	101.949	101.924	101.899	6.625	101.644	101.864	101.710	5	93.850	93.834	93.817
7.125	102.363	102.338	102.313	6.75	101.906	101.793	101.719	5.125	94.170	94.196	94.128
7.25	102.397	102.333	102.293	6.875	101.072	101.011	101.037	5.25	95.719	95.686	95.652
7.375	100.915	100.834	100.778	7	101.521	101.460	101.487	5.375	95.823	95.789	95.756
7.5	101.439	101.359	101.303	7.125	102.022	101.959	101.919	5.5	96.245	96.211	96.178
7.625	101.945	101.865	101.809	7.25	102.447	102.383	102.343	5.625	96.674	96.640	96.607
7.75	102.285	102.205	102.149	7.375	100.965	100.884	100.828	5.75	97.702	97.643	97.584
7.875	99.145	99.043	99.038	7.5	101.489	101.409	101.353	5.875	97.975	97.916	97.857
8	99.473	99.371	99.366	7.625	101.995	101.915	101.859	6	98.343	98.284	98.226
8.125	99.774	99.672	99.668	7.75	98.828	98.726	98.722	6.125	98.675	98.616	98.558

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	99.227	99.054	98.754	6.75	97.727	97.554	97.254
6.875	99.750	99.577	99.277	6.875	98.250	98.077	97.777
7	100.252	100.079	99.779	7	98.752	98.579	98.279
7.125	100.706	100.533	100.233	7.125	99.206	99.033	98.733
7.25	101.140	100.967	100.667	7.25	99.640	99.467	99.167
7.375	101.224	101.009	100.709	7.375	99.724	99.509	99.209
7.5	101.696	101.481	101.181	7.5	100.196	99.981	99.681
7.625	102.110	101.895	101.595	7.625	100.610	100.395	100.095
7.75	102.504	102.289	101.989	7.75	101.004	100.789	100.489
7.875	102.130	101.878	101.578	7.875	100.630	100.378	100.078
8	102.562	102.310	102.010	8	101.062	100.810	100.510
8.125	102.946	102.694	102.394	8.125	101.446	101.194	100.894
8.25	103.310	103.058	102.758	8.25	101.810	101.558	101.258
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.227	97.054	96.754	6.75	95.727	95.554	95.254
6.875	97.750	97.577	97.277	6.875	96.250	96.077	95.777
7	98.252	98.079	97.779	7	96.752	96.579	96.279
7.125	98.706	98.533	98.233	7.125	97.206	97.033	96.733
7.25	99.140	98.967	98.667	7.25	97.640	97.467	97.167
7.375	99.224	99.009	98.709	7.375	97.724	97.509	97.209
7.5	99.696	99.481	99.181	7.5	98.196	97.981	97.681
7.625	100.110	99.895	99.595	7.625	98.610	98.395	98.095
7.75	100.504	100.289	99.989	7.75	99.004	98.789	98.489
7.875	100.130	99.878	99.578	7.875	98.630	98.378	98.078
8	100.562	100.310	100.010	8	99.062	98.810	98.510
8.125	100.946	100.694	100.394	8.125	99.446	99.194	98.894
8.25	101.310	101.058	100.758	8.25	99.810	99.558	99.258
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.477	98.304	98.004	6.75	96.477	96.304	96.004
6.875	99.000	98.827	98.527	6.875	97.000	96.827	96.527
7	99.502	99.329	99.029	7	97.502	97.329	97.029
7.125	99.956	99.783	99.483	7.125	97.956	97.783	97.483
7.25	100.390	100.217	99.917	7.25	98.390	98.217	97.917
7.375	100.474	100.259	99.959	7.375	98.474	98.259	97.959
7.5	100.946	100.731	100.431	7.5	98.946	98.731	98.431
7.625	101.360	101.145	100.845	7.625	99.360	99.145	98.845
7.75	101.754	101.539	101.239	7.75	99.754	99.539	99.239
7.875	101.380	101.128	100.828	7.875	99.380	99.128	98.828
8	101.812	101.560	101.260	8	99.812	99.560	99.260
8.125	102.196	101.944	101.644	8.125	100.196	99.944	99.644
8.25	102.560	102.308	102.008	8.25	100.560	100.308	100.008

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.