



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

Table of Contents

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

Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	91.500	91.500	91.429	4.75	91.500	91.500	91.429	5.125	95.922	95.932	95.919
4.875	92.695	92.680	92.659	4.875	92.695	92.680	92.659	5.25	96.649	96.660	96.647
5	93.360	93.342	93.318	5	93.360	93.342	93.318	5.375	97.188	97.198	97.182
5.125	93.937	93.920	93.895	5.125	93.937	93.920	93.895	5.5	97.701	97.710	97.715
5.25	94.703	94.681	94.674	5.25	94.703	94.681	94.674	5.625	98.427	98.429	98.442
5.375	95.381	95.344	95.274	5.375	95.297	95.273	95.263	5.75	99.095	99.098	99.112
5.5	96.071	96.034	95.964	5.5	95.884	95.858	95.844	5.875	99.583	99.584	99.595
5.625	96.669	96.631	96.562	5.625	96.498	96.472	96.458	6	100.043	100.043	100.052
5.75	97.254	97.210	97.191	5.75	97.212	97.181	97.191	6.125	100.487	100.483	100.486
5.875	97.871	97.827	97.750	5.875	97.753	97.720	97.733	6.25	100.694	100.688	100.728
6	98.465	98.420	98.344	6	98.284	98.249	98.243	6.375	101.139	101.132	101.169
6.125	98.901	98.857	98.780	6.125	98.802	98.767	98.750	6.5	101.549	101.541	101.576
6.25	99.468	99.418	99.349	6.25	99.342	99.303	99.349	6.625	101.955	101.944	101.979
6.375	99.984	99.933	99.858	6.375	99.861	99.827	99.858	6.75	101.387	101.368	101.419
6.5	100.455	100.404	100.320	6.5	100.347	100.312	100.300	6.875	102.052	102.004	101.943
6.625	100.838	100.773	100.750	6.625	100.763	100.721	100.750	7	102.535	102.482	102.426
6.75	101.335	101.264	101.215	6.75	101.205	101.158	101.215	7.125	102.734	102.675	102.624
6.875	101.709	101.637	101.683	6.875	101.664	101.622	101.683	7.25	102.923	102.859	102.798
7	102.128	102.062	102.091	7	102.106	102.062	102.091	7.375	103.303	103.233	103.178
7.125	102.527	102.462	102.497	7.125	102.486	102.435	102.497	7.5	103.741	103.667	103.616
7.25	102.905	102.840	102.922	7.25	102.894	102.839	102.922	7.625	103.997	103.918	103.857
7.375	103.320	103.270	103.358	7.375	103.320	103.270	103.358	7.75	104.474	104.389	104.333
7.5	103.658	103.595	103.682	7.5	103.647	103.595	103.682	7.875	104.760	104.669	104.619
7.625	104.048	103.963	104.024	7.625	104.003	103.942	104.024	8	105.150	105.150	105.150
7.75	104.409	104.345	104.426	7.75	104.409	104.345	104.426				
7.875	104.774	104.684	104.760	7.875	104.774	104.684	104.760				
8	105.138	105.042	105.007	8	105.138	105.042	105.007				
8.125	105.209	105.141	105.270	8.125	105.209	105.141	105.270				
8.25	105.689	105.622	105.776	8.25	105.689	105.622	105.776				
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	96.900	96.900	96.900	4.625	97.258	97.258	97.258	5	92.375	92.427	92.362
4.75	97.142	97.102	97.054	4.75	97.405	97.427	97.400	5.125	93.000	93.051	92.985
4.875	97.568	97.560	97.551	4.875	97.886	97.886	97.878	5.25	94.447	94.328	94.174
5	97.988	97.947	97.875	5	98.240	98.257	98.221	5.375	95.135	95.016	94.862
5.125	98.379	98.394	98.354	5.125	98.694	98.709	98.669	5.5	95.830	95.712	95.559
5.25	98.873	98.825	98.745	5.25	99.026	99.039	98.995	5.625	96.560	96.443	96.290
5.375	99.244	99.196	99.155	5.375	99.353	99.353	99.290	5.75	97.208	97.167	97.137
5.5	99.607	99.599	99.576	5.5	99.727	99.735	99.712	5.875	97.826	97.724	97.688
5.625	99.970	99.977	99.950	5.625	100.110	100.117	100.090	6	98.421	98.319	98.221
5.75	100.255	100.259	100.228	5.75	100.399	100.403	100.373	6.125	98.860	98.759	98.708
5.875	100.557	100.560	100.480	5.875	100.656	100.659	100.625	6.25	99.406	99.304	99.294
6	100.953	100.956	100.921	6	101.010	101.013	100.979	6.375	99.919	99.839	99.840
6.125	101.252	101.250	101.034	6.125	101.166	101.149	101.106	6.5	100.381	100.301	100.300
6.25	101.482	101.478	101.358	6.25	101.415	101.393	101.356	6.625	100.761	100.708	100.697
6.375	101.859	101.764	101.728	6.375	101.724	101.697	101.666	6.75	101.261	101.133	101.140
6.5	102.100	102.014	101.980	6.5	102.008	101.975	101.949	6.875	101.634	101.527	101.538
6.625	102.312	102.217	102.220	6.625	102.133	102.095	102.076	7	101.937	101.901	101.910
6.75	102.412	102.369	102.373	6.75	102.428	102.385	102.340	7.125	102.331	102.214	102.172
6.875	102.848	102.802	102.776	6.875	102.749	102.700	102.661	7.25	102.699	102.581	102.520
7	103.058	103.012	102.985	7	102.962	102.908	102.875	7.375	103.070	102.950	102.861
7.125	103.235	103.189	103.162	7.125	102.806	102.759	102.733	7.5	103.083	103.088	103.123
7.25	103.213	103.135	103.078	7.25	102.880	102.801	102.745	7.625	103.350	103.270	103.270
7.375	103.705	103.627	103.570	7.375	103.269	103.190	103.134	7.75	102.446	102.453	102.483
								7.875	102.646	102.657	102.690

Conventional Fixed Adjustments

FTHB with AMI at or below 100% or 120% in de	0
--	---

	≤ 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

[illegible]

	≤ 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

[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	97.921	97.915	97.823	5	97.284	97.278	97.186	5	94.696	94.633	94.571
5.125	98.155	98.145	98.041	5.125	97.774	97.764	97.661	5.125	95.343	95.280	95.217
5.25	98.608	98.598	98.498	5.25	98.237	98.224	98.117	5.25	95.993	95.930	95.868
5.375	98.929	98.917	98.813	5.375	98.637	98.622	98.511	5.375	96.288	96.225	96.162
5.5	99.252	99.238	99.130	5.5	99.022	99.006	98.891	5.5	96.762	96.699	96.636
5.625	99.548	99.532	99.420	5.625	99.385	99.367	99.248	5.625	97.237	97.174	97.112
5.75	99.852	99.834	99.719	5.75	99.726	99.705	99.583	5.75	97.529	97.466	97.404
5.875	100.119	100.099	99.981	5.875	100.032	100.009	99.883	5.875	97.804	97.741	97.679
6	100.345	100.323	100.200	6	100.322	100.297	100.167	6	98.079	98.016	97.953
6.125	100.531	100.507	100.380	6.125	100.586	100.559	100.425	6.125	98.355	98.292	98.230
6.25	100.745	100.718	100.586	6.25	100.826	100.797	100.659	6.25	98.629	98.566	98.503
6.375	100.966	100.937	100.802	6.375	101.032	101.001	100.860	6.375	98.900	98.837	98.774
6.5	101.071	101.040	100.900	6.5	101.162	101.129	100.983	6.5	99.354	99.291	99.228
6.625	101.150	101.118	100.976	6.625	101.217	101.184	101.042	6.625	99.441	99.378	99.315
6.75	101.166	101.131	100.985	6.75	101.239	101.204	101.057	6.75	99.706	99.643	99.581
6.875	101.162	101.124	100.973	6.875	101.268	101.229	101.072	6.875	99.786	99.723	99.661
7	101.118	101.055	100.992	7	101.292	101.250	101.090	7	99.856	99.793	99.730
7.125	101.166	101.103	101.040	7.125	101.286	101.242	101.077	7.125	99.931	99.868	99.806
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	98.020	98.015	97.922	5	97.380	97.374	97.282	5	94.646	94.583	94.520
5.125	98.259	98.248	98.145	5.125	97.874	97.863	97.760	5.125	95.293	95.230	95.167
5.25	98.707	98.697	98.597	5.25	98.335	98.323	98.216	5.25	95.943	95.880	95.817
5.375	99.029	99.016	98.912	5.375	98.734	98.720	98.609	5.375	96.238	96.175	96.112
5.5	99.351	99.337	99.230	5.5	99.118	99.102	98.987	5.5	96.712	96.649	96.586
5.625	99.647	99.631	99.519	5.625	99.481	99.462	99.343	5.625	97.187	97.124	97.061
5.75	99.951	99.933	99.819	5.75	99.820	99.799	99.677	5.75	97.479	97.416	97.353
5.875	100.220	100.200	100.081	5.875	100.126	100.103	99.977	5.875	97.754	97.691	97.628
6	100.446	100.424	100.302	6	100.415	100.390	100.260	6	98.029	97.966	97.903
6.125	100.635	100.611	100.483	6.125	100.679	100.652	100.518	6.125	98.305	98.242	98.179
6.25	100.851	100.824	100.692	6.25	100.919	100.890	100.752	6.25	98.579	98.516	98.453
6.375	101.075	101.046	100.911	6.375	101.127	101.096	100.954	6.375	98.850	98.787	98.724
6.5	101.182	101.151	101.012	6.5	101.259	101.225	101.080	6.5	99.304	99.241	99.178
6.625	101.264	101.232	101.089	6.625	101.315	101.282	101.140	6.625	99.391	99.328	99.265
6.75	101.282	101.247	101.101	6.75	101.339	101.304	101.157	6.75	99.656	99.593	99.530
6.875	101.280	101.242	101.091	6.875	101.370	101.331	101.174	6.875	99.736	99.673	99.610
7	101.068	101.005	100.942	7	101.396	101.354	101.194	7	99.806	99.743	99.680
7.125	101.116	101.053	100.990	7.125	101.391	101.347	101.183	7.125	99.881	99.818	99.755

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
--	---

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	93.839	93.810	93.747	5.75	97.194	97.135	97.104	4.375	94.882	94.857	94.812
5.375	94.541	94.511	94.449	5.875	97.791	97.731	97.700	4.5	95.274	95.249	95.204
5.5	95.227	95.198	95.135	6	98.333	98.274	98.243	4.625	95.649	95.624	95.579
5.625	95.872	95.843	95.780	6.125	98.743	98.684	98.652	4.75	96.286	96.253	96.206
5.75	96.498	96.461	96.407	6.25	99.185	99.111	99.064	4.875	96.721	96.688	96.641
5.875	97.138	97.101	97.047	6.375	99.744	99.670	99.623	5	97.006	96.973	96.926
6	97.757	97.720	97.665	6.5	100.241	100.168	100.121	5.125	97.252	97.219	97.172
6.125	98.315	98.276	98.221	6.625	100.588	100.514	100.468	5.25	97.986	97.946	97.891
6.25	98.890	98.846	98.792	6.75	100.891	100.802	100.740	5.375	98.340	98.300	98.245
6.375	99.438	99.394	99.339	6.875	101.396	101.307	101.245	5.5	98.772	98.732	98.677
6.5	99.946	99.902	99.847	7	101.822	101.733	101.671	5.625	99.009	98.969	98.914
6.625	100.412	100.368	100.313	7.125	102.129	102.040	101.978	5.75	99.403	99.330	99.262
				7.25	102.287	102.213	102.166	5.875	99.768	99.695	99.622
				7.375	102.760	102.686	102.639	6	99.969	99.896	99.823
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.274	94.234	94.191								
4.75	95.367	95.319	95.257								
4.875	95.603	95.554	95.492								
5	95.927	95.879	95.817								
5.125	96.318	96.270	96.208								
5.25	96.674	96.625	96.563								
5.375	96.998	96.949	96.887								
5.5	97.318	97.261	97.191								
5.625	97.635	97.578	97.508								
5.75	97.943	97.887	97.817								
5.875	98.244	98.187	98.117								
6	98.765	98.708	98.638								

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
------------	---

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock 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	94.190	94.132	94.115	5.75	96.755	96.689	96.603	4.25	94.451	94.426	94.381
5.5	94.833	94.777	94.760	5.875	97.330	97.264	97.178	4.375	94.882	94.857	94.812
5.625	95.430	95.375	95.359	6	97.903	97.837	97.751	4.5	95.274	95.249	95.204
5.75	96.045	95.999	95.973	6.125	98.418	98.352	98.266	4.625	95.649	95.624	95.579
5.875	96.823	96.778	96.753	6.25	98.438	98.364	98.278	4.75	96.286	96.253	96.206
6	97.396	97.353	97.328	6.375	98.726	98.652	98.566	4.875	96.721	96.688	96.641
6.125	97.934	97.894	97.869	6.5	98.990	98.917	98.831	5	97.006	96.973	96.926
6.25	98.549	98.482	98.473	6.625	99.192	99.119	99.033	5.125	97.252	97.219	97.172
6.375	99.113	99.047	99.035	6.75	99.405	99.310	99.224	5.25	97.986	97.946	97.891
6.5	99.648	99.584	99.570	6.875	99.590	99.494	99.408	5.375	98.340	98.300	98.245
6.625	100.215	100.148	100.133	7	99.817	99.721	99.635	5.5	98.772	98.732	98.677
6.75	100.572	100.537	100.490	7.125	100.008	99.913	99.827	5.625	99.009	98.969	98.914
6.875	101.060	101.022	100.974	7.25	100.787	100.714	100.636	5.75	99.403	99.330	99.262
7	101.503	101.462	101.414	7.375	101.395	101.321	101.243	5.875	99.768	99.695	99.622
7.125	101.929	101.886	101.838	7.5	101.773	101.699	101.621	6	99.969	99.896	99.823
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.274	94.234	94.191								
4.75	95.367	95.319	95.257								
4.875	95.603	95.554	95.492								
5	95.927	95.879	95.817								
5.125	96.318	96.270	96.208								
5.25	96.674	96.625	96.563								
5.375	96.998	96.949	96.887								
5.5	97.318	97.261	97.191								
5.625	97.635	97.578	97.508								
5.75	97.943	97.887	97.817								
5.875	98.244	98.187	98.117								
6	98.765	98.708	98.638								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
---------------	---

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	93.637	93.620	93.595
5.25	94.403	94.381	94.374
5.375	94.997	94.973	94.963
5.5	95.584	95.558	95.544
5.625	96.198	96.172	96.158
5.75	96.912	96.881	96.891
5.875	97.453	97.420	97.433
6	97.984	97.949	97.943
6.125	98.502	98.467	98.450
6.25	99.042	99.003	99.049
6.375	99.561	99.527	99.558
6.5	100.047	100.012	100.000
6.625	100.463	100.421	100.450
6.75	100.905	100.858	100.915
6.875	101.364	101.322	101.383
7	101.806	101.762	101.791
7.125	102.186	102.135	102.197
7.25	102.594	102.539	102.622
7.375	103.020	102.970	103.058

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
--	---

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	93.879	93.853	93.808	4.75	93.799	93.752	93.736	5	95.102	95.055	95.031
4.875	94.435	94.410	94.365	4.875	94.403	94.356	94.331	5.125	95.791	95.744	95.746
5	95.102	95.055	95.031	5	95.102	95.055	95.031	5.25	96.738	96.705	96.671
5.125	95.791	95.744	95.746	5.125	95.791	95.744	95.746	5.375	97.325	97.291	97.258
5.25	96.985	96.939	96.852	5.25	96.738	96.705	96.671	5.5	97.985	97.952	97.918
5.375	97.692	97.646	97.559	5.375	97.325	97.291	97.258	5.625	98.550	98.517	98.528
5.5	98.157	98.111	98.024	5.5	97.985	97.952	97.918	5.75	99.307	99.089	99.009
5.625	98.647	98.601	98.528	5.625	98.550	98.517	98.528	5.875	99.900	99.682	99.465
5.75	99.318	99.254	99.144	5.75	99.307	99.089	99.009	6	100.399	100.181	100.042
5.875	99.947	99.883	99.773	5.875	99.900	99.682	99.465	6.125	100.920	100.702	100.719
6	100.436	100.372	100.262	6	100.399	100.181	100.042	6.25	101.214	101.133	101.176
6.125	100.946	100.882	100.772	6.125	100.920	100.702	100.719	6.375	101.461	101.348	101.275
6.25	101.214	101.133	101.176	6.25	101.214	101.133	101.176	6.5	102.049	101.935	101.863
6.375	101.508	101.415	101.297	6.375	101.461	101.348	101.275	6.625	102.624	102.510	102.438
6.5	102.049	101.935	101.863	6.5	102.049	101.935	101.863	6.75	103.130	103.017	102.944
6.625	102.624	102.510	102.438	6.625	102.624	102.510	102.438	6.875	102.737	102.696	102.654
6.75	103.130	103.017	102.944	6.75	103.130	103.017	102.944	7	103.190	103.148	103.107
6.875	102.909	102.853	102.750	6.875	102.737	102.696	102.654	7.125	103.695	103.631	103.591
7	103.382	103.326	103.224	7	103.190	103.148	103.107	7.25	104.165	104.101	104.061
7.125	103.753	103.697	103.595	7.125	103.695	103.631	103.591	7.375	103.188	103.107	103.051
7.25	104.165	104.101	104.061	7.25	104.165	104.101	104.061	7.5	103.708	103.628	103.571
7.375	103.503	103.429	103.303	7.375	103.188	103.107	103.051	7.625	104.210	104.130	104.073
7.5	103.966	103.892	103.766	7.5	103.708	103.628	103.571	7.75	104.600	104.519	104.463
								7.875	102.944	102.850	103.095
								8	103.351	103.257	103.502
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	95.995	95.995	95.989	4.25	95.694	95.709	95.742	4.75	92.599	92.630	92.638
4.375	96.462	96.462	96.456	4.375	96.268	96.283	96.316	4.875	93.335	93.366	93.375
4.5	96.930	96.930	96.924	4.5	96.840	96.855	96.888	5	94.067	94.098	94.106
4.625	97.408	97.423	97.455	4.625	97.408	97.423	97.455	5.125	94.944	94.974	94.983
4.75	97.716	97.692	97.670	4.75	97.546	97.499	97.484	5.25	96.590	96.525	96.419
4.875	98.186	98.162	98.139	4.875	97.974	97.968	97.983	5.375	97.297	97.232	97.127
5	98.658	98.633	98.611	5	98.529	98.523	98.538	5.5	97.762	97.697	97.591
5.125	99.127	99.103	99.080	5.125	99.071	99.065	99.080	5.625	98.252	98.187	98.088
5.25	99.430	99.389	99.320	5.25	99.220	99.173	99.147	5.75	98.678	98.614	98.503
5.375	99.933	99.892	99.823	5.375	99.578	99.551	99.580	5.875	99.323	99.243	99.132
5.5	100.388	100.347	100.278	5.5	100.088	100.061	100.090	6	99.806	99.742	99.701
5.625	100.843	100.802	100.732	5.625	100.571	100.545	100.573	6.125	100.383	100.372	100.418
5.75	100.832	100.779	100.709	5.75	100.742	100.680	100.650	6.25	100.507	100.427	100.370
5.875	101.334	101.280	101.211	5.875	100.735	100.687	100.526	6.375	100.732	100.639	100.530
6	101.788	101.734	101.665	6	101.187	101.140	100.979	6.5	101.252	101.169	101.140
								6.625	101.814	101.783	101.829
								6.75	101.757	101.644	101.571
								6.875	101.717	101.631	101.499
								7	102.190	102.105	101.972
								7.125	102.561	102.475	102.462
								7.25	102.253	102.190	102.149
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.756	95.766	95.864	5	94.067	94.098	94.106	4.5	94.076	94.091	94.024
5.375	96.462	96.471	96.569	5.125	94.944	94.974	94.983	4.625	94.638	94.653	94.585
5.5	97.220	97.230	97.327	5.25	95.756	95.766	95.864	4.75	94.563	94.574	94.608
5.625	97.981	97.991	98.088	5.375	96.462	96.471	96.569	4.875	95.068	95.079	95.112
5.75	98.549	98.332	98.289	5.5	97.220	97.230	97.327	5	95.524	95.535	95.568
5.875	99.323	99.105	99.006	5.625	97.981	97.991	98.088	5.125	95.979	95.991	96.024
6	99.741	99.655	99.701	5.75	98.254	98.243	98.289	5.25	96.410	96.369	96.300
6.125	100.383	100.372	100.418	5.875	98.972	98.961	99.006	5.375	96.913	96.872	96.803
6.25	100.507	100.427	100.370	6	99.666	99.655	99.701	5.5	97.368	97.327	97.258
6.375	100.697	100.614	100.530	6.125	100.383	100.372	100.418	5.625	97.823	97.782	97.712
6.5	101.252	101.169	101.140	6.25	100.557	100.477	100.420	5.75	97.812	97.759	97.689
6.625	101.814	101.783	101.829	6.375	100.454	100.422	100.478	5.875	98.314	98.260	98.191
6.75	101.757	101.644	101.571	6.5	101.116	101.084	101.140	6	98.768	98.714	98.645
6.875	101.425	101.383	101.371	6.625	101.814	101.783	101.829	6.125	99.211	99.157	99.088

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	96.738	96.705	96.671	5.25	96.738	96.705	96.671	5.25	96.738	96.705	96.671
5.375	97.325	97.291	97.258	5.375	97.325	97.291	97.258	5.375	97.325	97.291	97.258
5.5	97.985	97.952	97.918	5.5	97.985	97.952	97.918	5.5	97.985	97.952	97.918
5.625	98.550	98.517	98.528	5.625	98.550	98.517	98.528	5.625	98.550	98.517	98.528
5.75	99.307	99.089	99.009	5.75	99.307	99.089	99.009	5.75	99.307	99.089	99.009
5.875	99.900	99.682	99.465	5.875	99.900	99.682	99.465	5.875	99.900	99.682	99.465
6	100.399	100.181	100.042	6	100.399	100.181	100.042	6	100.399	100.181	100.042
6.125	100.920	100.702	100.719	6.125	100.920	100.702	100.719	6.125	100.920	100.702	100.719
6.25	101.214	101.133	101.176	6.25	101.214	101.133	101.176	6.25	101.214	101.133	101.176
6.375	101.461	101.348	101.275	6.375	101.461	101.348	101.275	6.375	101.461	101.348	101.275
6.5	102.049	101.935	101.863	6.5	102.049	101.935	101.863	6.5	102.049	101.935	101.863
6.625	102.624	102.510	102.438	6.625	102.624	102.510	102.438	6.625	102.624	102.510	102.438
6.75	103.130	103.017	102.944	6.75	103.130	103.017	102.944	6.75	103.130	103.017	102.944
6.875	102.737	102.696	102.654	6.875	102.737	102.696	102.654	6.875	102.737	102.696	102.654
7	103.190	103.148	103.107	7	103.190	103.148	103.107	7	103.190	103.148	103.107
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	96.840	96.855	96.888	4.25	95.694	95.709	95.742	5.25	95.756	95.766	95.864
4.625	97.408	97.423	97.455	4.375	96.268	96.283	96.316	5.375	96.462	96.471	96.569
4.75	97.546	97.499	97.484	4.5	96.840	96.855	96.888	5.5	97.220	97.230	97.327
4.875	97.974	97.968	97.983	4.625	97.408	97.423	97.455	5.625	97.981	97.991	98.088
5	98.529	98.523	98.538	4.75	97.546	97.499	97.484	5.75	98.549	98.332	98.289
5.125	99.071	99.065	99.080	4.875	97.974	97.968	97.983	5.875	99.323	99.105	99.006
5.25	99.220	99.173	99.147	5	98.529	98.523	98.538	6	99.741	99.655	99.701
5.375	99.578	99.551	99.580	5.125	99.071	99.065	99.080	6.125	100.383	100.372	100.418
5.5	100.088	100.061	100.090	5.25	99.220	99.173	99.147	6.25	100.507	100.427	100.370
5.625	100.571	100.545	100.573	5.375	99.578	99.551	99.580	6.375	100.697	100.614	100.530
5.75	100.742	100.680	100.650	5.5	100.088	100.061	100.090	6.5	101.252	101.169	101.140
5.875	100.735	100.687	100.526	5.625	100.571	100.545	100.573	6.625	101.814	101.783	101.829
6	101.187	101.140	100.979	5.75	100.742	100.680	100.650	6.75	101.757	101.644	101.571
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.756	95.766	95.864	5.25	95.756	95.766	95.864	4.5	94.076	94.091	94.024
5.375	96.462	96.471	96.569	5.375	96.462	96.471	96.569	4.625	94.638	94.653	94.585
5.5	97.220	97.230	97.327	5.5	97.220	97.230	97.327	4.75	93.121	93.074	93.059
5.625	97.981	97.991	98.088	5.625	97.981	97.991	98.088	4.875	93.548	93.542	93.457
5.75	98.549	98.332	98.289	5.75	98.254	98.243	98.289	5	94.084	94.078	93.994
5.875	99.323	99.105	99.006	5.875	98.972	98.961	99.006	5.125	94.594	94.588	94.503
6	99.741	99.655	99.701	6	99.666	99.655	99.701	5.25	95.726	95.701	95.676
6.125	100.383	100.372	100.418	6.125	100.383	100.372	100.418	5.375	95.828	95.803	95.778
6.25	100.507	100.427	100.370	6.25	100.557	100.477	100.420	5.5	96.252	96.227	96.202
6.375	100.697	100.614	100.530	6.375	100.454	100.422	100.478	5.625	96.680	96.655	96.630
6.5	101.252	101.169	101.140	6.5	101.116	101.084	101.140	5.75	97.708	97.641	97.574
6.625	101.814	101.783	101.829	6.625	101.814	101.783	101.829	5.875	97.983	97.916	97.849
6.75	101.757	101.644	101.571	6.75	101.807	101.694	101.621	6	98.350	98.283	98.216
6.875	101.425	101.383	101.371	6.875	101.310	101.257	101.371	6.125	98.686	98.619	98.552

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	95.816	95.769	95.744	5.125	95.816	95.769	95.744	4.75	93.387	93.378	93.426
5.25	96.763	96.730	96.696	5.25	96.763	96.730	96.696	4.875	94.428	94.381	94.356
5.375	97.350	97.316	97.283	5.375	97.350	97.316	97.283	5	95.127	95.080	95.056
5.5	98.010	97.977	97.943	5.5	98.010	97.977	97.943	5.125	95.816	95.769	95.744
5.625	98.575	98.542	98.508	5.625	98.575	98.542	98.508	5.25	96.763	96.730	96.696
5.75	99.332	99.114	98.945	5.75	99.332	99.114	98.945	5.375	97.350	97.316	97.283
5.875	99.925	99.707	99.490	5.875	99.925	99.707	99.490	5.5	98.010	97.977	97.943
6	100.424	100.206	100.063	6	100.424	100.206	100.063	5.625	98.575	98.542	98.508
6.125	100.945	100.727	100.670	6.125	100.945	100.727	100.670	5.75	99.332	99.114	98.945
6.25	101.239	101.158	101.102	6.25	101.239	101.158	101.102	5.875	99.925	99.707	99.490
6.375	101.415	101.331	101.248	6.375	101.415	101.331	101.248	6	100.424	100.206	100.063
6.5	101.930	101.846	101.763	6.5	101.930	101.846	101.763	6.125	100.945	100.727	100.670
6.625	102.447	102.364	102.280	6.625	102.447	102.364	102.280	6.25	101.239	101.158	101.102
6.75	102.852	102.739	102.666	6.75	102.852	102.739	102.666	6.375	101.415	101.331	101.248
6.875	102.762	102.721	102.679	6.875	102.762	102.721	102.679	6.5	101.930	101.846	101.763
7	103.215	103.173	103.132	7	103.215	103.173	103.132	6.625	102.447	102.364	102.280
7.125	103.626	103.585	103.543	7.125	103.626	103.585	103.543	6.75	102.852	102.739	102.666
7.25	103.834	103.770	103.730	7.25	103.834	103.770	103.730	6.875	102.762	102.721	102.679
7.375	103.255	103.171	103.091	7.375	103.186	103.106	103.025	7	103.215	103.173	103.132
7.5	103.561	103.480	103.400	7.5	103.561	103.480	103.400	7.125	103.626	103.585	103.543
7.625	103.950	103.870	103.790	7.625	103.950	103.870	103.790	7.25	103.834	103.770	103.730
7.75	104.144	104.063	104.007	7.75	104.144	104.063	104.007	7.375	103.186	103.106	103.025
7.875	103.887	103.803	103.735	7.875	102.752	102.618	102.903	7.5	103.561	103.480	103.400
8	104.068	103.984	103.916	8	103.077	102.943	103.228	7.625	103.950	103.870	103.790
8.125	104.298	104.214	104.146	8.125	103.377	103.242	103.527	7.75	104.144	104.063	104.007
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	96.020	96.020	96.014	4.25	95.782	95.797	95.830	4.875	93.309	93.300	93.348
4.375	96.487	96.487	96.481	4.375	96.309	96.324	96.356	5	94.030	94.021	94.069
4.5	96.955	96.955	96.949	4.5	96.824	96.839	96.871	5.125	94.797	94.788	94.836
4.625	97.425	97.425	97.419	4.625	97.323	97.338	97.371	5.25	95.837	95.807	95.945
4.75	97.741	97.717	97.695	4.75	97.571	97.524	97.509	5.375	96.483	96.453	96.590
4.875	98.211	98.187	98.164	4.875	97.956	97.950	97.965	5.5	97.162	97.132	97.270
5	98.683	98.658	98.636	5	98.423	98.417	98.432	5.625	97.884	97.854	97.992
5.125	99.152	99.128	99.105	5.125	98.860	98.855	98.870	5.75	98.574	98.357	98.225
5.25	99.299	99.267	99.237	5.25	99.245	99.198	99.172	5.875	99.348	99.130	98.972
5.375	99.760	99.728	99.698	5.375	99.474	99.448	99.476	6	99.766	99.548	99.602
5.5	100.210	100.178	100.148	5.5	99.867	99.841	99.869	6.125	100.177	100.063	100.149
5.625	100.647	100.614	100.584	5.625	100.225	100.199	100.227	6.25	100.532	100.452	100.395
5.75	100.767	100.705	100.675	5.75	100.767	100.705	100.675	6.375	100.722	100.639	100.555
5.875	101.074	101.018	100.983	5.875	100.564	100.517	100.356	6.5	101.277	101.194	101.110
6	101.486	101.430	101.395	6	100.997	100.902	100.866	6.625	101.685	101.601	101.596
								6.75	101.782	101.669	101.596
								6.875	101.450	101.408	101.366
								7	101.903	101.861	101.819
								7.125	102.314	102.272	102.230
								7.25	102.278	102.215	102.174
								7.375	100.869	100.789	100.739
								7.5	101.389	101.309	101.252
								7.625	101.891	101.811	101.754
								7.75	102.231	102.151	102.094
								7.875	99.150	99.016	99.301
								8	99.476	99.341	99.626
								8.125	99.775	99.641	99.926
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	101.277	101.194	101.110	6.125	100.114	100.063	100.149	4.5	94.043	94.058	93.991
6.625	101.685	101.601	101.596	6.25	100.582	100.502	100.445	4.625	94.502	94.517	94.450
6.75	101.782	101.669	101.596	6.375	100.410	100.338	100.434	4.75	93.146	93.099	93.084
6.875	101.450	101.408	101.366	6.5	100.967	100.895	100.992	4.875	93.493	93.487	93.402
7	101.903	101.861	101.819	6.625	101.571	101.500	101.596	5	93.898	93.892	93.807
7.125	102.314	102.272	102.230	6.75	101.832	101.719	101.646	5.125	94.263	94.252	94.190
7.25	102.278	102.215	102.174	6.875	101.141	101.048	101.202	5.25	95.751	95.726	95.701
7.375	100.869	100.789	100.739	7	101.586	101.494	101.648	5.375	95.853	95.828	95.803
7.5	101.389	101.309	101.252	7.125	101.921	101.844	101.982	5.5	96.277	96.252	96.227
7.625	101.891	101.811	101.754	7.25	102.328	102.265	102.224	5.625	96.705	96.680	96.655
7.75	102.231	102.151	102.094	7.375	100.919	100.839	100.782	5.75	97.733	97.666	97.599
7.875	99.150	99.016	99.301	7.5	101.439	101.359	101.302	5.875	98.008	97.941	97.874
8	99.476	99.341	99.626	7.625	101.941	101.861	101.804	6	98.375	98.308	98.241
8.125	99.775	99.641	99.926	7.75	98.836	98.702	98.987	6.125	98.711	98.644	98.577

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	101.415	101.331	101.248	6.375	101.415	101.331	101.248	6	100.424	100.206	100.063
6.5	101.930	101.846	101.763	6.5	101.930	101.846	101.763	6.125	100.945	100.727	100.670
6.625	102.447	102.364	102.280	6.625	102.447	102.364	102.280	6.25	101.239	101.158	101.102
6.75	102.852	102.739	102.666	6.75	102.852	102.739	102.666	6.375	101.415	101.331	101.248
6.875	102.762	102.721	102.679	6.875	102.762	102.721	102.679	6.5	101.930	101.846	101.763
7	103.215	103.173	103.132	7	103.215	103.173	103.132	6.625	102.447	102.364	102.280
7.125	103.626	103.585	103.543	7.125	103.626	103.585	103.543	6.75	102.852	102.739	102.666
7.25	103.834	103.770	103.730	7.25	103.834	103.770	103.730	6.875	102.762	102.721	102.679
7.375	103.255	103.171	103.091	7.375	103.186	103.106	103.025	7	103.215	103.173	103.132
7.5	103.561	103.480	103.400	7.5	103.561	103.480	103.400	7.125	103.626	103.585	103.543
7.625	103.950	103.870	103.790	7.625	103.950	103.870	103.790	7.25	103.834	103.770	103.730
7.75	104.144	104.063	104.007	7.75	104.144	104.063	104.007	7.375	103.186	103.106	103.025
7.875	103.887	103.803	103.735	7.875	102.802	102.668	102.953	7.5	103.561	103.480	103.400
8	104.068	103.984	103.916	8	103.127	102.993	103.278	7.625	103.950	103.870	103.790
8.125	104.298	104.214	104.146	8.125	103.427	103.292	103.577	7.75	104.144	104.063	104.007
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	96.955	96.955	96.949	4.5	96.824	96.839	96.871	6.625	101.685	101.601	101.596
4.625	97.425	97.425	97.419	4.625	97.323	97.338	97.371	6.75	101.782	101.669	101.596
4.75	97.741	97.717	97.695	4.75	97.571	97.524	97.509	6.875	101.450	101.408	101.366
4.875	98.211	98.187	98.164	4.875	97.956	97.950	97.965	7	101.903	101.861	101.819
5	98.683	98.658	98.636	5	98.423	98.417	98.432	7.125	102.314	102.272	102.230
5.125	99.152	99.128	99.105	5.125	98.860	98.855	98.870	7.25	102.278	102.215	102.174
5.25	99.299	99.267	99.237	5.25	99.245	99.198	99.172	7.375	101.968	101.884	101.803
5.375	99.760	99.728	99.698	5.375	99.474	99.448	99.476	7.5	102.192	102.108	102.027
5.5	100.210	100.178	100.148	5.5	99.867	99.841	99.869	7.625	102.320	102.237	102.156
5.625	100.647	100.614	100.584	5.625	100.225	100.199	100.227	7.75	102.231	102.151	102.094
5.75	100.767	100.705	100.675	5.75	100.767	100.705	100.675	7.875	101.412	101.328	101.260
5.875	101.074	101.018	100.983	5.875	100.564	100.517	100.356	8	101.593	101.509	101.441
6	101.486	101.430	101.395	6	100.997	100.902	100.866	8.125	101.823	101.739	101.671
6.125	101.875	101.819	101.784	6.125	101.528	101.433	101.397				
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	101.277	101.194	101.110	6.125	100.114	100.063	100.149	4.5	94.043	94.058	93.991
6.625	101.685	101.601	101.596	6.25	100.582	100.502	100.445	4.625	94.502	94.517	94.450
6.75	101.782	101.669	101.596	6.375	100.410	100.338	100.434	4.75	93.146	93.099	93.084
6.875	101.450	101.408	101.366	6.5	100.967	100.895	100.992	4.875	93.493	93.487	93.402
7	101.903	101.861	101.819	6.625	101.571	101.500	101.596	5	93.898	93.892	93.807
7.125	102.314	102.272	102.230	6.75	101.832	101.719	101.646	5.125	94.263	94.252	94.190
7.25	102.278	102.215	102.174	6.875	101.141	101.048	101.202	5.25	95.751	95.726	95.701
7.375	100.869	100.789	100.739	7	101.586	101.494	101.648	5.375	95.853	95.828	95.803
7.5	101.389	101.309	101.252	7.125	101.921	101.844	101.982	5.5	96.277	96.252	96.227
7.625	101.891	101.811	101.754	7.25	102.328	102.265	102.224	5.625	96.705	96.680	96.655
7.75	102.231	102.151	102.094	7.375	100.919	100.839	100.782	5.75	97.733	97.666	97.599
7.875	99.150	99.016	99.301	7.5	101.439	101.359	101.302	5.875	98.008	97.941	97.874
8	99.476	99.341	99.626	7.625	101.941	101.861	101.804	6	98.375	98.308	98.241
8.125	99.775	99.641	99.926	7.75	98.836	98.702	98.987	6.125	98.711	98.644	98.577

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	99.133	98.949	98.649	6.75	97.633	97.449	97.149
6.875	99.656	99.472	99.172	6.875	98.156	97.972	97.672
7	100.158	99.974	99.674	7	98.658	98.474	98.174
7.125	100.612	100.428	100.128	7.125	99.112	98.928	98.628
7.25	101.046	100.862	100.562	7.25	99.546	99.362	99.062
7.375	101.224	100.998	100.698	7.375	99.724	99.498	99.198
7.5	101.696	101.470	101.170	7.5	100.196	99.970	99.670
7.625	102.110	101.884	101.584	7.625	100.610	100.384	100.084
7.75	102.504	102.278	101.978	7.75	101.004	100.778	100.478
7.875	102.130	101.867	101.567	7.875	100.630	100.367	100.067
8	102.562	102.299	101.999	8	101.062	100.799	100.499
8.125	102.946	102.683	102.383	8.125	101.446	101.183	100.883
8.25	103.310	103.047	102.747	8.25	101.810	101.547	101.247
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.133	96.949	96.649	6.75	95.633	95.449	95.149
6.875	97.656	97.472	97.172	6.875	96.156	95.972	95.672
7	98.158	97.974	97.674	7	96.658	96.474	96.174
7.125	98.612	98.428	98.128	7.125	97.112	96.928	96.628
7.25	99.046	98.862	98.562	7.25	97.546	97.362	97.062
7.375	99.224	98.998	98.698	7.375	97.724	97.498	97.198
7.5	99.696	99.470	99.170	7.5	98.196	97.970	97.670
7.625	100.110	99.884	99.584	7.625	98.610	98.384	98.084
7.75	100.504	100.278	99.978	7.75	99.004	98.778	98.478
7.875	100.130	99.867	99.567	7.875	98.630	98.367	98.067
8	100.562	100.299	99.999	8	99.062	98.799	98.499
8.125	100.946	100.683	100.383	8.125	99.446	99.183	98.883
8.25	101.310	101.047	100.747	8.25	99.810	99.547	99.247
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.383	98.199	97.899	6.75	96.383	96.199	95.899
6.875	98.906	98.722	98.422	6.875	96.906	96.722	96.422
7	99.408	99.224	98.924	7	97.408	97.224	96.924
7.125	99.862	99.678	99.378	7.125	97.862	97.678	97.378
7.25	100.296	100.112	99.812	7.25	98.296	98.112	97.812
7.375	100.474	100.248	99.948	7.375	98.474	98.248	97.948
7.5	100.946	100.720	100.420	7.5	98.946	98.720	98.420
7.625	101.360	101.134	100.834	7.625	99.360	99.134	98.834
7.75	101.754	101.528	101.228	7.75	99.754	99.528	99.228
7.875	101.380	101.117	100.817	7.875	99.380	99.117	98.817
8	101.812	101.549	101.249	8	99.812	99.549	99.249
8.125	102.196	101.933	101.633	8.125	100.196	99.933	99.633
8.25	102.560	102.297	101.997	8.25	100.560	100.297	99.997

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.