



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	91.910	91.824	91.824	4.75	91.910	91.824	91.824	5.125	96.299	96.265	96.293
4.875	93.111	93.025	93.071	4.875	93.111	93.025	93.071	5.25	97.034	97.000	97.028
5	93.779	93.691	93.733	5	93.779	93.691	93.733	5.375	97.580	97.544	97.570
5.125	94.361	94.273	94.315	5.125	94.361	94.273	94.315	5.5	98.099	98.062	98.085
5.25	95.244	95.218	95.172	5.25	95.091	95.024	95.059	5.625	98.750	98.701	98.715
5.375	95.938	95.912	95.866	5.375	95.691	95.622	95.654	5.75	99.429	99.380	99.394
5.5	96.639	96.613	96.567	5.5	96.284	96.213	96.241	5.875	99.922	99.871	99.883
5.625	97.247	97.221	97.175	5.625	96.903	96.832	96.860	6	100.389	100.337	100.347
5.75	97.694	97.659	97.604	5.75	97.547	97.466	97.476	6.125	100.835	100.780	100.790
5.875	98.324	98.289	98.234	5.875	98.096	98.012	98.028	6.25	100.864	100.863	100.863
6	98.933	98.898	98.843	6	98.636	98.550	98.545	6.375	101.317	101.314	101.312
6.125	99.386	99.351	99.296	6.125	99.156	99.070	99.054	6.5	101.739	101.729	101.725
6.25	99.801	99.754	99.687	6.25	99.578	99.544	99.551	6.625	102.149	102.145	102.140
6.375	100.328	100.281	100.215	6.375	100.106	100.077	100.069	6.75	101.742	101.686	101.646
6.5	100.831	100.785	100.718	6.5	100.599	100.567	100.517	6.875	102.271	102.226	102.177
6.625	101.267	101.220	101.153	6.625	101.023	100.984	100.974	7	102.745	102.705	102.651
6.75	101.598	101.537	101.457	6.75	101.466	101.448	101.441	7.125	102.964	102.929	102.870
6.875	102.068	102.007	101.927	6.875	101.935	101.921	101.919	7.25	103.126	103.097	103.032
7	102.485	102.424	102.344	7	102.386	102.372	102.338	7.375	103.498	103.473	103.404
7.125	102.813	102.753	102.723	7.125	102.770	102.747	102.723	7.5	103.896	103.877	103.802
7.25	103.138	103.086	103.067	7.25	103.071	103.085	103.067	7.625	104.213	104.148	104.068
7.375	103.519	103.527	103.512	7.375	103.508	103.527	103.512	7.75	104.691	104.667	104.614
7.5	103.910	103.855	103.837	7.5	103.837	103.854	103.837	7.875	105.069	105.044	104.990
7.625	104.312	104.257	104.181	7.625	104.181	104.185	104.169	8	105.150	105.150	105.150
7.75	104.597	104.596	104.569	7.75	104.597	104.596	104.569				
7.875	105.039	104.958	104.904	7.875	105.039	104.958	104.904				
8	105.176	105.194	105.162	8	105.176	105.194	105.162				
8.125	105.390	105.403	105.374	8.125	105.390	105.403	105.374				
8.25	105.417	105.501	105.460	8.25	105.417	105.501	105.460				
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	97.096	97.096	97.096	4.625	97.454	97.454	97.454	5	92.815	92.807	92.798
4.75	97.422	97.397	97.353	4.75	97.654	97.654	97.695	5.125	93.444	93.435	93.426
4.875	97.853	97.851	97.843	4.875	98.177	98.177	98.169	5.25	94.888	94.766	94.624
5	98.277	98.251	98.205	5	98.492	98.513	98.501	5.375	95.584	95.463	95.321
5.125	98.785	98.713	98.696	5.125	98.952	98.969	98.954	5.5	96.290	96.169	96.028
5.25	99.089	99.049	98.989	5.25	99.287	99.303	99.284	5.625	97.036	96.916	96.776
5.375	99.466	99.427	99.367	5.375	99.589	99.602	99.580	5.75	97.533	97.451	97.422
5.5	99.836	99.796	99.736	5.5	99.958	99.968	99.897	5.875	98.165	98.056	97.983
5.625	100.324	100.211	100.195	5.625	100.346	100.354	100.245	6	98.774	98.665	98.535
5.75	100.497	100.441	100.389	5.75	100.640	100.645	100.532	6.125	99.229	99.121	99.013
5.875	100.959	100.869	100.849	5.875	100.902	100.905	100.789	6.25	99.723	99.615	99.496
6	101.290	101.199	101.179	6	101.259	101.262	101.146	6.375	100.247	100.138	100.051
6.125	101.791	101.699	101.679	6.125	101.377	101.359	101.301	6.5	100.746	100.635	100.515
6.25	101.813	101.732	101.703	6.25	101.584	101.561	101.446	6.625	101.178	101.064	100.931
6.375	102.240	102.157	102.128	6.375	101.903	101.875	101.766	6.75	101.508	101.424	101.367
6.5	102.512	102.428	102.399	6.5	102.186	102.153	102.050	6.875	101.974	101.844	101.778
6.625	102.974	102.889	102.860	6.625	102.299	102.261	102.261	7	102.239	102.215	102.161
6.75	102.654	102.640	102.666	6.75	102.576	102.533	102.473	7.125	102.550	102.530	102.466
6.875	103.011	102.935	102.897	6.875	102.894	102.845	102.791	7.25	102.917	102.802	102.675
7	103.181	103.133	103.104	7	103.116	103.062	103.013	7.375	103.306	103.189	103.051
7.125	103.358	103.310	103.281	7.125	102.927	102.879	102.850	7.5	103.283	103.369	103.302
7.25	103.262	103.182	103.124	7.25	102.928	102.848	102.790	7.625	103.466	103.266	103.186
7.375	103.755	103.676	103.617	7.375	103.317	103.238	103.179	7.75	102.836	102.795	102.735
								7.875	103.105	103.082	103.030

Conventional Fixed 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

[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

[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	97.832	97.821	97.742	5	97.185	97.174	97.098	5	94.853	94.790	94.728
5.125	98.115	98.054	97.990	5.125	97.677	97.658	97.594	5.125	95.511	95.448	95.386
5.25	98.634	98.571	98.508	5.25	98.138	98.117	98.049	5.25	96.173	96.110	96.048
5.375	98.868	98.849	98.760	5.375	98.536	98.512	98.441	5.375	96.473	96.410	96.347
5.5	99.238	99.211	99.119	5.5	98.920	98.894	98.819	5.5	96.955	96.892	96.830
5.625	99.613	99.588	99.493	5.625	99.281	99.253	99.175	5.625	97.438	97.375	97.313
5.75	99.909	99.883	99.783	5.75	99.621	99.590	99.508	5.75	97.738	97.675	97.613
5.875	100.145	100.117	100.011	5.875	99.927	99.893	99.808	5.875	98.020	97.957	97.894
6	100.346	100.315	100.207	6	100.209	100.173	100.084	6	98.299	98.236	98.174
6.125	100.526	100.493	100.384	6.125	100.455	100.417	100.325	6.125	98.581	98.518	98.455
6.25	100.748	100.712	100.599	6.25	100.692	100.651	100.555	6.25	98.860	98.797	98.734
6.375	100.939	100.900	100.785	6.375	100.914	100.871	100.772	6.375	99.136	99.073	99.011
6.5	101.044	101.002	100.885	6.5	101.059	101.014	100.911	6.5	99.598	99.535	99.473
6.625	101.164	101.121	100.997	6.625	101.131	101.088	100.964	6.625	99.687	99.624	99.562
6.75	101.248	101.185	101.122	6.75	101.169	101.124	100.997	6.75	99.958	99.895	99.833
6.875	101.305	101.242	101.179	6.875	101.210	101.157	101.044	6.875	100.041	99.978	99.916
7	101.357	101.294	101.231	7	101.236	101.180	101.064	7	100.113	100.050	99.988
7.125	101.409	101.346	101.283	7.125	101.247	101.184	101.121	7.125	100.188	100.125	100.063
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	97.929	97.918	97.839	5	97.280	97.268	97.197	5	94.803	94.740	94.677
5.125	98.174	98.155	98.091	5.125	97.775	97.756	97.692	5.125	95.461	95.398	95.335
5.25	98.621	98.604	98.519	5.25	98.234	98.213	98.145	5.25	96.123	96.060	95.997
5.375	98.965	98.946	98.858	5.375	98.632	98.608	98.537	5.375	96.423	96.360	96.297
5.5	99.330	99.308	99.217	5.5	99.014	98.988	98.913	5.5	96.905	96.842	96.779
5.625	99.709	99.685	99.590	5.625	99.375	99.346	99.268	5.625	97.388	97.325	97.262
5.75	100.006	99.980	99.881	5.75	99.713	99.682	99.600	5.75	97.688	97.625	97.562
5.875	100.243	100.215	100.109	5.875	100.018	99.985	99.899	5.875	97.970	97.907	97.844
6	100.445	100.414	100.307	6	100.299	100.263	100.175	6	98.249	98.186	98.123
6.125	100.628	100.594	100.485	6.125	100.546	100.508	100.415	6.125	98.531	98.468	98.405
6.25	100.851	100.815	100.702	6.25	100.782	100.742	100.646	6.25	98.810	98.747	98.684
6.375	101.044	101.006	100.890	6.375	101.006	100.963	100.864	6.375	99.086	99.023	98.960
6.5	101.152	101.110	100.994	6.5	101.153	101.107	101.005	6.5	99.548	99.485	99.422
6.625	101.275	101.232	101.108	6.625	101.227	101.183	101.060	6.625	99.637	99.574	99.511
6.75	101.306	101.260	101.134	6.75	101.267	101.221	101.095	6.75	99.908	99.845	99.782
6.875	101.295	101.247	101.129	6.875	101.310	101.257	101.144	6.875	99.991	99.928	99.865
7	101.307	101.244	101.181	7	101.337	101.282	101.165	7	100.063	100.000	99.937
7.125	101.359	101.296	101.233	7.125	101.313	101.255	101.135	7.125	100.138	100.075	100.012

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 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	94.262	94.234	94.195	5.75	97.563	97.503	97.471	4.375	95.239	95.219	95.175
5.375	94.972	94.944	94.905	5.875	98.163	98.103	98.072	4.5	95.636	95.616	95.572
5.5	95.670	95.642	95.603	6	98.707	98.647	98.616	4.625	96.017	95.997	95.953
5.625	96.325	96.297	96.258	6.125	99.117	99.057	99.025	4.75	96.492	96.466	96.430
5.75	96.898	96.861	96.822	6.25	99.488	99.413	99.367	4.875	96.930	96.902	96.851
5.875	97.549	97.512	97.473	6.375	100.050	99.975	99.928	5	97.222	97.194	97.143
6	98.178	98.141	98.102	6.5	100.549	100.475	100.428	5.125	97.473	97.445	97.394
6.125	98.751	98.714	98.675	6.625	100.897	100.822	100.776	5.25	98.131	98.088	98.029
6.25	99.183	99.133	99.071	6.75	101.113	101.028	100.981	5.375	98.492	98.449	98.390
6.375	99.742	99.692	99.630	6.875	101.623	101.539	101.492	5.5	98.931	98.888	98.830
6.5	100.264	100.214	100.152	7	102.053	101.968	101.921	5.625	99.175	99.132	99.073
6.625	100.741	100.691	100.629	7.125	102.356	102.271	102.224	5.75	99.559	99.494	99.427
				7.25	102.496	102.421	102.374	5.875	99.933	99.867	99.794
				7.375	102.970	102.895	102.848	6	100.142	100.076	100.003
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.594	94.567	94.523								
4.75	95.568	95.525	95.459								
4.875	95.806	95.762	95.696								
5	96.138	96.094	96.029								
5.125	96.534	96.490	96.425								
5.25	96.896	96.853	96.787								
5.375	97.228	97.184	97.118								
5.5	97.512	97.468	97.402								
5.625	97.825	97.781	97.716								
5.75	98.111	98.052	97.979								
5.875	98.420	98.361	98.288								
6	98.949	98.890	98.817								

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	94.562	94.548	94.538	5.75	98.936	98.882	98.854	4.25	94.802	94.782	94.739
5.5	95.212	95.196	95.186	5.875	99.496	99.441	99.413	4.375	95.239	95.219	95.175
5.625	95.827	95.810	95.800	6	99.992	99.936	99.908	4.5	95.636	95.616	95.572
5.75	96.740	96.688	96.661	6.125	100.341	100.284	100.255	4.625	96.017	95.997	95.953
5.875	97.366	97.314	97.286	6.25	100.519	100.440	100.404	4.75	96.492	96.466	96.430
6	97.954	97.901	97.873	6.375	101.002	100.921	100.885	4.875	96.930	96.902	96.851
6.125	98.450	98.395	98.367	6.5	101.439	101.359	101.323	5	97.222	97.194	97.143
6.25	98.811	98.734	98.700	6.625	101.806	101.725	101.689	5.125	97.473	97.445	97.394
6.375	99.376	99.301	99.282	6.75	101.442	101.386	101.346	5.25	98.131	98.088	98.029
6.5	99.928	99.859	99.839	6.875	101.897	101.841	101.799	5.375	98.492	98.449	98.390
6.625	100.464	100.393	100.373	7	102.308	102.249	102.207	5.5	98.931	98.888	98.830
6.75	100.860	100.837	100.801	7.125	102.660	102.603	102.561	5.625	99.175	99.132	99.073
6.875	101.367	101.340	101.304	7.25	102.703	102.656	102.609	5.75	99.559	99.494	99.427
7	101.724	101.697	101.661	7.375	103.167	103.119	103.072	5.875	99.933	99.867	99.794
7.125	102.150	102.119	102.082	7.5	103.527	103.478	103.431	6	100.142	100.076	100.003
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.594	94.567	94.523								
4.75	96.535	96.467	96.450								
4.875	96.885	96.817	96.800								
5	97.270	97.162	97.146								
5.125	97.845	97.736	97.720								
5.25	98.192	98.082	98.066								
5.375	98.530	98.419	98.403								
5.5	98.810	98.665	98.645								
5.625	99.338	99.251	99.232								
5.75	99.676	99.587	99.568								
5.875	100.005	99.915	99.896								
6	100.322	100.231	100.211								

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	94.061	93.973	94.015
5.25	94.791	94.724	94.759
5.375	95.391	95.322	95.354
5.5	95.984	95.913	95.941
5.625	96.603	96.532	96.560
5.75	97.247	97.166	97.176
5.875	97.796	97.712	97.728
6	98.336	98.250	98.245
6.125	98.856	98.770	98.754
6.25	99.278	99.244	99.251
6.375	99.806	99.777	99.769
6.5	100.299	100.267	100.217
6.625	100.723	100.684	100.674
6.75	101.166	101.148	101.141
6.875	101.635	101.621	101.619
7	102.086	102.072	102.038
7.125	102.470	102.447	102.423
7.25	102.771	102.785	102.767
7.375	103.208	103.227	103.212

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	94.430	95.132	95.052	4.75	94.430	95.132	95.052	5	95.536	96.015	95.936
4.875	94.835	95.532	95.452	4.875	94.835	95.532	95.452	5.125	96.226	96.538	96.459
5	95.536	96.015	95.936	5	95.536	96.015	95.936	5.25	97.035	97.660	97.572
5.125	96.226	96.538	96.459	5.125	96.226	96.538	96.459	5.375	97.623	98.041	97.953
5.25	97.389	97.660	97.572	5.25	97.035	97.660	97.572	5.5	98.285	98.641	98.553
5.375	98.101	98.041	97.953	5.375	97.623	98.041	97.953	5.625	98.810	99.185	99.097
5.5	98.572	98.641	98.553	5.5	98.285	98.641	98.553	5.75	99.453	99.957	99.853
5.625	99.070	99.185	99.097	5.625	98.810	99.185	99.097	5.875	100.046	100.288	100.184
5.75	99.524	99.957	99.853	5.75	99.453	99.957	99.853	6	100.578	100.919	100.815
5.875	100.162	100.288	100.184	5.875	100.046	100.288	100.184	6.125	101.096	101.432	101.328
6	100.660	100.919	100.815	6	100.578	100.919	100.815	6.25	101.453	102.001	101.855
6.125	101.176	101.432	101.328	6.125	101.096	101.432	101.328	6.375	101.600	101.976	101.830
6.25	101.453	102.001	101.855	6.25	101.453	102.001	101.855	6.5	102.185	102.670	102.524
6.375	101.705	101.976	101.830	6.375	101.600	101.976	101.830	6.625	102.762	103.057	102.911
6.5	102.185	102.670	102.524	6.5	102.185	102.670	102.524	6.75	103.271	103.572	103.468
6.625	102.762	103.057	102.911	6.625	102.762	103.057	102.911	6.875	103.056	103.122	103.018
6.75	103.271	103.572	103.468	6.75	103.271	103.572	103.468	7	103.580	103.622	103.518
6.875	103.128	103.122	103.018	6.875	103.128	103.122	103.018	7.125	104.026	104.104	103.999
7	103.627	103.622	103.518	7	103.627	103.622	103.518	7.25	104.354	104.290	104.245
7.125	104.047	104.104	103.999	7.125	104.047	104.104	103.999	7.375	103.364	103.284	103.223
7.25	104.354	104.290	104.245	7.25	104.354	104.290	104.245	7.5	103.887	103.807	103.746
7.375	103.616	103.551	103.460	7.375	103.364	103.284	103.223	7.625	104.391	104.311	104.250
7.5	104.095	104.030	103.940	7.5	103.887	103.807	103.746	7.75	104.781	104.701	104.640
								7.875	103.085	102.991	103.202
								8	103.497	103.403	103.614
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	96.261	96.256	96.228	4.25	95.907	95.913	95.995	4.75	92.964	92.986	92.933
4.375	96.769	96.763	96.736	4.375	96.482	96.488	96.570	4.875	93.701	93.723	93.670
4.5	97.228	97.222	97.195	4.5	97.054	97.060	97.142	5	94.433	94.456	94.402
4.625	97.687	97.681	97.710	4.625	97.622	97.628	97.710	5.125	95.311	95.334	95.280
4.75	98.242	98.718	98.503	4.75	98.242	98.718	98.503	5.25	97.181	97.101	96.976
4.875	98.539	98.827	98.612	4.875	98.351	98.827	98.612	5.375	97.893	97.813	97.689
5	98.998	99.182	98.966	5	98.783	99.182	98.966	5.5	98.364	98.284	98.159
5.125	99.456	99.412	99.341	5.125	99.326	99.312	99.332	5.625	98.862	98.782	98.658
5.25	99.917	100.393	100.180	5.25	99.917	100.393	100.180	5.75	99.121	99.391	99.256
5.375	100.166	100.328	100.115	5.375	99.852	100.328	100.115	5.875	99.537	99.472	99.358
5.5	100.625	100.803	100.590	5.5	100.327	100.803	100.590	6	100.046	100.154	100.018
5.625	101.084	101.142	100.980	5.625	100.772	101.142	100.928	6.125	100.635	100.619	100.590
5.75	101.348	101.767	101.500	5.75	101.348	101.767	101.500	6.25	101.144	101.373	101.196
5.875	101.501	101.779	101.512	5.875	101.360	101.779	101.512	6.375	101.393	101.622	101.444
6	101.960	101.902	101.823	6	101.360	101.779	101.512	6.5	101.744	101.973	101.796
								6.625	102.095	102.324	102.147
								6.75	101.898	101.997	101.862
								6.875	101.931	101.823	101.678
								7	102.426	102.319	102.160
								7.125	102.813	102.705	102.579
								7.25	102.442	102.379	102.333
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	96.563	96.850	96.732	5	94.433	94.456	94.402	4.5	94.415	94.421	94.278
5.375	96.787	96.982	96.863	5.125	95.311	95.334	95.280	4.625	94.978	94.984	94.841
5.5	97.547	97.632	97.513	5.25	96.563	96.850	96.732	4.75	95.012	94.968	94.897
5.625	98.310	98.313	98.241	5.375	96.787	96.982	96.863	4.875	95.519	95.475	95.403
5.75	99.121	99.391	99.256	5.5	97.547	97.632	97.513	5	95.978	95.933	95.862
5.875	99.468	99.472	99.337	5.625	98.310	98.313	98.241	5.125	96.436	96.392	96.321
6	99.921	100.154	100.018	5.75	99.121	99.391	99.256	5.25	96.640	96.600	96.536
6.125	100.635	100.619	100.590	5.875	99.213	99.472	99.337	5.375	97.146	97.106	97.042
6.25	101.144	101.373	101.196	6	99.912	100.154	100.018	5.5	97.605	97.565	97.501
6.375	101.393	101.622	101.444	6.125	100.635	100.619	100.590	5.625	98.064	98.024	97.960
6.5	101.744	101.973	101.796	6.25	101.144	101.373	101.196	5.75	97.975	97.917	97.838
6.625	102.095	102.324	102.147	6.375	101.393	101.622	101.444	5.875	98.481	98.423	98.345
6.75	101.898	101.997	101.862	6.5	101.744	101.973	101.796	6	98.940	98.882	98.803
6.875	101.784	101.810	101.678	6.625	102.095	102.324	102.147	6.125	99.389	99.331	99.252

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	97.035	97.660	97.572	5.25	97.035	97.660	97.572	5.25	97.035	97.660	97.572
5.375	97.623	98.041	97.953	5.375	97.623	98.041	97.953	5.375	97.623	98.041	97.953
5.5	98.285	98.641	98.553	5.5	98.285	98.641	98.553	5.5	98.285	98.641	98.553
5.625	98.810	99.185	99.097	5.625	98.810	99.185	99.097	5.625	98.810	99.185	99.097
5.75	99.453	99.957	99.853	5.75	99.453	99.957	99.853	5.75	99.453	99.957	99.853
5.875	100.046	100.288	100.184	5.875	100.046	100.288	100.184	5.875	100.046	100.288	100.184
6	100.578	100.919	100.815	6	100.578	100.919	100.815	6	100.578	100.919	100.815
6.125	101.096	101.432	101.328	6.125	101.096	101.432	101.328	6.125	101.096	101.432	101.328
6.25	101.453	102.001	101.855	6.25	101.453	102.001	101.855	6.25	101.453	102.001	101.855
6.375	101.600	101.976	101.830	6.375	101.600	101.976	101.830	6.375	101.600	101.976	101.830
6.5	102.185	102.670	102.524	6.5	102.185	102.670	102.524	6.5	102.185	102.670	102.524
6.625	102.762	103.057	102.911	6.625	102.762	103.057	102.911	6.625	102.762	103.057	102.911
6.75	103.271	103.572	103.468	6.75	103.271	103.572	103.468	6.75	103.271	103.572	103.468
6.875	103.128	103.122	103.018	6.875	103.128	103.122	103.018	6.875	103.056	103.122	103.018
7	103.627	103.622	103.518	7	103.627	103.622	103.518	7	103.580	103.622	103.518
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	97.054	97.060	97.142	4.25	95.907	95.913	95.995	5.25	96.563	96.850	96.732
4.625	97.622	97.628	97.710	4.375	96.482	96.488	96.570	5.375	96.787	96.982	96.863
4.75	98.242	98.718	98.503	4.5	97.054	97.060	97.142	5.5	97.547	97.632	97.513
4.875	98.351	98.827	98.612	4.625	97.622	97.628	97.710	5.625	98.310	98.313	98.241
5	98.783	99.182	98.966	4.75	97.821	97.775	97.761	5.75	99.121	99.391	99.256
5.125	99.326	99.312	99.332	4.875	98.227	98.213	98.232	5.875	99.468	99.472	99.337
5.25	99.917	100.393	100.180	5	98.783	98.769	98.788	6	99.921	100.154	100.018
5.375	99.852	100.328	100.115	5.125	99.326	99.312	99.332	6.125	100.635	100.619	100.590
5.5	100.327	100.803	100.590	5.25	99.437	99.389	99.359	6.25	101.144	101.373	101.196
5.625	100.772	101.142	100.928	5.375	99.777	99.743	99.668	6.375	101.393	101.622	101.444
5.75	101.348	101.767	101.500	5.5	100.288	100.255	100.179	6.5	101.744	101.973	101.796
5.875	101.360	101.779	101.512	5.625	100.772	100.739	100.663	6.625	102.095	102.324	102.147
6	101.360	101.779	101.512	5.75	100.955	100.893	100.863	6.75	101.898	101.997	101.862
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	96.563	96.850	96.732	5.25	96.563	96.850	96.732	4.5	94.415	94.421	94.278
5.375	96.787	96.982	96.863	5.375	96.787	96.982	96.863	4.625	94.978	94.984	94.841
5.5	97.547	97.632	97.513	5.5	97.547	97.632	97.513	4.75	93.446	93.432	93.336
5.625	98.310	98.313	98.241	5.625	98.310	98.313	98.241	4.875	94.001	93.987	93.706
5.75	99.121	99.391	99.256	5.75	99.121	99.391	99.256	5	94.538	94.524	94.244
5.875	99.468	99.472	99.337	5.875	99.213	99.472	99.337	5.125	95.049	95.035	94.755
6	99.921	100.154	100.018	6	99.912	100.154	100.018	5.25	95.882	95.849	95.815
6.125	100.635	100.619	100.590	6.125	100.635	100.619	100.590	5.375	95.985	95.952	95.918
6.25	101.144	101.373	101.196	6.25	101.144	101.373	101.196	5.5	96.409	96.375	96.342
6.375	101.393	101.622	101.444	6.375	101.393	101.622	101.444	5.625	96.842	96.808	96.775
6.5	101.744	101.973	101.796	6.5	101.744	101.973	101.796	5.75	97.837	97.778	97.719
6.625	102.095	102.324	102.147	6.625	102.095	102.324	102.147	5.875	98.112	98.053	97.994
6.75	101.898	101.997	101.862	6.75	101.948	101.997	101.862	6	98.483	98.424	98.365
6.875	101.784	101.810	101.678	6.875	101.553	101.810	101.674	6.125	98.822	98.763	98.705

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	96.251	96.239	96.175	5.125	96.251	96.239	96.175	4.75	94.225	94.938	94.859
5.25	97.060	97.610	97.522	5.25	97.060	97.610	97.522	4.875	94.860	95.282	95.202
5.375	97.648	98.054	97.966	5.375	97.648	98.054	97.966	5	95.561	95.648	95.569
5.5	98.310	98.410	98.322	5.5	98.310	98.410	98.322	5.125	96.251	96.239	96.175
5.625	98.835	98.785	98.735	5.625	98.835	98.785	98.735	5.25	97.060	97.610	97.522
5.75	99.478	99.751	99.646	5.75	99.478	99.751	99.646	5.375	97.648	98.054	97.966
5.875	100.071	100.113	100.009	5.875	100.071	100.113	100.009	5.5	98.310	98.410	98.322
6	100.603	100.532	100.428	6	100.603	100.532	100.428	5.625	98.835	98.785	98.735
6.125	101.121	100.903	100.843	6.125	101.121	100.903	100.843	5.75	99.478	99.751	99.646
6.25	101.478	101.495	101.350	6.25	101.478	101.495	101.350	5.875	100.071	100.113	100.009
6.375	101.587	101.657	101.511	6.375	101.587	101.657	101.511	6	100.603	100.532	100.428
6.5	102.142	102.101	101.958	6.5	102.142	102.101	101.958	6.125	101.121	100.903	100.843
6.625	102.671	102.579	102.487	6.625	102.671	102.579	102.487	6.25	101.478	101.495	101.350
6.75	102.993	102.879	102.814	6.75	102.993	102.879	102.814	6.375	101.587	101.657	101.511
6.875	102.957	102.873	102.789	6.875	102.957	102.873	102.789	6.5	102.142	102.101	101.958
7	103.421	103.337	103.253	7	103.421	103.337	103.253	6.625	102.671	102.579	102.487
7.125	103.834	103.750	103.666	7.125	103.834	103.750	103.666	6.75	102.993	102.879	102.814
7.25	104.023	103.959	103.914	7.25	104.023	103.959	103.914	6.875	102.957	102.873	102.789
7.375	103.342	103.267	103.210	7.375	103.320	103.236	103.153	7	103.421	103.337	103.253
7.5	103.698	103.614	103.530	7.5	103.698	103.614	103.530	7.125	103.834	103.750	103.666
7.625	104.090	104.006	103.923	7.625	104.090	104.006	103.923	7.25	104.023	103.959	103.914
7.75	104.325	104.245	104.184	7.75	104.325	104.245	104.184	7.375	103.320	103.236	103.153
7.875	103.928	103.844	103.806	7.875	102.890	102.756	103.007	7.5	103.698	103.614	103.530
8	104.108	104.025	103.986	8	103.219	103.085	103.336	7.625	104.090	104.006	103.923
8.125	104.339	104.255	104.217	8.125	103.522	103.388	103.638	7.75	104.325	104.245	104.184
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	96.145	96.147	96.162	4.25	95.995	96.001	96.083	4.875	93.674	93.657	93.643
4.375	96.612	96.614	96.628	4.375	96.522	96.528	96.610	5	94.396	94.379	94.366
4.5	97.080	97.082	97.126	4.5	97.038	97.044	97.126	5.125	95.164	95.147	95.133
4.625	97.550	97.552	97.626	4.625	97.538	97.544	97.626	5.25	96.744	97.032	96.944
4.75	98.111	98.587	98.371	4.75	97.846	97.800	97.786	5.375	96.938	97.225	97.138
4.875	98.345	98.821	98.605	4.875	98.209	98.195	98.214	5.5	97.489	97.532	97.444
5	98.777	99.144	98.929	5	98.676	98.662	98.682	5.625	98.213	98.176	98.144
5.125	99.246	99.253	99.207	5.125	99.115	99.101	99.121	5.75	99.146	99.416	99.312
5.25	99.880	100.355	100.142	5.25	99.462	99.414	99.384	5.875	99.493	99.529	99.424
5.375	99.868	100.322	100.108	5.375	99.673	99.639	99.564	6	99.946	99.897	99.793
5.5	100.317	100.765	100.552	5.5	100.067	100.033	99.958	6.125	100.367	100.310	100.322
5.625	100.754	100.729	100.692	5.625	100.434	100.392	100.343	6.25	100.771	100.898	100.752
5.75	101.060	101.479	101.212	5.75	100.980	100.918	100.888	6.375	101.105	101.334	101.188
5.875	101.165	101.104	101.016	5.875	100.721	100.669	100.671	6.5	101.489	101.436	101.305
6	101.577	101.516	101.428	6	101.121	101.045	101.015	6.625	101.909	101.817	101.724
								6.75	101.923	101.809	101.744
								6.875	101.644	101.561	101.477
								7	102.108	102.024	101.941
								7.125	102.521	102.438	102.354
								7.25	102.467	102.404	102.358
								7.375	101.046	100.966	100.905
								7.5	101.569	101.488	101.427
								7.625	102.073	101.992	101.932
								7.75	102.413	102.333	102.272
								7.875	99.439	99.305	99.405
								8	99.767	99.633	99.734
								8.125	100.070	99.936	100.037
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	101.489	101.436	101.305	6.125	100.367	100.310	100.322	4.5	94.383	94.389	94.246
6.625	101.909	101.817	101.724	6.25	100.821	100.898	100.752	4.625	94.843	94.848	94.706
6.75	101.923	101.809	101.744	6.375	101.105	101.334	101.188	4.75	93.500	93.486	93.361
6.875	101.644	101.561	101.477	6.5	101.207	101.436	101.289	4.875	93.946	93.932	93.651
7	102.108	102.024	101.941	6.625	101.767	101.756	101.678	5	94.352	94.338	94.057
7.125	102.521	102.438	102.354	6.75	101.973	101.859	101.794	5.125	94.713	94.699	94.418
7.25	102.467	102.404	102.358	6.875	101.386	101.291	101.312	5.25	95.907	95.874	95.840
7.375	101.046	100.966	100.905	7	101.835	101.740	101.761	5.375	96.010	95.977	95.943
7.5	101.569	101.488	101.427	7.125	102.173	102.077	102.098	5.5	96.434	96.400	96.367
7.625	102.073	101.992	101.932	7.25	102.517	102.454	102.408	5.625	96.867	96.833	96.800
7.75	102.413	102.333	102.272	7.375	101.096	101.016	100.955	5.75	97.862	97.803	97.744
7.875	99.439	99.305	99.405	7.5	101.619	101.538	101.477	5.875	98.137	98.078	98.019
8	99.767	99.633	99.734	7.625	102.123	102.042	101.982	6	98.508	98.449	98.390
8.125	100.070	99.936	100.037	7.75	99.121	98.987	99.088	6.125	98.847	98.788	98.730

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	101.587	101.657	101.511	6.375	101.587	101.657	101.511	6	100.603	100.532	100.428
6.5	102.142	102.101	101.958	6.5	102.142	102.101	101.958	6.125	101.121	100.930	100.843
6.625	102.671	102.579	102.487	6.625	102.671	102.579	102.487	6.25	101.478	101.495	101.350
6.75	102.993	102.879	102.814	6.75	102.993	102.879	102.814	6.375	101.587	101.657	101.511
6.875	102.957	102.873	102.789	6.875	102.957	102.873	102.789	6.5	102.142	102.101	101.958
7	103.421	103.337	103.253	7	103.421	103.337	103.253	6.625	102.671	102.579	102.487
7.125	103.834	103.750	103.666	7.125	103.834	103.750	103.666	6.75	102.993	102.879	102.814
7.25	104.023	103.959	103.914	7.25	104.023	103.959	103.914	6.875	102.957	102.873	102.789
7.375	103.342	103.267	103.210	7.375	103.320	103.236	103.153	7	103.421	103.337	103.253
7.5	103.698	103.614	103.530	7.5	103.698	103.614	103.530	7.125	103.834	103.750	103.666
7.625	104.090	104.006	103.923	7.625	104.090	104.006	103.923	7.25	104.023	103.959	103.914
7.75	104.325	104.245	104.184	7.75	104.325	104.245	104.184	7.375	103.320	103.236	103.153
7.875	103.928	103.844	103.806	7.875	102.940	102.806	103.057	7.5	103.698	103.614	103.530
8	104.108	104.025	103.986	8	103.269	103.135	103.386	7.625	104.090	104.006	103.923
8.125	104.339	104.255	104.217	8.125	103.572	103.438	103.688	7.75	104.325	104.245	104.184
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	97.080	97.082	97.126	4.5	97.038	97.044	97.126	6.625	101.909	101.817	101.724
4.625	97.550	97.552	97.626	4.625	97.538	97.544	97.626	6.75	101.923	101.809	101.744
4.75	98.111	98.587	98.371	4.75	97.846	97.800	97.786	6.875	101.644	101.561	101.477
4.875	98.345	98.821	98.605	4.875	98.209	98.195	98.214	7	102.108	102.024	101.941
5	98.777	99.144	98.929	5	98.676	98.662	98.682	7.125	102.521	102.438	102.354
5.125	99.246	99.253	99.207	5.125	99.115	99.101	99.121	7.25	102.467	102.404	102.358
5.25	99.880	100.355	100.142	5.25	99.462	99.414	99.384	7.375	102.055	101.980	101.922
5.375	99.868	100.322	100.108	5.375	99.673	99.639	99.564	7.5	102.279	102.204	102.146
5.5	100.317	100.765	100.552	5.5	100.067	100.033	99.958	7.625	102.408	102.333	102.275
5.625	100.754	100.729	100.692	5.625	100.434	100.392	100.343	7.75	102.413	102.333	102.272
5.75	101.060	101.479	101.212	5.75	100.980	100.918	100.888	7.875	101.453	101.369	101.331
5.875	101.165	101.104	101.016	5.875	100.721	100.669	100.671	8	101.633	101.550	101.511
6	101.577	101.516	101.428	6	101.121	101.045	101.015	8.125	101.864	101.780	101.742
6.125	101.966	101.905	101.818	6.125	101.653	101.577	101.547				
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	101.489	101.436	101.305	6.125	100.367	100.310	100.322	4.5	94.383	94.389	94.246
6.625	101.909	101.817	101.724	6.25	100.821	100.898	100.752	4.625	94.843	94.848	94.706
6.75	101.923	101.809	101.744	6.375	101.105	101.334	101.188	4.75	93.500	93.486	93.361
6.875	101.644	101.561	101.477	6.5	101.207	101.436	101.289	4.875	93.946	93.932	93.651
7	102.108	102.024	101.941	6.625	101.767	101.756	101.678	5	94.352	94.338	94.057
7.125	102.521	102.438	102.354	6.75	101.973	101.859	101.794	5.125	94.713	94.699	94.418
7.25	102.467	102.404	102.358	6.875	101.386	101.291	101.312	5.25	95.907	95.874	95.840
7.375	101.046	100.966	100.905	7	101.835	101.740	101.761	5.375	96.010	95.977	95.943
7.5	101.569	101.488	101.427	7.125	102.173	102.077	102.098	5.5	96.434	96.400	96.367
7.625	102.073	101.992	101.932	7.25	102.517	102.454	102.408	5.625	96.867	96.833	96.800
7.75	102.413	102.333	102.272	7.375	101.096	101.016	100.955	5.75	97.862	97.803	97.744
7.875	99.439	99.305	99.405	7.5	101.619	101.538	101.477	5.875	98.137	98.078	98.019
8	99.767	99.633	99.734	7.625	102.123	102.042	101.982	6	98.508	98.449	98.390
8.125	100.070	99.936	100.037	7.75	99.121	98.987	99.088	6.125	98.847	98.788	98.730

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	99.262	99.040	98.740	6.75	97.762	97.540	97.240
6.875	99.686	99.544	99.244	6.875	98.186	98.044	97.744
7	100.188	100.046	99.746	7	98.688	98.546	98.246
7.125	100.642	100.500	100.200	7.125	99.142	99.000	98.700
7.25	101.076	100.934	100.634	7.25	99.576	99.434	99.134
7.375	101.085	100.885	100.585	7.375	99.585	99.385	99.085
7.5	101.557	101.357	101.057	7.5	100.057	99.857	99.557
7.625	101.971	101.771	101.471	7.625	100.471	100.271	99.971
7.75	102.365	102.165	101.865	7.75	100.865	100.665	100.365
7.875	102.077	101.819	101.519	7.875	100.577	100.319	100.019
8	102.509	102.251	101.951	8	101.009	100.751	100.451
8.125	102.893	102.635	102.335	8.125	101.393	101.135	100.835
8.25	103.257	102.999	102.699	8.25	101.757	101.499	101.199
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.262	97.040	96.740	6.75	95.762	95.540	95.240
6.875	97.686	97.544	97.244	6.875	96.186	96.044	95.744
7	98.188	98.046	97.746	7	96.688	96.546	96.246
7.125	98.642	98.500	98.200	7.125	97.142	97.000	96.700
7.25	99.076	98.934	98.634	7.25	97.576	97.434	97.134
7.375	99.085	98.885	98.585	7.375	97.585	97.385	97.085
7.5	99.557	99.357	99.057	7.5	98.057	97.857	97.557
7.625	99.971	99.771	99.471	7.625	98.471	98.271	97.971
7.75	100.365	100.165	99.865	7.75	98.865	98.665	98.365
7.875	100.077	99.819	99.519	7.875	98.577	98.319	98.019
8	100.509	100.251	99.951	8	99.009	98.751	98.451
8.125	100.893	100.635	100.335	8.125	99.393	99.135	98.835
8.25	101.257	100.999	100.699	8.25	99.757	99.499	99.199
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.512	98.290	97.990	6.75	96.512	96.290	95.990
6.875	98.936	98.794	98.494	6.875	96.936	96.794	96.494
7	99.438	99.296	98.996	7	97.438	97.296	96.996
7.125	99.892	99.750	99.450	7.125	97.892	97.750	97.450
7.25	100.326	100.184	99.884	7.25	98.326	98.184	97.884
7.375	100.335	100.135	99.835	7.375	98.335	98.135	97.835
7.5	100.807	100.607	100.307	7.5	98.807	98.607	98.307
7.625	101.221	101.021	100.721	7.625	99.221	99.021	98.721
7.75	101.615	101.415	101.115	7.75	99.615	99.415	99.115
7.875	101.327	101.069	100.769	7.875	99.327	99.069	98.769
8	101.759	101.501	101.201	8	99.759	99.501	99.201
8.125	102.143	101.885	101.585	8.125	100.143	99.885	99.585
8.25	102.507	102.249	101.949	8.25	100.507	100.249	99.949

Government DPA Adjustments

FICO	
FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments	
DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.