



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	92.069	91.983	91.983	4.75	92.069	91.983	91.983	5.125	96.359	96.325	96.356
4.875	93.159	93.074	93.123	4.875	93.159	93.074	93.123	5.25	97.089	97.055	97.086
5	93.826	93.738	93.783	5	93.826	93.738	93.783	5.375	97.629	97.594	97.622
5.125	94.402	94.314	94.359	5.125	94.402	94.314	94.359	5.5	98.144	98.107	98.134
5.25	95.141	95.100	95.112	5.25	95.141	95.074	95.112	5.625	98.809	98.760	98.778
5.375	95.815	95.788	95.741	5.375	95.736	95.667	95.702	5.75	99.532	99.480	99.450
5.5	96.510	96.483	96.436	5.5	96.323	96.252	96.283	5.875	100.091	100.039	99.975
5.625	97.108	97.081	97.034	5.625	96.936	96.865	96.896	6	100.586	100.533	100.470
5.75	97.667	97.636	97.585	5.75	97.595	97.513	97.527	6.125	100.991	100.918	100.883
5.875	98.279	98.248	98.197	5.875	98.135	98.053	98.075	6.25	101.066	100.990	100.921
6	98.875	98.844	98.793	6	98.716	98.644	98.608	6.375	101.548	101.471	101.400
6.125	99.313	99.282	99.231	6.125	99.285	99.212	99.177	6.5	101.984	101.906	101.836
6.25	99.747	99.702	99.637	6.25	99.638	99.589	99.599	6.625	102.376	102.277	102.235
6.375	100.264	100.218	100.153	6.375	100.162	100.117	100.112	6.75	101.894	101.841	101.763
6.5	100.755	100.710	100.644	6.5	100.654	100.609	100.576	6.875	102.348	102.295	102.232
6.625	101.173	101.128	101.063	6.625	101.061	101.017	100.995	7	102.790	102.735	102.681
6.75	101.541	101.481	101.445	6.75	101.420	101.449	101.445	7.125	103.103	103.048	102.973
6.875	101.999	101.939	101.915	6.875	101.882	101.915	101.915	7.25	103.136	103.122	103.058
7	102.405	102.353	102.332	7	102.337	102.353	102.332	7.375	103.570	103.525	103.443
7.125	102.767	102.712	102.701	7.125	102.767	102.712	102.701	7.5	103.928	103.884	103.809
7.25	103.131	103.091	103.077	7.25	103.061	103.091	103.077	7.625	104.473	104.473	104.393
7.375	103.507	103.530	103.517	7.375	103.495	103.530	103.517	7.75	104.746	104.725	104.637
7.5	103.898	103.844	103.829	7.5	103.863	103.844	103.829	7.875	105.123	105.101	105.014
7.625	104.296	104.236	104.155	7.625	104.263	104.197	104.151	8	105.150	105.150	105.150
7.75	104.652	104.611	104.551	7.75	104.652	104.611	104.551				
7.875	105.049	104.983	104.915	7.875	105.049	104.983	104.915				
8	105.150	105.155	105.150	8	105.150	105.155	105.150				
8.125	105.334	105.348	105.321	8.125	105.334	105.348	105.321				
8.25	105.474	105.589	105.551	8.25	105.474	105.589	105.551				
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	97.068	97.068	97.068	4.625	97.426	97.426	97.426	5	92.867	92.859	92.854
4.75	97.529	97.464	97.434	4.75	97.563	97.563	97.563	5.125	93.492	93.483	93.476
4.875	98.035	97.969	97.940	4.875	98.086	98.086	98.086	5.25	95.114	95.080	95.026
5	98.428	98.360	98.333	5	98.477	98.497	98.363	5.375	95.805	95.771	95.717
5.125	98.973	98.904	98.878	5.125	98.932	98.950	98.812	5.5	96.504	96.471	96.418
5.25	99.122	99.015	98.976	5.25	99.264	99.279	99.138	5.625	97.112	97.080	97.028
5.375	99.616	99.506	99.470	5.375	99.561	99.574	99.430	5.75	97.687	97.656	97.605
5.5	99.988	99.880	99.842	5.5	99.876	99.889	99.803	5.875	98.297	98.265	98.213
5.625	100.479	100.369	100.333	5.625	100.232	100.240	100.179	6	98.890	98.856	98.803
5.75	100.621	100.535	100.487	5.75	100.519	100.525	100.461	6.125	99.344	99.299	99.235
5.875	101.083	100.994	100.948	5.875	100.777	100.780	100.713	6.25	99.765	99.718	99.652
6	101.407	101.320	101.273	6	101.131	101.135	101.067	6.375	100.217	100.165	100.093
6.125	101.913	101.824	101.779	6.125	101.237	101.220	101.162	6.5	100.691	100.631	100.550
6.25	101.904	101.824	101.768	6.25	101.617	101.595	101.395	6.625	101.120	101.060	100.979
6.375	102.330	102.250	102.194	6.375	101.911	101.883	101.690	6.75	101.602	101.552	101.483
6.5	102.596	102.515	102.459	6.5	102.193	102.160	101.972	6.875	102.093	102.043	101.973
6.625	103.063	102.982	102.927	6.625	102.380	102.299	102.244	7	102.495	102.446	102.377
6.75	102.485	102.450	102.521	6.75	102.380	102.336	102.336	7.125	102.820	102.772	102.703
6.875	102.932	102.883	102.854	6.875	102.698	102.650	102.650	7.25	103.158	103.109	103.041
7	103.138	103.089	103.060	7	102.905	102.851	102.851	7.375	103.573	103.521	103.450
7.125	103.314	103.266	103.236	7.125	102.882	102.833	102.803	7.5	103.730	103.683	103.615
7.25	103.219	103.139	103.080	7.25	102.884	102.804	102.745	7.625	103.994	103.946	103.879
7.375	103.708	103.628	103.569	7.375	103.268	103.188	103.129	7.75	102.891	102.851	102.790
								7.875	103.160	103.140	103.050

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	97.937	97.926	97.850	5	97.271	97.260	97.184	5	94.973	94.910	94.847
5.125	98.200	98.165	98.104	5.125	97.757	97.739	97.677	5.125	95.631	95.568	95.506
5.25	98.719	98.656	98.593	5.25	98.218	98.196	98.132	5.25	96.294	96.231	96.168
5.375	99.045	99.026	98.940	5.375	98.615	98.592	98.524	5.375	96.593	96.530	96.468
5.5	99.422	99.400	99.311	5.5	98.998	98.972	98.901	5.5	97.076	97.013	96.951
5.625	99.802	99.778	99.685	5.625	99.359	99.331	99.256	5.625	97.560	97.497	97.434
5.75	100.100	100.074	99.977	5.75	99.698	99.667	99.589	5.75	97.847	97.784	97.721
5.875	100.336	100.309	100.205	5.875	100.003	99.970	99.888	5.875	98.126	98.063	98.001
6	100.537	100.506	100.401	6	100.292	100.256	100.170	6	98.407	98.344	98.282
6.125	100.716	100.682	100.576	6.125	100.556	100.517	100.428	6.125	98.687	98.624	98.562
6.25	100.939	100.903	100.794	6.25	100.795	100.754	100.662	6.25	98.964	98.901	98.839
6.375	101.129	101.091	100.978	6.375	101.000	100.957	100.861	6.375	99.240	99.177	99.115
6.5	101.232	101.190	101.076	6.5	101.120	101.074	100.975	6.5	99.703	99.640	99.577
6.625	101.354	101.311	101.190	6.625	101.151	101.108	100.987	6.625	99.788	99.725	99.663
6.75	101.381	101.336	101.212	6.75	101.153	101.107	101.018	6.75	100.059	99.996	99.933
6.875	101.368	101.319	101.242	6.875	101.203	101.140	101.077	6.875	100.134	100.071	100.008
7	101.420	101.357	101.294	7	101.261	101.198	101.135	7	100.207	100.144	100.082
7.125	101.464	101.401	101.338	7.125	101.329	101.266	101.203	7.125	100.290	100.227	100.165
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	98.035	98.024	97.947	5	97.365	97.354	97.280	5	94.923	94.860	94.797
5.125	98.285	98.266	98.205	5.125	97.855	97.836	97.775	5.125	95.581	95.518	95.455
5.25	98.767	98.751	98.668	5.25	98.314	98.293	98.228	5.25	96.244	96.181	96.118
5.375	99.143	99.123	99.038	5.375	98.710	98.687	98.619	5.375	96.543	96.480	96.417
5.5	99.519	99.498	99.409	5.5	99.092	99.066	98.995	5.5	97.026	96.963	96.900
5.625	99.899	99.876	99.783	5.625	99.452	99.424	99.349	5.625	97.510	97.447	97.384
5.75	100.198	100.172	100.075	5.75	99.790	99.759	99.680	5.75	97.797	97.734	97.671
5.875	100.435	100.407	100.304	5.875	100.094	100.061	99.979	5.875	98.076	98.013	97.950
6	100.636	100.606	100.501	6	100.382	100.346	100.261	6	98.357	98.294	98.231
6.125	100.817	100.784	100.678	6.125	100.646	100.608	100.519	6.125	98.637	98.574	98.511
6.25	101.043	101.007	100.897	6.25	100.886	100.845	100.752	6.25	98.914	98.851	98.788
6.375	101.236	101.197	101.084	6.375	101.092	101.049	100.953	6.375	99.190	99.127	99.064
6.5	101.341	101.299	101.185	6.5	101.214	101.168	101.069	6.5	99.653	99.590	99.527
6.625	101.466	101.422	101.301	6.625	101.247	101.204	101.083	6.625	99.738	99.675	99.612
6.75	101.495	101.449	101.326	6.75	101.251	101.205	101.081	6.75	100.009	99.946	99.883
6.875	101.483	101.434	101.309	6.875	101.264	101.211	101.102	6.875	100.084	100.021	99.958
7	101.370	101.307	101.244	7	101.277	101.222	101.109	7	100.157	100.094	100.031
7.125	101.414	101.351	101.288	7.125	101.279	101.216	101.153	7.125	100.240	100.177	100.114

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	94.322	94.293	94.256	5.75	97.671	97.611	97.580	4.375	95.195	95.174	95.130
5.375	95.026	94.997	94.958	5.875	98.263	98.203	98.172	4.5	95.590	95.568	95.524
5.5	95.719	95.688	95.658	6	98.804	98.744	98.713	4.625	95.968	95.946	95.902
5.625	96.361	96.333	96.294	6.125	99.212	99.152	99.121	4.75	96.470	96.441	96.392
5.75	97.194	97.124	97.086	6.25	99.530	99.455	99.408	4.875	96.919	96.889	96.838
5.875	97.815	97.744	97.706	6.375	100.083	100.008	99.961	5	97.196	97.166	97.115
6	98.416	98.344	98.308	6.5	100.576	100.501	100.454	5.125	97.442	97.413	97.361
6.125	98.985	98.912	98.877	6.625	100.920	100.845	100.798	5.25	98.114	98.070	98.011
6.25	99.248	99.200	99.145	6.75	101.164	101.080	101.034	5.375	98.468	98.424	98.365
6.375	99.795	99.747	99.692	6.875	101.654	101.570	101.523	5.5	98.899	98.855	98.797
6.5	100.303	100.255	100.200	7	102.078	101.994	101.947	5.625	99.137	99.093	99.034
6.625	100.766	100.717	100.663	7.125	102.396	102.312	102.265	5.75	99.568	99.502	99.429
				7.25	102.495	102.420	102.373	5.875	99.933	99.867	99.794
				7.375	102.965	102.890	102.843	6	100.134	100.068	99.994

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	94.548	94.516	94.472
4.75	95.545	95.500	95.434
4.875	95.794	95.749	95.683
5	96.111	96.066	96.000
5.125	96.503	96.457	96.391
5.25	96.859	96.814	96.748
5.375	97.183	97.138	97.072
5.5	97.460	97.415	97.349
5.625	97.767	97.717	97.651
5.75	98.064	98.004	97.931
5.875	98.364	98.305	98.231
6	98.885	98.825	98.752

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.528	94.498	94.489	5.75	99.232	99.180	99.116	4.25	94.762	94.740	94.696
5.5	95.177	95.146	95.136	5.875	99.791	99.739	99.675	4.375	95.195	95.174	95.130
5.625	95.806	95.773	95.763	6	100.286	100.233	100.170	4.5	95.590	95.568	95.524
5.75	97.036	96.987	96.919	6.125	100.630	100.576	100.514	4.625	95.968	95.946	95.902
5.875	97.662	97.612	97.545	6.25	100.766	100.690	100.618	4.75	96.470	96.441	96.392
6	98.250	98.199	98.133	6.375	101.248	101.171	101.100	4.875	96.919	96.889	96.838
6.125	98.739	98.687	98.622	6.5	101.684	101.606	101.536	5	97.196	97.166	97.115
6.25	99.059	98.984	98.910	6.625	102.046	101.967	101.897	5.125	97.442	97.413	97.361
6.375	99.622	99.547	99.473	6.75	101.594	101.541	101.463	5.25	98.114	98.070	98.011
6.5	100.140	100.063	99.991	6.875	102.048	101.995	101.918	5.375	98.468	98.424	98.365
6.625	100.640	100.600	100.580	7	102.456	102.402	102.326	5.5	98.899	98.855	98.797
6.75	100.978	100.943	100.894	7.125	102.803	102.748	102.673	5.625	99.137	99.093	99.034
6.875	101.496	101.456	101.408	7.25	102.807	102.762	102.680	5.75	99.568	99.502	99.429
7	101.888	101.846	101.798	7.375	103.270	103.225	103.143	5.875	99.933	99.867	99.794
7.125	102.296	102.256	102.207	7.5	103.628	103.582	103.501	6	100.134	100.068	99.994
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.548	94.516	94.472								
4.75	96.724	96.658	96.630								
4.875	97.074	97.008	96.980								
5	97.428	97.355	97.328								
5.125	98.001	97.895	97.855								
5.25	98.348	98.241	98.202								
5.375	98.685	98.577	98.539								
5.5	98.965	98.855	98.818								
5.625	99.462	99.376	99.328								
5.75	99.800	99.712	99.664								
5.875	100.128	100.042	99.994								
6	100.443	100.354	100.309								

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	94.102	94.014	94.059
5.25	94.841	94.774	94.812
5.375	95.436	95.367	95.402
5.5	96.023	95.952	95.983
5.625	96.636	96.565	96.596
5.75	97.295	97.213	97.227
5.875	97.835	97.753	97.775
6	98.368	98.286	98.285
6.125	98.882	98.795	98.783
6.25	99.338	99.289	99.299
6.375	99.862	99.817	99.812
6.5	100.345	100.298	100.250
6.625	100.747	100.692	100.695
6.75	101.120	101.149	101.145
6.875	101.582	101.615	101.615
7	102.021	102.053	102.032
7.125	102.387	102.412	102.401
7.25	102.761	102.791	102.777
7.375	103.195	103.230	103.217

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	94.380	95.090	95.019	4.75	94.380	95.090	95.019	5	95.685	95.974	95.903
4.875	94.989	95.490	95.419	4.875	94.989	95.490	95.419	5.125	96.370	96.496	96.426
5	95.685	95.974	95.903	5	95.685	95.974	95.903	5.25	97.111	97.651	97.555
5.125	96.370	96.496	96.426	5.125	96.370	96.496	96.426	5.375	97.699	98.033	97.937
5.25	97.279	97.651	97.555	5.25	97.111	97.651	97.555	5.5	98.357	98.633	98.537
5.375	97.986	98.033	97.937	5.375	97.699	98.033	97.937	5.625	98.897	99.176	99.080
5.5	98.452	98.633	98.537	5.5	98.357	98.633	98.537	5.75	99.474	99.947	99.835
5.625	98.947	99.176	99.080	5.625	98.897	99.176	99.080	5.875	100.058	100.279	100.166
5.75	99.502	99.947	99.835	5.75	99.474	99.947	99.835	6	100.580	100.847	100.735
5.875	100.136	100.279	100.166	5.875	100.058	100.279	100.166	6.125	101.113	101.297	101.185
6	100.632	100.847	100.735	6	100.580	100.847	100.735	6.25	101.481	102.018	101.880
6.125	101.152	101.297	101.185	6.125	101.113	101.297	101.185	6.375	101.581	101.993	101.855
6.25	101.481	102.018	101.880	6.25	101.481	102.018	101.880	6.5	102.136	102.624	102.486
6.375	101.662	101.993	101.855	6.375	101.581	101.993	101.855	6.625	102.622	103.012	102.874
6.5	102.136	102.624	102.486	6.5	102.136	102.624	102.486	6.75	103.039	103.523	103.418
6.625	102.632	103.012	102.874	6.625	102.622	103.012	102.874	6.875	103.020	103.073	102.968
6.75	103.039	103.523	103.418	6.75	103.039	103.523	103.418	7	103.544	103.573	103.468
6.875	103.092	103.073	103.013	6.875	103.092	103.073	103.013	7.125	103.989	104.054	103.950
7	103.591	103.573	103.512	7	103.591	103.573	103.512	7.25	104.312	104.248	104.202
7.125	104.011	104.054	103.950	7.125	104.011	104.054	103.950	7.375	103.359	103.265	103.203
7.25	104.312	104.248	104.202	7.25	104.312	104.248	104.202	7.5	103.874	103.777	103.715
7.375	103.577	103.501	103.426	7.375	103.359	103.331	103.270	7.625	104.373	104.276	104.214
7.5	104.055	103.979	103.904	7.5	103.874	103.777	103.715	7.75	104.760	104.663	104.600
								7.875	103.299	103.217	103.338
								8	103.705	103.623	103.744
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	96.198	96.201	96.216	4.25	95.801	95.758	95.843	4.75	93.045	93.080	93.046
4.375	96.665	96.668	96.683	4.375	96.375	96.333	96.417	4.875	93.782	93.817	93.783
4.5	97.133	97.136	97.151	4.5	96.947	96.904	96.989	5	94.515	94.549	94.516
4.625	97.603	97.606	97.621	4.625	97.514	97.471	97.556	5.125	95.392	95.427	95.393
4.75	98.037	98.513	98.300	4.75	98.037	98.513	98.300	5.25	97.071	96.991	96.866
4.875	98.441	98.622	98.409	4.875	98.194	98.622	98.409	5.375	97.778	97.698	97.573
5	98.899	98.977	98.808	5	98.747	98.977	98.764	5.5	98.245	98.165	98.040
5.125	99.357	99.323	99.267	5.125	99.286	99.112	99.183	5.625	98.739	98.659	98.534
5.25	99.743	100.210	99.990	5.25	99.743	100.210	99.990	5.75	99.119	99.382	99.238
5.375	100.020	100.145	99.925	5.375	99.678	100.145	99.925	5.875	99.511	99.463	99.319
5.5	100.479	100.620	100.400	5.5	100.153	100.620	100.400	6	100.017	100.082	99.938
5.625	100.937	100.959	100.832	5.625	100.621	100.959	100.738	6.125	100.621	100.616	100.593
5.75	101.171	101.590	101.323	5.75	101.171	101.590	101.323	6.25	101.153	101.390	101.221
5.875	101.416	101.602	101.335	5.875	101.183	101.602	101.335	6.375	101.401	101.639	101.469
6	101.874	101.784	101.669	6	101.325	101.602	101.335	6.5	101.690	101.927	101.758
								6.625	102.041	102.279	102.109
								6.75	101.900	101.948	101.812
								6.875	101.874	101.760	101.703
								7	102.368	102.242	102.141
								7.125	102.753	102.626	102.568
								7.25	102.400	102.337	102.291
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	96.842	96.715	5	94.515	94.549	94.516	4.5	94.307	94.264	94.123
5.375	96.819	96.973	96.846	5.125	95.392	95.427	95.393	4.625	94.866	94.824	94.683
5.5	97.579	97.623	97.526	5.25	96.563	96.842	96.715	4.75	94.914	94.880	94.823
5.625	98.341	98.356	98.288	5.375	96.819	96.973	96.846	4.875	95.421	95.387	95.330
5.75	99.119	99.382	99.238	5.5	97.579	97.623	97.526	5	95.879	95.845	95.788
5.875	99.481	99.463	99.319	5.625	98.341	98.356	98.288	5.125	96.337	96.303	96.247
6	99.923	100.082	99.938	5.75	99.119	99.382	99.238	5.25	96.494	96.453	96.389
6.125	100.621	100.616	100.593	5.875	99.333	99.463	99.319	5.375	97.000	96.959	96.895
6.25	101.153	101.390	101.221	6	99.899	100.082	99.938	5.5	97.459	97.417	97.353
6.375	101.401	101.639	101.469	6.125	100.621	100.616	100.593	5.625	97.917	97.876	97.812
6.5	101.690	101.927	101.758	6.25	101.153	101.390	101.221	5.75	97.890	97.800	97.713
6.625	102.041	102.279	102.109	6.375	101.401	101.639	101.469	5.875	98.396	98.306	98.191
6.75	101.900	101.948	101.812	6.5	101.690	101.927	101.758	6	98.854	98.764	98.649
6.875	101.778	101.760	101.703	6.625	102.041	102.279	102.109	6.125	99.302	99.212	99.097

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	97.111	97.651	97.555	5.25	97.111	97.651	97.555	5.25	97.111	97.651	97.555
5.375	97.699	98.033	97.937	5.375	97.699	98.033	97.937	5.375	97.699	98.033	97.937
5.5	98.357	98.633	98.537	5.5	98.357	98.633	98.537	5.5	98.357	98.633	98.537
5.625	98.897	99.176	99.080	5.625	98.897	99.176	99.080	5.625	98.897	99.176	99.080
5.75	99.474	99.947	99.835	5.75	99.474	99.947	99.835	5.75	99.474	99.947	99.835
5.875	100.058	100.279	100.166	5.875	100.058	100.279	100.166	5.875	100.058	100.279	100.166
6	100.580	100.847	100.735	6	100.580	100.847	100.735	6	100.580	100.847	100.735
6.125	101.113	101.297	101.185	6.125	101.113	101.297	101.185	6.125	101.113	101.297	101.185
6.25	101.481	102.018	101.880	6.25	101.481	102.018	101.880	6.25	101.481	102.018	101.880
6.375	101.581	101.993	101.855	6.375	101.581	101.993	101.855	6.375	101.581	101.993	101.855
6.5	102.136	102.624	102.486	6.5	102.136	102.624	102.486	6.5	102.136	102.624	102.486
6.625	102.622	103.012	102.874	6.625	102.622	103.012	102.874	6.625	102.622	103.012	102.874
6.75	103.039	103.523	103.418	6.75	103.039	103.523	103.418	6.75	103.039	103.523	103.418
6.875	103.092	103.073	103.013	6.875	103.092	103.073	103.013	6.875	103.020	103.073	102.968
7	103.591	103.573	103.512	7	103.591	103.573	103.512	7	103.544	103.573	103.468
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	96.947	96.904	96.989	4.25	95.801	95.758	95.843	5.25	96.563	96.842	96.715
4.625	97.514	97.471	97.556	4.375	96.375	96.333	96.417	5.375	96.819	96.973	96.846
4.75	98.037	98.513	98.300	4.5	96.947	96.904	96.989	5.5	97.579	97.623	97.526
4.875	98.194	98.622	98.409	4.625	97.514	97.471	97.556	5.625	98.341	98.356	98.288
5	98.747	98.977	98.764	4.75	97.727	97.681	97.666	5.75	99.119	99.382	99.238
5.125	99.286	99.112	99.183	4.875	98.194	98.020	98.090	5.875	99.481	99.463	99.319
5.25	99.743	100.210	99.990	5	98.747	98.573	98.644	6	99.923	100.082	99.938
5.375	99.678	100.145	99.925	5.125	99.286	99.112	99.183	6.125	100.621	100.616	100.593
5.5	100.153	100.620	100.400	5.25	99.312	99.263	99.234	6.25	101.153	101.390	101.221
5.625	100.621	100.959	100.738	5.375	99.642	99.540	99.597	6.375	101.401	101.639	101.469
5.75	101.171	101.590	101.323	5.5	100.146	100.044	100.101	6.5	101.690	101.927	101.758
5.875	101.183	101.602	101.335	5.625	100.621	100.519	100.576	6.625	102.041	102.279	102.109
6	101.325	101.602	101.335	5.75	100.812	100.750	100.721	6.75	101.900	101.948	101.812
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	96.842	96.715	5.25	96.563	96.842	96.715	4.5	94.307	94.264	94.123
5.375	96.819	96.973	96.846	5.375	96.819	96.973	96.846	4.625	94.866	94.824	94.683
5.5	97.579	97.623	97.526	5.5	97.579	97.623	97.526	4.75	93.413	93.293	93.276
5.625	98.341	98.356	98.288	5.625	98.341	98.356	98.288	4.875	93.964	93.790	93.566
5.75	99.119	99.382	99.238	5.75	99.119	99.382	99.238	5	94.493	94.320	94.090
5.875	99.481	99.463	99.319	5.875	99.202	99.463	99.319	5.125	94.993	94.819	94.589
6	99.923	100.082	99.938	6	99.899	100.082	99.938	5.25	95.856	95.831	95.805
6.125	100.621	100.616	100.593	6.125	100.621	100.616	100.593	5.375	95.947	95.922	95.897
6.25	101.153	101.390	101.221	6.25	101.153	101.390	101.221	5.5	96.356	96.331	96.306
6.375	101.401	101.639	101.469	6.375	101.401	101.639	101.469	5.625	96.776	96.751	96.726
6.5	101.690	101.927	101.758	6.5	101.690	101.927	101.758	5.75	97.830	97.772	97.713
6.625	102.041	102.279	102.109	6.625	102.041	102.279	102.109	5.875	98.088	98.029	97.971
6.75	101.900	101.948	101.812	6.75	101.950	101.948	101.812	6	98.445	98.386	98.328
6.875	101.778	101.760	101.703	6.875	101.490	101.760	101.625	6.125	98.762	98.703	98.645

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	96.395	96.348	96.318	5.125	96.395	96.348	96.318	4.75	94.348	94.896	94.826
5.25	97.136	97.601	97.505	5.25	97.136	97.601	97.505	4.875	95.014	95.240	95.169
5.375	97.724	98.045	97.949	5.375	97.724	98.045	97.949	5	95.710	95.663	95.633
5.5	98.382	98.401	98.315	5.5	98.382	98.401	98.315	5.125	96.395	96.348	96.318
5.625	98.922	98.868	98.835	5.625	98.922	98.868	98.835	5.25	97.136	97.601	97.505
5.75	99.499	99.741	99.628	5.75	99.499	99.741	99.628	5.375	97.724	98.045	97.949
5.875	100.083	100.104	99.991	5.875	100.083	100.104	99.991	5.5	98.382	98.401	98.315
6	100.605	100.460	100.347	6	100.605	100.460	100.347	5.625	98.922	98.868	98.835
6.125	101.138	100.920	100.835	6.125	101.138	100.920	100.835	5.75	99.499	99.741	99.628
6.25	101.506	101.449	101.378	6.25	101.506	101.449	101.378	5.875	100.083	100.104	99.991
6.375	101.606	101.674	101.536	6.375	101.606	101.674	101.536	6	100.605	100.460	100.347
6.5	102.161	102.077	101.993	6.5	102.161	102.077	101.993	6.125	101.138	100.920	100.835
6.625	102.647	102.563	102.479	6.625	102.647	102.563	102.479	6.25	101.506	101.449	101.378
6.75	102.939	102.848	102.806	6.75	102.939	102.848	102.806	6.375	101.606	101.674	101.536
6.875	102.983	102.941	102.899	6.875	102.983	102.941	102.899	6.5	102.161	102.077	101.993
7	103.413	103.371	103.329	7	103.413	103.371	103.329	6.625	102.647	102.563	102.479
7.125	103.818	103.776	103.734	7.125	103.818	103.776	103.734	6.75	102.939	102.848	102.806
7.25	103.981	103.917	103.871	7.25	103.981	103.917	103.871	6.875	102.983	102.941	102.899
7.375	103.434	103.341	103.277	7.375	103.372	103.263	103.154	7	103.413	103.371	103.329
7.5	103.741	103.632	103.523	7.5	103.741	103.632	103.523	7.125	103.818	103.776	103.734
7.625	104.132	104.023	103.914	7.625	104.132	104.023	103.914	7.25	103.981	103.917	103.871
7.75	104.304	104.207	104.144	7.75	104.304	104.207	104.144	7.375	103.372	103.263	103.154
7.875	104.030	103.896	103.807	7.875	103.105	102.983	103.144	7.5	103.741	103.632	103.550
8	104.210	104.076	103.987	8	103.429	103.307	103.468	7.625	104.132	104.053	103.992
8.125	104.441	104.307	104.218	8.125	103.727	103.605	103.766	7.75	104.304	104.207	104.144
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	96.223	96.226	96.241	4.25	95.885	95.843	95.927	4.875	93.755	93.749	93.756
4.375	96.690	96.693	96.708	4.375	96.409	96.367	96.451	5	94.477	94.471	94.478
4.5	97.158	97.161	97.176	4.5	96.921	96.878	96.962	5.125	95.244	95.239	95.245
4.625	97.628	97.631	97.646	4.625	97.415	97.372	97.456	5.25	96.744	97.023	96.927
4.75	97.906	98.382	98.169	4.75	97.752	97.706	97.691	5.375	96.938	97.217	97.121
4.875	98.374	98.616	98.403	4.875	98.164	97.991	98.061	5.5	97.520	97.523	97.467
5	98.845	98.939	98.790	5	98.624	98.450	98.520	5.625	98.242	98.217	98.189
5.125	99.314	99.289	99.260	5.125	99.053	98.879	98.950	5.75	99.144	99.407	99.294
5.25	99.705	100.173	99.952	5.25	99.337	99.288	99.259	5.875	99.506	99.519	99.407
5.375	99.897	100.139	99.918	5.375	99.525	99.423	99.480	6	99.948	99.825	99.769
5.5	100.347	100.583	100.362	5.5	99.909	99.807	99.864	6.125	100.370	100.299	100.316
5.625	100.784	100.756	100.712	5.625	100.299	100.237	100.212	6.25	100.799	100.852	100.714
5.75	100.883	101.302	101.035	5.75	100.837	100.775	100.746	6.375	101.114	101.351	101.213
5.875	101.177	101.127	101.105	5.875	100.700	100.592	100.634	6.5	101.508	101.425	101.341
6	101.589	101.539	101.517	6	101.169	101.094	101.065	6.625	101.884	101.800	101.717
								6.75	101.925	101.811	101.733
								6.875	101.671	101.629	101.587
								7	102.100	102.058	102.017
								7.125	102.505	102.464	102.422
								7.25	102.425	102.362	102.316
								7.375	100.947	100.850	100.787
								7.5	101.462	101.365	101.302
								7.625	101.961	101.864	101.801
								7.75	102.297	102.200	102.138
								7.875	99.653	99.531	99.542
								8	99.977	99.855	99.866
								8.125	100.276	100.153	100.165
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	101.508	101.425	101.341	6.125	100.344	100.299	100.316	4.5	94.255	94.213	94.072
6.625	101.884	101.800	101.717	6.25	100.849	100.852	100.722	4.625	94.704	94.661	94.521
6.75	101.925	101.811	101.733	6.375	101.114	101.351	101.213	4.75	93.456	93.318	93.301
6.875	101.671	101.629	101.587	6.5	101.153	101.390	101.252	4.875	93.890	93.716	93.591
7	102.100	102.058	102.017	6.625	101.736	101.710	101.679	5	94.282	94.108	94.031
7.125	102.505	102.464	102.422	6.75	101.975	101.861	101.783	5.125	94.628	94.454	94.335
7.25	102.425	102.362	102.316	6.875	101.285	101.202	101.196	5.25	95.881	95.856	95.830
7.375	100.947	100.850	100.787	7	101.723	101.640	101.634	5.375	95.972	95.947	95.922
7.5	101.462	101.365	101.302	7.125	102.059	101.996	101.963	5.5	96.381	96.356	96.331
7.625	101.961	101.864	101.801	7.25	102.475	102.412	102.366	5.625	96.801	96.776	96.751
7.75	102.297	102.200	102.138	7.375	100.997	100.900	100.837	5.75	97.855	97.797	97.738
7.875	99.653	99.531	99.542	7.5	101.512	101.415	101.352	5.875	98.113	98.054	97.996
8	99.977	99.855	99.866	7.625	102.011	101.914	101.851	6	98.470	98.411	98.353
8.125	100.276	100.153	100.165	7.75	99.342	99.220	99.231	6.125	98.787	98.728	98.670

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	101.606	101.674	101.536	6.375	101.606	101.674	101.536	6	100.605	100.460	100.347
6.5	102.161	102.077	101.993	6.5	102.161	102.077	101.993	6.125	101.138	100.920	100.835
6.625	102.647	102.563	102.479	6.625	102.647	102.563	102.479	6.25	101.506	101.449	101.378
6.75	102.939	102.848	102.806	6.75	102.939	102.848	102.806	6.375	101.606	101.674	101.536
6.875	102.983	102.941	102.899	6.875	102.983	102.941	102.899	6.5	102.161	102.077	101.993
7	103.413	103.371	103.329	7	103.413	103.371	103.329	6.625	102.647	102.563	102.479
7.125	103.818	103.776	103.734	7.125	103.818	103.776	103.734	6.75	102.939	102.848	102.806
7.25	103.981	103.917	103.871	7.25	103.981	103.917	103.871	6.875	102.983	102.941	102.899
7.375	103.434	103.341	103.277	7.375	103.372	103.263	103.154	7	103.413	103.371	103.329
7.5	103.741	103.632	103.523	7.5	103.741	103.632	103.523	7.125	103.818	103.776	103.734
7.625	104.132	104.023	103.914	7.625	104.132	104.023	103.914	7.25	103.981	103.917	103.871
7.75	104.304	104.207	104.144	7.75	104.304	104.207	104.144	7.375	103.372	103.263	103.154
7.875	104.030	103.896	103.807	7.875	103.155	103.033	103.194	7.5	103.741	103.632	103.550
8	104.210	104.076	103.987	8	103.479	103.357	103.518	7.625	104.132	104.053	103.992
8.125	104.441	104.307	104.218	8.125	103.777	103.655	103.816	7.75	104.304	104.207	104.144
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	97.158	97.161	97.176	4.5	96.921	96.878	96.962	6.625	101.884	101.800	101.717
4.625	97.628	97.631	97.646	4.625	97.415	97.372	97.456	6.75	101.925	101.811	101.733
4.75	97.906	98.382	98.169	4.75	97.752	97.706	97.691	6.875	101.671	101.629	101.587
4.875	98.374	98.616	98.403	4.875	98.164	97.991	98.061	7	102.100	102.058	102.017
5	98.845	98.939	98.790	5	98.624	98.450	98.520	7.125	102.505	102.464	102.422
5.125	99.314	99.289	99.260	5.125	99.053	98.879	98.950	7.25	102.425	102.362	102.316
5.25	99.705	100.173	99.952	5.25	99.337	99.288	99.259	7.375	102.146	102.054	101.989
5.375	99.897	100.139	99.918	5.375	99.525	99.423	99.480	7.5	102.370	102.278	102.214
5.5	100.347	100.583	100.362	5.5	99.909	99.807	99.864	7.625	102.499	102.407	102.343
5.625	100.784	100.756	100.712	5.625	100.299	100.237	100.212	7.75	102.297	102.200	102.138
5.75	100.883	101.302	101.035	5.75	100.837	100.775	100.746	7.875	101.555	101.421	101.332
5.875	101.177	101.127	101.105	5.875	100.700	100.592	100.634	8	101.735	101.601	101.512
6	101.589	101.539	101.517	6	101.169	101.094	101.065	8.125	101.966	101.832	101.743
6.125	101.978	101.928	101.906	6.125	101.700	101.626	101.596				
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	101.508	101.425	101.341	6.125	100.344	100.299	100.316	4.5	94.255	94.213	94.072
6.625	101.884	101.800	101.717	6.25	100.849	100.852	100.722	4.625	94.704	94.661	94.521
6.75	101.925	101.811	101.733	6.375	101.114	101.351	101.213	4.75	93.456	93.318	93.301
6.875	101.671	101.629	101.587	6.5	101.153	101.390	101.252	4.875	93.890	93.716	93.591
7	102.100	102.058	102.017	6.625	101.736	101.710	101.679	5	94.282	94.108	94.031
7.125	102.505	102.464	102.422	6.75	101.975	101.861	101.783	5.125	94.628	94.454	94.335
7.25	102.425	102.362	102.316	6.875	101.285	101.202	101.196	5.25	95.881	95.856	95.830
7.375	100.947	100.850	100.787	7	101.723	101.640	101.634	5.375	95.972	95.947	95.922
7.5	101.462	101.365	101.302	7.125	102.059	101.996	101.963	5.5	96.381	96.356	96.331
7.625	101.961	101.864	101.801	7.25	102.475	102.412	102.366	5.625	96.801	96.776	96.751
7.75	102.297	102.200	102.138	7.375	100.997	100.900	100.837	5.75	97.855	97.797	97.738
7.875	99.653	99.531	99.542	7.5	101.512	101.415	101.352	5.875	98.113	98.054	97.996
8	99.977	99.855	99.866	7.625	102.011	101.914	101.851	6	98.470	98.411	98.353
8.125	100.276	100.153	100.165	7.75	99.342	99.220	99.231	6.125	98.787	98.728	98.670

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	99.331	99.109	98.809	6.75	97.831	97.609	97.309
6.875	99.775	99.554	99.254	6.875	98.275	98.054	97.754
7	100.277	100.056	99.756	7	98.777	98.556	98.256
7.125	100.721	100.500	100.200	7.125	99.221	99.000	98.700
7.25	101.145	100.924	100.624	7.25	99.645	99.424	99.124
7.375	101.174	100.894	100.594	7.375	99.674	99.394	99.094
7.5	101.636	101.356	101.056	7.5	100.136	99.856	99.556
7.625	102.040	101.760	101.460	7.625	100.540	100.260	99.960
7.75	102.434	102.154	101.854	7.75	100.934	100.654	100.354
7.875	102.167	101.828	101.528	7.875	100.667	100.328	100.028
8	102.589	102.250	101.950	8	101.089	100.750	100.450
8.125	102.963	102.624	102.324	8.125	101.463	101.124	100.824
8.25	103.327	102.988	102.688	8.25	101.827	101.488	101.188
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.331	97.109	96.809	6.75	95.831	95.609	95.309
6.875	97.775	97.554	97.254	6.875	96.275	96.054	95.754
7	98.277	98.056	97.756	7	96.777	96.556	96.256
7.125	98.721	98.500	98.200	7.125	97.221	97.000	96.700
7.25	99.145	98.924	98.624	7.25	97.645	97.424	97.124
7.375	99.174	98.894	98.594	7.375	97.674	97.394	97.094
7.5	99.636	99.356	99.056	7.5	98.136	97.856	97.556
7.625	100.040	99.760	99.460	7.625	98.540	98.260	97.960
7.75	100.434	100.154	99.854	7.75	98.934	98.654	98.354
7.875	100.167	99.828	99.528	7.875	98.667	98.328	98.028
8	100.589	100.250	99.950	8	99.089	98.750	98.450
8.125	100.963	100.624	100.324	8.125	99.463	99.124	98.824
8.25	101.327	100.988	100.688	8.25	99.827	99.488	99.188
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.581	98.359	98.059	6.75	96.581	96.359	96.059
6.875	99.025	98.804	98.504	6.875	97.025	96.804	96.504
7	99.527	99.306	99.006	7	97.527	97.306	97.006
7.125	99.971	99.750	99.450	7.125	97.971	97.750	97.450
7.25	100.395	100.174	99.874	7.25	98.395	98.174	97.874
7.375	100.424	100.144	99.844	7.375	98.424	98.144	97.844
7.5	100.886	100.606	100.306	7.5	98.886	98.606	98.306
7.625	101.290	101.010	100.710	7.625	99.290	99.010	98.710
7.75	101.684	101.404	101.104	7.75	99.684	99.404	99.104
7.875	101.417	101.078	100.778	7.875	99.417	99.078	98.778
8	101.839	101.500	101.200	8	99.839	99.500	99.200
8.125	102.213	101.874	101.574	8.125	100.213	99.874	99.574
8.25	102.577	102.238	101.938	8.25	100.577	100.238	99.938

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.