



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	91.150	91.064	91.064	4.75	91.150	91.064	91.064	5.125	95.522	95.472	95.507
4.875	92.279	92.178	92.231	4.875	92.279	92.178	92.231	5.25	96.252	96.202	96.237
5	92.944	92.840	92.889	5	92.944	92.840	92.889	5.375	96.793	96.741	96.773
5.125	93.526	93.422	93.471	5.125	93.526	93.422	93.471	5.5	97.360	97.344	97.369
5.25	94.351	94.323	94.273	5.25	94.309	94.226	94.268	5.625	98.097	98.080	98.101
5.375	95.039	95.011	94.961	5.375	94.904	94.820	94.858	5.75	98.923	98.871	98.807
5.5	95.734	95.706	95.656	5.5	95.492	95.405	95.439	5.875	99.482	99.430	99.366
5.625	96.333	96.304	96.253	5.625	96.111	96.045	96.076	6	99.977	99.924	99.861
5.75	96.985	96.953	96.899	5.75	96.889	96.838	96.866	6.125	100.382	100.309	100.274
5.875	97.603	97.571	97.517	5.875	97.506	97.435	97.416	6.25	100.566	100.490	100.418
6	98.201	98.170	98.116	6	98.107	98.035	97.999	6.375	101.048	100.971	100.900
6.125	98.676	98.612	98.568	6.125	98.676	98.603	98.568	6.5	101.484	101.406	101.336
6.25	99.259	99.214	99.145	6.25	99.089	99.055	99.069	6.625	101.876	101.777	101.735
6.375	99.778	99.732	99.663	6.375	99.615	99.586	99.604	6.75	101.566	101.513	101.435
6.5	100.277	100.227	100.153	6.5	100.102	100.070	100.045	6.875	102.020	101.967	101.890
6.625	100.762	100.706	100.626	6.625	100.602	100.541	100.479	7	102.428	102.374	102.298
6.75	101.206	101.150	101.070	6.75	101.055	100.996	100.996	7.125	102.775	102.720	102.645
6.875	101.668	101.611	101.531	6.875	101.544	101.471	101.470	7.25	102.935	102.890	102.808
7	102.107	102.050	101.970	7	101.965	101.914	101.916	7.375	103.398	103.353	103.271
7.125	102.492	102.436	102.388	7.125	102.439	102.398	102.388	7.5	103.756	103.710	103.629
7.25	102.877	102.827	102.814	7.25	102.861	102.827	102.814	7.625	104.197	104.183	104.103
7.375	103.310	103.286	103.276	7.375	103.283	103.286	103.276	7.75	104.621	104.600	104.512
7.5	103.714	103.654	103.603	7.5	103.691	103.625	103.603	7.875	104.998	104.976	104.889
7.625	104.113	104.053	103.982	7.625	104.091	104.025	103.982	8	105.150	105.150	105.133
7.75	104.527	104.486	104.426	7.75	104.527	104.486	104.426				
7.875	104.892	104.850	104.790	7.875	104.892	104.850	104.790				
8	105.149	105.073	104.992	8	105.149	105.073	104.992				
8.125	105.223	105.242	105.218	8.125	105.223	105.242	105.218				
8.25	105.421	105.504	105.468	8.25	105.421	105.504	105.468				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	96.600	96.600	96.600	4.625	96.958	96.958	96.958	5	92.002	91.978	91.977
4.75	97.029	96.964	96.934	4.75	97.169	97.194	97.214	5.125	92.631	92.606	92.603
4.875	97.535	97.469	97.440	4.875	97.593	97.593	97.593	5.25	94.393	94.359	94.303
5	97.928	97.860	97.833	5	98.027	98.047	98.011	5.375	95.083	95.050	94.994
5.125	98.473	98.404	98.378	5.125	98.482	98.500	98.459	5.5	95.787	95.754	95.699
5.25	98.671	98.636	98.578	5.25	98.813	98.829	98.785	5.625	96.386	96.354	96.300
5.375	99.162	99.053	99.016	5.375	99.172	99.185	99.167	5.75	97.005	96.973	96.919
5.5	99.535	99.426	99.391	5.5	99.601	99.611	99.589	5.875	97.676	97.630	97.559
5.625	100.026	99.916	99.880	5.625	99.984	99.992	99.966	6	98.287	98.240	98.170
5.75	100.292	100.206	100.158	5.75	100.272	100.278	100.249	6.125	98.729	98.684	98.614
5.875	100.754	100.666	100.619	5.875	100.531	100.534	100.502	6.25	99.301	99.243	99.162
6	101.079	100.991	100.945	6	100.884	100.888	100.855	6.375	99.822	99.765	99.685
6.125	101.585	101.496	101.450	6.125	101.049	101.037	101.020	6.5	100.338	100.282	100.201
6.25	101.669	101.589	101.533	6.25	101.262	101.262	101.239	6.625	100.782	100.725	100.645
6.375	102.095	102.015	101.959	6.375	101.584	101.584	101.556	6.75	101.277	101.227	101.155
6.5	102.361	102.280	102.224	6.5	101.872	101.872	101.839	6.875	101.719	101.670	101.598
6.625	102.828	102.747	102.692	6.625	102.145	102.064	102.009	7	102.174	102.125	102.053
6.75	102.731	102.658	102.593	6.75	102.333	102.320	102.277	7.125	102.541	102.492	102.419
6.875	103.162	103.088	103.023	6.875	102.651	102.644	102.595	7.25	102.904	102.853	102.779
7	102.984	102.934	102.905	7	102.869	102.868	102.814	7.375	103.335	103.282	103.204
7.125	103.160	103.110	103.081	7.125	102.733	102.684	102.654	7.5	103.465	103.416	103.343
7.25	102.937	102.856	102.797	7.25	102.605	102.524	102.465	7.625	103.729	103.680	103.608
7.375	103.427	103.346	103.287	7.375	102.993	102.912	102.853	7.75	102.766	102.726	102.665
								7.875	103.035	103.015	102.925

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	97.464	97.373	97.379	5	96.754	96.659	96.684	5	94.376	94.313	94.250
5.125	97.729	97.631	97.653	5.125	97.253	97.155	97.177	5.125	95.029	94.966	94.903
5.25	98.192	98.104	98.096	5.25	97.712	97.611	97.630	5.25	95.685	95.622	95.560
5.375	98.566	98.468	98.464	5.375	98.108	98.005	98.020	5.375	95.984	95.921	95.858
5.5	98.894	98.793	98.786	5.5	98.491	98.385	98.396	5.5	96.463	96.400	96.337
5.625	99.193	99.090	99.080	5.625	98.851	98.743	98.751	5.625	96.943	96.880	96.817
5.75	99.505	99.400	99.385	5.75	99.189	99.079	99.083	5.75	97.233	97.170	97.107
5.875	99.821	99.714	99.693	5.875	99.494	99.381	99.382	5.875	97.511	97.448	97.385
6	100.049	99.939	99.916	6	99.775	99.660	99.657	6	97.790	97.727	97.665
6.125	100.230	100.117	100.094	6.125	100.021	99.904	99.898	6.125	98.069	98.006	97.944
6.25	100.448	100.332	100.305	6.25	100.257	100.137	100.127	6.25	98.346	98.283	98.220
6.375	100.639	100.521	100.490	6.375	100.478	100.356	100.343	6.375	98.621	98.558	98.495
6.5	100.746	100.625	100.593	6.5	100.609	100.484	100.467	6.5	99.080	99.017	98.954
6.625	100.864	100.741	100.702	6.625	100.618	100.496	100.457	6.625	99.167	99.104	99.042
6.75	100.892	100.767	100.726	6.75	100.633	100.508	100.472	6.75	99.436	99.373	99.311
6.875	100.882	100.754	100.711	6.875	100.680	100.548	100.521	6.875	99.515	99.452	99.390
7	100.869	100.806	100.743	7	100.702	100.595	100.537	7	99.589	99.526	99.463
7.125	100.916	100.853	100.790	7.125	100.724	100.661	100.598	7.125	99.670	99.607	99.545
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	97.562	97.471	97.477	5	96.855	96.759	96.784	5	94.326	94.263	94.200
5.125	97.832	97.734	97.755	5.125	97.353	97.255	97.276	5.125	94.979	94.916	94.853
5.25	98.290	98.194	98.194	5.25	97.810	97.710	97.728	5.25	95.635	95.572	95.509
5.375	98.664	98.566	98.562	5.375	98.206	98.103	98.117	5.375	95.934	95.871	95.808
5.5	98.992	98.891	98.884	5.5	98.587	98.481	98.493	5.5	96.413	96.350	96.287
5.625	99.292	99.188	99.178	5.625	98.946	98.838	98.846	5.625	96.893	96.830	96.767
5.75	99.603	99.498	99.483	5.75	99.283	99.173	99.177	5.75	97.183	97.120	97.057
5.875	99.919	99.812	99.791	5.875	99.587	99.474	99.475	5.875	97.461	97.398	97.335
6	100.148	100.038	100.015	6	99.867	99.752	99.750	6	97.740	97.677	97.614
6.125	100.332	100.219	100.195	6.125	100.113	99.996	99.990	6.125	98.019	97.956	97.893
6.25	100.551	100.435	100.408	6.25	100.349	100.229	100.219	6.25	98.296	98.233	98.170
6.375	100.745	100.627	100.596	6.375	100.571	100.449	100.436	6.375	98.571	98.508	98.445
6.5	100.854	100.734	100.702	6.5	100.703	100.578	100.562	6.5	99.030	98.967	98.904
6.625	100.974	100.852	100.813	6.625	100.714	100.591	100.554	6.625	99.117	99.054	98.991
6.75	101.005	100.880	100.839	6.75	100.730	100.605	100.570	6.75	99.386	99.323	99.260
6.875	100.996	100.868	100.826	6.875	100.779	100.647	100.620	6.875	99.465	99.402	99.339
7	100.819	100.756	100.693	7	100.803	100.669	100.638	7	99.539	99.476	99.413
7.125	100.866	100.803	100.740	7.125	100.797	100.661	100.627	7.125	99.620	99.557	99.494

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	93.602	93.572	93.533	5.75	96.908	96.848	96.817	4.375	94.730	94.706	94.663
5.375	94.311	94.277	94.238	5.875	97.502	97.442	97.410	4.5	95.125	95.101	95.057
5.5	95.022	94.988	94.949	6	98.044	97.983	97.952	4.625	95.496	95.473	95.429
5.625	95.726	95.692	95.653	6.125	98.452	98.392	98.361	4.75	96.132	96.101	96.050
5.75	96.585	96.515	96.477	6.25	98.938	98.863	98.816	4.875	96.573	96.542	96.491
5.875	97.206	97.135	97.097	6.375	99.494	99.419	99.372	5	96.859	96.827	96.776
6	97.807	97.735	97.699	6.5	99.989	99.913	99.866	5.125	97.106	97.074	97.023
6.125	98.376	98.303	98.268	6.625	100.334	100.259	100.212	5.25	97.845	97.807	97.756
6.25	98.831	98.782	98.728	6.75	100.745	100.662	100.615	5.375	98.204	98.167	98.116
6.375	99.382	99.333	99.279	6.875	101.241	101.157	101.111	5.5	98.638	98.601	98.550
6.5	99.894	99.845	99.790	7	101.665	101.582	101.535	5.625	98.878	98.840	98.789
6.625	100.382	100.323	100.268	7.125	101.979	101.896	101.849	5.75	99.325	99.260	99.194
				7.25	102.230	102.155	102.108	5.875	99.692	99.627	99.561
				7.375	102.702	102.626	102.579	6	99.894	99.829	99.763
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.125	94.090	94.046								
4.75	95.207	95.159	95.094								
4.875	95.448	95.400	95.334								
5	95.773	95.726	95.660								
5.125	96.165	96.118	96.052								
5.25	96.523	96.476	96.410								
5.375	96.848	96.800	96.735								
5.5	97.176	97.123	97.057								
5.625	97.496	97.443	97.377								
5.75	97.805	97.752	97.686								
5.875	98.107	98.054	97.988								
6	98.629	98.576	98.510								

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	93.879	93.871	93.848	5.75	98.623	98.571	98.507	4.25	94.297	94.273	94.229
5.5	94.536	94.524	94.502	5.875	99.182	99.130	99.066	4.375	94.730	94.706	94.663
5.625	95.169	95.157	95.134	6	99.677	99.624	99.561	4.5	95.125	95.101	95.057
5.75	96.427	96.378	96.310	6.125	100.021	99.967	99.905	4.625	95.496	95.473	95.429
5.875	97.053	97.003	96.936	6.25	100.266	100.190	100.118	4.75	96.132	96.101	96.050
6	97.641	97.590	97.524	6.375	100.748	100.671	100.600	4.875	96.573	96.542	96.491
6.125	98.130	98.078	98.013	6.5	101.184	101.106	101.036	5	96.859	96.827	96.776
6.25	98.559	98.484	98.410	6.625	101.546	101.467	101.397	5.125	97.106	97.074	97.023
6.375	99.122	99.047	98.973	6.75	101.266	101.213	101.135	5.25	97.845	97.807	97.756
6.5	99.640	99.563	99.491	6.875	101.720	101.667	101.590	5.375	98.204	98.167	98.116
6.625	100.227	100.172	100.145	7	102.128	102.074	101.998	5.5	98.638	98.601	98.550
6.75	100.698	100.664	100.611	7.125	102.475	102.420	102.345	5.625	98.878	98.840	98.789
6.875	101.227	101.188	101.136	7.25	102.635	102.590	102.508	5.75	99.325	99.260	99.194
7	101.629	101.588	101.536	7.375	103.098	103.053	102.971	5.875	99.692	99.627	99.561
7.125	102.056	102.013	101.961	7.5	103.456	103.410	103.329	6	99.894	99.829	99.763
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.125	94.090	94.046								
4.75	96.224	96.158	96.130								
4.875	96.574	96.508	96.480								
5	96.974	96.855	96.828								
5.125	97.548	97.441	97.402								
5.25	97.895	97.787	97.749								
5.375	98.232	98.124	98.086								
5.5	98.512	98.402	98.365								
5.625	99.134	99.048	99.000								
5.75	99.471	99.384	99.336								
5.875	99.800	99.713	99.665								
6	100.114	100.026	99.980								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	93.226	93.122	93.171
5.25	94.009	93.926	93.968
5.375	94.604	94.520	94.558
5.5	95.192	95.105	95.139
5.625	95.811	95.745	95.776
5.75	96.589	96.538	96.566
5.875	97.130	97.082	97.116
6	97.665	97.617	97.638
6.125	98.183	98.128	98.139
6.25	98.789	98.755	98.769
6.375	99.315	99.286	99.304
6.5	99.802	99.770	99.745
6.625	100.208	100.169	100.176
6.75	100.729	100.696	100.696
6.875	101.197	101.167	101.170
7	101.644	101.614	101.616
7.125	102.097	102.098	102.088
7.25	102.528	102.527	102.514
7.375	102.983	102.986	102.976

RefiNow Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	93.739	94.449	94.378	4.75	93.739	94.449	94.378	5	94.811	95.333	95.262
4.875	94.139	94.849	94.778	4.875	94.139	94.849	94.778	5.125	95.497	95.855	95.784
5	94.811	95.333	95.262	5	94.811	95.333	95.262	5.25	96.475	97.102	97.006
5.125	95.497	95.855	95.784	5.125	95.497	95.855	95.784	5.375	97.063	97.484	97.388
5.25	96.735	97.102	97.006	5.25	96.475	97.102	97.006	5.5	97.722	98.084	97.988
5.375	97.444	97.484	97.388	5.375	97.063	97.484	97.388	5.625	98.243	98.627	98.531
5.5	97.913	98.084	97.988	5.5	97.722	98.084	97.988	5.75	99.111	99.616	99.503
5.625	98.409	98.627	98.531	5.625	98.243	98.627	98.531	5.875	99.701	99.947	99.834
5.75	99.111	99.616	99.503	5.75	99.111	99.616	99.503	6	100.224	100.516	100.403
5.875	99.721	99.947	99.834	5.875	99.701	99.947	99.834	6.125	100.755	100.966	100.853
6	100.224	100.516	100.403	6	100.224	100.516	100.403	6.25	101.167	101.803	101.656
6.125	100.755	100.966	100.853	6.125	100.755	100.966	100.853	6.375	101.413	101.778	101.631
6.25	101.167	101.803	101.656	6.25	101.167	101.803	101.656	6.5	101.998	102.409	102.263
6.375	101.426	101.778	101.631	6.375	101.413	101.778	101.631	6.625	102.496	102.796	102.650
6.5	101.998	102.409	102.263	6.5	101.998	102.409	102.263	6.75	102.779	103.426	103.322
6.625	102.496	102.796	102.650	6.625	102.496	102.796	102.650	6.875	102.908	102.976	102.872
6.75	102.779	103.426	103.322	6.75	102.779	103.426	103.322	7	103.432	103.476	103.372
6.875	102.980	102.976	102.901	6.875	102.980	102.976	102.901	7.125	103.877	103.958	103.853
7	103.479	103.476	103.400	7	103.479	103.476	103.400	7.25	104.195	104.132	104.085
7.125	103.899	103.958	103.853	7.125	103.899	103.958	103.853	7.375	103.457	103.338	103.279
7.25	104.195	104.132	104.085	7.25	104.195	104.132	104.085	7.5	103.974	103.843	103.796
7.375	103.570	103.491	103.424	7.375	103.457	103.338	103.279	7.625	104.473	104.343	104.296
7.5	104.048	103.970	103.903	7.5	103.974	103.843	103.796	7.75	104.862	104.731	104.685
								7.875	102.734	102.640	102.648
								8	103.153	103.059	103.067
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.683	95.669	95.634	4.25	95.466	95.443	95.539	4.75	92.256	92.279	92.226
4.375	96.191	96.176	96.142	4.375	96.040	96.017	96.113	4.875	92.992	93.014	92.961
4.5	96.650	96.636	96.685	4.5	96.612	96.589	96.685	5	93.723	93.746	93.693
4.625	97.180	97.157	97.253	4.625	97.180	97.157	97.253	5.125	94.600	94.623	94.570
4.75	97.756	98.240	98.033	4.75	97.756	98.240	98.033	5.25	96.528	96.464	96.371
4.875	97.989	98.349	98.142	4.875	97.865	98.349	98.142	5.375	97.237	97.173	97.080
5	98.448	98.704	98.497	5	98.325	98.704	98.497	5.5	97.705	97.642	97.548
5.125	98.906	98.885	98.861	5.125	98.870	98.813	98.861	5.625	98.201	98.138	98.044
5.25	99.475	99.943	99.729	5.25	99.475	99.943	99.729	5.75	98.788	99.050	98.906
5.375	99.663	99.878	99.664	5.375	99.429	99.878	99.664	5.875	99.123	99.132	98.988
5.5	100.121	100.353	100.139	5.5	99.944	100.353	100.139	6	99.602	99.750	99.606
5.625	100.580	100.691	100.529	5.625	100.433	100.691	100.478	6.125	100.210	100.194	100.182
5.75	100.900	101.319	101.052	5.75	100.900	101.319	101.052	6.25	100.946	101.174	100.997
5.875	101.118	101.331	101.094	5.875	100.912	101.331	101.065	6.375	101.194	101.423	101.246
6	101.577	101.573	101.553	6	101.066	101.331	101.065	6.5	101.483	101.712	101.534
								6.625	101.834	102.063	101.886
								6.75	101.640	101.851	101.716
								6.875	101.737	101.696	101.641
								7	102.232	102.144	102.079
								7.125	102.617	102.558	102.506
								7.25	102.284	102.220	102.173
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	96.014	96.293	96.166	5	93.723	93.746	93.693	4.5	93.974	93.950	93.822
5.375	96.217	96.424	96.297	5.125	94.600	94.623	94.570	4.625	94.537	94.514	94.385
5.5	96.976	97.074	96.970	5.25	96.014	96.293	96.166	4.75	94.463	94.441	94.399
5.625	97.739	97.742	97.733	5.375	96.217	96.424	96.297	4.875	94.969	94.948	94.906
5.75	98.788	99.050	98.906	5.5	96.976	97.074	96.970	5	95.428	95.406	95.364
5.875	99.123	99.132	98.988	5.625	97.739	97.742	97.733	5.125	95.886	95.865	95.823
6	99.567	99.750	99.606	5.75	98.788	99.050	98.906	5.25	96.136	96.120	96.086
6.125	100.210	100.194	100.182	5.875	98.927	99.132	98.988	5.375	96.643	96.627	96.592
6.25	100.946	101.174	100.997	6	99.488	99.750	99.606	5.5	97.101	97.085	97.051
6.375	101.194	101.423	101.246	6.125	100.210	100.194	100.182	5.625	97.560	97.544	97.509
6.5	101.483	101.712	101.534	6.25	100.946	101.174	100.997	5.75	97.593	97.588	97.568
6.625	101.834	102.063	101.886	6.375	101.194	101.423	101.246	5.875	98.098	98.094	98.074
6.75	101.640	101.851	101.716	6.5	101.483	101.712	101.534	6	98.557	98.553	98.533
6.875	101.716	101.696	101.641	6.625	101.834	102.063	101.886	6.125	99.005	99.002	98.982

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.475	97.102	97.006	5.25	96.475	97.102	97.006	5.25	96.475	97.102	97.006
5.375	97.063	97.484	97.388	5.375	97.063	97.484	97.388	5.375	97.063	97.484	97.388
5.5	97.722	98.084	97.988	5.5	97.722	98.084	97.988	5.5	97.722	98.084	97.988
5.625	98.243	98.627	98.531	5.625	98.243	98.627	98.531	5.625	98.243	98.627	98.531
5.75	99.111	99.616	99.503	5.75	99.111	99.616	99.503	5.75	99.111	99.616	99.503
5.875	99.701	99.947	99.834	5.875	99.701	99.947	99.834	5.875	99.701	99.947	99.834
6	100.224	100.516	100.403	6	100.224	100.516	100.403	6	100.224	100.516	100.403
6.125	100.755	100.966	100.853	6.125	100.755	100.966	100.853	6.125	100.755	100.966	100.853
6.25	101.167	101.803	101.656	6.25	101.167	101.803	101.656	6.25	101.167	101.803	101.656
6.375	101.413	101.778	101.631	6.375	101.413	101.778	101.631	6.375	101.413	101.778	101.631
6.5	101.998	102.409	102.263	6.5	101.998	102.409	102.263	6.5	101.998	102.409	102.263
6.625	102.496	102.796	102.650	6.625	102.496	102.796	102.650	6.625	102.496	102.796	102.650
6.75	102.779	103.426	103.322	6.75	102.779	103.426	103.322	6.75	102.779	103.426	103.322
6.875	102.980	102.976	102.901	6.875	102.980	102.976	102.901	6.875	102.908	102.976	102.872
7	103.479	103.476	103.400	7	103.479	103.476	103.400	7	103.432	103.476	103.372
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	96.612	96.589	96.685	4.25	95.466	95.443	95.539	5.25	96.014	96.293	96.166
4.625	97.180	97.157	97.253	4.375	96.040	96.017	96.113	5.375	96.217	96.424	96.297
4.75	97.756	98.240	98.033	4.5	96.612	96.589	96.685	5.5	96.976	97.074	96.970
4.875	97.865	98.349	98.142	4.625	97.180	97.157	97.253	5.625	97.739	97.742	97.733
5	98.325	98.704	98.497	4.75	97.257	97.211	97.196	5.75	98.788	99.050	98.906
5.125	98.870	98.813	98.861	4.875	97.768	97.676	97.758	5.875	99.123	99.132	98.988
5.25	99.475	99.943	99.729	5	98.325	98.233	98.316	6	99.567	99.750	99.606
5.375	99.429	99.878	99.664	5.125	98.870	98.779	98.861	6.125	100.210	100.194	100.182
5.5	99.944	100.353	100.139	5.25	98.893	98.810	98.879	6.25	100.946	101.174	100.997
5.625	100.433	100.691	100.478	5.375	99.429	99.346	99.415	6.375	101.194	101.423	101.246
5.75	100.900	101.319	101.052	5.5	99.944	99.861	99.929	6.5	101.483	101.712	101.534
5.875	100.912	101.331	101.065	5.625	100.433	100.350	100.418	6.625	101.834	102.063	101.886
6	101.066	101.331	101.065	5.75	100.486	100.424	100.395	6.75	101.640	101.851	101.716
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	96.014	96.293	96.166	5.25	96.014	96.293	96.166	4.5	93.974	93.950	93.822
5.375	96.217	96.424	96.297	5.375	96.217	96.424	96.297	4.625	94.537	94.514	94.385
5.5	96.976	97.074	96.970	5.5	96.976	97.074	96.970	4.75	92.988	92.896	92.824
5.625	97.739	97.742	97.733	5.625	97.739	97.742	97.733	4.875	93.545	93.453	93.235
5.75	98.788	99.050	98.906	5.75	98.788	99.050	98.906	5	94.085	93.993	93.776
5.875	99.123	99.132	98.988	5.875	98.869	99.132	98.988	5.125	94.602	94.510	94.293
6	99.567	99.750	99.606	6	99.488	99.750	99.606	5.25	95.580	95.547	95.513
6.125	100.210	100.194	100.182	6.125	100.210	100.194	100.182	5.375	95.679	95.645	95.612
6.25	100.946	101.174	100.997	6.25	100.946	101.174	100.997	5.5	96.091	96.058	96.024
6.375	101.194	101.423	101.246	6.375	101.194	101.423	101.246	5.625	96.517	96.483	96.450
6.5	101.483	101.712	101.534	6.5	101.483	101.712	101.534	5.75	97.593	97.535	97.476
6.625	101.834	102.063	101.886	6.625	101.834	102.063	101.886	5.875	97.858	97.800	97.741
6.75	101.640	101.851	101.716	6.75	101.690	101.851	101.716	6	98.221	98.162	98.104
6.875	101.716	101.696	101.641	6.875	101.393	101.664	101.528	6.125	98.546	98.488	98.429

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	95.522	95.557	95.486	5.125	95.522	95.557	95.486	4.75	93.514	94.255	94.184
5.25	96.500	97.052	96.956	5.25	96.500	97.052	96.956	4.875	94.138	94.599	94.528
5.375	97.088	97.496	97.400	5.375	97.088	97.496	97.400	5	94.836	94.966	94.895
5.5	97.747	97.852	97.756	5.5	97.747	97.852	97.756	5.125	95.522	95.557	95.486
5.625	98.268	98.188	98.126	5.625	98.268	98.188	98.126	5.25	96.500	97.052	96.956
5.75	99.136	99.410	99.297	5.75	99.136	99.410	99.297	5.375	97.088	97.496	97.400
5.875	99.726	99.772	99.659	5.875	99.726	99.772	99.659	5.5	97.747	97.852	97.756
6	100.249	100.128	100.016	6	100.249	100.128	100.016	5.625	98.268	98.188	98.126
6.125	100.780	100.562	100.440	6.125	100.780	100.562	100.440	5.75	99.136	99.410	99.297
6.25	101.019	101.234	101.088	6.25	101.019	101.234	101.088	5.875	99.726	99.772	99.659
6.375	101.438	101.459	101.313	6.375	101.438	101.459	101.313	6	100.249	100.128	100.016
6.5	102.023	101.948	101.873	6.5	102.023	101.948	101.873	6.125	100.780	100.562	100.440
6.625	102.521	102.446	102.371	6.625	102.521	102.446	102.371	6.25	101.019	101.234	101.088
6.75	102.784	102.733	102.683	6.75	102.784	102.733	102.683	6.375	101.438	101.459	101.313
6.875	102.897	102.846	102.796	6.875	102.897	102.846	102.796	6.5	102.023	101.948	101.873
7	103.371	103.321	103.271	7	103.371	103.321	103.271	6.625	102.521	102.446	102.371
7.125	103.775	103.724	103.674	7.125	103.775	103.724	103.674	6.75	102.784	102.733	102.683
7.25	103.864	103.801	103.754	7.25	103.864	103.801	103.754	6.875	102.897	102.846	102.796
7.375	103.476	103.367	103.297	7.375	103.472	103.363	103.254	7	103.371	103.321	103.271
7.5	103.843	103.734	103.625	7.5	103.843	103.734	103.625	7.125	103.775	103.724	103.674
7.625	104.236	104.128	104.019	7.625	104.236	104.128	104.019	7.25	103.864	103.801	103.754
7.75	104.406	104.275	104.229	7.75	104.406	104.275	104.229	7.375	103.472	103.363	103.254
7.875	104.139	104.039	103.984	7.875	102.539	102.405	102.453	7.5	103.843	103.734	103.625
8	104.320	104.220	104.165	8	102.873	102.739	102.787	7.625	104.236	104.128	104.054
8.125	104.550	104.450	104.395	8.125	103.180	103.046	103.094	7.75	104.406	104.275	104.229
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.629	95.635	95.657	4.25	95.556	95.533	95.629	4.875	92.966	92.949	92.936
4.375	96.096	96.102	96.157	4.375	96.084	96.061	96.157	5	93.687	93.670	93.657
4.5	96.601	96.578	96.674	4.5	96.601	96.578	96.674	5.125	94.455	94.437	94.424
4.625	97.104	97.081	97.177	4.625	97.104	97.081	97.177	5.25	96.195	96.474	96.378
4.75	97.625	98.109	97.902	4.75	97.282	97.236	97.253	5.375	96.389	96.668	96.572
4.875	97.859	98.343	98.136	4.875	97.757	97.665	97.747	5.5	96.919	96.974	96.914
5	98.244	98.666	98.459	5	98.229	98.137	98.219	5.625	97.643	97.606	97.637
5.125	98.713	98.775	98.729	5.125	98.673	98.581	98.663	5.75	98.813	99.075	98.963
5.25	99.437	99.905	99.692	5.25	98.900	98.822	98.886	5.875	99.148	99.188	99.075
5.375	99.464	99.871	99.658	5.375	99.333	99.251	99.319	6	99.592	99.494	99.381
5.5	99.914	100.315	100.102	5.5	99.733	99.650	99.719	6.125	100.012	99.957	99.921
5.625	100.351	100.323	100.308	5.625	100.098	100.015	100.083	6.25	100.408	100.637	100.491
5.75	100.612	101.031	100.765	5.75	100.511	100.449	100.420	6.375	100.907	101.136	100.989
5.875	100.861	100.817	100.810	5.875	100.443	100.385	100.440	6.5	101.371	101.296	101.220
6	101.273	101.229	101.222	6	100.794	100.726	100.780	6.625	101.759	101.683	101.608
								6.75	101.665	101.591	101.541
								6.875	101.584	101.534	101.484
								7	102.059	102.009	101.958
								7.125	102.462	102.412	102.362
								7.25	102.309	102.245	102.198
								7.375	101.044	100.914	100.867
								7.5	101.561	101.431	101.384
								7.625	102.061	101.930	101.884
								7.75	102.400	102.269	102.222
								7.875	99.087	98.953	98.851
								8	99.421	99.287	99.185
								8.125	99.728	99.594	99.492
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	101.371	101.296	101.220	6.125	99.949	99.957	99.921	4.5	93.952	93.928	93.799
6.625	101.759	101.683	101.608	6.25	100.408	100.637	100.491	4.625	94.417	94.394	94.265
6.75	101.665	101.591	101.541	6.375	100.907	101.136	100.989	4.75	93.049	92.957	92.849
6.875	101.584	101.534	101.484	6.5	100.946	101.174	101.028	4.875	93.501	93.409	93.191
7	102.059	102.009	101.958	6.625	101.556	101.494	101.467	5	93.914	93.822	93.605
7.125	102.462	102.412	102.362	6.75	101.715	101.601	101.523	5.125	94.284	94.192	93.975
7.25	102.309	102.245	102.198	6.875	101.214	101.119	101.156	5.25	95.605	95.572	95.538
7.375	101.044	100.914	100.867	7	101.672	101.576	101.614	5.375	95.704	95.670	95.637
7.5	101.561	101.431	101.384	7.125	102.016	101.920	101.958	5.5	96.116	96.083	96.049
7.625	102.061	101.930	101.884	7.25	102.359	102.295	102.248	5.625	96.542	96.508	96.475
7.75	102.400	102.269	102.222	7.375	101.094	100.964	100.917	5.75	97.618	97.560	97.501
7.875	99.087	98.953	98.851	7.5	101.611	101.481	101.434	5.875	97.883	97.825	97.766
8	99.421	99.287	99.185	7.625	102.111	101.980	101.934	6	98.246	98.187	98.129
8.125	99.728	99.594	99.492	7.75	98.764	98.630	98.528	6.125	98.571	98.513	98.454

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	101.438	101.459	101.313	6.375	101.438	101.459	101.313	6	100.249	100.128	100.016
6.5	102.023	101.948	101.873	6.5	102.023	101.948	101.873	6.125	100.780	100.562	100.440
6.625	102.521	102.446	102.371	6.625	102.521	102.446	102.371	6.25	101.019	101.234	101.088
6.75	102.784	102.733	102.683	6.75	102.784	102.733	102.683	6.375	101.438	101.459	101.313
6.875	102.897	102.846	102.796	6.875	102.897	102.846	102.796	6.5	102.023	101.948	101.873
7	103.371	103.321	103.271	7	103.371	103.321	103.271	6.625	102.521	102.446	102.371
7.125	103.775	103.724	103.674	7.125	103.775	103.724	103.674	6.75	102.784	102.733	102.683
7.25	103.864	103.801	103.754	7.25	103.864	103.801	103.754	6.875	102.897	102.846	102.796
7.375	103.476	103.367	103.297	7.375	103.472	103.363	103.254	7	103.371	103.321	103.271
7.5	103.843	103.734	103.625	7.5	103.843	103.734	103.625	7.125	103.775	103.724	103.674
7.625	104.236	104.128	104.019	7.625	104.236	104.128	104.019	7.25	103.864	103.801	103.754
7.75	104.406	104.275	104.229	7.75	104.406	104.275	104.229	7.375	103.472	103.363	103.254
7.875	104.139	104.039	103.984	7.875	102.589	102.455	102.503	7.5	103.843	103.734	103.625
8	104.320	104.220	104.165	8	102.923	102.789	102.837	7.625	104.236	104.128	104.054
8.125	104.550	104.450	104.395	8.125	103.230	103.096	103.144	7.75	104.406	104.275	104.229
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.601	96.578	96.674	4.5	96.601	96.578	96.674	6.625	101.759	101.683	101.608
4.625	97.104	97.081	97.177	4.625	97.104	97.081	97.177	6.75	101.665	101.591	101.541
4.75	97.625	97.602	97.902	4.75	97.282	97.236	97.253	6.875	101.584	101.534	101.484
4.875	97.859	98.343	98.136	4.875	97.757	97.665	97.747	7	102.059	102.009	101.958
5	98.244	98.666	98.459	5	98.229	98.137	98.219	7.125	102.462	102.412	102.362
5.125	98.713	98.775	98.729	5.125	98.673	98.581	98.663	7.25	102.309	102.245	102.198
5.25	99.437	99.905	99.692	5.25	98.900	98.822	98.886	7.375	102.188	102.080	102.009
5.375	99.464	99.871	99.658	5.375	99.333	99.251	99.319	7.5	102.413	102.304	102.234
5.5	99.914	100.315	100.102	5.5	99.733	99.650	99.719	7.625	102.541	102.432	102.362
5.625	100.351	100.323	100.308	5.625	100.098	100.015	100.083	7.75	102.400	102.269	102.222
5.75	100.612	101.031	100.765	5.75	100.511	100.449	100.420	7.875	101.664	101.564	101.509
5.875	100.861	100.817	100.810	5.875	100.443	100.385	100.440	8	101.845	101.745	101.690
6	101.273	101.229	101.222	6	100.794	100.726	100.780	8.125	102.075	101.975	101.920
6.125	101.662	101.618	101.611	6.125	101.325	101.252	101.222				
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	101.371	101.296	101.220	6.125	99.949	99.957	99.921	4.5	93.952	93.928	93.799
6.625	101.759	101.683	101.608	6.25	100.408	100.637	100.491	4.625	94.417	94.394	94.265
6.75	101.665	101.591	101.541	6.375	100.907	101.136	100.989	4.75	93.049	92.957	92.849
6.875	101.584	101.534	101.484	6.5	100.946	101.174	101.028	4.875	93.501	93.409	93.191
7	102.059	102.009	101.958	6.625	101.556	101.494	101.467	5	93.914	93.822	93.605
7.125	102.462	102.412	102.362	6.75	101.715	101.601	101.523	5.125	94.284	94.192	93.975
7.25	102.309	102.245	102.198	6.875	101.214	101.119	101.156	5.25	95.605	95.572	95.538
7.375	101.044	100.914	100.867	7	101.672	101.576	101.614	5.375	95.704	95.670	95.637
7.5	101.561	101.431	101.384	7.125	102.016	101.920	101.958	5.5	96.116	96.083	96.049
7.625	102.061	101.930	101.884	7.25	102.359	102.295	102.248	5.625	96.542	96.508	96.475
7.75	102.400	102.269	102.222	7.375	101.094	100.964	100.917	5.75	97.618	97.560	97.501
7.875	99.087	98.953	98.851	7.5	101.611	101.481	101.434	5.875	97.883	97.825	97.766
8	99.421	99.287	99.185	7.625	102.111	101.980	101.934	6	98.246	98.187	98.129
8.125	99.728	99.594	99.492	7.75	98.764	98.630	98.528	6.125	98.571	98.513	98.454

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	99.199	98.999	98.699	6.75	97.699	97.499	97.199
6.875	99.686	99.508	99.208	6.875	98.186	98.008	97.708
7	100.188	100.010	99.710	7	98.688	98.510	98.210
7.125	100.642	100.464	100.164	7.125	99.142	98.964	98.664
7.25	101.076	100.898	100.598	7.25	99.576	99.398	99.098
7.375	101.085	100.848	100.548	7.375	99.585	99.348	99.048
7.5	101.557	101.320	101.020	7.5	100.057	99.820	99.520
7.625	101.971	101.734	101.434	7.625	100.471	100.234	99.934
7.75	102.365	102.128	101.828	7.75	100.865	100.628	100.328
7.875	102.077	101.782	101.482	7.875	100.577	100.282	99.982
8	102.509	102.214	101.914	8	101.009	100.714	100.414
8.125	102.893	102.598	102.298	8.125	101.393	101.098	100.798
8.25	103.257	102.962	102.662	8.25	101.757	101.462	101.162
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.199	96.999	96.699	6.75	95.699	95.499	95.199
6.875	97.686	97.508	97.208	6.875	96.186	96.008	95.708
7	98.188	98.010	97.710	7	96.688	96.510	96.210
7.125	98.642	98.464	98.164	7.125	97.142	96.964	96.664
7.25	99.076	98.898	98.598	7.25	97.576	97.398	97.098
7.375	99.085	98.848	98.548	7.375	97.585	97.348	97.048
7.5	99.557	99.320	99.020	7.5	98.057	97.820	97.520
7.625	99.971	99.734	99.434	7.625	98.471	98.234	97.934
7.75	100.365	100.128	99.828	7.75	98.865	98.628	98.328
7.875	100.077	99.782	99.482	7.875	98.577	98.282	97.982
8	100.509	100.214	99.914	8	99.009	98.714	98.414
8.125	100.893	100.598	100.298	8.125	99.393	99.098	98.798
8.25	101.257	100.962	100.662	8.25	99.757	99.462	99.162
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.449	98.249	97.949	6.75	96.449	96.249	95.949
6.875	98.936	98.758	98.458	6.875	96.936	96.758	96.458
7	99.438	99.260	98.960	7	97.438	97.260	96.960
7.125	99.892	99.714	99.414	7.125	97.892	97.714	97.414
7.25	100.326	100.148	99.848	7.25	98.326	98.148	97.848
7.375	100.335	100.098	99.798	7.375	98.335	98.098	97.798
7.5	100.807	100.570	100.270	7.5	98.807	98.570	98.270
7.625	101.221	100.984	100.684	7.625	99.221	98.984	98.684
7.75	101.615	101.378	101.078	7.75	99.615	99.378	99.078
7.875	101.327	101.032	100.732	7.875	99.327	99.032	98.732
8	101.759	101.464	101.164	8	99.759	99.464	99.164
8.125	102.143	101.848	101.548	8.125	100.143	99.848	99.548
8.25	102.507	102.212	101.912	8.25	100.507	100.212	99.912

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.