



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	91.165	91.110	91.110	4.75	91.165	91.110	91.110	5.125	95.546	95.515	95.533
4.875	92.337	92.255	92.294	4.875	92.337	92.255	92.294	5.25	96.279	96.248	96.267
5	93.004	92.920	92.951	5	93.004	92.920	92.951	5.375	96.824	96.791	96.808
5.125	93.588	93.504	93.535	5.125	93.588	93.504	93.535	5.5	97.342	97.320	97.334
5.25	94.400	94.366	94.323	5.25	94.362	94.299	94.323	5.625	98.068	98.053	98.057
5.375	95.093	95.060	95.007	5.375	94.962	94.896	94.917	5.75	98.746	98.732	98.736
5.5	95.795	95.761	95.708	5.5	95.556	95.488	95.505	5.875	99.239	99.223	99.225
5.625	96.402	96.369	96.316	5.625	96.175	96.107	96.124	6	99.717	99.689	99.689
5.75	96.969	96.934	96.878	5.75	96.892	96.845	96.855	6.125	100.150	100.131	100.131
5.875	97.601	97.565	97.509	5.875	97.440	97.391	97.411	6.25	100.312	100.238	100.210
6	98.223	98.187	98.131	6	97.981	97.930	97.939	6.375	100.800	100.725	100.660
6.125	98.689	98.653	98.597	6.125	98.501	98.450	98.443	6.5	101.242	101.167	101.090
6.25	99.181	99.135	99.069	6.25	99.042	99.027	99.023	6.625	101.637	101.541	101.505
6.375	99.710	99.664	99.598	6.375	99.573	99.562	99.566	6.75	101.326	101.275	101.193
6.5	100.215	100.169	100.103	6.5	100.068	100.055	100.016	6.875	101.846	101.801	101.752
6.625	100.664	100.609	100.533	6.625	100.481	100.461	100.451	7	102.317	102.277	102.223
6.75	101.119	101.058	100.976	6.75	101.009	100.932	100.915	7.125	102.555	102.513	102.454
6.875	101.591	101.530	101.449	6.875	101.483	101.409	101.398	7.25	102.830	102.800	102.736
7	102.012	101.951	101.869	7	101.939	101.864	101.852	7.375	103.206	103.182	103.112
7.125	102.405	102.341	102.257	7.125	102.329	102.258	102.230	7.5	103.612	103.593	103.518
7.25	102.811	102.742	102.675	7.25	102.684	102.702	102.675	7.625	104.154	104.140	104.060
7.375	103.276	103.207	103.144	7.375	103.178	103.167	103.144	7.75	104.456	104.401	104.315
7.5	103.692	103.623	103.534	7.5	103.549	103.530	103.483	7.875	104.773	104.732	104.640
7.625	104.094	104.025	103.936	7.625	103.953	103.958	103.916	8	105.000	105.000	105.000
7.75	104.381	104.384	104.348	7.75	104.381	104.384	104.348				
7.875	104.861	104.811	104.720	7.875	104.861	104.811	104.720				
8	105.000	105.000	105.000	8	105.000	105.000	105.000				
8.125	105.216	105.222	105.187	8.125	105.216	105.222	105.187				
8.25	105.521	105.529	105.480	8.25	105.521	105.529	105.480				
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	96.553	96.553	96.553	4.625	96.911	96.911	96.911	5	92.058	92.054	92.035
4.75	96.825	96.792	96.778	4.75	97.125	97.154	97.155	5.125	92.689	92.683	92.663
4.875	97.282	97.249	97.249	4.875	97.575	97.575	97.575	5.25	94.402	94.363	94.304
5	97.681	97.648	97.594	5	97.944	97.967	97.897	5.375	95.098	95.060	95.001
5.125	98.224	98.158	98.127	5.125	98.401	98.422	98.349	5.5	95.814	95.775	95.717
5.25	98.601	98.560	98.499	5.25	98.736	98.755	98.678	5.625	96.423	96.385	96.328
5.375	98.983	98.942	98.881	5.375	99.077	99.093	99.057	5.75	96.989	96.954	96.898
5.5	99.354	99.326	99.286	5.5	99.510	99.524	99.485	5.875	97.619	97.582	97.525
5.625	99.843	99.736	99.695	5.625	99.899	99.910	99.867	6	98.201	98.162	98.103
5.75	100.071	100.009	99.949	5.75	100.191	100.200	100.154	6.125	98.652	98.606	98.539
5.875	100.501	100.416	100.364	5.875	100.454	100.460	100.410	6.25	99.177	99.125	99.054
6	100.834	100.749	100.697	6	100.810	100.816	100.766	6.375	99.710	99.649	99.568
6.125	101.339	101.253	101.201	6.125	100.986	100.975	100.957	6.5	100.236	100.174	100.093
6.25	101.445	101.366	101.305	6.25	101.217	101.217	101.194	6.625	100.684	100.622	100.541
6.375	101.874	101.795	101.734	6.375	101.566	101.566	101.538	6.75	101.162	101.106	101.029
6.5	102.150	102.071	102.009	6.5	101.854	101.854	101.821	6.875	101.620	101.563	101.487
6.625	102.613	102.534	102.473	6.625	101.968	101.968	101.929	7	102.080	102.024	101.947
6.75	102.567	102.495	102.425	6.75	102.297	102.268	102.225	7.125	102.457	102.400	102.324
6.875	103.000	102.928	102.858	6.875	102.596	102.573	102.524	7.25	102.843	102.785	102.707
7	102.952	102.900	102.871	7	102.830	102.813	102.759	7.375	103.286	103.225	103.143
7.125	103.129	103.077	103.048	7.125	102.703	102.651	102.622	7.5	103.407	103.350	103.274
7.25	102.896	102.813	102.755	7.25	102.565	102.482	102.423	7.625	103.671	103.615	103.539
7.375	103.392	103.309	103.250	7.375	102.959	102.876	102.817	7.75	102.525	102.569	102.483
								7.875	102.795	102.790	102.704

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	97.235	97.153	97.145	5	96.482	96.397	96.405	5	94.346	94.283	94.221
5.125	97.634	97.571	97.508	5.125	96.997	96.909	96.913	5.125	94.999	94.936	94.874
5.25	98.149	98.086	98.023	5.25	97.503	97.440	97.382	5.25	95.655	95.592	95.530
5.375	98.377	98.314	98.251	5.375	97.883	97.791	97.788	5.375	95.953	95.890	95.828
5.5	98.749	98.686	98.623	5.5	98.275	98.180	98.174	5.5	96.432	96.369	96.307
5.625	99.121	99.058	98.995	5.625	98.639	98.576	98.527	5.625	96.912	96.849	96.787
5.75	99.349	99.286	99.223	5.75	98.978	98.878	98.865	5.75	97.210	97.147	97.085
5.875	99.576	99.513	99.450	5.875	99.299	99.197	99.180	5.875	97.497	97.434	97.372
6	99.791	99.728	99.665	6	99.597	99.492	99.472	6	97.775	97.712	97.649
6.125	99.998	99.935	99.872	6.125	99.859	99.753	99.729	6.125	98.054	97.991	97.928
6.25	100.184	100.078	100.036	6.25	100.111	100.002	99.975	6.25	98.332	98.269	98.207
6.375	100.375	100.266	100.221	6.375	100.350	100.238	100.208	6.375	98.608	98.545	98.482
6.5	100.483	100.410	100.347	6.5	100.497	100.383	100.349	6.5	99.067	99.004	98.941
6.625	100.598	100.485	100.431	6.625	100.531	100.417	100.364	6.625	99.156	99.093	99.031
6.75	100.756	100.693	100.630	6.75	100.562	100.472	100.409	6.75	99.427	99.364	99.301
6.875	100.814	100.751	100.688	6.875	100.617	100.541	100.478	6.875	99.511	99.448	99.385
7	100.869	100.806	100.743	7	100.665	100.602	100.539	7	99.587	99.524	99.462
7.125	100.921	100.858	100.795	7.125	100.723	100.660	100.597	7.125	99.661	99.598	99.535
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	97.334	97.252	97.244	5	96.583	96.498	96.505	5	94.296	94.233	94.170
5.125	97.594	97.521	97.511	5.125	97.096	97.009	97.013	5.125	94.949	94.886	94.823
5.25	98.099	98.036	97.973	5.25	97.570	97.480	97.480	5.25	95.605	95.542	95.479
5.375	98.411	98.321	98.304	5.375	97.981	97.889	97.886	5.375	95.903	95.840	95.777
5.5	98.737	98.645	98.624	5.5	98.371	98.277	98.270	5.5	96.382	96.319	96.256
5.625	99.071	99.008	98.945	5.625	98.729	98.633	98.623	5.625	96.862	96.799	96.736
5.75	99.346	99.249	99.220	5.75	99.072	98.973	98.960	5.75	97.160	97.097	97.034
5.875	99.660	99.562	99.527	5.875	99.393	99.291	99.274	5.875	97.447	97.384	97.321
6	99.888	99.787	99.750	6	99.690	99.585	99.565	6	97.725	97.662	97.599
6.125	100.071	99.967	99.929	6.125	99.952	99.845	99.822	6.125	98.004	97.941	97.878
6.25	100.288	100.181	100.139	6.25	100.204	100.095	100.068	6.25	98.282	98.219	98.156
6.375	100.481	100.372	100.327	6.375	100.443	100.332	100.301	6.375	98.558	98.495	98.432
6.5	100.591	100.479	100.432	6.5	100.592	100.478	100.444	6.5	99.017	98.954	98.891
6.625	100.709	100.595	100.542	6.625	100.626	100.513	100.460	6.625	99.106	99.043	98.980
6.75	100.758	100.643	100.586	6.75	100.660	100.543	100.488	6.75	99.377	99.314	99.251
6.875	100.779	100.701	100.638	6.875	100.717	100.596	100.551	6.875	99.461	99.398	99.335
7	100.819	100.756	100.693	7	100.757	100.634	100.585	7	99.537	99.474	99.411
7.125	100.871	100.808	100.745	7.125	100.767	100.641	100.590	7.125	99.611	99.548	99.485

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	93.678	93.635	93.596	5.75	97.234	97.173	97.142	4.375	94.795	94.766	94.722
5.375	94.476	94.431	94.415	5.875	97.845	97.785	97.753	4.5	95.195	95.166	95.122
5.5	95.178	95.132	95.117	6	98.391	98.330	98.299	4.625	95.582	95.552	95.508
5.625	95.795	95.750	95.734	6.125	98.800	98.739	98.708	4.75	96.163	96.130	96.086
5.75	96.636	96.565	96.525	6.25	99.272	99.196	99.149	4.875	96.605	96.572	96.528
5.875	97.260	97.189	97.149	6.375	99.836	99.761	99.714	5	96.893	96.860	96.816
6	97.864	97.793	97.753	6.5	100.339	100.263	100.217	5.125	97.144	97.110	97.067
6.125	98.438	98.366	98.326	6.625	100.688	100.612	100.565	5.25	97.901	97.860	97.809
6.25	98.773	98.690	98.631	6.75	100.988	100.907	100.860	5.375	98.263	98.222	98.171
6.375	99.341	99.251	99.199	6.875	101.502	101.421	101.375	5.5	98.708	98.667	98.616
6.5	99.895	99.818	99.743	7	101.942	101.862	101.815	5.625	98.958	98.917	98.866
6.625	100.421	100.330	100.236	7.125	102.242	102.161	102.114	5.75	99.429	99.367	99.308
				7.25	102.452	102.376	102.329	5.875	99.802	99.741	99.682
				7.375	102.925	102.849	102.802	6	100.010	99.949	99.890
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.181	94.144	94.100								
4.75	95.234	95.186	95.127								
4.875	95.477	95.428	95.369								
5	95.804	95.755	95.697								
5.125	96.200	96.151	96.093								
5.25	96.562	96.513	96.454								
5.375	96.894	96.845	96.786								
5.5	97.243	97.186	97.120								
5.625	97.573	97.516	97.450								
5.75	97.890	97.834	97.768								
5.875	98.199	98.142	98.076								
6	98.732	98.675	98.609								

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	93.926	93.913	93.890	5.75	98.652	98.602	98.532	4.25	94.365	94.336	94.292
5.5	94.589	94.574	94.552	5.875	99.216	99.166	99.096	4.375	94.795	94.766	94.722
5.625	95.231	95.215	95.193	6	99.717	99.666	99.596	4.5	95.195	95.166	95.122
5.75	96.477	96.428	96.356	6.125	100.069	100.017	99.947	4.625	95.582	95.552	95.508
5.875	97.108	97.059	96.987	6.25	100.312	100.238	100.161	4.75	96.163	96.130	96.086
6	97.702	97.653	97.580	6.375	100.800	100.725	100.648	4.875	96.605	96.572	96.528
6.125	98.196	98.146	98.074	6.5	101.242	101.167	101.090	5	96.893	96.860	96.816
6.25	98.626	98.553	98.474	6.625	101.612	101.536	101.459	5.125	97.144	97.110	97.067
6.375	99.196	99.123	99.044	6.75	101.326	101.275	101.193	5.25	97.901	97.860	97.809
6.5	99.721	99.648	99.568	6.875	101.786	101.735	101.653	5.375	98.263	98.222	98.171
6.625	100.227	100.213	100.190	7	102.200	102.148	102.066	5.5	98.708	98.667	98.616
6.75	100.711	100.674	100.622	7.125	102.555	102.503	102.421	5.625	98.958	98.917	98.866
6.875	101.260	101.218	101.166	7.25	102.675	102.633	102.545	5.75	99.429	99.367	99.308
7	101.668	101.624	101.572	7.375	103.142	103.099	103.011	5.875	99.802	99.741	99.682
7.125	102.103	102.061	102.008	7.5	103.503	103.460	103.372	6	100.010	99.949	99.890
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.181	94.144	94.100								
4.75	96.274	96.209	96.178								
4.875	96.626	96.561	96.530								
5	97.085	96.979	96.875								
5.125	97.656	97.550	97.509								
5.25	98.005	97.899	97.858								
5.375	98.343	98.237	98.196								
5.5	98.592	98.508	98.456								
5.625	99.175	99.092	99.039								
5.75	99.513	99.429	99.377								
5.875	99.843	99.758	99.706								
6	100.157	100.072	100.020								

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	93.588	93.504	93.535
5.25	94.362	94.299	94.323
5.375	94.962	94.896	94.917
5.5	95.556	95.488	95.505
5.625	96.175	96.107	96.124
5.75	96.892	96.845	96.855
5.875	97.440	97.391	97.411
6	97.981	97.930	97.939
6.125	98.501	98.450	98.443
6.25	99.042	99.027	99.023
6.375	99.573	99.562	99.566
6.5	100.068	100.055	100.016
6.625	100.481	100.461	100.451
6.75	101.009	100.932	100.915
6.875	101.483	101.409	101.398
7	101.939	101.864	101.852
7.125	102.329	102.258	102.230
7.25	102.684	102.702	102.675
7.375	103.145	103.167	103.144

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	93.458	94.101	94.011	4.75	93.458	94.101	94.011	5	94.867	94.985	94.895
4.875	94.163	94.501	94.411	4.875	94.163	94.501	94.411	5.125	95.560	95.510	95.479
5	94.867	94.985	94.895	5	94.867	94.985	94.895	5.25	96.358	96.789	96.683
5.125	95.560	95.510	95.479	5.125	95.560	95.510	95.479	5.375	96.976	97.171	97.064
5.25	96.691	96.789	96.683	5.25	96.358	96.789	96.683	5.5	97.637	97.771	97.664
5.375	97.406	97.341	97.251	5.375	96.976	97.171	97.064	5.625	98.256	98.314	98.208
5.5	97.881	97.815	97.725	5.5	97.637	97.771	97.664	5.75	98.843	99.268	99.150
5.625	98.382	98.317	98.226	5.625	98.256	98.314	98.208	5.875	99.419	99.600	99.481
5.75	99.021	99.268	99.150	5.75	98.843	99.268	99.150	6	99.984	100.168	100.050
5.875	99.661	99.600	99.481	5.875	99.419	99.600	99.481	6.125	100.497	100.618	100.500
6	100.163	100.168	100.050	6	99.984	100.168	100.050	6.25	100.982	101.526	101.381
6.125	100.674	100.618	100.500	6.125	100.497	100.618	100.500	6.375	101.116	101.501	101.356
6.25	100.982	101.526	101.381	6.25	100.982	101.526	101.381	6.5	101.671	102.133	101.988
6.375	101.301	101.501	101.356	6.375	101.116	101.501	101.356	6.625	102.247	102.520	102.375
6.5	101.765	102.133	101.988	6.5	101.671	102.133	101.988	6.75	102.704	103.228	103.103
6.625	102.276	102.520	102.375	6.625	102.247	102.520	102.375	6.875	102.672	102.778	102.653
6.75	102.704	103.228	103.103	6.75	102.704	103.228	103.103	7	103.197	103.278	103.153
6.875	102.844	102.778	102.670	6.875	102.750	102.778	102.670	7.125	103.732	103.759	103.634
7	103.341	103.278	103.172	7	103.252	103.278	103.172	7.25	104.208	104.129	104.082
7.125	103.732	103.759	103.634	7.125	103.732	103.759	103.634	7.375	103.400	103.267	103.220
7.25	104.208	104.129	104.082	7.25	104.208	104.129	104.082	7.5	103.926	103.793	103.746
7.375	103.509	103.440	103.357	7.375	103.400	103.267	103.220	7.625	104.433	104.300	104.253
7.5	103.990	103.921	103.838	7.5	103.926	103.793	103.746	7.75	104.824	104.691	104.644
								7.875	102.785	102.695	102.683
								8	103.205	103.115	103.103
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	95.500	95.558	95.597	4.25	95.422	95.403	95.499	4.75	92.256	92.283	92.215
4.375	96.007	96.066	96.104	4.375	95.996	95.977	96.073	4.875	92.992	93.018	92.950
4.5	96.568	96.548	96.645	4.5	96.568	96.548	96.645	5	93.723	93.750	93.681
4.625	97.136	97.117	97.213	4.625	97.136	97.117	97.213	5.125	94.599	94.626	94.558
4.75	97.459	97.935	97.724	4.75	97.459	97.935	97.724	5.25	96.483	96.399	96.290
4.875	97.891	98.044	97.871	4.875	97.689	98.044	97.833	5.375	97.199	97.115	97.006
5	98.351	98.399	98.331	5	98.248	98.399	98.226	5.5	97.673	97.589	97.480
5.125	98.810	98.810	98.790	5.125	98.795	98.691	98.773	5.625	98.174	98.090	97.981
5.25	99.256	99.724	99.505	5.25	99.256	99.724	99.505	5.75	98.440	98.703	98.553
5.375	99.637	99.659	99.544	5.375	99.349	99.659	99.440	5.875	99.037	98.942	98.820
5.5	100.096	100.134	100.003	5.5	99.867	100.134	99.915	6	99.548	99.453	99.345
5.625	100.556	100.519	100.462	5.625	100.360	100.472	100.350	6.125	100.139	100.126	100.068
5.75	100.671	101.090	100.825	5.75	100.671	101.090	100.825	6.25	100.669	100.898	100.722
5.875	101.108	101.103	101.029	5.875	100.683	101.103	100.838	6.375	100.918	101.147	100.971
6	101.567	101.538	101.489	6	101.019	101.103	101.020	6.5	101.207	101.436	101.259
								6.625	101.716	101.787	101.637
								6.75	101.627	101.653	101.497
								6.875	101.683	101.557	101.415
								7	102.180	102.055	101.903
								7.125	102.568	102.442	102.291
								7.25	102.296	102.217	102.170
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.701	95.980	95.842	5	93.723	93.750	93.681	4.5	93.930	93.911	93.782
5.375	96.229	96.236	96.180	5.125	94.599	94.626	94.558	4.625	94.494	94.475	94.346
5.5	96.988	96.995	96.939	5.25	95.701	95.980	95.842	4.75	94.365	94.365	94.345
5.625	97.750	97.757	97.701	5.375	96.229	96.236	96.180	4.875	94.871	94.871	94.851
5.75	98.440	98.703	98.553	5.5	96.988	96.995	96.939	5	95.331	95.331	95.311
5.875	98.841	98.784	98.647	5.625	97.750	97.757	97.701	5.125	95.790	95.790	95.770
6	99.416	99.403	99.345	5.75	98.440	98.703	98.553	5.25	96.111	96.075	96.018
6.125	100.139	100.126	100.068	5.875	98.717	98.784	98.647	5.375	96.617	96.580	96.524
6.25	100.669	100.898	100.722	6	99.416	99.403	99.345	5.5	97.076	97.040	96.983
6.375	100.918	101.147	100.971	6.125	100.139	100.126	100.068	5.625	97.536	97.499	97.442
6.5	101.207	101.436	101.259	6.25	100.669	100.898	100.722	5.75	97.582	97.553	97.503
6.625	101.716	101.787	101.637	6.375	100.918	101.147	100.971	5.875	98.088	98.058	98.009
6.75	101.627	101.653	101.497	6.5	101.207	101.436	101.259	6	98.547	98.518	98.469
6.875	101.491	101.470	101.415	6.625	101.716	101.787	101.637	6.125	98.996	98.967	98.918

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	96.358	96.789	96.683	5.25	96.358	96.789	96.683	5.25	96.358	96.789	96.683
5.375	96.976	97.171	97.064	5.375	96.976	97.171	97.064	5.375	96.976	97.171	97.064
5.5	97.637	97.771	97.664	5.5	97.637	97.771	97.664	5.5	97.637	97.771	97.664
5.625	98.256	98.314	98.208	5.625	98.256	98.314	98.208	5.625	98.256	98.314	98.208
5.75	98.843	99.268	99.150	5.75	98.843	99.268	99.150	5.75	98.843	99.268	99.150
5.875	99.419	99.600	99.481	5.875	99.419	99.600	99.481	5.875	99.419	99.600	99.481
6	99.984	100.168	100.050	6	99.984	100.168	100.050	6	99.984	100.168	100.050
6.125	100.497	100.618	100.500	6.125	100.497	100.618	100.500	6.125	100.497	100.618	100.500
6.25	100.982	101.526	101.381	6.25	100.982	101.526	101.381	6.25	100.982	101.526	101.381
6.375	101.116	101.501	101.356	6.375	101.116	101.501	101.356	6.375	101.116	101.501	101.356
6.5	101.671	102.133	101.988	6.5	101.671	102.133	101.988	6.5	101.671	102.133	101.988
6.625	102.247	102.520	102.375	6.625	102.247	102.520	102.375	6.625	102.247	102.520	102.375
6.75	102.704	103.228	103.103	6.75	102.704	103.228	103.103	6.75	102.704	103.228	103.103
6.875	102.750	102.778	102.670	6.875	102.750	102.778	102.670	6.875	102.672	102.778	102.653
7	103.252	103.278	103.172	7	103.252	103.278	103.172	7	103.197	103.278	103.153
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	96.568	96.548	96.645	4.25	95.422	95.403	95.499	5.25	95.701	95.980	95.842
4.625	97.136	97.117	97.213	4.375	95.996	95.977	96.073	5.375	96.229	96.236	96.180
4.75	97.459	97.935	97.724	4.5	96.568	96.548	96.645	5.5	96.988	96.995	96.939
4.875	97.689	98.044	97.833	4.625	97.136	97.117	97.213	5.625	97.750	97.757	97.701
5	98.248	98.399	98.226	4.75	97.260	97.214	97.200	5.75	98.440	98.703	98.553
5.125	98.795	98.691	98.773	4.875	97.689	97.586	97.668	5.875	98.841	98.784	98.647
5.25	99.256	99.724	99.505	5	98.248	98.144	98.226	6	99.416	99.403	99.345
5.375	99.349	99.659	99.440	5.125	98.795	98.691	98.773	6.125	100.139	100.126	100.068
5.5	99.867	100.134	99.915	5.25	98.909	98.857	98.827	6.25	100.669	100.898	100.722
5.625	100.360	100.472	100.350	5.375	99.349	99.271	99.339	6.375	100.918	101.147	100.971
5.75	100.671	101.090	100.825	5.5	99.867	99.788	99.857	6.5	101.207	101.436	101.259
5.875	100.683	101.103	100.838	5.625	100.360	100.281	100.350	6.625	101.716	101.787	101.637
6	101.019	101.103	101.020	5.75	100.486	100.425	100.396	6.75	101.627	101.653	101.497
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.701	95.980	95.842	5.25	95.701	95.980	95.842	4.5	93.930	93.911	93.782
5.375	96.229	96.236	96.180	5.375	96.229	96.236	96.180	4.625	94.494	94.475	94.346
5.5	96.988	96.995	96.939	5.5	96.988	96.995	96.939	4.75	92.910	92.806	92.775
5.625	97.750	97.757	97.701	5.625	97.750	97.757	97.701	4.875	93.468	93.364	93.146
5.75	98.440	98.703	98.553	5.75	98.440	98.703	98.553	5	94.011	93.907	93.690
5.875	98.841	98.784	98.647	5.875	98.717	98.784	98.647	5.125	94.532	94.429	94.211
6	99.416	99.403	99.345	6	99.416	99.403	99.345	5.25	95.335	95.302	95.268
6.125	100.139	100.126	100.068	6.125	100.139	100.126	100.068	5.375	95.447	95.413	95.380
6.25	100.669	100.898	100.722	6.25	100.669	100.898	100.722	5.5	95.871	95.838	95.804
6.375	100.918	101.147	100.971	6.375	100.918	101.147	100.971	5.625	96.305	96.272	96.238
6.5	101.207	101.436	101.259	6.5	101.207	101.436	101.259	5.75	97.393	97.334	97.276
6.625	101.716	101.787	101.637	6.625	101.716	101.787	101.637	5.875	97.674	97.616	97.557
6.75	101.627	101.653	101.497	6.75	101.677	101.653	101.497	6	98.046	97.987	97.928
6.875	101.491	101.470	101.415	6.875	101.246	101.465	101.309	6.125	98.384	98.325	98.267

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	95.585	95.535	95.504	5.125	95.585	95.535	95.504	4.75	93.174	93.907	93.817
5.25	96.383	96.739	96.633	5.25	96.383	96.739	96.633	4.875	94.188	94.251	94.161
5.375	97.001	97.183	97.077	5.375	97.001	97.183	97.077	5	94.892	94.842	94.811
5.5	97.662	97.637	97.612	5.5	97.662	97.637	97.612	5.125	95.585	95.535	95.504
5.625	98.281	98.214	98.167	5.625	98.281	98.214	98.167	5.25	96.383	96.739	96.633
5.75	98.868	99.062	98.944	5.75	98.868	99.062	98.944	5.375	97.001	97.183	97.077
5.875	99.444	99.425	99.306	5.875	99.444	99.425	99.306	5.5	97.662	97.637	97.612
6	100.009	99.791	99.717	6	100.009	99.791	99.717	5.625	98.281	98.214	98.167
6.125	100.522	100.394	100.327	6.125	100.522	100.394	100.327	5.75	98.868	99.062	98.944
6.25	101.007	100.958	100.880	6.25	101.007	100.958	100.880	5.875	99.444	99.425	99.306
6.375	101.141	101.183	101.038	6.375	101.141	101.183	101.038	6	100.009	99.791	99.717
6.5	101.696	101.603	101.511	6.5	101.696	101.603	101.511	6.125	100.522	100.394	100.327
6.625	102.272	102.180	102.088	6.625	102.272	102.180	102.088	6.25	101.007	100.958	100.880
6.75	102.604	102.502	102.435	6.75	102.604	102.502	102.435	6.375	101.141	101.183	101.038
6.875	102.682	102.615	102.548	6.875	102.682	102.615	102.548	6.5	101.696	101.603	101.511
7	103.192	103.125	103.058	7	103.192	103.125	103.058	6.625	102.272	102.180	102.088
7.125	103.606	103.539	103.472	7.125	103.606	103.539	103.472	6.75	102.604	102.502	102.435
7.25	103.877	103.798	103.751	7.25	103.877	103.798	103.751	6.875	102.682	102.615	102.548
7.375	103.325	103.208	103.122	7.375	103.255	103.138	103.021	7	103.192	103.125	103.058
7.5	103.634	103.517	103.400	7.5	103.634	103.517	103.400	7.125	103.606	103.539	103.472
7.625	104.029	103.912	103.797	7.625	104.029	103.912	103.797	7.25	103.877	103.798	103.751
7.75	104.368	104.235	104.188	7.75	104.368	104.235	104.188	7.375	103.255	103.138	103.021
7.875	104.040	103.918	103.848	7.875	102.590	102.460	102.488	7.5	103.634	103.517	103.400
8	104.220	104.099	104.029	8	102.925	102.795	102.823	7.625	104.029	103.912	103.801
8.125	104.451	104.329	104.259	8.125	103.233	103.103	103.131	7.75	104.368	104.235	104.188
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	95.515	95.531	95.590	4.25	95.513	95.494	95.590	4.875	92.966	92.953	92.924
4.375	96.042	96.023	96.119	4.375	96.042	96.023	96.119	5	93.687	93.674	93.646
4.5	96.561	96.541	96.638	4.5	96.561	96.541	96.638	5.125	94.454	94.441	94.412
4.625	97.066	97.047	97.143	4.625	97.066	97.047	97.143	5.25	95.882	96.161	96.055
4.75	97.328	97.804	97.593	4.75	97.285	97.239	97.225	5.375	96.251	96.355	96.248
4.875	97.713	98.038	97.827	4.875	97.683	97.579	97.662	5.5	96.931	96.898	96.882
5	98.184	98.361	98.186	5	98.158	98.054	98.137	5.625	97.654	97.622	97.606
5.125	98.654	98.648	98.656	5.125	98.606	98.503	98.585	5.75	98.465	98.728	98.609
5.25	99.218	99.686	99.468	5.25	98.934	98.882	98.852	5.875	98.866	98.840	98.722
5.375	99.370	99.652	99.434	5.375	99.260	99.181	99.249	6	99.351	99.270	99.252
5.5	99.820	100.096	99.878	5.5	99.664	99.585	99.654	6.125	99.879	99.827	99.809
5.625	100.257	100.229	100.207	5.625	100.033	99.955	100.023	6.25	100.394	100.361	100.268
5.75	100.511	100.803	100.538	5.75	100.511	100.450	100.421	6.375	100.631	100.860	100.714
5.875	100.778	100.741	100.726	5.875	100.398	100.344	100.399	6.5	101.043	100.951	100.859
6	101.190	101.153	101.138	6	100.786	100.717	100.739	6.625	101.510	101.432	101.435
								6.75	101.652	101.540	101.462
								6.875	101.369	101.302	101.235
								7	101.879	101.812	101.745
								7.125	102.294	102.227	102.160
								7.25	102.321	102.242	102.195
								7.375	101.135	101.024	101.151
								7.5	101.528	101.418	101.544
								7.625	102.021	101.888	101.841
								7.75	102.362	102.229	102.182
								7.875	99.138	99.008	98.886
								8	99.473	99.343	99.221
								8.125	99.781	99.651	99.530
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	101.043	100.951	100.859	6.125	99.879	99.827	99.809	4.5	93.915	93.895	93.766
6.625	101.510	101.432	101.435	6.25	100.444	100.365	100.318	4.625	94.385	94.365	94.237
6.75	101.652	101.540	101.462	6.375	100.631	100.860	100.714	4.75	92.975	92.872	92.800
6.875	101.369	101.302	101.235	6.5	100.881	100.898	100.812	4.875	93.432	93.328	93.110
7	101.879	101.812	101.745	6.625	101.504	101.432	101.435	5	93.851	93.748	93.530
7.125	102.294	102.227	102.160	6.75	101.702	101.590	101.512	5.125	94.228	94.125	93.907
7.25	102.321	102.242	102.195	6.875	101.101	101.010	101.001	5.25	95.360	95.327	95.293
7.375	101.135	101.024	101.151	7	101.559	101.468	101.460	5.375	95.472	95.438	95.405
7.5	101.528	101.418	101.544	7.125	101.945	101.866	101.819	5.5	95.896	95.863	95.829
7.625	102.021	101.888	101.841	7.25	102.371	102.292	102.245	5.625	96.330	96.297	96.263
7.75	102.362	102.229	102.182	7.375	101.135	101.024	101.151	5.75	97.418	97.359	97.301
7.875	99.138	99.008	98.886	7.5	101.564	101.431	101.544	5.875	97.699	97.641	97.582
8	99.473	99.343	99.221	7.625	102.071	101.938	101.891	6	98.071	98.012	97.953
8.125	99.781	99.651	99.530	7.75	98.813	98.683	98.562	6.125	98.409	98.350	98.292

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	101.141	101.183	101.038	6.375	101.141	101.183	101.038	6	100.009	99.826	99.717
6.5	101.696	101.603	101.511	6.5	101.696	101.603	101.511	6.125	100.522	100.444	100.327
6.625	102.272	102.180	102.088	6.625	102.272	102.180	102.088	6.25	101.007	100.958	100.880
6.75	102.604	102.502	102.435	6.75	102.604	102.502	102.435	6.375	101.141	101.183	101.038
6.875	102.682	102.615	102.548	6.875	102.682	102.615	102.548	6.5	101.696	101.603	101.511
7	103.192	103.125	103.058	7	103.192	103.125	103.058	6.625	102.272	102.180	102.088
7.125	103.606	103.539	103.472	7.125	103.606	103.539	103.472	6.75	102.604	102.502	102.435
7.25	103.877	103.798	103.751	7.25	103.877	103.798	103.751	6.875	102.682	102.615	102.548
7.375	103.325	103.208	103.122	7.375	103.255	103.138	103.021	7	103.192	103.125	103.058
7.5	103.634	103.517	103.400	7.5	103.634	103.517	103.400	7.125	103.606	103.539	103.472
7.625	104.029	103.912	103.797	7.625	104.029	103.912	103.797	7.25	103.877	103.798	103.751
7.75	104.368	104.235	104.188	7.75	104.368	104.235	104.188	7.375	103.255	103.138	103.021
7.875	104.040	103.918	103.848	7.875	102.640	102.510	102.538	7.5	103.634	103.517	103.400
8	104.220	104.099	104.029	8	102.975	102.845	102.873	7.625	104.029	103.912	103.801
8.125	104.451	104.329	104.259	8.125	103.283	103.153	103.181	7.75	104.368	104.235	104.188
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	96.561	96.541	96.638	4.5	96.561	96.541	96.638	6.625	101.510	101.432	101.435
4.625	97.066	97.047	97.143	4.625	97.066	97.047	97.143	6.75	101.652	101.540	101.462
4.75	97.328	97.804	97.593	4.75	97.285	97.239	97.225	6.875	101.369	101.302	101.235
4.875	97.713	98.038	97.827	4.875	97.683	97.579	97.662	7	101.879	101.812	101.745
5	98.184	98.361	98.186	5	98.158	98.054	98.137	7.125	102.294	102.227	102.160
5.125	98.654	98.648	98.656	5.125	98.606	98.503	98.585	7.25	102.321	102.242	102.195
5.25	99.218	99.686	99.468	5.25	98.934	98.882	98.852	7.375	102.038	101.920	101.834
5.375	99.370	99.652	99.434	5.375	99.260	99.181	99.249	7.5	102.261	102.143	102.057
5.5	99.820	100.096	99.878	5.5	99.664	99.585	99.654	7.625	102.386	102.268	102.182
5.625	100.257	100.229	100.207	5.625	100.033	99.955	100.023	7.75	102.362	102.229	102.182
5.75	100.511	100.803	100.538	5.75	100.511	100.450	100.421	7.875	101.565	101.443	101.373
5.875	100.778	100.741	100.726	5.875	100.398	100.344	100.399	8	101.745	101.624	101.554
6	101.190	101.153	101.138	6	100.786	100.717	100.739	8.125	101.976	101.854	101.784
6.125	101.579	101.542	101.527	6.125	101.321	101.251	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	101.043	100.951	100.859	6.125	99.879	99.827	99.809	4.5	93.915	93.895	93.766
6.625	101.510	101.432	101.435	6.25	100.444	100.365	100.318	4.625	94.385	94.365	94.237
6.75	101.652	101.540	101.462	6.375	100.631	100.860	100.714	4.75	92.975	92.872	92.800
6.875	101.369	101.302	101.235	6.5	100.881	100.898	100.812	4.875	93.432	93.328	93.110
7	101.879	101.812	101.745	6.625	101.504	101.432	101.435	5	93.851	93.748	93.530
7.125	102.294	102.227	102.160	6.75	101.702	101.590	101.512	5.125	94.228	94.125	93.907
7.25	102.321	102.242	102.195	6.875	101.101	101.010	101.001	5.25	95.360	95.327	95.293
7.375	101.135	101.024	101.151	7	101.559	101.468	101.460	5.375	95.472	95.438	95.405
7.5	101.528	101.418	101.544	7.125	101.945	101.866	101.819	5.5	95.896	95.863	95.829
7.625	102.021	101.888	101.841	7.25	102.371	102.292	102.245	5.625	96.330	96.297	96.263
7.75	102.362	102.229	102.182	7.375	101.135	101.024	101.151	5.75	97.418	97.359	97.301
7.875	99.138	99.008	98.886	7.5	101.564	101.431	101.544	5.875	97.699	97.641	97.582
8	99.473	99.343	99.221	7.625	102.071	101.938	101.891	6	98.071	98.012	97.953
8.125	99.781	99.651	99.530	7.75	98.813	98.683	98.562	6.125	98.409	98.350	98.292

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	99.103	98.858	98.558	6.75	97.603	97.358	97.058
6.875	99.578	99.356	99.056	6.875	98.078	97.856	97.556
7	100.080	99.858	99.558	7	98.580	98.358	98.058
7.125	100.534	100.312	100.012	7.125	99.034	98.812	98.512
7.25	100.968	100.746	100.446	7.25	99.468	99.246	98.946
7.375	100.968	100.684	100.384	7.375	99.468	99.184	98.884
7.5	101.440	101.156	100.856	7.5	99.940	99.656	99.356
7.625	101.854	101.570	101.270	7.625	100.354	100.070	99.770
7.75	102.248	101.964	101.664	7.75	100.748	100.464	100.164
7.875	101.859	101.512	101.212	7.875	100.359	100.012	99.712
8	102.291	101.944	101.644	8	100.791	100.444	100.144
8.125	102.675	102.328	102.028	8.125	101.175	100.828	100.528
8.25	103.039	102.692	102.392	8.25	101.539	101.192	100.892
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.103	96.858	96.558	6.75	95.603	95.358	95.058
6.875	97.578	97.356	97.056	6.875	96.078	95.856	95.556
7	98.080	97.858	97.558	7	96.580	96.358	96.058
7.125	98.534	98.312	98.012	7.125	97.034	96.812	96.512
7.25	98.968	98.746	98.446	7.25	97.468	97.246	96.946
7.375	98.968	98.684	98.384	7.375	97.468	97.184	96.884
7.5	99.440	99.156	98.856	7.5	97.940	97.656	97.356
7.625	99.854	99.570	99.270	7.625	98.354	98.070	97.770
7.75	100.248	99.964	99.664	7.75	98.748	98.464	98.164
7.875	99.859	99.512	99.212	7.875	98.359	98.012	97.712
8	100.291	99.944	99.644	8	98.791	98.444	98.144
8.125	100.675	100.328	100.028	8.125	99.175	98.828	98.528
8.25	101.039	100.692	100.392	8.25	99.539	99.192	98.892
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.353	98.108	97.808	6.75	96.353	96.108	95.808
6.875	98.828	98.606	98.306	6.875	96.828	96.606	96.306
7	99.330	99.108	98.808	7	97.330	97.108	96.808
7.125	99.784	99.562	99.262	7.125	97.784	97.562	97.262
7.25	100.218	99.996	99.696	7.25	98.218	97.996	97.696
7.375	100.218	99.934	99.634	7.375	98.218	97.934	97.634
7.5	100.690	100.406	100.106	7.5	98.690	98.406	98.106
7.625	101.104	100.820	100.520	7.625	99.104	98.820	98.520
7.75	101.498	101.214	100.914	7.75	99.498	99.214	98.914
7.875	101.109	100.762	100.462	7.875	99.109	98.762	98.462
8	101.541	101.194	100.894	8	99.541	99.194	98.894
8.125	101.925	101.578	101.278	8.125	99.925	99.578	99.278
8.25	102.289	101.942	101.642	8.25	100.289	99.942	99.642

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.