



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	91.472	91.385	91.385	4.75	91.472	91.385	91.385	5.125	95.797	95.766	95.783
4.875	92.573	92.475	92.516	4.875	92.573	92.475	92.516	5.25	96.535	96.503	96.523
5	93.241	93.140	93.171	5	93.241	93.140	93.171	5.375	97.079	97.046	97.063
5.125	93.821	93.720	93.751	5.125	93.821	93.720	93.751	5.5	97.597	97.563	97.579
5.25	94.634	94.602	94.566	5.25	94.580	94.515	94.539	5.625	98.053	98.082	98.085
5.375	95.328	95.296	95.260	5.375	95.180	95.112	95.133	5.75	99.033	98.995	98.926
5.5	96.029	95.997	95.961	5.5	95.772	95.702	95.719	5.875	99.595	99.557	99.488
5.625	96.640	96.609	96.573	5.625	96.389	96.319	96.336	6	100.094	100.054	99.985
5.75	97.139	97.107	97.071	5.75	97.007	97.025	97.036	6.125	100.502	100.450	100.403
5.875	97.771	97.740	97.703	5.875	97.635	97.582	97.591	6.25	100.592	100.544	100.468
6	98.391	98.359	98.323	6	98.246	98.194	98.150	6.375	101.077	101.027	100.952
6.125	98.866	98.825	98.789	6.125	98.866	98.815	98.769	6.5	101.517	101.467	101.391
6.25	99.312	99.262	99.212	6.25	99.160	99.032	99.028	6.625	101.915	101.853	101.799
6.375	99.841	99.792	99.741	6.375	99.696	99.646	99.618	6.75	101.474	101.435	101.354
6.5	100.346	100.297	100.247	6.5	100.203	100.158	100.125	6.875	101.960	101.915	101.866
6.625	100.776	100.727	100.677	6.625	100.671	100.609	100.555	7	102.409	102.370	102.316
6.75	101.136	101.071	101.008	6.75	101.015	100.996	100.980	7.125	102.697	102.654	102.573
6.875	101.609	101.544	101.481	6.875	101.493	101.466	101.455	7.25	102.842	102.842	102.777
7	102.030	101.965	101.909	7	101.988	101.949	101.909	7.375	103.213	103.213	103.143
7.125	102.411	102.359	102.299	7.125	102.411	102.359	102.299	7.5	103.618	103.618	103.543
7.25	102.776	102.711	102.667	7.25	102.679	102.692	102.667	7.625	104.181	104.181	104.101
7.375	103.216	103.194	103.124	7.375	103.194	103.194	103.124	7.75	104.493	104.493	104.408
7.5	103.631	103.561	103.493	7.5	103.558	103.558	103.483	7.875	104.827	104.818	104.726
7.625	104.032	103.962	103.894	7.625	103.933	103.912	103.846	8	104.850	104.850	104.850
7.75	104.368	104.363	104.279	7.75	104.368	104.363	104.279				
7.875	104.842	104.842	104.752	7.875	104.842	104.842	104.752				
8	104.850	104.850	104.850	8	104.850	104.850	104.850				
8.125	105.060	105.025	104.990	8.125	105.060	105.025	104.990				
8.25	105.288	105.162	105.113	8.25	105.288	105.162	105.113				
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	96.722	96.722	96.722	4.625	97.080	97.080	97.080	5	92.288	92.273	92.254
4.75	96.980	96.912	96.881	4.75	97.194	97.194	97.194	5.125	92.916	92.899	92.879
4.875	97.487	97.418	97.400	4.875	97.727	97.727	97.727	5.25	94.624	94.587	94.546
5	97.884	97.813	97.782	5	97.994	97.876	97.876	5.375	95.319	95.283	95.242
5.125	98.269	98.197	98.166	5.125	98.452	98.285	98.305	5.5	96.025	95.990	95.950
5.25	98.614	98.504	98.463	5.25	98.787	98.617	98.633	5.625	96.654	96.619	96.580
5.375	99.108	98.997	98.956	5.375	99.124	99.109	99.109	5.75	97.159	97.127	97.091
5.5	99.485	99.373	99.332	5.5	99.486	99.477	99.477	5.875	97.789	97.756	97.719
5.625	99.780	99.667	99.626	5.625	99.792	99.736	99.742	6	98.406	98.371	98.333
5.75	100.137	100.048	99.995	5.75	100.086	100.027	100.029	6.125	98.848	98.798	98.746
5.875	100.601	100.510	100.458	5.875	100.379	100.340	100.333	6.25	99.329	99.279	99.227
6	100.933	100.841	100.789	6	100.753	100.720	100.708	6.375	99.855	99.804	99.750
6.125	101.197	101.104	101.052	6.125	101.038	101.011	100.994	6.5	100.364	100.296	100.230
6.25	101.460	101.377	101.316	6.25	101.206	101.200	101.177	6.625	100.794	100.727	100.661
6.375	101.888	101.804	101.743	6.375	101.604	101.604	101.576	6.75	101.169	101.110	101.051
6.5	102.163	102.078	102.016	6.5	101.828	101.828	101.795	6.875	101.641	101.582	101.523
6.625	102.376	102.290	102.228	6.625	101.945	101.940	101.902	7	102.062	102.003	101.945
6.75	102.529	102.453	102.382	6.75	102.262	102.218	102.174	7.125	102.418	102.361	102.303
6.875	102.961	102.884	102.814	6.875	102.561	102.522	102.473	7.25	102.789	102.730	102.671
7	102.889	102.835	102.805	7	102.846	102.814	102.760	7.375	103.201	103.140	103.078
7.125	103.065	103.011	102.982	7.125	102.635	102.581	102.551	7.5	103.365	103.307	103.250
7.25	103.017	102.933	102.874	7.25	102.683	102.599	102.540	7.625	103.630	103.572	103.515
7.375	103.510	103.426	103.367	7.375	103.072	102.988	102.929	7.75	102.588	102.568	102.500
								7.875	102.866	102.859	102.764

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	97.408	97.321	97.312	5	96.582	96.494	96.493	5	94.387	94.324	94.262
5.125	97.670	97.584	97.576	5.125	97.088	96.993	96.997	5.125	95.041	94.978	94.915
5.25	98.162	98.099	98.036	5.25	97.558	97.473	97.460	5.25	95.698	95.635	95.573
5.375	98.442	98.346	98.328	5.375	97.966	97.865	97.862	5.375	95.996	95.933	95.871
5.5	98.761	98.698	98.639	5.5	98.353	98.249	98.243	5.5	96.475	96.412	96.350
5.625	99.134	99.071	99.008	5.625	98.708	98.610	98.592	5.625	96.956	96.893	96.830
5.75	99.361	99.298	99.235	5.75	99.041	98.932	98.918	5.75	97.254	97.191	97.128
5.875	99.664	99.557	99.523	5.875	99.341	99.229	99.212	5.875	97.533	97.470	97.407
6	99.888	99.778	99.742	6	99.624	99.509	99.489	6	97.811	97.748	97.685
6.125	100.073	99.960	99.922	6.125	99.883	99.766	99.742	6.125	98.090	98.027	97.965
6.25	100.282	100.166	100.124	6.25	100.125	100.004	99.977	6.25	98.368	98.305	98.242
6.375	100.474	100.355	100.310	6.375	100.343	100.220	100.189	6.375	98.642	98.579	98.517
6.5	100.568	100.446	100.400	6.5	100.477	100.351	100.317	6.5	99.102	99.039	98.976
6.625	100.697	100.574	100.520	6.625	100.520	100.396	100.343	6.625	99.191	99.128	99.065
6.75	100.758	100.695	100.632	6.75	100.556	100.493	100.430	6.75	99.459	99.396	99.334
6.875	100.815	100.752	100.689	6.875	100.624	100.561	100.498	6.875	99.543	99.480	99.417
7	100.867	100.804	100.741	7	100.680	100.617	100.554	7	99.614	99.551	99.488
7.125	100.919	100.856	100.793	7.125	100.740	100.677	100.614	7.125	99.689	99.626	99.563
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	97.506	97.419	97.410	5	96.678	96.589	96.593	5	94.337	94.274	94.211
5.125	97.771	97.677	97.677	5.125	97.187	97.092	97.096	5.125	94.991	94.928	94.865
5.25	98.193	98.099	98.084	5.25	97.656	97.557	97.558	5.25	95.648	95.585	95.522
5.375	98.541	98.444	98.427	5.375	98.063	97.962	97.959	5.375	95.946	95.883	95.820
5.5	98.858	98.758	98.737	5.5	98.449	98.345	98.338	5.5	96.425	96.362	96.299
5.625	99.153	99.052	99.027	5.625	98.803	98.696	98.686	5.625	96.906	96.843	96.780
5.75	99.460	99.355	99.326	5.75	99.135	99.025	99.012	5.75	97.204	97.141	97.078
5.875	99.763	99.656	99.622	5.875	99.433	99.321	99.305	5.875	97.483	97.420	97.357
6	99.988	99.878	99.842	6	99.716	99.601	99.581	6	97.761	97.698	97.635
6.125	100.175	100.062	100.023	6.125	99.975	99.857	99.834	6.125	98.040	97.977	97.914
6.25	100.385	100.269	100.228	6.25	100.217	100.097	100.069	6.25	98.318	98.255	98.192
6.375	100.579	100.461	100.416	6.375	100.436	100.313	100.282	6.375	98.592	98.529	98.466
6.5	100.677	100.555	100.509	6.5	100.572	100.446	100.412	6.5	99.052	98.989	98.926
6.625	100.808	100.685	100.631	6.625	100.616	100.492	100.439	6.625	99.141	99.078	99.015
6.75	100.860	100.734	100.678	6.75	100.647	100.520	100.464	6.75	99.409	99.346	99.283
6.875	100.885	100.755	100.698	6.875	100.693	100.559	100.515	6.875	99.493	99.430	99.367
7	100.817	100.754	100.691	7	100.732	100.595	100.547	7	99.564	99.501	99.438
7.125	100.869	100.806	100.743	7.125	100.741	100.627	100.564	7.125	99.639	99.576	99.513

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	94.172	94.144	94.113	5.75	97.471	97.410	97.379	4.375	94.859	94.826	94.782
5.375	94.883	94.855	94.824	5.875	98.070	98.009	97.978	4.5	95.262	95.229	95.185
5.5	95.583	95.555	95.524	6	98.613	98.553	98.521	4.625	95.650	95.617	95.573
5.625	96.240	96.212	96.181	6.125	99.023	98.962	98.931	4.75	96.207	96.171	96.127
5.75	97.007	96.954	96.913	6.25	99.354	99.294	99.262	4.875	96.652	96.616	96.572
5.875	97.635	97.582	97.540	6.375	99.915	99.854	99.823	5	96.937	96.901	96.857
6	98.246	98.194	98.150	6.5	100.415	100.354	100.323	5.125	97.188	97.152	97.108
6.125	98.866	98.815	98.769	6.625	100.762	100.702	100.670	5.25	97.944	97.901	97.849
6.25	99.117	99.073	99.026	6.75	101.034	100.958	100.911	5.375	98.303	98.259	98.208
6.375	99.680	99.636	99.589	6.875	101.544	101.468	101.421	5.5	98.749	98.706	98.654
6.5	100.207	100.163	100.116	7	101.972	101.896	101.849	5.625	98.997	98.953	98.902
6.625	100.692	100.648	100.601	7.125	102.276	102.199	102.153	5.75	99.479	99.418	99.355
				7.25	102.458	102.382	102.335	5.875	99.852	99.791	99.733
				7.375	102.932	102.856	102.809	6	100.061	100.000	99.941

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	94.836	94.797	94.753
4.75	95.339	95.287	95.229
4.875	95.584	95.532	95.474
5	95.909	95.857	95.799
5.125	96.304	96.253	96.194
5.25	96.666	96.615	96.556
5.375	97.000	96.949	96.890
5.5	97.313	97.254	97.188
5.625	97.641	97.582	97.516
5.75	97.958	97.899	97.833
5.875	98.266	98.207	98.141
6	98.800	98.741	98.675

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.362	94.350	94.284	5.75	99.033	98.995	98.926	4.25	94.428	94.395	94.351
5.5	95.015	95.003	94.936	5.875	99.595	99.557	99.488	4.375	94.859	94.826	94.782
5.625	95.657	95.644	95.577	6	100.094	100.054	99.985	4.5	95.262	95.229	95.185
5.75	96.857	96.822	96.751	6.125	100.444	100.403	100.334	4.625	95.650	95.617	95.573
5.875	97.486	97.450	97.378	6.25	100.592	100.544	100.468	4.75	96.207	96.171	96.127
6	98.077	98.039	97.968	6.375	101.077	101.027	100.952	4.875	96.652	96.616	96.572
6.125	98.618	98.579	98.508	6.5	101.517	101.467	101.391	5	96.937	96.901	96.857
6.25	98.955	98.909	98.831	6.625	101.885	101.834	101.758	5.125	97.188	97.152	97.108
6.375	99.502	99.455	99.376	6.75	101.474	101.435	101.354	5.25	97.944	97.901	97.849
6.5	100.023	99.975	99.896	6.875	101.931	101.891	101.810	5.375	98.303	98.259	98.208
6.625	100.478	100.459	100.373	7	102.342	102.301	102.220	5.5	98.749	98.706	98.654
6.75	100.871	100.834	100.750	7.125	102.697	102.654	102.573	5.625	98.997	98.953	98.902
6.875	101.391	101.347	101.222	7.25	102.740	102.725	102.638	5.75	99.479	99.418	99.359
7	101.808	101.762	101.647	7.375	103.204	103.189	103.102	5.875	99.852	99.791	99.733
7.125	102.253	102.204	102.079	7.5	103.566	103.549	103.462	6	100.061	100.000	99.941
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.836	94.797	94.753								
4.75	96.478	96.410	96.379								
4.875	96.830	96.761	96.730								
5	97.220	97.113	97.072								
5.125	97.792	97.684	97.643								
5.25	98.141	98.031	97.990								
5.375	98.480	98.369	98.328								
5.5	98.758	98.605	98.605								
5.625	99.277	99.189	99.136								
5.75	99.615	99.526	99.473								
5.875	99.946	99.855	99.803								
6	100.260	100.168	100.116								

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	93.821	93.720	93.751
5.25	94.580	94.515	94.539
5.375	95.180	95.112	95.133
5.5	95.772	95.702	95.719
5.625	96.389	96.319	96.336
5.75	96.966	97.025	97.036
5.875	97.515	97.572	97.591
6	98.056	98.110	98.119
6.125	98.574	98.628	98.622
6.25	99.160	99.032	99.028
6.375	99.690	99.566	99.570
6.5	100.183	100.056	100.017
6.625	100.596	100.462	100.451
6.75	101.015	100.996	100.980
6.875	101.483	101.466	101.455
7	101.939	101.921	101.909
7.125	102.323	102.297	102.273
7.25	102.587	102.692	102.667
7.375	103.039	103.148	103.124

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	93.903	94.605	94.503	4.75	93.903	94.605	94.503	5	95.118	95.489	95.386
4.875	94.417	95.005	94.903	4.875	94.417	95.005	94.903	5.125	95.808	96.011	95.909
5	95.118	95.489	95.386	5	95.118	95.489	95.386	5.25	96.688	97.207	97.102
5.125	95.808	96.011	95.909	5.125	95.808	96.011	95.909	5.375	97.306	97.589	97.483
5.25	96.775	97.207	97.102	5.25	96.688	97.207	97.102	5.5	97.968	98.189	98.083
5.375	97.488	97.589	97.483	5.375	97.306	97.589	97.483	5.625	98.465	98.732	98.627
5.5	97.968	98.189	98.083	5.5	97.968	98.189	98.083	5.75	98.991	99.512	99.396
5.625	98.465	98.732	98.627	5.625	98.465	98.732	98.627	5.875	99.552	99.844	99.727
5.75	99.039	99.512	99.396	5.75	98.991	99.512	99.396	6	100.117	100.412	100.296
5.875	99.678	99.844	99.727	5.875	99.552	99.844	99.727	6.125	100.631	100.862	100.746
6	100.178	100.412	100.296	6	100.117	100.412	100.296	6.25	100.984	101.635	101.502
6.125	100.691	100.862	100.746	6.125	100.631	100.862	100.746	6.375	101.229	101.610	101.477
6.25	100.984	101.635	101.502	6.25	100.984	101.635	101.502	6.5	101.784	102.242	102.108
6.375	101.269	101.610	101.477	6.375	101.229	101.610	101.477	6.625	102.354	102.629	102.496
6.5	101.784	102.242	102.108	6.5	101.784	102.242	102.108	6.75	102.668	103.236	103.137
6.625	102.354	102.629	102.496	6.625	102.354	102.629	102.496	6.875	102.718	102.786	102.687
6.75	102.668	103.236	103.137	6.75	102.668	103.236	103.137	7	103.244	103.286	103.187
6.875	102.792	102.786	102.714	6.875	102.792	102.786	102.714	7.125	103.690	103.767	103.668
7	103.294	103.286	103.214	7	103.294	103.286	103.214	7.25	104.094	104.014	103.968
7.125	103.714	103.767	103.668	7.125	103.714	103.767	103.668	7.375	103.256	103.133	103.086
7.25	104.094	104.014	103.968	7.25	104.094	104.014	103.968	7.5	103.778	103.655	103.608
7.375	103.348	103.285	103.223	7.375	103.256	103.133	103.086	7.625	104.282	104.158	104.111
7.5	103.828	103.766	103.703	7.5	103.778	103.655	103.608	7.75	104.672	104.548	104.501
								7.875	102.531	102.424	102.398
								8	102.945	102.837	102.812
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	95.648	95.648	95.648	4.25	95.291	95.283	95.274	4.75	92.317	92.500	92.521
4.375	96.115	96.118	96.129	4.375	95.808	95.681	95.772	4.875	93.053	93.236	93.257
4.5	96.584	96.584	96.589	4.5	96.379	96.253	96.343	5	93.785	93.967	93.989
4.625	97.053	97.053	97.053	4.625	96.948	96.821	96.911	5.125	94.641	94.824	94.845
4.75	97.658	98.150	97.946	4.75	97.658	98.150	97.946	5.25	96.642	96.600	96.558
4.875	97.903	98.259	98.055	4.875	97.767	98.259	98.055	5.375	97.356	97.314	97.271
5	98.362	98.614	98.410	5	98.148	98.614	98.410	5.5	97.829	97.786	97.744
5.125	98.821	98.785	98.750	5.125	98.692	98.723	98.573	5.625	98.329	98.287	98.244
5.25	99.450	99.925	99.702	5.25	99.450	99.925	99.702	5.75	98.696	98.947	98.799
5.375	99.550	99.860	99.637	5.375	99.385	99.860	99.637	5.875	99.335	99.219	99.104
5.5	100.009	100.335	100.112	5.5	99.860	100.335	100.112	6	99.845	99.730	99.614
5.625	100.468	100.674	100.451	5.625	100.213	100.674	100.451	6.125	100.368	100.253	100.137
5.75	100.854	101.273	101.009	5.75	100.854	101.273	101.009	6.25	100.721	100.967	100.802
5.875	100.965	101.286	101.022	5.875	100.866	101.286	101.022	6.375	100.970	101.215	101.051
6	101.424	101.380	101.335	6	100.935	101.286	101.022	6.5	101.259	101.504	101.340
								6.625	101.734	101.855	101.691
								6.75	101.579	101.661	101.530
								6.875	101.873	101.726	101.579
								7	102.370	102.223	102.076
								7.125	102.757	102.610	102.463
								7.25	102.232	102.153	102.106
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	96.111	96.398	96.262	5	93.785	93.967	93.989	4.5	93.741	93.614	93.569
5.375	96.345	96.529	96.393	5.125	94.641	94.824	94.845	4.625	94.303	94.177	94.042
5.5	96.984	97.179	97.043	5.25	96.111	96.398	96.262	4.75	94.377	94.340	94.305
5.625	97.725	97.708	97.735	5.375	96.242	96.529	96.393	4.875	94.883	94.846	94.811
5.75	98.676	98.947	98.799	5.5	96.984	97.179	97.043	5	95.342	95.306	95.271
5.875	98.974	99.028	98.880	5.625	97.725	97.708	97.735	5.125	95.801	95.765	95.730
6	99.459	99.647	99.499	5.75	98.676	98.947	98.799	5.25	96.024	96.009	95.994
6.125	100.095	100.047	99.990	5.875	98.878	99.028	98.880	5.375	96.530	96.515	96.500
6.25	100.721	100.967	100.802	6	99.393	99.647	99.499	5.5	96.989	96.975	96.959
6.375	100.970	101.215	101.051	6.125	100.095	100.047	99.990	5.625	97.448	97.434	97.419
6.5	101.259	101.504	101.340	6.25	100.721	100.967	100.802	5.75	97.453	97.395	97.350
6.625	101.668	101.855	101.691	6.375	100.970	101.215	101.051	5.875	97.945	97.901	97.856
6.75	101.579	101.661	101.530	6.5	101.259	101.504	101.340	6	98.404	98.360	98.315
6.875	101.531	101.505	101.454	6.625	101.668	101.855	101.691	6.125	98.853	98.810	98.764

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	96.688	97.207	97.102	5.25	96.688	97.207	97.102	5.25	96.688	97.207	97.102
5.375	97.306	97.589	97.483	5.375	97.306	97.589	97.483	5.375	97.306	97.589	97.483
5.5	97.968	98.189	98.083	5.5	97.968	98.189	98.083	5.5	97.968	98.189	98.083
5.625	98.465	98.732	98.627	5.625	98.465	98.732	98.627	5.625	98.465	98.732	98.627
5.75	98.991	99.512	99.396	5.75	98.991	99.512	99.396	5.75	98.991	99.512	99.396
5.875	99.552	99.844	99.727	5.875	99.552	99.844	99.727	5.875	99.552	99.844	99.727
6	100.117	100.412	100.296	6	100.117	100.412	100.296	6	100.117	100.412	100.296
6.125	100.631	100.862	100.746	6.125	100.631	100.862	100.746	6.125	100.631	100.862	100.746
6.25	100.984	101.635	101.502	6.25	100.984	101.635	101.502	6.25	100.984	101.635	101.502
6.375	101.229	101.610	101.477	6.375	101.229	101.610	101.477	6.375	101.229	101.610	101.477
6.5	101.784	102.242	102.108	6.5	101.784	102.242	102.108	6.5	101.784	102.242	102.108
6.625	102.354	102.629	102.496	6.625	102.354	102.629	102.496	6.625	102.354	102.629	102.496
6.75	102.668	103.236	103.137	6.75	102.668	103.236	103.137	6.75	102.668	103.236	103.137
6.875	102.792	102.786	102.714	6.875	102.792	102.786	102.714	6.875	102.718	102.786	102.687
7	103.294	103.286	103.214	7	103.294	103.286	103.214	7	103.244	103.286	103.187
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	96.379	96.253	96.343	4.25	95.291	95.283	95.274	5.25	96.111	96.398	96.262
4.625	96.948	96.821	96.911	4.375	95.808	95.681	95.772	5.375	96.345	96.529	96.393
4.75	97.658	98.150	97.946	4.5	96.379	96.253	96.343	5.5	96.984	97.179	97.043
4.875	97.767	98.259	98.055	4.625	96.948	96.821	96.911	5.625	97.725	97.708	97.735
5	98.148	98.614	98.410	4.75	97.358	97.312	97.298	5.75	98.676	98.947	98.799
5.125	98.692	98.723	98.573	4.875	97.592	97.394	97.473	5.875	98.974	99.028	98.880
5.25	99.450	99.925	99.702	5	98.148	97.950	98.029	6	99.459	99.647	99.499
5.375	99.385	99.860	99.637	5.125	98.692	98.494	98.573	6.125	100.095	100.047	99.990
5.5	99.860	100.335	100.112	5.25	98.988	98.934	98.905	6.25	100.721	100.967	100.802
5.625	100.213	100.674	100.451	5.375	99.214	99.116	99.184	6.375	100.970	101.215	101.051
5.75	100.854	101.273	101.009	5.5	99.727	99.629	99.697	6.5	101.259	101.504	101.340
5.875	100.866	101.286	101.022	5.625	100.213	100.116	100.184	6.625	101.668	101.855	101.691
6	100.935	101.286	101.022	5.75	100.498	100.438	100.408	6.75	101.579	101.661	101.530
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	96.111	96.398	96.262	5.25	96.111	96.398	96.262	4.5	93.741	93.614	93.479
5.375	96.345	96.529	96.393	5.375	96.242	96.529	96.393	4.625	94.303	94.177	94.042
5.5	96.984	97.179	97.043	5.5	96.984	97.179	97.043	4.75	92.933	92.887	92.873
5.625	97.725	97.708	97.735	5.625	97.725	97.708	97.735	4.875	93.367	93.169	93.130
5.75	98.676	98.947	98.799	5.75	98.676	98.947	98.799	5	93.906	93.708	93.575
5.875	98.974	99.028	98.880	5.875	98.757	99.028	98.880	5.125	94.419	94.222	94.000
6	99.459	99.647	99.499	6	99.393	99.647	99.499	5.25	95.493	95.459	95.426
6.125	100.095	100.047	99.990	6.125	100.095	100.047	99.990	5.375	95.601	95.568	95.534
6.25	100.721	100.967	100.802	6.25	100.721	100.967	100.802	5.5	96.026	95.993	95.959
6.375	100.970	101.215	101.051	6.375	100.970	101.215	101.051	5.625	96.458	96.425	96.391
6.5	101.259	101.504	101.340	6.5	101.259	101.504	101.340	5.75	97.453	97.394	97.336
6.625	101.668	101.855	101.691	6.625	101.668	101.855	101.691	5.875	97.732	97.673	97.615
6.75	101.579	101.661	101.530	6.75	101.629	101.661	101.530	6	98.102	98.044	97.985
6.875	101.531	101.505	101.454	6.875	101.178	101.474	101.343	6.125	98.438	98.380	98.321

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	95.833	95.787	95.771	5.125	95.833	95.787	95.771	4.75	93.745	94.411	94.309
5.25	96.713	97.157	97.052	5.25	96.713	97.157	97.052	4.875	94.442	94.755	94.653
5.375	97.331	97.601	97.496	5.375	97.331	97.601	97.496	5	95.143	95.121	95.081
5.5	97.993	97.968	97.943	5.5	97.993	97.968	97.943	5.125	95.833	95.787	95.771
5.625	98.490	98.464	98.439	5.625	98.490	98.464	98.439	5.25	96.713	97.157	97.052
5.75	99.016	99.306	99.190	5.75	99.016	99.306	99.190	5.375	97.331	97.601	97.496
5.875	99.577	99.669	99.552	5.875	99.577	99.669	99.552	5.5	97.993	97.968	97.943
6	100.142	100.025	99.908	6	100.142	100.025	99.908	5.625	98.490	98.464	98.439
6.125	100.656	100.438	100.361	6.125	100.656	100.438	100.361	5.75	99.016	99.306	99.190
6.25	101.009	101.067	100.933	6.25	101.009	101.067	100.933	5.875	99.577	99.669	99.552
6.375	101.254	101.292	101.158	6.375	101.254	101.292	101.158	6	100.142	100.025	99.908
6.5	101.809	101.734	101.658	6.5	101.809	101.734	101.658	6.125	100.656	100.438	100.361
6.625	102.379	102.304	102.229	6.625	102.379	102.304	102.229	6.25	101.009	101.067	100.933
6.75	102.568	102.468	102.389	6.75	102.568	102.468	102.389	6.375	101.254	101.292	101.158
6.875	102.596	102.516	102.435	6.875	102.596	102.516	102.435	6.5	101.809	101.734	101.658
7	103.100	103.019	102.939	7	103.100	103.019	102.939	6.625	102.379	102.304	102.229
7.125	103.512	103.432	103.352	7.125	103.512	103.432	103.352	6.75	102.568	102.468	102.389
7.25	103.763	103.683	103.637	7.25	103.763	103.683	103.637	6.875	102.596	102.516	102.435
7.375	103.154	103.031	103.062	7.375	103.154	102.961	102.866	7	103.100	103.019	102.939
7.5	103.530	103.353	103.290	7.5	103.530	103.353	103.290	7.125	103.512	103.432	103.352
7.625	103.921	103.793	103.728	7.625	103.921	103.793	103.728	7.25	103.763	103.683	103.637
7.75	104.216	104.092	104.045	7.75	104.216	104.092	104.045	7.375	103.154	102.990	102.928
7.875	103.988	103.869	103.815	7.875	102.336	102.189	102.203	7.5	103.530	103.429	103.366
8	104.169	104.050	103.995	8	102.666	102.519	102.533	7.625	103.921	103.872	103.807
8.125	104.399	104.280	104.226	8.125	102.970	102.823	102.837	7.75	104.216	104.092	104.045
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	95.673	95.673	95.673	4.25	95.322	95.308	95.299	4.875	93.027	93.169	93.231
4.375	96.140	96.140	96.140	4.375	95.849	95.723	95.813	5	93.748	93.890	93.952
4.5	96.609	96.609	96.609	4.5	96.365	96.239	96.329	5.125	94.495	94.637	94.699
4.625	97.078	97.078	97.078	4.625	96.866	96.767	96.830	5.25	96.292	96.579	96.474
4.75	97.527	98.019	97.815	4.75	97.383	97.337	97.323	5.375	96.486	96.773	96.668
4.875	97.826	98.253	98.049	4.875	97.577	97.379	97.458	5.5	97.007	97.079	96.974
5	98.298	98.576	98.372	5	98.046	97.848	97.927	5.625	97.629	97.572	97.639
5.125	98.767	98.739	98.702	5.125	98.488	98.400	98.371	5.75	98.701	98.972	98.855
5.25	99.412	99.888	99.664	5.25	99.013	98.959	98.930	5.875	98.999	99.084	98.968
5.375	99.416	99.854	99.631	5.375	99.114	99.017	99.085	6	99.484	99.390	99.274
5.5	99.866	100.298	100.074	5.5	99.511	99.414	99.482	6.125	99.888	99.853	99.737
5.625	100.302	100.266	100.222	5.625	99.978	99.918	99.888	6.25	100.353	100.429	100.296
5.75	100.566	100.986	100.722	5.75	100.523	100.463	100.433	6.375	100.682	100.928	100.795
5.875	100.748	100.696	100.652	5.875	100.312	100.237	100.294	6.5	101.156	101.081	101.006
6	101.160	101.108	101.064	6	100.757	100.684	100.654	6.625	101.617	101.541	101.466
								6.75	101.604	101.504	101.425
								6.875	101.284	101.203	101.123
								7	101.787	101.707	101.626
								7.125	102.200	102.119	102.039
								7.25	102.257	102.178	102.131
								7.375	100.844	100.720	100.673
								7.5	101.366	101.242	101.195
								7.625	101.870	101.746	101.699
								7.75	102.210	102.086	102.039
								7.875	98.884	98.737	98.602
								8	99.214	99.067	98.932
								8.125	99.518	99.371	99.236
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	101.156	101.081	101.006	6.125	99.831	99.853	99.737	4.5	93.712	93.586	93.451
6.625	101.617	101.541	101.466	6.25	100.403	100.429	100.296	4.625	94.174	94.048	93.913
6.75	101.604	101.504	101.425	6.375	100.682	100.928	100.795	4.75	92.958	92.912	92.898
6.875	101.284	101.203	101.123	6.5	100.843	100.967	100.833	4.875	93.317	93.171	93.155
7	101.787	101.707	101.626	6.625	101.431	101.287	101.294	5	93.727	93.616	93.600
7.125	102.200	102.119	102.039	6.75	101.654	101.554	101.475	5.125	94.093	93.975	93.946
7.25	102.257	102.178	102.131	6.875	100.997	100.889	100.894	5.25	95.518	95.484	95.451
7.375	100.844	100.720	100.673	7	101.445	101.337	101.342	5.375	95.626	95.593	95.559
7.5	101.366	101.242	101.195	7.125	101.835	101.756	101.709	5.5	96.051	96.018	95.984
7.625	101.870	101.746	101.699	7.25	102.307	102.228	102.181	5.625	96.483	96.450	96.416
7.75	102.210	102.086	102.039	7.375	100.894	100.770	100.723	5.75	97.478	97.419	97.361
7.875	98.884	98.737	98.602	7.5	101.416	101.292	101.245	5.875	97.757	97.698	97.640
8	99.214	99.067	98.932	7.625	101.920	101.796	101.749	6	98.127	98.069	98.010
8.125	99.518	99.371	99.236	7.75	98.566	98.419	98.283	6.125	98.463	98.405	98.346

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	101.254	101.292	101.158	6.375	101.254	101.292	101.158	6	100.142	100.025	99.908
6.5	101.809	101.734	101.658	6.5	101.809	101.734	101.658	6.125	100.656	100.438	100.361
6.625	102.379	102.304	102.229	6.625	102.379	102.304	102.229	6.25	101.009	101.067	100.933
6.75	102.568	102.468	102.389	6.75	102.568	102.468	102.389	6.375	101.254	101.292	101.158
6.875	102.596	102.516	102.435	6.875	102.596	102.516	102.435	6.5	101.809	101.734	101.658
7	103.100	103.019	102.939	7	103.100	103.019	102.939	6.625	102.379	102.304	102.229
7.125	103.512	103.432	103.352	7.125	103.512	103.432	103.352	6.75	102.568	102.468	102.389
7.25	103.763	103.683	103.637	7.25	103.763	103.683	103.637	6.875	102.596	102.516	102.435
7.375	103.154	103.031	103.062	7.375	103.154	102.961	102.866	7	103.100	103.019	102.939
7.5	103.530	103.353	103.290	7.5	103.530	103.353	103.290	7.125	103.512	103.432	103.352
7.625	103.921	103.793	103.728	7.625	103.921	103.793	103.728	7.25	103.763	103.683	103.637
7.75	104.216	104.092	104.045	7.75	104.216	104.092	104.045	7.375	103.154	102.990	102.928
7.875	103.988	103.869	103.815	7.875	102.386	102.239	102.253	7.5	103.530	103.429	103.366
8	104.169	104.050	103.995	8	102.716	102.569	102.583	7.625	103.921	103.872	103.807
8.125	104.399	104.280	104.226	8.125	103.020	102.873	102.887	7.75	104.216	104.092	104.045
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	96.609	96.609	96.609	4.5	96.365	96.239	96.329	6.625	101.617	101.541	101.466
4.625	97.078	97.078	97.078	4.625	96.866	96.767	96.830	6.75	101.604	101.504	101.425
4.75	97.527	98.019	97.815	4.75	97.383	97.337	97.323	6.875	101.284	101.203	101.123
4.875	97.826	98.253	98.049	4.875	97.577	97.379	97.458	7	101.787	101.707	101.626
5	98.298	98.576	98.372	5	98.046	97.848	97.927	7.125	102.200	102.119	102.039
5.125	98.767	98.739	98.702	5.125	98.488	98.400	98.371	7.25	102.257	102.178	102.131
5.25	99.412	99.888	99.664	5.25	99.013	98.959	98.930	7.375	101.855	101.743	101.774
5.375	99.416	99.854	99.631	5.375	99.114	99.017	99.085	7.5	102.080	101.967	101.999
5.5	99.866	100.298	100.074	5.5	99.511	99.414	99.482	7.625	102.208	102.096	102.127
5.625	100.302	100.266	100.222	5.625	99.978	99.918	99.888	7.75	102.210	102.086	102.039
5.75	100.566	100.986	100.722	5.75	100.523	100.463	100.433	7.875	101.513	101.394	101.340
5.875	100.748	100.696	100.652	5.875	100.312	100.237	100.294	8	101.694	101.575	101.520
6	101.160	101.108	101.064	6	100.757	100.684	100.654	8.125	101.924	101.805	101.751
6.125	101.549	101.497	101.453	6.125	101.289	101.215	101.186				
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	101.156	101.081	101.006	6.125	99.831	99.853	99.737	4.5	93.712	93.586	93.451
6.625	101.617	101.541	101.466	6.25	100.403	100.429	100.296	4.625	94.174	94.048	93.913
6.75	101.604	101.504	101.425	6.375	100.682	100.928	100.795	4.75	92.958	92.912	92.898
6.875	101.284	101.203	101.123	6.5	100.843	100.967	100.833	4.875	93.317	93.171	93.155
7	101.787	101.707	101.626	6.625	101.431	101.287	101.294	5	93.727	93.616	93.600
7.125	102.200	102.119	102.039	6.75	101.654	101.554	101.475	5.125	94.093	93.975	93.946
7.25	102.257	102.178	102.131	6.875	100.997	100.889	100.894	5.25	95.518	95.484	95.451
7.375	100.844	100.720	100.673	7	101.445	101.337	101.342	5.375	95.626	95.593	95.559
7.5	101.366	101.242	101.195	7.125	101.835	101.756	101.709	5.5	96.051	96.018	95.984
7.625	101.870	101.746	101.699	7.25	102.307	102.228	102.181	5.625	96.483	96.450	96.416
7.75	102.210	102.086	102.039	7.375	100.894	100.770	100.723	5.75	97.478	97.419	97.361
7.875	98.884	98.737	98.602	7.5	101.416	101.292	101.245	5.875	97.757	97.698	97.640
8	99.214	99.067	98.932	7.625	101.920	101.796	101.749	6	98.127	98.069	98.010
8.125	99.518	99.371	99.236	7.75	98.566	98.419	98.283	6.125	98.463	98.405	98.346

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	99.324	99.079	98.779	6.75	97.824	97.579	97.279
6.875	99.688	99.452	99.152	6.875	98.188	97.952	97.652
7	100.190	99.954	99.654	7	98.690	98.454	98.154
7.125	100.644	100.408	100.108	7.125	99.144	98.908	98.608
7.25	101.078	100.842	100.542	7.25	99.578	99.342	99.042
7.375	101.070	100.763	100.463	7.375	99.570	99.263	98.963
7.5	101.542	101.235	100.935	7.5	100.042	99.735	99.435
7.625	101.956	101.649	101.349	7.625	100.456	100.149	99.849
7.75	102.350	102.043	101.743	7.75	100.850	100.543	100.243
7.875	102.015	101.637	101.337	7.875	100.515	100.137	99.837
8	102.447	102.069	101.769	8	100.947	100.569	100.269
8.125	102.831	102.453	102.153	8.125	101.331	100.953	100.653
8.25	103.195	102.817	102.517	8.25	101.695	101.317	101.017
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.324	97.079	96.779	6.75	95.824	95.579	95.279
6.875	97.688	97.452	97.152	6.875	96.188	95.952	95.652
7	98.190	97.954	97.654	7	96.690	96.454	96.154
7.125	98.644	98.408	98.108	7.125	97.144	96.908	96.608
7.25	99.078	98.842	98.542	7.25	97.578	97.342	97.042
7.375	99.070	98.763	98.463	7.375	97.570	97.263	96.963
7.5	99.542	99.235	98.935	7.5	98.042	97.735	97.435
7.625	99.956	99.649	99.349	7.625	98.456	98.149	97.849
7.75	100.350	100.043	99.743	7.75	98.850	98.543	98.243
7.875	100.015	99.637	99.337	7.875	98.515	98.137	97.837
8	100.447	100.069	99.769	8	98.947	98.569	98.269
8.125	100.831	100.453	100.153	8.125	99.331	98.953	98.653
8.25	101.195	100.817	100.517	8.25	99.695	99.317	99.017
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.574	98.329	98.029	6.75	96.574	96.329	96.029
6.875	98.938	98.702	98.402	6.875	96.938	96.702	96.402
7	99.440	99.204	98.904	7	97.440	97.204	96.904
7.125	99.894	99.658	99.358	7.125	97.894	97.658	97.358
7.25	100.328	100.092	99.792	7.25	98.328	98.092	97.792
7.375	100.320	100.013	99.713	7.375	98.320	98.013	97.713
7.5	100.792	100.485	100.185	7.5	98.792	98.485	98.185
7.625	101.206	100.899	100.599	7.625	99.206	98.899	98.599
7.75	101.600	101.293	100.993	7.75	99.600	99.293	98.993
7.875	101.265	100.887	100.587	7.875	99.265	98.887	98.587
8	101.697	101.319	101.019	8	99.697	99.319	99.019
8.125	102.081	101.703	101.403	8.125	100.081	99.703	99.403
8.25	102.445	102.067	101.767	8.25	100.445	100.067	99.767

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.