



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	91.991	91.935	91.935	4.75	91.991	91.935	91.935	5.125	96.208	96.191	96.220
4.875	93.074	93.008	93.060	4.875	93.074	93.008	93.060	5.25	96.944	96.928	96.957
5	93.739	93.669	93.711	5	93.739	93.669	93.711	5.375	97.485	97.468	97.494
5.125	94.317	94.247	94.289	5.125	94.317	94.247	94.289	5.5	98.001	97.982	98.007
5.25	95.060	95.029	95.033	5.25	95.047	94.998	95.033	5.625	98.456	98.439	98.461
5.375	95.751	95.720	95.699	5.375	95.644	95.593	95.624	5.75	99.109	99.109	99.124
5.5	96.450	96.419	96.398	5.5	96.233	96.179	96.207	5.875	99.597	99.595	99.607
5.625	97.055	97.024	97.003	5.625	96.848	96.793	96.821	6	100.060	100.056	100.067
5.75	97.532	97.495	97.468	5.75	97.462	97.428	97.449	6.125	100.525	100.499	100.509
5.875	98.159	98.122	98.095	5.875	98.007	97.973	98.001	6.25	100.569	100.514	100.491
6	98.763	98.726	98.699	6	98.543	98.509	98.525	6.375	101.220	101.170	101.142
6.125	99.217	99.180	99.153	6.125	99.056	99.017	99.021	6.5	101.705	101.660	101.627
6.25	99.579	99.527	99.486	6.25	99.435	99.400	99.407	6.625	102.048	102.008	101.970
6.375	100.103	100.051	100.009	6.375	99.963	99.933	99.945	6.75	101.462	101.412	101.368
6.5	100.602	100.551	100.509	6.5	100.470	100.437	100.385	6.875	102.118	102.073	102.025
6.625	101.023	100.971	100.930	6.625	100.873	100.833	100.833	7	102.563	102.523	102.469
6.75	101.338	101.279	101.230	6.75	101.158	101.138	101.133	7.125	102.808	102.774	102.715
6.875	101.802	101.744	101.695	6.875	101.642	101.605	101.602	7.25	102.911	102.882	102.818
7	102.215	102.156	102.107	7	102.130	102.090	102.046	7.375	103.267	103.243	103.173
7.125	102.543	102.492	102.435	7.125	102.526	102.492	102.432	7.5	103.683	103.646	103.571
7.25	102.949	102.877	102.815	7.25	102.801	102.775	102.762	7.625	104.237	104.223	104.143
7.375	103.402	103.298	103.205	7.375	103.243	103.220	103.205	7.75	104.592	104.458	104.373
7.5	103.808	103.685	103.571	7.5	103.623	103.604	103.534	7.875	104.850	104.751	104.661
7.625	104.206	104.067	103.937	7.625	104.079	103.967	103.935	8	104.850	104.850	104.850
7.75	104.477	104.368	104.341	7.75	104.477	104.368	104.341				
7.875	104.850	104.797	104.707	7.875	104.850	104.797	104.707				
8	105.079	104.966	104.933	8	105.079	104.966	104.933				
8.125	105.277	105.167	105.138	8.125	105.277	105.167	105.138				
8.25	105.666	105.510	105.469	8.25	105.666	105.510	105.469				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	97.167	97.101	97.101	4.625	97.619	97.552	97.552	5	92.777	92.787	92.779
4.75	97.228	97.167	97.167	4.75	97.649	97.588	97.588	5.125	93.402	93.412	93.402
4.875	97.755	97.700	97.700	4.875	98.175	98.120	98.120	5.25	95.031	94.989	94.957
5	97.938	97.905	97.886	5	98.316	98.321	98.353	5.375	95.725	95.683	95.651
5.125	98.359	98.364	98.393	5.125	98.768	98.774	98.802	5.5	96.429	96.388	96.356
5.25	98.737	98.690	98.715	5.25	99.100	99.103	99.128	5.625	97.052	97.012	96.981
5.375	99.113	99.061	99.082	5.375	99.509	99.431	99.431	5.75	97.552	97.515	97.488
5.5	99.480	99.485	99.503	5.5	99.875	99.803	99.803	5.875	98.177	98.139	98.110
5.625	99.809	99.864	99.878	5.625	100.048	100.098	100.113	6	98.778	98.738	98.709
5.75	100.095	100.146	100.157	5.75	100.334	100.385	100.396	6.125	99.230	99.190	99.159
5.875	100.488	100.427	100.414	5.875	100.671	100.641	100.649	6.25	99.597	99.544	99.501
6	100.793	100.842	100.850	6	101.049	101.001	101.003	6.375	100.117	100.063	100.019
6.125	101.105	101.099	101.100	6.125	101.334	101.291	101.273	6.5	100.632	100.569	100.515
6.25	101.335	101.327	101.324	6.25	101.290	101.254	101.231	6.625	101.053	100.990	100.938
6.375	101.686	101.615	101.586	6.375	101.678	101.647	101.619	6.75	101.355	101.295	101.245
6.5	101.927	101.863	101.853	6.5	101.890	101.865	101.832	6.875	101.849	101.787	101.736
6.625	102.138	102.108	102.095	6.625	101.996	101.977	101.939	7	102.258	102.198	102.148
6.75	102.356	102.356	102.312	6.75	102.321	102.321	102.277	7.125	102.592	102.533	102.484
6.875	102.750	102.695	102.666	6.875	102.645	102.645	102.597	7.25	102.948	102.888	102.838
7	102.957	102.902	102.873	7	102.929	102.929	102.875	7.375	103.377	103.313	103.260
7.125	103.134	103.079	103.050	7.125	102.708	102.653	102.623	7.5	103.514	103.455	103.406
7.25	103.086	103.001	102.942	7.25	102.754	102.669	102.610	7.625	103.779	103.720	103.671
7.375	103.575	103.490	103.431	7.375	103.142	103.057	102.998	7.75	102.575	102.537	102.460
								7.875	102.793	102.752	102.672

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

Additional Purchase LLPA Adjusters

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

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	97.694	97.617	97.600	5	96.971	96.894	96.877	5	94.672	94.609	94.546
5.125	97.945	97.879	97.854	5.125	97.459	97.399	97.371	5.125	95.327	95.264	95.202
5.25	98.387	98.324	98.266	5.25	97.923	97.860	97.829	5.25	95.987	95.924	95.861
5.375	98.704	98.620	98.592	5.375	98.314	98.248	98.214	5.375	96.285	96.222	96.159
5.5	99.015	98.929	98.897	5.5	98.691	98.622	98.584	5.5	96.765	96.702	96.640
5.625	99.359	99.296	99.233	5.625	99.046	98.975	98.933	5.625	97.247	97.184	97.121
5.75	99.619	99.526	99.488	5.75	99.379	99.305	99.260	5.75	97.535	97.472	97.410
5.875	99.922	99.825	99.784	5.875	99.678	99.601	99.553	5.875	97.813	97.750	97.688
6	100.145	100.047	100.002	6	99.955	99.875	99.823	6	98.093	98.030	97.967
6.125	100.329	100.229	100.180	6.125	100.196	100.113	100.058	6.125	98.372	98.309	98.246
6.25	100.540	100.438	100.385	6.25	100.420	100.334	100.276	6.25	98.648	98.585	98.522
6.375	100.731	100.626	100.570	6.375	100.620	100.532	100.470	6.375	98.923	98.860	98.797
6.5	100.821	100.717	100.656	6.5	100.736	100.646	100.580	6.5	99.383	99.320	99.257
6.625	100.954	100.842	100.779	6.625	100.771	100.658	100.596	6.625	99.469	99.406	99.343
6.75	100.974	100.906	100.843	6.75	100.807	100.744	100.681	6.75	99.737	99.674	99.612
6.875	101.023	100.960	100.897	6.875	100.868	100.805	100.742	6.875	99.814	99.751	99.688
7	101.074	101.011	100.948	7	100.925	100.862	100.799	7	99.886	99.823	99.760
7.125	101.119	101.056	100.993	7.125	100.991	100.928	100.865	7.125	99.967	99.904	99.841
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	97.792	97.715	97.698	5	97.066	96.990	96.972	5	94.622	94.559	94.496
5.125	98.045	97.980	97.954	5.125	97.557	97.497	97.469	5.125	95.277	95.214	95.151
5.25	98.469	98.387	98.363	5.25	98.020	97.957	97.926	5.25	95.937	95.874	95.811
5.375	98.801	98.718	98.690	5.375	98.410	98.344	98.310	5.375	96.235	96.172	96.109
5.5	99.113	99.027	98.995	5.5	98.786	98.717	98.679	5.5	96.715	96.652	96.589
5.625	99.409	99.320	99.285	5.625	99.140	99.068	99.027	5.625	97.197	97.134	97.071
5.75	99.717	99.625	99.587	5.75	99.472	99.397	99.352	5.75	97.485	97.422	97.359
5.875	100.021	99.924	99.883	5.875	99.770	99.693	99.645	5.875	97.763	97.700	97.637
6	100.245	100.147	100.102	6	100.046	99.966	99.914	6	98.043	97.980	97.917
6.125	100.431	100.331	100.282	6.125	100.287	100.204	100.149	6.125	98.322	98.259	98.196
6.25	100.644	100.542	100.489	6.25	100.511	100.426	100.367	6.25	98.598	98.535	98.472
6.375	100.837	100.732	100.676	6.375	100.713	100.625	100.562	6.375	98.873	98.810	98.747
6.5	100.930	100.826	100.765	6.5	100.831	100.740	100.674	6.5	99.333	99.270	99.207
6.625	101.066	100.953	100.891	6.625	100.867	100.755	100.692	6.625	99.419	99.356	99.293
6.75	101.087	100.973	100.907	6.75	100.878	100.764	100.698	6.75	99.687	99.624	99.561
6.875	101.064	100.951	100.880	6.875	100.898	100.799	100.723	6.875	99.764	99.701	99.638
7	101.024	100.961	100.898	7	100.919	100.817	100.749	7	99.836	99.773	99.710
7.125	101.069	101.006	100.943	7.125	100.941	100.878	100.815	7.125	99.917	99.854	99.791

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	93.991	93.946	93.930	5.75	97.926	97.865	97.834	4.375	95.428	95.393	95.349
5.25	94.591	94.545	94.530	5.875	98.519	98.458	98.427	4.5	95.825	95.791	95.747
5.375	95.292	95.247	95.231	6	99.061	99.000	98.968	4.625	96.205	96.171	96.127
5.5	95.993	95.948	95.932	6.125	99.469	99.408	99.377	4.75	96.631	96.606	96.577
5.625	96.611	96.579	96.556	6.25	99.683	99.622	99.590	4.875	97.020	96.995	96.965
5.75	97.175	97.146	97.115	6.375	100.237	100.176	100.145	5	97.307	97.282	97.253
5.875	97.824	97.795	97.763	6.5	100.731	100.670	100.639	5.125	97.520	97.486	97.447
6	98.450	98.421	98.390	6.625	101.076	101.015	100.984	5.25	98.201	98.157	98.105
6.125	99.023	98.994	98.963	6.75	101.249	101.172	101.125	5.375	98.561	98.516	98.465
6.25	99.394	99.350	99.303	6.875	101.742	101.665	101.619	5.5	99.000	98.955	98.904
6.375	99.949	99.904	99.857	7	102.167	102.090	102.043	5.625	99.241	99.196	99.145
6.5	100.466	100.422	100.375	7.125	102.482	102.406	102.359	5.75	99.594	99.539	99.487
6.625	100.941	100.896	100.850	7.25	102.539	102.463	102.416	5.875	99.951	99.893	99.842
				7.375	103.011	102.934	102.887	6	100.151	100.090	100.033
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.333	95.293	95.249								
4.75	95.761	95.721	95.677								
4.875	95.950	95.910	95.866								
5	96.278	96.238	96.194								
5.125	96.635	96.586	96.532								
5.25	96.996	96.944	96.885								
5.375	97.326	97.273	97.215								
5.5	97.610	97.557	97.499								
5.625	97.916	97.863	97.805								
5.75	98.196	98.136	98.070								
5.875	98.501	98.441	98.375								
6	99.030	98.970	98.904								

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	94.818	94.809	94.710	5.75	97.362	97.309	97.247	4.25	94.994	94.959	94.915
5.5	95.465	95.454	95.355	5.875	97.944	97.891	97.829	4.375	95.428	95.393	95.349
5.625	96.103	96.091	95.992	6	98.527	98.474	98.411	4.5	95.825	95.791	95.747
5.75	96.481	96.470	96.389	6.125	99.059	99.006	98.943	4.625	96.205	96.171	96.127
5.875	97.287	97.274	97.191	6.25	98.934	98.864	98.786	4.75	96.631	96.606	96.577
6	97.844	97.830	97.746	6.375	99.227	99.156	99.078	4.875	97.020	96.995	96.965
6.125	98.391	98.375	98.291	6.5	99.499	99.428	99.350	5	97.307	97.282	97.253
6.25	98.889	98.885	98.805	6.625	99.711	99.640	99.562	5.125	97.520	97.486	97.447
6.375	99.576	99.566	99.481	6.75	99.842	99.762	99.676	5.25	98.201	98.157	98.105
6.5	100.111	100.099	100.013	6.875	100.034	99.954	99.868	5.375	98.561	98.516	98.465
6.625	100.785	100.771	100.683	7	100.266	100.187	100.101	5.5	99.000	98.955	98.904
6.75	101.042	101.013	100.918	7.125	100.466	100.386	100.301	5.625	99.241	99.196	99.145
6.875	101.570	101.537	101.443	7.25	101.260	101.136	100.996	5.75	99.594	99.539	99.487
7	101.983	101.947	101.853	7.375	101.878	101.739	101.583	5.875	99.951	99.893	99.842
7.125	102.416	102.378	102.284	7.5	102.269	102.131	101.975	6	100.151	100.090	100.033
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.333	95.293	95.249								
4.75	95.761	95.721	95.677								
4.875	95.950	95.910	95.866								
5	96.278	96.238	96.194								
5.125	96.635	96.586	96.532								
5.25	96.996	96.944	96.885								
5.375	97.326	97.273	97.215								
5.5	97.610	97.557	97.499								
5.625	97.916	97.863	97.805								
5.75	98.196	98.136	98.070								
5.875	98.501	98.441	98.375								
6	99.030	98.970	98.904								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.317	94.247	94.289
5.25	95.047	94.998	95.033
5.375	95.644	95.593	95.624
5.5	96.233	96.179	96.207
5.625	96.848	96.793	96.821
5.75	97.462	97.428	97.449
5.875	98.007	97.973	98.001
6	98.543	98.509	98.525
6.125	99.056	99.017	99.021
6.25	99.435	99.400	99.407
6.375	99.963	99.933	99.945
6.5	100.470	100.437	100.385
6.625	100.873	100.833	100.833
6.75	101.158	101.138	101.133
6.875	101.622	101.605	101.602
7	102.067	102.050	102.046
7.125	102.457	102.432	102.418
7.25	102.764	102.775	102.762
7.375	103.205	103.220	103.205

RefiNow Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	94.250	94.838	94.763	4.75	94.250	94.838	94.763	5	95.644	95.847	95.771
4.875	94.947	95.363	95.288	4.875	94.947	95.363	95.288	5.125	96.330	96.369	96.294
5	95.644	95.847	95.771	5	95.644	95.847	95.771	5.25	97.062	97.331	97.241
5.125	96.330	96.369	96.294	5.125	96.330	96.369	96.294	5.375	97.710	97.931	97.841
5.25	97.201	97.331	97.241	5.25	97.062	97.331	97.241	5.5	98.370	98.406	98.316
5.375	97.910	97.931	97.863	5.375	97.710	97.931	97.841	5.625	98.866	98.949	98.859
5.5	98.379	98.406	98.332	5.5	98.370	98.406	98.316	5.75	99.443	99.541	99.422
5.625	98.876	98.949	98.859	5.625	98.866	98.949	98.859	5.875	99.846	100.091	99.972
5.75	99.443	99.541	99.422	5.75	99.443	99.541	99.422	6	100.403	100.472	100.353
5.875	99.970	100.091	99.972	5.875	99.846	100.091	99.972	6.125	100.929	100.922	100.803
6	100.466	100.472	100.353	6	100.403	100.472	100.353	6.25	101.291	101.412	101.278
6.125	100.983	100.922	100.803	6.125	100.929	100.922	100.803	6.375	101.365	101.481	101.347
6.25	101.291	101.412	101.278	6.25	101.291	101.412	101.278	6.5	101.920	101.893	101.759
6.375	101.383	101.481	101.347	6.375	101.365	101.481	101.347	6.625	102.456	102.372	102.288
6.5	101.920	101.893	101.759	6.5	101.920	101.893	101.759	6.75	102.760	102.980	102.866
6.625	102.456	102.372	102.288	6.625	102.456	102.372	102.288	6.875	102.644	102.655	102.541
6.75	102.760	102.980	102.866	6.75	102.760	102.980	102.866	7	103.120	103.155	103.041
6.875	102.725	102.655	102.554	6.875	102.644	102.655	102.541	7.125	103.641	103.573	103.515
7	103.220	103.155	103.049	7	103.120	103.155	103.041	7.25	104.107	104.028	103.981
7.125	103.641	103.573	103.515	7.125	103.641	103.573	103.515	7.375	103.371	103.290	103.210
7.25	104.107	104.028	103.981	7.25	104.107	104.028	103.981	7.5	103.796	103.661	103.600
7.375	103.371	103.290	103.210	7.375	103.371	103.290	103.210	7.625	104.295	104.146	104.099
7.5	103.796	103.680	103.625	7.5	103.796	103.661	103.600	7.75	104.683	104.534	104.487
								7.875	103.178	103.367	103.346
								8	103.584	103.774	103.752
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.104	96.094	96.079	4.25	95.763	95.668	95.762	4.75	92.988	92.983	93.009
4.375	96.569	96.559	96.544	4.375	96.338	96.243	96.336	4.875	93.725	93.720	93.745
4.5	97.033	97.024	97.009	4.5	96.909	96.814	96.908	5	94.457	94.452	94.477
4.625	97.498	97.488	97.475	4.625	97.476	97.381	97.475	5.125	95.303	95.298	95.324
4.75	97.923	98.415	98.206	4.75	97.923	98.415	98.206	5.25	97.068	97.016	96.984
4.875	98.233	98.524	98.315	4.875	98.032	98.524	98.315	5.375	97.778	97.726	97.693
5	98.691	98.879	98.669	5	98.469	98.879	98.669	5.5	98.247	98.195	98.162
5.125	99.150	99.125	99.121	5.125	99.009	98.988	99.066	5.625	98.743	98.691	98.659
5.25	99.589	100.064	99.849	5.25	99.589	100.064	99.849	5.75	98.990	98.857	98.746
5.375	99.806	99.999	99.784	5.375	99.524	99.999	99.784	5.875	99.626	99.493	99.382
5.5	100.265	100.474	100.259	5.5	99.999	100.474	100.259	6	100.133	100.000	99.889
5.625	100.724	100.813	100.667	5.625	100.452	100.813	100.598	6.125	100.660	100.527	100.444
5.75	100.989	101.408	101.145	5.75	100.989	101.408	101.145	6.25	100.635	100.556	100.509
5.875	101.120	101.421	101.157	5.875	101.002	101.421	101.157	6.375	100.844	100.867	100.702
6	101.578	101.539	101.517	6	101.114	101.421	101.157	6.5	101.336	101.240	101.163
								6.625	101.846	101.783	101.784
								6.75	101.671	101.569	101.491
								6.875	101.861	101.735	101.631
								7	102.356	102.231	102.126
								7.125	102.742	102.616	102.512
								7.25	102.245	102.166	102.120
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	96.142	96.318	96.197	5	94.457	94.452	94.477	4.5	94.269	94.174	94.043
5.375	96.847	96.783	96.814	5.125	95.303	95.298	95.324	4.625	94.829	94.734	94.603
5.5	97.606	97.542	97.573	5.25	96.142	96.318	96.197	4.75	94.706	94.681	94.677
5.625	98.337	98.273	98.304	5.375	96.847	96.783	96.814	4.875	95.213	95.188	95.184
5.75	98.538	98.778	98.628	5.5	97.606	97.542	97.573	5	95.671	95.647	95.643
5.875	99.269	99.078	99.057	5.625	98.337	98.273	98.304	5.125	96.130	96.105	96.101
6	99.761	99.733	99.754	5.75	98.588	98.778	98.628	5.25	96.280	96.241	96.223
6.125	100.452	100.423	100.444	5.875	99.065	99.078	99.057	5.375	96.786	96.747	96.729
6.25	100.635	100.556	100.509	6	99.761	99.733	99.754	5.5	97.245	97.206	97.188
6.375	100.673	100.867	100.702	6.125	100.452	100.423	100.444	5.625	97.704	97.665	97.647
6.5	101.268	101.184	101.121	6.25	100.685	100.606	100.559	5.75	97.593	97.554	97.532
6.625	101.823	101.783	101.784	6.375	100.622	100.867	100.702	5.875	98.100	98.060	98.038
6.75	101.671	101.569	101.491	6.5	101.160	101.119	101.121	6	98.558	98.519	98.497
6.875	101.331	101.342	101.209	6.625	101.823	101.783	101.784	6.125	99.007	98.968	98.945

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.062	97.331	97.241	5.25	97.062	97.331	97.241	5.25	97.062	97.331	97.241
5.375	97.710	97.931	97.841	5.375	97.710	97.931	97.841	5.375	97.710	97.931	97.841
5.5	98.370	98.406	98.316	5.5	98.370	98.406	98.316	5.5	98.370	98.406	98.316
5.625	98.866	98.949	98.859	5.625	98.866	98.949	98.859	5.625	98.866	98.949	98.859
5.75	99.443	99.541	99.422	5.75	99.443	99.541	99.422	5.75	99.443	99.541	99.422
5.875	99.846	100.091	99.972	5.875	99.846	100.091	99.972	5.875	99.846	100.091	99.972
6	100.403	100.472	100.353	6	100.403	100.472	100.353	6	100.403	100.472	100.353
6.125	100.929	100.922	100.803	6.125	100.929	100.922	100.803	6.125	100.929	100.922	100.803
6.25	101.291	101.412	101.278	6.25	101.291	101.412	101.278	6.25	101.291	101.412	101.278
6.375	101.365	101.481	101.347	6.375	101.365	101.481	101.347	6.375	101.365	101.481	101.347
6.5	101.920	101.893	101.759	6.5	101.920	101.893	101.759	6.5	101.920	101.893	101.759
6.625	102.456	102.372	102.288	6.625	102.456	102.372	102.288	6.625	102.456	102.372	102.288
6.75	102.760	102.980	102.866	6.75	102.760	102.980	102.866	6.75	102.760	102.980	102.866
6.875	102.644	102.655	102.541	6.875	102.644	102.655	102.541	6.875	102.644	102.655	102.541
7	103.120	103.155	103.041	7	103.120	103.155	103.041	7	103.120	103.155	103.041
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	96.909	96.814	96.908	4.25	95.763	95.668	95.762	5.25	96.142	96.318	96.197
4.625	97.476	97.381	97.475	4.375	96.338	96.243	96.336	5.375	96.847	96.783	96.814
4.75	97.923	98.415	98.206	4.5	96.909	96.814	96.908	5.5	97.606	97.542	97.573
4.875	98.032	98.524	98.315	4.625	97.476	97.381	97.475	5.625	98.337	98.273	98.304
5	98.469	98.879	98.669	4.75	97.810	97.765	97.750	5.75	98.538	98.778	98.628
5.125	99.009	98.988	99.066	4.875	97.914	97.889	97.971	5.875	99.269	99.078	99.057
5.25	99.589	100.064	99.849	5	98.469	98.443	98.525	6	99.761	99.733	99.754
5.375	99.524	99.999	99.784	5.125	99.009	98.983	99.066	6.125	100.452	100.423	100.444
5.5	99.999	100.474	100.259	5.25	99.304	99.249	99.220	6.25	100.635	100.556	100.509
5.625	100.452	100.813	100.598	5.375	99.467	99.479	99.550	6.375	100.673	100.867	100.702
5.75	100.989	101.408	101.145	5.5	99.973	99.985	100.057	6.5	101.268	101.184	101.121
5.875	101.002	101.421	101.157	5.625	100.452	100.464	100.536	6.625	101.823	101.783	101.784
6	101.114	101.421	101.157	5.75	100.671	100.611	100.582	6.75	101.671	101.569	101.491
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	96.142	96.318	96.197	5.25	96.142	96.318	96.197	4.5	94.269	94.174	94.043
5.375	96.847	96.783	96.814	5.375	96.847	96.783	96.814	4.625	94.829	94.734	94.603
5.5	97.606	97.542	97.573	5.5	97.606	97.542	97.573	4.75	93.385	93.340	93.325
5.625	98.337	98.273	98.304	5.625	98.337	98.273	98.304	4.875	93.686	93.660	93.443
5.75	98.538	98.778	98.628	5.75	98.588	98.778	98.628	5	94.218	94.192	93.975
5.875	99.269	99.078	99.057	5.875	99.065	99.078	99.057	5.125	94.722	94.696	94.479
6	99.761	99.733	99.754	6	99.761	99.733	99.754	5.25	95.670	95.653	95.636
6.125	100.452	100.423	100.444	6.125	100.452	100.423	100.444	5.375	95.771	95.754	95.737
6.25	100.635	100.556	100.509	6.25	100.685	100.606	100.559	5.5	96.186	96.169	96.152
6.375	100.673	100.867	100.702	6.375	100.622	100.867	100.702	5.625	96.612	96.596	96.579
6.5	101.268	101.184	101.121	6.5	101.160	101.119	101.121	5.75	97.555	97.488	97.421
6.625	101.823	101.783	101.784	6.625	101.823	101.783	101.784	5.875	97.823	97.756	97.689
6.75	101.671	101.569	101.491	6.75	101.721	101.619	101.541	6	98.186	98.119	98.052
6.875	101.331	101.342	101.209	6.875	101.293	101.342	101.209	6.125	98.516	98.449	98.382

Government Adjustments

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

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

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



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.355	96.308	96.293	5.125	96.355	96.308	96.293	4.75	94.275	94.769	94.694
5.25	97.087	97.374	97.284	5.25	97.087	97.374	97.284	4.875	94.972	95.176	95.100
5.375	97.735	97.818	97.728	5.375	97.735	97.818	97.728	5	95.669	95.623	95.607
5.5	98.395	98.361	98.328	5.5	98.395	98.361	98.328	5.125	96.355	96.308	96.293
5.625	98.891	98.853	98.819	5.625	98.891	98.853	98.819	5.25	97.087	97.374	97.284
5.75	99.468	99.428	99.353	5.75	99.468	99.428	99.353	5.375	97.735	97.818	97.728
5.875	99.871	99.791	99.672	5.875	99.871	99.791	99.672	5.5	98.395	98.361	98.328
6	100.428	100.211	100.110	6	100.428	100.211	100.110	5.625	98.891	98.853	98.819
6.125	100.954	100.736	100.717	6.125	100.954	100.736	100.717	5.75	99.468	99.428	99.353
6.25	101.316	101.237	101.190	6.25	101.316	101.237	101.190	5.875	99.871	99.791	99.672
6.375	101.390	101.307	101.223	6.375	101.390	101.307	101.223	6	100.428	100.211	100.110
6.5	101.945	101.862	101.778	6.5	101.945	101.862	101.778	6.125	100.954	100.736	100.717
6.625	102.481	102.397	102.313	6.625	102.481	102.397	102.313	6.25	101.316	101.237	101.190
6.75	102.660	102.558	102.480	6.75	102.660	102.558	102.480	6.375	101.390	101.307	101.223
6.875	102.669	102.588	102.508	6.875	102.669	102.588	102.508	6.5	101.945	101.862	101.778
7	103.145	103.065	102.985	7	103.145	103.065	102.985	6.625	102.481	102.397	102.313
7.125	103.552	103.472	103.391	7.125	103.552	103.472	103.391	6.75	102.660	102.558	102.480
7.25	103.776	103.697	103.650	7.25	103.776	103.697	103.650	6.875	102.669	102.588	102.508
7.375	103.396	103.315	103.235	7.375	103.396	103.315	103.235	7	103.145	103.065	102.985
7.5	103.767	103.686	103.606	7.5	103.767	103.686	103.606	7.125	103.552	103.472	103.391
7.625	104.158	104.078	103.997	7.625	104.158	104.078	103.997	7.25	103.776	103.697	103.650
7.75	104.227	104.078	104.031	7.75	104.227	104.078	104.031	7.375	103.396	103.315	103.235
7.875	104.139	104.018	103.917	7.875	102.984	103.133	103.152	7.5	103.767	103.686	103.606
8	104.323	104.202	104.100	8	103.308	103.458	103.476	7.625	104.158	104.078	103.997
8.125	104.556	104.436	104.334	8.125	103.607	103.757	103.775	7.75	104.227	104.078	104.031
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.129	96.119	96.104	4.25	95.849	95.754	95.848	4.875	93.697	93.652	93.718
4.375	96.594	96.584	96.569	4.375	96.374	96.278	96.372	5	94.419	94.374	94.440
4.5	97.058	97.049	97.034	4.5	96.886	96.791	96.885	5.125	95.156	95.111	95.176
4.625	97.523	97.513	97.499	4.625	97.382	97.287	97.381	5.25	96.306	96.593	96.503
4.75	97.835	98.284	98.074	4.75	97.835	97.790	97.775	5.375	96.868	96.787	96.834
4.875	98.167	98.518	98.308	4.875	97.889	97.863	97.946	5.5	97.547	97.443	97.514
5	98.634	98.841	98.632	5	98.352	98.326	98.408	5.625	98.239	98.135	98.206
5.125	99.103	99.083	99.061	5.125	98.785	98.759	98.841	5.75	98.626	98.897	98.778
5.25	99.551	100.027	99.812	5.25	99.329	99.274	99.245	5.875	99.294	99.076	99.021
5.375	99.631	99.993	99.778	5.375	99.355	99.367	99.439	6	99.771	99.591	99.652
5.5	100.101	100.437	100.222	5.5	99.743	99.755	99.827	6.125	100.186	100.108	100.169
5.625	100.572	100.559	100.552	5.625	100.157	100.108	100.180	6.25	100.660	100.581	100.534
5.75	100.702	101.121	100.857	5.75	100.696	100.636	100.607	6.375	100.698	100.614	100.531
5.875	100.979	100.938	100.908	5.875	100.490	100.430	100.490	6.5	101.293	101.209	101.126
6	101.442	101.401	101.371	6	100.828	100.768	100.829	6.625	101.718	101.635	101.551
								6.75	101.696	101.594	101.516
								6.875	101.356	101.276	101.196
								7	101.833	101.752	101.672
								7.125	102.240	102.159	102.079
								7.25	102.270	102.191	102.145
								7.375	101.044	100.987	100.959
								7.5	101.423	101.366	101.337
								7.625	101.883	101.734	101.687
								7.75	102.221	102.072	102.025
								7.875	99.532	99.681	99.550
								8	99.856	100.006	99.874
								8.125	100.156	100.305	100.174
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	101.293	101.209	101.126	6.125	100.176	100.108	100.169	4.5	94.224	94.129	93.998
6.625	101.718	101.635	101.551	6.25	100.710	100.631	100.584	4.625	94.676	94.581	94.450
6.75	101.696	101.594	101.516	6.375	100.447	100.423	100.408	4.75	93.410	93.365	93.350
6.875	101.356	101.276	101.196	6.5	100.995	100.914	100.956	4.875	93.619	93.593	93.426
7	101.833	101.752	101.672	6.625	101.554	101.473	101.515	5	94.017	93.991	93.868
7.125	102.240	102.159	102.079	6.75	101.746	101.644	101.566	5.125	94.370	94.344	94.268
7.25	102.270	102.191	102.145	6.875	101.108	101.016	101.025	5.25	95.695	95.678	95.661
7.375	101.044	100.987	100.959	7	101.546	101.454	101.462	5.375	95.796	95.779	95.762
7.5	101.423	101.366	101.337	7.125	101.854	101.775	101.760	5.5	96.211	96.194	96.177
7.625	101.883	101.734	101.687	7.25	102.320	102.241	102.195	5.625	96.637	96.621	96.604
7.75	102.221	102.072	102.025	7.375	101.044	100.987	100.959	5.75	97.580	97.513	97.446
7.875	99.532	99.681	99.550	7.5	101.434	101.366	101.337	5.875	97.848	97.781	97.714
8	99.856	100.006	99.874	7.625	101.933	101.784	101.737	6	98.211	98.144	98.077
8.125	100.156	100.305	100.174	7.75	99.220	99.370	99.238	6.125	98.541	98.474	98.407

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	101.390	101.307	101.223	6.375	101.390	101.307	101.223	6	100.428	100.211	100.110
6.5	101.945	101.862	101.778	6.5	101.945	101.862	101.778	6.125	100.954	100.736	100.717
6.625	102.481	102.397	102.313	6.625	102.481	102.397	102.313	6.25	101.316	101.237	101.190
6.75	102.660	102.558	102.480	6.75	102.660	102.558	102.480	6.375	101.390	101.307	101.223
6.875	102.669	102.588	102.508	6.875	102.669	102.588	102.508	6.5	101.945	101.862	101.778
7	103.145	103.065	102.985	7	103.145	103.065	102.985	6.625	102.481	102.397	102.313
7.125	103.552	103.472	103.391	7.125	103.552	103.472	103.391	6.75	102.660	102.558	102.480
7.25	103.776	103.697	103.650	7.25	103.776	103.697	103.650	6.875	102.669	102.588	102.508
7.375	103.396	103.315	103.235	7.375	103.396	103.315	103.235	7	103.145	103.065	102.985
7.5	103.767	103.686	103.606	7.5	103.767	103.686	103.606	7.125	103.552	103.472	103.391
7.625	104.158	104.078	103.997	7.625	104.158	104.078	103.997	7.25	103.776	103.697	103.650
7.75	104.227	104.078	104.031	7.75	104.227	104.078	104.031	7.375	103.396	103.315	103.235
7.875	104.139	104.018	103.917	7.875	103.034	103.183	103.202	7.5	103.767	103.686	103.606
8	104.323	104.202	104.100	8	103.358	103.508	103.526	7.625	104.158	104.078	103.997
8.125	104.556	104.436	104.334	8.125	103.657	103.807	103.825	7.75	104.227	104.078	104.031
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.058	97.049	97.034	4.5	96.886	96.791	96.885	6.625	101.718	101.635	101.551
4.625	97.523	97.513	97.499	4.625	97.382	97.287	97.381	6.75	101.696	101.594	101.516
4.75	97.835	98.284	98.074	4.75	97.835	97.790	97.775	6.875	101.356	101.276	101.196
4.875	98.167	98.518	98.308	4.875	97.889	97.863	97.946	7	101.833	101.752	101.672
5	98.634	98.841	98.632	5	98.352	98.326	98.408	7.125	102.240	102.159	102.079
5.125	99.103	99.083	99.061	5.125	98.785	98.759	98.841	7.25	102.270	102.191	102.145
5.25	99.551	100.027	99.812	5.25	99.329	99.274	99.245	7.375	102.068	101.930	101.797
5.375	99.631	99.993	99.778	5.375	99.355	99.367	99.439	7.5	102.300	102.162	102.029
5.5	100.101	100.437	100.222	5.5	99.743	99.755	99.827	7.625	102.424	102.285	102.152
5.625	100.572	100.559	100.552	5.625	100.157	100.108	100.180	7.75	102.221	102.072	102.025
5.75	100.702	101.121	100.857	5.75	100.696	100.636	100.607	7.875	101.664	101.543	101.442
5.875	100.979	100.938	100.908	5.875	100.490	100.430	100.490	8	101.848	101.727	101.625
6	101.442	101.401	101.371	6	100.828	100.768	100.829	8.125	102.081	101.961	101.859
6.125	101.895	101.854	101.825	6.125	101.354	101.283	101.253				
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	101.293	101.209	101.126	6.125	100.176	100.108	100.169	4.5	94.224	94.129	93.998
6.625	101.718	101.635	101.551	6.25	100.710	100.631	100.584	4.625	94.676	94.581	94.450
6.75	101.696	101.594	101.516	6.375	100.447	100.423	100.408	4.75	93.410	93.365	93.350
6.875	101.356	101.276	101.196	6.5	100.995	100.914	100.956	4.875	93.619	93.593	93.426
7	101.833	101.752	101.672	6.625	101.554	101.473	101.515	5	94.017	93.991	93.868
7.125	102.240	102.159	102.079	6.75	101.746	101.644	101.566	5.125	94.370	94.344	94.268
7.25	102.270	102.191	102.145	6.875	101.108	101.016	101.025	5.25	95.695	95.678	95.661
7.375	101.044	100.987	100.959	7	101.546	101.454	101.462	5.375	95.796	95.779	95.762
7.5	101.423	101.366	101.337	7.125	101.854	101.775	101.760	5.5	96.211	96.194	96.177
7.625	101.883	101.734	101.687	7.25	102.320	102.241	102.195	5.625	96.637	96.621	96.604
7.75	102.221	102.072	102.025	7.375	101.044	100.987	100.959	5.75	97.580	97.513	97.446
7.875	99.532	99.681	99.550	7.5	101.434	101.366	101.337	5.875	97.848	97.781	97.714
8	99.856	100.006	99.874	7.625	101.933	101.784	101.737	6	98.211	98.144	98.077
8.125	100.156	100.305	100.174	7.75	99.220	99.370	99.238	6.125	98.541	98.474	98.407

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	99.526	99.348	99.048	6.75	98.026	97.848	97.548
6.875	99.741	99.519	99.219	6.875	98.241	98.019	97.719
7	100.243	100.021	99.721	7	98.743	98.521	98.221
7.125	100.697	100.475	100.175	7.125	99.197	98.975	98.675
7.25	101.131	100.909	100.609	7.25	99.631	99.409	99.109
7.375	101.204	100.924	100.624	7.375	99.704	99.424	99.124
7.5	101.676	101.396	101.096	7.5	100.176	99.896	99.596
7.625	102.090	101.810	101.510	7.625	100.590	100.310	100.010
7.75	102.484	102.204	101.904	7.75	100.984	100.704	100.404
7.875	101.792	101.454	101.154	7.875	100.292	99.954	99.654
8	102.224	101.886	101.586	8	100.724	100.386	100.086
8.125	102.608	102.270	101.970	8.125	101.108	100.770	100.470
8.25	102.972	102.634	102.334	8.25	101.472	101.134	100.834
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.526	97.348	97.048	6.75	96.026	95.848	95.548
6.875	97.741	97.519	97.219	6.875	96.241	96.019	95.719
7	98.243	98.021	97.721	7	96.743	96.521	96.221
7.125	98.697	98.475	98.175	7.125	97.197	96.975	96.675
7.25	99.131	98.909	98.609	7.25	97.631	97.409	97.109
7.375	99.204	98.924	98.624	7.375	97.704	97.424	97.124
7.5	99.676	99.396	99.096	7.5	98.176	97.896	97.596
7.625	100.090	99.810	99.510	7.625	98.590	98.310	98.010
7.75	100.484	100.204	99.904	7.75	98.984	98.704	98.404
7.875	99.792	99.454	99.154	7.875	98.292	97.954	97.654
8	100.224	99.886	99.586	8	98.724	98.386	98.086
8.125	100.608	100.270	99.970	8.125	99.108	98.770	98.470
8.25	100.972	100.634	100.334	8.25	99.472	99.134	98.834
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.776	98.598	98.298	6.75	96.776	96.598	96.298
6.875	98.991	98.769	98.469	6.875	96.991	96.769	96.469
7	99.493	99.271	98.971	7	97.493	97.271	96.971
7.125	99.947	99.725	99.425	7.125	97.947	97.725	97.425
7.25	100.381	100.159	99.859	7.25	98.381	98.159	97.859
7.375	100.454	100.174	99.874	7.375	98.454	98.174	97.874
7.5	100.926	100.646	100.346	7.5	98.926	98.646	98.346
7.625	101.340	101.060	100.760	7.625	99.340	99.060	98.760
7.75	101.734	101.454	101.154	7.75	99.734	99.454	99.154
7.875	101.042	100.704	100.404	7.875	99.042	98.704	98.404
8	101.474	101.136	100.836	8	99.474	99.136	98.836
8.125	101.858	101.520	101.220	8.125	99.858	99.520	99.220
8.25	102.222	101.884	101.584	8.25	100.222	99.884	99.584

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.