



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	91.852	91.828	91.828	4.75	91.852	91.828	91.828	5.125	96.009	96.024	96.055
4.875	92.688	92.679	92.734	4.875	92.688	92.679	92.734	5.25	96.741	96.757	96.789
5	93.351	93.339	93.384	5	93.351	93.339	93.384	5.375	97.279	97.292	97.322
5.125	94.012	93.997	94.038	5.125	94.012	93.997	94.038	5.5	97.789	97.802	97.829
5.25	94.846	94.828	94.867	5.25	94.846	94.828	94.867	5.625	98.290	98.294	98.314
5.375	95.438	95.417	95.452	5.375	95.438	95.417	95.452	5.75	98.962	98.967	98.985
5.5	96.022	95.998	96.030	5.5	96.022	95.998	96.030	5.875	99.446	99.449	99.465
5.625	96.634	96.611	96.642	5.625	96.634	96.611	96.642	6	99.904	99.905	99.919
5.75	97.317	97.288	97.313	5.75	97.317	97.288	97.313	6.125	100.357	100.342	100.356
5.875	97.855	97.832	97.863	5.875	97.855	97.832	97.863	6.25	100.447	100.392	100.381
6	98.385	98.361	98.379	6	98.385	98.361	98.379	6.375	101.054	101.004	100.976
6.125	98.894	98.860	98.867	6.125	98.894	98.860	98.867	6.5	101.561	101.516	101.483
6.25	99.331	99.291	99.301	6.25	99.331	99.291	99.301	6.625	101.902	101.863	101.824
6.375	99.856	99.821	99.836	6.375	99.856	99.821	99.836	6.75	101.337	101.287	101.243
6.5	100.353	100.314	100.266	6.5	100.353	100.314	100.266	6.875	102.001	101.956	101.908
6.625	100.747	100.702	100.705	6.625	100.747	100.702	100.705	7	102.421	102.381	102.327
6.75	101.110	101.059	101.058	6.75	101.110	101.059	101.058	7.125	102.685	102.650	102.591
6.875	101.569	101.522	101.521	6.875	101.569	101.522	101.521	7.25	102.850	102.790	102.725
7	102.009	101.960	101.958	7	102.009	101.960	101.958	7.375	103.284	103.158	103.089
7.125	102.393	102.339	102.326	7.125	102.393	102.339	102.326	7.5	103.778	103.556	103.481
7.25	102.796	102.721	102.694	7.25	102.796	102.704	102.694	7.625	104.329	104.128	104.048
7.375	103.207	103.149	103.136	7.375	103.207	103.149	103.136	7.75	104.690	104.478	104.393
7.5	103.617	103.536	103.521	7.5	103.617	103.536	103.521	7.875	104.850	104.745	104.655
7.625	104.086	104.015	103.988	7.625	104.086	104.015	103.988	8	104.850	104.850	104.850
7.75	104.557	104.402	104.378	7.75	104.557	104.402	104.378				
7.875	104.850	104.808	104.717	7.875	104.850	104.808	104.717				
8	105.065	104.993	104.963	8	105.065	104.993	104.963				
8.125	105.273	105.205	105.178	8.125	105.273	105.205	105.178				
8.25	105.588	105.509	105.471	8.25	105.588	105.509	105.471				
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	97.040	97.040	97.040	4.625	97.492	97.492	97.492	5	92.461	92.519	92.514
4.75	97.136	97.122	97.122	4.75	97.557	97.543	97.552	5.125	93.131	93.186	93.177
4.875	97.663	97.655	97.655	4.875	98.083	98.075	98.075	5.25	94.384	94.369	94.339
5	97.843	97.826	97.865	5	98.270	98.216	98.255	5.375	95.083	95.068	95.038
5.125	98.312	98.255	98.287	5.125	98.722	98.664	98.697	5.5	95.768	95.754	95.723
5.25	98.637	98.577	98.605	5.25	99.050	98.990	99.018	5.625	96.416	96.402	96.371
5.375	99.025	98.960	98.985	5.375	99.369	99.369	99.369	5.75	97.233	97.274	97.248
5.5	99.447	99.379	99.401	5.5	99.729	99.729	99.729	5.875	97.780	97.827	97.808
5.625	99.823	99.753	99.771	5.625	100.058	99.988	100.006	6	98.313	98.358	98.337
5.75	100.103	100.030	100.045	5.75	100.342	100.269	100.284	6.125	98.803	98.839	98.806
5.875	100.407	100.353	100.353	5.875	100.598	100.544	100.536	6.25	99.256	99.286	99.246
6	100.795	100.719	100.730	6	100.984	100.935	100.923	6.375	99.798	99.832	99.798
6.125	101.026	101.020	101.024	6.125	101.263	101.220	101.203	6.5	100.249	100.281	100.242
6.25	101.279	101.284	101.285	6.25	101.256	101.235	101.212	6.625	100.649	100.674	100.628
6.375	101.629	101.608	101.605	6.375	101.605	101.590	101.562	6.75	101.038	101.057	101.007
6.5	101.902	101.901	101.895	6.5	101.823	101.813	101.780	6.875	101.437	101.450	101.400
6.625	102.143	102.139	102.129	6.625	101.935	101.932	101.894	7	101.845	101.819	101.768
6.75	102.300	102.289	102.276	6.75	102.273	102.260	102.217	7.125	102.192	102.156	102.088
6.875	102.665	102.609	102.580	6.875	102.592	102.585	102.536	7.25	102.514	102.477	102.409
7	102.871	102.815	102.786	7	102.852	102.850	102.796	7.375	102.763	102.775	102.713
7.125	103.047	102.992	102.962	7.125	102.617	102.561	102.532	7.5	102.999	102.817	102.742
7.25	102.998	102.912	102.853	7.25	102.664	102.578	102.520	7.625	103.184	103.008	102.928
7.375	103.486	103.400	103.342	7.375	103.049	102.963	102.905	7.75	102.586	102.589	102.515
								7.875	102.795	102.795	102.717

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	97.432	97.437	97.420	5	96.730	96.739	96.718	5	94.529	94.466	94.403
5.125	97.687	97.705	97.679	5.125	97.224	97.246	97.219	5.125	95.183	95.120	95.057
5.25	98.111	98.108	98.084	5.25	97.687	97.706	97.675	5.25	95.840	95.777	95.715
5.375	98.440	98.439	98.410	5.375	98.077	98.094	98.060	5.375	96.138	96.075	96.013
5.5	98.750	98.747	98.715	5.5	98.447	98.461	98.423	5.5	96.618	96.555	96.492
5.625	99.080	99.039	99.004	5.625	98.784	98.795	98.754	5.625	97.098	97.035	96.973
5.75	99.352	99.341	99.303	5.75	99.099	99.107	99.062	5.75	97.376	97.313	97.251
5.875	99.654	99.639	99.599	5.875	99.380	99.386	99.338	5.875	97.654	97.591	97.528
6	99.878	99.861	99.816	6	99.639	99.642	99.590	6	97.934	97.871	97.808
6.125	100.062	100.044	99.995	6.125	99.862	99.862	99.807	6.125	98.211	98.148	98.086
6.25	100.270	100.251	100.198	6.25	100.082	100.079	100.020	6.25	98.486	98.423	98.360
6.375	100.461	100.439	100.383	6.375	100.299	100.294	100.232	6.375	98.760	98.697	98.635
6.5	100.554	100.532	100.471	6.5	100.405	100.397	100.331	6.5	99.219	99.156	99.094
6.625	100.684	100.654	100.592	6.625	100.362	100.335	100.269	6.625	99.303	99.240	99.177
6.75	100.704	100.673	100.607	6.75	100.477	100.414	100.351	6.75	99.571	99.508	99.446
6.875	100.729	100.666	100.603	6.875	100.532	100.469	100.406	6.875	99.642	99.579	99.516
7	100.780	100.717	100.654	7	100.592	100.529	100.466	7	99.716	99.653	99.591
7.125	100.820	100.757	100.694	7.125	100.665	100.602	100.539	7.125	99.804	99.741	99.678
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	97.530	97.535	97.518	5	96.825	96.839	96.814	5	94.479	94.416	94.353
5.125	97.789	97.806	97.780	5.125	97.322	97.345	97.317	5.125	95.133	95.070	95.007
5.25	98.206	98.206	98.182	5.25	97.784	97.804	97.773	5.25	95.790	95.727	95.664
5.375	98.538	98.537	98.509	5.375	98.174	98.190	98.156	5.375	96.088	96.025	95.962
5.5	98.849	98.845	98.813	5.5	98.542	98.556	98.518	5.5	96.568	96.505	96.442
5.625	99.144	99.137	99.102	5.625	98.878	98.889	98.848	5.625	97.048	96.985	96.922
5.75	99.451	99.440	99.402	5.75	99.192	99.200	99.155	5.75	97.326	97.263	97.200
5.875	99.754	99.739	99.698	5.875	99.473	99.478	99.430	5.875	97.604	97.541	97.478
6	99.978	99.962	99.917	6	99.730	99.733	99.681	6	97.884	97.821	97.758
6.125	100.164	100.146	100.097	6.125	99.954	99.954	99.898	6.125	98.161	98.098	98.035
6.25	100.374	100.355	100.302	6.25	100.174	100.171	100.112	6.25	98.436	98.373	98.310
6.375	100.568	100.545	100.489	6.375	100.392	100.387	100.325	6.375	98.710	98.647	98.584
6.5	100.663	100.641	100.580	6.5	100.500	100.491	100.426	6.5	99.169	99.106	99.043
6.625	100.796	100.765	100.703	6.625	100.458	100.432	100.365	6.625	99.253	99.190	99.127
6.75	100.818	100.787	100.720	6.75	100.439	100.410	100.342	6.75	99.521	99.458	99.395
6.875	100.797	100.766	100.695	6.875	100.482	100.444	100.367	6.875	99.592	99.529	99.466
7	100.730	100.667	100.604	7	100.542	100.479	100.416	7	99.666	99.603	99.540
7.125	100.770	100.707	100.644	7.125	100.615	100.552	100.489	7.125	99.754	99.691	99.628

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	94.403	94.380	94.357	5.75	97.632	97.571	97.540	4.375	95.204	95.167	95.123
5.375	95.105	95.082	95.059	5.875	98.221	98.160	98.129	4.5	95.594	95.557	95.513
5.5	95.795	95.772	95.748	6	98.760	98.699	98.668	4.625	95.964	95.928	95.884
5.625	96.437	96.414	96.391	6.125	99.168	99.106	99.075	4.75	96.449	96.424	96.394
5.75	96.996	96.966	96.935	6.25	99.450	99.389	99.358	4.875	96.837	96.807	96.774
5.875	97.634	97.604	97.572	6.375	100.000	99.939	99.907	5	97.128	97.097	97.065
6	98.248	98.218	98.187	6.5	100.489	100.428	100.396	5.125	97.373	97.335	97.291
6.125	98.791	98.761	98.729	6.625	100.831	100.770	100.739	5.25	98.116	98.070	98.019
6.25	99.222	99.177	99.130	6.75	101.059	100.982	100.935	5.375	98.470	98.423	98.372
6.375	99.764	99.718	99.672	6.875	101.537	101.460	101.414	5.5	98.903	98.857	98.806
6.5	100.265	100.220	100.173	7	101.960	101.883	101.837	5.625	99.140	99.094	99.043
6.625	100.721	100.675	100.628	7.125	102.287	102.210	102.163	5.75	99.507	99.442	99.384
				7.25	102.498	102.406	102.343	5.875	99.874	99.809	99.751
				7.375	102.966	102.874	102.811	6	100.072	100.008	99.949
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.085	95.045	95.001								
4.75	95.516	95.475	95.432								
4.875	95.704	95.659	95.611								
5	96.034	95.989	95.942								
5.125	96.425	96.371	96.313								
5.25	96.781	96.727	96.668								
5.375	97.104	97.051	96.992								
5.5	97.418	97.357	97.291								
5.625	97.735	97.674	97.608								
5.75	98.042	97.981	97.915								
5.875	98.340	98.278	98.212								
6	98.858	98.797	98.731								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.555	94.545	94.519	5.75	97.183	97.125	97.063	4.25	94.769	94.732	94.688
5.5	95.203	95.192	95.165	5.875	97.755	97.697	97.635	4.375	95.204	95.167	95.123
5.625	95.839	95.827	95.800	6	98.324	98.266	98.204	4.5	95.594	95.557	95.513
5.75	96.263	96.251	96.195	6.125	98.829	98.771	98.709	4.625	95.964	95.928	95.884
5.875	97.072	97.059	97.001	6.25	98.761	98.687	98.609	4.75	96.449	96.424	96.394
6	97.629	97.614	97.555	6.375	99.043	98.968	98.890	4.875	96.837	96.807	96.774
6.125	98.176	98.160	98.102	6.5	99.298	99.223	99.145	5	97.128	97.097	97.065
6.25	98.797	98.792	98.736	6.625	99.495	99.421	99.343	5.125	97.373	97.335	97.291
6.375	99.412	99.402	99.341	6.75	99.734	99.652	99.566	5.25	98.116	98.070	98.019
6.5	99.903	99.890	99.829	6.875	99.918	99.835	99.749	5.375	98.470	98.423	98.372
6.625	100.608	100.593	100.530	7	100.141	100.058	99.972	5.5	98.903	98.857	98.806
6.75	100.908	100.879	100.781	7.125	100.335	100.252	100.166	5.625	99.140	99.094	99.043
6.875	101.441	101.408	101.310	7.25	101.254	101.106	100.950	5.75	99.507	99.442	99.384
7	101.878	101.842	101.745	7.375	101.862	101.715	101.559	5.875	99.874	99.809	99.751
7.125	102.310	102.272	102.175	7.5	102.241	102.094	101.937	6	100.072	100.008	99.949
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.085	95.045	95.001								
4.75	95.516	95.475	95.432								
4.875	95.704	95.659	95.611								
5	96.034	95.989	95.942								
5.125	96.425	96.371	96.313								
5.25	96.781	96.727	96.668								
5.375	97.104	97.051	96.992								
5.5	97.418	97.357	97.291								
5.625	97.735	97.674	97.608								
5.75	98.042	97.981	97.915								
5.875	98.340	98.278	98.212								
6	98.858	98.797	98.731								

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	94.012	93.997	94.038
5.25	94.846	94.828	94.867
5.375	95.438	95.417	95.452
5.5	96.022	95.998	96.030
5.625	96.634	96.611	96.642
5.75	97.317	97.288	97.313
5.875	97.855	97.832	97.863
6	98.385	98.361	98.379
6.125	98.894	98.860	98.867
6.25	99.331	99.291	99.301
6.375	99.856	99.821	99.836
6.5	100.353	100.314	100.266
6.625	100.747	100.702	100.705
6.75	101.110	101.059	101.058
6.875	101.569	101.522	101.521
7	102.009	101.960	101.958
7.125	102.393	102.337	102.326
7.25	102.765	102.704	102.694
7.375	103.207	103.149	103.136

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	93.952	94.587	94.508	4.75	93.952	94.587	94.508	5	95.310	95.596	95.517
4.875	94.616	95.112	95.033	4.875	94.616	95.112	95.033	5.125	95.993	96.118	96.040
5	95.310	95.596	95.517	5	95.310	95.596	95.517	5.25	96.886	97.188	97.098
5.125	95.993	96.118	96.040	5.125	95.993	96.118	96.040	5.375	97.533	97.788	97.698
5.25	96.886	97.188	97.098	5.25	96.886	97.188	97.098	5.5	98.191	98.263	98.173
5.375	97.533	97.788	97.698	5.375	97.533	97.788	97.698	5.625	98.681	98.807	98.717
5.5	98.191	98.263	98.173	5.5	98.191	98.263	98.173	5.75	99.145	99.433	99.307
5.625	98.681	98.807	98.717	5.625	98.681	98.807	98.717	5.875	99.689	99.983	99.857
5.75	99.145	99.433	99.307	5.75	99.145	99.433	99.307	6	100.240	100.364	100.239
5.875	99.689	99.983	99.857	5.875	99.689	99.983	99.857	6.125	100.774	100.814	100.689
6	100.240	100.364	100.239	6	100.240	100.364	100.239	6.25	101.013	101.334	101.195
6.125	100.774	100.814	100.689	6.125	100.774	100.814	100.689	6.375	101.263	101.403	101.264
6.25	101.013	101.334	101.195	6.25	101.013	101.334	101.195	6.5	101.815	101.815	101.681
6.375	101.263	101.403	101.264	6.375	101.263	101.403	101.264	6.625	102.327	102.260	102.193
6.5	101.815	101.815	101.681	6.5	101.815	101.815	101.681	6.75	102.590	102.910	102.798
6.625	102.327	102.260	102.193	6.625	102.327	102.260	102.193	6.875	102.545	102.585	102.473
6.75	102.590	102.910	102.798	6.75	102.590	102.910	102.798	7	103.000	103.085	102.973
6.875	102.545	102.585	102.473	6.875	102.545	102.585	102.473	7.125	103.512	103.504	103.396
7	103.000	103.085	102.973	7	103.000	103.085	102.973	7.25	103.946	103.876	103.829
7.125	103.512	103.504	103.396	7.125	103.512	103.504	103.396	7.375	103.248	103.097	103.036
7.25	103.946	103.876	103.829	7.25	103.946	103.876	103.829	7.5	103.736	103.594	103.548
7.375	103.248	103.117	103.036	7.375	103.248	103.097	103.036	7.625	104.234	104.092	104.046
7.5	103.736	103.594	103.548	7.5	103.736	103.594	103.548	7.75	104.615	104.474	104.427
								7.875	102.784	102.704	102.686
								8	103.193	103.113	103.096
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	95.916	95.911	95.904	4.25	95.687	95.654	95.752	4.75	92.770	92.765	92.795
4.375	96.381	96.376	96.368	4.375	96.261	96.228	96.326	4.875	93.506	93.501	93.531
4.5	96.846	96.840	96.897	4.5	96.832	96.799	96.897	5	94.238	94.233	94.262
4.625	97.399	97.367	97.464	4.625	97.399	97.367	97.464	5.125	95.074	95.069	95.098
4.75	97.756	98.256	98.063	4.75	97.756	98.256	98.063	5.25	96.012	96.176	96.054
4.875	97.954	98.365	98.172	4.875	97.868	98.365	98.172	5.375	96.628	96.626	96.661
5	98.422	98.720	98.527	5	98.422	98.720	98.527	5.5	97.386	97.385	97.419
5.125	98.963	98.880	98.962	5.125	98.963	98.875	98.962	5.625	98.107	98.106	98.140
5.25	99.514	99.998	99.785	5.25	99.514	99.998	99.785	5.75	98.408	98.671	98.514
5.375	99.526	99.933	99.720	5.375	99.483	99.933	99.720	5.875	99.111	98.971	98.887
5.5	99.996	100.408	100.195	5.5	99.991	100.408	100.195	6	99.635	99.559	99.584
5.625	100.471	100.747	100.534	5.625	100.471	100.747	100.534	6.125	100.316	100.240	100.265
5.75	100.906	101.325	101.062	5.75	100.906	101.325	101.062	6.25	100.399	100.446	100.276
5.875	100.918	101.337	101.074	5.875	100.918	101.337	101.074	6.375	100.570	100.789	100.619
6	101.332	101.337	101.266	6	101.037	101.337	101.074	6.5	101.162	101.095	101.028
								6.625	101.661	101.498	101.501
								6.75	101.531	101.429	101.351
								6.875	101.232	101.273	101.138
								7	101.745	101.740	101.712
								7.125	102.218	102.213	102.185
								7.25	102.114	102.044	101.997
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.923	96.176	96.054	5	94.238	94.233	94.262	4.5	94.192	94.160	94.032
5.375	96.628	96.626	96.661	5.125	95.074	95.069	95.098	4.625	94.753	94.720	94.593
5.5	97.386	97.385	97.419	5.25	95.923	96.176	96.054	4.75	93.165	93.120	93.105
5.625	98.107	98.106	98.140	5.375	96.628	96.626	96.661	4.875	93.640	93.552	93.338
5.75	98.408	98.671	98.514	5.5	97.386	97.385	97.419	5	94.174	94.085	93.872
5.875	99.111	98.971	98.887	5.625	98.107	98.106	98.140	5.125	94.680	94.591	94.378
6	99.635	99.559	99.584	5.75	98.408	98.671	98.514	5.25	95.557	95.532	95.507
6.125	100.316	100.240	100.265	5.875	98.938	98.971	98.887	5.375	95.654	95.629	95.604
6.25	100.399	100.446	100.276	6	99.635	99.559	99.584	5.5	96.070	96.045	96.020
6.375	100.570	100.789	100.619	6.125	100.316	100.240	100.265	5.625	96.496	96.471	96.446
6.5	101.162	101.095	101.028	6.25	100.449	100.446	100.323	5.75	97.485	97.418	97.351
6.625	101.661	101.498	101.501	6.375	100.552	100.789	100.619	5.875	97.752	97.685	97.618
6.75	101.531	101.429	101.351	6.5	101.004	100.859	100.844	6	98.115	98.048	97.981
6.875	101.232	101.273	101.138	6.625	101.661	101.495	101.501	6.125	98.444	98.377	98.310

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	96.886	97.188	97.098	5.25	96.886	97.188	97.098	5.25	96.886	97.188	97.098
5.375	97.533	97.788	97.698	5.375	97.533	97.788	97.698	5.375	97.533	97.788	97.698
5.5	98.191	98.263	98.173	5.5	98.191	98.263	98.173	5.5	98.191	98.263	98.173
5.625	98.681	98.807	98.717	5.625	98.681	98.807	98.717	5.625	98.681	98.807	98.717
5.75	99.145	99.433	99.307	5.75	99.145	99.433	99.307	5.75	99.145	99.433	99.307
5.875	99.689	99.983	99.857	5.875	99.689	99.983	99.857	5.875	99.689	99.983	99.857
6	100.240	100.364	100.239	6	100.240	100.364	100.239	6	100.240	100.364	100.239
6.125	100.774	100.814	100.689	6.125	100.774	100.814	100.689	6.125	100.774	100.814	100.689
6.25	101.013	101.334	101.195	6.25	101.013	101.334	101.195	6.25	101.013	101.334	101.195
6.375	101.263	101.403	101.264	6.375	101.263	101.403	101.264	6.375	101.263	101.403	101.264
6.5	101.815	101.815	101.681	6.5	101.815	101.815	101.681	6.5	101.815	101.815	101.681
6.625	102.327	102.260	102.193	6.625	102.327	102.260	102.193	6.625	102.327	102.260	102.193
6.75	102.590	102.910	102.798	6.75	102.590	102.910	102.798	6.75	102.590	102.910	102.798
6.875	102.545	102.585	102.473	6.875	102.545	102.585	102.473	6.875	102.545	102.585	102.473
7	103.000	103.085	102.973	7	103.000	103.085	102.973	7	103.000	103.085	102.973
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	96.832	96.799	96.897	4.25	95.687	95.654	95.752	5.25	95.923	96.176	96.054
4.625	97.399	97.367	97.464	4.375	96.261	96.228	96.326	5.375	96.628	96.626	96.661
4.75	97.756	98.256	98.063	4.5	96.832	96.799	96.897	5.5	97.386	97.385	97.419
4.875	97.868	98.365	98.172	4.625	97.399	97.367	97.464	5.625	98.107	98.106	98.140
5	98.422	98.720	98.527	4.75	97.590	97.545	97.530	5.75	98.408	98.671	98.514
5.125	98.963	98.875	98.962	4.875	97.868	97.780	97.866	5.875	99.111	98.971	98.887
5.25	99.514	99.998	99.785	5	98.422	98.334	98.421	6	99.635	99.559	99.584
5.375	99.483	99.933	99.720	5.125	98.963	98.875	98.962	6.125	100.316	100.240	100.265
5.5	99.991	100.408	100.195	5.25	99.121	99.065	99.036	6.25	100.399	100.446	100.276
5.625	100.471	100.747	100.534	5.375	99.483	99.370	99.445	6.375	100.570	100.789	100.619
5.75	100.906	101.325	101.062	5.5	99.991	99.878	99.953	6.5	101.162	101.095	101.028
5.875	100.918	101.337	101.074	5.625	100.471	100.358	100.433	6.625	101.661	101.498	101.501
6	101.037	101.337	101.074	5.75	100.564	100.504	100.475	6.75	101.531	101.429	101.351
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.923	96.176	96.054	5.25	95.923	96.176	96.054	4.5	94.192	94.160	94.032
5.375	96.628	96.626	96.661	5.375	96.628	96.626	96.661	4.625	94.753	94.720	94.593
5.5	97.386	97.385	97.419	5.5	97.386	97.385	97.419	4.75	93.165	93.120	93.105
5.625	98.107	98.106	98.140	5.625	98.107	98.106	98.140	4.875	93.640	93.552	93.338
5.75	98.408	98.671	98.514	5.75	98.408	98.671	98.514	5	94.174	94.085	93.872
5.875	99.111	98.971	98.887	5.875	98.938	98.971	98.887	5.125	94.680	94.591	94.378
6	99.635	99.559	99.584	6	99.635	99.559	99.584	5.25	95.557	95.532	95.507
6.125	100.316	100.240	100.265	6.125	100.316	100.240	100.265	5.375	95.654	95.629	95.604
6.25	100.399	100.446	100.276	6.25	100.449	100.446	100.323	5.5	96.070	96.045	96.020
6.375	100.570	100.789	100.619	6.375	100.552	100.789	100.619	5.625	96.496	96.471	96.446
6.5	101.162	101.095	101.028	6.5	101.004	100.859	100.844	5.75	97.485	97.418	97.351
6.625	101.661	101.498	101.501	6.625	101.661	101.495	101.501	5.875	97.752	97.685	97.618
6.75	101.531	101.429	101.351	6.75	101.581	101.479	101.401	6	98.115	98.048	97.981
6.875	101.232	101.273	101.138	6.875	101.171	101.273	101.138	6.125	98.444	98.377	98.310

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	96.018	95.972	95.956	5.125	96.018	95.972	95.956	4.75	93.977	94.518	94.440
5.25	96.911	97.232	97.142	5.25	96.911	97.232	97.142	4.875	94.641	94.925	94.846
5.375	97.558	97.676	97.585	5.375	97.558	97.676	97.585	5	95.335	95.289	95.273
5.5	98.216	98.191	98.166	5.5	98.216	98.191	98.166	5.125	96.018	95.972	95.956
5.625	98.706	98.681	98.656	5.625	98.706	98.681	98.656	5.25	96.911	97.232	97.142
5.75	99.170	99.321	99.195	5.75	99.170	99.321	99.195	5.375	97.558	97.676	97.585
5.875	99.714	99.683	99.557	5.875	99.714	99.683	99.557	5.5	98.216	98.191	98.166
6	100.265	100.102	99.976	6	100.265	100.102	99.976	5.625	98.706	98.681	98.656
6.125	100.799	100.581	100.553	6.125	100.799	100.581	100.553	5.75	99.170	99.321	99.195
6.25	101.030	101.015	100.905	6.25	101.030	101.015	100.905	5.875	99.714	99.683	99.557
6.375	101.288	101.221	101.154	6.375	101.288	101.221	101.154	6	100.265	100.102	99.976
6.5	101.840	101.773	101.706	6.5	101.840	101.773	101.706	6.125	100.799	100.581	100.553
6.625	102.352	102.285	102.218	6.625	102.352	102.285	102.218	6.25	101.030	101.015	100.905
6.75	102.490	102.388	102.310	6.75	102.490	102.388	102.310	6.375	101.288	101.221	101.154
6.875	102.570	102.489	102.409	6.875	102.570	102.489	102.409	6.5	101.840	101.773	101.706
7	103.025	102.944	102.864	7	103.025	102.944	102.864	6.625	102.352	102.285	102.218
7.125	103.428	103.347	103.267	7.125	103.428	103.347	103.267	6.75	102.490	102.388	102.310
7.25	103.615	103.545	103.498	7.25	103.615	103.545	103.498	6.875	102.570	102.489	102.409
7.375	103.358	103.239	103.137	7.375	103.273	103.122	102.971	7	103.025	102.944	102.864
7.5	103.639	103.488	103.369	7.5	103.639	103.488	103.337	7.125	103.428	103.347	103.267
7.625	104.023	103.872	103.721	7.625	104.023	103.872	103.721	7.25	103.615	103.545	103.498
7.75	104.159	104.018	103.971	7.75	104.159	104.018	103.971	7.375	103.273	103.122	102.971
7.875	103.976	103.834	103.740	7.875	102.589	102.469	102.491	7.5	103.639	103.488	103.337
8	104.159	104.017	103.924	8	102.916	102.796	102.818	7.625	104.023	103.872	103.721
8.125	104.393	104.251	104.157	8.125	103.217	103.097	103.120	7.75	104.159	104.018	103.971
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	95.941	95.936	95.929	4.25	95.773	95.740	95.838	4.875	93.479	93.434	93.504
4.375	96.406	96.401	96.393	4.375	96.298	96.265	96.363	5	94.200	94.155	94.225
4.5	96.871	96.865	96.876	4.5	96.811	96.778	96.876	5.125	94.927	94.882	94.952
4.625	97.336	97.330	97.373	4.625	97.308	97.275	97.373	5.25	96.164	96.451	96.360
4.75	97.625	98.125	97.932	4.75	97.615	97.570	97.555	5.375	96.649	96.645	96.682
4.875	97.979	98.359	98.166	4.875	97.845	97.757	97.843	5.5	97.328	97.287	97.361
5	98.446	98.683	98.490	5	98.309	98.220	98.307	5.625	98.010	97.969	98.043
5.125	98.914	98.905	98.897	5.125	98.743	98.655	98.742	5.75	98.527	98.789	98.664
5.25	99.477	99.961	99.747	5.25	99.146	99.090	99.061	5.875	99.136	98.918	98.852
5.375	99.551	99.927	99.714	5.375	99.374	99.261	99.336	6	99.608	99.420	99.485
5.5	100.021	100.371	100.157	5.5	99.764	99.651	99.726	6.125	100.045	99.929	99.994
5.625	100.493	100.465	100.435	5.625	100.118	100.005	100.081	6.25	100.424	100.345	100.298
5.75	100.618	101.037	100.774	5.75	100.589	100.529	100.500	6.375	100.595	100.528	100.461
5.875	100.894	100.858	100.828	5.875	100.413	100.354	100.418	6.5	101.187	101.120	101.053
6	101.357	101.320	101.291	6	100.764	100.695	100.756	6.625	101.590	101.523	101.456
								6.75	101.556	101.454	101.376
								6.875	101.257	101.177	101.097
								7	101.712	101.632	101.551
								7.125	102.115	102.035	101.954
								7.25	102.139	102.069	102.022
								7.375	100.811	100.670	100.623
								7.5	101.323	101.182	101.135
								7.625	101.821	101.680	101.633
								7.75	102.153	102.012	101.965
								7.875	99.137	99.018	98.890
								8	99.464	99.344	99.217
								8.125	99.765	99.646	99.518
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	101.187	101.120	101.053	6.125	100.045	99.929	99.994	4.5	94.151	94.118	93.991
6.625	101.590	101.523	101.456	6.25	100.474	100.395	100.348	4.625	94.605	94.573	94.445
6.75	101.556	101.454	101.376	6.375	100.295	100.345	100.206	4.75	93.190	93.145	93.130
6.875	101.257	101.177	101.097	6.5	100.848	100.643	100.688	4.875	93.577	93.489	93.275
7	101.712	101.632	101.551	6.625	101.406	101.200	101.246	5	93.978	93.889	93.676
7.125	102.115	102.035	101.954	6.75	101.606	101.504	101.426	5.125	94.333	94.244	94.090
7.25	102.139	102.069	102.022	6.875	100.994	100.948	100.961	5.25	95.582	95.557	95.532
7.375	100.811	100.670	100.623	7	101.434	101.389	101.401	5.375	95.679	95.654	95.629
7.5	101.323	101.182	101.135	7.125	101.726	101.680	101.692	5.5	96.095	96.070	96.045
7.625	101.821	101.680	101.633	7.25	102.189	102.119	102.072	5.625	96.521	96.496	96.471
7.75	102.153	102.012	101.965	7.375	100.861	100.720	100.673	5.75	97.510	97.443	97.376
7.875	99.137	99.018	98.890	7.5	101.373	101.232	101.185	5.875	97.777	97.710	97.643
8	99.464	99.344	99.217	7.625	101.871	101.730	101.683	6	98.140	98.073	98.006
8.125	99.765	99.646	99.518	7.75	98.823	98.703	98.575	6.125	98.469	98.402	98.335

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	101.288	101.221	101.154	6.375	101.288	101.221	101.154	6	100.265	100.102	99.976
6.5	101.840	101.773	101.706	6.5	101.840	101.773	101.706	6.125	100.799	100.581	100.553
6.625	102.352	102.285	102.218	6.625	102.352	102.285	102.218	6.25	101.030	101.015	100.905
6.75	102.490	102.388	102.310	6.75	102.490	102.388	102.310	6.375	101.288	101.221	101.154
6.875	102.570	102.489	102.409	6.875	102.570	102.489	102.409	6.5	101.840	101.773	101.706
7	103.025	102.944	102.864	7	103.025	102.944	102.864	6.625	102.352	102.285	102.218
7.125	103.428	103.347	103.267	7.125	103.428	103.347	103.267	6.75	102.490	102.388	102.310
7.25	103.615	103.545	103.498	7.25	103.615	103.545	103.498	6.875	102.570	102.489	102.409
7.375	103.358	103.239	103.137	7.375	103.273	103.122	102.971	7	103.025	102.944	102.864
7.5	103.639	103.488	103.369	7.5	103.639	103.488	103.337	7.125	103.428	103.347	103.267
7.625	104.023	103.872	103.721	7.625	104.023	103.872	103.721	7.25	103.615	103.545	103.498
7.75	104.159	104.018	103.971	7.75	104.159	104.018	103.971	7.375	103.273	103.122	102.971
7.875	103.976	103.834	103.740	7.875	102.639	102.519	102.541	7.5	103.639	103.488	103.337
8	104.159	104.017	103.924	8	102.966	102.846	102.868	7.625	104.023	103.872	103.721
8.125	104.393	104.251	104.157	8.125	103.267	103.147	103.170	7.75	104.159	104.018	103.971
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	96.871	96.865	96.876	4.5	96.811	96.778	96.876	6.625	101.590	101.523	101.456
4.625	97.336	97.330	97.373	4.625	97.308	97.275	97.373	6.75	101.556	101.454	101.376
4.75	97.625	98.125	97.932	4.75	97.615	97.570	97.555	6.875	101.257	101.177	101.097
4.875	97.979	98.359	98.166	4.875	97.845	97.757	97.843	7	101.712	101.632	101.551
5	98.446	98.683	98.490	5	98.309	98.220	98.307	7.125	102.115	102.035	101.954
5.125	98.914	98.905	98.897	5.125	98.743	98.655	98.742	7.25	102.139	102.069	102.022
5.25	99.477	99.961	99.747	5.25	99.146	99.090	99.061	7.375	102.070	101.951	101.850
5.375	99.551	99.927	99.714	5.375	99.374	99.261	99.336	7.5	102.302	102.183	102.082
5.5	100.021	100.371	100.157	5.5	99.764	99.651	99.726	7.625	102.425	102.307	102.205
5.625	100.493	100.465	100.435	5.625	100.118	100.005	100.081	7.75	102.153	102.012	101.965
5.75	100.618	101.037	100.774	5.75	100.589	100.529	100.500	7.875	101.501	101.359	101.265
5.875	100.894	100.858	100.828	5.875	100.413	100.354	100.418	8	101.684	101.542	101.449
6	101.357	101.320	101.291	6	100.764	100.695	100.756	8.125	101.918	101.776	101.682
6.125	101.810	101.774	101.745	6.125	101.295	101.227	101.197				
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	101.187	101.120	101.053	6.125	100.045	99.929	99.994	4.5	94.151	94.118	93.991
6.625	101.590	101.523	101.456	6.25	100.474	100.395	100.348	4.625	94.605	94.573	94.445
6.75	101.556	101.454	101.376	6.375	100.295	100.345	100.206	4.75	93.190	93.145	93.130
6.875	101.257	101.177	101.097	6.5	100.848	100.643	100.688	4.875	93.577	93.489	93.275
7	101.712	101.632	101.551	6.625	101.406	101.200	101.246	5	93.978	93.889	93.676
7.125	102.115	102.035	101.954	6.75	101.606	101.504	101.426	5.125	94.333	94.244	94.090
7.25	102.139	102.069	102.022	6.875	100.994	100.948	100.961	5.25	95.582	95.557	95.532
7.375	100.811	100.670	100.623	7	101.434	101.389	101.401	5.375	95.679	95.654	95.629
7.5	101.323	101.182	101.135	7.125	101.726	101.680	101.692	5.5	96.095	96.070	96.045
7.625	101.821	101.680	101.633	7.25	102.189	102.119	102.072	5.625	96.521	96.496	96.471
7.75	102.153	102.012	101.965	7.375	100.861	100.720	100.673	5.75	97.510	97.443	97.376
7.875	99.137	99.018	98.890	7.5	101.373	101.232	101.185	5.875	97.777	97.710	97.643
8	99.464	99.344	99.217	7.625	101.871	101.730	101.683	6	98.140	98.073	98.006
8.125	99.765	99.646	99.518	7.75	98.823	98.703	98.575	6.125	98.469	98.402	98.335

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	99.300	99.064	98.764	6.75	97.800	97.564	97.264
6.875	99.637	99.466	99.166	6.875	98.137	97.966	97.666
7	100.139	99.968	99.668	7	98.639	98.468	98.168
7.125	100.583	100.412	100.112	7.125	99.083	98.912	98.612
7.25	101.007	100.836	100.536	7.25	99.507	99.336	99.036
7.375	101.100	100.871	100.571	7.375	99.600	99.371	99.071
7.5	101.562	101.333	101.033	7.5	100.062	99.833	99.533
7.625	101.966	101.737	101.437	7.625	100.466	100.237	99.937
7.75	102.360	102.131	101.831	7.75	100.860	100.631	100.331
7.875	101.689	101.401	101.101	7.875	100.189	99.901	99.601
8	102.111	101.823	101.523	8	100.611	100.323	100.023
8.125	102.485	102.197	101.897	8.125	100.985	100.697	100.397
8.25	102.849	102.561	102.261	8.25	101.349	101.061	100.761
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.300	97.064	96.764	6.75	95.800	95.564	95.264
6.875	97.637	97.466	97.166	6.875	96.137	95.966	95.666
7	98.139	97.968	97.668	7	96.639	96.468	96.168
7.125	98.583	98.412	98.112	7.125	97.083	96.912	96.612
7.25	99.007	98.836	98.536	7.25	97.507	97.336	97.036
7.375	99.100	98.871	98.571	7.375	97.600	97.371	97.071
7.5	99.562	99.333	99.033	7.5	98.062	97.833	97.533
7.625	99.966	99.737	99.437	7.625	98.466	98.237	97.937
7.75	100.360	100.131	99.831	7.75	98.860	98.631	98.331
7.875	99.689	99.401	99.101	7.875	98.189	97.901	97.601
8	100.111	99.823	99.523	8	98.611	98.323	98.023
8.125	100.485	100.197	99.897	8.125	98.985	98.697	98.397
8.25	100.849	100.561	100.261	8.25	99.349	99.061	98.761
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.550	98.314	98.014	6.75	96.550	96.314	96.014
6.875	98.887	98.716	98.416	6.875	96.887	96.716	96.416
7	99.389	99.218	98.918	7	97.389	97.218	96.918
7.125	99.833	99.662	99.362	7.125	97.833	97.662	97.362
7.25	100.257	100.086	99.786	7.25	98.257	98.086	97.786
7.375	100.350	100.121	99.821	7.375	98.350	98.121	97.821
7.5	100.812	100.583	100.283	7.5	98.812	98.583	98.283
7.625	101.216	100.987	100.687	7.625	99.216	98.987	98.687
7.75	101.610	101.381	101.081	7.75	99.610	99.381	99.081
7.875	100.939	100.651	100.351	7.875	98.939	98.651	98.351
8	101.361	101.073	100.773	8	99.361	99.073	98.773
8.125	101.735	101.447	101.147	8.125	99.735	99.447	99.147
8.25	102.099	101.811	101.511	8.25	100.099	99.811	99.511

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.