



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	91.816	91.745	91.745	4.75	91.816	91.745	91.745	5.125	95.988	96.003	96.053
4.875	92.829	92.820	92.908	4.875	92.829	92.820	92.908	5.25	96.719	96.735	96.783
5	93.491	93.479	93.575	5	93.491	93.479	93.575	5.375	97.256	97.270	97.323
5.125	94.069	94.057	94.152	5.125	94.069	94.057	94.152	5.5	97.767	97.779	97.836
5.25	94.879	94.845	94.878	5.25	94.829	94.811	94.878	5.625	98.296	98.300	98.336
5.375	95.569	95.535	95.512	5.375	95.419	95.399	95.473	5.75	99.334	99.260	99.229
5.5	96.267	96.233	96.210	5.5	96.044	96.021	96.061	5.875	99.891	99.817	99.786
5.625	96.867	96.833	96.810	5.625	96.641	96.618	96.676	6	100.373	100.318	100.277
5.75	97.398	97.357	97.352	5.75	97.327	97.299	97.352	6.125	100.772	100.716	100.675
5.875	98.022	97.981	97.950	5.875	97.922	97.867	97.892	6.25	100.896	100.803	100.765
6	98.625	98.584	98.552	6	98.518	98.462	98.422	6.375	101.374	101.282	101.243
6.125	99.131	99.075	99.034	6.125	99.131	99.075	99.034	6.5	101.808	101.716	101.677
6.25	99.536	99.479	99.432	6.25	99.416	99.376	99.415	6.625	102.179	102.105	102.056
6.375	100.107	100.050	100.003	6.375	99.942	99.907	99.934	6.75	101.751	101.641	101.597
6.5	100.554	100.497	100.450	6.5	100.452	100.407	100.375	6.875	102.200	102.119	102.070
6.625	101.012	100.955	100.908	6.625	100.929	100.854	100.842	7	102.605	102.495	102.451
6.75	101.366	101.301	101.246	6.75	101.266	101.204	101.229	7.125	102.956	102.846	102.802
6.875	101.908	101.843	101.789	6.875	101.727	101.667	101.684	7.25	103.113	103.052	102.988
7	102.285	102.197	102.127	7	102.169	102.120	102.127	7.375	103.546	103.418	103.369
7.125	102.672	102.583	102.527	7.125	102.605	102.549	102.527	7.5	104.033	103.811	103.736
7.25	103.187	103.029	102.907	7.25	103.075	102.928	102.907	7.625	104.573	104.384	104.304
7.375	103.641	103.475	103.348	7.375	103.474	103.394	103.348	7.75	104.944	104.732	104.647
7.5	104.048	103.882	103.730	7.5	103.890	103.761	103.730	7.875	105.150	105.018	104.947
7.625	104.446	104.280	104.215	7.625	104.342	104.224	104.215	8	105.150	105.150	105.150
7.75	104.810	104.609	104.600	7.75	104.810	104.609	104.600				
7.875	105.150	105.065	104.974	7.875	105.150	105.065	104.974				
8	105.278	105.202	105.196	8	105.278	105.202	105.196				
8.125	105.497	105.428	105.422	8.125	105.497	105.428	105.422				
8.25	105.733	105.655	105.624	8.25	105.733	105.655	105.624				
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	97.067	97.067	97.067	4.625	97.519	97.519	97.519	5	92.543	92.601	92.594
4.75	97.356	97.260	97.244	4.75	97.599	97.583	97.657	5.125	93.167	93.224	93.219
4.875	97.861	97.765	97.749	4.875	98.123	98.069	98.069	5.25	94.845	94.800	94.765
5	98.255	98.159	98.143	5	98.421	98.366	98.410	5.375	95.538	95.493	95.459
5.125	98.638	98.542	98.526	5.125	98.871	98.813	98.865	5.5	96.240	96.196	96.163
5.25	98.918	98.782	98.785	5.25	99.198	99.138	99.197	5.625	96.851	96.809	96.776
5.375	99.410	99.274	99.258	5.375	99.504	99.442	99.494	5.75	97.418	97.377	97.346
5.5	99.784	99.649	99.633	5.5	99.865	99.808	99.809	5.875	98.040	97.998	97.965
5.625	100.076	99.940	99.953	5.625	100.126	100.086	100.124	6	98.640	98.596	98.562
5.75	100.418	100.303	100.283	5.75	100.409	100.366	100.411	6.125	99.085	99.026	98.976
5.875	100.878	100.764	100.743	5.875	100.727	100.657	100.668	6.25	99.553	99.495	99.447
6	101.207	101.092	101.071	6	101.112	101.048	101.035	6.375	100.122	100.060	100.007
6.125	101.467	101.352	101.330	6.125	101.388	101.329	101.312	6.5	100.588	100.521	100.463
6.25	101.705	101.597	101.567	6.25	101.417	101.380	101.357	6.625	101.045	100.977	100.919
6.375	102.130	102.021	101.991	6.375	101.781	101.750	101.722	6.75	101.452	101.371	101.301
6.5	102.399	102.291	102.259	6.5	101.968	101.943	101.910	6.875	101.925	101.843	101.772
6.625	102.607	102.499	102.467	6.625	102.193	102.141	102.103	7	102.342	102.261	102.191
6.75	102.769	102.668	102.628	6.75	102.561	102.561	102.517	7.125	102.709	102.629	102.559
6.875	103.199	103.098	103.057	6.875	102.881	102.881	102.832	7.25	103.263	103.176	103.099
7	103.104	103.104	103.050	7	103.158	103.158	103.104	7.375	103.698	103.607	103.527
7.125	103.228	103.169	103.140	7.125	102.801	102.742	102.713	7.5	103.634	103.554	103.484
7.25	103.202	103.114	103.055	7.25	102.870	102.782	102.723	7.625	103.898	103.817	103.747
7.375	103.692	103.604	103.546	7.375	103.258	103.170	103.111	7.75	102.922	102.811	102.733
								7.875	103.191	103.064	103.002

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.694	97.699	97.682	5	96.967	96.978	96.955	5	94.723	94.660	94.598
5.125	97.949	97.966	97.940	5.125	97.461	97.484	97.456	5.125	95.375	95.312	95.249
5.25	98.348	98.348	98.324	5.25	97.923	97.943	97.911	5.25	96.030	95.967	95.905
5.375	98.648	98.647	98.619	5.375	98.313	98.330	98.295	5.375	96.327	96.264	96.202
5.5	98.946	98.942	98.911	5.5	98.681	98.695	98.657	5.5	96.805	96.742	96.680
5.625	99.309	99.246	99.198	5.625	99.018	99.029	98.987	5.625	97.284	97.221	97.159
5.75	99.544	99.534	99.496	5.75	99.332	99.340	99.295	5.75	97.573	97.510	97.448
5.875	99.846	99.831	99.790	5.875	99.613	99.618	99.570	5.875	97.850	97.787	97.725
6	100.068	100.052	100.007	6	99.870	99.873	99.821	6	98.128	98.065	98.003
6.125	100.251	100.234	100.185	6.125	100.093	100.093	100.038	6.125	98.406	98.343	98.281
6.25	100.457	100.438	100.385	6.25	100.298	100.295	100.236	6.25	98.681	98.618	98.556
6.375	100.648	100.625	100.569	6.375	100.479	100.474	100.411	6.375	98.955	98.892	98.830
6.5	100.740	100.718	100.657	6.5	100.577	100.569	100.503	6.5	99.413	99.350	99.287
6.625	100.868	100.838	100.776	6.625	100.573	100.543	100.481	6.625	99.499	99.436	99.374
6.75	100.914	100.856	100.790	6.75	100.693	100.630	100.567	6.75	99.767	99.704	99.642
6.875	100.969	100.906	100.843	6.875	100.756	100.693	100.630	6.875	99.845	99.782	99.719
7	101.021	100.958	100.895	7	100.813	100.750	100.687	7	99.917	99.854	99.792
7.125	101.068	101.005	100.942	7.125	100.878	100.815	100.752	7.125	99.997	99.934	99.872
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	97.797	97.780	5	97.062	97.077	97.053	5	94.673	94.610	94.547
5.125	98.050	98.067	98.041	5.125	97.560	97.582	97.555	5.125	95.325	95.262	95.199
5.25	98.446	98.446	98.422	5.25	98.020	98.040	98.009	5.25	95.980	95.917	95.854
5.375	98.746	98.745	98.717	5.375	98.409	98.426	98.392	5.375	96.277	96.214	96.151
5.5	99.044	99.040	99.009	5.5	98.777	98.791	98.753	5.5	96.755	96.692	96.629
5.625	99.338	99.331	99.296	5.625	99.112	99.123	99.082	5.625	97.234	97.171	97.108
5.75	99.643	99.632	99.594	5.75	99.425	99.434	99.389	5.75	97.523	97.460	97.397
5.875	99.944	99.929	99.889	5.875	99.705	99.711	99.662	5.875	97.800	97.737	97.674
6	100.168	100.152	100.107	6	99.962	99.965	99.913	6	98.078	98.015	97.952
6.125	100.353	100.335	100.286	6.125	100.184	100.185	100.129	6.125	98.356	98.293	98.230
6.25	100.561	100.541	100.489	6.25	100.390	100.387	100.328	6.25	98.631	98.568	98.505
6.375	100.753	100.731	100.675	6.375	100.572	100.567	100.504	6.375	98.905	98.842	98.779
6.5	100.849	100.827	100.766	6.5	100.671	100.663	100.597	6.5	99.363	99.300	99.237
6.625	100.979	100.949	100.887	6.625	100.669	100.639	100.576	6.625	99.449	99.386	99.323
6.75	101.001	100.969	100.903	6.75	100.663	100.636	100.565	6.75	99.717	99.654	99.591
6.875	100.980	100.949	100.878	6.875	100.706	100.668	100.592	6.875	99.795	99.732	99.669
7	100.971	100.908	100.845	7	100.763	100.700	100.637	7	99.867	99.804	99.741
7.125	101.018	100.955	100.892	7.125	100.828	100.765	100.702	7.125	99.947	99.884	99.821

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	94.481	94.458	94.433	5.75	97.736	97.675	97.644	4.375	95.348	95.306	95.262
5.375	95.188	95.164	95.139	5.875	98.330	98.268	98.238	4.5	95.745	95.703	95.659
5.5	95.882	95.858	95.833	6	98.871	98.810	98.779	4.625	96.120	96.078	96.034
5.625	96.532	96.509	96.484	6.125	99.280	99.219	99.188	4.75	96.633	96.596	96.557
5.75	97.304	97.249	97.209	6.25	99.618	99.556	99.524	4.875	97.075	97.032	96.988
5.875	97.922	97.867	97.827	6.375	100.173	100.112	100.079	5	97.362	97.320	97.276
6	98.518	98.462	98.422	6.5	100.668	100.607	100.574	5.125	97.610	97.568	97.524
6.125	99.131	99.075	99.034	6.625	101.014	100.953	100.920	5.25	98.309	98.266	98.222
6.25	99.417	99.370	99.322	6.75	101.258	101.181	101.133	5.375	98.668	98.625	98.581
6.375	99.970	99.923	99.875	6.875	101.755	101.678	101.629	5.5	99.105	99.062	99.018
6.5	100.484	100.437	100.389	7	102.179	102.103	102.054	5.625	99.346	99.302	99.258
6.625	100.957	100.910	100.862	7.125	102.493	102.416	102.368	5.75	99.724	99.676	99.632
				7.25	102.749	102.656	102.594	5.875	100.093	100.046	100.002
				7.375	103.220	103.128	103.066	6	100.297	100.249	100.205
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.279	95.237	95.193								
4.75	95.727	95.676	95.622								
4.875	95.969	95.912	95.854								
5	96.296	96.240	96.181								
5.125	96.689	96.633	96.574								
5.25	97.049	96.993	96.934								
5.375	97.378	97.321	97.263								
5.5	97.659	97.603	97.544								
5.625	97.967	97.911	97.852								
5.75	98.279	98.222	98.163								
5.875	98.583	98.526	98.468								
6	99.107	99.050	98.991								

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	94.596	94.574	94.554	5.75	99.334	99.260	99.229	4.25	94.913	94.870	94.826
5.5	95.256	95.234	95.214	5.875	99.891	99.817	99.786	4.375	95.348	95.306	95.262
5.625	95.912	95.891	95.870	6	100.384	100.310	100.278	4.5	95.745	95.703	95.659
5.75	97.158	97.083	97.053	6.125	100.729	100.656	100.624	4.625	96.120	96.078	96.034
5.875	97.781	97.706	97.676	6.25	100.896	100.803	100.765	4.75	96.633	96.596	96.557
6	98.365	98.290	98.259	6.375	101.374	101.282	101.243	4.875	97.075	97.032	96.988
6.125	98.902	98.827	98.796	6.5	101.808	101.716	101.677	5	97.362	97.320	97.276
6.25	99.258	99.164	99.127	6.625	102.172	102.080	102.041	5.125	97.610	97.568	97.524
6.375	99.797	99.703	99.665	6.75	101.751	101.641	101.597	5.25	98.309	98.266	98.222
6.5	100.309	100.215	100.177	6.875	102.200	102.090	102.048	5.375	98.668	98.625	98.581
6.625	100.784	100.770	100.739	7	102.605	102.495	102.451	5.5	99.105	99.062	99.018
6.75	101.146	101.034	100.992	7.125	102.956	102.846	102.802	5.625	99.346	99.302	99.258
6.875	101.606	101.553	101.500	7.25	103.086	102.958	102.910	5.75	99.724	99.676	99.632
7	102.030	101.993	101.941	7.375	103.546	103.418	103.369	5.875	100.093	100.046	100.002
7.125	102.485	102.421	102.368	7.5	103.903	103.775	103.726	6	100.297	100.249	100.205
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.279	95.237	95.193								
4.75	96.851	96.755	96.739								
4.875	97.202	97.106	97.090								
5	97.525	97.453	97.437								
5.125	98.099	97.963	97.947								
5.25	98.446	98.310	98.294								
5.375	98.783	98.647	98.631								
5.5	99.062	98.926	98.910								
5.625	99.563	99.448	99.428								
5.75	99.899	99.785	99.764								
5.875	100.229	100.114	100.093								
6	100.543	100.428	100.407								

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	94.069	94.057	94.152
5.25	94.829	94.811	94.878
5.375	95.419	95.399	95.473
5.5	96.003	95.979	96.061
5.625	96.617	96.594	96.676
5.75	97.327	97.299	97.352
5.875	97.867	97.844	97.892
6	98.397	98.373	98.413
6.125	98.905	98.871	98.929
6.25	99.416	99.376	99.415
6.375	99.942	99.907	99.934
6.5	100.438	100.400	100.375
6.625	100.833	100.788	100.842
6.75	101.254	101.204	101.229
6.875	101.715	101.667	101.684
7	102.156	102.107	102.127
7.125	102.562	102.503	102.527
7.25	102.958	102.897	102.907
7.375	103.406	103.348	103.348

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	94.162	94.615	94.534	4.75	93.905	94.615	94.534	5	95.284	95.624	95.543
4.875	94.716	95.140	95.059	4.875	94.587	95.140	95.059	5.125	95.970	96.147	96.066
5	95.298	95.624	95.543	5	95.284	95.624	95.543	5.25	96.994	97.199	97.116
5.125	95.970	96.147	96.066	5.125	95.970	96.147	96.066	5.375	97.641	97.799	97.716
5.25	97.109	97.199	97.116	5.25	96.994	97.199	97.116	5.5	98.251	98.274	98.217
5.375	97.819	97.799	97.772	5.375	97.641	97.799	97.716	5.625	98.792	98.818	98.759
5.5	98.288	98.274	98.241	5.5	98.251	98.274	98.217	5.75	99.268	99.548	99.420
5.625	98.792	98.818	98.759	5.625	98.792	98.818	98.759	5.875	99.852	100.098	99.970
5.75	99.329	99.548	99.420	5.75	99.268	99.548	99.420	6	100.376	100.480	100.351
5.875	99.964	100.098	99.970	5.875	99.852	100.098	99.970	6.125	100.905	100.930	100.801
6	100.461	100.480	100.351	6	100.376	100.480	100.351	6.25	101.252	101.522	101.385
6.125	100.979	100.930	100.801	6.125	100.905	100.930	100.801	6.375	101.487	101.591	101.454
6.25	101.252	101.522	101.385	6.25	101.252	101.522	101.385	6.5	102.012	102.004	101.867
6.375	101.487	101.591	101.454	6.375	101.487	101.591	101.454	6.625	102.544	102.468	102.393
6.5	102.012	102.004	101.867	6.5	102.012	102.004	101.867	6.75	102.884	103.158	103.035
6.625	102.544	102.468	102.393	6.625	102.544	102.468	102.393	6.875	102.917	102.901	102.884
6.75	102.884	103.158	103.035	6.75	102.884	103.158	103.035	7	103.426	103.409	103.393
6.875	102.932	102.901	102.884	6.875	102.917	102.901	102.884	7.125	103.829	103.812	103.795
7	103.427	103.409	103.393	7	103.426	103.409	103.393	7.25	104.248	104.181	104.134
7.125	103.829	103.812	103.795	7.125	103.829	103.812	103.795	7.375	103.488	103.408	103.328
7.25	104.248	104.181	104.134	7.25	104.248	104.181	104.134	7.5	103.993	103.882	103.835
7.375	103.488	103.408	103.328	7.375	103.488	103.408	103.328	7.625	104.493	104.381	104.334
7.5	103.993	103.882	103.835	7.5	103.993	103.882	103.835	7.75	104.882	104.770	104.723
								7.875	102.824	102.768	102.742
								8	103.238	103.181	103.156
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	96.063	96.074	96.088	4.25	95.794	95.765	95.855	4.75	92.812	92.801	92.813
4.375	96.528	96.538	96.553	4.375	96.368	96.339	96.429	4.875	93.482	93.528	93.549
4.5	96.993	97.003	97.018	4.5	96.939	96.911	97.001	5	94.214	94.259	94.281
4.625	97.507	97.479	97.569	4.625	97.507	97.479	97.569	5.125	95.040	95.086	95.108
4.75	97.917	98.401	98.192	4.75	97.917	98.401	98.192	5.25	96.976	96.924	96.893
4.875	98.174	98.510	98.301	4.875	98.026	98.510	98.301	5.375	97.686	97.634	97.602
5	98.641	98.865	98.656	5	98.575	98.865	98.656	5.5	98.155	98.103	98.071
5.125	99.119	99.093	99.113	5.125	99.119	99.034	99.113	5.625	98.652	98.599	98.568
5.25	99.672	100.140	99.923	5.25	99.672	100.140	99.923	5.75	98.985	98.852	98.752
5.375	99.860	100.075	99.858	5.375	99.618	100.075	99.858	5.875	99.621	99.488	99.388
5.5	100.318	100.550	100.333	5.5	100.129	100.550	100.333	6	100.128	99.995	99.895
5.625	100.777	100.888	100.705	5.625	100.614	100.888	100.671	6.125	100.656	100.522	100.423
5.75	101.064	101.484	101.222	5.75	101.064	101.484	101.222	6.25	100.646	100.635	100.521
5.875	101.251	101.496	101.235	5.875	101.077	101.496	101.235	6.375	100.940	100.977	100.809
6	101.710	101.663	101.620	6	101.267	101.496	101.283	6.5	101.433	101.284	101.209
								6.625	101.942	101.791	101.759
								6.75	101.802	101.697	101.628
								6.875	102.068	101.903	101.779
								7	102.563	102.398	102.274
								7.125	102.949	102.784	102.660
								7.25	102.416	102.350	102.303
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	95.942	96.187	96.072	5	94.214	94.259	94.281	4.5	94.301	94.272	94.137
5.375	96.680	96.663	96.661	5.125	95.040	95.086	95.108	4.625	94.863	94.834	94.699
5.5	97.406	97.393	97.420	5.25	95.942	96.187	96.072	4.75	94.643	94.618	94.606
5.625	98.118	98.105	98.131	5.375	96.647	96.634	96.661	4.875	95.149	95.125	95.113
5.75	98.515	98.786	98.626	5.5	97.406	97.393	97.420	5	95.608	95.583	95.572
5.875	99.275	99.102	99.067	5.625	98.118	98.105	98.131	5.125	96.067	96.042	96.030
6	99.746	99.658	99.676	5.75	98.515	98.786	98.626	5.25	96.333	96.287	96.261
6.125	100.403	100.331	100.348	5.875	99.213	99.086	99.046	5.375	96.840	96.793	96.768
6.25	100.646	100.635	100.521	6	99.730	99.658	99.676	5.5	97.298	97.252	97.226
6.375	100.794	100.977	100.809	6.125	100.403	100.331	100.348	5.625	97.757	97.711	97.685
6.5	101.359	101.284	101.209	6.25	100.696	100.635	100.571	5.75	97.725	97.678	97.635
6.625	101.876	101.761	101.759	6.375	100.732	100.977	100.809	5.875	98.231	98.185	98.142
6.75	101.802	101.697	101.628	6.5	101.224	101.109	101.107	6	98.690	98.643	98.600
6.875	101.722	101.697	101.648	6.625	101.876	101.761	101.759	6.125	99.139	99.092	99.049

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	96.994	97.199	97.116	5.25	96.994	97.199	97.116	5.25	96.994	97.199	97.116
5.375	97.641	97.799	97.716	5.375	97.641	97.799	97.716	5.375	97.641	97.799	97.716
5.5	98.251	98.274	98.217	5.5	98.251	98.274	98.217	5.5	98.251	98.274	98.217
5.625	98.792	98.818	98.759	5.625	98.792	98.818	98.759	5.625	98.792	98.818	98.759
5.75	99.268	99.548	99.420	5.75	99.268	99.548	99.420	5.75	99.268	99.548	99.420
5.875	99.852	100.098	99.970	5.875	99.852	100.098	99.970	5.875	99.852	100.098	99.970
6	100.376	100.480	100.351	6	100.376	100.480	100.351	6	100.376	100.480	100.351
6.125	100.905	100.930	100.801	6.125	100.905	100.930	100.801	6.125	100.905	100.930	100.801
6.25	101.252	101.522	101.385	6.25	101.252	101.522	101.385	6.25	101.252	101.522	101.385
6.375	101.487	101.591	101.454	6.375	101.487	101.591	101.454	6.375	101.487	101.591	101.454
6.5	102.012	102.004	101.867	6.5	102.012	102.004	101.867	6.5	102.012	102.004	101.867
6.625	102.544	102.468	102.393	6.625	102.544	102.468	102.393	6.625	102.544	102.468	102.393
6.75	102.884	103.158	103.035	6.75	102.884	103.158	103.035	6.75	102.884	103.158	103.035
6.875	102.917	102.901	102.884	6.875	102.917	102.901	102.884	6.875	102.917	102.901	102.884
7	103.426	103.409	103.393	7	103.426	103.409	103.393	7	103.426	103.409	103.393
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	96.939	96.911	97.001	4.25	95.794	95.765	95.855	5.25	95.942	96.187	96.072
4.625	97.507	97.479	97.569	4.375	96.368	96.339	96.429	5.375	96.680	96.663	96.661
4.75	97.917	98.401	98.192	4.5	96.939	96.911	97.001	5.5	97.406	97.393	97.420
4.875	98.026	98.510	98.301	4.625	97.507	97.479	97.569	5.625	98.118	98.105	98.131
5	98.575	98.865	98.656	4.75	97.699	97.654	97.640	5.75	98.515	98.786	98.626
5.125	99.119	99.034	99.113	4.875	98.019	97.935	98.014	5.875	99.275	99.102	99.067
5.25	99.672	100.140	99.923	5	98.575	98.491	98.570	6	99.746	99.658	99.676
5.375	99.618	100.075	99.858	5.125	99.119	99.034	99.113	6.125	100.403	100.331	100.348
5.5	100.129	100.550	100.333	5.25	99.258	99.200	99.170	6.25	100.646	100.635	100.521
5.625	100.614	100.888	100.671	5.375	99.618	99.540	99.608	6.375	100.794	100.977	100.809
5.75	101.064	101.484	101.222	5.5	100.129	100.051	100.119	6.5	101.359	101.284	101.209
5.875	101.077	101.496	101.235	5.625	100.614	100.536	100.604	6.625	101.876	101.761	101.759
6	101.267	101.496	101.283	5.75	100.731	100.671	100.642	6.75	101.802	101.697	101.628
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	95.942	96.187	96.072	5.25	95.942	96.187	96.072	4.5	94.301	94.272	94.137
5.375	96.680	96.663	96.661	5.375	96.647	96.634	96.661	4.625	94.863	94.834	94.699
5.5	97.406	97.393	97.420	5.5	97.406	97.393	97.420	4.75	93.274	93.229	93.215
5.625	98.118	98.105	98.131	5.625	98.118	98.105	98.131	4.875	93.794	93.709	93.488
5.75	98.515	98.786	98.626	5.75	98.515	98.786	98.626	5	94.332	94.247	94.026
5.875	99.275	99.102	99.067	5.875	99.033	99.086	98.978	5.125	94.844	94.759	94.538
6	99.746	99.658	99.676	6	99.730	99.658	99.676	5.25	95.731	95.697	95.664
6.125	100.403	100.331	100.348	6.125	100.403	100.331	100.348	5.375	95.832	95.798	95.765
6.25	100.646	100.635	100.521	6.25	100.696	100.635	100.571	5.5	96.246	96.213	96.179
6.375	100.794	100.977	100.809	6.375	100.732	100.977	100.809	5.625	96.673	96.639	96.606
6.5	101.359	101.284	101.209	6.5	101.224	101.109	101.107	5.75	97.665	97.539	97.413
6.625	101.876	101.761	101.759	6.625	101.876	101.761	101.759	5.875	97.933	97.807	97.682
6.75	101.802	101.697	101.628	6.75	101.852	101.747	101.669	6	98.297	98.171	98.046
6.875	101.722	101.697	101.648	6.875	101.360	101.521	101.367	6.125	98.625	98.500	98.374

Government Adjustments

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

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

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



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	95.995	95.949	95.934	5.125	95.995	95.949	95.934	4.75	93.930	94.547	94.466
5.25	97.019	97.243	97.159	5.25	97.019	97.243	97.159	4.875	94.612	94.953	94.872
5.375	97.666	97.687	97.633	5.375	97.666	97.687	97.633	5	95.309	95.263	95.248
5.5	98.276	98.259	98.242	5.5	98.276	98.259	98.242	5.125	95.995	95.949	95.934
5.625	98.817	98.800	98.784	5.625	98.817	98.800	98.784	5.25	97.019	97.243	97.159
5.75	99.293	99.436	99.307	5.75	99.293	99.436	99.307	5.375	97.666	97.687	97.633
5.875	99.877	99.798	99.670	5.875	99.877	99.798	99.670	5.5	98.276	98.259	98.242
6	100.401	100.217	100.101	6	100.401	100.217	100.101	5.625	98.817	98.800	98.784
6.125	100.930	100.729	100.682	6.125	100.930	100.729	100.682	5.75	99.293	99.436	99.307
6.25	101.277	101.204	101.153	6.25	101.277	101.204	101.153	5.875	99.877	99.798	99.670
6.375	101.512	101.437	101.361	6.375	101.512	101.437	101.361	6	100.401	100.217	100.101
6.5	102.037	101.962	101.886	6.5	102.037	101.962	101.886	6.125	100.930	100.729	100.682
6.625	102.569	102.493	102.418	6.625	102.569	102.493	102.418	6.25	101.277	101.204	101.153
6.75	102.829	102.813	102.796	6.75	102.829	102.813	102.796	6.375	101.512	101.437	101.361
6.875	102.942	102.926	102.909	6.875	102.942	102.926	102.909	6.5	102.037	101.962	101.886
7	103.451	103.434	103.418	7	103.451	103.434	103.418	6.625	102.569	102.493	102.418
7.125	103.854	103.837	103.820	7.125	103.854	103.837	103.820	6.75	102.829	102.813	102.796
7.25	103.917	103.850	103.803	7.25	103.917	103.850	103.803	6.875	102.942	102.926	102.909
7.375	103.517	103.433	103.353	7.375	103.513	103.433	103.353	7	103.451	103.434	103.418
7.5	103.905	103.825	103.745	7.5	103.905	103.825	103.745	7.125	103.854	103.837	103.820
7.625	104.298	104.218	104.137	7.625	104.298	104.218	104.137	7.25	103.917	103.850	103.803
7.75	104.404	104.292	104.245	7.75	104.404	104.292	104.245	7.375	103.513	103.433	103.353
7.875	104.320	104.218	104.132	7.875	104.629	102.533	102.547	7.5	103.905	103.825	103.745
8	104.504	104.402	104.316	8	102.959	102.863	102.877	7.625	104.298	104.218	104.137
8.125	104.737	104.635	104.549	8.125	103.263	103.166	103.181	7.75	104.404	104.292	104.245
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	96.088	96.099	96.113	4.25	95.882	95.853	95.943	4.875	93.456	93.461	93.523
4.375	96.553	96.563	96.578	4.375	96.408	96.380	96.470	5	94.177	94.183	94.245
4.5	97.018	97.028	97.043	4.5	96.924	96.895	96.985	5.125	94.894	94.900	94.962
4.625	97.483	97.493	97.508	4.625	97.424	97.395	97.485	5.25	96.166	96.462	96.378
4.75	97.786	98.270	98.061	4.75	97.724	97.679	97.665	5.375	96.705	96.688	96.682
4.875	98.199	98.504	98.295	4.875	98.003	97.918	97.997	5.5	97.348	97.295	97.362
5	98.666	98.827	98.635	5	98.471	98.386	98.465	5.625	98.021	97.968	98.035
5.125	99.135	99.118	99.104	5.125	98.910	98.826	98.905	5.75	98.634	98.905	98.776
5.25	99.635	100.102	99.885	5.25	99.283	99.225	99.195	5.875	99.300	99.082	98.970
5.375	99.801	100.068	99.851	5.375	99.516	99.438	99.505	6	99.744	99.526	99.579
5.5	100.271	100.512	100.295	5.5	99.911	99.833	99.900	6.125	100.163	100.025	100.082
5.625	100.743	100.719	100.697	5.625	100.270	100.192	100.260	6.25	100.671	100.593	100.546
5.75	100.777	101.196	100.935	5.75	100.756	100.696	100.667	6.375	100.819	100.744	100.669
5.875	101.142	101.105	101.076	5.875	100.643	100.603	100.659	6.5	101.384	101.309	101.234
6	101.604	101.568	101.538	6	100.982	100.942	100.999	6.625	101.806	101.731	101.655
								6.75	101.827	101.722	101.653
								6.875	101.630	101.613	101.596
								7	102.139	102.122	102.105
								7.125	102.541	102.525	102.508
								7.25	102.441	102.375	102.328
								7.375	101.042	100.930	100.883
								7.5	101.559	101.447	101.400
								7.625	102.059	101.947	101.900
								7.75	102.398	102.286	102.239
								7.875	99.177	99.081	98.945
								8	99.507	99.411	99.275
								8.125	99.811	99.714	99.579
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	101.384	101.309	101.234	6.125	100.150	100.072	100.082	4.5	94.269	94.241	94.106
6.625	101.806	101.731	101.655	6.25	100.721	100.643	100.596	4.625	94.730	94.701	94.566
6.75	101.827	101.722	101.653	6.375	100.519	100.534	100.402	4.75	93.299	93.254	93.240
6.875	101.630	101.613	101.596	6.5	101.081	100.926	100.964	4.875	93.741	93.656	93.435
7	102.139	102.122	102.105	6.625	101.640	101.485	101.523	5	94.148	94.064	93.842
7.125	102.541	102.525	102.508	6.75	101.877	101.772	101.694	5.125	94.511	94.426	94.217
7.25	102.441	102.375	102.328	6.875	101.195	101.107	101.111	5.25	95.756	95.722	95.689
7.375	101.042	100.930	100.883	7	101.644	101.555	101.560	5.375	95.857	95.823	95.790
7.5	101.559	101.447	101.400	7.125	102.024	101.957	101.910	5.5	96.271	96.238	96.204
7.625	102.059	101.947	101.900	7.25	102.491	102.425	102.378	5.625	96.698	96.664	96.631
7.75	102.398	102.286	102.239	7.375	101.092	100.980	100.933	5.75	97.690	97.564	97.438
7.875	99.177	99.081	98.945	7.5	101.609	101.497	101.450	5.875	97.958	97.832	97.707
8	99.507	99.411	99.275	7.625	102.109	101.997	101.950	6	98.322	98.196	98.071
8.125	99.811	99.714	99.579	7.75	98.859	98.762	98.627	6.125	98.650	98.525	98.399

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	101.512	101.437	101.361	6.375	101.512	101.437	101.361	6	100.401	100.217	100.101
6.5	102.037	101.962	101.886	6.5	102.037	101.962	101.886	6.125	100.930	100.729	100.682
6.625	102.569	102.493	102.418	6.625	102.569	102.493	102.418	6.25	101.277	101.204	101.153
6.75	102.829	102.813	102.796	6.75	102.829	102.813	102.796	6.375	101.512	101.437	101.361
6.875	102.942	102.926	102.909	6.875	102.942	102.926	102.909	6.5	102.037	101.962	101.886
7	103.451	103.434	103.418	7	103.451	103.434	103.418	6.625	102.569	102.493	102.418
7.125	103.854	103.837	103.820	7.125	103.854	103.837	103.820	6.75	102.829	102.813	102.796
7.25	103.917	103.850	103.803	7.25	103.917	103.850	103.803	6.875	102.942	102.926	102.909
7.375	103.517	103.433	103.353	7.375	103.513	103.433	103.353	7	103.451	103.434	103.418
7.5	103.905	103.825	103.745	7.5	103.905	103.825	103.745	7.125	103.854	103.837	103.820
7.625	104.298	104.218	104.137	7.625	104.298	104.218	104.137	7.25	103.917	103.850	103.803
7.75	104.404	104.292	104.245	7.75	104.404	104.292	104.245	7.375	103.513	103.433	103.353
7.875	104.320	104.218	104.132	7.875	102.679	102.583	102.597	7.5	103.905	103.825	103.745
8	104.504	104.402	104.316	8	103.009	102.913	102.927	7.625	104.298	104.218	104.137
8.125	104.737	104.635	104.549	8.125	103.313	103.216	103.231	7.75	104.404	104.292	104.245
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	97.018	97.028	97.043	4.5	96.924	96.895	96.985	6.625	101.806	101.731	101.655
4.625	97.483	97.493	97.508	4.625	97.424	97.395	97.485	6.75	101.827	101.722	101.653
4.75	97.786	98.270	98.061	4.75	97.724	97.679	97.665	6.875	101.630	101.613	101.596
4.875	98.199	98.504	98.295	4.875	98.003	97.918	97.997	7	102.139	102.122	102.105
5	98.666	98.827	98.635	5	98.471	98.386	98.465	7.125	102.541	102.525	102.508
5.125	99.135	99.118	99.104	5.125	98.910	98.826	98.905	7.25	102.441	102.375	102.328
5.25	99.635	100.102	99.885	5.25	99.283	99.225	99.195	7.375	102.230	102.106	102.004
5.375	99.801	100.068	99.851	5.375	99.516	99.438	99.505	7.5	102.461	102.338	102.236
5.5	100.271	100.512	100.295	5.5	99.911	99.833	99.900	7.625	102.585	102.461	102.360
5.625	100.743	100.719	100.697	5.625	100.270	100.192	100.260	7.75	102.398	102.286	102.239
5.75	100.777	101.196	100.935	5.75	100.756	100.696	100.667	7.875	101.845	101.743	101.657
5.875	101.142	101.105	101.076	5.875	100.643	100.603	100.659	8	102.029	101.927	101.841
6	101.604	101.568	101.538	6	100.982	100.942	100.999	8.125	102.262	102.160	102.074
6.125	102.058	102.021	101.992	6.125	101.466	101.404	101.375				
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	101.384	101.309	101.234	6.125	100.150	100.072	100.082	4.5	94.269	94.241	94.106
6.625	101.806	101.731	101.655	6.25	100.721	100.643	100.596	4.625	94.730	94.701	94.566
6.75	101.827	101.722	101.653	6.375	100.519	100.534	100.402	4.75	93.299	93.254	93.240
6.875	101.630	101.613	101.596	6.5	101.081	100.926	100.964	4.875	93.741	93.656	93.435
7	102.139	102.122	102.105	6.625	101.640	101.485	101.523	5	94.148	94.064	93.842
7.125	102.541	102.525	102.508	6.75	101.877	101.772	101.694	5.125	94.511	94.426	94.217
7.25	102.441	102.375	102.328	6.875	101.195	101.107	101.111	5.25	95.756	95.722	95.689
7.375	101.042	100.930	100.883	7	101.644	101.555	101.560	5.375	95.857	95.823	95.790
7.5	101.559	101.447	101.400	7.125	102.024	101.957	101.910	5.5	96.271	96.238	96.204
7.625	102.059	101.947	101.900	7.25	102.491	102.425	102.378	5.625	96.698	96.664	96.631
7.75	102.398	102.286	102.239	7.375	101.092	100.980	100.933	5.75	97.690	97.564	97.438
7.875	99.177	99.081	98.945	7.5	101.609	101.497	101.450	5.875	97.958	97.832	97.707
8	99.507	99.411	99.275	7.625	102.109	101.997	101.950	6	98.322	98.196	98.071
8.125	99.811	99.714	99.579	7.75	98.859	98.762	98.627	6.125	98.650	98.525	98.399

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	99.280	99.043	98.743	6.75	97.780	97.543	97.243
6.875	99.725	99.495	99.195	6.875	98.225	97.995	97.695
7	100.227	99.997	99.697	7	98.727	98.497	98.197
7.125	100.681	100.451	100.151	7.125	99.181	98.951	98.651
7.25	101.115	100.885	100.585	7.25	99.615	99.385	99.085
7.375	101.055	100.763	100.463	7.375	99.555	99.263	98.963
7.5	101.527	101.235	100.935	7.5	100.027	99.735	99.435
7.625	101.941	101.649	101.349	7.625	100.441	100.149	99.849
7.75	102.335	102.043	101.743	7.75	100.835	100.543	100.243
7.875	101.635	101.280	100.980	7.875	100.135	99.780	99.480
8	102.067	101.712	101.412	8	100.567	100.212	99.912
8.125	102.451	102.096	101.796	8.125	100.951	100.596	100.296
8.25	102.815	102.460	102.160	8.25	101.315	100.960	100.660
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.280	97.043	96.743	6.75	95.780	95.543	95.243
6.875	97.725	97.495	97.195	6.875	96.225	95.995	95.695
7	98.227	97.997	97.697	7	96.727	96.497	96.197
7.125	98.681	98.451	98.151	7.125	97.181	96.951	96.651
7.25	99.115	98.885	98.585	7.25	97.615	97.385	97.085
7.375	99.055	98.763	98.463	7.375	97.555	97.263	96.963
7.5	99.527	99.235	98.935	7.5	98.027	97.735	97.435
7.625	99.941	99.649	99.349	7.625	98.441	98.149	97.849
7.75	100.335	100.043	99.743	7.75	98.835	98.543	98.243
7.875	99.635	99.280	98.980	7.875	98.135	97.780	97.480
8	100.067	99.712	99.412	8	98.567	98.212	97.912
8.125	100.451	100.096	99.796	8.125	98.951	98.596	98.296
8.25	100.815	100.460	100.160	8.25	99.315	98.960	98.660
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.530	98.293	97.993	6.75	96.530	96.293	95.993
6.875	98.975	98.745	98.445	6.875	96.975	96.745	96.445
7	99.477	99.247	98.947	7	97.477	97.247	96.947
7.125	99.931	99.701	99.401	7.125	97.931	97.701	97.401
7.25	100.365	100.135	99.835	7.25	98.365	98.135	97.835
7.375	100.305	100.013	99.713	7.375	98.305	98.013	97.713
7.5	100.777	100.485	100.185	7.5	98.777	98.485	98.185
7.625	101.191	100.899	100.599	7.625	99.191	98.899	98.599
7.75	101.585	101.293	100.993	7.75	99.585	99.293	98.993
7.875	100.885	100.530	100.230	7.875	98.885	98.530	98.230
8	101.317	100.962	100.662	8	99.317	98.962	98.662
8.125	101.701	101.346	101.046	8.125	99.701	99.346	99.046
8.25	102.065	101.710	101.410	8.25	100.065	99.710	99.410

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.