



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	91.921	91.918	91.903	4.75	91.912	91.856	91.856	5.125	96.191	96.206	96.255
4.875	92.928	92.919	93.007	4.875	92.928	92.919	93.007	5.25	96.928	96.944	96.990
5	93.611	93.600	93.694	5	93.611	93.600	93.694	5.375	97.468	97.482	97.534
5.125	94.172	94.160	94.255	5.125	94.172	94.160	94.255	5.5	97.983	97.996	98.051
5.25	95.068	95.034	95.034	5.25	94.986	94.969	95.034	5.625	98.496	98.501	98.534
5.375	95.759	95.726	95.699	5.375	95.582	95.562	95.634	5.75	99.321	99.242	99.216
5.5	96.458	96.424	96.398	5.5	96.170	96.147	96.227	5.875	99.882	99.801	99.775
5.625	97.063	97.030	97.003	5.625	96.788	96.765	96.844	6	100.370	100.310	100.274
5.75	97.571	97.530	97.507	5.75	97.485	97.457	97.507	6.125	100.774	100.713	100.678
5.875	98.200	98.159	98.123	5.875	98.029	98.005	98.054	6.25	100.964	100.865	100.835
6	98.806	98.764	98.729	6	98.565	98.540	98.584	6.375	101.448	101.348	101.318
6.125	99.261	99.220	99.184	6.125	99.131	99.070	99.101	6.5	101.887	101.786	101.757
6.25	99.668	99.619	99.575	6.25	99.558	99.518	99.553	6.625	102.266	102.186	102.145
6.375	100.241	100.192	100.148	6.375	100.090	100.055	100.077	6.75	101.852	101.734	101.698
6.5	100.691	100.642	100.597	6.5	100.594	100.556	100.526	6.875	102.309	102.219	102.170
6.625	101.149	101.100	101.055	6.625	101.012	100.950	100.999	7	102.719	102.599	102.565
6.75	101.497	101.432	101.370	6.75	101.365	101.314	101.334	7.125	103.072	102.950	102.917
6.875	102.041	101.977	101.915	6.875	101.851	101.803	101.815	7.25	103.187	103.127	103.062
7	102.394	102.312	102.246	7	102.280	102.232	102.246	7.375	103.634	103.498	103.457
7.125	102.782	102.693	102.650	7.125	102.765	102.666	102.650	7.5	104.044	103.887	103.817
7.25	103.317	103.268	103.110	7.25	103.169	103.011	102.993	7.625	104.574	104.459	104.379
7.375	103.763	103.556	103.455	7.375	103.563	103.461	103.455	7.75	104.951	104.724	104.639
7.5	104.166	103.937	103.800	7.5	103.935	103.844	103.800	7.875	105.198	105.043	104.998
7.625	104.566	104.337	104.238	7.625	104.345	104.256	104.238	8	105.150	105.150	105.150
7.75	104.818	104.653	104.636	7.75	104.818	104.653	104.636				
7.875	105.150	105.075	104.985	7.875	105.150	105.075	104.985				
8	105.335	105.256	105.242	8	105.335	105.256	105.242				
8.125	105.550	105.477	105.464	8.125	105.550	105.477	105.464				
8.25	105.969	105.891	105.848	8.25	105.969	105.891	105.848				
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	97.261	97.245	97.201	4.625	97.631	97.631	97.631	5	92.712	92.770	92.762
4.75	97.414	97.400	97.472	4.75	97.792	97.808	97.880	5.125	93.339	93.396	93.390
4.875	97.918	97.899	97.883	4.875	98.212	98.212	98.232	5.25	95.057	95.011	94.970
5	98.312	98.293	98.277	5	98.576	98.521	98.595	5.375	95.751	95.705	95.665
5.125	98.696	98.676	98.660	5.125	99.030	98.972	99.023	5.5	96.454	96.409	96.370
5.25	99.038	99.013	98.977	5.25	99.361	99.300	99.358	5.625	97.076	97.032	96.993
5.375	99.441	99.408	99.385	5.375	99.660	99.597	99.661	5.75	97.591	97.550	97.514
5.5	99.818	99.778	99.760	5.5	99.975	99.911	99.975	5.875	98.218	98.175	98.139
5.625	100.162	100.122	100.136	5.625	100.332	100.292	100.327	6	98.821	98.777	98.739
5.75	100.513	100.449	100.435	5.75	100.620	100.577	100.619	6.125	99.273	99.228	99.189
5.875	100.980	100.916	100.902	5.875	100.878	100.832	100.881	6.25	99.685	99.635	99.590
6	101.311	101.246	101.232	6	101.231	101.186	101.235	6.375	100.253	100.200	100.152
6.125	101.575	101.508	101.494	6.125	101.490	101.448	101.430	6.5	100.708	100.641	100.576
6.25	101.819	101.733	101.710	6.25	101.498	101.462	101.439	6.625	101.165	101.098	101.033
6.375	102.255	102.168	102.146	6.375	101.873	101.842	101.814	6.75	101.556	101.476	101.396
6.5	102.527	102.439	102.418	6.5	102.057	102.032	101.999	6.875	102.055	101.974	101.892
6.625	102.738	102.649	102.628	6.625	102.286	102.198	102.177	7	102.453	102.372	102.293
6.75	102.870	102.763	102.730	6.75	102.502	102.426	102.383	7.125	102.820	102.740	102.660
6.875	103.313	103.204	103.172	6.875	102.816	102.746	102.697	7.25	103.302	103.217	103.132
7	103.275	103.251	103.207	7	103.085	103.022	102.968	7.375	103.739	103.650	103.562
7.125	103.508	103.483	103.439	7.125	102.847	102.803	102.788	7.5	103.752	103.671	103.592
7.25	103.528	103.431	103.328	7.25	102.976	102.902	102.859	7.625	104.014	103.934	103.854
7.375	103.799	103.726	103.682	7.375	103.365	103.291	103.247	7.75	102.972	102.902	102.783
								7.875	103.239	103.112	103.049

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	97.735	97.741	97.724	5	96.992	96.998	96.981	5	94.747	94.684	94.621
5.125	97.974	97.994	97.967	5.125	97.499	97.521	97.493	5.125	95.398	95.335	95.273
5.25	98.394	98.394	98.370	5.25	97.971	97.991	97.958	5.25	96.054	95.991	95.928
5.375	98.692	98.691	98.662	5.375	98.361	98.378	98.342	5.375	96.351	96.288	96.225
5.5	98.982	98.979	98.946	5.5	98.729	98.744	98.704	5.5	96.828	96.765	96.703
5.625	99.336	99.273	99.227	5.625	99.066	99.077	99.033	5.625	97.307	97.244	97.182
5.75	99.584	99.574	99.534	5.75	99.380	99.389	99.341	5.75	97.597	97.534	97.472
5.875	99.888	99.874	99.830	5.875	99.661	99.667	99.615	5.875	97.874	97.811	97.749
6	100.107	100.091	100.044	6	99.918	99.922	99.866	6	98.152	98.089	98.026
6.125	100.289	100.273	100.220	6.125	100.141	100.141	100.082	6.125	98.430	98.367	98.305
6.25	100.502	100.482	100.426	6.25	100.346	100.344	100.281	6.25	98.705	98.642	98.580
6.375	100.700	100.676	100.616	6.375	100.527	100.522	100.455	6.375	98.979	98.916	98.853
6.5	100.789	100.766	100.701	6.5	100.625	100.617	100.546	6.5	99.437	99.374	99.311
6.625	100.913	100.882	100.816	6.625	100.624	100.593	100.527	6.625	99.523	99.460	99.398
6.75	100.942	100.901	100.830	6.75	100.722	100.659	100.596	6.75	99.791	99.728	99.666
6.875	100.997	100.934	100.871	6.875	100.785	100.722	100.659	6.875	99.870	99.807	99.744
7	101.049	100.986	100.923	7	100.842	100.779	100.716	7	99.941	99.878	99.816
7.125	101.096	101.033	100.970	7.125	100.906	100.843	100.780	7.125	100.020	99.957	99.895
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	97.833	97.839	97.822	5	97.087	97.097	97.076	5	94.697	94.634	94.571
5.125	98.076	98.096	98.068	5.125	97.597	97.620	97.591	5.125	95.348	95.285	95.222
5.25	98.492	98.492	98.467	5.25	98.068	98.088	98.055	5.25	96.004	95.941	95.878
5.375	98.789	98.789	98.759	5.375	98.457	98.474	98.438	5.375	96.301	96.238	96.175
5.5	99.080	99.077	99.044	5.5	98.825	98.839	98.799	5.5	96.778	96.715	96.652
5.625	99.367	99.363	99.325	5.625	99.160	99.171	99.127	5.625	97.257	97.194	97.131
5.75	99.682	99.672	99.632	5.75	99.473	99.482	99.434	5.75	97.547	97.484	97.421
5.875	99.987	99.972	99.929	5.875	99.753	99.759	99.707	5.875	97.824	97.761	97.698
6	100.207	100.191	100.143	6	100.010	100.013	99.958	6	98.102	98.039	97.976
6.125	100.391	100.374	100.322	6.125	100.232	100.233	100.173	6.125	98.380	98.317	98.254
6.25	100.605	100.586	100.529	6.25	100.437	100.435	100.372	6.25	98.655	98.592	98.529
6.375	100.805	100.782	100.722	6.375	100.620	100.615	100.548	6.375	98.929	98.866	98.803
6.5	100.897	100.875	100.810	6.5	100.719	100.711	100.640	6.5	99.387	99.324	99.261
6.625	101.023	100.993	100.926	6.625	100.719	100.689	100.622	6.625	99.473	99.410	99.347
6.75	101.046	101.014	100.943	6.75	100.713	100.683	100.610	6.75	99.741	99.678	99.615
6.875	101.023	100.993	100.916	6.875	100.735	100.715	100.633	6.875	99.820	99.757	99.694
7	100.999	100.936	100.873	7	100.792	100.736	100.666	7	99.891	99.828	99.765
7.125	101.046	100.983	100.920	7.125	100.856	100.793	100.730	7.125	99.970	99.907	99.844

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	94.589	94.566	94.541	5.75	97.798	97.737	97.706	4.375	95.537	95.493	95.449
5.375	95.298	95.274	95.250	5.875	98.392	98.331	98.300	4.5	95.934	95.890	95.846
5.5	95.993	95.970	95.945	6	98.934	98.873	98.842	4.625	96.314	96.270	96.226
5.625	96.649	96.625	96.601	6.125	99.343	99.282	99.251	4.75	96.741	96.711	96.682
5.75	97.286	97.229	97.191	6.25	99.680	99.619	99.585	4.875	97.181	97.145	97.108
5.875	97.909	97.851	97.818	6.375	100.236	100.175	100.142	5	97.472	97.435	97.398
6	98.513	98.478	98.445	6.5	100.732	100.671	100.637	5.125	97.721	97.684	97.648
6.125	99.131	99.070	99.034	6.625	101.078	101.017	100.983	5.25	98.400	98.363	98.327
6.25	99.485	99.446	99.405	6.75	101.351	101.274	101.225	5.375	98.760	98.723	98.687
6.375	100.040	100.001	99.960	6.875	101.850	101.773	101.724	5.5	99.199	99.162	99.126
6.5	100.556	100.517	100.476	7	102.275	102.198	102.149	5.625	99.441	99.405	99.368
6.625	101.030	100.991	100.950	7.125	102.587	102.510	102.461	5.75	99.795	99.759	99.722
				7.25	102.808	102.716	102.654	5.875	100.166	100.129	100.093
				7.375	103.280	103.188	103.127	6	100.372	100.335	100.298
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.405	95.361	95.317								
4.75	95.834	95.790	95.747								
4.875	96.075	96.024	95.972								
5	96.405	96.354	96.303								
5.125	96.800	96.748	96.697								
5.25	97.160	97.109	97.058								
5.375	97.491	97.439	97.388								
5.5	97.775	97.723	97.672								
5.625	98.082	98.031	97.979								
5.75	98.375	98.324	98.273								
5.875	98.681	98.630	98.578								
6	99.207	99.155	99.104								

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	94.662	94.639	94.603	5.75	99.321	99.242	99.216	4.25	95.103	95.059	95.015
5.5	95.329	95.303	95.267	5.875	99.882	99.801	99.775	4.375	95.537	95.493	95.449
5.625	95.992	95.962	95.925	6	100.379	100.296	100.270	4.5	95.934	95.890	95.846
5.75	97.143	97.062	97.036	6.125	100.729	100.646	100.620	4.625	96.314	96.270	96.226
5.875	97.768	97.686	97.660	6.25	100.964	100.865	100.835	4.75	96.741	96.711	96.682
6	98.356	98.273	98.247	6.375	101.448	101.348	101.318	4.875	97.181	97.145	97.108
6.125	98.896	98.811	98.785	6.5	101.887	101.786	101.757	5	97.472	97.435	97.398
6.25	99.323	99.223	99.193	6.625	102.254	102.152	102.124	5.125	97.721	97.684	97.648
6.375	99.867	99.765	99.737	6.75	101.852	101.734	101.698	5.25	98.400	98.363	98.327
6.5	100.385	100.283	100.255	6.875	102.309	102.190	102.154	5.375	98.760	98.723	98.687
6.625	100.879	100.851	100.800	7	102.719	102.599	102.565	5.5	99.199	99.162	99.126
6.75	101.245	101.126	101.091	7.125	103.072	102.950	102.917	5.625	99.441	99.405	99.368
6.875	101.720	101.658	101.569	7.25	103.169	103.034	102.992	5.75	99.795	99.759	99.722
7	102.148	102.100	102.011	7.375	103.634	103.498	103.457	5.875	100.166	100.129	100.093
7.125	102.582	102.530	102.441	7.5	103.995	103.857	103.817	6	100.372	100.335	100.298
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.405	95.361	95.317								
4.75	96.921	96.904	96.888								
4.875	97.272	97.254	97.238								
5	97.616	97.597	97.581								
5.125	98.131	98.092	98.077								
5.25	98.479	98.439	98.424								
5.375	98.818	98.776	98.761								
5.5	99.093	99.050	99.035								
5.625	99.652	99.590	99.574								
5.75	99.989	99.926	99.911								
5.875	100.319	100.255	100.241								
6	100.629	100.564	100.550								

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	94.172	94.160	94.255
5.25	94.986	94.969	95.034
5.375	95.582	95.562	95.634
5.5	96.170	96.147	96.227
5.625	96.788	96.765	96.844
5.75	97.485	97.457	97.507
5.875	98.029	98.005	98.054
6	98.565	98.540	98.584
6.125	99.081	99.047	99.101
6.25	99.558	99.518	99.553
6.375	100.090	100.055	100.077
6.5	100.594	100.556	100.526
6.625	100.995	100.950	100.999
6.75	101.365	101.314	101.334
6.875	101.851	101.803	101.815
7	102.280	102.232	102.246
7.125	102.673	102.617	102.650
7.25	103.051	102.990	102.993
7.375	103.519	103.461	103.455

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	94.118	94.758	94.673	4.75	94.076	94.758	94.673	5	95.456	95.766	95.682
4.875	94.758	95.283	95.198	4.875	94.758	95.283	95.198	5.125	96.142	96.289	96.205
5	95.456	95.766	95.682	5	95.456	95.766	95.682	5.25	97.070	97.296	97.214
5.125	96.142	96.289	96.205	5.125	96.142	96.289	96.205	5.375	97.719	97.896	97.814
5.25	97.206	97.296	97.214	5.25	97.070	97.296	97.214	5.5	98.330	98.371	98.289
5.375	97.918	97.896	97.872	5.375	97.719	97.896	97.814	5.625	98.876	98.915	98.832
5.5	98.388	98.371	98.342	5.5	98.330	98.371	98.289	5.75	99.331	99.590	99.462
5.625	98.886	98.915	98.840	5.625	98.876	98.915	98.832	5.875	99.872	100.140	100.012
5.75	99.360	99.590	99.462	5.75	99.331	99.590	99.462	6	100.375	100.521	100.393
5.875	99.998	100.140	100.012	5.875	99.872	100.140	100.012	6.125	100.882	100.971	100.843
6	100.496	100.521	100.393	6	100.375	100.521	100.393	6.25	101.252	101.578	101.443
6.125	101.012	100.971	100.843	6.125	100.882	100.971	100.843	6.375	101.544	101.647	101.512
6.25	101.252	101.578	101.443	6.25	101.252	101.578	101.443	6.5	102.069	102.059	101.924
6.375	101.552	101.647	101.512	6.375	101.544	101.647	101.512	6.625	102.633	102.550	102.466
6.5	102.069	102.059	101.924	6.5	102.069	102.059	101.924	6.75	102.930	103.186	103.062
6.625	102.633	102.550	102.466	6.625	102.633	102.550	102.466	6.875	102.834	102.861	102.756
6.75	102.930	103.186	103.062	6.75	102.930	103.186	103.062	7	103.352	103.361	103.273
6.875	102.983	102.910	102.873	6.875	102.906	102.877	102.827	7.125	103.829	103.780	103.713
7	103.479	103.406	103.369	7	103.399	103.369	103.320	7.25	104.266	104.198	104.151
7.125	103.885	103.813	103.775	7.125	103.829	103.780	103.732	7.375	103.577	103.496	103.416
7.25	104.266	104.198	104.151	7.25	104.266	104.198	104.151	7.5	104.015	103.897	103.850
7.375	103.577	103.496	103.416	7.375	103.577	103.496	103.416	7.625	104.515	104.397	104.350
7.5	104.015	103.897	103.850	7.5	104.015	103.897	103.850	7.75	104.904	104.786	104.739
								7.875	103.231	103.382	103.339
								8	103.644	103.795	103.752
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.060	96.058	96.092	4.25	95.970	95.968	96.060	4.75	92.952	92.963	92.984
4.375	96.544	96.566	96.634	4.375	96.544	96.542	96.634	4.875	93.689	93.699	93.721
4.5	97.116	97.114	97.206	4.5	97.116	97.114	97.206	5	94.421	94.431	94.453
4.625	97.685	97.682	97.774	4.625	97.685	97.682	97.774	5.125	95.238	95.248	95.270
4.75	97.993	98.478	98.276	4.75	97.993	98.478	98.276	5.25	97.073	97.021	96.990
4.875	98.289	98.587	98.385	4.875	98.164	98.587	98.385	5.375	97.785	97.733	97.702
5	98.748	98.942	98.740	5	98.720	98.942	98.740	5.5	98.256	98.204	98.172
5.125	99.264	99.176	99.254	5.125	99.264	99.176	99.254	5.625	98.754	98.702	98.670
5.25	99.761	100.231	100.015	5.25	99.761	100.231	100.015	5.75	99.017	98.892	98.801
5.375	99.973	100.166	99.950	5.375	99.777	100.166	99.950	5.875	99.655	99.529	99.439
5.5	100.431	100.641	100.425	5.5	100.289	100.641	100.425	6	100.163	100.038	99.947
5.625	100.890	100.980	100.827	5.625	100.775	100.980	100.763	6.125	100.688	100.563	100.473
5.75	101.239	101.666	101.405	5.75	101.239	101.666	101.405	6.25	100.676	100.691	100.552
5.875	101.328	101.678	101.417	5.875	101.251	101.678	101.417	6.375	101.013	101.033	100.867
6	101.787	101.740	101.713	6	101.317	101.678	101.417	6.5	101.506	101.355	101.249
								6.625	102.016	101.865	101.748
								6.75	101.848	101.743	101.664
								6.875	102.119	102.017	101.949
								7	102.615	102.512	102.445
								7.125	103.021	102.919	102.852
								7.25	102.435	102.366	102.319
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.100	96.284	96.170	5	94.421	94.431	94.453	4.5	94.478	94.475	94.343
5.375	96.805	96.790	96.814	5.125	95.238	95.248	95.270	4.625	95.041	95.038	94.905
5.5	97.565	97.550	97.573	5.25	96.100	96.284	96.170	4.75	94.763	94.731	94.735
5.625	98.267	98.252	98.275	5.375	96.805	96.790	96.814	4.875	95.269	95.238	95.241
5.75	98.549	98.828	98.668	5.5	97.565	97.550	97.573	5	95.728	95.696	95.700
5.875	99.294	99.128	99.112	5.625	98.267	98.252	98.275	5.125	96.187	96.155	96.159
6	99.856	99.799	99.810	5.75	98.549	98.828	98.668	5.25	96.446	96.407	96.383
6.125	100.519	100.462	100.473	5.875	99.235	99.128	99.112	5.375	96.953	96.913	96.889
6.25	100.676	100.691	100.552	6	99.856	99.799	99.810	5.5	97.411	97.372	97.348
6.375	100.851	101.033	100.867	6.125	100.519	100.462	100.473	5.625	97.870	97.831	97.807
6.5	101.416	101.333	101.249	6.25	100.726	100.691	100.602	5.75	97.802	97.755	97.728
6.625	101.871	101.787	101.704	6.375	100.779	101.033	100.867	5.875	98.308	98.261	98.234
6.75	101.848	101.743	101.664	6.5	101.174	101.103	101.062	6	98.767	98.720	98.693
6.875	101.760	101.733	101.684	6.625	101.815	101.717	101.704	6.125	99.216	99.169	99.142

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.070	97.296	97.214	5.25	97.070	97.296	97.214	5.25	97.070	97.296	97.214
5.375	97.719	97.896	97.814	5.375	97.719	97.896	97.814	5.375	97.719	97.896	97.814
5.5	98.330	98.371	98.289	5.5	98.330	98.371	98.289	5.5	98.330	98.371	98.289
5.625	98.876	98.915	98.832	5.625	98.876	98.915	98.832	5.625	98.876	98.915	98.832
5.75	99.331	99.590	99.462	5.75	99.331	99.590	99.462	5.75	99.331	99.590	99.462
5.875	99.872	100.140	100.012	5.875	99.872	100.140	100.012	5.875	99.872	100.140	100.012
6	100.375	100.521	100.393	6	100.375	100.521	100.393	6	100.375	100.521	100.393
6.125	100.882	100.971	100.843	6.125	100.882	100.971	100.843	6.125	100.882	100.971	100.843
6.25	101.252	101.578	101.443	6.25	101.252	101.578	101.443	6.25	101.252	101.578	101.443
6.375	101.544	101.647	101.512	6.375	101.544	101.647	101.512	6.375	101.544	101.647	101.512
6.5	102.069	102.059	101.924	6.5	102.069	102.059	101.924	6.5	102.069	102.059	101.924
6.625	102.633	102.550	102.466	6.625	102.633	102.550	102.466	6.625	102.633	102.550	102.466
6.75	102.930	103.186	103.062	6.75	102.930	103.186	103.062	6.75	102.930	103.186	103.062
6.875	102.906	102.877	102.827	6.875	102.906	102.877	102.827	6.875	102.834	102.861	102.756
7	103.399	103.369	103.320	7	103.399	103.369	103.320	7	103.352	103.361	103.273
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	97.116	97.114	97.206	4.25	95.970	95.968	96.060	5.25	96.100	96.284	96.170
4.625	97.685	97.682	97.774	4.375	96.544	96.542	96.634	5.375	96.805	96.790	96.814
4.75	97.993	98.478	98.276	4.5	97.116	97.114	97.206	5.5	97.565	97.550	97.573
4.875	98.164	98.587	98.385	4.625	97.685	97.682	97.774	5.625	98.267	98.252	98.275
5	98.720	98.942	98.740	4.75	97.839	97.794	97.779	5.75	98.549	98.828	98.668
5.125	99.264	99.176	99.254	4.875	98.164	98.075	98.154	5.875	99.294	99.128	99.112
5.25	99.761	100.231	100.015	5	98.720	98.632	98.710	6	99.856	99.799	99.810
5.375	99.777	100.166	99.950	5.125	99.264	99.176	99.254	6.125	100.519	100.462	100.473
5.5	100.289	100.641	100.425	5.25	99.352	99.308	99.293	6.25	100.676	100.691	100.552
5.625	100.775	100.980	100.763	5.375	99.777	99.697	99.761	6.375	100.851	101.033	100.867
5.75	101.239	101.666	101.405	5.5	100.289	100.209	100.274	6.5	101.416	101.333	101.249
5.875	101.251	101.678	101.417	5.625	100.775	100.695	100.759	6.625	101.871	101.787	101.704
6	101.317	101.678	101.417	5.75	100.839	100.780	100.751	6.75	101.848	101.743	101.664
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.100	96.284	96.170	5.25	96.100	96.284	96.170	4.5	94.478	94.475	94.343
5.375	96.805	96.790	96.814	5.375	96.805	96.790	96.814	4.625	95.041	95.038	94.905
5.5	97.565	97.550	97.573	5.5	97.565	97.550	97.573	4.75	93.414	93.369	93.354
5.625	98.267	98.252	98.275	5.625	98.267	98.252	98.275	4.875	93.939	93.851	93.629
5.75	98.549	98.828	98.668	5.75	98.549	98.828	98.668	5	94.477	94.389	94.168
5.875	99.294	99.128	99.112	5.875	99.158	99.128	99.112	5.125	94.991	94.902	94.681
6	99.856	99.799	99.810	6	99.856	99.799	99.810	5.25	95.776	95.743	95.709
6.125	100.519	100.462	100.473	6.125	100.519	100.462	100.473	5.375	95.881	95.848	95.814
6.25	100.676	100.691	100.552	6.25	100.726	100.691	100.602	5.5	96.305	96.272	96.239
6.375	100.851	101.033	100.867	6.375	100.779	101.033	100.867	5.625	96.735	96.701	96.668
6.5	101.416	101.333	101.249	6.5	101.174	101.103	101.062	5.75	97.679	97.637	97.595
6.625	101.871	101.787	101.704	6.625	101.815	101.717	101.704	5.875	97.954	97.912	97.870
6.75	101.848	101.743	101.664	6.75	101.898	101.793	101.714	6	98.323	98.281	98.239
6.875	101.760	101.733	101.684	6.875	101.411	101.548	101.393	6.125	98.661	98.619	98.577

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	96.167	96.121	96.106	5.125	96.167	96.121	96.106	4.75	94.101	94.689	94.605
5.25	97.095	97.340	97.257	5.25	97.095	97.340	97.257	4.875	94.783	95.095	95.011
5.375	97.744	97.784	97.701	5.375	97.744	97.784	97.701	5	95.481	95.435	95.419
5.5	98.355	98.321	98.288	5.5	98.355	98.321	98.288	5.125	96.167	96.121	96.106
5.625	98.901	98.867	98.834	5.625	98.901	98.867	98.834	5.25	97.095	97.340	97.257
5.75	99.356	99.478	99.349	5.75	99.356	99.478	99.349	5.375	97.744	97.784	97.701
5.875	99.897	99.840	99.712	5.875	99.897	99.840	99.712	5.5	98.355	98.321	98.288
6	100.400	100.259	100.172	6	100.400	100.259	100.172	5.625	98.901	98.867	98.834
6.125	100.907	100.758	100.775	6.125	100.907	100.758	100.775	5.75	99.356	99.478	99.349
6.25	101.277	101.259	101.153	6.25	101.277	101.259	101.153	5.875	99.897	99.840	99.712
6.375	101.569	101.485	101.401	6.375	101.569	101.485	101.401	6	100.400	100.259	100.172
6.5	102.094	102.010	101.926	6.5	102.094	102.010	101.926	6.125	100.907	100.758	100.775
6.625	102.658	102.575	102.491	6.625	102.658	102.575	102.491	6.25	101.277	101.259	101.153
6.75	102.813	102.708	102.629	6.75	102.813	102.708	102.629	6.375	101.569	101.485	101.401
6.875	102.803	102.722	102.642	6.875	102.803	102.722	102.642	6.5	102.094	102.010	101.926
7	103.305	103.225	103.145	7	103.305	103.225	103.145	6.625	102.658	102.575	102.491
7.125	103.717	103.637	103.556	7.125	103.717	103.637	103.556	6.75	102.813	102.708	102.629
7.25	103.935	103.867	103.820	7.25	103.935	103.867	103.820	6.875	102.803	102.722	102.642
7.375	103.602	103.521	103.441	7.375	103.602	103.521	103.441	7	103.305	103.225	103.145
7.5	103.999	103.919	103.839	7.5	103.999	103.919	103.839	7.125	103.717	103.637	103.556
7.625	104.366	104.286	104.206	7.625	104.366	104.286	104.206	7.25	103.935	103.867	103.820
7.75	104.426	104.308	104.261	7.75	104.426	104.308	104.261	7.375	103.602	103.521	103.441
7.875	104.216	104.097	103.995	7.875	104.036	103.147	103.144	7.5	103.999	103.919	103.839
8	104.399	104.280	104.179	8	103.365	103.477	103.474	7.625	104.366	104.286	104.206
8.125	104.633	104.514	104.412	8.125	103.668	103.780	103.777	7.75	104.426	104.308	104.261
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	96.085	96.070	96.148	4.25	96.059	96.056	96.148	4.875	93.662	93.633	93.694
4.375	96.586	96.584	96.676	4.375	96.586	96.584	96.676	5	94.384	94.355	94.416
4.5	97.102	97.100	97.192	4.5	97.102	97.100	97.192	5.125	95.091	95.062	95.123
4.625	97.603	97.601	97.693	4.625	97.603	97.601	97.693	5.25	96.280	96.559	96.476
4.75	97.864	98.347	98.145	4.75	97.864	97.819	97.804	5.375	96.827	96.772	96.835
4.875	98.228	98.581	98.379	4.875	98.148	98.060	98.138	5.5	97.507	97.452	97.515
5	98.695	98.904	98.702	5	98.617	98.529	98.607	5.625	98.170	98.115	98.179
5.125	99.163	99.141	99.119	5.125	99.058	98.970	99.048	5.75	98.667	98.946	98.818
5.25	99.723	100.194	99.977	5.25	99.377	99.333	99.318	5.875	99.319	99.102	99.078
5.375	99.829	100.160	99.943	5.375	99.676	99.596	99.660	6	99.759	99.662	99.713
5.5	100.299	100.604	100.387	5.5	100.072	99.992	100.056	6.125	100.252	100.156	100.207
5.625	100.771	100.749	100.727	5.625	100.432	100.352	100.417	6.25	100.701	100.623	100.577
5.75	100.951	101.378	101.117	5.75	100.864	100.805	100.776	6.375	100.876	100.793	100.709
5.875	101.148	101.119	101.089	5.875	100.692	100.636	100.686	6.5	101.441	101.358	101.274
6	101.611	101.582	101.552	6	101.072	100.984	101.026	6.625	101.896	101.812	101.728
								6.75	101.873	101.768	101.689
								6.875	101.490	101.410	101.329
								7	101.993	101.912	101.832
								7.125	102.404	102.324	102.244
								7.25	102.460	102.391	102.344
								7.375	101.066	100.945	100.898
								7.5	101.580	101.462	101.416
								7.625	102.081	101.963	101.916
								7.75	102.420	102.302	102.255
								7.875	99.584	99.695	99.543
								8	99.913	100.025	99.872
								8.125	100.217	100.328	100.175
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	101.441	101.358	101.274	6.125	100.252	100.156	100.207	4.5	94.449	94.446	94.314
6.625	101.896	101.812	101.728	6.25	100.751	100.673	100.627	4.625	94.910	94.908	94.775
6.75	101.873	101.768	101.689	6.375	100.467	100.589	100.454	4.75	93.440	93.394	93.379
6.875	101.490	101.410	101.329	6.5	101.028	100.890	100.917	4.875	93.887	93.799	93.578
7	101.993	101.912	101.832	6.625	101.576	101.437	101.464	5	94.296	94.208	93.986
7.125	102.404	102.324	102.244	6.75	101.923	101.818	101.739	5.125	94.660	94.572	94.351
7.25	102.460	102.391	102.344	6.875	101.245	101.190	101.185	5.25	95.801	95.768	95.734
7.375	101.066	100.945	100.898	7	101.694	101.638	101.634	5.375	95.906	95.873	95.839
7.5	101.580	101.462	101.416	7.125	102.042	101.973	101.926	5.5	96.330	96.297	96.264
7.625	102.081	101.963	101.916	7.25	102.510	102.441	102.394	5.625	96.760	96.726	96.693
7.75	102.420	102.302	102.255	7.375	101.112	100.995	100.948	5.75	97.704	97.662	97.620
7.875	99.584	99.695	99.543	7.5	101.630	101.512	101.466	5.875	97.979	97.937	97.895
8	99.913	100.025	99.872	7.625	102.131	102.013	101.966	6	98.348	98.306	98.264
8.125	100.217	100.328	100.175	7.75	99.266	99.377	99.225	6.125	98.686	98.644	98.602

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	101.569	101.485	101.401	6.375	101.569	101.485	101.401	6	100.400	100.259	100.172
6.5	102.094	102.010	101.926	6.5	102.094	102.010	101.926	6.125	100.907	100.772	100.785
6.625	102.658	102.575	102.491	6.625	102.658	102.575	102.491	6.25	101.277	101.259	101.153
6.75	102.813	102.708	102.629	6.75	102.813	102.708	102.629	6.375	101.569	101.485	101.401
6.875	102.803	102.722	102.642	6.875	102.803	102.722	102.642	6.5	102.094	102.010	101.926
7	103.305	103.225	103.145	7	103.305	103.225	103.145	6.625	102.658	102.575	102.491
7.125	103.717	103.637	103.556	7.125	103.717	103.637	103.556	6.75	102.813	102.708	102.629
7.25	103.935	103.867	103.820	7.25	103.935	103.867	103.820	6.875	102.803	102.722	102.642
7.375	103.602	103.521	103.441	7.375	103.602	103.521	103.441	7	103.305	103.225	103.145
7.5	103.999	103.919	103.839	7.5	103.999	103.919	103.839	7.125	103.717	103.637	103.556
7.625	104.366	104.286	104.206	7.625	104.366	104.286	104.206	7.25	103.935	103.867	103.820
7.75	104.426	104.308	104.261	7.75	104.426	104.308	104.261	7.375	103.602	103.521	103.441
7.875	104.216	104.097	103.995	7.875	103.086	103.197	103.194	7.5	103.999	103.919	103.839
8	104.399	104.280	104.179	8	103.415	103.527	103.524	7.625	104.366	104.286	104.206
8.125	104.633	104.514	104.412	8.125	103.718	103.830	103.827	7.75	104.426	104.308	104.261
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	97.102	97.100	97.192	4.5	97.102	97.100	97.192	6.625	101.896	101.812	101.728
4.625	97.603	97.601	97.693	4.625	97.603	97.601	97.693	6.75	101.873	101.768	101.689
4.75	97.864	98.347	98.145	4.75	97.864	97.819	97.804	6.875	101.490	101.410	101.329
4.875	98.228	98.581	98.379	4.875	98.148	98.060	98.138	7	101.993	101.912	101.832
5	98.695	98.904	98.702	5	98.617	98.529	98.607	7.125	102.404	102.324	102.244
5.125	99.163	99.141	99.119	5.125	99.058	98.970	99.048	7.25	102.460	102.391	102.344
5.25	99.723	100.194	99.977	5.25	99.377	99.333	99.318	7.375	102.165	102.054	101.976
5.375	99.829	100.160	99.943	5.375	99.676	99.596	99.660	7.5	102.397	102.286	102.208
5.5	100.299	100.604	100.387	5.5	100.072	99.992	100.056	7.625	102.520	102.409	102.331
5.625	100.771	100.749	100.727	5.625	100.432	100.352	100.417	7.75	102.420	102.302	102.255
5.75	100.951	101.378	101.117	5.75	100.864	100.805	100.776	7.875	101.741	101.622	101.520
5.875	101.148	101.119	101.089	5.875	100.692	100.636	100.686	8	101.924	101.805	101.704
6	101.611	101.582	101.552	6	101.072	100.984	101.026	8.125	102.158	102.039	101.937
6.125	102.064	102.035	102.006	6.125	101.604	101.515	101.456				
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	101.441	101.358	101.274	6.125	100.252	100.156	100.207	4.5	94.449	94.446	94.314
6.625	101.896	101.812	101.728	6.25	100.751	100.673	100.627	4.625	94.910	94.908	94.775
6.75	101.873	101.768	101.689	6.375	100.467	100.589	100.454	4.75	93.440	93.394	93.379
6.875	101.490	101.410	101.329	6.5	101.028	100.890	100.917	4.875	93.887	93.799	93.578
7	101.993	101.912	101.832	6.625	101.576	101.437	101.464	5	94.296	94.208	93.986
7.125	102.404	102.324	102.244	6.75	101.923	101.818	101.739	5.125	94.660	94.572	94.351
7.25	102.460	102.391	102.344	6.875	101.245	101.190	101.185	5.25	95.801	95.768	95.734
7.375	101.066	100.945	100.898	7	101.694	101.638	101.634	5.375	95.906	95.873	95.839
7.5	101.580	101.462	101.416	7.125	102.042	101.973	101.926	5.5	96.330	96.297	96.264
7.625	102.081	101.963	101.916	7.25	102.510	102.441	102.394	5.625	96.760	96.726	96.693
7.75	102.420	102.302	102.255	7.375	101.112	100.995	100.948	5.75	97.704	97.662	97.620
7.875	99.584	99.695	99.543	7.5	101.630	101.512	101.466	5.875	97.979	97.937	97.895
8	99.913	100.025	99.872	7.625	102.131	102.013	101.966	6	98.348	98.306	98.264
8.125	100.217	100.328	100.175	7.75	99.266	99.377	99.225	6.125	98.686	98.644	98.602

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	99.335	99.097	98.797	6.75	97.835	97.597	97.297
6.875	99.764	99.581	99.281	6.875	98.264	98.081	97.781
7	100.266	100.083	99.783	7	98.766	98.583	98.283
7.125	100.720	100.537	100.237	7.125	99.220	99.037	98.737
7.25	101.154	100.971	100.671	7.25	99.654	99.471	99.171
7.375	101.090	100.845	100.545	7.375	99.590	99.345	99.045
7.5	101.562	101.317	101.017	7.5	100.062	99.817	99.517
7.625	101.976	101.731	101.431	7.625	100.476	100.231	99.931
7.75	102.370	102.125	101.825	7.75	100.870	100.625	100.325
7.875	101.666	101.358	101.058	7.875	100.166	99.858	99.558
8	102.098	101.790	101.490	8	100.598	100.290	99.990
8.125	102.482	102.174	101.874	8.125	100.982	100.674	100.374
8.25	102.846	102.538	102.238	8.25	101.346	101.038	100.738
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.335	97.097	96.797	6.75	95.835	95.597	95.297
6.875	97.764	97.581	97.281	6.875	96.264	96.081	95.781
7	98.266	98.083	97.783	7	96.766	96.583	96.283
7.125	98.720	98.537	98.237	7.125	97.220	97.037	96.737
7.25	99.154	98.971	98.671	7.25	97.654	97.471	97.171
7.375	99.090	98.845	98.545	7.375	97.590	97.345	97.045
7.5	99.562	99.317	99.017	7.5	98.062	97.817	97.517
7.625	99.976	99.731	99.431	7.625	98.476	98.231	97.931
7.75	100.370	100.125	99.825	7.75	98.870	98.625	98.325
7.875	99.666	99.358	99.058	7.875	98.166	97.858	97.558
8	100.098	99.790	99.490	8	98.598	98.290	97.990
8.125	100.482	100.174	99.874	8.125	98.982	98.674	98.374
8.25	100.846	100.538	100.238	8.25	99.346	99.038	98.738
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.585	98.347	98.047	6.75	96.585	96.347	96.047
6.875	99.014	98.831	98.531	6.875	97.014	96.831	96.531
7	99.516	99.333	99.033	7	97.516	97.333	97.033
7.125	99.970	99.787	99.487	7.125	97.970	97.787	97.487
7.25	100.404	100.221	99.921	7.25	98.404	98.221	97.921
7.375	100.340	100.095	99.795	7.375	98.340	98.095	97.795
7.5	100.812	100.567	100.267	7.5	98.812	98.567	98.267
7.625	101.226	100.981	100.681	7.625	99.226	98.981	98.681
7.75	101.620	101.375	101.075	7.75	99.620	99.375	99.075
7.875	100.916	100.608	100.308	7.875	98.916	98.608	98.308
8	101.348	101.040	100.740	8	99.348	99.040	98.740
8.125	101.732	101.424	101.124	8.125	99.732	99.424	99.124
8.25	102.096	101.788	101.488	8.25	100.096	99.788	99.488

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.