



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	91.711	91.704	91.689	4.75	91.692	91.692	91.613	5.125	95.927	95.931	95.994
4.875	92.873	92.858	92.955	4.875	92.873	92.858	92.955	5.25	96.642	96.649	96.708
5	93.566	93.543	93.652	5	93.566	93.543	93.652	5.375	97.177	97.183	97.246
5.125	94.123	94.100	94.209	5.125	94.123	94.100	94.209	5.5	97.684	97.687	97.745
5.25	95.003	94.978	94.972	5.25	94.919	94.891	94.971	5.625	98.385	98.379	98.426
5.375	95.688	95.663	95.657	5.375	95.528	95.497	95.584	5.75	99.211	99.140	99.112
5.5	96.378	96.353	96.348	5.5	96.113	96.091	96.173	5.875	99.764	99.694	99.665
5.625	96.965	96.941	96.935	5.625	96.730	96.696	96.790	6	100.268	100.215	100.176
5.75	97.537	97.498	97.477	5.75	97.445	97.405	97.470	6.125	100.659	100.607	100.568
5.875	98.152	98.113	98.092	5.875	97.992	97.959	98.021	6.25	100.505	100.482	100.400
6	98.746	98.707	98.686	6	98.532	98.498	98.555	6.375	101.147	101.119	101.043
6.125	99.218	99.179	99.158	6.125	99.101	99.049	99.068	6.5	101.649	101.616	101.546
6.25	99.646	99.600	99.571	6.25	99.513	99.462	99.512	6.625	101.997	101.959	101.896
6.375	100.215	100.169	100.140	6.375	100.048	100.005	100.039	6.75	101.796	101.688	101.647
6.5	100.657	100.611	100.582	6.5	100.556	100.510	100.492	6.875	102.245	102.138	102.096
6.625	101.111	101.064	101.035	6.625	100.964	100.925	100.966	7	102.647	102.593	102.517
6.75	101.520	101.466	101.429	6.75	101.438	101.377	101.410	7.125	102.994	102.888	102.846
6.875	102.060	102.007	101.970	6.875	101.907	101.850	101.873	7.25	103.188	103.063	103.017
7	102.409	102.335	102.276	7	102.306	102.249	102.274	7.375	103.647	103.523	103.477
7.125	102.790	102.715	102.661	7.125	102.731	102.661	102.661	7.5	104.003	103.886	103.836
7.25	103.471	103.308	103.154	7.25	103.373	103.209	103.059	7.625	104.473	104.393	104.348
7.375	103.923	103.760	103.606	7.375	103.769	103.605	103.501	7.75	104.900	104.758	104.707
7.5	104.331	104.168	104.014	7.5	104.146	103.982	103.870	7.875	105.273	105.132	105.081
7.625	104.723	104.560	104.406	7.625	104.537	104.373	104.337	8	105.150	105.150	105.150
7.75	104.815	104.739	104.732	7.75	104.815	104.739	104.732				
7.875	105.160	105.082	105.073	7.875	105.160	105.082	105.073				
8	105.416	105.336	105.333	8	105.416	105.336	105.333				
8.125	105.645	105.569	105.566	8.125	105.645	105.569	105.566				
8.25	106.015	105.930	105.897	8.25	106.015	105.930	105.897				
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	97.162	97.162	97.162	4.625	97.614	97.614	97.614	5	92.651	92.699	92.705
4.75	97.304	97.267	97.307	4.75	97.665	97.684	97.727	5.125	93.280	93.326	93.335
4.875	97.784	97.767	97.752	4.875	98.132	98.099	98.149	5.25	94.988	94.945	94.919
5	98.177	98.160	98.158	5	98.532	98.545	98.601	5.375	95.682	95.639	95.615
5.125	98.559	98.566	98.610	5.125	98.934	98.944	99.007	5.5	96.378	96.336	96.313
5.25	99.022	98.984	98.965	5.25	99.218	99.226	99.296	5.625	96.976	96.935	96.913
5.375	99.352	99.318	99.320	5.375	99.523	99.528	99.605	5.75	97.557	97.518	97.497
5.5	99.735	99.737	99.758	5.5	99.910	99.912	99.954	5.875	98.170	98.130	98.107
5.625	100.090	100.089	100.117	5.625	100.261	100.260	100.308	6	98.761	98.719	98.695
5.75	100.380	100.376	100.411	5.75	100.550	100.546	100.601	6.125	99.211	99.162	99.131
5.875	100.836	100.782	100.764	5.875	100.870	100.864	100.926	6.25	99.658	99.610	99.580
6	101.164	101.154	101.195	6	101.237	101.230	101.292	6.375	100.219	100.163	100.125
6.125	101.424	101.382	101.395	6.125	101.332	101.289	101.271	6.5	100.674	100.620	100.584
6.25	101.738	101.690	101.710	6.25	101.410	101.373	101.404	6.625	101.126	101.071	101.033
6.375	102.170	102.094	102.065	6.375	101.749	101.718	101.722	6.75	101.651	101.583	101.530
6.5	102.438	102.363	102.386	6.5	102.025	102.007	102.054	6.875	102.082	102.014	101.962
6.625	102.645	102.569	102.541	6.625	102.211	102.174	102.192	7	102.497	102.428	102.376
6.75	102.787	102.689	102.676	6.75	102.485	102.459	102.484	7.125	102.866	102.797	102.745
6.875	103.225	103.128	103.090	6.875	102.778	102.723	102.754	7.25	103.469	103.392	103.331
7	103.183	103.155	103.166	7	103.036	103.005	103.036	7.375	103.492	103.424	103.371
7.125	103.232	103.188	103.172	7.125	102.805	102.760	102.745	7.5	103.765	103.697	103.644
7.25	103.142	103.068	103.023	7.25	102.810	102.736	102.691	7.625	104.043	103.975	103.922
7.375	103.631	103.557	103.512	7.375	103.198	103.124	103.079	7.75	103.046	102.982	102.860
								7.875	103.321	103.197	103.135

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	97.678	97.681	97.664	5	96.961	96.963	96.946	5	94.794	94.731	94.668
5.125	97.917	97.934	97.906	5.125	97.465	97.484	97.456	5.125	95.444	95.381	95.319
5.25	98.416	98.362	98.337	5.25	97.936	97.952	97.920	5.25	96.099	96.036	95.973
5.375	98.706	98.702	98.673	5.375	98.325	98.338	98.302	5.375	96.395	96.332	96.270
5.5	99.013	99.007	98.974	5.5	98.685	98.696	98.655	5.5	96.872	96.809	96.747
5.625	99.380	99.317	99.254	5.625	99.003	99.011	98.967	5.625	97.350	97.287	97.225
5.75	99.614	99.601	99.561	5.75	99.298	99.303	99.256	5.75	97.637	97.574	97.511
5.875	99.917	99.900	99.856	5.875	99.561	99.563	99.511	5.875	97.913	97.850	97.788
6	100.135	100.116	100.068	6	99.813	99.813	99.757	6	98.191	98.128	98.065
6.125	100.315	100.296	100.243	6.125	100.052	100.049	99.989	6.125	98.468	98.405	98.343
6.25	100.527	100.505	100.449	6.25	100.287	100.281	100.218	6.25	98.743	98.680	98.617
6.375	100.725	100.698	100.638	6.375	100.519	100.511	100.444	6.375	99.016	98.953	98.890
6.5	100.812	100.786	100.721	6.5	100.626	100.615	100.544	6.5	99.473	99.410	99.347
6.625	100.936	100.902	100.836	6.625	100.560	100.534	100.460	6.625	99.558	99.495	99.433
6.75	100.977	100.920	100.851	6.75	100.757	100.694	100.631	6.75	99.825	99.762	99.700
6.875	101.031	100.968	100.905	6.875	100.817	100.754	100.691	6.875	99.902	99.839	99.776
7	101.083	101.020	100.957	7	100.875	100.812	100.749	7	99.974	99.911	99.848
7.125	101.128	101.065	101.002	7.125	100.941	100.878	100.815	7.125	100.055	99.992	99.929
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	97.776	97.779	97.762	5	97.055	97.062	97.041	5	94.744	94.681	94.618
5.125	98.019	98.036	98.008	5.125	97.563	97.582	97.554	5.125	95.394	95.331	95.268
5.25	98.462	98.460	98.435	5.25	98.033	98.049	98.017	5.25	96.049	95.986	95.923
5.375	98.804	98.800	98.771	5.375	98.421	98.434	98.398	5.375	96.345	96.282	96.219
5.5	99.111	99.105	99.072	5.5	98.780	98.791	98.750	5.5	96.822	96.759	96.696
5.625	99.397	99.390	99.352	5.625	99.097	99.105	99.061	5.625	97.300	97.237	97.174
5.75	99.712	99.699	99.659	5.75	99.391	99.396	99.348	5.75	97.587	97.524	97.461
5.875	100.016	99.998	99.955	5.875	99.653	99.655	99.603	5.875	97.863	97.800	97.737
6	100.235	100.216	100.168	6	99.905	99.904	99.849	6	98.141	98.078	98.015
6.125	100.417	100.398	100.345	6.125	100.143	100.140	100.080	6.125	98.418	98.355	98.292
6.25	100.631	100.609	100.552	6.25	100.379	100.372	100.309	6.25	98.693	98.630	98.567
6.375	100.830	100.804	100.744	6.375	100.612	100.603	100.536	6.375	98.966	98.903	98.840
6.5	100.921	100.895	100.830	6.5	100.721	100.709	100.638	6.5	99.423	99.360	99.297
6.625	101.047	101.014	100.947	6.625	100.656	100.630	100.556	6.625	99.508	99.445	99.382
6.75	101.068	101.033	100.962	6.75	100.707	100.644	100.581	6.75	99.775	99.712	99.649
6.875	101.044	101.010	100.934	6.875	100.767	100.704	100.641	6.875	99.852	99.789	99.726
7	101.033	100.970	100.907	7	100.825	100.762	100.699	7	99.924	99.861	99.798
7.125	101.078	101.015	100.952	7.125	100.891	100.828	100.765	7.125	100.005	99.942	99.879

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

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

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 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	94.556	94.540	94.520	5.75	97.741	97.680	97.650	4.375	95.484	95.440	95.395
5.375	95.258	95.242	95.221	5.875	98.334	98.273	98.242	4.5	95.863	95.819	95.774
5.5	95.946	95.930	95.910	6	98.877	98.815	98.785	4.625	96.217	96.173	96.128
5.625	96.592	96.576	96.555	6.125	99.288	99.227	99.197	4.75	96.838	96.808	96.777
5.75	97.266	97.212	97.176	6.25	99.622	99.561	99.525	4.875	97.249	97.220	97.188
5.875	97.892	97.850	97.817	6.375	100.177	100.116	100.080	5	97.526	97.497	97.466
6	98.500	98.468	98.435	6.5	100.672	100.610	100.575	5.125	97.754	97.725	97.694
6.125	99.101	99.049	99.010	6.625	101.021	100.959	100.923	5.25	98.524	98.495	98.464
6.25	99.482	99.443	99.403	6.75	101.336	101.259	101.209	5.375	98.839	98.809	98.778
6.375	100.033	99.993	99.953	6.875	101.829	101.753	101.702	5.5	99.274	99.245	99.214
6.5	100.541	100.502	100.461	7	102.254	102.177	102.126	5.625	99.504	99.474	99.443
6.625	101.009	100.970	100.930	7.125	102.568	102.491	102.440	5.75	99.849	99.820	99.789
				7.25	102.871	102.778	102.718	5.875	100.228	100.198	100.167
				7.375	103.342	103.249	103.189	6	100.457	100.428	100.397
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.315	95.271	95.225								
4.75	95.804	95.760	95.714								
4.875	96.015	95.971	95.925								
5	96.332	96.288	96.242								
5.125	96.705	96.661	96.615								
5.25	97.046	97.002	96.956								
5.375	97.380	97.336	97.290								
5.5	97.735	97.691	97.646								
5.625	98.044	98.001	97.955								
5.75	98.360	98.316	98.271								
5.875	98.688	98.644	98.599								
6	99.258	99.214	99.168								

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	94.616	94.593	94.573	5.75	99.211	99.140	99.112	4.25	95.071	95.027	94.982
5.5	95.282	95.252	95.231	5.875	99.764	99.694	99.665	4.375	95.484	95.440	95.395
5.625	95.945	95.907	95.887	6	100.253	100.184	100.155	4.5	95.863	95.819	95.774
5.75	97.125	97.053	97.025	6.125	100.597	100.528	100.499	4.625	96.217	96.173	96.128
5.875	97.742	97.670	97.643	6.25	100.489	100.400	100.365	4.75	96.838	96.808	96.777
6	98.320	98.249	98.221	6.375	100.965	100.876	100.841	4.875	97.249	97.220	97.188
6.125	98.854	98.784	98.756	6.5	101.397	101.308	101.273	5	97.526	97.497	97.466
6.25	99.222	99.130	99.097	6.625	101.758	101.669	101.635	5.125	97.754	97.725	97.694
6.375	99.756	99.665	99.631	6.75	101.796	101.688	101.647	5.25	98.524	98.495	98.464
6.5	100.264	100.173	100.139	6.875	102.245	102.138	102.096	5.375	98.839	98.809	98.778
6.625	100.869	100.823	100.776	7	102.647	102.540	102.500	5.5	99.274	99.245	99.214
6.75	101.197	101.173	101.091	7.125	102.994	102.888	102.846	5.625	99.504	99.474	99.443
6.875	101.749	101.707	101.625	7.25	103.188	103.063	103.017	5.75	99.849	99.820	99.789
7	102.199	102.143	102.060	7.375	103.647	103.523	103.477	5.875	100.228	100.198	100.167
7.125	102.632	102.562	102.480	7.5	104.003	103.879	103.833	6	100.457	100.428	100.397
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.315	95.271	95.225								
4.75	96.794	96.777	96.762								
4.875	97.143	97.126	97.111								
5	97.480	97.448	97.433								
5.125	98.050	98.018	98.003								
5.25	98.396	98.365	98.350								
5.375	98.733	98.702	98.687								
5.5	99.008	98.977	98.962								
5.625	99.520	99.466	99.447								
5.75	99.856	99.802	99.784								
5.875	100.185	100.131	100.113								
6	100.495	100.441	100.423								

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	94.123	94.100	94.209
5.25	94.919	94.891	94.971
5.375	95.528	95.497	95.584
5.5	96.113	96.080	96.173
5.625	96.730	96.696	96.790
5.75	97.445	97.405	97.470
5.875	97.992	97.959	98.021
6	98.532	98.498	98.555
6.125	99.044	98.999	99.068
6.25	99.513	99.462	99.512
6.375	100.048	100.005	100.039
6.5	100.556	100.510	100.492
6.625	100.959	100.903	100.966
6.75	101.438	101.377	101.410
6.875	101.907	101.850	101.873
7	102.306	102.249	102.274
7.125	102.688	102.618	102.661
7.25	103.089	103.022	103.035
7.375	103.562	103.496	103.501

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	94.095	94.583	94.497	4.75	93.971	94.583	94.497	5	95.372	95.592	95.506
4.875	94.676	94.983	94.897	4.875	94.676	94.983	94.897	5.125	96.058	96.052	95.997
5	95.372	95.592	95.506	5	95.372	95.592	95.506	5.25	97.018	97.132	97.062
5.125	96.058	96.052	95.997	5.125	96.058	96.052	95.997	5.375	97.666	97.643	97.619
5.25	97.169	97.132	97.112	5.25	97.018	97.132	97.062	5.5	98.275	98.251	98.228
5.375	97.867	97.818	97.810	5.375	97.666	97.643	97.619	5.625	98.815	98.792	98.768
5.5	98.335	98.286	98.278	5.5	98.275	98.251	98.228	5.75	99.568	99.522	99.413
5.625	98.851	98.802	98.793	5.625	98.815	98.792	98.768	5.875	100.237	100.034	99.831
5.75	99.568	99.522	99.413	5.75	99.568	99.522	99.413	6	100.730	100.527	100.344
5.875	100.237	100.034	99.854	5.875	100.237	100.034	99.831	6.125	101.252	101.048	100.845
6	100.730	100.527	100.344	6	100.730	100.527	100.344	6.25	101.332	101.582	101.457
6.125	101.252	101.048	100.870	6.125	101.252	101.048	100.845	6.375	101.643	101.573	101.503
6.25	101.332	101.582	101.457	6.25	101.332	101.582	101.457	6.5	102.118	102.064	101.978
6.375	101.643	101.573	101.503	6.375	101.643	101.573	101.503	6.625	102.643	102.573	102.502
6.5	102.118	102.064	101.978	6.5	102.118	102.064	101.978	6.75	102.955	102.919	102.802
6.625	102.643	102.573	102.502	6.625	102.643	102.573	102.502	6.875	103.098	103.020	102.942
6.75	102.955	102.919	102.802	6.75	102.955	102.919	102.802	7	103.587	103.508	103.430
6.875	103.098	103.020	102.942	6.875	103.098	103.020	102.942	7.125	103.993	103.915	103.837
7	103.592	103.508	103.435	7	103.587	103.508	103.430	7.25	104.312	104.266	104.251
7.125	104.007	103.915	103.850	7.125	103.993	103.915	103.837	7.375	103.780	103.561	103.374
7.25	104.312	104.266	104.251	7.25	104.312	104.266	104.251	7.5	104.296	104.078	103.890
7.375	103.780	103.575	103.513	7.375	103.780	103.561	103.374	7.625	104.796	104.577	104.390
7.5	104.296	104.078	103.991	7.5	104.296	104.078	103.890	7.75	105.183	104.965	104.777
								7.875	103.143	103.276	103.251
								8	103.553	103.686	103.662
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	96.184	96.176	96.171	4.25	95.887	95.835	95.946	4.75	92.883	92.856	92.914
4.375	96.648	96.641	96.636	4.375	96.461	96.409	96.520	4.875	93.619	93.592	93.651
4.5	97.113	97.106	97.101	4.5	97.033	96.981	97.091	5	94.350	94.324	94.382
4.625	97.600	97.571	97.659	4.625	97.600	97.548	97.659	5.125	95.147	95.120	95.179
4.75	97.850	98.131	97.929	4.75	97.695	98.131	97.929	5.25	96.587	96.519	96.492
4.875	98.357	98.365	98.337	4.875	98.106	98.365	98.163	5.375	97.285	97.217	97.190
5	98.816	98.791	98.796	5	98.660	98.689	98.697	5.5	97.753	97.685	97.658
5.125	99.274	99.249	99.254	5.125	99.202	99.142	99.239	5.625	98.198	98.181	98.226
5.25	99.495	99.850	99.634	5.25	99.380	99.850	99.634	5.75	98.811	98.759	98.619
5.375	100.001	99.973	99.946	5.375	99.711	99.973	99.756	5.875	99.660	99.457	99.254
5.5	100.460	100.420	100.405	5.5	100.219	100.292	100.219	6	100.073	99.870	99.808
5.625	100.918	100.879	100.864	5.625	100.699	100.617	100.699	6.125	100.484	100.419	100.450
5.75	100.741	100.932	100.731	5.75	100.705	100.932	100.672	6.25	100.720	100.695	100.539
5.875	101.236	101.197	101.237	5.875	100.835	100.776	100.845	6.375	100.987	100.890	100.815
6	101.695	101.656	101.696	6	101.286	101.227	101.296	6.5	101.479	101.395	101.325
								6.625	101.988	101.892	101.816
								6.75	101.858	101.749	101.671
								6.875	101.936	101.810	101.720
								7	102.431	102.305	102.214
								7.125	102.846	102.720	102.629
								7.25	102.500	102.455	102.439
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	96.041	96.119	96.081	5	94.350	94.324	94.382	4.5	94.393	94.216	94.227
5.375	96.747	96.741	96.786	5.125	95.147	95.120	95.179	4.625	94.954	94.777	94.788
5.5	97.505	97.500	97.545	5.25	96.041	96.119	96.081	4.75	94.830	94.806	94.811
5.625	98.187	98.181	98.226	5.375	96.747	96.741	96.786	4.875	95.337	95.312	95.317
5.75	98.811	98.759	98.619	5.5	97.505	97.500	97.545	5	95.796	95.771	95.776
5.875	99.660	99.457	99.254	5.625	98.187	98.181	98.226	5.125	96.254	96.229	96.234
6	100.073	99.870	99.808	5.75	98.494	98.759	98.619	5.25	96.475	96.436	96.420
6.125	100.484	100.419	100.450	5.875	99.160	99.090	99.111	5.375	96.981	96.942	96.926
6.25	100.720	100.695	100.539	6	99.808	99.777	99.808	5.5	97.440	97.400	97.385
6.375	100.951	100.881	100.810	6.125	100.449	100.419	100.450	5.625	97.898	97.859	97.844
6.5	101.466	101.395	101.325	6.25	100.614	100.695	100.539	5.75	97.710	97.671	97.711
6.625	101.880	101.810	101.750	6.375	100.675	100.881	100.725	5.875	98.216	98.177	98.217
6.75	101.858	101.749	101.671	6.5	101.180	101.114	101.131	6	98.675	98.636	98.676
6.875	101.797	101.741	101.692	6.625	101.799	101.733	101.750	6.125	99.123	99.084	99.124

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	97.018	97.132	97.062	5.25	97.018	97.132	97.062	5.25	97.018	97.132	97.062
5.375	97.666	97.643	97.619	5.375	97.666	97.643	97.619	5.375	97.666	97.643	97.619
5.5	98.275	98.251	98.228	5.5	98.275	98.251	98.228	5.5	98.275	98.251	98.228
5.625	98.815	98.792	98.768	5.625	98.815	98.792	98.768	5.625	98.815	98.792	98.768
5.75	99.568	99.522	99.413	5.75	99.568	99.522	99.413	5.75	99.568	99.522	99.413
5.875	100.237	100.034	99.831	5.875	100.237	100.034	99.831	5.875	100.237	100.034	99.831
6	100.730	100.527	100.344	6	100.730	100.527	100.344	6	100.730	100.527	100.344
6.125	101.252	101.048	100.845	6.125	101.252	101.048	100.845	6.125	101.252	101.048	100.845
6.25	101.332	101.582	101.457	6.25	101.332	101.582	101.457	6.25	101.332	101.582	101.457
6.375	101.643	101.573	101.503	6.375	101.643	101.573	101.503	6.375	101.643	101.573	101.503
6.5	102.118	102.064	101.978	6.5	102.118	102.064	101.978	6.5	102.118	102.064	101.978
6.625	102.643	102.573	102.502	6.625	102.643	102.573	102.502	6.625	102.643	102.573	102.502
6.75	102.955	102.919	102.802	6.75	102.955	102.919	102.802	6.75	102.955	102.919	102.802
6.875	103.098	103.020	102.942	6.875	103.098	103.020	102.942	6.875	103.098	103.020	102.942
7	103.587	103.508	103.430	7	103.587	103.508	103.430	7	103.587	103.508	103.430
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	97.033	96.981	97.091	4.25	95.887	95.835	95.946	5.25	96.041	96.119	96.081
4.625	97.600	97.548	97.659	4.375	96.461	96.409	96.520	5.375	96.747	96.741	96.786
4.75	97.695	98.131	97.929	4.5	97.033	96.981	97.091	5.5	97.505	97.500	97.545
4.875	98.106	98.365	98.163	4.625	97.600	97.548	97.659	5.625	98.187	98.181	98.226
5	98.660	98.689	98.697	4.75	97.695	97.650	97.636	5.75	98.811	98.759	98.619
5.125	99.202	99.142	99.239	4.875	98.106	98.046	98.143	5.875	99.660	99.457	99.254
5.25	99.380	99.850	99.634	5	98.660	98.601	98.697	6	100.073	99.870	99.808
5.375	99.711	99.973	99.756	5.125	99.202	99.142	99.239	6.125	100.484	100.419	100.450
5.5	100.219	100.292	100.219	5.25	99.221	99.176	99.179	6.25	100.720	100.695	100.539
5.625	100.699	100.617	100.699	5.375	99.711	99.628	99.711	6.375	100.951	100.881	100.810
5.75	100.705	100.932	100.672	5.5	100.219	100.136	100.219	6.5	101.466	101.395	101.325
5.875	100.835	100.776	100.845	5.625	100.699	100.617	100.699	6.625	101.880	101.810	101.750
6	101.286	101.227	101.296	5.75	100.705	100.645	100.616	6.75	101.858	101.749	101.671
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	96.041	96.119	96.081	5.25	96.041	96.119	96.081	4.5	94.393	94.216	94.227
5.375	96.747	96.741	96.786	5.375	96.747	96.741	96.786	4.625	94.954	94.777	94.788
5.5	97.505	97.500	97.545	5.5	97.505	97.500	97.545	4.75	93.326	93.280	93.264
5.625	98.187	98.181	98.226	5.625	98.187	98.181	98.226	4.875	93.878	93.619	93.615
5.75	98.811	98.759	98.619	5.75	98.494	98.759	98.619	5	94.412	94.153	94.149
5.875	99.660	99.457	99.254	5.875	99.110	99.080	99.111	5.125	94.919	94.659	94.655
6	100.073	99.870	99.808	6	99.808	99.777	99.808	5.25	95.909	95.878	95.846
6.125	100.484	100.419	100.450	6.125	100.449	100.419	100.450	5.375	96.005	95.974	95.942
6.25	100.720	100.695	100.539	6.25	100.614	100.695	100.539	5.5	96.416	96.385	96.353
6.375	100.951	100.881	100.810	6.375	100.631	100.881	100.725	5.625	96.839	96.808	96.777
6.5	101.466	101.395	101.325	6.5	101.180	101.114	101.131	5.75	97.671	97.640	97.608
6.625	101.880	101.810	101.750	6.625	101.799	101.733	101.750	5.875	97.933	97.902	97.871
6.75	101.858	101.749	101.671	6.75	101.908	101.799	101.721	6	98.293	98.262	98.231
6.875	101.797	101.741	101.692	6.875	101.521	101.458	101.461	6.125	98.616	98.585	98.554

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	96.083	96.037	96.022	5.125	96.083	96.037	96.022	4.75	93.996	94.514	94.428
5.25	97.043	97.176	97.105	5.25	97.043	97.176	97.105	4.875	94.701	94.983	94.897
5.375	97.691	97.668	97.644	5.375	97.691	97.668	97.644	5	95.397	95.352	95.336
5.5	98.300	98.276	98.253	5.5	98.300	98.276	98.253	5.125	96.083	96.037	96.022
5.625	98.840	98.817	98.793	5.625	98.840	98.817	98.793	5.25	97.043	97.176	97.105
5.75	99.593	99.409	99.300	5.75	99.593	99.409	99.300	5.375	97.691	97.668	97.644
5.875	100.262	100.059	99.856	5.875	100.262	100.059	99.856	5.5	98.300	98.276	98.253
6	100.755	100.552	100.349	6	100.755	100.552	100.349	5.625	98.840	98.817	98.793
6.125	101.277	101.073	100.870	6.125	101.277	101.073	100.870	5.75	99.593	99.409	99.300
6.25	101.357	101.295	101.170	6.25	101.357	101.295	101.170	5.875	100.262	100.059	99.856
6.375	101.668	101.598	101.528	6.375	101.668	101.598	101.528	6	100.755	100.552	100.349
6.5	102.143	102.073	102.003	6.5	102.143	102.073	102.003	6.125	101.277	101.073	100.870
6.625	102.668	102.598	102.527	6.625	102.668	102.598	102.527	6.25	101.357	101.295	101.170
6.75	102.980	102.902	102.824	6.75	102.980	102.902	102.824	6.375	101.668	101.598	101.528
6.875	103.123	103.045	102.967	6.875	103.123	103.045	102.967	6.5	102.143	102.073	102.003
7	103.612	103.533	103.455	7	103.612	103.533	103.455	6.625	102.668	102.598	102.527
7.125	104.018	103.940	103.862	7.125	104.018	103.940	103.862	6.75	102.980	102.902	102.824
7.25	103.981	103.935	103.920	7.25	103.981	103.935	103.920	6.875	103.123	103.045	102.967
7.375	103.528	103.465	103.403	7.375	103.499	103.428	103.358	7	103.612	103.533	103.455
7.5	103.890	103.820	103.749	7.5	103.890	103.820	103.749	7.125	104.018	103.940	103.862
7.625	104.318	104.182	104.111	7.625	104.318	104.182	104.111	7.25	103.981	103.935	103.920
7.75	104.705	104.487	104.299	7.75	104.705	104.487	104.299	7.375	103.499	103.428	103.358
7.875	104.116	104.014	103.913	7.875	102.948	103.041	103.056	7.5	103.890	103.820	103.749
8	104.300	104.198	104.096	8	103.276	103.369	103.384	7.625	104.318	104.182	104.111
8.125	104.533	104.431	104.330	8.125	103.577	103.671	103.686	7.75	104.705	104.487	104.299
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	96.209	96.201	96.196	4.25	95.974	95.922	96.032	4.875	93.592	93.525	93.624
4.375	96.673	96.666	96.661	4.375	96.499	96.447	96.557	5	94.314	94.247	94.345
4.5	97.138	97.131	97.126	4.5	97.012	96.960	97.071	5.125	95.001	94.934	95.032
4.625	97.603	97.596	97.590	4.625	97.509	97.458	97.568	5.25	96.122	96.394	96.324
4.75	97.853	98.188	97.986	4.75	97.720	97.675	97.661	5.375	96.768	96.722	96.807
4.875	98.318	98.390	98.289	4.875	98.083	98.024	98.120	5.5	97.447	97.402	97.487
5	98.785	98.771	98.756	5	98.547	98.488	98.584	5.625	98.090	98.045	98.129
5.125	99.254	99.239	99.225	5.125	98.982	98.923	99.019	5.75	98.836	98.878	98.769
5.25	99.449	99.750	99.534	5.25	99.246	99.201	99.185	5.875	99.685	99.482	99.279
5.375	99.917	99.904	99.858	5.375	99.602	99.519	99.602	6	100.098	99.895	99.710
5.5	100.387	100.358	100.328	5.5	99.992	99.909	99.992	6.125	100.509	100.306	100.181
5.625	100.859	100.829	100.799	5.625	100.347	100.264	100.346	6.25	100.745	100.542	100.465
5.75	100.766	100.737	100.707	5.75	100.730	100.670	100.641	6.375	100.976	100.905	100.835
5.875	101.236	101.207	101.177	5.875	100.662	100.603	100.671	6.5	101.491	101.420	101.350
6	101.699	101.669	101.640	6	101.000	100.941	101.010	6.625	101.905	101.835	101.765
								6.75	101.883	101.774	101.696
								6.875	101.811	101.733	101.655
								7	102.299	102.221	102.143
								7.125	102.705	102.627	102.549
								7.25	102.525	102.480	102.464
								7.375	101.346	101.127	101.024
								7.5	101.862	101.644	101.456
								7.625	102.361	102.143	101.955
								7.75	102.699	102.481	102.293
								7.875	99.496	99.439	99.455
								8	99.824	99.767	99.782
								8.125	100.126	100.069	100.084
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	101.491	101.420	101.350	6.125	100.181	100.111	100.181	4.5	94.353	94.176	94.186
6.625	101.905	101.835	101.765	6.25	100.639	100.561	100.515	4.625	94.808	94.631	94.641
6.75	101.883	101.774	101.696	6.375	100.472	100.594	100.469	4.75	93.375	93.305	93.289
6.875	101.811	101.733	101.655	6.5	101.028	100.923	100.980	4.875	93.816	93.593	93.577
7	102.299	102.221	102.143	6.625	101.550	101.445	101.502	5	94.216	94.039	94.023
7.125	102.705	102.627	102.549	6.75	101.933	101.824	101.746	5.125	94.572	94.340	94.324
7.25	102.525	102.480	102.464	6.875	101.347	101.244	101.287	5.25	95.934	95.903	95.871
7.375	101.346	101.127	101.024	7	101.792	101.688	101.731	5.375	96.030	95.999	95.967
7.5	101.862	101.644	101.456	7.125	102.109	102.063	102.047	5.5	96.441	96.410	96.378
7.625	102.361	102.143	101.955	7.25	102.575	102.530	102.514	5.625	96.864	96.833	96.802
7.75	102.699	102.481	102.293	7.375	101.396	101.177	101.024	5.75	97.696	97.665	97.633
7.875	99.496	99.439	99.455	7.5	101.912	101.694	101.506	5.875	97.958	97.927	97.896
8	99.824	99.767	99.782	7.625	102.411	102.193	102.005	6	98.318	98.287	98.256
8.125	100.126	100.069	100.084	7.75	99.180	99.123	99.139	6.125	98.641	98.610	98.579

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	101.668	101.598	101.528	6.375	101.668	101.598	101.528	6	100.755	100.552	100.349
6.5	102.143	102.073	102.003	6.5	102.143	102.073	102.003	6.125	101.277	101.073	100.870
6.625	102.668	102.598	102.527	6.625	102.668	102.598	102.527	6.25	101.357	101.295	101.170
6.75	102.980	102.902	102.824	6.75	102.980	102.902	102.824	6.375	101.668	101.598	101.528
6.875	103.123	103.045	102.967	6.875	103.123	103.045	102.967	6.5	102.143	102.073	102.003
7	103.612	103.533	103.455	7	103.612	103.533	103.455	6.625	102.668	102.598	102.527
7.125	104.018	103.940	103.862	7.125	104.018	103.940	103.862	6.75	102.980	102.902	102.824
7.25	103.981	103.935	103.920	7.25	103.981	103.935	103.920	6.875	103.123	103.045	102.967
7.375	103.528	103.465	103.403	7.375	103.499	103.428	103.358	7	103.612	103.533	103.455
7.5	103.890	103.820	103.749	7.5	103.890	103.820	103.749	7.125	104.018	103.940	103.862
7.625	104.318	104.182	104.111	7.625	104.318	104.182	104.111	7.25	103.981	103.935	103.920
7.75	104.705	104.487	104.299	7.75	104.705	104.487	104.299	7.375	103.499	103.428	103.358
7.875	104.116	104.014	103.913	7.875	102.998	103.091	103.106	7.5	103.890	103.820	103.749
8	104.300	104.198	104.096	8	103.326	103.419	103.434	7.625	104.318	104.182	104.111
8.125	104.533	104.431	104.330	8.125	103.627	103.721	103.736	7.75	104.705	104.487	104.299
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	97.138	97.131	97.126	4.5	97.012	96.960	97.071	6.625	101.905	101.835	101.765
4.625	97.603	97.596	97.590	4.625	97.509	97.458	97.568	6.75	101.883	101.774	101.696
4.75	97.853	98.188	97.986	4.75	97.720	97.675	97.661	6.875	101.811	101.733	101.655
4.875	98.318	98.390	98.289	4.875	98.083	98.024	98.120	7	102.299	102.221	102.143
5	98.785	98.771	98.756	5	98.547	98.488	98.584	7.125	102.705	102.627	102.549
5.125	99.254	99.239	99.225	5.125	98.982	98.923	99.019	7.25	102.525	102.480	102.464
5.25	99.449	99.750	99.534	5.25	99.246	99.201	99.185	7.375	102.240	102.178	102.115
5.375	99.917	99.904	99.858	5.375	99.602	99.519	99.602	7.5	102.472	102.410	102.347
5.5	100.387	100.358	100.328	5.5	99.992	99.909	99.992	7.625	102.596	102.533	102.471
5.625	100.859	100.829	100.799	5.625	100.347	100.264	100.346	7.75	102.699	102.481	102.293
5.75	100.766	100.737	100.707	5.75	100.730	100.670	100.641	7.875	101.641	101.539	101.438
5.875	101.236	101.207	101.177	5.875	100.662	100.603	100.671	8	101.825	101.723	101.621
6	101.699	101.669	101.640	6	101.000	100.941	101.010	8.125	102.058	101.956	101.855
6.125	102.152	102.123	102.093	6.125	101.470	101.411	101.381				
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	101.491	101.420	101.350	6.125	100.181	100.111	100.181	4.5	94.353	94.176	94.186
6.625	101.905	101.835	101.765	6.25	100.639	100.561	100.515	4.625	94.808	94.631	94.641
6.75	101.883	101.774	101.696	6.375	100.472	100.594	100.469	4.75	93.375	93.305	93.289
6.875	101.811	101.733	101.655	6.5	101.028	100.923	100.980	4.875	93.816	93.593	93.577
7	102.299	102.221	102.143	6.625	101.550	101.445	101.502	5	94.216	94.039	94.023
7.125	102.705	102.627	102.549	6.75	101.933	101.824	101.746	5.125	94.572	94.340	94.324
7.25	102.525	102.480	102.464	6.875	101.347	101.244	101.287	5.25	95.934	95.903	95.871
7.375	101.346	101.127	101.024	7	101.792	101.688	101.731	5.375	96.030	95.999	95.967
7.5	101.862	101.644	101.456	7.125	102.109	102.063	102.047	5.5	96.441	96.410	96.378
7.625	102.361	102.143	101.955	7.25	102.575	102.530	102.514	5.625	96.864	96.833	96.802
7.75	102.699	102.481	102.293	7.375	101.396	101.177	101.024	5.75	97.696	97.665	97.633
7.875	99.496	99.439	99.455	7.5	101.912	101.694	101.506	5.875	97.958	97.927	97.896
8	99.824	99.767	99.782	7.625	102.411	102.193	102.005	6	98.318	98.287	98.256
8.125	100.126	100.069	100.084	7.75	99.180	99.123	99.139	6.125	98.641	98.610	98.579

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	99.251	99.066	98.766	6.75	97.751	97.566	97.266
6.875	99.689	99.533	99.233	6.875	98.189	98.033	97.733
7	100.191	100.035	99.735	7	98.691	98.535	98.235
7.125	100.645	100.489	100.189	7.125	99.145	98.989	98.689
7.25	101.079	100.923	100.623	7.25	99.579	99.423	99.123
7.375	101.184	100.998	100.698	7.375	99.684	99.498	99.198
7.5	101.656	101.470	101.170	7.5	100.156	99.970	99.670
7.625	102.070	101.884	101.584	7.625	100.570	100.384	100.084
7.75	102.464	102.278	101.978	7.75	100.964	100.778	100.478
7.875	101.943	101.743	101.443	7.875	100.443	100.243	99.943
8	102.375	102.175	101.875	8	100.875	100.675	100.375
8.125	102.759	102.559	102.259	8.125	101.259	101.059	100.759
8.25	103.123	102.923	102.623	8.25	101.623	101.423	101.123
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.251	97.066	96.766	6.75	95.751	95.566	95.266
6.875	97.689	97.533	97.233	6.875	96.189	96.033	95.733
7	98.191	98.035	97.735	7	96.691	96.535	96.235
7.125	98.645	98.489	98.189	7.125	97.145	96.989	96.689
7.25	99.079	98.923	98.623	7.25	97.579	97.423	97.123
7.375	99.184	98.998	98.698	7.375	97.684	97.498	97.198
7.5	99.656	99.470	99.170	7.5	98.156	97.970	97.670
7.625	100.070	99.884	99.584	7.625	98.570	98.384	98.084
7.75	100.464	100.278	99.978	7.75	98.964	98.778	98.478
7.875	99.943	99.743	99.443	7.875	98.443	98.243	97.943
8	100.375	100.175	99.875	8	98.875	98.675	98.375
8.125	100.759	100.559	100.259	8.125	99.259	99.059	98.759
8.25	101.123	100.923	100.623	8.25	99.623	99.423	99.123
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.501	98.316	98.016	6.75	96.501	96.316	96.016
6.875	98.939	98.783	98.483	6.875	96.939	96.783	96.483
7	99.441	99.285	98.985	7	97.441	97.285	96.985
7.125	99.895	99.739	99.439	7.125	97.895	97.739	97.439
7.25	100.329	100.173	99.873	7.25	98.329	98.173	97.873
7.375	100.434	100.248	99.948	7.375	98.434	98.248	97.948
7.5	100.906	100.720	100.420	7.5	98.906	98.720	98.420
7.625	101.320	101.134	100.834	7.625	99.320	99.134	98.834
7.75	101.714	101.528	101.228	7.75	99.714	99.528	99.228
7.875	101.193	100.993	100.693	7.875	99.193	98.993	98.693
8	101.625	101.425	101.125	8	99.625	99.425	99.125
8.125	102.009	101.809	101.509	8.125	100.009	99.809	99.509
8.25	102.373	102.173	101.873	8.25	100.373	100.173	99.873

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.