



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	92.161	92.151	92.136	4.75	92.040	92.040	92.039	5.125	96.223	96.241	96.291
4.875	93.186	93.177	93.267	4.875	93.186	93.177	93.267	5.25	96.942	96.958	97.007
5	93.877	93.865	93.963	5	93.877	93.865	93.963	5.375	97.479	97.493	97.546
5.125	94.432	94.420	94.518	5.125	94.432	94.420	94.518	5.5	97.999	98.011	98.052
5.25	95.315	95.290	95.284	5.25	95.212	95.194	95.263	5.625	98.692	98.698	98.734
5.375	96.000	95.975	95.969	5.375	95.820	95.802	95.874	5.75	99.365	99.359	99.394
5.5	96.691	96.665	96.659	5.5	96.570	96.554	96.531	5.875	99.916	99.843	99.871
5.625	97.278	97.253	97.247	5.625	97.162	97.147	97.124	6	100.410	100.336	100.330
5.75	97.770	97.728	97.773	5.75	97.747	97.719	97.773	6.125	100.769	100.734	100.772
5.875	98.377	98.336	98.322	5.875	98.296	98.273	98.322	6.25	100.803	100.780	100.667
6	98.950	98.908	98.887	6	98.833	98.808	98.850	6.375	101.449	101.421	101.314
6.125	99.436	99.395	99.374	6.125	99.409	99.349	99.360	6.5	101.947	101.914	101.813
6.25	99.788	99.732	99.747	6.25	99.748	99.708	99.747	6.625	102.292	102.253	102.159
6.375	100.355	100.298	100.276	6.375	100.286	100.251	100.276	6.75	102.019	101.912	101.897
6.5	100.792	100.754	100.722	6.5	100.792	100.754	100.722	6.875	102.466	102.358	102.343
6.625	101.238	101.173	101.188	6.625	101.238	101.159	101.188	7	102.870	102.762	102.747
6.75	101.608	101.551	101.514	6.75	101.526	101.479	101.498	7.125	103.230	103.122	103.106
6.875	102.145	102.088	102.051	6.875	102.001	101.949	101.961	7.25	103.286	103.158	103.148
7	102.474	102.414	102.374	7	102.406	102.344	102.355	7.375	103.743	103.616	103.606
7.125	102.909	102.810	102.796	7.125	102.909	102.810	102.796	7.5	104.102	103.975	103.965
7.25	103.471	103.297	103.143	7.25	103.315	103.128	103.061	7.625	104.526	104.429	104.363
7.375	103.921	103.747	103.593	7.375	103.641	103.525	103.521	7.75	105.059	104.916	104.820
7.5	104.328	104.154	104.000	7.5	104.045	103.900	103.883	7.875	105.431	105.287	105.192
7.625	104.719	104.545	104.390	7.625	104.489	104.367	104.345	8	105.160	105.150	105.150
7.75	104.914	104.788	104.734	7.75	104.914	104.788	104.734				
7.875	105.275	105.150	105.100	7.875	105.275	105.150	105.100				
8	105.414	105.342	105.328	8	105.414	105.342	105.328				
8.125	105.770	105.689	105.662	8.125	105.770	105.689	105.662				
8.25	106.290	106.212	106.172	8.25	106.290	106.212	106.172				
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	97.458	97.458	97.426	4.625	97.897	97.897	97.865	5	92.955	93.013	93.010
4.75	97.523	97.506	97.491	4.75	97.900	97.900	97.889	5.125	93.584	93.641	93.639
4.875	98.023	98.006	98.001	4.875	98.426	98.426	98.421	5.25	95.287	95.240	95.212
5	98.426	98.409	98.394	5	98.668	98.692	98.760	5.375	95.981	95.934	95.908
5.125	98.818	98.801	98.786	5.125	99.092	99.113	99.165	5.5	96.676	96.631	96.606
5.25	99.156	99.123	99.108	5.25	99.394	99.412	99.453	5.625	97.283	97.238	97.214
5.375	99.646	99.613	99.598	5.375	99.740	99.740	99.761	5.75	97.790	97.755	97.758
5.5	100.032	99.999	99.984	5.5	100.094	100.094	100.094	5.875	98.395	98.353	98.330
5.625	100.339	100.305	100.290	5.625	100.399	100.409	100.447	6	98.964	98.920	98.896
5.75	100.683	100.626	100.607	5.75	100.682	100.689	100.737	6.125	99.429	99.383	99.358
5.875	101.145	101.088	101.070	5.875	100.982	100.981	101.060	6.25	99.806	99.753	99.742
6	101.491	101.434	101.415	6	101.408	101.396	101.424	6.375	100.411	100.350	100.309
6.125	101.770	101.712	101.694	6.125	101.655	101.637	101.594	6.5	100.853	100.794	100.755
6.25	101.936	101.857	101.828	6.25	101.623	101.600	101.531	6.625	101.299	101.239	101.199
6.375	102.366	102.287	102.259	6.375	102.003	101.975	101.911	6.75	101.700	101.627	101.575
6.5	102.648	102.569	102.540	6.5	102.223	102.190	102.131	6.875	102.213	102.139	102.084
6.625	102.872	102.792	102.764	6.625	102.431	102.351	102.323	7	102.554	102.481	102.429
6.75	102.982	102.881	102.844	6.75	102.682	102.582	102.530	7.125	102.919	102.847	102.794
6.875	103.420	103.320	103.282	6.875	103.012	102.912	102.855	7.25	103.490	103.410	103.350
7	103.282	103.238	103.219	7	103.284	103.189	103.138	7.375	103.919	103.836	103.772
7.125	103.492	103.447	103.428	7.125	103.059	103.014	102.995	7.5	103.812	103.740	103.687
7.25	103.365	103.291	103.243	7.25	103.030	102.956	102.908	7.625	104.089	104.016	103.964
7.375	103.854	103.780	103.731	7.375	103.414	103.340	103.292	7.75	103.197	103.072	102.966
								7.875	103.463	103.337	103.232

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.877	97.868	97.854	5	97.193	97.185	97.171	5	95.076	95.013	94.951
5.125	98.128	98.109	98.085	5.125	97.708	97.692	97.666	5.125	95.728	95.665	95.603
5.25	98.639	98.576	98.526	5.25	98.178	98.159	98.130	5.25	96.384	96.321	96.258
5.375	98.904	98.886	98.860	5.375	98.566	98.544	98.511	5.375	96.680	96.617	96.555
5.5	99.232	99.190	99.159	5.5	98.925	98.901	98.864	5.5	97.158	97.095	97.032
5.625	99.602	99.539	99.476	5.625	99.242	99.214	99.174	5.625	97.636	97.573	97.511
5.75	99.826	99.784	99.747	5.75	99.536	99.506	99.462	5.75	97.918	97.855	97.793
5.875	100.110	100.082	100.042	5.875	99.797	99.764	99.716	5.875	98.195	98.132	98.069
6	100.327	100.296	100.251	6	100.048	100.012	99.960	6	98.473	98.410	98.347
6.125	100.508	100.474	100.425	6.125	100.286	100.247	100.191	6.125	98.749	98.686	98.624
6.25	100.722	100.685	100.632	6.25	100.520	100.478	100.419	6.25	99.023	98.960	98.898
6.375	100.916	100.877	100.820	6.375	100.751	100.707	100.644	6.375	99.296	99.233	99.171
6.5	101.004	100.961	100.899	6.5	100.857	100.810	100.743	6.5	99.754	99.691	99.628
6.625	101.124	101.079	101.016	6.625	100.779	100.734	100.670	6.625	99.837	99.774	99.712
6.75	101.190	101.127	101.064	6.75	101.009	100.946	100.883	6.75	100.104	100.041	99.979
6.875	101.242	101.179	101.116	6.875	101.067	101.004	100.941	6.875	100.177	100.114	100.052
7	101.293	101.230	101.167	7	101.124	101.061	100.998	7	100.250	100.187	100.124
7.125	101.335	101.272	101.209	7.125	101.192	101.129	101.066	7.125	100.332	100.269	100.207
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	97.974	97.966	97.951	5	97.287	97.279	97.265	5	95.026	94.963	94.900
5.125	98.225	98.210	98.185	5.125	97.805	97.789	97.764	5.125	95.678	95.615	95.552
5.25	98.659	98.645	98.623	5.25	98.274	98.255	98.226	5.25	96.334	96.271	96.208
5.375	99.001	98.984	98.957	5.375	98.661	98.639	98.606	5.375	96.630	96.567	96.504
5.5	99.308	99.287	99.257	5.5	99.019	98.994	98.958	5.5	97.108	97.045	96.982
5.625	99.594	99.570	99.536	5.625	99.335	99.307	99.267	5.625	97.586	97.523	97.460
5.75	99.908	99.882	99.845	5.75	99.628	99.598	99.553	5.75	97.868	97.805	97.742
5.875	100.209	100.181	100.140	5.875	99.888	99.855	99.807	5.875	98.145	98.082	98.019
6	100.427	100.396	100.351	6	100.138	100.103	100.051	6	98.423	98.360	98.297
6.125	100.610	100.576	100.526	6.125	100.376	100.337	100.282	6.125	98.699	98.636	98.573
6.25	100.826	100.789	100.735	6.25	100.610	100.569	100.510	6.25	98.973	98.910	98.847
6.375	101.022	100.983	100.926	6.375	100.843	100.799	100.736	6.375	99.246	99.183	99.120
6.5	101.113	101.070	101.008	6.5	100.951	100.904	100.837	6.5	99.704	99.641	99.578
6.625	101.235	101.191	101.127	6.625	100.875	100.830	100.766	6.625	99.787	99.724	99.661
6.75	101.256	101.208	101.140	6.75	100.959	100.896	100.833	6.75	100.054	99.991	99.928
6.875	101.232	101.181	101.107	6.875	101.017	100.954	100.891	6.875	100.127	100.064	100.001
7	101.243	101.180	101.117	7	101.074	101.011	100.948	7	100.200	100.137	100.074
7.125	101.285	101.222	101.159	7.125	101.142	101.079	101.016	7.125	100.282	100.219	100.156

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
5.125	94.063			5.75	98.074	98.012	97.983	4.375	95.772	95.735	95.692
5.25	95.020	95.005	94.981	5.875	98.665	98.604	98.574	4.5	96.147	96.111	96.068
5.375	95.721	95.706	95.682	6	99.207	99.146	99.116	4.625	96.505	96.468	96.425
5.5	96.409	96.394	96.370	6.125	99.618	99.557	99.527	4.75	97.093	97.064	97.026
5.625	97.050	97.035	97.011	6.25	99.908	99.847	99.808	4.875	97.508	97.479	97.441
5.75	97.619	97.588	97.550	6.375	100.460	100.399	100.361	5	97.781	97.752	97.714
5.875	98.257	98.226	98.188	6.5	100.953	100.892	100.854	5.125	98.009	97.980	97.942
6	98.865	98.834	98.796	6.625	101.301	101.240	101.201	5.25	98.689	98.660	98.624
6.125	99.410	99.379	99.341	6.75	101.508	101.431	101.378	5.375	99.001	98.972	98.937
6.25	99.743	99.696	99.648	6.875	101.995	101.918	101.865	5.5	99.434	99.405	99.369
6.375	100.290	100.243	100.194	7	102.418	102.341	102.289	5.625	99.661	99.632	99.596
6.5	100.792	100.745	100.696	7.125	102.737	102.661	102.608	5.75	100.006	99.977	99.941
6.625	101.250	101.203	101.155	7.25	102.855	102.762	102.703	5.875	100.383	100.354	100.319
				7.375	103.325	103.232	103.173	6	100.610	100.581	100.545

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.556	95.519	95.474
4.75	96.056	96.012	95.959
4.875	96.271	96.227	96.174
5	96.584	96.540	96.488
5.125	96.957	96.913	96.861
5.25	97.296	97.252	97.200
5.375	97.629	97.585	97.532
5.5	97.892	97.848	97.798
5.625	98.223	98.180	98.127
5.75	98.514	98.470	98.420
5.875	98.841	98.797	98.747
6	99.408	99.364	99.314

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	95.033	95.005	94.983	5.75	99.365	99.292	99.253	4.25	95.359	95.322	95.279
5.5	95.727	95.687	95.665	5.875	99.916	99.843	99.805	4.375	95.772	95.735	95.692
5.625	96.388	96.335	96.313	6	100.410	100.336	100.298	4.5	96.147	96.111	96.068
5.75	97.435	97.359	97.322	6.125	100.773	100.699	100.661	4.625	96.505	96.468	96.425
5.875	98.049	97.974	97.938	6.25	100.796	100.704	100.659	4.75	97.093	97.064	97.026
6	98.625	98.549	98.513	6.375	101.269	101.177	101.132	4.875	97.508	97.479	97.441
6.125	99.176	99.100	99.063	6.5	101.705	101.613	101.567	5	97.781	97.752	97.714
6.25	99.558	99.464	99.420	6.625	102.086	101.993	101.948	5.125	98.009	97.980	97.942
6.375	100.090	99.996	99.952	6.75	102.019	101.912	101.897	5.25	98.689	98.660	98.624
6.5	100.594	100.501	100.456	6.875	102.466	102.358	102.343	5.375	99.001	98.972	98.937
6.625	101.221	101.148	101.069	7	102.870	102.762	102.747	5.5	99.434	99.405	99.369
6.75	101.409	101.336	101.284	7.125	103.230	103.122	103.106	5.625	99.661	99.632	99.596
6.875	101.914	101.863	101.765	7.25	103.286	103.158	103.148	5.75	100.006	99.977	99.941
7	102.365	102.291	102.192	7.375	103.743	103.616	103.606	5.875	100.383	100.354	100.319
7.125	102.797	102.695	102.597	7.5	104.102	103.975	103.965	6	100.610	100.581	100.545
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.556	95.519	95.474								
4.75	97.032	97.015	97.000								
4.875	97.382	97.365	97.350								
5	97.733	97.716	97.701								
5.125	98.348	98.315	98.300								
5.25	98.694	98.661	98.646								
5.375	99.031	98.998	98.983								
5.5	99.315	99.281	99.266								
5.625	99.832	99.775	99.757								
5.75	100.169	100.112	100.093								
5.875	100.497	100.440	100.422								
6	100.821	100.764	100.745								

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	94.432	94.420	94.518
5.25	95.212	95.194	95.263
5.375	95.820	95.800	95.874
5.5	96.406	96.382	96.463
5.625	97.017	96.994	97.075
5.75	97.747	97.719	97.773
5.875	98.296	98.273	98.322
6	98.833	98.808	98.850
6.125	99.342	99.308	99.360
6.25	99.748	99.708	99.747
6.375	100.286	100.251	100.276
6.5	100.792	100.754	100.722
6.625	101.189	101.143	101.188
6.75	101.526	101.479	101.498
6.875	101.996	101.949	101.961
7	102.393	102.344	102.355
7.125	102.755	102.699	102.729
7.25	103.118	103.062	103.061
7.375	103.583	103.525	103.521

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	94.465	95.031	94.945	4.75	94.405	95.031	94.945	5	95.805	96.040	95.954
4.875	95.109	95.431	95.345	4.875	95.109	95.431	95.345	5.125	96.489	96.500	96.428
5	95.805	96.040	95.954	5	95.805	96.040	95.954	5.25	97.358	97.520	97.442
5.125	96.489	96.500	96.428	5.125	96.489	96.500	96.428	5.375	98.005	97.995	97.974
5.25	97.358	97.520	97.442	5.25	97.358	97.520	97.442	5.5	98.613	98.597	98.581
5.375	98.028	98.003	97.997	5.375	98.005	97.995	97.974	5.625	99.151	99.136	99.120
5.5	98.613	98.597	98.581	5.5	98.613	98.597	98.581	5.75	99.611	99.779	99.678
5.625	99.151	99.136	99.120	5.625	99.151	99.136	99.120	5.875	100.180	100.142	100.040
5.75	99.611	99.779	99.678	5.75	99.611	99.779	99.678	6	100.720	100.710	100.609
5.875	100.200	100.159	100.116	5.875	100.180	100.142	100.040	6.125	101.295	101.160	101.059
6	100.720	100.710	100.609	6	100.720	100.710	100.609	6.25	101.358	101.725	101.592
6.125	101.295	101.176	101.133	6.125	101.295	101.160	101.059	6.375	101.616	101.638	101.505
6.25	101.358	101.725	101.592	6.25	101.358	101.725	101.592	6.5	102.086	102.206	102.073
6.375	101.700	101.638	101.563	6.375	101.616	101.638	101.505	6.625	102.701	102.623	102.545
6.5	102.161	102.206	102.073	6.5	102.086	102.206	102.073	6.75	103.042	103.042	102.870
6.625	102.701	102.623	102.545	6.625	102.701	102.623	102.545	6.875	103.104	103.018	102.932
6.75	103.042	103.042	102.870	6.75	103.042	103.042	102.870	7	103.580	103.592	103.420
6.875	103.192	103.104	103.035	6.875	103.104	103.018	102.932	7.125	104.034	104.010	103.862
7	103.686	103.598	103.529	7	103.580	103.592	103.420	7.25	104.399	104.291	104.216
7.125	104.101	104.013	103.943	7.125	104.034	104.010	103.862	7.375	103.572	103.417	103.301
7.25	104.399	104.291	104.216	7.25	104.399	104.291	104.216	7.5	104.087	103.932	103.816
7.375	103.616	103.551	103.509	7.375	103.572	103.417	103.301	7.625	104.585	104.430	104.314
7.5	104.094	104.029	103.987	7.5	104.087	103.932	103.816	7.75	104.971	104.816	104.700
								7.875	103.070	103.239	103.195
								8	103.476	103.644	103.600
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	96.463	96.456	96.459	4.25	95.990	95.958	96.049	4.75	93.169	93.146	93.185
4.375	96.928	96.921	96.924	4.375	96.564	96.532	96.623	4.875	93.905	93.883	93.922
4.5	97.393	97.386	97.388	4.5	97.136	97.103	97.194	5	94.638	94.615	94.654
4.625	97.858	97.850	97.853	4.625	97.703	97.670	97.761	5.125	95.424	95.402	95.441
4.75	98.122	98.457	98.255	4.75	98.036	98.457	98.255	5.25	96.749	96.705	96.680
4.875	98.587	98.691	98.558	4.875	98.234	98.691	98.489	5.375	97.446	97.401	97.377
5	99.054	99.040	99.025	5	98.787	99.014	98.856	5.5	97.912	97.867	97.843
5.125	99.523	99.508	99.493	5.125	99.326	99.317	99.394	5.625	98.427	98.410	98.435
5.25	99.682	100.160	99.951	5.25	99.682	100.160	99.951	5.75	98.962	99.017	98.884
5.375	100.126	100.283	100.085	5.375	99.862	100.283	100.073	5.875	99.602	99.554	99.511
5.5	100.585	100.601	100.543	5.5	100.366	100.601	100.392	6	100.103	100.061	100.022
5.625	101.043	101.011	101.002	5.625	100.842	100.784	100.826	6.125	100.651	100.641	100.652
5.75	101.007	101.230	100.969	5.75	101.007	101.230	100.969	6.25	100.801	100.838	100.676
5.875	101.432	101.392	101.382	5.875	100.902	100.899	100.896	6.375	101.095	101.024	100.925
6	101.890	101.851	101.841	6	101.350	101.295	101.344	6.5	101.587	101.490	101.417
								6.625	102.095	101.998	101.925
								6.75	101.987	101.879	101.802
								6.875	102.031	101.913	101.831
								7	102.525	102.408	102.308
								7.125	102.940	102.822	102.723
								7.25	102.587	102.479	102.404
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	96.291	96.507	96.398	5	94.638	94.615	94.654	4.5	94.495	94.338	94.329
5.375	97.044	97.028	97.012	5.125	95.424	95.402	95.441	4.625	95.054	94.897	94.888
5.5	97.756	97.738	97.764	5.25	96.291	96.507	96.398	4.75	94.966	94.942	94.968
5.625	98.427	98.410	98.435	5.375	96.997	96.980	97.005	4.875	95.473	95.448	95.474
5.75	98.854	99.017	98.884	5.5	97.756	97.738	97.764	5	95.931	95.907	95.933
5.875	99.602	99.428	99.394	5.625	98.427	98.410	98.435	5.125	96.390	96.365	96.391
6	100.062	100.010	100.022	5.75	98.743	99.017	98.884	5.25	96.600	96.568	96.558
6.125	100.651	100.641	100.652	5.875	99.463	99.410	99.376	5.375	97.106	97.074	97.065
6.25	100.801	100.838	100.676	6	100.021	100.010	100.022	5.5	97.565	97.533	97.523
6.375	100.924	101.024	100.860	6.125	100.651	100.641	100.652	5.625	98.023	97.991	97.982
6.5	101.434	101.356	101.278	6.25	100.851	100.838	100.726	5.75	97.905	97.866	97.856
6.625	101.938	101.860	101.811	6.375	100.834	101.024	100.860	5.875	98.412	98.372	98.362
6.75	101.987	101.879	101.802	6.5	101.289	101.250	101.209	6	98.870	98.831	98.821
6.875	101.968	101.879	101.831	6.625	101.890	101.813	101.811	6.125	99.318	99.279	99.269

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	97.358	97.520	97.442	5.25	97.358	97.520	97.442	5.25	97.358	97.520	97.442
5.375	98.005	97.995	97.974	5.375	98.005	97.995	97.974	5.375	98.005	97.995	97.974
5.5	98.613	98.597	98.581	5.5	98.613	98.597	98.581	5.5	98.613	98.597	98.581
5.625	99.151	99.136	99.120	5.625	99.151	99.136	99.120	5.625	99.151	99.136	99.120
5.75	99.611	99.779	99.678	5.75	99.611	99.779	99.678	5.75	99.611	99.779	99.678
5.875	100.180	100.142	100.040	5.875	100.180	100.142	100.040	5.875	100.180	100.142	100.040
6	100.720	100.710	100.609	6	100.720	100.710	100.609	6	100.720	100.710	100.609
6.125	101.295	101.160	101.059	6.125	101.295	101.160	101.059	6.125	101.295	101.160	101.059
6.25	101.358	101.725	101.592	6.25	101.358	101.725	101.592	6.25	101.358	101.725	101.592
6.375	101.616	101.638	101.505	6.375	101.616	101.638	101.505	6.375	101.616	101.638	101.505
6.5	102.086	102.206	102.073	6.5	102.086	102.206	102.073	6.5	102.086	102.206	102.073
6.625	102.701	102.623	102.545	6.625	102.701	102.623	102.545	6.625	102.701	102.623	102.545
6.75	103.042	103.042	102.870	6.75	103.042	103.042	102.870	6.75	103.042	103.042	102.870
6.875	103.104	103.018	102.932	6.875	103.104	103.018	102.932	6.875	103.104	103.018	102.932
7	103.580	103.592	103.420	7	103.580	103.592	103.420	7	103.580	103.592	103.420
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	97.136	97.103	97.194	4.25	95.990	95.958	96.049	5.25	96.291	96.507	96.398
4.625	97.703	97.670	97.761	4.375	96.564	96.532	96.623	5.375	97.044	97.028	97.012
4.75	98.036	98.457	98.255	4.5	97.136	97.103	97.194	5.5	97.756	97.738	97.764
4.875	98.234	98.691	98.489	4.625	97.703	97.670	97.761	5.625	98.427	98.410	98.435
5	98.787	99.014	98.856	4.75	98.036	97.991	97.976	5.75	98.854	99.017	98.884
5.125	99.326	99.317	99.394	4.875	98.234	98.225	98.303	5.875	99.602	99.428	99.394
5.25	99.682	100.160	99.951	5	98.787	98.779	98.856	6	100.062	100.010	100.022
5.375	99.862	100.283	100.073	5.125	99.326	99.317	99.394	6.125	100.651	100.641	100.652
5.5	100.366	100.601	100.392	5.25	99.541	99.497	99.478	6.25	100.801	100.838	100.676
5.625	100.842	100.784	100.826	5.375	99.862	99.783	99.847	6.375	100.924	101.024	100.860
5.75	101.007	101.230	100.969	5.5	100.366	100.287	100.351	6.5	101.434	101.356	101.278
5.875	100.902	100.899	100.896	5.625	100.842	100.763	100.826	6.625	101.938	101.860	101.811
6	101.350	101.295	101.344	5.75	101.007	100.947	100.918	6.75	101.987	101.879	101.802
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	96.291	96.507	96.398	5.25	96.291	96.507	96.398	4.5	94.495	94.338	94.329
5.375	97.044	97.028	97.012	5.375	96.997	96.980	97.005	4.625	95.054	94.897	94.888
5.5	97.756	97.738	97.764	5.5	97.756	97.738	97.764	4.75	93.611	93.566	93.551
5.625	98.427	98.410	98.435	5.625	98.427	98.410	98.435	4.875	94.004	93.795	93.772
5.75	98.854	99.017	98.884	5.75	98.743	99.017	98.884	5	94.534	94.325	94.302
5.875	99.602	99.428	99.394	5.875	99.324	99.313	99.325	5.125	95.033	94.824	94.801
6	100.062	100.010	100.022	6	100.021	100.010	100.022	5.25	96.027	96.003	95.980
6.125	100.651	100.641	100.652	6.125	100.651	100.641	100.652	5.375	96.119	96.095	96.072
6.25	100.801	100.838	100.676	6.25	100.851	100.838	100.726	5.5	96.528	96.504	96.481
6.375	100.924	101.024	100.860	6.375	100.782	101.024	100.860	5.625	96.949	96.925	96.902
6.5	101.434	101.356	101.278	6.5	101.289	101.250	101.209	5.75	97.864	97.832	97.801
6.625	101.938	101.860	101.811	6.625	101.890	101.813	101.811	5.875	98.122	98.091	98.059
6.75	101.987	101.879	101.802	6.75	102.037	101.929	101.852	6	98.479	98.448	98.417
6.875	101.968	101.879	101.831	6.875	101.606	101.560	101.515	6.125	98.797	98.766	98.735

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	96.514	96.469	96.453	5.125	96.514	96.469	96.453	4.75	94.430	94.963	94.877
5.25	97.383	97.564	97.485	5.25	97.383	97.564	97.485	4.875	95.134	95.431	95.345
5.375	98.030	98.014	97.999	5.375	98.030	98.014	97.999	5	95.830	95.798	95.769
5.5	98.638	98.622	98.606	5.5	98.638	98.622	98.606	5.125	96.514	96.469	96.453
5.625	99.176	99.161	99.145	5.625	99.176	99.161	99.145	5.25	97.383	97.564	97.485
5.75	99.636	99.667	99.565	5.75	99.636	99.667	99.565	5.375	98.030	98.014	97.999
5.875	100.205	100.060	99.959	5.875	100.205	100.060	99.959	5.5	98.638	98.622	98.606
6	100.745	100.542	100.377	6	100.745	100.542	100.377	5.625	99.176	99.161	99.145
6.125	101.320	101.117	100.943	6.125	101.320	101.117	100.943	5.75	99.636	99.667	99.565
6.25	101.383	101.438	101.305	6.25	101.383	101.438	101.305	5.875	100.205	100.060	99.959
6.375	101.641	101.563	101.485	6.375	101.641	101.563	101.485	6	100.745	100.542	100.377
6.5	102.111	102.033	101.955	6.5	102.111	102.033	101.955	6.125	101.320	101.117	100.943
6.625	102.726	102.648	102.570	6.625	102.726	102.648	102.570	6.25	101.383	101.438	101.305
6.75	103.036	102.950	102.864	6.75	103.036	102.950	102.864	6.375	101.641	101.563	101.485
6.875	103.129	103.043	102.957	6.875	103.129	103.043	102.957	6.5	102.111	102.033	101.955
7	103.605	103.519	103.433	7	103.605	103.519	103.433	6.625	102.726	102.648	102.570
7.125	104.059	103.973	103.887	7.125	104.059	103.973	103.887	6.75	103.036	102.950	102.864
7.25	104.068	103.960	103.885	7.25	104.068	103.960	103.885	6.875	103.129	103.043	102.957
7.375	103.572	103.462	103.362	7.375	103.438	103.328	103.219	7	103.605	103.519	103.433
7.5	103.826	103.717	103.607	7.5	103.826	103.717	103.607	7.125	104.059	103.973	103.887
7.625	104.182	104.073	103.963	7.625	104.182	104.073	103.963	7.25	104.068	103.960	103.885
7.75	104.493	104.338	104.222	7.75	104.493	104.338	104.222	7.375	103.438	103.328	103.219
7.875	104.099	104.005	103.909	7.875	102.876	103.004	103.001	7.5	103.826	103.717	103.607
8	104.282	104.189	104.092	8	103.200	103.328	103.324	7.625	104.182	104.073	103.981
8.125	104.516	104.422	104.326	8.125	103.498	103.626	103.622	7.75	104.493	104.338	104.222
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	96.488	96.481	96.484	4.25	96.074	96.042	96.133	4.875	93.878	93.815	93.894
4.375	96.953	96.946	96.949	4.375	96.598	96.566	96.657	5	94.600	94.537	94.616
4.5	97.418	97.411	97.413	4.5	97.109	97.077	97.168	5.125	95.277	95.214	95.293
4.625	97.883	97.875	97.878	4.625	97.603	97.571	97.662	5.25	96.485	96.782	96.704
4.75	98.147	98.513	98.311	4.75	98.061	98.016	98.001	5.375	97.069	97.053	97.037
4.875	98.612	98.716	98.583	4.875	98.205	98.196	98.273	5.5	97.696	97.639	97.705
5	99.079	99.065	99.050	5	98.664	98.656	98.733	5.625	98.328	98.271	98.337
5.125	99.548	99.533	99.518	5.125	99.094	99.085	99.162	5.75	98.879	99.135	99.034
5.25	99.633	100.060	99.851	5.25	99.566	99.522	99.503	5.875	99.627	99.424	99.309
5.375	100.102	100.214	100.056	5.375	99.746	99.667	99.731	6	100.087	99.884	99.918
5.5	100.572	100.550	100.526	5.5	100.131	100.052	100.115	6.125	100.553	100.350	100.374
5.625	101.043	101.021	100.997	5.625	100.495	100.435	100.464	6.25	100.826	100.749	100.701
5.75	101.032	100.974	100.943	5.75	101.032	100.972	100.943	6.375	100.949	100.870	100.792
5.875	101.339	101.310	101.283	5.875	100.726	100.670	100.720	6.5	101.459	101.381	101.303
6	101.802	101.773	101.745	6	101.164	101.105	101.075	6.625	101.963	101.885	101.807
								6.75	102.012	101.904	101.827
								6.875	101.817	101.731	101.645
								7	102.292	102.206	102.120
								7.125	102.746	102.661	102.575
								7.25	102.612	102.504	102.429
								7.375	101.138	100.983	100.950
								7.5	101.652	101.497	101.381
								7.625	102.151	101.996	101.880
								7.75	102.486	102.331	102.215
								7.875	99.424	99.403	99.399
								8	99.748	99.726	99.722
								8.125	100.046	100.025	100.021
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	101.459	101.381	101.303	6.125	100.373	100.323	100.374	4.5	94.444	94.286	94.277
6.625	101.963	101.885	101.807	6.25	100.876	100.799	100.751	4.625	94.892	94.735	94.726
6.75	102.012	101.904	101.827	6.375	100.574	100.736	100.603	4.75	93.636	93.591	93.576
6.875	101.817	101.731	101.645	6.5	101.119	101.025	101.040	4.875	93.931	93.806	93.790
7	102.292	102.206	102.120	6.625	101.615	101.498	101.535	5	94.324	94.246	94.231
7.125	102.746	102.661	102.575	6.75	102.062	101.954	101.877	5.125	94.671	94.550	94.535
7.25	102.612	102.504	102.429	6.875	101.417	101.303	101.327	5.25	96.052	96.028	96.005
7.375	101.138	100.983	100.950	7	101.853	101.739	101.763	5.375	96.144	96.120	96.097
7.5	101.652	101.497	101.381	7.125	102.197	102.089	102.014	5.5	96.553	96.529	96.506
7.625	102.151	101.996	101.880	7.25	102.662	102.554	102.479	5.625	96.974	96.950	96.927
7.75	102.486	102.331	102.215	7.375	101.188	101.033	100.950	5.75	97.889	97.857	97.826
7.875	99.424	99.403	99.399	7.5	101.702	101.547	101.431	5.875	98.147	98.116	98.084
8	99.748	99.726	99.722	7.625	102.201	102.046	101.930	6	98.504	98.473	98.442
8.125	100.046	100.025	100.021	7.75	99.114	99.092	99.088	6.125	98.822	98.791	98.760

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	101.641	101.563	101.485	6.375	101.641	101.563	101.485	6	100.745	100.542	100.377
6.5	102.111	102.033	101.955	6.5	102.111	102.033	101.955	6.125	101.320	101.117	100.983
6.625	102.726	102.648	102.570	6.625	102.726	102.648	102.570	6.25	101.383	101.438	101.305
6.75	103.036	102.950	102.864	6.75	103.036	102.950	102.864	6.375	101.641	101.563	101.485
6.875	103.129	103.043	102.957	6.875	103.129	103.043	102.957	6.5	102.111	102.033	101.955
7	103.605	103.519	103.433	7	103.605	103.519	103.433	6.625	102.726	102.648	102.570
7.125	104.059	103.973	103.887	7.125	104.059	103.973	103.887	6.75	103.036	102.950	102.864
7.25	104.068	103.960	103.885	7.25	104.068	103.960	103.885	6.875	103.129	103.043	102.957
7.375	103.572	103.462	103.362	7.375	103.438	103.328	103.219	7	103.605	103.519	103.433
7.5	103.826	103.717	103.607	7.5	103.826	103.717	103.607	7.125	104.059	103.973	103.887
7.625	104.182	104.073	103.963	7.625	104.182	104.073	103.963	7.25	104.068	103.960	103.885
7.75	104.493	104.338	104.222	7.75	104.493	104.338	104.222	7.375	103.438	103.328	103.219
7.875	104.099	104.005	103.909	7.875	102.926	103.054	103.051	7.5	103.826	103.717	103.607
8	104.282	104.189	104.092	8	103.250	103.378	103.374	7.625	104.182	104.073	103.981
8.125	104.516	104.422	104.326	8.125	103.548	103.676	103.672	7.75	104.493	104.338	104.222
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	97.418	97.411	97.413	4.5	97.109	97.077	97.168	6.625	101.963	101.885	101.807
4.625	97.883	97.875	97.878	4.625	97.603	97.571	97.662	6.75	102.012	101.904	101.827
4.75	98.147	98.513	98.311	4.75	98.061	98.016	98.001	6.875	101.817	101.731	101.645
4.875	98.612	98.716	98.583	4.875	98.205	98.196	98.273	7	102.292	102.206	102.120
5	99.079	99.065	99.050	5	98.664	98.656	98.733	7.125	102.746	102.661	102.575
5.125	99.548	99.533	99.518	5.125	99.094	99.085	99.162	7.25	102.612	102.504	102.429
5.25	99.633	100.060	99.851	5.25	99.566	99.522	99.503	7.375	102.284	102.175	102.074
5.375	100.102	100.214	100.056	5.375	99.746	99.667	99.731	7.5	102.516	102.407	102.306
5.5	100.572	100.550	100.526	5.5	100.131	100.052	100.115	7.625	102.639	102.530	102.430
5.625	101.043	101.021	100.997	5.625	100.495	100.435	100.464	7.75	102.486	102.331	102.215
5.75	101.032	100.974	100.943	5.75	101.032	100.972	100.943	7.875	101.624	101.530	101.434
5.875	101.339	101.310	101.283	5.875	100.726	100.670	100.720	8	101.807	101.714	101.617
6	101.802	101.773	101.745	6	101.164	101.105	101.075	8.125	102.041	101.947	101.851
6.125	102.256	102.226	102.199	6.125	101.695	101.636	101.607				
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	101.459	101.381	101.303	6.125	100.373	100.323	100.374	4.5	94.444	94.286	94.277
6.625	101.963	101.885	101.807	6.25	100.876	100.799	100.751	4.625	94.892	94.735	94.726
6.75	102.012	101.904	101.827	6.375	100.574	100.736	100.603	4.75	93.636	93.591	93.576
6.875	101.817	101.731	101.645	6.5	101.119	101.025	101.040	4.875	93.931	93.806	93.790
7	102.292	102.206	102.120	6.625	101.615	101.498	101.535	5	94.324	94.246	94.231
7.125	102.746	102.661	102.575	6.75	102.062	101.954	101.877	5.125	94.671	94.550	94.535
7.25	102.612	102.504	102.429	6.875	101.417	101.303	101.327	5.25	96.052	96.028	96.005
7.375	101.138	100.983	100.950	7	101.853	101.739	101.763	5.375	96.144	96.120	96.097
7.5	101.652	101.497	101.381	7.125	102.197	102.089	102.014	5.5	96.553	96.529	96.506
7.625	102.151	101.996	101.880	7.25	102.662	102.554	102.479	5.625	96.974	96.950	96.927
7.75	102.486	102.331	102.215	7.375	101.188	101.033	100.950	5.75	97.889	97.857	97.826
7.875	99.424	99.403	99.399	7.5	101.702	101.547	101.431	5.875	98.147	98.116	98.084
8	99.748	99.726	99.722	7.625	102.201	102.046	101.930	6	98.504	98.473	98.442
8.125	100.046	100.025	100.021	7.75	99.114	99.092	99.088	6.125	98.822	98.791	98.760

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	99.358	99.181	98.881	6.75	97.858	97.681	97.381
6.875	99.770	99.578	99.278	6.875	98.270	98.078	97.778
7	100.272	100.080	99.780	7	98.772	98.580	98.280
7.125	100.716	100.524	100.224	7.125	99.216	99.024	98.724
7.25	101.140	100.948	100.648	7.25	99.640	99.448	99.148
7.375	101.261	101.036	100.736	7.375	99.761	99.536	99.236
7.5	101.723	101.498	101.198	7.5	100.223	99.998	99.698
7.625	102.127	101.902	101.602	7.625	100.627	100.402	100.102
7.75	102.521	102.296	101.996	7.75	101.021	100.796	100.496
7.875	102.018	101.774	101.474	7.875	100.518	100.274	99.974
8	102.440	102.196	101.896	8	100.940	100.696	100.396
8.125	102.814	102.570	102.270	8.125	101.314	101.070	100.770
8.25	103.178	102.934	102.634	8.25	101.678	101.434	101.134
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.358	97.181	96.881	6.75	95.858	95.681	95.381
6.875	97.770	97.578	97.278	6.875	96.270	96.078	95.778
7	98.272	98.080	97.780	7	96.772	96.580	96.280
7.125	98.716	98.524	98.224	7.125	97.216	97.024	96.724
7.25	99.140	98.948	98.648	7.25	97.640	97.448	97.148
7.375	99.261	99.036	98.736	7.375	97.761	97.536	97.236
7.5	99.723	99.498	99.198	7.5	98.223	97.998	97.698
7.625	100.127	99.902	99.602	7.625	98.627	98.402	98.102
7.75	100.521	100.296	99.996	7.75	99.021	98.796	98.496
7.875	100.018	99.774	99.474	7.875	98.518	98.274	97.974
8	100.440	100.196	99.896	8	98.940	98.696	98.396
8.125	100.814	100.570	100.270	8.125	99.314	99.070	98.770
8.25	101.178	100.934	100.634	8.25	99.678	99.434	99.134
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.608	98.431	98.131	6.75	96.608	96.431	96.131
6.875	99.020	98.828	98.528	6.875	97.020	96.828	96.528
7	99.522	99.330	99.030	7	97.522	97.330	97.030
7.125	99.966	99.774	99.474	7.125	97.966	97.774	97.474
7.25	100.390	100.198	99.898	7.25	98.390	98.198	97.898
7.375	100.511	100.286	99.986	7.375	98.511	98.286	97.986
7.5	100.973	100.748	100.448	7.5	98.973	98.748	98.448
7.625	101.377	101.152	100.852	7.625	99.377	99.152	98.852
7.75	101.771	101.546	101.246	7.75	99.771	99.546	99.246
7.875	101.268	101.024	100.724	7.875	99.268	99.024	98.724
8	101.690	101.446	101.146	8	99.690	99.446	99.146
8.125	102.064	101.820	101.520	8.125	100.064	99.820	99.520
8.25	102.428	102.184	101.884	8.25	100.428	100.184	99.884

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.