



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	92.766	92.756	92.740	4.75	92.418	92.418	92.339	5.125	96.859	96.865	96.915
4.875	93.681	93.663	93.750	4.875	93.681	93.663	93.750	5.25	97.577	97.582	97.629
5	94.374	94.351	94.440	5	94.374	94.351	94.440	5.375	98.115	98.118	98.164
5.125	94.930	94.907	94.997	5.125	94.930	94.907	94.997	5.5	98.618	98.618	98.663
5.25	95.734	95.709	95.731	5.25	95.697	95.665	95.731	5.625	99.073	99.073	99.118
5.375	96.415	96.389	96.381	5.375	96.307	96.270	96.338	5.75	99.715	99.703	99.731
5.5	97.100	97.074	97.066	5.5	96.894	96.853	96.920	5.875	100.245	100.177	100.206
5.625	97.679	97.653	97.645	5.625	97.507	97.466	97.535	6	100.734	100.655	100.661
5.75	98.156	98.115	98.144	5.75	98.145	98.096	98.144	6.125	101.096	101.078	101.100
5.875	98.748	98.707	98.687	5.875	98.693	98.650	98.687	6.25	101.062	101.040	100.958
6	99.311	99.269	99.244	6	99.233	99.184	99.210	6.375	101.704	101.676	101.601
6.125	99.791	99.750	99.725	6.125	99.744	99.686	99.719	6.5	102.194	102.161	102.091
6.25	100.136	100.087	100.068	6.25	100.106	100.038	100.068	6.625	102.539	102.501	102.437
6.375	100.694	100.645	100.610	6.375	100.639	100.581	100.596	6.75	102.186	102.072	102.058
6.5	101.150	101.089	101.037	6.5	101.150	101.089	101.037	6.875	102.626	102.512	102.498
6.625	101.551	101.489	101.492	6.625	101.551	101.474	101.492	7	103.025	102.964	102.895
6.75	101.828	101.756	101.755	6.75	101.828	101.746	101.755	7.125	103.387	103.265	103.251
6.875	102.351	102.294	102.251	6.875	102.297	102.218	102.215	7.25	103.448	103.370	103.307
7	102.694	102.614	102.605	7	102.694	102.614	102.605	7.375	103.902	103.822	103.760
7.125	103.061	102.966	102.968	7.125	103.061	102.966	102.968	7.5	104.267	104.192	104.115
7.25	103.627	103.422	103.219	7.25	103.450	103.261	103.219	7.625	104.766	104.686	104.594
7.375	104.070	103.865	103.677	7.375	103.792	103.714	103.677	7.75	105.157	105.019	104.934
7.5	104.472	104.267	104.056	7.5	104.198	104.124	104.026	7.875	105.526	105.377	105.287
7.625	104.857	104.652	104.459	7.625	104.594	104.476	104.459	8	105.227	105.150	105.150
7.75	105.004	104.886	104.840	7.75	105.004	104.886	104.840				
7.875	105.366	105.229	105.177	7.875	105.366	105.229	105.177				
8	105.589	105.474	105.435	8	105.589	105.474	105.435				
8.125	105.786	105.668	105.630	8.125	105.786	105.668	105.630				
8.25	105.995	105.868	105.811	8.25	105.995	105.868	105.811				
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	97.664	97.664	97.648	4.625	98.104	98.104	98.087	5	93.447	93.494	93.487
4.75	97.786	97.749	97.805	4.75	98.304	98.266	98.332	5.125	94.076	94.122	94.115
4.875	98.242	98.226	98.210	4.875	98.656	98.673	98.749	5.25	95.663	95.616	95.585
5	98.645	98.627	98.637	5	99.114	99.126	99.199	5.375	96.352	96.306	96.276
5.125	99.038	99.047	99.077	5.125	99.540	99.548	99.599	5.5	97.043	96.999	96.970
5.25	99.355	99.360	99.378	5.25	99.843	99.846	99.884	5.625	97.637	97.594	97.566
5.375	99.686	99.658	99.684	5.375	100.143	100.142	100.186	5.75	98.176	98.135	98.130
5.5	100.100	100.092	100.118	5.5	100.432	100.431	100.468	5.875	98.766	98.724	98.697
5.625	100.466	100.454	100.467	5.625	100.575	100.562	100.596	6	99.325	99.281	99.253
5.75	100.844	100.783	100.769	5.75	100.859	100.842	100.881	6.125	99.746	99.715	99.709
5.875	101.304	101.242	101.228	5.875	101.156	101.134	101.198	6.25	100.153	100.103	100.067
6	101.649	101.583	101.569	6	101.597	101.584	101.560	6.375	100.688	100.643	100.607
6.125	101.928	101.856	101.842	6.125	101.815	101.797	101.753	6.5	101.093	101.102	101.060
6.25	102.060	101.977	101.954	6.25	101.725	101.702	101.680	6.625	101.489	101.482	101.450
6.375	102.487	102.403	102.381	6.375	102.114	102.086	102.069	6.75	101.892	101.820	101.759
6.5	102.769	102.679	102.658	6.5	102.314	102.281	102.297	6.875	102.323	102.251	102.190
6.625	102.993	102.896	102.875	6.625	102.561	102.473	102.452	7	102.737	102.665	102.604
6.75	103.071	102.966	102.933	6.75	102.673	102.630	102.629	7.125	103.095	103.022	102.962
6.875	103.507	103.401	103.369	6.875	103.010	102.961	102.961	7.25	103.680	103.599	103.530
7	103.306	103.261	103.280	7	103.286	103.232	103.232	7.375	104.102	104.017	103.945
7.125	103.515	103.471	103.451	7.125	103.086	103.041	103.021	7.5	103.977	103.905	103.844
7.25	103.387	103.313	103.264	7.25	103.054	102.980	102.931	7.625	104.250	104.178	104.117
7.375	103.875	103.802	103.752	7.375	103.439	103.366	103.316	7.75	103.282	103.155	103.052
								7.875	103.549	103.418	103.316

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	98.005	98.006	97.986	5	97.311	97.312	97.292	5	95.294	95.231	95.168
5.125	98.332	98.288	98.256	5.125	97.791	97.801	97.767	5.125	95.947	95.884	95.822
5.25	98.844	98.781	98.718	5.25	98.261	98.266	98.227	5.25	96.604	96.541	96.478
5.375	99.105	99.093	99.059	5.375	98.668	98.669	98.625	5.375	96.901	96.838	96.775
5.5	99.438	99.397	99.357	5.5	99.060	99.057	99.009	5.5	97.379	97.316	97.254
5.625	99.808	99.745	99.682	5.625	99.431	99.423	99.371	5.625	97.855	97.792	97.730
5.75	100.029	99.987	99.938	5.75	99.759	99.747	99.690	5.75	98.132	98.069	98.007
5.875	100.331	100.300	100.248	5.875	100.022	100.005	99.944	5.875	98.409	98.346	98.284
6	100.530	100.496	100.438	6	100.275	100.254	100.188	6	98.688	98.625	98.562
6.125	100.733	100.694	100.632	6.125	100.515	100.489	100.418	6.125	98.963	98.900	98.838
6.25	100.951	100.908	100.841	6.25	100.751	100.720	100.645	6.25	99.237	99.174	99.111
6.375	101.146	101.097	101.027	6.375	100.984	100.949	100.870	6.375	99.510	99.447	99.384
6.5	101.248	101.196	101.121	6.5	101.092	101.052	100.968	6.5	99.967	99.904	99.842
6.625	101.364	101.305	101.226	6.625	101.046	100.987	100.908	6.625	100.049	99.986	99.924
6.75	101.385	101.322	101.259	6.75	101.218	101.155	101.092	6.75	100.315	100.252	100.189
6.875	101.435	101.372	101.309	6.875	101.272	101.209	101.146	6.875	100.384	100.321	100.259
7	101.483	101.420	101.357	7	101.332	101.269	101.206	7	100.460	100.397	100.334
7.125	101.522	101.459	101.396	7.125	101.404	101.341	101.278	7.125	100.547	100.484	100.421
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	98.103	98.104	98.083	5	97.405	97.406	97.385	5	95.244	95.181	95.118
5.125	98.381	98.387	98.356	5.125	97.888	97.898	97.864	5.125	95.897	95.834	95.771
5.25	98.847	98.838	98.809	5.25	98.356	98.362	98.323	5.25	96.554	96.491	96.428
5.375	99.202	99.190	99.156	5.375	98.762	98.763	98.720	5.375	96.851	96.788	96.725
5.5	99.510	99.495	99.455	5.5	99.154	99.150	99.102	5.5	97.329	97.266	97.203
5.625	99.791	99.773	99.728	5.625	99.524	99.516	99.463	5.625	97.805	97.742	97.679
5.75	100.109	100.085	100.036	5.75	99.850	99.838	99.781	5.75	98.082	98.019	97.956
5.875	100.430	100.398	100.347	5.875	100.112	100.095	100.034	5.875	98.359	98.296	98.233
6	100.629	100.596	100.538	6	100.365	100.344	100.278	6	98.638	98.575	98.512
6.125	100.834	100.795	100.734	6.125	100.605	100.579	100.508	6.125	98.913	98.850	98.787
6.25	101.054	101.011	100.945	6.25	100.841	100.811	100.736	6.25	99.187	99.124	99.061
6.375	101.252	101.203	101.133	6.375	101.076	101.041	100.961	6.375	99.460	99.397	99.334
6.5	101.357	101.305	101.229	6.5	101.185	101.146	101.062	6.5	99.917	99.854	99.791
6.625	101.475	101.416	101.337	6.625	101.141	101.082	101.004	6.625	99.999	99.936	99.873
6.75	101.494	101.432	101.349	6.75	101.168	101.105	101.042	6.75	100.265	100.202	100.139
6.875	101.465	101.401	101.311	6.875	101.222	101.159	101.096	6.875	100.334	100.271	100.208
7	101.433	101.370	101.307	7	101.282	101.219	101.156	7	100.410	100.347	100.284
7.125	101.472	101.409	101.346	7.125	101.354	101.291	101.228	7.125	100.497	100.434	100.371

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 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	94.499	94.454	94.448	5.75	98.452	98.391	98.362	4.375	95.869	95.832	95.788
5.25	95.221	95.206	95.182	5.875	99.040	98.979	98.950	4.5	96.240	96.203	96.159
5.375	95.917	95.902	95.877	6	99.580	99.518	99.489	4.625	96.590	96.553	96.508
5.5	96.598	96.582	96.558	6.125	99.990	99.928	99.899	4.75	97.197	97.168	97.128
5.625	97.235	97.219	97.195	6.25	100.239	100.177	100.139	4.875	97.606	97.576	97.537
5.75	97.899	97.843	97.796	6.375	100.786	100.725	100.686	5	97.880	97.851	97.811
5.875	98.526	98.464	98.417	6.5	101.274	101.213	101.174	5.125	98.106	98.077	98.037
6	99.119	99.052	99.006	6.625	101.620	101.559	101.520	5.25	98.778	98.748	98.711
6.125	99.726	99.655	99.610	6.75	101.771	101.694	101.640	5.375	99.081	99.052	99.014
6.25	99.941	99.902	99.860	6.875	102.247	102.170	102.117	5.5	99.510	99.480	99.443
6.375	100.479	100.440	100.398	7	102.671	102.595	102.541	5.625	99.733	99.704	99.667
6.5	100.989	100.929	100.887	7.125	102.999	102.922	102.869	5.75	100.074	100.045	100.008
6.625	101.454	101.381	101.339	7.25	103.172	103.079	103.020	5.875	100.443	100.414	100.377
				7.375	103.639	103.547	103.488	6	100.664	100.634	100.597
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.646	95.609	95.562								
4.75	96.159	96.115	96.061								
4.875	96.367	96.323	96.269								
5	96.682	96.638	96.584								
5.125	97.053	97.009	96.954								
5.25	97.390	97.346	97.291								
5.375	97.713	97.669	97.614								
5.5	97.966	97.922	97.871								
5.625	98.295	98.251	98.196								
5.75	98.581	98.537	98.485								
5.875	98.900	98.856	98.804								
6	99.461	99.417	99.365								

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	95.208	95.191	95.122	5.75	99.699	99.623	99.588	4.25	95.453	95.417	95.372
5.5	95.899	95.869	95.800	5.875	100.245	100.168	100.135	4.375	95.869	95.832	95.788
5.625	96.560	96.513	96.444	6	100.734	100.655	100.623	4.5	96.240	96.203	96.159
5.75	97.769	97.691	97.658	6.125	101.096	101.013	100.981	4.625	96.590	96.553	96.508
5.875	98.378	98.299	98.267	6.25	101.028	100.933	100.893	4.75	97.197	97.168	97.128
6	98.945	98.866	98.834	6.375	101.496	101.400	101.361	4.875	97.606	97.576	97.537
6.125	99.494	99.413	99.382	6.5	101.927	101.829	101.791	5	97.880	97.851	97.811
6.25	99.790	99.693	99.654	6.625	102.308	102.204	102.167	5.125	98.106	98.077	98.037
6.375	100.314	100.216	100.178	6.75	102.186	102.072	102.058	5.25	98.778	98.748	98.711
6.5	100.810	100.712	100.674	6.875	102.626	102.512	102.498	5.375	99.081	99.052	99.014
6.625	101.386	101.284	101.215	7	103.025	102.909	102.895	5.5	99.510	99.480	99.443
6.75	101.572	101.487	101.443	7.125	103.387	103.265	103.251	5.625	99.733	99.704	99.667
6.875	102.061	102.005	101.900	7.25	103.448	103.317	103.307	5.75	100.074	100.045	100.008
7	102.515	102.426	102.321	7.375	103.902	103.770	103.760	5.875	100.443	100.414	100.377
7.125	102.932	102.806	102.700	7.5	104.260	104.125	104.115	6	100.664	100.634	100.597
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.646	95.609	95.562								
4.75	97.253	97.237	97.221								
4.875	97.601	97.585	97.569								
5	97.816	97.937	97.921								
5.125	98.393	98.357	98.342								
5.25	98.738	98.701	98.686								
5.375	99.074	99.036	99.021								
5.5	99.358	99.320	99.305								
5.625	99.999	99.939	99.924								
5.75	100.335	100.274	100.260								
5.875	100.663	100.601	100.587								
6	100.987	100.922	100.908								

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	94.930	94.907	94.997
5.25	95.697	95.665	95.731
5.375	96.307	96.270	96.338
5.5	96.894	96.853	96.920
5.625	97.507	97.466	97.535
5.75	98.145	98.096	98.144
5.875	98.693	98.650	98.687
6	99.233	99.184	99.210
6.125	99.744	99.686	99.719
6.25	100.106	100.038	100.068
6.375	100.639	100.581	100.596
6.5	101.150	101.089	101.037
6.625	101.551	101.474	101.492
6.75	101.828	101.746	101.755
6.875	102.297	102.218	102.215
7	102.694	102.614	102.605
7.125	103.061	102.966	102.968
7.25	103.329	103.234	103.219
7.375	103.792	103.697	103.677

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	94.842	95.436	95.350	4.75	94.842	95.436	95.350	5	96.237	96.445	96.359
4.875	95.544	95.836	95.750	4.875	95.544	95.836	95.750	5.125	96.919	96.905	96.858
5	96.237	96.445	96.359	5	96.237	96.445	96.359	5.25	97.588	97.908	97.822
5.125	96.919	96.905	96.858	5.125	96.919	96.905	96.858	5.375	98.137	98.383	98.297
5.25	97.811	97.908	97.822	5.25	97.588	97.908	97.822	5.5	98.751	98.983	98.897
5.375	98.504	98.489	98.441	5.375	98.137	98.383	98.297	5.625	99.408	99.402	99.347
5.5	98.967	98.983	98.904	5.5	98.751	98.983	98.897	5.75	99.948	100.061	99.975
5.625	99.478	99.463	99.415	5.625	99.408	99.402	99.347	5.875	100.367	100.423	100.338
5.75	99.948	100.061	99.975	5.75	99.948	100.061	99.975	6	100.903	100.992	100.906
5.875	100.459	100.423	100.354	5.875	100.367	100.423	100.338	6.125	101.485	101.442	101.356
6	100.949	100.992	100.906	6	100.903	100.992	100.906	6.25	101.700	101.942	101.825
6.125	101.485	101.442	101.373	6.125	101.485	101.442	101.356	6.375	101.767	101.855	101.738
6.25	101.700	101.942	101.825	6.25	101.700	101.942	101.825	6.5	102.253	102.423	102.306
6.375	101.886	101.855	101.738	6.375	101.767	101.855	101.738	6.625	102.841	102.811	102.694
6.5	102.346	102.423	102.306	6.5	102.253	102.423	102.306	6.75	103.209	103.306	103.166
6.625	102.854	102.811	102.694	6.625	102.841	102.811	102.694	6.875	103.302	103.231	103.130
6.75	103.209	103.306	103.166	6.75	103.209	103.306	103.166	7	103.814	103.856	103.716
6.875	103.420	103.342	103.243	6.875	103.302	103.231	103.130	7.125	104.342	104.275	104.160
7	103.913	103.856	103.736	7	103.814	103.856	103.716	7.25	104.754	104.646	104.572
7.125	104.342	104.275	104.160	7.125	104.342	104.275	104.160	7.375	103.695	103.556	103.457
7.25	104.754	104.646	104.572	7.25	104.754	104.646	104.572	7.5	104.206	104.067	103.968
7.375	103.735	103.626	103.516	7.375	103.695	103.556	103.457	7.625	104.703	104.564	104.465
7.5	104.212	104.102	103.993	7.5	104.206	104.067	103.968	7.75	105.083	104.944	104.845
								7.875	102.950	103.180	103.124
								8	103.355	103.586	103.530
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	96.537	96.523	96.542	4.25	96.401	96.353	96.442	4.75	94.076	94.072	94.107
4.375	97.017	97.009	97.050	4.375	96.976	96.928	97.016	4.875	94.813	94.809	94.845
4.5	97.547	97.499	97.588	4.5	97.547	97.499	97.588	5	95.546	95.542	95.577
4.625	98.114	98.066	98.155	4.625	98.114	98.066	98.155	5.125	96.323	96.319	96.355
4.75	98.283	98.721	98.519	4.75	98.252	98.721	98.519	5.25	97.228	97.194	97.128
4.875	98.790	98.955	98.771	4.875	98.550	98.955	98.753	5.375	97.922	97.887	97.821
5	99.248	99.279	99.229	5	99.102	99.279	99.167	5.5	98.385	98.350	98.315
5.125	99.706	99.691	99.705	5.125	99.640	99.631	99.705	5.625	98.955	98.957	98.977
5.25	99.868	100.346	100.137	5.25	99.868	100.346	100.137	5.75	99.223	99.298	99.181
5.375	100.314	100.469	100.279	5.375	100.034	100.469	100.259	5.875	99.854	99.807	99.749
5.5	100.772	100.787	100.737	5.5	100.536	100.787	100.578	6	100.364	100.317	100.317
5.625	101.230	101.208	101.195	5.625	101.010	100.977	101.035	6.125	100.946	100.933	100.938
5.75	101.183	101.413	101.152	5.75	101.183	101.413	101.152	6.25	101.069	101.055	100.943
5.875	101.564	101.543	101.530	5.875	101.055	101.081	101.074	6.375	101.282	101.241	101.093
6	102.022	102.000	101.988	6	101.503	101.479	101.521	6.5	101.772	101.654	101.573
								6.625	102.279	102.161	102.080
								6.75	102.181	102.088	102.024
								6.875	102.259	102.152	102.023
								7	102.752	102.644	102.516
								7.125	103.165	103.057	102.929
								7.25	102.918	102.810	102.736
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	96.828	96.895	96.850	5	95.546	95.542	95.577	4.5	94.907	94.734	94.722
5.375	97.534	97.535	97.556	5.125	96.323	96.319	96.355	4.625	95.465	95.292	95.281
5.5	98.293	98.295	98.315	5.25	96.828	96.895	96.850	4.75	95.263	95.249	95.244
5.625	98.955	98.957	98.977	5.375	97.534	97.535	97.556	4.875	95.770	95.756	95.751
5.75	99.073	99.298	99.181	5.5	98.293	98.295	98.315	5	96.228	96.214	96.209
5.875	99.789	99.614	99.619	5.625	98.955	98.957	98.977	5.125	96.686	96.671	96.666
6	100.325	100.312	100.317	5.75	99.123	99.298	99.181	5.25	96.787	96.765	96.753
6.125	100.946	100.933	100.938	5.875	99.633	99.614	99.619	5.375	97.294	97.272	97.259
6.25	101.069	101.055	100.943	6	100.325	100.312	100.317	5.5	97.752	97.730	97.717
6.375	101.075	101.241	101.093	6.125	100.946	100.933	100.938	5.625	98.210	98.188	98.175
6.5	101.575	101.497	101.467	6.25	101.119	101.055	100.993	5.75	98.038	98.016	98.003
6.625	102.132	102.070	102.060	6.375	100.993	101.241	101.093	5.875	98.544	98.523	98.510
6.75	102.181	102.088	102.024	6.5	101.539	101.477	101.467	6	99.002	98.980	98.968
6.875	102.111	102.006	101.957	6.625	102.132	102.070	102.060	6.125	99.450	99.428	99.415

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	97.588	97.908	97.822	5.25	97.588	97.908	97.822	5.25	97.588	97.908	97.822
5.375	98.137	98.383	98.297	5.375	98.137	98.383	98.297	5.375	98.137	98.383	98.297
5.5	98.751	98.983	98.897	5.5	98.751	98.983	98.897	5.5	98.751	98.983	98.897
5.625	99.408	99.402	99.347	5.625	99.408	99.402	99.347	5.625	99.408	99.402	99.347
5.75	99.948	100.061	99.975	5.75	99.948	100.061	99.975	5.75	99.948	100.061	99.975
5.875	100.367	100.423	100.338	5.875	100.367	100.423	100.338	5.875	100.367	100.423	100.338
6	100.903	100.992	100.906	6	100.903	100.992	100.906	6	100.903	100.992	100.906
6.125	101.485	101.442	101.356	6.125	101.485	101.442	101.356	6.125	101.485	101.442	101.356
6.25	101.700	101.942	101.825	6.25	101.700	101.942	101.825	6.25	101.700	101.942	101.825
6.375	101.767	101.855	101.738	6.375	101.767	101.855	101.738	6.375	101.767	101.855	101.738
6.5	102.253	102.423	102.306	6.5	102.253	102.423	102.306	6.5	102.253	102.423	102.306
6.625	102.841	102.811	102.694	6.625	102.841	102.811	102.694	6.625	102.841	102.811	102.694
6.75	103.209	103.306	103.166	6.75	103.209	103.306	103.166	6.75	103.209	103.306	103.166
6.875	103.302	103.231	103.130	6.875	103.302	103.231	103.130	6.875	103.302	103.231	103.130
7	103.814	103.856	103.716	7	103.814	103.856	103.716	7	103.814	103.856	103.716
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	97.547	97.499	97.588	4.25	96.401	96.353	96.442	5.25	96.828	96.895	96.850
4.625	98.114	98.066	98.155	4.375	96.976	96.928	97.016	5.375	97.534	97.535	97.556
4.75	98.252	98.721	98.519	4.5	97.547	97.499	97.588	5.5	98.293	98.295	98.315
4.875	98.550	98.955	98.753	4.625	98.114	98.066	98.155	5.625	98.955	98.957	98.977
5	99.102	99.279	99.167	4.75	98.252	98.208	98.193	5.75	99.073	99.298	99.181
5.125	99.640	99.631	99.705	4.875	98.550	98.541	98.614	5.875	99.789	99.614	99.619
5.25	99.868	100.346	100.137	5	99.102	99.094	99.167	6	100.325	100.312	100.317
5.375	100.034	100.469	100.259	5.125	99.640	99.631	99.705	6.125	100.946	100.933	100.938
5.5	100.536	100.787	100.578	5.25	99.814	99.769	99.749	6.25	101.069	101.055	100.943
5.625	101.010	100.977	101.035	5.375	100.034	100.002	100.060	6.375	101.075	101.241	101.093
5.75	101.183	101.413	101.152	5.5	100.536	100.504	100.562	6.5	101.575	101.497	101.467
5.875	101.055	101.081	101.074	5.625	101.010	100.977	101.035	6.625	102.132	102.070	102.060
6	101.503	101.479	101.521	5.75	101.183	101.124	101.094	6.75	102.181	102.088	102.024
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	96.828	96.895	96.850	5.25	96.828	96.895	96.850	4.5	94.907	94.734	94.722
5.375	97.534	97.535	97.556	5.375	97.534	97.535	97.556	4.625	95.465	95.292	95.281
5.5	98.293	98.295	98.315	5.5	98.293	98.295	98.315	4.75	93.827	93.783	93.768
5.625	98.955	98.957	98.977	5.625	98.955	98.957	98.977	4.875	94.318	94.109	94.083
5.75	99.073	99.298	99.181	5.75	99.123	99.298	99.181	5	94.846	94.637	94.610
5.875	99.789	99.614	99.619	5.875	99.628	99.614	99.619	5.125	95.342	95.134	95.107
6	100.325	100.312	100.317	6	100.325	100.312	100.317	5.25	96.114	96.091	96.067
6.125	100.946	100.933	100.938	6.125	100.946	100.933	100.938	5.375	96.205	96.182	96.158
6.25	101.069	101.055	100.943	6.25	101.119	101.055	100.993	5.5	96.614	96.591	96.567
6.375	101.075	101.241	101.093	6.375	100.983	101.241	101.093	5.625	97.035	97.012	96.988
6.5	101.575	101.497	101.467	6.5	101.539	101.477	101.467	5.75	97.955	97.932	97.908
6.625	102.132	102.070	102.060	6.625	102.132	102.070	102.060	5.875	98.212	98.188	98.165
6.75	102.181	102.088	102.024	6.75	102.231	102.138	102.074	6	98.568	98.544	98.521
6.875	102.111	102.006	101.957	6.875	101.792	101.825	101.676	6.125	98.885	98.862	98.838

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	96.944	96.899	96.883	5.125	96.944	96.899	96.883	4.75	94.867	95.367	95.281
5.25	97.613	97.952	97.866	5.25	97.613	97.952	97.866	4.875	95.569	95.836	95.750
5.375	98.162	98.395	98.309	5.375	98.162	98.395	98.309	5	96.262	96.216	96.201
5.5	98.776	98.752	98.722	5.5	98.776	98.752	98.722	5.125	96.944	96.899	96.883
5.625	99.433	99.372	99.338	5.625	99.433	99.372	99.338	5.25	97.613	97.952	97.866
5.75	99.973	99.948	99.879	5.75	99.973	99.948	99.879	5.375	98.162	98.395	98.309
5.875	100.392	100.342	100.256	5.875	100.392	100.342	100.256	5.5	98.776	98.752	98.722
6	100.928	100.746	100.731	6	100.928	100.746	100.731	5.625	99.433	99.372	99.338
6.125	101.510	101.307	101.288	6.125	101.510	101.307	101.288	5.75	99.973	99.948	99.879
6.25	101.631	101.655	101.546	6.25	101.631	101.655	101.546	5.875	100.392	100.342	100.256
6.375	101.792	101.714	101.636	6.375	101.792	101.714	101.636	6	100.928	100.746	100.731
6.5	102.252	102.174	102.096	6.5	102.252	102.174	102.096	6.125	101.510	101.307	101.288
6.625	102.866	102.788	102.710	6.625	102.866	102.788	102.710	6.25	101.631	101.655	101.546
6.75	103.234	103.148	103.062	6.75	103.234	103.148	103.062	6.375	101.792	101.714	101.636
6.875	103.327	103.241	103.155	6.875	103.327	103.241	103.155	6.5	102.252	102.174	102.096
7	103.797	103.711	103.625	7	103.797	103.711	103.625	6.625	102.866	102.788	102.710
7.125	104.176	104.090	104.004	7.125	104.176	104.090	104.004	6.75	103.234	103.148	103.062
7.25	104.405	104.297	104.223	7.25	104.405	104.297	104.223	6.875	103.327	103.241	103.155
7.375	103.569	103.483	103.396	7.375	103.484	103.391	103.297	7	103.797	103.711	103.625
7.5	103.942	103.848	103.755	7.5	103.942	103.848	103.755	7.125	104.176	104.090	104.004
7.625	104.272	104.178	104.084	7.625	104.272	104.178	104.084	7.25	104.405	104.297	104.223
7.75	104.605	104.466	104.367	7.75	104.605	104.466	104.367	7.375	103.484	103.391	103.297
7.875	104.145	104.035	103.918	7.875	102.755	102.946	102.929	7.5	103.942	103.848	103.755
8	104.328	104.219	104.102	8	103.079	103.269	103.253	7.625	104.272	104.178	104.084
8.125	104.562	104.452	104.335	8.125	103.377	103.568	103.552	7.75	104.605	104.466	104.367
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	96.562	96.548	96.558	4.25	96.485	96.437	96.525	4.875	94.785	94.742	94.817
4.375	97.027	97.013	97.049	4.375	97.008	96.960	97.049	5	95.508	95.464	95.539
4.5	97.518	97.477	97.559	4.5	97.518	97.470	97.559	5.125	96.175	96.131	96.207
4.625	98.011	97.963	98.051	4.625	98.011	97.963	98.051	5.25	96.908	97.170	97.084
4.75	98.292	98.778	98.575	4.75	98.277	98.233	98.218	5.375	97.554	97.516	97.576
4.875	98.518	98.980	98.778	4.875	98.518	98.509	98.582	5.5	98.234	98.196	98.256
5	98.975	99.116	99.040	5	98.975	98.967	99.040	5.625	98.857	98.818	98.878
5.125	99.437	99.423	99.467	5.125	99.403	99.394	99.467	5.75	99.128	99.417	99.331
5.25	99.839	100.246	100.037	5.25	99.839	99.794	99.774	5.875	99.814	99.611	99.582
5.375	100.194	100.400	100.190	5.375	99.915	99.883	99.940	6	100.271	100.169	100.213
5.5	100.664	100.642	100.620	5.5	100.297	100.265	100.323	6.125	100.742	100.615	100.660
5.625	101.135	101.113	101.091	5.625	100.674	100.615	100.669	6.25	101.094	101.017	100.968
5.75	101.208	101.156	101.119	5.75	101.208	101.149	101.119	6.375	101.100	101.022	100.943
5.875	101.435	101.413	101.388	5.875	100.878	100.854	100.896	6.5	101.600	101.522	101.444
6	101.897	101.875	101.851	6	101.281	101.222	101.234	6.625	102.103	102.025	101.947
								6.75	102.206	102.113	102.049
								6.875	102.014	101.928	101.842
								7	102.485	102.399	102.313
								7.125	102.864	102.778	102.692
								7.25	102.943	102.835	102.761
								7.375	101.261	101.122	101.023
								7.5	101.772	101.632	101.533
								7.625	102.269	102.130	102.031
								7.75	102.599	102.459	102.361
								7.875	99.303	99.344	99.328
								8	99.627	99.668	99.651
								8.125	99.925	99.966	99.950
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	101.600	101.522	101.444	6.125	100.669	100.615	100.660	4.5	94.850	94.677	94.666
6.625	102.103	102.025	101.947	6.25	101.144	101.067	101.018	4.625	95.296	95.123	95.112
6.75	102.206	102.113	102.049	6.375	100.824	100.953	100.836	4.75	93.852	93.808	93.793
6.875	102.014	101.928	101.842	6.5	101.370	101.269	101.298	4.875	94.240	94.031	94.005
7	102.485	102.399	102.313	6.625	101.857	101.755	101.785	5	94.630	94.421	94.394
7.125	102.864	102.778	102.692	6.75	102.256	102.163	102.099	5.125	94.973	94.823	94.803
7.25	102.943	102.835	102.761	6.875	101.604	101.474	101.489	5.25	96.139	96.116	96.092
7.375	101.261	101.122	101.023	7	102.041	101.911	101.925	5.375	96.230	96.207	96.183
7.5	101.772	101.632	101.533	7.125	102.531	102.423	102.349	5.5	96.639	96.616	96.592
7.625	102.269	102.130	102.031	7.25	102.993	102.885	102.811	5.625	97.060	97.037	97.013
7.75	102.599	102.459	102.361	7.375	101.311	101.172	101.073	5.75	97.980	97.957	97.933
7.875	99.303	99.344	99.328	7.5	101.822	101.682	101.583	5.875	98.237	98.213	98.190
8	99.627	99.668	99.651	7.625	102.319	102.180	102.081	6	98.593	98.569	98.546
8.125	99.925	99.966	99.950	7.75	98.992	99.033	99.017	6.125	98.910	98.887	98.863

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	101.792	101.714	101.636	6.375	101.792	101.714	101.636	6	100.928	100.786	100.731
6.5	102.252	102.174	102.096	6.5	102.252	102.174	102.096	6.125	101.510	101.307	101.338
6.625	102.866	102.788	102.710	6.625	102.866	102.788	102.710	6.25	101.631	101.655	101.596
6.75	103.234	103.148	103.062	6.75	103.234	103.148	103.062	6.375	101.792	101.714	101.636
6.875	103.327	103.241	103.155	6.875	103.327	103.241	103.155	6.5	102.252	102.174	102.096
7	103.797	103.711	103.625	7	103.797	103.711	103.625	6.625	102.866	102.788	102.710
7.125	104.176	104.090	104.004	7.125	104.176	104.090	104.004	6.75	103.234	103.148	103.062
7.25	104.405	104.297	104.223	7.25	104.405	104.297	104.223	6.875	103.327	103.241	103.155
7.375	103.569	103.483	103.396	7.375	103.484	103.391	103.297	7	103.797	103.711	103.625
7.5	103.942	103.848	103.755	7.5	103.942	103.848	103.755	7.125	104.176	104.090	104.004
7.625	104.272	104.178	104.084	7.625	104.272	104.178	104.084	7.25	104.405	104.297	104.223
7.75	104.605	104.466	104.367	7.75	104.605	104.466	104.367	7.375	103.484	103.391	103.297
7.875	104.145	104.035	103.918	7.875	102.805	102.996	102.979	7.5	103.942	103.848	103.755
8	104.328	104.219	104.102	8	103.129	103.319	103.303	7.625	104.272	104.178	104.084
8.125	104.562	104.452	104.335	8.125	103.427	103.618	103.602	7.75	104.605	104.466	104.367
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	97.518	97.477	97.559	4.5	97.518	97.470	97.559	6.625	102.103	102.025	101.947
4.625	98.011	97.963	98.051	4.625	98.011	97.963	98.051	6.75	102.206	102.113	102.049
4.75	98.292	98.778	98.575	4.75	98.277	98.233	98.218	6.875	102.014	101.928	101.842
4.875	98.518	98.980	98.778	4.875	98.518	98.509	98.582	7	102.485	102.399	102.313
5	98.975	99.116	99.040	5	98.975	98.967	99.040	7.125	102.864	102.778	102.692
5.125	99.437	99.423	99.467	5.125	99.403	99.394	99.467	7.25	102.943	102.835	102.761
5.25	99.839	100.246	100.037	5.25	99.839	99.794	99.774	7.375	102.406	102.321	102.233
5.375	100.194	100.400	100.190	5.375	99.915	99.883	99.940	7.5	102.638	102.552	102.465
5.5	100.664	100.642	100.620	5.5	100.297	100.265	100.323	7.625	102.762	102.676	102.589
5.625	101.135	101.113	101.091	5.625	100.674	100.615	100.669	7.75	102.599	102.459	102.361
5.75	101.208	101.156	101.119	5.75	101.208	101.149	101.119	7.875	101.670	101.560	101.443
5.875	101.435	101.413	101.388	5.875	100.878	100.854	100.896	8	101.853	101.744	101.627
6	101.897	101.875	101.851	6	101.281	101.222	101.234	8.125	102.087	101.977	101.860
6.125	102.351	102.329	102.304	6.125	101.806	101.746	101.717				
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	101.600	101.522	101.444	6.125	100.669	100.615	100.660	4.5	94.850	94.677	94.666
6.625	102.103	102.025	101.947	6.25	101.144	101.067	101.018	4.625	95.296	95.123	95.112
6.75	102.206	102.113	102.049	6.375	100.824	100.953	100.836	4.75	93.852	93.808	93.793
6.875	102.014	101.928	101.842	6.5	101.370	101.269	101.298	4.875	94.240	94.031	94.005
7	102.485	102.399	102.313	6.625	101.857	101.755	101.785	5	94.630	94.421	94.394
7.125	102.864	102.778	102.692	6.75	102.256	102.163	102.099	5.125	94.973	94.823	94.803
7.25	102.943	102.835	102.761	6.875	101.604	101.474	101.489	5.25	96.139	96.116	96.092
7.375	101.261	101.122	101.023	7	102.041	101.911	101.925	5.375	96.230	96.207	96.183
7.5	101.772	101.632	101.533	7.125	102.531	102.423	102.349	5.5	96.639	96.616	96.592
7.625	102.269	102.130	102.031	7.25	102.993	102.885	102.811	5.625	97.060	97.037	97.013
7.75	102.599	102.459	102.361	7.375	101.311	101.172	101.073	5.75	97.980	97.957	97.933
7.875	99.303	99.344	99.328	7.5	101.822	101.682	101.583	5.875	98.237	98.213	98.190
8	99.627	99.668	99.651	7.625	102.319	102.180	102.081	6	98.593	98.569	98.546
8.125	99.925	99.966	99.950	7.75	98.992	99.033	99.017	6.125	98.910	98.887	98.863

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	99.416	99.237	98.937	6.75	97.916	97.737	97.437
6.875	99.836	99.635	99.335	6.875	98.336	98.135	97.835
7	100.338	100.137	99.837	7	98.838	98.637	98.337
7.125	100.782	100.581	100.281	7.125	99.282	99.081	98.781
7.25	101.206	101.005	100.705	7.25	99.706	99.505	99.205
7.375	101.325	101.089	100.789	7.375	99.825	99.589	99.289
7.5	101.787	101.551	101.251	7.5	100.287	100.051	99.751
7.625	102.191	101.955	101.655	7.625	100.691	100.455	100.155
7.75	102.585	102.349	102.049	7.75	101.085	100.849	100.549
7.875	102.081	101.824	101.524	7.875	100.581	100.324	100.024
8	102.503	102.246	101.946	8	101.003	100.746	100.446
8.125	102.877	102.620	102.320	8.125	101.377	101.120	100.820
8.25	103.241	102.984	102.684	8.25	101.741	101.484	101.184
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.416	97.237	96.937	6.75	95.916	95.737	95.437
6.875	97.836	97.635	97.335	6.875	96.336	96.135	95.835
7	98.338	98.137	97.837	7	96.838	96.637	96.337
7.125	98.782	98.581	98.281	7.125	97.282	97.081	96.781
7.25	99.206	99.005	98.705	7.25	97.706	97.505	97.205
7.375	99.325	99.089	98.789	7.375	97.825	97.589	97.289
7.5	99.787	99.551	99.251	7.5	98.287	98.051	97.751
7.625	100.191	99.955	99.655	7.625	98.691	98.455	98.155
7.75	100.585	100.349	100.049	7.75	99.085	98.849	98.549
7.875	100.081	99.824	99.524	7.875	98.581	98.324	98.024
8	100.503	100.246	99.946	8	99.003	98.746	98.446
8.125	100.877	100.620	100.320	8.125	99.377	99.120	98.820
8.25	101.241	100.984	100.684	8.25	99.741	99.484	99.184
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.666	98.487	98.187	6.75	96.666	96.487	96.187
6.875	99.086	98.885	98.585	6.875	97.086	96.885	96.585
7	99.588	99.387	99.087	7	97.588	97.387	97.087
7.125	100.032	99.831	99.531	7.125	98.032	97.831	97.531
7.25	100.456	100.255	99.955	7.25	98.456	98.255	97.955
7.375	100.575	100.339	100.039	7.375	98.575	98.339	98.039
7.5	101.037	100.801	100.501	7.5	99.037	98.801	98.501
7.625	101.441	101.205	100.905	7.625	99.441	99.205	98.905
7.75	101.835	101.599	101.299	7.75	99.835	99.599	99.299
7.875	101.331	101.074	100.774	7.875	99.331	99.074	98.774
8	101.753	101.496	101.196	8	99.753	99.496	99.196
8.125	102.127	101.870	101.570	8.125	100.127	99.870	99.570
8.25	102.491	102.234	101.934	8.25	100.491	100.234	99.934

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.