



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	92.604	92.592	92.577	4.75	92.483	92.483	92.404	5.125	96.714	96.722	96.775
4.875	93.565	93.550	93.636	4.875	93.565	93.550	93.636	5.25	97.431	97.440	97.486
5	94.257	94.238	94.325	5	94.257	94.238	94.325	5.375	97.970	97.975	98.019
5.125	94.811	94.792	94.877	5.125	94.811	94.792	94.877	5.5	98.472	98.475	98.515
5.25	95.630	95.602	95.617	5.25	95.579	95.551	95.617	5.625	98.926	98.929	98.969
5.375	96.308	96.280	96.265	5.375	96.188	96.156	96.221	5.75	99.660	99.589	99.551
5.5	96.990	96.963	96.948	5.5	96.775	96.738	96.799	5.875	100.202	100.131	100.093
5.625	97.567	97.539	97.524	5.625	97.386	97.349	97.410	6	100.687	100.614	100.576
5.75	98.080	98.034	98.074	5.75	98.072	98.026	98.074	6.125	101.048	100.970	100.931
5.875	98.662	98.617	98.612	5.875	98.619	98.579	98.612	6.25	101.068	101.045	100.963
6	99.218	99.173	99.144	6	99.159	99.113	99.130	6.375	101.648	101.620	101.544
6.125	99.694	99.649	99.636	6.125	99.677	99.613	99.636	6.5	102.189	102.156	102.086
6.25	100.084	100.030	99.997	6.25	100.031	99.966	99.997	6.625	102.573	102.535	102.471
6.375	100.638	100.583	100.547	6.375	100.564	100.509	100.521	6.75	102.173	102.065	102.051
6.5	101.074	101.016	100.956	6.5	101.074	101.016	100.956	6.875	102.607	102.500	102.486
6.625	101.471	101.413	101.406	6.625	101.471	101.398	101.406	7	103.003	102.895	102.880
6.75	101.766	101.688	101.696	6.75	101.766	101.688	101.696	7.125	103.366	103.248	103.234
6.875	102.278	102.214	102.171	6.875	102.232	102.156	102.151	7.25	103.418	103.353	103.290
7	102.626	102.549	102.533	7	102.626	102.549	102.533	7.375	103.847	103.777	103.720
7.125	103.033	102.912	102.898	7.125	103.033	102.912	102.898	7.5	104.215	104.140	104.089
7.25	103.561	103.338	103.187	7.25	103.438	103.250	103.187	7.625	104.737	104.657	104.612
7.375	103.996	103.773	103.630	7.375	103.752	103.683	103.630	7.75	105.129	104.987	104.891
7.5	104.399	104.177	104.019	7.5	104.145	104.070	104.019	7.875	105.495	105.352	105.257
7.625	104.781	104.558	104.423	7.625	104.548	104.438	104.423	8	105.172	105.150	105.150
7.75	104.972	104.867	104.800	7.75	104.972	104.867	104.800				
7.875	105.334	105.198	105.150	7.875	105.334	105.198	105.150				
8	105.538	105.426	105.384	8	105.538	105.426	105.384				
8.125	105.718	105.602	105.561	8.125	105.718	105.602	105.561				
8.25	105.983	105.859	105.801	8.25	105.983	105.859	105.801				
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	97.683	97.683	97.666	4.625	98.122	98.122	98.106	5	93.330	93.381	93.374
4.75	97.751	97.718	97.771	4.75	98.239	98.204	98.257	5.125	93.959	94.008	93.999
4.875	98.224	98.207	98.132	4.875	98.590	98.548	98.628	5.25	95.604	95.553	95.518
5	98.626	98.609	98.548	5	99.047	99.001	99.074	5.375	96.290	96.240	96.206
5.125	99.017	99.000	98.981	5.125	99.473	99.422	99.473	5.5	96.979	96.930	96.898
5.25	99.382	99.349	99.292	5.25	99.776	99.720	99.756	5.625	97.571	97.523	97.492
5.375	99.867	99.834	99.724	5.375	100.075	100.015	100.056	5.75	98.100	98.062	98.061
5.5	100.252	100.215	100.105	5.5	100.364	100.304	100.335	5.875	98.680	98.634	98.606
5.625	100.557	100.515	100.415	5.625	100.538	100.487	100.515	6	99.233	99.185	99.153
5.75	100.837	100.780	100.703	5.75	100.822	100.775	100.797	6.125	99.688	99.643	99.626
5.875	101.294	101.237	101.159	5.875	101.118	101.083	101.109	6.25	100.102	100.046	100.009
6	101.639	101.576	101.499	6	101.574	101.562	101.543	6.375	100.650	100.591	100.551
6.125	101.917	101.847	101.769	6.125	101.787	101.769	101.756	6.5	101.022	101.020	100.970
6.25	102.050	101.972	101.912	6.25	101.759	101.736	101.682	6.625	101.452	101.387	101.345
6.375	102.475	102.396	102.336	6.375	101.997	101.969	101.921	6.75	101.838	101.757	101.698
6.5	102.757	102.670	102.610	6.5	102.327	102.294	102.251	6.875	102.292	102.211	102.152
6.625	102.981	102.884	102.824	6.625	102.557	102.473	102.416	7	102.679	102.598	102.540
6.75	103.075	102.975	102.933	6.75	102.694	102.650	102.634	7.125	103.032	102.951	102.892
6.875	103.509	103.409	103.367	6.875	103.049	103.001	102.990	7.25	103.616	103.527	103.460
7	103.361	103.316	103.295	7	103.298	103.244	103.239	7.375	104.030	103.938	103.868
7.125	103.570	103.526	103.505	7.125	103.136	103.092	103.071	7.5	103.905	103.825	103.766
7.25	103.441	103.367	103.316	7.25	103.106	103.032	102.981	7.625	104.177	104.096	104.037
7.375	103.928	103.854	103.804	7.375	103.488	103.414	103.364	7.75	103.247	103.123	103.018
								7.875	103.527	103.382	103.289

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	97.933	97.937	97.916	5	97.224	97.228	97.208	5	95.112	95.049	94.986
5.125	98.210	98.219	98.188	5.125	97.706	97.720	97.685	5.125	95.764	95.701	95.639
5.25	98.676	98.671	98.641	5.25	98.174	98.184	98.145	5.25	96.420	96.357	96.295
5.375	99.031	99.022	98.987	5.375	98.581	98.585	98.542	5.375	96.717	96.654	96.591
5.5	99.338	99.326	99.286	5.5	98.972	98.972	98.925	5.5	97.195	97.132	97.069
5.625	99.638	99.603	99.558	5.625	99.342	99.338	99.285	5.625	97.661	97.598	97.536
5.75	99.935	99.913	99.865	5.75	99.669	99.660	99.603	5.75	97.938	97.875	97.813
5.875	100.255	100.226	100.175	5.875	99.931	99.918	99.857	5.875	98.216	98.153	98.090
6	100.453	100.422	100.365	6	100.184	100.166	100.100	6	98.493	98.430	98.367
6.125	100.656	100.620	100.558	6.125	100.423	100.401	100.330	6.125	98.767	98.704	98.642
6.25	100.873	100.833	100.766	6.25	100.658	100.632	100.557	6.25	99.040	98.977	98.915
6.375	101.068	101.022	100.952	6.375	100.892	100.860	100.781	6.375	99.313	99.250	99.188
6.5	101.171	101.122	101.046	6.5	100.999	100.963	100.879	6.5	99.768	99.705	99.643
6.625	101.286	101.229	101.151	6.625	100.950	100.894	100.816	6.625	99.850	99.787	99.725
6.75	101.303	101.244	101.160	6.75	100.851	100.792	100.725	6.75	100.110	100.047	99.984
6.875	101.272	101.211	101.126	6.875	100.908	100.845	100.782	6.875	100.182	100.119	100.056
7	101.294	101.231	101.168	7	100.975	100.912	100.849	7	100.263	100.200	100.137
7.125	101.335	101.272	101.209	7.125	101.050	100.987	100.924	7.125	100.353	100.290	100.228
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	98.030	98.034	98.013	5	97.318	97.322	97.301	5	95.062	94.999	94.936
5.125	98.309	98.319	98.287	5.125	97.802	97.816	97.782	5.125	95.714	95.651	95.588
5.25	98.773	98.767	98.738	5.25	98.270	98.279	98.240	5.25	96.370	96.307	96.244
5.375	99.128	99.119	99.084	5.375	98.675	98.679	98.636	5.375	96.667	96.604	96.541
5.5	99.435	99.423	99.383	5.5	99.065	99.065	99.017	5.5	97.145	97.082	97.019
5.625	99.716	99.701	99.656	5.625	99.434	99.430	99.377	5.625	97.611	97.548	97.485
5.75	100.033	100.011	99.963	5.75	99.760	99.751	99.694	5.75	97.888	97.825	97.762
5.875	100.353	100.324	100.273	5.875	100.021	100.008	99.947	5.875	98.166	98.103	98.040
6	100.553	100.522	100.465	6	100.274	100.256	100.190	6	98.443	98.380	98.317
6.125	100.757	100.722	100.660	6.125	100.512	100.490	100.420	6.125	98.717	98.654	98.591
6.25	100.976	100.936	100.870	6.25	100.749	100.722	100.647	6.25	98.990	98.927	98.864
6.375	101.174	101.128	101.058	6.375	100.983	100.952	100.872	6.375	99.263	99.200	99.137
6.5	101.280	101.230	101.155	6.5	101.092	101.056	100.972	6.5	99.718	99.655	99.592
6.625	101.397	101.341	101.263	6.625	101.046	100.990	100.912	6.625	99.800	99.737	99.674
6.75	101.417	101.357	101.274	6.75	100.939	100.890	100.797	6.75	100.060	99.997	99.934
6.875	101.387	101.326	101.236	6.875	100.858	100.798	100.732	6.875	100.132	100.069	100.006
7	101.244	101.181	101.118	7	100.925	100.862	100.799	7	100.213	100.150	100.087
7.125	101.285	101.222	101.159	7.125	101.071	101.005	100.901	7.125	100.303	100.240	100.177

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 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	94.451	94.406	94.402	5.75	98.378	98.317	98.288	4.375	95.955	95.918	95.872
5.25	95.188	95.172	95.147	5.875	98.963	98.902	98.873	4.5	96.324	96.288	96.242
5.375	95.881	95.866	95.841	6	99.498	99.437	99.408	4.625	96.669	96.633	96.587
5.5	96.560	96.544	96.519	6.125	99.907	99.846	99.817	4.75	97.239	97.209	97.171
5.625	97.191	97.175	97.150	6.25	100.194	100.133	100.093	4.875	97.652	97.622	97.584
5.75	97.857	97.803	97.755	6.375	100.737	100.676	100.636	5	97.921	97.891	97.853
5.875	98.483	98.420	98.371	6.5	101.218	101.157	101.118	5.125	98.145	98.115	98.077
6	99.075	99.001	98.953	6.625	101.563	101.502	101.462	5.25	98.792	98.763	98.724
6.125	99.677	99.600	99.551	6.75	101.716	101.640	101.585	5.375	99.093	99.064	99.025
6.25	99.924	99.869	99.813	6.875	102.189	102.112	102.058	5.5	99.518	99.489	99.450
6.375	100.454	100.399	100.343	7	102.618	102.541	102.487	5.625	99.739	99.709	99.671
6.5	100.974	100.880	100.824	7.125	102.953	102.876	102.821	5.75	100.075	100.046	100.007
6.625	101.432	101.326	101.272	7.25	103.113	103.021	102.962	5.875	100.438	100.409	100.370
				7.375	103.580	103.487	103.429	6	100.651	100.622	100.583
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.715	95.678	95.629								
4.75	96.200	96.156	96.102								
4.875	96.413	96.369	96.315								
5	96.721	96.678	96.624								
5.125	97.090	97.047	96.993								
5.25	97.424	97.380	97.327								
5.375	97.745	97.701	97.648								
5.5	97.991	97.947	97.893								
5.625	98.321	98.277	98.223								
5.75	98.581	98.537	98.483								
5.875	98.894	98.850	98.796								
6	99.447	99.403	99.350								

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	95.182	95.199	95.178	5.75	99.660	99.589	99.551	4.25	95.541	95.504	95.458
5.5	95.872	95.877	95.857	5.875	100.202	100.131	100.093	4.375	95.955	95.918	95.872
5.625	96.533	96.524	96.504	6	100.687	100.614	100.576	4.5	96.324	96.288	96.242
5.75	97.729	97.657	97.619	6.125	101.048	100.970	100.931	4.625	96.669	96.633	96.587
5.875	98.333	98.261	98.223	6.25	101.019	100.929	100.884	4.75	97.239	97.209	97.171
6	98.895	98.822	98.785	6.375	101.480	101.391	101.346	4.875	97.652	97.622	97.584
6.125	99.442	99.364	99.327	6.5	101.908	101.816	101.772	5	97.921	97.891	97.853
6.25	99.778	99.686	99.644	6.625	102.289	102.189	102.146	5.125	98.145	98.115	98.077
6.375	100.296	100.204	100.161	6.75	102.173	102.065	102.051	5.25	98.792	98.763	98.724
6.5	100.786	100.694	100.650	6.875	102.607	102.500	102.486	5.375	99.093	99.064	99.025
6.625	101.362	101.284	101.264	7	103.003	102.894	102.880	5.5	99.518	99.489	99.450
6.75	101.557	101.477	101.434	7.125	103.366	103.248	103.234	5.625	99.739	99.709	99.671
6.875	102.011	101.982	101.909	7.25	103.388	103.263	103.254	5.75	100.075	100.046	100.007
7	102.464	102.406	102.334	7.375	103.838	103.712	103.704	5.875	100.438	100.409	100.370
7.125	102.883	102.792	102.721	7.5	104.194	104.066	104.058	6	100.651	100.622	100.583
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.715	95.678	95.629								
4.75	97.238	97.221	97.145								
4.875	97.586	97.569	97.493								
5	98.004	97.970	97.844								
5.125	98.580	98.547	98.436								
5.25	98.925	98.892	98.781								
5.375	99.260	99.227	99.116								
5.5	99.544	99.511	99.401								
5.625	99.997	99.940	99.863								
5.75	100.332	100.275	100.198								
5.875	100.660	100.603	100.525								
6	100.984	100.924	100.847								

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	94.811	94.792	94.877
5.25	95.579	95.551	95.617
5.375	96.188	96.156	96.221
5.5	96.775	96.738	96.799
5.625	97.386	97.349	97.410
5.75	98.072	98.026	98.074
5.875	98.619	98.579	98.612
6	99.159	99.113	99.130
6.125	99.668	99.613	99.636
6.25	100.031	99.966	99.997
6.375	100.564	100.509	100.521
6.5	101.074	101.016	100.956
6.625	101.471	101.398	101.406
6.75	101.766	101.688	101.696
6.875	102.232	102.156	102.151
7	102.626	102.549	102.533
7.125	102.985	102.894	102.886
7.25	103.287	103.196	103.181
7.375	103.744	103.651	103.630

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	94.751	95.385	95.292	4.75	94.751	95.385	95.292	5	96.122	96.394	96.300
4.875	95.432	95.785	95.692	4.875	95.432	95.785	95.692	5.125	96.801	96.854	96.760
5	96.122	96.394	96.300	5	96.122	96.394	96.300	5.25	97.618	97.889	97.795
5.125	96.801	96.854	96.760	5.125	96.801	96.854	96.760	5.375	98.185	98.364	98.270
5.25	97.762	97.889	97.795	5.25	97.618	97.889	97.795	5.5	98.788	98.964	98.870
5.375	98.453	98.438	98.357	5.375	98.185	98.364	98.270	5.625	99.354	99.382	99.323
5.5	98.914	98.964	98.870	5.5	98.788	98.964	98.870	5.75	99.914	100.116	100.006
5.625	99.423	99.408	99.327	5.625	99.354	99.382	99.323	5.875	100.426	100.478	100.369
5.75	99.914	100.116	100.006	5.75	99.914	100.116	100.006	6	100.958	101.047	100.938
5.875	100.467	100.478	100.369	5.875	100.426	100.478	100.369	6.125	101.522	101.497	101.388
6	100.960	101.047	100.938	6	100.958	101.047	100.938	6.25	101.633	101.966	101.833
6.125	101.522	101.497	101.388	6.125	101.522	101.497	101.388	6.375	101.748	101.878	101.745
6.25	101.633	101.966	101.833	6.25	101.633	101.966	101.833	6.5	102.249	102.447	102.314
6.375	101.864	101.878	101.745	6.375	101.748	101.878	101.745	6.625	102.810	102.834	102.702
6.5	102.323	102.447	102.314	6.5	102.249	102.447	102.314	6.75	103.204	103.299	103.151
6.625	102.830	102.834	102.702	6.625	102.810	102.834	102.702	6.875	103.281	103.224	103.109
6.75	103.204	103.299	103.151	6.75	103.204	103.299	103.151	7	103.761	103.849	103.701
6.875	103.378	103.292	103.161	6.875	103.281	103.224	103.109	7.125	104.286	104.268	104.119
7	103.870	103.849	103.701	7	103.761	103.849	103.701	7.25	104.694	104.586	104.513
7.125	104.286	104.268	104.119	7.125	104.286	104.268	104.119	7.375	103.644	103.505	103.410
7.25	104.694	104.586	104.513	7.25	104.694	104.586	104.513	7.5	104.152	104.013	103.917
7.375	103.644	103.540	103.435	7.375	103.644	103.505	103.410	7.625	104.646	104.507	104.412
7.5	104.152	104.015	103.917	7.5	104.152	104.013	103.917	7.75	105.022	104.883	104.787
								7.875	103.470	103.615	103.570
								8	103.871	104.016	103.971
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	96.556	96.549	96.556	4.25	96.308	96.313	96.413	4.75	94.027	94.016	94.063
4.375	97.021	97.013	97.021	4.375	96.883	96.887	96.987	4.875	94.765	94.753	94.800
4.5	97.486	97.478	97.558	4.5	97.454	97.458	97.558	5	95.497	95.486	95.533
4.625	98.020	98.024	98.124	4.625	98.020	98.024	98.124	5.125	96.265	96.253	96.300
4.75	98.229	98.658	98.456	4.75	98.173	98.658	98.456	5.25	97.180	97.145	97.046
4.875	98.708	98.892	98.701	4.875	98.451	98.892	98.690	5.375	97.871	97.836	97.737
5	99.166	99.215	99.159	5	99.000	99.215	99.069	5.5	98.332	98.297	98.206
5.125	99.632	99.618	99.617	5.125	99.534	99.518	99.602	5.625	98.831	98.825	98.857
5.25	99.886	100.356	100.140	5.25	99.886	100.356	100.140	5.75	99.234	99.353	99.213
5.375	100.276	100.479	100.262	5.375	100.008	100.479	100.262	5.875	99.863	99.832	99.730
5.5	100.734	100.798	100.674	5.5	100.469	100.798	100.581	6	100.375	100.344	100.251
5.625	101.192	101.163	101.132	5.625	100.935	100.980	100.967	6.125	100.904	100.873	100.861
5.75	101.159	101.392	101.131	5.75	101.159	101.392	101.131	6.25	101.080	101.078	100.953
5.875	101.589	101.559	101.522	5.875	101.033	101.061	101.029	6.375	101.259	101.264	101.100
6	102.047	102.017	101.979	6	101.478	101.420	101.474	6.5	101.749	101.662	101.528
								6.625	102.255	102.169	102.035
								6.75	102.168	102.076	102.011
								6.875	102.217	102.102	101.944
								7	102.709	102.594	102.432
								7.125	103.121	103.006	102.844
								7.25	102.858	102.750	102.678
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	96.715	96.876	96.751	5	95.497	95.486	95.533	4.5	94.812	94.691	94.691
5.375	97.421	97.415	97.447	5.125	96.265	96.253	96.300	4.625	95.367	95.247	95.247
5.5	98.180	98.174	98.206	5.25	96.715	96.876	96.751	4.75	95.181	95.175	95.175
5.625	98.831	98.825	98.857	5.375	97.421	97.415	97.447	4.875	95.688	95.681	95.681
5.75	99.156	99.353	99.213	5.5	98.180	98.174	98.206	5	96.146	96.139	96.139
5.875	99.849	99.686	99.652	5.625	98.831	98.825	98.857	5.125	96.604	96.597	96.597
6	100.300	100.235	100.251	5.75	99.088	99.353	99.213	5.25	96.750	96.720	96.690
6.125	100.881	100.845	100.861	5.875	99.732	99.672	99.638	5.375	97.256	97.227	97.197
6.25	101.080	101.078	100.953	6	100.271	100.235	100.251	5.5	97.714	97.685	97.654
6.375	101.055	101.264	101.100	6.125	100.881	100.845	100.861	5.625	98.172	98.143	98.112
6.5	101.583	101.512	101.442	6.25	101.130	101.078	101.003	5.75	98.063	98.033	97.995
6.625	102.056	102.002	102.003	6.375	101.022	101.264	101.100	5.875	98.569	98.539	98.502
6.75	102.168	102.076	102.011	6.5	101.480	101.491	101.427	6	99.027	98.997	98.959
6.875	102.094	101.992	101.944	6.625	102.056	102.002	102.003	6.125	99.474	99.444	99.407

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	97.618	97.889	97.795	5.25	97.618	97.889	97.795	5.25	97.618	97.889	97.795
5.375	98.185	98.364	98.270	5.375	98.185	98.364	98.270	5.375	98.185	98.364	98.270
5.5	98.788	98.964	98.870	5.5	98.788	98.964	98.870	5.5	98.788	98.964	98.870
5.625	99.354	99.382	99.323	5.625	99.354	99.382	99.323	5.625	99.354	99.382	99.323
5.75	99.914	100.116	100.006	5.75	99.914	100.116	100.006	5.75	99.914	100.116	100.006
5.875	100.426	100.478	100.369	5.875	100.426	100.478	100.369	5.875	100.426	100.478	100.369
6	100.958	101.047	100.938	6	100.958	101.047	100.938	6	100.958	101.047	100.938
6.125	101.522	101.497	101.388	6.125	101.522	101.497	101.388	6.125	101.522	101.497	101.388
6.25	101.633	101.966	101.833	6.25	101.633	101.966	101.833	6.25	101.633	101.966	101.833
6.375	101.748	101.878	101.745	6.375	101.748	101.878	101.745	6.375	101.748	101.878	101.745
6.5	102.249	102.447	102.314	6.5	102.249	102.447	102.314	6.5	102.249	102.447	102.314
6.625	102.810	102.834	102.702	6.625	102.810	102.834	102.702	6.625	102.810	102.834	102.702
6.75	103.204	103.299	103.151	6.75	103.204	103.299	103.151	6.75	103.204	103.299	103.151
6.875	103.281	103.224	103.109	6.875	103.281	103.224	103.109	6.875	103.281	103.224	103.109
7	103.761	103.849	103.701	7	103.761	103.849	103.701	7	103.761	103.849	103.701
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	97.454	97.458	97.558	4.25	96.308	96.313	96.413	5.25	96.715	96.876	96.751
4.625	98.020	98.024	98.124	4.375	96.883	96.887	96.987	5.375	97.421	97.415	97.447
4.75	98.173	98.658	98.456	4.5	97.454	97.458	97.558	5.5	98.180	98.174	98.206
4.875	98.451	98.892	98.690	4.625	98.020	98.024	98.124	5.625	98.831	98.825	98.857
5	99.000	99.215	99.069	4.75	98.122	98.078	98.063	5.75	99.156	99.353	99.213
5.125	99.534	99.518	99.602	4.875	98.451	98.434	98.519	5.875	99.849	99.686	99.652
5.25	99.886	100.356	100.140	5	99.000	98.984	99.069	6	100.300	100.235	100.251
5.375	100.008	100.479	100.262	5.125	99.534	99.518	99.602	6.125	100.881	100.845	100.861
5.5	100.469	100.798	100.581	5.25	99.728	99.684	99.663	6.25	101.080	101.078	100.953
5.625	100.935	100.980	100.967	5.375	99.972	99.935	100.004	6.375	101.055	101.264	101.100
5.75	101.159	101.392	101.131	5.5	100.469	100.431	100.501	6.5	101.583	101.512	101.442
5.875	101.033	101.061	101.029	5.625	100.935	100.897	100.967	6.625	102.056	102.002	102.003
6	101.478	101.420	101.474	5.75	101.159	101.099	101.070	6.75	102.168	102.076	102.011
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	96.715	96.876	96.751	5.25	96.715	96.876	96.751	4.5	94.812	94.691	94.691
5.375	97.421	97.415	97.447	5.375	97.421	97.415	97.447	4.625	95.367	95.247	95.247
5.5	98.180	98.174	98.206	5.5	98.180	98.174	98.206	4.75	93.697	93.653	93.638
5.625	98.831	98.825	98.857	5.625	98.831	98.825	98.857	4.875	94.215	93.998	93.983
5.75	99.156	99.353	99.213	5.75	99.088	99.353	99.213	5	94.736	94.519	94.504
5.875	99.849	99.686	99.652	5.875	99.575	99.538	99.555	5.125	95.222	95.005	94.990
6	100.300	100.235	100.251	6	100.271	100.235	100.251	5.25	96.123	96.091	96.060
6.125	100.881	100.845	100.861	6.125	100.881	100.845	100.861	5.375	96.206	96.174	96.143
6.25	101.080	101.078	100.953	6.25	101.130	101.078	101.003	5.5	96.608	96.577	96.546
6.375	101.055	101.264	101.100	6.375	101.022	101.264	101.100	5.625	97.023	96.992	96.961
6.5	101.583	101.512	101.442	6.5	101.480	101.491	101.427	5.75	97.983	97.960	97.936
6.625	102.056	102.002	102.003	6.625	102.056	102.002	102.003	5.875	98.232	98.209	98.185
6.75	102.168	102.076	102.011	6.75	102.218	102.126	102.061	6	98.578	98.554	98.531
6.875	102.094	101.992	101.944	6.875	101.771	101.818	101.659	6.125	98.887	98.863	98.840

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	96.826	96.781	96.765	5.125	96.826	96.781	96.765	4.75	94.776	95.317	95.223
5.25	97.643	97.932	97.839	5.25	97.643	97.932	97.839	4.875	95.457	95.785	95.692
5.375	98.210	98.376	98.282	5.375	98.210	98.376	98.282	5	96.147	96.152	96.086
5.5	98.813	98.797	98.782	5.5	98.813	98.797	98.782	5.125	96.826	96.781	96.765
5.625	99.379	99.364	99.348	5.625	99.379	99.364	99.348	5.25	97.643	97.932	97.839
5.75	99.939	100.003	99.894	5.75	99.939	100.003	99.894	5.375	98.210	98.376	98.282
5.875	100.451	100.397	100.288	5.875	100.451	100.397	100.288	5.5	98.813	98.797	98.782
6	100.983	100.784	100.675	6	100.983	100.784	100.675	5.625	99.379	99.364	99.348
6.125	101.547	101.344	101.203	6.125	101.547	101.344	101.203	5.75	99.939	100.003	99.894
6.25	101.592	101.678	101.545	6.25	101.592	101.678	101.545	5.875	100.451	100.397	100.288
6.375	101.773	101.703	101.632	6.375	101.773	101.703	101.632	6	100.983	100.784	100.675
6.5	102.260	102.191	102.119	6.5	102.260	102.191	102.119	6.125	101.547	101.344	101.203
6.625	102.831	102.760	102.690	6.625	102.831	102.760	102.690	6.25	101.592	101.678	101.545
6.75	103.229	103.143	103.057	6.75	103.229	103.143	103.057	6.375	101.773	101.703	101.632
6.875	103.306	103.220	103.134	6.875	103.306	103.220	103.134	6.5	102.260	102.191	102.119
7	103.766	103.680	103.594	7	103.766	103.680	103.594	6.625	102.831	102.760	102.690
7.125	104.137	104.051	103.965	7.125	104.137	104.051	103.965	6.75	103.229	103.143	103.057
7.25	104.345	104.237	104.164	7.25	104.345	104.237	104.164	6.875	103.306	103.220	103.134
7.375	103.480	103.394	103.314	7.375	103.342	103.264	103.186	7	103.766	103.680	103.594
7.5	103.792	103.714	103.636	7.5	103.792	103.714	103.636	7.125	104.137	104.051	103.965
7.625	104.168	104.037	103.959	7.625	104.168	104.037	103.959	7.25	104.345	104.237	104.164
7.75	104.544	104.405	104.309	7.75	104.544	104.405	104.309	7.375	103.342	103.264	103.186
7.875	103.973	103.855	103.747	7.875	103.276	103.381	103.376	7.5	103.792	103.714	103.636
8	104.156	104.039	103.930	8	103.596	103.701	103.696	7.625	104.168	104.037	103.959
8.125	104.390	104.272	104.164	8.125	103.892	103.997	103.992	7.75	104.544	104.405	104.309
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	96.581	96.574	96.581	4.25	96.389	96.393	96.493	4.875	94.737	94.685	94.772
4.375	97.046	97.038	97.046	4.375	96.910	96.914	97.014	5	95.459	95.407	95.494
4.5	97.511	97.503	97.521	4.5	97.416	97.421	97.521	5.125	96.116	96.065	96.152
4.625	97.975	97.968	98.008	4.625	97.904	97.908	98.008	5.25	96.870	97.151	97.057
4.75	98.254	98.714	98.512	4.75	98.147	98.103	98.088	5.375	97.441	97.394	97.466
4.875	98.720	98.917	98.715	4.875	98.409	98.392	98.477	5.5	98.120	98.074	98.146
5	99.188	99.173	99.156	5	98.860	98.844	98.928	5.625	98.732	98.685	98.757
5.125	99.657	99.643	99.625	5.125	99.280	99.263	99.348	5.75	99.206	99.472	99.363
5.25	99.786	100.256	100.040	5.25	99.753	99.709	99.688	5.875	99.874	99.671	99.564
5.375	100.189	100.410	100.193	5.375	99.843	99.806	99.875	6	100.325	100.122	100.144
5.5	100.660	100.631	100.601	5.5	100.218	100.180	100.250	6.125	100.779	100.576	100.575
5.625	101.132	101.103	101.073	5.625	100.648	100.589	100.590	6.25	101.105	101.028	100.978
5.75	101.184	101.136	101.095	5.75	101.184	101.124	101.095	6.375	101.080	101.010	100.940
5.875	101.455	101.426	101.393	5.875	100.854	100.795	100.850	6.5	101.608	101.537	101.467
6	101.912	101.883	101.850	6	101.305	101.245	101.216	6.625	102.068	101.998	101.928
								6.75	102.193	102.101	102.036
								6.875	101.993	101.907	101.821
								7	102.453	102.367	102.281
								7.125	102.824	102.738	102.652
								7.25	102.883	102.775	102.703
								7.375	101.210	101.071	100.975
								7.5	101.718	101.578	101.483
								7.625	102.212	102.073	101.977
								7.75	102.538	102.399	102.303
								7.875	99.824	99.779	99.774
								8	100.144	100.099	100.094
								8.125	100.440	100.395	100.390
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	101.608	101.537	101.467	6.125	100.653	100.576	100.575	4.5	94.740	94.619	94.619
6.625	102.068	101.998	101.928	6.25	101.155	101.078	101.028	4.625	95.176	95.056	95.056
6.75	102.193	102.101	102.036	6.375	100.760	100.977	100.844	4.75	93.722	93.678	93.663
6.875	101.993	101.907	101.821	6.5	101.296	101.266	101.242	4.875	94.122	93.906	93.890
7	102.453	102.367	102.281	6.625	101.759	101.664	101.705	5	94.502	94.322	94.314
7.125	102.824	102.738	102.652	6.75	102.243	102.151	102.086	5.125	94.833	94.736	94.715
7.25	102.883	102.775	102.703	6.875	101.573	101.435	101.461	5.25	96.148	96.116	96.085
7.375	101.210	101.071	100.975	7	102.003	101.865	101.891	5.375	96.231	96.199	96.168
7.5	101.718	101.578	101.483	7.125	102.475	102.367	102.295	5.5	96.633	96.602	96.571
7.625	102.212	102.073	101.977	7.25	102.933	102.825	102.753	5.625	97.048	97.017	96.986
7.75	102.538	102.399	102.303	7.375	101.260	101.121	101.025	5.75	98.008	97.985	97.961
7.875	99.824	99.779	99.774	7.5	101.768	101.628	101.533	5.875	98.257	98.234	98.210
8	100.144	100.099	100.094	7.625	102.262	102.123	102.027	6	98.603	98.579	98.556
8.125	100.440	100.395	100.390	7.75	99.517	99.472	99.468	6.125	98.912	98.888	98.865

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	101.773	101.703	101.632	6.375	101.773	101.703	101.632	6	100.983	100.784	100.675
6.5	102.260	102.191	102.119	6.5	102.260	102.191	102.119	6.125	101.547	101.344	101.253
6.625	102.831	102.760	102.690	6.625	102.831	102.760	102.690	6.25	101.592	101.678	101.545
6.75	103.229	103.143	103.057	6.75	103.229	103.143	103.057	6.375	101.773	101.703	101.632
6.875	103.306	103.220	103.134	6.875	103.306	103.220	103.134	6.5	102.260	102.191	102.119
7	103.766	103.680	103.594	7	103.766	103.680	103.594	6.625	102.831	102.760	102.690
7.125	104.137	104.051	103.965	7.125	104.137	104.051	103.965	6.75	103.229	103.143	103.057
7.25	104.345	104.237	104.164	7.25	104.345	104.237	104.164	6.875	103.306	103.220	103.134
7.375	103.480	103.394	103.314	7.375	103.342	103.264	103.186	7	103.766	103.680	103.594
7.5	103.792	103.714	103.636	7.5	103.792	103.714	103.636	7.125	104.137	104.051	103.965
7.625	104.168	104.037	103.959	7.625	104.168	104.037	103.959	7.25	104.345	104.237	104.164
7.75	104.544	104.405	104.309	7.75	104.544	104.405	104.309	7.375	103.342	103.264	103.186
7.875	103.973	103.855	103.747	7.875	103.326	103.431	103.426	7.5	103.792	103.714	103.636
8	104.156	104.039	103.930	8	103.646	103.751	103.746	7.625	104.168	104.037	103.959
8.125	104.390	104.272	104.164	8.125	103.942	104.047	104.042	7.75	104.544	104.405	104.309
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	97.511	97.503	97.521	4.5	97.416	97.421	97.521	6.625	102.068	101.998	101.928
4.625	97.975	97.968	98.008	4.625	97.904	97.908	98.008	6.75	102.193	102.101	102.036
4.75	98.254	98.714	98.512	4.75	98.147	98.103	98.088	6.875	101.993	101.907	101.821
4.875	98.720	98.917	98.715	4.875	98.409	98.392	98.477	7	102.453	102.367	102.281
5	99.188	99.173	99.156	5	98.860	98.844	98.928	7.125	102.824	102.738	102.652
5.125	99.657	99.643	99.625	5.125	99.280	99.263	99.348	7.25	102.883	102.775	102.703
5.25	99.786	100.256	100.040	5.25	99.753	99.709	99.688	7.375	102.318	102.232	102.152
5.375	100.189	100.410	100.193	5.375	99.843	99.806	99.875	7.5	102.292	102.206	102.126
5.5	100.660	100.631	100.601	5.5	100.218	100.180	100.250	7.625	102.403	102.317	102.237
5.625	101.132	101.103	101.073	5.625	100.648	100.589	100.590	7.75	102.538	102.399	102.303
5.75	101.184	101.136	101.095	5.75	101.184	101.124	101.095	7.875	101.498	101.380	101.272
5.875	101.455	101.426	101.393	5.875	100.854	100.795	100.850	8	101.431	101.314	101.205
6	101.912	101.883	101.850	6	101.305	101.245	101.216	8.125	101.665	101.547	101.439
6.125	102.358	102.329	102.296	6.125	101.811	101.752	101.722				
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	101.608	101.537	101.467	6.125	100.653	100.576	100.575	4.5	94.740	94.619	94.619
6.625	102.068	101.998	101.928	6.25	101.155	101.078	101.028	4.625	95.176	95.056	95.056
6.75	102.193	102.101	102.036	6.375	100.760	100.977	100.844	4.75	93.722	93.678	93.663
6.875	101.993	101.907	101.821	6.5	101.296	101.266	101.242	4.875	94.122	93.906	93.890
7	102.453	102.367	102.281	6.625	101.759	101.664	101.705	5	94.502	94.322	94.314
7.125	102.824	102.738	102.652	6.75	102.243	102.151	102.086	5.125	94.833	94.736	94.715
7.25	102.883	102.775	102.703	6.875	101.573	101.435	101.461	5.25	96.148	96.116	96.085
7.375	101.210	101.071	100.975	7	102.003	101.865	101.891	5.375	96.231	96.199	96.168
7.5	101.718	101.578	101.483	7.125	102.475	102.367	102.295	5.5	96.633	96.602	96.571
7.625	102.212	102.073	101.977	7.25	102.933	102.825	102.753	5.625	97.048	97.017	96.986
7.75	102.538	102.399	102.303	7.375	101.260	101.121	101.025	5.75	98.008	97.985	97.961
7.875	99.824	99.779	99.774	7.5	101.768	101.628	101.533	5.875	98.257	98.234	98.210
8	100.144	100.099	100.094	7.625	102.262	102.123	102.027	6	98.603	98.579	98.556
8.125	100.440	100.395	100.390	7.75	99.517	99.472	99.468	6.125	98.912	98.888	98.865

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	99.556	99.329	99.029	6.75	98.056	97.829	97.529
6.875	100.069	99.842	99.542	6.875	98.569	98.342	98.042
7	100.551	100.324	100.024	7	99.051	98.824	98.524
7.125	100.985	100.758	100.458	7.125	99.485	99.258	98.958
7.25	101.399	101.172	100.872	7.25	99.899	99.672	99.372
7.375	101.170	100.900	100.600	7.375	99.670	99.400	99.100
7.5	101.622	101.352	101.052	7.5	100.122	99.852	99.552
7.625	102.016	101.746	101.446	7.625	100.516	100.246	99.946
7.75	102.400	102.130	101.830	7.75	100.900	100.630	100.330
7.875	102.175	101.873	101.573	7.875	100.675	100.373	100.073
8	102.587	102.285	101.985	8	101.087	100.785	100.485
8.125	102.961	102.659	102.359	8.125	101.461	101.159	100.859
8.25	103.305	103.003	102.703	8.25	101.805	101.503	101.203
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.556	97.329	97.029	6.75	96.056	95.829	95.529
6.875	98.069	97.842	97.542	6.875	96.569	96.342	96.042
7	98.551	98.324	98.024	7	97.051	96.824	96.524
7.125	98.985	98.758	98.458	7.125	97.485	97.258	96.958
7.25	99.399	99.172	98.872	7.25	97.899	97.672	97.372
7.375	99.170	98.900	98.600	7.375	97.670	97.400	97.100
7.5	99.622	99.352	99.052	7.5	98.122	97.852	97.552
7.625	100.016	99.746	99.446	7.625	98.516	98.246	97.946
7.75	100.400	100.130	99.830	7.75	98.900	98.630	98.330
7.875	100.175	99.873	99.573	7.875	98.675	98.373	98.073
8	100.587	100.285	99.985	8	99.087	98.785	98.485
8.125	100.961	100.659	100.359	8.125	99.461	99.159	98.859
8.25	101.305	101.003	100.703	8.25	99.805	99.503	99.203
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.806	98.579	98.279	6.75	96.806	96.579	96.279
6.875	99.319	99.092	98.792	6.875	97.319	97.092	96.792
7	99.801	99.574	99.274	7	97.801	97.574	97.274
7.125	100.235	100.008	99.708	7.125	98.235	98.008	97.708
7.25	100.649	100.422	100.122	7.25	98.649	98.422	98.122
7.375	100.420	100.150	99.850	7.375	98.420	98.150	97.850
7.5	100.872	100.602	100.302	7.5	98.872	98.602	98.302
7.625	101.266	100.996	100.696	7.625	99.266	98.996	98.696
7.75	101.650	101.380	101.080	7.75	99.650	99.380	99.080
7.875	101.425	101.123	100.823	7.875	99.425	99.123	98.823
8	101.837	101.535	101.235	8	99.837	99.535	99.235
8.125	102.211	101.909	101.609	8.125	100.211	99.909	99.609
8.25	102.555	102.253	101.953	8.25	100.555	100.253	99.953

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.