



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	92.782	92.782	92.738	4.75	92.782	92.782	92.703	5.125	96.924	96.964	96.989
4.875	93.930	93.961	94.005	4.875	93.930	93.961	94.005	5.25	97.642	97.673	97.699
5	94.622	94.653	94.693	5	94.622	94.653	94.693	5.375	98.180	98.209	98.232
5.125	95.174	95.204	95.243	5.125	95.174	95.204	95.243	5.5	98.681	98.706	98.728
5.25	95.986	95.962	95.953	5.25	95.911	95.922	95.953	5.625	99.135	99.159	99.181
5.375	96.664	96.639	96.625	5.375	96.520	96.530	96.556	5.75	100.021	99.951	99.913
5.5	97.347	97.322	97.307	5.5	97.106	97.112	97.134	5.875	100.564	100.494	100.457
5.625	97.923	97.898	97.884	5.625	97.715	97.721	97.743	6	101.049	100.979	100.941
5.75	98.371	98.331	98.330	5.75	98.324	98.317	98.330	6.125	101.409	101.336	101.298
5.875	98.953	98.914	98.885	5.875	98.871	98.859	98.867	6.25	101.268	101.245	101.179
6	99.509	99.470	99.440	6	99.436	99.390	99.384	6.375	101.808	101.780	101.720
6.125	100.038	99.948	99.913	6.125	100.038	99.948	99.900	6.5	102.386	102.353	102.299
6.25	100.342	100.296	100.265	6.25	100.296	100.271	100.265	6.625	102.664	102.626	102.578
6.375	100.893	100.847	100.810	6.375	100.829	100.785	100.788	6.75	102.310	102.205	102.191
6.5	101.337	101.281	101.220	6.5	101.337	101.281	101.220	6.875	102.746	102.641	102.627
6.625	101.761	101.711	101.667	6.625	101.761	101.711	101.667	7	103.143	103.037	103.023
6.75	101.943	101.900	101.877	6.75	101.943	101.900	101.877	7.125	103.504	103.393	103.379
6.875	102.438	102.384	102.340	6.875	102.406	102.344	102.327	7.25	103.477	103.394	103.362
7	102.783	102.709	102.690	7	102.783	102.709	102.690	7.375	103.927	103.817	103.796
7.125	103.172	103.085	103.052	7.125	103.172	103.085	103.052	7.5	104.284	104.179	104.159
7.25	103.610	103.440	103.291	7.25	103.445	103.333	103.291	7.625	104.783	104.703	104.690
7.375	104.043	103.872	103.731	7.375	103.843	103.766	103.731	7.75	105.199	105.060	105.011
7.5	104.444	104.273	104.113	7.5	104.190	104.112	104.073	7.875	105.565	105.425	105.330
7.625	104.821	104.651	104.519	7.625	104.638	104.574	104.519	8	105.248	105.179	105.150
7.75	105.042	104.954	104.897	7.75	105.042	104.954	104.897				
7.875	105.404	105.271	105.218	7.875	105.404	105.271	105.218				
8	105.609	105.520	105.454	8	105.609	105.520	105.454				
8.125	105.774	105.687	105.619	8.125	105.774	105.687	105.619				
8.25	106.216	106.104	106.037	8.25	106.216	106.104	106.037				
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	97.843	97.843	97.826	4.625	98.282	98.282	98.265	5	93.684	93.741	93.731
4.75	98.011	97.994	97.972	4.75	98.314	98.357	98.396	5.125	94.311	94.366	94.355
4.875	98.508	98.491	98.417	4.875	98.808	98.808	98.808	5.25	95.947	95.901	95.864
5	98.908	98.892	98.815	5	99.135	99.197	99.228	5.375	96.633	96.588	96.553
5.125	99.300	99.283	99.204	5.125	99.561	99.600	99.626	5.5	97.323	97.279	97.245
5.25	99.617	99.586	99.494	5.25	99.863	99.886	99.908	5.625	97.921	97.878	97.845
5.375	100.102	100.071	99.961	5.375	100.162	100.190	100.207	5.75	98.391	98.353	98.322
5.5	100.486	100.452	100.341	5.5	100.451	100.471	100.488	5.875	98.971	98.930	98.900
5.625	100.791	100.751	100.641	5.625	100.684	100.706	100.714	6	99.523	99.481	99.449
5.75	101.007	100.954	100.895	5.75	100.968	100.993	100.996	6.125	99.977	99.930	99.894
5.875	101.464	101.411	101.333	5.875	101.264	101.309	101.308	6.25	100.360	100.314	100.274
6	101.809	101.750	101.671	6	101.664	101.670	101.669	6.375	100.905	100.855	100.814
6.125	102.086	102.019	101.941	6.125	101.879	101.862	101.862	6.5	101.297	101.268	101.218
6.25	102.188	102.112	102.052	6.25	101.788	101.781	101.767	6.625	101.731	101.671	101.621
6.375	102.612	102.536	102.476	6.375	102.038	102.087	102.068	6.75	101.925	101.870	101.825
6.5	102.894	102.809	102.749	6.5	102.374	102.413	102.394	6.875	102.446	102.379	102.322
6.625	103.117	103.023	102.962	6.625	102.692	102.610	102.550	7	102.752	102.681	102.620
6.75	103.180	103.083	103.041	6.75	102.778	102.707	102.677	7.125	103.058	102.988	102.928
6.875	103.614	103.517	103.475	6.875	103.098	103.029	103.029	7.25	103.663	103.584	103.515
7	103.358	103.347	103.292	7	103.324	103.270	103.270	7.375	104.075	103.993	103.921
7.125	103.568	103.523	103.501	7.125	103.134	103.090	103.068	7.5	103.902	103.827	103.807
7.25	103.484	103.393	103.311	7.25	103.102	103.028	102.976	7.625	104.145	104.076	104.018
7.375	103.924	103.850	103.798	7.375	103.484	103.410	103.359	7.75	103.318	103.195	103.090
								7.875	103.598	103.457	103.363

Conventional Fixed Adjustments

Cumulative LLPA Cap

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

Additional Purchase LLPA Adjusters

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.833	97.770	97.707	5	97.400	97.404	97.387	5	95.311	95.248	95.186
5.125	98.343	98.280	98.217	5.125	97.873	97.887	97.856	5.125	95.965	95.902	95.840
5.25	98.855	98.792	98.729	5.25	98.342	98.351	98.316	5.25	96.623	96.560	96.497
5.375	99.080	99.017	98.954	5.375	98.748	98.752	98.712	5.375	96.919	96.856	96.794
5.5	99.448	99.385	99.322	5.5	99.139	99.139	99.095	5.5	97.398	97.335	97.272
5.625	99.818	99.755	99.692	5.625	99.509	99.504	99.455	5.625	97.863	97.800	97.738
5.75	100.028	99.965	99.902	5.75	99.835	99.826	99.773	5.75	98.140	98.077	98.015
5.875	100.233	100.170	100.107	5.875	100.096	100.083	100.025	5.875	98.418	98.355	98.293
6	100.439	100.376	100.313	6	100.349	100.331	100.268	6	98.695	98.632	98.570
6.125	100.643	100.580	100.517	6.125	100.587	100.565	100.498	6.125	98.970	98.907	98.844
6.25	100.700	100.637	100.574	6.25	100.822	100.795	100.724	6.25	99.243	99.180	99.118
6.375	100.901	100.838	100.775	6.375	101.055	101.024	100.948	6.375	99.516	99.453	99.391
6.5	101.102	101.039	100.976	6.5	101.162	101.126	101.046	6.5	99.971	99.908	99.846
6.625	101.154	101.091	101.028	6.625	101.123	101.067	100.991	6.625	100.053	99.990	99.927
6.75	101.377	101.314	101.251	6.75	101.047	100.984	100.921	6.75	100.311	100.248	100.186
6.875	101.427	101.364	101.301	6.875	101.104	101.041	100.978	6.875	100.383	100.320	100.258
7	101.468	101.405	101.342	7	101.171	101.108	101.045	7	100.465	100.402	100.340
7.125	101.509	101.446	101.383	7.125	101.247	101.184	101.121	7.125	100.556	100.493	100.430
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.783	97.737	97.711	5	97.493	97.497	97.480	5	95.261	95.198	95.135
5.125	98.293	98.230	98.167	5.125	97.969	97.982	97.952	5.125	95.915	95.852	95.789
5.25	98.805	98.742	98.679	5.25	98.436	98.445	98.410	5.25	96.573	96.510	96.447
5.375	99.030	98.967	98.904	5.375	98.841	98.845	98.805	5.375	96.869	96.806	96.743
5.5	99.398	99.335	99.272	5.5	99.231	99.231	99.187	5.5	97.348	97.285	97.222
5.625	99.768	99.705	99.642	5.625	99.599	99.595	99.546	5.625	97.813	97.750	97.687
5.75	99.978	99.915	99.852	5.75	99.925	99.916	99.863	5.75	98.090	98.027	97.964
5.875	100.183	100.120	100.057	5.875	100.186	100.172	100.114	5.875	98.368	98.305	98.242
6	100.389	100.326	100.263	6	100.437	100.419	100.357	6	98.645	98.582	98.519
6.125	100.593	100.530	100.467	6.125	100.676	100.654	100.587	6.125	98.920	98.857	98.794
6.25	100.650	100.607	100.536	6.25	100.912	100.885	100.814	6.25	99.193	99.130	99.067
6.375	100.851	100.788	100.725	6.375	101.147	101.115	101.039	6.375	99.466	99.403	99.340
6.5	101.052	100.989	100.926	6.5	101.256	101.220	101.139	6.5	99.921	99.858	99.795
6.625	101.104	101.041	100.978	6.625	101.219	101.163	101.087	6.625	100.003	99.940	99.877
6.75	101.327	101.264	101.201	6.75	101.110	101.052	100.970	6.75	100.261	100.198	100.135
6.875	101.377	101.314	101.251	6.875	101.054	100.991	100.928	6.875	100.333	100.270	100.207
7	101.418	101.355	101.292	7	101.121	101.058	100.995	7	100.415	100.352	100.289
7.125	101.459	101.396	101.333	7.125	101.241	101.168	101.074	7.125	100.506	100.443	100.380

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	94.123	94.077	94.074	5.75	98.655	98.594	98.565	4.375	96.165	96.136	96.099
5.125	94.794	94.748	94.745	5.875	99.239	99.178	99.149	4.5	96.532	96.503	96.466
5.25	95.538	95.522	95.496	6	99.774	99.713	99.684	4.625	96.878	96.849	96.812
5.375	96.231	96.215	96.189	6.125	100.182	100.121	100.092	4.75	97.461	97.439	97.407
5.5	96.908	96.892	96.867	6.25	100.408	100.347	100.307	4.875	97.875	97.853	97.820
5.625	97.538	97.523	97.497	6.375	100.950	100.889	100.848	5	98.143	98.121	98.088
5.75	98.218	98.164	98.116	6.5	101.430	101.369	101.329	5.125	98.367	98.345	98.312
5.875	98.844	98.773	98.725	6.625	101.775	101.714	101.673	5.25	99.025	98.995	98.959
6	99.436	99.347	99.299	6.75	101.850	101.773	101.718	5.375	99.325	99.296	99.259
6.125	100.038	99.948	99.900	6.875	102.321	102.244	102.189	5.5	99.750	99.721	99.684
6.25	100.160	100.105	100.043	7	102.751	102.675	102.620	5.625	99.970	99.941	99.904
6.375	100.685	100.631	100.568	7.125	103.087	103.011	102.956	5.75	100.306	100.277	100.240
6.5	101.205	101.107	101.045	7.25	103.170	103.077	103.019	5.875	100.667	100.637	100.601
6.625	101.665	101.545	101.489	7.375	103.636	103.544	103.486	6	100.878	100.849	100.812
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.885	95.848	95.800								
4.75	96.371	96.335	96.287								
4.875	96.585	96.548	96.501								
5	96.893	96.856	96.808								
5.125	97.262	97.225	97.178								
5.25	97.595	97.558	97.510								
5.375	97.915	97.879	97.831								
5.5	98.160	98.124	98.076								
5.625	98.490	98.454	98.406								
5.75	98.761	98.717	98.666								
5.875	99.072	99.028	98.976								
6	99.623	99.579	99.528								

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	95.537	95.520	95.500	5.75	100.021	99.951	99.913	4.25	95.749	95.719	95.683
5.5	96.226	96.195	96.176	5.875	100.564	100.494	100.457	4.375	96.165	96.136	96.099
5.625	96.887	96.836	96.817	6	101.049	100.979	100.941	4.5	96.532	96.503	96.466
5.75	98.090	98.019	97.982	6.125	101.409	101.336	101.298	4.625	96.878	96.849	96.812
5.875	98.696	98.624	98.588	6.25	101.250	101.163	101.118	4.75	97.461	97.439	97.407
6	99.258	99.187	99.151	6.375	101.714	101.627	101.582	4.875	97.875	97.853	97.820
6.125	99.805	99.730	99.693	6.5	102.141	102.053	102.008	5	98.143	98.121	98.088
6.25	100.011	99.922	99.878	6.625	102.521	102.429	102.384	5.125	98.367	98.345	98.312
6.375	100.530	100.441	100.397	6.75	102.310	102.205	102.191	5.25	99.025	98.995	98.959
6.5	101.020	100.932	100.888	6.875	102.746	102.641	102.627	5.375	99.325	99.296	99.259
6.625	101.632	101.520	101.509	7	103.143	103.037	103.023	5.5	99.750	99.721	99.684
6.75	101.695	101.627	101.576	7.125	103.504	103.393	103.379	5.625	99.970	99.941	99.904
6.875	102.180	102.129	102.078	7.25	103.477	103.353	103.344	5.75	100.306	100.277	100.240
7	102.632	102.543	102.493	7.375	103.927	103.805	103.796	5.875	100.667	100.637	100.601
7.125	103.054	102.927	102.877	7.5	104.284	104.159	104.150	6	100.878	100.849	100.812
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.885	95.848	95.800								
4.75	97.518	97.502	97.428								
4.875	97.866	97.851	97.776								
5	98.217	98.201	98.127								
5.125	98.813	98.782	98.671								
5.25	99.158	99.127	99.016								
5.375	99.492	99.462	99.351								
5.5	99.777	99.746	99.635								
5.625	100.166	100.112	100.033								
5.75	100.501	100.447	100.369								
5.875	100.828	100.775	100.696								
6	101.152	101.095	101.016								

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	95.174	95.204	95.243
5.25	95.911	95.922	95.953
5.375	96.520	96.530	96.556
5.5	97.106	97.112	97.134
5.625	97.715	97.721	97.743
5.75	98.324	98.317	98.330
5.875	98.871	98.859	98.867
6	99.410	99.390	99.384
6.125	99.916	99.894	99.888
6.25	100.296	100.271	100.265
6.375	100.829	100.785	100.788
6.5	101.337	101.281	101.220
6.625	101.761	101.711	101.667
6.75	101.943	101.900	101.877
6.875	102.406	102.344	102.327
7	102.783	102.709	102.690
7.125	103.153	103.085	103.052
7.25	103.394	103.333	103.291
7.375	103.843	103.766	103.731

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	95.090	95.639	95.560	4.75	95.090	95.639	95.560	5	96.479	96.710	96.632
4.875	95.790	96.101	96.023	4.875	95.790	96.101	96.023	5.125	97.158	97.170	97.097
5	96.479	96.710	96.632	5	96.479	96.710	96.632	5.25	97.883	98.129	98.058
5.125	97.158	97.170	97.097	5.125	97.158	97.170	97.097	5.375	98.449	98.604	98.533
5.25	97.988	98.129	98.058	5.25	97.883	98.129	98.058	5.5	99.053	99.204	99.133
5.375	98.679	98.655	98.577	5.375	98.449	98.604	98.533	5.625	99.627	99.622	99.586
5.5	99.140	99.204	99.133	5.5	99.053	99.204	99.133	5.75	100.164	100.149	100.068
5.625	99.649	99.625	99.586	5.625	99.627	99.622	99.586	5.875	100.619	100.637	100.543
5.75	100.164	100.149	100.068	5.75	100.164	100.149	100.068	6	101.120	101.205	101.112
5.875	100.619	100.637	100.543	5.875	100.619	100.637	100.543	6.125	101.661	101.593	101.499
6	101.120	101.205	101.112	6	101.120	101.205	101.112	6.25	101.819	101.966	101.849
6.125	101.661	101.611	101.562	6.125	101.661	101.593	101.499	6.375	101.859	101.879	101.762
6.25	101.819	101.966	101.849	6.25	101.819	101.966	101.849	6.5	102.367	102.510	102.393
6.375	101.976	101.913	101.793	6.375	101.859	101.879	101.762	6.625	102.927	102.897	102.780
6.5	102.436	102.510	102.393	6.5	102.367	102.510	102.393	6.75	103.269	103.249	103.111
6.625	102.942	102.897	102.780	6.625	102.927	102.897	102.780	6.875	103.184	103.174	103.033
6.75	103.269	103.249	103.111	6.75	103.269	103.249	103.111	7	103.690	103.737	103.596
6.875	103.333	103.240	103.133	6.875	103.184	103.174	103.033	7.125	104.214	104.155	104.030
7	103.825	103.737	103.625	7	103.690	103.737	103.596	7.25	104.621	104.513	104.437
7.125	104.237	104.155	104.037	7.125	104.214	104.155	104.030	7.375	103.603	103.464	103.372
7.25	104.621	104.513	104.437	7.25	104.621	104.513	104.437	7.5	104.110	103.971	103.879
7.375	103.761	103.659	103.574	7.375	103.603	103.464	103.372	7.625	104.604	104.464	104.372
7.5	104.236	104.135	104.050	7.5	104.110	103.971	103.879	7.75	104.979	104.840	104.748
								7.875	103.211	103.176	103.136
								8	103.607	103.572	103.532
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	96.817	96.802	96.805	4.25	96.501	96.513	96.617	4.75	94.359	94.355	94.407
4.375	97.281	97.267	97.270	4.375	97.076	97.088	97.192	4.875	95.097	95.093	95.144
4.5	97.746	97.732	97.762	4.5	97.646	97.658	97.762	5	95.830	95.826	95.877
4.625	98.211	98.223	98.327	4.625	98.211	98.223	98.327	5.125	96.587	96.583	96.634
4.75	98.451	98.833	98.638	4.75	98.417	98.833	98.638	5.25	97.405	97.363	97.266
4.875	98.948	99.067	98.919	4.875	98.655	99.067	98.872	5.375	98.096	98.054	97.957
5	99.406	99.391	99.376	5	99.202	99.391	99.282	5.5	98.557	98.515	98.516
5.125	99.864	99.849	99.834	5.125	99.732	99.723	99.812	5.625	99.119	99.121	99.157
5.25	100.006	100.484	100.274	5.25	100.006	100.484	100.274	5.75	99.373	99.387	99.308
5.375	100.462	100.606	100.402	5.375	100.154	100.606	100.397	5.875	100.042	99.986	99.936
5.5	100.920	100.925	100.860	5.5	100.645	100.925	100.716	6	100.513	100.498	100.480
5.625	101.377	101.348	101.318	5.625	101.106	101.107	101.150	6.125	101.071	101.057	101.078
5.75	101.311	101.512	101.252	5.75	101.311	101.512	101.252	6.25	101.244	101.167	101.121
5.875	101.706	101.682	101.644	5.875	101.166	101.181	101.174	6.375	101.371	101.293	101.155
6	102.164	102.140	102.102	6	101.608	101.557	101.616	6.5	101.861	101.782	101.645
								6.625	102.368	102.289	102.152
								6.75	102.284	102.192	102.126
								6.875	102.172	102.049	101.913
								7	102.664	102.541	102.405
								7.125	103.076	102.953	102.817
								7.25	102.785	102.677	102.602
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	97.014	97.116	97.051	5	95.830	95.826	95.877	4.5	95.002	94.889	94.893
5.375	97.719	97.721	97.757	5.125	96.587	96.583	96.634	4.625	95.554	95.441	95.446
5.5	98.478	98.480	98.516	5.25	97.014	97.116	97.051	4.75	95.422	95.407	95.392
5.625	99.119	99.121	99.157	5.375	97.719	97.721	97.757	4.875	95.928	95.914	95.899
5.75	99.299	99.387	99.262	5.5	98.478	98.480	98.516	5	96.386	96.371	96.356
5.875	100.042	99.838	99.793	5.625	99.119	99.121	99.157	5.125	96.844	96.829	96.814
6	100.472	100.459	100.480	5.75	99.339	99.387	99.262	5.25	96.935	96.906	96.875
6.125	101.071	101.057	101.078	5.875	99.871	99.811	99.784	5.375	97.442	97.412	97.382
6.25	101.244	101.167	101.121	6	100.472	100.459	100.480	5.5	97.900	97.870	97.840
6.375	101.166	101.265	101.117	6.125	101.071	101.057	101.078	5.625	98.357	98.328	98.298
6.5	101.688	101.610	101.583	6.25	101.294	101.217	101.171	5.75	98.179	98.155	98.118
6.625	102.196	102.133	102.139	6.375	101.117	101.265	101.117	5.875	98.686	98.662	98.624
6.75	102.284	102.192	102.126	6.5	101.640	101.577	101.583	6	99.144	99.120	99.082
6.875	102.042	101.940	101.892	6.625	102.196	102.133	102.139	6.125	99.591	99.567	99.529

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	97.883	98.129	98.058	5.25	97.883	98.129	98.058	5.25	97.883	98.129	98.058
5.375	98.449	98.604	98.533	5.375	98.449	98.604	98.533	5.375	98.449	98.604	98.533
5.5	99.053	99.204	99.133	5.5	99.053	99.204	99.133	5.5	99.053	99.204	99.133
5.625	99.627	99.622	99.586	5.625	99.627	99.622	99.586	5.625	99.627	99.622	99.586
5.75	100.164	100.149	100.068	5.75	100.164	100.149	100.068	5.75	100.164	100.149	100.068
5.875	100.619	100.637	100.543	5.875	100.619	100.637	100.543	5.875	100.619	100.637	100.543
6	101.120	101.205	101.112	6	101.120	101.205	101.112	6	101.120	101.205	101.112
6.125	101.661	101.593	101.499	6.125	101.661	101.593	101.499	6.125	101.661	101.593	101.499
6.25	101.819	101.966	101.849	6.25	101.819	101.966	101.849	6.25	101.819	101.966	101.849
6.375	101.859	101.879	101.762	6.375	101.859	101.879	101.762	6.375	101.859	101.879	101.762
6.5	102.367	102.510	102.393	6.5	102.367	102.510	102.393	6.5	102.367	102.510	102.393
6.625	102.927	102.897	102.780	6.625	102.927	102.897	102.780	6.625	102.927	102.897	102.780
6.75	103.269	103.249	103.111	6.75	103.269	103.249	103.111	6.75	103.269	103.249	103.111
6.875	103.184	103.174	103.033	6.875	103.184	103.174	103.033	6.875	103.184	103.174	103.033
7	103.690	103.737	103.596	7	103.690	103.737	103.596	7	103.690	103.737	103.596
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	97.646	97.658	97.762	4.25	96.501	96.513	96.617	5.25	97.014	97.116	97.051
4.625	98.211	98.223	98.327	4.375	97.076	97.088	97.192	5.375	97.719	97.721	97.757
4.75	98.417	98.833	98.638	4.5	97.646	97.658	97.762	5.5	98.478	98.480	98.516
4.875	98.655	99.067	98.872	4.625	98.211	98.223	98.327	5.625	99.119	99.121	99.157
5	99.202	99.391	99.282	4.75	98.417	98.373	98.358	5.75	99.299	99.387	99.262
5.125	99.732	99.723	99.812	4.875	98.655	98.646	98.735	5.875	100.042	99.838	99.793
5.25	100.006	100.484	100.274	5	99.202	99.193	99.282	6	100.472	100.459	100.480
5.375	100.154	100.606	100.397	5.125	99.732	99.723	99.812	6.125	101.071	101.057	101.078
5.5	100.645	100.925	100.716	5.25	99.961	99.916	99.894	6.25	101.244	101.167	101.121
5.625	101.106	101.107	101.150	5.375	100.154	100.124	100.198	6.375	101.166	101.265	101.117
5.75	101.311	101.512	101.252	5.5	100.645	100.615	100.689	6.5	101.688	101.610	101.583
5.875	101.166	101.181	101.174	5.625	101.106	101.076	101.150	6.625	102.196	102.133	102.139
6	101.608	101.557	101.616	5.75	101.311	101.252	101.222	6.75	102.284	102.192	102.126
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	97.014	97.116	97.051	5.25	97.014	97.116	97.051	4.5	95.002	94.889	94.893
5.375	97.719	97.721	97.757	5.375	97.719	97.721	97.757	4.625	95.554	95.441	95.446
5.5	98.478	98.480	98.516	5.5	98.478	98.480	98.516	4.75	93.992	93.948	93.933
5.625	99.119	99.121	99.157	5.625	99.119	99.121	99.157	4.875	94.414	94.205	94.194
5.75	99.299	99.387	99.262	5.75	99.339	99.387	99.262	5	94.928	94.719	94.708
5.875	100.042	99.838	99.793	5.875	99.777	99.764	99.784	5.125	95.405	95.196	95.185
6	100.472	100.459	100.480	6	100.472	100.459	100.480	5.25	96.308	96.277	96.245
6.125	101.071	101.057	101.078	6.125	101.071	101.057	101.078	5.375	96.389	96.358	96.326
6.25	101.244	101.167	101.121	6.25	101.294	101.217	101.171	5.5	96.790	96.759	96.728
6.375	101.166	101.265	101.117	6.375	101.007	101.265	101.117	5.625	97.204	97.173	97.141
6.5	101.688	101.610	101.583	6.5	101.640	101.577	101.583	5.75	98.106	98.082	98.059
6.625	102.196	102.133	102.139	6.625	102.196	102.133	102.139	5.875	98.353	98.330	98.306
6.75	102.284	102.192	102.126	6.75	102.334	102.242	102.176	6	98.697	98.674	98.651
6.875	102.042	101.940	101.892	6.875	101.783	101.768	101.683	6.125	99.004	98.981	98.957

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	97.183	97.137	97.122	5.125	97.183	97.137	97.122	4.75	95.115	95.632	95.554
5.25	97.908	98.172	98.102	5.25	97.908	98.172	98.102	4.875	95.815	96.101	96.023
5.375	98.474	98.616	98.546	5.375	98.474	98.616	98.546	5	96.504	96.468	96.443
5.5	99.078	99.063	99.047	5.5	99.078	99.063	99.047	5.125	97.183	97.137	97.122
5.625	99.652	99.627	99.611	5.625	99.652	99.627	99.611	5.25	97.908	98.172	98.102
5.75	100.189	100.162	100.093	5.75	100.189	100.162	100.093	5.375	98.474	98.616	98.546
5.875	100.644	100.555	100.462	5.875	100.644	100.555	100.462	5.5	99.078	99.063	99.047
6	101.145	100.943	100.883	6	101.145	100.943	100.883	5.625	99.652	99.627	99.611
6.125	101.686	101.483	101.387	6.125	101.686	101.483	101.387	5.75	100.189	100.162	100.093
6.25	101.756	101.741	101.634	6.25	101.756	101.741	101.634	5.875	100.644	100.555	100.462
6.375	101.884	101.805	101.727	6.375	101.884	101.805	101.727	6	101.145	100.943	100.883
6.5	102.366	102.288	102.210	6.5	102.366	102.288	102.210	6.125	101.686	101.483	101.387
6.625	102.936	102.858	102.780	6.625	102.936	102.858	102.780	6.25	101.756	101.741	101.634
6.75	103.136	103.042	102.976	6.75	103.136	103.042	102.976	6.375	101.884	101.805	101.727
6.875	103.209	103.115	103.021	6.875	103.209	103.115	103.021	6.5	102.366	102.288	102.210
7	103.683	103.589	103.495	7	103.683	103.589	103.495	6.625	102.936	102.858	102.780
7.125	104.056	103.962	103.869	7.125	104.056	103.962	103.869	6.75	103.136	103.042	102.976
7.25	104.272	104.164	104.088	7.25	104.272	104.164	104.088	6.875	103.209	103.115	103.021
7.375	103.555	103.430	103.323	7.375	103.489	103.388	103.286	7	103.683	103.589	103.495
7.5	103.937	103.836	103.734	7.5	103.937	103.836	103.734	7.125	104.056	103.962	103.869
7.625	104.258	104.156	104.055	7.625	104.258	104.156	104.055	7.25	104.272	104.164	104.088
7.75	104.501	104.362	104.270	7.75	104.501	104.362	104.270	7.375	103.489	103.388	103.286
7.875	104.107	103.958	103.843	7.875	103.018	102.943	102.943	7.5	103.937	103.836	103.734
8	104.290	104.142	104.026	8	103.334	103.259	103.259	7.625	104.258	104.156	104.061
8.125	104.524	104.375	104.260	8.125	103.627	103.552	103.551	7.75	104.501	104.362	104.270
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	96.842	96.827	96.830	4.25	96.579	96.591	96.695	4.875	95.068	95.024	95.115
4.375	97.306	97.292	97.295	4.375	97.097	97.109	97.214	5	95.790	95.746	95.838
4.5	97.771	97.757	97.759	4.5	97.600	97.612	97.717	5.125	96.437	96.394	96.485
4.625	98.236	98.221	98.224	4.625	98.083	98.095	98.200	5.25	97.092	97.391	97.321
4.75	98.476	98.889	98.695	4.75	98.442	98.398	98.383	5.375	97.738	97.700	97.776
4.875	98.942	99.092	98.917	4.875	98.605	98.596	98.685	5.5	98.417	98.379	98.455
5	99.410	99.403	99.385	5	99.050	99.042	99.131	5.625	99.017	98.979	99.055
5.125	99.879	99.872	99.854	5.125	99.464	99.455	99.544	5.75	99.349	99.630	99.537
5.25	99.986	100.384	100.174	5.25	99.986	99.941	99.919	5.875	100.067	99.863	99.742
5.375	100.395	100.537	100.347	5.375	100.017	99.987	100.061	6	100.487	100.305	100.366
5.5	100.865	100.843	100.818	5.5	100.386	100.356	100.430	6.125	100.918	100.719	100.780
5.625	101.337	101.316	101.290	5.625	100.801	100.741	100.766	6.25	101.269	101.192	101.146
5.75	101.336	101.277	101.247	5.75	101.336	101.277	101.247	6.375	101.191	101.113	101.035
5.875	101.563	101.533	101.504	5.875	100.985	100.935	100.993	6.5	101.713	101.635	101.557
6	102.020	101.990	101.961	6	101.364	101.305	101.328	6.625	102.174	102.095	102.017
								6.75	102.309	102.217	102.151
								6.875	101.896	101.802	101.709
								7	102.370	102.276	102.183
								7.125	102.744	102.650	102.556
								7.25	102.810	102.702	102.627
								7.375	101.169	101.030	100.950
								7.5	101.676	101.537	101.445
								7.625	102.169	102.030	101.938
								7.75	102.495	102.355	102.264
								7.875	99.566	99.341	99.341
								8	99.882	99.657	99.657
								8.125	100.175	99.950	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	101.713	101.635	101.557	6.125	100.814	100.737	100.780	4.5	94.916	94.803	94.807
6.625	102.174	102.095	102.017	6.25	101.319	101.242	101.196	4.625	95.344	95.231	95.235
6.75	102.309	102.217	102.151	6.375	100.912	101.040	100.923	4.75	94.017	93.973	93.958
6.875	101.896	101.802	101.709	6.5	101.434	101.332	101.377	4.875	94.310	94.116	94.109
7	102.370	102.276	102.183	6.625	101.870	101.768	101.813	5	94.680	94.557	94.549
7.125	102.744	102.650	102.556	6.75	102.359	102.267	102.201	5.125	95.013	94.968	94.946
7.25	102.810	102.702	102.627	6.875	101.574	101.444	101.474	5.25	96.333	96.302	96.270
7.375	101.169	101.030	100.950	7	101.996	101.866	101.897	5.375	96.414	96.383	96.351
7.5	101.676	101.537	101.445	7.125	102.403	102.295	102.219	5.5	96.815	96.784	96.753
7.625	102.169	102.030	101.938	7.25	102.860	102.752	102.677	5.625	97.229	97.198	97.166
7.75	102.495	102.355	102.264	7.375	101.219	101.080	100.988	5.75	98.131	98.107	98.084
7.875	99.566	99.341	99.341	7.5	101.726	101.587	101.495	5.875	98.378	98.355	98.331
8	99.882	99.657	99.657	7.625	102.219	102.080	101.988	6	98.722	98.699	98.676
8.125	100.175	99.950	99.950	7.75	99.264	99.039	99.039	6.125	99.029	99.006	98.982

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	101.884	101.805	101.727	6.375	101.884	101.805	101.727	6	101.145	100.943	100.883
6.5	102.366	102.288	102.210	6.5	102.366	102.288	102.210	6.125	101.686	101.483	101.437
6.625	102.936	102.858	102.780	6.625	102.936	102.858	102.780	6.25	101.756	101.741	101.680
6.75	103.136	103.042	102.976	6.75	103.136	103.042	102.976	6.375	101.884	101.805	101.727
6.875	103.209	103.115	103.021	6.875	103.209	103.115	103.021	6.5	102.366	102.288	102.210
7	103.683	103.589	103.495	7	103.683	103.589	103.495	6.625	102.936	102.858	102.780
7.125	104.056	103.962	103.869	7.125	104.056	103.962	103.869	6.75	103.136	103.042	102.976
7.25	104.272	104.164	104.088	7.25	104.272	104.164	104.088	6.875	103.209	103.115	103.021
7.375	103.555	103.430	103.323	7.375	103.489	103.388	103.286	7	103.683	103.589	103.495
7.5	103.937	103.836	103.734	7.5	103.937	103.836	103.734	7.125	104.056	103.962	103.869
7.625	104.258	104.156	104.055	7.625	104.258	104.156	104.055	7.25	104.272	104.164	104.088
7.75	104.501	104.362	104.270	7.75	104.501	104.362	104.270	7.375	103.489	103.388	103.286
7.875	104.107	103.958	103.843	7.875	103.068	102.993	102.993	7.5	103.937	103.836	103.734
8	104.290	104.142	104.026	8	103.384	103.309	103.309	7.625	104.258	104.156	104.061
8.125	104.524	104.375	104.260	8.125	103.677	103.602	103.601	7.75	104.501	104.362	104.270
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	97.771	97.757	97.759	4.5	97.600	97.612	97.717	6.625	102.174	102.095	102.017
4.625	98.236	98.221	98.224	4.625	98.083	98.095	98.200	6.75	102.309	102.217	102.151
4.75	98.476	98.889	98.695	4.75	98.442	98.398	98.383	6.875	101.896	101.802	101.709
4.875	98.942	99.092	98.917	4.875	98.605	98.596	98.685	7	102.370	102.276	102.183
5	99.410	99.403	99.385	5	99.050	99.042	99.131	7.125	102.744	102.650	102.556
5.125	99.879	99.872	99.854	5.125	99.464	99.455	99.544	7.25	102.810	102.702	102.627
5.25	99.986	100.384	100.174	5.25	99.986	99.941	99.919	7.375	102.393	102.268	102.161
5.375	100.395	100.537	100.347	5.375	100.017	99.987	100.061	7.5	102.367	102.242	102.135
5.5	100.865	100.843	100.818	5.5	100.386	100.356	100.430	7.625	102.478	102.353	102.246
5.625	101.337	101.316	101.290	5.625	100.801	100.741	100.766	7.75	102.495	102.355	102.264
5.75	101.336	101.277	101.247	5.75	101.336	101.277	101.247	7.875	101.632	101.483	101.368
5.875	101.563	101.533	101.504	5.875	100.985	100.935	100.993	8	101.565	101.417	101.301
6	102.020	101.990	101.961	6	101.364	101.305	101.328	8.125	101.799	101.650	101.535
6.125	102.465	102.436	102.406	6.125	101.867	101.808	101.778				
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	101.713	101.635	101.557	6.125	100.814	100.737	100.780	4.5	94.916	94.803	94.807
6.625	102.174	102.095	102.017	6.25	101.319	101.242	101.196	4.625	95.344	95.231	95.235
6.75	102.309	102.217	102.151	6.375	100.912	101.040	100.923	4.75	94.017	93.973	93.958
6.875	101.896	101.802	101.709	6.5	101.434	101.332	101.377	4.875	94.310	94.116	94.109
7	102.370	102.276	102.183	6.625	101.870	101.768	101.813	5	94.680	94.557	94.549
7.125	102.744	102.650	102.556	6.75	102.359	102.267	102.201	5.125	95.013	94.968	94.946
7.25	102.810	102.702	102.627	6.875	101.574	101.444	101.474	5.25	96.333	96.302	96.270
7.375	101.169	101.030	100.950	7	101.996	101.866	101.897	5.375	96.414	96.383	96.351
7.5	101.676	101.537	101.445	7.125	102.403	102.295	102.219	5.5	96.815	96.784	96.753
7.625	102.169	102.030	101.938	7.25	102.860	102.752	102.677	5.625	97.229	97.198	97.166
7.75	102.495	102.355	102.264	7.375	101.219	101.080	100.988	5.75	98.131	98.107	98.084
7.875	99.566	99.341	99.341	7.5	101.726	101.587	101.495	5.875	98.378	98.355	98.331
8	99.882	99.657	99.657	7.625	102.219	102.080	101.988	6	98.722	98.699	98.676
8.125	100.175	99.950	99.950	7.75	99.264	99.039	99.039	6.125	99.029	99.006	98.982

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	99.463	99.250	98.950	6.75	97.963	97.750	97.450
6.875	99.976	99.763	99.463	6.875	98.476	98.263	97.963
7	100.458	100.245	99.945	7	98.958	98.745	98.445
7.125	100.892	100.679	100.379	7.125	99.392	99.179	98.879
7.25	101.306	101.093	100.793	7.25	99.806	99.593	99.293
7.375	101.290	101.039	100.739	7.375	99.790	99.539	99.239
7.5	101.742	101.491	101.191	7.5	100.242	99.991	99.691
7.625	102.136	101.885	101.585	7.625	100.636	100.385	100.085
7.75	102.520	102.269	101.969	7.75	101.020	100.769	100.469
7.875	102.198	101.919	101.619	7.875	100.698	100.419	100.119
8	102.610	102.331	102.031	8	101.110	100.831	100.531
8.125	102.984	102.705	102.405	8.125	101.484	101.205	100.905
8.25	103.328	103.049	102.749	8.25	101.828	101.549	101.249
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.463	97.250	96.950	6.75	95.963	95.750	95.450
6.875	97.976	97.763	97.463	6.875	96.476	96.263	95.963
7	98.458	98.245	97.945	7	96.958	96.745	96.445
7.125	98.892	98.679	98.379	7.125	97.392	97.179	96.879
7.25	99.306	99.093	98.793	7.25	97.806	97.593	97.293
7.375	99.290	99.039	98.739	7.375	97.790	97.539	97.239
7.5	99.742	99.491	99.191	7.5	98.242	97.991	97.691
7.625	100.136	99.885	99.585	7.625	98.636	98.385	98.085
7.75	100.520	100.269	99.969	7.75	99.020	98.769	98.469
7.875	100.198	99.919	99.619	7.875	98.698	98.419	98.119
8	100.610	100.331	100.031	8	99.110	98.831	98.531
8.125	100.984	100.705	100.405	8.125	99.484	99.205	98.905
8.25	101.328	101.049	100.749	8.25	99.828	99.549	99.249
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.713	98.500	98.200	6.75	96.713	96.500	96.200
6.875	99.226	99.013	98.713	6.875	97.226	97.013	96.713
7	99.708	99.495	99.195	7	97.708	97.495	97.195
7.125	100.142	99.929	99.629	7.125	98.142	97.929	97.629
7.25	100.556	100.343	100.043	7.25	98.556	98.343	98.043
7.375	100.540	100.289	99.989	7.375	98.540	98.289	97.989
7.5	100.992	100.741	100.441	7.5	98.992	98.741	98.441
7.625	101.386	101.135	100.835	7.625	99.386	99.135	98.835
7.75	101.770	101.519	101.219	7.75	99.770	99.519	99.219
7.875	101.448	101.169	100.869	7.875	99.448	99.169	98.869
8	101.860	101.581	101.281	8	99.860	99.581	99.281
8.125	102.234	101.955	101.655	8.125	100.234	99.955	99.655
8.25	102.578	102.299	101.999	8.25	100.578	100.299	99.999

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.