



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	92.957	92.957	92.886	4.75	92.957	92.957	92.877	5.125	96.966	97.018	96.961
4.875	93.930	93.972	93.936	4.875	93.930	93.972	93.936	5.25	97.685	97.725	97.671
5	94.621	94.665	94.624	5	94.621	94.665	94.624	5.375	98.223	98.259	98.202
5.125	95.176	95.217	95.176	5.125	95.176	95.217	95.176	5.5	98.724	98.756	98.697
5.25	96.017	95.993	95.977	5.25	95.957	95.980	95.929	5.625	99.179	99.207	99.181
5.375	96.694	96.669	96.654	5.375	96.566	96.585	96.529	5.75	100.110	100.046	100.012
5.5	97.373	97.348	97.332	5.5	97.152	97.167	97.107	5.875	100.647	100.584	100.550
5.625	97.946	97.922	97.906	5.625	97.763	97.775	97.715	6	101.126	101.062	101.028
5.75	98.494	98.499	98.491	5.75	98.494	98.499	98.491	6.125	101.501	101.421	101.376
5.875	99.041	99.038	99.027	5.875	99.041	99.038	99.027	6.25	101.392	101.370	101.303
6	99.579	99.564	99.541	6	99.579	99.564	99.541	6.375	101.923	101.896	101.835
6.125	100.133	100.070	100.044	6.125	100.133	100.070	100.044	6.5	102.493	102.460	102.406
6.25	100.342	100.296	100.284	6.25	100.309	100.295	100.284	6.625	102.771	102.733	102.685
6.375	100.888	100.841	100.806	6.375	100.845	100.809	100.806	6.75	102.342	102.242	102.230
6.5	101.354	101.300	101.235	6.5	101.354	101.300	101.235	6.875	102.770	102.671	102.659
6.625	101.776	101.725	101.675	6.625	101.776	101.725	101.675	7	103.162	103.073	103.049
6.75	101.956	101.924	101.925	6.75	101.956	101.924	101.925	7.125	103.525	103.416	103.402
6.875	102.422	102.367	102.375	6.875	102.422	102.367	102.375	7.25	103.453	103.389	103.325
7	102.802	102.730	102.736	7	102.802	102.730	102.736	7.375	103.875	103.805	103.748
7.125	103.210	103.104	103.096	7.125	103.210	103.104	103.096	7.5	104.235	104.161	104.109
7.25	103.542	103.357	103.293	7.25	103.342	103.280	103.293	7.625	104.778	104.698	104.654
7.375	103.965	103.780	103.733	7.375	103.783	103.713	103.733	7.75	105.058	104.968	104.882
7.5	104.358	104.174	104.083	7.5	104.150	104.076	104.083	7.875	105.420	105.283	105.188
7.625	104.733	104.548	104.522	7.625	104.539	104.493	104.522	8	105.150	105.150	105.150
7.75	104.941	104.865	104.893	7.75	104.941	104.865	104.893				
7.875	105.280	105.185	105.218	7.875	105.280	105.185	105.218				
8	105.525	105.426	105.452	8	105.525	105.426	105.452				
8.125	105.742	105.606	105.623	8.125	105.742	105.606	105.623				
8.25	105.963	105.859	105.799	8.25	105.963	105.859	105.799				
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	97.971	97.971	97.971	4.625	98.410	98.410	98.410	5	93.701	93.770	93.679
4.75	98.104	98.089	98.067	4.75	98.458	98.458	98.489	5.125	94.329	94.397	94.303
4.875	98.598	98.585	98.562	4.875	98.982	98.982	98.982	5.25	95.986	95.941	95.904
5	98.999	98.985	98.910	5	99.174	99.249	99.276	5.375	96.672	96.628	96.592
5.125	99.389	99.374	99.297	5.125	99.599	99.651	99.672	5.5	97.357	97.314	97.280
5.25	99.723	99.695	99.586	5.25	99.901	99.935	99.952	5.625	97.947	97.906	97.872
5.375	100.204	100.178	100.070	5.375	100.326	100.326	100.280	5.75	98.468	98.535	98.478
5.5	100.586	100.555	100.446	5.5	100.658	100.658	100.618	5.875	99.045	99.074	99.023
5.625	100.890	100.850	100.741	5.625	100.873	100.873	100.838	6	99.594	99.601	99.547
5.75	101.079	101.027	100.952	5.75	101.058	101.056	100.995	6.125	100.059	100.100	100.033
5.875	101.532	101.482	101.405	5.875	101.354	101.347	101.298	6.25	100.359	100.340	100.278
6	101.874	101.815	101.738	6	101.836	101.824	101.775	6.375	100.900	100.863	100.811
6.125	102.151	102.080	102.003	6.125	102.054	102.037	101.993	6.5	101.287	101.295	101.239
6.25	102.208	102.136	102.077	6.25	101.884	101.862	101.854	6.625	101.728	101.668	101.614
6.375	102.627	102.556	102.499	6.375	102.094	102.080	102.064	6.75	101.909	101.854	101.806
6.5	102.908	102.824	102.767	6.5	102.428	102.405	102.395	6.875	102.436	102.367	102.304
6.625	103.133	103.032	102.973	6.625	102.717	102.636	102.579	7	102.776	102.696	102.622
6.75	103.215	103.121	103.080	6.75	102.819	102.768	102.767	7.125	103.068	102.989	102.916
6.875	103.645	103.553	103.512	6.875	103.158	103.110	103.110	7.25	103.606	103.521	103.440
7	103.474	103.429	103.406	7	103.405	103.351	103.351	7.375	104.009	103.920	103.837
7.125	103.682	103.637	103.614	7.125	103.253	103.208	103.185	7.5	103.828	103.753	103.683
7.25	103.553	103.479	103.426	7.25	103.220	103.146	103.093	7.625	104.095	104.019	103.949
7.375	104.036	103.962	103.909	7.375	103.601	103.527	103.474	7.75	103.190	103.068	102.962
								7.875	103.476	103.337	103.244

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	97.843	97.780	97.717	5	97.256	97.239	97.136	5	95.333	95.270	95.208
5.125	98.353	98.290	98.227	5.125	97.762	97.741	97.633	5.125	95.987	95.924	95.861
5.25	98.864	98.801	98.738	5.25	98.235	98.209	98.096	5.25	96.644	96.581	96.518
5.375	99.089	99.026	98.963	5.375	98.654	98.624	98.507	5.375	96.940	96.877	96.815
5.5	99.452	99.389	99.326	5.5	99.059	99.025	98.903	5.5	97.414	97.351	97.288
5.625	99.821	99.758	99.695	5.625	99.442	99.403	99.277	5.625	97.873	97.810	97.748
5.75	100.026	99.963	99.900	5.75	99.775	99.731	99.601	5.75	98.150	98.087	98.025
5.875	100.230	100.167	100.104	5.875	100.031	99.983	99.848	5.875	98.429	98.366	98.303
6	100.436	100.373	100.310	6	100.264	100.211	100.072	6	98.704	98.641	98.579
6.125	100.494	100.431	100.368	6.125	100.462	100.405	100.260	6.125	98.977	98.914	98.852
6.25	100.550	100.487	100.424	6.25	100.642	100.580	100.432	6.25	99.251	99.188	99.125
6.375	100.751	100.688	100.625	6.375	100.799	100.733	100.579	6.375	99.522	99.459	99.397
6.5	100.805	100.742	100.679	6.5	100.864	100.793	100.636	6.5	99.975	99.912	99.850
6.625	101.001	100.938	100.875	6.625	100.815	100.752	100.689	6.625	100.054	99.991	99.928
6.75	101.224	101.161	101.098	6.75	101.038	100.975	100.912	6.75	100.310	100.247	100.184
6.875	101.271	101.208	101.145	6.875	101.100	101.037	100.974	6.875	100.386	100.323	100.261
7	101.310	101.247	101.184	7	101.173	101.110	101.047	7	100.474	100.411	100.348
7.125	101.356	101.293	101.230	7.125	101.251	101.188	101.125	7.125	100.566	100.503	100.441
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	97.793	97.730	97.667	5	97.352	97.336	97.232	5	95.283	95.220	95.157
5.125	98.303	98.240	98.177	5.125	97.858	97.836	97.728	5.125	95.937	95.874	95.811
5.25	98.814	98.751	98.688	5.25	98.329	98.303	98.190	5.25	96.594	96.531	96.468
5.375	99.039	98.976	98.913	5.375	98.747	98.717	98.600	5.375	96.890	96.827	96.764
5.5	99.402	99.339	99.276	5.5	99.151	99.116	98.995	5.5	97.364	97.301	97.238
5.625	99.771	99.708	99.645	5.625	99.533	99.494	99.368	5.625	97.823	97.760	97.697
5.75	99.976	99.913	99.850	5.75	99.865	99.821	99.690	5.75	98.100	98.037	97.974
5.875	100.180	100.117	100.054	5.875	100.120	100.072	99.937	5.875	98.379	98.316	98.253
6	100.386	100.323	100.260	6	100.353	100.300	100.160	6	98.654	98.591	98.528
6.125	100.444	100.381	100.318	6.125	100.550	100.493	100.349	6.125	98.927	98.864	98.801
6.25	100.500	100.437	100.374	6.25	100.731	100.670	100.521	6.25	99.201	99.138	99.075
6.375	100.701	100.638	100.575	6.375	100.890	100.824	100.670	6.375	99.472	99.409	99.346
6.5	100.755	100.692	100.629	6.5	100.957	100.886	100.729	6.5	99.925	99.862	99.799
6.625	100.951	100.888	100.825	6.625	100.890	100.819	100.667	6.625	100.004	99.941	99.878
6.75	101.174	101.111	101.048	6.75	100.988	100.925	100.862	6.75	100.260	100.197	100.134
6.875	101.221	101.158	101.095	6.875	101.050	100.987	100.924	6.875	100.336	100.273	100.210
7	101.260	101.197	101.134	7	101.123	101.060	100.997	7	100.424	100.361	100.298
7.125	101.306	101.243	101.180	7.125	101.277	101.192	101.075	7.125	100.516	100.453	100.390

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	94.247	94.201	94.199	5.75	98.766	98.705	98.676	4.375	96.176	96.154	96.123
5.125	94.918	94.872	94.870	5.875	99.346	99.284	99.256	4.5	96.544	96.522	96.491
5.25	95.485	95.443	95.425	6	99.875	99.814	99.785	4.625	96.879	96.857	96.826
5.375	96.186	96.140	96.126	6.125	100.282	100.221	100.192	4.75	97.484	97.462	97.427
5.5	96.882	96.837	96.822	6.25	100.502	100.440	100.399	4.875	97.896	97.874	97.839
5.625	97.489	97.443	97.429	6.375	101.036	100.974	100.933	5	98.166	98.144	98.109
5.75	98.325	98.276	98.231	6.5	101.509	101.448	101.406	5.125	98.389	98.367	98.332
5.875	98.950	98.885	98.840	6.625	101.847	101.786	101.744	5.25	99.046	99.017	98.979
6	99.540	99.459	99.414	6.75	101.886	101.809	101.753	5.375	99.344	99.314	99.276
6.125	100.133	100.048	100.003	6.875	102.355	102.278	102.223	5.5	99.765	99.735	99.698
6.25	100.242	100.175	100.123	7	102.791	102.714	102.659	5.625	99.982	99.952	99.915
6.375	100.793	100.702	100.650	7.125	103.131	103.054	102.999	5.75	100.311	100.282	100.244
6.5	101.319	101.201	101.149	7.25	103.142	103.049	102.992	5.875	100.670	100.641	100.603
6.625	101.769	101.652	101.600	7.375	103.606	103.513	103.456	6	100.875	100.846	100.808
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.885	95.849	95.799								
4.75	96.393	96.356	96.307								
4.875	96.605	96.568	96.519								
5	96.915	96.878	96.829								
5.125	97.283	97.246	97.197								
5.25	97.610	97.574	97.524								
5.375	97.923	97.886	97.837								
5.5	98.171	98.130	98.078								
5.625	98.491	98.455	98.405								
5.75	98.765	98.721	98.669								
5.875	99.074	99.030	98.977								
6	99.619	99.575	99.523								

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	95.567	95.520	95.500	5.75	100.110	100.046	100.012	4.25	95.759	95.737	95.707
5.5	96.256	96.198	96.178	5.875	100.647	100.584	100.550	4.375	96.176	96.154	96.123
5.625	96.916	96.842	96.823	6	101.126	101.062	101.028	4.5	96.544	96.522	96.491
5.75	98.209	98.144	98.110	6.125	101.485	101.415	101.380	4.625	96.879	96.857	96.826
5.875	98.807	98.742	98.709	6.25	101.350	101.268	101.226	4.75	97.484	97.462	97.427
6	99.361	99.297	99.264	6.375	101.806	101.725	101.683	4.875	97.896	97.874	97.839
6.125	99.906	99.833	99.799	6.5	102.228	102.145	102.103	5	98.166	98.144	98.109
6.25	100.139	100.056	100.015	6.625	102.607	102.516	102.474	5.125	98.389	98.367	98.332
6.375	100.649	100.566	100.525	6.75	102.342	102.242	102.230	5.25	99.046	99.017	98.979
6.5	101.130	101.048	101.007	6.875	102.770	102.671	102.659	5.375	99.344	99.314	99.276
6.625	101.587	101.501	101.486	7	103.162	103.061	103.049	5.5	99.765	99.735	99.698
6.75	101.754	101.653	101.641	7.125	103.525	103.414	103.402	5.625	99.982	99.952	99.915
6.875	102.192	102.099	102.079	7.25	103.398	103.279	103.272	5.75	100.311	100.282	100.244
7	102.600	102.502	102.480	7.375	103.844	103.726	103.719	5.875	100.670	100.641	100.603
7.125	103.043	102.911	102.889	7.5	104.198	104.078	104.071	6	100.875	100.846	100.808
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.885	95.849	95.799								
4.75	97.613	97.598	97.529								
4.875	97.958	97.945	97.874								
5	98.348	98.318	98.226								
5.125	98.922	98.895	98.786								
5.25	99.265	99.238	99.130								
5.375	99.600	99.573	99.464								
5.5	99.883	99.857	99.747								
5.625	100.243	100.199	100.116								
5.75	100.577	100.526	100.451								
5.875	100.904	100.854	100.776								
6	101.226	101.172	101.095								

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	95.176	95.217	95.176
5.25	95.957	95.980	95.929
5.375	96.566	96.585	96.529
5.5	97.152	97.167	97.107
5.625	97.763	97.775	97.715
5.75	98.494	98.499	98.491
5.875	99.041	99.038	99.027
6	99.579	99.564	99.541
6.125	100.088	100.070	100.044
6.25	100.309	100.295	100.284
6.375	100.845	100.809	100.806
6.5	101.354	101.300	101.235
6.625	101.776	101.725	101.675
6.75	101.956	101.924	101.925
6.875	102.422	102.367	102.375
7	102.802	102.730	102.736
7.125	103.171	103.104	103.096
7.25	103.332	103.280	103.293
7.375	103.783	103.713	103.733

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	95.240	95.816	95.714	4.75	95.240	95.816	95.714	5	96.598	96.887	96.785
4.875	95.911	96.278	96.177	4.875	95.911	96.278	96.177	5.125	97.271	97.347	97.245
5	96.598	96.887	96.785	5	96.598	96.887	96.785	5.25	97.935	98.334	98.233
5.125	97.271	97.347	97.245	5.125	97.271	97.347	97.245	5.375	98.502	98.809	98.708
5.25	98.026	98.334	98.233	5.25	97.935	98.334	98.233	5.5	99.122	99.409	99.308
5.375	98.716	98.809	98.708	5.375	98.502	98.809	98.708	5.625	99.769	99.828	99.727
5.5	99.177	99.409	99.308	5.5	99.122	99.409	99.308	5.75	100.304	100.269	100.207
5.625	99.769	99.828	99.727	5.625	99.769	99.828	99.727	5.875	100.694	100.756	100.655
5.75	100.304	100.269	100.207	5.75	100.304	100.269	100.207	6	101.137	101.325	101.223
5.875	100.694	100.756	100.655	5.875	100.694	100.756	100.655	6.125	101.665	101.713	101.611
6	101.137	101.325	101.223	6	101.137	101.325	101.223	6.25	101.806	101.972	101.839
6.125	101.665	101.713	101.611	6.125	101.665	101.713	101.611	6.375	101.872	101.978	101.845
6.25	101.806	101.972	101.839	6.25	101.806	101.972	101.839	6.5	102.445	102.609	102.477
6.375	101.956	101.978	101.845	6.375	101.872	101.978	101.845	6.625	103.001	102.997	102.864
6.5	102.445	102.609	102.477	6.5	102.445	102.609	102.477	6.75	103.337	103.244	103.178
6.625	103.001	102.997	102.864	6.625	103.001	102.997	102.864	6.875	103.153	103.194	103.038
6.75	103.337	103.244	103.178	6.75	103.337	103.244	103.178	7	103.689	103.756	103.600
6.875	103.310	103.199	103.064	6.875	103.153	103.194	103.038	7.125	104.209	104.175	104.019
7	103.802	103.756	103.600	7	103.689	103.756	103.600	7.25	104.611	104.487	104.402
7.125	104.214	104.175	104.019	7.125	104.209	104.175	104.019	7.375	103.549	103.410	103.321
7.25	104.611	104.487	104.402	7.25	104.611	104.487	104.402	7.5	104.054	103.914	103.826
7.375	103.618	103.479	103.358	7.375	103.549	103.410	103.321	7.625	104.541	104.401	104.313
7.5	104.094	103.955	103.834	7.5	104.054	103.914	103.826	7.75	104.914	104.775	104.686
								7.875	103.064	102.967	102.927
								8	103.462	103.365	103.325
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	96.909	96.895	96.892	4.25	96.596	96.608	96.713	4.75	94.344	94.372	94.424
4.375	97.374	97.359	97.357	4.375	97.171	97.183	97.287	4.875	95.082	95.110	95.161
4.5	97.839	97.824	97.858	4.5	97.742	97.754	97.858	5	95.815	95.843	95.895
4.625	98.307	98.319	98.423	4.625	98.307	98.319	98.423	5.125	96.563	96.591	96.642
4.75	98.559	99.051	98.857	4.75	98.559	99.051	98.857	5.25	97.443	97.404	97.292
4.875	98.995	99.285	99.091	4.875	98.793	99.285	99.091	5.375	98.134	98.094	97.983
5	99.463	99.609	99.440	5	99.251	99.609	99.414	5.5	98.615	98.621	98.658
5.125	99.932	99.925	99.909	5.125	99.782	99.780	99.863	5.625	99.246	99.253	99.289
5.25	100.160	100.639	100.429	5.25	100.160	100.639	100.429	5.75	99.431	99.506	99.373
5.375	100.454	100.761	100.552	5.375	100.283	100.761	100.552	5.875	100.117	99.978	99.872
5.5	100.911	101.080	100.870	5.5	100.648	101.080	100.870	6	100.519	100.490	100.481
5.625	101.373	101.351	101.325	5.625	101.110	101.262	101.154	6.125	101.068	101.050	101.071
5.75	101.408	101.664	101.403	5.75	101.408	101.664	101.403	6.25	101.291	101.214	101.169
5.875	101.642	101.623	101.615	5.875	101.166	101.332	101.174	6.375	101.351	101.364	101.200
6	102.099	102.080	102.073	6	101.609	101.676	101.617	6.5	101.841	101.758	101.621
								6.625	102.348	102.265	102.137
								6.75	102.328	102.235	102.169
								6.875	102.149	102.008	101.888
								7	102.641	102.500	102.336
								7.125	103.053	102.913	102.748
								7.25	102.775	102.651	102.567
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	97.149	97.322	97.192	5	95.815	95.843	95.895	4.5	95.098	94.985	94.990
5.375	97.855	97.862	97.898	5.125	96.563	96.591	96.642	4.625	95.652	95.539	95.544
5.5	98.615	98.621	98.658	5.25	97.149	97.322	97.192	4.75	95.383	95.379	95.386
5.625	99.246	99.253	99.289	5.375	97.855	97.862	97.898	4.875	95.890	95.886	95.893
5.75	99.431	99.506	99.373	5.5	98.615	98.621	98.658	5	96.348	96.343	96.351
5.875	100.117	99.928	99.838	5.625	99.246	99.253	99.289	5.125	96.805	96.801	96.809
6	100.481	100.460	100.481	5.75	99.479	99.506	99.382	5.25	96.927	96.905	96.882
6.125	101.068	101.050	101.071	5.875	99.974	99.916	99.826	5.375	97.434	97.411	97.389
6.25	101.291	101.214	101.169	6	100.479	100.460	100.481	5.5	97.891	97.869	97.847
6.375	101.134	101.364	101.200	6.125	101.068	101.050	101.071	5.625	98.349	98.327	98.305
6.5	101.665	101.653	101.587	6.25	101.341	101.264	101.219	5.75	98.115	98.096	98.089
6.625	102.178	102.131	102.137	6.375	101.154	101.364	101.200	5.875	98.622	98.603	98.595
6.75	102.328	102.235	102.169	6.5	101.628	101.653	101.586	6	99.079	99.060	99.053
6.875	101.991	101.891	101.888	6.625	102.178	102.131	102.137	6.125	99.527	99.508	99.500

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	97.935	98.334	98.233	5.25	97.935	98.334	98.233	5.25	97.935	98.334	98.233
5.375	98.502	98.809	98.708	5.375	98.502	98.809	98.708	5.375	98.502	98.809	98.708
5.5	99.122	99.409	99.308	5.5	99.122	99.409	99.308	5.5	99.122	99.409	99.308
5.625	99.769	99.828	99.727	5.625	99.769	99.828	99.727	5.625	99.769	99.828	99.727
5.75	100.304	100.269	100.207	5.75	100.304	100.269	100.207	5.75	100.304	100.269	100.207
5.875	100.694	100.756	100.655	5.875	100.694	100.756	100.655	5.875	100.694	100.756	100.655
6	101.137	101.325	101.223	6	101.137	101.325	101.223	6	101.137	101.325	101.223
6.125	101.665	101.713	101.611	6.125	101.665	101.713	101.611	6.125	101.665	101.713	101.611
6.25	101.806	101.972	101.839	6.25	101.806	101.972	101.839	6.25	101.806	101.972	101.839
6.375	101.872	101.978	101.845	6.375	101.872	101.978	101.845	6.375	101.872	101.978	101.845
6.5	102.445	102.609	102.477	6.5	102.445	102.609	102.477	6.5	102.445	102.609	102.477
6.625	103.001	102.997	102.864	6.625	103.001	102.997	102.864	6.625	103.001	102.997	102.864
6.75	103.337	103.244	103.178	6.75	103.337	103.244	103.178	6.75	103.337	103.244	103.178
6.875	103.153	103.194	103.038	6.875	103.153	103.194	103.038	6.875	103.153	103.194	103.038
7	103.689	103.756	103.600	7	103.689	103.756	103.600	7	103.689	103.756	103.600
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	97.742	97.754	97.858	4.25	96.596	96.608	96.713	5.25	97.149	97.322	97.192
4.625	98.307	98.319	98.423	4.375	97.171	97.183	97.287	5.375	97.855	97.862	97.898
4.75	98.559	99.051	98.857	4.5	97.742	97.754	97.858	5.5	98.615	98.621	98.658
4.875	98.793	99.285	99.091	4.625	98.307	98.319	98.423	5.625	99.246	99.253	99.289
5	99.251	99.609	99.414	4.75	98.521	98.476	98.461	5.75	99.431	99.506	99.373
5.125	99.782	99.780	99.863	4.875	98.703	98.694	98.783	5.875	100.117	99.928	99.838
5.25	100.160	100.639	100.429	5	99.251	99.242	99.331	6	100.481	100.460	100.481
5.375	100.283	100.761	100.552	5.125	99.782	99.773	99.863	6.125	101.068	101.050	101.071
5.5	100.648	101.080	100.870	5.25	100.093	100.049	100.026	6.25	101.291	101.214	101.169
5.625	101.110	101.262	101.154	5.375	100.155	100.125	100.199	6.375	101.134	101.364	101.200
5.75	101.408	101.664	101.403	5.5	100.648	100.618	100.692	6.5	101.665	101.653	101.587
5.875	101.166	101.332	101.174	5.625	101.110	101.080	101.154	6.625	102.178	102.131	102.137
6	101.609	101.676	101.617	5.75	101.408	101.349	101.319	6.75	102.328	102.235	102.169
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	97.149	97.322	97.192	5.25	97.149	97.322	97.192	4.5	95.098	94.985	94.990
5.375	97.855	97.862	97.898	5.375	97.855	97.862	97.898	4.625	95.652	95.539	95.544
5.5	98.615	98.621	98.658	5.5	98.615	98.621	98.658	4.75	94.096	94.051	94.036
5.625	99.246	99.253	99.289	5.625	99.246	99.253	99.289	4.875	94.464	94.255	94.244
5.75	99.431	99.506	99.373	5.75	99.479	99.506	99.382	5	94.980	94.771	94.760
5.875	100.117	99.928	99.838	5.875	99.782	99.764	99.785	5.125	95.459	95.250	95.239
6	100.481	100.460	100.481	6	100.479	100.460	100.481	5.25	96.338	96.315	96.291
6.125	101.068	101.050	101.071	6.125	101.068	101.050	101.071	5.375	96.411	96.387	96.364
6.25	101.291	101.214	101.169	6.25	101.341	101.264	101.219	5.5	96.805	96.781	96.758
6.375	101.134	101.364	101.200	6.375	101.122	101.364	101.200	5.625	97.207	97.183	97.160
6.5	101.665	101.653	101.587	6.5	101.628	101.653	101.586	5.75	98.111	98.088	98.064
6.625	102.178	102.131	102.137	6.625	102.178	102.131	102.137	5.875	98.349	98.325	98.302
6.75	102.328	102.235	102.169	6.75	102.378	102.285	102.219	6	98.684	98.661	98.637
6.875	101.991	101.891	101.888	6.875	101.703	101.788	101.609	6.125	98.980	98.957	98.933

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	97.296	97.251	97.236	5.125	97.296	97.251	97.236	4.75	95.265	95.809	95.708
5.25	97.960	98.378	98.277	5.25	97.960	98.378	98.277	4.875	95.936	96.278	96.177
5.375	98.527	98.822	98.720	5.375	98.527	98.822	98.720	5	96.623	96.645	96.562
5.5	99.147	99.178	99.080	5.5	99.147	99.178	99.080	5.125	97.296	97.251	97.236
5.625	99.794	99.732	99.697	5.625	99.794	99.732	99.697	5.25	97.960	98.378	98.277
5.75	100.329	100.281	100.232	5.75	100.329	100.281	100.232	5.375	98.527	98.822	98.720
5.875	100.719	100.675	100.573	5.875	100.719	100.675	100.573	5.5	99.147	99.178	99.080
6	101.162	101.063	100.961	6	101.162	101.063	100.961	5.625	99.794	99.732	99.697
6.125	101.690	101.487	101.391	6.125	101.690	101.487	101.391	5.75	100.329	100.281	100.232
6.25	101.823	101.841	101.708	6.25	101.823	101.841	101.708	5.875	100.719	100.675	100.573
6.375	101.835	101.795	101.756	6.375	101.835	101.795	101.756	6	101.162	101.063	100.961
6.5	102.342	102.303	102.264	6.5	102.342	102.303	102.264	6.125	101.690	101.487	101.391
6.625	102.848	102.776	102.737	6.625	102.848	102.776	102.737	6.25	101.823	101.841	101.708
6.75	103.184	103.091	103.025	6.75	103.184	103.091	103.025	6.375	101.835	101.795	101.756
6.875	103.176	103.090	103.004	6.875	103.176	103.090	103.004	6.5	102.342	102.303	102.264
7	103.615	103.529	103.443	7	103.615	103.529	103.443	6.625	102.848	102.776	102.737
7.125	104.029	103.943	103.857	7.125	104.029	103.943	103.857	6.75	103.184	103.091	103.025
7.25	104.262	104.138	104.053	7.25	104.262	104.138	104.053	6.875	103.176	103.090	103.004
7.375	103.384	103.244	103.108	7.375	103.258	103.125	102.992	7	103.615	103.529	103.443
7.5	103.702	103.569	103.437	7.5	103.702	103.569	103.437	7.125	104.029	103.943	103.857
7.625	104.063	103.923	103.835	7.625	104.063	103.923	103.835	7.25	104.262	104.138	104.053
7.75	104.436	104.297	104.208	7.75	104.436	104.297	104.208	7.375	103.258	103.125	103.003
7.875	103.960	103.843	103.738	7.875	102.871	102.734	102.733	7.5	103.702	103.569	103.437
8	104.143	104.026	103.922	8	103.189	103.051	103.051	7.625	104.063	103.923	103.869
8.125	104.377	104.260	104.155	8.125	103.482	103.345	103.345	7.75	104.436	104.297	104.208
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	96.934	96.920	96.917	4.25	96.676	96.688	96.792	4.875	95.054	95.041	95.133
4.375	97.399	97.384	97.382	4.375	97.195	97.207	97.312	5	95.776	95.764	95.855
4.5	97.864	97.849	97.846	4.5	97.699	97.711	97.816	5.125	96.414	96.402	96.493
4.625	98.329	98.314	98.311	4.625	98.184	98.196	98.300	5.25	97.323	97.597	97.495
4.75	98.615	99.108	98.913	4.75	98.546	98.501	98.486	5.375	97.874	97.841	97.917
4.875	99.020	99.310	99.116	4.875	98.656	98.647	98.736	5.5	98.554	98.521	98.597
5	99.488	99.480	99.465	5	99.103	99.094	99.183	5.625	99.145	99.112	99.188
5.125	99.957	99.950	99.934	5.125	99.569	99.525	99.599	5.75	99.477	99.750	99.648
5.25	100.118	100.539	100.329	5.25	100.118	100.074	100.051	5.875	100.142	99.939	99.792
5.375	100.456	100.692	100.483	5.375	100.020	99.991	100.065	6	100.505	100.309	100.370
5.5	100.926	100.904	100.874	5.5	100.390	100.361	100.435	6.125	100.923	100.720	100.778
5.625	101.398	101.376	101.346	5.625	100.899	100.840	100.810	6.25	101.316	101.239	101.194
5.75	101.433	101.407	101.344	5.75	101.433	101.374	101.344	6.375	101.142	101.139	101.064
5.875	101.597	101.575	101.548	5.875	100.986	100.935	100.994	6.5	101.690	101.651	101.612
6	102.054	102.032	102.005	6	101.441	101.382	101.352	6.625	102.053	102.014	101.975
								6.75	102.353	102.260	102.194
								6.875	101.864	101.778	101.692
								7	102.302	102.216	102.130
								7.125	102.716	102.630	102.544
								7.25	102.800	102.676	102.592
								7.375	101.115	100.975	100.887
								7.5	101.620	101.480	101.392
								7.625	102.107	101.967	101.879
								7.75	102.430	102.291	102.202
								7.875	99.419	99.132	99.132
								8	99.737	99.450	99.449
								8.125	100.031	99.743	99.743
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	101.690	101.651	101.612	6.125	100.846	100.769	100.778	4.5	95.017	94.904	94.909
6.625	102.053	102.014	101.975	6.25	101.366	101.289	101.244	4.625	95.448	95.335	95.340
6.75	102.353	102.260	102.194	6.375	100.902	101.139	101.007	4.75	94.121	94.076	94.061
6.875	101.864	101.778	101.692	6.5	101.431	101.366	101.390	4.875	94.363	94.156	94.149
7	102.302	102.216	102.130	6.625	101.867	101.778	101.824	5	94.735	94.592	94.584
7.125	102.716	102.630	102.544	6.75	102.403	102.310	102.244	5.125	95.144	95.100	95.077
7.25	102.800	102.676	102.592	6.875	101.500	101.375	101.406	5.25	96.363	96.340	96.316
7.375	101.115	100.975	100.887	7	101.927	101.803	101.833	5.375	96.436	96.412	96.389
7.5	101.620	101.480	101.392	7.125	102.399	102.275	102.190	5.5	96.830	96.806	96.783
7.625	102.107	101.967	101.879	7.25	102.850	102.726	102.642	5.625	97.232	97.208	97.185
7.75	102.430	102.291	102.202	7.375	101.165	101.025	100.937	5.75	98.136	98.113	98.089
7.875	99.419	99.132	99.132	7.5	101.670	101.530	101.442	5.875	98.374	98.350	98.327
8	99.737	99.450	99.449	7.625	102.157	102.017	101.929	6	98.709	98.686	98.662
8.125	100.031	99.743	99.743	7.75	99.115	98.828	98.828	6.125	99.005	98.982	98.958

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	101.835	101.795	101.756	6.375	101.835	101.795	101.756	6	101.162	101.063	100.961
6.5	102.342	102.303	102.264	6.5	102.342	102.303	102.264	6.125	101.690	101.487	101.435
6.625	102.848	102.776	102.737	6.625	102.848	102.776	102.737	6.25	101.823	101.841	101.708
6.75	103.184	103.091	103.025	6.75	103.184	103.091	103.025	6.375	101.835	101.795	101.756
6.875	103.176	103.090	103.004	6.875	103.176	103.090	103.004	6.5	102.342	102.303	102.264
7	103.615	103.529	103.443	7	103.615	103.529	103.443	6.625	102.848	102.776	102.737
7.125	104.029	103.943	103.857	7.125	104.029	103.943	103.857	6.75	103.184	103.091	103.025
7.25	104.262	104.138	104.053	7.25	104.262	104.138	104.053	6.875	103.176	103.090	103.004
7.375	103.384	103.244	103.108	7.375	103.258	103.125	102.992	7	103.615	103.529	103.443
7.5	103.702	103.569	103.437	7.5	103.702	103.569	103.437	7.125	104.029	103.943	103.857
7.625	104.063	103.923	103.835	7.625	104.063	103.923	103.835	7.25	104.262	104.138	104.053
7.75	104.436	104.297	104.208	7.75	104.436	104.297	104.208	7.375	103.258	103.125	103.003
7.875	103.960	103.843	103.738	7.875	102.921	102.784	102.783	7.5	103.702	103.569	103.437
8	104.143	104.026	103.922	8	103.239	103.101	103.101	7.625	104.063	103.923	103.869
8.125	104.377	104.260	104.155	8.125	103.532	103.395	103.395	7.75	104.436	104.297	104.208
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	97.864	97.849	97.846	4.5	97.699	97.711	97.816	6.625	102.053	102.014	101.975
4.625	98.329	98.314	98.311	4.625	98.184	98.196	98.300	6.75	102.353	102.260	102.194
4.75	98.615	99.108	98.913	4.75	98.546	98.501	98.486	6.875	101.864	101.778	101.692
4.875	99.020	99.310	99.116	4.875	98.656	98.647	98.736	7	102.302	102.216	102.130
5	99.488	99.480	99.465	5	99.103	99.094	99.183	7.125	102.716	102.630	102.544
5.125	99.957	99.950	99.934	5.125	99.569	99.525	99.599	7.25	102.800	102.676	102.592
5.25	100.118	100.539	100.329	5.25	100.118	100.074	100.051	7.375	102.222	102.081	101.946
5.375	100.456	100.692	100.483	5.375	100.020	99.991	100.065	7.5	102.196	102.055	101.920
5.5	100.926	100.904	100.874	5.5	100.390	100.361	100.435	7.625	102.307	102.167	102.031
5.625	101.398	101.376	101.346	5.625	100.899	100.840	100.810	7.75	102.430	102.291	102.202
5.75	101.433	101.407	101.344	5.75	101.433	101.374	101.344	7.875	101.485	101.368	101.263
5.875	101.597	101.575	101.548	5.875	100.986	100.935	100.994	8	101.418	101.301	101.197
6	102.054	102.032	102.005	6	101.441	101.382	101.352	8.125	101.652	101.535	101.430
6.125	102.500	102.478	102.451	6.125	101.938	101.878	101.849				
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	101.690	101.651	101.612	6.125	100.846	100.769	100.778	4.5	95.017	94.904	94.909
6.625	102.053	102.014	101.975	6.25	101.366	101.289	101.244	4.625	95.448	95.335	95.340
6.75	102.353	102.260	102.194	6.375	100.902	101.139	101.007	4.75	94.121	94.076	94.061
6.875	101.864	101.778	101.692	6.5	101.431	101.366	101.390	4.875	94.363	94.156	94.149
7	102.302	102.216	102.130	6.625	101.867	101.778	101.824	5	94.735	94.592	94.584
7.125	102.716	102.630	102.544	6.75	102.403	102.310	102.244	5.125	95.144	95.100	95.077
7.25	102.800	102.676	102.592	6.875	101.500	101.375	101.406	5.25	96.363	96.340	96.316
7.375	101.115	100.975	100.887	7	101.927	101.803	101.833	5.375	96.436	96.412	96.389
7.5	101.620	101.480	101.392	7.125	102.399	102.275	102.190	5.5	96.830	96.806	96.783
7.625	102.107	101.967	101.879	7.25	102.850	102.726	102.642	5.625	97.232	97.208	97.185
7.75	102.430	102.291	102.202	7.375	101.165	101.025	100.937	5.75	98.136	98.113	98.089
7.875	99.419	99.132	99.132	7.5	101.670	101.530	101.442	5.875	98.374	98.350	98.327
8	99.737	99.450	99.449	7.625	102.157	102.017	101.929	6	98.709	98.686	98.662
8.125	100.031	99.743	99.743	7.75	99.115	98.828	98.828	6.125	99.005	98.982	98.958

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	99.459	99.248	98.948	6.75	97.959	97.748	97.448
6.875	99.972	99.751	99.451	6.875	98.472	98.251	97.951
7	100.454	100.233	99.933	7	98.954	98.733	98.433
7.125	100.888	100.667	100.367	7.125	99.388	99.167	98.867
7.25	101.302	101.081	100.781	7.25	99.802	99.581	99.281
7.375	101.285	101.027	100.727	7.375	99.785	99.527	99.227
7.5	101.737	101.479	101.179	7.5	100.237	99.979	99.679
7.625	102.131	101.873	101.573	7.625	100.631	100.373	100.073
7.75	102.515	102.257	101.957	7.75	101.015	100.757	100.457
7.875	102.194	101.907	101.607	7.875	100.694	100.407	100.107
8	102.606	102.319	102.019	8	101.106	100.819	100.519
8.125	102.980	102.693	102.393	8.125	101.480	101.193	100.893
8.25	103.324	103.037	102.737	8.25	101.824	101.537	101.237
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.459	97.248	96.948	6.75	95.959	95.748	95.448
6.875	97.972	97.751	97.451	6.875	96.472	96.251	95.951
7	98.454	98.233	97.933	7	96.954	96.733	96.433
7.125	98.888	98.667	98.367	7.125	97.388	97.167	96.867
7.25	99.302	99.081	98.781	7.25	97.802	97.581	97.281
7.375	99.285	99.027	98.727	7.375	97.785	97.527	97.227
7.5	99.737	99.479	99.179	7.5	98.237	97.979	97.679
7.625	100.131	99.873	99.573	7.625	98.631	98.373	98.073
7.75	100.515	100.257	99.957	7.75	99.015	98.757	98.457
7.875	100.194	99.907	99.607	7.875	98.694	98.407	98.107
8	100.606	100.319	100.019	8	99.106	98.819	98.519
8.125	100.980	100.693	100.393	8.125	99.480	99.193	98.893
8.25	101.324	101.037	100.737	8.25	99.824	99.537	99.237
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.709	98.498	98.198	6.75	96.709	96.498	96.198
6.875	99.222	99.001	98.701	6.875	97.222	97.001	96.701
7	99.704	99.483	99.183	7	97.704	97.483	97.183
7.125	100.138	99.917	99.617	7.125	98.138	97.917	97.617
7.25	100.552	100.331	100.031	7.25	98.552	98.331	98.031
7.375	100.535	100.277	99.977	7.375	98.535	98.277	97.977
7.5	100.987	100.729	100.429	7.5	98.987	98.729	98.429
7.625	101.381	101.123	100.823	7.625	99.381	99.123	98.823
7.75	101.765	101.507	101.207	7.75	99.765	99.507	99.207
7.875	101.444	101.157	100.857	7.875	99.444	99.157	98.857
8	101.856	101.569	101.269	8	99.856	99.569	99.269
8.125	102.230	101.943	101.643	8.125	100.230	99.943	99.643
8.25	102.574	102.287	101.987	8.25	100.574	100.287	99.987

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.