



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	92.969	92.954	92.938	4.75	92.950	92.950	92.870	5.125	97.073	97.110	97.085
4.875	94.085	94.118	94.065	4.875	94.085	94.118	94.065	5.25	97.792	97.824	97.801
5	94.775	94.811	94.755	5	94.775	94.811	94.755	5.375	98.330	98.361	98.335
5.125	95.328	95.365	95.308	5.125	95.328	95.365	95.308	5.5	98.831	98.863	98.835
5.25	96.117	96.090	96.074	5.25	96.061	96.072	96.052	5.625	99.284	99.314	99.286
5.375	96.798	96.772	96.755	5.375	96.669	96.681	96.657	5.75	100.103	100.022	99.994
5.5	97.484	97.458	97.441	5.5	97.253	97.267	97.238	5.875	100.647	100.566	100.539
5.625	98.065	98.038	98.022	5.625	97.863	97.877	97.848	6	101.134	101.049	101.022
5.75	98.499	98.477	98.425	5.75	98.484	98.477	98.407	6.125	101.480	101.409	101.370
5.875	99.084	99.042	99.010	5.875	99.032	99.021	98.949	6.25	101.346	101.291	101.224
6	99.642	99.600	99.568	6	99.568	99.555	99.468	6.375	101.853	101.826	101.765
6.125	100.122	100.080	100.048	6.125	100.108	100.060	100.000	6.5	102.433	102.400	102.346
6.25	100.404	100.355	100.315	6.25	100.357	100.332	100.305	6.625	102.742	102.705	102.656
6.375	100.961	100.912	100.872	6.375	100.894	100.853	100.835	6.75	102.321	102.249	102.210
6.5	101.402	101.351	101.270	6.5	101.402	101.351	101.270	6.875	102.756	102.683	102.644
6.625	101.820	101.780	101.714	6.625	101.820	101.780	101.714	7	103.152	103.077	103.038
6.75	101.936	101.893	101.878	6.75	101.936	101.893	101.878	7.125	103.514	103.431	103.393
6.875	102.456	102.398	102.350	6.875	102.402	102.343	102.335	7.25	103.406	103.346	103.301
7	102.780	102.711	102.702	7	102.780	102.711	102.702	7.375	103.857	103.797	103.752
7.125	103.155	103.091	103.062	7.125	103.155	103.091	103.062	7.5	104.213	104.150	104.105
7.25	103.551	103.352	103.241	7.25	103.382	103.242	103.241	7.625	104.673	104.635	104.591
7.375	103.987	103.788	103.685	7.375	103.756	103.680	103.685	7.75	105.143	105.140	105.093
7.5	104.390	104.190	104.052	7.5	104.129	104.037	104.052	7.875	105.508	105.505	105.458
7.625	104.775	104.600	104.556	7.625	104.603	104.600	104.556	8	105.214	105.150	105.150
7.75	105.007	105.004	104.958	7.75	105.007	105.004	104.958				
7.875	105.357	105.354	105.307	7.875	105.357	105.354	105.307				
8	105.545	105.455	105.463	8	105.545	105.455	105.463				
8.125	105.785	105.697	105.676	8.125	105.785	105.697	105.676				
8.25	106.303	106.191	106.178	8.25	106.303	106.191	106.178				
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	97.889	97.889	97.889	4.625	98.454	98.454	98.454	5	93.837	93.895	93.806
4.75	98.176	98.160	98.099	4.75	98.516	98.516	98.516	5.125	94.464	94.523	94.432
4.875	98.674	98.658	98.582	4.875	99.038	99.038	99.038	5.25	96.074	96.024	95.984
5	99.076	99.060	98.979	5	99.191	99.251	99.218	5.375	96.764	96.716	96.677
5.125	99.467	99.448	99.367	5.125	99.615	99.655	99.617	5.5	97.456	97.409	97.372
5.25	99.795	99.762	99.651	5.25	99.960	99.960	99.900	5.625	98.060	98.013	97.977
5.375	100.282	100.249	100.137	5.375	100.434	100.434	100.372	5.75	98.519	98.514	98.445
5.5	100.666	100.627	100.516	5.5	100.769	100.769	100.712	5.875	99.102	99.058	99.025
5.625	100.971	100.925	100.814	5.625	100.983	100.983	100.932	6	99.657	99.612	99.577
5.75	101.104	101.048	100.970	5.75	101.062	101.089	101.010	6.125	100.133	100.090	100.050
5.875	101.562	101.506	101.427	5.875	101.357	101.407	101.323	6.25	100.422	100.376	100.330
6	101.906	101.842	101.763	6	101.771	101.768	101.725	6.375	100.973	100.920	100.876
6.125	102.183	102.109	102.031	6.125	101.973	101.956	101.927	6.5	101.369	101.341	101.270
6.25	102.202	102.124	102.064	6.25	101.888	101.866	101.843	6.625	101.799	101.742	101.695
6.375	102.626	102.549	102.489	6.375	102.110	102.119	102.065	6.75	101.938	101.879	101.830
6.5	102.908	102.819	102.759	6.5	102.441	102.445	102.397	6.875	102.465	102.402	102.349
6.625	103.132	103.029	102.969	6.625	102.707	102.619	102.564	7	102.762	102.693	102.635
6.75	103.254	103.155	103.112	6.75	102.851	102.767	102.766	7.125	103.037	102.947	102.866
6.875	103.688	103.589	103.546	6.875	103.172	103.098	103.098	7.25	103.626	103.528	103.439
7	103.474	103.430	103.404	7	103.418	103.365	103.365	7.375	104.042	103.940	103.848
7.125	103.683	103.638	103.612	7.125	103.252	103.207	103.181	7.5	103.828	103.740	103.678
7.25	103.546	103.472	103.416	7.25	103.213	103.139	103.083	7.625	104.101	104.014	103.936
7.375	104.031	103.957	103.901	7.375	103.594	103.520	103.464	7.75	103.279	103.276	103.231
								7.875	103.568	103.565	103.517

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	97.866	97.803	97.740	5	97.318	97.293	97.226	5	95.336	95.273	95.210
5.125	98.375	98.312	98.249	5.125	97.823	97.794	97.723	5.125	95.988	95.925	95.863
5.25	98.885	98.822	98.759	5.25	98.294	98.261	98.185	5.25	96.644	96.581	96.519
5.375	99.109	99.046	98.983	5.375	98.713	98.675	98.595	5.375	96.940	96.877	96.814
5.5	99.476	99.413	99.350	5.5	99.117	99.075	98.990	5.5	97.417	97.354	97.291
5.625	99.844	99.781	99.718	5.625	99.499	99.452	99.363	5.625	97.875	97.812	97.750
5.75	99.903	99.840	99.777	5.75	99.831	99.779	99.685	5.75	98.151	98.088	98.026
5.875	99.962	99.899	99.836	5.875	100.086	100.030	99.932	5.875	98.430	98.367	98.304
6	100.168	100.105	100.042	6	100.318	100.257	100.154	6	98.705	98.642	98.580
6.125	100.371	100.308	100.245	6.125	100.514	100.449	100.342	6.125	98.978	98.915	98.852
6.25	100.572	100.509	100.446	6.25	100.694	100.624	100.512	6.25	99.251	99.188	99.125
6.375	100.772	100.709	100.646	6.375	100.849	100.775	100.659	6.375	99.523	99.460	99.397
6.5	100.683	100.620	100.557	6.5	100.914	100.835	100.714	6.5	99.975	99.912	99.850
6.625	100.878	100.815	100.752	6.625	100.844	100.771	100.703	6.625	100.056	99.993	99.931
6.75	101.100	101.037	100.974	6.75	101.051	100.988	100.925	6.75	100.310	100.247	100.185
6.875	101.150	101.087	101.024	6.875	101.110	101.047	100.984	6.875	100.384	100.321	100.259
7	101.188	101.125	101.062	7	101.181	101.118	101.055	7	100.470	100.407	100.344
7.125	101.231	101.168	101.105	7.125	101.259	101.196	101.133	7.125	100.563	100.500	100.437
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	97.816	97.753	97.690	5	97.414	97.389	97.322	5	95.286	95.223	95.160
5.125	98.325	98.262	98.199	5.125	97.918	97.889	97.818	5.125	95.938	95.875	95.812
5.25	98.835	98.772	98.709	5.25	98.388	98.355	98.279	5.25	96.594	96.531	96.468
5.375	99.059	98.996	98.933	5.375	98.806	98.768	98.687	5.375	96.890	96.827	96.764
5.5	99.426	99.363	99.300	5.5	99.209	99.166	99.081	5.5	97.367	97.304	97.241
5.625	99.794	99.731	99.668	5.625	99.590	99.543	99.453	5.625	97.825	97.762	97.699
5.75	99.853	99.790	99.727	5.75	99.920	99.869	99.775	5.75	98.101	98.038	97.975
5.875	99.912	99.849	99.786	5.875	100.175	100.119	100.020	5.875	98.380	98.317	98.254
6	100.118	100.055	99.992	6	100.406	100.346	100.243	6	98.655	98.592	98.529
6.125	100.321	100.258	100.195	6.125	100.603	100.538	100.430	6.125	98.928	98.865	98.802
6.25	100.522	100.459	100.396	6.25	100.783	100.714	100.601	6.25	99.201	99.138	99.075
6.375	100.722	100.659	100.596	6.375	100.940	100.866	100.750	6.375	99.473	99.410	99.347
6.5	100.780	100.701	100.580	6.5	101.007	100.928	100.807	6.5	99.925	99.862	99.799
6.625	100.878	100.795	100.702	6.625	100.940	100.867	100.730	6.625	100.006	99.943	99.880
6.75	101.050	100.987	100.924	6.75	101.001	100.938	100.875	6.75	100.260	100.197	100.134
6.875	101.100	101.037	100.974	6.875	101.060	100.997	100.934	6.875	100.334	100.271	100.208
7	101.138	101.075	101.012	7	101.131	101.068	101.005	7	100.420	100.357	100.294
7.125	101.181	101.118	101.055	7.125	101.327	101.235	101.083	7.125	100.513	100.450	100.387

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	94.150	94.105	94.105	5.75	98.749	98.688	98.659	4.375	96.232	96.217	96.186
5.125	94.821	94.777	94.777	5.875	99.331	99.269	99.241	4.5	96.603	96.588	96.557
5.25	95.768	95.752	95.723	6	99.862	99.801	99.772	4.625	96.940	96.926	96.894
5.375	96.454	96.438	96.409	6.125	100.270	100.209	100.180	4.75	97.491	97.469	97.430
5.5	97.124	97.108	97.080	6.25	100.485	100.423	100.381	4.875	97.903	97.881	97.842
5.625	97.748	97.732	97.703	6.375	101.023	100.961	100.918	5	98.179	98.157	98.118
5.75	98.320	98.254	98.215	6.5	101.498	101.436	101.394	5.125	98.405	98.383	98.343
5.875	98.933	98.865	98.828	6.625	101.841	101.779	101.736	5.25	99.065	99.036	98.995
6	99.512	99.441	99.403	6.75	101.838	101.761	101.719	5.375	99.365	99.336	99.295
6.125	100.108	100.037	100.000	6.875	102.306	102.230	102.187	5.5	99.791	99.762	99.721
6.25	100.241	100.185	100.121	7	102.741	102.664	102.621	5.625	100.013	99.984	99.943
6.375	100.771	100.711	100.647	7.125	103.081	103.004	102.962	5.75	100.350	100.320	100.279
6.5	101.271	101.189	101.138	7.25	103.116	103.024	102.968	5.875	100.715	100.686	100.645
6.625	101.732	101.640	101.597	7.375	103.582	103.490	103.433	6	100.933	100.903	100.862
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.934	95.905	95.858								
4.75	96.397	96.361	96.307								
4.875	96.609	96.573	96.519								
5	96.925	96.889	96.834								
5.125	97.296	97.259	97.205								
5.25	97.628	97.591	97.537								
5.375	97.947	97.911	97.857								
5.5	98.196	98.157	98.103								
5.625	98.526	98.489	98.435								
5.75	98.801	98.757	98.701								
5.875	99.116	99.072	99.016								
6	99.674	99.630	99.574								

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 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	95.645	95.603	95.583	5.75	100.103	100.022	99.994	4.25	95.814	95.799	95.767
5.5	96.333	96.279	96.259	5.875	100.647	100.566	100.539	4.375	96.232	96.217	96.186
5.625	96.994	96.925	96.906	6	101.134	101.049	101.022	4.5	96.603	96.588	96.557
5.75	98.204	98.120	98.094	6.125	101.492	101.405	101.376	4.625	96.940	96.926	96.894
5.875	98.811	98.727	98.700	6.25	101.346	101.245	101.211	4.75	97.491	97.469	97.430
6	99.375	99.290	99.265	6.375	101.809	101.708	101.674	4.875	97.903	97.881	97.842
6.125	99.921	99.828	99.802	6.5	102.236	102.133	102.099	5	98.179	98.157	98.118
6.25	100.137	100.035	100.002	6.625	102.615	102.505	102.472	5.125	98.405	98.383	98.343
6.375	100.656	100.553	100.521	6.75	102.321	102.249	102.210	5.25	99.065	99.036	98.995
6.5	101.145	101.043	101.010	6.875	102.756	102.683	102.644	5.375	99.365	99.336	99.295
6.625	101.550	101.437	101.419	7	103.152	103.077	103.038	5.5	99.791	99.762	99.721
6.75	101.736	101.663	101.625	7.125	103.514	103.431	103.393	5.625	100.013	99.984	99.943
6.875	102.228	102.160	102.117	7.25	103.406	103.346	103.301	5.75	100.350	100.320	100.279
7	102.630	102.532	102.490	7.375	103.857	103.797	103.752	5.875	100.715	100.686	100.645
7.125	103.040	102.911	102.868	7.5	104.213	104.150	104.105	6	100.933	100.903	100.862
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.934	95.905	95.858								
4.75	97.681	97.665	97.589								
4.875	98.028	98.012	97.936								
5	98.412	98.363	98.286								
5.125	98.989	98.956	98.844								
5.25	99.333	99.300	99.189								
5.375	99.668	99.635	99.524								
5.5	99.953	99.918	99.807								
5.625	100.310	100.264	100.126								
5.75	100.596	100.540	100.461								
5.875	100.923	100.867	100.789								
6	101.247	101.186	101.108								

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	95.328	95.365	95.308
5.25	96.061	96.072	96.052
5.375	96.669	96.681	96.657
5.5	97.253	97.267	97.238
5.625	97.863	97.877	97.848
5.75	98.484	98.477	98.407
5.875	99.032	99.021	98.949
6	99.568	99.555	99.468
6.125	100.075	100.060	99.971
6.25	100.357	100.332	100.305
6.375	100.894	100.853	100.835
6.5	101.402	101.351	101.270
6.625	101.820	101.780	101.714
6.75	101.936	101.893	101.878
6.875	102.402	102.343	102.335
7	102.780	102.711	102.702
7.125	103.144	103.086	103.062
7.25	103.308	103.242	103.241
7.375	103.756	103.680	103.685

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	95.146	95.703	95.609	4.75	95.146	95.703	95.609	5	96.487	96.774	96.681
4.875	95.799	96.166	96.072	4.875	95.799	96.166	96.072	5.125	97.163	97.234	97.141
5	96.487	96.774	96.681	5	96.487	96.774	96.681	5.25	98.074	98.211	98.125
5.125	97.163	97.234	97.141	5.125	97.163	97.234	97.141	5.375	98.655	98.686	98.624
5.25	98.083	98.211	98.125	5.25	98.074	98.211	98.125	5.5	99.236	99.286	99.204
5.375	98.771	98.733	98.655	5.375	98.655	98.686	98.624	5.625	99.780	99.764	99.749
5.5	99.236	99.286	99.204	5.5	99.236	99.286	99.204	5.75	100.309	100.164	100.126
5.625	99.780	99.764	99.749	5.625	99.780	99.764	99.749	5.875	100.773	100.603	100.494
5.75	100.309	100.164	100.126	5.75	100.309	100.164	100.126	6	101.183	101.172	101.063
5.875	100.773	100.630	100.530	5.875	100.773	100.603	100.494	6.125	101.665	101.559	101.450
6	101.183	101.172	101.063	6	101.183	101.172	101.063	6.25	101.848	101.841	101.849
6.125	101.700	101.645	101.546	6.125	101.665	101.559	101.450	6.375	101.861	101.814	101.752
6.25	101.848	101.841	101.849	6.25	101.848	101.841	101.849	6.5	102.314	102.445	102.297
6.375	101.912	101.824	101.752	6.375	101.861	101.814	101.752	6.625	102.857	102.833	102.697
6.5	102.369	102.445	102.297	6.5	102.314	102.445	102.297	6.75	103.201	103.103	103.035
6.625	102.872	102.833	102.697	6.625	102.857	102.833	102.697	6.875	103.121	103.075	102.905
6.75	103.201	103.103	103.035	6.75	103.201	103.103	103.035	7	103.647	103.638	103.443
6.875	103.256	103.131	103.003	6.875	103.121	103.075	102.905	7.125	104.169	104.056	103.965
7	103.745	103.638	103.491	7	103.647	103.638	103.443	7.25	104.572	104.449	104.368
7.125	104.169	104.056	103.965	7.125	104.169	104.056	103.965	7.375	103.524	103.369	103.285
7.25	104.572	104.449	104.368	7.25	104.572	104.449	104.368	7.5	104.030	103.875	103.790
7.375	103.617	103.514	103.429	7.375	103.524	103.369	103.285	7.625	104.519	104.364	104.280
7.5	104.089	103.986	103.901	7.5	104.030	103.875	103.790	7.75	104.893	104.738	104.654
								7.875	103.097	103.007	102.954
								8	103.494	103.404	103.351
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	96.897	96.890	96.915	4.25	96.666	96.682	96.749	4.75	94.442	94.478	94.516
4.375	97.362	97.354	97.380	4.375	97.241	97.257	97.324	4.875	95.180	95.216	95.254
4.5	97.827	97.828	97.894	4.5	97.812	97.828	97.894	5	95.914	95.949	95.988
4.625	98.377	98.393	98.460	4.625	98.377	98.393	98.460	5.125	96.651	96.686	96.725
4.75	98.585	99.019	98.824	4.75	98.567	99.019	98.824	5.25	97.501	97.444	97.347
4.875	99.090	99.253	99.075	4.875	98.815	99.253	99.058	5.375	98.188	98.132	98.035
5	99.546	99.576	99.531	5	99.363	99.576	99.381	5.5	98.646	98.613	98.636
5.125	100.002	99.995	99.987	5.125	99.894	99.889	99.905	5.625	99.220	99.234	99.258
5.25	100.124	100.572	100.362	5.25	100.124	100.572	100.362	5.75	99.552	99.400	99.301
5.375	100.552	100.694	100.507	5.375	100.262	100.694	100.485	5.875	100.196	100.025	99.926
5.5	101.008	101.013	100.963	5.5	100.754	101.013	100.803	6	100.589	100.534	100.508
5.625	101.465	101.442	101.420	5.625	101.216	101.195	101.172	6.125	101.116	101.079	101.087
5.75	101.392	101.587	101.326	5.75	101.392	101.587	101.326	6.25	101.245	101.168	101.124
5.875	101.756	101.733	101.711	5.875	101.237	101.255	101.200	6.375	101.307	101.203	101.073
6	102.211	102.189	102.166	6	101.680	101.634	101.643	6.5	101.794	101.690	101.560
								6.625	102.298	102.194	102.064
								6.75	102.186	102.094	102.026
								6.875	102.095	101.940	101.909
								7	102.584	102.429	102.325
								7.125	102.993	102.837	102.730
								7.25	102.737	102.613	102.533
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	97.133	97.198	97.171	5	95.914	95.949	95.988	4.5	95.168	95.059	95.026
5.375	97.839	97.854	97.877	5.125	96.651	96.686	96.725	4.625	95.722	95.613	95.579
5.5	98.599	98.613	98.636	5.25	97.133	97.198	97.171	4.75	95.565	95.557	95.550
5.625	99.220	99.234	99.258	5.375	97.839	97.854	97.877	4.875	96.070	96.063	96.055
5.75	99.552	99.353	99.251	5.5	98.599	98.613	98.636	5	96.526	96.519	96.511
5.875	100.196	99.992	99.812	5.625	99.220	99.234	99.258	5.125	96.982	96.975	96.967
6	100.525	100.500	100.508	5.75	99.400	99.353	99.301	5.25	97.027	97.005	96.982
6.125	101.090	101.079	101.087	5.875	99.945	99.885	99.812	5.375	97.532	97.510	97.487
6.25	101.245	101.168	101.124	6	100.512	100.500	100.508	5.5	97.988	97.966	97.943
6.375	101.169	101.200	101.060	6.125	101.090	101.079	101.087	5.625	98.445	98.422	98.400
6.5	101.661	101.607	101.552	6.25	101.295	101.218	101.174	5.75	98.231	98.209	98.186
6.625	102.031	101.977	101.944	6.375	101.077	101.200	101.021	5.875	98.736	98.713	98.691
6.75	102.186	102.094	102.026	6.5	101.523	101.489	101.407	6	99.191	99.169	99.146
6.875	102.013	101.912	101.909	6.625	101.996	101.951	101.944	6.125	99.637	99.615	99.592

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	98.074	98.211	98.125	5.25	98.074	98.211	98.125	5.25	98.074	98.211	98.125
5.375	98.655	98.686	98.624	5.375	98.655	98.686	98.624	5.375	98.655	98.686	98.624
5.5	99.236	99.286	99.204	5.5	99.236	99.286	99.204	5.5	99.236	99.286	99.204
5.625	99.780	99.764	99.749	5.625	99.780	99.764	99.749	5.625	99.780	99.764	99.749
5.75	100.309	100.164	100.126	5.75	100.309	100.164	100.126	5.75	100.309	100.164	100.126
5.875	100.773	100.603	100.494	5.875	100.773	100.603	100.494	5.875	100.773	100.603	100.494
6	101.183	101.172	101.063	6	101.183	101.172	101.063	6	101.183	101.172	101.063
6.125	101.665	101.559	101.450	6.125	101.665	101.559	101.450	6.125	101.665	101.559	101.450
6.25	101.848	101.841	101.849	6.25	101.848	101.841	101.849	6.25	101.848	101.841	101.849
6.375	101.861	101.814	101.752	6.375	101.861	101.814	101.752	6.375	101.861	101.814	101.752
6.5	102.314	102.445	102.297	6.5	102.314	102.445	102.297	6.5	102.314	102.445	102.297
6.625	102.857	102.833	102.697	6.625	102.857	102.833	102.697	6.625	102.857	102.833	102.697
6.75	103.201	103.103	103.035	6.75	103.201	103.103	103.035	6.75	103.201	103.103	103.035
6.875	103.121	103.075	102.905	6.875	103.121	103.075	102.905	6.875	103.121	103.075	102.905
7	103.647	103.638	103.443	7	103.647	103.638	103.443	7	103.647	103.638	103.443
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	97.812	97.828	97.894	4.25	96.666	96.682	96.749	5.25	97.133	97.198	97.171
4.625	98.377	98.393	98.460	4.375	97.241	97.257	97.324	5.375	97.839	97.854	97.877
4.75	98.567	99.019	98.824	4.5	97.812	97.828	97.894	5.5	98.599	98.613	98.636
4.875	98.815	99.253	99.058	4.625	98.377	98.393	98.460	5.625	99.220	99.234	99.258
5	99.363	99.576	99.381	4.75	98.567	98.522	98.507	5.75	99.552	99.353	99.251
5.125	99.894	99.889	99.905	4.875	98.815	98.810	98.826	5.875	100.196	99.992	99.812
5.25	100.124	100.572	100.362	5	99.363	99.358	99.375	6	100.525	100.500	100.508
5.375	100.262	100.694	100.485	5.125	99.894	99.889	99.905	6.125	101.090	101.079	101.087
5.5	100.754	101.013	100.803	5.25	100.124	100.079	100.053	6.25	101.245	101.168	101.124
5.625	101.216	101.195	101.172	5.375	100.262	100.237	100.218	6.375	101.169	101.200	101.060
5.75	101.392	101.587	101.326	5.5	100.754	100.729	100.710	6.5	101.661	101.607	101.552
5.875	101.237	101.255	101.200	5.625	101.216	101.191	101.172	6.625	102.031	101.977	101.944
6	101.680	101.634	101.643	5.75	101.392	101.332	101.302	6.75	102.186	102.094	102.026
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	97.133	97.198	97.171	5.25	97.133	97.198	97.171	4.5	95.168	95.059	95.026
5.375	97.839	97.854	97.877	5.375	97.839	97.854	97.877	4.625	95.722	95.613	95.579
5.5	98.599	98.613	98.636	5.5	98.599	98.613	98.636	4.75	94.142	94.097	94.082
5.625	99.220	99.234	99.258	5.625	99.220	99.234	99.258	4.875	94.575	94.371	94.287
5.75	99.552	99.353	99.251	5.75	99.400	99.353	99.301	5	95.091	94.886	94.802
5.875	100.196	99.992	99.812	5.875	99.815	99.804	99.812	5.125	95.569	95.364	95.280
6	100.525	100.500	100.508	6	100.512	100.500	100.508	5.25	96.376	96.352	96.329
6.125	101.090	101.079	101.087	6.125	101.090	101.079	101.087	5.375	96.448	96.424	96.401
6.25	101.245	101.168	101.124	6.25	101.295	101.218	101.174	5.5	96.848	96.825	96.801
6.375	101.169	101.200	101.060	6.375	100.974	101.200	101.021	5.625	97.260	97.236	97.213
6.5	101.661	101.607	101.552	6.5	101.458	101.489	101.407	5.75	98.087	98.063	98.040
6.625	102.031	101.977	101.944	6.625	101.996	101.951	101.944	5.875	98.327	98.303	98.280
6.75	102.186	102.094	102.026	6.75	102.236	102.144	102.076	6	98.670	98.646	98.623
6.875	102.013	101.912	101.909	6.875	101.513	101.669	101.419	6.125	98.976	98.952	98.929

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	97.188	97.142	97.127	5.125	97.188	97.142	97.127	4.75	95.171	95.697	95.603
5.25	98.099	98.255	98.169	5.25	98.099	98.255	98.169	4.875	95.824	96.166	96.072
5.375	98.680	98.698	98.649	5.375	98.680	98.698	98.649	5	96.512	96.532	96.452
5.5	99.261	99.245	99.229	5.5	99.261	99.245	99.229	5.125	97.188	97.142	97.127
5.625	99.805	99.789	99.774	5.625	99.805	99.789	99.774	5.25	98.099	98.255	98.169
5.75	100.334	100.189	100.151	5.75	100.334	100.189	100.151	5.375	98.680	98.698	98.649
5.875	100.798	100.595	100.413	5.875	100.798	100.595	100.413	5.5	99.261	99.245	99.229
6	101.208	101.005	100.921	6	101.208	101.005	100.921	5.625	99.805	99.789	99.774
6.125	101.690	101.487	101.406	6.125	101.690	101.487	101.406	5.75	100.334	100.189	100.151
6.25	101.827	101.681	101.644	6.25	101.827	101.681	101.644	5.875	100.798	100.595	100.413
6.375	101.886	101.832	101.777	6.375	101.886	101.832	101.777	6	101.208	101.005	100.921
6.5	102.339	102.284	102.230	6.5	102.339	102.284	102.230	6.125	101.690	101.487	101.406
6.625	102.819	102.764	102.709	6.625	102.819	102.764	102.709	6.25	101.827	101.681	101.644
6.75	103.226	103.085	102.944	6.75	103.226	103.085	102.944	6.375	101.886	101.832	101.777
6.875	103.146	103.006	102.865	6.875	103.146	103.006	102.865	6.5	102.339	102.284	102.230
7	103.589	103.448	103.307	7	103.589	103.448	103.307	6.625	102.819	102.764	102.709
7.125	104.012	103.871	103.731	7.125	104.012	103.871	103.731	6.75	103.226	103.085	102.944
7.25	104.223	104.100	104.019	7.25	104.223	104.100	104.019	6.875	103.146	103.006	102.865
7.375	103.354	103.237	103.134	7.375	103.303	103.170	103.037	7	103.589	103.448	103.307
7.5	103.749	103.616	103.484	7.5	103.749	103.616	103.484	7.125	104.012	103.871	103.731
7.625	104.069	103.936	103.858	7.625	104.069	103.936	103.858	7.25	104.223	104.100	104.019
7.75	104.415	104.260	104.176	7.75	104.415	104.260	104.176	7.375	103.303	103.170	103.107
7.875	103.824	103.707	103.596	7.875	102.904	102.774	102.761	7.5	103.749	103.616	103.538
8	104.008	103.891	103.780	8	103.220	103.091	103.078	7.625	104.102	103.977	103.975
8.125	104.241	104.124	104.013	8.125	103.513	103.383	103.370	7.75	104.415	104.260	104.176
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	96.922	96.915	96.940	4.25	96.745	96.761	96.827	4.875	95.151	95.147	95.225
4.375	97.387	97.379	97.405	4.375	97.264	97.280	97.347	5	95.874	95.869	95.948
4.5	97.852	97.844	97.870	4.5	97.768	97.784	97.850	5.125	96.502	96.497	96.576
4.625	98.316	98.309	98.335	4.625	98.252	98.268	98.334	5.25	97.212	97.473	97.388
4.75	98.592	99.075	98.880	4.75	98.592	98.547	98.532	5.375	97.858	97.832	97.896
4.875	98.950	99.278	99.083	4.875	98.766	98.762	98.778	5.5	98.537	98.512	98.575
5	99.417	99.414	99.426	5	99.213	99.208	99.224	5.625	99.118	99.093	99.156
5.125	99.886	99.872	99.896	5.125	99.627	99.623	99.639	5.75	99.577	99.597	99.488
5.25	100.149	100.472	100.262	5.25	100.149	100.104	100.078	5.875	100.221	100.017	99.814
5.375	100.317	100.625	100.416	5.375	100.126	100.101	100.082	6	100.550	100.347	100.394
5.5	100.787	100.773	100.797	5.5	100.495	100.470	100.451	6.125	100.922	100.742	100.790
5.625	101.260	101.245	101.269	5.625	100.880	100.821	100.791	6.25	101.270	101.193	101.149
5.75	101.417	101.357	101.327	5.75	101.417	101.357	101.327	6.375	101.194	101.139	101.085
5.875	101.608	101.586	101.563	5.875	101.056	101.010	101.019	6.5	101.686	101.632	101.577
6	102.065	102.043	102.020	6	101.444	101.385	101.355	6.625	102.056	102.002	101.947
								6.75	102.211	102.119	102.051
								6.875	101.834	101.693	101.553
								7	102.276	102.136	101.995
								7.125	102.699	102.559	102.418
								7.25	102.762	102.638	102.558
								7.375	101.090	100.935	100.851
								7.5	101.595	101.440	101.356
								7.625	102.085	101.930	101.846
								7.75	102.409	102.254	102.170
								7.875	99.452	99.173	99.159
								8	99.769	99.489	99.476
								8.125	100.061	99.782	99.769
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	101.686	101.632	101.577	6.125	100.806	100.742	100.790	4.5	95.085	94.976	94.942
6.625	102.056	102.002	101.947	6.25	101.320	101.243	101.199	4.625	95.514	95.405	95.372
6.75	102.211	102.119	102.051	6.375	100.749	100.975	100.827	4.75	94.167	94.122	94.107
6.875	101.834	101.693	101.553	6.5	101.254	101.202	101.203	4.875	94.472	94.268	94.260
7	102.276	102.136	101.995	6.625	101.723	101.630	101.621	5	94.844	94.708	94.700
7.125	102.699	102.559	102.418	6.75	102.261	102.169	102.101	5.125	95.175	95.131	95.104
7.25	102.762	102.638	102.558	6.875	101.298	101.174	101.094	5.25	96.401	96.377	96.354
7.375	101.090	100.935	100.851	7	101.837	101.713	101.633	5.375	96.473	96.449	96.426
7.5	101.595	101.440	101.356	7.125	102.358	102.234	102.154	5.5	96.873	96.850	96.826
7.625	102.085	101.930	101.846	7.25	102.812	102.688	102.608	5.625	97.285	97.261	97.238
7.75	102.409	102.254	102.170	7.375	101.140	100.985	100.901	5.75	98.112	98.088	98.065
7.875	99.452	99.173	99.159	7.5	101.645	101.490	101.406	5.875	98.352	98.328	98.305
8	99.769	99.489	99.476	7.625	102.135	101.980	101.896	6	98.695	98.671	98.648
8.125	100.061	99.782	99.769	7.75	99.150	98.870	98.857	6.125	99.001	98.977	98.954

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	101.886	101.832	101.777	6.375	101.886	101.832	101.777	6	101.208	101.005	100.921
6.5	102.339	102.284	102.230	6.5	102.339	102.284	102.230	6.125	101.690	101.487	101.456
6.625	102.819	102.764	102.709	6.625	102.819	102.764	102.709	6.25	101.827	101.681	101.694
6.75	103.226	103.085	102.944	6.75	103.226	103.085	102.944	6.375	101.886	101.832	101.777
6.875	103.146	103.006	102.865	6.875	103.146	103.006	102.865	6.5	102.339	102.284	102.230
7	103.589	103.448	103.307	7	103.589	103.448	103.307	6.625	102.819	102.764	102.709
7.125	104.012	103.871	103.731	7.125	104.012	103.871	103.731	6.75	103.226	103.085	102.944
7.25	104.223	104.100	104.019	7.25	104.223	104.100	104.019	6.875	103.146	103.006	102.865
7.375	103.354	103.237	103.134	7.375	103.303	103.170	103.037	7	103.589	103.448	103.307
7.5	103.749	103.616	103.484	7.5	103.749	103.616	103.484	7.125	104.012	103.871	103.731
7.625	104.069	103.936	103.858	7.625	104.069	103.936	103.858	7.25	104.223	104.100	104.019
7.75	104.415	104.260	104.176	7.75	104.415	104.260	104.176	7.375	103.303	103.170	103.107
7.875	103.824	103.707	103.596	7.875	102.954	102.824	102.811	7.5	103.749	103.616	103.538
8	104.008	103.891	103.780	8	103.270	103.141	103.128	7.625	104.102	103.977	103.975
8.125	104.241	104.124	104.013	8.125	103.563	103.433	103.420	7.75	104.415	104.260	104.176
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	97.852	97.844	97.870	4.5	97.768	97.784	97.850	6.625	102.056	102.002	101.947
4.625	98.316	98.309	98.335	4.625	98.252	98.268	98.334	6.75	102.211	102.119	102.051
4.75	98.592	99.075	98.880	4.75	98.592	98.547	98.532	6.875	101.834	101.693	101.553
4.875	98.950	99.278	99.083	4.875	98.766	98.762	98.778	7	102.276	102.136	101.995
5	99.417	99.414	99.426	5	99.213	99.208	99.224	7.125	102.699	102.559	102.418
5.125	99.886	99.872	99.896	5.125	99.627	99.623	99.639	7.25	102.762	102.638	102.558
5.25	100.149	100.472	100.262	5.25	100.149	100.104	100.078	7.375	102.191	102.074	101.972
5.375	100.317	100.625	100.416	5.375	100.126	100.101	100.082	7.5	102.166	102.048	101.946
5.5	100.787	100.773	100.797	5.5	100.495	100.470	100.451	7.625	102.278	102.160	102.058
5.625	101.260	101.245	101.269	5.625	100.880	100.821	100.791	7.75	102.409	102.254	102.170
5.75	101.417	101.357	101.327	5.75	101.417	101.357	101.327	7.875	101.349	101.232	101.121
5.875	101.608	101.586	101.563	5.875	101.056	101.010	101.019	8	101.283	101.166	101.055
6	102.065	102.043	102.020	6	101.444	101.385	101.355	8.125	101.516	101.399	101.288
6.125	102.511	102.489	102.466	6.125	101.936	101.877	101.847				
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	101.686	101.632	101.577	6.125	100.806	100.742	100.790	4.5	95.085	94.976	94.942
6.625	102.056	102.002	101.947	6.25	101.320	101.243	101.199	4.625	95.514	95.405	95.372
6.75	102.211	102.119	102.051	6.375	100.749	100.975	100.827	4.75	94.167	94.122	94.107
6.875	101.834	101.693	101.553	6.5	101.254	101.202	101.203	4.875	94.472	94.268	94.260
7	102.276	102.136	101.995	6.625	101.723	101.630	101.621	5	94.844	94.708	94.700
7.125	102.699	102.559	102.418	6.75	102.261	102.169	102.101	5.125	95.175	95.131	95.104
7.25	102.762	102.638	102.558	6.875	101.298	101.174	101.094	5.25	96.401	96.377	96.354
7.375	101.090	100.935	100.851	7	101.837	101.713	101.633	5.375	96.473	96.449	96.426
7.5	101.595	101.440	101.356	7.125	102.358	102.234	102.154	5.5	96.873	96.850	96.826
7.625	102.085	101.930	101.846	7.25	102.812	102.688	102.608	5.625	97.285	97.261	97.238
7.75	102.409	102.254	102.170	7.375	101.140	100.985	100.901	5.75	98.112	98.088	98.065
7.875	99.452	99.173	99.159	7.5	101.645	101.490	101.406	5.875	98.352	98.328	98.305
8	99.769	99.489	99.476	7.625	102.135	101.980	101.896	6	98.695	98.671	98.648
8.125	100.061	99.782	99.769	7.75	99.150	98.870	98.857	6.125	99.001	98.977	98.954

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	99.519	99.283	98.983	6.75	98.019	97.783	97.483
6.875	100.032	99.796	99.496	6.875	98.532	98.296	97.996
7	100.514	100.278	99.978	7	99.014	98.778	98.478
7.125	100.948	100.712	100.412	7.125	99.448	99.212	98.912
7.25	101.362	101.126	100.826	7.25	99.862	99.626	99.326
7.375	101.279	100.998	100.698	7.375	99.779	99.498	99.198
7.5	101.731	101.450	101.150	7.5	100.231	99.950	99.650
7.625	102.125	101.844	101.544	7.625	100.625	100.344	100.044
7.75	102.509	102.228	101.928	7.75	101.009	100.728	100.428
7.875	102.185	101.867	101.567	7.875	100.685	100.367	100.067
8	102.597	102.279	101.979	8	101.097	100.779	100.479
8.125	102.971	102.653	102.353	8.125	101.471	101.153	100.853
8.25	103.315	102.997	102.697	8.25	101.815	101.497	101.197
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.519	97.283	96.983	6.75	96.019	95.783	95.483
6.875	98.032	97.796	97.496	6.875	96.532	96.296	95.996
7	98.514	98.278	97.978	7	97.014	96.778	96.478
7.125	98.948	98.712	98.412	7.125	97.448	97.212	96.912
7.25	99.362	99.126	98.826	7.25	97.862	97.626	97.326
7.375	99.279	98.998	98.698	7.375	97.779	97.498	97.198
7.5	99.731	99.450	99.150	7.5	98.231	97.950	97.650
7.625	100.125	99.844	99.544	7.625	98.625	98.344	98.044
7.75	100.509	100.228	99.928	7.75	99.009	98.728	98.428
7.875	100.185	99.867	99.567	7.875	98.685	98.367	98.067
8	100.597	100.279	99.979	8	99.097	98.779	98.479
8.125	100.971	100.653	100.353	8.125	99.471	99.153	98.853
8.25	101.315	100.997	100.697	8.25	99.815	99.497	99.197
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.769	98.533	98.233	6.75	96.769	96.533	96.233
6.875	99.282	99.046	98.746	6.875	97.282	97.046	96.746
7	99.764	99.528	99.228	7	97.764	97.528	97.228
7.125	100.198	99.962	99.662	7.125	98.198	97.962	97.662
7.25	100.612	100.376	100.076	7.25	98.612	98.376	98.076
7.375	100.529	100.248	99.948	7.375	98.529	98.248	97.948
7.5	100.981	100.700	100.400	7.5	98.981	98.700	98.400
7.625	101.375	101.094	100.794	7.625	99.375	99.094	98.794
7.75	101.759	101.478	101.178	7.75	99.759	99.478	99.178
7.875	101.435	101.117	100.817	7.875	99.435	99.117	98.817
8	101.847	101.529	101.229	8	99.847	99.529	99.229
8.125	102.221	101.903	101.603	8.125	100.221	99.903	99.603
8.25	102.565	102.247	101.947	8.25	100.565	100.247	99.947

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.