



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	93.190	93.190	93.125	4.75	93.190	93.190	93.125	5.125	97.165	97.204	97.173
4.875	94.080	94.119	94.075	4.875	94.080	94.119	94.075	5.25	97.876	97.914	97.883
5	94.769	94.815	94.767	5	94.769	94.815	94.767	5.375	98.412	98.451	98.419
5.125	95.323	95.364	95.317	5.125	95.323	95.364	95.317	5.5	98.913	98.954	98.919
5.25	96.190	96.163	96.142	5.25	96.148	96.163	96.138	5.625	99.367	99.405	99.370
5.375	96.873	96.846	96.825	5.375	96.755	96.772	96.743	5.75	100.213	100.131	100.103
5.5	97.561	97.533	97.513	5.5	97.339	97.359	97.326	5.875	100.757	100.675	100.648
5.625	98.142	98.115	98.094	5.625	97.947	97.967	97.934	6	101.243	101.159	101.132
5.75	98.556	98.520	98.523	5.75	98.521	98.518	98.523	6.125	101.590	101.518	101.480
5.875	99.140	99.104	99.073	5.875	99.068	99.063	99.065	6.25	101.511	101.489	101.437
6	99.700	99.664	99.633	6	99.638	99.627	99.585	6.375	102.038	102.010	101.965
6.125	100.218	100.147	100.114	6.125	100.218	100.147	100.109	6.5	102.606	102.574	102.535
6.25	100.420	100.385	100.390	6.25	100.407	100.385	100.390	6.625	102.825	102.788	102.755
6.375	100.976	100.925	100.919	6.375	100.943	100.905	100.919	6.75	102.368	102.296	102.257
6.5	101.452	101.406	101.358	6.5	101.452	101.406	101.358	6.875	102.803	102.730	102.691
6.625	101.867	101.834	101.801	6.625	101.867	101.834	101.801	7	103.199	103.124	103.085
6.75	101.970	101.930	101.950	6.75	101.970	101.930	101.950	7.125	103.561	103.478	103.440
6.875	102.437	102.382	102.409	6.875	102.437	102.382	102.409	7.25	103.421	103.361	103.325
7	102.815	102.753	102.779	7	102.815	102.753	102.779	7.375	103.872	103.812	103.767
7.125	103.202	103.138	103.136	7.125	103.202	103.138	103.136	7.5	104.228	104.165	104.120
7.25	103.511	103.317	103.264	7.25	103.341	103.253	103.264	7.625	104.707	104.628	104.628
7.375	103.954	103.759	103.706	7.375	103.712	103.643	103.706	7.75	105.111	105.108	105.061
7.5	104.362	104.168	104.017	7.5	104.094	104.005	104.017	7.875	105.476	105.473	105.426
7.625	104.752	104.568	104.524	7.625	104.571	104.568	104.524	8	105.150	105.150	105.152
7.75	104.975	104.972	104.926	7.75	104.975	104.972	104.926				
7.875	105.325	105.322	105.275	7.875	105.325	105.322	105.275				
8	105.506	105.367	105.396	8	105.506	105.367	105.396				
8.125	105.728	105.537	105.743	8.125	105.728	105.537	105.743				
8.25	106.076	105.968	106.254	8.25	106.076	105.968	106.254				
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	98.204	98.204	98.187	4.625	98.769	98.769	98.751	5	93.903	93.967	93.880
4.75	98.285	98.269	98.212	4.75	98.758	98.758	98.758	5.125	94.529	94.593	94.505
4.875	98.783	98.767	98.765	4.875	99.310	99.310	99.310	5.25	96.152	96.108	96.068
5	99.185	99.169	99.088	5	99.408	99.408	99.408	5.375	96.843	96.800	96.762
5.125	99.576	99.557	99.476	5.125	99.707	99.752	99.673	5.5	97.537	97.495	97.459
5.25	99.842	99.809	99.698	5.25	100.163	100.163	100.095	5.625	98.125	98.085	98.049
5.375	100.329	100.296	100.184	5.375	100.631	100.631	100.568	5.75	98.576	98.555	98.510
5.5	100.713	100.674	100.563	5.5	100.952	100.952	100.895	5.875	99.158	99.121	99.089
5.625	101.018	100.972	100.861	5.625	101.177	101.177	101.126	6	99.715	99.676	99.642
5.75	101.151	101.095	101.017	5.75	101.135	101.167	101.104	6.125	100.192	100.152	100.116
5.875	101.609	101.553	101.473	5.875	101.476	101.486	101.445	6.25	100.437	100.429	100.384
6	101.952	101.889	101.809	6	101.921	101.909	101.890	6.375	100.988	100.957	100.921
6.125	102.229	102.155	102.077	6.125	102.133	102.116	102.103	6.5	101.416	101.394	101.356
6.25	102.280	102.202	102.142	6.25	102.023	102.001	101.962	6.625	101.867	101.808	101.751
6.375	102.704	102.627	102.567	6.375	102.219	102.192	102.158	6.75	101.917	101.863	101.816
6.5	102.986	102.897	102.837	6.5	102.562	102.530	102.502	6.875	102.428	102.371	102.314
6.625	103.210	103.107	103.047	6.625	102.785	102.697	102.675	7	102.764	102.705	102.646
6.75	103.254	103.155	103.112	6.75	102.893	102.850	102.849	7.125	103.014	102.928	102.838
6.875	103.688	103.589	103.546	6.875	103.222	103.174	103.174	7.25	103.592	103.493	103.389
7	103.531	103.486	103.459	7	103.490	103.437	103.437	7.375	104.014	103.912	103.805
7.125	103.738	103.694	103.667	7.125	103.310	103.265	103.238	7.5	104.403	104.298	104.188
7.25	103.602	103.528	103.471	7.25	103.270	103.196	103.139	7.625	104.070	103.983	103.890
7.375	104.085	104.011	103.954	7.375	103.651	103.577	103.519	7.75	103.247	103.244	103.199
								7.875	103.536	103.533	103.485

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	97.875	97.812	97.749	5	97.377	97.356	97.283	5	95.386	95.323	95.261
5.125	98.395	98.332	98.269	5.125	97.882	97.857	97.780	5.125	96.050	95.987	95.925
5.25	98.918	98.855	98.792	5.25	98.339	98.309	98.228	5.25	96.718	96.655	96.593
5.375	99.147	99.084	99.021	5.375	98.722	98.688	98.603	5.375	97.019	96.956	96.894
5.5	99.516	99.453	99.390	5.5	99.097	99.059	98.970	5.5	97.498	97.435	97.372
5.625	99.893	99.830	99.767	5.625	99.461	99.418	99.325	5.625	97.965	97.902	97.840
5.75	99.954	99.891	99.828	5.75	99.802	99.754	99.658	5.75	98.247	98.184	98.122
5.875	100.016	99.953	99.890	5.875	100.109	100.057	99.957	5.875	98.530	98.467	98.404
6	100.226	100.163	100.100	6	100.372	100.316	100.211	6	98.809	98.746	98.684
6.125	100.433	100.370	100.307	6.125	100.568	100.507	100.399	6.125	99.087	99.024	98.962
6.25	100.639	100.576	100.513	6.25	100.747	100.681	100.569	6.25	99.365	99.302	99.240
6.375	100.845	100.782	100.719	6.375	100.902	100.832	100.716	6.375	99.641	99.578	99.515
6.5	100.753	100.690	100.627	6.5	100.965	100.890	100.771	6.5	100.101	100.038	99.976
6.625	100.953	100.890	100.827	6.625	100.927	100.864	100.801	6.625	100.180	100.117	100.054
6.75	101.180	101.117	101.054	6.75	101.155	101.092	101.029	6.75	100.441	100.378	100.315
6.875	101.228	101.165	101.102	6.875	101.220	101.157	101.094	6.875	100.520	100.457	100.394
7	101.269	101.206	101.143	7	101.295	101.232	101.169	7	100.610	100.547	100.484
7.125	101.318	101.255	101.192	7.125	101.375	101.312	101.249	7.125	100.704	100.641	100.578
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	97.825	97.762	97.699	5	97.473	97.453	97.379	5	95.336	95.273	95.210
5.125	98.345	98.282	98.219	5.125	97.977	97.952	97.875	5.125	96.000	95.937	95.874
5.25	98.868	98.805	98.742	5.25	98.433	98.403	98.322	5.25	96.668	96.605	96.542
5.375	99.097	99.034	98.971	5.375	98.815	98.781	98.696	5.375	96.969	96.906	96.843
5.5	99.466	99.403	99.340	5.5	99.189	99.151	99.062	5.5	97.448	97.385	97.322
5.625	99.843	99.780	99.717	5.625	99.552	99.509	99.416	5.625	97.915	97.852	97.789
5.75	99.904	99.841	99.778	5.75	99.892	99.844	99.748	5.75	98.197	98.134	98.071
5.875	99.966	99.903	99.840	5.875	100.199	100.147	100.046	5.875	98.480	98.417	98.354
6	100.176	100.113	100.050	6	100.461	100.404	100.300	6	98.759	98.696	98.633
6.125	100.383	100.320	100.257	6.125	100.657	100.596	100.488	6.125	99.037	98.974	98.911
6.25	100.589	100.526	100.463	6.25	100.837	100.771	100.659	6.25	99.315	99.252	99.189
6.375	100.795	100.732	100.669	6.375	100.993	100.923	100.808	6.375	99.591	99.528	99.465
6.5	100.802	100.727	100.608	6.5	101.059	100.984	100.865	6.5	100.051	99.988	99.925
6.625	100.903	100.840	100.777	6.625	100.995	100.925	100.788	6.625	100.130	100.067	100.004
6.75	101.130	101.067	101.004	6.75	101.105	101.042	100.979	6.75	100.391	100.328	100.265
6.875	101.178	101.115	101.052	6.875	101.170	101.107	101.044	6.875	100.470	100.407	100.344
7	101.219	101.156	101.093	7	101.245	101.182	101.119	7	100.560	100.497	100.434
7.125	101.268	101.205	101.142	7.125	101.366	101.278	101.199	7.125	100.654	100.591	100.528

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	94.461	94.418	94.418	5.75	98.943	98.882	98.854	4.375	96.418	96.403	96.370
5.125	95.133	95.089	95.089	5.875	99.521	99.461	99.432	4.5	96.786	96.772	96.739
5.25	95.855	95.838	95.810	6	100.050	99.989	99.960	4.625	97.130	97.115	97.082
5.375	96.542	96.525	96.497	6.125	100.457	100.396	100.367	4.75	97.672	97.650	97.610
5.5	97.213	97.196	97.167	6.25	100.600	100.537	100.495	4.875	98.087	98.065	98.024
5.625	97.837	97.820	97.791	6.375	101.132	101.069	101.027	5	98.358	98.336	98.295
5.75	98.430	98.363	98.325	6.5	101.604	101.541	101.499	5.125	98.584	98.562	98.522
5.875	99.043	98.975	98.937	6.625	101.939	101.877	101.834	5.25	99.115	99.093	99.052
6	99.621	99.551	99.513	6.75	101.900	101.824	101.781	5.375	99.404	99.382	99.341
6.125	100.218	100.147	100.109	6.875	102.370	102.294	102.251	5.5	99.811	99.782	99.739
6.25	100.335	100.248	100.205	7	102.807	102.730	102.688	5.625	100.032	100.003	99.961
6.375	100.865	100.778	100.734	7.125	103.147	103.071	103.028	5.75	100.368	100.339	100.296
6.5	101.365	101.275	101.232	7.25	103.092	103.000	102.944	5.875	100.733	100.704	100.662
6.625	101.826	101.734	101.691	7.375	103.556	103.464	103.407	6	100.952	100.923	100.881
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	96.117	96.088	96.040								
4.75	96.577	96.541	96.485								
4.875	96.792	96.755	96.699								
5	97.103	97.067	97.011								
5.125	97.474	97.438	97.382								
5.25	97.805	97.768	97.713								
5.375	98.124	98.087	98.032								
5.5	98.369	98.332	98.277								
5.625	98.701	98.664	98.608								
5.75	98.818	98.774	98.717								
5.875	99.133	99.089	99.032								
6	99.693	99.649	99.591								

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	95.752	95.750	95.728	5.75	100.213	100.131	100.103	4.25	95.998	95.983	95.950
5.5	96.442	96.424	96.403	5.875	100.757	100.675	100.648	4.375	96.418	96.403	96.370
5.625	97.104	97.068	97.047	6	101.243	101.159	101.132	4.5	96.786	96.772	96.739
5.75	98.314	98.230	98.204	6.125	101.602	101.514	101.486	4.625	97.130	97.115	97.082
5.875	98.921	98.837	98.810	6.25	101.440	101.339	101.305	4.75	97.672	97.650	97.610
6	99.484	99.400	99.374	6.375	101.903	101.802	101.768	4.875	98.087	98.065	98.024
6.125	100.030	99.938	99.911	6.5	102.330	102.227	102.193	5	98.358	98.336	98.295
6.25	100.231	100.129	100.096	6.625	102.709	102.599	102.566	5.125	98.584	98.562	98.522
6.375	100.750	100.647	100.615	6.75	102.368	102.296	102.257	5.25	99.115	99.093	99.052
6.5	101.239	101.137	101.104	6.875	102.803	102.730	102.691	5.375	99.404	99.382	99.341
6.625	101.644	101.531	101.498	7	103.199	103.124	103.085	5.5	99.811	99.782	99.739
6.75	101.783	101.709	101.672	7.125	103.561	103.478	103.440	5.625	100.032	100.003	99.961
6.875	102.229	102.154	102.117	7.25	103.421	103.361	103.316	5.75	100.368	100.339	100.296
7	102.626	102.551	102.514	7.375	103.872	103.812	103.767	5.875	100.733	100.704	100.662
7.125	103.032	102.945	102.907	7.5	104.228	104.165	104.120	6	100.952	100.923	100.881
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	96.117	96.088	96.040								
4.75	97.790	97.774	97.698								
4.875	98.137	98.121	98.045								
5	98.459	98.472	98.395								
5.125	99.036	99.003	98.891								
5.25	99.380	99.347	99.236								
5.375	99.715	99.682	99.571								
5.5	100.000	99.965	99.854								
5.625	100.357	100.311	100.172								
5.75	100.642	100.586	100.508								
5.875	100.970	100.913	100.836								
6	101.294	101.232	101.154								

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	95.323	95.364	95.317
5.25	96.148	96.163	96.138
5.375	96.755	96.772	96.743
5.5	97.339	97.359	97.326
5.625	97.947	97.967	97.934
5.75	98.521	98.518	98.523
5.875	99.068	99.063	99.065
6	99.604	99.597	99.585
6.125	100.109	100.101	100.088
6.25	100.407	100.385	100.390
6.375	100.943	100.905	100.919
6.5	101.452	101.406	101.358
6.625	101.867	101.834	101.801
6.75	101.970	101.930	101.950
6.875	102.437	102.382	102.409
7	102.815	102.753	102.779
7.125	103.174	103.124	103.136
7.25	103.260	103.197	103.264
7.375	103.704	103.633	103.706

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	95.452	95.946	95.868	4.75	95.452	95.946	95.868	5	96.749	97.017	96.939
4.875	96.062	96.408	96.330	4.875	96.062	96.408	96.330	5.125	97.421	97.477	97.399
5	96.749	97.017	96.939	5	96.749	97.017	96.939	5.25	98.147	98.407	98.314
5.125	97.421	97.477	97.399	5.125	97.421	97.477	97.399	5.375	98.677	98.882	98.789
5.25	98.147	98.407	98.314	5.25	98.147	98.407	98.314	5.5	99.308	99.482	99.389
5.375	98.816	98.882	98.789	5.375	98.677	98.882	98.789	5.625	99.853	99.901	99.822
5.5	99.308	99.482	99.389	5.5	99.308	99.482	99.389	5.75	100.371	100.310	100.271
5.625	99.853	99.901	99.822	5.625	99.853	99.901	99.822	5.875	100.719	100.798	100.704
5.75	100.371	100.310	100.271	5.75	100.371	100.310	100.271	6	101.179	101.367	101.273
5.875	100.719	100.798	100.704	5.875	100.719	100.798	100.704	6.125	101.661	101.754	101.660
6	101.191	101.367	101.273	6	101.179	101.367	101.273	6.25	101.897	101.889	101.833
6.125	101.717	101.754	101.660	6.125	101.661	101.754	101.660	6.375	101.817	101.887	101.762
6.25	101.897	101.889	101.833	6.25	101.897	101.889	101.833	6.5	102.331	102.518	102.393
6.375	101.881	101.887	101.774	6.375	101.817	101.887	101.762	6.625	102.885	102.905	102.780
6.5	102.337	102.518	102.393	6.5	102.331	102.518	102.393	6.75	103.220	103.128	103.069
6.625	102.885	102.905	102.780	6.625	102.885	102.905	102.780	6.875	103.123	103.143	102.947
6.75	103.220	103.128	103.069	6.75	103.220	103.128	103.069	7	103.566	103.705	103.510
6.875	103.238	103.143	103.055	6.875	103.123	103.143	102.947	7.125	104.005	104.124	103.929
7	103.726	103.705	103.543	7	103.566	103.705	103.510	7.25	104.405	104.266	104.182
7.125	104.133	104.124	103.951	7.125	104.005	104.124	103.929	7.375	103.495	103.355	103.281
7.25	104.405	104.266	104.182	7.25	104.405	104.266	104.182	7.5	103.999	103.860	103.785
7.375	103.563	103.473	103.437	7.375	103.495	103.355	103.281	7.625	104.485	104.345	104.271
7.5	104.034	103.944	103.908	7.5	103.999	103.860	103.785	7.75	104.858	104.718	104.644
								7.875	103.071	102.985	103.000
								8	103.466	103.381	103.395
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	96.928	96.921	96.937	4.25	96.794	96.805	96.861	4.75	94.521	94.552	94.501
4.375	97.431	97.427	97.435	4.375	97.368	97.379	97.435	4.875	95.258	95.289	95.238
4.5	97.939	97.949	98.005	4.5	97.939	97.949	98.005	5	95.991	96.022	95.971
4.625	98.503	98.514	98.570	4.625	98.503	98.514	98.570	5.125	96.718	96.749	96.698
4.75	98.688	99.154	98.937	4.75	98.688	99.154	98.937	5.25	97.549	97.498	97.416
4.875	99.150	99.388	99.171	4.875	98.917	99.388	99.171	5.375	98.234	98.183	98.101
5	99.605	99.711	99.579	5	99.454	99.711	99.495	5.5	98.689	98.639	98.556
5.125	100.061	100.050	100.035	5.125	99.983	99.974	99.885	5.625	99.156	99.162	99.108
5.25	100.201	100.686	100.484	5.25	100.201	100.686	100.484	5.75	99.552	99.548	99.423
5.375	100.560	100.809	100.607	5.375	100.335	100.809	100.607	5.875	100.142	100.057	99.950
5.5	101.016	101.128	100.964	5.5	100.824	101.128	100.925	6	100.606	100.568	100.513
5.625	101.472	101.450	101.420	5.625	101.283	101.310	101.192	6.125	101.149	101.136	101.081
5.75	101.458	101.691	101.430	5.75	101.458	101.691	101.430	6.25	101.314	101.253	101.214
5.875	101.748	101.730	101.707	5.875	101.197	101.360	101.222	6.375	101.277	101.273	101.137
6	102.203	102.185	102.162	6	101.639	101.704	101.664	6.5	101.763	101.696	101.623
								6.625	102.265	102.199	102.126
								6.75	102.211	102.119	102.060
								6.875	102.077	101.943	101.924
								7	102.565	102.431	102.340
								7.125	102.972	102.839	102.746
								7.25	102.733	102.594	102.510
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	97.114	97.395	97.270	5	95.991	96.022	95.971	4.5	95.419	95.305	95.261
5.375	97.787	97.793	97.739	5.125	96.718	96.749	96.698	4.625	95.971	95.857	95.813
5.5	98.545	98.551	98.498	5.25	97.114	97.395	97.270	4.75	95.624	95.613	95.598
5.625	99.156	99.162	99.108	5.375	97.787	97.793	97.739	4.875	96.130	96.119	96.104
5.75	99.552	99.548	99.423	5.5	98.545	98.551	98.498	5	96.585	96.575	96.559
5.875	100.142	100.009	99.919	5.625	99.156	99.162	99.108	5.125	97.041	97.030	97.015
6	100.581	100.568	100.513	5.75	99.546	99.548	99.446	5.25	97.035	97.013	96.983
6.125	101.149	101.136	101.081	5.875	100.054	99.994	99.903	5.375	97.540	97.518	97.488
6.25	101.314	101.253	101.214	6	100.581	100.568	100.513	5.5	97.996	97.974	97.944
6.375	101.124	101.273	101.117	6.125	101.149	101.136	101.081	5.625	98.452	98.430	98.400
6.5	101.613	101.566	101.519	6.25	101.364	101.303	101.264	5.75	98.223	98.205	98.182
6.625	102.020	101.976	101.965	6.375	101.124	101.273	101.117	5.875	98.728	98.710	98.687
6.75	102.211	102.119	102.060	6.5	101.570	101.562	101.453	6	99.183	99.165	99.142
6.875	102.028	101.928	101.924	6.625	102.020	101.976	101.965	6.125	99.628	99.610	99.587

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	98.147	98.407	98.314	5.25	98.147	98.407	98.314	5.25	98.147	98.407	98.314
5.375	98.677	98.882	98.789	5.375	98.677	98.882	98.789	5.375	98.677	98.882	98.789
5.5	99.308	99.482	99.389	5.5	99.308	99.482	99.389	5.5	99.308	99.482	99.389
5.625	99.853	99.901	99.822	5.625	99.853	99.901	99.822	5.625	99.853	99.901	99.822
5.75	100.371	100.310	100.271	5.75	100.371	100.310	100.271	5.75	100.371	100.310	100.271
5.875	100.719	100.798	100.704	5.875	100.719	100.798	100.704	5.875	100.719	100.798	100.704
6	101.179	101.367	101.273	6	101.179	101.367	101.273	6	101.179	101.367	101.273
6.125	101.661	101.754	101.660	6.125	101.661	101.754	101.660	6.125	101.661	101.754	101.660
6.25	101.897	101.889	101.833	6.25	101.897	101.889	101.833	6.25	101.897	101.889	101.833
6.375	101.817	101.887	101.762	6.375	101.817	101.887	101.762	6.375	101.817	101.887	101.762
6.5	102.331	102.518	102.393	6.5	102.331	102.518	102.393	6.5	102.331	102.518	102.393
6.625	102.885	102.905	102.780	6.625	102.885	102.905	102.780	6.625	102.885	102.905	102.780
6.75	103.220	103.128	103.069	6.75	103.220	103.128	103.069	6.75	103.220	103.128	103.069
6.875	103.123	103.143	102.947	6.875	103.123	103.143	102.947	6.875	103.123	103.143	102.947
7	103.566	103.705	103.510	7	103.566	103.705	103.510	7	103.566	103.705	103.510
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	97.939	97.949	98.005	4.25	96.794	96.805	96.861	5.25	97.114	97.395	97.270
4.625	98.503	98.514	98.570	4.375	97.368	97.379	97.435	5.375	97.787	97.793	97.739
4.75	98.688	99.154	98.937	4.5	97.939	97.949	98.005	5.5	98.545	98.551	98.498
4.875	98.917	99.388	99.171	4.625	98.503	98.514	98.570	5.625	99.156	99.162	99.108
5	99.454	99.711	99.495	4.75	98.688	98.643	98.628	5.75	99.552	99.548	99.423
5.125	99.983	99.974	99.885	4.875	98.907	98.899	98.809	5.875	100.142	100.009	99.919
5.25	100.201	100.686	100.484	5	99.454	99.445	99.356	6	100.581	100.568	100.513
5.375	100.335	100.809	100.607	5.125	99.983	99.974	99.885	6.125	101.149	101.136	101.081
5.5	100.824	101.128	100.925	5.25	100.166	100.122	100.095	6.25	101.314	101.253	101.214
5.625	101.283	101.310	101.192	5.375	100.335	100.306	100.243	6.375	101.124	101.273	101.117
5.75	101.458	101.691	101.430	5.5	100.824	100.796	100.733	6.5	101.613	101.566	101.519
5.875	101.197	101.360	101.222	5.625	101.283	101.255	101.192	6.625	102.020	101.976	101.965
6	101.639	101.704	101.664	5.75	101.458	101.414	101.387	6.75	102.211	102.119	102.060
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	97.114	97.395	97.270	5.25	97.114	97.395	97.270	4.5	95.419	95.305	95.261
5.375	97.787	97.793	97.739	5.375	97.787	97.793	97.739	4.625	95.971	95.857	95.813
5.5	98.545	98.551	98.498	5.5	98.545	98.551	98.498	4.75	94.326	94.218	94.203
5.625	99.156	99.162	99.108	5.625	99.156	99.162	99.108	4.875	94.866	94.657	94.468
5.75	99.552	99.548	99.423	5.75	99.546	99.548	99.446	5	95.378	95.170	94.980
5.875	100.142	100.009	99.919	5.875	99.886	99.873	99.818	5.125	95.852	95.644	95.454
6	100.581	100.568	100.513	6	100.581	100.568	100.513	5.25	96.411	96.395	96.379
6.125	101.149	101.136	101.081	6.125	101.149	101.136	101.081	5.375	96.477	96.462	96.446
6.25	101.314	101.253	101.214	6.25	101.364	101.303	101.264	5.5	96.874	96.858	96.842
6.375	101.124	101.273	101.117	6.375	101.023	101.273	101.117	5.625	97.282	97.267	97.251
6.5	101.613	101.566	101.519	6.5	101.495	101.562	101.440	5.75	98.151	98.135	98.120
6.625	102.020	101.976	101.965	6.625	102.020	101.976	101.965	5.875	98.386	98.370	98.355
6.75	102.211	102.119	102.060	6.75	102.261	102.169	102.110	6	98.724	98.708	98.693
6.875	102.028	101.928	101.924	6.875	101.557	101.737	101.510	6.125	99.022	99.006	98.990

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	97.446	97.401	97.386	5.125	97.446	97.401	97.386	4.75	95.477	95.940	95.862
5.25	98.172	98.451	98.357	5.25	98.172	98.451	98.357	4.875	96.087	96.408	96.330
5.375	98.702	98.895	98.801	5.375	98.702	98.895	98.801	5	96.774	96.775	96.713
5.5	99.333	99.317	99.302	5.5	99.333	99.317	99.302	5.125	97.446	97.401	97.386
5.625	99.878	99.863	99.847	5.625	99.878	99.863	99.847	5.25	98.172	98.451	98.357
5.75	100.396	100.335	100.296	5.75	100.396	100.335	100.296	5.375	98.702	98.895	98.801
5.875	100.744	100.717	100.623	5.875	100.744	100.717	100.623	5.5	99.333	99.317	99.302
6	101.204	101.104	101.010	6	101.204	101.104	101.010	5.625	99.878	99.863	99.847
6.125	101.686	101.483	101.434	6.125	101.686	101.483	101.434	5.75	100.396	100.335	100.296
6.25	101.827	101.765	101.727	6.25	101.827	101.765	101.727	5.875	100.744	100.717	100.623
6.375	101.842	101.795	101.748	6.375	101.842	101.795	101.748	6	101.204	101.104	101.010
6.5	102.291	102.244	102.197	6.5	102.291	102.244	102.197	6.125	101.686	101.483	101.434
6.625	102.775	102.728	102.681	6.625	102.775	102.728	102.681	6.25	101.827	101.765	101.727
6.75	103.192	103.075	102.957	6.75	103.192	103.075	102.957	6.375	101.842	101.795	101.748
6.875	103.148	103.031	102.914	6.875	103.148	103.031	102.914	6.5	102.291	102.244	102.197
7	103.591	103.474	103.357	7	103.591	103.474	103.357	6.625	102.775	102.728	102.681
7.125	104.010	103.893	103.776	7.125	104.010	103.893	103.776	6.75	103.192	103.075	102.957
7.25	104.180	104.041	103.957	7.25	104.180	104.041	103.957	6.875	103.148	103.031	102.914
7.375	103.507	103.421	103.331	7.375	103.309	103.191	103.074	7	103.591	103.474	103.357
7.5	103.756	103.646	103.555	7.5	103.756	103.638	103.521	7.125	104.010	103.893	103.776
7.625	104.077	103.959	103.873	7.625	104.077	103.959	103.873	7.25	104.180	104.041	103.957
7.75	104.402	104.262	104.188	7.75	104.402	104.262	104.188	7.375	103.309	103.191	103.122
7.875	103.985	103.868	103.786	7.875	102.878	102.752	102.807	7.5	103.756	103.638	103.553
8	104.168	104.051	103.969	8	103.194	103.068	103.122	7.625	104.117	103.992	103.990
8.125	104.402	104.285	104.203	8.125	103.486	103.360	103.415	7.75	104.402	104.262	104.188
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	96.953	96.945	96.962	4.25	96.871	96.882	96.938	4.875	95.229	95.220	95.209
4.375	97.417	97.410	97.456	4.375	97.389	97.400	97.456	5	95.951	95.942	95.931
4.5	97.891	97.902	97.958	4.5	97.891	97.902	97.958	5.125	96.568	96.559	96.548
4.625	98.373	98.383	98.439	4.625	98.373	98.383	98.439	5.25	97.389	97.670	97.576
4.75	98.740	99.210	98.993	4.75	98.713	98.668	98.653	5.375	97.805	97.864	97.770
4.875	99.065	99.413	99.196	4.875	98.856	98.847	98.757	5.5	98.484	98.450	98.436
5	99.532	99.549	99.511	5	99.299	99.291	99.201	5.625	99.054	99.020	99.006
5.125	100.001	99.994	99.981	5.125	99.711	99.702	99.613	5.75	99.577	99.792	99.698
5.25	100.191	100.586	100.384	5.25	100.191	100.147	100.120	5.875	100.167	99.964	99.842
5.375	100.434	100.740	100.538	5.375	100.196	100.168	100.105	6	100.547	100.414	100.398
5.5	100.904	100.882	100.854	5.5	100.562	100.534	100.471	6.125	100.918	100.797	100.782
5.625	101.377	101.355	101.326	5.625	100.950	100.905	100.878	6.25	101.339	101.278	101.239
5.75	101.483	101.439	101.412	5.75	101.483	101.439	101.412	6.375	101.149	101.103	101.056
5.875	101.582	101.567	101.546	5.875	101.016	100.968	101.041	6.5	101.638	101.591	101.544
6	102.039	102.024	102.003	6	101.474	101.429	101.402	6.625	102.013	101.966	101.919
								6.75	102.236	102.144	102.085
								6.875	101.835	101.718	101.601
								7	102.279	102.162	102.044
								7.125	102.698	102.581	102.464
								7.25	102.758	102.619	102.535
								7.375	101.083	100.943	100.869
								7.5	101.587	101.447	101.373
								7.625	102.073	101.933	101.859
								7.75	102.396	102.256	102.182
								7.875	99.576	99.300	99.355
								8	99.892	99.616	99.671
								8.125	100.184	99.908	99.963
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	101.638	101.591	101.544	6.125	100.866	100.805	100.782	4.5	95.329	95.215	95.171
6.625	102.013	101.966	101.919	6.25	101.389	101.328	101.289	4.625	95.755	95.641	95.597
6.75	102.236	102.144	102.085	6.375	100.798	101.048	100.923	4.75	94.346	94.243	94.228
6.875	101.835	101.718	101.601	6.5	101.288	101.274	101.233	4.875	94.758	94.550	94.360
7	102.279	102.162	102.044	6.625	101.751	101.659	101.635	5	95.126	94.917	94.754
7.125	102.698	102.581	102.464	6.75	102.286	102.194	102.135	5.125	95.445	95.236	95.146
7.25	102.758	102.619	102.535	6.875	101.304	101.165	101.081	5.25	96.436	96.420	96.404
7.375	101.083	100.943	100.869	7	101.839	101.700	101.616	5.375	96.502	96.487	96.471
7.5	101.587	101.447	101.373	7.125	102.358	102.219	102.135	5.5	96.899	96.883	96.867
7.625	102.073	101.933	101.859	7.25	102.808	102.669	102.585	5.625	97.307	97.292	97.276
7.75	102.396	102.256	102.182	7.375	101.133	100.993	100.919	5.75	98.176	98.160	98.145
7.875	99.576	99.300	99.355	7.5	101.637	101.497	101.423	5.875	98.411	98.395	98.380
8	99.892	99.616	99.671	7.625	102.123	101.983	101.909	6	98.749	98.733	98.718
8.125	100.184	99.908	99.963	7.75	99.274	98.999	99.053	6.125	99.047	99.031	99.015

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	101.842	101.795	101.748	6.375	101.842	101.795	101.748	6	101.204	101.104	101.010
6.5	102.291	102.244	102.197	6.5	102.291	102.244	102.197	6.125	101.686	101.483	101.446
6.625	102.775	102.728	102.681	6.625	102.775	102.728	102.681	6.25	101.827	101.765	101.727
6.75	103.192	103.075	102.957	6.75	103.192	103.075	102.957	6.375	101.842	101.795	101.748
6.875	103.148	103.031	102.914	6.875	103.148	103.031	102.914	6.5	102.291	102.244	102.197
7	103.591	103.474	103.357	7	103.591	103.474	103.357	6.625	102.775	102.728	102.681
7.125	104.010	103.893	103.776	7.125	104.010	103.893	103.776	6.75	103.192	103.075	102.957
7.25	104.180	104.041	103.957	7.25	104.180	104.041	103.957	6.875	103.148	103.031	102.914
7.375	103.507	103.421	103.331	7.375	103.309	103.191	103.074	7	103.591	103.474	103.357
7.5	103.756	103.646	103.555	7.5	103.756	103.638	103.521	7.125	104.010	103.893	103.776
7.625	104.077	103.959	103.873	7.625	104.077	103.959	103.873	7.25	104.180	104.041	103.957
7.75	104.402	104.262	104.188	7.75	104.402	104.262	104.188	7.375	103.309	103.191	103.122
7.875	103.985	103.868	103.786	7.875	102.928	102.802	102.857	7.5	103.756	103.638	103.553
8	104.168	104.051	103.969	8	103.244	103.118	103.172	7.625	104.117	103.992	103.990
8.125	104.402	104.285	104.203	8.125	103.536	103.410	103.465	7.75	104.402	104.262	104.188
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	97.891	97.902	97.958	4.5	97.891	97.902	97.958	6.625	102.013	101.966	101.919
4.625	98.373	98.383	98.439	4.625	98.373	98.383	98.439	6.75	102.236	102.144	102.085
4.75	98.740	99.210	98.993	4.75	98.713	98.668	98.653	6.875	101.835	101.718	101.601
4.875	99.065	99.413	99.196	4.875	98.856	98.847	98.757	7	102.279	102.162	102.044
5	99.532	99.549	99.511	5	99.299	99.291	99.201	7.125	102.698	102.581	102.464
5.125	100.001	99.994	99.981	5.125	99.711	99.702	99.613	7.25	102.758	102.619	102.535
5.25	100.191	100.586	100.384	5.25	100.191	100.147	100.120	7.375	102.345	102.259	102.169
5.375	100.434	100.740	100.538	5.375	100.196	100.168	100.105	7.5	102.319	102.233	102.143
5.5	100.904	100.882	100.854	5.5	100.562	100.534	100.471	7.625	102.431	102.345	102.255
5.625	101.377	101.355	101.326	5.625	100.950	100.905	100.878	7.75	102.396	102.256	102.182
5.75	101.483	101.439	101.412	5.75	101.483	101.439	101.412	7.875	101.510	101.393	101.311
5.875	101.582	101.567	101.546	5.875	101.016	100.968	101.041	8	101.443	101.326	101.244
6	102.039	102.024	102.003	6	101.474	101.429	101.402	8.125	101.677	101.560	101.478
6.125	102.485	102.470	102.449	6.125	101.972	101.928	101.901				
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	101.638	101.591	101.544	6.125	100.866	100.805	100.782	4.5	95.329	95.215	95.171
6.625	102.013	101.966	101.919	6.25	101.389	101.328	101.289	4.625	95.755	95.641	95.597
6.75	102.236	102.144	102.085	6.375	100.798	101.048	100.923	4.75	94.346	94.243	94.228
6.875	101.835	101.718	101.601	6.5	101.288	101.274	101.233	4.875	94.758	94.550	94.360
7	102.279	102.162	102.044	6.625	101.751	101.659	101.635	5	95.126	94.917	94.754
7.125	102.698	102.581	102.464	6.75	102.286	102.194	102.135	5.125	95.445	95.236	95.146
7.25	102.758	102.619	102.535	6.875	101.304	101.165	101.081	5.25	96.436	96.420	96.404
7.375	101.083	100.943	100.869	7	101.839	101.700	101.616	5.375	96.502	96.487	96.471
7.5	101.587	101.447	101.373	7.125	102.358	102.219	102.135	5.5	96.899	96.883	96.867
7.625	102.073	101.933	101.859	7.25	102.808	102.669	102.585	5.625	97.307	97.292	97.276
7.75	102.396	102.256	102.182	7.375	101.133	100.993	100.919	5.75	98.176	98.160	98.145
7.875	99.576	99.300	99.355	7.5	101.637	101.497	101.423	5.875	98.411	98.395	98.380
8	99.892	99.616	99.671	7.625	102.123	101.983	101.909	6	98.749	98.733	98.718
8.125	100.184	99.908	99.963	7.75	99.274	98.999	99.053	6.125	99.047	99.031	99.015

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	99.418	99.218	98.918	6.75	97.918	97.718	97.418
6.875	99.931	99.720	99.420	6.875	98.431	98.220	97.920
7	100.413	100.202	99.902	7	98.913	98.702	98.402
7.125	100.847	100.636	100.336	7.125	99.347	99.136	98.836
7.25	101.261	101.050	100.750	7.25	99.761	99.550	99.250
7.375	101.176	100.918	100.618	7.375	99.676	99.418	99.118
7.5	101.628	101.370	101.070	7.5	100.128	99.870	99.570
7.625	102.022	101.764	101.464	7.625	100.522	100.264	99.964
7.75	102.406	102.148	101.848	7.75	100.906	100.648	100.348
7.875	102.081	101.783	101.483	7.875	100.581	100.283	99.983
8	102.493	102.195	101.895	8	100.993	100.695	100.395
8.125	102.867	102.569	102.269	8.125	101.367	101.069	100.769
8.25	103.211	102.913	102.613	8.25	101.711	101.413	101.113
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.418	97.218	96.918	6.75	95.918	95.718	95.418
6.875	97.931	97.720	97.420	6.875	96.431	96.220	95.920
7	98.413	98.202	97.902	7	96.913	96.702	96.402
7.125	98.847	98.636	98.336	7.125	97.347	97.136	96.836
7.25	99.261	99.050	98.750	7.25	97.761	97.550	97.250
7.375	99.176	98.918	98.618	7.375	97.676	97.418	97.118
7.5	99.628	99.370	99.070	7.5	98.128	97.870	97.570
7.625	100.022	99.764	99.464	7.625	98.522	98.264	97.964
7.75	100.406	100.148	99.848	7.75	98.906	98.648	98.348
7.875	100.081	99.783	99.483	7.875	98.581	98.283	97.983
8	100.493	100.195	99.895	8	98.993	98.695	98.395
8.125	100.867	100.569	100.269	8.125	99.367	99.069	98.769
8.25	101.211	100.913	100.613	8.25	99.711	99.413	99.113
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.668	98.468	98.168	6.75	96.668	96.468	96.168
6.875	99.181	98.970	98.670	6.875	97.181	96.970	96.670
7	99.663	99.452	99.152	7	97.663	97.452	97.152
7.125	100.097	99.886	99.586	7.125	98.097	97.886	97.586
7.25	100.511	100.300	100.000	7.25	98.511	98.300	98.000
7.375	100.426	100.168	99.868	7.375	98.426	98.168	97.868
7.5	100.878	100.620	100.320	7.5	98.878	98.620	98.320
7.625	101.272	101.014	100.714	7.625	99.272	99.014	98.714
7.75	101.656	101.398	101.098	7.75	99.656	99.398	99.098
7.875	101.331	101.033	100.733	7.875	99.331	99.033	98.733
8	101.743	101.445	101.145	8	99.743	99.445	99.145
8.125	102.117	101.819	101.519	8.125	100.117	99.819	99.519
8.25	102.461	102.163	101.863	8.25	100.461	100.163	99.863

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.