



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	92.840	92.825	92.808	4.75	92.709	92.709	92.660	5.125	96.777	96.812	96.797
4.875	93.818	93.861	93.849	4.875	93.818	93.861	93.849	5.25	97.488	97.527	97.513
5	94.507	94.560	94.544	5	94.507	94.560	94.544	5.375	98.024	98.068	98.051
5.125	95.061	95.114	95.097	5.125	95.061	95.114	95.097	5.5	98.525	98.574	98.555
5.25	95.912	95.882	95.863	5.25	95.823	95.838	95.829	5.625	98.980	99.028	99.009
5.375	96.600	96.569	96.551	5.375	96.430	96.452	96.439	5.75	99.894	99.852	99.824
5.5	97.292	97.262	97.244	5.5	97.014	97.044	97.027	5.875	100.433	100.391	100.363
5.625	97.879	97.848	97.830	5.625	97.629	97.654	97.636	6	100.914	100.871	100.844
5.75	98.304	98.257	98.245	5.75	98.243	98.240	98.245	6.125	101.306	101.242	101.217
5.875	98.896	98.848	98.815	5.875	98.792	98.789	98.791	6.25	101.271	101.249	101.197
6	99.462	99.414	99.381	6	99.346	99.328	99.316	6.375	101.721	101.694	101.648
6.125	99.949	99.901	99.868	6.125	99.941	99.876	99.851	6.5	102.374	102.342	102.303
6.25	100.271	100.214	100.189	6.25	100.206	100.184	100.189	6.625	102.561	102.523	102.490
6.375	100.835	100.778	100.737	6.375	100.744	100.708	100.722	6.75	102.233	102.200	102.162
6.5	101.273	101.216	101.175	6.5	101.253	101.214	101.166	6.875	102.653	102.620	102.582
6.625	101.740	101.683	101.642	6.625	101.669	101.648	101.615	7	103.038	103.001	102.962
6.75	101.878	101.824	101.828	6.75	101.864	101.824	101.828	7.125	103.384	103.350	103.313
6.875	102.403	102.343	102.299	6.875	102.336	102.284	102.295	7.25	103.396	103.333	103.283
7	102.747	102.687	102.677	7	102.721	102.666	102.677	7.375	103.777	103.756	103.712
7.125	103.099	103.050	103.047	7.125	103.099	103.050	103.047	7.5	104.151	104.089	104.045
7.25	103.490	103.265	103.220	7.25	103.317	103.254	103.220	7.625	104.715	104.635	104.543
7.375	103.934	103.709	103.675	7.375	103.732	103.665	103.675	7.75	105.060	105.057	105.050
7.5	104.351	104.126	104.018	7.5	104.080	104.007	104.018	7.875	105.424	105.421	105.414
7.625	104.749	104.523	104.475	7.625	104.512	104.508	104.475	8	105.150	105.150	105.181
7.75	104.926	104.923	104.894	7.75	104.926	104.923	104.894				
7.875	105.311	105.308	105.281	7.875	105.311	105.308	105.281				
8	105.500	105.428	105.462	8	105.500	105.428	105.462				
8.125	105.676	105.618	105.766	8.125	105.676	105.618	105.766				
8.25	106.010	105.902	106.290	8.25	106.010	105.902	106.290				
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	97.707	97.707	97.707	4.625	98.271	98.271	98.271	5	93.618	93.682	93.621
4.75	97.985	97.967	97.925	4.75	98.432	98.432	98.432	5.125	94.245	94.312	94.250
4.875	98.479	98.463	98.439	4.875	98.985	98.985	98.985	5.25	95.866	95.810	95.768
5	98.875	98.859	98.817	5	99.087	99.087	99.087	5.375	96.562	96.507	96.467
5.125	99.262	99.246	99.202	5.125	99.427	99.471	99.412	5.5	97.261	97.207	97.168
5.25	99.566	99.550	99.453	5.25	99.888	99.888	99.866	5.625	97.871	97.819	97.781
5.375	100.049	100.033	99.936	5.375	100.351	100.351	100.336	5.75	98.324	98.277	98.243
5.5	100.427	100.411	100.314	5.5	100.681	100.681	100.671	5.875	98.914	98.865	98.830
5.625	100.723	100.707	100.610	5.625	100.835	100.835	100.830	6	99.477	99.426	99.390
5.75	100.944	100.920	100.841	5.75	100.911	100.910	100.879	6.125	99.960	99.908	99.870
5.875	101.396	101.372	101.294	5.875	101.256	101.249	101.225	6.25	100.288	100.230	100.188
6	101.731	101.706	101.628	6	101.707	101.696	101.677	6.375	100.847	100.786	100.741
6.125	101.996	101.972	101.894	6.125	101.928	101.912	101.898	6.5	101.281	101.218	101.179
6.25	102.099	102.053	101.993	6.25	101.838	101.816	101.809	6.625	101.769	101.700	101.648
6.375	102.517	102.472	102.411	6.375	102.049	102.022	102.019	6.75	101.894	101.832	101.787
6.5	102.786	102.740	102.680	6.5	102.393	102.360	102.360	6.875	102.412	102.347	102.298
6.625	102.993	102.947	102.887	6.625	102.596	102.550	102.520	7	102.759	102.682	102.623
6.75	103.106	103.038	102.996	6.75	102.791	102.748	102.747	7.125	103.021	102.921	102.841
6.875	103.529	103.461	103.419	6.875	103.121	103.073	103.073	7.25	103.600	103.489	103.398
7	103.331	103.278	103.291	7	103.389	103.336	103.336	7.375	104.024	103.910	103.816
7.125	103.524	103.479	103.451	7.125	103.095	103.051	103.022	7.5	103.821	103.721	103.641
7.25	103.504	103.401	103.299	7.25	103.061	102.987	102.929	7.625	104.109	104.009	103.929
7.375	103.861	103.787	103.729	7.375	103.427	103.353	103.295	7.75	103.193	103.190	103.159
								7.875	103.482	103.479	103.450

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	97.696	97.633	97.570	5	97.175	97.154	97.085	5	95.138	95.075	95.012
5.125	98.216	98.153	98.090	5.125	97.679	97.654	97.581	5.125	95.799	95.736	95.674
5.25	98.737	98.674	98.611	5.25	98.142	98.112	98.035	5.25	96.464	96.401	96.339
5.375	98.966	98.903	98.840	5.375	98.542	98.508	98.427	5.375	96.765	96.702	96.639
5.5	99.337	99.274	99.211	5.5	98.927	98.889	98.804	5.5	97.245	97.182	97.120
5.625	99.713	99.650	99.587	5.625	99.291	99.248	99.159	5.625	97.708	97.645	97.582
5.75	99.772	99.709	99.646	5.75	99.631	99.584	99.491	5.75	97.983	97.920	97.858
5.875	99.827	99.764	99.701	5.875	99.938	99.886	99.790	5.875	98.257	98.194	98.132
6	100.029	99.966	99.903	6	100.200	100.144	100.044	6	98.535	98.472	98.409
6.125	100.235	100.172	100.109	6.125	100.395	100.334	100.230	6.125	98.812	98.749	98.687
6.25	100.440	100.377	100.314	6.25	100.572	100.507	100.399	6.25	99.089	99.026	98.963
6.375	100.645	100.582	100.519	6.375	100.727	100.657	100.545	6.375	99.363	99.300	99.237
6.5	100.561	100.490	100.427	6.5	100.791	100.716	100.601	6.5	99.822	99.759	99.697
6.625	100.753	100.690	100.627	6.625	100.721	100.648	100.561	6.625	99.906	99.843	99.780
6.75	100.980	100.917	100.854	6.75	100.925	100.862	100.799	6.75	100.176	100.113	100.051
6.875	101.032	100.969	100.906	6.875	100.988	100.925	100.862	6.875	100.254	100.191	100.129
7	101.084	101.021	100.958	7	101.042	100.979	100.916	7	100.322	100.259	100.197
7.125	101.132	101.069	101.006	7.125	101.100	101.037	100.974	7.125	100.395	100.332	100.269
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	97.646	97.583	97.520	5	97.272	97.251	97.182	5	95.088	95.025	94.962
5.125	98.166	98.103	98.040	5.125	97.775	97.750	97.676	5.125	95.749	95.686	95.623
5.25	98.687	98.624	98.561	5.25	98.237	98.207	98.130	5.25	96.414	96.351	96.288
5.375	98.916	98.853	98.790	5.375	98.636	98.601	98.521	5.375	96.715	96.652	96.589
5.5	99.287	99.224	99.161	5.5	99.020	98.981	98.897	5.5	97.195	97.132	97.069
5.625	99.663	99.600	99.537	5.625	99.382	99.339	99.250	5.625	97.658	97.595	97.532
5.75	99.722	99.659	99.596	5.75	99.722	99.674	99.582	5.75	97.933	97.870	97.807
5.875	99.777	99.714	99.651	5.875	100.028	99.976	99.880	5.875	98.207	98.144	98.081
6	99.979	99.916	99.853	6	100.290	100.233	100.133	6	98.485	98.422	98.359
6.125	100.185	100.122	100.059	6.125	100.485	100.423	100.320	6.125	98.762	98.699	98.636
6.25	100.390	100.327	100.264	6.25	100.663	100.597	100.489	6.25	99.039	98.976	98.913
6.375	100.595	100.532	100.469	6.375	100.819	100.749	100.637	6.375	99.313	99.250	99.187
6.5	100.671	100.596	100.481	6.5	100.885	100.811	100.695	6.5	99.772	99.709	99.646
6.625	100.768	100.689	100.577	6.625	100.818	100.744	100.619	6.625	99.856	99.793	99.730
6.75	100.930	100.867	100.804	6.75	100.875	100.812	100.749	6.75	100.126	100.063	100.000
6.875	100.982	100.919	100.856	6.875	100.938	100.875	100.812	6.875	100.204	100.141	100.078
7	101.034	100.971	100.908	7	100.992	100.929	100.866	7	100.272	100.209	100.146
7.125	101.082	101.019	100.956	7.125	101.180	101.092	100.943	7.125	100.345	100.282	100.219

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.699	94.657	94.657	5.75	98.537	98.476	98.448	4.375	96.031	96.017	95.982
5.25	95.573	95.555	95.527	5.875	99.098	99.037	99.008	4.5	96.406	96.391	96.357
5.375	96.266	96.248	96.220	6	99.615	99.555	99.526	4.625	96.748	96.733	96.699
5.5	96.943	96.925	96.896	6.125	100.021	99.960	99.932	4.75	97.316	97.294	97.252
5.625	97.573	97.555	97.526	6.25	100.307	100.244	100.201	4.875	97.736	97.714	97.672
5.75	98.142	98.077	98.044	6.375	100.826	100.763	100.720	5	98.009	97.987	97.945
5.875	98.762	98.697	98.667	6.5	101.290	101.226	101.184	5.125	98.239	98.217	98.175
6	99.346	99.282	99.255	6.625	101.634	101.571	101.528	5.25	98.779	98.752	98.709
6.125	99.941	99.876	99.851	6.75	101.746	101.670	101.628	5.375	99.080	99.050	99.007
6.25	100.176	100.119	100.055	6.875	102.206	102.130	102.088	5.5	99.508	99.479	99.436
6.375	100.711	100.655	100.591	7	102.595	102.519	102.477	5.625	99.734	99.704	99.661
6.5	101.199	101.143	101.079	7.125	102.893	102.817	102.775	5.75	100.073	100.044	100.000
6.625	101.652	101.595	101.531	7.25	102.969	102.878	102.821	5.875	100.444	100.415	100.372
				7.375	103.397	103.306	103.249	6	100.665	100.636	100.592
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.756	95.727	95.677								
4.75	96.220	96.183	96.126								
4.875	96.441	96.404	96.347								
5	96.753	96.717	96.659								
5.125	97.128	97.092	97.034								
5.25	97.463	97.426	97.369								
5.375	97.785	97.749	97.691								
5.5	98.034	97.998	97.940								
5.625	98.370	98.333	98.276								
5.75	98.522	98.478	98.420								
5.875	98.844	98.800	98.741								
6	99.404	99.360	99.302								

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	95.439	95.439	95.418	5.75	99.894	99.852	99.824	4.25	95.609	95.594	95.559
5.5	96.123	96.122	96.101	5.875	100.433	100.391	100.363	4.375	96.031	96.017	95.982
5.625	96.781	96.775	96.755	6	100.914	100.871	100.844	4.5	96.406	96.391	96.357
5.75	97.991	97.950	97.924	6.125	101.263	101.220	101.193	4.625	96.748	96.733	96.699
5.875	98.591	98.551	98.524	6.25	101.143	101.082	101.049	4.75	97.316	97.294	97.252
6	99.148	99.108	99.081	6.375	101.599	101.538	101.505	4.875	97.736	97.714	97.672
6.125	99.682	99.642	99.615	6.5	102.019	101.958	101.924	5	98.009	97.987	97.945
6.25	99.932	99.873	99.841	6.625	102.386	102.325	102.291	5.125	98.239	98.217	98.175
6.375	100.440	100.381	100.349	6.75	102.233	102.200	102.162	5.25	98.779	98.752	98.709
6.5	100.919	100.859	100.827	6.875	102.653	102.620	102.582	5.375	99.080	99.050	99.007
6.625	101.339	101.280	101.247	7	103.034	103.001	102.962	5.5	99.508	99.479	99.436
6.75	101.654	101.614	101.576	7.125	103.384	103.350	103.313	5.625	99.734	99.704	99.661
6.875	102.163	102.083	102.027	7.25	103.348	103.327	103.283	5.75	100.073	100.044	100.000
7	102.561	102.482	102.427	7.375	103.777	103.756	103.712	5.875	100.444	100.415	100.372
7.125	102.959	102.881	102.825	7.5	104.110	104.089	104.045	6	100.665	100.636	100.592
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.756	95.727	95.677								
4.75	97.494	97.478	97.434								
4.875	97.841	97.824	97.780								
5	98.192	98.176	98.130								
5.125	98.767	98.751	98.654								
5.25	99.110	99.094	98.997								
5.375	99.443	99.427	99.330								
5.5	99.726	99.710	99.612								
5.625	100.072	100.056	99.958								
5.75	100.444	100.420	100.341								
5.875	100.769	100.745	100.666								
6	101.086	101.062	100.983								

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	95.061	95.114	95.097
5.25	95.823	95.838	95.829
5.375	96.430	96.452	96.439
5.5	97.014	97.044	97.027
5.625	97.624	97.654	97.636
5.75	98.243	98.240	98.245
5.875	98.792	98.789	98.791
6	99.327	99.328	99.316
6.125	99.832	99.836	99.824
6.25	100.206	100.184	100.189
6.375	100.744	100.708	100.722
6.5	101.253	101.214	101.166
6.625	101.669	101.648	101.615
6.75	101.864	101.824	101.828
6.875	102.336	102.284	102.295
7	102.721	102.666	102.677
7.125	103.087	103.050	103.047
7.25	103.278	103.215	103.220
7.375	103.732	103.665	103.675

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	95.109	95.529	95.458	4.75	95.109	95.529	95.458	5	96.404	96.600	96.530
4.875	95.702	95.991	95.921	4.875	95.702	95.991	95.921	5.125	97.097	97.060	97.036
5	96.404	96.600	96.530	5	96.404	96.600	96.530	5.25	97.903	98.067	97.981
5.125	97.097	97.060	97.036	5.125	97.097	97.060	97.036	5.375	98.433	98.542	98.456
5.25	97.903	98.067	97.981	5.25	97.903	98.067	97.981	5.5	99.064	99.142	99.056
5.375	98.576	98.542	98.482	5.375	98.433	98.542	98.456	5.625	99.610	99.586	99.563
5.5	99.064	99.142	99.056	5.5	99.064	99.142	99.056	5.75	100.187	100.105	100.020
5.625	99.610	99.586	99.563	5.625	99.610	99.586	99.563	5.875	100.597	100.593	100.499
5.75	100.187	100.105	100.020	5.75	100.187	100.105	100.020	6	101.056	101.162	101.068
5.875	100.597	100.593	100.499	5.875	100.597	100.593	100.499	6.125	101.538	101.549	101.455
6	101.056	101.162	101.068	6	101.056	101.162	101.068	6.25	101.679	101.851	101.733
6.125	101.538	101.549	101.455	6.125	101.538	101.549	101.455	6.375	101.852	101.857	101.743
6.25	101.679	101.851	101.733	6.25	101.679	101.851	101.733	6.5	102.305	102.488	102.371
6.375	101.891	101.857	101.769	6.375	101.852	101.857	101.743	6.625	102.887	102.876	102.758
6.5	102.348	102.488	102.371	6.5	102.305	102.488	102.371	6.75	103.252	103.159	103.101
6.625	102.887	102.876	102.758	6.625	102.887	102.876	102.758	6.875	103.085	103.089	102.917
6.75	103.252	103.159	103.101	6.75	103.252	103.159	103.101	7	103.528	103.651	103.479
6.875	103.198	103.098	102.998	6.875	103.085	103.089	102.917	7.125	104.006	104.070	103.898
7	103.687	103.651	103.487	7	103.528	103.651	103.479	7.25	104.436	104.296	104.215
7.125	104.095	104.070	103.898	7.125	104.006	104.070	103.898	7.375	103.537	103.398	103.327
7.25	104.436	104.296	104.215	7.25	104.436	104.296	104.215	7.5	104.069	103.930	103.859
7.375	103.698	103.585	103.499	7.375	103.537	103.398	103.327	7.625	104.583	104.444	104.373
7.5	104.170	104.057	103.971	7.5	104.069	103.930	103.859	7.75	104.983	104.844	104.773
								7.875	103.048	102.974	102.986
								8	103.448	103.375	103.387
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	96.771	96.763	96.775	4.25	96.448	96.471	96.524	4.75	94.220	94.264	94.210
4.375	97.235	97.228	97.240	4.375	97.022	97.045	97.098	4.875	94.958	95.001	94.947
4.5	97.700	97.693	97.705	4.5	97.593	97.616	97.669	5	95.690	95.733	95.679
4.625	98.165	98.181	98.234	4.625	98.158	98.181	98.234	5.125	96.407	96.450	96.396
4.75	98.440	98.893	98.698	4.75	98.400	98.893	98.698	5.25	97.447	97.383	97.312
4.875	98.907	99.127	98.932	4.875	98.634	99.127	98.932	5.375	98.134	98.069	97.998
5	99.374	99.450	99.345	5	99.158	99.450	99.255	5.5	98.591	98.526	98.455
5.125	99.844	99.829	99.814	5.125	99.690	99.694	99.711	5.625	99.026	98.961	98.891
5.25	99.981	100.459	100.250	5.25	99.981	100.459	100.250	5.75	99.551	99.469	99.391
5.375	100.367	100.582	100.372	5.375	100.104	100.582	100.372	5.875	100.175	100.094	100.016
5.5	100.824	100.901	100.779	5.5	100.518	100.901	100.691	6	100.684	100.602	100.524
5.625	101.280	101.257	101.235	5.625	100.982	101.083	100.947	6.125	101.211	101.129	101.051
5.75	101.172	101.467	101.207	5.75	101.172	101.467	101.207	6.25	101.188	101.127	101.088
5.875	101.614	101.595	101.573	5.875	101.042	101.136	101.139	6.375	101.160	101.105	101.051
6	102.070	102.051	102.029	6	101.486	101.480	101.583	6.5	101.649	101.594	101.539
								6.625	102.023	101.968	101.914
								6.75	102.243	102.150	102.092
								6.875	101.977	101.879	101.876
								7	102.384	102.285	102.282
								7.125	102.783	102.684	102.681
								7.25	102.764	102.625	102.543
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.774	97.055	96.938	5	95.690	95.733	95.679	4.5	94.950	94.973	94.926
5.375	97.480	97.504	97.494	5.125	96.407	96.450	96.396	4.625	95.505	95.527	95.481
5.5	98.239	98.262	98.253	5.25	96.774	97.055	96.938	4.75	95.370	95.355	95.340
5.625	98.839	98.863	98.854	5.375	97.480	97.504	97.494	4.875	95.875	95.860	95.845
5.75	99.429	99.343	99.218	5.5	98.239	98.262	98.253	5	96.331	96.316	96.301
5.875	100.019	99.816	99.664	5.625	98.839	98.863	98.854	5.125	96.787	96.772	96.757
6	100.399	100.358	100.346	5.75	99.296	99.343	99.218	5.25	96.842	96.820	96.797
6.125	100.912	100.917	100.905	5.875	99.802	99.743	99.650	5.375	97.347	97.325	97.302
6.25	101.188	101.127	101.088	6	100.353	100.358	100.346	5.5	97.804	97.781	97.759
6.375	101.160	101.105	101.051	6.125	100.912	100.917	100.905	5.625	98.260	98.237	98.215
6.5	101.649	101.594	101.539	6.25	101.238	101.177	101.138	5.75	98.089	98.071	98.048
6.625	102.023	101.968	101.914	6.375	101.068	101.056	100.952	5.875	98.594	98.575	98.553
6.75	102.243	102.150	102.092	6.5	101.509	101.431	101.395	6	99.050	99.031	99.009
6.875	101.977	101.879	101.876	6.625	101.932	101.911	101.913	6.125	99.496	99.477	99.454

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.903	98.067	97.981	5.25	97.903	98.067	97.981	5.25	97.903	98.067	97.981
5.375	98.433	98.542	98.456	5.375	98.433	98.542	98.456	5.375	98.433	98.542	98.456
5.5	99.064	99.142	99.056	5.5	99.064	99.142	99.056	5.5	99.064	99.142	99.056
5.625	99.610	99.586	99.563	5.625	99.610	99.586	99.563	5.625	99.610	99.586	99.563
5.75	100.187	100.105	100.020	5.75	100.187	100.105	100.020	5.75	100.187	100.105	100.020
5.875	100.597	100.593	100.499	5.875	100.597	100.593	100.499	5.875	100.597	100.593	100.499
6	101.056	101.162	101.068	6	101.056	101.162	101.068	6	101.056	101.162	101.068
6.125	101.538	101.549	101.455	6.125	101.538	101.549	101.455	6.125	101.538	101.549	101.455
6.25	101.679	101.851	101.733	6.25	101.679	101.851	101.733	6.25	101.679	101.851	101.733
6.375	101.852	101.857	101.743	6.375	101.852	101.857	101.743	6.375	101.852	101.857	101.743
6.5	102.305	102.488	102.371	6.5	102.305	102.488	102.371	6.5	102.305	102.488	102.371
6.625	102.887	102.876	102.758	6.625	102.887	102.876	102.758	6.625	102.887	102.876	102.758
6.75	103.252	103.159	103.101	6.75	103.252	103.159	103.101	6.75	103.252	103.159	103.101
6.875	103.085	103.089	102.917	6.875	103.085	103.089	102.917	6.875	103.085	103.089	102.917
7	103.528	103.651	103.479	7	103.528	103.651	103.479	7	103.528	103.651	103.479
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	97.593	97.616	97.669	4.25	96.448	96.471	96.524	5.25	96.774	97.055	96.938
4.625	98.158	98.181	98.234	4.375	97.022	97.045	97.098	5.375	97.480	97.504	97.494
4.75	98.400	98.893	98.698	4.5	97.593	97.616	97.669	5.5	98.239	98.262	98.253
4.875	98.634	99.127	98.932	4.625	98.158	98.181	98.234	5.625	98.839	98.863	98.854
5	99.158	99.450	99.255	4.75	98.291	98.247	98.232	5.75	99.429	99.343	99.218
5.125	99.690	99.694	99.711	4.875	98.609	98.612	98.630	5.875	100.019	99.816	99.664
5.25	99.981	100.459	100.250	5	99.158	99.161	99.178	6	100.399	100.358	100.346
5.375	100.104	100.582	100.372	5.125	99.690	99.694	99.711	6.125	100.912	100.917	100.905
5.5	100.518	100.901	100.691	5.25	99.900	99.856	99.828	6.25	101.188	101.127	101.088
5.625	100.982	101.083	100.947	5.375	100.024	100.008	99.989	6.375	101.160	101.105	101.051
5.75	101.172	101.467	101.207	5.5	100.518	100.502	100.483	6.5	101.649	101.594	101.539
5.875	101.042	101.136	101.139	5.625	100.982	100.965	100.947	6.625	102.023	101.968	101.914
6	101.486	101.480	101.583	5.75	101.172	101.127	101.099	6.75	102.243	102.150	102.092
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.774	97.055	96.938	5.25	96.774	97.055	96.938	4.5	94.950	94.973	94.926
5.375	97.480	97.504	97.494	5.375	97.480	97.504	97.494	4.625	95.505	95.527	95.481
5.5	98.239	98.262	98.253	5.5	98.239	98.262	98.253	4.75	93.866	93.831	93.807
5.625	98.839	98.863	98.854	5.625	98.839	98.863	98.854	4.875	94.372	94.375	94.292
5.75	99.429	99.343	99.218	5.75	99.296	99.343	99.218	5	94.890	94.893	94.811
5.875	100.019	99.816	99.664	5.875	99.657	99.662	99.650	5.125	95.373	95.376	95.293
6	100.399	100.358	100.346	6	100.353	100.358	100.346	5.25	96.104	96.081	96.057
6.125	100.912	100.917	100.905	6.125	100.912	100.917	100.905	5.375	96.171	96.148	96.124
6.25	101.188	101.127	101.088	6.25	101.238	101.177	101.138	5.5	96.567	96.544	96.521
6.375	101.160	101.105	101.051	6.375	100.798	101.056	100.907	5.625	96.976	96.952	96.929
6.5	101.649	101.594	101.539	6.5	101.402	101.387	101.389	5.75	97.884	97.869	97.853
6.625	102.023	101.968	101.914	6.625	101.926	101.911	101.913	5.875	98.119	98.104	98.088
6.75	102.243	102.150	102.092	6.75	102.293	102.200	102.142	6	98.457	98.442	98.426
6.875	101.977	101.879	101.876	6.875	101.229	101.432	101.229	6.125	98.755	98.739	98.724

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	97.122	97.076	97.061	5.125	97.122	97.076	97.061	4.75	95.134	95.522	95.452
5.25	97.928	98.111	98.025	5.25	97.928	98.111	98.025	4.875	95.727	95.991	95.921
5.375	98.458	98.555	98.469	5.375	98.458	98.555	98.469	5	96.429	96.384	96.369
5.5	99.089	99.066	99.042	5.5	99.089	99.066	99.042	5.125	97.122	97.076	97.061
5.625	99.635	99.611	99.588	5.625	99.635	99.611	99.588	5.25	97.928	98.111	98.025
5.75	100.212	100.118	100.045	5.75	100.212	100.118	100.045	5.375	98.458	98.555	98.469
5.875	100.622	100.512	100.418	5.875	100.622	100.512	100.418	5.5	99.089	99.066	99.042
6	101.081	100.899	100.805	6	101.081	100.899	100.805	5.625	99.635	99.611	99.588
6.125	101.563	101.360	101.275	6.125	101.563	101.360	101.275	5.75	100.212	100.118	100.045
6.25	101.704	101.719	101.602	6.25	101.704	101.719	101.602	5.875	100.622	100.512	100.418
6.375	101.877	101.823	101.768	6.375	101.877	101.823	101.768	6	101.081	100.899	100.805
6.5	102.326	102.271	102.217	6.5	102.326	102.271	102.217	6.125	101.563	101.360	101.275
6.625	102.811	102.756	102.701	6.625	102.811	102.756	102.701	6.25	101.704	101.719	101.602
6.75	103.154	103.052	102.951	6.75	103.154	103.052	102.951	6.375	101.877	101.823	101.768
6.875	103.110	103.008	102.907	6.875	103.110	103.008	102.907	6.5	102.326	102.271	102.217
7	103.553	103.452	103.350	7	103.553	103.452	103.350	6.625	102.811	102.756	102.701
7.125	103.972	103.871	103.769	7.125	103.972	103.871	103.769	6.75	103.154	103.052	102.951
7.25	104.211	104.071	103.990	7.25	104.211	104.071	103.990	6.875	103.110	103.008	102.907
7.375	103.613	103.488	103.408	7.375	103.456	103.323	103.190	7	103.553	103.452	103.350
7.5	103.903	103.770	103.637	7.5	103.903	103.770	103.637	7.125	103.972	103.871	103.769
7.625	104.224	104.091	103.958	7.625	104.224	104.091	103.958	7.25	104.211	104.071	103.990
7.75	104.527	104.388	104.317	7.75	104.527	104.388	104.317	7.375	103.456	103.323	103.190
7.875	104.133	104.024	103.964	7.875	102.855	102.741	102.793	7.5	103.903	103.770	103.637
8	104.317	104.207	104.147	8	103.175	103.061	103.113	7.625	104.224	104.091	103.958
8.125	104.550	104.441	104.381	8.125	103.470	103.357	103.409	7.75	104.527	104.388	104.317
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	96.796	96.788	96.800	4.25	96.527	96.550	96.603	4.875	94.929	94.932	94.918
4.375	97.260	97.253	97.265	4.375	97.047	97.070	97.123	5	95.651	95.654	95.640
4.5	97.725	97.718	97.730	4.5	97.552	97.575	97.628	5.125	96.258	96.262	96.247
4.625	98.190	98.183	98.195	4.625	98.038	98.060	98.114	5.25	97.041	97.330	97.244
4.75	98.465	98.949	98.754	4.75	98.316	98.272	98.257	5.375	97.499	97.523	97.514
4.875	98.932	99.152	98.957	4.875	98.564	98.567	98.585	5.5	98.178	98.162	98.193
5	99.399	99.385	99.370	5	99.013	99.016	99.033	5.625	98.739	98.723	98.754
5.125	99.869	99.854	99.839	5.125	99.430	99.433	99.450	5.75	99.454	99.587	99.493
5.25	99.925	100.359	100.150	5.25	99.925	99.881	99.853	5.875	100.044	99.841	99.638
5.375	100.338	100.513	100.304	5.375	99.892	99.875	99.857	6	100.424	100.221	100.238
5.5	100.809	100.787	100.765	5.5	100.263	100.247	100.228	6.125	100.795	100.597	100.617
5.625	101.281	101.259	101.237	5.625	100.663	100.619	100.590	6.25	101.213	101.152	101.113
5.75	101.197	101.211	101.124	5.75	101.197	101.152	101.124	6.375	101.185	101.130	101.076
5.875	101.518	101.503	101.482	5.875	100.862	100.826	100.958	6.5	101.674	101.619	101.564
6	101.975	101.961	101.939	6	101.235	101.190	101.295	6.625	102.048	101.993	101.939
								6.75	102.268	102.175	102.117
								6.875	101.797	101.696	101.594
								7	102.241	102.139	102.038
								7.125	102.660	102.558	102.457
								7.25	102.789	102.650	102.568
								7.375	101.125	100.986	100.915
								7.5	101.657	101.517	101.447
								7.625	102.171	102.031	101.961
								7.75	102.521	102.381	102.310
								7.875	99.403	99.289	99.341
								8	99.723	99.609	99.661
								8.125	100.019	99.905	99.957
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	101.674	101.619	101.564	6.125	100.708	100.647	100.617	4.5	94.872	94.895	94.848
6.625	102.048	101.993	101.939	6.25	101.263	101.202	101.163	4.625	95.306	95.328	95.282
6.75	102.268	102.175	102.117	6.375	100.680	100.831	100.713	4.75	93.891	93.859	93.832
6.875	101.797	101.696	101.594	6.5	101.221	101.158	101.200	4.875	94.274	94.278	94.195
7	102.241	102.139	102.038	6.625	101.753	101.661	101.608	5	94.650	94.653	94.570
7.125	102.660	102.558	102.457	6.75	102.318	102.225	102.167	5.125	94.977	94.981	94.898
7.25	102.789	102.650	102.568	6.875	101.249	101.110	101.028	5.25	96.129	96.106	96.082
7.375	101.125	100.986	100.915	7	101.812	101.673	101.592	5.375	96.196	96.173	96.149
7.5	101.657	101.517	101.447	7.125	102.359	102.220	102.139	5.5	96.592	96.569	96.546
7.625	102.171	102.031	101.961	7.25	102.839	102.700	102.618	5.625	97.001	96.977	96.954
7.75	102.521	102.381	102.310	7.375	101.175	101.036	100.965	5.75	97.909	97.894	97.878
7.875	99.403	99.289	99.341	7.5	101.707	101.567	101.497	5.875	98.144	98.129	98.113
8	99.723	99.609	99.661	7.625	102.221	102.081	102.011	6	98.482	98.467	98.451
8.125	100.019	99.905	99.957	7.75	99.096	98.983	99.035	6.125	98.780	98.764	98.749

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	101.877	101.823	101.768	6.375	101.877	101.823	101.768	6	101.081	100.899	100.805
6.5	102.326	102.271	102.217	6.5	102.326	102.271	102.217	6.125	101.563	101.360	101.282
6.625	102.811	102.756	102.701	6.625	102.811	102.756	102.701	6.25	101.704	101.719	101.602
6.75	103.154	103.052	102.951	6.75	103.154	103.052	102.951	6.375	101.877	101.823	101.768
6.875	103.110	103.008	102.907	6.875	103.110	103.008	102.907	6.5	102.326	102.271	102.217
7	103.553	103.452	103.350	7	103.553	103.452	103.350	6.625	102.811	102.756	102.701
7.125	103.972	103.871	103.769	7.125	103.972	103.871	103.769	6.75	103.154	103.052	102.951
7.25	104.211	104.071	103.990	7.25	104.211	104.071	103.990	6.875	103.110	103.008	102.907
7.375	103.613	103.488	103.408	7.375	103.456	103.323	103.190	7	103.553	103.452	103.350
7.5	103.903	103.770	103.637	7.5	103.903	103.770	103.637	7.125	103.972	103.871	103.769
7.625	104.224	104.091	103.958	7.625	104.224	104.091	103.958	7.25	104.211	104.071	103.990
7.75	104.527	104.388	104.317	7.75	104.527	104.388	104.317	7.375	103.456	103.323	103.190
7.875	104.133	104.024	103.964	7.875	102.905	102.791	102.843	7.5	103.903	103.770	103.637
8	104.317	104.207	104.147	8	103.225	103.111	103.163	7.625	104.224	104.091	103.958
8.125	104.550	104.441	104.381	8.125	103.521	103.407	103.459	7.75	104.527	104.388	104.317
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	97.725	97.718	97.730	4.5	97.552	97.575	97.628	6.625	102.048	101.993	101.939
4.625	98.190	98.183	98.195	4.625	98.038	98.060	98.114	6.75	102.268	102.175	102.117
4.75	98.465	98.949	98.754	4.75	98.316	98.272	98.257	6.875	101.797	101.696	101.594
4.875	98.932	99.152	98.957	4.875	98.564	98.567	98.585	7	102.241	102.139	102.038
5	99.399	99.385	99.370	5	99.013	99.016	99.033	7.125	102.660	102.558	102.457
5.125	99.869	99.854	99.839	5.125	99.430	99.433	99.450	7.25	102.789	102.650	102.568
5.25	99.925	100.359	100.150	5.25	99.925	99.881	99.853	7.375	102.451	102.326	102.246
5.375	100.338	100.513	100.304	5.375	99.892	99.875	99.857	7.5	102.425	102.300	102.220
5.5	100.809	100.787	100.765	5.5	100.263	100.247	100.228	7.625	102.537	102.412	102.332
5.625	101.281	101.259	101.237	5.625	100.663	100.619	100.590	7.75	102.521	102.381	102.310
5.75	101.197	101.211	101.124	5.75	101.197	101.152	101.124	7.875	101.658	101.549	101.489
5.875	101.518	101.503	101.482	5.875	100.862	100.826	100.958	8	101.592	101.482	101.422
6	101.975	101.961	101.939	6	101.235	101.190	101.295	8.125	101.825	101.716	101.656
6.125	102.421	102.406	102.385	6.125	101.761	101.717	101.688				
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	101.674	101.619	101.564	6.125	100.708	100.647	100.617	4.5	94.872	94.895	94.848
6.625	102.048	101.993	101.939	6.25	101.263	101.202	101.163	4.625	95.306	95.328	95.282
6.75	102.268	102.175	102.117	6.375	100.680	100.831	100.713	4.75	93.891	93.859	93.832
6.875	101.797	101.696	101.594	6.5	101.221	101.158	101.200	4.875	94.274	94.278	94.195
7	102.241	102.139	102.038	6.625	101.753	101.661	101.608	5	94.650	94.653	94.570
7.125	102.660	102.558	102.457	6.75	102.318	102.225	102.167	5.125	94.977	94.981	94.898
7.25	102.789	102.650	102.568	6.875	101.249	101.110	101.028	5.25	96.129	96.106	96.082
7.375	101.125	100.986	100.915	7	101.812	101.673	101.592	5.375	96.196	96.173	96.149
7.5	101.657	101.517	101.447	7.125	102.359	102.220	102.139	5.5	96.592	96.569	96.546
7.625	102.171	102.031	101.961	7.25	102.839	102.700	102.618	5.625	97.001	96.977	96.954
7.75	102.521	102.381	102.310	7.375	101.175	101.036	100.965	5.75	97.909	97.894	97.878
7.875	99.403	99.289	99.341	7.5	101.707	101.567	101.497	5.875	98.144	98.129	98.113
8	99.723	99.609	99.661	7.625	102.221	102.081	102.011	6	98.482	98.467	98.451
8.125	100.019	99.905	99.957	7.75	99.096	98.983	99.035	6.125	98.780	98.764	98.749

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.463	99.237	98.937	6.75	97.963	97.737	97.437
6.875	99.978	99.752	99.452	6.875	98.478	98.252	97.952
7	100.462	100.236	99.936	7	98.962	98.736	98.436
7.125	100.898	100.672	100.372	7.125	99.398	99.172	98.872
7.25	101.314	101.088	100.788	7.25	99.814	99.588	99.288
7.375	101.231	100.949	100.649	7.375	99.731	99.449	99.149
7.5	101.675	101.393	101.093	7.5	100.175	99.893	99.593
7.625	102.081	101.799	101.499	7.625	100.581	100.299	99.999
7.75	102.467	102.185	101.885	7.75	100.967	100.685	100.385
7.875	102.125	101.793	101.493	7.875	100.625	100.293	99.993
8	102.549	102.217	101.917	8	101.049	100.717	100.417
8.125	102.915	102.583	102.283	8.125	101.415	101.083	100.783
8.25	103.261	102.929	102.629	8.25	101.761	101.429	101.129
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.463	97.237	96.937	6.75	95.963	95.737	95.437
6.875	97.978	97.752	97.452	6.875	96.478	96.252	95.952
7	98.462	98.236	97.936	7	96.962	96.736	96.436
7.125	98.898	98.672	98.372	7.125	97.398	97.172	96.872
7.25	99.314	99.088	98.788	7.25	97.814	97.588	97.288
7.375	99.231	98.949	98.649	7.375	97.731	97.449	97.149
7.5	99.675	99.393	99.093	7.5	98.175	97.893	97.593
7.625	100.081	99.799	99.499	7.625	98.581	98.299	97.999
7.75	100.467	100.185	99.885	7.75	98.967	98.685	98.385
7.875	100.125	99.793	99.493	7.875	98.625	98.293	97.993
8	100.549	100.217	99.917	8	99.049	98.717	98.417
8.125	100.915	100.583	100.283	8.125	99.415	99.083	98.783
8.25	101.261	100.929	100.629	8.25	99.761	99.429	99.129
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.713	98.487	98.187	6.75	96.713	96.487	96.187
6.875	99.228	99.002	98.702	6.875	97.228	97.002	96.702
7	99.712	99.486	99.186	7	97.712	97.486	97.186
7.125	100.148	99.922	99.622	7.125	98.148	97.922	97.622
7.25	100.564	100.338	100.038	7.25	98.564	98.338	98.038
7.375	100.481	100.199	99.899	7.375	98.481	98.199	97.899
7.5	100.925	100.643	100.343	7.5	98.925	98.643	98.343
7.625	101.331	101.049	100.749	7.625	99.331	99.049	98.749
7.75	101.717	101.435	101.135	7.75	99.717	99.435	99.135
7.875	101.375	101.043	100.743	7.875	99.375	99.043	98.743
8	101.799	101.467	101.167	8	99.799	99.467	99.167
8.125	102.165	101.833	101.533	8.125	100.165	99.833	99.533
8.25	102.511	102.179	101.879	8.25	100.511	100.179	99.879

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.