



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	92.561	92.545	92.528	4.75	92.464	92.384	92.384	5.125	96.655	96.695	96.684
4.875	93.719	93.774	93.749	4.875	93.719	93.774	93.749	5.25	97.367	97.413	97.402
5	94.408	94.476	94.448	5	94.408	94.476	94.448	5.375	97.902	97.958	97.945
5.125	94.965	95.031	95.003	5.125	94.965	95.031	95.003	5.5	98.404	98.467	98.451
5.25	95.770	95.742	95.726	5.25	95.709	95.731	95.726	5.625	98.860	98.920	98.905
5.375	96.462	96.435	96.416	5.375	96.315	96.349	96.340	5.75	99.445	99.473	99.462
5.5	97.160	97.132	97.113	5.5	96.899	96.944	96.931	5.875	99.957	99.955	99.941
5.625	97.751	97.724	97.704	5.625	97.513	97.558	97.545	6	100.557	100.524	100.513
5.75	98.211	98.171	98.158	5.75	98.160	98.164	98.158	6.125	100.975	100.948	100.932
5.875	98.809	98.769	98.737	5.875	98.713	98.719	98.709	6.25	101.133	101.065	101.043
6	99.381	99.341	99.308	6	99.250	99.263	99.239	6.375	101.613	101.552	101.525
6.125	99.873	99.832	99.800	6.125	99.753	99.775	99.751	6.5	102.311	102.256	102.224
6.25	100.208	100.159	100.133	6.25	100.138	100.124	100.133	6.625	102.485	102.437	102.399
6.375	100.758	100.709	100.670	6.375	100.680	100.653	100.670	6.75	101.946	101.888	101.845
6.5	101.222	101.173	101.131	6.5	101.191	101.164	101.119	6.875	102.535	102.483	102.436
6.625	101.693	101.644	101.602	6.625	101.607	101.604	101.575	7	102.946	102.900	102.847
6.75	101.829	101.796	101.819	6.75	101.829	101.796	101.819	7.125	103.254	103.215	103.156
6.875	102.351	102.295	102.282	6.875	102.295	102.251	102.282	7.25	103.265	103.231	103.168
7	102.709	102.653	102.681	7	102.696	102.651	102.681	7.375	103.623	103.596	103.527
7.125	103.068	103.046	103.062	7.125	103.068	103.046	103.062	7.5	104.034	104.013	103.939
7.25	103.382	103.204	103.184	7.25	103.233	103.177	103.184	7.625	104.583	104.569	104.490
7.375	103.833	103.658	103.672	7.375	103.717	103.658	103.672	7.75	104.883	104.875	104.791
7.5	104.250	104.069	104.030	7.5	104.079	103.994	104.030	7.875	105.150	105.150	105.150
7.625	104.649	104.468	104.461	7.625	104.499	104.419	104.461	8	105.150	105.150	105.150
7.75	104.921	104.841	104.884	7.75	104.921	104.841	104.884				
7.875	105.267	105.187	105.234	7.875	105.267	105.187	105.234				
8	105.518	105.448	105.492	8	105.518	105.448	105.492				
8.125	105.716	105.662	105.692	8.125	105.716	105.662	105.692				
8.25	106.130	106.028	106.200	8.25	106.130	106.028	106.200				
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	97.569	97.569	97.569	4.625	98.134	98.134	98.134	5	93.512	93.586	93.519
4.75	97.787	97.848	97.856	4.75	98.274	98.274	98.262	5.125	94.141	94.219	94.150
4.875	98.285	98.285	98.279	4.875	98.831	98.831	98.824	5.25	95.712	95.665	95.626
5	98.609	98.675	98.671	5	98.988	99.054	99.050	5.375	96.413	96.367	96.329
5.125	99.097	99.149	99.121	5.125	99.411	99.463	99.455	5.5	97.116	97.072	97.035
5.25	99.400	99.443	99.411	5.25	99.710	99.753	99.742	5.625	97.728	97.684	97.648
5.375	99.727	99.760	99.725	5.375	100.181	100.181	100.181	5.75	98.231	98.200	98.159
5.5	100.160	100.200	100.099	5.5	100.514	100.514	100.514	5.875	98.827	98.786	98.752
5.625	100.525	100.559	100.434	5.625	100.655	100.655	100.655	6	99.395	99.352	99.317
5.75	100.806	100.853	100.724	5.75	100.882	100.928	100.819	6.125	99.880	99.835	99.799
5.875	101.105	101.182	101.049	5.875	101.200	101.252	101.153	6.25	100.226	100.176	100.132
6	101.533	101.630	101.497	6	101.652	101.641	101.606	6.375	100.770	100.717	100.681
6.125	101.671	101.688	101.638	6.125	101.870	101.853	101.824	6.5	101.230	101.178	101.144
6.25	101.947	101.999	101.945	6.25	101.776	101.755	101.731	6.625	101.683	101.620	101.563
6.375	102.208	102.302	102.244	6.375	101.994	102.029	101.991	6.75	101.837	101.779	101.740
6.5	102.564	102.662	102.604	6.5	102.334	102.357	102.320	6.875	102.360	102.298	102.243
6.625	102.663	102.663	102.671	6.625	102.497	102.460	102.453	7	102.713	102.648	102.589
6.75	102.886	102.925	102.930	6.75	102.746	102.703	102.718	7.125	102.962	102.880	102.808
6.875	103.137	103.168	103.169	6.875	103.076	103.028	103.028	7.25	103.519	103.424	103.334
7	103.336	103.405	103.407	7	103.342	103.289	103.289	7.375	103.950	103.851	103.757
7.125	103.543	103.499	103.469	7.125	103.112	103.068	103.039	7.5	103.770	103.686	103.606
7.25	103.424	103.337	103.278	7.25	103.077	103.003	102.944	7.625	104.057	103.972	103.892
7.375	103.879	103.805	103.746	7.375	103.442	103.368	103.309	7.75	103.010	102.917	102.910
								7.875	103.218	103.128	103.124

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	97.466	97.403	97.340	5	96.909	96.889	96.823	5	94.930	94.867	94.804
5.125	97.984	97.921	97.858	5.125	97.412	97.387	97.317	5.125	95.589	95.526	95.463
5.25	98.503	98.440	98.377	5.25	97.874	97.844	97.771	5.25	96.252	96.189	96.127
5.375	98.731	98.668	98.605	5.375	98.273	98.239	98.162	5.375	96.552	96.489	96.426
5.5	99.106	99.043	98.980	5.5	98.658	98.619	98.538	5.5	97.035	96.972	96.910
5.625	99.481	99.418	99.355	5.625	99.020	98.977	98.893	5.625	97.498	97.435	97.373
5.75	99.542	99.479	99.416	5.75	99.361	99.313	99.225	5.75	97.773	97.710	97.648
5.875	99.598	99.535	99.472	5.875	99.667	99.615	99.523	5.875	98.046	97.983	97.920
6	99.799	99.736	99.673	6	99.928	99.872	99.776	6	98.323	98.260	98.197
6.125	100.004	99.941	99.878	6.125	100.123	100.062	99.962	6.125	98.599	98.536	98.474
6.25	100.209	100.146	100.083	6.25	100.300	100.234	100.130	6.25	98.876	98.813	98.750
6.375	100.414	100.351	100.288	6.375	100.453	100.383	100.276	6.375	99.150	99.087	99.024
6.5	100.323	100.260	100.197	6.5	100.517	100.443	100.331	6.5	99.608	99.545	99.482
6.625	100.523	100.460	100.397	6.625	100.458	100.395	100.332	6.625	99.692	99.629	99.566
6.75	100.749	100.686	100.623	6.75	100.696	100.633	100.570	6.75	99.962	99.899	99.836
6.875	100.802	100.739	100.676	6.875	100.762	100.699	100.636	6.875	100.042	99.979	99.917
7	100.855	100.792	100.729	7	100.816	100.753	100.690	7	100.111	100.048	99.985
7.125	100.905	100.842	100.779	7.125	100.871	100.808	100.745	7.125	100.181	100.118	100.055
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	97.416	97.353	97.290	5	97.006	96.986	96.920	5	94.880	94.817	94.754
5.125	97.934	97.871	97.808	5.125	97.508	97.483	97.414	5.125	95.539	95.476	95.413
5.25	98.453	98.390	98.327	5.25	97.969	97.939	97.866	5.25	96.202	96.139	96.076
5.375	98.681	98.618	98.555	5.375	98.367	98.333	98.256	5.375	96.502	96.439	96.376
5.5	99.056	98.993	98.930	5.5	98.751	98.712	98.631	5.5	96.985	96.922	96.859
5.625	99.431	99.368	99.305	5.625	99.112	99.069	98.984	5.625	97.448	97.385	97.322
5.75	99.492	99.429	99.366	5.75	99.451	99.404	99.315	5.75	97.723	97.660	97.597
5.875	99.548	99.485	99.422	5.875	99.757	99.705	99.613	5.875	97.996	97.933	97.870
6	99.749	99.686	99.623	6	100.018	99.961	99.865	6	98.273	98.210	98.147
6.125	99.954	99.891	99.828	6.125	100.212	100.151	100.051	6.125	98.549	98.486	98.423
6.25	100.159	100.096	100.033	6.25	100.390	100.324	100.220	6.25	98.826	98.763	98.700
6.375	100.364	100.301	100.238	6.375	100.545	100.475	100.368	6.375	99.100	99.037	98.974
6.5	100.403	100.329	100.217	6.5	100.611	100.536	100.425	6.5	99.558	99.495	99.432
6.625	100.501	100.422	100.347	6.625	100.543	100.464	100.349	6.625	99.642	99.579	99.516
6.75	100.699	100.636	100.573	6.75	100.646	100.583	100.520	6.75	99.912	99.849	99.786
6.875	100.752	100.689	100.626	6.875	100.712	100.649	100.586	6.875	99.992	99.929	99.866
7	100.805	100.742	100.679	7	100.766	100.703	100.640	7	100.061	99.998	99.935
7.125	100.855	100.792	100.729	7.125	100.892	100.804	100.695	7.125	100.131	100.068	100.005

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
--	---

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.389	94.347	94.347	5.75	98.280	98.219	98.191	4.375	95.986	95.971	95.935
5.25	95.385	95.366	95.337	5.875	98.842	98.782	98.754	4.5	96.362	96.347	96.311
5.375	96.082	96.063	96.034	6	99.362	99.301	99.273	4.625	96.710	96.696	96.659
5.5	96.762	96.743	96.715	6.125	99.767	99.707	99.678	4.75	97.311	97.289	97.245
5.625	97.399	97.380	97.352	6.25	100.003	99.938	99.896	4.875	97.730	97.708	97.664
5.75	97.992	97.944	97.895	6.375	100.525	100.461	100.418	5	98.007	97.985	97.941
5.875	98.623	98.576	98.526	6.5	100.992	100.927	100.885	5.125	98.238	98.216	98.172
6	99.201	99.154	99.104	6.625	101.336	101.271	101.229	5.25	98.846	98.816	98.772
6.125	99.729	99.682	99.632	6.75	101.489	101.413	101.371	5.375	99.151	99.122	99.077
6.25	100.094	100.037	99.973	6.875	101.956	101.881	101.838	5.5	99.582	99.553	99.509
6.375	100.635	100.578	100.514	7	102.349	102.273	102.231	5.625	99.810	99.781	99.736
6.5	101.127	101.070	101.006	7.125	102.642	102.566	102.523	5.75	100.153	100.124	100.079
6.625	101.588	101.531	101.467	7.25	102.692	102.601	102.544	5.875	100.526	100.496	100.452
				7.375	103.121	103.030	102.973	6	100.753	100.723	100.679
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.707	95.678	95.627								
4.75	96.214	96.177	96.118								
4.875	96.433	96.397	96.338								
5	96.750	96.713	96.654								
5.125	97.126	97.089	97.030								
5.25	97.463	97.426	97.367								
5.375	97.788	97.751	97.693								
5.5	98.039	98.003	97.944								
5.625	98.377	98.341	98.282								
5.75	98.601	98.557	98.498								
5.875	98.924	98.880	98.821								
6	99.491	99.447	99.387								

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
------------	---

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	95.329	95.347	95.323	5.75	97.625	97.563	97.499	4.25	95.562	95.547	95.511
5.5	96.018	96.034	96.011	5.875	98.178	98.115	98.051	4.375	95.986	95.971	95.935
5.625	96.676	96.690	96.668	6	98.696	98.634	98.570	4.5	96.362	96.347	96.311
5.75	96.975	96.944	96.930	6.125	99.170	99.108	99.044	4.625	96.710	96.696	96.659
5.875	97.692	97.660	97.645	6.25	99.064	98.992	98.914	4.75	97.311	97.289	97.245
6	98.314	98.281	98.266	6.375	99.326	99.254	99.176	4.875	97.730	97.708	97.664
6.125	98.906	98.879	98.856	6.5	99.559	99.487	99.408	5	98.007	97.985	97.941
6.25	99.651	99.636	99.606	6.625	99.743	99.670	99.592	5.125	98.238	98.216	98.172
6.375	100.250	100.231	100.200	6.75	100.057	99.981	99.910	5.25	98.846	98.816	98.772
6.5	100.780	100.760	100.729	6.875	100.229	100.153	100.082	5.375	99.151	99.122	99.077
6.625	101.284	101.262	101.231	7	100.446	100.369	100.298	5.5	99.582	99.553	99.509
6.75	101.595	101.548	101.494	7.125	100.631	100.555	100.484	5.625	99.810	99.781	99.736
6.875	102.109	102.061	102.008	7.25	101.766	101.582	101.476	5.75	100.153	100.124	100.079
7	102.511	102.462	102.409	7.375	102.366	102.183	102.077	5.875	100.526	100.496	100.452
7.125	102.916	102.865	102.812	7.5	102.728	102.545	102.438	6	100.753	100.723	100.679
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.707	95.678	95.627								
4.75	96.214	96.177	96.118								
4.875	96.433	96.397	96.338								
5	96.750	96.713	96.654								
5.125	97.126	97.089	97.030								
5.25	97.463	97.426	97.367								
5.375	97.788	97.751	97.693								
5.5	98.039	98.003	97.944								
5.625	98.377	98.341	98.282								
5.75	98.601	98.557	98.498								
5.875	98.924	98.880	98.821								
6	99.491	99.447	99.387								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
---------------	---

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	94.965	95.031	95.003
5.25	95.709	95.731	95.726
5.375	96.315	96.349	96.340
5.5	96.899	96.944	96.931
5.625	97.513	97.558	97.545
5.75	98.160	98.164	98.158
5.875	98.713	98.719	98.709
6	99.250	99.263	99.239
6.125	99.753	99.775	99.751
6.25	100.138	100.124	100.133
6.375	100.680	100.653	100.670
6.5	101.191	101.164	101.119
6.625	101.607	101.604	101.575
6.75	101.829	101.796	101.819
6.875	102.295	102.251	102.282
7	102.696	102.651	102.681
7.125	103.068	103.046	103.062
7.25	103.233	103.177	103.184
7.375	103.717	103.658	103.672

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
--	---

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	95.113	95.381	95.303	4.75	95.113	95.381	95.303	5	96.312	96.453	96.374
4.875	95.609	95.844	95.766	4.875	95.609	95.844	95.766	5.125	97.006	96.960	96.946
5	96.312	96.453	96.374	5	96.312	96.453	96.374	5.25	97.873	97.919	97.857
5.125	97.006	96.960	96.946	5.125	97.006	96.960	96.946	5.375	98.373	98.394	98.357
5.25	97.873	97.919	97.857	5.25	97.873	97.919	97.857	5.5	99.004	98.996	98.988
5.375	98.551	98.503	98.417	5.375	98.373	98.394	98.357	5.625	99.540	99.531	99.523
5.5	99.009	98.996	98.988	5.5	99.004	98.996	98.988	5.75	100.111	100.021	99.980
5.625	99.540	99.531	99.523	5.625	99.540	99.531	99.523	5.875	100.520	100.478	100.400
5.75	100.111	100.021	99.980	5.75	100.111	100.021	99.980	6	100.980	101.047	100.969
5.875	100.520	100.478	100.430	5.875	100.520	100.478	100.400	6.125	101.462	101.434	101.356
6	100.980	101.047	100.969	6	100.980	101.047	100.969	6.25	101.614	101.809	101.684
6.125	101.481	101.446	101.424	6.125	101.462	101.434	101.356	6.375	101.856	101.816	101.731
6.25	101.614	101.809	101.684	6.25	101.614	101.809	101.684	6.5	102.310	102.447	102.322
6.375	101.879	101.816	101.758	6.375	101.856	101.816	101.731	6.625	102.894	102.834	102.744
6.5	102.356	102.447	102.322	6.5	102.310	102.447	102.322	6.75	103.261	103.169	103.111
6.625	102.894	102.834	102.744	6.625	102.894	102.834	102.744	6.875	102.972	102.903	102.754
6.75	103.261	103.169	103.111	6.75	103.261	103.169	103.111	7	103.466	103.466	103.286
6.875	103.113	102.997	102.890	6.875	102.972	102.903	102.754	7.125	103.865	103.884	103.705
7	103.582	103.466	103.359	7	103.466	103.466	103.286	7.25	104.270	104.130	104.052
7.125	104.011	103.895	103.788	7.125	103.865	103.884	103.705	7.375	103.388	103.295	103.201
7.25	104.270	104.130	104.052	7.25	104.270	104.130	104.052	7.5	103.898	103.759	103.691
7.375	103.592	103.394	103.201	7.375	103.388	103.295	103.201	7.625	104.415	104.276	104.208
7.5	104.065	103.866	103.691	7.5	103.898	103.759	103.691	7.75	104.816	104.676	104.609
								7.875	103.170	103.092	103.103
								8	103.577	103.499	103.510
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	96.629	96.622	96.636	4.25	96.414	96.432	96.516	4.75	94.121	94.160	94.121
4.375	97.094	97.087	97.100	4.375	96.989	97.007	97.091	4.875	94.859	94.897	94.859
4.5	97.560	97.578	97.663	4.5	97.560	97.578	97.663	5	95.591	95.630	95.591
4.625	98.127	98.145	98.230	4.625	98.127	98.145	98.230	5.125	96.298	96.337	96.298
4.75	98.327	98.705	98.510	4.75	98.212	98.705	98.510	5.25	97.421	97.352	97.246
4.875	98.832	98.939	98.778	4.875	98.610	98.939	98.744	5.375	98.109	98.040	97.933
5	99.289	99.265	99.234	5	99.163	99.262	99.225	5.5	98.567	98.498	98.392
5.125	99.745	99.721	99.764	5.125	99.702	99.701	99.764	5.625	99.004	98.935	98.828
5.25	99.917	100.395	100.186	5.25	99.917	100.395	100.186	5.75	99.538	99.489	99.453
5.375	100.364	100.518	100.310	5.375	100.095	100.518	100.308	5.875	100.163	100.114	100.078
5.5	100.820	100.837	100.766	5.5	100.599	100.837	100.627	6	100.661	100.612	100.577
5.625	101.277	101.253	101.222	5.625	101.074	101.053	101.019	6.125	101.177	101.128	101.093
5.75	101.145	101.400	101.139	5.75	101.145	101.400	101.139	6.25	101.104	101.043	101.003
5.875	101.586	101.554	101.517	5.875	101.132	101.092	101.130	6.375	101.163	101.101	101.038
6	102.042	102.010	101.973	6	101.581	101.541	101.580	6.5	101.652	101.589	101.527
								6.625	102.026	101.964	101.945
								6.75	102.002	101.910	101.852
								6.875	101.660	101.551	101.441
								7	102.153	102.044	101.934
								7.125	102.552	102.443	102.334
								7.25	102.317	102.177	102.099
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	96.706	96.906	96.781	5	95.591	95.630	95.591	4.5	94.920	94.938	94.922
5.375	97.412	97.432	97.396	5.125	96.298	96.337	96.298	4.625	95.480	95.498	95.482
5.5	98.172	98.191	98.150	5.25	96.706	96.906	96.781	4.75	95.307	95.283	95.253
5.625	98.764	98.783	98.742	5.375	97.412	97.432	97.391	4.875	95.812	95.788	95.758
5.75	99.353	99.228	99.119	5.5	98.172	98.191	98.150	5	96.269	96.245	96.214
5.875	99.943	99.740	99.563	5.625	98.764	98.783	98.742	5.125	96.725	96.701	96.670
6	100.323	100.319	100.261	5.75	99.257	99.228	99.155	5.25	96.839	96.815	96.785
6.125	100.871	100.871	100.812	5.875	99.622	99.621	99.563	5.375	97.344	97.320	97.290
6.25	101.104	101.043	101.003	6	100.319	100.319	100.261	5.5	97.800	97.776	97.746
6.375	101.163	101.101	101.038	6.125	100.871	100.871	100.812	5.625	98.257	98.233	98.202
6.5	101.652	101.589	101.527	6.25	101.154	101.093	101.053	5.75	98.061	98.030	97.992
6.625	102.026	101.964	101.945	6.375	100.776	101.014	100.858	5.875	98.566	98.534	98.497
6.75	102.002	101.910	101.852	6.5	101.438	101.418	101.420	6	99.022	98.990	98.953
6.875	101.660	101.551	101.441	6.625	101.963	101.943	101.945	6.125	99.468	99.436	99.398

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	97.873	97.919	97.857	5.25	97.873	97.919	97.857	5.25	97.873	97.919	97.857
5.375	98.373	98.394	98.357	5.375	98.373	98.394	98.357	5.375	98.373	98.394	98.357
5.5	99.004	98.996	98.988	5.5	99.004	98.996	98.988	5.5	99.004	98.996	98.988
5.625	99.540	99.531	99.523	5.625	99.540	99.531	99.523	5.625	99.540	99.531	99.523
5.75	100.111	100.021	99.980	5.75	100.111	100.021	99.980	5.75	100.111	100.021	99.980
5.875	100.520	100.478	100.400	5.875	100.520	100.478	100.400	5.875	100.520	100.478	100.400
6	100.980	101.047	100.969	6	100.980	101.047	100.969	6	100.980	101.047	100.969
6.125	101.462	101.434	101.356	6.125	101.462	101.434	101.356	6.125	101.462	101.434	101.356
6.25	101.614	101.809	101.684	6.25	101.614	101.809	101.684	6.25	101.614	101.809	101.684
6.375	101.856	101.816	101.731	6.375	101.856	101.816	101.731	6.375	101.856	101.816	101.731
6.5	102.310	102.447	102.322	6.5	102.310	102.447	102.322	6.5	102.310	102.447	102.322
6.625	102.894	102.834	102.744	6.625	102.894	102.834	102.744	6.625	102.894	102.834	102.744
6.75	103.261	103.169	103.111	6.75	103.261	103.169	103.111	6.75	103.261	103.169	103.111
6.875	102.972	102.903	102.754	6.875	102.972	102.903	102.754	6.875	102.972	102.903	102.754
7	103.466	103.466	103.286	7	103.466	103.466	103.286	7	103.466	103.466	103.286
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	97.560	97.578	97.663	4.25	96.414	96.432	96.516	5.25	96.706	96.906	96.781
4.625	98.127	98.145	98.230	4.375	96.989	97.007	97.091	5.375	97.412	97.432	97.396
4.75	98.212	98.705	98.510	4.5	97.560	97.578	97.663	5.5	98.172	98.191	98.150
4.875	98.610	98.939	98.744	4.625	98.127	98.145	98.230	5.625	98.764	98.783	98.742
5	99.163	99.262	99.225	4.75	98.168	98.123	98.109	5.75	99.353	99.228	99.119
5.125	99.702	99.701	99.764	4.875	98.610	98.608	98.672	5.875	99.943	99.740	99.563
5.25	99.917	100.395	100.186	5	99.163	99.162	99.225	6	100.323	100.319	100.261
5.375	100.095	100.518	100.308	5.125	99.702	99.701	99.764	6.125	100.871	100.871	100.812
5.5	100.599	100.837	100.627	5.25	99.747	99.702	99.673	6.25	101.104	101.043	101.003
5.625	101.074	101.053	101.019	5.375	100.095	100.074	100.039	6.375	101.163	101.101	101.038
5.75	101.145	101.400	101.139	5.5	100.599	100.578	100.543	6.5	101.652	101.589	101.527
5.875	101.132	101.092	101.130	5.625	101.074	101.053	101.019	6.625	102.026	101.964	101.945
6	101.581	101.541	101.580	5.75	101.145	101.100	101.071	6.75	102.002	101.910	101.852
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	96.706	96.906	96.781	5.25	96.706	96.906	96.781	4.5	94.920	94.938	94.922
5.375	97.412	97.432	97.396	5.375	97.412	97.432	97.391	4.625	95.480	95.498	95.482
5.5	98.172	98.191	98.150	5.5	98.172	98.191	98.150	4.75	93.829	93.828	93.792
5.625	98.764	98.783	98.742	5.625	98.764	98.783	98.742	4.875	94.380	94.378	94.342
5.75	99.353	99.228	99.119	5.75	99.257	99.228	99.155	5	94.910	94.908	94.872
5.875	99.943	99.740	99.563	5.875	99.622	99.621	99.563	5.125	95.409	95.408	95.372
6	100.323	100.319	100.261	6	100.319	100.319	100.261	5.25	96.181	96.157	96.134
6.125	100.871	100.871	100.812	6.125	100.871	100.871	100.812	5.375	96.248	96.224	96.201
6.25	101.104	101.043	101.003	6.25	101.154	101.093	101.053	5.5	96.644	96.621	96.597
6.375	101.163	101.101	101.038	6.375	100.776	101.014	100.858	5.625	97.052	97.029	97.006
6.5	101.652	101.589	101.527	6.5	101.438	101.418	101.420	5.75	97.999	97.976	97.952
6.625	102.026	101.964	101.945	6.625	101.963	101.943	101.945	5.875	98.234	98.211	98.188
6.75	102.002	101.910	101.852	6.75	102.052	101.960	101.902	6	98.572	98.549	98.525
6.875	101.660	101.551	101.441	6.875	101.193	101.247	101.092	6.125	98.870	98.847	98.823

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	97.031	96.985	96.971	5.125	97.031	96.985	96.971	4.75	95.138	95.375	95.297
5.25	97.898	97.963	97.882	5.25	97.898	97.963	97.882	4.875	95.634	95.844	95.766
5.375	98.398	98.406	98.382	5.375	98.398	98.406	98.382	5	96.337	96.292	96.277
5.5	99.029	99.021	99.013	5.5	99.029	99.021	99.013	5.125	97.031	96.985	96.971
5.625	99.565	99.556	99.548	5.625	99.565	99.556	99.548	5.25	97.898	97.963	97.882
5.75	100.136	100.046	100.005	5.75	100.136	100.046	100.005	5.375	98.398	98.406	98.382
5.875	100.545	100.397	100.319	5.875	100.545	100.397	100.319	5.5	99.029	99.021	99.013
6	101.005	100.802	100.706	6	101.005	100.802	100.706	5.625	99.565	99.556	99.548
6.125	101.487	101.284	101.188	6.125	101.487	101.284	101.188	5.75	100.136	100.046	100.005
6.25	101.628	101.678	101.553	6.25	101.628	101.678	101.553	5.875	100.545	100.397	100.319
6.375	101.881	101.818	101.756	6.375	101.881	101.818	101.756	6	101.005	100.802	100.706
6.5	102.329	102.267	102.204	6.5	102.329	102.267	102.204	6.125	101.487	101.284	101.188
6.625	102.814	102.751	102.689	6.625	102.814	102.751	102.689	6.25	101.628	101.678	101.553
6.75	103.108	103.016	102.958	6.75	103.108	103.016	102.958	6.375	101.881	101.818	101.756
6.875	102.997	102.888	102.779	6.875	102.997	102.888	102.779	6.5	102.329	102.267	102.204
7	103.491	103.381	103.272	7	103.491	103.381	103.272	6.625	102.814	102.751	102.689
7.125	103.890	103.781	103.671	7.125	103.890	103.781	103.671	6.75	103.108	103.016	102.958
7.25	104.045	103.905	103.827	7.25	104.045	103.905	103.827	6.875	102.997	102.888	102.779
7.375	103.496	103.410	103.296	7.375	103.413	103.320	103.226	7	103.491	103.381	103.272
7.5	103.860	103.767	103.673	7.5	103.860	103.767	103.673	7.125	103.890	103.781	103.671
7.625	104.181	104.088	103.994	7.625	104.181	104.088	103.994	7.25	104.045	103.905	103.827
7.75	104.360	104.220	104.153	7.75	104.360	104.220	104.153	7.375	103.413	103.320	103.226
7.875	104.155	104.054	103.954	7.875	102.976	102.858	102.909	7.5	103.860	103.767	103.673
8	104.339	104.237	104.137	8	103.301	103.183	103.234	7.625	104.181	104.088	103.994
8.125	104.572	104.471	104.371	8.125	103.600	103.482	103.534	7.75	104.360	104.220	104.153
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	96.654	96.647	96.661	4.25	96.499	96.517	96.601	4.875	94.831	94.830	94.831
4.375	97.119	97.112	97.126	4.375	97.023	97.041	97.126	5	95.553	95.552	95.553
4.5	97.584	97.577	97.637	4.5	97.534	97.552	97.637	5.125	96.151	96.150	96.151
4.625	98.049	98.047	98.131	4.625	98.029	98.047	98.131	5.25	96.900	97.181	97.088
4.75	98.308	98.761	98.566	4.75	98.193	98.148	98.158	5.375	97.436	97.429	97.421
4.875	98.774	98.964	98.769	4.875	98.581	98.579	98.643	5.5	98.113	98.092	98.091
5	99.242	99.227	99.226	5	99.040	99.039	99.103	5.625	98.666	98.645	98.644
5.125	99.711	99.696	99.696	5.125	99.470	99.469	99.532	5.75	99.378	99.472	99.394
5.25	99.817	100.295	100.086	5.25	99.772	99.727	99.698	5.875	99.968	99.765	99.562
5.375	100.235	100.449	100.240	5.375	99.978	99.958	99.923	6	100.348	100.177	100.159
5.5	100.706	100.691	100.662	5.5	100.363	100.342	100.307	6.125	100.719	100.555	100.537
5.625	101.178	101.163	101.134	5.625	100.711	100.690	100.656	6.25	101.129	101.068	101.028
5.75	101.170	101.144	101.096	5.75	101.170	101.125	101.096	6.375	101.188	101.126	101.063
5.875	101.423	101.409	101.393	5.875	100.955	100.915	100.954	6.5	101.677	101.614	101.552
6	101.880	101.866	101.851	6	101.294	101.254	101.293	6.625	102.051	101.989	101.926
								6.75	102.027	101.935	101.877
								6.875	101.685	101.576	101.466
								7	102.178	102.069	101.959
								7.125	102.577	102.468	102.359
								7.25	102.342	102.202	102.124
								7.375	100.953	100.813	100.746
								7.5	101.486	101.346	101.279
								7.625	102.003	101.863	101.796
								7.75	102.354	102.214	102.147
								7.875	99.524	99.406	99.457
								8	99.849	99.731	99.782
								8.125	100.148	100.030	100.082
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	101.677	101.614	101.552	6.125	100.622	100.561	100.537	4.5	94.870	94.888	94.872
6.625	102.051	101.989	101.926	6.25	101.179	101.118	101.078	4.625	95.319	95.337	95.321
6.75	102.027	101.935	101.877	6.375	100.724	100.789	100.707	4.75	93.872	93.871	93.835
6.875	101.685	101.576	101.466	6.5	101.274	101.215	101.257	4.875	94.306	94.305	94.269
7	102.178	102.069	101.959	6.625	101.696	101.637	101.678	5	94.699	94.698	94.662
7.125	102.577	102.468	102.359	6.75	102.077	101.985	101.927	5.125	95.046	95.044	95.008
7.25	102.342	102.202	102.124	6.875	101.012	100.933	100.910	5.25	96.206	96.182	96.159
7.375	100.953	100.813	100.746	7	101.453	101.374	101.351	5.375	96.273	96.249	96.226
7.5	101.486	101.346	101.279	7.125	101.910	101.770	101.692	5.5	96.669	96.646	96.622
7.625	102.003	101.863	101.796	7.25	102.392	102.252	102.174	5.625	97.077	97.054	97.031
7.75	102.354	102.214	102.147	7.375	101.003	100.863	100.796	5.75	98.024	98.001	97.977
7.875	99.524	99.406	99.457	7.5	101.536	101.396	101.329	5.875	98.259	98.236	98.213
8	99.849	99.731	99.782	7.625	102.053	101.913	101.846	6	98.597	98.574	98.550
8.125	100.148	100.030	100.082	7.75	99.211	99.093	99.145	6.125	98.895	98.872	98.848

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	101.881	101.818	101.756	6.375	101.881	101.818	101.756	6	101.005	100.802	100.706
6.5	102.329	102.267	102.204	6.5	102.329	102.267	102.204	6.125	101.487	101.284	101.202
6.625	102.814	102.751	102.689	6.625	102.814	102.751	102.689	6.25	101.628	101.678	101.553
6.75	103.108	103.016	102.958	6.75	103.108	103.016	102.958	6.375	101.881	101.818	101.756
6.875	102.997	102.888	102.779	6.875	102.997	102.888	102.779	6.5	102.329	102.267	102.204
7	103.491	103.381	103.272	7	103.491	103.381	103.272	6.625	102.814	102.751	102.689
7.125	103.890	103.781	103.671	7.125	103.890	103.781	103.671	6.75	103.108	103.016	102.958
7.25	104.045	103.905	103.827	7.25	104.045	103.905	103.827	6.875	102.997	102.888	102.779
7.375	103.496	103.410	103.296	7.375	103.413	103.320	103.226	7	103.491	103.381	103.272
7.5	103.860	103.767	103.673	7.5	103.860	103.767	103.673	7.125	103.890	103.781	103.671
7.625	104.181	104.088	103.994	7.625	104.181	104.088	103.994	7.25	104.045	103.905	103.827
7.75	104.360	104.220	104.153	7.75	104.360	104.220	104.153	7.375	103.413	103.320	103.226
7.875	104.155	104.054	103.954	7.875	103.026	102.908	102.959	7.5	103.860	103.767	103.673
8	104.339	104.237	104.137	8	103.351	103.233	103.284	7.625	104.181	104.088	103.994
8.125	104.572	104.471	104.371	8.125	103.650	103.532	103.584	7.75	104.360	104.220	104.153
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	97.584	97.577	97.637	4.5	97.534	97.552	97.637	6.625	102.051	101.989	101.926
4.625	98.049	98.047	98.131	4.625	98.029	98.047	98.131	6.75	102.027	101.935	101.877
4.75	98.308	98.761	98.566	4.75	98.193	98.148	98.158	6.875	101.685	101.576	101.466
4.875	98.774	98.964	98.769	4.875	98.581	98.579	98.643	7	102.178	102.069	101.959
5	99.242	99.227	99.226	5	99.040	99.039	99.103	7.125	102.577	102.468	102.359
5.125	99.711	99.696	99.696	5.125	99.470	99.469	99.532	7.25	102.342	102.202	102.124
5.25	99.817	100.295	100.086	5.25	99.772	99.727	99.698	7.375	102.334	102.248	102.134
5.375	100.235	100.449	100.240	5.375	99.978	99.958	99.923	7.5	102.308	102.222	102.108
5.5	100.706	100.691	100.662	5.5	100.363	100.342	100.307	7.625	102.419	102.333	102.219
5.625	101.178	101.163	101.134	5.625	100.711	100.690	100.656	7.75	102.354	102.214	102.147
5.75	101.170	101.144	101.096	5.75	101.170	101.125	101.096	7.875	101.680	101.579	101.479
5.875	101.423	101.409	101.393	5.875	100.955	100.915	100.954	8	101.614	101.512	101.412
6	101.880	101.866	101.851	6	101.294	101.254	101.293	8.125	101.847	101.746	101.646
6.125	102.326	102.311	102.296	6.125	101.719	101.674	101.645				
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	101.677	101.614	101.552	6.125	100.622	100.561	100.537	4.5	94.870	94.888	94.872
6.625	102.051	101.989	101.926	6.25	101.179	101.118	101.078	4.625	95.319	95.337	95.321
6.75	102.027	101.935	101.877	6.375	100.724	100.789	100.707	4.75	93.872	93.871	93.835
6.875	101.685	101.576	101.466	6.5	101.274	101.215	101.257	4.875	94.306	94.305	94.269
7	102.178	102.069	101.959	6.625	101.696	101.637	101.678	5	94.699	94.698	94.662
7.125	102.577	102.468	102.359	6.75	102.077	101.985	101.927	5.125	95.046	95.044	95.008
7.25	102.342	102.202	102.124	6.875	101.012	100.933	100.910	5.25	96.206	96.182	96.159
7.375	100.953	100.813	100.746	7	101.453	101.374	101.351	5.375	96.273	96.249	96.226
7.5	101.486	101.346	101.279	7.125	101.910	101.770	101.692	5.5	96.669	96.646	96.622
7.625	102.003	101.863	101.796	7.25	102.392	102.252	102.174	5.625	97.077	97.054	97.031
7.75	102.354	102.214	102.147	7.375	101.003	100.863	100.796	5.75	98.024	98.001	97.977
7.875	99.524	99.406	99.457	7.5	101.536	101.396	101.329	5.875	98.259	98.236	98.213
8	99.849	99.731	99.782	7.625	102.053	101.913	101.846	6	98.597	98.574	98.550
8.125	100.148	100.030	100.082	7.75	99.211	99.093	99.145	6.125	98.895	98.872	98.848

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	99.390	99.224	98.924	6.75	97.890	97.724	97.424
6.875	99.881	99.646	99.346	6.875	98.381	98.146	97.846
7	100.365	100.130	99.830	7	98.865	98.630	98.330
7.125	100.801	100.566	100.266	7.125	99.301	99.066	98.766
7.25	101.217	100.982	100.682	7.25	99.717	99.482	99.182
7.375	101.127	100.843	100.543	7.375	99.627	99.343	99.043
7.5	101.571	101.287	100.987	7.5	100.071	99.787	99.487
7.625	101.977	101.693	101.393	7.625	100.477	100.193	99.893
7.75	102.363	102.079	101.779	7.75	100.863	100.579	100.279
7.875	102.018	101.686	101.386	7.875	100.518	100.186	99.886
8	102.442	102.110	101.810	8	100.942	100.610	100.310
8.125	102.808	102.476	102.176	8.125	101.308	100.976	100.676
8.25	103.154	102.822	102.522	8.25	101.654	101.322	101.022
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.390	97.224	96.924	6.75	95.890	95.724	95.424
6.875	97.881	97.646	97.346	6.875	96.381	96.146	95.846
7	98.365	98.130	97.830	7	96.865	96.630	96.330
7.125	98.801	98.566	98.266	7.125	97.301	97.066	96.766
7.25	99.217	98.982	98.682	7.25	97.717	97.482	97.182
7.375	99.127	98.843	98.543	7.375	97.627	97.343	97.043
7.5	99.571	99.287	98.987	7.5	98.071	97.787	97.487
7.625	99.977	99.693	99.393	7.625	98.477	98.193	97.893
7.75	100.363	100.079	99.779	7.75	98.863	98.579	98.279
7.875	100.018	99.686	99.386	7.875	98.518	98.186	97.886
8	100.442	100.110	99.810	8	98.942	98.610	98.310
8.125	100.808	100.476	100.176	8.125	99.308	98.976	98.676
8.25	101.154	100.822	100.522	8.25	99.654	99.322	99.022
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.640	98.474	98.174	6.75	96.640	96.474	96.174
6.875	99.131	98.896	98.596	6.875	97.131	96.896	96.596
7	99.615	99.380	99.080	7	97.615	97.380	97.080
7.125	100.051	99.816	99.516	7.125	98.051	97.816	97.516
7.25	100.467	100.232	99.932	7.25	98.467	98.232	97.932
7.375	100.377	100.093	99.793	7.375	98.377	98.093	97.793
7.5	100.821	100.537	100.237	7.5	98.821	98.537	98.237
7.625	101.227	100.943	100.643	7.625	99.227	98.943	98.643
7.75	101.613	101.329	101.029	7.75	99.613	99.329	99.029
7.875	101.268	100.936	100.636	7.875	99.268	98.936	98.636
8	101.692	101.360	101.060	8	99.692	99.360	99.060
8.125	102.058	101.726	101.426	8.125	100.058	99.726	99.426
8.25	102.404	102.072	101.772	8.25	100.404	100.072	99.772

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.