



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	92.407	92.391	92.376	4.75	92.400	92.320	92.320	5.125	96.424	96.451	96.440
4.875	93.471	93.513	93.489	4.875	93.471	93.513	93.489	5.25	97.134	97.171	97.160
5	94.159	94.215	94.187	5	94.159	94.215	94.187	5.375	97.669	97.716	97.703
5.125	94.714	94.771	94.743	5.125	94.714	94.771	94.743	5.5	98.169	98.225	98.209
5.25	95.588	95.552	95.525	5.25	95.472	95.483	95.478	5.625	98.633	98.678	98.662
5.375	96.281	96.244	96.218	5.375	96.077	96.101	96.091	5.75	99.707	99.669	99.612
5.5	96.981	96.944	96.918	5.5	96.690	96.695	96.683	5.875	100.255	100.218	100.163
5.625	97.573	97.537	97.511	5.625	97.315	97.308	97.295	6	100.745	100.708	100.656
5.75	98.059	98.019	97.989	5.75	97.979	97.972	97.951	6.125	101.155	101.095	101.067
5.875	98.667	98.628	98.598	5.875	98.593	98.531	98.503	6.25	101.085	101.017	100.995
6	99.241	99.202	99.172	6	99.191	99.130	99.099	6.375	101.569	101.508	101.481
6.125	99.798	99.737	99.709	6.125	99.798	99.737	99.709	6.5	102.204	102.148	102.117
6.25	100.096	100.045	100.004	6.25	99.983	99.958	99.951	6.625	102.449	102.400	102.363
6.375	100.648	100.597	100.556	6.375	100.525	100.490	100.491	6.75	102.155	102.126	102.058
6.5	101.117	101.066	101.025	6.5	101.035	101.002	100.942	6.875	102.586	102.557	102.491
6.625	101.587	101.536	101.495	6.625	101.523	101.443	101.410	7	102.975	102.946	102.883
6.75	101.771	101.713	101.710	6.75	101.748	101.702	101.710	7.125	103.327	103.300	103.238
6.875	102.302	102.244	102.195	6.875	102.213	102.161	102.175	7.25	103.316	103.263	103.191
7	102.658	102.600	102.574	7	102.612	102.560	102.574	7.375	103.715	103.700	103.629
7.125	103.064	103.013	102.974	7.125	103.064	103.013	102.974	7.5	104.212	104.144	104.071
7.25	103.420	103.259	103.166	7.25	103.217	103.157	103.166	7.625	104.644	104.582	104.503
7.375	103.872	103.711	103.650	7.375	103.673	103.604	103.650	7.75	105.001	104.998	104.971
7.5	104.288	104.127	104.007	7.5	104.039	103.971	104.007	7.875	105.370	105.367	105.341
7.625	104.687	104.525	104.432	7.625	104.451	104.441	104.432	8	105.171	105.150	105.167
7.75	104.875	104.872	104.858	7.75	104.875	104.872	104.858				
7.875	105.269	105.266	105.239	7.875	105.269	105.266	105.239				
8	105.468	105.388	105.463	8	105.468	105.388	105.463				
8.125	105.775	105.662	105.750	8.125	105.775	105.662	105.750				
8.25	106.298	106.186	106.280	8.25	106.298	106.186	106.280				
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	97.551	97.551	97.551	4.625	98.115	98.115	98.115	5	93.269	93.330	93.264
4.75	97.752	97.716	97.689	4.75	98.209	98.209	98.209	5.125	93.896	93.963	93.895
4.875	98.248	98.217	98.217	4.875	98.762	98.762	98.762	5.25	95.545	95.499	95.462
5	98.648	98.591	98.573	5	98.879	98.906	98.879	5.375	96.246	96.201	96.166
5.125	99.037	99.000	98.965	5.125	99.274	99.315	99.276	5.5	96.952	96.908	96.874
5.25	99.441	99.340	99.311	5.25	99.694	99.694	99.641	5.625	97.563	97.520	97.488
5.375	99.928	99.829	99.801	5.375	100.249	100.249	100.201	5.75	98.079	98.039	98.009
5.5	100.310	100.212	100.186	5.5	100.561	100.561	100.519	5.875	98.685	98.644	98.614
5.625	100.612	100.514	100.490	5.625	100.706	100.706	100.670	6	99.256	99.213	99.181
5.75	100.851	100.771	100.731	5.75	100.800	100.821	100.806	6.125	99.744	99.700	99.666
5.875	101.308	101.229	101.191	5.875	101.176	101.170	101.145	6.25	100.114	100.062	100.019
6	101.649	101.570	101.534	6	101.623	101.612	101.592	6.375	100.660	100.605	100.560
6.125	101.922	101.844	101.809	6.125	101.840	101.824	101.810	6.5	101.113	101.051	100.999
6.25	102.035	101.961	101.912	6.25	101.617	101.615	101.597	6.625	101.581	101.515	101.460
6.375	102.459	102.385	102.338	6.375	101.875	101.932	101.910	6.75	101.788	101.728	101.677
6.5	102.735	102.662	102.617	6.5	102.209	102.260	102.238	6.875	102.311	102.247	102.194
6.625	102.950	102.878	102.835	6.625	102.526	102.454	102.411	7	102.675	102.599	102.533
6.75	103.085	103.017	102.960	6.75	102.748	102.706	102.704	7.125	102.955	102.864	102.783
6.875	103.511	103.444	103.389	6.875	103.079	103.032	103.032	7.25	103.574	103.474	103.383
7	103.331	103.322	103.308	7	103.356	103.303	103.303	7.375	104.005	103.901	103.807
7.125	103.514	103.466	103.436	7.125	103.080	103.032	103.002	7.5	103.773	103.705	103.632
7.25	103.435	103.333	103.235	7.25	103.038	102.960	102.900	7.625	104.037	103.949	103.871
7.375	103.841	103.764	103.704	7.375	103.402	103.325	103.264	7.75	103.126	103.123	103.093
								7.875	103.421	103.418	103.390

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	97.480	97.417	97.354	5	96.881	96.856	96.800	5	94.889	94.826	94.763
5.125	97.996	97.933	97.870	5.125	97.382	97.353	97.292	5.125	95.546	95.483	95.420
5.25	98.513	98.450	98.387	5.25	97.842	97.809	97.744	5.25	96.207	96.144	96.081
5.375	98.741	98.678	98.615	5.375	98.240	98.202	98.134	5.375	96.506	96.443	96.380
5.5	99.114	99.051	98.988	5.5	98.623	98.581	98.509	5.5	96.988	96.925	96.862
5.625	99.488	99.425	99.362	5.625	98.984	98.937	98.861	5.625	97.456	97.393	97.330
5.75	99.555	99.492	99.429	5.75	99.337	99.285	99.206	5.75	97.731	97.668	97.605
5.875	99.612	99.549	99.486	5.875	99.677	99.621	99.538	5.875	98.003	97.940	97.878
6	99.812	99.749	99.686	6	99.965	99.905	99.817	6	98.278	98.215	98.152
6.125	100.015	99.952	99.889	6.125	100.176	100.111	100.020	6.125	98.554	98.491	98.428
6.25	100.220	100.157	100.094	6.25	100.362	100.292	100.197	6.25	98.830	98.767	98.704
6.375	100.424	100.361	100.298	6.375	100.515	100.441	100.342	6.375	99.104	99.041	98.978
6.5	100.334	100.271	100.208	6.5	100.584	100.506	100.403	6.5	99.561	99.498	99.436
6.625	100.533	100.470	100.407	6.625	100.530	100.452	100.341	6.625	99.645	99.582	99.519
6.75	100.760	100.697	100.634	6.75	100.678	100.615	100.552	6.75	99.914	99.851	99.789
6.875	100.812	100.749	100.686	6.875	100.744	100.681	100.618	6.875	99.996	99.933	99.870
7	100.864	100.801	100.738	7	100.801	100.738	100.675	7	100.068	100.005	99.942
7.125	100.915	100.852	100.789	7.125	100.855	100.792	100.729	7.125	100.137	100.074	100.011
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	97.430	97.367	97.304	5	96.978	96.954	96.897	5	94.839	94.776	94.713
5.125	97.946	97.883	97.820	5.125	97.478	97.450	97.389	5.125	95.496	95.433	95.370
5.25	98.463	98.400	98.337	5.25	97.938	97.904	97.840	5.25	96.157	96.094	96.031
5.375	98.691	98.628	98.565	5.375	98.334	98.296	98.228	5.375	96.456	96.393	96.330
5.5	99.064	99.001	98.938	5.5	98.716	98.674	98.602	5.5	96.938	96.875	96.812
5.625	99.438	99.375	99.312	5.625	99.076	99.030	98.954	5.625	97.406	97.343	97.280
5.75	99.505	99.442	99.379	5.75	99.428	99.377	99.297	5.75	97.681	97.618	97.555
5.875	99.562	99.499	99.436	5.875	99.767	99.712	99.628	5.875	97.953	97.890	97.827
6	99.762	99.699	99.636	6	100.055	99.995	99.907	6	98.228	98.165	98.102
6.125	99.965	99.902	99.839	6.125	100.266	100.201	100.110	6.125	98.504	98.441	98.378
6.25	100.170	100.107	100.044	6.25	100.453	100.383	100.288	6.25	98.780	98.717	98.654
6.375	100.374	100.311	100.248	6.375	100.607	100.533	100.434	6.375	99.054	98.991	98.928
6.5	100.379	100.301	100.198	6.5	100.678	100.600	100.497	6.5	99.511	99.448	99.385
6.625	100.483	100.420	100.357	6.625	100.627	100.548	100.437	6.625	99.595	99.532	99.469
6.75	100.710	100.647	100.584	6.75	100.628	100.565	100.502	6.75	99.864	99.801	99.738
6.875	100.762	100.699	100.636	6.875	100.694	100.631	100.568	6.875	99.946	99.883	99.820
7	100.814	100.751	100.688	7	100.751	100.688	100.625	7	100.018	99.955	99.892
7.125	100.865	100.802	100.739	7.125	100.893	100.792	100.679	7.125	100.087	100.024	99.961

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 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	94.197	94.160	94.160	5.75	98.107	98.047	98.019	4.375	95.951	95.932	95.894
5.25	95.240	95.214	95.178	5.875	98.674	98.614	98.586	4.5	96.327	96.308	96.270
5.375	95.938	95.912	95.876	6	99.193	99.133	99.105	4.625	96.675	96.656	96.618
5.5	96.620	96.594	96.558	6.125	99.598	99.539	99.510	4.75	97.286	97.259	97.214
5.625	97.258	97.232	97.197	6.25	99.938	99.871	99.829	4.875	97.709	97.682	97.637
5.75	97.961	97.897	97.863	6.375	100.465	100.398	100.355	5	97.984	97.957	97.912
5.875	98.593	98.531	98.498	6.5	100.934	100.867	100.825	5.125	98.216	98.190	98.144
6	99.191	99.130	99.099	6.625	101.279	101.212	101.169	5.25	98.807	98.774	98.729
6.125	99.798	99.737	99.709	6.75	101.454	101.379	101.336	5.375	99.109	99.077	99.031
6.25	99.957	99.902	99.845	6.875	101.926	101.851	101.809	5.5	99.543	99.511	99.465
6.375	100.506	100.445	100.388	7	102.327	102.253	102.210	5.625	99.771	99.738	99.693
6.5	101.031	100.950	100.915	7.125	102.618	102.544	102.501	5.75	100.115	100.083	100.037
6.625	101.523	101.443	101.410	7.25	102.683	102.593	102.536	5.875	100.489	100.457	100.411
				7.375	103.110	103.021	102.964	6	100.717	100.685	100.639
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.668	95.634	95.581								
4.75	96.185	96.143	96.083								
4.875	96.408	96.366	96.306								
5	96.723	96.682	96.621								
5.125	97.100	97.059	96.999								
5.25	97.437	97.396	97.335								
5.375	97.765	97.724	97.663								
5.5	98.014	97.973	97.912								
5.625	98.357	98.315	98.255								
5.75	98.559	98.512	98.452								
5.875	98.883	98.836	98.776								
6	99.452	99.404	99.344								

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	95.142	95.132	95.120	5.75	99.707	99.669	99.612	4.25	95.527	95.508	95.470
5.5	95.832	95.821	95.809	5.875	100.255	100.218	100.163	4.375	95.951	95.932	95.894
5.625	96.491	96.479	96.467	6	100.745	100.708	100.656	4.5	96.327	96.308	96.270
5.75	97.806	97.770	97.710	6.125	101.099	101.064	101.013	4.625	96.675	96.656	96.618
5.875	98.418	98.382	98.324	6.25	101.020	100.963	100.900	4.75	97.286	97.259	97.214
6	98.988	98.953	98.897	6.375	101.486	101.429	101.369	4.875	97.709	97.682	97.637
6.125	99.525	99.491	99.438	6.5	101.914	101.858	101.800	5	97.984	97.957	97.912
6.25	99.813	99.757	99.692	6.625	102.286	102.230	102.174	5.125	98.216	98.190	98.144
6.375	100.333	100.278	100.215	6.75	102.155	102.126	102.058	5.25	98.807	98.774	98.729
6.5	100.825	100.771	100.710	6.875	102.586	102.557	102.491	5.375	99.109	99.077	99.031
6.625	101.249	101.195	101.136	7	102.974	102.946	102.883	5.5	99.543	99.511	99.465
6.75	101.571	101.544	101.474	7.125	103.327	103.300	103.238	5.625	99.771	99.738	99.693
6.875	102.031	101.987	101.919	7.25	103.280	103.263	103.191	5.75	100.115	100.083	100.037
7	102.438	102.382	102.323	7.375	103.715	103.700	103.629	5.875	100.489	100.457	100.411
7.125	102.847	102.791	102.732	7.5	104.052	104.037	103.969	6	100.717	100.685	100.639
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.668	95.634	95.581								
4.75	97.256	97.197	97.176								
4.875	97.603	97.545	97.525								
5	98.058	97.895	97.877								
5.125	98.633	98.532	98.500								
5.25	98.977	98.877	98.847								
5.375	99.311	99.212	99.183								
5.5	99.594	99.496	99.469								
5.625	100.006	99.925	99.882								
5.75	100.340	100.259	100.219								
5.875	100.665	100.585	100.547								
6	100.985	100.906	100.870								

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	94.714	94.771	94.743
5.25	95.472	95.483	95.478
5.375	96.077	96.101	96.091
5.5	96.659	96.695	96.683
5.625	97.272	97.308	97.295
5.75	97.979	97.972	97.951
5.875	98.533	98.527	98.503
6	99.069	99.071	99.032
6.125	99.568	99.581	99.542
6.25	99.983	99.958	99.951
6.375	100.525	100.490	100.491
6.5	101.035	101.002	100.942
6.625	101.448	101.436	101.391
6.75	101.748	101.702	101.710
6.875	102.213	102.161	102.175
7	102.612	102.560	102.574
7.125	102.980	102.950	102.950
7.25	103.192	103.123	103.166
7.375	103.673	103.604	103.650

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	94.922	95.283	95.202	4.75	94.922	95.283	95.202	5	96.154	96.355	96.273
4.875	95.450	95.746	95.664	4.875	95.450	95.746	95.664	5.125	96.849	96.815	96.790
5	96.154	96.355	96.273	5	96.154	96.355	96.273	5.25	97.719	97.856	97.766
5.125	96.849	96.815	96.790	5.125	96.849	96.815	96.790	5.375	98.169	98.331	98.241
5.25	97.719	97.856	97.766	5.25	97.719	97.856	97.766	5.5	98.850	98.931	98.841
5.375	98.402	98.331	98.241	5.375	98.169	98.331	98.241	5.625	99.385	99.370	99.354
5.5	98.863	98.931	98.841	5.5	98.850	98.931	98.841	5.75	99.979	99.938	99.827
5.625	99.385	99.370	99.354	5.625	99.385	99.370	99.354	5.875	100.388	100.425	100.314
5.75	99.979	99.938	99.827	5.75	99.979	99.938	99.827	6	100.848	100.994	100.883
5.875	100.418	100.425	100.314	5.875	100.388	100.425	100.314	6.125	101.330	101.381	101.270
6	100.893	100.994	100.883	6	100.848	100.994	100.883	6.25	101.549	101.793	101.667
6.125	101.409	101.381	101.270	6.125	101.330	101.381	101.270	6.375	101.750	101.799	101.673
6.25	101.549	101.793	101.667	6.25	101.549	101.793	101.667	6.5	102.256	102.430	102.305
6.375	101.787	101.799	101.673	6.375	101.750	101.799	101.673	6.625	102.842	102.818	102.693
6.5	102.265	102.430	102.305	6.5	102.256	102.430	102.305	6.75	103.212	103.120	103.063
6.625	102.842	102.818	102.693	6.625	102.842	102.818	102.693	6.875	102.933	102.957	102.773
6.75	103.212	103.120	103.063	6.75	103.212	103.120	103.063	7	103.446	103.520	103.336
6.875	103.115	102.995	102.874	6.875	102.933	102.957	102.773	7.125	103.868	103.939	103.755
7	103.585	103.520	103.344	7	103.446	103.520	103.336	7.25	104.303	104.180	104.109
7.125	104.015	103.939	103.775	7.125	103.868	103.939	103.755	7.375	103.458	103.323	103.266
7.25	104.303	104.180	104.109	7.25	104.303	104.180	104.109	7.5	103.993	103.858	103.801
7.375	103.641	103.550	103.464	7.375	103.458	103.323	103.266	7.625	104.513	104.377	104.321
7.5	104.115	104.023	103.938	7.5	103.993	103.858	103.801	7.75	104.915	104.779	104.723
								7.875	103.028	102.942	102.953
								8	103.434	103.347	103.358
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	96.539	96.534	96.564	4.25	96.248	96.258	96.326	4.75	93.903	93.933	93.863
4.375	97.004	96.999	97.029	4.375	96.822	96.832	96.900	4.875	94.640	94.670	94.600
4.5	97.469	97.463	97.494	4.5	97.393	97.403	97.471	5	95.372	95.402	95.332
4.625	97.960	97.969	98.038	4.625	97.960	97.969	98.038	5.125	96.068	96.099	96.028
4.75	98.249	98.724	98.521	4.75	98.239	98.724	98.521	5.25	97.269	97.176	97.063
4.875	98.754	98.958	98.755	4.875	98.484	98.958	98.755	5.375	97.960	97.867	97.754
5	99.210	99.282	99.180	5	99.036	99.282	99.078	5.5	98.421	98.328	98.215
5.125	99.667	99.652	99.636	5.125	99.573	99.563	99.565	5.625	98.860	98.767	98.654
5.25	99.880	100.358	100.149	5.25	99.880	100.358	100.149	5.75	99.467	99.372	99.258
5.375	100.286	100.481	100.271	5.375	100.009	100.481	100.271	5.875	100.095	99.999	99.886
5.5	100.743	100.800	100.698	5.5	100.511	100.800	100.590	6	100.590	100.494	100.381
5.625	101.200	101.177	101.154	5.625	100.983	100.982	100.981	6.125	101.106	101.011	100.897
5.75	101.084	101.349	101.088	5.75	101.084	101.349	101.088	6.25	100.962	100.905	100.815
5.875	101.537	101.507	101.477	5.875	101.054	101.018	101.029	6.375	101.057	100.998	100.917
6	101.993	101.964	101.934	6	101.502	101.453	101.476	6.5	101.546	101.476	101.405
								6.625	101.921	101.872	101.780
								6.75	101.953	101.861	101.804
								6.875	101.894	101.796	101.792
								7	102.306	102.209	102.205
								7.125	102.710	102.614	102.610
								7.25	102.350	102.227	102.156
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	96.555	96.844	96.722	5	95.372	95.402	95.332	4.5	94.752	94.762	94.606
5.375	97.250	97.261	97.198	5.125	96.068	96.099	96.028	4.625	95.311	95.320	95.164
5.5	98.009	98.020	97.957	5.25	96.555	96.844	96.722	4.75	95.229	95.214	95.198
5.625	98.590	98.601	98.538	5.375	97.250	97.261	97.198	4.875	95.734	95.719	95.703
5.75	99.221	99.175	99.033	5.5	98.009	98.020	97.957	5	96.190	96.175	96.160
5.875	99.811	99.674	99.578	5.625	98.590	98.601	98.538	5.125	96.647	96.632	96.616
6	100.233	100.219	100.124	5.75	99.103	99.175	99.033	5.25	96.761	96.739	96.716
6.125	100.769	100.760	100.665	5.875	99.713	99.654	99.558	5.375	97.266	97.244	97.221
6.25	100.962	100.905	100.815	6	100.228	100.219	100.124	5.5	97.723	97.700	97.678
6.375	101.057	100.998	100.917	6.125	100.769	100.760	100.665	5.625	98.180	98.157	98.134
6.5	101.546	101.476	101.405	6.25	100.899	100.843	100.757	5.75	98.012	97.983	97.953
6.625	101.921	101.872	101.780	6.375	101.010	100.998	100.894	5.875	98.517	98.487	98.457
6.75	101.953	101.861	101.804	6.5	101.456	101.379	101.341	6	98.973	98.944	98.914
6.875	101.894	101.796	101.792	6.625	101.900	101.872	101.778	6.125	99.419	99.390	99.360

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	97.719	97.856	97.766	5.25	97.719	97.856	97.766	5.25	97.719	97.856	97.766
5.375	98.169	98.331	98.241	5.375	98.169	98.331	98.241	5.375	98.169	98.331	98.241
5.5	98.850	98.931	98.841	5.5	98.850	98.931	98.841	5.5	98.850	98.931	98.841
5.625	99.385	99.370	99.354	5.625	99.385	99.370	99.354	5.625	99.385	99.370	99.354
5.75	99.979	99.938	99.827	5.75	99.979	99.938	99.827	5.75	99.979	99.938	99.827
5.875	100.388	100.425	100.314	5.875	100.388	100.425	100.314	5.875	100.388	100.425	100.314
6	100.848	100.994	100.883	6	100.848	100.994	100.883	6	100.848	100.994	100.883
6.125	101.330	101.381	101.270	6.125	101.330	101.381	101.270	6.125	101.330	101.381	101.270
6.25	101.549	101.793	101.667	6.25	101.549	101.793	101.667	6.25	101.549	101.793	101.667
6.375	101.750	101.799	101.673	6.375	101.750	101.799	101.673	6.375	101.750	101.799	101.673
6.5	102.256	102.430	102.305	6.5	102.256	102.430	102.305	6.5	102.256	102.430	102.305
6.625	102.842	102.818	102.693	6.625	102.842	102.818	102.693	6.625	102.842	102.818	102.693
6.75	103.212	103.120	103.063	6.75	103.212	103.120	103.063	6.75	103.212	103.120	103.063
6.875	102.933	102.957	102.773	6.875	102.933	102.957	102.773	6.875	102.933	102.957	102.773
7	103.446	103.520	103.336	7	103.446	103.520	103.336	7	103.446	103.520	103.336
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	97.393	97.403	97.471	4.25	96.248	96.258	96.326	5.25	96.555	96.844	96.722
4.625	97.960	97.969	98.038	4.375	96.822	96.832	96.900	5.375	97.250	97.261	97.198
4.75	98.239	98.724	98.521	4.5	97.393	97.403	97.471	5.5	98.009	98.020	97.957
4.875	98.484	98.958	98.755	4.625	97.960	97.969	98.038	5.625	98.590	98.601	98.538
5	99.036	99.282	99.078	4.75	98.104	98.059	98.044	5.75	99.221	99.175	99.033
5.125	99.573	99.563	99.565	4.875	98.484	98.474	98.475	5.875	99.811	99.674	99.578
5.25	99.880	100.358	100.149	5	99.036	99.026	99.027	6	100.233	100.219	100.124
5.375	100.009	100.481	100.271	5.125	99.573	99.563	99.565	6.125	100.769	100.760	100.665
5.5	100.511	100.800	100.590	5.25	99.730	99.682	99.652	6.25	100.962	100.905	100.815
5.625	100.983	100.982	100.981	5.375	100.009	99.979	100.007	6.375	101.057	100.998	100.917
5.75	101.084	101.349	101.088	5.5	100.511	100.481	100.509	6.5	101.546	101.476	101.405
5.875	101.054	101.018	101.029	5.625	100.983	100.954	100.981	6.625	101.921	101.872	101.780
6	101.502	101.453	101.476	5.75	101.084	101.037	101.006	6.75	101.953	101.861	101.804
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	96.555	96.844	96.722	5.25	96.555	96.844	96.722	4.5	94.752	94.762	94.606
5.375	97.250	97.261	97.198	5.375	97.250	97.261	97.198	4.625	95.311	95.320	95.164
5.5	98.009	98.020	97.957	5.5	98.009	98.020	97.957	4.75	93.703	93.694	93.619
5.625	98.590	98.601	98.538	5.625	98.590	98.601	98.538	4.875	94.252	94.242	93.944
5.75	99.221	99.175	99.033	5.75	99.103	99.175	99.033	5	94.780	94.770	94.471
5.875	99.811	99.674	99.578	5.875	99.532	99.523	99.428	5.125	95.276	95.266	94.967
6	100.233	100.219	100.124	6	100.228	100.219	100.124	5.25	96.143	96.120	96.097
6.125	100.769	100.760	100.665	6.125	100.769	100.760	100.665	5.375	96.210	96.187	96.163
6.25	100.962	100.905	100.815	6.25	100.861	100.799	100.757	5.5	96.607	96.583	96.560
6.375	101.057	100.998	100.917	6.375	100.748	100.998	100.841	5.625	97.015	96.992	96.968
6.5	101.546	101.476	101.405	6.5	101.387	101.359	101.265	5.75	97.946	97.923	97.899
6.625	101.921	101.872	101.780	6.625	101.900	101.872	101.778	5.875	98.181	98.158	98.134
6.75	101.953	101.861	101.804	6.75	102.003	101.911	101.854	6	98.519	98.496	98.472
6.875	101.894	101.796	101.792	6.875	101.183	101.301	101.086	6.125	98.817	98.793	98.770

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	96.874	96.829	96.815	5.125	96.874	96.829	96.815	4.75	94.947	95.277	95.195
5.25	97.744	97.900	97.810	5.25	97.744	97.900	97.810	4.875	95.475	95.746	95.664
5.375	98.194	98.344	98.254	5.375	98.194	98.344	98.254	5	96.179	96.134	96.120
5.5	98.875	98.859	98.844	5.5	98.875	98.859	98.844	5.125	96.874	96.829	96.815
5.625	99.410	99.395	99.379	5.625	99.410	99.395	99.379	5.25	97.744	97.900	97.810
5.75	100.004	99.950	99.848	5.75	100.004	99.950	99.848	5.375	98.194	98.344	98.254
5.875	100.413	100.344	100.233	5.875	100.413	100.344	100.233	5.5	98.875	98.859	98.844
6	100.873	100.731	100.620	6	100.873	100.731	100.620	5.625	99.410	99.395	99.379
6.125	101.355	101.183	101.140	6.125	101.355	101.183	101.140	5.75	100.004	99.950	99.848
6.25	101.574	101.662	101.536	6.25	101.574	101.662	101.536	5.875	100.413	100.344	100.233
6.375	101.775	101.704	101.634	6.375	101.775	101.704	101.634	6	100.873	100.731	100.620
6.5	102.224	102.153	102.083	6.5	102.224	102.153	102.083	6.125	101.355	101.183	101.140
6.625	102.708	102.638	102.567	6.625	102.708	102.638	102.567	6.25	101.574	101.662	101.536
6.75	103.071	102.967	102.910	6.75	103.071	102.967	102.910	6.375	101.775	101.704	101.634
6.875	102.958	102.833	102.708	6.875	102.958	102.833	102.708	6.5	102.224	102.153	102.083
7	103.471	103.346	103.221	7	103.471	103.346	103.221	6.625	102.708	102.638	102.567
7.125	103.820	103.695	103.570	7.125	103.820	103.695	103.570	6.75	103.071	102.967	102.910
7.25	104.078	103.955	103.884	7.25	104.078	103.955	103.884	6.875	102.958	102.833	102.708
7.375	103.471	103.356	103.271	7.375	103.382	103.265	103.148	7	103.471	103.346	103.221
7.5	103.789	103.672	103.555	7.5	103.789	103.672	103.555	7.125	103.820	103.695	103.570
7.625	104.170	104.053	103.936	7.625	104.170	104.053	103.936	7.25	104.078	103.955	103.884
7.75	104.437	104.301	104.245	7.75	104.437	104.301	104.245	7.375	103.382	103.265	103.161
7.875	104.153	104.030	103.930	7.875	102.834	102.708	102.759	7.5	103.789	103.672	103.582
8	104.336	104.213	104.114	8	103.158	103.032	103.083	7.625	104.170	104.053	104.008
8.125	104.570	104.447	104.347	8.125	103.457	103.330	103.381	7.75	104.437	104.301	104.245
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	96.564	96.559	96.589	4.25	96.332	96.341	96.410	4.875	94.612	94.603	94.572
4.375	97.029	97.024	97.054	4.375	96.855	96.864	96.933	5	95.334	95.324	95.294
4.5	97.494	97.488	97.519	4.5	97.364	97.374	97.443	5.125	95.921	95.911	95.881
4.625	97.959	97.953	97.983	4.625	97.857	97.866	97.935	5.25	96.830	97.119	97.029
4.75	98.295	98.781	98.577	4.75	98.129	98.084	98.069	5.375	97.271	97.313	97.222
4.875	98.739	98.983	98.780	4.875	98.452	98.442	98.443	5.5	97.950	97.921	97.898
5	99.207	99.192	99.177	5	98.909	98.899	98.900	5.625	98.492	98.462	98.440
5.125	99.676	99.661	99.646	5.125	99.336	99.326	99.327	5.75	99.246	99.419	99.308
5.25	99.780	100.258	100.049	5.25	99.755	99.707	99.677	5.875	99.836	99.633	99.488
5.375	100.216	100.412	100.202	5.375	99.889	99.860	99.888	6	100.216	100.077	100.022
5.5	100.686	100.669	100.638	5.5	100.271	100.242	100.269	6.125	100.587	100.444	100.388
5.625	101.158	101.141	101.110	5.625	100.616	100.587	100.615	6.25	100.933	100.774	100.732
5.75	101.109	101.093	101.031	5.75	101.109	101.062	101.031	6.375	101.082	101.012	100.942
5.875	101.425	101.401	101.371	5.875	100.878	100.829	100.852	6.5	101.571	101.501	101.430
6	101.882	101.859	101.828	6	101.215	101.166	101.189	6.625	101.946	101.875	101.805
								6.75	101.978	101.886	101.829
								6.875	101.645	101.520	101.395
								7	102.158	102.033	101.908
								7.125	102.508	102.383	102.258
								7.25	102.375	102.252	102.181
								7.375	101.024	100.888	100.831
								7.5	101.559	101.423	101.366
								7.625	102.079	101.943	101.886
								7.75	102.431	102.295	102.238
								7.875	99.382	99.256	99.157
								8	99.706	99.580	99.481
								8.125	100.005	99.878	99.780
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	101.571	101.501	101.430	6.125	100.492	100.444	100.388	4.5	94.697	94.706	94.550
6.625	101.946	101.875	101.805	6.25	100.886	100.824	100.782	4.625	95.142	95.152	94.995
6.75	101.978	101.886	101.829	6.375	100.673	100.773	100.647	4.75	93.743	93.733	93.644
6.875	101.645	101.520	101.395	6.5	101.220	101.152	101.098	4.875	94.174	94.164	93.914
7	102.158	102.033	101.908	6.625	101.628	101.560	101.506	5	94.563	94.554	94.349
7.125	102.508	102.383	102.258	6.75	102.028	101.936	101.879	5.125	94.906	94.896	94.699
7.25	102.375	102.252	102.181	6.875	100.997	100.909	100.838	5.25	96.168	96.145	96.122
7.375	101.024	100.888	100.831	7	101.434	101.346	101.275	5.375	96.235	96.212	96.188
7.5	101.559	101.423	101.366	7.125	101.940	101.818	101.747	5.5	96.632	96.608	96.585
7.625	102.079	101.943	101.886	7.25	102.425	102.302	102.231	5.625	97.040	97.017	96.993
7.75	102.431	102.295	102.238	7.375	101.074	100.938	100.881	5.75	97.971	97.948	97.924
7.875	99.382	99.256	99.157	7.5	101.609	101.473	101.416	5.875	98.206	98.183	98.159
8	99.706	99.580	99.481	7.625	102.129	101.993	101.936	6	98.544	98.521	98.497
8.125	100.005	99.878	99.780	7.75	99.071	98.945	98.846	6.125	98.842	98.818	98.795

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	101.775	101.704	101.634	6.375	101.775	101.704	101.634	6	100.873	100.731	100.620
6.5	102.224	102.153	102.083	6.5	102.224	102.153	102.083	6.125	101.355	101.183	101.140
6.625	102.708	102.638	102.567	6.625	102.708	102.638	102.567	6.25	101.574	101.662	101.536
6.75	103.071	102.967	102.910	6.75	103.071	102.967	102.910	6.375	101.775	101.704	101.634
6.875	102.958	102.833	102.708	6.875	102.958	102.833	102.708	6.5	102.224	102.153	102.083
7	103.471	103.346	103.221	7	103.471	103.346	103.221	6.625	102.708	102.638	102.567
7.125	103.820	103.695	103.570	7.125	103.820	103.695	103.570	6.75	103.071	102.967	102.910
7.25	104.078	103.955	103.884	7.25	104.078	103.955	103.884	6.875	102.958	102.833	102.708
7.375	103.471	103.356	103.271	7.375	103.382	103.265	103.148	7	103.471	103.346	103.221
7.5	103.789	103.672	103.555	7.5	103.789	103.672	103.555	7.125	103.820	103.695	103.570
7.625	104.170	104.053	103.936	7.625	104.170	104.053	103.936	7.25	104.078	103.955	103.884
7.75	104.437	104.301	104.245	7.75	104.437	104.301	104.245	7.375	103.382	103.265	103.161
7.875	104.153	104.030	103.930	7.875	102.884	102.758	102.809	7.5	103.789	103.672	103.582
8	104.336	104.213	104.114	8	103.208	103.082	103.133	7.625	104.170	104.053	104.008
8.125	104.570	104.447	104.347	8.125	103.507	103.380	103.431	7.75	104.437	104.301	104.245
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	97.494	97.488	97.519	4.5	97.364	97.374	97.443	6.625	101.946	101.875	101.805
4.625	97.959	97.953	97.983	4.625	97.857	97.866	97.935	6.75	101.978	101.886	101.829
4.75	98.295	98.781	98.577	4.75	98.129	98.084	98.069	6.875	101.645	101.520	101.395
4.875	98.739	98.983	98.780	4.875	98.452	98.442	98.443	7	102.158	102.033	101.908
5	99.207	99.192	99.177	5	98.909	98.899	98.900	7.125	102.508	102.383	102.258
5.125	99.676	99.661	99.646	5.125	99.336	99.326	99.327	7.25	102.375	102.252	102.181
5.25	99.780	100.258	100.049	5.25	99.755	99.707	99.677	7.375	102.308	102.193	102.108
5.375	100.216	100.412	100.202	5.375	99.889	99.860	99.888	7.5	102.283	102.168	102.082
5.5	100.686	100.669	100.638	5.5	100.271	100.242	100.269	7.625	102.394	102.279	102.194
5.625	101.158	101.141	101.110	5.625	100.616	100.587	100.615	7.75	102.431	102.295	102.238
5.75	101.109	101.093	101.031	5.75	101.109	101.062	101.031	7.875	101.678	101.555	101.455
5.875	101.425	101.401	101.371	5.875	100.878	100.829	100.852	8	101.611	101.488	101.389
6	101.882	101.859	101.828	6	101.215	101.166	101.189	8.125	101.845	101.722	101.622
6.125	102.328	102.304	102.274	6.125	101.688	101.641	101.610				
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	101.571	101.501	101.430	6.125	100.492	100.444	100.388	4.5	94.697	94.706	94.550
6.625	101.946	101.875	101.805	6.25	100.886	100.824	100.782	4.625	95.142	95.152	94.995
6.75	101.978	101.886	101.829	6.375	100.673	100.773	100.647	4.75	93.743	93.733	93.644
6.875	101.645	101.520	101.395	6.5	101.220	101.152	101.098	4.875	94.174	94.164	93.914
7	102.158	102.033	101.908	6.625	101.628	101.560	101.506	5	94.563	94.554	94.349
7.125	102.508	102.383	102.258	6.75	102.028	101.936	101.879	5.125	94.906	94.896	94.699
7.25	102.375	102.252	102.181	6.875	100.997	100.909	100.838	5.25	96.168	96.145	96.122
7.375	101.024	100.888	100.831	7	101.434	101.346	101.275	5.375	96.235	96.212	96.188
7.5	101.559	101.423	101.366	7.125	101.940	101.818	101.747	5.5	96.632	96.608	96.585
7.625	102.079	101.943	101.886	7.25	102.425	102.302	102.231	5.625	97.040	97.017	96.993
7.75	102.431	102.295	102.238	7.375	101.074	100.938	100.881	5.75	97.971	97.948	97.924
7.875	99.382	99.256	99.157	7.5	101.609	101.473	101.416	5.875	98.206	98.183	98.159
8	99.706	99.580	99.481	7.625	102.129	101.993	101.936	6	98.544	98.521	98.497
8.125	100.005	99.878	99.780	7.75	99.071	98.945	98.846	6.125	98.842	98.818	98.795

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	99.336	99.102	98.802	6.75	97.836	97.602	97.302
6.875	99.851	99.617	99.317	6.875	98.351	98.117	97.817
7	100.335	100.101	99.801	7	98.835	98.601	98.301
7.125	100.771	100.537	100.237	7.125	99.271	99.037	98.737
7.25	101.187	100.953	100.653	7.25	99.687	99.453	99.153
7.375	101.093	100.803	100.503	7.375	99.593	99.303	99.003
7.5	101.537	101.247	100.947	7.5	100.037	99.747	99.447
7.625	101.943	101.653	101.353	7.625	100.443	100.153	99.853
7.75	102.329	102.039	101.739	7.75	100.829	100.539	100.239
7.875	101.982	101.635	101.335	7.875	100.482	100.135	99.835
8	102.406	102.059	101.759	8	100.906	100.559	100.259
8.125	102.772	102.425	102.125	8.125	101.272	100.925	100.625
8.25	103.118	102.771	102.471	8.25	101.618	101.271	100.971
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.336	97.102	96.802	6.75	95.836	95.602	95.302
6.875	97.851	97.617	97.317	6.875	96.351	96.117	95.817
7	98.335	98.101	97.801	7	96.835	96.601	96.301
7.125	98.771	98.537	98.237	7.125	97.271	97.037	96.737
7.25	99.187	98.953	98.653	7.25	97.687	97.453	97.153
7.375	99.093	98.803	98.503	7.375	97.593	97.303	97.003
7.5	99.537	99.247	98.947	7.5	98.037	97.747	97.447
7.625	99.943	99.653	99.353	7.625	98.443	98.153	97.853
7.75	100.329	100.039	99.739	7.75	98.829	98.539	98.239
7.875	99.982	99.635	99.335	7.875	98.482	98.135	97.835
8	100.406	100.059	99.759	8	98.906	98.559	98.259
8.125	100.772	100.425	100.125	8.125	99.272	98.925	98.625
8.25	101.118	100.771	100.471	8.25	99.618	99.271	98.971
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.586	98.352	98.052	6.75	96.586	96.352	96.052
6.875	99.101	98.867	98.567	6.875	97.101	96.867	96.567
7	99.585	99.351	99.051	7	97.585	97.351	97.051
7.125	100.021	99.787	99.487	7.125	98.021	97.787	97.487
7.25	100.437	100.203	99.903	7.25	98.437	98.203	97.903
7.375	100.343	100.053	99.753	7.375	98.343	98.053	97.753
7.5	100.787	100.497	100.197	7.5	98.787	98.497	98.197
7.625	101.193	100.903	100.603	7.625	99.193	98.903	98.603
7.75	101.579	101.289	100.989	7.75	99.579	99.289	98.989
7.875	101.232	100.885	100.585	7.875	99.232	98.885	98.585
8	101.656	101.309	101.009	8	99.656	99.309	99.009
8.125	102.022	101.675	101.375	8.125	100.022	99.675	99.375
8.25	102.368	102.021	101.721	8.25	100.368	100.021	99.721

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.