



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST
Phone Number: (949) 676-0868
Contact Email: lockdesk@flexpointinc.com
Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.354	92.273	92.273	4.75	92.354	92.273	92.273	5.125	96.734	96.717	96.735
4.875	93.707	93.638	93.672	4.875	93.707	93.638	93.672	5.25	97.457	97.438	97.455
5	94.418	94.345	94.376	5	94.418	94.345	94.376	5.375	98.011	97.988	98.003
5.125	94.978	94.905	94.936	5.125	94.978	94.905	94.936	5.5	98.527	98.502	98.514
5.25	95.713	95.681	95.662	5.25	95.652	95.600	95.624	5.625	98.984	98.959	98.971
5.375	96.413	96.381	96.363	5.375	96.281	96.224	96.244	5.75	99.731	99.687	99.622
5.5	97.120	97.088	97.070	5.5	96.887	96.826	96.842	5.875	100.287	100.243	100.179
5.625	97.724	97.692	97.674	5.625	97.503	97.445	97.459	6	100.785	100.741	100.677
5.75	98.181	98.138	98.111	5.75	98.124	98.069	98.079	6.125	101.195	101.129	101.094
5.875	98.808	98.764	98.737	5.875	98.691	98.631	98.637	6.25	101.041	100.977	100.906
6	99.394	99.351	99.323	6	99.250	99.185	99.178	6.375	101.516	101.452	101.382
6.125	99.900	99.857	99.830	6.125	99.864	99.798	99.763	6.5	101.979	101.939	101.907
6.25	100.196	100.139	100.100	6.25	100.108	100.065	100.061	6.625	102.354	102.269	102.227
6.375	100.760	100.703	100.664	6.375	100.640	100.604	100.608	6.75	102.153	102.120	102.043
6.5	101.246	101.189	101.150	6.5	101.165	101.127	101.070	6.875	102.593	102.560	102.483
6.625	101.730	101.673	101.634	6.625	101.622	101.567	101.526	7	102.990	102.956	102.879
6.75	101.849	101.818	101.800	6.75	101.849	101.818	101.800	7.125	103.346	103.311	103.236
6.875	102.369	102.300	102.274	6.875	102.310	102.285	102.274	7.25	103.318	103.296	103.215
7	102.735	102.691	102.680	7	102.718	102.691	102.680	7.375	103.761	103.739	103.657
7.125	103.132	103.082	103.057	7.125	103.132	103.082	103.057	7.5	104.175	104.169	104.095
7.25	103.392	103.296	103.238	7.25	103.283	103.265	103.238	7.625	104.661	104.661	104.583
7.375	103.856	103.760	103.726	7.375	103.765	103.751	103.726	7.75	105.053	105.053	104.970
7.5	104.279	104.183	104.112	7.5	104.107	104.124	104.096	7.875	105.405	105.397	105.310
7.625	104.682	104.586	104.543	7.625	104.556	104.585	104.543	8	105.217	105.268	105.211
7.75	104.988	105.013	104.977	7.75	104.988	105.013	104.977				
7.875	105.341	105.357	105.317	7.875	105.341	105.357	105.317				
8	105.598	105.624	105.584	8	105.598	105.624	105.584				
8.125	105.821	105.836	105.790	8.125	105.821	105.836	105.790				
8.25	106.132	106.036	105.986	8.25	106.132	106.036	105.986				
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	97.493	97.493	97.493	4.625	98.057	98.057	98.057	5	93.442	93.450	93.431
4.75	97.759	97.697	97.719	4.75	98.124	98.111	98.111	5.125	94.082	94.088	94.067
4.875	98.263	98.200	98.172	4.875	98.685	98.678	98.678	5.25	95.611	95.562	95.529
5	98.669	98.607	98.579	5	98.881	98.905	98.899	5.375	96.319	96.271	96.240
5.125	99.061	99.005	98.975	5.125	99.298	99.318	99.308	5.5	97.032	96.985	96.955
5.25	99.417	99.311	99.273	5.25	99.596	99.611	99.598	5.625	97.651	97.605	97.576
5.375	99.910	99.805	99.766	5.375	100.115	100.099	100.099	5.75	98.201	98.158	98.131
5.5	100.300	100.194	100.156	5.5	100.400	100.390	100.390	5.875	98.825	98.781	98.753
5.625	100.606	100.500	100.463	5.625	100.555	100.550	100.550	6	99.408	99.362	99.332
5.75	100.839	100.754	100.716	5.75	100.828	100.826	100.810	6.125	99.890	99.842	99.811
5.875	101.302	101.217	101.169	5.875	101.178	101.169	101.163	6.25	100.213	100.155	100.115
6	101.651	101.566	101.518	6	101.621	101.617	101.606	6.375	100.772	100.711	100.668
6.125	101.929	101.844	101.797	6.125	101.841	101.841	101.825	6.5	101.253	101.190	101.146
6.25	102.003	101.924	101.916	6.25	101.763	101.739	101.718	6.625	101.711	101.645	101.596
6.375	102.433	102.354	102.296	6.375	102.031	102.012	101.986	6.75	101.843	101.787	101.724
6.5	102.718	102.639	102.583	6.5	102.367	102.354	102.322	6.875	102.332	102.260	102.207
6.625	102.939	102.860	102.803	6.625	102.578	102.508	102.471	7	102.645	102.572	102.520
6.75	103.031	102.958	102.892	6.75	102.774	102.772	102.730	7.125	102.932	102.877	102.802
6.875	103.463	103.389	103.323	6.875	103.106	103.106	103.059	7.25	103.409	103.312	103.240
7	103.394	103.351	103.370	7	103.406	103.406	103.353	7.375	103.851	103.750	103.675
7.125	103.537	103.487	103.457	7.125	103.106	103.056	103.026	7.5	103.812	103.749	103.675
7.25	103.400	103.312	103.252	7.25	103.059	102.979	102.919	7.625	104.097	104.006	103.939
7.375	103.864	103.784	103.724	7.375	103.427	103.347	103.287	7.75	103.223	103.193	103.134
								7.875	103.513	103.507	103.418

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

[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

[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	97.517	97.454	97.391	5	96.933	96.837	96.847	5	94.933	94.870	94.807
5.125	98.032	97.969	97.906	5.125	97.427	97.326	97.332	5.125	95.590	95.527	95.464
5.25	98.549	98.486	98.423	5.25	97.880	97.775	97.777	5.25	96.250	96.187	96.125
5.375	98.776	98.713	98.650	5.375	98.272	98.162	98.161	5.375	96.549	96.486	96.424
5.5	99.149	99.086	99.023	5.5	98.649	98.535	98.530	5.5	97.030	96.967	96.905
5.625	99.523	99.460	99.397	5.625	99.004	98.886	98.878	5.625	97.512	97.449	97.387
5.75	99.603	99.540	99.477	5.75	99.351	99.228	99.217	5.75	97.788	97.725	97.663
5.875	99.661	99.598	99.535	5.875	99.686	99.558	99.543	5.875	98.062	97.999	97.937
6	99.863	99.800	99.737	6	99.976	99.844	99.825	6	98.333	98.270	98.208
6.125	100.063	100.000	99.937	6.125	100.200	100.063	100.041	6.125	98.609	98.546	98.484
6.25	100.267	100.204	100.141	6.25	100.393	100.251	100.226	6.25	98.885	98.822	98.759
6.375	100.470	100.407	100.344	6.375	100.542	100.396	100.367	6.375	99.160	99.097	99.034
6.5	100.382	100.319	100.256	6.5	100.608	100.458	100.426	6.5	99.618	99.555	99.493
6.625	100.583	100.520	100.457	6.625	100.554	100.430	100.367	6.625	99.702	99.639	99.576
6.75	100.809	100.746	100.683	6.75	100.731	100.668	100.605	6.75	99.971	99.908	99.846
6.875	100.861	100.798	100.735	6.875	100.798	100.735	100.672	6.875	100.054	99.991	99.928
7	100.913	100.850	100.787	7	100.863	100.800	100.737	7	100.133	100.070	100.008
7.125	100.965	100.902	100.839	7.125	100.916	100.853	100.790	7.125	100.201	100.138	100.075
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	97.467	97.404	97.341	5	97.031	96.935	96.944	5	94.883	94.820	94.757
5.125	97.982	97.919	97.856	5.125	97.523	97.422	97.428	5.125	95.540	95.477	95.414
5.25	98.499	98.436	98.373	5.25	97.975	97.870	97.873	5.25	96.200	96.137	96.074
5.375	98.726	98.663	98.600	5.375	98.366	98.256	98.255	5.375	96.499	96.436	96.373
5.5	99.099	99.036	98.973	5.5	98.742	98.628	98.623	5.5	96.980	96.917	96.854
5.625	99.473	99.410	99.347	5.625	99.096	98.978	98.970	5.625	97.462	97.399	97.336
5.75	99.553	99.490	99.427	5.75	99.442	99.319	99.308	5.75	97.738	97.675	97.612
5.875	99.611	99.548	99.485	5.875	99.776	99.648	99.633	5.875	98.012	97.949	97.886
6	99.813	99.750	99.687	6	100.066	99.933	99.915	6	98.283	98.220	98.157
6.125	100.013	99.950	99.887	6.125	100.290	100.153	100.131	6.125	98.559	98.496	98.433
6.25	100.217	100.154	100.091	6.25	100.483	100.341	100.316	6.25	98.835	98.772	98.709
6.375	100.420	100.357	100.294	6.375	100.633	100.487	100.459	6.375	99.110	99.047	98.984
6.5	100.366	100.269	100.206	6.5	100.702	100.552	100.519	6.5	99.568	99.505	99.442
6.625	100.533	100.470	100.407	6.625	100.649	100.494	100.459	6.625	99.652	99.589	99.526
6.75	100.759	100.696	100.633	6.75	100.681	100.618	100.555	6.75	99.921	99.858	99.795
6.875	100.811	100.748	100.685	6.875	100.748	100.685	100.622	6.875	100.004	99.941	99.878
7	100.863	100.800	100.737	7	100.813	100.750	100.687	7	100.083	100.020	99.957
7.125	100.915	100.852	100.789	7.125	100.881	100.803	100.740	7.125	100.151	100.088	100.025

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.179	94.144	94.144	5.75	98.152	98.092	98.064	4.375	95.970	95.950	95.920
5.25	95.363	95.343	95.322	5.875	98.728	98.669	98.640	4.5	96.352	96.332	96.302
5.375	96.068	96.049	96.028	6	99.247	99.187	99.159	4.625	96.704	96.684	96.654
5.5	96.760	96.741	96.719	6.125	99.652	99.593	99.564	4.75	97.292	97.260	97.222
5.625	97.408	97.388	97.367	6.25	99.981	99.912	99.870	4.875	97.716	97.684	97.646
5.75	97.998	97.932	97.895	6.375	100.518	100.449	100.406	5	97.997	97.965	97.927
5.875	98.638	98.573	98.536	6.5	100.993	100.924	100.881	5.125	98.234	98.202	98.164
6	99.247	99.181	99.145	6.625	101.339	101.270	101.228	5.25	98.877	98.849	98.812
6.125	99.864	99.798	99.763	6.75	101.498	101.423	101.381	5.375	99.185	99.157	99.119
6.25	100.019	99.946	99.891	6.875	101.981	101.907	101.865	5.5	99.622	99.595	99.557
6.375	100.581	100.503	100.453	7	102.402	102.328	102.285	5.625	99.856	99.829	99.791
6.5	101.118	101.032	100.990	7.125	102.690	102.616	102.573	5.75	100.207	100.179	100.142
6.625	101.622	101.536	101.495	7.25	102.791	102.697	102.640	5.875	100.589	100.562	100.524
				7.375	103.215	103.121	103.064	6	100.829	100.802	100.764
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.680	95.645	95.600								
4.75	96.189	96.142	96.089								
4.875	96.414	96.367	96.314								
5	96.734	96.687	96.634								
5.125	97.116	97.069	97.016								
5.25	97.458	97.411	97.358								
5.375	97.791	97.744	97.691								
5.5	98.049	98.002	97.949								
5.625	98.398	98.351	98.298								
5.75	98.649	98.607	98.554								
5.875	98.982	98.940	98.887								
6	99.561	99.519	99.466								

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	95.249	95.239	95.232	5.75	99.731	99.687	99.622	4.25	95.543	95.523	95.493
5.5	95.942	95.930	95.924	5.875	100.287	100.243	100.179	4.375	95.970	95.950	95.920
5.625	96.607	96.594	96.587	6	100.785	100.741	100.677	4.5	96.352	96.332	96.302
5.75	97.852	97.810	97.742	6.125	101.144	101.100	101.037	4.625	96.704	96.684	96.654
5.875	98.473	98.431	98.364	6.25	101.041	100.977	100.906	4.75	97.292	97.260	97.222
6	99.054	99.012	98.945	6.375	101.516	101.452	101.382	4.875	97.716	97.684	97.646
6.125	99.601	99.558	99.492	6.5	101.952	101.888	101.818	5	97.997	97.965	97.927
6.25	99.885	99.823	99.750	6.625	102.327	102.264	102.194	5.125	98.234	98.202	98.164
6.375	100.418	100.356	100.283	6.75	102.153	102.120	102.043	5.25	98.877	98.849	98.812
6.5	100.922	100.860	100.787	6.875	102.593	102.560	102.483	5.375	99.185	99.157	99.119
6.625	101.353	101.291	101.219	7	102.990	102.956	102.879	5.5	99.622	99.595	99.557
6.75	101.623	101.590	101.512	7.125	103.346	103.311	103.236	5.625	99.856	99.829	99.791
6.875	102.089	102.046	101.994	7.25	103.318	103.296	103.215	5.75	100.207	100.179	100.142
7	102.499	102.450	102.405	7.375	103.761	103.739	103.657	5.875	100.589	100.562	100.524
7.125	102.909	102.855	102.812	7.5	104.103	104.081	104.000	6	100.829	100.802	100.764
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.680	95.645	95.600								
4.75	97.353	97.291	97.262								
4.875	97.702	97.640	97.611								
5	98.114	98.008	97.969								
5.125	98.691	98.586	98.547								
5.25	99.037	98.931	98.893								
5.375	99.373	99.267	99.229								
5.5	99.657	99.552	99.514								
5.625	100.072	99.987	99.938								
5.75	100.407	100.322	100.274								
5.875	100.734	100.649	100.601								
6	101.056	100.971	100.923								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.978	94.905	94.936
5.25	95.652	95.600	95.624
5.375	96.281	96.224	96.244
5.5	96.887	96.826	96.842
5.625	97.503	97.442	97.459
5.75	98.124	98.069	98.079
5.875	98.691	98.631	98.637
6	99.250	99.185	99.178
6.125	99.762	99.698	99.691
6.25	100.108	100.065	100.061
6.375	100.640	100.604	100.608
6.5	101.165	101.127	101.070
6.625	101.620	101.567	101.526
6.75	101.849	101.818	101.800
6.875	102.310	102.285	102.274
7	102.718	102.691	102.680
7.125	103.122	103.082	103.057
7.25	103.283	103.265	103.238
7.375	103.765	103.751	103.726

RefiNow Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	94.967	95.047	94.956	4.75	94.967	95.047	94.956	5	96.221	96.176	96.162
4.875	95.513	95.509	95.454	4.875	95.513	95.509	95.454	5.125	96.919	96.874	96.860
5	96.221	96.176	96.162	5	96.221	96.176	96.162	5.25	97.794	97.747	97.700
5.125	96.919	96.874	96.860	5.125	96.919	96.874	96.860	5.375	98.244	98.197	98.150
5.25	97.794	97.747	97.700	5.25	97.794	97.747	97.700	5.5	98.905	98.858	98.811
5.375	98.456	98.379	98.294	5.375	98.244	98.197	98.150	5.625	99.420	99.373	99.327
5.5	98.919	98.858	98.811	5.5	98.905	98.858	98.811	5.75	99.998	99.869	99.827
5.625	99.430	99.373	99.327	5.625	99.420	99.373	99.327	5.875	100.408	100.294	100.172
5.75	99.998	99.869	99.827	5.75	99.998	99.869	99.827	6	100.868	100.863	100.741
5.875	100.469	100.372	100.265	5.875	100.408	100.294	100.172	6.125	101.349	101.250	101.149
6	100.943	100.863	100.741	6	100.868	100.863	100.741	6.25	101.578	101.644	101.510
6.125	101.459	101.362	101.255	6.125	101.349	101.250	101.149	6.375	101.757	101.687	101.617
6.25	101.578	101.644	101.510	6.25	101.578	101.644	101.510	6.5	102.284	102.281	102.147
6.375	101.826	101.713	101.617	6.375	101.757	101.687	101.617	6.625	102.827	102.735	102.679
6.5	102.305	102.281	102.147	6.5	102.284	102.281	102.147	6.75	103.225	103.130	103.073
6.625	102.827	102.735	102.679	6.625	102.827	102.735	102.679	6.875	103.141	103.075	102.936
6.75	103.225	103.130	103.073	6.75	103.225	103.130	103.073	7	103.654	103.638	103.498
6.875	103.141	103.075	102.938	6.875	103.141	103.075	102.938	7.125	104.152	104.056	103.917
7	103.654	103.638	103.498	7	103.654	103.638	103.498	7.25	104.591	104.419	104.334
7.125	104.152	104.056	103.917	7.125	104.152	104.056	103.917	7.375	103.679	103.550	103.493
7.25	104.591	104.419	104.334	7.25	104.591	104.419	104.334	7.5	104.218	104.090	104.033
7.375	103.679	103.557	103.493	7.375	103.679	103.550	103.493	7.625	104.743	104.614	104.557
7.5	104.218	104.090	104.033	7.5	104.218	104.090	104.033	7.75	105.151	105.022	104.965
								7.875	102.877	102.795	102.640
								8	103.284	103.202	103.047
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	96.665	96.671	96.701	4.25	96.266	96.271	96.366	4.75	94.057	94.084	94.026
4.375	97.134	97.140	97.170	4.375	96.841	96.845	96.940	4.875	94.794	94.820	94.763
4.5	97.605	97.610	97.641	4.5	97.412	97.417	97.512	5	95.527	95.553	95.495
4.625	98.077	98.083	98.113	4.625	97.980	97.984	98.080	5.125	96.204	96.230	96.172
4.75	98.368	98.535	98.338	4.75	98.049	98.535	98.338	5.25	97.321	97.223	97.116
4.875	98.840	98.820	98.805	4.875	98.515	98.769	98.572	5.375	98.014	97.916	97.810
5	99.314	99.294	99.279	5	99.069	99.092	99.101	5.5	98.477	98.379	98.273
5.125	99.786	99.767	99.752	5.125	99.610	99.596	99.641	5.625	98.919	98.821	98.714
5.25	99.826	100.262	100.052	5.25	99.784	100.262	100.052	5.75	99.516	99.405	99.284
5.375	100.331	100.384	100.270	5.375	100.008	100.384	100.174	5.875	100.146	100.035	99.914
5.5	100.788	100.757	100.727	5.5	100.514	100.703	100.524	6	100.640	100.528	100.407
5.625	101.244	101.214	101.184	5.625	100.992	100.960	101.002	6.125	101.156	101.044	100.924
5.75	101.175	101.246	101.095	5.75	101.175	101.246	101.095	6.25	101.026	100.915	100.871
5.875	101.566	101.543	101.520	5.875	101.068	101.018	101.088	6.375	101.065	100.994	100.924
6	102.022	102.000	101.977	6	101.518	101.469	101.538	6.5	101.584	101.513	101.443
								6.625	101.962	101.918	101.817
								6.75	102.082	101.910	101.844
								6.875	102.117	102.111	102.060
								7	102.537	102.533	102.480
								7.125	102.947	102.943	102.891
								7.25	102.638	102.466	102.381
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	96.675	96.683	96.666	5	95.527	95.553	95.495	4.5	94.773	94.777	94.647
5.375	97.381	97.389	97.372	5.125	96.204	96.230	96.172	4.625	95.333	95.338	95.208
5.5	98.140	98.148	98.131	5.25	96.675	96.683	96.666	4.75	95.259	95.243	95.228
5.625	98.702	98.710	98.693	5.375	97.381	97.389	97.372	4.875	95.764	95.748	95.733
5.75	99.241	99.044	98.982	5.5	98.140	98.148	98.131	5	96.220	96.205	96.190
5.875	99.830	99.655	99.620	5.625	98.702	98.710	98.693	5.125	96.677	96.662	96.647
6	100.304	100.294	100.215	5.75	99.138	99.074	99.032	5.25	96.806	96.776	96.745
6.125	100.826	100.816	100.737	5.875	99.754	99.633	99.597	5.375	97.311	97.280	97.250
6.25	101.026	100.915	100.871	6	100.304	100.294	100.215	5.5	97.768	97.737	97.707
6.375	101.065	100.994	100.924	6.125	100.826	100.816	100.737	5.625	98.224	98.194	98.164
6.5	101.584	101.513	101.443	6.25	100.955	100.843	100.799	5.75	98.041	98.018	97.996
6.625	101.958	101.918	101.817	6.375	101.046	100.969	100.927	5.875	98.546	98.523	98.500
6.75	102.082	101.910	101.844	6.5	101.496	101.423	101.377	6	99.002	98.980	98.957
6.875	102.117	102.111	102.060	6.625	101.946	101.918	101.811	6.125	99.449	99.426	99.403

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	97.794	97.747	97.700	5.25	97.794	97.747	97.700	5.25	97.794	97.747	97.700
5.375	98.244	98.197	98.150	5.375	98.244	98.197	98.150	5.375	98.244	98.197	98.150
5.5	98.905	98.858	98.811	5.5	98.905	98.858	98.811	5.5	98.905	98.858	98.811
5.625	99.420	99.373	99.327	5.625	99.420	99.373	99.327	5.625	99.420	99.373	99.327
5.75	99.998	99.869	99.827	5.75	99.998	99.869	99.827	5.75	99.998	99.869	99.827
5.875	100.408	100.294	100.172	5.875	100.408	100.294	100.172	5.875	100.408	100.294	100.172
6	100.868	100.863	100.741	6	100.868	100.863	100.741	6	100.868	100.863	100.741
6.125	101.349	101.250	101.149	6.125	101.349	101.250	101.149	6.125	101.349	101.250	101.149
6.25	101.578	101.644	101.510	6.25	101.578	101.644	101.510	6.25	101.578	101.644	101.510
6.375	101.757	101.687	101.617	6.375	101.757	101.687	101.617	6.375	101.757	101.687	101.617
6.5	102.284	102.281	102.147	6.5	102.284	102.281	102.147	6.5	102.284	102.281	102.147
6.625	102.827	102.735	102.679	6.625	102.827	102.735	102.679	6.625	102.827	102.735	102.679
6.75	103.225	103.130	103.073	6.75	103.225	103.130	103.073	6.75	103.225	103.130	103.073
6.875	103.141	103.075	102.938	6.875	103.141	103.075	102.938	6.875	103.141	103.075	102.936
7	103.654	103.638	103.498	7	103.654	103.638	103.498	7	103.654	103.638	103.498
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	97.412	97.417	97.512	4.25	96.266	96.271	96.366	5.25	96.675	96.683	96.666
4.625	97.980	97.984	98.080	4.375	96.841	96.845	96.940	5.375	97.381	97.389	97.372
4.75	98.049	98.535	98.338	4.5	97.412	97.417	97.512	5.5	98.140	98.148	98.131
4.875	98.515	98.769	98.572	4.625	97.980	97.984	98.080	5.625	98.702	98.710	98.693
5	99.069	99.092	99.101	4.75	97.984	97.939	97.983	5.75	99.241	99.044	98.982
5.125	99.610	99.596	99.641	4.875	98.515	98.502	98.546	5.875	99.830	99.655	99.620
5.25	99.784	100.262	100.052	5	99.069	99.056	99.101	6	100.304	100.294	100.215
5.375	100.008	100.384	100.174	5.125	99.610	99.596	99.641	6.125	100.826	100.816	100.737
5.5	100.514	100.703	100.524	5.25	99.766	99.716	99.686	6.25	101.026	100.915	100.871
5.625	100.992	100.960	101.002	5.375	100.008	99.977	100.018	6.375	101.065	100.994	100.924
5.75	101.175	101.246	101.095	5.5	100.514	100.483	100.524	6.5	101.584	101.513	101.443
5.875	101.068	101.018	101.088	5.625	100.992	100.960	101.002	6.625	101.958	101.918	101.817
6	101.518	101.469	101.538	5.75	101.175	101.125	101.095	6.75	102.082	101.910	101.844
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	96.675	96.683	96.666	5.25	96.675	96.683	96.666	4.5	94.773	94.777	94.647
5.375	97.381	97.389	97.372	5.375	97.381	97.389	97.372	4.625	95.333	95.338	95.208
5.5	98.140	98.148	98.131	5.5	98.140	98.148	98.131	4.75	93.735	93.721	93.679
5.625	98.702	98.710	98.693	5.625	98.702	98.710	98.693	4.875	94.287	94.273	94.018
5.75	99.241	99.044	98.982	5.75	99.138	99.074	99.032	5	94.819	94.805	94.550
5.875	99.830	99.655	99.620	5.875	99.607	99.597	99.517	5.125	95.321	95.308	95.052
6	100.304	100.294	100.215	6	100.304	100.294	100.215	5.25	96.218	96.195	96.172
6.125	100.826	100.816	100.737	6.125	100.826	100.816	100.737	5.375	96.285	96.262	96.238
6.25	101.026	100.915	100.871	6.25	100.901	100.837	100.795	5.5	96.682	96.658	96.635
6.375	101.065	100.994	100.924	6.375	100.790	100.849	100.684	5.625	97.090	97.067	97.043
6.5	101.584	101.513	101.443	6.5	101.451	101.423	101.316	5.75	98.002	97.986	97.971
6.625	101.958	101.918	101.817	6.625	101.946	101.918	101.810	5.875	98.237	98.221	98.206
6.75	102.082	101.910	101.844	6.75	102.043	101.951	101.894	6	98.575	98.559	98.544
6.875	102.117	102.111	102.060	6.875	101.372	101.419	101.248	6.125	98.873	98.857	98.841

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	96.944	96.899	96.885	5.125	96.944	96.899	96.885	4.75	94.992	95.041	94.950
5.25	97.819	97.772	97.725	5.25	97.819	97.772	97.725	4.875	95.538	95.509	95.479
5.375	98.269	98.222	98.175	5.375	98.269	98.222	98.175	5	96.246	96.201	96.187
5.5	98.930	98.883	98.836	5.5	98.930	98.883	98.836	5.125	96.944	96.899	96.885
5.625	99.445	99.398	99.352	5.625	99.445	99.398	99.352	5.25	97.819	97.772	97.725
5.75	100.023	99.894	99.852	5.75	100.023	99.894	99.852	5.375	98.269	98.222	98.175
5.875	100.433	100.230	100.091	5.875	100.433	100.230	100.091	5.5	98.930	98.883	98.836
6	100.893	100.774	100.639	6	100.893	100.774	100.639	5.625	99.445	99.398	99.352
6.125	101.374	101.216	101.174	6.125	101.374	101.216	101.174	5.75	100.023	99.894	99.852
6.25	101.583	101.520	101.477	6.25	101.583	101.520	101.477	5.875	100.433	100.230	100.091
6.375	101.782	101.712	101.642	6.375	101.782	101.712	101.642	6	100.893	100.774	100.639
6.5	102.261	102.191	102.120	6.5	102.261	102.191	102.120	6.125	101.374	101.216	101.174
6.625	102.746	102.675	102.605	6.625	102.746	102.675	102.605	6.25	101.583	101.520	101.477
6.75	103.250	103.078	102.920	6.75	103.250	103.078	102.920	6.375	101.782	101.712	101.642
6.875	103.166	102.994	102.822	6.875	103.166	102.994	102.822	6.5	102.261	102.191	102.120
7	103.679	103.507	103.335	7	103.679	103.507	103.335	6.625	102.746	102.675	102.605
7.125	104.029	103.857	103.685	7.125	104.029	103.857	103.685	6.75	103.250	103.078	102.920
7.25	104.366	104.194	104.109	7.25	104.366	104.194	104.109	6.875	103.166	102.994	102.822
7.375	103.485	103.377	103.306	7.375	103.389	103.272	103.229	7	103.679	103.507	103.335
7.5	103.836	103.719	103.628	7.5	103.836	103.719	103.628	7.125	104.029	103.857	103.685
7.625	104.265	104.136	104.079	7.625	104.265	104.136	104.079	7.25	104.366	104.194	104.109
7.75	104.673	104.544	104.487	7.75	104.673	104.544	104.487	7.375	103.389	103.346	103.308
7.875	104.121	103.994	103.923	7.875	102.684	102.562	102.446	7.5	103.836	103.770	103.732
8	104.302	104.175	104.104	8	103.008	102.886	102.771	7.625	104.265	104.198	104.160
8.125	104.532	104.406	104.335	8.125	103.308	103.186	103.070	7.75	104.673	104.544	104.487
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	96.690	96.696	96.726	4.25	96.352	96.356	96.451	4.875	94.767	94.753	94.736
4.375	97.159	97.165	97.195	4.375	96.877	96.881	96.976	5	95.489	95.475	95.458
4.5	97.630	97.635	97.666	4.5	97.389	97.394	97.489	5.125	96.057	96.043	96.025
4.625	98.102	98.108	98.138	4.625	97.885	97.890	97.985	5.25	96.755	96.938	96.843
4.75	98.393	98.591	98.394	4.75	98.009	97.989	98.034	5.375	97.401	97.370	97.392
4.875	98.865	98.845	98.830	4.875	98.489	98.476	98.521	5.5	98.081	98.050	98.072
5	99.339	99.319	99.304	5	98.951	98.938	98.982	5.625	98.604	98.572	98.595
5.125	99.811	99.792	99.777	5.125	99.383	99.370	99.415	5.75	99.266	99.288	99.166
5.25	99.846	100.162	99.952	5.25	99.791	99.741	99.711	5.875	99.855	99.652	99.531
5.375	100.307	100.315	100.262	5.375	99.895	99.863	99.905	6	100.235	100.152	100.113
5.5	100.757	100.734	100.712	5.5	100.282	100.250	100.292	6.125	100.607	100.501	100.461
5.625	101.191	101.169	101.146	5.625	100.659	100.609	100.643	6.25	100.953	100.812	100.770
5.75	101.200	101.150	101.120	5.75	101.200	101.150	101.120	6.375	101.090	101.019	100.949
5.875	101.426	101.406	101.375	5.875	100.893	100.843	100.912	6.5	101.609	101.538	101.468
6	101.825	101.805	101.775	6	101.232	101.182	101.251	6.625	101.983	101.913	101.842
								6.75	102.107	101.935	101.869
								6.875	101.853	101.682	101.529
								7	102.367	102.195	102.023
								7.125	102.716	102.544	102.372
								7.25	102.663	102.491	102.406
								7.375	101.244	101.116	101.059
								7.5	101.784	101.655	101.599
								7.625	102.309	102.180	102.123
								7.75	102.666	102.537	102.481
								7.875	99.232	99.110	98.844
								8	99.557	99.435	99.169
								8.125	99.856	99.734	99.468
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	101.609	101.538	101.468	6.125	100.551	100.501	100.461	4.5	94.727	94.732	94.602
6.625	101.983	101.913	101.842	6.25	100.926	100.862	100.820	4.625	95.179	95.184	95.054
6.75	102.107	101.935	101.869	6.375	100.738	100.670	100.602	4.75	93.781	93.767	93.704
6.875	101.853	101.682	101.529	6.5	101.288	101.220	101.152	4.875	94.218	94.204	93.979
7	102.367	102.195	102.023	6.625	101.680	101.612	101.545	5	94.615	94.601	94.413
7.125	102.716	102.544	102.372	6.75	102.068	101.976	101.919	5.125	94.965	94.951	94.734
7.25	102.663	102.491	102.406	6.875	101.191	101.105	101.021	5.25	96.243	96.220	96.197
7.375	101.244	101.116	101.059	7	101.668	101.547	101.463	5.375	96.310	96.287	96.263
7.5	101.784	101.655	101.599	7.125	102.224	102.052	101.967	5.5	96.707	96.683	96.660
7.625	102.309	102.180	102.123	7.25	102.713	102.541	102.456	5.625	97.115	97.092	97.068
7.75	102.666	102.537	102.481	7.375	101.294	101.166	101.109	5.75	98.027	98.011	97.996
7.875	99.232	99.110	98.844	7.5	101.834	101.705	101.649	5.875	98.262	98.246	98.231
8	99.557	99.435	99.169	7.625	102.359	102.230	102.173	6	98.600	98.584	98.569
8.125	99.856	99.734	99.468	7.75	98.919	98.797	98.532	6.125	98.898	98.882	98.866

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	101.782	101.712	101.642	6.375	101.782	101.712	101.642	6	100.893	100.774	100.639
6.5	102.261	102.191	102.120	6.5	102.261	102.191	102.120	6.125	101.374	101.216	101.174
6.625	102.746	102.675	102.605	6.625	102.746	102.675	102.605	6.25	101.583	101.520	101.477
6.75	103.250	103.078	102.920	6.75	103.250	103.078	102.920	6.375	101.782	101.712	101.642
6.875	103.166	102.994	102.822	6.875	103.166	102.994	102.822	6.5	102.261	102.191	102.120
7	103.679	103.507	103.335	7	103.679	103.507	103.335	6.625	102.746	102.675	102.605
7.125	104.029	103.857	103.685	7.125	104.029	103.857	103.685	6.75	103.250	103.078	102.920
7.25	104.366	104.194	104.109	7.25	104.366	104.194	104.109	6.875	103.166	102.994	102.822
7.375	103.485	103.377	103.306	7.375	103.389	103.272	103.229	7	103.679	103.507	103.335
7.5	103.836	103.719	103.628	7.5	103.836	103.719	103.628	7.125	104.029	103.857	103.685
7.625	104.265	104.136	104.079	7.625	104.265	104.136	104.079	7.25	104.366	104.194	104.109
7.75	104.673	104.544	104.487	7.75	104.673	104.544	104.487	7.375	103.389	103.346	103.308
7.875	104.121	103.994	103.923	7.875	102.734	102.612	102.496	7.5	103.836	103.770	103.732
8	104.302	104.175	104.104	8	103.058	102.936	102.821	7.625	104.265	104.198	104.160
8.125	104.532	104.406	104.335	8.125	103.358	103.236	103.120	7.75	104.673	104.544	104.487
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	97.630	97.635	97.666	4.5	97.389	97.394	97.489	6.625	101.983	101.913	101.842
4.625	98.102	98.108	98.138	4.625	97.885	97.890	97.985	6.75	102.107	101.935	101.869
4.75	98.393	98.591	98.394	4.75	98.009	97.989	98.034	6.875	101.853	101.682	101.510
4.875	98.865	98.845	98.830	4.875	98.489	98.476	98.521	7	102.367	102.195	102.023
5	99.339	99.319	99.304	5	98.951	98.938	98.982	7.125	102.716	102.544	102.372
5.125	99.811	99.792	99.777	5.125	99.383	99.370	99.415	7.25	102.663	102.491	102.406
5.25	99.846	100.162	99.952	5.25	99.791	99.741	99.711	7.375	102.322	102.214	102.143
5.375	100.307	100.315	100.262	5.375	99.895	99.863	99.905	7.5	102.292	102.184	102.113
5.5	100.757	100.734	100.712	5.5	100.282	100.250	100.292	7.625	102.417	102.309	102.238
5.625	101.191	101.169	101.146	5.625	100.659	100.609	100.643	7.75	102.666	102.537	102.481
5.75	101.200	101.150	101.120	5.75	101.200	101.150	101.120	7.875	101.646	101.519	101.448
5.875	101.426	101.406	101.375	5.875	100.893	100.843	100.912	8	101.577	101.450	101.379
6	101.825	101.805	101.775	6	101.232	101.182	101.251	8.125	101.807	101.681	101.610
6.125	102.205	102.185	102.155	6.125	101.745	101.695	101.665				
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	101.609	101.538	101.468	6.125	100.551	100.501	100.461	4.5	94.727	94.732	94.602
6.625	101.983	101.913	101.842	6.25	100.926	100.862	100.820	4.625	95.179	95.184	95.054
6.75	102.107	101.935	101.869	6.375	100.738	100.670	100.602	4.75	93.781	93.767	93.704
6.875	101.853	101.682	101.510	6.5	101.288	101.220	101.152	4.875	94.218	94.204	93.979
7	102.367	102.195	102.023	6.625	101.680	101.612	101.545	5	94.615	94.601	94.413
7.125	102.716	102.544	102.372	6.75	102.068	101.976	101.919	5.125	94.965	94.951	94.734
7.25	102.663	102.491	102.406	6.875	101.191	101.105	101.021	5.25	96.243	96.220	96.197
7.375	101.244	101.116	101.059	7	101.668	101.547	101.463	5.375	96.310	96.287	96.263
7.5	101.784	101.655	101.599	7.125	102.224	102.052	101.967	5.5	96.707	96.683	96.660
7.625	102.309	102.180	102.123	7.25	102.713	102.541	102.456	5.625	97.115	97.092	97.068
7.75	102.666	102.537	102.481	7.375	101.294	101.166	101.109	5.75	98.027	98.011	97.996
7.875	99.232	99.110	98.844	7.5	101.834	101.705	101.649	5.875	98.262	98.246	98.231
8	99.557	99.435	99.169	7.625	102.359	102.230	102.173	6	98.600	98.584	98.569
8.125	99.856	99.734	99.468	7.75	98.919	98.797	98.532	6.125	98.898	98.882	98.866

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	99.281	99.015	98.715	6.75	97.781	97.515	97.215
6.875	99.796	99.530	99.230	6.875	98.296	98.030	97.730
7	100.300	100.034	99.734	7	98.800	98.534	98.234
7.125	100.746	100.480	100.180	7.125	99.246	98.980	98.680
7.25	101.172	100.906	100.606	7.25	99.672	99.406	99.106
7.375	101.031	100.701	100.401	7.375	99.531	99.201	98.901
7.5	101.495	101.165	100.865	7.5	99.995	99.665	99.365
7.625	101.901	101.571	101.271	7.625	100.401	100.071	99.771
7.75	102.297	101.967	101.667	7.75	100.797	100.467	100.167
7.875	101.922	101.528	101.228	7.875	100.422	100.028	99.728
8	102.346	101.952	101.652	8	100.846	100.452	100.152
8.125	102.732	102.338	102.038	8.125	101.232	100.838	100.538
8.25	103.088	102.694	102.394	8.25	101.588	101.194	100.894
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.281	97.015	96.715	6.75	95.781	95.515	95.215
6.875	97.796	97.530	97.230	6.875	96.296	96.030	95.730
7	98.300	98.034	97.734	7	96.800	96.534	96.234
7.125	98.746	98.480	98.180	7.125	97.246	96.980	96.680
7.25	99.172	98.906	98.606	7.25	97.672	97.406	97.106
7.375	99.031	98.701	98.401	7.375	97.531	97.201	96.901
7.5	99.495	99.165	98.865	7.5	97.995	97.665	97.365
7.625	99.901	99.571	99.271	7.625	98.401	98.071	97.771
7.75	100.297	99.967	99.667	7.75	98.797	98.467	98.167
7.875	99.922	99.528	99.228	7.875	98.422	98.028	97.728
8	100.346	99.952	99.652	8	98.846	98.452	98.152
8.125	100.732	100.338	100.038	8.125	99.232	98.838	98.538
8.25	101.088	100.694	100.394	8.25	99.588	99.194	98.894
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.531	98.265	97.965	6.75	96.531	96.265	95.965
6.875	99.046	98.780	98.480	6.875	97.046	96.780	96.480
7	99.550	99.284	98.984	7	97.550	97.284	96.984
7.125	99.996	99.730	99.430	7.125	97.996	97.730	97.430
7.25	100.422	100.156	99.856	7.25	98.422	98.156	97.856
7.375	100.281	99.951	99.651	7.375	98.281	97.951	97.651
7.5	100.745	100.415	100.115	7.5	98.745	98.415	98.115
7.625	101.151	100.821	100.521	7.625	99.151	98.821	98.521
7.75	101.547	101.217	100.917	7.75	99.547	99.217	98.917
7.875	101.172	100.778	100.478	7.875	99.172	98.778	98.478
8	101.596	101.202	100.902	8	99.596	99.202	98.902
8.125	101.982	101.588	101.288	8.125	99.982	99.588	99.288
8.25	102.338	101.944	101.644	8.25	100.338	99.944	99.644

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.