



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	92.722	92.722	92.712	4.75	92.592	92.433	92.433	5.125	96.748	96.708	96.736
4.875	93.795	93.656	93.701	4.875	93.795	93.656	93.701	5.25	97.468	97.426	97.454
5	94.502	94.359	94.400	5	94.502	94.359	94.400	5.375	98.018	97.973	97.997
5.125	95.057	94.914	94.956	5.125	95.057	94.914	94.956	5.5	98.533	98.486	98.508
5.25	95.689	95.660	95.642	5.25	95.661	95.586	95.621	5.625	98.987	98.939	98.962
5.375	96.387	96.358	96.340	5.375	96.286	96.206	96.237	5.75	99.364	99.335	99.348
5.5	97.089	97.061	97.042	5.5	96.887	96.831	96.831	5.875	99.853	99.820	99.831
5.625	97.689	97.661	97.642	5.625	97.502	97.463	97.446	6	100.409	100.359	100.348
5.75	98.107	98.072	98.046	5.75	98.085	98.022	98.043	6.125	100.840	100.796	100.780
5.875	98.718	98.683	98.657	5.875	98.647	98.580	98.598	6.25	100.845	100.793	100.782
6	99.296	99.261	99.236	6	99.199	99.127	99.131	6.375	101.326	101.279	101.253
6.125	99.798	99.763	99.738	6.125	99.730	99.658	99.642	6.5	101.987	101.947	101.915
6.25	100.078	100.029	100.008	6.25	100.067	100.001	100.008	6.625	102.207	102.174	102.137
6.375	100.636	100.587	100.551	6.375	100.596	100.538	100.551	6.75	101.760	101.733	101.691
6.5	101.115	101.061	101.022	6.5	101.115	101.056	101.008	6.875	102.335	102.313	102.266
6.625	101.590	101.541	101.503	6.625	101.583	101.507	101.457	7	102.757	102.742	102.689
6.75	101.770	101.731	101.725	6.75	101.770	101.731	101.725	7.125	103.127	103.118	103.060
6.875	102.270	102.217	102.215	6.875	102.248	102.217	102.215	7.25	103.332	103.299	103.236
7	102.670	102.638	102.615	7	102.670	102.638	102.615	7.375	103.711	103.683	103.615
7.125	103.048	103.001	102.987	7.125	103.048	103.001	102.987	7.5	104.148	104.127	104.053
7.25	103.269	103.236	103.208	7.25	103.269	103.236	103.208	7.625	104.659	104.644	104.566
7.375	103.725	103.706	103.689	7.375	103.725	103.706	103.689	7.75	104.964	104.964	104.880
7.5	104.190	104.168	104.095	7.5	104.190	104.168	104.095	7.875	105.150	105.150	105.150
7.625	104.520	104.499	104.468	7.625	104.493	104.499	104.468	8	105.284	105.314	105.266
7.75	104.919	104.924	104.897	7.75	104.919	104.924	104.897				
7.875	105.255	105.263	105.232	7.875	105.255	105.263	105.232				
8	105.530	105.532	105.500	8	105.530	105.532	105.500				
8.125	105.926	105.921	105.876	8.125	105.926	105.921	105.876				
8.25	106.447	106.447	106.406	8.25	106.447	106.447	106.406				
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	97.592	97.574	97.574	4.625	98.156	98.138	98.138	5	93.502	93.457	93.449
4.75	97.752	97.751	97.766	4.75	98.267	98.192	98.192	5.125	94.137	94.091	94.081
4.875	98.313	98.243	98.243	4.875	98.827	98.758	98.758	5.25	95.644	95.600	95.567
5	98.563	98.581	98.554	5	98.947	98.883	98.883	5.375	96.350	96.307	96.275
5.125	99.043	99.056	99.006	5.125	99.263	99.277	99.246	5.5	97.059	97.017	96.986
5.25	99.341	99.350	99.296	5.25	99.646	99.577	99.577	5.625	97.685	97.645	97.614
5.375	99.724	99.668	99.661	5.375	100.227	100.164	100.164	5.75	98.127	98.092	98.066
5.5	100.109	100.109	100.044	5.5	100.499	100.441	100.441	5.875	98.736	98.699	98.673
5.625	100.475	100.470	100.402	5.625	100.660	100.608	100.608	6	99.311	99.273	99.245
5.75	100.774	100.765	100.694	5.75	100.902	100.841	100.840	6.125	99.809	99.769	99.739
5.875	101.110	101.097	101.044	5.875	101.264	101.207	101.202	6.25	100.095	100.046	100.005
6	101.559	101.545	101.470	6	101.708	101.657	101.646	6.375	100.647	100.599	100.562
6.125	101.639	101.617	101.609	6.125	101.924	101.879	101.863	6.5	101.118	101.068	101.030
6.25	101.955	101.928	101.917	6.25	101.813	101.773	101.752	6.625	101.608	101.546	101.493
6.375	102.262	102.231	102.216	6.375	102.059	102.025	101.998	6.75	101.749	101.709	101.654
6.5	102.617	102.586	102.571	6.5	102.396	102.367	102.335	6.875	102.279	102.219	102.170
6.625	102.618	102.590	102.594	6.625	102.560	102.537	102.500	7	102.597	102.539	102.491
6.75	102.850	102.804	102.853	6.75	102.767	102.765	102.723	7.125	102.835	102.779	102.715
6.875	103.118	103.086	103.091	6.875	103.098	103.098	103.051	7.25	103.256	103.186	103.127
7	103.324	103.302	103.320	7	103.387	103.387	103.335	7.375	103.694	103.620	103.557
7.125	103.525	103.474	103.444	7.125	103.092	103.041	103.011	7.5	103.821	103.821	103.748
7.25	103.414	103.311	103.238	7.25	103.044	102.963	102.903	7.625	103.973	103.973	103.895
7.375	103.847	103.767	103.706	7.375	103.408	103.328	103.267	7.75	102.916	102.991	102.914
								7.875	103.129	103.208	103.127

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	98.110	98.022	97.934	5	97.291	97.204	97.116	5	94.945	94.882	94.820
5.125	98.434	98.346	98.258	5.125	97.691	97.590	97.600	5.125	95.602	95.539	95.476
5.25	98.765	98.677	98.589	5.25	98.145	98.039	98.045	5.25	96.262	96.199	96.137
5.375	99.081	98.993	98.905	5.375	98.536	98.426	98.429	5.375	96.561	96.498	96.435
5.5	99.385	99.297	99.209	5.5	98.913	98.806	98.797	5.5	97.042	96.979	96.916
5.625	99.651	99.564	99.476	5.625	99.268	99.148	99.144	5.625	97.508	97.445	97.382
5.75	99.881	99.793	99.705	5.75	99.600	99.477	99.469	5.75	97.782	97.719	97.657
5.875	100.027	99.939	99.851	5.875	99.900	99.772	99.760	5.875	98.054	97.991	97.929
6	100.172	100.084	99.997	6	100.175	100.043	100.028	6	98.329	98.266	98.203
6.125	100.312	100.224	100.136	6.125	100.416	100.279	100.261	6.125	98.604	98.541	98.479
6.25	100.434	100.346	100.259	6.25	100.626	100.484	100.463	6.25	98.880	98.817	98.754
6.375	100.523	100.435	100.347	6.375	100.792	100.646	100.621	6.375	99.153	99.090	99.027
6.5	100.645	100.557	100.469	6.5	100.869	100.718	100.690	6.5	99.610	99.547	99.484
6.625	100.819	100.731	100.643	6.625	100.967	100.879	100.791	6.625	99.693	99.630	99.568
6.75	100.932	100.844	100.756	6.75	101.126	101.038	100.950	6.75	99.962	99.899	99.837
6.875	100.953	100.865	100.777	6.875	101.201	101.113	101.025	6.875	100.043	99.980	99.918
7	100.960	100.872	100.785	7	101.304	101.216	101.128	7	100.114	100.051	99.989
7.125	100.957	100.884	100.821	7.125	101.457	101.369	101.281	7.125	100.183	100.120	100.057
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	98.110	98.022	97.934	5	97.295	97.204	97.212	5	94.895	94.832	94.769
5.125	98.434	98.346	98.258	5.125	97.788	97.687	97.696	5.125	95.552	95.489	95.426
5.25	98.765	98.677	98.589	5.25	98.240	98.134	98.140	5.25	96.212	96.149	96.086
5.375	99.081	98.993	98.905	5.375	98.630	98.520	98.523	5.375	96.511	96.448	96.385
5.5	99.385	99.297	99.209	5.5	99.005	98.891	98.890	5.5	96.992	96.929	96.866
5.625	99.651	99.564	99.476	5.625	99.359	99.240	99.236	5.625	97.458	97.395	97.332
5.75	99.881	99.793	99.705	5.75	99.691	99.568	99.560	5.75	97.732	97.669	97.606
5.875	100.027	99.939	99.851	5.875	99.990	99.862	99.851	5.875	98.004	97.941	97.878
6	100.172	100.084	99.997	6	100.265	100.132	100.118	6	98.279	98.216	98.153
6.125	100.312	100.224	100.136	6.125	100.506	100.369	100.351	6.125	98.554	98.491	98.428
6.25	100.434	100.346	100.259	6.25	100.716	100.575	100.553	6.25	98.830	98.767	98.704
6.375	100.523	100.435	100.347	6.375	100.884	100.738	100.713	6.375	99.103	99.040	98.977
6.5	100.645	100.557	100.469	6.5	100.963	100.812	100.784	6.5	99.560	99.497	99.434
6.625	100.819	100.731	100.643	6.625	100.967	100.879	100.791	6.625	99.643	99.580	99.517
6.75	100.932	100.844	100.756	6.75	101.126	101.038	100.950	6.75	99.912	99.849	99.786
6.875	100.953	100.865	100.777	6.875	101.201	101.113	101.025	6.875	99.993	99.930	99.867
7	100.960	100.872	100.785	7	101.304	101.216	101.128	7	100.064	100.001	99.938
7.125	100.957	100.869	100.781	7.125	101.457	101.369	101.281	7.125	100.133	100.070	100.007

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	94.459	94.425	94.425	5.75	98.178	98.119	98.090	4.375	95.950	95.930	95.899
5.25	95.393	95.373	95.352	5.875	98.744	98.685	98.656	4.5	96.332	96.311	96.280
5.375	96.095	96.075	96.054	6	99.263	99.204	99.175	4.625	96.677	96.656	96.626
5.5	96.783	96.763	96.742	6.125	99.668	99.609	99.581	4.75	97.251	97.218	97.180
5.625	97.426	97.407	97.385	6.25	99.931	99.861	99.819	4.875	97.672	97.640	97.602
5.75	97.949	97.912	97.869	6.375	100.457	100.388	100.345	5	97.950	97.918	97.880
5.875	98.588	98.550	98.508	6.5	100.926	100.856	100.814	5.125	98.185	98.152	98.115
6	99.173	99.136	99.093	6.625	101.270	101.201	101.158	5.25	98.832	98.804	98.766
6.125	99.709	99.672	99.629	6.75	101.427	101.353	101.311	5.375	99.141	99.113	99.075
6.25	100.005	99.953	99.896	6.875	101.899	101.825	101.782	5.5	99.576	99.548	99.510
6.375	100.556	100.504	100.447	7	102.298	102.225	102.182	5.625	99.808	99.779	99.742
6.5	101.058	101.006	100.949	7.125	102.590	102.516	102.473	5.75	100.154	100.126	100.088
6.625	101.526	101.474	101.417	7.25	102.689	102.596	102.539	5.875	100.533	100.505	100.467
				7.375	103.117	103.024	102.967	6	100.765	100.737	100.699
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.662	95.627	95.581								
4.75	96.147	96.099	96.046								
4.875	96.369	96.321	96.268								
5	96.687	96.639	96.586								
5.125	97.066	97.019	96.966								
5.25	97.407	97.360	97.307								
5.375	97.736	97.689	97.636								
5.5	97.991	97.944	97.891								
5.625	98.333	98.285	98.232								
5.75	98.596	98.553	98.500								
5.875	98.925	98.882	98.829								
6	99.497	99.453	99.401								

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	95.229	95.208	95.202	5.75	97.722	97.680	97.623	4.25	95.525	95.504	95.474
5.5	95.924	95.902	95.895	5.875	98.279	98.237	98.180	4.375	95.950	95.930	95.899
5.625	96.591	96.568	96.562	6	98.805	98.764	98.707	4.5	96.332	96.311	96.280
5.75	96.791	96.774	96.746	6.125	99.285	99.244	99.187	4.625	96.677	96.656	96.626
5.875	97.515	97.497	97.470	6.25	99.039	98.978	98.907	4.75	97.251	97.218	97.180
6	98.146	98.127	98.100	6.375	99.308	99.248	99.177	4.875	97.672	97.640	97.602
6.125	98.748	98.728	98.701	6.5	99.551	99.491	99.420	5	97.950	97.918	97.880
6.25	99.474	99.425	99.380	6.625	99.744	99.683	99.612	5.125	98.185	98.152	98.115
6.375	100.100	100.052	100.009	6.75	100.136	100.069	99.991	5.25	98.832	98.804	98.766
6.5	100.763	100.714	100.672	6.875	100.315	100.247	100.169	5.375	99.141	99.113	99.075
6.625	101.219	101.170	101.128	7	100.538	100.470	100.392	5.5	99.576	99.548	99.510
6.75	101.434	101.367	101.322	7.125	100.729	100.662	100.584	5.625	99.808	99.779	99.742
6.875	101.961	101.897	101.853	7.25	101.680	101.618	101.561	5.75	100.154	100.126	100.088
7	102.400	102.336	102.292	7.375	102.285	102.222	102.165	5.875	100.533	100.505	100.467
7.125	102.841	102.776	102.733	7.5	102.652	102.590	102.533	6	100.765	100.737	100.699
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.662	95.627	95.581								
4.75	96.147	96.099	96.046								
4.875	96.369	96.321	96.268								
5	96.687	96.639	96.586								
5.125	97.066	97.019	96.966								
5.25	97.407	97.360	97.307								
5.375	97.736	97.689	97.636								
5.5	97.991	97.944	97.891								
5.625	98.333	98.285	98.232								
5.75	98.596	98.553	98.500								
5.875	98.925	98.882	98.829								
6	99.497	99.453	99.401								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.057	94.914	94.956
5.25	95.661	95.586	95.621
5.375	96.286	96.206	96.237
5.5	96.887	96.803	96.831
5.625	97.502	97.418	97.446
5.75	98.085	98.022	98.043
5.875	98.647	98.580	98.598
6	99.199	99.127	99.131
6.125	99.730	99.658	99.642
6.25	100.067	100.001	100.008
6.375	100.596	100.538	100.551
6.5	101.115	101.056	101.008
6.625	101.583	101.507	101.457
6.75	101.770	101.731	101.725
6.875	102.248	102.217	102.215
7	102.670	102.638	102.615
7.125	103.048	103.001	102.987
7.25	103.249	103.223	103.208
7.375	103.725	103.706	103.689

RefiNow Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	95.091	95.353	95.264	4.75	95.091	95.353	95.264	5	96.213	96.330	96.241
4.875	95.509	95.721	95.632	4.875	95.509	95.721	95.632	5.125	96.908	96.863	96.849
5	96.213	96.330	96.241	5	96.213	96.330	96.241	5.25	97.700	97.883	97.782
5.125	96.908	96.863	96.849	5.125	96.908	96.863	96.849	5.375	98.150	98.295	98.195
5.25	97.752	97.883	97.782	5.25	97.700	97.883	97.782	5.5	98.811	98.796	98.780
5.375	98.442	98.361	98.276	5.375	98.150	98.295	98.195	5.625	99.423	99.359	99.316
5.5	98.902	98.822	98.780	5.5	98.811	98.796	98.780	5.75	99.936	99.922	99.829
5.625	99.423	99.359	99.316	5.625	99.423	99.359	99.316	5.875	100.301	100.316	100.197
5.75	99.936	99.922	99.829	5.75	99.936	99.922	99.829	6	100.761	100.822	100.703
5.875	100.439	100.338	100.231	5.875	100.301	100.316	100.197	6.125	101.242	101.179	101.120
6	100.915	100.822	100.707	6	100.761	100.822	100.703	6.25	101.526	101.702	101.562
6.125	101.431	101.330	101.223	6.125	101.242	101.179	101.120	6.375	101.687	101.646	101.562
6.25	101.526	101.702	101.562	6.25	101.526	101.702	101.562	6.5	102.210	102.215	102.074
6.375	101.817	101.700	101.579	6.375	101.687	101.646	101.562	6.625	102.747	102.656	102.599
6.5	102.295	102.215	102.074	6.5	102.210	102.215	102.074	6.75	103.135	103.111	102.988
6.625	102.799	102.682	102.599	6.625	102.747	102.656	102.599	6.875	103.045	103.130	102.945
6.75	103.135	103.111	102.988	6.75	103.135	103.111	102.988	7	103.558	103.692	103.508
6.875	103.045	103.130	102.945	6.875	103.045	103.130	102.945	7.125	103.991	104.111	103.927
7	103.558	103.692	103.508	7	103.558	103.692	103.508	7.25	104.425	104.269	104.184
7.125	103.991	104.111	103.927	7.125	103.991	104.111	103.927	7.375	103.513	103.388	103.331
7.25	104.425	104.269	104.184	7.25	104.425	104.269	104.184	7.5	104.048	103.923	103.866
7.375	103.513	103.388	103.331	7.375	103.513	103.388	103.331	7.625	104.567	104.442	104.385
7.5	104.048	103.923	103.866	7.5	104.048	103.923	103.866	7.75	104.969	104.844	104.787
								7.875	103.035	102.953	103.067
								8	103.439	103.357	103.471
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	96.605	96.604	96.582	4.25	96.344	96.321	96.416	4.75	94.041	94.067	93.998
4.375	97.074	97.074	97.051	4.375	96.918	96.895	96.991	4.875	94.777	94.804	94.734
4.5	97.545	97.544	97.562	4.5	97.489	97.466	97.562	5	95.510	95.536	95.467
4.625	98.056	98.033	98.128	4.625	98.056	98.033	98.128	5.125	96.176	96.203	96.134
4.75	98.308	98.741	98.535	4.75	98.263	98.741	98.535	5.25	97.310	97.208	97.102
4.875	98.780	98.975	98.769	4.875	98.574	98.975	98.769	5.375	98.000	97.898	97.792
5	99.254	99.299	99.206	5	99.126	99.299	99.130	5.5	98.460	98.359	98.252
5.125	99.727	99.697	99.667	5.125	99.663	99.587	99.667	5.625	98.899	98.797	98.691
5.25	99.927	100.412	100.204	5.25	99.927	100.412	100.204	5.75	99.489	99.373	99.253
5.375	100.326	100.534	100.326	5.375	100.049	100.534	100.326	5.875	100.116	100.000	99.880
5.5	100.783	100.853	100.722	5.5	100.531	100.853	100.645	6	100.612	100.496	100.376
5.625	101.239	101.209	101.179	5.625	101.003	101.036	100.970	6.125	101.128	101.013	100.892
5.75	101.143	101.381	101.120	5.75	101.143	101.381	101.120	6.25	100.821	100.754	100.712
5.875	101.560	101.523	101.485	5.875	101.086	101.050	101.093	6.375	100.994	100.932	100.869
6	102.017	101.979	101.941	6	101.533	101.491	101.541	6.5	101.513	101.451	101.388
								6.625	101.951	101.834	101.763
								6.75	101.986	101.869	101.759
								6.875	101.733	101.615	101.498
								7	102.246	102.129	102.012
								7.125	102.595	102.478	102.361
								7.25	102.472	102.316	102.231
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	96.609	96.870	96.739	5	95.510	95.536	95.467	4.5	94.849	94.826	94.696
5.375	97.315	97.323	97.263	5.125	96.176	96.203	96.134	4.625	95.407	95.384	95.254
5.5	98.074	98.082	98.022	5.25	96.609	96.870	96.739	4.75	95.255	95.240	95.225
5.625	98.625	98.633	98.573	5.375	97.315	97.323	97.263	4.875	95.760	95.745	95.730
5.75	99.134	99.160	99.009	5.5	98.074	98.082	98.022	5	96.217	96.201	96.186
5.875	99.723	99.520	99.438	5.625	98.625	98.633	98.573	5.125	96.673	96.658	96.643
6	100.220	100.210	100.135	5.75	99.141	99.160	99.034	5.25	96.801	96.771	96.741
6.125	100.731	100.721	100.645	5.875	99.523	99.513	99.438	5.375	97.306	97.276	97.246
6.25	100.821	100.754	100.712	6	100.220	100.210	100.135	5.5	97.763	97.733	97.702
6.375	100.994	100.932	100.869	6.125	100.731	100.721	100.645	5.625	98.219	98.189	98.159
6.5	101.513	101.451	101.388	6.25	100.868	100.804	100.762	5.75	98.036	97.998	97.960
6.625	101.888	101.831	101.763	6.375	100.719	100.782	100.610	5.875	98.540	98.503	98.465
6.75	101.986	101.869	101.759	6.5	101.378	101.350	101.263	6	98.997	98.959	98.921
6.875	101.733	101.615	101.498	6.625	101.859	101.831	101.744	6.125	99.443	99.405	99.367

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	97.700	97.883	97.782	5.25	97.700	97.883	97.782	5.25	97.700	97.883	97.782
5.375	98.150	98.295	98.195	5.375	98.150	98.295	98.195	5.375	98.150	98.295	98.195
5.5	98.811	98.796	98.780	5.5	98.811	98.796	98.780	5.5	98.811	98.796	98.780
5.625	99.423	99.359	99.316	5.625	99.423	99.359	99.316	5.625	99.423	99.359	99.316
5.75	99.936	99.922	99.829	5.75	99.936	99.922	99.829	5.75	99.936	99.922	99.829
5.875	100.301	100.316	100.197	5.875	100.301	100.316	100.197	5.875	100.301	100.316	100.197
6	100.761	100.822	100.703	6	100.761	100.822	100.703	6	100.761	100.822	100.703
6.125	101.242	101.179	101.120	6.125	101.242	101.179	101.120	6.125	101.242	101.179	101.120
6.25	101.526	101.702	101.562	6.25	101.526	101.702	101.562	6.25	101.526	101.702	101.562
6.375	101.687	101.646	101.562	6.375	101.687	101.646	101.562	6.375	101.687	101.646	101.562
6.5	102.210	102.215	102.074	6.5	102.210	102.215	102.074	6.5	102.210	102.215	102.074
6.625	102.747	102.656	102.599	6.625	102.747	102.656	102.599	6.625	102.747	102.656	102.599
6.75	103.135	103.111	102.988	6.75	103.135	103.111	102.988	6.75	103.135	103.111	102.988
6.875	103.045	103.130	102.945	6.875	103.045	103.130	102.945	6.875	103.045	103.130	102.945
7	103.558	103.692	103.508	7	103.558	103.692	103.508	7	103.558	103.692	103.508
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	97.489	97.466	97.562	4.25	96.344	96.321	96.416	5.25	96.609	96.870	96.739
4.625	98.056	98.033	98.128	4.375	96.918	96.895	96.991	5.375	97.315	97.323	97.263
4.75	98.263	98.741	98.535	4.5	97.489	97.466	97.562	5.5	98.074	98.082	98.022
4.875	98.574	98.975	98.769	4.625	98.056	98.033	98.128	5.625	98.625	98.633	98.573
5	99.126	99.299	99.130	4.75	98.163	98.118	98.103	5.75	99.134	99.160	99.009
5.125	99.663	99.587	99.667	4.875	98.574	98.498	98.578	5.875	99.723	99.520	99.438
5.25	99.927	100.412	100.204	5	99.126	99.050	99.130	6	100.220	100.210	100.135
5.375	100.049	100.534	100.326	5.125	99.663	99.587	99.667	6.125	100.731	100.721	100.645
5.5	100.531	100.853	100.645	5.25	99.742	99.691	99.661	6.25	100.821	100.754	100.712
5.625	101.003	101.036	100.970	5.375	100.030	99.932	99.997	6.375	100.994	100.932	100.869
5.75	101.143	101.381	101.120	5.5	100.531	100.433	100.498	6.5	101.513	101.451	101.388
5.875	101.086	101.050	101.093	5.625	101.003	100.905	100.970	6.625	101.888	101.831	101.763
6	101.533	101.491	101.541	5.75	101.143	101.092	101.062	6.75	101.986	101.869	101.759
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	96.609	96.870	96.739	5.25	96.609	96.870	96.739	4.5	94.849	94.826	94.696
5.375	97.315	97.323	97.263	5.375	97.315	97.323	97.263	4.625	95.407	95.384	95.254
5.5	98.074	98.082	98.022	5.5	98.074	98.082	98.022	4.75	93.794	93.717	93.678
5.625	98.625	98.633	98.573	5.625	98.625	98.633	98.573	4.875	94.342	94.266	94.046
5.75	99.134	99.160	99.009	5.75	99.141	99.160	99.034	5	94.869	94.793	94.573
5.875	99.723	99.520	99.438	5.875	99.523	99.513	99.438	5.125	95.364	95.288	95.068
6	100.220	100.210	100.135	6	100.220	100.210	100.135	5.25	96.182	96.167	96.151
6.125	100.731	100.721	100.645	6.125	100.731	100.721	100.645	5.375	96.249	96.234	96.218
6.25	100.821	100.754	100.712	6.25	100.868	100.804	100.762	5.5	96.646	96.630	96.614
6.375	100.994	100.932	100.869	6.375	100.719	100.782	100.610	5.625	97.054	97.038	97.023
6.5	101.513	101.451	101.388	6.5	101.378	101.350	101.263	5.75	97.954	97.938	97.923
6.625	101.888	101.831	101.763	6.625	101.859	101.831	101.744	5.875	98.189	98.174	98.158
6.75	101.986	101.869	101.759	6.75	101.956	101.865	101.809	6	98.527	98.511	98.496
6.875	101.733	101.615	101.498	6.875	101.271	101.380	101.164	6.125	98.825	98.809	98.793

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	96.933	96.888	96.874	5.125	96.933	96.888	96.874	4.75	95.116	95.221	95.132
5.25	97.725	97.770	97.694	5.25	97.725	97.770	97.694	4.875	95.534	95.753	95.664
5.375	98.175	98.214	98.144	5.375	98.175	98.214	98.144	5	96.238	96.193	96.179
5.5	98.836	98.821	98.805	5.5	98.836	98.821	98.805	5.125	96.933	96.888	96.874
5.625	99.448	99.384	99.341	5.625	99.448	99.384	99.341	5.25	97.725	97.770	97.694
5.75	99.961	99.897	99.854	5.75	99.961	99.897	99.854	5.375	98.175	98.214	98.144
5.875	100.326	100.123	99.953	5.875	100.326	100.123	99.953	5.5	98.836	98.821	98.805
6	100.786	100.716	100.597	6	100.786	100.716	100.597	5.625	99.448	99.384	99.341
6.125	101.267	101.188	101.145	6.125	101.267	101.188	101.145	5.75	99.961	99.897	99.854
6.25	101.551	101.487	101.444	6.25	101.551	101.487	101.444	5.875	100.326	100.123	99.953
6.375	101.712	101.649	101.587	6.375	101.712	101.649	101.587	6	100.786	100.716	100.597
6.5	102.191	102.128	102.066	6.5	102.191	102.128	102.066	6.125	101.267	101.188	101.145
6.625	102.675	102.613	102.550	6.625	102.675	102.613	102.550	6.25	101.551	101.487	101.444
6.75	103.154	103.037	102.920	6.75	103.154	103.037	102.920	6.375	101.712	101.649	101.587
6.875	103.070	102.953	102.836	6.875	103.070	102.953	102.836	6.5	102.191	102.128	102.066
7	103.583	103.466	103.349	7	103.583	103.466	103.349	6.625	102.675	102.613	102.550
7.125	103.933	103.815	103.698	7.125	103.933	103.815	103.698	6.75	103.154	103.037	102.920
7.25	104.200	104.044	103.959	7.25	104.200	104.044	103.959	6.875	103.070	102.953	102.836
7.375	103.399	103.288	103.196	7.375	103.246	103.171	103.096	7	103.583	103.466	103.349
7.5	103.693	103.618	103.543	7.5	103.693	103.618	103.543	7.125	103.933	103.815	103.698
7.625	104.089	103.969	103.907	7.625	104.089	103.969	103.907	7.25	104.200	104.044	103.959
7.75	104.491	104.366	104.309	7.75	104.491	104.366	104.309	7.375	103.246	103.171	103.096
7.875	104.000	103.905	103.827	7.875	102.841	102.719	102.873	7.5	103.693	103.618	103.543
8	104.181	104.086	104.007	8	103.164	103.042	103.196	7.625	104.089	103.969	103.907
8.125	104.412	104.316	104.238	8.125	103.461	103.339	103.493	7.75	104.491	104.366	104.309
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	96.630	96.629	96.607	4.25	96.427	96.404	96.500	4.875	94.750	94.736	94.707
4.375	97.099	97.099	97.076	4.375	96.950	96.927	97.023	5	95.472	95.458	95.429
4.5	97.570	97.569	97.547	4.5	97.460	97.437	97.532	5.125	96.029	96.015	95.986
4.625	98.042	98.041	98.024	4.625	97.952	97.928	98.024	5.25	96.700	96.989	96.889
4.75	98.333	98.798	98.591	4.75	98.188	98.143	98.128	5.375	97.335	97.303	97.283
4.875	98.805	99.000	98.794	4.875	98.541	98.465	98.545	5.5	98.015	97.983	97.963
5	99.279	99.249	99.219	5	98.997	98.921	99.001	5.625	98.527	98.495	98.475
5.125	99.752	99.722	99.692	5.125	99.423	99.347	99.427	5.75	99.159	99.279	99.159
5.25	99.827	100.312	100.104	5.25	99.767	99.716	99.686	5.875	99.748	99.545	99.401
5.375	100.238	100.466	100.257	5.375	99.909	99.811	99.876	6	100.128	100.066	100.031
5.5	100.688	100.664	100.626	5.5	100.290	100.192	100.257	6.125	100.500	100.402	100.366
5.625	101.122	101.099	101.061	5.625	100.634	100.581	100.601	6.25	100.846	100.779	100.737
5.75	101.168	101.125	101.087	5.75	101.168	101.117	101.087	6.375	101.019	100.957	100.894
5.875	101.351	101.328	101.306	5.875	100.908	100.866	100.916	6.5	101.538	101.476	101.413
6	101.750	101.728	101.705	6	101.246	101.204	101.253	6.625	101.913	101.850	101.788
								6.75	102.011	101.894	101.784
								6.875	101.758	101.640	101.523
								7	102.271	102.154	102.037
								7.125	102.620	102.503	102.386
								7.25	102.497	102.341	102.256
								7.375	101.079	100.954	100.897
								7.5	101.614	101.488	101.432
								7.625	102.133	102.008	101.951
								7.75	102.485	102.360	102.303
								7.875	99.389	99.267	99.272
								8	99.712	99.590	99.594
								8.125	100.009	99.887	99.891
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	101.538	101.476	101.413	6.125	100.451	100.402	100.366	4.5	94.791	94.768	94.639
6.625	101.913	101.850	101.788	6.25	100.893	100.829	100.787	4.625	95.236	95.213	95.083
6.75	102.011	101.894	101.784	6.375	100.662	100.594	100.547	4.75	93.832	93.756	93.703
6.875	101.758	101.640	101.523	6.5	101.206	101.138	101.091	4.875	94.262	94.186	93.966
7	102.271	102.154	102.037	6.625	101.580	101.512	101.464	5	94.650	94.574	94.354
7.125	102.620	102.503	102.386	6.75	101.981	101.890	101.834	5.125	94.991	94.915	94.708
7.25	102.497	102.341	102.256	6.875	101.083	100.997	100.903	5.25	96.207	96.192	96.176
7.375	101.079	100.954	100.897	7	101.518	101.432	101.339	5.375	96.274	96.259	96.243
7.5	101.614	101.488	101.432	7.125	102.063	101.907	101.822	5.5	96.671	96.655	96.639
7.625	102.133	102.008	101.951	7.25	102.547	102.391	102.306	5.625	97.079	97.063	97.048
7.75	102.485	102.360	102.303	7.375	101.129	101.004	100.947	5.75	97.979	97.963	97.948
7.875	99.389	99.267	99.272	7.5	101.664	101.538	101.482	5.875	98.214	98.199	98.183
8	99.712	99.590	99.594	7.625	102.183	102.058	102.001	6	98.552	98.536	98.521
8.125	100.009	99.887	99.891	7.75	99.080	98.958	98.962	6.125	98.850	98.834	98.818

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	101.712	101.649	101.587	6.375	101.712	101.649	101.587	6	100.786	100.716	100.597
6.5	102.191	102.128	102.066	6.5	102.191	102.128	102.066	6.125	101.267	101.188	101.145
6.625	102.675	102.613	102.550	6.625	102.675	102.613	102.550	6.25	101.551	101.487	101.444
6.75	103.154	103.037	102.920	6.75	103.154	103.037	102.920	6.375	101.712	101.649	101.587
6.875	103.070	102.953	102.836	6.875	103.070	102.953	102.836	6.5	102.191	102.128	102.066
7	103.583	103.466	103.349	7	103.583	103.466	103.349	6.625	102.675	102.613	102.550
7.125	103.933	103.815	103.698	7.125	103.933	103.815	103.698	6.75	103.154	103.037	102.920
7.25	104.200	104.044	103.959	7.25	104.200	104.044	103.959	6.875	103.070	102.953	102.836
7.375	103.399	103.288	103.196	7.375	103.246	103.171	103.096	7	103.583	103.466	103.349
7.5	103.693	103.618	103.543	7.5	103.693	103.618	103.543	7.125	103.933	103.815	103.698
7.625	104.089	103.969	103.907	7.625	104.089	103.969	103.907	7.25	104.200	104.044	103.959
7.75	104.491	104.366	104.309	7.75	104.491	104.366	104.309	7.375	103.246	103.171	103.096
7.875	104.000	103.905	103.827	7.875	102.891	102.769	102.923	7.5	103.693	103.618	103.543
8	104.181	104.086	104.007	8	103.214	103.092	103.246	7.625	104.089	103.969	103.907
8.125	104.412	104.316	104.238	8.125	103.511	103.389	103.543	7.75	104.491	104.366	104.309
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	97.570	97.569	97.547	4.5	97.460	97.437	97.532	6.625	101.913	101.850	101.788
4.625	98.042	98.041	98.024	4.625	97.952	97.928	98.024	6.75	102.011	101.894	101.784
4.75	98.333	98.798	98.591	4.75	98.188	98.143	98.128	6.875	101.758	101.640	101.523
4.875	98.805	99.000	98.794	4.875	98.541	98.465	98.545	7	102.271	102.154	102.037
5	99.279	99.249	99.219	5	98.997	98.921	99.001	7.125	102.620	102.503	102.386
5.125	99.752	99.722	99.692	5.125	99.423	99.347	99.427	7.25	102.497	102.341	102.256
5.25	99.827	100.312	100.104	5.25	99.767	99.716	99.686	7.375	102.236	102.126	102.033
5.375	100.238	100.466	100.257	5.375	99.909	99.811	99.876	7.5	102.206	102.095	102.003
5.5	100.688	100.664	100.626	5.5	100.290	100.192	100.257	7.625	102.331	102.221	102.128
5.625	101.122	101.099	101.061	5.625	100.634	100.581	100.601	7.75	102.485	102.360	102.303
5.75	101.168	101.125	101.087	5.75	101.168	101.117	101.087	7.875	101.525	101.430	101.352
5.875	101.351	101.328	101.306	5.875	100.908	100.866	100.916	8	101.456	101.361	101.282
6	101.750	101.728	101.705	6	101.246	101.204	101.253	8.125	101.687	101.591	101.513
6.125	102.130	102.108	102.085	6.125	101.732	101.681	101.650				
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	101.538	101.476	101.413	6.125	100.451	100.402	100.366	4.5	94.791	94.768	94.639
6.625	101.913	101.850	101.788	6.25	100.893	100.829	100.787	4.625	95.236	95.213	95.083
6.75	102.011	101.894	101.784	6.375	100.662	100.594	100.547	4.75	93.832	93.756	93.703
6.875	101.758	101.640	101.523	6.5	101.206	101.138	101.091	4.875	94.262	94.186	93.966
7	102.271	102.154	102.037	6.625	101.580	101.512	101.464	5	94.650	94.574	94.354
7.125	102.620	102.503	102.386	6.75	101.981	101.890	101.834	5.125	94.991	94.915	94.708
7.25	102.497	102.341	102.256	6.875	101.083	100.997	100.903	5.25	96.207	96.192	96.176
7.375	101.079	100.954	100.897	7	101.518	101.432	101.339	5.375	96.274	96.259	96.243
7.5	101.614	101.488	101.432	7.125	102.063	101.907	101.822	5.5	96.671	96.655	96.639
7.625	102.133	102.008	101.951	7.25	102.547	102.391	102.306	5.625	97.079	97.063	97.048
7.75	102.485	102.360	102.303	7.375	101.129	101.004	100.947	5.75	97.979	97.963	97.948
7.875	99.389	99.267	99.272	7.5	101.664	101.538	101.482	5.875	98.214	98.199	98.183
8	99.712	99.590	99.594	7.625	102.183	102.058	102.001	6	98.552	98.536	98.521
8.125	100.009	99.887	99.891	7.75	99.080	98.958	98.962	6.125	98.850	98.834	98.818

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	99.411	99.159	98.859	6.75	97.911	97.659	97.359
6.875	99.926	99.674	99.374	6.875	98.426	98.174	97.874
7	100.410	100.158	99.858	7	98.910	98.658	98.358
7.125	100.846	100.594	100.294	7.125	99.346	99.094	98.794
7.25	101.262	101.010	100.710	7.25	99.762	99.510	99.210
7.375	101.149	100.845	100.545	7.375	99.649	99.345	99.045
7.5	101.593	101.289	100.989	7.5	100.093	99.789	99.489
7.625	101.999	101.695	101.395	7.625	100.499	100.195	99.895
7.75	102.385	102.081	101.781	7.75	100.885	100.581	100.281
7.875	102.019	101.661	101.361	7.875	100.519	100.161	99.861
8	102.443	102.085	101.785	8	100.943	100.585	100.285
8.125	102.809	102.451	102.151	8.125	101.309	100.951	100.651
8.25	103.155	102.797	102.497	8.25	101.655	101.297	100.997
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.411	97.159	96.859	6.75	95.911	95.659	95.359
6.875	97.926	97.674	97.374	6.875	96.426	96.174	95.874
7	98.410	98.158	97.858	7	96.910	96.658	96.358
7.125	98.846	98.594	98.294	7.125	97.346	97.094	96.794
7.25	99.262	99.010	98.710	7.25	97.762	97.510	97.210
7.375	99.149	98.845	98.545	7.375	97.649	97.345	97.045
7.5	99.593	99.289	98.989	7.5	98.093	97.789	97.489
7.625	99.999	99.695	99.395	7.625	98.499	98.195	97.895
7.75	100.385	100.081	99.781	7.75	98.885	98.581	98.281
7.875	100.019	99.661	99.361	7.875	98.519	98.161	97.861
8	100.443	100.085	99.785	8	98.943	98.585	98.285
8.125	100.809	100.451	100.151	8.125	99.309	98.951	98.651
8.25	101.155	100.797	100.497	8.25	99.655	99.297	98.997
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.661	98.409	98.109	6.75	96.661	96.409	96.109
6.875	99.176	98.924	98.624	6.875	97.176	96.924	96.624
7	99.660	99.408	99.108	7	97.660	97.408	97.108
7.125	100.096	99.844	99.544	7.125	98.096	97.844	97.544
7.25	100.512	100.260	99.960	7.25	98.512	98.260	97.960
7.375	100.399	100.095	99.795	7.375	98.399	98.095	97.795
7.5	100.843	100.539	100.239	7.5	98.843	98.539	98.239
7.625	101.249	100.945	100.645	7.625	99.249	98.945	98.645
7.75	101.635	101.331	101.031	7.75	99.635	99.331	99.031
7.875	101.269	100.911	100.611	7.875	99.269	98.911	98.611
8	101.693	101.335	101.035	8	99.693	99.335	99.035
8.125	102.059	101.701	101.401	8.125	100.059	99.701	99.401
8.25	102.405	102.047	101.747	8.25	100.405	100.047	99.747

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.