



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	92.302	92.302	92.245	4.75	92.293	92.196	92.196	5.125	96.377	96.337	96.369
4.875	93.453	93.252	93.301	4.875	93.453	93.252	93.301	5.25	97.095	97.054	97.085
5	94.161	93.956	94.001	5	94.161	93.956	94.001	5.375	97.644	97.599	97.627
5.125	94.718	94.512	94.558	5.125	94.718	94.512	94.558	5.5	98.156	98.108	98.134
5.25	95.314	95.285	95.265	5.25	95.289	95.214	95.252	5.625	98.613	98.565	98.591
5.375	96.009	95.980	95.960	5.375	95.912	95.833	95.868	5.75	99.373	99.351	99.285
5.5	96.712	96.683	96.663	5.5	96.512	96.429	96.460	5.875	99.924	99.902	99.837
5.625	97.307	97.278	97.258	5.625	97.126	97.048	97.073	6	100.415	100.394	100.329
5.75	97.826	97.790	97.768	5.75	97.806	97.743	97.768	6.125	100.822	100.790	100.742
5.875	98.434	98.399	98.371	5.875	98.365	98.298	98.322	6.25	100.755	100.728	100.656
6	99.010	98.975	98.947	6	98.915	98.860	98.853	6.375	101.223	101.197	101.125
6.125	99.510	99.475	99.447	6.125	99.509	99.475	99.428	6.5	101.837	101.797	101.765
6.25	99.891	99.847	99.811	6.25	99.850	99.799	99.810	6.625	102.056	102.022	101.985
6.375	100.446	100.402	100.366	6.375	100.379	100.337	100.352	6.75	101.973	101.960	101.884
6.5	100.918	100.874	100.838	6.5	100.896	100.853	100.807	6.875	102.405	102.392	102.317
6.625	101.392	101.348	101.312	6.625	101.362	101.302	101.256	7	102.794	102.782	102.707
6.75	101.661	101.623	101.621	6.75	101.661	101.623	101.621	7.125	103.146	103.135	103.060
6.875	102.173	102.124	102.109	6.875	102.140	102.108	102.109	7.25	103.196	103.181	103.099
7	102.563	102.531	102.511	7	102.563	102.531	102.511	7.375	103.633	103.618	103.536
7.125	102.951	102.929	102.882	7.125	102.951	102.929	102.882	7.5	103.999	103.995	103.921
7.25	103.237	103.177	103.155	7.25	103.193	103.167	103.155	7.625	104.531	104.531	104.452
7.375	103.689	103.653	103.639	7.375	103.672	103.653	103.639	7.75	104.958	104.958	104.874
7.5	104.109	104.048	104.015	7.5	104.044	104.031	104.015	7.875	105.260	105.319	105.234
7.625	104.505	104.480	104.452	7.625	104.442	104.480	104.452	8	105.202	105.211	105.166
7.75	104.863	104.900	104.876	7.75	104.863	104.900	104.876				
7.875	105.216	105.262	105.213	7.875	105.216	105.262	105.213				
8	105.470	105.507	105.478	8	105.470	105.507	105.478				
8.125	105.835	105.791	105.749	8.125	105.835	105.791	105.749				
8.25	106.360	106.321	106.283	8.25	106.360	106.321	106.283				
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	97.454	97.358	97.358	4.625	98.019	97.923	97.923	5	93.151	93.067	93.062
4.75	97.616	97.567	97.603	4.75	98.077	97.986	97.986	5.125	93.786	93.700	93.694
4.875	98.116	98.059	98.030	4.875	98.627	98.541	98.541	5.25	95.312	95.270	95.236
5	98.520	98.463	98.467	5	98.743	98.714	98.753	5.375	96.015	95.974	95.941
5.125	98.909	98.901	98.917	5.125	99.048	99.122	99.158	5.5	96.723	96.683	96.651
5.25	99.220	99.194	99.206	5.25	99.473	99.435	99.445	5.625	97.338	97.299	97.269
5.375	99.709	99.610	99.572	5.375	100.048	100.016	100.016	5.75	97.846	97.810	97.783
5.5	100.095	99.996	99.959	5.5	100.319	100.292	100.292	5.875	98.452	98.415	98.387
5.625	100.397	100.300	100.281	5.625	100.478	100.457	100.457	6	99.025	98.986	98.956
5.75	100.621	100.573	100.571	5.75	100.714	100.667	100.667	6.125	99.510	99.465	99.429
5.875	101.080	101.002	100.954	5.875	101.082	101.041	101.036	6.25	99.908	99.863	99.826
6	101.425	101.351	101.346	6	101.525	101.489	101.479	6.375	100.458	100.410	100.370
6.125	101.699	101.621	101.574	6.125	101.741	101.711	101.695	6.5	100.959	100.905	100.858
6.25	101.812	101.797	101.781	6.25	101.590	101.582	101.560	6.625	101.430	101.375	101.327
6.375	102.238	102.164	102.107	6.375	101.901	101.898	101.871	6.75	101.656	101.614	101.561
6.5	102.518	102.458	102.439	6.5	102.243	102.243	102.211	6.875	102.158	102.096	102.041
6.625	102.733	102.661	102.605	6.625	102.415	102.415	102.378	7	102.511	102.451	102.398
6.75	102.900	102.832	102.765	6.75	102.680	102.678	102.636	7.125	102.841	102.782	102.730
6.875	103.328	103.260	103.194	6.875	103.011	103.011	102.964	7.25	103.311	103.248	103.191
7	103.224	103.239	103.206	7	103.296	103.296	103.243	7.375	103.742	103.675	103.615
7.125	103.433	103.381	103.351	7.125	103.006	102.954	102.924	7.5	103.705	103.669	103.597
7.25	103.284	103.203	103.142	7.25	102.954	102.872	102.812	7.625	103.989	103.932	103.881
7.375	103.753	103.672	103.611	7.375	103.320	103.239	103.178	7.75	103.075	103.117	103.051
								7.875	103.360	103.419	103.333

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

Additional Purchase LLPA Adjusters

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.996	97.908	97.820	5	97.192	97.127	97.120	5	94.858	94.795	94.732
5.125	98.319	98.231	98.143	5.125	97.686	97.617	97.606	5.125	95.513	95.450	95.387
5.25	98.650	98.562	98.474	5.25	98.140	98.065	98.051	5.25	96.172	96.109	96.046
5.375	98.965	98.877	98.789	5.375	98.531	98.453	98.435	5.375	96.470	96.407	96.345
5.5	99.268	99.180	99.092	5.5	98.909	98.826	98.804	5.5	96.950	96.887	96.825
5.625	99.533	99.446	99.358	5.625	99.264	99.177	99.152	5.625	97.419	97.356	97.294
5.75	99.762	99.674	99.586	5.75	99.598	99.505	99.477	5.75	97.694	97.631	97.568
5.875	99.907	99.819	99.731	5.875	99.898	99.801	99.769	5.875	97.966	97.903	97.840
6	100.051	99.963	99.876	6	100.181	100.080	100.044	6	98.239	98.176	98.113
6.125	100.190	100.102	100.014	6.125	100.440	100.334	100.295	6.125	98.514	98.451	98.389
6.25	100.312	100.224	100.136	6.25	100.667	100.557	100.515	6.25	98.789	98.726	98.664
6.375	100.400	100.335	100.272	6.375	100.851	100.736	100.691	6.375	99.063	99.000	98.937
6.5	100.523	100.435	100.347	6.5	100.946	100.826	100.777	6.5	99.519	99.456	99.393
6.625	100.697	100.609	100.521	6.625	100.908	100.784	100.732	6.625	99.603	99.540	99.477
6.75	100.811	100.723	100.635	6.75	100.973	100.885	100.797	6.75	99.871	99.808	99.746
6.875	100.832	100.745	100.659	6.875	101.050	100.962	100.874	6.875	99.953	99.890	99.827
7	100.841	100.775	100.712	7	101.156	101.068	100.981	7	100.026	99.963	99.900
7.125	100.888	100.825	100.762	7.125	101.318	101.230	101.142	7.125	100.095	100.032	99.969
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	97.996	97.908	97.820	5	97.290	97.225	97.218	5	94.808	94.745	94.682
5.125	98.319	98.231	98.143	5.125	97.783	97.713	97.703	5.125	95.463	95.400	95.337
5.25	98.650	98.562	98.474	5.25	98.235	98.161	98.147	5.25	96.122	96.059	95.996
5.375	98.965	98.877	98.789	5.375	98.626	98.548	98.530	5.375	96.420	96.357	96.294
5.5	99.268	99.180	99.092	5.5	99.002	98.919	98.898	5.5	96.900	96.837	96.774
5.625	99.533	99.446	99.358	5.625	99.357	99.269	99.245	5.625	97.369	97.306	97.243
5.75	99.762	99.674	99.586	5.75	99.689	99.597	99.569	5.75	97.644	97.581	97.518
5.875	99.907	99.819	99.731	5.875	99.988	99.892	99.860	5.875	97.916	97.853	97.790
6	100.051	99.963	99.876	6	100.271	100.170	100.135	6	98.189	98.126	98.063
6.125	100.190	100.102	100.014	6.125	100.530	100.424	100.385	6.125	98.464	98.401	98.338
6.25	100.312	100.224	100.136	6.25	100.758	100.647	100.605	6.25	98.739	98.676	98.613
6.375	100.434	100.319	100.273	6.375	100.943	100.828	100.783	6.375	99.013	98.950	98.887
6.5	100.587	100.468	100.419	6.5	101.040	100.920	100.872	6.5	99.469	99.406	99.343
6.625	100.697	100.609	100.521	6.625	101.004	100.880	100.828	6.625	99.553	99.490	99.427
6.75	100.811	100.723	100.635	6.75	100.973	100.885	100.797	6.75	99.821	99.758	99.695
6.875	100.832	100.745	100.657	6.875	101.050	100.962	100.874	6.875	99.903	99.840	99.777
7	100.841	100.753	100.665	7	101.156	101.068	100.981	7	99.976	99.913	99.850
7.125	100.838	100.775	100.712	7.125	101.318	101.230	101.142	7.125	100.045	99.982	99.919

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	94.099	94.055		5.75	97.961	97.902	97.873	4.375	95.684	95.662	95.632
5.25	94.986	94.965	94.944	5.875	98.529	98.470	98.442	4.5	96.061	96.039	96.009
5.375	95.686	95.666	95.645	6	99.048	98.989	98.961	4.625	96.411	96.389	96.359
5.5	96.371	96.351	96.329	6.125	99.453	99.395	99.366	4.75	97.053	97.012	96.974
5.625	97.012	96.992	96.970	6.25	99.792	99.733	99.705	4.875	97.478	97.437	97.399
5.75	97.659	97.614	97.574	6.375	100.320	100.261	100.233	5	97.754	97.713	97.675
5.875	98.296	98.255	98.212	6.5	100.790	100.731	100.703	5.125	97.988	97.947	97.909
6	98.899	98.860	98.816	6.625	101.135	101.076	101.048	5.25	98.678	98.649	98.611
6.125	99.509	99.475	99.428	6.75	101.382	101.308	101.265	5.375	98.986	98.956	98.919
6.25	99.753	99.705	99.656	6.875	101.856	101.782	101.740	5.5	99.420	99.390	99.352
6.375	100.309	100.266	100.215	7	102.260	102.186	102.144	5.625	99.650	99.621	99.583
6.5	100.840	100.800	100.747	7.125	102.551	102.477	102.434	5.75	99.995	99.966	99.928
6.625	101.334	101.297	101.242	7.25	102.681	102.608	102.565	5.875	100.373	100.344	100.306
				7.375	103.108	103.035	102.992	6	100.604	100.574	100.537
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.395	95.358	95.313								
4.75	95.949	95.893	95.840								
4.875	96.173	96.117	96.064								
5	96.490	96.434	96.381								
5.125	96.868	96.812	96.759								
5.25	97.208	97.152	97.099								
5.375	97.535	97.479	97.426								
5.5	97.814	97.766	97.713								
5.625	98.131	98.076	98.023								
5.75	98.436	98.392	98.339								
5.875	98.764	98.719	98.666								
6	99.334	99.290	99.237								

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	94.840	94.818	94.810	5.75	99.373	99.351	99.285	4.25	95.259	95.237	95.206
5.5	95.535	95.512	95.504	5.875	99.924	99.902	99.837	4.375	95.684	95.662	95.632
5.625	96.202	96.179	96.171	6	100.415	100.394	100.329	4.5	96.061	96.039	96.009
5.75	97.513	97.493	97.425	6.125	100.769	100.749	100.685	4.625	96.411	96.389	96.359
5.875	98.128	98.107	98.040	6.25	100.755	100.728	100.656	4.75	97.053	97.012	96.974
6	98.700	98.680	98.613	6.375	101.223	101.197	101.125	4.875	97.478	97.437	97.399
6.125	99.240	99.221	99.155	6.5	101.652	101.627	101.556	5	97.754	97.713	97.675
6.25	99.618	99.593	99.519	6.625	102.023	101.999	101.928	5.125	97.988	97.947	97.909
6.375	100.141	100.117	100.043	6.75	101.973	101.960	101.884	5.25	98.678	98.649	98.611
6.5	100.635	100.611	100.538	6.875	102.405	102.392	102.317	5.375	98.986	98.956	98.919
6.625	101.060	101.038	100.964	7	102.794	102.782	102.707	5.5	99.420	99.390	99.352
6.75	101.460	101.449	101.370	7.125	103.146	103.135	103.060	5.625	99.650	99.621	99.583
6.875	101.904	101.893	101.815	7.25	103.196	103.181	103.099	5.75	99.995	99.966	99.928
7	102.344	102.287	102.221	7.375	103.633	103.618	103.536	5.875	100.373	100.344	100.306
7.125	102.786	102.718	102.664	7.5	103.970	103.956	103.875	6	100.604	100.574	100.537
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.395	95.358	95.313								
4.75	97.211	97.152	97.124								
4.875	97.558	97.500	97.472								
5	97.922	97.851	97.823								
5.125	98.499	98.398	98.360								
5.25	98.843	98.743	98.705								
5.375	99.177	99.078	99.041								
5.5	99.461	99.362	99.326								
5.625	99.863	99.780	99.732								
5.75	100.196	100.116	100.068								
5.875	100.521	100.442	100.395								
6	100.842	100.764	100.717								

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	94.718	94.512	94.558
5.25	95.289	95.214	95.252
5.375	95.912	95.833	95.868
5.5	96.512	96.429	96.460
5.625	97.126	97.042	97.073
5.75	97.806	97.743	97.768
5.875	98.365	98.298	98.322
6	98.915	98.843	98.853
6.125	99.446	99.375	99.362
6.25	99.850	99.799	99.810
6.375	100.379	100.337	100.352
6.5	100.896	100.853	100.807
6.625	101.362	101.302	101.256
6.75	101.661	101.623	101.621
6.875	102.140	102.108	102.109
7	102.563	102.531	102.511
7.125	102.940	102.892	102.882
7.25	103.193	103.167	103.155
7.375	103.672	103.653	103.639

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	94.684	95.128	95.048	4.75	94.684	95.128	95.048	5	95.964	96.106	96.025
4.875	95.258	95.497	95.416	4.875	95.258	95.497	95.416	5.125	96.659	96.614	96.600
5	95.964	96.106	96.025	5	95.964	96.106	96.025	5.25	97.512	97.725	97.637
5.125	96.659	96.614	96.600	5.125	96.659	96.614	96.600	5.375	97.962	98.138	98.050
5.25	97.512	97.725	97.637	5.25	97.512	97.725	97.637	5.5	98.593	98.613	98.561
5.375	98.175	98.138	98.090	5.375	97.962	98.138	98.050	5.625	99.254	99.189	99.146
5.5	98.636	98.613	98.561	5.5	98.593	98.613	98.561	5.75	99.768	99.868	99.765
5.625	99.254	99.189	99.146	5.625	99.254	99.189	99.146	5.875	100.162	100.262	100.159
5.75	99.768	99.868	99.765	5.75	99.768	99.868	99.765	6	100.627	100.768	100.665
5.875	100.281	100.262	100.181	5.875	100.162	100.262	100.159	6.125	101.152	101.124	101.045
6	100.757	100.768	100.665	6	100.627	100.768	100.665	6.25	101.452	101.792	101.664
6.125	101.273	101.223	101.174	6.125	101.152	101.124	101.045	6.375	101.668	101.735	101.608
6.25	101.452	101.792	101.664	6.25	101.452	101.792	101.664	6.5	102.273	102.304	102.176
6.375	101.750	101.735	101.608	6.375	101.668	101.735	101.608	6.625	102.811	102.721	102.664
6.5	102.273	102.304	102.176	6.5	102.273	102.304	102.176	6.75	103.201	103.111	103.054
6.625	102.811	102.721	102.664	6.625	102.811	102.721	102.664	6.875	102.993	103.112	102.933
6.75	103.201	103.111	103.054	6.75	103.201	103.111	103.054	7	103.506	103.674	103.495
6.875	102.993	103.112	102.933	6.875	102.993	103.112	102.933	7.125	103.856	104.093	103.914
7	103.506	103.674	103.495	7	103.506	103.674	103.495	7.25	104.266	104.114	104.029
7.125	103.887	104.093	103.914	7.125	103.856	104.093	103.914	7.375	103.566	103.444	103.387
7.25	104.266	104.114	104.029	7.25	104.266	104.114	104.029	7.5	104.102	103.980	103.923
7.375	103.566	103.444	103.387	7.375	103.566	103.444	103.387	7.625	104.623	104.501	104.444
7.5	104.102	103.980	103.923	7.5	104.102	103.980	103.923	7.75	105.025	104.903	104.846
								7.875	103.061	102.979	103.019
								8	103.468	103.386	103.426
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	96.449	96.420	96.375	4.25	96.096	96.058	96.157	4.75	93.729	93.756	93.768
4.375	96.919	96.890	96.844	4.375	96.670	96.632	96.731	4.875	94.466	94.492	94.505
4.5	97.389	97.360	97.315	4.5	97.242	97.203	97.303	5	95.197	95.224	95.237
4.625	97.861	97.832	97.869	4.625	97.808	97.770	97.869	5.125	95.854	95.880	95.893
4.75	98.128	98.591	98.381	4.75	98.128	98.591	98.381	5.25	96.621	96.713	96.594
4.875	98.579	98.825	98.615	4.875	98.362	98.825	98.615	5.375	97.311	97.269	97.226
5	99.053	99.149	99.043	5	98.910	99.149	99.043	5.5	97.855	97.863	97.870
5.125	99.526	99.499	99.582	5.125	99.449	99.498	99.582	5.625	98.396	98.404	98.411
5.25	99.765	100.243	100.033	5.25	99.765	100.243	100.033	5.75	99.049	99.105	98.972
5.375	100.169	100.366	100.156	5.375	99.887	100.366	100.156	5.875	99.676	99.626	99.577
5.5	100.625	100.684	100.580	5.5	100.366	100.684	100.474	6	100.172	100.122	100.122
5.625	101.082	101.059	101.037	5.625	100.841	100.867	100.859	6.125	100.688	100.639	100.624
5.75	100.973	101.220	100.959	5.75	100.973	101.220	100.959	6.25	100.826	100.714	100.673
5.875	101.405	101.390	101.374	5.875	100.855	100.907	100.961	6.375	101.263	101.172	101.082
6	101.861	101.846	101.831	6	101.304	101.356	101.410	6.5	101.770	101.680	101.589
								6.625	102.275	102.184	102.094
								6.75	101.972	101.882	101.825
								6.875	102.030	102.024	101.975
								7	102.443	102.439	102.390
								7.125	102.848	102.844	102.795
								7.25	102.548	102.396	102.311
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	96.423	96.713	96.594	5	95.197	95.224	95.237	4.5	94.601	94.563	94.437
5.375	97.096	97.104	97.111	5.125	95.854	95.880	95.893	4.625	95.161	95.122	94.997
5.5	97.855	97.863	97.870	5.25	96.423	96.713	96.594	4.75	95.051	95.036	95.020
5.625	98.396	98.404	98.411	5.375	97.096	97.104	97.111	4.875	95.556	95.541	95.525
5.75	98.995	99.105	98.972	5.5	97.855	97.863	97.870	5	96.012	95.997	95.981
5.875	99.592	99.471	99.436	5.625	98.396	98.404	98.411	5.125	96.469	96.454	96.437
6	100.125	100.116	100.122	5.75	98.973	99.105	98.972	5.25	96.644	96.621	96.599
6.125	100.627	100.617	100.624	5.875	99.572	99.450	99.425	5.375	97.149	97.126	97.104
6.25	100.826	100.714	100.673	6	100.125	100.116	100.122	5.5	97.605	97.583	97.560
6.375	100.988	100.911	100.870	6.125	100.627	100.617	100.624	5.625	98.062	98.039	98.017
6.5	101.527	101.457	101.387	6.25	100.795	100.730	100.687	5.75	97.880	97.865	97.850
6.625	101.902	101.831	101.790	6.375	101.000	100.922	100.882	5.875	98.385	98.370	98.354
6.75	101.972	101.882	101.825	6.5	101.446	101.371	101.329	6	98.841	98.826	98.811
6.875	102.030	102.024	101.975	6.625	101.875	101.827	101.790	6.125	99.287	99.272	99.257

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	97.512	97.725	97.637	5.25	97.512	97.725	97.637	5.25	97.512	97.725	97.637
5.375	97.962	98.138	98.050	5.375	97.962	98.138	98.050	5.375	97.962	98.138	98.050
5.5	98.593	98.613	98.561	5.5	98.593	98.613	98.561	5.5	98.593	98.613	98.561
5.625	99.254	99.189	99.146	5.625	99.254	99.189	99.146	5.625	99.254	99.189	99.146
5.75	99.768	99.868	99.765	5.75	99.768	99.868	99.765	5.75	99.768	99.868	99.765
5.875	100.162	100.262	100.159	5.875	100.162	100.262	100.159	5.875	100.162	100.262	100.159
6	100.627	100.768	100.665	6	100.627	100.768	100.665	6	100.627	100.768	100.665
6.125	101.152	101.124	101.045	6.125	101.152	101.124	101.045	6.125	101.152	101.124	101.045
6.25	101.452	101.792	101.664	6.25	101.452	101.792	101.664	6.25	101.452	101.792	101.664
6.375	101.668	101.735	101.608	6.375	101.668	101.735	101.608	6.375	101.668	101.735	101.608
6.5	102.273	102.304	102.176	6.5	102.273	102.304	102.176	6.5	102.273	102.304	102.176
6.625	102.811	102.721	102.664	6.625	102.811	102.721	102.664	6.625	102.811	102.721	102.664
6.75	103.201	103.111	103.054	6.75	103.201	103.111	103.054	6.75	103.201	103.111	103.054
6.875	102.993	103.112	102.933	6.875	102.993	103.112	102.933	6.875	102.993	103.112	102.933
7	103.506	103.674	103.495	7	103.506	103.674	103.495	7	103.506	103.674	103.495
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	97.242	97.203	97.303	4.25	96.096	96.058	96.157	5.25	96.423	96.713	96.594
4.625	97.808	97.770	97.869	4.375	96.670	96.632	96.731	5.375	97.096	97.104	97.111
4.75	98.128	98.591	98.381	4.5	97.242	97.203	97.303	5.5	97.855	97.863	97.870
4.875	98.362	98.825	98.615	4.625	97.808	97.770	97.869	5.625	98.396	98.404	98.411
5	98.910	99.149	99.043	4.75	98.008	97.947	97.932	5.75	98.995	99.105	98.972
5.125	99.449	99.498	99.582	4.875	98.357	98.406	98.490	5.875	99.592	99.471	99.436
5.25	99.765	100.243	100.033	5	98.910	98.959	99.043	6	100.125	100.116	100.122
5.375	99.887	100.366	100.156	5.125	99.449	99.498	99.582	6.125	100.627	100.617	100.624
5.5	100.366	100.684	100.474	5.25	99.587	99.535	99.504	6.25	100.826	100.714	100.673
5.625	100.841	100.867	100.859	5.375	99.862	99.810	99.879	6.375	100.988	100.911	100.870
5.75	100.973	101.220	100.959	5.5	100.366	100.314	100.383	6.5	101.527	101.457	101.387
5.875	100.855	100.907	100.961	5.625	100.841	100.790	100.859	6.625	101.902	101.831	101.790
6	101.304	101.356	101.410	5.75	100.973	100.921	100.891	6.75	101.972	101.882	101.825
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	96.423	96.713	96.594	5.25	96.423	96.713	96.594	4.5	94.601	94.563	94.437
5.375	97.096	97.104	97.111	5.375	97.096	97.104	97.111	4.625	95.161	95.122	94.997
5.5	97.855	97.863	97.870	5.5	97.855	97.863	97.870	4.75	93.583	93.626	93.507
5.625	98.396	98.404	98.411	5.625	98.396	98.404	98.411	4.875	94.127	94.176	93.960
5.75	98.995	99.105	98.972	5.75	98.973	99.105	98.972	5	94.657	94.706	94.490
5.875	99.592	99.471	99.436	5.875	99.428	99.419	99.425	5.125	95.157	95.205	94.990
6	100.125	100.116	100.122	6	100.125	100.116	100.122	5.25	96.025	96.010	95.994
6.125	100.627	100.617	100.624	6.125	100.627	100.617	100.624	5.375	96.092	96.076	96.061
6.25	100.826	100.714	100.673	6.25	100.795	100.730	100.687	5.5	96.488	96.473	96.457
6.375	100.988	100.911	100.870	6.375	100.718	100.872	100.713	5.625	96.897	96.881	96.865
6.5	101.527	101.457	101.387	6.5	101.380	101.352	101.315	5.75	97.828	97.812	97.797
6.625	101.902	101.831	101.790	6.625	101.855	101.827	101.790	5.875	98.063	98.047	98.032
6.75	101.972	101.882	101.825	6.75	102.022	101.932	101.875	6	98.401	98.385	98.370
6.875	102.030	102.024	101.975	6.875	101.245	101.362	101.151	6.125	98.699	98.683	98.667

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	96.684	96.639	96.625	5.125	96.684	96.639	96.625	4.75	94.709	94.997	94.916
5.25	97.537	97.613	97.525	5.25	97.537	97.613	97.525	4.875	95.283	95.528	95.448
5.375	97.987	98.056	97.969	5.375	97.987	98.056	97.969	5	95.989	95.957	95.929
5.5	98.618	98.602	98.586	5.5	98.618	98.602	98.586	5.125	96.684	96.639	96.625
5.625	99.279	99.214	99.171	5.625	99.279	99.214	99.171	5.25	97.537	97.613	97.525
5.75	99.793	99.755	99.685	5.75	99.793	99.755	99.685	5.375	97.987	98.056	97.969
5.875	100.187	99.984	99.916	5.875	100.187	99.984	99.916	5.5	98.618	98.602	98.586
6	100.647	100.662	100.559	6	100.647	100.662	100.559	5.625	99.279	99.214	99.171
6.125	101.177	101.112	101.070	6.125	101.177	101.112	101.070	5.75	99.793	99.755	99.685
6.25	101.477	101.442	101.370	6.25	101.477	101.442	101.370	5.875	100.187	99.984	99.916
6.375	101.686	101.616	101.545	6.375	101.686	101.616	101.545	6	100.647	100.662	100.559
6.5	102.205	102.134	102.064	6.5	102.205	102.134	102.064	6.125	101.177	101.112	101.070
6.625	102.689	102.619	102.549	6.625	102.689	102.619	102.549	6.25	101.477	101.442	101.370
6.75	103.102	102.977	102.901	6.75	103.102	102.977	102.901	6.375	101.686	101.616	101.545
6.875	103.018	102.893	102.768	6.875	103.018	102.893	102.768	6.5	102.205	102.134	102.064
7	103.531	103.406	103.281	7	103.531	103.406	103.281	6.625	102.689	102.619	102.549
7.125	103.881	103.756	103.631	7.125	103.881	103.756	103.631	6.75	103.102	102.977	102.901
7.25	104.220	104.068	103.983	7.25	104.220	104.068	103.983	6.875	103.018	102.893	102.768
7.375	103.360	103.246	103.142	7.375	103.264	103.179	103.142	7	103.531	103.406	103.281
7.5	103.711	103.594	103.537	7.5	103.711	103.594	103.537	7.125	103.881	103.756	103.631
7.625	104.167	104.045	103.988	7.625	104.167	104.045	103.988	7.25	104.220	104.068	103.983
7.75	104.569	104.447	104.390	7.75	104.569	104.447	104.390	7.375	103.264	103.262	103.225
7.875	103.913	103.843	103.758	7.875	102.867	102.745	102.825	7.5	103.711	103.684	103.648
8	104.094	104.024	103.938	8	103.192	103.070	103.150	7.625	104.167	104.109	104.074
8.125	104.324	104.254	104.169	8.125	103.492	103.370	103.450	7.75	104.569	104.447	104.390
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	96.474	96.445	96.400	4.25	96.181	96.142	96.242	4.875	94.439	94.425	94.478
4.375	96.944	96.915	96.869	4.375	96.705	96.666	96.766	5	95.160	95.146	95.199
4.5	97.414	97.385	97.340	4.5	97.216	97.177	97.277	5.125	95.707	95.693	95.746
4.625	97.886	97.857	97.812	4.625	97.710	97.671	97.771	5.25	96.542	96.831	96.744
4.75	98.184	98.648	98.437	4.75	98.033	97.972	97.977	5.375	97.117	97.085	97.132
4.875	98.604	98.850	98.640	4.875	98.329	98.377	98.462	5.5	97.796	97.765	97.811
5	99.078	99.051	99.036	5	98.788	98.837	98.921	5.625	98.354	98.289	98.313
5.125	99.551	99.524	99.509	5.125	99.218	99.267	99.351	5.75	99.020	99.224	99.122
5.25	99.665	100.143	99.933	5.25	99.612	99.560	99.529	5.875	99.610	99.407	99.390
5.375	100.101	100.297	100.087	5.375	99.746	99.695	99.764	6	100.024	99.975	100.021
5.5	100.550	100.528	100.505	5.5	100.130	100.079	100.148	6.125	100.361	100.303	100.350
5.625	100.985	100.962	100.940	5.625	100.479	100.428	100.497	6.25	100.770	100.705	100.662
5.75	100.998	100.964	100.916	5.75	100.998	100.946	100.916	6.375	100.994	100.923	100.853
5.875	101.263	101.245	101.215	5.875	100.680	100.732	100.785	6.5	101.552	101.482	101.412
6	101.663	101.645	101.615	6	101.080	101.070	101.123	6.625	101.927	101.856	101.786
								6.75	101.997	101.907	101.850
								6.875	101.706	101.581	101.456
								7	102.219	102.094	101.969
								7.125	102.568	102.443	102.318
								7.25	102.573	102.421	102.336
								7.375	101.154	101.032	100.975
								7.5	101.689	101.567	101.511
								7.625	102.210	102.088	102.032
								7.75	102.563	102.441	102.384
								7.875	99.415	99.293	99.223
								8	99.740	99.618	99.548
								8.125	100.040	99.918	99.848
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	101.552	101.482	101.412	6.125	100.353	100.303	100.350	4.5	94.551	94.513	94.387
6.625	101.927	101.856	101.786	6.25	100.820	100.755	100.712	4.625	95.000	94.962	94.836
6.75	101.997	101.907	101.850	6.375	100.668	100.600	100.603	4.75	93.620	93.669	93.532
6.875	101.706	101.581	101.456	6.5	101.219	101.151	101.154	4.875	94.055	94.103	93.888
7	102.219	102.094	101.969	6.625	101.592	101.524	101.527	5	94.448	94.497	94.281
7.125	102.568	102.443	102.318	6.75	102.047	101.957	101.900	5.125	94.795	94.843	94.628
7.25	102.573	102.421	102.336	6.875	101.065	100.979	100.968	5.25	96.050	96.035	96.019
7.375	101.154	101.032	100.975	7	101.587	101.435	101.409	5.375	96.117	96.101	96.086
7.5	101.689	101.567	101.511	7.125	102.138	101.986	101.901	5.5	96.513	96.498	96.482
7.625	102.210	102.088	102.032	7.25	102.623	102.471	102.386	5.625	96.922	96.906	96.890
7.75	102.563	102.441	102.384	7.375	101.204	101.082	101.025	5.75	97.853	97.837	97.822
7.875	99.415	99.293	99.223	7.5	101.739	101.617	101.561	5.875	98.088	98.072	98.057
8	99.740	99.618	99.548	7.625	102.260	102.138	102.082	6	98.426	98.410	98.395
8.125	100.040	99.918	99.848	7.75	99.102	98.980	98.910	6.125	98.724	98.708	98.692

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	101.686	101.616	101.545	6.375	101.686	101.616	101.545	6	100.647	100.662	100.559
6.5	102.205	102.134	102.064	6.5	102.205	102.134	102.064	6.125	101.177	101.112	101.070
6.625	102.689	102.619	102.549	6.625	102.689	102.619	102.549	6.25	101.477	101.442	101.370
6.75	103.102	102.977	102.901	6.75	103.102	102.977	102.901	6.375	101.686	101.616	101.545
6.875	103.018	102.893	102.768	6.875	103.018	102.893	102.768	6.5	102.205	102.134	102.064
7	103.531	103.406	103.281	7	103.531	103.406	103.281	6.625	102.689	102.619	102.549
7.125	103.881	103.756	103.631	7.125	103.881	103.756	103.631	6.75	103.102	102.977	102.901
7.25	104.220	104.068	103.983	7.25	104.220	104.068	103.983	6.875	103.018	102.893	102.768
7.375	103.360	103.246	103.142	7.375	103.264	103.179	103.142	7	103.531	103.406	103.281
7.5	103.711	103.594	103.537	7.5	103.711	103.594	103.537	7.125	103.881	103.756	103.631
7.625	104.167	104.045	103.988	7.625	104.167	104.045	103.988	7.25	104.220	104.068	103.983
7.75	104.569	104.447	104.390	7.75	104.569	104.447	104.390	7.375	103.264	103.262	103.225
7.875	103.913	103.843	103.758	7.875	102.917	102.795	102.875	7.5	103.711	103.684	103.648
8	104.094	104.024	103.938	8	103.242	103.120	103.200	7.625	104.167	104.109	104.074
8.125	104.324	104.254	104.169	8.125	103.542	103.420	103.500	7.75	104.569	104.447	104.390
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	97.414	97.385	97.340	4.5	97.216	97.177	97.277	6.625	101.927	101.856	101.786
4.625	97.886	97.857	97.812	4.625	97.710	97.671	97.771	6.75	101.997	101.907	101.850
4.75	98.184	98.648	98.437	4.75	98.033	97.972	97.977	6.875	101.706	101.581	101.456
4.875	98.604	98.850	98.640	4.875	98.329	98.377	98.462	7	102.219	102.094	101.969
5	99.078	99.051	99.036	5	98.788	98.837	98.921	7.125	102.568	102.443	102.318
5.125	99.551	99.524	99.509	5.125	99.218	99.267	99.351	7.25	102.573	102.421	102.336
5.25	99.665	100.143	99.933	5.25	99.612	99.560	99.529	7.375	102.197	102.083	101.977
5.375	100.101	100.297	100.087	5.375	99.746	99.695	99.764	7.5	102.167	102.053	101.947
5.5	100.550	100.528	100.505	5.5	100.130	100.079	100.148	7.625	102.292	102.179	102.072
5.625	100.985	100.962	100.940	5.625	100.479	100.428	100.497	7.75	102.563	102.441	102.384
5.75	100.998	100.964	100.916	5.75	100.998	100.946	100.916	7.875	101.438	101.368	101.283
5.875	101.263	101.245	101.215	5.875	100.680	100.732	100.785	8	101.369	101.299	101.213
6	101.663	101.645	101.615	6	101.080	101.070	101.123	8.125	101.599	101.529	101.444
6.125	102.042	102.024	101.994	6.125	101.608	101.556	101.526				
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	101.552	101.482	101.412	6.125	100.353	100.303	100.350	4.5	94.551	94.513	94.387
6.625	101.927	101.856	101.786	6.25	100.820	100.755	100.712	4.625	95.000	94.962	94.836
6.75	101.997	101.907	101.850	6.375	100.668	100.600	100.603	4.75	93.620	93.669	93.532
6.875	101.706	101.581	101.456	6.5	101.219	101.151	101.154	4.875	94.055	94.103	93.888
7	102.219	102.094	101.969	6.625	101.592	101.524	101.527	5	94.448	94.497	94.281
7.125	102.568	102.443	102.318	6.75	102.047	101.957	101.900	5.125	94.795	94.843	94.628
7.25	102.573	102.421	102.336	6.875	101.065	100.979	100.968	5.25	96.050	96.035	96.019
7.375	101.154	101.032	100.975	7	101.587	101.435	101.409	5.375	96.117	96.101	96.086
7.5	101.689	101.567	101.511	7.125	102.138	101.986	101.901	5.5	96.513	96.498	96.482
7.625	102.210	102.088	102.032	7.25	102.623	102.471	102.386	5.625	96.922	96.906	96.890
7.75	102.563	102.441	102.384	7.375	101.204	101.082	101.025	5.75	97.853	97.837	97.822
7.875	99.415	99.293	99.223	7.5	101.739	101.617	101.561	5.875	98.088	98.072	98.057
8	99.740	99.618	99.548	7.625	102.260	102.138	102.082	6	98.426	98.410	98.395
8.125	100.040	99.918	99.848	7.75	99.102	98.980	98.910	6.125	98.724	98.708	98.692

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	99.334	99.128	98.828	6.75	97.834	97.628	97.328
6.875	99.849	99.643	99.343	6.875	98.349	98.143	97.843
7	100.333	100.127	99.827	7	98.833	98.627	98.327
7.125	100.769	100.563	100.263	7.125	99.269	99.063	98.763
7.25	101.185	100.979	100.679	7.25	99.685	99.479	99.179
7.375	101.322	101.064	100.764	7.375	99.822	99.564	99.264
7.5	101.766	101.508	101.208	7.5	100.266	100.008	99.708
7.625	102.172	101.914	101.614	7.625	100.672	100.414	100.114
7.75	102.558	102.300	102.000	7.75	101.058	100.800	100.500
7.875	101.942	101.631	101.331	7.875	100.442	100.131	99.831
8	102.366	102.055	101.755	8	100.866	100.555	100.255
8.125	102.732	102.421	102.121	8.125	101.232	100.921	100.621
8.25	103.078	102.767	102.467	8.25	101.578	101.267	100.967
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.334	97.128	96.828	6.75	95.834	95.628	95.328
6.875	97.849	97.643	97.343	6.875	96.349	96.143	95.843
7	98.333	98.127	97.827	7	96.833	96.627	96.327
7.125	98.769	98.563	98.263	7.125	97.269	97.063	96.763
7.25	99.185	98.979	98.679	7.25	97.685	97.479	97.179
7.375	99.322	99.064	98.764	7.375	97.822	97.564	97.264
7.5	99.766	99.508	99.208	7.5	98.266	98.008	97.708
7.625	100.172	99.914	99.614	7.625	98.672	98.414	98.114
7.75	100.558	100.300	100.000	7.75	99.058	98.800	98.500
7.875	99.942	99.631	99.331	7.875	98.442	98.131	97.831
8	100.366	100.055	99.755	8	98.866	98.555	98.255
8.125	100.732	100.421	100.121	8.125	99.232	98.921	98.621
8.25	101.078	100.767	100.467	8.25	99.578	99.267	98.967
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.584	98.378	98.078	6.75	96.584	96.378	96.078
6.875	99.099	98.893	98.593	6.875	97.099	96.893	96.593
7	99.583	99.377	99.077	7	97.583	97.377	97.077
7.125	100.019	99.813	99.513	7.125	98.019	97.813	97.513
7.25	100.435	100.229	99.929	7.25	98.435	98.229	97.929
7.375	100.572	100.314	100.014	7.375	98.572	98.314	98.014
7.5	101.016	100.758	100.458	7.5	99.016	98.758	98.458
7.625	101.422	101.164	100.864	7.625	99.422	99.164	98.864
7.75	101.808	101.550	101.250	7.75	99.808	99.550	99.250
7.875	101.192	100.881	100.581	7.875	99.192	98.881	98.581
8	101.616	101.305	101.005	8	99.616	99.305	99.005
8.125	101.982	101.671	101.371	8.125	99.982	99.671	99.371
8.25	102.328	102.017	101.717	8.25	100.328	100.017	99.717

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.