



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	92.142	92.142	92.071	4.75	92.051	91.877	91.877	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	95.289	95.256	95.252	5.25	95.289	95.214	95.252	5.625	98.613	98.565	98.591
5.375	95.988	95.956	95.935	5.375	95.912	95.833	95.868	5.75	99.205	99.132	99.100
5.5	96.695	96.664	96.643	5.5	96.512	96.429	96.460	5.875	99.764	99.693	99.660
5.625	97.299	97.268	97.246	5.625	97.126	97.042	97.073	6	100.260	100.204	100.162
5.75	97.806	97.760	97.768	5.75	97.806	97.743	97.768	6.125	100.666	100.611	100.569
5.875	98.427	98.389	98.361	5.875	98.365	98.298	98.322	6.25	100.635	100.578	100.581
6	99.016	98.978	98.950	6	98.915	98.843	98.853	6.375	101.125	101.079	101.052
6.125	99.523	99.484	99.456	6.125	99.446	99.375	99.362	6.5	101.711	101.671	101.639
6.25	99.909	99.857	99.814	6.25	99.850	99.799	99.810	6.625	101.953	101.919	101.882
6.375	100.473	100.420	100.378	6.375	100.379	100.337	100.352	6.75	101.901	101.837	101.793
6.5	100.958	100.905	100.862	6.5	100.896	100.853	100.807	6.875	102.343	102.283	102.237
6.625	101.440	101.388	101.345	6.625	101.362	101.302	101.256	7	102.742	102.682	102.638
6.75	101.661	101.623	101.621	6.75	101.661	101.623	101.621	7.125	103.097	103.040	102.994
6.875	102.202	102.142	102.109	6.875	102.140	102.108	102.109	7.25	103.272	103.254	103.191
7	102.569	102.531	102.511	7	102.563	102.531	102.511	7.375	103.611	103.578	103.515
7.125	102.940	102.892	102.882	7.125	102.940	102.892	102.882	7.5	104.110	104.073	103.999
7.25	103.329	103.269	103.220	7.25	103.193	103.167	103.155	7.625	104.621	104.590	104.512
7.375	103.791	103.732	103.682	7.375	103.672	103.653	103.639	7.75	105.049	105.025	104.941
7.5	104.212	104.152	104.103	7.5	104.066	104.060	104.015	7.875	105.328	105.341	105.286
7.625	104.612	104.552	104.503	7.625	104.456	104.480	104.452	8	105.202	105.211	105.166
7.75	104.887	104.900	104.876	7.75	104.887	104.900	104.876				
7.875	105.279	105.292	105.240	7.875	105.279	105.292	105.240				
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	97.206	97.177	97.183	4.625	97.501	97.482	97.482	5	93.151	93.067	93.062
4.75	97.530	97.557	97.603	4.75	97.991	97.885	97.885	5.125	93.786	93.700	93.694
4.875	98.027	97.987	98.029	4.875	98.541	98.440	98.440	5.25	95.269	95.224	95.189
5	98.416	98.428	98.467	5	98.661	98.714	98.753	5.375	95.977	95.933	95.899
5.125	98.825	98.901	98.917	5.125	99.046	99.122	99.158	5.5	96.690	96.647	96.615
5.25	99.173	99.194	99.206	5.25	99.405	99.413	99.445	5.625	97.315	97.273	97.241
5.375	99.668	99.542	99.528	5.375	99.984	99.936	99.936	5.75	97.818	97.780	97.753
5.5	100.058	99.935	99.926	5.5	100.257	100.215	100.215	5.875	98.445	98.406	98.376
5.625	100.364	100.280	100.281	5.625	100.422	100.386	100.386	6	99.031	98.989	98.958
5.75	100.624	100.573	100.571	5.75	100.683	100.649	100.667	6.125	99.494	99.449	99.415
5.875	101.089	100.984	100.961	5.875	101.057	101.016	101.011	6.25	99.927	99.873	99.829
6	101.438	101.351	101.346	6	101.498	101.463	101.452	6.375	100.485	100.428	100.381
6.125	101.717	101.616	101.591	6.125	101.714	101.684	101.668	6.5	100.908	100.869	100.833
6.25	101.862	101.797	101.781	6.25	101.601	101.577	101.556	6.625	101.388	101.324	101.269
6.375	102.294	102.195	102.163	6.375	101.931	101.912	101.886	6.75	101.677	101.616	101.564
6.5	102.580	102.483	102.450	6.5	102.263	102.250	102.218	6.875	102.211	102.146	102.090
6.625	102.801	102.706	102.672	6.625	102.435	102.405	102.368	7	102.554	102.491	102.438
6.75	102.932	102.838	102.797	6.75	102.687	102.685	102.643	7.125	102.864	102.802	102.751
6.875	103.365	103.273	103.231	6.875	103.019	103.019	102.972	7.25	103.316	103.250	103.195
7	103.264	103.239	103.206	7	103.312	103.312	103.260	7.375	103.756	103.687	103.628
7.125	103.464	103.409	103.379	7.125	103.010	102.955	102.925	7.5	103.728	103.722	103.649
7.25	103.373	103.288	103.228	7.25	103.018	102.933	102.873	7.625	104.006	103.946	103.897
7.375	103.848	103.763	103.702	7.375	103.383	103.298	103.237	7.75	103.142	103.155	103.102
								7.875	103.438	103.451	103.400

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	98.030	97.942	97.853	5	97.192	97.127	97.120	5	94.775	94.712	94.649
5.125	98.377	98.289	98.201	5.125	97.686	97.617	97.606	5.125	95.428	95.365	95.302
5.25	98.686	98.598	98.509	5.25	98.140	98.065	98.051	5.25	96.084	96.021	95.959
5.375	99.002	98.914	98.825	5.375	98.531	98.453	98.435	5.375	96.382	96.319	96.256
5.5	99.306	99.219	99.130	5.5	98.909	98.826	98.804	5.5	96.860	96.797	96.735
5.625	99.594	99.506	99.418	5.625	99.264	99.177	99.152	5.625	97.340	97.277	97.215
5.75	99.805	99.717	99.628	5.75	99.598	99.505	99.477	5.75	97.615	97.552	97.489
5.875	99.952	99.864	99.775	5.875	99.898	99.801	99.769	5.875	97.890	97.827	97.764
6	100.098	100.010	99.922	6	100.181	100.080	100.044	6	98.160	98.097	98.034
6.125	100.245	100.158	100.069	6.125	100.440	100.334	100.295	6.125	98.434	98.371	98.309
6.25	100.362	100.274	100.185	6.25	100.667	100.557	100.515	6.25	98.709	98.646	98.583
6.375	100.450	100.362	100.274	6.375	100.851	100.736	100.691	6.375	98.983	98.920	98.857
6.5	100.572	100.484	100.396	6.5	100.946	100.826	100.777	6.5	99.439	99.376	99.314
6.625	100.741	100.653	100.565	6.625	100.908	100.784	100.732	6.625	99.523	99.460	99.398
6.75	100.855	100.767	100.679	6.75	101.005	100.917	100.829	6.75	99.794	99.731	99.668
6.875	100.867	100.780	100.691	6.875	101.080	100.992	100.904	6.875	99.877	99.814	99.752
7	100.873	100.785	100.702	7	101.185	101.097	101.009	7	99.955	99.892	99.830
7.125	100.880	100.817	100.754	7.125	101.335	101.247	101.159	7.125	99.991	99.928	99.865
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	98.030	97.942	97.853	5	97.290	97.225	97.218	5	94.725	94.662	94.599
5.125	98.377	98.289	98.201	5.125	97.783	97.713	97.703	5.125	95.378	95.315	95.252
5.25	98.686	98.598	98.509	5.25	98.235	98.161	98.147	5.25	96.034	95.971	95.908
5.375	99.002	98.914	98.825	5.375	98.626	98.548	98.530	5.375	96.332	96.269	96.206
5.5	99.306	99.219	99.130	5.5	99.002	98.919	98.898	5.5	96.810	96.747	96.684
5.625	99.594	99.506	99.418	5.625	99.357	99.269	99.245	5.625	97.290	97.227	97.164
5.75	99.805	99.717	99.628	5.75	99.689	99.597	99.569	5.75	97.565	97.502	97.439
5.875	99.952	99.864	99.775	5.875	99.988	99.892	99.860	5.875	97.840	97.777	97.714
6	100.098	100.010	99.922	6	100.271	100.170	100.135	6	98.110	98.047	97.984
6.125	100.245	100.158	100.069	6.125	100.530	100.424	100.385	6.125	98.384	98.321	98.258
6.25	100.362	100.274	100.185	6.25	100.758	100.647	100.605	6.25	98.659	98.596	98.533
6.375	100.450	100.362	100.274	6.375	100.943	100.828	100.783	6.375	98.933	98.870	98.807
6.5	100.587	100.484	100.419	6.5	101.040	100.920	100.872	6.5	99.389	99.326	99.263
6.625	100.741	100.653	100.565	6.625	101.004	100.880	100.828	6.625	99.473	99.410	99.347
6.75	100.855	100.767	100.679	6.75	101.005	100.917	100.829	6.75	99.744	99.681	99.618
6.875	100.867	100.780	100.691	6.875	101.080	100.992	100.904	6.875	99.827	99.764	99.701
7	100.873	100.785	100.696	7	101.185	101.097	101.009	7	99.905	99.842	99.779
7.125	100.866	100.778	100.704	7.125	101.335	101.247	101.159	7.125	99.941	99.878	99.815

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
5.25	94.842	94.821	94.799	5.75	97.724	97.666	97.637	4.375	95.688	95.658	95.628
5.375	95.547	95.526	95.505	5.875	98.318	98.259	98.231	4.5	96.071	96.041	96.011
5.5	96.239	96.218	96.197	6	98.850	98.791	98.763	4.625	96.423	96.393	96.363
5.625	96.887	96.865	96.844	6.125	99.255	99.196	99.168	4.75	97.037	96.997	96.959
5.75	97.489	97.428	97.388	6.25	99.619	99.560	99.532	4.875	97.461	97.422	97.384
5.875	98.129	98.069	98.028	6.375	100.170	100.111	100.083	5	97.742	97.702	97.664
6	98.733	98.676	98.634	6.5	100.659	100.600	100.572	5.125	97.979	97.939	97.901
6.125	99.357	99.301	99.259	6.625	101.005	100.947	100.918	5.25	98.637	98.602	98.565
6.25	99.631	99.581	99.535	6.75	101.289	101.216	101.174	5.375	98.945	98.910	98.872
6.375	100.190	100.143	100.096	6.875	101.789	101.716	101.674	5.5	99.383	99.348	99.310
6.5	100.725	100.679	100.631	7	102.221	102.149	102.106	5.625	99.617	99.582	99.544
6.625	101.230	101.186	101.137	7.125	102.447	102.374	102.332	5.75	99.967	99.932	99.895
				7.25	102.625	102.552	102.510	5.875	100.350	100.315	100.277
				7.375	103.049	102.976	102.934	6	100.590	100.555	100.517
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.405	95.365	95.319								
4.75	95.930	95.875	95.822								
4.875	96.154	96.099	96.046								
5	96.474	96.419	96.366								
5.125	96.856	96.802	96.749								
5.25	97.198	97.144	97.091								
5.375	97.531	97.476	97.424								
5.5	97.789	97.734	97.681								
5.625	98.138	98.083	98.030								
5.75	98.405	98.355	98.302								
5.875	98.738	98.688	98.635								
6	99.317	99.267	99.214								

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	94.671	94.649	94.642	5.75	99.205	99.132	99.100	4.25	95.262	95.232	95.202
5.5	95.361	95.338	95.331	5.875	99.764	99.693	99.660	4.375	95.688	95.658	95.628
5.625	96.024	95.997	95.989	6	100.264	100.195	100.162	4.5	96.071	96.041	96.011
5.75	97.347	97.272	97.241	6.125	100.624	100.558	100.523	4.625	96.423	96.393	96.363
5.875	97.971	97.899	97.867	6.25	100.635	100.575	100.536	4.75	97.037	96.997	96.959
6	98.556	98.486	98.453	6.375	101.113	101.055	101.015	4.875	97.461	97.422	97.384
6.125	99.104	99.036	99.002	6.5	101.551	101.494	101.454	5	97.742	97.702	97.664
6.25	99.501	99.439	99.401	6.625	101.927	101.872	101.831	5.125	97.979	97.939	97.901
6.375	100.036	99.976	99.938	6.75	101.901	101.837	101.793	5.25	98.637	98.602	98.565
6.5	100.544	100.485	100.446	6.875	102.343	102.283	102.237	5.375	98.945	98.910	98.872
6.625	100.976	100.920	100.880	7	102.742	102.682	102.638	5.5	99.383	99.348	99.310
6.75	101.392	101.328	101.284	7.125	103.097	103.040	102.994	5.625	99.617	99.582	99.544
6.875	101.850	101.787	101.742	7.25	103.138	103.120	103.070	5.75	99.967	99.932	99.895
7	102.258	102.197	102.153	7.375	103.581	103.566	103.515	5.875	100.350	100.315	100.277
7.125	102.688	102.613	102.549	7.5	103.924	103.911	103.859	6	100.590	100.555	100.517
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.405	95.365	95.319								
4.75	97.096	97.009	96.993								
4.875	97.445	97.360	97.344								
5	97.867	97.735	97.721								
5.125	98.444	98.315	98.301								
5.25	98.790	98.663	98.649								
5.375	99.126	99.001	98.987								
5.5	99.411	99.287	99.273								
5.625	99.853	99.744	99.722								
5.75	100.188	100.081	100.059								
5.875	100.516	100.411	100.388								
6	100.838	100.735	100.711								

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	94.368	94.819	94.742	4.75	94.368	94.819	94.742	5	95.670	95.797	95.719
4.875	94.961	95.188	95.111	4.875	94.961	95.188	95.111	5.125	96.369	96.324	96.310
5	95.670	95.797	95.719	5	95.670	95.797	95.719	5.25	97.352	97.482	97.397
5.125	96.369	96.324	96.310	5.125	96.369	96.324	96.310	5.375	97.802	97.895	97.810
5.25	97.429	97.482	97.397	5.25	97.352	97.482	97.397	5.5	98.433	98.418	98.402
5.375	98.124	98.095	98.067	5.375	97.802	97.895	97.810	5.625	98.998	98.938	98.910
5.5	98.588	98.560	98.531	5.5	98.433	98.418	98.402	5.75	99.661	99.678	99.567
5.625	99.100	99.072	99.044	5.625	98.998	98.938	98.910	5.875	100.120	100.071	99.960
5.75	99.661	99.678	99.567	5.75	99.661	99.678	99.567	6	100.627	100.578	100.529
5.875	100.271	100.222	100.172	5.875	100.120	100.071	99.960	6.125	101.062	100.968	100.980
6	100.744	100.694	100.644	6	100.627	100.578	100.529	6.25	101.379	101.685	101.556
6.125	101.260	101.210	101.160	6.125	101.062	100.968	100.980	6.375	101.630	101.629	101.505
6.25	101.379	101.685	101.556	6.25	101.379	101.685	101.556	6.5	102.189	102.198	102.068
6.375	101.743	101.672	101.601	6.375	101.630	101.629	101.505	6.625	102.712	102.623	102.566
6.5	102.222	102.198	102.080	6.5	102.189	102.198	102.068	6.75	103.108	103.019	102.962
6.625	102.728	102.657	102.586	6.625	102.712	102.623	102.566	6.875	102.924	102.992	102.830
6.75	103.108	103.019	102.962	6.75	103.108	103.019	102.962	7	103.418	103.554	103.392
6.875	102.945	102.992	102.830	6.875	102.924	102.992	102.830	7.125	103.787	103.973	103.811
7	103.418	103.554	103.392	7	103.418	103.554	103.392	7.25	104.162	104.021	103.936
7.125	103.849	103.973	103.811	7.125	103.787	103.973	103.811	7.375	103.514	103.402	103.345
7.25	104.162	104.021	103.977	7.25	104.162	104.021	103.936	7.5	104.054	103.943	103.886
7.375	103.616	103.531	103.446	7.375	103.514	103.402	103.345	7.625	104.579	104.468	104.411
7.5	104.092	104.006	103.921	7.5	104.054	103.943	103.886	7.75	104.988	104.877	104.820
								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	96.415	96.395	96.372	4.25	96.096	96.058	96.157	4.75	93.729	93.756	93.768
4.375	96.884	96.864	96.842	4.375	96.670	96.632	96.731	4.875	94.466	94.492	94.505
4.5	97.355	97.335	97.312	4.5	97.242	97.203	97.303	5	95.197	95.224	95.237
4.625	97.827	97.807	97.869	4.625	97.808	97.770	97.869	5.125	95.854	95.880	95.893
4.75	98.118	98.490	98.281	4.75	98.027	98.490	98.281	5.25	96.565	96.537	96.508
4.875	98.592	98.724	98.557	4.875	98.357	98.724	98.515	5.375	97.260	97.232	97.203
5	99.063	99.048	99.043	5	98.910	99.048	99.043	5.5	97.855	97.863	97.870
5.125	99.536	99.512	99.582	5.125	99.449	99.498	99.582	5.625	98.396	98.404	98.411
5.25	99.714	100.192	99.982	5.25	99.714	100.192	99.982	5.75	99.035	98.986	98.936
5.375	100.165	100.314	100.105	5.375	99.862	100.314	100.104	5.875	99.667	99.617	99.567
5.5	100.622	100.633	100.562	5.5	100.366	100.633	100.423	6	100.159	100.109	100.085
5.625	101.079	101.049	101.019	5.625	100.841	100.815	100.859	6.125	100.675	100.625	100.577
5.75	100.989	101.159	100.930	5.75	100.937	101.159	100.897	6.25	100.782	100.691	100.601
5.875	101.494	101.464	101.435	5.875	100.855	100.907	100.961	6.375	101.256	101.165	101.075
6	101.951	101.921	101.892	6	101.304	101.356	101.410	6.5	101.765	101.674	101.584
								6.625	102.271	102.180	102.090
								6.75	101.899	101.810	101.753
								6.875	101.950	101.865	101.816
								7	102.371	102.289	102.238
								7.125	102.783	102.702	102.651
								7.25	102.444	102.303	102.218
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	96.352	96.470	96.355	5	95.117	95.120	95.160	4.5	94.542	94.542	94.413
5.375	97.058	97.042	97.061	5.125	95.764	95.767	95.807	4.625	95.102	95.103	94.973
5.5	97.818	97.801	97.821	5.25	96.352	96.470	96.355	4.75	95.067	95.052	95.032
5.625	98.350	98.333	98.353	5.375	97.058	97.042	97.061	4.875	95.572	95.557	95.537
5.75	98.903	98.915	98.773	5.5	97.818	97.801	97.821	5	96.029	96.014	95.994
5.875	99.543	99.383	99.387	5.625	98.350	98.333	98.353	5.125	96.486	96.471	96.451
6	100.084	100.080	100.085	5.75	98.725	98.915	98.773	5.25	96.641	96.610	96.580
6.125	100.577	100.573	100.577	5.875	99.438	99.383	99.387	5.375	97.145	97.115	97.085
6.25	100.718	100.602	100.565	6	100.084	100.080	100.085	5.5	97.602	97.572	97.542
6.375	100.938	100.875	100.813	6.125	100.577	100.573	100.577	5.625	98.059	98.029	97.999
6.5	101.497	101.434	101.372	6.25	100.643	100.562	100.520	5.75	97.969	97.939	97.910
6.625	101.871	101.809	101.755	6.375	100.882	100.804	100.764	5.875	98.474	98.444	98.415
6.75	101.899	101.810	101.753	6.5	101.333	101.310	101.289	6	98.931	98.901	98.872
6.875	101.950	101.865	101.816	6.625	101.800	101.777	101.755	6.125	99.377	99.347	99.318

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	97.352	97.482	97.397	5.25	97.352	97.482	97.397	5.25	97.352	97.482	97.397
5.375	97.802	97.895	97.810	5.375	97.802	97.895	97.810	5.375	97.802	97.895	97.810
5.5	98.433	98.418	98.402	5.5	98.433	98.418	98.402	5.5	98.433	98.418	98.402
5.625	98.998	98.938	98.910	5.625	98.998	98.938	98.910	5.625	98.998	98.938	98.910
5.75	99.661	99.678	99.567	5.75	99.661	99.678	99.567	5.75	99.661	99.678	99.567
5.875	100.120	100.071	99.960	5.875	100.120	100.071	99.960	5.875	100.120	100.071	99.960
6	100.586	100.578	100.491	6	100.586	100.578	100.491	6	100.586	100.578	100.491
6.125	101.062	100.934	100.934	6.125	101.062	100.934	100.934	6.125	101.062	100.934	100.934
6.25	101.330	101.685	101.556	6.25	101.330	101.685	101.556	6.25	101.330	101.685	101.556
6.375	101.630	101.629	101.505	6.375	101.630	101.629	101.505	6.375	101.630	101.629	101.505
6.5	102.189	102.198	102.068	6.5	102.189	102.198	102.068	6.5	102.189	102.198	102.068
6.625	102.712	102.623	102.566	6.625	102.712	102.623	102.566	6.625	102.712	102.623	102.566
6.75	103.108	103.019	102.962	6.75	103.108	103.019	102.962	6.75	103.108	103.019	102.962
6.875	102.924	102.992	102.830	6.875	102.924	102.992	102.830	6.875	102.924	102.992	102.830
7	103.418	103.554	103.392	7	103.418	103.554	103.392	7	103.418	103.554	103.392
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	97.181	97.182	97.277	4.25	96.035	96.035	96.131	5.25	96.352	96.470	96.355
4.625	97.749	97.749	97.845	4.375	96.609	96.610	96.705	5.375	97.058	97.042	97.061
4.75	98.027	98.490	98.281	4.5	97.181	97.182	97.277	5.5	97.818	97.801	97.821
4.875	98.418	98.724	98.515	4.625	97.749	97.749	97.845	5.625	98.350	98.333	98.353
5	98.972	99.048	98.984	4.75	97.901	97.856	97.866	5.75	98.903	98.915	98.773
5.125	99.513	99.444	99.525	4.875	98.418	98.350	98.430	5.875	99.543	99.383	99.387
5.25	99.714	100.192	99.982	5	98.972	98.904	98.984	6	100.084	100.080	100.085
5.375	99.951	100.314	100.104	5.125	99.513	99.444	99.525	6.125	100.577	100.573	100.577
5.5	100.458	100.633	100.464	5.25	99.522	99.458	99.427	6.25	100.718	100.602	100.565
5.625	100.936	100.877	100.942	5.375	99.951	99.892	99.957	6.375	100.938	100.875	100.813
5.75	100.937	101.159	100.897	5.5	100.458	100.399	100.464	6.5	101.497	101.434	101.372
5.875	100.973	100.939	100.989	5.625	100.936	100.877	100.942	6.625	101.871	101.809	101.755
6	101.424	101.390	101.440	5.75	100.937	100.882	100.852	6.75	101.899	101.810	101.753
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	96.352	96.470	96.355	5.25	96.352	96.470	96.355	4.5	94.542	94.542	94.413
5.375	97.058	97.042	97.061	5.375	97.058	97.042	97.061	4.625	95.102	95.103	94.973
5.5	97.818	97.801	97.821	5.5	97.818	97.801	97.821	4.75	93.637	93.569	93.416
5.625	98.350	98.333	98.353	5.625	98.350	98.333	98.353	4.875	94.189	94.121	93.901
5.75	98.903	98.915	98.773	5.75	98.725	98.915	98.773	5	94.722	94.654	94.434
5.875	99.543	99.383	99.387	5.875	99.387	99.383	99.387	5.125	95.225	95.157	94.937
6	100.084	100.080	100.085	6	100.084	100.080	100.085	5.25	95.992	95.968	95.945
6.125	100.577	100.573	100.577	6.125	100.577	100.573	100.577	5.375	96.059	96.035	96.012
6.25	100.718	100.602	100.565	6.25	100.630	100.562	100.520	5.5	96.455	96.432	96.408
6.375	100.938	100.875	100.813	6.375	100.671	100.765	100.627	5.625	96.863	96.840	96.817
6.5	101.497	101.434	101.372	6.5	101.333	101.310	101.289	5.75	97.809	97.794	97.778
6.625	101.871	101.809	101.755	6.625	101.800	101.777	101.755	5.875	98.044	98.029	98.013
6.75	101.899	101.810	101.753	6.75	101.949	101.860	101.803	6	98.382	98.367	98.351
6.875	101.950	101.865	101.816	6.875	101.227	101.242	101.134	6.125	98.680	98.664	98.649

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	96.394	96.349	96.335	5.125	96.394	96.349	96.335	4.75	94.393	94.688	94.611
5.25	97.377	97.370	97.346	5.25	97.377	97.370	97.346	4.875	94.986	95.219	95.142
5.375	97.827	97.814	97.796	5.375	97.827	97.814	97.796	5	95.695	95.650	95.636
5.5	98.458	98.443	98.427	5.5	98.458	98.443	98.427	5.125	96.394	96.349	96.335
5.625	99.023	98.963	98.935	5.625	99.023	98.963	98.935	5.25	97.377	97.370	97.346
5.75	99.686	99.565	99.457	5.75	99.686	99.565	99.457	5.375	97.827	97.814	97.796
5.875	100.145	99.942	99.878	5.875	100.145	99.942	99.878	5.5	98.458	98.443	98.427
6	100.605	100.531	100.511	6	100.605	100.531	100.511	5.625	99.023	98.963	98.935
6.125	101.087	100.920	100.920	6.125	101.087	100.920	100.920	5.75	99.686	99.565	99.457
6.25	101.298	101.335	101.206	6.25	101.298	101.335	101.206	5.875	100.145	99.942	99.878
6.375	101.655	101.593	101.530	6.375	101.655	101.593	101.530	6	100.605	100.531	100.511
6.5	102.174	102.112	102.049	6.5	102.174	102.112	102.049	6.125	101.087	100.920	100.920
6.625	102.659	102.596	102.534	6.625	102.659	102.596	102.534	6.25	101.298	101.335	101.206
6.75	103.033	102.885	102.809	6.75	103.033	102.885	102.809	6.375	101.655	101.593	101.530
6.875	102.949	102.801	102.652	6.875	102.949	102.801	102.652	6.5	102.174	102.112	102.049
7	103.443	103.294	103.146	7	103.443	103.294	103.146	6.625	102.659	102.596	102.534
7.125	103.812	103.663	103.515	7.125	103.812	103.663	103.515	6.75	103.033	102.885	102.809
7.25	104.116	103.975	103.890	7.25	104.116	103.975	103.890	6.875	102.949	102.801	102.652
7.375	103.412	103.330	103.244	7.375	103.320	103.235	103.197	7	103.443	103.294	103.146
7.5	103.747	103.634	103.598	7.5	103.747	103.634	103.598	7.125	103.812	103.663	103.515
7.625	104.123	104.049	104.013	7.625	104.123	104.049	104.013	7.25	104.116	103.975	103.890
7.75	104.532	104.421	104.364	7.75	104.532	104.421	104.364	7.375	103.320	103.312	103.274
7.875	103.951	103.854	103.769	7.875	102.986	103.147	103.135	7.5	103.747	103.737	103.700
8	104.132	104.035	103.950	8	103.312	103.473	103.461	7.625	104.166	104.164	104.129
8.125	104.362	104.266	104.181	8.125	103.612	103.773	103.761	7.75	104.532	104.421	104.364
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	96.440	96.420	96.397	4.25	96.121	96.121	96.217	4.875	94.357	94.320	94.401
4.375	96.909	96.889	96.867	4.375	96.646	96.646	96.742	5	95.080	95.043	95.123
4.5	97.380	97.360	97.337	4.5	97.159	97.159	97.255	5.125	95.617	95.580	95.660
4.625	97.852	97.832	97.810	4.625	97.655	97.656	97.751	5.25	96.433	96.589	96.504
4.75	98.143	98.547	98.337	4.75	97.926	97.881	97.918	5.375	97.079	97.023	97.082
4.875	98.615	98.749	98.575	4.875	98.393	98.325	98.405	5.5	97.759	97.703	97.762
5	99.088	99.064	99.049	5	98.855	98.787	98.867	5.625	98.252	98.196	98.255
5.125	99.561	99.537	99.521	5.125	99.288	99.220	99.300	5.75	98.928	99.034	98.923
5.25	99.651	100.092	99.882	5.25	99.547	99.483	99.452	5.875	99.568	99.365	99.352
5.375	100.112	100.245	100.067	5.375	99.839	99.780	99.845	6	99.984	99.940	99.984
5.5	100.562	100.539	100.516	5.5	100.227	100.168	100.233	6.125	100.319	100.259	100.304
5.625	100.996	100.973	100.951	5.625	100.578	100.519	100.584	6.25	100.685	100.537	100.495
5.75	100.962	100.907	100.877	5.75	100.962	100.907	100.877	6.375	100.963	100.900	100.838
5.875	101.293	101.275	101.253	5.875	100.798	100.764	100.814	6.5	101.522	101.459	101.397
6	101.693	101.675	101.652	6	101.137	101.103	101.153	6.625	101.896	101.834	101.771
								6.75	101.924	101.835	101.778
								6.875	101.637	101.488	101.340
								7	102.130	101.982	101.833
								7.125	102.499	102.351	102.202
								7.25	102.469	102.328	102.243
								7.375	101.101	100.990	100.933
								7.5	101.642	101.531	101.474
								7.625	102.167	102.056	101.999
								7.75	102.526	102.415	102.358
								7.875	99.534	99.695	99.534
								8	99.860	100.021	99.859
								8.125	100.160	100.321	100.159
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	101.522	101.459	101.397	6.125	100.303	100.259	100.304	4.5	94.497	94.498	94.368
6.625	101.896	101.834	101.771	6.25	100.655	100.587	100.545	4.625	94.950	94.951	94.821
6.75	101.924	101.835	101.778	6.375	100.621	100.558	100.577	4.75	93.684	93.616	93.441
6.875	101.637	101.488	101.340	6.5	101.174	101.111	101.130	4.875	94.122	94.054	93.834
7	102.130	101.982	101.833	6.625	101.540	101.477	101.496	5	94.520	94.451	94.232
7.125	102.499	102.351	102.202	6.75	101.974	101.885	101.828	5.125	94.871	94.803	94.583
7.25	102.469	102.328	102.243	6.875	101.050	100.983	100.956	5.25	96.017	95.993	95.970
7.375	101.101	100.990	100.933	7	101.493	101.427	101.400	5.375	96.084	96.060	96.037
7.5	101.642	101.531	101.474	7.125	102.029	101.888	101.803	5.5	96.480	96.457	96.433
7.625	102.167	102.056	101.999	7.25	102.519	102.378	102.293	5.625	96.888	96.865	96.842
7.75	102.526	102.415	102.358	7.375	101.151	101.040	100.983	5.75	97.834	97.819	97.803
7.875	99.534	99.695	99.534	7.5	101.692	101.581	101.524	5.875	98.069	98.054	98.038
8	99.860	100.021	99.859	7.625	102.217	102.106	102.049	6	98.407	98.392	98.376
8.125	100.160	100.321	100.159	7.75	99.221	99.381	99.220	6.125	98.705	98.689	98.674

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	101.655	101.593	101.530	6.375	101.655	101.593	101.530	6	100.605	100.561	100.511
6.5	102.174	102.112	102.049	6.5	102.174	102.112	102.049	6.125	101.087	100.921	100.970
6.625	102.659	102.596	102.534	6.625	102.659	102.596	102.534	6.25	101.298	101.335	101.242
6.75	103.033	102.885	102.809	6.75	103.033	102.885	102.809	6.375	101.655	101.593	101.530
6.875	102.949	102.801	102.652	6.875	102.949	102.801	102.652	6.5	102.174	102.112	102.049
7	103.443	103.294	103.146	7	103.443	103.294	103.146	6.625	102.659	102.596	102.534
7.125	103.812	103.663	103.515	7.125	103.812	103.663	103.515	6.75	103.033	102.885	102.809
7.25	104.116	103.975	103.890	7.25	104.116	103.975	103.890	6.875	102.949	102.801	102.652
7.375	103.412	103.330	103.244	7.375	103.320	103.235	103.197	7	103.443	103.294	103.146
7.5	103.747	103.634	103.598	7.5	103.747	103.634	103.598	7.125	103.812	103.663	103.515
7.625	104.123	104.049	104.013	7.625	104.123	104.049	104.013	7.25	104.116	103.975	103.890
7.75	104.532	104.421	104.364	7.75	104.532	104.421	104.364	7.375	103.320	103.312	103.274
7.875	103.951	103.854	103.769	7.875	103.036	103.197	103.185	7.5	103.747	103.737	103.700
8	104.132	104.035	103.950	8	103.362	103.523	103.511	7.625	104.166	104.164	104.129
8.125	104.362	104.266	104.181	8.125	103.662	103.823	103.811	7.75	104.532	104.421	104.364
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	97.380	97.360	97.337	4.5	97.159	97.159	97.255	6.625	101.896	101.834	101.771
4.625	97.852	97.832	97.810	4.625	97.655	97.656	97.751	6.75	101.924	101.835	101.778
4.75	98.143	98.547	98.337	4.75	97.926	97.881	97.918	6.875	101.637	101.488	101.340
4.875	98.615	98.749	98.575	4.875	98.393	98.325	98.405	7	102.130	101.982	101.833
5	99.088	99.064	99.049	5	98.855	98.787	98.867	7.125	102.499	102.351	102.202
5.125	99.561	99.537	99.521	5.125	99.288	99.220	99.300	7.25	102.469	102.328	102.243
5.25	99.651	100.092	99.882	5.25	99.547	99.483	99.452	7.375	102.249	102.167	102.082
5.375	100.112	100.245	100.067	5.375	99.839	99.780	99.845	7.5	102.219	102.137	102.052
5.5	100.562	100.539	100.516	5.5	100.227	100.168	100.233	7.625	102.344	102.262	102.177
5.625	100.996	100.973	100.951	5.625	100.578	100.519	100.584	7.75	102.526	102.415	102.358
5.75	100.962	100.907	100.877	5.75	100.962	100.907	100.877	7.875	101.476	101.379	101.294
5.875	101.293	101.275	101.253	5.875	100.798	100.764	100.814	8	101.407	101.310	101.225
6	101.693	101.675	101.652	6	101.137	101.103	101.153	8.125	101.637	101.541	101.456
6.125	102.072	102.055	102.032	6.125	101.602	101.547	101.516				
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	101.522	101.459	101.397	6.125	100.303	100.259	100.304	4.5	94.497	94.498	94.368
6.625	101.896	101.834	101.771	6.25	100.655	100.587	100.545	4.625	94.950	94.951	94.821
6.75	101.924	101.835	101.778	6.375	100.621	100.558	100.577	4.75	93.684	93.616	93.441
6.875	101.637	101.488	101.340	6.5	101.174	101.111	101.130	4.875	94.122	94.054	93.834
7	102.130	101.982	101.833	6.625	101.540	101.477	101.496	5	94.520	94.451	94.232
7.125	102.499	102.351	102.202	6.75	101.974	101.885	101.828	5.125	94.871	94.803	94.583
7.25	102.469	102.328	102.243	6.875	101.050	100.983	100.956	5.25	96.017	95.993	95.970
7.375	101.101	100.990	100.933	7	101.493	101.427	101.400	5.375	96.084	96.060	96.037
7.5	101.642	101.531	101.474	7.125	102.029	101.888	101.803	5.5	96.480	96.457	96.433
7.625	102.167	102.056	101.999	7.25	102.519	102.378	102.293	5.625	96.888	96.865	96.842
7.75	102.526	102.415	102.358	7.375	101.151	101.040	100.983	5.75	97.834	97.819	97.803
7.875	99.534	99.695	99.534	7.5	101.692	101.581	101.524	5.875	98.069	98.054	98.038
8	99.860	100.021	99.859	7.625	102.217	102.106	102.049	6	98.407	98.392	98.376
8.125	100.160	100.321	100.159	7.75	99.221	99.381	99.220	6.125	98.705	98.689	98.674

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	99.280	99.096	98.796	6.75	97.780	97.596	97.296
6.875	99.646	99.477	99.177	6.875	98.146	97.977	97.677
7	100.150	99.981	99.681	7	98.650	98.481	98.181
7.125	100.596	100.427	100.127	7.125	99.096	98.927	98.627
7.25	101.022	100.853	100.553	7.25	99.522	99.353	99.053
7.375	101.112	100.886	100.586	7.375	99.612	99.386	99.086
7.5	101.576	101.350	101.050	7.5	100.076	99.850	99.550
7.625	101.982	101.756	101.456	7.625	100.482	100.256	99.956
7.75	102.378	102.152	101.852	7.75	100.878	100.652	100.352
7.875	101.985	101.702	101.402	7.875	100.485	100.202	99.902
8	102.409	102.126	101.826	8	100.909	100.626	100.326
8.125	102.795	102.512	102.212	8.125	101.295	101.012	100.712
8.25	103.151	102.868	102.568	8.25	101.651	101.368	101.068
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.280	97.096	96.796	6.75	95.780	95.596	95.296
6.875	97.646	97.477	97.177	6.875	96.146	95.977	95.677
7	98.150	97.981	97.681	7	96.650	96.481	96.181
7.125	98.596	98.427	98.127	7.125	97.096	96.927	96.627
7.25	99.022	98.853	98.553	7.25	97.522	97.353	97.053
7.375	99.112	98.886	98.586	7.375	97.612	97.386	97.086
7.5	99.576	99.350	99.050	7.5	98.076	97.850	97.550
7.625	99.982	99.756	99.456	7.625	98.482	98.256	97.956
7.75	100.378	100.152	99.852	7.75	98.878	98.652	98.352
7.875	99.985	99.702	99.402	7.875	98.485	98.202	97.902
8	100.409	100.126	99.826	8	98.909	98.626	98.326
8.125	100.795	100.512	100.212	8.125	99.295	99.012	98.712
8.25	101.151	100.868	100.568	8.25	99.651	99.368	99.068
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.530	98.346	98.046	6.75	96.530	96.346	96.046
6.875	98.896	98.727	98.427	6.875	96.896	96.727	96.427
7	99.400	99.231	98.931	7	97.400	97.231	96.931
7.125	99.846	99.677	99.377	7.125	97.846	97.677	97.377
7.25	100.272	100.103	99.803	7.25	98.272	98.103	97.803
7.375	100.362	100.136	99.836	7.375	98.362	98.136	97.836
7.5	100.826	100.600	100.300	7.5	98.826	98.600	98.300
7.625	101.232	101.006	100.706	7.625	99.232	99.006	98.706
7.75	101.628	101.402	101.102	7.75	99.628	99.402	99.102
7.875	101.235	100.952	100.652	7.875	99.235	98.952	98.652
8	101.659	101.376	101.076	8	99.659	99.376	99.076
8.125	102.045	101.762	101.462	8.125	100.045	99.762	99.462
8.25	102.401	102.118	101.818	8.25	100.401	100.118	99.818

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.