



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

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.182	92.177	92.106	4.75	91.789	91.614	91.614	5.125	95.958	95.924	95.919
4.875	93.017	93.012	92.941	4.875	93.000	92.851	92.876	5.25	96.686	96.652	96.648
5	93.738	93.733	93.662	5	93.711	93.558	93.589	5.375	97.239	97.202	97.203
5.125	94.434	94.430	94.359	5.125	94.272	94.118	94.149	5.5	97.756	97.716	97.722
5.25	94.871	94.855	94.834	5.25	94.861	94.821	94.824	5.625	98.214	98.173	98.179
5.375	95.567	95.551	95.530	5.375	95.488	95.443	95.454	5.75	99.037	98.969	98.940
5.5	96.256	96.240	96.219	5.5	96.094	96.045	96.063	5.875	99.597	99.529	99.500
5.625	96.896	96.880	96.859	5.625	96.712	96.663	96.680	6	100.096	100.045	100.006
5.75	97.404	97.369	97.340	5.75	97.404	97.329	97.318	6.125	100.505	100.454	100.415
5.875	98.036	98.012	97.984	5.875	97.970	97.910	97.886	6.25	100.524	100.439	100.402
6	98.654	98.631	98.602	6	98.572	98.520	98.481	6.375	101.003	100.918	100.881
6.125	99.218	99.194	99.166	6.125	99.196	99.145	99.106	6.5	101.489	101.449	101.417
6.25	99.584	99.519	99.494	6.25	99.584	99.519	99.494	6.625	101.840	101.772	101.725
6.375	100.127	100.075	100.031	6.375	100.121	100.063	100.031	6.75	101.849	101.746	101.704
6.5	100.622	100.563	100.515	6.5	100.622	100.553	100.507	6.875	102.292	102.190	102.148
6.625	101.130	101.062	101.015	6.625	101.130	101.062	101.015	7	102.692	102.591	102.548
6.75	101.453	101.384	101.345	6.75	101.453	101.384	101.345	7.125	103.048	102.947	102.904
6.875	101.981	101.922	101.865	6.875	101.940	101.871	101.826	7.25	103.200	103.150	103.088
7	102.354	102.289	102.236	7	102.354	102.277	102.236	7.375	103.542	103.506	103.438
7.125	102.852	102.767	102.715	7.125	102.852	102.767	102.715	7.5	104.056	104.035	103.962
7.25	103.196	103.136	103.080	7.25	103.074	103.024	102.968	7.625	104.558	104.542	104.464
7.375	103.663	103.603	103.547	7.375	103.542	103.502	103.446	7.75	104.991	104.982	104.899
7.5	104.081	104.022	103.965	7.5	104.004	103.966	103.893	7.875	105.282	105.150	105.150
7.625	104.484	104.424	104.368	7.625	104.405	104.371	104.298	8	105.150	105.150	105.150
7.75	104.837	104.821	104.737	7.75	104.837	104.821	104.737				
7.875	105.229	105.150	105.150	7.875	105.229	105.150	105.150				
8	105.409	105.382	105.330	8	105.409	105.382	105.330				
8.125	105.753	105.639	105.581	8.125	105.753	105.639	105.581				
8.25	106.288	106.106	106.011	8.25	106.288	106.106	106.011				
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	97.159	97.130	97.100	4.625	97.107	97.058	97.069	5	92.725	92.618	92.596
4.75	97.530	97.486	97.452	4.75	97.604	97.575	97.575	5.125	93.364	93.254	93.236
4.875	97.933	97.889	97.855	4.875	98.153	98.130	98.130	5.25	94.847	94.802	94.763
5	98.323	98.279	98.245	5	98.448	98.362	98.354	5.375	95.557	95.513	95.476
5.125	98.704	98.660	98.626	5.125	98.863	98.772	98.772	5.5	96.271	96.228	96.192
5.25	99.089	99.067	99.045	5.25	99.160	99.090	99.090	5.625	96.896	96.854	96.818
5.375	99.485	99.422	99.399	5.375	99.723	99.676	99.676	5.75	97.415	97.392	97.363
5.5	99.875	99.794	99.771	5.5	100.001	99.959	99.959	5.875	98.039	98.000	97.966
5.625	100.183	100.125	100.110	5.625	100.255	100.219	100.205	6	98.625	98.584	98.549
5.75	100.463	100.422	100.415	5.75	100.555	100.514	100.507	6.125	99.195	99.137	99.084
5.875	100.854	100.758	100.758	5.875	100.894	100.853	100.848	6.25	99.580	99.526	99.490
6	101.258	101.212	101.212	6	101.334	101.298	101.287	6.375	100.164	100.101	100.042
6.125	101.498	101.438	101.410	6.125	101.549	101.519	101.504	6.5	100.720	100.656	100.595
6.25	101.821	101.757	101.736	6.25	101.544	101.480	101.459	6.625	101.203	101.137	101.075
6.375	102.137	102.068	102.054	6.375	101.871	101.813	101.788	6.75	101.455	101.394	101.336
6.5	102.506	102.437	102.423	6.5	102.201	102.152	102.120	6.875	102.048	101.983	101.921
6.625	102.545	102.493	102.451	6.625	102.311	102.303	102.266	7	102.413	102.349	102.289
6.75	102.877	102.776	102.738	6.75	102.587	102.579	102.537	7.125	102.723	102.662	102.603
6.875	103.311	103.211	103.172	6.875	102.912	102.912	102.865	7.25	103.154	103.089	103.028
7	103.309	103.248	103.220	7	103.211	103.211	103.159	7.375	103.599	103.531	103.465
7.125	103.383	103.354	103.313	7.125	102.904	102.848	102.817	7.5	103.632	103.632	103.558
7.25	103.396	103.293	103.177	7.25	102.908	102.822	102.761	7.625	103.866	103.806	103.750
7.375	103.738	103.652	103.592	7.375	103.272	103.186	103.125	7.75	103.092	102.970	102.908
								7.875	103.392	103.270	103.208

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	97.979	97.891	97.803	5	97.176	97.103	97.089	5	94.638	94.575	94.513
5.125	98.326	98.239	98.150	5.125	97.669	97.591	97.573	5.125	95.289	95.226	95.164
5.25	98.636	98.548	98.459	5.25	98.121	98.038	98.017	5.25	95.944	95.881	95.819
5.375	98.952	98.864	98.776	5.375	98.512	98.424	98.399	5.375	96.241	96.178	96.116
5.5	99.257	99.169	99.081	5.5	98.888	98.795	98.767	5.5	96.719	96.656	96.594
5.625	99.546	99.458	99.369	5.625	99.243	99.145	99.113	5.625	97.198	97.135	97.072
5.75	99.757	99.669	99.581	5.75	99.582	99.480	99.444	5.75	97.476	97.413	97.350
5.875	99.905	99.817	99.728	5.875	99.898	99.791	99.752	5.875	97.750	97.687	97.624
6	100.052	99.964	99.876	6	100.191	100.079	100.036	6	98.020	97.957	97.895
6.125	100.200	100.112	100.024	6.125	100.448	100.331	100.286	6.125	98.293	98.230	98.168
6.25	100.317	100.229	100.140	6.25	100.674	100.553	100.503	6.25	98.567	98.504	98.442
6.375	100.406	100.318	100.229	6.375	100.857	100.730	100.677	6.375	98.841	98.778	98.716
6.5	100.528	100.440	100.351	6.5	100.950	100.818	100.762	6.5	99.297	99.234	99.171
6.625	100.697	100.609	100.520	6.625	100.910	100.774	100.714	6.625	99.381	99.318	99.256
6.75	100.810	100.722	100.634	6.75	100.976	100.888	100.799	6.75	99.651	99.588	99.526
6.875	100.822	100.734	100.646	6.875	101.050	100.962	100.874	6.875	99.735	99.672	99.609
7	100.827	100.739	100.650	7	101.155	101.067	100.978	7	99.814	99.751	99.689
7.125	100.820	100.732	100.643	7.125	101.304	101.216	101.127	7.125	99.856	99.793	99.731
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	97.979	97.891	97.803	5	97.274	97.201	97.186	5	94.588	94.525	94.462
5.125	98.326	98.239	98.150	5.125	97.766	97.688	97.670	5.125	95.239	95.176	95.113
5.25	98.636	98.548	98.459	5.25	98.217	98.134	98.112	5.25	95.894	95.831	95.768
5.375	98.952	98.864	98.776	5.375	98.606	98.519	98.494	5.375	96.191	96.128	96.065
5.5	99.257	99.169	99.081	5.5	98.982	98.889	98.861	5.5	96.669	96.606	96.543
5.625	99.546	99.458	99.369	5.625	99.335	99.238	99.206	5.625	97.148	97.085	97.022
5.75	99.757	99.669	99.581	5.75	99.673	99.571	99.536	5.75	97.426	97.363	97.300
5.875	99.905	99.817	99.728	5.875	99.989	99.881	99.843	5.875	97.700	97.637	97.574
6	100.052	99.964	99.876	6	100.281	100.168	100.126	6	97.970	97.907	97.844
6.125	100.200	100.112	100.024	6.125	100.538	100.421	100.375	6.125	98.243	98.180	98.117
6.25	100.317	100.229	100.140	6.25	100.764	100.643	100.593	6.25	98.517	98.454	98.391
6.375	100.410	100.318	100.231	6.375	100.948	100.821	100.769	6.375	98.791	98.728	98.665
6.5	100.562	100.440	100.374	6.5	101.043	100.911	100.855	6.5	99.247	99.184	99.121
6.625	100.697	100.609	100.520	6.625	101.005	100.869	100.809	6.625	99.331	99.268	99.205
6.75	100.810	100.722	100.634	6.75	100.978	100.888	100.799	6.75	99.601	99.538	99.475
6.875	100.822	100.734	100.646	6.875	101.050	100.962	100.874	6.875	99.685	99.622	99.559
7	100.827	100.739	100.650	7	101.155	101.067	100.978	7	99.764	99.701	99.638
7.125	100.820	100.732	100.643	7.125	101.304	101.216	101.127	7.125	99.806	99.743	99.680

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
--	---

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	94.512	94.491	94.470	5.75	97.585	97.527	97.499	4.375	95.244	95.221	95.191
5.375	95.219	95.198	95.177	5.875	98.180	98.122	98.093	4.5	95.623	95.601	95.571
5.5	95.912	95.891	95.870	6	98.714	98.656	98.628	4.625	95.976	95.953	95.923
5.625	96.561	96.540	96.518	6.125	99.118	99.060	99.032	4.75	96.745	96.719	96.689
5.75	97.318	97.265	97.227	6.25	99.495	99.437	99.409	4.875	97.170	97.143	97.113
5.875	97.962	97.910	97.871	6.375	100.048	99.990	99.961	5	97.450	97.424	97.394
6	98.572	98.520	98.481	6.5	100.539	100.480	100.452	5.125	97.687	97.661	97.631
6.125	99.196	99.145	99.106	6.625	100.885	100.827	100.799	5.25	98.380	98.357	98.335
6.25	99.516	99.446	99.400	6.75	101.196	101.124	101.081	5.375	98.691	98.669	98.646
6.375	100.081	100.012	99.966	6.875	101.698	101.626	101.583	5.5	99.129	99.106	99.084
6.5	100.622	100.553	100.507	7	102.134	102.061	102.018	5.625	99.363	99.341	99.318
6.625	101.130	101.062	101.015	7.125	102.372	102.299	102.256	5.75	99.715	99.692	99.670
				7.25	102.535	102.462	102.419	5.875	100.099	100.076	100.054
				7.375	102.958	102.885	102.843	6	100.340	100.317	100.294
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	94.944	94.909	94.863								
4.75	95.664	95.627	95.581								
4.875	95.888	95.851	95.806								
5	96.209	96.171	96.126								
5.125	96.591	96.554	96.508								
5.25	96.934	96.897	96.852								
5.375	97.266	97.228	97.183								
5.5	97.543	97.509	97.471								
5.625	97.872	97.835	97.790								
5.75	98.179	98.145	98.107								
5.875	98.513	98.479	98.441								
6	99.093	99.060	99.022								

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
------------	---

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.378	94.382	94.408	5.75	99.037	98.969	98.940	4.25	94.815	94.792	94.762
5.5	95.072	95.076	95.101	5.875	99.597	99.529	99.500	4.375	95.244	95.221	95.191
5.625	95.738	95.743	95.767	6	100.097	100.031	100.001	4.5	95.623	95.601	95.571
5.75	97.179	97.109	97.081	6.125	100.458	100.392	100.362	4.625	95.976	95.953	95.923
5.875	97.805	97.735	97.707	6.25	100.524	100.439	100.402	4.75	96.745	96.719	96.689
6	98.390	98.322	98.293	6.375	101.003	100.918	100.881	4.875	97.170	97.143	97.113
6.125	98.940	98.873	98.843	6.5	101.441	101.357	101.320	5	97.450	97.424	97.394
6.25	99.390	99.303	99.267	6.625	101.818	101.734	101.697	5.125	97.687	97.661	97.631
6.375	99.927	99.840	99.804	6.75	101.849	101.746	101.704	5.25	98.380	98.357	98.335
6.5	100.435	100.349	100.313	6.875	102.292	102.190	102.148	5.375	98.691	98.669	98.646
6.625	100.870	100.786	100.749	7	102.692	102.591	102.548	5.5	99.129	99.106	99.084
6.75	101.340	101.236	101.195	7.125	103.048	102.947	102.904	5.625	99.363	99.341	99.318
6.875	101.799	101.696	101.654	7.25	103.097	102.976	102.928	5.75	99.715	99.692	99.670
7	102.209	102.107	102.065	7.375	103.542	103.422	103.374	5.875	100.099	100.076	100.054
7.125	102.581	102.505	102.463	7.5	103.885	103.767	103.718	6	100.340	100.317	100.294
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	94.944	94.909	94.863								
4.75	96.728	96.636	96.620								
4.875	97.077	96.986	96.970								
5	97.683	97.547	97.532								
5.125	98.261	98.125	98.110								
5.25	98.607	98.473	98.458								
5.375	98.943	98.809	98.794								
5.5	99.228	99.095	99.080								
5.625	99.617	99.502	99.483								
5.75	99.952	99.839	99.819								
5.875	100.280	100.167	100.147								
6	100.602	100.491	100.470								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
---------------	---

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.272	94.118	94.149
5.25	94.861	94.821	94.824
5.375	95.488	95.443	95.454
5.5	96.094	96.045	96.063
5.625	96.712	96.663	96.680
5.75	97.404	97.329	97.318
5.875	97.970	97.890	97.886
6	98.518	98.433	98.437
6.125	99.034	98.949	98.952
6.25	99.584	99.519	99.494
6.375	100.121	100.063	100.031
6.5	100.588	100.528	100.498
6.625	101.068	100.993	100.983
6.75	101.453	101.384	101.345
6.875	101.935	101.871	101.826
7	102.343	102.277	102.236
7.125	102.759	102.679	102.655
7.25	103.064	103.024	102.968
7.375	103.542	103.502	103.446

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
--	---

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	94.289	94.569	94.490	4.75	94.289	94.569	94.490	5	95.499	95.546	95.468
4.875	94.789	94.938	94.859	4.875	94.789	94.938	94.859	5.125	96.198	96.153	96.139
5	95.499	95.546	95.468	5	95.499	95.546	95.468	5.25	96.993	97.203	97.127
5.125	96.198	96.153	96.139	5.125	96.198	96.153	96.139	5.375	97.433	97.616	97.540
5.25	97.011	97.203	97.127	5.25	96.993	97.203	97.127	5.5	98.167	98.107	98.079
5.375	97.706	97.698	97.691	5.375	97.433	97.616	97.540	5.625	98.842	98.782	98.754
5.5	98.170	98.163	98.155	5.5	98.167	98.107	98.079	5.75	99.367	99.484	99.380
5.625	98.842	98.782	98.754	5.625	98.842	98.782	98.754	5.875	99.794	99.878	99.773
5.75	99.367	99.484	99.380	5.75	99.367	99.484	99.380	6	100.254	100.384	100.280
5.875	99.955	99.906	99.856	5.875	99.794	99.878	99.773	6.125	100.794	100.741	100.683
6	100.428	100.384	100.328	6	100.254	100.384	100.280	6.25	101.100	101.575	101.446
6.125	100.944	100.894	100.845	6.125	100.794	100.741	100.683	6.375	101.467	101.519	101.390
6.25	101.100	101.575	101.446	6.25	101.100	101.575	101.446	6.5	102.081	102.088	101.959
6.375	101.584	101.520	101.456	6.375	101.467	101.519	101.390	6.625	102.605	102.516	102.459
6.5	102.081	102.088	101.959	6.5	102.081	102.088	101.959	6.75	103.002	103.047	102.856
6.625	102.605	102.516	102.459	6.625	102.605	102.516	102.459	6.875	102.869	103.066	102.871
6.75	103.002	103.047	102.856	6.75	103.002	103.047	102.856	7	103.362	103.628	103.433
6.875	102.918	103.066	102.871	6.875	102.869	103.066	102.871	7.125	103.741	104.047	103.852
7	103.389	103.628	103.433	7	103.362	103.628	103.433	7.25	104.182	104.038	103.953
7.125	103.821	104.047	103.852	7.125	103.741	104.047	103.852	7.375	103.438	103.324	103.267
7.25	104.182	104.140	104.100	7.25	104.182	104.038	103.953	7.5	103.980	103.866	103.809
7.375	103.576	103.476	103.375	7.375	103.438	103.324	103.267	7.625	104.506	104.392	104.335
7.5	104.051	103.951	103.851	7.5	103.980	103.866	103.809	7.75	104.917	104.802	104.746
								7.875	103.198	103.391	103.355
								8	103.611	103.804	103.769
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	95.975	96.023	96.091	4.25	95.726	95.687	95.789	4.75	93.196	93.176	93.224
4.375	96.444	96.492	96.560	4.375	96.300	96.262	96.364	4.875	93.933	93.913	93.961
4.5	96.915	96.962	97.031	4.5	96.872	96.834	96.936	5	94.666	94.645	94.693
4.625	97.441	97.435	97.504	4.625	97.441	97.402	97.504	5.125	95.303	95.283	95.331
4.75	97.878	98.234	98.024	4.75	97.756	98.234	98.024	5.25	96.147	96.191	96.132
4.875	98.350	98.468	98.328	4.875	98.094	98.468	98.258	5.375	96.842	96.835	96.827
5	98.824	98.809	98.801	5	98.650	98.792	98.662	5.5	97.382	97.374	97.402
5.125	99.297	99.282	99.274	5.125	99.194	99.118	99.206	5.625	97.917	97.897	97.925
5.25	99.550	100.020	99.808	5.25	99.550	100.020	99.808	5.75	98.719	98.722	98.620
5.375	99.932	100.143	99.931	5.375	99.672	100.143	99.931	5.875	99.351	99.301	99.251
5.5	100.389	100.462	100.341	5.5	100.173	100.462	100.250	6	99.843	99.793	99.744
5.625	100.846	100.823	100.798	5.625	100.658	100.644	100.712	6.125	100.359	100.309	100.260
5.75	100.803	100.998	100.759	5.75	100.705	100.998	100.735	6.25	100.623	100.539	100.455
5.875	101.307	101.285	101.264	5.875	100.889	100.848	100.908	6.375	101.096	101.013	100.929
6	101.764	101.741	101.721	6	101.343	101.302	101.362	6.5	101.606	101.522	101.438
								6.625	102.112	102.028	101.944
								6.75	101.810	101.704	101.647
								6.875	101.903	101.895	101.846
								7	102.325	102.318	102.269
								7.125	102.737	102.731	102.682
								7.25	102.464	102.320	102.235
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	95.916	96.191	96.083	5	94.666	94.645	94.693	4.5	94.234	94.195	94.072
5.375	96.622	96.614	96.642	5.125	95.303	95.283	95.331	4.625	94.797	94.758	94.635
5.5	97.382	97.374	97.402	5.25	95.916	96.191	96.083	4.75	94.738	94.723	94.703
5.625	97.917	97.897	97.925	5.375	96.622	96.614	96.642	4.875	95.243	95.228	95.208
5.75	98.537	98.722	98.586	5.5	97.382	97.374	97.402	5	95.700	95.685	95.665
5.875	99.297	99.173	99.140	5.625	97.967	97.907	97.925	5.125	96.156	96.141	96.121
6	99.805	99.700	99.715	5.75	98.572	98.722	98.586	5.25	96.407	96.384	96.360
6.125	100.292	100.184	100.199	5.875	99.273	99.150	99.116	5.375	96.912	96.889	96.864
6.25	100.554	100.438	100.399	6	99.758	99.700	99.715	5.5	97.369	97.346	97.321
6.375	100.785	100.706	100.665	6.125	100.227	100.184	100.199	5.625	97.826	97.803	97.778
6.5	101.246	101.167	101.126	6.25	100.480	100.438	100.351	5.75	97.783	97.760	97.739
6.625	101.682	101.605	101.563	6.375	100.792	100.713	100.672	5.875	98.287	98.265	98.244
6.75	101.810	101.704	101.647	6.5	101.244	101.165	101.124	6	98.744	98.721	98.701
6.875	101.903	101.895	101.846	6.625	101.679	101.602	101.560	6.125	99.191	99.168	99.147

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	96.993	97.203	97.127	5.25	96.993	97.203	97.127	5.25	96.993	97.203	97.127
5.375	97.433	97.616	97.540	5.375	97.433	97.616	97.540	5.375	97.433	97.616	97.540
5.5	98.167	98.107	98.079	5.5	98.167	98.107	98.079	5.5	98.167	98.107	98.079
5.625	98.842	98.782	98.754	5.625	98.842	98.782	98.754	5.625	98.842	98.782	98.754
5.75	99.367	99.484	99.380	5.75	99.367	99.484	99.380	5.75	99.367	99.484	99.380
5.875	99.794	99.878	99.773	5.875	99.794	99.878	99.773	5.875	99.794	99.878	99.773
6	100.254	100.384	100.280	6	100.254	100.384	100.280	6	100.254	100.384	100.280
6.125	100.794	100.741	100.683	6.125	100.794	100.741	100.683	6.125	100.794	100.741	100.683
6.25	101.100	101.575	101.446	6.25	101.100	101.575	101.446	6.25	101.100	101.575	101.446
6.375	101.467	101.519	101.390	6.375	101.467	101.519	101.390	6.375	101.467	101.519	101.390
6.5	102.081	102.088	101.959	6.5	102.081	102.088	101.959	6.5	102.081	102.088	101.959
6.625	102.605	102.516	102.459	6.625	102.605	102.516	102.459	6.625	102.605	102.516	102.459
6.75	103.002	103.047	102.856	6.75	103.002	103.047	102.856	6.75	103.002	103.047	102.856
6.875	102.869	103.066	102.871	6.875	102.869	103.066	102.871	6.875	102.869	103.066	102.871
7	103.362	103.628	103.433	7	103.362	103.628	103.433	7	103.362	103.628	103.433
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	96.872	96.834	96.936	4.25	95.726	95.687	95.789	5.25	95.916	96.191	96.083
4.625	97.441	97.402	97.504	4.375	96.300	96.262	96.364	5.375	96.622	96.614	96.642
4.75	97.756	98.234	98.024	4.5	96.872	96.834	96.936	5.5	97.382	97.374	97.402
4.875	98.094	98.468	98.258	4.625	97.441	97.402	97.504	5.625	97.917	97.897	97.925
5	98.650	98.792	98.662	4.75	97.529	97.453	97.541	5.75	98.537	98.722	98.586
5.125	99.194	99.118	99.206	4.875	98.094	98.018	98.106	5.875	99.297	99.173	99.140
5.25	99.550	100.020	99.808	5	98.650	98.574	98.662	6	99.805	99.700	99.715
5.375	99.672	100.143	99.931	5.125	99.194	99.118	99.206	6.125	100.292	100.184	100.199
5.5	100.173	100.462	100.250	5.25	99.334	99.270	99.240	6.25	100.554	100.438	100.399
5.625	100.658	100.644	100.712	5.375	99.662	99.642	99.716	6.375	100.785	100.706	100.665
5.75	100.705	100.998	100.735	5.5	100.173	100.153	100.228	6.5	101.246	101.167	101.126
5.875	100.889	100.848	100.908	5.625	100.658	100.638	100.712	6.625	101.682	101.605	101.563
6	101.343	101.302	101.362	5.75	100.705	100.649	100.618	6.75	101.810	101.704	101.647
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	95.916	96.191	96.083	5.25	95.916	96.191	96.083	4.5	94.234	94.195	94.072
5.375	96.622	96.614	96.642	5.375	96.622	96.614	96.642	4.625	94.797	94.758	94.635
5.5	97.382	97.374	97.402	5.5	97.382	97.374	97.402	4.75	93.313	93.237	93.155
5.625	97.917	97.897	97.925	5.625	97.967	97.907	97.925	4.875	93.869	93.792	93.581
5.75	98.537	98.722	98.586	5.75	98.572	98.722	98.586	5	94.406	94.330	94.118
5.875	99.297	99.173	99.140	5.875	99.028	99.001	99.017	5.125	94.918	94.842	94.630
6	99.805	99.700	99.715	6	99.727	99.700	99.715	5.25	95.725	95.694	95.663
6.125	100.292	100.184	100.199	6.125	100.211	100.184	100.199	5.375	95.792	95.761	95.729
6.25	100.554	100.438	100.399	6.25	100.462	100.438	100.351	5.5	96.188	96.157	96.126
6.375	100.785	100.706	100.665	6.375	100.439	100.655	100.495	5.625	96.597	96.565	96.534
6.5	101.246	101.167	101.126	6.5	101.104	101.073	101.064	5.75	97.558	97.550	97.542
6.625	101.682	101.605	101.563	6.625	101.567	101.536	101.527	5.875	97.793	97.785	97.777
6.75	101.810	101.704	101.647	6.75	101.843	101.754	101.697	6	98.131	98.123	98.115
6.875	101.903	101.895	101.846	6.875	101.175	101.316	101.089	6.125	98.428	98.421	98.413

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	96.223	96.178	96.164	5.125	96.223	96.178	96.164	4.75	94.314	94.438	94.359
5.25	97.018	97.091	97.015	5.25	97.018	97.091	97.015	4.875	94.814	94.969	94.890
5.375	97.458	97.534	97.458	5.375	97.458	97.534	97.458	5	95.524	95.479	95.465
5.5	98.192	98.132	98.104	5.5	98.192	98.132	98.104	5.125	96.223	96.178	96.164
5.625	98.867	98.807	98.779	5.625	98.867	98.807	98.779	5.25	97.018	97.091	97.015
5.75	99.392	99.372	99.305	5.75	99.392	99.372	99.305	5.375	97.458	97.534	97.458
5.875	99.819	99.616	99.520	5.875	99.819	99.616	99.520	5.5	98.192	98.132	98.104
6	100.279	100.278	100.173	6	100.279	100.278	100.173	5.625	98.867	98.807	98.779
6.125	100.819	100.751	100.708	6.125	100.819	100.751	100.708	5.75	99.392	99.372	99.305
6.25	101.125	101.225	101.096	6.25	101.125	101.225	101.096	5.875	99.819	99.616	99.520
6.375	101.367	101.288	101.210	6.375	101.367	101.288	101.210	6	100.279	100.278	100.173
6.5	101.928	101.838	101.782	6.5	101.928	101.838	101.782	6.125	100.819	100.751	100.708
6.625	102.452	102.363	102.306	6.625	102.452	102.363	102.306	6.25	101.125	101.225	101.096
6.75	102.977	102.813	102.703	6.75	102.977	102.813	102.703	6.375	101.367	101.288	101.210
6.875	102.894	102.729	102.565	6.875	102.894	102.729	102.565	6.5	101.928	101.838	101.782
7	103.387	103.223	103.059	7	103.387	103.223	103.059	6.625	102.452	102.363	102.306
7.125	103.756	103.592	103.466	7.125	103.756	103.592	103.466	6.75	102.977	102.813	102.703
7.25	104.136	103.992	103.907	7.25	104.136	103.992	103.907	6.875	102.894	102.729	102.565
7.375	103.274	103.176	103.091	7.375	103.201	103.099	102.998	7	103.387	103.223	103.059
7.5	103.628	103.526	103.425	7.5	103.628	103.526	103.425	7.125	103.756	103.592	103.466
7.625	104.050	103.936	103.879	7.625	104.050	103.936	103.879	7.25	104.136	103.992	103.907
7.75	104.461	104.346	104.290	7.75	104.461	104.346	104.290	7.375	103.201	103.099	102.998
7.875	103.861	103.755	103.663	7.875	103.003	103.156	103.161	7.5	103.628	103.526	103.425
8	104.041	103.936	103.844	8	103.332	103.485	103.490	7.625	104.050	103.936	103.879
8.125	104.272	104.167	104.074	8.125	103.636	103.789	103.793	7.75	104.461	104.346	104.290
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	96.000	96.048	96.116	4.25	95.814	95.775	95.878	4.875	93.907	93.846	93.935
4.375	96.469	96.517	96.585	4.375	96.341	96.303	96.405	5	94.629	94.569	94.657
4.5	96.940	96.987	97.056	4.5	96.857	96.819	96.921	5.125	95.157	95.097	95.185
4.625	97.412	97.460	97.528	4.625	97.358	97.319	97.422	5.25	96.020	96.309	96.233
4.75	97.903	98.290	98.080	4.75	97.585	97.509	97.597	5.375	96.644	96.595	96.664
4.875	98.375	98.493	98.353	4.875	98.077	98.001	98.089	5.5	97.324	97.276	97.345
5	98.849	98.834	98.826	5	98.545	98.469	98.557	5.625	97.942	97.882	97.854
5.125	99.322	99.307	99.299	5.125	98.984	98.908	98.996	5.75	98.562	98.841	98.736
5.25	99.450	99.920	99.708	5.25	99.359	99.295	99.265	5.875	99.242	99.085	99.051
5.375	99.815	100.074	99.862	5.375	99.558	99.538	99.613	6	99.630	99.562	99.618
5.5	100.265	100.241	100.218	5.5	99.953	99.933	100.007	6.125	100.011	99.890	99.932
5.625	100.699	100.675	100.652	5.625	100.311	100.291	100.366	6.25	100.437	100.369	100.326
5.75	100.730	100.741	100.643	5.75	100.730	100.674	100.643	6.375	100.674	100.596	100.518
5.875	100.980	100.961	100.939	5.875	100.718	100.676	100.736	6.5	101.253	101.175	101.097
6	101.380	101.361	101.338	6	101.058	101.016	101.077	6.625	101.597	101.519	101.441
								6.75	101.835	101.729	101.672
								6.875	101.581	101.417	101.316
								7	102.074	101.910	101.746
								7.125	102.444	102.280	102.115
								7.25	102.489	102.345	102.260
								7.375	101.026	100.912	100.855
								7.5	101.568	101.454	101.397
								7.625	102.094	101.980	101.923
								7.75	102.454	102.340	102.283
								7.875	99.551	99.704	99.559
								8	99.881	100.034	99.888
								8.125	100.184	100.337	100.192
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	101.253	101.175	101.097	6.125	99.944	99.877	99.932	4.5	94.203	94.165	94.042
6.625	101.597	101.519	101.441	6.25	100.487	100.419	100.376	4.625	94.664	94.625	94.503
6.75	101.835	101.729	101.672	6.375	100.397	100.326	100.357	4.75	93.368	93.292	93.180
6.875	101.581	101.417	101.316	6.5	100.959	100.888	100.919	4.875	93.814	93.738	93.526
7	102.074	101.910	101.746	6.625	101.328	101.258	101.288	5	94.221	94.145	93.933
7.125	102.444	102.280	102.115	6.75	101.868	101.779	101.722	5.125	94.583	94.506	94.295
7.25	102.489	102.345	102.260	6.875	100.963	100.858	100.844	5.25	95.750	95.719	95.688
7.375	101.026	100.912	100.855	7	101.489	101.346	101.297	5.375	95.817	95.786	95.754
7.5	101.568	101.454	101.397	7.125	102.048	101.904	101.819	5.5	96.213	96.182	96.151
7.625	102.094	101.980	101.923	7.25	102.539	102.395	102.310	5.625	96.622	96.590	96.559
7.75	102.454	102.340	102.283	7.375	101.076	100.962	100.905	5.75	97.583	97.575	97.567
7.875	99.551	99.704	99.559	7.5	101.618	101.504	101.447	5.875	97.818	97.810	97.802
8	99.881	100.034	99.888	7.625	102.144	102.030	101.973	6	98.156	98.148	98.140
8.125	100.184	100.337	100.192	7.75	99.233	99.386	99.241	6.125	98.453	98.446	98.438

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	101.367	101.288	101.210	6.375	101.367	101.288	101.210	6	100.279	100.278	100.173
6.5	101.928	101.838	101.782	6.5	101.928	101.838	101.782	6.125	100.819	100.751	100.708
6.625	102.452	102.363	102.306	6.625	102.452	102.363	102.306	6.25	101.125	101.225	101.096
6.75	102.977	102.813	102.703	6.75	102.977	102.813	102.703	6.375	101.367	101.288	101.210
6.875	102.894	102.729	102.565	6.875	102.894	102.729	102.565	6.5	101.928	101.838	101.782
7	103.387	103.223	103.059	7	103.387	103.223	103.059	6.625	102.452	102.363	102.306
7.125	103.756	103.592	103.466	7.125	103.756	103.592	103.466	6.75	102.977	102.813	102.703
7.25	104.136	103.992	103.907	7.25	104.136	103.992	103.907	6.875	102.894	102.729	102.565
7.375	103.274	103.176	103.091	7.375	103.201	103.099	102.998	7	103.387	103.223	103.059
7.5	103.628	103.526	103.425	7.5	103.628	103.526	103.425	7.125	103.756	103.592	103.466
7.625	104.050	103.936	103.879	7.625	104.050	103.936	103.879	7.25	104.136	103.992	103.907
7.75	104.461	104.346	104.290	7.75	104.461	104.346	104.290	7.375	103.201	103.099	102.998
7.875	103.861	103.755	103.663	7.875	103.053	103.206	103.211	7.5	103.628	103.526	103.425
8	104.041	103.936	103.844	8	103.382	103.535	103.540	7.625	104.050	103.936	103.879
8.125	104.272	104.167	104.074	8.125	103.686	103.839	103.843	7.75	104.461	104.346	104.290
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	96.940	96.987	97.056	4.5	96.857	96.819	96.921	6.625	101.597	101.519	101.441
4.625	97.412	97.460	97.528	4.625	97.358	97.319	97.422	6.75	101.835	101.729	101.672
4.75	97.903	98.290	98.080	4.75	97.585	97.509	97.597	6.875	101.581	101.417	101.253
4.875	98.375	98.493	98.353	4.875	98.077	98.001	98.089	7	102.074	101.910	101.746
5	98.849	98.834	98.826	5	98.545	98.469	98.557	7.125	102.444	102.280	102.115
5.125	99.322	99.307	99.299	5.125	98.984	98.908	98.996	7.25	102.489	102.345	102.260
5.25	99.450	99.920	99.708	5.25	99.359	99.295	99.265	7.375	102.112	102.014	101.929
5.375	99.815	100.074	99.862	5.375	99.558	99.538	99.613	7.5	102.079	101.981	101.896
5.5	100.265	100.241	100.218	5.5	99.953	99.933	100.007	7.625	102.200	102.102	102.017
5.625	100.699	100.675	100.652	5.625	100.311	100.291	100.366	7.75	102.454	102.340	102.283
5.75	100.730	100.741	100.643	5.75	100.730	100.674	100.643	7.875	101.386	101.280	101.188
5.875	100.980	100.961	100.939	5.875	100.718	100.676	100.736	8	101.316	101.211	101.119
6	101.380	101.361	101.338	6	101.058	101.016	101.077	8.125	101.547	101.442	101.349
6.125	101.759	101.741	101.718	6.125	101.383	101.342	101.402				
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	101.253	101.175	101.097	6.125	99.944	99.877	99.932	4.5	94.203	94.165	94.042
6.625	101.597	101.519	101.441	6.25	100.487	100.419	100.376	4.625	94.664	94.625	94.503
6.75	101.835	101.729	101.672	6.375	100.397	100.326	100.357	4.75	93.368	93.292	93.180
6.875	101.581	101.417	101.253	6.5	100.959	100.888	100.919	4.875	93.814	93.738	93.526
7	102.074	101.910	101.746	6.625	101.328	101.258	101.288	5	94.221	94.145	93.933
7.125	102.444	102.280	102.115	6.75	101.868	101.779	101.722	5.125	94.583	94.506	94.295
7.25	102.489	102.345	102.260	6.875	100.963	100.858	100.844	5.25	95.750	95.719	95.688
7.375	101.026	100.912	100.855	7	101.489	101.346	101.297	5.375	95.817	95.786	95.754
7.5	101.568	101.454	101.397	7.125	102.048	101.904	101.819	5.5	96.213	96.182	96.151
7.625	102.094	101.980	101.923	7.25	102.539	102.395	102.310	5.625	96.622	96.590	96.559
7.75	102.454	102.340	102.283	7.375	101.076	100.962	100.905	5.75	97.583	97.575	97.567
7.875	99.551	99.704	99.559	7.5	101.618	101.504	101.447	5.875	97.818	97.810	97.802
8	99.881	100.034	99.888	7.625	102.144	102.030	101.973	6	98.156	98.148	98.140
8.125	100.184	100.337	100.192	7.75	99.233	99.386	99.241	6.125	98.453	98.446	98.438

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	99.294	99.118	98.818	6.75	97.794	97.618	97.318
6.875	99.764	99.560	99.260	6.875	98.264	98.060	97.760
7	100.268	100.064	99.764	7	98.768	98.564	98.264
7.125	100.714	100.510	100.210	7.125	99.214	99.010	98.710
7.25	101.140	100.936	100.636	7.25	99.640	99.436	99.136
7.375	101.227	100.965	100.665	7.375	99.727	99.465	99.165
7.5	101.691	101.429	101.129	7.5	100.191	99.929	99.629
7.625	102.097	101.835	101.535	7.625	100.597	100.335	100.035
7.75	102.493	102.231	101.931	7.75	100.993	100.731	100.431
7.875	102.095	101.777	101.477	7.875	100.595	100.277	99.977
8	102.519	102.201	101.901	8	101.019	100.701	100.401
8.125	102.905	102.587	102.287	8.125	101.405	101.087	100.787
8.25	103.261	102.943	102.643	8.25	101.761	101.443	101.143
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.294	97.118	96.818	6.75	95.794	95.618	95.318
6.875	97.764	97.560	97.260	6.875	96.264	96.060	95.760
7	98.268	98.064	97.764	7	96.768	96.564	96.264
7.125	98.714	98.510	98.210	7.125	97.214	97.010	96.710
7.25	99.140	98.936	98.636	7.25	97.640	97.436	97.136
7.375	99.227	98.965	98.665	7.375	97.727	97.465	97.165
7.5	99.691	99.429	99.129	7.5	98.191	97.929	97.629
7.625	100.097	99.835	99.535	7.625	98.597	98.335	98.035
7.75	100.493	100.231	99.931	7.75	98.993	98.731	98.431
7.875	100.095	99.777	99.477	7.875	98.595	98.277	97.977
8	100.519	100.201	99.901	8	99.019	98.701	98.401
8.125	100.905	100.587	100.287	8.125	99.405	99.087	98.787
8.25	101.261	100.943	100.643	8.25	99.761	99.443	99.143
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.544	98.368	98.068	6.75	96.544	96.368	96.068
6.875	99.014	98.810	98.510	6.875	97.014	96.810	96.510
7	99.518	99.314	99.014	7	97.518	97.314	97.014
7.125	99.964	99.760	99.460	7.125	97.964	97.760	97.460
7.25	100.390	100.186	99.886	7.25	98.390	98.186	97.886
7.375	100.477	100.215	99.915	7.375	98.477	98.215	97.915
7.5	100.941	100.679	100.379	7.5	98.941	98.679	98.379
7.625	101.347	101.085	100.785	7.625	99.347	99.085	98.785
7.75	101.743	101.481	101.181	7.75	99.743	99.481	99.181
7.875	101.345	101.027	100.727	7.875	99.345	99.027	98.727
8	101.769	101.451	101.151	8	99.769	99.451	99.151
8.125	102.155	101.837	101.537	8.125	100.155	99.837	99.537
8.25	102.511	102.193	101.893	8.25	100.511	100.193	99.893

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.