



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	91.959	91.878	91.807	4.75	91.959	91.784	91.784	5.125	96.127	96.046	96.045
4.875	93.217	93.037	93.064	4.875	93.217	93.037	93.064	5.25	96.857	96.776	96.775
5	93.927	93.742	93.777	5	93.927	93.742	93.777	5.375	97.412	97.328	97.332
5.125	94.490	94.305	94.340	5.125	94.490	94.305	94.340	5.5	97.931	97.844	97.853
5.25	95.029	94.974	94.956	5.25	95.029	94.943	94.949	5.625	98.389	98.301	98.310
5.375	95.714	95.678	95.660	5.375	95.659	95.568	95.582	5.75	99.077	99.007	98.979
5.5	96.428	96.392	96.374	5.5	96.270	96.174	96.195	5.875	99.643	99.573	99.545
5.625	97.037	97.001	96.983	5.625	96.887	96.791	96.812	6	100.149	100.097	100.058
5.75	97.618	97.496	97.488	5.75	97.618	97.496	97.488	6.125	100.563	100.510	100.472
5.875	98.189	98.118	98.093	5.875	98.189	98.061	98.061	6.25	100.535	100.446	100.412
6	98.765	98.721	98.696	6	98.742	98.609	98.617	6.375	101.021	100.933	100.899
6.125	99.280	99.236	99.211	6.125	99.260	99.206	99.168	6.5	101.597	101.525	101.494
6.25	99.673	99.612	99.575	6.25	99.593	99.544	99.523	6.625	101.869	101.798	101.760
6.375	100.245	100.184	100.147	6.375	100.135	100.092	100.063	6.75	101.859	101.754	101.713
6.5	100.741	100.680	100.643	6.5	100.648	100.576	100.538	6.875	102.310	102.204	102.165
6.625	101.236	101.175	101.138	6.625	101.163	101.093	101.048	7	102.718	102.611	102.572
6.75	101.519	101.455	101.420	6.75	101.509	101.455	101.420	7.125	103.075	102.969	102.930
6.875	102.069	101.999	101.956	6.875	101.996	101.947	101.905	7.25	103.284	103.250	103.187
7	102.443	102.374	102.331	7	102.408	102.358	102.319	7.375	103.619	103.575	103.507
7.125	102.887	102.799	102.748	7.125	102.887	102.799	102.748	7.5	104.099	104.093	104.020
7.25	103.248	103.169	103.120	7.25	103.151	103.107	103.044	7.625	104.585	104.585	104.507
7.375	103.721	103.642	103.593	7.375	103.624	103.596	103.528	7.75	105.050	105.028	104.945
7.5	104.147	104.102	104.029	7.5	104.124	104.102	104.029	7.875	105.432	105.292	105.242
7.625	104.550	104.470	104.421	7.625	104.550	104.436	104.366	8	105.282	105.150	105.150
7.75	104.986	104.873	104.802	7.75	104.986	104.873	104.802				
7.875	105.381	105.258	105.197	7.875	105.381	105.258	105.197				
8	105.505	105.463	105.415	8	105.505	105.463	105.415				
8.125	105.892	105.716	105.660	8.125	105.892	105.716	105.660				
8.25	106.442	106.259	106.167	8.25	106.442	106.259	106.167				
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	96.963	96.929	96.929	4.625	97.528	97.494	97.494	5	92.923	92.778	92.760
4.75	97.307	97.251	97.228	4.75	97.668	97.608	97.608	5.125	93.563	93.416	93.401
4.875	97.743	97.659	97.649	4.875	98.218	98.164	98.164	5.25	94.963	94.913	94.882
5	98.193	98.083	98.060	5	98.476	98.311	98.307	5.375	95.675	95.625	95.596
5.125	98.656	98.486	98.489	5.125	98.893	98.724	98.727	5.5	96.394	96.345	96.316
5.25	98.980	98.935	98.911	5.25	99.196	99.127	99.127	5.625	97.021	96.974	96.946
5.375	99.448	99.376	99.361	5.375	99.759	99.695	99.695	5.75	97.604	97.495	97.474
5.5	99.841	99.769	99.754	5.5	100.064	100.006	100.006	5.875	98.180	98.135	98.109
5.625	100.150	100.079	100.064	5.625	100.237	100.182	100.182	6	98.779	98.732	98.705
5.75	100.461	100.408	100.390	5.75	100.562	100.515	100.515	6.125	99.268	99.216	99.184
5.875	100.930	100.877	100.859	5.875	100.949	100.908	100.903	6.25	99.691	99.628	99.590
6	101.282	101.229	101.212	6	101.388	101.353	101.342	6.375	100.257	100.191	100.150
6.125	101.564	101.512	101.494	6.125	101.605	101.575	101.559	6.5	100.752	100.679	100.632
6.25	101.810	101.758	101.730	6.25	101.541	101.517	101.496	6.625	101.245	101.171	101.123
6.375	102.226	102.194	102.167	6.375	101.889	101.870	101.844	6.75	101.536	101.464	101.420
6.5	102.514	102.484	102.456	6.5	102.230	102.217	102.185	6.875	102.076	102.001	101.953
6.625	102.740	102.709	102.681	6.625	102.361	102.353	102.316	7	102.430	102.356	102.310
6.75	102.840	102.829	102.792	6.75	102.657	102.655	102.613	7.125	102.747	102.676	102.631
6.875	103.276	103.265	103.228	6.875	102.988	102.988	102.941	7.25	103.244	103.167	103.117
7	103.325	103.264	103.239	7	103.248	103.248	103.195	7.375	103.352	103.312	103.260
7.125	103.361	103.305	103.275	7.125	102.904	102.848	102.817	7.5	103.751	103.751	103.678
7.25	103.263	103.185	103.117	7.25	102.908	102.822	102.761	7.625	103.902	103.891	103.813
7.375	103.738	103.652	103.592	7.375	103.272	103.186	103.125	7.75	103.245	103.122	103.061
								7.875	103.543	103.420	103.360

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	97.853	97.765	97.676	5	97.002	96.940	96.926	5	94.638	94.575	94.513
5.125	98.197	98.109	98.020	5.125	97.493	97.427	97.409	5.125	95.289	95.226	95.164
5.25	98.517	98.429	98.341	5.25	97.944	97.873	97.851	5.25	95.944	95.881	95.819
5.375	98.851	98.763	98.674	5.375	98.334	98.258	98.233	5.375	96.241	96.178	96.116
5.5	99.167	99.079	98.990	5.5	98.710	98.628	98.600	5.5	96.719	96.656	96.594
5.625	99.457	99.369	99.280	5.625	99.063	98.977	98.946	5.625	97.198	97.135	97.072
5.75	99.687	99.599	99.510	5.75	99.402	99.311	99.276	5.75	97.476	97.413	97.350
5.875	99.876	99.788	99.699	5.875	99.718	99.622	99.583	5.875	97.750	97.687	97.624
6	100.059	99.971	99.882	6	100.010	99.909	99.867	6	98.020	97.957	97.895
6.125	100.233	100.145	100.056	6.125	100.267	100.161	100.115	6.125	98.293	98.230	98.168
6.25	100.347	100.259	100.170	6.25	100.506	100.396	100.347	6.25	98.567	98.504	98.442
6.375	100.390	100.302	100.213	6.375	100.723	100.608	100.555	6.375	98.841	98.778	98.716
6.5	100.491	100.403	100.314	6.5	100.857	100.737	100.681	6.5	99.297	99.234	99.171
6.625	100.680	100.592	100.503	6.625	100.870	100.745	100.685	6.625	99.381	99.318	99.256
6.75	100.791	100.703	100.614	6.75	100.907	100.797	100.714	6.75	99.651	99.588	99.526
6.875	100.786	100.698	100.609	6.875	100.977	100.842	100.776	6.875	99.735	99.672	99.609
7	100.773	100.686	100.597	7	100.998	100.911	100.822	7	99.814	99.751	99.689
7.125	100.751	100.688	100.625	7.125	101.146	101.058	100.969	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	97.853	97.765	97.676	5	97.100	97.038	97.024	5	94.588	94.525	94.462
5.125	98.197	98.109	98.020	5.125	97.590	97.523	97.506	5.125	95.239	95.176	95.113
5.25	98.517	98.429	98.341	5.25	98.040	97.969	97.947	5.25	95.894	95.831	95.768
5.375	98.851	98.763	98.674	5.375	98.429	98.353	98.328	5.375	96.191	96.128	96.065
5.5	99.167	99.079	98.990	5.5	98.803	98.722	98.694	5.5	96.669	96.606	96.543
5.625	99.457	99.369	99.280	5.625	99.156	99.070	99.038	5.625	97.148	97.085	97.022
5.75	99.687	99.599	99.510	5.75	99.494	99.403	99.367	5.75	97.426	97.363	97.300
5.875	99.876	99.788	99.699	5.875	99.808	99.713	99.674	5.875	97.700	97.637	97.574
6	100.059	99.971	99.882	6	100.100	99.999	99.957	6	97.970	97.907	97.844
6.125	100.233	100.145	100.056	6.125	100.356	100.251	100.205	6.125	98.243	98.180	98.117
6.25	100.347	100.259	100.170	6.25	100.596	100.486	100.437	6.25	98.517	98.454	98.391
6.375	100.390	100.302	100.213	6.375	100.814	100.699	100.646	6.375	98.791	98.728	98.665
6.5	100.491	100.403	100.314	6.5	100.950	100.830	100.774	6.5	99.247	99.184	99.121
6.625	100.680	100.592	100.503	6.625	100.965	100.840	100.780	6.625	99.331	99.268	99.205
6.75	100.791	100.703	100.614	6.75	101.003	100.874	100.811	6.75	99.601	99.538	99.475
6.875	100.786	100.698	100.609	6.875	101.075	100.941	100.874	6.875	99.685	99.622	99.559
7	100.773	100.686	100.597	7	101.094	100.954	100.884	7	99.764	99.701	99.638
7.125	100.749	100.661	100.575	7.125	101.146	101.058	100.969	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 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	94.652	94.630	94.609	5.75	97.585	97.527	97.499	4.375	95.384	95.360	95.330
5.375	95.361	95.340	95.318	5.875	98.180	98.122	98.093	4.5	95.764	95.740	95.710
5.5	96.059	96.038	96.016	6	98.714	98.656	98.628	4.625	96.121	96.097	96.067
5.625	96.711	96.690	96.669	6.125	99.118	99.060	99.032	4.75	96.834	96.807	96.777
5.75	97.360	97.306	97.268	6.25	99.495	99.437	99.409	4.875	97.260	97.233	97.202
5.875	98.009	97.955	97.917	6.375	100.048	99.990	99.961	5	97.540	97.513	97.483
6	98.623	98.570	98.532	6.5	100.539	100.480	100.452	5.125	97.780	97.753	97.723
6.125	99.258	99.206	99.168	6.625	100.885	100.827	100.799	5.25	98.480	98.452	98.421
6.25	99.530	99.458	99.413	6.75	101.196	101.124	101.081	5.375	98.792	98.763	98.733
6.375	100.101	100.030	99.985	6.875	101.698	101.626	101.583	5.5	99.233	99.205	99.174
6.5	100.648	100.576	100.532	7	102.134	102.061	102.018	5.625	99.471	99.442	99.412
6.625	101.163	101.093	101.048	7.125	102.372	102.299	102.256	5.75	99.827	99.798	99.768
				7.25	102.535	102.462	102.419	5.875	100.217	100.188	100.158
				7.375	102.958	102.885	102.843	6	100.463	100.434	100.404

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.115	95.083	95.046
4.75	95.753	95.714	95.668
4.875	95.979	95.939	95.894
5	96.299	96.260	96.214
5.125	96.684	96.645	96.599
5.25	97.029	96.990	96.945
5.375	97.366	97.327	97.281
5.5	97.631	97.591	97.545
5.625	97.980	97.941	97.896
5.75	98.275	98.234	98.189
5.875	98.615	98.574	98.529
6	99.201	99.160	99.115

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 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	94.484	94.460	94.454	5.75	99.077	99.007	98.979	4.25	94.955	94.931	94.901
5.5	95.175	95.151	95.145	5.875	99.643	99.573	99.545	4.375	95.384	95.360	95.330
5.625	95.839	95.815	95.808	6	100.149	100.080	100.052	4.5	95.764	95.740	95.710
5.75	97.220	97.148	97.121	6.125	100.514	100.445	100.417	4.625	96.121	96.097	96.067
5.875	97.852	97.781	97.754	6.25	100.535	100.446	100.412	4.75	96.834	96.807	96.777
6	98.446	98.375	98.348	6.375	101.021	100.933	100.899	4.875	97.260	97.233	97.202
6.125	99.000	98.930	98.903	6.5	101.465	101.378	101.344	5	97.540	97.513	97.483
6.25	99.402	99.312	99.279	6.625	101.845	101.757	101.723	5.125	97.780	97.753	97.723
6.375	99.948	99.858	99.825	6.75	101.859	101.754	101.713	5.25	98.480	98.452	98.421
6.5	100.466	100.377	100.344	6.875	102.310	102.204	102.165	5.375	98.792	98.763	98.733
6.625	100.905	100.816	100.783	7	102.718	102.611	102.572	5.5	99.233	99.205	99.174
6.75	101.353	101.247	101.206	7.125	103.075	102.969	102.930	5.625	99.471	99.442	99.412
6.875	101.822	101.715	101.677	7.25	103.169	103.045	103.000	5.75	99.827	99.798	99.768
7	102.244	102.138	102.097	7.375	103.619	103.496	103.451	5.875	100.217	100.188	100.158
7.125	102.653	102.528	102.484	7.5	103.966	103.844	103.798	6	100.463	100.434	100.404
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.115	95.083	95.046								
4.75	96.765	96.704	96.688								
4.875	97.116	97.055	97.039								
5	97.639	97.566	97.551								
5.125	98.217	98.144	98.129								
5.25	98.564	98.492	98.477								
5.375	98.901	98.829	98.814								
5.5	99.186	99.114	99.099								
5.625	99.682	99.628	99.610								
5.75	100.019	99.965	99.947								
5.875	100.347	100.294	100.276								
6	100.670	100.617	100.599								

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	94.490	94.305	94.340
5.25	95.029	94.943	94.949
5.375	95.659	95.568	95.582
5.5	96.270	96.174	96.195
5.625	96.887	96.791	96.812
5.75	97.618	97.496	97.488
5.875	98.189	98.061	98.061
6	98.742	98.609	98.617
6.125	99.260	99.128	99.135
6.25	99.593	99.544	99.523
6.375	100.135	100.092	100.063
6.5	100.607	100.563	100.538
6.625	101.092	101.033	101.027
6.75	101.509	101.455	101.420
6.875	101.996	101.947	101.905
7	102.408	102.358	102.319
7.125	102.827	102.764	102.743
7.25	103.105	103.065	103.012
7.375	103.588	103.548	103.494

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	94.662	94.583	4.75	94.289	94.662	94.583	5	95.499	95.640	95.560
4.875	94.789	95.031	94.951	4.875	94.789	95.031	94.951	5.125	96.198	96.153	96.139
5	95.499	95.640	95.560	5	95.499	95.640	95.560	5.25	97.148	97.373	97.280
5.125	96.198	96.153	96.139	5.125	96.198	96.153	96.139	5.375	97.588	97.786	97.692
5.25	97.184	97.373	97.280	5.25	97.148	97.373	97.280	5.5	98.209	98.261	98.167
5.375	97.883	97.855	97.826	5.375	97.588	97.786	97.692	5.625	98.842	98.782	98.754
5.5	98.351	98.323	98.294	5.5	98.209	98.261	98.167	5.75	99.367	99.482	99.367
5.625	98.867	98.838	98.810	5.625	98.842	98.782	98.754	5.875	99.859	99.876	99.761
5.75	99.367	99.482	99.367	5.75	99.367	99.482	99.367	6	100.319	100.382	100.267
5.875	99.968	99.925	99.882	5.875	99.859	99.876	99.761	6.125	100.800	100.739	100.683
6	100.443	100.401	100.358	6	100.319	100.382	100.267	6.25	101.100	101.615	101.474
6.125	100.955	100.912	100.869	6.125	100.800	100.739	100.683	6.375	101.477	101.558	101.418
6.25	101.112	101.615	101.474	6.25	101.100	101.615	101.474	6.5	102.081	102.127	101.987
6.375	101.606	101.558	101.505	6.375	101.477	101.558	101.418	6.625	102.605	102.516	102.459
6.5	102.086	102.127	101.987	6.5	102.081	102.127	101.987	6.75	103.066	103.075	102.871
6.625	102.605	102.544	102.492	6.625	102.605	102.516	102.459	6.875	102.983	103.093	102.890
6.75	103.066	103.075	102.871	6.75	103.066	103.075	102.871	7	103.476	103.656	103.452
6.875	102.983	103.093	102.890	6.875	102.983	103.093	102.890	7.125	103.845	104.075	103.871
7	103.476	103.656	103.452	7	103.476	103.656	103.452	7.25	104.182	104.038	103.953
7.125	103.883	104.075	103.871	7.125	103.845	104.075	103.871	7.375	103.438	103.324	103.267
7.25	104.182	104.124	104.084	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	104.052	103.953	103.852	7.5	103.980	103.866	103.809	7.75	104.917	104.802	104.746
								7.875	103.261	103.414	103.394
								8	103.674	103.828	103.808
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	96.085	96.070	96.055	4.25	95.601	95.523	95.641	4.75	93.366	93.338	93.401
4.375	96.554	96.539	96.524	4.375	96.176	96.098	96.215	4.875	94.103	94.075	94.138
4.5	97.025	97.010	96.995	4.5	96.748	96.670	96.787	5	94.836	94.807	94.870
4.625	97.497	97.482	97.467	4.625	97.317	97.239	97.356	5.125	95.463	95.435	95.498
4.75	97.857	98.278	98.075	4.75	97.793	98.278	98.075	5.25	96.321	96.361	96.264
4.875	98.329	98.512	98.309	4.875	98.125	98.512	98.309	5.375	97.020	96.991	96.963
5	98.803	98.836	98.758	5	98.682	98.836	98.633	5.5	97.551	97.513	97.562
5.125	99.276	99.253	99.231	5.125	99.227	99.049	99.153	5.625	98.064	98.026	98.075
5.25	99.571	100.048	99.838	5.25	99.571	100.048	99.838	5.75	98.728	98.720	98.643
5.375	99.980	100.171	99.961	5.375	99.694	100.171	99.961	5.875	99.363	99.320	99.277
5.5	100.437	100.490	100.381	5.5	100.160	100.490	100.279	6	99.859	99.816	99.781
5.625	100.895	100.872	100.838	5.625	100.647	100.672	100.646	6.125	100.370	100.328	100.285
5.75	100.836	101.118	100.855	5.75	100.705	101.118	100.855	6.25	100.644	100.575	100.504
5.875	101.340	101.317	101.290	5.875	100.875	100.794	100.870	6.375	101.118	101.049	100.978
6	101.797	101.775	101.748	6	101.330	101.249	101.325	6.5	101.629	101.559	101.488
								6.625	102.136	102.066	101.995
								6.75	101.924	101.744	101.647
								6.875	102.022	101.794	101.746
								7	102.450	102.223	102.175
								7.125	102.868	102.641	102.592
								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	96.084	96.361	96.236	5	94.836	94.807	94.870	4.5	94.110	93.907	93.924
5.375	96.791	96.753	96.802	5.125	95.463	95.435	95.498	4.625	94.673	94.470	94.488
5.5	97.551	97.513	97.562	5.25	96.084	96.361	96.236	4.75	94.787	94.772	94.752
5.625	98.064	98.026	98.075	5.375	96.791	96.753	96.802	4.875	95.292	95.276	95.257
5.75	98.602	98.720	98.573	5.5	97.551	97.513	97.562	5	95.749	95.734	95.715
5.875	99.281	99.148	99.114	5.625	98.064	98.026	98.075	5.125	96.206	96.191	96.172
6	99.801	99.745	99.781	5.75	98.572	98.720	98.573	5.25	96.456	96.433	96.399
6.125	100.277	100.219	100.254	5.875	99.246	99.122	99.088	5.375	96.960	96.937	96.904
6.25	100.545	100.477	100.388	6	99.801	99.745	99.781	5.5	97.417	97.395	97.361
6.375	100.856	100.775	100.735	6.125	100.275	100.219	100.254	5.625	97.875	97.852	97.818
6.5	101.363	101.301	101.238	6.25	100.463	100.477	100.351	5.75	97.816	97.793	97.766
6.625	101.765	101.685	101.645	6.375	100.860	100.779	100.739	5.875	98.320	98.297	98.270
6.75	101.924	101.744	101.647	6.5	101.315	101.235	101.195	6	98.777	98.755	98.728
6.875	102.022	101.794	101.746	6.625	101.754	101.674	101.634	6.125	99.224	99.202	99.175

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	97.148	97.373	97.280	5.25	97.148	97.373	97.280	5.25	97.148	97.373	97.280
5.375	97.588	97.786	97.692	5.375	97.588	97.786	97.692	5.375	97.588	97.786	97.692
5.5	98.209	98.261	98.167	5.5	98.209	98.261	98.167	5.5	98.209	98.261	98.167
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	99.482	99.367	5.75	99.367	99.482	99.367	5.75	99.367	99.482	99.367
5.875	99.859	99.876	99.761	5.875	99.859	99.876	99.761	5.875	99.859	99.876	99.761
6	100.319	100.382	100.267	6	100.319	100.382	100.267	6	100.319	100.382	100.267
6.125	100.800	100.739	100.683	6.125	100.800	100.739	100.683	6.125	100.800	100.739	100.683
6.25	101.100	101.615	101.474	6.25	101.100	101.615	101.474	6.25	101.100	101.615	101.474
6.375	101.477	101.558	101.418	6.375	101.477	101.558	101.418	6.375	101.477	101.558	101.418
6.5	102.081	102.127	101.987	6.5	102.081	102.127	101.987	6.5	102.081	102.127	101.987
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	103.066	103.075	102.871	6.75	103.066	103.075	102.871	6.75	103.066	103.075	102.871
6.875	102.983	103.093	102.890	6.875	102.983	103.093	102.890	6.875	102.983	103.093	102.890
7	103.476	103.656	103.452	7	103.476	103.656	103.452	7	103.476	103.656	103.452
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	96.748	96.670	96.787	4.25	95.601	95.523	95.641	5.25	96.084	96.361	96.236
4.625	97.317	97.239	97.356	4.375	96.176	96.098	96.215	5.375	96.791	96.753	96.802
4.75	97.793	98.278	98.075	4.5	96.748	96.670	96.787	5.5	97.551	97.513	97.562
4.875	98.125	98.512	98.309	4.625	97.317	97.239	97.356	5.625	98.064	98.026	98.075
5	98.682	98.836	98.633	4.75	97.559	97.449	97.485	5.75	98.602	98.720	98.573
5.125	99.227	99.049	99.153	4.875	98.125	97.947	98.050	5.875	99.281	99.148	99.114
5.25	99.571	100.048	99.838	5	98.682	98.504	98.608	6	99.801	99.745	99.781
5.375	99.694	100.171	99.961	5.125	99.227	99.049	99.153	6.125	100.277	100.219	100.254
5.5	100.160	100.490	100.279	5.25	99.334	99.270	99.240	6.25	100.545	100.477	100.388
5.625	100.647	100.672	100.646	5.375	99.646	99.556	99.646	6.375	100.856	100.775	100.735
5.75	100.705	101.118	100.855	5.5	100.160	100.070	100.159	6.5	101.363	101.301	101.238
5.875	100.875	100.794	100.870	5.625	100.647	100.557	100.646	6.625	101.765	101.685	101.645
6	101.330	101.249	101.325	5.75	100.705	100.649	100.618	6.75	101.924	101.744	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	96.084	96.361	96.236	5.25	96.084	96.361	96.236	4.5	94.110	93.907	93.924
5.375	96.791	96.753	96.802	5.375	96.791	96.753	96.802	4.625	94.673	94.470	94.488
5.5	97.551	97.513	97.562	5.5	97.551	97.513	97.562	4.75	93.344	93.129	93.106
5.625	98.064	98.026	98.075	5.625	98.064	98.026	98.075	4.875	93.901	93.523	93.526
5.75	98.602	98.720	98.573	5.75	98.572	98.720	98.573	5	94.441	94.063	94.066
5.875	99.281	99.148	99.114	5.875	99.102	99.046	99.082	5.125	94.955	94.578	94.581
6	99.801	99.745	99.781	6	99.801	99.745	99.781	5.25	95.786	95.762	95.739
6.125	100.277	100.219	100.254	6.125	100.275	100.219	100.254	5.375	95.852	95.829	95.805
6.25	100.545	100.477	100.388	6.25	100.462	100.477	100.351	5.5	96.249	96.225	96.202
6.375	100.856	100.775	100.735	6.375	100.511	100.695	100.523	5.625	96.657	96.634	96.610
6.5	101.363	101.301	101.238	6.5	101.177	101.107	101.129	5.75	97.698	97.674	97.651
6.625	101.765	101.685	101.645	6.625	101.630	101.560	101.582	5.875	97.933	97.909	97.886
6.75	101.924	101.744	101.647	6.75	101.843	101.754	101.697	6	98.271	98.247	98.224
6.875	102.022	101.794	101.746	6.875	101.226	101.343	101.109	6.125	98.568	98.545	98.522

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	94.531	94.451
5.25	97.173	97.261	97.167	5.25	97.173	97.261	97.167	4.875	94.814	95.062	94.983
5.375	97.613	97.705	97.611	5.375	97.613	97.705	97.611	5	95.524	95.491	95.465
5.5	98.234	98.217	98.187	5.5	98.234	98.217	98.187	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	97.173	97.261	97.167
5.75	99.392	99.370	99.305	5.75	99.392	99.370	99.305	5.375	97.613	97.705	97.611
5.875	99.884	99.681	99.574	5.875	99.884	99.681	99.574	5.5	98.234	98.217	98.187
6	100.344	100.276	100.210	6	100.344	100.276	100.210	5.625	98.867	98.807	98.779
6.125	100.825	100.751	100.708	6.125	100.825	100.751	100.708	5.75	99.392	99.370	99.305
6.25	101.125	101.265	101.124	6.25	101.125	101.265	101.124	5.875	99.884	99.681	99.574
6.375	101.502	101.439	101.377	6.375	101.502	101.439	101.377	6	100.344	100.276	100.210
6.5	102.041	101.978	101.916	6.5	102.041	101.978	101.916	6.125	100.825	100.751	100.708
6.625	102.495	102.433	102.370	6.625	102.495	102.433	102.370	6.25	101.125	101.265	101.124
6.75	103.091	102.912	102.732	6.75	103.091	102.912	102.732	6.375	101.502	101.439	101.377
6.875	103.008	102.828	102.648	6.875	103.008	102.828	102.648	6.5	102.041	101.978	101.916
7	103.501	103.321	103.142	7	103.501	103.321	103.142	6.625	102.495	102.433	102.370
7.125	103.870	103.690	103.511	7.125	103.870	103.690	103.511	6.75	103.091	102.912	102.732
7.25	104.136	103.992	103.907	7.25	104.136	103.992	103.907	6.875	103.008	102.828	102.648
7.375	103.436	103.338	103.246	7.375	103.319	103.217	103.116	7	103.501	103.321	103.142
7.5	103.746	103.644	103.543	7.5	103.746	103.644	103.543	7.125	103.870	103.690	103.511
7.625	104.067	103.965	103.879	7.625	104.067	103.965	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	103.319	103.217	103.116
7.875	104.073	103.983	103.898	7.875	103.066	103.180	103.200	7.5	103.746	103.644	103.543
8	104.254	104.163	104.078	8	103.396	103.510	103.530	7.625	104.073	103.965	103.906
8.125	104.485	104.394	104.309	8.125	103.700	103.813	103.834	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	96.110	96.095	96.080	4.25	95.690	95.612	95.730	4.875	94.077	94.008	94.112
4.375	96.579	96.564	96.549	4.375	96.218	96.141	96.258	5	94.799	94.731	94.834
4.5	97.050	97.035	97.020	4.5	96.736	96.658	96.775	5.125	95.317	95.248	95.352
4.625	97.522	97.507	97.492	4.625	97.238	97.160	97.278	5.25	96.191	96.480	96.386
4.75	97.882	98.334	98.132	4.75	97.618	97.474	97.543	5.375	96.812	96.734	96.824
4.875	98.354	98.537	98.334	4.875	98.111	97.933	98.037	5.5	97.493	97.415	97.505
5	98.828	98.805	98.783	5	98.582	98.404	98.507	5.625	97.967	97.889	97.979
5.125	99.301	99.278	99.256	5.125	99.024	98.846	98.949	5.75	98.627	98.839	98.723
5.25	99.476	99.948	99.738	5.25	99.359	99.295	99.265	5.875	99.306	99.103	99.048
5.375	99.937	100.102	99.892	5.375	99.547	99.457	99.546	6	99.704	99.608	99.684
5.5	100.387	100.364	100.341	5.5	99.944	99.854	99.943	6.125	100.058	99.912	99.988
5.625	100.821	100.798	100.776	5.625	100.306	100.216	100.305	6.25	100.474	100.369	100.326
5.75	100.776	100.862	100.731	5.75	100.730	100.674	100.643	6.375	100.809	100.747	100.684
5.875	101.201	101.179	101.156	5.875	100.705	100.624	100.700	6.5	101.388	101.326	101.263
6	101.601	101.578	101.555	6	101.046	100.965	101.041	6.625	101.733	101.670	101.608
								6.75	101.949	101.769	101.672
								6.875	101.695	101.515	101.336
								7	102.188	102.009	101.829
								7.125	102.558	102.378	102.198
								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	99.614	99.578	99.598
								8	99.944	99.908	99.928
								8.125	100.248	100.212	100.232
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	101.388	101.326	101.263	6.125	100.008	99.912	99.988	4.5	94.084	93.881	93.899
6.625	101.733	101.670	101.608	6.25	100.487	100.419	100.376	4.625	94.548	94.345	94.363
6.75	101.949	101.769	101.672	6.375	100.470	100.360	100.422	4.75	93.403	93.154	93.131
6.875	101.695	101.515	101.336	6.5	101.033	100.923	100.985	4.875	93.852	93.474	93.478
7	102.188	102.009	101.829	6.625	101.394	101.284	101.346	5	94.263	93.885	93.888
7.125	102.558	102.378	102.198	6.75	101.868	101.779	101.722	5.125	94.629	94.317	94.287
7.25	102.489	102.345	102.260	6.875	101.055	100.864	100.912	5.25	95.811	95.787	95.764
7.375	101.026	100.912	100.855	7	101.508	101.346	101.365	5.375	95.877	95.854	95.830
7.5	101.568	101.454	101.397	7.125	102.048	101.904	101.819	5.5	96.274	96.250	96.227
7.625	102.094	101.980	101.923	7.25	102.539	102.395	102.310	5.625	96.682	96.659	96.635
7.75	102.454	102.340	102.283	7.375	101.076	100.962	100.905	5.75	97.723	97.699	97.676
7.875	99.614	99.578	99.598	7.5	101.618	101.504	101.447	5.875	97.958	97.934	97.911
8	99.944	99.908	99.928	7.625	102.144	102.030	101.973	6	98.296	98.272	98.249
8.125	100.248	100.212	100.232	7.75	99.295	99.259	99.279	6.125	98.593	98.570	98.547

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	101.502	101.439	101.377	6.375	101.502	101.439	101.377	6	100.344	100.276	100.210
6.5	102.041	101.978	101.916	6.5	102.041	101.978	101.916	6.125	100.825	100.751	100.708
6.625	102.495	102.433	102.370	6.625	102.495	102.433	102.370	6.25	101.125	101.265	101.124
6.75	103.091	102.912	102.732	6.75	103.091	102.912	102.732	6.375	101.502	101.439	101.377
6.875	103.008	102.828	102.648	6.875	103.008	102.828	102.648	6.5	102.041	101.978	101.916
7	103.501	103.321	103.142	7	103.501	103.321	103.142	6.625	102.495	102.433	102.370
7.125	103.870	103.690	103.511	7.125	103.870	103.690	103.511	6.75	103.091	102.912	102.732
7.25	104.136	103.992	103.907	7.25	104.136	103.992	103.907	6.875	103.008	102.828	102.648
7.375	103.436	103.338	103.246	7.375	103.319	103.217	103.116	7	103.501	103.321	103.142
7.5	103.746	103.644	103.543	7.5	103.746	103.644	103.543	7.125	103.870	103.690	103.511
7.625	104.067	103.965	103.879	7.625	104.067	103.965	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	103.319	103.217	103.116
7.875	104.073	103.983	103.898	7.875	103.116	103.230	103.250	7.5	103.746	103.644	103.543
8	104.254	104.163	104.078	8	103.446	103.560	103.580	7.625	104.073	103.965	103.906
8.125	104.485	104.394	104.309	8.125	103.750	103.863	103.884	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	97.050	97.035	97.020	4.5	96.736	96.658	96.775	6.625	101.733	101.670	101.608
4.625	97.522	97.507	97.492	4.625	97.238	97.160	97.278	6.75	101.949	101.769	101.672
4.75	97.882	98.334	98.132	4.75	97.618	97.474	97.543	6.875	101.695	101.515	101.336
4.875	98.354	98.537	98.334	4.875	98.111	97.933	98.037	7	102.188	102.009	101.829
5	98.828	98.805	98.783	5	98.582	98.404	98.507	7.125	102.558	102.378	102.198
5.125	99.301	99.278	99.256	5.125	99.024	98.846	98.949	7.25	102.489	102.345	102.260
5.25	99.476	99.948	99.738	5.25	99.359	99.295	99.265	7.375	102.273	102.175	102.083
5.375	99.937	100.102	99.892	5.375	99.547	99.457	99.546	7.5	102.241	102.143	102.050
5.5	100.387	100.364	100.341	5.5	99.944	99.854	99.943	7.625	102.362	102.264	102.172
5.625	100.821	100.798	100.776	5.625	100.306	100.216	100.305	7.75	102.454	102.340	102.283
5.75	100.776	100.862	100.731	5.75	100.730	100.674	100.643	7.875	101.598	101.508	101.423
5.875	101.201	101.179	101.156	5.875	100.705	100.624	100.700	8	101.529	101.438	101.353
6	101.601	101.578	101.555	6	101.046	100.965	101.041	8.125	101.760	101.669	101.584
6.125	101.980	101.958	101.935	6.125	101.371	101.290	101.366				
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	101.388	101.326	101.263	6.125	100.008	99.912	99.988	4.5	94.084	93.881	93.899
6.625	101.733	101.670	101.608	6.25	100.487	100.419	100.376	4.625	94.548	94.345	94.363
6.75	101.949	101.769	101.672	6.375	100.470	100.360	100.422	4.75	93.403	93.154	93.131
6.875	101.695	101.515	101.336	6.5	101.033	100.923	100.985	4.875	93.852	93.474	93.478
7	102.188	102.009	101.829	6.625	101.394	101.284	101.346	5	94.263	93.885	93.888
7.125	102.558	102.378	102.198	6.75	101.868	101.779	101.722	5.125	94.629	94.317	94.287
7.25	102.489	102.345	102.260	6.875	101.055	100.864	100.912	5.25	95.811	95.787	95.764
7.375	101.026	100.912	100.855	7	101.508	101.346	101.365	5.375	95.877	95.854	95.830
7.5	101.568	101.454	101.397	7.125	102.048	101.904	101.819	5.5	96.274	96.250	96.227
7.625	102.094	101.980	101.923	7.25	102.539	102.395	102.310	5.625	96.682	96.659	96.635
7.75	102.454	102.340	102.283	7.375	101.076	100.962	100.905	5.75	97.723	97.699	97.676
7.875	99.614	99.578	99.598	7.5	101.618	101.504	101.447	5.875	97.958	97.934	97.911
8	99.944	99.908	99.928	7.625	102.144	102.030	101.973	6	98.296	98.272	98.249
8.125	100.248	100.212	100.232	7.75	99.295	99.259	99.279	6.125	98.593	98.570	98.547

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	99.314	99.065	98.765	6.75	97.814	97.565	97.265
6.875	99.839	99.590	99.290	6.875	98.339	98.090	97.790
7	100.353	100.104	99.804	7	98.853	98.604	98.304
7.125	100.799	100.550	100.250	7.125	99.299	99.050	98.750
7.25	101.235	100.986	100.686	7.25	99.735	99.486	99.186
7.375	100.923	100.609	100.309	7.375	99.423	99.109	98.809
7.5	101.397	101.083	100.783	7.5	99.897	99.583	99.283
7.625	101.813	101.499	101.199	7.625	100.313	99.999	99.699
7.75	102.219	101.905	101.605	7.75	100.719	100.405	100.105
7.875	101.881	101.503	101.203	7.875	100.381	100.003	99.703
8	102.315	101.937	101.637	8	100.815	100.437	100.137
8.125	102.701	102.323	102.023	8.125	101.201	100.823	100.523
8.25	103.067	102.689	102.389	8.25	101.567	101.189	100.889
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.314	97.065	96.765	6.75	95.814	95.565	95.265
6.875	97.839	97.590	97.290	6.875	96.339	96.090	95.790
7	98.353	98.104	97.804	7	96.853	96.604	96.304
7.125	98.799	98.550	98.250	7.125	97.299	97.050	96.750
7.25	99.235	98.986	98.686	7.25	97.735	97.486	97.186
7.375	98.923	98.609	98.309	7.375	97.423	97.109	96.809
7.5	99.397	99.083	98.783	7.5	97.897	97.583	97.283
7.625	99.813	99.499	99.199	7.625	98.313	97.999	97.699
7.75	100.219	99.905	99.605	7.75	98.719	98.405	98.105
7.875	99.881	99.503	99.203	7.875	98.381	98.003	97.703
8	100.315	99.937	99.637	8	98.815	98.437	98.137
8.125	100.701	100.323	100.023	8.125	99.201	98.823	98.523
8.25	101.067	100.689	100.389	8.25	99.567	99.189	98.889
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.564	98.315	98.015	6.75	96.564	96.315	96.015
6.875	99.089	98.840	98.540	6.875	97.089	96.840	96.540
7	99.603	99.354	99.054	7	97.603	97.354	97.054
7.125	100.049	99.800	99.500	7.125	98.049	97.800	97.500
7.25	100.485	100.236	99.936	7.25	98.485	98.236	97.936
7.375	100.173	99.859	99.559	7.375	98.173	97.859	97.559
7.5	100.647	100.333	100.033	7.5	98.647	98.333	98.033
7.625	101.063	100.749	100.449	7.625	99.063	98.749	98.449
7.75	101.469	101.155	100.855	7.75	99.469	99.155	98.855
7.875	101.131	100.753	100.453	7.875	99.131	98.753	98.453
8	101.565	101.187	100.887	8	99.565	99.187	98.887
8.125	101.951	101.573	101.273	8.125	99.951	99.573	99.273
8.25	102.317	101.939	101.639	8.25	100.317	99.939	99.639

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.