



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	91.930	91.755	91.755	4.75	91.930	91.755	91.755	5.125	96.219	96.185	96.187
4.875	93.195	93.171	93.202	4.875	93.195	93.171	93.202	5.25	96.952	96.918	96.921
5	93.909	93.880	93.919	5	93.909	93.880	93.919	5.375	97.510	97.472	97.481
5.125	94.473	94.443	94.482	5.125	94.473	94.443	94.482	5.5	98.030	97.990	98.002
5.25	95.127	95.088	95.098	5.25	95.127	95.088	95.098	5.625	98.488	98.448	98.460
5.375	95.784	95.753	95.735	5.375	95.760	95.715	95.733	5.75	99.041	98.988	98.976
5.5	96.500	96.468	96.450	5.5	96.372	96.323	96.348	5.875	99.541	99.484	99.478
5.625	97.115	97.083	97.065	5.625	96.993	96.943	96.968	6	100.015	99.956	99.954
5.75	97.651	97.592	97.589	5.75	97.651	97.592	97.589	6.125	100.461	100.402	100.400
5.875	98.230	98.191	98.167	5.875	98.225	98.161	98.165	6.25	100.431	100.358	100.333
6	98.834	98.796	98.771	6	98.781	98.712	98.723	6.375	100.978	100.915	100.889
6.125	99.354	99.315	99.291	6.125	99.300	99.232	99.243	6.5	101.589	101.533	101.502
6.25	99.784	99.706	99.688	6.25	99.784	99.706	99.688	6.625	101.846	101.796	101.759
6.375	100.308	100.238	100.210	6.375	100.308	100.237	100.210	6.75	101.536	101.477	101.435
6.5	100.792	100.739	100.702	6.5	100.784	100.710	100.690	6.875	102.117	102.064	102.017
6.625	101.291	101.238	101.201	6.625	101.270	101.182	101.179	7	102.508	102.462	102.409
6.75	101.610	101.512	101.481	6.75	101.610	101.512	101.481	7.125	102.949	102.909	102.851
6.875	102.119	102.062	102.025	6.875	102.119	102.027	101.988	7.25	103.225	103.206	103.144
7	102.533	102.442	102.405	7	102.533	102.439	102.403	7.375	103.577	103.534	103.466
7.125	102.952	102.845	102.828	7.125	102.952	102.845	102.828	7.5	104.103	104.066	103.993
7.25	103.265	103.184	103.129	7.25	103.265	103.152	103.103	7.625	104.594	104.563	104.484
7.375	103.750	103.664	103.608	7.375	103.750	103.636	103.586	7.75	105.035	105.010	104.927
7.5	104.171	104.097	104.042	7.5	104.123	104.005	103.932	7.875	105.150	105.150	105.150
7.625	104.644	104.513	104.453	7.625	104.644	104.513	104.446	8	105.348	105.211	105.153
7.75	105.066	104.937	104.870	7.75	105.066	104.937	104.870				
7.875	105.416	105.285	105.218	7.875	105.416	105.285	105.218				
8	105.682	105.536	105.491	8	105.682	105.536	105.491				
8.125	105.927	105.787	105.736	8.125	105.927	105.787	105.736				
8.25	106.348	106.203	106.114	8.25	106.348	106.203	106.114				
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	97.063	97.063	97.063	4.625	97.628	97.628	97.628	5	92.945	92.915	92.901
4.75	97.351	97.275	97.260	4.75	97.625	97.548	97.534	5.125	93.588	93.556	93.545
4.875	97.788	97.706	97.698	4.875	98.056	97.974	97.966	5.25	95.040	94.995	94.963
5	98.238	98.152	98.152	5	98.519	98.433	98.433	5.375	95.755	95.711	95.681
5.125	98.702	98.611	98.618	5.125	98.939	98.848	98.855	5.5	96.476	96.433	96.403
5.25	99.076	99.008	98.979	5.25	99.239	99.143	99.157	5.625	97.113	97.070	97.042
5.375	99.455	99.382	99.360	5.375	99.559	99.486	99.479	5.75	97.637	97.578	97.575
5.5	99.908	99.830	99.816	5.5	100.005	99.927	99.913	5.875	98.248	98.208	98.182
5.625	100.282	100.199	100.192	5.625	100.375	100.292	100.285	6	98.848	98.807	98.780
5.75	100.590	100.502	100.502	5.75	100.680	100.592	100.593	6.125	99.347	99.305	99.276
5.875	100.936	100.844	100.851	5.875	101.022	100.929	100.936	6.25	99.760	99.682	99.664
6	101.393	101.301	101.308	6	101.391	101.299	101.306	6.375	100.320	100.248	100.222
6.125	101.570	101.495	101.474	6.125	101.437	101.407	101.391	6.5	100.813	100.746	100.716
6.25	101.901	101.821	101.807	6.25	101.621	101.541	101.528	6.625	101.300	101.242	101.199
6.375	102.224	102.139	102.133	6.375	101.955	101.872	101.864	6.75	101.586	101.522	101.483
6.5	102.593	102.509	102.502	6.5	102.287	102.213	102.196	6.875	102.121	102.063	102.021
6.625	102.597	102.546	102.511	6.625	102.375	102.352	102.315	7	102.463	102.399	102.352
6.75	102.876	102.819	102.792	6.75	102.711	102.709	102.667	7.125	102.785	102.724	102.678
6.875	103.129	103.067	103.047	6.875	102.972	102.972	102.925	7.25	103.248	103.183	103.134
7	103.377	103.316	103.295	7	103.292	103.292	103.240	7.375	103.705	103.636	103.583
7.125	103.448	103.403	103.388	7.125	102.990	102.945	102.930	7.5	103.671	103.611	103.568
7.25	103.403	103.328	103.283	7.25	103.058	102.983	102.938	7.625	103.960	103.900	103.857
7.375	103.878	103.803	103.757	7.375	103.419	103.344	103.298	7.75	103.116	102.988	102.837
								7.875	103.338	103.207	103.055

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	97.593	97.473	97.463	5	97.099	97.037	97.026	5	94.753	94.690	94.627
5.125	97.955	97.892	97.829	5.125	97.590	97.524	97.509	5.125	95.404	95.341	95.279
5.25	98.467	98.404	98.341	5.25	98.041	97.970	97.952	5.25	96.059	95.996	95.934
5.375	98.693	98.630	98.567	5.375	98.431	98.355	98.334	5.375	96.356	96.293	96.231
5.5	99.063	99.000	98.937	5.5	98.806	98.725	98.701	5.5	96.834	96.771	96.708
5.625	99.434	99.371	99.308	5.625	99.160	99.074	99.046	5.625	97.313	97.250	97.187
5.75	99.515	99.452	99.389	5.75	99.498	99.408	99.376	5.75	97.596	97.533	97.470
5.875	99.610	99.519	99.456	5.875	99.814	99.718	99.683	5.875	97.869	97.806	97.744
6	99.793	99.720	99.657	6	100.106	100.005	99.967	6	98.141	98.078	98.016
6.125	99.983	99.920	99.857	6.125	100.362	100.257	100.215	6.125	98.413	98.350	98.287
6.25	100.184	100.121	100.058	6.25	100.594	100.484	100.439	6.25	98.687	98.624	98.561
6.375	100.386	100.323	100.260	6.375	100.793	100.678	100.629	6.375	98.960	98.897	98.835
6.5	100.406	100.286	100.234	6.5	100.917	100.797	100.745	6.5	99.417	99.354	99.291
6.625	100.499	100.436	100.373	6.625	100.929	100.804	100.748	6.625	99.502	99.439	99.376
6.75	100.724	100.661	100.598	6.75	100.965	100.836	100.776	6.75	99.771	99.708	99.645
6.875	100.777	100.714	100.651	6.875	101.035	100.901	100.838	6.875	99.855	99.792	99.729
7	100.830	100.767	100.704	7	101.051	100.912	100.846	7	99.935	99.872	99.809
7.125	100.883	100.820	100.757	7.125	101.007	100.863	100.793	7.125	99.987	99.924	99.862
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	97.634	97.573	97.562	5	97.196	97.134	97.123	5	94.703	94.640	94.577
5.125	97.946	97.879	97.865	5.125	97.686	97.620	97.606	5.125	95.354	95.291	95.228
5.25	98.417	98.354	98.291	5.25	98.136	98.065	98.047	5.25	96.009	95.946	95.883
5.375	98.643	98.580	98.517	5.375	98.525	98.449	98.428	5.375	96.306	96.243	96.180
5.5	99.013	98.950	98.887	5.5	98.899	98.818	98.794	5.5	96.784	96.721	96.658
5.625	99.384	99.321	99.258	5.625	99.252	99.166	99.138	5.625	97.263	97.200	97.137
5.75	99.465	99.402	99.339	5.75	99.589	99.498	99.467	5.75	97.546	97.483	97.420
5.875	99.610	99.491	99.430	5.875	99.904	99.808	99.773	5.875	97.819	97.756	97.693
6	99.793	99.689	99.650	6	100.195	100.094	100.056	6	98.091	98.028	97.965
6.125	99.981	99.876	99.834	6.125	100.451	100.346	100.304	6.125	98.363	98.300	98.237
6.25	100.172	100.071	100.016	6.25	100.684	100.574	100.528	6.25	98.637	98.574	98.511
6.375	100.363	100.273	100.210	6.375	100.884	100.769	100.720	6.375	98.910	98.847	98.784
6.5	100.514	100.394	100.341	6.5	101.009	100.889	100.837	6.5	99.367	99.304	99.241
6.625	100.604	100.480	100.424	6.625	101.023	100.899	100.843	6.625	99.452	99.389	99.326
6.75	100.674	100.611	100.548	6.75	101.061	100.932	100.872	6.75	99.721	99.658	99.595
6.875	100.727	100.664	100.601	6.875	101.133	100.998	100.935	6.875	99.805	99.742	99.679
7	100.780	100.717	100.654	7	101.151	101.011	100.945	7	99.885	99.822	99.759
7.125	100.833	100.770	100.707	7.125	101.108	100.964	100.894	7.125	99.937	99.874	99.811

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock 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	94.674	94.653	94.631	5.75	97.619	97.561	97.532	4.375	95.418	95.392	95.362
5.375	95.387	95.366	95.344	5.875	98.216	98.158	98.129	4.5	95.803	95.777	95.746
5.5	96.086	96.065	96.044	6	98.754	98.695	98.667	4.625	96.158	96.131	96.101
5.625	96.745	96.724	96.702	6.125	99.156	99.097	99.069	4.75	96.830	96.801	96.771
5.75	97.239	97.196	97.154	6.25	99.557	99.484	99.442	4.875	97.254	97.226	97.196
5.875	97.894	97.851	97.808	6.375	100.113	100.040	99.997	5	97.538	97.510	97.480
6	98.498	98.455	98.413	6.5	100.605	100.533	100.490	5.125	97.779	97.751	97.721
6.125	99.055	99.012	98.969	6.625	100.953	100.880	100.838	5.25	98.456	98.427	98.396
6.25	99.429	99.372	99.315	6.75	101.213	101.140	101.098	5.375	98.770	98.741	98.711
6.375	99.999	99.942	99.885	6.875	101.718	101.645	101.603	5.5	99.214	99.185	99.154
6.5	100.526	100.469	100.413	7	102.158	102.085	102.043	5.625	99.454	99.425	99.395
6.625	101.016	100.959	100.902	7.125	102.416	102.343	102.301	5.75	99.822	99.789	99.754
				7.25	102.602	102.529	102.487	5.875	100.205	100.176	100.146
				7.375	103.023	102.951	102.908	6	100.453	100.424	100.394
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.130	95.097	95.059								
4.75	95.748	95.707	95.662								
4.875	95.973	95.931	95.886								
5	96.297	96.256	96.210								
5.125	96.683	96.642	96.596								
5.25	97.031	96.990	96.944								
5.375	97.370	97.329	97.284								
5.5	97.634	97.593	97.547								
5.625	97.989	97.948	97.903								
5.75	98.260	98.218	98.173								
5.875	98.603	98.561	98.515								
6	99.191	99.149	99.104								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock 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	94.556	94.538	94.495	5.75	97.104	97.047	96.990	4.25	94.989	94.963	94.933
5.5	95.248	95.231	95.187	5.875	97.675	97.618	97.561	4.375	95.418	95.392	95.362
5.625	95.913	95.896	95.852	6	98.218	98.161	98.104	4.5	95.803	95.777	95.746
5.75	96.247	96.226	96.223	6.125	98.717	98.661	98.604	4.625	96.158	96.131	96.101
5.875	96.972	96.950	96.942	6.25	98.551	98.480	98.409	4.75	96.830	96.801	96.771
6	97.600	97.579	97.569	6.375	98.839	98.768	98.696	4.875	97.254	97.226	97.196
6.125	98.203	98.182	98.171	6.5	99.099	99.028	98.957	5	97.538	97.510	97.480
6.25	98.957	98.937	98.901	6.625	99.309	99.238	99.167	5.125	97.779	97.751	97.721
6.375	99.550	99.528	99.484	6.75	99.835	99.764	99.693	5.25	98.456	98.427	98.396
6.5	100.181	100.158	100.113	6.875	100.031	99.959	99.888	5.375	98.770	98.741	98.711
6.625	100.716	100.692	100.645	7	100.268	100.197	100.126	5.5	99.214	99.185	99.154
6.75	101.094	101.031	100.996	7.125	100.472	100.401	100.330	5.625	99.454	99.425	99.395
6.875	101.658	101.597	101.556	7.25	101.585	101.521	101.457	5.75	99.822	99.789	99.754
7	102.128	102.067	102.026	7.375	102.209	102.146	102.082	5.875	100.205	100.176	100.146
7.125	102.578	102.517	102.474	7.5	102.594	102.531	102.467	6	100.453	100.424	100.394
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.130	95.097	95.059								
4.75	95.748	95.707	95.662								
4.875	95.973	95.931	95.886								
5	96.297	96.256	96.210								
5.125	96.683	96.642	96.596								
5.25	97.031	96.990	96.944								
5.375	97.370	97.329	97.284								
5.5	97.634	97.593	97.547								
5.625	97.989	97.948	97.903								
5.75	98.260	98.218	98.173								
5.875	98.603	98.561	98.515								
6	99.191	99.149	99.104								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.473	94.443	94.482
5.25	95.127	95.088	95.098
5.375	95.760	95.715	95.733
5.5	96.372	96.323	96.348
5.625	96.993	96.943	96.968
5.75	97.651	97.592	97.589
5.875	98.225	98.161	98.165
6	98.781	98.712	98.723
6.125	99.300	99.232	99.243
6.25	99.784	99.706	99.688
6.375	100.308	100.237	100.210
6.5	100.784	100.710	100.690
6.625	101.270	101.182	101.179
6.75	101.610	101.512	101.481
6.875	102.119	102.027	101.988
7	102.533	102.439	102.403
7.125	102.952	102.845	102.828
7.25	103.265	103.152	103.103
7.375	103.750	103.636	103.586

RefiNow Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	94.399	94.693	94.576	4.75	94.399	94.693	94.576	5	95.561	95.670	95.554
4.875	94.849	95.062	94.945	4.875	94.849	95.062	94.945	5.125	96.262	96.217	96.203
5	95.561	95.670	95.554	5	95.561	95.670	95.554	5.25	97.145	97.327	97.235
5.125	96.262	96.217	96.203	5.125	96.262	96.217	96.203	5.375	97.585	97.740	97.648
5.25	97.203	97.327	97.235	5.25	97.145	97.327	97.235	5.5	98.206	98.215	98.149
5.375	97.901	97.901	97.896	5.375	97.585	97.740	97.648	5.625	98.854	98.799	98.770
5.5	98.367	98.367	98.362	5.5	98.206	98.215	98.149	5.75	99.489	99.516	99.409
5.625	98.880	98.880	98.875	5.625	98.854	98.799	98.770	5.875	99.969	99.909	99.803
5.75	99.489	99.516	99.409	5.75	99.489	99.516	99.409	6	100.449	100.416	100.309
5.875	100.041	100.012	99.980	5.875	99.969	99.909	99.803	6.125	100.880	100.772	100.716
6	100.514	100.486	100.454	6	100.449	100.416	100.309	6.25	101.192	101.558	101.443
6.125	101.029	101.000	100.968	6.125	100.880	100.772	100.716	6.375	101.474	101.502	101.387
6.25	101.192	101.558	101.443	6.25	101.192	101.558	101.443	6.5	102.080	102.071	101.955
6.375	101.594	101.573	101.541	6.375	101.474	101.502	101.387	6.625	102.607	102.518	102.462
6.5	102.080	102.071	102.021	6.5	102.080	102.071	101.955	6.75	103.063	103.065	102.869
6.625	102.607	102.559	102.528	6.625	102.607	102.518	102.462	6.875	102.979	103.083	102.888
6.75	103.063	103.065	102.869	6.75	103.063	103.065	102.869	7	103.442	103.646	103.450
6.875	102.979	103.083	102.888	6.875	102.979	103.083	102.888	7.125	103.811	104.065	103.869
7	103.442	103.646	103.450	7	103.442	103.646	103.450	7.25	104.209	104.065	103.994
7.125	103.870	104.065	103.869	7.125	103.811	104.065	103.869	7.375	103.368	103.259	103.149
7.25	104.209	104.065	103.994	7.25	104.209	104.065	103.994	7.5	103.745	103.636	103.575
7.375	103.573	103.495	103.411	7.375	103.368	103.259	103.149	7.625	104.260	104.159	104.102
7.5	104.048	103.970	103.887	7.5	103.745	103.636	103.575	7.75	104.674	104.573	104.516
								7.875	103.327	103.501	103.480
								8	103.739	103.913	103.893
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	96.161	96.153	96.146	4.25	95.776	95.702	95.819	4.75	93.509	93.469	93.533
4.375	96.630	96.623	96.615	4.375	96.351	96.277	96.395	4.875	94.246	94.207	94.270
4.5	97.101	97.093	97.086	4.5	96.923	96.850	96.967	5	94.979	94.940	95.003
4.625	97.573	97.565	97.558	4.625	97.493	97.419	97.536	5.125	95.598	95.558	95.621
4.75	97.933	98.058	97.903	4.75	97.633	98.058	97.856	5.25	96.340	96.340	96.335
4.875	98.405	98.390	98.375	4.875	98.173	98.292	98.181	5.375	97.037	97.037	97.032
5	98.879	98.863	98.848	5	98.730	98.635	98.738	5.5	97.615	97.582	97.631
5.125	99.351	99.336	99.321	5.125	99.275	99.180	99.283	5.625	98.119	98.086	98.135
5.25	99.512	99.891	99.680	5.25	99.413	99.891	99.680	5.75	98.803	98.774	98.742
5.375	99.991	100.013	99.948	5.375	99.786	100.013	99.803	5.875	99.436	99.408	99.376
5.5	100.448	100.425	100.405	5.5	100.298	100.332	100.302	6	99.930	99.901	99.895
5.625	100.905	100.882	100.862	5.625	100.784	100.698	100.787	6.125	100.444	100.416	100.384
5.75	100.893	100.957	100.851	5.75	100.785	100.957	100.725	6.25	100.632	100.592	100.541
5.875	101.398	101.375	101.355	5.875	100.964	100.887	100.963	6.375	101.107	101.066	101.015
6	101.855	101.832	101.812	6	101.419	101.342	101.418	6.5	101.616	101.575	101.525
								6.625	102.123	102.082	102.031
								6.75	101.920	101.647	101.373
								6.875	101.666	101.537	101.394
								7	102.130	102.009	101.866
								7.125	102.561	102.441	102.299
								7.25	102.413	102.269	102.198
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	96.147	96.315	96.192	5	94.979	94.940	95.003	4.5	94.285	94.087	94.104
5.375	96.854	96.821	96.870	5.125	95.598	95.558	95.621	4.625	94.849	94.651	94.668
5.5	97.615	97.582	97.631	5.25	96.147	96.315	96.192	4.75	94.813	94.798	94.790
5.625	98.119	98.086	98.135	5.375	96.854	96.821	96.870	4.875	95.319	95.303	95.295
5.75	98.732	98.753	98.616	5.5	97.615	97.582	97.631	5	95.776	95.760	95.752
5.875	99.392	99.188	99.195	5.625	98.119	98.086	98.135	5.125	96.232	96.217	96.209
6	99.911	99.860	99.895	5.75	98.589	98.753	98.616	5.25	96.466	96.444	96.424
6.125	100.375	100.324	100.359	5.875	99.211	99.160	99.195	5.375	96.971	96.948	96.928
6.25	100.579	100.421	100.275	6	99.911	99.860	99.895	5.5	97.428	97.405	97.385
6.375	100.782	100.672	100.563	6.125	100.375	100.324	100.359	5.625	97.885	97.862	97.842
6.5	101.340	101.231	101.209	6.25	100.437	100.421	100.325	5.75	97.873	97.851	97.831
6.625	101.696	101.630	101.652	6.375	100.587	100.638	100.543	5.875	98.378	98.355	98.335
6.75	101.920	101.647	101.373	6.5	101.253	101.188	101.209	6	98.835	98.812	98.792
6.875	101.666	101.393	101.165	6.625	101.696	101.630	101.652	6.125	99.281	99.259	99.239

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	97.145	97.327	97.235	5.25	97.145	97.327	97.235	5.25	97.145	97.327	97.235
5.375	97.585	97.740	97.648	5.375	97.585	97.740	97.648	5.375	97.585	97.740	97.648
5.5	98.206	98.215	98.149	5.5	98.206	98.215	98.149	5.5	98.206	98.215	98.149
5.625	98.854	98.799	98.770	5.625	98.854	98.799	98.770	5.625	98.854	98.799	98.770
5.75	99.489	99.516	99.409	5.75	99.489	99.516	99.409	5.75	99.489	99.516	99.409
5.875	99.969	99.909	99.803	5.875	99.969	99.909	99.803	5.875	99.969	99.909	99.803
6	100.449	100.416	100.309	6	100.449	100.416	100.309	6	100.449	100.416	100.309
6.125	100.880	100.772	100.716	6.125	100.880	100.772	100.716	6.125	100.880	100.772	100.716
6.25	101.192	101.558	101.443	6.25	101.192	101.558	101.443	6.25	101.192	101.558	101.443
6.375	101.474	101.502	101.387	6.375	101.474	101.502	101.387	6.375	101.474	101.502	101.387
6.5	102.080	102.071	101.955	6.5	102.080	102.071	101.955	6.5	102.080	102.071	101.955
6.625	102.607	102.518	102.462	6.625	102.607	102.518	102.462	6.625	102.607	102.518	102.462
6.75	103.063	103.065	102.869	6.75	103.063	103.065	102.869	6.75	103.063	103.065	102.869
6.875	102.979	103.083	102.888	6.875	102.979	103.083	102.888	6.875	102.979	103.083	102.888
7	103.442	103.646	103.450	7	103.442	103.646	103.450	7	103.442	103.646	103.450
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	96.923	96.850	96.967	4.25	95.776	95.702	95.819	5.25	96.147	96.315	96.192
4.625	97.493	97.419	97.536	4.375	96.351	96.277	96.395	5.375	96.854	96.821	96.870
4.75	97.633	98.058	97.856	4.5	96.923	96.850	96.967	5.5	97.615	97.582	97.631
4.875	98.173	98.292	98.181	4.625	97.493	97.419	97.536	5.625	98.119	98.086	98.135
5	98.730	98.635	98.738	4.75	97.633	97.588	97.615	5.75	98.732	98.753	98.616
5.125	99.275	99.180	99.283	4.875	98.173	98.078	98.181	5.875	99.392	99.188	99.195
5.25	99.413	99.891	99.680	5	98.730	98.635	98.738	6	99.911	99.860	99.895
5.375	99.786	100.013	99.803	5.125	99.275	99.180	99.283	6.125	100.375	100.324	100.359
5.5	100.298	100.332	100.302	5.25	99.297	99.252	99.254	6.25	100.579	100.421	100.275
5.625	100.784	100.698	100.787	5.375	99.786	99.700	99.789	6.375	100.782	100.672	100.563
5.75	100.785	100.957	100.725	5.5	100.298	100.212	100.302	6.5	101.340	101.231	101.209
5.875	100.964	100.887	100.963	5.625	100.784	100.698	100.787	6.625	101.696	101.630	101.652
6	101.419	101.342	101.418	5.75	100.785	100.740	100.725	6.75	101.920	101.647	101.373
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	96.147	96.315	96.192	5.25	96.147	96.315	96.192	4.5	94.285	94.087	94.104
5.375	96.854	96.821	96.870	5.375	96.854	96.821	96.870	4.625	94.849	94.651	94.668
5.5	97.615	97.582	97.631	5.5	97.615	97.582	97.631	4.75	93.392	93.163	93.148
5.625	98.119	98.086	98.135	5.625	98.119	98.086	98.135	4.875	93.948	93.653	93.656
5.75	98.732	98.753	98.616	5.75	98.589	98.753	98.616	5	94.487	94.192	94.195
5.875	99.392	99.188	99.195	5.875	99.211	99.160	99.195	5.125	95.001	94.705	94.709
6	99.911	99.860	99.895	6	99.911	99.860	99.895	5.25	95.768	95.737	95.705
6.125	100.375	100.324	100.359	6.125	100.375	100.324	100.359	5.375	95.835	95.803	95.772
6.25	100.579	100.421	100.275	6.25	100.437	100.421	100.325	5.5	96.231	96.200	96.168
6.375	100.782	100.672	100.563	6.375	100.587	100.638	100.543	5.625	96.639	96.608	96.577
6.5	101.340	101.231	101.209	6.5	101.253	101.188	101.209	5.75	97.759	97.735	97.712
6.625	101.696	101.630	101.652	6.625	101.696	101.630	101.652	5.875	97.994	97.970	97.947
6.75	101.920	101.647	101.373	6.75	101.472	101.383	101.327	6	98.332	98.308	98.285
6.875	101.666	101.393	101.165	6.875	101.287	101.333	101.165	6.125	98.629	98.606	98.583

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	96.287	96.242	96.228	5.125	96.287	96.242	96.228	4.75	94.424	94.562	94.445
5.25	97.170	97.215	97.123	5.25	97.170	97.215	97.123	4.875	94.874	95.093	94.976
5.375	97.610	97.658	97.567	5.375	97.610	97.658	97.567	5	95.586	95.542	95.528
5.5	98.231	98.184	98.141	5.5	98.231	98.184	98.141	5.125	96.287	96.242	96.228
5.625	98.879	98.824	98.795	5.625	98.879	98.824	98.795	5.25	97.170	97.215	97.123
5.75	99.514	99.403	99.325	5.75	99.514	99.403	99.325	5.375	97.610	97.658	97.567
5.875	99.994	99.791	99.687	5.875	99.994	99.791	99.687	5.5	98.231	98.184	98.141
6	100.474	100.309	100.323	6	100.474	100.309	100.323	5.625	98.879	98.824	98.795
6.125	100.905	100.725	100.707	6.125	100.905	100.725	100.707	5.75	99.514	99.403	99.325
6.25	101.217	101.208	101.093	6.25	101.217	101.208	101.093	5.875	99.994	99.791	99.687
6.375	101.499	101.390	101.280	6.375	101.499	101.390	101.280	6	100.474	100.309	100.323
6.5	102.018	101.908	101.826	6.5	102.018	101.908	101.826	6.125	100.905	100.725	100.707
6.625	102.472	102.365	102.309	6.625	102.472	102.365	102.309	6.25	101.217	101.208	101.093
6.75	103.088	102.814	102.658	6.75	103.088	102.814	102.658	6.375	101.499	101.390	101.280
6.875	103.004	102.730	102.457	6.875	103.004	102.730	102.457	6.5	102.018	101.908	101.826
7	103.467	103.194	102.980	7	103.467	103.194	102.980	6.625	102.472	102.365	102.309
7.125	103.836	103.613	103.541	7.125	103.836	103.613	103.541	6.75	103.088	102.814	102.658
7.25	104.199	104.055	103.984	7.25	104.199	104.055	103.984	6.875	103.004	102.730	102.457
7.375	103.429	103.342	103.264	7.375	103.393	103.284	103.174	7	103.467	103.194	102.980
7.5	103.770	103.661	103.551	7.5	103.770	103.661	103.551	7.125	103.836	103.613	103.541
7.625	104.132	104.031	103.974	7.625	104.132	104.031	103.974	7.25	104.199	104.055	103.984
7.75	104.546	104.445	104.388	7.75	104.546	104.445	104.388	7.375	103.393	103.284	103.174
7.875	103.962	103.881	103.810	7.875	103.132	103.266	103.286	7.5	103.770	103.661	103.551
8	104.143	104.062	103.991	8	103.461	103.595	103.615	7.625	104.132	104.031	103.974
8.125	104.374	104.292	104.221	8.125	103.763	103.897	103.917	7.75	104.546	104.445	104.388
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	96.186	96.178	96.171	4.25	95.864	95.791	95.908	4.875	94.220	94.140	94.244
4.375	96.655	96.648	96.640	4.375	96.393	96.319	96.436	5	94.943	94.863	94.966
4.5	97.126	97.118	97.111	4.5	96.910	96.836	96.953	5.125	95.451	95.372	95.475
4.625	97.598	97.590	97.583	4.625	97.411	97.338	97.455	5.25	96.229	96.433	96.342
4.75	97.958	98.115	97.928	4.75	97.665	97.613	97.673	5.375	96.876	96.803	96.892
4.875	98.430	98.415	98.400	4.875	98.157	98.062	98.165	5.5	97.557	97.484	97.573
5	98.904	98.888	98.873	5	98.627	98.531	98.635	5.625	98.022	97.949	98.038
5.125	99.376	99.361	99.346	5.125	99.067	98.972	99.075	5.75	98.757	98.872	98.766
5.25	99.537	99.791	99.580	5.25	99.322	99.277	99.262	5.875	99.417	99.213	99.161
5.375	99.998	99.975	99.952	5.375	99.683	99.597	99.686	6	99.816	99.721	99.797
5.5	100.448	100.425	100.402	5.5	100.078	99.993	100.082	6.125	100.138	100.016	100.091
5.625	100.882	100.859	100.837	5.625	100.438	100.352	100.442	6.25	100.604	100.401	100.300
5.75	100.822	100.792	100.762	5.75	100.810	100.765	100.750	6.375	100.807	100.697	100.588
5.875	101.247	101.217	101.187	5.875	100.792	100.715	100.791	6.5	101.365	101.256	101.147
6	101.647	101.617	101.587	6	101.133	101.057	101.132	6.625	101.710	101.600	101.491
								6.75	101.945	101.672	101.398
								6.875	101.691	101.418	101.144
								7	102.155	101.881	101.608
								7.125	102.524	102.250	101.977
								7.25	102.438	102.294	102.223
								7.375	101.105	101.004	100.947
								7.5	101.649	101.548	101.491
								7.625	102.176	102.075	102.018
								7.75	102.539	102.438	102.382
								7.875	99.680	99.664	99.684
								8	100.009	99.993	100.013
								8.125	100.312	100.296	100.315
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	101.365	101.256	101.147	6.125	100.107	100.016	100.091	4.5	94.257	94.059	94.076
6.625	101.710	101.600	101.491	6.25	100.462	100.393	100.350	4.625	94.719	94.521	94.538
6.75	101.945	101.672	101.398	6.375	100.545	100.439	100.500	4.75	93.448	93.188	93.173
6.875	101.691	101.418	101.144	6.5	101.106	101.001	101.062	4.875	93.896	93.601	93.604
7	102.155	101.881	101.608	6.625	101.455	101.349	101.411	5	94.304	94.009	94.012
7.125	102.524	102.250	101.977	6.75	101.497	101.408	101.352	5.125	94.667	94.372	94.375
7.25	102.438	102.294	102.223	6.875	101.091	100.951	100.999	5.25	95.793	95.762	95.730
7.375	101.105	101.004	100.947	7	101.544	101.405	101.452	5.375	95.860	95.828	95.797
7.5	101.649	101.548	101.491	7.125	101.996	101.852	101.780	5.5	96.256	96.225	96.193
7.625	102.176	102.075	102.018	7.25	102.488	102.344	102.273	5.625	96.664	96.633	96.602
7.75	102.539	102.438	102.382	7.375	101.155	101.054	100.997	5.75	97.784	97.760	97.737
7.875	99.680	99.664	99.684	7.5	101.699	101.598	101.541	5.875	98.019	97.995	97.972
8	100.009	99.993	100.013	7.625	102.226	102.125	102.068	6	98.357	98.333	98.310
8.125	100.312	100.296	100.315	7.75	99.362	99.346	99.366	6.125	98.654	98.631	98.608

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	101.499	101.390	101.280	6.375	101.499	101.390	101.280	6	100.474	100.338	100.323
6.5	102.018	101.908	101.826	6.5	102.018	101.908	101.826	6.125	100.905	100.725	100.757
6.625	102.472	102.365	102.309	6.625	102.472	102.365	102.309	6.25	101.217	101.208	101.093
6.75	103.088	102.814	102.658	6.75	103.088	102.814	102.658	6.375	101.499	101.390	101.280
6.875	103.004	102.730	102.457	6.875	103.004	102.730	102.457	6.5	102.018	101.908	101.826
7	103.467	103.194	102.980	7	103.467	103.194	102.980	6.625	102.472	102.365	102.309
7.125	103.836	103.613	103.541	7.125	103.836	103.613	103.541	6.75	103.088	102.814	102.658
7.25	104.199	104.055	103.984	7.25	104.199	104.055	103.984	6.875	103.004	102.730	102.457
7.375	103.429	103.342	103.264	7.375	103.393	103.284	103.174	7	103.467	103.194	102.980
7.5	103.770	103.661	103.551	7.5	103.770	103.661	103.551	7.125	103.836	103.613	103.541
7.625	104.132	104.031	103.974	7.625	104.132	104.031	103.974	7.25	104.199	104.055	103.984
7.75	104.546	104.445	104.388	7.75	104.546	104.445	104.388	7.375	103.393	103.284	103.174
7.875	103.962	103.881	103.810	7.875	103.182	103.316	103.336	7.5	103.770	103.661	103.551
8	104.143	104.062	103.991	8	103.511	103.645	103.665	7.625	104.132	104.031	103.974
8.125	104.374	104.292	104.221	8.125	103.813	103.947	103.967	7.75	104.546	104.445	104.388
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	97.126	97.118	97.111	4.5	96.910	96.836	96.953	6.625	101.710	101.600	101.491
4.625	97.598	97.590	97.583	4.625	97.411	97.338	97.455	6.75	101.945	101.672	101.398
4.75	97.958	98.115	97.928	4.75	97.665	97.613	97.673	6.875	101.691	101.418	101.222
4.875	98.430	98.415	98.400	4.875	98.157	98.062	98.165	7	102.155	101.881	101.608
5	98.904	98.888	98.873	5	98.627	98.531	98.635	7.125	102.524	102.250	101.977
5.125	99.376	99.361	99.346	5.125	99.067	98.972	99.075	7.25	102.438	102.294	102.223
5.25	99.537	99.791	99.580	5.25	99.322	99.277	99.262	7.375	102.266	102.180	102.102
5.375	99.998	99.975	99.952	5.375	99.683	99.597	99.686	7.5	102.234	102.147	102.069
5.5	100.448	100.425	100.402	5.5	100.078	99.993	100.082	7.625	102.354	102.268	102.190
5.625	100.882	100.859	100.837	5.625	100.438	100.352	100.442	7.75	102.539	102.438	102.382
5.75	100.822	100.792	100.762	5.75	100.810	100.765	100.750	7.875	101.487	101.406	101.335
5.875	101.247	101.217	101.187	5.875	100.792	100.715	100.791	8	101.418	101.337	101.266
6	101.647	101.617	101.587	6	101.133	101.057	101.132	8.125	101.649	101.567	101.496
6.125	102.027	101.996	101.966	6.125	101.544	101.499	101.484				
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	101.365	101.256	101.147	6.125	100.107	100.016	100.091	4.5	94.257	94.059	94.076
6.625	101.710	101.600	101.491	6.25	100.462	100.393	100.350	4.625	94.719	94.521	94.538
6.75	101.945	101.672	101.398	6.375	100.545	100.439	100.500	4.75	93.448	93.188	93.173
6.875	101.691	101.418	101.144	6.5	101.106	101.001	101.062	4.875	93.896	93.601	93.604
7	102.155	101.881	101.608	6.625	101.455	101.349	101.411	5	94.304	94.009	94.012
7.125	102.524	102.250	101.977	6.75	101.497	101.408	101.352	5.125	94.667	94.372	94.375
7.25	102.438	102.294	102.223	6.875	101.091	100.951	100.999	5.25	95.793	95.762	95.730
7.375	101.105	101.004	100.947	7	101.544	101.405	101.452	5.375	95.860	95.828	95.797
7.5	101.649	101.548	101.491	7.125	101.996	101.852	101.780	5.5	96.256	96.225	96.193
7.625	102.176	102.075	102.018	7.25	102.488	102.344	102.273	5.625	96.664	96.633	96.602
7.75	102.539	102.438	102.382	7.375	101.155	101.054	100.997	5.75	97.784	97.760	97.737
7.875	99.680	99.664	99.684	7.5	101.699	101.598	101.541	5.875	98.019	97.995	97.972
8	100.009	99.993	100.013	7.625	102.226	102.125	102.068	6	98.357	98.333	98.310
8.125	100.312	100.296	100.315	7.75	99.362	99.346	99.366	6.125	98.654	98.631	98.608

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	99.168	98.976	98.676	6.75	97.668	97.476	97.176
6.875	99.683	99.491	99.191	6.875	98.183	97.991	97.691
7	100.187	99.995	99.695	7	98.687	98.495	98.195
7.125	100.633	100.441	100.141	7.125	99.133	98.941	98.641
7.25	101.059	100.867	100.567	7.25	99.559	99.367	99.067
7.375	100.880	100.635	100.335	7.375	99.380	99.135	98.835
7.5	101.344	101.099	100.799	7.5	99.844	99.599	99.299
7.625	101.750	101.505	101.205	7.625	100.250	100.005	99.705
7.75	102.146	101.901	101.601	7.75	100.646	100.401	100.101
7.875	101.827	101.529	101.229	7.875	100.327	100.029	99.729
8	102.251	101.953	101.653	8	100.751	100.453	100.153
8.125	102.637	102.339	102.039	8.125	101.137	100.839	100.539
8.25	102.993	102.695	102.395	8.25	101.493	101.195	100.895
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.168	96.976	96.676	6.75	95.668	95.476	95.176
6.875	97.683	97.491	97.191	6.875	96.183	95.991	95.691
7	98.187	97.995	97.695	7	96.687	96.495	96.195
7.125	98.633	98.441	98.141	7.125	97.133	96.941	96.641
7.25	99.059	98.867	98.567	7.25	97.559	97.367	97.067
7.375	98.880	98.635	98.335	7.375	97.380	97.135	96.835
7.5	99.344	99.099	98.799	7.5	97.844	97.599	97.299
7.625	99.750	99.505	99.205	7.625	98.250	98.005	97.705
7.75	100.146	99.901	99.601	7.75	98.646	98.401	98.101
7.875	99.827	99.529	99.229	7.875	98.327	98.029	97.729
8	100.251	99.953	99.653	8	98.751	98.453	98.153
8.125	100.637	100.339	100.039	8.125	99.137	98.839	98.539
8.25	100.993	100.695	100.395	8.25	99.493	99.195	98.895
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.418	98.226	97.926	6.75	96.418	96.226	95.926
6.875	98.933	98.741	98.441	6.875	96.933	96.741	96.441
7	99.437	99.245	98.945	7	97.437	97.245	96.945
7.125	99.883	99.691	99.391	7.125	97.883	97.691	97.391
7.25	100.309	100.117	99.817	7.25	98.309	98.117	97.817
7.375	100.130	99.885	99.585	7.375	98.130	97.885	97.585
7.5	100.594	100.349	100.049	7.5	98.594	98.349	98.049
7.625	101.000	100.755	100.455	7.625	99.000	98.755	98.455
7.75	101.396	101.151	100.851	7.75	99.396	99.151	98.851
7.875	101.077	100.779	100.479	7.875	99.077	98.779	98.479
8	101.501	101.203	100.903	8	99.501	99.203	98.903
8.125	101.887	101.589	101.289	8.125	99.887	99.589	99.289
8.25	102.243	101.945	101.645	8.25	100.243	99.945	99.645

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.