



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

Table of Contents

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

Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.429	92.399	92.335	4.75	92.287	92.287	92.187	5.125	96.519	96.513	96.488
4.875	93.518	93.543	93.524	4.875	93.518	93.543	93.524	5.25	97.240	97.234	97.208
5	94.216	94.247	94.225	5	94.216	94.247	94.225	5.375	97.782	97.780	97.753
5.125	94.778	94.809	94.787	5.125	94.778	94.809	94.787	5.5	98.305	98.306	98.277
5.25	95.461	95.437	95.423	5.25	95.411	95.411	95.382	5.625	98.752	98.753	98.724
5.375	96.154	96.129	96.115	5.375	96.028	96.034	96.001	5.75	99.471	99.406	99.379
5.5	96.854	96.830	96.815	5.5	96.637	96.649	96.613	5.875	100.034	99.971	99.942
5.625	97.454	97.430	97.416	5.625	97.243	97.255	97.219	6	100.554	100.506	100.468
5.75	97.902	97.864	97.836	5.75	97.881	97.862	97.819	6.125	100.966	100.920	100.882
5.875	98.530	98.492	98.464	5.875	98.446	98.432	98.386	6.25	100.832	100.748	100.715
6	99.119	99.081	99.052	6	98.993	98.985	98.936	6.375	101.344	101.318	101.202
6.125	99.631	99.592	99.564	6.125	99.563	99.515	99.477	6.5	101.885	101.854	101.742
6.25	99.979	99.938	99.884	6.25	99.977	99.938	99.881	6.625	102.179	102.112	102.069
6.375	100.547	100.494	100.451	6.375	100.498	100.454	100.400	6.75	102.091	101.990	101.949
6.5	101.042	100.990	100.947	6.5	100.968	100.930	100.871	6.875	102.539	102.439	102.398
6.625	101.533	101.481	101.438	6.625	101.444	101.416	101.353	7	102.942	102.843	102.803
6.75	101.779	101.721	101.650	6.75	101.779	101.721	101.650	7.125	103.297	103.200	103.160
6.875	102.307	102.247	102.197	6.875	102.285	102.220	102.154	7.25	103.431	103.369	103.302
7	102.697	102.635	102.570	7	102.697	102.635	102.567	7.375	103.843	103.727	103.682
7.125	103.094	103.047	102.970	7.125	103.094	103.047	102.970	7.5	104.245	104.172	104.115
7.25	103.435	103.368	103.311	7.25	103.374	103.296	103.212	7.625	104.703	104.625	104.589
7.375	103.909	103.842	103.786	7.375	103.845	103.764	103.682	7.75	105.150	105.067	105.035
7.5	104.332	104.266	104.209	7.5	104.246	104.173	104.116	7.875	105.500	105.365	105.315
7.625	104.743	104.676	104.619	7.625	104.725	104.621	104.526	8	105.407	105.282	105.182
7.75	105.122	105.021	104.923	7.75	105.122	105.021	104.923				
7.875	105.457	105.348	105.276	7.875	105.457	105.348	105.276				
8	105.660	105.575	105.470	8	105.660	105.575	105.470				
8.125	105.988	105.865	105.756	8.125	105.988	105.865	105.756				
8.25	106.465	106.336	106.232	8.25	106.465	106.336	106.232				
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	97.390	97.390	97.390	4.625	97.955	97.955	97.955	5	93.297	93.275	93.253
4.75	97.581	97.548	97.526	4.75	97.956	97.896	97.896	5.125	93.911	93.892	93.869
4.875	98.000	97.950	97.946	4.875	98.515	98.460	98.460	5.25	95.422	95.376	95.341
5	98.402	98.369	98.346	5	98.675	98.592	98.576	5.375	96.122	96.077	96.043
5.125	98.867	98.790	98.769	5.125	99.105	99.028	99.006	5.5	96.827	96.784	96.750
5.25	99.229	99.196	99.173	5.25	99.451	99.398	99.398	5.625	97.449	97.407	97.374
5.375	99.706	99.654	99.639	5.375	99.991	99.943	99.943	5.75	97.922	97.884	97.856
5.5	100.097	100.046	100.031	5.5	100.304	100.261	100.261	5.875	98.548	98.509	98.479
5.625	100.409	100.356	100.341	5.625	100.503	100.434	100.433	6	99.133	99.092	99.061
5.75	100.746	100.697	100.681	5.75	100.816	100.769	100.769	6.125	99.638	99.595	99.562
5.875	101.213	101.166	101.149	5.875	101.193	101.152	101.146	6.25	99.997	99.943	99.899
6	101.564	101.518	101.501	6	101.633	101.597	101.587	6.375	100.558	100.502	100.455
6.125	101.845	101.800	101.783	6.125	101.847	101.817	101.802	6.5	101.049	100.984	100.930
6.25	102.055	101.950	101.924	6.25	101.820	101.733	101.712	6.625	101.537	101.471	101.415
6.375	102.490	102.386	102.359	6.375	102.155	102.073	102.047	6.75	101.776	101.714	101.663
6.5	102.778	102.675	102.648	6.5	102.487	102.411	102.380	6.875	102.309	102.244	102.189
6.625	103.001	102.900	102.873	6.625	102.629	102.558	102.522	7	102.657	102.600	102.554
6.75	102.946	102.919	102.905	6.75	102.773	102.773	102.731	7.125	102.969	102.915	102.871
6.875	103.382	103.355	103.341	6.875	103.028	103.028	102.981	7.25	103.428	103.370	103.322
7	103.328	103.283	103.266	7	103.345	103.345	103.293	7.375	103.880	103.818	103.766
7.125	103.494	103.449	103.433	7.125	103.038	102.992	102.976	7.5	103.920	103.847	103.790
7.25	103.331	103.288	103.197	7.25	102.953	102.878	102.831	7.625	104.106	104.053	104.011
7.375	103.784	103.709	103.662	7.375	103.317	103.242	103.195	7.75	103.332	103.210	103.149
								7.875	103.633	103.512	103.451

Conventional Fixed 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

[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

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.115	98.027	97.937	5	97.397	97.336	97.310	5	95.065	95.002	94.940
5.125	98.463	98.375	98.285	5.125	97.889	97.822	97.793	5.125	95.718	95.655	95.592
5.25	98.778	98.690	98.601	5.25	98.339	98.268	98.236	5.25	96.374	96.311	96.248
5.375	99.111	99.023	98.933	5.375	98.728	98.652	98.616	5.375	96.671	96.608	96.545
5.5	99.425	99.338	99.248	5.5	99.103	99.022	98.982	5.5	97.149	97.086	97.023
5.625	99.714	99.626	99.548	5.625	99.455	99.369	99.327	5.625	97.628	97.565	97.502
5.75	99.942	99.854	99.764	5.75	99.792	99.702	99.655	5.75	97.906	97.843	97.781
5.875	100.129	100.041	99.952	5.875	100.107	100.011	99.961	5.875	98.180	98.117	98.054
6	100.310	100.222	100.132	6	100.397	100.296	100.243	6	98.450	98.387	98.325
6.125	100.481	100.394	100.304	6.125	100.652	100.547	100.490	6.125	98.723	98.660	98.597
6.25	100.594	100.506	100.416	6.25	100.883	100.773	100.713	6.25	98.996	98.933	98.871
6.375	100.636	100.555	100.492	6.375	101.081	100.966	100.902	6.375	99.270	99.207	99.144
6.5	100.736	100.648	100.558	6.5	101.196	101.076	101.009	6.5	99.726	99.663	99.601
6.625	100.920	100.832	100.742	6.625	101.189	101.064	100.993	6.625	99.809	99.746	99.684
6.75	101.036	100.948	100.858	6.75	101.213	101.089	101.009	6.75	100.079	100.016	99.953
6.875	101.032	100.944	100.879	6.875	101.280	101.146	101.068	6.875	100.161	100.098	100.036
7	101.058	100.995	100.932	7	101.295	101.205	101.115	7	100.240	100.177	100.114
7.125	101.110	101.047	100.984	7.125	101.441	101.353	101.264	7.125	100.283	100.220	100.157
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.115	98.027	97.937	5	97.494	97.432	97.407	5	95.015	94.952	94.889
5.125	98.463	98.375	98.285	5.125	97.984	97.918	97.889	5.125	95.668	95.605	95.542
5.25	98.778	98.690	98.601	5.25	98.434	98.363	98.330	5.25	96.324	96.261	96.198
5.375	99.111	99.023	98.933	5.375	98.822	98.745	98.710	5.375	96.621	96.558	96.495
5.5	99.425	99.338	99.248	5.5	99.195	99.114	99.075	5.5	97.099	97.036	96.973
5.625	99.714	99.626	99.537	5.625	99.546	99.460	99.418	5.625	97.578	97.515	97.452
5.75	99.942	99.854	99.764	5.75	99.882	99.792	99.745	5.75	97.856	97.793	97.730
5.875	100.129	100.041	99.952	5.875	100.196	100.100	100.050	5.875	98.130	98.067	98.004
6	100.310	100.222	100.132	6	100.486	100.385	100.332	6	98.400	98.337	98.274
6.125	100.481	100.394	100.304	6.125	100.741	100.636	100.579	6.125	98.673	98.610	98.547
6.25	100.594	100.506	100.416	6.25	100.972	100.862	100.802	6.25	98.946	98.883	98.820
6.375	100.636	100.548	100.458	6.375	101.172	101.057	100.993	6.375	99.220	99.157	99.094
6.5	100.736	100.648	100.558	6.5	101.289	101.169	101.102	6.5	99.676	99.613	99.550
6.625	100.920	100.832	100.742	6.625	101.283	101.159	101.088	6.625	99.759	99.696	99.633
6.75	101.036	100.948	100.858	6.75	101.309	101.179	101.105	6.75	100.029	99.966	99.903
6.875	101.032	100.944	100.854	6.875	101.379	101.244	101.167	6.875	100.111	100.048	99.985
7	101.021	100.945	100.882	7	101.395	101.255	101.174	7	100.190	100.127	100.064
7.125	101.060	100.997	100.934	7.125	101.441	101.353	101.264	7.125	100.233	100.170	100.107

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.213	94.169	94.159	5.75	97.997	97.939	97.909	4.375	95.680	95.650	95.618
5.25	95.109	95.095	95.074	5.875	98.593	98.534	98.505	4.5	96.057	96.027	95.996
5.375	95.807	95.793	95.772	6	99.125	99.066	99.037	4.625	96.404	96.374	96.343
5.5	96.491	96.477	96.456	6.125	99.531	99.472	99.443	4.75	97.128	97.105	97.081
5.625	97.135	97.121	97.100	6.25	99.838	99.765	99.721	4.875	97.547	97.525	97.500
5.75	97.654	97.603	97.564	6.375	100.391	100.319	100.275	5	97.823	97.800	97.776
5.875	98.308	98.258	98.219	6.5	100.880	100.808	100.764	5.125	98.055	98.032	98.008
6	98.933	98.884	98.846	6.625	101.232	101.159	101.115	5.25	98.741	98.719	98.694
6.125	99.563	99.515	99.477	6.75	101.446	101.374	101.330	5.375	99.047	99.024	99.000
6.25	99.826	99.757	99.712	6.875	101.949	101.876	101.832	5.5	99.482	99.459	99.435
6.375	100.408	100.338	100.293	7	102.385	102.313	102.269	5.625	99.713	99.691	99.666
6.5	100.962	100.894	100.850	7.125	102.629	102.556	102.512	5.75	100.083	100.051	100.018
6.625	101.444	101.379	101.334	7.25	102.817	102.744	102.696	5.875	100.452	100.429	100.405
				7.375	103.239	103.167	103.118	6	100.698	100.675	100.650
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.421	95.383	95.343								
4.75	96.045	96.007	95.967								
4.875	96.264	96.226	96.187								
5	96.579	96.542	96.502								
5.125	96.957	96.919	96.879								
5.25	97.296	97.258	97.219								
5.375	97.627	97.589	97.549								
5.5	97.882	97.844	97.804								
5.625	98.233	98.196	98.156								
5.75	98.511	98.474	98.434								
5.875	98.848	98.810	98.770								
6	99.434	99.396	99.356								

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	94.991	94.979	94.873	5.75	99.471	99.406	99.379	4.25	95.257	95.227	95.195
5.5	95.682	95.666	95.561	5.875	100.034	99.971	99.942	4.375	95.680	95.650	95.618
5.625	96.346	96.324	96.218	6	100.539	100.475	100.447	4.5	96.057	96.027	95.996
5.75	97.515	97.448	97.421	6.125	100.900	100.838	100.810	4.625	96.404	96.374	96.343
5.875	98.144	98.079	98.052	6.25	100.832	100.748	100.715	4.75	97.128	97.105	97.081
6	98.734	98.671	98.644	6.375	101.316	101.233	101.198	4.875	97.547	97.525	97.500
6.125	99.287	99.224	99.197	6.5	101.757	101.676	101.641	5	97.823	97.800	97.776
6.25	99.700	99.614	99.581	6.625	102.135	102.054	102.019	5.125	98.055	98.032	98.008
6.375	100.242	100.158	100.125	6.75	102.091	101.990	101.949	5.25	98.741	98.719	98.694
6.5	100.757	100.674	100.641	6.875	102.539	102.439	102.398	5.375	99.047	99.024	99.000
6.625	101.164	101.081	101.049	7	102.942	102.843	102.803	5.5	99.482	99.459	99.435
6.75	101.585	101.482	101.443	7.125	103.297	103.200	103.160	5.625	99.713	99.691	99.666
6.875	102.050	101.948	101.909	7.25	103.395	103.278	103.233	5.75	100.083	100.051	100.018
7	102.446	102.346	102.307	7.375	103.843	103.727	103.682	5.875	100.452	100.429	100.405
7.125	102.832	102.714	102.675	7.5	104.189	104.074	104.029	6	100.698	100.675	100.650
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.421	95.383	95.343								
4.75	97.073	97.014	96.998								
4.875	97.422	97.365	97.349								
5	97.896	97.840	97.825								
5.125	98.476	98.421	98.406								
5.25	98.822	98.768	98.753								
5.375	99.158	99.106	99.091								
5.5	99.444	99.393	99.378								
5.625	99.968	99.919	99.902								
5.75	100.304	100.255	100.239								
5.875	100.631	100.584	100.567								
6	100.955	100.909	100.892								

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	94.778	94.809	94.787
5.25	95.411	95.411	95.382
5.375	96.028	96.034	96.001
5.5	96.637	96.649	96.613
5.625	97.243	97.255	97.219
5.75	97.881	97.862	97.819
5.875	98.446	98.432	98.386
6	98.993	98.985	98.936
6.125	99.512	99.504	99.455
6.25	99.977	99.938	99.881
6.375	100.498	100.454	100.400
6.5	100.968	100.930	100.871
6.625	101.443	101.416	101.353
6.75	101.779	101.721	101.650
6.875	102.285	102.220	102.154
7	102.697	102.635	102.567
7.125	103.094	103.047	102.970
7.25	103.374	103.296	103.212
7.375	103.845	103.764	103.682

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	94.642	95.175	95.091	4.75	94.642	95.175	95.091	5	96.008	96.153	96.069
4.875	95.298	95.544	95.460	4.875	95.298	95.544	95.460	5.125	96.708	96.664	96.650
5	96.008	96.153	96.069	5	96.008	96.153	96.069	5.25	97.514	97.741	97.643
5.125	96.708	96.664	96.650	5.125	96.708	96.664	96.650	5.375	97.954	98.153	98.055
5.25	97.542	97.741	97.643	5.25	97.514	97.741	97.643	5.5	98.561	98.628	98.530
5.375	98.238	98.210	98.152	5.375	97.954	98.153	98.055	5.625	99.237	99.178	99.150
5.5	98.703	98.675	98.617	5.5	98.561	98.628	98.530	5.75	99.903	99.800	99.709
5.625	99.237	99.188	99.150	5.625	99.237	99.178	99.150	5.875	100.372	100.194	100.103
5.75	99.903	99.800	99.709	5.75	99.903	99.800	99.709	6	100.952	100.768	100.609
5.875	100.372	100.201	100.135	5.875	100.372	100.194	100.103	6.125	101.284	101.099	100.965
6	100.952	100.768	100.609	6	100.952	100.768	100.609	6.25	101.595	101.813	101.672
6.125	101.284	101.189	101.124	6.125	101.284	101.099	100.965	6.375	101.739	101.756	101.616
6.25	101.595	101.813	101.672	6.25	101.595	101.813	101.672	6.5	102.323	102.325	102.184
6.375	101.851	101.780	101.676	6.375	101.739	101.756	101.616	6.625	102.848	102.747	102.676
6.5	102.330	102.325	102.184	6.5	102.323	102.325	102.184	6.75	103.195	103.106	103.028
6.625	102.848	102.765	102.676	6.625	102.848	102.747	102.676	6.875	103.120	103.091	102.971
6.75	103.195	103.106	103.028	6.75	103.195	103.106	103.028	7	103.494	103.653	103.534
6.875	103.120	103.091	102.971	6.875	103.120	103.091	102.971	7.125	103.963	104.072	103.953
7	103.524	103.653	103.534	7	103.494	103.653	103.534	7.25	104.294	104.193	104.122
7.125	103.963	104.072	103.953	7.125	103.963	104.072	103.953	7.375	103.266	103.180	103.102
7.25	104.294	104.261	104.221	7.25	104.294	104.193	104.122	7.5	103.760	103.687	103.645
7.375	103.546	103.460	103.384	7.375	103.266	103.180	103.102	7.625	104.286	104.214	104.171
7.5	104.021	103.936	103.859	7.5	103.760	103.687	103.645	7.75	104.697	104.625	104.582
								7.875	103.255	103.460	103.428
								8	103.662	103.868	103.835
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	96.425	96.417	96.410	4.25	95.967	95.910	96.015	4.75	93.773	93.750	93.801
4.375	96.894	96.886	96.879	4.375	96.542	96.485	96.590	4.875	94.511	94.487	94.538
4.5	97.364	97.357	97.350	4.5	97.115	97.058	97.163	5	95.244	95.220	95.271
4.625	97.837	97.829	97.822	4.625	97.683	97.626	97.731	5.125	95.842	95.819	95.870
4.75	98.179	98.523	98.320	4.75	98.038	98.523	98.320	5.25	96.678	96.728	96.599
4.875	98.651	98.757	98.618	4.875	98.279	98.757	98.554	5.375	97.374	97.346	97.288
5	99.125	99.109	99.092	5	98.834	99.081	98.878	5.5	97.872	97.871	97.908
5.125	99.597	99.582	99.565	5.125	99.375	99.281	99.372	5.625	98.355	98.354	98.391
5.25	99.829	100.306	100.096	5.25	99.829	100.306	100.096	5.75	99.145	99.038	98.915
5.375	100.218	100.429	100.219	5.375	99.952	100.429	100.219	5.875	99.795	99.610	99.530
5.5	100.675	100.748	100.616	5.5	100.420	100.748	100.537	6	100.295	100.110	100.093
5.625	101.132	101.110	101.073	5.625	100.900	100.930	100.892	6.125	100.654	100.604	100.539
5.75	101.112	101.359	101.096	5.75	101.059	101.359	101.096	6.25	100.982	100.815	100.781
5.875	101.617	101.564	101.507	5.875	101.113	101.037	101.100	6.375	101.363	101.273	101.149
6	102.074	102.021	101.964	6	101.564	101.488	101.552	6.5	101.873	101.782	101.658
								6.625	102.379	102.288	102.165
								6.75	102.042	101.963	101.885
								6.875	102.051	102.012	101.963
								7	102.477	102.438	102.391
								7.125	102.892	102.855	102.807
								7.25	102.498	102.397	102.326
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	96.451	96.728	96.599	5	95.244	95.220	95.271	4.5	94.475	94.293	94.298
5.375	97.112	97.111	97.148	5.125	95.842	95.819	95.870	4.625	95.037	94.855	94.860
5.5	97.872	97.871	97.908	5.25	96.451	96.728	96.599	4.75	95.043	95.028	95.024
5.625	98.355	98.354	98.391	5.375	97.112	97.111	97.148	4.875	95.548	95.533	95.529
5.75	99.145	99.038	98.915	5.5	97.872	97.871	97.908	5	96.005	95.990	95.986
5.875	99.795	99.610	99.512	5.625	98.362	98.354	98.391	5.125	96.462	96.447	96.443
6	100.295	100.110	100.093	5.75	98.968	99.038	98.915	5.25	96.694	96.671	96.634
6.125	100.591	100.548	100.536	5.875	99.566	99.520	99.486	5.375	97.198	97.176	97.139
6.25	100.982	100.815	100.781	6	100.090	100.070	100.093	5.5	97.655	97.633	97.596
6.375	101.046	100.975	100.904	6.125	100.533	100.513	100.536	5.625	98.112	98.090	98.053
6.5	101.605	101.534	101.463	6.25	100.777	100.735	100.701	5.75	98.092	98.039	97.982
6.625	101.902	101.819	101.770	6.375	101.004	100.909	100.870	5.875	98.597	98.544	98.487
6.75	102.042	101.963	101.885	6.5	101.457	101.363	101.327	6	99.054	99.001	98.944
6.875	102.051	102.012	101.963	6.625	101.894	101.801	101.762	6.125	99.500	99.447	99.390

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	97.514	97.741	97.643	5.25	97.514	97.741	97.643	5.25	97.514	97.741	97.643
5.375	97.954	98.153	98.055	5.375	97.954	98.153	98.055	5.375	97.954	98.153	98.055
5.5	98.561	98.628	98.530	5.5	98.561	98.628	98.530	5.5	98.561	98.628	98.530
5.625	99.237	99.178	99.150	5.625	99.237	99.178	99.150	5.625	99.237	99.178	99.150
5.75	99.903	99.800	99.709	5.75	99.903	99.800	99.709	5.75	99.903	99.800	99.709
5.875	100.372	100.194	100.103	5.875	100.372	100.194	100.103	5.875	100.372	100.194	100.103
6	100.952	100.768	100.609	6	100.952	100.768	100.609	6	100.952	100.768	100.609
6.125	101.284	101.099	100.965	6.125	101.284	101.099	100.965	6.125	101.284	101.099	100.965
6.25	101.595	101.813	101.672	6.25	101.595	101.813	101.672	6.25	101.595	101.813	101.672
6.375	101.739	101.756	101.616	6.375	101.739	101.756	101.616	6.375	101.739	101.756	101.616
6.5	102.323	102.325	102.184	6.5	102.323	102.325	102.184	6.5	102.323	102.325	102.184
6.625	102.848	102.747	102.676	6.625	102.848	102.747	102.676	6.625	102.848	102.747	102.676
6.75	103.195	103.106	103.028	6.75	103.195	103.106	103.028	6.75	103.195	103.106	103.028
6.875	103.120	103.091	102.971	6.875	103.120	103.091	102.971	6.875	103.120	103.091	102.971
7	103.494	103.653	103.534	7	103.494	103.653	103.534	7	103.494	103.653	103.534
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.115	97.058	97.163	4.25	95.967	95.910	96.015	5.25	96.451	96.728	96.599
4.625	97.683	97.626	97.731	4.375	96.542	96.485	96.590	5.375	97.112	97.111	97.148
4.75	98.038	98.523	98.320	4.5	97.115	97.058	97.163	5.5	97.872	97.871	97.908
4.875	98.279	98.757	98.554	4.625	97.683	97.626	97.731	5.625	98.355	98.354	98.391
5	98.834	99.081	98.878	4.75	97.863	97.818	97.803	5.75	99.145	99.038	98.915
5.125	99.375	99.281	99.372	4.875	98.279	98.184	98.275	5.875	99.795	99.610	99.512
5.25	99.829	100.306	100.096	5	98.834	98.740	98.831	6	100.295	100.110	100.093
5.375	99.952	100.429	100.219	5.125	99.375	99.281	99.372	6.125	100.591	100.548	100.536
5.5	100.420	100.748	100.537	5.25	99.556	99.511	99.495	6.25	100.982	100.815	100.781
5.625	100.900	100.930	100.892	5.375	99.912	99.827	99.904	6.375	101.046	100.975	100.904
5.75	101.059	101.359	101.096	5.5	100.420	100.335	100.412	6.5	101.605	101.534	101.463
5.875	101.113	101.037	101.100	5.625	100.900	100.815	100.892	6.625	101.902	101.819	101.770
6	101.564	101.488	101.552	5.75	101.059	101.014	100.997	6.75	102.042	101.963	101.885
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	96.451	96.728	96.599	5.25	96.451	96.728	96.599	4.5	94.475	94.293	94.298
5.375	97.112	97.111	97.148	5.375	97.112	97.111	97.148	4.625	95.037	94.855	94.860
5.5	97.872	97.871	97.908	5.5	97.872	97.871	97.908	4.75	93.498	93.415	93.401
5.625	98.355	98.354	98.391	5.625	98.362	98.354	98.391	4.875	94.051	93.756	93.747
5.75	99.145	99.038	98.915	5.75	98.968	99.038	98.915	5	94.585	94.290	94.281
5.875	99.795	99.610	99.512	5.875	99.391	99.371	99.395	5.125	95.090	94.795	94.786
6	100.295	100.110	100.093	6	100.090	100.070	100.093	5.25	96.060	96.038	96.017
6.125	100.591	100.548	100.536	6.125	100.533	100.513	100.536	5.375	96.127	96.105	96.084
6.25	100.982	100.815	100.781	6.25	100.702	100.675	100.587	5.5	96.523	96.502	96.480
6.375	101.046	100.975	100.904	6.375	100.724	100.893	100.721	5.625	96.931	96.910	96.889
6.5	101.605	101.534	101.463	6.5	101.387	101.318	101.327	5.75	98.038	97.981	97.925
6.625	101.902	101.819	101.770	6.625	101.803	101.734	101.743	5.875	98.273	98.216	98.160
6.75	102.042	101.963	101.885	6.75	101.711	101.610	101.539	6	98.611	98.554	98.498
6.875	102.051	102.012	101.963	6.875	101.267	101.341	101.190	6.125	98.909	98.852	98.795

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	96.733	96.689	96.675	5.125	96.733	96.689	96.675	4.75	94.667	95.044	94.960
5.25	97.539	97.628	97.530	5.25	97.539	97.628	97.530	4.875	95.323	95.575	95.491
5.375	97.979	98.072	97.974	5.375	97.979	98.072	97.974	5	96.033	96.004	95.975
5.5	98.586	98.584	98.500	5.5	98.586	98.584	98.500	5.125	96.733	96.689	96.675
5.625	99.262	99.203	99.175	5.625	99.262	99.203	99.175	5.25	97.539	97.628	97.530
5.75	99.928	99.743	99.701	5.75	99.928	99.743	99.701	5.375	97.979	98.072	97.974
5.875	100.397	100.213	100.028	5.875	100.397	100.213	100.028	5.5	98.586	98.584	98.500
6	100.977	100.793	100.608	6	100.977	100.793	100.608	5.625	99.262	99.203	99.175
6.125	101.309	101.124	100.946	6.125	101.309	101.124	100.946	5.75	99.928	99.743	99.701
6.25	101.620	101.463	101.322	6.25	101.620	101.463	101.322	5.875	100.397	100.213	100.028
6.375	101.764	101.693	101.622	6.375	101.764	101.693	101.622	6	100.977	100.793	100.608
6.5	102.283	102.212	102.141	6.5	102.283	102.212	102.141	6.125	101.309	101.124	100.946
6.625	102.695	102.606	102.535	6.625	102.695	102.606	102.535	6.25	101.620	101.463	101.322
6.75	103.209	103.131	103.053	6.75	103.209	103.131	103.053	6.375	101.764	101.693	101.622
6.875	103.145	103.067	102.989	6.875	103.145	103.067	102.989	6.5	102.283	102.212	102.141
7	103.519	103.440	103.362	7	103.519	103.440	103.362	6.625	102.695	102.606	102.535
7.125	103.988	103.910	103.832	7.125	103.988	103.910	103.832	6.75	103.209	103.131	103.053
7.25	104.284	104.183	104.112	7.25	104.284	104.183	104.112	6.875	103.145	103.067	102.989
7.375	103.399	103.335	103.271	7.375	103.291	103.205	103.120	7	103.519	103.440	103.362
7.5	103.718	103.632	103.547	7.5	103.718	103.632	103.547	7.125	103.988	103.910	103.832
7.625	104.158	104.086	104.043	7.625	104.158	104.086	104.043	7.25	104.284	104.183	104.112
7.75	104.569	104.497	104.454	7.75	104.569	104.497	104.454	7.375	103.291	103.205	103.120
7.875	103.934	103.870	103.806	7.875	103.060	103.226	103.234	7.5	103.718	103.632	103.547
8	104.115	104.051	103.987	8	103.385	103.551	103.559	7.625	104.158	104.086	104.043
8.125	104.345	104.281	104.218	8.125	103.685	103.850	103.858	7.75	104.569	104.497	104.454
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	96.450	96.442	96.435	4.25	96.054	95.997	96.102	4.875	94.483	94.420	94.511
4.375	96.919	96.911	96.904	4.375	96.580	96.523	96.628	5	95.206	95.143	95.234
4.5	97.389	97.382	97.375	4.5	97.094	97.037	97.142	5.125	95.695	95.631	95.722
4.625	97.862	97.854	97.847	4.625	97.591	97.534	97.639	5.25	96.570	96.847	96.749
4.75	98.204	98.579	98.377	4.75	97.888	97.843	97.828	5.375	97.133	97.091	97.168
4.875	98.676	98.782	98.643	4.875	98.255	98.161	98.252	5.5	97.814	97.772	97.849
5	99.150	99.134	99.117	5	98.719	98.624	98.715	5.625	98.337	98.278	98.293
5.125	99.622	99.607	99.590	5.125	99.153	99.059	99.150	5.75	99.170	99.156	99.065
5.25	99.729	100.206	99.996	5.25	99.581	99.536	99.520	5.875	99.820	99.635	99.450
5.375	100.179	100.360	100.150	5.375	99.801	99.716	99.793	6	100.320	100.135	99.991
5.5	100.629	100.606	100.582	5.5	100.190	100.105	100.182	6.125	100.541	100.356	100.260
5.625	101.063	101.041	101.016	5.625	100.543	100.497	100.535	6.25	101.007	100.823	100.638
5.75	101.084	101.102	101.022	5.75	101.084	101.039	101.022	6.375	101.071	101.000	100.929
5.875	101.486	101.433	101.380	5.875	100.938	100.862	100.925	6.5	101.630	101.559	101.488
6	101.886	101.833	101.780	6	101.277	101.201	101.265	6.625	101.915	101.844	101.773
								6.75	102.067	101.988	101.910
								6.875	101.833	101.755	101.677
								7	102.206	102.128	102.050
								7.125	102.675	102.597	102.519
								7.25	102.523	102.422	102.351
								7.375	101.133	101.061	101.018
								7.5	101.676	101.603	101.560
								7.625	102.202	102.129	102.087
								7.75	102.563	102.490	102.448
								7.875	99.608	99.624	99.632
								8	99.933	99.949	99.957
								8.125	100.233	100.249	100.256
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	101.630	101.559	101.488	6.125	100.257	100.197	100.260	4.5	94.434	94.252	94.257
6.625	101.915	101.844	101.773	6.25	100.727	100.654	100.612	4.625	94.888	94.707	94.711
6.75	102.067	101.988	101.910	6.375	100.672	100.563	100.613	4.75	93.546	93.440	93.426
6.875	101.833	101.755	101.677	6.5	101.223	101.115	101.164	4.875	93.986	93.714	93.700
7	102.206	102.128	102.050	6.625	101.537	101.429	101.478	5	94.385	94.149	94.135
7.125	102.675	102.597	102.519	6.75	101.736	101.635	101.564	5.125	94.738	94.557	94.542
7.25	102.523	102.422	102.351	6.875	101.088	100.961	100.996	5.25	96.085	96.063	96.042
7.375	101.133	101.061	101.018	7	101.532	101.421	101.440	5.375	96.152	96.130	96.109
7.5	101.676	101.603	101.560	7.125	102.082	101.980	101.909	5.5	96.548	96.527	96.505
7.625	102.202	102.129	102.087	7.25	102.573	102.472	102.401	5.625	96.956	96.935	96.914
7.75	102.563	102.490	102.448	7.375	101.183	101.111	101.068	5.75	98.063	98.006	97.950
7.875	99.608	99.624	99.632	7.5	101.726	101.653	101.610	5.875	98.298	98.241	98.185
8	99.933	99.949	99.957	7.625	102.252	102.179	102.137	6	98.636	98.579	98.523
8.125	100.233	100.249	100.256	7.75	99.296	99.312	99.319	6.125	98.934	98.877	98.820

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	101.764	101.693	101.622	6.375	101.764	101.693	101.622	6	100.977	100.793	100.608
6.5	102.283	102.212	102.141	6.5	102.283	102.212	102.141	6.125	101.309	101.124	100.946
6.625	102.695	102.606	102.535	6.625	102.695	102.606	102.535	6.25	101.620	101.463	101.322
6.75	103.209	103.131	103.053	6.75	103.209	103.131	103.053	6.375	101.764	101.693	101.622
6.875	103.145	103.067	102.989	6.875	103.145	103.067	102.989	6.5	102.283	102.212	102.141
7	103.519	103.440	103.362	7	103.519	103.440	103.362	6.625	102.695	102.606	102.535
7.125	103.988	103.910	103.832	7.125	103.988	103.910	103.832	6.75	103.209	103.131	103.053
7.25	104.284	104.183	104.112	7.25	104.284	104.183	104.112	6.875	103.145	103.067	102.989
7.375	103.399	103.335	103.271	7.375	103.291	103.205	103.120	7	103.519	103.440	103.362
7.5	103.718	103.632	103.547	7.5	103.718	103.632	103.547	7.125	103.988	103.910	103.832
7.625	104.158	104.086	104.043	7.625	104.158	104.086	104.043	7.25	104.284	104.183	104.112
7.75	104.569	104.497	104.454	7.75	104.569	104.497	104.454	7.375	103.291	103.205	103.120
7.875	103.934	103.870	103.806	7.875	103.110	103.276	103.284	7.5	103.718	103.632	103.547
8	104.115	104.051	103.987	8	103.435	103.601	103.609	7.625	104.158	104.086	104.043
8.125	104.345	104.281	104.218	8.125	103.735	103.900	103.908	7.75	104.569	104.497	104.454
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	97.389	97.382	97.375	4.5	97.094	97.037	97.142	6.625	101.915	101.844	101.773
4.625	97.862	97.854	97.847	4.625	97.591	97.534	97.639	6.75	102.067	101.988	101.910
4.75	98.204	98.579	98.377	4.75	97.888	97.843	97.828	6.875	101.833	101.755	101.677
4.875	98.676	98.782	98.643	4.875	98.255	98.161	98.252	7	102.206	102.128	102.050
5	99.150	99.134	99.117	5	98.719	98.624	98.715	7.125	102.675	102.597	102.519
5.125	99.622	99.607	99.590	5.125	99.153	99.059	99.150	7.25	102.523	102.422	102.351
5.25	99.729	100.206	99.996	5.25	99.581	99.536	99.520	7.375	102.237	102.173	102.109
5.375	100.179	100.360	100.150	5.375	99.801	99.716	99.793	7.5	102.204	102.140	102.076
5.5	100.629	100.606	100.582	5.5	100.190	100.105	100.182	7.625	102.325	102.261	102.197
5.625	101.063	101.041	101.016	5.625	100.543	100.497	100.535	7.75	102.563	102.490	102.448
5.75	101.084	101.102	101.022	5.75	101.084	101.039	101.022	7.875	101.459	101.395	101.331
5.875	101.486	101.433	101.380	5.875	100.938	100.862	100.925	8	101.390	101.326	101.262
6	101.886	101.833	101.780	6	101.277	101.201	101.265	8.125	101.620	101.556	101.493
6.125	102.265	102.213	102.159	6.125	101.798	101.723	101.678				
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	101.630	101.559	101.488	6.125	100.257	100.197	100.260	4.5	94.434	94.252	94.257
6.625	101.915	101.844	101.773	6.25	100.727	100.654	100.612	4.625	94.888	94.707	94.711
6.75	102.067	101.988	101.910	6.375	100.672	100.563	100.613	4.75	93.546	93.440	93.426
6.875	101.833	101.755	101.677	6.5	101.223	101.115	101.164	4.875	93.986	93.714	93.700
7	102.206	102.128	102.050	6.625	101.537	101.429	101.478	5	94.385	94.149	94.135
7.125	102.675	102.597	102.519	6.75	101.736	101.635	101.564	5.125	94.738	94.557	94.542
7.25	102.523	102.422	102.351	6.875	101.088	100.961	100.996	5.25	96.085	96.063	96.042
7.375	101.133	101.061	101.018	7	101.532	101.421	101.440	5.375	96.152	96.130	96.109
7.5	101.676	101.603	101.560	7.125	102.082	101.980	101.909	5.5	96.548	96.527	96.505
7.625	102.202	102.129	102.087	7.25	102.573	102.472	102.401	5.625	96.956	96.935	96.914
7.75	102.563	102.490	102.448	7.375	101.183	101.111	101.068	5.75	98.063	98.006	97.950
7.875	99.608	99.624	99.632	7.5	101.726	101.653	101.610	5.875	98.298	98.241	98.185
8	99.933	99.949	99.957	7.625	102.252	102.179	102.137	6	98.636	98.579	98.523
8.125	100.233	100.249	100.256	7.75	99.296	99.312	99.319	6.125	98.934	98.877	98.820

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	99.293	99.110	98.810	6.75	97.793	97.610	97.310
6.875	99.765	99.568	99.268	6.875	98.265	98.068	97.768
7	100.269	100.072	99.772	7	98.769	98.572	98.272
7.125	100.715	100.518	100.218	7.125	99.215	99.018	98.718
7.25	101.141	100.944	100.644	7.25	99.641	99.444	99.144
7.375	101.044	100.818	100.518	7.375	99.544	99.318	99.018
7.5	101.508	101.282	100.982	7.5	100.008	99.782	99.482
7.625	101.914	101.688	101.388	7.625	100.414	100.188	99.888
7.75	102.310	102.084	101.784	7.75	100.810	100.584	100.284
7.875	102.054	101.814	101.514	7.875	100.554	100.314	100.014
8	102.478	102.238	101.938	8	100.978	100.738	100.438
8.125	102.864	102.624	102.324	8.125	101.364	101.124	100.824
8.25	103.220	102.980	102.680	8.25	101.720	101.480	101.180
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.293	97.110	96.810	6.75	95.793	95.610	95.310
6.875	97.765	97.568	97.268	6.875	96.265	96.068	95.768
7	98.269	98.072	97.772	7	96.769	96.572	96.272
7.125	98.715	98.518	98.218	7.125	97.215	97.018	96.718
7.25	99.141	98.944	98.644	7.25	97.641	97.444	97.144
7.375	99.044	98.818	98.518	7.375	97.544	97.318	97.018
7.5	99.508	99.282	98.982	7.5	98.008	97.782	97.482
7.625	99.914	99.688	99.388	7.625	98.414	98.188	97.888
7.75	100.310	100.084	99.784	7.75	98.810	98.584	98.284
7.875	100.054	99.814	99.514	7.875	98.554	98.314	98.014
8	100.478	100.238	99.938	8	98.978	98.738	98.438
8.125	100.864	100.624	100.324	8.125	99.364	99.124	98.824
8.25	101.220	100.980	100.680	8.25	99.720	99.480	99.180
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.543	98.360	98.060	6.75	96.543	96.360	96.060
6.875	99.015	98.818	98.518	6.875	97.015	96.818	96.518
7	99.519	99.322	99.022	7	97.519	97.322	97.022
7.125	99.965	99.768	99.468	7.125	97.965	97.768	97.468
7.25	100.391	100.194	99.894	7.25	98.391	98.194	97.894
7.375	100.294	100.068	99.768	7.375	98.294	98.068	97.768
7.5	100.758	100.532	100.232	7.5	98.758	98.532	98.232
7.625	101.164	100.938	100.638	7.625	99.164	98.938	98.638
7.75	101.560	101.334	101.034	7.75	99.560	99.334	99.034
7.875	101.304	101.064	100.764	7.875	99.304	99.064	98.764
8	101.728	101.488	101.188	8	99.728	99.488	99.188
8.125	102.114	101.874	101.574	8.125	100.114	99.874	99.574
8.25	102.470	102.230	101.930	8.25	100.470	100.230	99.930

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.