



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.436	92.402	92.338	4.75	92.337	92.337	92.205	5.125	96.501	96.495	96.465
4.875	93.568	93.594	93.571	4.875	93.568	93.594	93.571	5.25	97.245	97.230	97.207
5	94.262	94.294	94.267	5	94.262	94.294	94.267	5.375	97.786	97.774	97.750
5.125	94.822	94.853	94.827	5.125	94.822	94.853	94.827	5.5	98.302	98.291	98.267
5.25	95.483	95.452	95.427	5.25	95.417	95.417	95.383	5.625	98.744	98.734	98.709
5.375	96.170	96.139	96.115	5.375	96.028	96.034	95.997	5.75	99.447	99.378	99.348
5.5	96.866	96.834	96.810	5.5	96.635	96.646	96.605	5.875	100.004	99.935	99.904
5.625	97.461	97.429	97.405	5.625	97.236	97.248	97.206	6	100.500	100.432	100.401
5.75	97.927	97.889	97.856	5.75	97.901	97.881	97.832	6.125	100.879	100.828	100.788
5.875	98.547	98.509	98.476	5.875	98.460	98.446	98.393	6.25	100.860	100.773	100.736
6	99.119	99.081	99.048	6	99.002	98.994	98.937	6.375	101.342	101.316	101.231
6.125	99.624	99.586	99.554	6.125	99.519	99.511	99.454	6.5	101.883	101.852	101.771
6.25	99.991	99.939	99.890	6.25	99.947	99.908	99.844	6.625	102.165	102.102	102.049
6.375	100.559	100.506	100.458	6.375	100.467	100.419	100.362	6.75	102.017	101.912	101.871
6.5	101.063	101.010	100.962	6.5	100.953	100.888	100.837	6.875	102.455	102.351	102.310
6.625	101.558	101.505	101.457	6.625	101.422	101.374	101.310	7	102.850	102.746	102.704
6.75	101.769	101.709	101.653	6.75	101.763	101.705	101.625	7.125	103.203	103.141	103.069
6.875	102.322	102.262	102.206	6.875	102.271	102.205	102.131	7.25	103.412	103.349	103.298
7	102.690	102.631	102.574	7	102.682	102.617	102.543	7.375	103.744	103.659	103.613
7.125	103.060	103.014	102.926	7.125	103.060	103.014	102.926	7.5	104.225	104.152	104.110
7.25	103.337	103.270	103.206	7.25	103.320	103.242	103.170	7.625	104.714	104.635	104.583
7.375	103.797	103.730	103.666	7.375	103.793	103.709	103.619	7.75	105.150	105.077	105.030
7.5	104.225	104.153	104.111	7.5	104.225	104.152	104.111	7.875	105.494	105.355	105.302
7.625	104.654	104.568	104.503	7.625	104.654	104.551	104.444	8	105.317	105.209	105.150
7.75	105.048	104.945	104.898	7.75	105.048	104.945	104.898				
7.875	105.406	105.283	105.221	7.875	105.406	105.283	105.221				
8	105.626	105.517	105.416	8	105.626	105.517	105.416				
8.125	105.794	105.705	105.587	8.125	105.794	105.705	105.587				
8.25	106.099	105.966	105.852	8.25	106.099	105.966	105.852				
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	97.409	97.409	97.409	4.625	97.974	97.974	97.974	5	93.332	93.310	93.284
4.75	97.617	97.635	97.626	4.75	98.006	97.946	97.946	5.125	93.943	93.924	93.896
4.875	98.050	97.996	97.995	4.875	98.564	98.509	98.509	5.25	95.475	95.434	95.399
5	98.395	98.398	98.387	5	98.674	98.625	98.625	5.375	96.160	96.119	96.083
5.125	98.815	98.815	98.789	5.125	98.992	98.992	98.966	5.5	96.855	96.814	96.779
5.25	99.200	99.177	99.146	5.25	99.421	99.368	99.368	5.625	97.462	97.421	97.386
5.375	99.628	99.598	99.583	5.375	99.960	99.913	99.913	5.75	97.947	97.909	97.876
5.5	100.017	99.988	99.973	5.5	100.273	100.231	100.231	5.875	98.563	98.523	98.489
5.625	100.351	100.331	100.289	5.625	100.439	100.402	100.402	6	99.120	99.078	99.042
5.75	100.688	100.632	100.587	5.75	100.706	100.660	100.660	6.125	99.611	99.555	99.503
5.875	101.091	101.038	101.017	5.875	101.083	101.042	101.037	6.25	100.009	99.955	99.905
6	101.440	101.386	101.366	6	101.523	101.487	101.477	6.375	100.570	100.513	100.460
6.125	101.717	101.664	101.643	6.125	101.737	101.707	101.691	6.5	101.068	101.003	100.942
6.25	101.957	101.916	101.861	6.25	101.741	101.653	101.633	6.625	101.561	101.494	101.431
6.375	102.387	102.313	102.283	6.375	102.075	101.993	101.967	6.75	101.785	101.724	101.666
6.5	102.671	102.597	102.567	6.5	102.407	102.331	102.300	6.875	102.331	102.265	102.203
6.625	102.890	102.817	102.786	6.625	102.548	102.478	102.441	7	102.700	102.635	102.574
6.75	103.026	102.930	102.890	6.75	102.786	102.786	102.744	7.125	102.983	102.927	102.874
6.875	103.457	103.362	103.322	6.875	103.041	103.041	102.994	7.25	103.337	103.279	103.226
7	103.323	103.278	103.260	7	103.357	103.357	103.305	7.375	103.776	103.715	103.659
7.125	103.473	103.428	103.411	7.125	103.026	102.981	102.963	7.5	103.791	103.738	103.690
7.25	103.300	103.224	103.176	7.25	102.945	102.870	102.822	7.625	104.050	103.998	103.949
7.375	103.773	103.698	103.650	7.375	103.310	103.235	103.187	7.75	103.310	103.188	103.126
								7.875	103.619	103.477	103.426

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	98.198	98.225	98.166	5	97.584	97.516	97.500	5	95.102	95.039	94.976
5.125	98.568	98.590	98.529	5.125	98.059	97.985	97.966	5.125	95.754	95.691	95.628
5.25	98.900	98.916	98.854	5.25	98.486	98.408	98.385	5.25	96.410	96.347	96.284
5.375	99.239	99.250	99.187	5.375	98.840	98.757	98.730	5.375	96.707	96.644	96.581
5.5	99.566	99.572	99.507	5.5	99.187	99.099	99.068	5.5	97.185	97.122	97.059
5.625	99.877	99.878	99.812	5.625	99.522	99.436	99.394	5.625	97.661	97.598	97.535
5.75	100.121	100.117	100.049	5.75	99.841	99.748	99.705	5.75	97.933	97.870	97.808
5.875	100.315	100.305	100.236	5.875	100.137	100.035	99.993	5.875	98.207	98.144	98.081
6	100.502	100.487	100.417	6	100.396	100.288	100.243	6	98.476	98.413	98.351
6.125	100.680	100.660	100.588	6.125	100.598	100.486	100.437	6.125	98.750	98.687	98.624
6.25	100.799	100.774	100.701	6.25	100.784	100.674	100.613	6.25	99.023	98.960	98.898
6.375	100.847	100.817	100.743	6.375	100.946	100.858	100.783	6.375	99.296	99.233	99.171
6.5	100.936	100.900	100.824	6.5	101.067	101.031	100.955	6.5	99.751	99.688	99.626
6.625	101.079	101.039	100.961	6.625	101.226	101.186	101.108	6.625	99.834	99.771	99.709
6.75	101.168	101.122	101.043	6.75	101.340	101.294	101.215	6.75	100.104	100.041	99.979
6.875	101.155	101.104	101.024	6.875	101.366	101.315	101.234	6.875	100.185	100.122	100.060
7	101.147	101.091	101.009	7	101.444	101.388	101.306	7	100.257	100.194	100.131
7.125	101.146	101.084	101.008	7.125	101.599	101.538	101.455	7.125	100.293	100.230	100.167
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	98.198	98.225	98.166	5	97.681	97.612	97.597	5	95.052	94.989	94.926
5.125	98.568	98.590	98.529	5.125	98.154	98.081	98.062	5.125	95.704	95.641	95.578
5.25	98.900	98.916	98.854	5.25	98.580	98.502	98.479	5.25	96.360	96.297	96.234
5.375	99.239	99.250	99.187	5.375	98.934	98.851	98.824	5.375	96.657	96.594	96.531
5.5	99.566	99.572	99.507	5.5	99.279	99.191	99.160	5.5	97.135	97.072	97.009
5.625	99.877	99.878	99.812	5.625	99.613	99.520	99.485	5.625	97.611	97.548	97.485
5.75	100.121	100.117	100.049	5.75	99.931	99.833	99.795	5.75	97.883	97.820	97.757
5.875	100.315	100.305	100.236	5.875	100.226	100.124	100.082	5.875	98.157	98.094	98.031
6	100.502	100.487	100.417	6	100.484	100.377	100.331	6	98.426	98.363	98.300
6.125	100.680	100.660	100.588	6.125	100.687	100.575	100.525	6.125	98.700	98.637	98.574
6.25	100.799	100.774	100.701	6.25	100.873	100.756	100.702	6.25	98.973	98.910	98.847
6.375	100.847	100.817	100.743	6.375	101.037	100.915	100.858	6.375	99.246	99.183	99.120
6.5	100.936	100.900	100.824	6.5	101.126	101.031	100.955	6.5	99.701	99.638	99.575
6.625	101.079	101.039	100.961	6.625	101.226	101.186	101.108	6.625	99.784	99.721	99.658
6.75	101.168	101.122	101.043	6.75	101.340	101.294	101.215	6.75	100.054	99.991	99.928
6.875	101.155	101.104	101.024	6.875	101.366	101.315	101.234	6.875	100.135	100.072	100.009
7	101.147	101.091	101.009	7	101.444	101.388	101.306	7	100.207	100.144	100.081
7.125	101.146	101.084	101.002	7.125	101.599	101.538	101.455	7.125	100.243	100.180	100.117

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

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

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 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	94.243	94.199	94.190	5.75	97.985	97.927	97.897	4.375	95.705	95.682	95.656
5.25	95.104	95.083	95.055	5.875	98.576	98.518	98.488	4.5	96.121	96.098	96.072
5.375	95.791	95.770	95.742	6	99.105	99.047	99.017	4.625	96.464	96.441	96.415
5.5	96.453	96.432	96.404	6.125	99.513	99.454	99.425	4.75	97.031	97.008	96.983
5.625	97.080	97.059	97.031	6.25	99.826	99.753	99.709	4.875	97.474	97.451	97.426
5.75	97.627	97.585	97.532	6.375	100.375	100.302	100.257	5	97.761	97.738	97.713
5.875	98.255	98.213	98.161	6.5	100.859	100.787	100.742	5.125	97.991	97.968	97.943
6	98.858	98.806	98.766	6.625	101.210	101.138	101.093	5.25	98.652	98.622	98.589
6.125	99.469	99.417	99.377	6.75	101.448	101.376	101.331	5.375	98.982	98.952	98.919
6.25	99.841	99.770	99.725	6.875	101.945	101.872	101.828	5.5	99.393	99.363	99.330
6.375	100.402	100.331	100.286	7	102.365	102.292	102.247	5.625	99.616	99.586	99.553
6.5	100.953	100.883	100.837	7.125	102.595	102.522	102.478	5.75	100.079	100.018	99.958
6.625	101.422	101.352	101.306	7.25	102.768	102.695	102.645	5.875	100.415	100.355	100.295
				7.375	103.193	103.120	103.070	6	100.617	100.556	100.496
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.388	95.350	95.310								
4.75	95.946	95.909	95.868								
4.875	96.189	96.151	96.111								
5	96.517	96.479	96.438								
5.125	96.892	96.854	96.813								
5.25	97.229	97.191	97.150								
5.375	97.528	97.491	97.450								
5.5	97.790	97.752	97.712								
5.625	98.091	98.049	98.004								
5.75	98.385	98.340	98.291								
5.875	98.686	98.641	98.593								
6	99.188	99.142	99.094								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.960	94.947	94.887	5.75	99.447	99.378	99.348	4.25	95.271	95.248	95.222
5.5	95.651	95.633	95.573	5.875	100.004	99.935	99.904	4.375	95.705	95.682	95.656
5.625	96.314	96.289	96.229	6	100.500	100.432	100.401	4.5	96.121	96.098	96.072
5.75	97.490	97.419	97.390	6.125	100.857	100.789	100.758	4.625	96.464	96.441	96.415
5.875	98.111	98.040	98.011	6.25	100.860	100.773	100.736	4.75	97.031	97.008	96.983
6	98.691	98.621	98.591	6.375	101.335	101.247	101.211	4.875	97.474	97.451	97.426
6.125	99.238	99.168	99.138	6.5	101.769	101.682	101.645	5	97.761	97.738	97.713
6.25	99.726	99.637	99.601	6.625	102.142	102.056	102.018	5.125	97.991	97.968	97.943
6.375	100.257	100.168	100.132	6.75	102.017	101.912	101.871	5.25	98.652	98.622	98.589
6.5	100.759	100.671	100.634	6.875	102.455	102.351	102.310	5.375	98.982	98.952	98.919
6.625	101.161	101.073	101.036	7	102.850	102.746	102.704	5.5	99.393	99.363	99.330
6.75	101.507	101.401	101.361	7.125	103.203	103.099	103.057	5.625	99.616	99.586	99.553
6.875	101.960	101.853	101.813	7.25	103.302	103.180	103.133	5.75	100.079	100.018	99.958
7	102.360	102.285	102.245	7.375	103.744	103.622	103.574	5.875	100.415	100.355	100.295
7.125	102.806	102.716	102.674	7.5	104.085	103.963	103.915	6	100.617	100.556	100.496
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.388	95.350	95.310								
4.75	97.057	97.041	97.025								
4.875	97.406	97.390	97.374								
5	97.823	97.791	97.776								
5.125	98.405	98.374	98.359								
5.25	98.750	98.720	98.705								
5.375	99.085	99.056	99.041								
5.5	99.374	99.344	99.329								
5.625	99.857	99.805	99.785								
5.75	100.193	100.140	100.121								
5.875	100.520	100.467	100.448								
6	100.845	100.792	100.773								

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	94.822	94.853	94.827
5.25	95.417	95.417	95.383
5.375	96.028	96.034	95.997
5.5	96.635	96.646	96.605
5.625	97.236	97.248	97.206
5.75	97.901	97.881	97.832
5.875	98.460	98.446	98.393
6	99.002	98.994	98.937
6.125	99.519	99.511	99.454
6.25	99.947	99.908	99.844
6.375	100.467	100.419	100.362
6.5	100.930	100.888	100.826
6.625	101.401	101.374	101.302
6.75	101.763	101.705	101.625
6.875	102.271	102.205	102.131
7	102.682	102.617	102.543
7.125	103.060	103.014	102.926
7.25	103.320	103.242	103.147
7.375	103.793	103.709	103.619

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	94.672	95.096	95.012	4.75	94.672	95.096	95.012	5	95.941	96.073	95.989
4.875	95.234	95.464	95.380	4.875	95.234	95.464	95.380	5.125	96.639	96.595	96.580
5	95.941	96.073	95.989	5	95.941	96.073	95.989	5.25	97.540	97.739	97.648
5.125	96.639	96.595	96.580	5.125	96.639	96.595	96.580	5.375	97.980	98.151	98.060
5.25	97.557	97.739	97.648	5.25	97.540	97.739	97.648	5.5	98.586	98.626	98.535
5.375	98.251	98.215	98.140	5.375	97.980	98.151	98.060	5.625	99.259	99.201	99.172
5.5	98.713	98.678	98.603	5.5	98.586	98.626	98.535	5.75	99.919	99.844	99.739
5.625	99.259	99.201	99.172	5.625	99.259	99.201	99.172	5.875	100.378	100.238	100.133
5.75	99.919	99.844	99.739	5.75	99.919	99.844	99.739	6	100.948	100.763	100.639
5.875	100.378	100.249	100.158	5.875	100.378	100.238	100.133	6.125	101.249	101.100	100.995
6	100.948	100.763	100.639	6	100.948	100.763	100.639	6.25	101.661	101.839	101.698
6.125	101.289	101.239	101.149	6.125	101.249	101.100	100.995	6.375	101.763	101.782	101.642
6.25	101.661	101.839	101.698	6.25	101.661	101.839	101.698	6.5	102.321	102.351	102.210
6.375	101.851	101.782	101.661	6.375	101.763	101.782	101.642	6.625	102.842	102.741	102.670
6.5	102.330	102.351	102.210	6.5	102.321	102.351	102.210	6.75	103.186	103.129	103.014
6.625	102.842	102.757	102.670	6.625	102.842	102.741	102.670	6.875	103.044	103.147	103.000
6.75	103.186	103.129	103.014	6.75	103.186	103.129	103.014	7	103.517	103.710	103.562
6.875	103.068	103.147	103.000	6.875	103.044	103.147	103.000	7.125	103.986	104.129	103.981
7	103.538	103.710	103.562	7	103.517	103.710	103.562	7.25	104.222	104.121	104.050
7.125	103.986	104.129	103.981	7.125	103.986	104.129	103.981	7.375	103.250	103.179	103.108
7.25	104.223	104.203	104.163	7.25	104.222	104.121	104.050	7.5	103.697	103.625	103.582
7.375	103.529	103.458	103.371	7.375	103.250	103.179	103.108	7.625	104.222	104.149	104.106
7.5	104.003	103.932	103.845	7.5	103.697	103.625	103.582	7.75	104.628	104.555	104.513
								7.875	103.190	103.135	103.082
								8	103.595	103.539	103.487
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	96.408	96.401	96.398	4.25	96.079	96.085	96.180	4.75	93.740	93.737	93.776
4.375	96.878	96.870	96.867	4.375	96.654	96.660	96.754	4.875	94.478	94.474	94.513
4.5	97.348	97.341	97.337	4.5	97.226	97.232	97.326	5	95.211	95.207	95.246
4.625	97.820	97.813	97.893	4.625	97.793	97.799	97.893	5.125	95.798	95.794	95.834
4.75	98.209	98.491	98.288	4.75	98.006	98.491	98.288	5.25	96.694	96.726	96.604
4.875	98.681	98.725	98.648	4.875	98.240	98.725	98.522	5.375	97.387	97.351	97.277
5	99.155	99.140	99.122	5	98.780	99.048	98.847	5.5	97.868	97.902	97.926
5.125	99.628	99.612	99.595	5.125	99.318	99.305	99.385	5.625	98.340	98.374	98.398
5.25	99.718	100.196	99.985	5.25	99.718	100.196	99.985	5.75	99.161	99.082	98.945
5.375	100.153	100.318	100.108	5.375	99.851	100.318	100.108	5.875	99.801	99.644	99.554
5.5	100.602	100.637	100.556	5.5	100.353	100.637	100.427	6	100.290	100.138	100.060
5.625	101.037	101.014	101.007	5.625	100.826	100.819	100.860	6.125	100.704	100.654	100.564
5.75	101.048	101.244	100.981	5.75	100.941	101.244	100.981	6.25	101.048	100.864	100.786
5.875	101.532	101.479	101.475	5.875	101.043	100.994	101.043	6.375	101.364	101.266	101.134
6	101.989	101.936	101.932	6	101.490	101.442	101.490	6.5	101.872	101.775	101.643
								6.625	102.378	102.280	102.148
								6.75	102.015	101.930	101.844
								6.875	102.042	101.939	101.891
								7	102.461	102.359	102.310
								7.125	102.870	102.768	102.719
								7.25	102.426	102.325	102.254
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	96.442	96.726	96.604	5	95.211	95.207	95.246	4.5	94.585	94.466	94.460
5.375	97.108	97.142	97.166	5.125	95.798	95.794	95.834	4.625	95.144	95.025	95.019
5.5	97.868	97.902	97.926	5.25	96.442	96.726	96.604	4.75	94.992	94.977	94.988
5.625	98.340	98.374	98.398	5.375	97.108	97.142	97.166	4.875	95.497	95.482	95.493
5.75	99.161	99.082	98.945	5.5	97.868	97.902	97.926	5	95.954	95.939	95.949
5.875	99.801	99.616	99.538	5.625	98.384	98.374	98.398	5.125	96.410	96.395	96.406
6	100.290	100.106	100.060	5.75	98.983	99.082	98.945	5.25	96.596	96.573	96.568
6.125	100.624	100.561	100.527	5.875	99.613	99.549	99.516	5.375	97.101	97.078	97.073
6.25	101.048	100.864	100.786	6	100.096	100.052	100.060	5.5	97.557	97.535	97.530
6.375	101.070	100.992	100.914	6.125	100.563	100.500	100.492	5.625	98.014	97.991	97.987
6.5	101.629	101.551	101.473	6.25	100.814	100.751	100.716	5.75	98.008	97.955	97.951
6.625	101.883	101.805	101.727	6.375	100.909	100.919	100.787	5.875	98.512	98.459	98.455
6.75	102.015	101.930	101.844	6.5	101.358	101.277	101.257	6	98.969	98.916	98.912
6.875	102.042	101.939	101.891	6.625	101.792	101.710	101.670	6.125	99.415	99.362	99.358

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	97.540	97.739	97.648	5.25	97.540	97.739	97.648	5.25	97.540	97.739	97.648
5.375	97.980	98.151	98.060	5.375	97.980	98.151	98.060	5.375	97.980	98.151	98.060
5.5	98.586	98.626	98.535	5.5	98.586	98.626	98.535	5.5	98.586	98.626	98.535
5.625	99.259	99.201	99.172	5.625	99.259	99.201	99.172	5.625	99.259	99.201	99.172
5.75	99.919	99.844	99.739	5.75	99.919	99.844	99.739	5.75	99.919	99.844	99.739
5.875	100.378	100.238	100.133	5.875	100.378	100.238	100.133	5.875	100.378	100.238	100.133
6	100.948	100.763	100.639	6	100.948	100.763	100.639	6	100.948	100.763	100.639
6.125	101.249	101.100	100.995	6.125	101.249	101.100	100.995	6.125	101.249	101.100	100.995
6.25	101.661	101.839	101.698	6.25	101.661	101.839	101.698	6.25	101.661	101.839	101.698
6.375	101.763	101.782	101.642	6.375	101.763	101.782	101.642	6.375	101.763	101.782	101.642
6.5	102.321	102.351	102.210	6.5	102.321	102.351	102.210	6.5	102.321	102.351	102.210
6.625	102.842	102.741	102.670	6.625	102.842	102.741	102.670	6.625	102.842	102.741	102.670
6.75	103.186	103.129	103.014	6.75	103.186	103.129	103.014	6.75	103.186	103.129	103.014
6.875	103.044	103.147	103.000	6.875	103.044	103.147	103.000	6.875	103.044	103.147	103.000
7	103.517	103.710	103.562	7	103.517	103.710	103.562	7	103.517	103.710	103.562
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	97.226	97.232	97.326	4.25	96.079	96.085	96.180	5.25	96.442	96.726	96.604
4.625	97.793	97.799	97.893	4.375	96.654	96.660	96.754	5.375	97.108	97.142	97.166
4.75	98.006	98.491	98.288	4.5	97.226	97.232	97.326	5.5	97.868	97.902	97.926
4.875	98.240	98.725	98.522	4.625	97.793	97.799	97.893	5.625	98.340	98.374	98.398
5	98.780	99.048	98.847	4.75	97.892	97.847	97.832	5.75	99.161	99.082	98.945
5.125	99.318	99.305	99.385	4.875	98.227	98.215	98.294	5.875	99.801	99.616	99.538
5.25	99.718	100.196	99.985	5	98.780	98.768	98.847	6	100.290	100.106	100.060
5.375	99.851	100.318	100.108	5.125	99.318	99.305	99.385	6.125	100.624	100.561	100.527
5.5	100.353	100.637	100.427	5.25	99.502	99.457	99.442	6.25	101.048	100.864	100.786
5.625	100.826	100.819	100.860	5.375	99.851	99.820	99.884	6.375	101.070	100.992	100.914
5.75	100.941	101.244	100.981	5.5	100.353	100.323	100.387	6.5	101.629	101.551	101.473
5.875	101.043	100.994	101.043	5.625	100.826	100.796	100.860	6.625	101.883	101.805	101.727
6	101.490	101.442	101.490	5.75	100.941	100.896	100.879	6.75	102.015	101.930	101.844
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	96.442	96.726	96.604	5.25	96.442	96.726	96.604	4.5	94.585	94.466	94.460
5.375	97.108	97.142	97.166	5.375	97.108	97.142	97.166	4.625	95.144	95.025	95.019
5.5	97.868	97.902	97.926	5.5	97.868	97.902	97.926	4.75	93.467	93.422	93.407
5.625	98.340	98.374	98.398	5.625	98.384	98.374	98.398	4.875	93.996	93.783	93.762
5.75	99.161	99.082	98.945	5.75	98.983	99.082	98.945	5	94.523	94.311	94.290
5.875	99.801	99.616	99.538	5.875	99.385	99.354	99.363	5.125	95.020	94.808	94.787
6	100.290	100.106	100.060	6	100.083	100.052	100.060	5.25	95.980	95.959	95.938
6.125	100.624	100.561	100.527	6.125	100.515	100.483	100.492	5.375	96.047	96.026	96.004
6.25	101.048	100.864	100.786	6.25	100.713	100.701	100.598	5.5	96.443	96.422	96.401
6.375	101.070	100.992	100.914	6.375	100.684	100.919	100.747	5.625	96.852	96.830	96.809
6.5	101.629	101.551	101.473	6.5	101.329	101.264	101.257	5.75	97.959	97.909	97.860
6.625	101.883	101.805	101.727	6.625	101.730	101.666	101.659	5.875	98.194	98.145	98.095
6.75	102.015	101.930	101.844	6.75	101.702	101.601	101.530	6	98.532	98.482	98.433
6.875	102.042	101.939	101.891	6.875	101.557	101.491	101.469	6.125	98.830	98.780	98.730

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	96.664	96.620	96.605	5.125	96.664	96.620	96.605	4.75	94.697	94.964	94.880
5.25	97.565	97.626	97.535	5.25	97.565	97.626	97.535	4.875	95.259	95.495	95.412
5.375	98.005	98.070	97.979	5.375	98.005	98.070	97.979	5	95.966	95.925	95.908
5.5	98.611	98.583	98.524	5.5	98.611	98.583	98.524	5.125	96.664	96.620	96.605
5.625	99.284	99.226	99.197	5.625	99.284	99.226	99.197	5.25	97.565	97.626	97.535
5.75	99.944	99.759	99.716	5.75	99.944	99.759	99.716	5.375	98.005	98.070	97.979
5.875	100.403	100.218	100.034	5.875	100.403	100.218	100.034	5.5	98.611	98.583	98.524
6	100.973	100.788	100.604	6	100.973	100.788	100.604	5.625	99.284	99.226	99.197
6.125	101.274	101.090	100.960	6.125	101.274	101.090	100.960	5.75	99.944	99.759	99.716
6.25	101.686	101.501	101.348	6.25	101.686	101.501	101.348	5.875	100.403	100.218	100.034
6.375	101.788	101.709	101.631	6.375	101.788	101.709	101.631	6	100.973	100.788	100.604
6.5	102.306	102.228	102.150	6.5	102.306	102.228	102.150	6.125	101.274	101.090	100.960
6.625	102.689	102.593	102.517	6.625	102.689	102.593	102.517	6.25	101.686	101.501	101.348
6.75	103.182	103.097	103.012	6.75	103.182	103.097	103.012	6.375	101.788	101.709	101.631
6.875	103.069	102.983	102.898	6.875	103.069	102.983	102.898	6.5	102.306	102.228	102.150
7	103.542	103.457	103.371	7	103.542	103.457	103.371	6.625	102.689	102.593	102.517
7.125	104.011	103.926	103.841	7.125	104.011	103.926	103.841	6.75	103.182	103.097	103.012
7.25	104.212	104.111	104.040	7.25	104.212	104.111	104.040	6.875	103.069	102.983	102.898
7.375	103.386	103.329	103.272	7.375	103.275	103.204	103.133	7	103.542	103.457	103.371
7.5	103.702	103.631	103.560	7.5	103.702	103.631	103.560	7.125	104.011	103.926	103.841
7.625	104.094	104.021	103.978	7.625	104.094	104.021	103.978	7.25	104.212	104.111	104.040
7.75	104.500	104.427	104.385	7.75	104.500	104.427	104.385	7.375	103.275	103.204	103.133
7.875	103.927	103.863	103.800	7.875	102.996	102.901	102.888	7.5	103.702	103.631	103.560
8	104.108	104.044	103.980	8	103.319	103.223	103.211	7.625	104.094	104.021	103.978
8.125	104.339	104.275	104.211	8.125	103.616	103.521	103.508	7.75	104.500	104.427	104.385
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	96.433	96.426	96.423	4.25	96.163	96.169	96.264	4.875	94.450	94.406	94.486
4.375	96.903	96.895	96.892	4.375	96.687	96.693	96.787	5	95.173	95.129	95.208
4.5	97.373	97.366	97.362	4.5	97.198	97.203	97.298	5.125	95.650	95.607	95.686
4.625	97.845	97.838	97.835	4.625	97.690	97.696	97.791	5.25	96.561	96.845	96.754
4.75	98.234	98.547	98.344	4.75	97.917	97.872	97.857	5.375	97.129	97.122	97.186
4.875	98.706	98.750	98.673	4.875	98.195	98.183	98.262	5.5	97.809	97.803	97.867
5	99.180	99.165	99.147	5	98.653	98.641	98.720	5.625	98.359	98.301	98.299
5.125	99.653	99.637	99.620	5.125	99.081	99.068	99.148	5.75	99.186	99.200	99.095
5.25	99.717	100.096	99.885	5.25	99.527	99.482	99.467	5.875	99.826	99.641	99.456
5.375	100.178	100.249	100.131	5.375	99.731	99.701	99.765	6	100.315	100.131	99.956
5.5	100.627	100.605	100.581	5.5	100.113	100.083	100.147	6.125	100.507	100.322	100.243
5.625	101.062	101.039	101.015	5.625	100.460	100.429	100.493	6.25	101.073	100.889	100.704
5.75	101.073	101.020	100.970	5.75	100.966	100.921	100.904	6.375	101.095	101.017	100.939
5.875	101.498	101.445	101.395	5.875	100.866	100.817	100.866	6.5	101.654	101.576	101.498
6	101.898	101.845	101.795	6	101.203	101.154	101.203	6.625	101.908	101.830	101.752
								6.75	102.040	101.955	101.869
								6.875	101.756	101.671	101.586
								7	102.229	102.144	102.059
								7.125	102.699	102.613	102.528
								7.25	102.451	102.350	102.279
								7.375	101.074	101.001	100.959
								7.5	101.613	101.540	101.498
								7.625	102.137	102.065	102.022
								7.75	102.494	102.421	102.378
								7.875	99.544	99.299	99.286
								8	99.867	99.621	99.609
								8.125	100.165	99.919	99.906
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	101.654	101.576	101.498	6.125	100.235	100.207	100.212	4.5	94.530	94.411	94.405
6.625	101.908	101.830	101.752	6.25	100.738	100.666	100.623	4.625	94.976	94.857	94.852
6.75	102.040	101.955	101.869	6.375	100.612	100.507	100.540	4.75	93.492	93.447	93.432
6.875	101.756	101.671	101.586	6.5	101.157	101.052	101.085	4.875	93.918	93.705	93.685
7	102.229	102.144	102.059	6.625	101.452	101.347	101.380	5	94.308	94.132	94.118
7.125	102.699	102.613	102.528	6.75	101.727	101.626	101.555	5.125	94.650	94.505	94.490
7.25	102.451	102.350	102.279	6.875	101.369	101.262	101.280	5.25	96.005	95.984	95.963
7.375	101.074	101.001	100.959	7	101.806	101.700	101.718	5.375	96.072	96.051	96.029
7.5	101.613	101.540	101.498	7.125	102.013	101.912	101.841	5.5	96.468	96.447	96.426
7.625	102.137	102.065	102.022	7.25	102.501	102.400	102.329	5.625	96.877	96.855	96.834
7.75	102.494	102.421	102.378	7.375	101.124	101.051	101.009	5.75	97.984	97.934	97.885
7.875	99.544	99.299	99.286	7.5	101.663	101.590	101.548	5.875	98.219	98.170	98.120
8	99.867	99.621	99.609	7.625	102.187	102.115	102.072	6	98.557	98.507	98.458
8.125	100.165	99.919	99.906	7.75	99.235	98.989	98.976	6.125	98.855	98.805	98.755

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	101.788	101.709	101.631	6.375	101.788	101.709	101.631	6	100.973	100.788	100.604
6.5	102.306	102.228	102.150	6.5	102.306	102.228	102.150	6.125	101.274	101.090	100.960
6.625	102.689	102.593	102.517	6.625	102.689	102.593	102.517	6.25	101.686	101.501	101.348
6.75	103.182	103.097	103.012	6.75	103.182	103.097	103.012	6.375	101.788	101.709	101.631
6.875	103.069	102.983	102.898	6.875	103.069	102.983	102.898	6.5	102.306	102.228	102.150
7	103.542	103.457	103.371	7	103.542	103.457	103.371	6.625	102.689	102.593	102.517
7.125	104.011	103.926	103.841	7.125	104.011	103.926	103.841	6.75	103.182	103.097	103.012
7.25	104.212	104.111	104.040	7.25	104.212	104.111	104.040	6.875	103.069	102.983	102.898
7.375	103.386	103.329	103.272	7.375	103.275	103.204	103.133	7	103.542	103.457	103.371
7.5	103.702	103.631	103.560	7.5	103.702	103.631	103.560	7.125	104.011	103.926	103.841
7.625	104.094	104.021	103.978	7.625	104.094	104.021	103.978	7.25	104.212	104.111	104.040
7.75	104.500	104.427	104.385	7.75	104.500	104.427	104.385	7.375	103.275	103.204	103.133
7.875	103.927	103.863	103.800	7.875	103.046	102.951	102.938	7.5	103.702	103.631	103.560
8	104.108	104.044	103.980	8	103.369	103.273	103.261	7.625	104.094	104.021	103.978
8.125	104.339	104.275	104.211	8.125	103.666	103.571	103.558	7.75	104.500	104.427	104.385
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	97.373	97.366	97.362	4.5	97.198	97.203	97.298	6.625	101.908	101.830	101.752
4.625	97.845	97.838	97.835	4.625	97.690	97.696	97.791	6.75	102.040	101.955	101.869
4.75	98.234	98.547	98.344	4.75	97.917	97.872	97.857	6.875	101.756	101.671	101.586
4.875	98.706	98.750	98.673	4.875	98.195	98.183	98.262	7	102.229	102.144	102.059
5	99.180	99.165	99.147	5	98.653	98.641	98.720	7.125	102.699	102.613	102.528
5.125	99.653	99.637	99.620	5.125	99.081	99.068	99.148	7.25	102.451	102.350	102.279
5.25	99.717	100.096	99.885	5.25	99.527	99.482	99.467	7.375	102.224	102.167	102.110
5.375	100.178	100.249	100.131	5.375	99.731	99.701	99.765	7.5	102.193	102.136	102.080
5.5	100.627	100.605	100.581	5.5	100.113	100.083	100.147	7.625	102.319	102.262	102.206
5.625	101.062	101.039	101.015	5.625	100.460	100.429	100.493	7.75	102.494	102.421	102.378
5.75	101.073	101.020	100.970	5.75	100.966	100.921	100.904	7.875	101.452	101.388	101.325
5.875	101.498	101.445	101.395	5.875	100.866	100.817	100.866	8	101.383	101.319	101.255
6	101.898	101.845	101.795	6	101.203	101.154	101.203	8.125	101.614	101.550	101.486
6.125	102.278	102.225	102.174	6.125	101.725	101.649	101.606				
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	101.654	101.576	101.498	6.125	100.235	100.207	100.212	4.5	94.530	94.411	94.405
6.625	101.908	101.830	101.752	6.25	100.738	100.666	100.623	4.625	94.976	94.857	94.852
6.75	102.040	101.955	101.869	6.375	100.612	100.507	100.540	4.75	93.492	93.447	93.432
6.875	101.756	101.671	101.586	6.5	101.157	101.052	101.085	4.875	93.918	93.705	93.685
7	102.229	102.144	102.059	6.625	101.452	101.347	101.380	5	94.308	94.132	94.118
7.125	102.699	102.613	102.528	6.75	101.727	101.626	101.555	5.125	94.650	94.505	94.490
7.25	102.451	102.350	102.279	6.875	101.369	101.262	101.280	5.25	96.005	95.984	95.963
7.375	101.074	101.001	100.959	7	101.806	101.700	101.718	5.375	96.072	96.051	96.029
7.5	101.613	101.540	101.498	7.125	102.013	101.912	101.841	5.5	96.468	96.447	96.426
7.625	102.137	102.065	102.022	7.25	102.501	102.400	102.329	5.625	96.877	96.855	96.834
7.75	102.494	102.421	102.378	7.375	101.124	101.051	101.009	5.75	97.984	97.934	97.885
7.875	99.544	99.299	99.286	7.5	101.663	101.590	101.548	5.875	98.219	98.170	98.120
8	99.867	99.621	99.609	7.625	102.187	102.115	102.072	6	98.557	98.507	98.458
8.125	100.165	99.919	99.906	7.75	99.235	98.989	98.976	6.125	98.855	98.805	98.755

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	99.289	99.105	98.805	6.75	97.789	97.605	97.305
6.875	99.799	99.595	99.295	6.875	98.299	98.095	97.795
7	100.303	100.099	99.799	7	98.803	98.599	98.299
7.125	100.749	100.545	100.245	7.125	99.249	99.045	98.745
7.25	101.175	100.971	100.671	7.25	99.675	99.471	99.171
7.375	101.076	100.843	100.543	7.375	99.576	99.343	99.043
7.5	101.540	101.307	101.007	7.5	100.040	99.807	99.507
7.625	101.946	101.713	101.413	7.625	100.446	100.213	99.913
7.75	102.342	102.109	101.809	7.75	100.842	100.609	100.309
7.875	102.086	101.838	101.538	7.875	100.586	100.338	100.038
8	102.510	102.262	101.962	8	101.010	100.762	100.462
8.125	102.896	102.648	102.348	8.125	101.396	101.148	100.848
8.25	103.252	103.004	102.704	8.25	101.752	101.504	101.204
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.289	97.105	96.805	6.75	95.789	95.605	95.305
6.875	97.799	97.595	97.295	6.875	96.299	96.095	95.795
7	98.303	98.099	97.799	7	96.803	96.599	96.299
7.125	98.749	98.545	98.245	7.125	97.249	97.045	96.745
7.25	99.175	98.971	98.671	7.25	97.675	97.471	97.171
7.375	99.076	98.843	98.543	7.375	97.576	97.343	97.043
7.5	99.540	99.307	99.007	7.5	98.040	97.807	97.507
7.625	99.946	99.713	99.413	7.625	98.446	98.213	97.913
7.75	100.342	100.109	99.809	7.75	98.842	98.609	98.309
7.875	100.086	99.838	99.538	7.875	98.586	98.338	98.038
8	100.510	100.262	99.962	8	99.010	98.762	98.462
8.125	100.896	100.648	100.348	8.125	99.396	99.148	98.848
8.25	101.252	101.004	100.704	8.25	99.752	99.504	99.204
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.539	98.355	98.055	6.75	96.539	96.355	96.055
6.875	99.049	98.845	98.545	6.875	97.049	96.845	96.545
7	99.553	99.349	99.049	7	97.553	97.349	97.049
7.125	99.999	99.795	99.495	7.125	97.999	97.795	97.495
7.25	100.425	100.221	99.921	7.25	98.425	98.221	97.921
7.375	100.326	100.093	99.793	7.375	98.326	98.093	97.793
7.5	100.790	100.557	100.257	7.5	98.790	98.557	98.257
7.625	101.196	100.963	100.663	7.625	99.196	98.963	98.663
7.75	101.592	101.359	101.059	7.75	99.592	99.359	99.059
7.875	101.336	101.088	100.788	7.875	99.336	99.088	98.788
8	101.760	101.512	101.212	8	99.760	99.512	99.212
8.125	102.146	101.898	101.598	8.125	100.146	99.898	99.598
8.25	102.502	102.254	101.954	8.25	100.502	100.254	99.954

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.