



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	92.349	92.324	92.246	4.75	92.324	92.324	92.207	5.125	96.545	96.542	96.516
4.875	93.495	93.517	93.498	4.875	93.495	93.517	93.498	5.25	97.291	97.274	97.254
5	94.195	94.217	94.194	5	94.195	94.217	94.194	5.375	97.834	97.813	97.792
5.125	94.755	94.774	94.751	5.125	94.755	94.774	94.751	5.5	98.339	98.314	98.291
5.25	95.464	95.464	95.434	5.25	95.464	95.464	95.434	5.625	98.786	98.761	98.738
5.375	96.151	96.117	96.097	5.375	96.083	96.081	96.047	5.75	99.459	99.389	99.342
5.5	96.843	96.809	96.789	5.5	96.694	96.691	96.653	5.875	100.012	99.944	99.896
5.625	97.433	97.399	97.379	5.625	97.298	97.292	97.254	6	100.506	100.438	100.390
5.75	97.907	97.881	97.838	5.75	97.900	97.881	97.835	6.125	100.877	100.826	100.769
5.875	98.520	98.477	98.451	5.875	98.469	98.443	98.394	6.25	100.823	100.735	100.674
6	99.088	99.046	99.019	6	99.020	98.988	98.934	6.375	101.318	101.292	101.207
6.125	99.591	99.549	99.522	6.125	99.540	99.505	99.452	6.5	101.871	101.840	101.759
6.25	99.992	99.953	99.893	6.25	99.992	99.953	99.893	6.625	102.115	102.066	101.990
6.375	100.519	100.464	100.415	6.375	100.519	100.464	100.409	6.75	102.055	101.950	101.909
6.5	101.012	100.954	100.914	6.5	100.986	100.927	100.866	6.875	102.490	102.385	102.344
6.625	101.503	101.445	101.405	6.625	101.471	101.411	101.343	7	102.882	102.778	102.736
6.75	101.761	101.702	101.626	6.75	101.761	101.702	101.626	7.125	103.233	103.129	103.087
6.875	102.275	102.201	102.147	6.875	102.275	102.201	102.130	7.25	103.372	103.309	103.258
7	102.688	102.605	102.534	7	102.688	102.605	102.534	7.375	103.715	103.621	103.585
7.125	103.084	103.007	102.923	7.125	103.084	103.007	102.923	7.5	104.180	104.107	104.036
7.25	103.340	103.266	103.213	7.25	103.317	103.239	103.148	7.625	104.706	104.627	104.534
7.375	103.798	103.723	103.670	7.375	103.798	103.707	103.620	7.75	105.139	105.056	104.962
7.5	104.218	104.143	104.090	7.5	104.132	104.059	104.018	7.875	105.450	105.312	105.309
7.625	104.650	104.567	104.501	7.625	104.650	104.567	104.464	8	105.371	105.239	105.150
7.75	105.060	104.957	104.868	7.75	105.060	104.957	104.868				
7.875	105.383	105.276	105.235	7.875	105.383	105.276	105.235				
8	105.657	105.538	105.439	8	105.657	105.538	105.439				
8.125	105.836	105.718	105.613	8.125	105.836	105.718	105.613				
8.25	106.290	106.158	106.046	8.25	106.290	106.158	106.046				
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	97.427	97.427	97.427	4.625	97.992	97.992	97.992	5	93.304	93.279	93.257
4.75	97.555	97.562	97.557	4.75	97.980	97.980	97.980	5.125	93.917	93.892	93.868
4.875	98.026	98.026	98.026	4.875	98.540	98.540	98.540	5.25	95.456	95.411	95.382
5	98.417	98.415	98.403	5	98.651	98.651	98.651	5.375	96.141	96.096	96.066
5.125	98.892	98.892	98.870	5.125	99.069	99.070	99.047	5.5	96.834	96.789	96.760
5.25	99.248	99.242	99.221	5.25	99.442	99.442	99.442	5.625	97.436	97.391	97.361
5.375	99.702	99.672	99.657	5.375	99.980	99.980	99.980	5.75	97.927	97.885	97.858
5.5	100.092	100.062	100.047	5.5	100.279	100.279	100.279	5.875	98.536	98.492	98.464
5.625	100.412	100.391	100.353	5.625	100.466	100.466	100.466	6	99.084	99.038	99.008
5.75	100.686	100.645	100.613	5.75	100.768	100.768	100.768	6.125	99.563	99.501	99.457
5.875	101.146	101.095	101.074	5.875	101.066	101.061	101.056	6.25	99.968	99.929	99.868
6	101.493	101.442	101.420	6	101.541	101.530	101.520	6.375	100.529	100.474	100.420
6.125	101.770	101.717	101.696	6.125	101.777	101.762	101.746	6.5	101.032	100.960	100.907
6.25	102.028	101.954	101.925	6.25	101.823	101.802	101.781	6.625	101.520	101.447	101.394
6.375	102.457	102.383	102.353	6.375	102.080	102.054	102.028	6.75	101.726	101.658	101.610
6.5	102.739	102.665	102.636	6.5	102.474	102.443	102.412	6.875	102.268	102.196	102.144
6.625	102.956	102.882	102.852	6.625	102.609	102.554	102.517	7	102.630	102.558	102.507
6.75	103.033	102.937	102.899	6.75	102.830	102.789	102.747	7.125	102.907	102.845	102.802
6.875	103.463	103.368	103.329	6.875	103.089	103.042	102.995	7.25	103.332	103.267	103.221
7	103.335	103.289	103.271	7	103.405	103.353	103.300	7.375	103.768	103.700	103.650
7.125	103.473	103.428	103.409	7.125	103.033	102.988	102.969	7.5	103.730	103.672	103.632
7.25	103.307	103.232	103.182	7.25	102.954	102.879	102.829	7.625	103.988	103.930	103.890
7.375	103.780	103.705	103.655	7.375	103.320	103.245	103.195	7.75	103.264	103.142	103.139
								7.875	103.571	103.431	103.428

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

Additional Purchase LLPA Adjusters

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.292	98.319	98.252	5	97.644	97.582	97.571	5	94.950	94.887	94.824
5.125	98.629	98.651	98.583	5.125	98.118	98.052	98.037	5.125	95.601	95.538	95.476
5.25	98.978	98.995	98.926	5.25	98.545	98.474	98.455	5.25	96.257	96.194	96.131
5.375	99.316	99.327	99.257	5.375	98.900	98.824	98.801	5.375	96.553	96.490	96.428
5.5	99.642	99.648	99.577	5.5	99.246	99.166	99.138	5.5	97.031	96.968	96.905
5.625	99.931	99.932	99.860	5.625	99.581	99.495	99.465	5.625	97.499	97.436	97.374
5.75	100.192	100.188	100.114	5.75	99.900	99.810	99.775	5.75	97.772	97.709	97.647
5.875	100.383	100.374	100.299	5.875	100.196	100.101	100.063	5.875	98.044	97.981	97.918
6	100.568	100.553	100.478	6	100.455	100.355	100.312	6	98.315	98.252	98.189
6.125	100.737	100.718	100.641	6.125	100.657	100.552	100.506	6.125	98.588	98.525	98.463
6.25	100.861	100.836	100.759	6.25	100.842	100.736	100.682	6.25	98.862	98.799	98.736
6.375	100.909	100.878	100.800	6.375	101.005	100.919	100.840	6.375	99.134	99.071	99.008
6.5	100.996	100.961	100.881	6.5	101.128	101.092	101.012	6.5	99.588	99.525	99.462
6.625	101.145	101.104	101.023	6.625	101.291	101.251	101.170	6.625	99.671	99.608	99.546
6.75	101.232	101.186	101.104	6.75	101.401	101.355	101.273	6.75	99.940	99.877	99.814
6.875	101.228	101.177	101.094	6.875	101.428	101.377	101.294	6.875	100.020	99.957	99.894
7	101.222	101.166	101.082	7	101.507	101.451	101.367	7	100.078	100.015	99.953
7.125	101.225	101.163	101.078	7.125	101.673	101.612	101.527	7.125	100.125	100.062	99.999
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	98.292	98.319	98.252	5	97.740	97.679	97.667	5	94.900	94.837	94.774
5.125	98.629	98.651	98.583	5.125	98.214	98.148	98.132	5.125	95.551	95.488	95.425
5.25	98.978	98.995	98.926	5.25	98.640	98.569	98.550	5.25	96.207	96.144	96.081
5.375	99.316	99.327	99.257	5.375	98.993	98.917	98.894	5.375	96.503	96.440	96.377
5.5	99.642	99.648	99.577	5.5	99.339	99.258	99.231	5.5	96.981	96.918	96.855
5.625	99.931	99.932	99.860	5.625	99.672	99.587	99.556	5.625	97.449	97.386	97.323
5.75	100.192	100.188	100.114	5.75	99.991	99.900	99.866	5.75	97.722	97.659	97.596
5.875	100.383	100.374	100.299	5.875	100.286	100.191	100.152	5.875	97.994	97.931	97.868
6	100.568	100.553	100.478	6	100.544	100.444	100.401	6	98.265	98.202	98.139
6.125	100.737	100.718	100.641	6.125	100.746	100.641	100.595	6.125	98.538	98.475	98.412
6.25	100.861	100.836	100.759	6.25	100.932	100.822	100.772	6.25	98.812	98.749	98.686
6.375	100.909	100.878	100.800	6.375	101.096	100.981	100.927	6.375	99.084	99.021	98.958
6.5	100.996	100.961	100.881	6.5	101.184	101.092	101.012	6.5	99.538	99.475	99.412
6.625	101.145	101.104	101.023	6.625	101.291	101.251	101.170	6.625	99.621	99.558	99.495
6.75	101.232	101.186	101.104	6.75	101.401	101.355	101.273	6.75	99.890	99.827	99.764
6.875	101.228	101.177	101.094	6.875	101.428	101.377	101.294	6.875	99.970	99.907	99.844
7	101.222	101.166	101.082	7	101.507	101.451	101.367	7	100.028	99.965	99.902
7.125	101.225	101.163	101.078	7.125	101.673	101.612	101.527	7.125	100.075	100.012	99.949

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.242	94.198	94.190	5.75	97.976	97.918	97.888	4.375	95.797	95.774	95.746
5.25	95.095	95.074	95.045	5.875	98.563	98.504	98.474	4.5	96.213	96.191	96.162
5.375	95.781	95.760	95.731	6	99.091	99.032	99.002	4.625	96.556	96.534	96.505
5.5	96.442	96.421	96.392	6.125	99.499	99.440	99.410	4.75	97.107	97.085	97.058
5.625	97.064	97.043	97.014	6.25	99.847	99.774	99.729	4.875	97.553	97.530	97.503
5.75	97.626	97.574	97.523	6.375	100.392	100.319	100.274	5	97.838	97.815	97.789
5.875	98.257	98.205	98.149	6.5	100.873	100.801	100.756	5.125	98.068	98.045	98.018
6	98.855	98.803	98.747	6.625	101.224	101.152	101.107	5.25	98.716	98.686	98.652
6.125	99.463	99.411	99.354	6.75	101.421	101.349	101.297	5.375	99.045	99.015	98.980
6.25	99.800	99.729	99.659	6.875	101.912	101.839	101.788	5.5	99.455	99.425	99.391
6.375	100.356	100.286	100.215	7	102.304	102.231	102.180	5.625	99.676	99.646	99.612
6.5	100.902	100.832	100.761	7.125	102.555	102.482	102.431	5.75	100.110	100.049	99.989
6.625	101.370	101.300	101.229	7.25	102.726	102.653	102.602	5.875	100.447	100.387	100.327
				7.375	103.152	103.079	103.028	6	100.645	100.585	100.524
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.463	95.426	95.384								
4.75	96.022	95.984	95.942								
4.875	96.267	96.230	96.188								
5	96.592	96.555	96.513								
5.125	96.967	96.929	96.887								
5.25	97.303	97.265	97.223								
5.375	97.601	97.564	97.522								
5.5	97.862	97.824	97.782								
5.625	98.153	98.115	98.073								
5.75	98.443	98.398	98.348								
5.875	98.741	98.695	98.646								
6	99.243	99.198	99.148								

Home Ready Adjustments

Cumulative LLPA Caps

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

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.990	94.976	94.918	5.75	99.459	99.389	99.342	4.25	95.363	95.340	95.312
5.5	95.682	95.664	95.606	5.875	100.012	99.944	99.896	4.375	95.797	95.774	95.746
5.625	96.345	96.321	96.263	6	100.506	100.438	100.390	4.5	96.213	96.191	96.162
5.75	97.501	97.430	97.384	6.125	100.861	100.793	100.745	4.625	96.556	96.534	96.505
5.875	98.119	98.048	98.002	6.25	100.823	100.735	100.674	4.75	97.107	97.085	97.058
6	98.695	98.625	98.578	6.375	101.294	101.207	101.145	4.875	97.553	97.530	97.503
6.125	99.240	99.170	99.123	6.5	101.726	101.639	101.577	5	97.838	97.815	97.789
6.25	99.688	99.599	99.539	6.625	102.097	102.010	101.948	5.125	98.068	98.045	98.018
6.375	100.215	100.126	100.065	6.75	102.055	101.950	101.909	5.25	98.716	98.686	98.652
6.5	100.713	100.625	100.564	6.875	102.490	102.385	102.344	5.375	99.045	99.015	98.980
6.625	101.112	101.025	100.963	7	102.882	102.778	102.736	5.5	99.455	99.425	99.391
6.75	101.545	101.438	101.397	7.125	103.233	103.129	103.087	5.625	99.676	99.646	99.612
6.875	101.992	101.887	101.846	7.25	103.275	103.155	103.146	5.75	100.110	100.049	99.989
7	102.370	102.265	102.224	7.375	103.715	103.594	103.585	5.875	100.447	100.387	100.327
7.125	102.775	102.685	102.641	7.5	104.055	103.933	103.924	6	100.645	100.585	100.524
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.463	95.426	95.384								
4.75	97.089	97.073	97.058								
4.875	97.437	97.421	97.406								
5	97.901	97.868	97.854								
5.125	98.482	98.452	98.437								
5.25	98.827	98.797	98.782								
5.375	99.163	99.133	99.118								
5.5	99.451	99.422	99.407								
5.625	99.919	99.866	99.845								
5.75	100.253	100.201	100.181								
5.875	100.580	100.527	100.508								
6	100.904	100.853	100.832								

Home Possible Adjustments

Cumulative LLPA Caps

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

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.755	94.774	94.751
5.25	95.464	95.464	95.434
5.375	96.083	96.081	96.047
5.5	96.694	96.691	96.653
5.625	97.298	97.292	97.254
5.75	97.900	97.881	97.835
5.875	98.469	98.443	98.394
6	99.020	98.988	98.934
6.125	99.540	99.505	99.452
6.25	99.992	99.953	99.893
6.375	100.519	100.464	100.409
6.5	100.986	100.927	100.866
6.625	101.471	101.411	101.343
6.75	101.761	101.702	101.626
6.875	102.275	102.201	102.130
7	102.688	102.605	102.534
7.125	103.084	103.007	102.923
7.25	103.317	103.239	103.148
7.375	103.798	103.707	103.620

RefiNow Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	94.671	95.095	95.018	4.75	94.671	95.095	95.018	5	95.937	96.073	95.996
4.875	95.231	95.464	95.387	4.875	95.231	95.464	95.387	5.125	96.634	96.589	96.575
5	95.937	96.073	95.996	5	95.937	96.073	95.996	5.25	97.541	97.722	97.638
5.125	96.634	96.589	96.575	5.125	96.634	96.589	96.575	5.375	97.981	98.135	98.051
5.25	97.557	97.722	97.638	5.25	97.541	97.722	97.638	5.5	98.596	98.610	98.526
5.375	98.248	98.220	98.168	5.375	97.981	98.135	98.051	5.625	99.265	99.207	99.178
5.5	98.710	98.681	98.630	5.5	98.596	98.610	98.526	5.75	99.851	99.765	99.694
5.625	99.265	99.207	99.178	5.625	99.265	99.207	99.178	5.875	100.290	100.159	100.068
5.75	99.851	99.765	99.694	5.75	99.851	99.765	99.694	6	100.880	100.695	100.574
5.875	100.290	100.209	100.154	5.875	100.290	100.159	100.068	6.125	101.181	101.021	100.930
6	100.880	100.695	100.629	6	100.880	100.695	100.574	6.25	101.593	101.772	101.638
6.125	101.250	101.200	101.145	6.125	101.181	101.021	100.930	6.375	101.668	101.716	101.582
6.25	101.593	101.772	101.638	6.25	101.593	101.772	101.638	6.5	102.275	102.284	102.151
6.375	101.767	101.716	101.627	6.375	101.668	101.716	101.582	6.625	102.794	102.693	102.622
6.5	102.275	102.284	102.151	6.5	102.275	102.284	102.151	6.75	103.135	103.093	102.963
6.625	102.794	102.693	102.622	6.625	102.794	102.693	102.622	6.875	102.994	103.112	102.971
6.75	103.135	103.093	102.963	6.75	103.135	103.093	102.963	7	103.428	103.674	103.533
6.875	103.018	103.112	102.971	6.875	102.994	103.112	102.971	7.125	103.937	104.093	103.952
7	103.488	103.674	103.533	7	103.428	103.674	103.533	7.25	104.218	104.117	104.046
7.125	103.937	104.093	103.952	7.125	103.937	104.093	103.952	7.375	103.198	103.127	103.056
7.25	104.218	104.142	104.102	7.25	104.218	104.117	104.046	7.5	103.700	103.627	103.585
7.375	103.474	103.403	103.304	7.375	103.198	103.127	103.056	7.625	104.223	104.150	104.108
7.5	103.948	103.877	103.778	7.5	103.700	103.627	103.585	7.75	104.626	104.553	104.511
								7.875	103.230	103.440	103.391
								8	103.635	103.845	103.797
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	96.377	96.369	96.365	4.25	96.018	96.024	96.122	4.75	93.756	93.737	93.780
4.375	96.846	96.838	96.834	4.375	96.593	96.598	96.697	4.875	94.493	94.474	94.517
4.5	97.316	97.309	97.305	4.5	97.164	97.170	97.268	5	95.226	95.207	95.250
4.625	97.789	97.781	97.835	4.625	97.731	97.737	97.835	5.125	95.803	95.784	95.827
4.75	98.171	98.595	98.377	4.75	98.125	98.595	98.377	5.25	96.693	96.710	96.613
4.875	98.643	98.829	98.611	4.875	98.359	98.829	98.611	5.375	97.385	97.356	97.305
5	99.116	99.153	99.042	5	98.857	99.153	98.935	5.5	97.898	97.885	97.913
5.125	99.589	99.551	99.514	5.125	99.395	99.383	99.466	5.625	98.360	98.347	98.375
5.25	99.816	100.286	100.068	5.25	99.816	100.286	100.068	5.75	99.093	99.003	98.920
5.375	100.180	100.408	100.190	5.375	99.938	100.408	100.190	5.875	99.713	99.604	99.549
5.5	100.637	100.727	100.575	5.5	100.413	100.727	100.509	6	100.223	100.099	100.077
5.625	101.093	101.070	101.031	5.625	100.887	100.909	100.924	6.125	100.665	100.615	100.560
5.75	101.015	101.333	101.070	5.75	100.996	101.333	101.070	6.25	100.980	100.796	100.757
5.875	101.520	101.542	101.509	5.875	101.008	101.002	101.012	6.375	101.280	101.203	101.101
6	101.976	101.999	101.965	6	101.456	101.407	101.460	6.5	101.787	101.711	101.609
								6.625	102.292	102.216	102.113
								6.75	101.966	101.887	101.809
								6.875	101.999	101.896	101.849
								7	102.416	102.313	102.265
								7.125	102.823	102.721	102.672
								7.25	102.422	102.321	102.250
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	96.432	96.710	96.595	5	95.226	95.207	95.250	4.5	94.523	94.404	94.402
5.375	97.138	97.125	97.153	5.125	95.803	95.784	95.827	4.625	95.082	94.963	94.961
5.5	97.898	97.885	97.913	5.25	96.432	96.710	96.595	4.75	95.062	95.025	94.998
5.625	98.360	98.347	98.375	5.375	97.138	97.125	97.153	4.875	95.568	95.530	95.503
5.75	99.093	99.003	98.880	5.5	97.898	97.885	97.913	5	96.024	95.986	95.959
5.875	99.713	99.549	99.516	5.625	98.390	98.347	98.375	5.125	96.480	96.442	96.416
6	100.223	100.065	100.077	5.75	98.986	99.003	98.899	5.25	96.655	96.632	96.593
6.125	100.597	100.534	100.500	5.875	99.591	99.528	99.494	5.375	97.160	97.137	97.098
6.25	100.980	100.796	100.757	6	100.081	100.065	100.077	5.5	97.617	97.594	97.555
6.375	100.974	100.903	100.832	6.125	100.539	100.487	100.499	5.625	98.073	98.050	98.011
6.5	101.533	101.462	101.391	6.25	100.788	100.726	100.691	5.75	97.995	98.018	97.984
6.625	101.788	101.717	101.662	6.375	100.908	100.852	100.787	5.875	98.500	98.522	98.489
6.75	101.966	101.887	101.809	6.5	101.356	101.275	101.243	6	98.956	98.979	98.945
6.875	101.999	101.896	101.849	6.625	101.788	101.707	101.667	6.125	99.402	99.424	99.391

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	97.541	97.722	97.638	5.25	97.541	97.722	97.638	5.25	97.541	97.722	97.638
5.375	97.981	98.135	98.051	5.375	97.981	98.135	98.051	5.375	97.981	98.135	98.051
5.5	98.596	98.610	98.526	5.5	98.596	98.610	98.526	5.5	98.596	98.610	98.526
5.625	99.265	99.207	99.178	5.625	99.265	99.207	99.178	5.625	99.265	99.207	99.178
5.75	99.851	99.765	99.694	5.75	99.851	99.765	99.694	5.75	99.851	99.765	99.694
5.875	100.290	100.159	100.068	5.875	100.290	100.159	100.068	5.875	100.290	100.159	100.068
6	100.880	100.695	100.574	6	100.880	100.695	100.574	6	100.880	100.695	100.574
6.125	101.181	101.021	100.930	6.125	101.181	101.021	100.930	6.125	101.181	101.021	100.930
6.25	101.593	101.772	101.638	6.25	101.593	101.772	101.638	6.25	101.593	101.772	101.638
6.375	101.668	101.716	101.582	6.375	101.668	101.716	101.582	6.375	101.668	101.716	101.582
6.5	102.275	102.284	102.151	6.5	102.275	102.284	102.151	6.5	102.275	102.284	102.151
6.625	102.794	102.693	102.622	6.625	102.794	102.693	102.622	6.625	102.794	102.693	102.622
6.75	103.135	103.093	102.963	6.75	103.135	103.093	102.963	6.75	103.135	103.093	102.963
6.875	102.994	103.112	102.971	6.875	102.994	103.112	102.971	6.875	102.994	103.112	102.971
7	103.428	103.674	103.533	7	103.428	103.674	103.533	7	103.428	103.674	103.533
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	97.164	97.170	97.268	4.25	96.018	96.024	96.122	5.25	96.432	96.710	96.595
4.625	97.731	97.737	97.835	4.375	96.593	96.598	96.697	5.375	97.138	97.125	97.153
4.75	98.125	98.595	98.377	4.5	97.164	97.170	97.268	5.5	97.898	97.885	97.913
4.875	98.359	98.829	98.611	4.625	97.731	97.737	97.835	5.625	98.360	98.347	98.375
5	98.857	99.153	98.935	4.75	97.919	97.874	97.859	5.75	99.093	99.003	98.880
5.125	99.395	99.383	99.466	4.875	98.305	98.292	98.375	5.875	99.713	99.549	99.516
5.25	99.816	100.286	100.068	5	98.857	98.845	98.928	6	100.223	100.065	100.077
5.375	99.938	100.408	100.190	5.125	99.395	99.383	99.466	6.125	100.597	100.534	100.500
5.5	100.413	100.727	100.509	5.25	99.604	99.544	99.516	6.25	100.980	100.796	100.757
5.625	100.887	100.909	100.924	5.375	99.911	99.881	99.949	6.375	100.974	100.903	100.832
5.75	100.996	101.333	101.070	5.5	100.413	100.383	100.451	6.5	101.533	101.462	101.391
5.875	101.008	101.002	101.012	5.625	100.887	100.856	100.924	6.625	101.788	101.717	101.662
6	101.456	101.407	101.460	5.75	100.996	100.951	100.932	6.75	101.966	101.887	101.809
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	96.432	96.710	96.595	5.25	96.432	96.710	96.595	4.5	94.523	94.404	94.402
5.375	97.138	97.125	97.153	5.375	97.138	97.125	97.153	4.625	95.082	94.963	94.961
5.5	97.898	97.885	97.913	5.5	97.898	97.885	97.913	4.75	93.524	93.460	93.434
5.625	98.360	98.347	98.375	5.625	98.390	98.347	98.375	4.875	94.073	93.861	93.844
5.75	99.093	99.003	98.880	5.75	98.986	99.003	98.899	5	94.601	94.388	94.371
5.875	99.713	99.549	99.516	5.875	99.383	99.367	99.380	5.125	95.097	94.884	94.867
6	100.223	100.065	100.077	6	100.081	100.065	100.077	5.25	96.041	96.020	95.999
6.125	100.597	100.534	100.500	6.125	100.502	100.487	100.499	5.375	96.108	96.087	96.065
6.25	100.980	100.796	100.757	6.25	100.697	100.634	100.582	5.5	96.504	96.483	96.462
6.375	100.974	100.903	100.832	6.375	100.634	100.852	100.687	5.625	96.913	96.892	96.870
6.5	101.533	101.462	101.391	6.5	101.295	101.246	101.243	5.75	97.869	97.801	97.733
6.625	101.788	101.717	101.662	6.625	101.688	101.639	101.636	5.875	98.104	98.036	97.968
6.75	101.966	101.887	101.809	6.75	101.651	101.550	101.479	6	98.442	98.374	98.306
6.875	101.999	101.896	101.849	6.875	101.524	101.473	101.455	6.125	98.740	98.672	98.603

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	96.659	96.614	96.600	5.125	96.659	96.614	96.600	4.75	94.696	94.964	94.887
5.25	97.566	97.610	97.526	5.25	97.566	97.610	97.526	4.875	95.256	95.495	95.418
5.375	98.006	98.053	97.970	5.375	98.006	98.053	97.970	5	95.962	95.924	95.904
5.5	98.621	98.566	98.534	5.5	98.621	98.566	98.534	5.125	96.659	96.614	96.600
5.625	99.290	99.232	99.203	5.625	99.290	99.232	99.203	5.25	97.566	97.610	97.526
5.75	99.876	99.747	99.719	5.75	99.876	99.747	99.719	5.375	98.006	98.053	97.970
5.875	100.315	100.130	99.946	5.875	100.315	100.130	99.946	5.5	98.621	98.566	98.534
6	100.905	100.720	100.536	6	100.905	100.720	100.536	5.625	99.290	99.232	99.203
6.125	101.206	101.022	100.946	6.125	101.206	101.022	100.946	5.75	99.876	99.747	99.719
6.25	101.618	101.433	101.307	6.25	101.618	101.433	101.307	5.875	100.315	100.130	99.946
6.375	101.692	101.621	101.550	6.375	101.692	101.621	101.550	6	100.905	100.720	100.536
6.5	102.211	102.140	102.069	6.5	102.211	102.140	102.069	6.125	101.206	101.022	100.946
6.625	102.641	102.540	102.469	6.625	102.641	102.540	102.469	6.25	101.618	101.433	101.307
6.75	103.133	103.055	102.977	6.75	103.133	103.055	102.977	6.375	101.692	101.621	101.550
6.875	103.019	102.941	102.863	6.875	103.019	102.941	102.863	6.5	102.211	102.140	102.069
7	103.453	103.374	103.296	7	103.453	103.374	103.296	6.625	102.641	102.540	102.469
7.125	103.962	103.884	103.806	7.125	103.962	103.884	103.806	6.75	103.133	103.055	102.977
7.25	104.208	104.107	104.036	7.25	104.208	104.107	104.036	6.875	103.019	102.941	102.863
7.375	103.303	103.239	103.175	7.375	103.223	103.152	103.081	7	103.453	103.374	103.296
7.5	103.650	103.579	103.508	7.5	103.650	103.579	103.508	7.125	103.962	103.884	103.806
7.625	104.095	104.022	103.980	7.625	104.095	104.022	103.980	7.25	104.208	104.107	104.036
7.75	104.498	104.425	104.383	7.75	104.498	104.425	104.383	7.375	103.223	103.152	103.081
7.875	103.821	103.772	103.722	7.875	103.036	103.205	103.197	7.5	103.650	103.579	103.508
8	104.002	103.952	103.903	8	103.359	103.529	103.520	7.625	104.095	104.022	103.980
8.125	104.233	104.183	104.133	8.125	103.657	103.827	103.819	7.75	104.498	104.425	104.383
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	96.402	96.394	96.390	4.25	96.102	96.108	96.206	4.875	94.466	94.407	94.490
4.375	96.871	96.863	96.859	4.375	96.625	96.631	96.730	5	95.188	95.129	95.212
4.5	97.341	97.334	97.330	4.5	97.136	97.141	97.240	5.125	95.656	95.597	95.680
4.625	97.814	97.806	97.802	4.625	97.628	97.634	97.732	5.25	96.537	96.828	96.745
4.75	98.196	98.651	98.434	4.75	97.944	97.899	97.884	5.375	97.159	97.106	97.174
4.875	98.668	98.854	98.636	4.875	98.273	98.261	98.344	5.5	97.839	97.786	97.854
5	99.141	99.104	99.067	5	98.731	98.718	98.801	5.625	98.365	98.307	98.278
5.125	99.614	99.576	99.539	5.125	99.158	99.146	99.229	5.75	99.118	99.121	99.030
5.25	99.716	100.186	99.968	5.25	99.629	99.569	99.541	5.875	99.738	99.553	99.425
5.375	100.158	100.339	100.122	5.375	99.792	99.762	99.829	6	100.248	100.063	99.974
5.5	100.608	100.578	100.546	5.5	100.174	100.144	100.211	6.125	100.439	100.254	100.221
5.625	101.043	101.012	100.980	5.625	100.521	100.490	100.558	6.25	101.005	100.821	100.636
5.75	101.038	101.077	100.957	5.75	101.021	100.976	100.957	6.375	100.999	100.928	100.857
5.875	101.464	101.411	101.362	5.875	100.832	100.783	100.836	6.5	101.558	101.487	101.416
6	101.863	101.810	101.761	6	101.266	101.191	101.173	6.625	101.813	101.742	101.671
								6.75	101.991	101.912	101.834
								6.875	101.707	101.629	101.551
								7	102.140	102.062	101.984
								7.125	102.649	102.571	102.493
								7.25	102.447	102.346	102.275
								7.375	101.079	101.007	100.964
								7.5	101.616	101.543	101.501
								7.625	102.139	102.066	102.023
								7.75	102.492	102.419	102.376
								7.875	99.584	99.604	99.595
								8	99.907	99.927	99.919
								8.125	100.206	100.226	100.217
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	101.558	101.487	101.416	6.125	100.224	100.169	100.221	4.5	94.468	94.349	94.347
6.625	101.813	101.742	101.671	6.25	100.722	100.650	100.607	4.625	94.914	94.795	94.793
6.75	101.991	101.912	101.834	6.375	100.579	100.490	100.527	4.75	93.564	93.485	93.459
6.875	101.707	101.629	101.551	6.5	101.126	101.037	101.074	4.875	93.995	93.783	93.766
7	102.140	102.062	101.984	6.625	101.414	101.325	101.362	5	94.385	94.194	94.158
7.125	102.649	102.571	102.493	6.75	101.676	101.575	101.504	5.125	94.728	94.591	94.563
7.25	102.447	102.346	102.275	6.875	101.339	101.248	101.269	5.25	96.066	96.045	96.024
7.375	101.079	101.007	100.964	7	101.777	101.686	101.708	5.375	96.133	96.112	96.090
7.5	101.616	101.543	101.501	7.125	102.011	101.910	101.839	5.5	96.529	96.508	96.487
7.625	102.139	102.066	102.023	7.25	102.497	102.396	102.325	5.625	96.938	96.917	96.895
7.75	102.492	102.419	102.376	7.375	101.129	101.057	101.014	5.75	97.894	97.826	97.758
7.875	99.584	99.604	99.595	7.5	101.666	101.593	101.551	5.875	98.129	98.061	97.993
8	99.907	99.927	99.919	7.625	102.189	102.116	102.073	6	98.467	98.399	98.331
8.125	100.206	100.226	100.217	7.75	99.273	99.293	99.284	6.125	98.765	98.697	98.628

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	101.692	101.621	101.550	6.375	101.692	101.621	101.550	6	100.905	100.720	100.536
6.5	102.211	102.140	102.069	6.5	102.211	102.140	102.069	6.125	101.206	101.022	100.946
6.625	102.641	102.540	102.469	6.625	102.641	102.540	102.469	6.25	101.618	101.433	101.307
6.75	103.133	103.055	102.977	6.75	103.133	103.055	102.977	6.375	101.692	101.621	101.550
6.875	103.019	102.941	102.863	6.875	103.019	102.941	102.863	6.5	102.211	102.140	102.069
7	103.453	103.374	103.296	7	103.453	103.374	103.296	6.625	102.641	102.540	102.469
7.125	103.962	103.884	103.806	7.125	103.962	103.884	103.806	6.75	103.133	103.055	102.977
7.25	104.208	104.107	104.036	7.25	104.208	104.107	104.036	6.875	103.019	102.941	102.863
7.375	103.303	103.239	103.175	7.375	103.223	103.152	103.081	7	103.453	103.374	103.296
7.5	103.650	103.579	103.508	7.5	103.650	103.579	103.508	7.125	103.962	103.884	103.806
7.625	104.095	104.022	103.980	7.625	104.095	104.022	103.980	7.25	104.208	104.107	104.036
7.75	104.498	104.425	104.383	7.75	104.498	104.425	104.383	7.375	103.223	103.152	103.081
7.875	103.821	103.772	103.722	7.875	103.086	103.255	103.247	7.5	103.650	103.579	103.508
8	104.002	103.952	103.903	8	103.409	103.579	103.570	7.625	104.095	104.022	103.980
8.125	104.233	104.183	104.133	8.125	103.707	103.877	103.869	7.75	104.498	104.425	104.383
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	97.341	97.334	97.330	4.5	97.136	97.141	97.240	6.625	101.813	101.742	101.671
4.625	97.814	97.806	97.802	4.625	97.628	97.634	97.732	6.75	101.991	101.912	101.834
4.75	98.196	98.651	98.434	4.75	97.944	97.899	97.884	6.875	101.707	101.629	101.551
4.875	98.668	98.854	98.636	4.875	98.273	98.261	98.344	7	102.140	102.062	101.984
5	99.141	99.104	99.067	5	98.731	98.718	98.801	7.125	102.649	102.571	102.493
5.125	99.614	99.576	99.539	5.125	99.158	99.146	99.229	7.25	102.447	102.346	102.275
5.25	99.716	100.186	99.968	5.25	99.629	99.569	99.541	7.375	102.141	102.077	102.013
5.375	100.158	100.339	100.122	5.375	99.792	99.762	99.829	7.5	102.110	102.047	101.983
5.5	100.608	100.578	100.546	5.5	100.174	100.144	100.211	7.625	102.236	102.172	102.109
5.625	101.043	101.012	100.980	5.625	100.521	100.490	100.558	7.75	102.492	102.419	102.376
5.75	101.038	101.077	100.957	5.75	101.021	100.976	100.957	7.875	101.346	101.297	101.247
5.875	101.464	101.411	101.362	5.875	100.832	100.783	100.836	8	101.277	101.227	101.178
6	101.863	101.810	101.761	6	101.266	101.191	101.173	8.125	101.508	101.458	101.408
6.125	102.243	102.190	102.141	6.125	101.794	101.719	101.676				
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	101.558	101.487	101.416	6.125	100.224	100.169	100.221	4.5	94.468	94.349	94.347
6.625	101.813	101.742	101.671	6.25	100.722	100.650	100.607	4.625	94.914	94.795	94.793
6.75	101.991	101.912	101.834	6.375	100.579	100.490	100.527	4.75	93.564	93.485	93.459
6.875	101.707	101.629	101.551	6.5	101.126	101.037	101.074	4.875	93.995	93.783	93.766
7	102.140	102.062	101.984	6.625	101.414	101.325	101.362	5	94.385	94.194	94.158
7.125	102.649	102.571	102.493	6.75	101.676	101.575	101.504	5.125	94.728	94.591	94.563
7.25	102.447	102.346	102.275	6.875	101.339	101.248	101.269	5.25	96.066	96.045	96.024
7.375	101.079	101.007	100.964	7	101.777	101.686	101.708	5.375	96.133	96.112	96.090
7.5	101.616	101.543	101.501	7.125	102.011	101.910	101.839	5.5	96.529	96.508	96.487
7.625	102.139	102.066	102.023	7.25	102.497	102.396	102.325	5.625	96.938	96.917	96.895
7.75	102.492	102.419	102.376	7.375	101.129	101.057	101.014	5.75	97.894	97.826	97.758
7.875	99.584	99.604	99.595	7.5	101.666	101.593	101.551	5.875	98.129	98.061	97.993
8	99.907	99.927	99.919	7.625	102.189	102.116	102.073	6	98.467	98.399	98.331
8.125	100.206	100.226	100.217	7.75	99.273	99.293	99.284	6.125	98.765	98.697	98.628

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	99.252	99.067	98.767	6.75	97.752	97.567	97.267
6.875	99.767	99.582	99.282	6.875	98.267	98.082	97.782
7	100.251	100.066	99.766	7	98.751	98.566	98.266
7.125	100.687	100.502	100.202	7.125	99.187	99.002	98.702
7.25	101.103	100.918	100.618	7.25	99.603	99.418	99.118
7.375	101.041	100.824	100.524	7.375	99.541	99.324	99.024
7.5	101.485	101.268	100.968	7.5	99.985	99.768	99.468
7.625	101.891	101.674	101.374	7.625	100.391	100.174	99.874
7.75	102.277	102.060	101.760	7.75	100.777	100.560	100.260
7.875	102.040	101.807	101.507	7.875	100.540	100.307	100.007
8	102.464	102.231	101.931	8	100.964	100.731	100.431
8.125	102.830	102.597	102.297	8.125	101.330	101.097	100.797
8.25	103.176	102.943	102.643	8.25	101.676	101.443	101.143
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.252	97.067	96.767	6.75	95.752	95.567	95.267
6.875	97.767	97.582	97.282	6.875	96.267	96.082	95.782
7	98.251	98.066	97.766	7	96.751	96.566	96.266
7.125	98.687	98.502	98.202	7.125	97.187	97.002	96.702
7.25	99.103	98.918	98.618	7.25	97.603	97.418	97.118
7.375	99.041	98.824	98.524	7.375	97.541	97.324	97.024
7.5	99.485	99.268	98.968	7.5	97.985	97.768	97.468
7.625	99.891	99.674	99.374	7.625	98.391	98.174	97.874
7.75	100.277	100.060	99.760	7.75	98.777	98.560	98.260
7.875	100.040	99.807	99.507	7.875	98.540	98.307	98.007
8	100.464	100.231	99.931	8	98.964	98.731	98.431
8.125	100.830	100.597	100.297	8.125	99.330	99.097	98.797
8.25	101.176	100.943	100.643	8.25	99.676	99.443	99.143
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.502	98.317	98.017	6.75	96.502	96.317	96.017
6.875	99.017	98.832	98.532	6.875	97.017	96.832	96.532
7	99.501	99.316	99.016	7	97.501	97.316	97.016
7.125	99.937	99.752	99.452	7.125	97.937	97.752	97.452
7.25	100.353	100.168	99.868	7.25	98.353	98.168	97.868
7.375	100.291	100.074	99.774	7.375	98.291	98.074	97.774
7.5	100.735	100.518	100.218	7.5	98.735	98.518	98.218
7.625	101.141	100.924	100.624	7.625	99.141	98.924	98.624
7.75	101.527	101.310	101.010	7.75	99.527	99.310	99.010
7.875	101.290	101.057	100.757	7.875	99.290	99.057	98.757
8	101.714	101.481	101.181	8	99.714	99.481	99.181
8.125	102.080	101.847	101.547	8.125	100.080	99.847	99.547
8.25	102.426	102.193	101.893	8.25	100.426	100.193	99.893

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.