



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	91.797	91.794	91.702	4.75	91.794	91.794	91.692	5.125	96.190	96.187	96.164
4.875	93.112	93.135	93.120	4.875	93.112	93.135	93.120	5.25	96.936	96.921	96.903
5	93.812	93.836	93.817	5	93.812	93.836	93.817	5.375	97.479	97.460	97.441
5.125	94.374	94.398	94.379	5.125	94.374	94.398	94.379	5.5	97.985	97.964	97.944
5.25	95.151	95.122	95.102	5.25	95.112	95.112	95.086	5.625	98.433	98.412	98.392
5.375	95.842	95.812	95.792	5.375	95.731	95.732	95.701	5.75	99.041	99.004	98.972
5.5	96.539	96.509	96.489	5.5	96.342	96.344	96.309	5.875	99.525	99.489	99.455
5.625	97.133	97.103	97.083	5.625	96.948	96.947	96.913	6	99.981	99.951	99.906
5.75	97.682	97.639	97.606	5.75	97.626	97.606	97.564	6.125	100.426	100.399	100.350
5.875	98.308	98.265	98.231	5.875	98.195	98.172	98.127	6.25	100.524	100.470	100.421
6	98.882	98.839	98.806	6	98.756	98.731	98.681	6.375	101.082	101.056	100.987
6.125	99.389	99.345	99.312	6.125	99.288	99.260	99.211	6.5	101.637	101.606	101.542
6.25	99.831	99.782	99.742	6.25	99.780	99.741	99.684	6.625	101.908	101.871	101.812
6.375	100.401	100.352	100.312	6.375	100.328	100.275	100.224	6.75	101.599	101.558	101.440
6.5	100.909	100.859	100.820	6.5	100.795	100.744	100.684	6.875	102.181	102.134	102.022
6.625	101.407	101.357	101.317	6.625	101.281	101.232	101.167	7	102.561	102.509	102.401
6.75	101.655	101.598	101.552	6.75	101.622	101.564	101.491	7.125	103.046	102.989	102.886
6.875	102.209	102.153	102.106	6.875	102.159	102.087	102.020	7.25	103.220	103.158	103.076
7	102.586	102.522	102.475	7	102.586	102.509	102.440	7.375	103.547	103.479	103.402
7.125	102.997	102.928	102.848	7.125	102.997	102.928	102.848	7.5	104.016	103.943	103.874
7.25	103.350	103.280	103.221	7.25	103.270	103.192	103.104	7.625	104.559	104.481	104.429
7.375	103.811	103.741	103.682	7.375	103.757	103.668	103.583	7.75	104.999	104.915	104.868
7.5	104.236	104.166	104.106	7.5	104.102	104.015	103.927	7.875	105.150	105.150	105.150
7.625	104.650	104.580	104.520	7.625	104.623	104.535	104.436	8	105.356	105.228	105.150
7.75	105.032	104.929	104.827	7.75	105.032	104.929	104.827				
7.875	105.358	105.252	105.151	7.875	105.358	105.252	105.151				
8	105.637	105.519	105.423	8	105.637	105.519	105.423				
8.125	105.836	105.718	105.614	8.125	105.836	105.718	105.614				
8.25	106.326	106.194	106.086	8.25	106.326	106.194	106.086				
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	97.211	97.211	97.186	4.625	97.773	97.773	97.748	5	92.932	92.908	92.889
4.75	97.381	97.389	97.382	4.75	97.795	97.795	97.727	5.125	93.546	93.523	93.503
4.875	97.841	97.841	97.784	4.875	98.354	98.354	98.292	5.25	95.150	95.106	95.073
5	98.295	98.293	98.278	5	98.517	98.515	98.500	5.375	95.838	95.794	95.760
5.125	98.771	98.772	98.752	5.125	98.948	98.948	98.929	5.5	96.535	96.492	96.458
5.25	99.127	99.083	99.060	5.25	99.254	99.256	99.233	5.625	97.133	97.089	97.055
5.375	99.551	99.519	99.492	5.375	99.625	99.625	99.625	5.75	97.702	97.659	97.626
5.5	99.937	99.925	99.895	5.5	99.950	99.950	99.950	5.875	98.317	98.272	98.238
5.625	100.306	100.285	100.251	5.625	100.306	100.287	100.252	6	98.877	98.826	98.784
5.75	100.579	100.541	100.503	5.75	100.632	100.632	100.554	6.125	99.383	99.331	99.289
5.875	100.862	100.843	100.801	5.875	100.932	100.926	100.853	6.25	99.849	99.798	99.757
6	101.322	101.192	101.151	6	101.380	101.369	101.300	6.375	100.412	100.356	100.310
6.125	101.545	101.502	101.452	6.125	101.600	101.584	101.520	6.5	100.915	100.854	100.803
6.25	101.851	101.725	101.676	6.25	101.714	101.694	101.649	6.625	101.410	101.348	101.295
6.375	102.126	102.008	101.968	6.375	101.976	101.950	101.910	6.75	101.671	101.613	101.565
6.5	102.436	102.286	102.238	6.5	102.345	102.314	102.279	6.875	102.218	102.156	102.104
6.625	102.578	102.491	102.460	6.625	102.433	102.397	102.366	7	102.588	102.526	102.475
6.75	102.779	102.657	102.646	6.75	102.757	102.716	102.705	7.125	102.870	102.808	102.756
6.875	103.040	102.993	102.987	6.875	103.016	102.970	102.963	7.25	103.310	103.248	103.195
7	103.227	103.182	103.172	7	103.312	103.259	103.258	7.375	103.751	103.685	103.629
7.125	103.378	103.333	103.313	7.125	102.931	102.886	102.866	7.5	103.498	103.440	103.425
7.25	103.200	103.125	103.074	7.25	102.846	102.770	102.719	7.625	103.747	103.697	103.657
7.375	103.674	103.599	103.547	7.375	103.211	103.135	103.084	7.75	103.081	102.895	102.792
								7.875	103.285	103.091	102.993

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	98.085	98.099	98.091	5	97.323	97.327	97.323	5	94.686	94.623	94.561
5.125	98.434	98.456	98.390	5.125	97.802	97.811	97.799	5.125	95.335	95.272	95.210
5.25	98.764	98.781	98.704	5.25	98.262	98.266	98.250	5.25	95.988	95.925	95.862
5.375	99.102	99.113	99.036	5.375	98.660	98.659	98.639	5.375	96.284	96.221	96.158
5.5	99.428	99.434	99.356	5.5	99.043	99.038	99.014	5.5	96.760	96.697	96.634
5.625	99.737	99.738	99.660	5.625	99.405	99.395	99.367	5.625	97.234	97.171	97.108
5.75	99.979	99.974	99.895	5.75	99.744	99.729	99.698	5.75	97.505	97.442	97.380
5.875	100.170	100.161	100.081	5.875	100.051	100.031	99.996	5.875	97.778	97.715	97.652
6	100.352	100.338	100.257	6	100.312	100.287	100.249	6	98.047	97.984	97.921
6.125	100.521	100.501	100.442	6.125	100.508	100.478	100.435	6.125	98.319	98.256	98.194
6.25	100.716	100.681	100.635	6.25	100.686	100.651	100.605	6.25	98.592	98.529	98.467
6.375	100.899	100.859	100.809	6.375	100.841	100.801	100.751	6.375	98.864	98.801	98.739
6.5	101.065	101.020	100.966	6.5	100.921	100.876	100.822	6.5	99.317	99.254	99.192
6.625	101.206	101.157	101.099	6.625	101.028	100.987	100.903	6.625	99.401	99.338	99.275
6.75	101.296	101.242	101.180	6.75	101.144	101.098	101.013	6.75	99.670	99.607	99.544
6.875	101.307	101.248	101.182	6.875	101.178	101.127	101.041	6.875	99.751	99.688	99.626
7	101.169	101.105	101.035	7	101.261	101.205	101.118	7	99.824	99.761	99.698
7.125	100.995	100.933	100.846	7.125	101.416	101.355	101.268	7.125	99.860	99.797	99.734
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	98.186	98.200	98.191	5	97.417	97.421	97.417	5	94.636	94.573	94.510
5.125	98.493	98.502	98.490	5.125	97.899	97.908	97.896	5.125	95.285	95.222	95.159
5.25	98.794	98.799	98.783	5.25	98.357	98.362	98.346	5.25	95.938	95.875	95.812
5.375	99.102	99.113	99.067	5.375	98.754	98.754	98.734	5.375	96.234	96.171	96.108
5.5	99.428	99.434	99.356	5.5	99.137	99.131	99.108	5.5	96.710	96.647	96.584
5.625	99.737	99.738	99.660	5.625	99.497	99.487	99.460	5.625	97.184	97.121	97.058
5.75	99.979	99.974	99.895	5.75	99.836	99.821	99.789	5.75	97.455	97.392	97.329
5.875	100.170	100.161	100.111	5.875	100.141	100.121	100.086	5.875	97.728	97.665	97.602
6	100.401	100.376	100.337	6	100.402	100.377	100.338	6	97.997	97.934	97.871
6.125	100.617	100.587	100.544	6.125	100.597	100.568	100.525	6.125	98.269	98.206	98.143
6.25	100.820	100.785	100.739	6.25	100.776	100.741	100.695	6.25	98.542	98.479	98.416
6.375	101.005	100.965	100.915	6.375	100.932	100.893	100.842	6.375	98.814	98.751	98.688
6.5	101.173	101.129	101.075	6.5	101.014	100.970	100.915	6.5	99.267	99.204	99.141
6.625	101.317	101.268	101.210	6.625	101.028	100.987	100.914	6.625	99.351	99.288	99.225
6.75	101.409	101.354	101.293	6.75	101.144	101.098	101.013	6.75	99.620	99.557	99.494
6.875	101.421	101.362	101.296	6.875	101.178	101.127	101.041	6.875	99.701	99.638	99.575
7	101.284	101.220	101.151	7	101.261	101.205	101.118	7	99.774	99.711	99.648
7.125	101.079	100.999	100.931	7.125	101.416	101.355	101.268	7.125	99.810	99.747	99.684

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	94.813	94.791	94.761	5.75	97.607	97.549	97.518	4.375	95.595	95.572	95.542
5.375	95.501	95.480	95.449	5.875	98.198	98.140	98.110	4.5	96.012	95.990	95.960
5.5	96.165	96.143	96.113	6	98.727	98.668	98.638	4.625	96.357	96.334	96.304
5.625	96.792	96.771	96.741	6.125	99.135	99.076	99.046	4.75	96.985	96.940	96.895
5.75	97.406	97.357	97.300	6.25	99.586	99.513	99.468	4.875	97.432	97.386	97.342
5.875	98.037	97.987	97.930	6.375	100.135	100.062	100.017	5	97.718	97.673	97.628
6	98.602	98.552	98.495	6.5	100.620	100.548	100.502	5.125	97.949	97.904	97.859
6.125	99.153	99.104	99.047	6.625	100.971	100.899	100.853	5.25	98.597	98.567	98.532
6.25	99.578	99.522	99.457	6.75	101.256	101.183	101.130	5.375	98.928	98.898	98.863
6.375	100.131	100.074	100.010	6.875	101.753	101.680	101.627	5.5	99.341	99.311	99.276
6.5	100.655	100.598	100.534	7	102.174	102.101	102.048	5.625	99.565	99.535	99.499
6.625	101.133	101.077	101.012	7.125	102.403	102.330	102.277	5.75	100.086	99.987	99.900
				7.25	102.544	102.471	102.418	5.875	100.426	100.328	100.240
				7.375	102.969	102.896	102.843	6	100.626	100.528	100.440
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.276	95.246	95.208								
4.75	95.899	95.838	95.778								
4.875	96.145	96.085	96.025								
5	96.472	96.411	96.351								
5.125	96.848	96.787	96.727								
5.25	97.186	97.126	97.066								
5.375	97.487	97.427	97.367								
5.5	97.752	97.696	97.639								
5.625	98.047	97.996	97.942								
5.75	98.333	98.288	98.237								
5.875	98.634	98.588	98.537								
6	99.139	99.093	99.042								

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	94.694	94.680	94.623	5.75	97.240	97.176	97.105	4.25	95.159	95.136	95.106
5.5	95.385	95.373	95.315	5.875	97.796	97.732	97.660	4.375	95.595	95.572	95.542
5.625	96.049	96.038	95.980	6	98.319	98.256	98.184	4.5	96.012	95.990	95.960
5.75	96.339	96.325	96.312	6.125	98.809	98.746	98.674	4.625	96.357	96.334	96.304
5.875	97.062	97.050	97.032	6.25	98.671	98.600	98.521	4.75	96.985	96.940	96.895
6	97.688	97.678	97.659	6.375	98.948	98.877	98.797	4.875	97.432	97.386	97.342
6.125	98.406	98.374	98.354	6.5	99.202	99.131	99.052	5	97.718	97.673	97.628
6.25	99.149	99.108	99.082	6.625	99.400	99.329	99.249	5.125	97.949	97.904	97.859
6.375	99.709	99.672	99.639	6.75	99.873	99.795	99.715	5.25	98.597	98.567	98.532
6.5	100.275	100.243	100.208	6.875	100.058	99.980	99.901	5.375	98.928	98.898	98.863
6.625	100.804	100.779	100.743	7	100.289	100.211	100.131	5.5	99.341	99.311	99.276
6.75	101.133	101.072	101.039	7.125	100.491	100.429	100.362	5.625	99.565	99.535	99.499
6.875	101.699	101.644	101.604	7.25	101.692	101.628	101.556	5.75	100.086	99.987	99.900
7	102.166	102.116	102.075	7.375	102.308	102.244	102.172	5.875	100.426	100.328	100.240
7.125	102.613	102.569	102.526	7.5	102.680	102.616	102.545	6	100.626	100.528	100.440
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.276	95.246	95.208								
4.75	95.899	95.838	95.778								
4.875	96.145	96.085	96.025								
5	96.472	96.411	96.351								
5.125	96.848	96.787	96.727								
5.25	97.186	97.126	97.066								
5.375	97.487	97.427	97.367								
5.5	97.752	97.696	97.639								
5.625	98.047	97.996	97.942								
5.75	98.333	98.288	98.237								
5.875	98.634	98.588	98.537								
6	99.139	99.093	99.042								

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	94.374	94.398	94.379
5.25	95.112	95.112	95.086
5.375	95.731	95.732	95.701
5.5	96.342	96.344	96.309
5.625	96.948	96.947	96.913
5.75	97.626	97.606	97.564
5.875	98.195	98.172	98.127
6	98.756	98.731	98.681
6.125	99.288	99.260	99.211
6.25	99.780	99.741	99.684
6.375	100.328	100.275	100.224
6.5	100.795	100.744	100.684
6.625	101.281	101.232	101.167
6.75	101.622	101.564	101.491
6.875	102.159	102.087	102.020
7	102.586	102.509	102.440
7.125	102.997	102.928	102.848
7.25	103.270	103.192	103.104
7.375	103.757	103.668	103.583

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	94.233	94.703	94.627	4.75	94.139	94.703	94.627	5	95.549	95.681	95.604
4.875	94.841	95.072	94.995	4.875	94.841	95.072	94.995	5.125	96.247	96.202	96.188
5	95.549	95.681	95.604	5	95.549	95.681	95.604	5.25	97.235	97.438	97.347
5.125	96.247	96.202	96.188	5.125	96.247	96.202	96.188	5.375	97.675	97.788	97.697
5.25	97.329	97.438	97.347	5.25	97.235	97.438	97.347	5.5	98.235	98.263	98.226
5.375	98.023	97.995	97.952	5.375	97.675	97.788	97.697	5.625	98.880	98.822	98.794
5.5	98.487	98.459	98.416	5.5	98.235	98.263	98.226	5.75	99.590	99.729	99.624
5.625	98.999	98.970	98.927	5.625	98.880	98.822	98.794	5.875	100.029	100.029	99.924
5.75	99.590	99.729	99.624	5.75	99.590	99.729	99.624	6	100.599	100.535	100.430
5.875	100.178	100.136	100.077	5.875	100.029	100.029	99.924	6.125	100.950	100.892	100.786
6	100.651	100.608	100.550	6	100.599	100.535	100.430	6.25	101.332	101.612	101.486
6.125	101.167	101.125	101.066	6.125	100.950	100.892	100.786	6.375	101.604	101.650	101.523
6.25	101.332	101.612	101.486	6.25	101.332	101.612	101.486	6.5	102.202	102.219	102.092
6.375	101.756	101.685	101.611	6.375	101.604	101.650	101.523	6.625	102.724	102.623	102.552
6.5	102.235	102.219	102.092	6.5	102.202	102.219	102.092	6.75	103.103	103.025	102.947
6.625	102.741	102.669	102.596	6.625	102.724	102.623	102.552	6.875	102.989	102.911	102.833
6.75	103.103	103.025	102.947	6.75	103.103	103.025	102.947	7	103.442	103.481	103.341
6.875	103.050	102.971	102.878	6.875	102.989	102.911	102.833	7.125	103.932	103.854	103.775
7	103.521	103.481	103.350	7	103.442	103.481	103.341	7.25	104.058	103.957	103.886
7.125	103.952	103.874	103.781	7.125	103.932	103.854	103.775	7.375	103.279	103.222	103.166
7.25	104.058	104.028	103.988	7.25	104.058	103.957	103.886	7.5	103.706	103.649	103.593
7.375	103.597	103.540	103.477	7.375	103.279	103.222	103.166	7.625	104.060	103.988	103.945
7.5	104.072	104.015	103.951	7.5	103.706	103.649	103.593	7.75	104.467	104.394	104.352
								7.875	103.629	103.549	103.504
								8	104.040	103.959	103.914
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	96.267	96.259	96.251	4.25	95.866	95.872	95.974	4.75	93.399	93.427	93.474
4.375	96.736	96.728	96.721	4.375	96.440	96.446	96.548	4.875	94.136	94.163	94.210
4.5	97.207	97.199	97.191	4.5	97.012	97.018	97.120	5	94.868	94.896	94.943
4.625	97.679	97.671	97.688	4.625	97.580	97.585	97.688	5.125	95.435	95.463	95.510
4.75	97.981	98.231	98.006	4.75	97.769	98.231	98.006	5.25	96.465	96.436	96.394
4.875	98.453	98.465	98.367	4.875	98.185	98.465	98.259	5.375	97.160	97.131	97.088
5	98.926	98.889	98.841	5	98.739	98.789	98.814	5.5	97.633	97.636	97.668
5.125	99.399	99.361	99.355	5.125	99.281	99.268	99.355	5.625	98.085	98.089	98.120
5.25	99.658	100.127	99.910	5.25	99.658	100.127	99.910	5.75	98.943	98.967	98.841
5.375	99.971	100.250	100.032	5.375	99.811	100.250	100.032	5.875	99.574	99.531	99.472
5.5	100.427	100.569	100.360	5.5	100.319	100.569	100.360	6	100.066	100.024	99.965
5.625	100.884	100.854	100.840	5.625	100.799	100.768	100.840	6.125	100.583	100.540	100.481
5.75	100.914	101.172	100.909	5.75	100.872	101.172	100.909	6.25	100.794	100.704	100.610
5.875	101.418	101.335	101.369	5.875	100.911	100.862	100.919	6.375	101.268	101.178	101.084
6	101.875	101.792	101.825	6	101.362	101.313	101.370	6.5	101.777	101.687	101.593
								6.625	102.283	102.192	102.099
								6.75	101.960	101.882	101.804
								6.875	101.740	101.621	101.520
								7	102.212	102.092	102.031
								7.125	102.643	102.541	102.463
								7.25	102.262	102.161	102.090
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	96.167	96.426	96.303	5	94.868	94.896	94.943	4.5	94.373	94.253	94.256
5.375	96.873	96.877	96.908	5.125	95.435	95.463	95.510	4.625	94.934	94.814	94.817
5.5	97.633	97.636	97.668	5.25	96.167	96.426	96.303	4.75	94.907	94.869	94.796
5.625	98.085	98.089	98.120	5.375	96.873	96.877	96.908	4.875	95.412	95.374	95.301
5.75	98.832	98.967	98.830	5.5	97.633	97.636	97.668	5	95.868	95.831	95.758
5.875	99.452	99.267	99.228	5.625	98.085	98.089	98.120	5.125	96.325	96.287	96.214
6	99.942	99.910	99.927	5.75	98.697	98.967	98.830	5.25	96.446	96.416	96.367
6.125	100.337	100.323	100.339	5.875	99.226	99.212	99.228	5.375	96.951	96.920	96.872
6.25	100.719	100.535	100.356	6	99.924	99.910	99.927	5.5	97.407	97.377	97.328
6.375	100.911	100.847	100.783	6.125	100.337	100.323	100.339	5.625	97.864	97.834	97.785
6.5	101.470	101.406	101.342	6.25	100.521	100.475	100.406	5.75	97.969	97.890	97.844
6.625	101.724	101.660	101.610	6.375	100.602	100.786	100.628	5.875	98.398	98.315	98.349
6.75	101.960	101.882	101.804	6.5	101.266	101.220	101.221	6	98.855	98.772	98.805
6.875	101.677	101.598	101.520	6.625	101.655	101.609	101.610	6.125	99.301	99.218	99.252

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	97.235	97.438	97.347	5.25	97.235	97.438	97.347	5.25	97.235	97.438	97.347
5.375	97.675	97.788	97.697	5.375	97.675	97.788	97.697	5.375	97.675	97.788	97.697
5.5	98.235	98.263	98.226	5.5	98.235	98.263	98.226	5.5	98.235	98.263	98.226
5.625	98.880	98.822	98.794	5.625	98.880	98.822	98.794	5.625	98.880	98.822	98.794
5.75	99.590	99.729	99.624	5.75	99.590	99.729	99.624	5.75	99.590	99.729	99.624
5.875	100.029	100.029	99.924	5.875	100.029	100.029	99.924	5.875	100.029	100.029	99.924
6	100.599	100.535	100.430	6	100.599	100.535	100.430	6	100.599	100.535	100.430
6.125	100.950	100.892	100.786	6.125	100.950	100.892	100.786	6.125	100.950	100.892	100.786
6.25	101.332	101.612	101.486	6.25	101.332	101.612	101.486	6.25	101.332	101.612	101.486
6.375	101.604	101.650	101.523	6.375	101.604	101.650	101.523	6.375	101.604	101.650	101.523
6.5	102.202	102.219	102.092	6.5	102.202	102.219	102.092	6.5	102.202	102.219	102.092
6.625	102.724	102.623	102.552	6.625	102.724	102.623	102.552	6.625	102.724	102.623	102.552
6.75	103.103	103.025	102.947	6.75	103.103	103.025	102.947	6.75	103.103	103.025	102.947
6.875	102.989	102.911	102.833	6.875	102.989	102.911	102.833	6.875	102.989	102.911	102.833
7	103.442	103.481	103.341	7	103.442	103.481	103.341	7	103.442	103.481	103.341
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	97.012	97.018	97.120	4.25	95.866	95.872	95.974	5.25	96.167	96.426	96.303
4.625	97.580	97.585	97.688	4.375	96.440	96.446	96.548	5.375	96.873	96.877	96.908
4.75	97.769	98.231	98.006	4.5	97.012	97.018	97.120	5.5	97.633	97.636	97.668
4.875	98.185	98.465	98.259	4.625	97.580	97.585	97.688	5.625	98.085	98.089	98.120
5	98.739	98.789	98.814	4.75	97.703	97.658	97.695	5.75	98.832	98.967	98.830
5.125	99.281	99.268	99.355	4.875	98.185	98.172	98.259	5.875	99.452	99.267	99.228
5.25	99.658	100.127	99.910	5	98.739	98.727	98.814	6	99.942	99.910	99.927
5.375	99.811	100.250	100.032	5.125	99.281	99.268	99.355	6.125	100.337	100.323	100.339
5.5	100.319	100.569	100.360	5.25	99.386	99.326	99.321	6.25	100.719	100.535	100.356
5.625	100.799	100.768	100.840	5.375	99.811	99.781	99.852	6.375	100.911	100.847	100.783
5.75	100.872	101.172	100.909	5.5	100.319	100.288	100.360	6.5	101.470	101.406	101.342
5.875	100.911	100.862	100.919	5.625	100.799	100.768	100.840	6.625	101.724	101.660	101.610
6	101.362	101.313	101.370	5.75	100.872	100.812	100.781	6.75	101.960	101.882	101.804
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	96.167	96.426	96.303	5.25	96.167	96.426	96.303	4.5	94.373	94.253	94.256
5.375	96.873	96.877	96.908	5.375	96.873	96.877	96.908	4.625	94.934	94.814	94.817
5.5	97.633	97.636	97.668	5.5	97.633	97.636	97.668	4.75	93.404	93.301	93.266
5.625	98.085	98.089	98.120	5.625	98.085	98.089	98.120	4.875	93.957	93.745	93.732
5.75	98.832	98.967	98.830	5.75	98.697	98.967	98.830	5	94.491	94.278	94.265
5.875	99.452	99.267	99.228	5.875	99.226	99.212	99.228	5.125	94.996	94.784	94.771
6	99.942	99.910	99.927	6	99.924	99.910	99.927	5.25	95.927	95.898	95.870
6.125	100.337	100.323	100.339	6.125	100.337	100.323	100.339	5.375	95.993	95.965	95.937
6.25	100.719	100.535	100.356	6.25	100.521	100.475	100.406	5.5	96.390	96.361	96.333
6.375	100.911	100.847	100.783	6.375	100.602	100.786	100.628	5.625	96.798	96.770	96.741
6.5	101.470	101.406	101.342	6.5	101.266	101.220	101.221	5.75	97.969	97.890	97.812
6.625	101.724	101.660	101.610	6.625	101.655	101.609	101.610	5.875	98.204	98.126	98.047
6.75	101.960	101.882	101.804	6.75	101.584	101.483	101.412	6	98.542	98.463	98.385
6.875	101.677	101.598	101.520	6.875	101.546	101.467	101.453	6.125	98.839	98.761	98.683

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	96.272	96.227	96.213	5.125	96.272	96.227	96.213	4.75	94.164	94.541	94.464
5.25	97.260	97.245	97.231	5.25	97.260	97.245	97.231	4.875	94.866	95.103	95.027
5.375	97.700	97.707	97.671	5.375	97.700	97.707	97.671	5	95.574	95.530	95.515
5.5	98.260	98.246	98.232	5.5	98.260	98.246	98.232	5.125	96.272	96.227	96.213
5.625	98.905	98.847	98.819	5.625	98.905	98.847	98.819	5.25	97.260	97.245	97.231
5.75	99.615	99.460	99.355	5.75	99.615	99.460	99.355	5.375	97.700	97.707	97.671
5.875	100.054	99.869	99.728	5.875	100.054	99.869	99.728	5.5	98.260	98.246	98.232
6	100.624	100.439	100.362	6	100.624	100.439	100.362	5.625	98.905	98.847	98.819
6.125	100.975	100.810	100.767	6.125	100.975	100.810	100.767	5.75	99.615	99.460	99.355
6.25	101.357	101.325	101.198	6.25	101.357	101.325	101.198	5.875	100.054	99.869	99.728
6.375	101.629	101.565	101.501	6.375	101.629	101.565	101.501	6	100.624	100.439	100.362
6.5	102.147	102.083	102.019	6.5	102.147	102.083	102.019	6.125	100.975	100.810	100.767
6.625	102.571	102.470	102.399	6.625	102.571	102.470	102.399	6.25	101.357	101.325	101.198
6.75	103.128	103.050	102.972	6.75	103.128	103.050	102.972	6.375	101.629	101.565	101.501
6.875	103.014	102.936	102.858	6.875	103.014	102.936	102.858	6.5	102.147	102.083	102.019
7	103.467	103.389	103.311	7	103.467	103.389	103.311	6.625	102.571	102.470	102.399
7.125	103.957	103.879	103.800	7.125	103.957	103.879	103.800	6.75	103.128	103.050	102.972
7.25	104.048	103.947	103.876	7.25	104.048	103.947	103.876	6.875	103.014	102.936	102.858
7.375	103.410	103.353	103.296	7.375	103.304	103.247	103.191	7	103.467	103.389	103.311
7.5	103.731	103.674	103.618	7.5	103.731	103.674	103.618	7.125	103.957	103.879	103.800
7.625	104.052	103.995	103.939	7.625	104.052	103.995	103.939	7.25	104.048	103.947	103.876
7.75	104.339	104.266	104.224	7.75	104.339	104.266	104.224	7.375	103.304	103.247	103.191
7.875	103.990	103.869	103.749	7.875	103.395	103.274	103.269	7.5	103.731	103.674	103.618
8	104.171	104.050	103.929	8	103.722	103.601	103.597	7.625	104.052	103.995	103.939
8.125	104.402	104.281	104.160	8.125	104.023	103.903	103.898	7.75	104.339	104.266	104.224
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	96.292	96.284	96.276	4.25	95.953	95.958	96.060	4.875	94.109	94.097	94.184
4.375	96.761	96.753	96.746	4.375	96.478	96.484	96.586	5	94.831	94.819	94.906
4.5	97.232	97.224	97.216	4.5	96.992	96.998	97.100	5.125	95.289	95.276	95.363
4.625	97.704	97.696	97.688	4.625	97.489	97.495	97.597	5.25	96.248	96.419	96.328
4.75	98.006	98.287	98.062	4.75	97.728	97.683	97.748	5.375	96.894	96.858	96.930
4.875	98.478	98.490	98.392	4.875	98.162	98.150	98.237	5.5	97.575	97.538	97.610
5	98.951	98.914	98.866	5	98.626	98.614	98.701	5.625	97.988	97.952	98.023
5.125	99.424	99.386	99.339	5.125	99.061	99.048	99.135	5.75	98.857	98.929	98.824
5.25	99.558	100.027	99.810	5.25	99.411	99.351	99.324	5.875	99.477	99.292	99.193
5.375	99.922	100.181	99.963	5.375	99.702	99.671	99.743	6	99.967	99.782	99.827
5.5	100.372	100.342	100.306	5.5	100.091	100.061	100.132	6.125	100.208	100.023	100.069
5.625	100.806	100.776	100.740	5.625	100.445	100.415	100.486	6.25	100.744	100.560	100.381
5.75	100.897	100.915	100.806	5.75	100.897	100.837	100.806	6.375	100.936	100.872	100.808
5.875	101.309	101.226	101.176	5.875	100.737	100.689	100.745	6.5	101.495	101.431	101.367
6	101.709	101.626	101.576	6	101.206	101.085	101.084	6.625	101.749	101.685	101.621
								6.75	101.985	101.907	101.829
								6.875	101.702	101.623	101.545
								7	102.155	102.077	101.999
								7.125	102.644	102.566	102.488
								7.25	102.287	102.186	102.115
								7.375	100.912	100.840	100.797
								7.5	101.452	101.379	101.336
								7.625	101.976	101.903	101.861
								7.75	102.333	102.260	102.217
								7.875	99.943	99.672	99.668
								8	100.270	100.000	99.995
								8.125	100.572	100.301	100.296
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	101.495	101.431	101.367	6.125	100.066	100.012	100.069	4.5	94.333	94.213	94.216
6.625	101.749	101.685	101.621	6.25	100.546	100.473	100.431	4.625	94.788	94.668	94.671
6.75	101.985	101.907	101.829	6.375	100.556	100.470	100.511	4.75	93.454	93.326	93.291
6.875	101.702	101.623	101.545	6.5	101.112	101.026	101.067	4.875	93.894	93.681	93.668
7	102.155	102.077	101.999	6.625	101.404	101.318	101.359	5	94.294	94.082	94.068
7.125	102.644	102.566	102.488	6.75	101.609	101.508	101.437	5.125	94.648	94.436	94.423
7.25	102.287	102.186	102.115	6.875	101.374	101.255	101.281	5.25	95.952	95.923	95.895
7.375	100.912	100.840	100.797	7	101.820	101.702	101.728	5.375	96.018	95.990	95.962
7.5	101.452	101.379	101.336	7.125	101.848	101.747	101.754	5.5	96.415	96.386	96.358
7.625	101.976	101.903	101.861	7.25	102.337	102.236	102.165	5.625	96.823	96.795	96.766
7.75	102.333	102.260	102.217	7.375	100.962	100.890	100.847	5.75	97.994	97.915	97.837
7.875	99.943	99.672	99.668	7.5	101.502	101.429	101.386	5.875	98.229	98.151	98.072
8	100.270	100.000	99.995	7.625	102.026	101.953	101.911	6	98.567	98.488	98.410
8.125	100.572	100.301	100.296	7.75	99.627	99.357	99.352	6.125	98.864	98.786	98.708

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	101.629	101.565	101.501	6.375	101.629	101.565	101.501	6	100.624	100.439	100.362
6.5	102.147	102.083	102.019	6.5	102.147	102.083	102.019	6.125	100.975	100.810	100.767
6.625	102.571	102.470	102.399	6.625	102.571	102.470	102.399	6.25	101.357	101.325	101.198
6.75	103.128	103.050	102.972	6.75	103.128	103.050	102.972	6.375	101.629	101.565	101.501
6.875	103.014	102.936	102.858	6.875	103.014	102.936	102.858	6.5	102.147	102.083	102.019
7	103.467	103.389	103.311	7	103.467	103.389	103.311	6.625	102.571	102.470	102.399
7.125	103.957	103.879	103.800	7.125	103.957	103.879	103.800	6.75	103.128	103.050	102.972
7.25	104.048	103.947	103.876	7.25	104.048	103.947	103.876	6.875	103.014	102.936	102.858
7.375	103.410	103.353	103.296	7.375	103.304	103.247	103.191	7	103.467	103.389	103.311
7.5	103.731	103.674	103.618	7.5	103.731	103.674	103.618	7.125	103.957	103.879	103.800
7.625	104.052	103.995	103.939	7.625	104.052	103.995	103.939	7.25	104.048	103.947	103.876
7.75	104.339	104.266	104.224	7.75	104.339	104.266	104.224	7.375	103.304	103.247	103.191
7.875	103.990	103.869	103.749	7.875	103.445	103.324	103.319	7.5	103.731	103.674	103.618
8	104.171	104.050	103.929	8	103.772	103.651	103.647	7.625	104.052	103.995	103.939
8.125	104.402	104.281	104.160	8.125	104.073	103.953	103.948	7.75	104.339	104.266	104.224
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	97.232	97.224	97.216	4.5	96.992	96.998	97.100	6.625	101.749	101.685	101.621
4.625	97.704	97.696	97.688	4.625	97.489	97.495	97.597	6.75	101.985	101.907	101.829
4.75	98.006	98.287	98.062	4.75	97.728	97.683	97.748	6.875	101.702	101.623	101.545
4.875	98.478	98.490	98.392	4.875	98.162	98.150	98.237	7	102.155	102.077	101.999
5	98.951	98.914	98.866	5	98.626	98.614	98.701	7.125	102.644	102.566	102.488
5.125	99.424	99.386	99.339	5.125	99.061	99.048	99.135	7.25	102.287	102.186	102.115
5.25	99.558	100.027	99.810	5.25	99.411	99.351	99.324	7.375	102.247	102.190	102.134
5.375	99.922	100.181	99.963	5.375	99.702	99.671	99.743	7.5	102.217	102.160	102.103
5.5	100.372	100.342	100.306	5.5	100.091	100.061	100.132	7.625	102.343	102.286	102.229
5.625	100.806	100.776	100.740	5.625	100.445	100.415	100.486	7.75	102.333	102.260	102.217
5.75	100.897	100.915	100.806	5.75	100.897	100.837	100.806	7.875	101.515	101.394	101.274
5.875	101.309	101.226	101.176	5.875	100.737	100.689	100.745	8	101.446	101.325	101.204
6	101.709	101.626	101.576	6	101.206	101.085	101.084	8.125	101.677	101.556	101.435
6.125	102.089	102.005	101.956	6.125	101.735	101.614	101.539				
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	101.495	101.431	101.367	6.125	100.066	100.012	100.069	4.5	94.333	94.213	94.216
6.625	101.749	101.685	101.621	6.25	100.546	100.473	100.431	4.625	94.788	94.668	94.671
6.75	101.985	101.907	101.829	6.375	100.556	100.470	100.511	4.75	93.454	93.326	93.291
6.875	101.702	101.623	101.545	6.5	101.112	101.026	101.067	4.875	93.894	93.681	93.668
7	102.155	102.077	101.999	6.625	101.404	101.318	101.359	5	94.294	94.082	94.068
7.125	102.644	102.566	102.488	6.75	101.609	101.508	101.437	5.125	94.648	94.436	94.423
7.25	102.287	102.186	102.115	6.875	101.374	101.255	101.281	5.25	95.952	95.923	95.895
7.375	100.912	100.840	100.797	7	101.820	101.702	101.728	5.375	96.018	95.990	95.962
7.5	101.452	101.379	101.336	7.125	101.848	101.747	101.754	5.5	96.415	96.386	96.358
7.625	101.976	101.903	101.861	7.25	102.337	102.236	102.165	5.625	96.823	96.795	96.766
7.75	102.333	102.260	102.217	7.375	100.962	100.890	100.847	5.75	97.994	97.915	97.837
7.875	99.943	99.672	99.668	7.5	101.502	101.429	101.386	5.875	98.229	98.151	98.072
8	100.270	100.000	99.995	7.625	102.026	101.953	101.911	6	98.567	98.488	98.410
8.125	100.572	100.301	100.296	7.75	99.627	99.357	99.352	6.125	98.864	98.786	98.708

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	99.184	98.999	98.699	6.75	97.684	97.499	97.199
6.875	99.699	99.514	99.214	6.875	98.199	98.014	97.714
7	100.203	100.018	99.718	7	98.703	98.518	98.218
7.125	100.649	100.464	100.164	7.125	99.149	98.964	98.664
7.25	101.075	100.890	100.590	7.25	99.575	99.390	99.090
7.375	100.968	100.756	100.456	7.375	99.468	99.256	98.956
7.5	101.432	101.220	100.920	7.5	99.932	99.720	99.420
7.625	101.838	101.626	101.326	7.625	100.338	100.126	99.826
7.75	102.234	102.022	101.722	7.75	100.734	100.522	100.222
7.875	101.974	101.749	101.449	7.875	100.474	100.249	99.949
8	102.398	102.173	101.873	8	100.898	100.673	100.373
8.125	102.784	102.559	102.259	8.125	101.284	101.059	100.759
8.25	103.140	102.915	102.615	8.25	101.640	101.415	101.115
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.184	96.999	96.699	6.75	95.684	95.499	95.199
6.875	97.699	97.514	97.214	6.875	96.199	96.014	95.714
7	98.203	98.018	97.718	7	96.703	96.518	96.218
7.125	98.649	98.464	98.164	7.125	97.149	96.964	96.664
7.25	99.075	98.890	98.590	7.25	97.575	97.390	97.090
7.375	98.968	98.756	98.456	7.375	97.468	97.256	96.956
7.5	99.432	99.220	98.920	7.5	97.932	97.720	97.420
7.625	99.838	99.626	99.326	7.625	98.338	98.126	97.826
7.75	100.234	100.022	99.722	7.75	98.734	98.522	98.222
7.875	99.974	99.749	99.449	7.875	98.474	98.249	97.949
8	100.398	100.173	99.873	8	98.898	98.673	98.373
8.125	100.784	100.559	100.259	8.125	99.284	99.059	98.759
8.25	101.140	100.915	100.615	8.25	99.640	99.415	99.115
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.434	98.249	97.949	6.75	96.434	96.249	95.949
6.875	98.949	98.764	98.464	6.875	96.949	96.764	96.464
7	99.453	99.268	98.968	7	97.453	97.268	96.968
7.125	99.899	99.714	99.414	7.125	97.899	97.714	97.414
7.25	100.325	100.140	99.840	7.25	98.325	98.140	97.840
7.375	100.218	100.006	99.706	7.375	98.218	98.006	97.706
7.5	100.682	100.470	100.170	7.5	98.682	98.470	98.170
7.625	101.088	100.876	100.576	7.625	99.088	98.876	98.576
7.75	101.484	101.272	100.972	7.75	99.484	99.272	98.972
7.875	101.224	100.999	100.699	7.875	99.224	98.999	98.699
8	101.648	101.423	101.123	8	99.648	99.423	99.123
8.125	102.034	101.809	101.509	8.125	100.034	99.809	99.509
8.25	102.390	102.165	101.865	8.25	100.390	100.165	99.865

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.