



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.003	91.961	91.904	4.75	91.936	91.936	91.835	5.125	96.310	96.299	96.206
4.875	93.243	93.257	93.146	4.875	93.243	93.257	93.146	5.25	97.056	97.034	96.944
5	93.942	93.956	93.842	5	93.942	93.956	93.842	5.375	97.599	97.575	97.482
5.125	94.502	94.516	94.401	5.125	94.502	94.516	94.401	5.5	98.104	98.079	97.985
5.25	95.225	95.218	95.151	5.25	95.225	95.218	95.121	5.625	98.551	98.524	98.430
5.375	95.891	95.861	95.840	5.375	95.844	95.836	95.735	5.75	99.246	99.180	99.132
5.5	96.587	96.557	96.536	5.5	96.454	96.446	96.341	5.875	99.806	99.742	99.694
5.625	97.180	97.150	97.129	5.625	97.058	97.050	96.945	6	100.303	100.240	100.192
5.75	97.706	97.679	97.626	5.75	97.706	97.679	97.607	6.125	100.658	100.596	100.538
5.875	98.321	98.284	98.256	5.875	98.274	98.245	98.168	6.25	100.641	100.558	100.496
6	98.896	98.860	98.831	6	98.835	98.803	98.723	6.375	101.129	101.103	101.018
6.125	99.403	99.366	99.338	6.125	99.365	99.330	99.250	6.5	101.688	101.657	101.577
6.25	99.812	99.766	99.685	6.25	99.812	99.766	99.671	6.625	101.958	101.921	101.846
6.375	100.359	100.300	100.253	6.375	100.359	100.300	100.210	6.75	101.935	101.834	101.791
6.5	100.856	100.806	100.763	6.5	100.826	100.768	100.670	6.875	102.379	102.280	102.236
6.625	101.350	101.300	101.257	6.625	101.310	101.253	101.151	7	102.777	102.680	102.636
6.75	101.633	101.576	101.527	6.75	101.621	101.555	101.486	7.125	103.130	103.037	102.993
6.875	102.186	102.130	102.080	6.875	102.157	102.079	102.014	7.25	103.328	103.266	103.199
7	102.583	102.499	102.449	7	102.583	102.499	102.431	7.375	103.661	103.588	103.534
7.125	102.990	102.914	102.837	7.125	102.990	102.914	102.837	7.5	104.125	104.052	103.995
7.25	103.332	103.262	103.198	7.25	103.266	103.180	103.135	7.625	104.645	104.567	104.491
7.375	103.792	103.722	103.658	7.375	103.750	103.654	103.612	7.75	105.088	105.005	104.934
7.5	104.215	104.145	104.081	7.5	104.114	104.022	104.008	7.875	105.451	105.318	105.314
7.625	104.647	104.556	104.539	7.625	104.647	104.554	104.539	8	105.434	105.301	105.294
7.75	105.058	104.947	104.929	7.75	105.058	104.947	104.929				
7.875	105.382	105.269	105.251	7.875	105.382	105.269	105.251				
8	105.659	105.534	105.520	8	105.659	105.534	105.520				
8.125	105.998	105.884	105.878	8.125	105.998	105.884	105.878				
8.25	106.491	106.354	106.352	8.25	106.491	106.354	106.352				
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	97.231	97.231	97.221	4.625	97.792	97.792	97.783	5	93.056	93.025	92.919
4.75	97.461	97.425	97.425	4.75	97.782	97.782	97.761	5.125	93.669	93.638	93.531
4.875	97.890	97.831	97.811	4.875	98.341	98.341	98.325	5.25	95.187	95.149	95.120
5	98.320	98.282	98.274	5	98.514	98.505	98.497	5.375	95.874	95.836	95.806
5.125	98.767	98.760	98.748	5.125	98.945	98.937	98.926	5.5	96.570	96.532	96.502
5.25	99.123	99.080	99.054	5.25	99.250	99.244	99.228	5.625	97.169	97.131	97.101
5.375	99.555	99.530	99.515	5.375	99.700	99.700	99.700	5.75	97.711	97.675	97.646
5.5	99.941	99.917	99.902	5.5	100.021	100.021	100.021	5.875	98.328	98.290	98.260
5.625	100.301	100.272	100.244	5.625	100.302	100.275	100.247	6	98.835	98.796	98.766
5.75	100.597	100.615	100.584	5.75	100.615	100.614	100.568	6.125	99.335	99.300	99.233
5.875	101.063	101.016	100.996	5.875	100.910	100.905	100.863	6.25	99.795	99.744	99.700
6	101.399	101.354	101.334	6	101.357	101.347	101.309	6.375	100.368	100.308	100.255
6.125	101.678	101.628	101.603	6.125	101.575	101.559	101.526	6.5	100.878	100.817	100.764
6.25	101.984	101.869	101.840	6.25	101.661	101.631	101.602	6.625	101.369	101.308	101.253
6.375	102.371	102.303	102.274	6.375	101.981	101.955	101.931	6.75	101.649	101.591	101.540
6.5	102.653	102.588	102.559	6.5	102.350	102.318	102.299	6.875	102.195	102.133	102.078
6.625	102.870	102.809	102.779	6.625	102.506	102.433	102.403	7	102.545	102.483	102.428
6.75	103.002	102.912	102.873	6.75	102.765	102.723	102.713	7.125	102.847	102.785	102.730
6.875	103.435	103.346	103.307	6.875	103.024	102.977	102.971	7.25	103.292	103.229	103.173
7	103.291	103.246	103.225	7	103.317	103.265	103.263	7.375	103.730	103.664	103.605
7.125	103.453	103.408	103.387	7.125	102.999	102.954	102.933	7.5	103.797	103.724	103.667
7.25	103.326	103.251	103.198	7.25	102.971	102.896	102.843	7.625	103.971	103.893	103.841
7.375	103.801	103.726	103.673	7.375	103.335	103.260	103.207	7.75	103.271	103.151	103.147
								7.875	103.581	103.447	103.443

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

[illegible]

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Property State Adjustments

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.142	98.156	98.148	5	97.387	97.391	97.387	5	94.767	94.704	94.641
5.125	98.465	98.486	98.447	5.125	97.851	97.860	97.848	5.125	95.416	95.353	95.290
5.25	98.813	98.830	98.746	5.25	98.286	98.290	98.275	5.25	96.069	96.006	95.943
5.375	99.150	99.161	99.077	5.375	98.649	98.649	98.629	5.375	96.365	96.302	96.239
5.5	99.475	99.481	99.397	5.5	98.998	98.992	98.969	5.5	96.841	96.778	96.715
5.625	99.764	99.765	99.680	5.625	99.324	99.314	99.287	5.625	97.318	97.255	97.192
5.75	100.024	100.019	99.934	5.75	99.639	99.635	99.575	5.75	97.592	97.529	97.467
5.875	100.214	100.205	100.120	5.875	99.885	99.875	99.820	5.875	97.865	97.802	97.740
6	100.399	100.384	100.298	6	100.127	100.112	100.041	6	98.134	98.071	98.008
6.125	100.570	100.548	100.497	6.125	100.358	100.338	100.252	6.125	98.406	98.343	98.281
6.25	100.765	100.730	100.684	6.25	100.575	100.550	100.464	6.25	98.679	98.616	98.553
6.375	100.932	100.893	100.843	6.375	100.763	100.733	100.646	6.375	98.951	98.888	98.825
6.5	101.089	101.045	100.991	6.5	100.941	100.905	100.818	6.5	99.405	99.342	99.279
6.625	101.230	101.181	101.123	6.625	101.104	101.064	100.976	6.625	99.488	99.425	99.362
6.75	101.362	101.307	101.246	6.75	101.213	101.167	101.080	6.75	99.757	99.694	99.631
6.875	101.476	101.417	101.352	6.875	101.240	101.189	101.100	6.875	99.839	99.776	99.713
7	101.363	101.299	101.230	7	101.318	101.262	101.174	7	99.917	99.854	99.791
7.125	101.053	100.990	100.904	7.125	101.484	101.423	101.334	7.125	99.955	99.892	99.830
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	98.243	98.257	98.249	5	97.482	97.486	97.482	5	94.717	94.654	94.591
5.125	98.550	98.559	98.547	5.125	97.948	97.957	97.945	5.125	95.366	95.303	95.240
5.25	98.851	98.856	98.840	5.25	98.382	98.386	98.370	5.25	96.019	95.956	95.893
5.375	99.150	99.161	99.124	5.375	98.744	98.743	98.724	5.375	96.315	96.252	96.189
5.5	99.475	99.481	99.402	5.5	99.091	99.086	99.062	5.5	96.791	96.728	96.665
5.625	99.764	99.765	99.680	5.625	99.417	99.406	99.379	5.625	97.268	97.205	97.142
5.75	100.024	100.019	99.934	5.75	99.713	99.698	99.667	5.75	97.542	97.479	97.416
5.875	100.222	100.205	100.167	5.875	99.966	99.946	99.911	5.875	97.815	97.752	97.689
6	100.456	100.431	100.393	6	100.195	100.170	100.131	6	98.084	98.021	97.958
6.125	100.672	100.642	100.600	6.125	100.389	100.360	100.317	6.125	98.356	98.293	98.230
6.25	100.869	100.834	100.788	6.25	100.575	100.550	100.480	6.25	98.629	98.566	98.503
6.375	101.039	101.000	100.949	6.375	100.763	100.733	100.646	6.375	98.901	98.838	98.775
6.5	101.198	101.154	101.100	6.5	100.941	100.905	100.818	6.5	99.355	99.292	99.229
6.625	101.342	101.292	101.235	6.625	101.104	101.064	100.976	6.625	99.438	99.375	99.312
6.75	101.475	101.420	101.359	6.75	101.213	101.167	101.080	6.75	99.707	99.644	99.581
6.875	101.591	101.532	101.466	6.875	101.240	101.189	101.100	6.875	99.789	99.726	99.663
7	101.479	101.415	101.346	7	101.318	101.262	101.174	7	99.867	99.804	99.741
7.125	101.170	101.090	101.022	7.125	101.484	101.423	101.334	7.125	99.905	99.842	99.779

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	94.827	94.806	94.765	5.75	97.768	97.710	97.679	4.375	95.622	95.599	95.567
5.375	95.515	95.494	95.453	5.875	98.362	98.304	98.274	4.5	96.038	96.016	95.984
5.5	96.178	96.157	96.117	6	98.893	98.835	98.804	4.625	96.381	96.359	96.327
5.625	96.803	96.782	96.741	6.125	99.300	99.242	99.211	4.75	97.010	96.957	96.908
5.75	97.416	97.364	97.308	6.25	99.715	99.642	99.596	4.875	97.457	97.404	97.355
5.875	98.027	97.968	97.912	6.375	100.267	100.194	100.148	5	97.743	97.690	97.641
6	98.608	98.544	98.486	6.5	100.755	100.682	100.636	5.125	97.974	97.921	97.872
6.125	99.243	99.177	99.120	6.625	101.106	101.034	100.988	5.25	98.630	98.600	98.563
6.25	99.623	99.554	99.484	6.75	101.307	101.235	101.180	5.375	98.958	98.927	98.891
6.375	100.159	100.083	100.012	6.875	101.808	101.736	101.681	5.5	99.372	99.342	99.305
6.5	100.690	100.604	100.532	7	102.243	102.170	102.116	5.625	99.594	99.564	99.527
6.625	101.181	101.096	101.025	7.125	102.477	102.405	102.350	5.75	100.085	100.002	99.927
				7.25	102.660	102.587	102.533	5.875	100.425	100.342	100.267
				7.375	103.084	103.011	102.957	6	100.625	100.542	100.467
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.321	95.291	95.251								
4.75	95.923	95.855	95.790								
4.875	96.170	96.102	96.037								
5	96.496	96.428	96.363								
5.125	96.872	96.804	96.739								
5.25	97.209	97.141	97.076								
5.375	97.511	97.443	97.378								
5.5	97.776	97.724	97.666								
5.625	98.075	98.024	97.968								
5.75	98.362	98.316	98.264								
5.875	98.662	98.616	98.564								
6	99.167	99.121	99.069								

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	94.725	94.711	94.637	5.75	99.246	99.180	99.132	4.25	95.188	95.166	95.134
5.5	95.416	95.398	95.324	5.875	99.806	99.742	99.694	4.375	95.622	95.599	95.567
5.625	96.080	96.058	95.984	6	100.303	100.240	100.192	4.5	96.038	96.016	95.984
5.75	97.288	97.220	97.174	6.125	100.649	100.589	100.540	4.625	96.381	96.359	96.327
5.875	97.913	97.847	97.800	6.25	100.641	100.558	100.496	4.75	97.010	96.957	96.908
6	98.499	98.434	98.386	6.375	101.120	101.038	100.977	4.875	97.457	97.404	97.355
6.125	99.052	98.987	98.940	6.5	101.556	101.476	101.413	5	97.743	97.690	97.641
6.25	99.508	99.423	99.363	6.625	101.917	101.841	101.778	5.125	97.974	97.921	97.872
6.375	100.045	99.961	99.901	6.75	101.935	101.834	101.791	5.25	98.630	98.600	98.563
6.5	100.553	100.471	100.410	6.875	102.379	102.280	102.236	5.375	98.958	98.927	98.891
6.625	100.963	100.883	100.821	7	102.777	102.680	102.636	5.5	99.372	99.342	99.305
6.75	101.427	101.326	101.283	7.125	103.130	103.037	102.993	5.625	99.594	99.564	99.527
6.875	101.886	101.786	101.744	7.25	103.215	103.097	103.087	5.75	100.085	100.002	99.927
7	102.274	102.175	102.132	7.375	103.661	103.544	103.534	5.875	100.425	100.342	100.267
7.125	102.645	102.573	102.522	7.5	104.003	103.888	103.878	6	100.625	100.542	100.467
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.321	95.291	95.251								
4.75	96.925	96.909	96.894								
4.875	97.275	97.259	97.244								
5	97.754	97.731	97.716								
5.125	98.330	98.303	98.288								
5.25	98.677	98.651	98.636								
5.375	99.013	98.988	98.973								
5.5	99.298	99.268	99.253								
5.625	99.825	99.776	99.756								
5.75	100.161	100.113	100.093								
5.875	100.489	100.442	100.421								
6	100.803	100.753	100.732								

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	94.502	94.516	94.401
5.25	95.225	95.218	95.121
5.375	95.844	95.836	95.735
5.5	96.454	96.446	96.341
5.625	97.058	97.050	96.945
5.75	97.706	97.679	97.607
5.875	98.274	98.245	98.168
6	98.835	98.803	98.723
6.125	99.365	99.330	99.250
6.25	99.812	99.766	99.671
6.375	100.359	100.300	100.210
6.5	100.826	100.768	100.670
6.625	101.310	101.253	101.151
6.75	101.621	101.555	101.486
6.875	102.157	102.079	102.014
7	102.583	102.499	102.431
7.125	102.990	102.914	102.837
7.25	103.266	103.180	103.135
7.375	103.750	103.654	103.612

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	94.279	94.777	94.686	4.75	94.279	94.777	94.686	5	95.707	95.754	95.663
4.875	94.997	95.146	95.055	4.875	94.997	95.146	95.055	5.125	96.406	96.362	96.347
5	95.707	95.754	95.663	5	95.707	95.754	95.663	5.25	97.319	97.542	97.437
5.125	96.406	96.362	96.347	5.125	96.406	96.362	96.347	5.375	97.739	97.892	97.787
5.25	97.346	97.542	97.437	5.25	97.319	97.542	97.437	5.5	98.381	98.367	98.317
5.375	98.042	98.013	97.975	5.375	97.739	97.892	97.787	5.625	99.055	98.997	98.968
5.5	98.506	98.478	98.440	5.5	98.381	98.367	98.317	5.75	99.624	99.773	99.668
5.625	99.055	98.997	98.968	5.625	99.055	98.997	98.968	5.875	100.064	100.073	99.968
5.75	99.624	99.773	99.668	5.75	99.624	99.773	99.668	6	100.634	100.579	100.474
5.875	100.129	100.073	99.999	5.875	100.064	100.073	99.968	6.125	100.985	100.936	100.870
6	100.634	100.579	100.474	6	100.634	100.579	100.474	6.25	101.366	101.592	101.466
6.125	101.117	101.053	100.987	6.125	100.985	100.936	100.870	6.375	101.611	101.630	101.503
6.25	101.366	101.592	101.466	6.25	101.366	101.592	101.466	6.5	102.163	102.199	102.072
6.375	101.691	101.630	101.534	6.375	101.611	101.630	101.503	6.625	102.687	102.601	102.542
6.5	102.170	102.199	102.072	6.5	102.163	102.199	102.072	6.75	103.035	102.957	102.888
6.625	102.687	102.605	102.542	6.625	102.687	102.601	102.542	6.875	102.901	102.914	102.773
6.75	103.035	102.957	102.888	6.75	103.035	102.957	102.888	7	103.375	103.507	103.367
6.875	102.969	102.914	102.785	6.875	102.901	102.914	102.773	7.125	103.834	103.864	103.723
7	103.441	103.507	103.367	7	103.375	103.507	103.367	7.25	104.129	104.028	103.956
7.125	103.873	103.864	103.723	7.125	103.834	103.864	103.723	7.375	103.267	103.203	103.139
7.25	104.129	104.090	104.050	7.25	104.129	104.028	103.956	7.5	103.694	103.630	103.566
7.375	103.581	103.524	103.447	7.375	103.267	103.203	103.139	7.625	104.193	104.120	104.076
7.5	104.056	103.999	103.922	7.5	103.694	103.630	103.566	7.75	104.602	104.530	104.485
								7.875	103.584	103.503	103.462
								8	103.991	103.910	103.869
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	96.204	96.196	96.202	4.25	95.911	95.917	96.023	4.75	93.474	93.502	93.552
4.375	96.673	96.665	96.671	4.375	96.486	96.491	96.597	4.875	94.211	94.238	94.289
4.5	97.144	97.136	97.169	4.5	97.057	97.063	97.169	5	94.943	94.970	95.021
4.625	97.624	97.630	97.736	4.625	97.624	97.630	97.736	5.125	95.509	95.537	95.588
4.75	97.994	98.335	98.102	4.75	97.880	98.335	98.102	5.25	96.482	96.467	96.416
4.875	98.466	98.569	98.406	4.875	98.181	98.569	98.336	5.375	97.178	97.149	97.111
5	98.940	98.902	98.879	5	98.735	98.893	98.813	5.5	97.720	97.724	97.760
5.125	99.412	99.375	99.354	5.125	99.275	99.263	99.354	5.625	98.172	98.176	98.211
5.25	99.578	100.047	99.830	5.25	99.578	100.047	99.830	5.75	98.892	99.011	98.874
5.375	100.064	100.170	100.001	5.375	99.805	100.170	99.952	5.875	99.524	99.460	99.394
5.5	100.521	100.491	100.458	5.5	100.311	100.489	100.356	6	100.017	99.953	99.953
5.625	100.978	100.948	100.915	5.625	100.788	100.758	100.834	6.125	100.533	100.469	100.403
5.75	100.996	101.151	100.913	5.75	100.938	101.151	100.888	6.25	100.754	100.654	100.620
5.875	101.501	101.425	101.417	5.875	101.042	100.993	101.054	6.375	101.204	101.113	101.007
6	101.958	101.882	101.874	6	101.492	101.443	101.504	6.5	101.713	101.622	101.516
								6.625	102.219	102.128	102.022
								6.75	101.893	101.815	101.736
								6.875	101.900	101.798	101.750
								7	102.326	102.225	102.176
								7.125	102.741	102.641	102.592
								7.25	102.333	102.232	102.160
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	96.256	96.467	96.330	5	94.943	94.970	95.021	4.5	94.417	94.298	94.304
5.375	96.961	96.965	97.001	5.125	95.509	95.537	95.588	4.625	94.978	94.858	94.864
5.5	97.720	97.724	97.760	5.25	96.256	96.467	96.330	4.75	94.898	94.853	94.853
5.625	98.172	98.176	98.211	5.375	96.961	96.965	97.001	4.875	95.403	95.358	95.358
5.75	98.867	99.011	98.874	5.5	97.720	97.724	97.760	5	95.860	95.815	95.815
5.875	99.486	99.386	99.353	5.625	98.180	98.176	98.211	5.125	96.317	96.271	96.271
6	99.976	99.933	99.953	5.75	98.785	99.011	98.874	5.25	96.540	96.510	96.476
6.125	100.449	100.388	100.365	5.875	99.425	99.362	99.329	5.375	97.044	97.014	96.981
6.25	100.754	100.654	100.620	6	99.947	99.933	99.953	5.5	97.501	97.471	97.438
6.375	100.918	100.847	100.776	6.125	100.383	100.344	100.365	5.625	97.958	97.928	97.895
6.5	101.477	101.406	101.335	6.25	100.638	100.579	100.544	5.75	97.976	97.901	97.893
6.625	101.731	101.660	101.589	6.375	100.812	100.732	100.692	5.875	98.481	98.405	98.397
6.75	101.893	101.815	101.736	6.5	101.266	101.192	101.197	6	98.938	98.862	98.854
6.875	101.900	101.798	101.750	6.625	101.704	101.626	101.585	6.125	99.385	99.309	99.301

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	97.319	97.542	97.437	5.25	97.319	97.542	97.437	5.25	97.319	97.542	97.437
5.375	97.739	97.892	97.787	5.375	97.739	97.892	97.787	5.375	97.739	97.892	97.787
5.5	98.381	98.367	98.317	5.5	98.381	98.367	98.317	5.5	98.381	98.367	98.317
5.625	99.055	98.997	98.968	5.625	99.055	98.997	98.968	5.625	99.055	98.997	98.968
5.75	99.624	99.773	99.668	5.75	99.624	99.773	99.668	5.75	99.624	99.773	99.668
5.875	100.064	100.073	99.968	5.875	100.064	100.073	99.968	5.875	100.064	100.073	99.968
6	100.634	100.579	100.474	6	100.634	100.579	100.474	6	100.634	100.579	100.474
6.125	100.985	100.936	100.870	6.125	100.985	100.936	100.870	6.125	100.985	100.936	100.870
6.25	101.366	101.592	101.466	6.25	101.366	101.592	101.466	6.25	101.366	101.592	101.466
6.375	101.611	101.630	101.503	6.375	101.611	101.630	101.503	6.375	101.611	101.630	101.503
6.5	102.163	102.199	102.072	6.5	102.163	102.199	102.072	6.5	102.163	102.199	102.072
6.625	102.687	102.601	102.542	6.625	102.687	102.601	102.542	6.625	102.687	102.601	102.542
6.75	103.035	102.957	102.888	6.75	103.035	102.957	102.888	6.75	103.035	102.957	102.888
6.875	102.901	102.914	102.773	6.875	102.901	102.914	102.773	6.875	102.901	102.914	102.773
7	103.375	103.507	103.367	7	103.375	103.507	103.367	7	103.375	103.507	103.367
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	97.057	97.063	97.169	4.25	95.911	95.917	96.023	5.25	96.256	96.467	96.330
4.625	97.624	97.630	97.736	4.375	96.486	96.491	96.597	5.375	96.961	96.965	97.001
4.75	97.880	98.335	98.102	4.5	97.057	97.063	97.169	5.5	97.720	97.724	97.760
4.875	98.181	98.569	98.336	4.625	97.624	97.630	97.736	5.625	98.172	98.176	98.211
5	98.735	98.893	98.813	4.75	97.765	97.720	97.705	5.75	98.867	99.011	98.874
5.125	99.275	99.263	99.354	4.875	98.181	98.169	98.260	5.875	99.486	99.386	99.353
5.25	99.578	100.047	99.830	5	98.735	98.723	98.813	6	99.976	99.933	99.953
5.375	99.805	100.170	99.952	5.125	99.275	99.263	99.354	6.125	100.449	100.388	100.365
5.5	100.311	100.489	100.356	5.25	99.466	99.406	99.380	6.25	100.754	100.654	100.620
5.625	100.788	100.758	100.834	5.375	99.805	99.774	99.850	6.375	100.918	100.847	100.776
5.75	100.938	101.151	100.888	5.5	100.311	100.280	100.356	6.5	101.477	101.406	101.335
5.875	101.042	100.993	101.054	5.625	100.788	100.758	100.834	6.625	101.731	101.660	101.589
6	101.492	101.443	101.504	5.75	100.938	100.877	100.846	6.75	101.893	101.815	101.736
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	96.256	96.467	96.330	5.25	96.256	96.467	96.330	4.5	94.417	94.298	94.304
5.375	96.961	96.965	97.001	5.375	96.961	96.965	97.001	4.625	94.978	94.858	94.864
5.5	97.720	97.724	97.760	5.5	97.720	97.724	97.760	4.75	93.401	93.335	93.292
5.625	98.172	98.176	98.211	5.625	98.180	98.176	98.211	4.875	93.952	93.740	93.731
5.75	98.867	99.011	98.874	5.75	98.785	99.011	98.874	5	94.484	94.272	94.263
5.875	99.486	99.386	99.353	5.875	99.249	99.236	99.256	5.125	94.987	94.775	94.765
6	99.976	99.933	99.953	6	99.947	99.933	99.953	5.25	95.956	95.928	95.899
6.125	100.449	100.388	100.365	6.125	100.358	100.344	100.365	5.375	96.023	95.994	95.966
6.25	100.754	100.654	100.620	6.25	100.608	100.535	100.491	5.5	96.419	96.391	96.362
6.375	100.918	100.847	100.776	6.375	100.576	100.704	100.546	5.625	96.828	96.799	96.771
6.5	101.477	101.406	101.335	6.5	101.238	101.192	101.197	5.75	97.968	97.897	97.826
6.625	101.731	101.660	101.589	6.625	101.624	101.577	101.582	5.875	98.203	98.132	98.061
6.75	101.893	101.815	101.736	6.75	101.550	101.463	101.404	6	98.541	98.470	98.399
6.875	101.900	101.798	101.750	6.875	101.514	101.435	101.425	6.125	98.838	98.767	98.696

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	96.431	96.387	96.372	5.125	96.431	96.387	96.372	4.75	94.304	94.614	94.523
5.25	97.344	97.315	97.287	5.25	97.344	97.315	97.287	4.875	95.022	95.177	95.086
5.375	97.764	97.811	97.707	5.375	97.764	97.811	97.707	5	95.732	95.688	95.673
5.5	98.406	98.347	98.318	5.5	98.406	98.347	98.318	5.125	96.431	96.387	96.372
5.625	99.080	99.022	98.993	5.625	99.080	99.022	98.993	5.25	97.344	97.315	97.287
5.75	99.649	99.546	99.517	5.75	99.649	99.546	99.517	5.375	97.764	97.811	97.707
5.875	100.089	99.904	99.755	5.875	100.089	99.904	99.755	5.5	98.406	98.347	98.318
6	100.659	100.474	100.387	6	100.659	100.474	100.387	5.625	99.080	99.022	98.993
6.125	101.010	100.895	100.851	6.125	101.010	100.895	100.851	5.75	99.649	99.546	99.517
6.25	101.391	101.305	101.216	6.25	101.391	101.305	101.216	5.875	100.089	99.904	99.755
6.375	101.636	101.565	101.494	6.375	101.636	101.565	101.494	6	100.659	100.474	100.387
6.5	102.154	102.083	102.012	6.5	102.154	102.083	102.012	6.125	101.010	100.895	100.851
6.625	102.534	102.448	102.389	6.625	102.534	102.448	102.389	6.25	101.391	101.305	101.216
6.75	103.060	102.982	102.904	6.75	103.060	102.982	102.904	6.375	101.636	101.565	101.494
6.875	102.926	102.848	102.770	6.875	102.926	102.848	102.770	6.5	102.154	102.083	102.012
7	103.400	103.322	103.243	7	103.400	103.322	103.243	6.625	102.534	102.448	102.389
7.125	103.859	103.781	103.703	7.125	103.859	103.781	103.703	6.75	103.060	102.982	102.904
7.25	104.119	104.018	103.946	7.25	104.119	104.018	103.946	6.875	102.926	102.848	102.770
7.375	103.411	103.340	103.269	7.375	103.292	103.228	103.164	7	103.400	103.322	103.243
7.5	103.719	103.655	103.591	7.5	103.719	103.655	103.591	7.125	103.859	103.781	103.703
7.625	104.065	103.992	103.948	7.625	104.065	103.992	103.948	7.25	104.119	104.018	103.946
7.75	104.474	104.402	104.357	7.75	104.474	104.402	104.357	7.375	103.292	103.228	103.164
7.875	104.088	104.024	103.960	7.875	103.349	103.229	103.228	7.5	103.719	103.655	103.591
8	104.269	104.205	104.141	8	103.674	103.554	103.553	7.625	104.065	103.992	103.948
8.125	104.500	104.436	104.372	8.125	103.974	103.853	103.852	7.75	104.474	104.402	104.357
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	96.229	96.221	96.227	4.25	95.997	96.003	96.109	4.875	94.184	94.171	94.262
4.375	96.698	96.690	96.696	4.375	96.522	96.528	96.634	5	94.905	94.893	94.984
4.5	97.169	97.161	97.167	4.5	97.034	97.040	97.146	5.125	95.362	95.350	95.441
4.625	97.641	97.633	97.642	4.625	97.530	97.536	97.642	5.25	96.336	96.461	96.376
4.75	98.019	98.391	98.158	4.75	97.790	97.745	97.747	5.375	96.982	96.946	97.021
4.875	98.491	98.594	98.431	4.875	98.156	98.143	98.234	5.5	97.662	97.626	97.701
5	98.965	98.927	98.904	5	98.618	98.605	98.696	5.625	98.155	98.097	98.114
5.125	99.437	99.400	99.377	5.125	99.050	99.037	99.128	5.75	98.892	98.973	98.868
5.25	99.569	99.947	99.730	5.25	99.491	99.431	99.405	5.875	99.511	99.326	99.264
5.375	100.029	100.101	99.971	5.375	99.692	99.662	99.737	6	100.001	99.816	99.852
5.5	100.479	100.449	100.421	5.5	100.079	100.049	100.125	6.125	100.243	100.108	100.091
5.625	100.914	100.883	100.855	5.625	100.431	100.401	100.476	6.25	100.779	100.594	100.466
5.75	100.975	100.902	100.871	5.75	100.963	100.902	100.871	6.375	100.943	100.872	100.801
5.875	101.401	101.325	101.272	5.875	100.867	100.819	100.879	6.5	101.502	101.431	101.360
6	101.800	101.725	101.671	6	101.241	101.157	101.217	6.625	101.756	101.685	101.614
								6.75	101.918	101.840	101.761
								6.875	101.614	101.536	101.458
								7	102.087	102.009	101.931
								7.125	102.546	102.468	102.390
								7.25	102.358	102.257	102.185
								7.375	101.041	100.969	100.924
								7.5	101.583	101.510	101.466
								7.625	102.108	102.036	101.991
								7.75	102.468	102.395	102.351
								7.875	99.898	99.627	99.626
								8	100.223	99.952	99.951
								8.125	100.522	100.251	100.251
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	101.502	101.431	101.360	6.125	100.085	100.042	100.091	4.5	94.372	94.253	94.259
6.625	101.756	101.685	101.614	6.25	100.633	100.560	100.516	4.625	94.824	94.705	94.711
6.75	101.918	101.840	101.761	6.375	100.526	100.440	100.485	4.75	93.447	93.360	93.317
6.875	101.614	101.536	101.458	6.5	101.077	100.991	101.036	4.875	93.885	93.672	93.663
7	102.087	102.009	101.931	6.625	101.361	101.275	101.320	5	94.281	94.069	94.060
7.125	102.546	102.468	102.390	6.75	101.575	101.488	101.429	5.125	94.632	94.453	94.427
7.25	102.358	102.257	102.185	6.875	101.333	101.215	101.244	5.25	95.981	95.953	95.924
7.375	101.041	100.969	100.924	7	101.775	101.657	101.686	5.375	96.048	96.019	95.991
7.5	101.583	101.510	101.466	7.125	101.917	101.816	101.744	5.5	96.444	96.416	96.387
7.625	102.108	102.036	101.991	7.25	102.408	102.307	102.235	5.625	96.853	96.824	96.796
7.75	102.468	102.395	102.351	7.375	101.091	101.019	100.974	5.75	97.993	97.922	97.851
7.875	99.898	99.627	99.626	7.5	101.633	101.560	101.516	5.875	98.228	98.157	98.086
8	100.223	99.952	99.951	7.625	102.158	102.086	102.041	6	98.566	98.495	98.424
8.125	100.522	100.251	100.251	7.75	99.585	99.314	99.313	6.125	98.863	98.792	98.721

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	101.636	101.565	101.494	6.375	101.636	101.565	101.494	6	100.659	100.474	100.387
6.5	102.154	102.083	102.012	6.5	102.154	102.083	102.012	6.125	101.010	100.895	100.866
6.625	102.534	102.448	102.389	6.625	102.534	102.448	102.389	6.25	101.391	101.305	101.216
6.75	103.060	102.982	102.904	6.75	103.060	102.982	102.904	6.375	101.636	101.565	101.494
6.875	102.926	102.848	102.770	6.875	102.926	102.848	102.770	6.5	102.154	102.083	102.012
7	103.400	103.322	103.243	7	103.400	103.322	103.243	6.625	102.534	102.448	102.389
7.125	103.859	103.781	103.703	7.125	103.859	103.781	103.703	6.75	103.060	102.982	102.904
7.25	104.119	104.018	103.946	7.25	104.119	104.018	103.946	6.875	102.926	102.848	102.770
7.375	103.411	103.340	103.269	7.375	103.292	103.228	103.164	7	103.400	103.322	103.243
7.5	103.719	103.655	103.591	7.5	103.719	103.655	103.591	7.125	103.859	103.781	103.703
7.625	104.065	103.992	103.948	7.625	104.065	103.992	103.948	7.25	104.119	104.018	103.946
7.75	104.474	104.402	104.357	7.75	104.474	104.402	104.357	7.375	103.292	103.228	103.164
7.875	104.088	104.024	103.960	7.875	103.399	103.279	103.278	7.5	103.719	103.655	103.591
8	104.269	104.205	104.141	8	103.724	103.604	103.603	7.625	104.065	103.992	103.948
8.125	104.500	104.436	104.372	8.125	104.024	103.903	103.902	7.75	104.474	104.402	104.357
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	97.169	97.161	97.167	4.5	97.034	97.040	97.146	6.625	101.756	101.685	101.614
4.625	97.641	97.633	97.642	4.625	97.530	97.536	97.642	6.75	101.918	101.840	101.761
4.75	98.019	98.391	98.158	4.75	97.790	97.745	97.747	6.875	101.614	101.536	101.458
4.875	98.491	98.594	98.431	4.875	98.156	98.143	98.234	7	102.087	102.009	101.931
5	98.965	98.927	98.904	5	98.618	98.605	98.696	7.125	102.546	102.468	102.390
5.125	99.437	99.400	99.377	5.125	99.050	99.037	99.128	7.25	102.358	102.257	102.185
5.25	99.569	99.947	99.730	5.25	99.491	99.431	99.405	7.375	102.249	102.178	102.107
5.375	100.029	100.101	99.971	5.375	99.692	99.662	99.737	7.5	102.216	102.145	102.074
5.5	100.479	100.449	100.421	5.5	100.079	100.049	100.125	7.625	102.337	102.266	102.195
5.625	100.914	100.883	100.855	5.625	100.431	100.401	100.476	7.75	102.468	102.395	102.351
5.75	100.975	100.902	100.871	5.75	100.963	100.902	100.871	7.875	101.613	101.549	101.485
5.875	101.401	101.325	101.272	5.875	100.867	100.819	100.879	8	101.544	101.480	101.416
6	101.800	101.725	101.671	6	101.241	101.157	101.217	8.125	101.775	101.711	101.647
6.125	102.180	102.104	102.051	6.125	101.772	101.666	101.604				
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	101.502	101.431	101.360	6.125	100.085	100.042	100.091	4.5	94.372	94.253	94.259
6.625	101.756	101.685	101.614	6.25	100.633	100.560	100.516	4.625	94.824	94.705	94.711
6.75	101.918	101.840	101.761	6.375	100.526	100.440	100.485	4.75	93.447	93.360	93.317
6.875	101.614	101.536	101.458	6.5	101.077	100.991	101.036	4.875	93.885	93.672	93.663
7	102.087	102.009	101.931	6.625	101.361	101.275	101.320	5	94.281	94.069	94.060
7.125	102.546	102.468	102.390	6.75	101.575	101.488	101.429	5.125	94.632	94.453	94.427
7.25	102.358	102.257	102.185	6.875	101.333	101.215	101.244	5.25	95.981	95.953	95.924
7.375	101.041	100.969	100.924	7	101.775	101.657	101.686	5.375	96.048	96.019	95.991
7.5	101.583	101.510	101.466	7.125	101.917	101.816	101.744	5.5	96.444	96.416	96.387
7.625	102.108	102.036	101.991	7.25	102.408	102.307	102.235	5.625	96.853	96.824	96.796
7.75	102.468	102.395	102.351	7.375	101.091	101.019	100.974	5.75	97.993	97.922	97.851
7.875	99.898	99.627	99.626	7.5	101.633	101.560	101.516	5.875	98.228	98.157	98.086
8	100.223	99.952	99.951	7.625	102.158	102.086	102.041	6	98.566	98.495	98.424
8.125	100.522	100.251	100.251	7.75	99.585	99.314	99.313	6.125	98.863	98.792	98.721

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	99.138	98.966	98.666	6.75	97.638	97.466	97.166
6.875	99.621	99.436	99.136	6.875	98.121	97.936	97.636
7	100.125	99.940	99.640	7	98.625	98.440	98.140
7.125	100.571	100.386	100.086	7.125	99.071	98.886	98.586
7.25	100.997	100.812	100.512	7.25	99.497	99.312	99.012
7.375	100.952	100.741	100.441	7.375	99.452	99.241	98.941
7.5	101.416	101.205	100.905	7.5	99.916	99.705	99.405
7.625	101.822	101.611	101.311	7.625	100.322	100.111	99.811
7.75	102.218	102.007	101.707	7.75	100.718	100.507	100.207
7.875	101.958	101.733	101.433	7.875	100.458	100.233	99.933
8	102.382	102.157	101.857	8	100.882	100.657	100.357
8.125	102.768	102.543	102.243	8.125	101.268	101.043	100.743
8.25	103.124	102.899	102.599	8.25	101.624	101.399	101.099
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.138	96.966	96.666	6.75	95.638	95.466	95.166
6.875	97.621	97.436	97.136	6.875	96.121	95.936	95.636
7	98.125	97.940	97.640	7	96.625	96.440	96.140
7.125	98.571	98.386	98.086	7.125	97.071	96.886	96.586
7.25	98.997	98.812	98.512	7.25	97.497	97.312	97.012
7.375	98.952	98.741	98.441	7.375	97.452	97.241	96.941
7.5	99.416	99.205	98.905	7.5	97.916	97.705	97.405
7.625	99.822	99.611	99.311	7.625	98.322	98.111	97.811
7.75	100.218	100.007	99.707	7.75	98.718	98.507	98.207
7.875	99.958	99.733	99.433	7.875	98.458	98.233	97.933
8	100.382	100.157	99.857	8	98.882	98.657	98.357
8.125	100.768	100.543	100.243	8.125	99.268	99.043	98.743
8.25	101.124	100.899	100.599	8.25	99.624	99.399	99.099
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.388	98.216	97.916	6.75	96.388	96.216	95.916
6.875	98.871	98.686	98.386	6.875	96.871	96.686	96.386
7	99.375	99.190	98.890	7	97.375	97.190	96.890
7.125	99.821	99.636	99.336	7.125	97.821	97.636	97.336
7.25	100.247	100.062	99.762	7.25	98.247	98.062	97.762
7.375	100.202	99.991	99.691	7.375	98.202	97.991	97.691
7.5	100.666	100.455	100.155	7.5	98.666	98.455	98.155
7.625	101.072	100.861	100.561	7.625	99.072	98.861	98.561
7.75	101.468	101.257	100.957	7.75	99.468	99.257	98.957
7.875	101.208	100.983	100.683	7.875	99.208	98.983	98.683
8	101.632	101.407	101.107	8	99.632	99.407	99.107
8.125	102.018	101.793	101.493	8.125	100.018	99.793	99.493
8.25	102.374	102.149	101.849	8.25	100.374	100.149	99.849

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.