



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	92.463	92.463	92.378	4.75	92.463	92.463	92.378	5.125	96.696	96.694	96.593
4.875	93.476	93.498	93.380	4.875	93.476	93.498	93.380	5.25	97.409	97.404	97.302
5	94.174	94.195	94.074	5	94.174	94.195	94.074	5.375	97.949	97.945	97.840
5.125	94.733	94.755	94.633	5.125	94.733	94.755	94.633	5.5	98.469	98.464	98.357
5.25	95.518	95.494	95.478	5.25	95.423	95.424	95.319	5.625	98.917	98.910	98.803
5.375	96.207	96.183	96.167	5.375	96.040	96.041	95.932	5.75	99.371	99.347	99.280
5.5	96.903	96.879	96.863	5.5	96.689	96.675	96.627	5.875	99.934	99.892	99.844
5.625	97.500	97.476	97.460	5.625	97.318	97.303	97.255	6	100.436	100.392	100.344
5.75	97.999	97.960	97.928	5.75	97.913	97.896	97.817	6.125	100.829	100.813	100.750
5.875	98.630	98.591	98.559	5.875	98.490	98.462	98.417	6.25	100.833	100.812	100.738
6	99.206	99.167	99.135	6	99.055	99.026	98.982	6.375	101.488	101.462	101.393
6.125	99.716	99.678	99.645	6.125	99.618	99.590	99.545	6.5	102.045	102.013	101.949
6.25	100.068	100.016	99.967	6.25	99.966	99.931	99.861	6.625	102.318	102.281	102.221
6.375	100.639	100.587	100.538	6.375	100.514	100.466	100.401	6.75	102.031	101.956	101.912
6.5	101.152	101.099	101.050	6.5	101.047	101.005	100.951	6.875	102.480	102.406	102.358
6.625	101.652	101.600	101.552	6.625	101.534	101.491	101.437	7	102.884	102.804	102.759
6.75	101.833	101.773	101.717	6.75	101.719	101.669	101.607	7.125	103.316	103.259	103.203
6.875	102.371	102.311	102.255	6.875	102.237	102.173	102.106	7.25	103.393	103.330	103.330
7	102.743	102.684	102.627	7	102.673	102.621	102.560	7.375	103.741	103.655	103.655
7.125	103.094	103.044	102.983	7.125	103.094	103.044	102.983	7.5	104.222	104.148	104.123
7.25	103.497	103.416	103.335	7.25	103.284	103.208	103.173	7.625	104.799	104.721	104.700
7.375	103.958	103.877	103.796	7.375	103.762	103.680	103.647	7.75	105.150	105.150	105.144
7.5	104.385	104.304	104.223	7.5	104.171	104.097	104.097	7.875	105.510	105.395	105.391
7.625	104.795	104.714	104.633	7.625	104.657	104.579	104.587	8	105.407	105.306	105.174
7.75	105.106	105.022	105.007	7.75	105.106	105.022	105.007				
7.875	105.391	105.291	105.298	7.875	105.391	105.291	105.298				
8	105.619	105.520	105.519	8	105.619	105.520	105.519				
8.125	105.987	105.892	105.751	8.125	105.987	105.892	105.751				
8.25	106.475	106.358	106.175	8.25	106.475	106.358	106.175				
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	97.425	97.410	97.387	4.625	97.775	97.775	97.766	5	93.276	93.252	93.140
4.75	97.675	97.658	97.607	4.75	98.172	98.172	98.120	5.125	93.888	93.865	93.751
4.875	98.214	98.214	98.167	4.875	98.728	98.728	98.681	5.25	95.510	95.470	95.436
5	98.495	98.465	98.428	5	98.846	98.846	98.803	5.375	96.196	96.156	96.122
5.125	98.866	98.836	98.798	5.125	99.134	99.134	99.090	5.5	96.892	96.852	96.818
5.25	99.326	99.293	99.255	5.25	99.610	99.610	99.529	5.625	97.497	97.456	97.422
5.375	99.700	99.668	99.630	5.375	100.147	100.147	100.071	5.75	98.019	97.980	97.948
5.5	100.053	100.021	99.983	5.5	100.467	100.467	100.395	5.875	98.646	98.606	98.572
5.625	100.367	100.334	100.296	5.625	100.626	100.626	100.559	6	99.192	99.151	99.116
5.75	100.887	100.832	100.756	5.75	100.903	100.902	100.778	6.125	99.673	99.617	99.565
5.875	101.192	101.137	101.062	5.875	101.205	101.199	101.079	6.25	100.086	100.032	99.982
6	101.513	101.458	101.382	6	101.638	101.628	101.512	6.375	100.651	100.594	100.541
6.125	101.817	101.762	101.686	6.125	101.864	101.848	101.737	6.5	101.133	101.075	101.021
6.25	102.122	102.067	101.991	6.25	101.913	101.892	101.848	6.625	101.620	101.553	101.489
6.375	102.414	102.359	102.283	6.375	102.176	102.150	102.110	6.75	101.850	101.788	101.730
6.5	102.721	102.665	102.590	6.5	102.543	102.512	102.476	6.875	102.379	102.314	102.252
6.625	102.977	102.921	102.846	6.625	102.630	102.593	102.563	7	102.753	102.688	102.626
6.75	103.084	103.054	103.024	6.75	102.953	102.911	102.869	7.125	103.044	102.979	102.918
6.875	103.459	103.383	103.324	6.875	103.214	103.167	103.129	7.25	103.462	103.395	103.333
7	103.569	103.539	103.509	7	103.502	103.450	103.417	7.375	103.902	103.832	103.766
7.125	103.784	103.754	103.724	7.125	103.204	103.158	103.132	7.5	103.796	103.723	103.723
7.25	103.869	103.796	103.706	7.25	103.166	103.091	103.032	7.625	104.023	103.945	103.945
7.375	104.081	104.009	103.918	7.375	103.530	103.455	103.396	7.75	103.302	103.173	103.169
								7.875	103.587	103.475	103.471

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	98.422	98.426	98.335	5	97.603	97.607	97.516	5	95.252	95.189	95.126
5.125	98.778	98.777	98.686	5.125	98.022	98.021	97.930	5.125	95.902	95.839	95.777
5.25	99.127	99.122	99.032	5.25	98.440	98.435	98.344	5.25	96.556	96.493	96.430
5.375	99.467	99.458	99.368	5.375	98.858	98.849	98.758	5.375	96.851	96.788	96.726
5.5	99.798	99.785	99.694	5.5	99.270	99.257	99.166	5.5	97.327	97.264	97.202
5.625	100.115	100.097	100.007	5.625	99.673	99.655	99.565	5.625	97.805	97.742	97.679
5.75	100.388	100.366	100.275	5.75	100.019	99.997	99.907	5.75	98.081	98.018	97.955
5.875	100.595	100.569	100.479	5.875	100.281	100.255	100.165	5.875	98.353	98.290	98.228
6	100.799	100.769	100.679	6	100.543	100.513	100.422	6	98.622	98.559	98.496
6.125	100.999	100.965	100.874	6.125	100.805	100.771	100.680	6.125	98.893	98.830	98.768
6.25	101.148	101.110	101.019	6.25	101.048	101.010	100.919	6.25	99.165	99.102	99.040
6.375	101.223	101.180	101.090	6.375	101.263	101.221	101.130	6.375	99.437	99.374	99.312
6.5	101.338	101.291	101.200	6.5	101.469	101.422	101.332	6.5	99.891	99.828	99.766
6.625	101.514	101.463	101.372	6.625	101.661	101.610	101.519	6.625	99.974	99.911	99.848
6.75	101.627	101.572	101.482	6.75	101.796	101.741	101.650	6.75	100.242	100.179	100.116
6.875	101.647	101.588	101.497	6.875	101.847	101.788	101.697	6.875	100.323	100.260	100.198
7	101.664	101.601	101.510	7	101.948	101.885	101.794	7	100.400	100.337	100.275
7.125	101.676	101.608	101.518	7.125	102.124	102.057	101.966	7.125	100.441	100.378	100.315
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	98.422	98.426	98.335	5	97.603	97.607	97.516	5	95.202	95.139	95.076
5.125	98.778	98.777	98.686	5.125	98.022	98.021	97.930	5.125	95.852	95.789	95.726
5.25	99.127	99.122	99.032	5.25	98.440	98.435	98.344	5.25	96.506	96.443	96.380
5.375	99.467	99.458	99.368	5.375	98.858	98.849	98.758	5.375	96.801	96.738	96.675
5.5	99.798	99.785	99.694	5.5	99.270	99.257	99.166	5.5	97.277	97.214	97.151
5.625	100.115	100.097	100.007	5.625	99.673	99.655	99.565	5.625	97.755	97.692	97.629
5.75	100.388	100.366	100.275	5.75	100.019	99.997	99.907	5.75	98.031	97.968	97.905
5.875	100.595	100.569	100.479	5.875	100.281	100.255	100.165	5.875	98.303	98.240	98.177
6	100.799	100.769	100.679	6	100.543	100.513	100.422	6	98.572	98.509	98.446
6.125	100.999	100.965	100.874	6.125	100.805	100.771	100.680	6.125	98.843	98.780	98.717
6.25	101.148	101.110	101.019	6.25	101.048	101.010	100.919	6.25	99.115	99.052	98.989
6.375	101.223	101.180	101.090	6.375	101.263	101.221	101.130	6.375	99.387	99.324	99.261
6.5	101.338	101.291	101.200	6.5	101.469	101.422	101.332	6.5	99.841	99.778	99.715
6.625	101.514	101.463	101.372	6.625	101.661	101.610	101.519	6.625	99.924	99.861	99.798
6.75	101.627	101.572	101.482	6.75	101.796	101.741	101.650	6.75	100.192	100.129	100.066
6.875	101.647	101.588	101.497	6.875	101.847	101.788	101.697	6.875	100.273	100.210	100.147
7	101.664	101.601	101.510	7	101.948	101.885	101.794	7	100.350	100.287	100.224
7.125	101.676	101.608	101.518	7.125	102.124	102.057	101.966	7.125	100.391	100.328	100.265

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.366	94.308	94.302	5.75	98.234	98.176	98.144	4.375	95.849	95.826	95.787
5.25	95.311	95.297	95.249	5.875	98.829	98.771	98.739	4.5	96.265	96.243	96.204
5.375	95.999	95.985	95.937	6	99.361	99.303	99.271	4.625	96.608	96.586	96.547
5.5	96.663	96.649	96.601	6.125	99.767	99.709	99.677	4.75	97.193	97.155	97.115
5.625	97.291	97.277	97.229	6.25	100.052	99.979	99.932	4.875	97.639	97.601	97.561
5.75	97.807	97.765	97.704	6.375	100.605	100.532	100.485	5	97.925	97.888	97.847
5.875	98.438	98.395	98.335	6.5	101.094	101.021	100.974	5.125	98.157	98.119	98.079
6	99.003	98.960	98.900	6.625	101.445	101.373	101.325	5.25	98.803	98.766	98.720
6.125	99.555	99.512	99.452	6.75	101.613	101.541	101.493	5.375	99.131	99.093	99.048
6.25	99.918	99.862	99.792	6.875	102.116	102.043	101.996	5.5	99.544	99.506	99.461
6.375	100.473	100.416	100.347	7	102.551	102.479	102.431	5.625	99.767	99.730	99.684
6.5	101.000	100.943	100.873	7.125	102.792	102.719	102.672	5.75	100.230	100.147	100.078
6.625	101.481	101.424	101.355	7.25	102.811	102.739	102.678	5.875	100.571	100.488	100.420
				7.375	103.234	103.162	103.101	6	100.773	100.690	100.621
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.515	95.484	95.437								
4.75	96.101	96.048	95.992								
4.875	96.348	96.295	96.239								
5	96.674	96.621	96.565								
5.125	97.050	96.997	96.941								
5.25	97.387	97.334	97.278								
5.375	97.690	97.637	97.580								
5.5	97.952	97.899	97.843								
5.625	98.246	98.193	98.137								
5.75	98.532	98.479	98.418								
5.875	98.833	98.781	98.719								
6	99.340	99.287	99.225								

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	95.251	95.187	95.130	5.75	99.368	99.328	99.280	4.25	95.415	95.393	95.353
5.5	95.941	95.870	95.814	5.875	99.934	99.892	99.844	4.375	95.849	95.826	95.787
5.625	96.605	96.522	96.467	6	100.436	100.392	100.344	4.5	96.265	96.243	96.204
5.75	97.357	97.319	97.273	6.125	100.787	100.742	100.693	4.625	96.608	96.586	96.547
5.875	97.988	97.949	97.902	6.25	100.791	100.732	100.671	4.75	97.193	97.155	97.115
6	98.581	98.539	98.492	6.375	101.276	101.215	101.153	4.875	97.639	97.601	97.561
6.125	99.136	99.093	99.046	6.5	101.716	101.654	101.592	5	97.925	97.888	97.847
6.25	99.606	99.552	99.505	6.625	102.083	102.019	101.956	5.125	98.157	98.119	98.079
6.375	100.149	100.097	100.050	6.75	102.031	101.956	101.912	5.25	98.803	98.766	98.720
6.5	100.702	100.648	100.601	6.875	102.480	102.402	102.358	5.375	99.131	99.093	99.048
6.625	101.231	101.162	101.114	7	102.884	102.804	102.759	5.5	99.544	99.506	99.461
6.75	101.478	101.424	101.390	7.125	103.241	103.161	103.116	5.625	99.767	99.730	99.684
6.875	102.044	101.974	101.934	7.25	103.291	103.196	103.186	5.75	100.230	100.147	100.078
7	102.511	102.426	102.385	7.375	103.741	103.644	103.634	5.875	100.571	100.488	100.420
7.125	102.958	102.853	102.810	7.5	104.088	103.989	103.979	6	100.773	100.690	100.621
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.515	95.484	95.437								
4.75	96.962	96.946	96.898								
4.875	97.315	97.299	97.249								
5	97.801	97.786	97.684								
5.125	98.375	98.360	98.255								
5.25	98.725	98.710	98.603								
5.375	99.065	99.050	98.940								
5.5	99.347	99.332	99.220								
5.625	99.818	99.791	99.704								
5.75	100.158	100.127	100.041								
5.875	100.488	100.458	100.369								
6	100.801	100.768	100.681								

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	94.733	94.755	94.633
5.25	95.423	95.424	95.319
5.375	96.040	96.041	95.932
5.5	96.649	96.650	96.537
5.625	97.252	97.253	97.141
5.75	97.913	97.896	97.817
5.875	98.480	98.461	98.377
6	99.039	99.017	98.930
6.125	99.569	99.547	99.460
6.25	99.966	99.931	99.861
6.375	100.514	100.466	100.401
6.5	100.981	100.936	100.864
6.625	101.460	101.420	101.342
6.75	101.707	101.654	101.577
6.875	102.237	102.173	102.100
7	102.661	102.594	102.519
7.125	103.069	103.011	102.927
7.25	103.284	103.208	103.173
7.375	103.762	103.680	103.647

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	94.778	95.199	95.122	4.75	94.778	95.199	95.122	5	96.113	96.176	96.100
4.875	95.403	95.567	95.491	4.875	95.403	95.567	95.491	5.125	96.812	96.768	96.753
5	96.113	96.176	96.100	5	96.113	96.176	96.100	5.25	97.680	97.917	97.833
5.125	96.812	96.768	96.753	5.125	96.812	96.768	96.753	5.375	98.100	98.267	98.183
5.25	97.680	97.917	97.833	5.25	97.680	97.917	97.833	5.5	98.768	98.742	98.679
5.375	98.312	98.291	98.183	5.375	98.100	98.267	98.183	5.625	99.443	99.384	99.354
5.5	98.778	98.757	98.679	5.5	98.768	98.742	98.679	5.75	99.969	100.070	99.958
5.625	99.443	99.384	99.354	5.625	99.443	99.384	99.354	5.875	100.408	100.370	100.258
5.75	99.969	100.070	99.958	5.75	99.969	100.070	99.958	6	100.928	100.877	100.764
5.875	100.408	100.370	100.258	5.875	100.408	100.370	100.258	6.125	101.280	101.233	101.157
6	100.928	100.877	100.764	6	100.928	100.877	100.764	6.25	101.721	101.778	101.652
6.125	101.355	101.313	101.187	6.125	101.280	101.233	101.157	6.375	101.821	101.816	101.690
6.25	101.721	101.778	101.652	6.25	101.721	101.778	101.652	6.5	102.435	102.385	102.283
6.375	101.853	101.816	101.706	6.375	101.821	101.816	101.690	6.625	102.960	102.873	102.807
6.5	102.435	102.385	102.283	6.5	102.435	102.385	102.283	6.75	103.257	103.170	103.104
6.625	102.960	102.873	102.807	6.625	102.960	102.873	102.807	6.875	102.959	103.033	102.893
6.75	103.257	103.170	103.104	6.75	103.257	103.170	103.104	7	103.462	103.627	103.487
6.875	103.085	103.033	102.893	6.875	102.959	103.033	102.893	7.125	103.891	103.983	103.843
7	103.557	103.627	103.487	7	103.462	103.627	103.487	7.25	104.210	104.109	104.034
7.125	103.990	103.983	103.843	7.125	103.891	103.983	103.843	7.375	103.408	103.330	103.252
7.25	104.210	104.128	104.088	7.25	104.210	104.109	104.034	7.5	103.805	103.727	103.649
7.375	103.660	103.574	103.491	7.375	103.408	103.330	103.252	7.625	104.305	104.218	104.158
7.5	104.136	104.051	103.967	7.5	103.805	103.727	103.649	7.75	104.715	104.628	104.568
								7.875	103.342	103.261	103.220
								8	103.748	103.667	103.626
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	96.467	96.460	96.462	4.25	96.006	96.012	96.118	4.75	93.736	93.764	93.815
4.375	96.937	96.929	96.931	4.375	96.581	96.586	96.692	4.875	94.473	94.500	94.551
4.5	97.407	97.400	97.402	4.5	97.152	97.158	97.264	5	95.205	95.232	95.283
4.625	97.880	97.872	97.874	4.625	97.719	97.725	97.831	5.125	95.772	95.799	95.850
4.75	98.241	98.703	98.478	4.75	98.241	98.703	98.478	5.25	96.751	96.842	96.727
4.875	98.711	98.937	98.712	4.875	98.475	98.937	98.712	5.375	97.448	97.427	97.318
5	99.185	99.260	99.127	5	98.872	99.260	99.035	5.5	97.978	97.982	98.018
5.125	99.657	99.627	99.600	5.125	99.411	99.432	99.490	5.625	98.518	98.459	98.469
5.25	99.820	100.289	100.072	5.25	99.820	100.289	100.072	5.75	99.181	99.308	99.164
5.375	100.173	100.412	100.194	5.375	99.942	100.412	100.194	5.875	99.831	99.719	99.593
5.5	100.630	100.731	100.560	5.5	100.380	100.731	100.513	6	100.271	100.212	100.191
5.625	101.087	101.051	101.017	5.625	100.856	100.913	100.901	6.125	100.761	100.718	100.602
5.75	101.122	101.381	101.118	5.75	101.122	101.381	101.118	6.25	101.108	100.924	100.739
5.875	101.581	101.516	101.499	5.875	101.092	101.050	101.103	6.375	101.350	101.259	101.164
6	102.039	101.973	101.956	6	101.541	101.492	101.553	6.5	101.890	101.799	101.704
								6.625	102.397	102.306	102.211
								6.75	101.950	101.872	101.794
								6.875	101.880	101.781	101.732
								7	102.355	102.287	102.277
								7.125	102.729	102.626	102.577
								7.25	102.414	102.313	102.238
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	96.551	96.842	96.727	5	95.205	95.232	95.283	4.5	94.512	94.392	94.399
5.375	97.219	97.223	97.259	5.125	95.772	95.799	95.850	4.625	95.072	94.952	94.958
5.5	97.978	97.982	98.018	5.25	96.551	96.842	96.727	4.75	95.084	95.052	95.035
5.625	98.518	98.459	98.469	5.375	97.219	97.223	97.259	4.875	95.590	95.558	95.541
5.75	99.181	99.308	99.164	5.5	97.978	97.982	98.018	5	96.047	96.015	95.998
5.875	99.831	99.646	99.494	5.625	98.568	98.509	98.479	5.125	96.504	96.472	96.455
6	100.271	100.170	100.191	5.75	99.174	99.308	99.164	5.25	96.648	96.611	96.577
6.125	100.596	100.582	100.602	5.875	99.508	99.473	99.494	5.375	97.153	97.116	97.082
6.25	101.108	100.924	100.739	6	100.184	100.170	100.191	5.5	97.610	97.573	97.540
6.375	101.108	101.045	100.981	6.125	100.596	100.582	100.602	5.625	98.067	98.031	97.997
6.5	101.697	101.633	101.569	6.25	100.734	100.670	100.635	5.75	98.074	98.003	97.974
6.625	101.982	101.918	101.854	6.375	100.860	100.890	100.742	5.875	98.561	98.496	98.479
6.75	101.950	101.872	101.794	6.5	101.391	101.345	101.350	6	99.019	98.953	98.936
6.875	101.880	101.781	101.732	6.625	101.775	101.729	101.734	6.125	99.466	99.400	99.384

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	97.680	97.917	97.833	5.25	97.680	97.917	97.833	5.25	97.680	97.917	97.833
5.375	98.100	98.267	98.183	5.375	98.100	98.267	98.183	5.375	98.100	98.267	98.183
5.5	98.768	98.742	98.679	5.5	98.768	98.742	98.679	5.5	98.768	98.742	98.679
5.625	99.443	99.384	99.354	5.625	99.443	99.384	99.354	5.625	99.443	99.384	99.354
5.75	99.969	100.070	99.958	5.75	99.969	100.070	99.958	5.75	99.969	100.070	99.958
5.875	100.408	100.370	100.258	5.875	100.408	100.370	100.258	5.875	100.408	100.370	100.258
6	100.928	100.877	100.764	6	100.928	100.877	100.764	6	100.928	100.877	100.764
6.125	101.280	101.233	101.157	6.125	101.280	101.233	101.157	6.125	101.280	101.233	101.157
6.25	101.721	101.778	101.652	6.25	101.721	101.778	101.652	6.25	101.721	101.778	101.652
6.375	101.821	101.816	101.690	6.375	101.821	101.816	101.690	6.375	101.821	101.816	101.690
6.5	102.435	102.385	102.283	6.5	102.435	102.385	102.283	6.5	102.435	102.385	102.283
6.625	102.960	102.873	102.807	6.625	102.960	102.873	102.807	6.625	102.960	102.873	102.807
6.75	103.257	103.170	103.104	6.75	103.257	103.170	103.104	6.75	103.257	103.170	103.104
6.875	102.959	103.033	102.893	6.875	102.959	103.033	102.893	6.875	102.959	103.033	102.893
7	103.462	103.627	103.487	7	103.462	103.627	103.487	7	103.462	103.627	103.487
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	97.152	97.158	97.264	4.25	96.006	96.012	96.118	5.25	96.551	96.842	96.727
4.625	97.719	97.725	97.831	4.375	96.581	96.586	96.692	5.375	97.219	97.223	97.259
4.75	98.241	98.703	98.478	4.5	97.152	97.158	97.264	5.5	97.978	97.982	98.018
4.875	98.475	98.937	98.712	4.625	97.719	97.725	97.831	5.625	98.518	98.459	98.469
5	98.872	99.260	99.035	4.75	98.046	98.001	97.985	5.75	99.181	99.308	99.164
5.125	99.411	99.432	99.490	4.875	98.318	98.306	98.397	5.875	99.831	99.646	99.494
5.25	99.820	100.289	100.072	5	98.872	98.859	98.950	6	100.271	100.170	100.191
5.375	99.942	100.412	100.194	5.125	99.411	99.399	99.490	6.125	100.596	100.582	100.602
5.5	100.380	100.731	100.513	5.25	99.743	99.683	99.661	6.25	101.108	100.924	100.739
5.625	100.856	100.913	100.901	5.375	99.874	99.844	99.919	6.375	101.108	101.045	100.981
5.75	101.122	101.381	101.118	5.5	100.380	100.349	100.425	6.5	101.697	101.633	101.569
5.875	101.092	101.050	101.103	5.625	100.856	100.826	100.901	6.625	101.982	101.918	101.854
6	101.541	101.492	101.553	5.75	101.122	101.061	101.029	6.75	101.950	101.872	101.794
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	96.551	96.842	96.727	5.25	96.551	96.842	96.727	4.5	94.512	94.392	94.399
5.375	97.219	97.223	97.259	5.375	97.219	97.223	97.259	4.625	95.072	94.952	94.958
5.5	97.978	97.982	98.018	5.5	97.978	97.982	98.018	4.75	93.621	93.576	93.560
5.625	98.518	98.459	98.469	5.625	98.568	98.509	98.479	4.875	94.089	93.876	93.867
5.75	99.181	99.308	99.164	5.75	99.174	99.308	99.164	5	94.620	94.407	94.398
5.875	99.831	99.646	99.494	5.875	99.487	99.473	99.494	5.125	95.121	94.908	94.899
6	100.271	100.170	100.191	6	100.184	100.170	100.191	5.25	96.099	96.063	96.028
6.125	100.596	100.582	100.602	6.125	100.596	100.582	100.602	5.375	96.165	96.130	96.094
6.25	101.108	100.924	100.739	6.25	100.725	100.652	100.601	5.5	96.562	96.526	96.491
6.375	101.108	101.045	100.981	6.375	100.731	100.890	100.732	5.625	96.970	96.935	96.899
6.5	101.697	101.633	101.569	6.5	101.391	101.345	101.350	5.75	98.074	98.003	97.932
6.625	101.982	101.918	101.854	6.625	101.775	101.729	101.734	5.875	98.309	98.238	98.167
6.75	101.950	101.872	101.794	6.75	101.773	101.686	101.620	6	98.647	98.576	98.505
6.875	101.880	101.781	101.732	6.875	101.785	101.716	101.706	6.125	98.944	98.873	98.802

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	96.837	96.793	96.778	5.125	96.837	96.793	96.778	4.75	94.803	95.036	94.960
5.25	97.705	97.679	97.634	5.25	97.705	97.679	97.634	4.875	95.428	95.599	95.522
5.375	98.125	98.186	98.102	5.375	98.125	98.186	98.102	5	96.138	96.094	96.079
5.5	98.793	98.734	98.704	5.5	98.793	98.734	98.704	5.125	96.837	96.793	96.778
5.625	99.468	99.409	99.379	5.625	99.468	99.409	99.379	5.25	97.705	97.679	97.634
5.75	99.994	99.935	99.905	5.75	99.994	99.935	99.905	5.375	98.125	98.186	98.102
5.875	100.433	100.249	100.064	5.875	100.433	100.249	100.064	5.5	98.793	98.734	98.704
6	100.953	100.768	100.655	6	100.953	100.768	100.655	5.625	99.468	99.409	99.379
6.125	101.305	101.186	101.135	6.125	101.305	101.186	101.135	5.75	99.994	99.935	99.905
6.25	101.746	101.561	101.451	6.25	101.746	101.561	101.451	5.875	100.433	100.249	100.064
6.375	101.826	101.762	101.698	6.375	101.826	101.762	101.698	6	100.953	100.768	100.655
6.5	102.375	102.311	102.247	6.5	102.375	102.311	102.247	6.125	101.305	101.186	101.135
6.625	102.807	102.720	102.654	6.625	102.807	102.720	102.654	6.25	101.746	101.561	101.451
6.75	103.117	103.039	102.961	6.75	103.117	103.039	102.961	6.375	101.826	101.762	101.698
6.875	102.984	102.906	102.827	6.875	102.984	102.906	102.827	6.5	102.375	102.311	102.247
7	103.487	103.409	103.331	7	103.487	103.409	103.331	6.625	102.807	102.720	102.654
7.125	103.916	103.838	103.760	7.125	103.916	103.838	103.760	6.75	103.117	103.039	102.961
7.25	104.200	104.099	104.024	7.25	104.200	104.099	104.024	6.875	102.984	102.906	102.827
7.375	103.433	103.355	103.277	7.375	103.433	103.355	103.277	7	103.487	103.409	103.331
7.5	103.830	103.752	103.674	7.5	103.830	103.752	103.674	7.125	103.916	103.838	103.760
7.625	104.177	104.090	104.030	7.625	104.177	104.090	104.030	7.25	104.200	104.099	104.024
7.75	104.587	104.500	104.440	7.75	104.587	104.500	104.440	7.375	103.433	103.355	103.277
7.875	103.981	103.917	103.852	7.875	103.108	102.987	102.986	7.5	103.830	103.752	103.674
8	104.161	104.098	104.033	8	103.432	103.311	103.310	7.625	104.177	104.090	104.030
8.125	104.392	104.328	104.263	8.125	103.730	103.609	103.609	7.75	104.587	104.500	104.440
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	96.492	96.485	96.487	4.25	96.092	96.097	96.203	4.875	94.446	94.433	94.524
4.375	96.962	96.954	96.956	4.375	96.616	96.622	96.728	5	95.168	95.155	95.246
4.5	97.432	97.425	97.427	4.5	97.128	97.133	97.240	5.125	95.625	95.612	95.703
4.625	97.905	97.897	97.899	4.625	97.623	97.629	97.735	5.25	96.594	96.836	96.752
4.75	98.297	98.759	98.534	4.75	98.071	98.026	98.010	5.375	97.240	97.203	97.279
4.875	98.736	98.962	98.737	4.875	98.292	98.279	98.370	5.5	97.920	97.883	97.959
5	99.210	99.179	99.152	5	98.753	98.740	98.831	5.625	98.543	98.484	98.454
5.125	99.682	99.652	99.625	5.125	99.215	99.171	99.262	5.75	99.206	99.270	99.158
5.25	99.768	100.189	99.972	5.25	99.768	99.708	99.686	5.875	99.856	99.671	99.486
5.375	100.188	100.343	100.125	5.375	99.761	99.730	99.806	6	100.296	100.111	100.089
5.5	100.638	100.600	100.550	5.5	100.147	100.116	100.192	6.125	100.537	100.352	100.326
5.625	101.073	101.035	100.984	5.625	100.604	100.544	100.542	6.25	101.133	100.949	100.764
5.75	101.147	101.125	101.054	5.75	101.147	101.086	101.054	6.375	101.133	101.070	101.006
5.875	101.511	101.443	101.395	5.875	100.917	100.868	100.928	6.5	101.722	101.658	101.594
6	101.910	101.842	101.795	6	101.376	101.285	101.266	6.625	102.007	101.943	101.879
								6.75	101.975	101.897	101.819
								6.875	101.671	101.593	101.522
								7	102.174	102.096	102.018
								7.125	102.604	102.526	102.447
								7.25	102.439	102.338	102.263
								7.375	101.152	101.065	101.005
								7.5	101.694	101.607	101.547
								7.625	102.220	102.134	102.073
								7.75	102.581	102.494	102.434
								7.875	99.656	99.385	99.384
								8	99.980	99.709	99.708
								8.125	100.279	100.008	100.007
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	101.722	101.658	101.594	6.125	100.319	100.339	100.326	4.5	94.465	94.345	94.352
6.625	102.007	101.943	101.879	6.25	100.750	100.677	100.626	4.625	94.915	94.796	94.802
6.75	101.975	101.897	101.819	6.375	100.678	100.591	100.637	4.75	93.646	93.601	93.585
6.875	101.671	101.593	101.522	6.5	101.226	101.139	101.185	4.875	94.019	93.852	93.824
7	102.174	102.096	102.018	6.625	101.505	101.419	101.464	5	94.415	94.287	94.258
7.125	102.604	102.526	102.447	6.75	101.798	101.711	101.645	5.125	94.790	94.730	94.708
7.25	102.439	102.338	102.263	6.875	101.601	101.492	101.522	5.25	96.124	96.088	96.053
7.375	101.152	101.065	101.005	7	102.040	101.932	101.962	5.375	96.190	96.155	96.119
7.5	101.694	101.607	101.547	7.125	102.060	101.951	101.981	5.5	96.587	96.551	96.516
7.625	102.220	102.134	102.073	7.25	102.489	102.388	102.313	5.625	96.995	96.960	96.924
7.75	102.581	102.494	102.434	7.375	101.202	101.115	101.055	5.75	98.099	98.028	97.957
7.875	99.656	99.385	99.384	7.5	101.744	101.657	101.597	5.875	98.334	98.263	98.192
8	99.980	99.709	99.708	7.625	102.270	102.184	102.123	6	98.672	98.601	98.530
8.125	100.279	100.008	100.007	7.75	99.344	99.073	99.073	6.125	98.969	98.898	98.827

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	101.826	101.762	101.698	6.375	101.826	101.762	101.698	6	100.953	100.768	100.655
6.5	102.375	102.311	102.247	6.5	102.375	102.311	102.247	6.125	101.305	101.186	101.135
6.625	102.807	102.720	102.654	6.625	102.807	102.720	102.654	6.25	101.746	101.561	101.451
6.75	103.117	103.039	102.961	6.75	103.117	103.039	102.961	6.375	101.826	101.762	101.698
6.875	102.984	102.906	102.827	6.875	102.984	102.906	102.827	6.5	102.375	102.311	102.247
7	103.487	103.409	103.331	7	103.487	103.409	103.331	6.625	102.807	102.720	102.654
7.125	103.916	103.838	103.760	7.125	103.916	103.838	103.760	6.75	103.117	103.039	102.961
7.25	104.200	104.099	104.024	7.25	104.200	104.099	104.024	6.875	102.984	102.906	102.827
7.375	103.433	103.355	103.277	7.375	103.433	103.355	103.277	7	103.487	103.409	103.331
7.5	103.830	103.752	103.674	7.5	103.830	103.752	103.674	7.125	103.916	103.838	103.760
7.625	104.177	104.090	104.030	7.625	104.177	104.090	104.030	7.25	104.200	104.099	104.024
7.75	104.587	104.500	104.440	7.75	104.587	104.500	104.440	7.375	103.433	103.355	103.277
7.875	103.981	103.917	103.852	7.875	103.158	103.037	103.036	7.5	103.830	103.752	103.674
8	104.161	104.098	104.033	8	103.482	103.361	103.360	7.625	104.177	104.090	104.030
8.125	104.392	104.328	104.263	8.125	103.780	103.659	103.659	7.75	104.587	104.500	104.440
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	97.432	97.425	97.427	4.5	97.128	97.133	97.240	6.625	102.007	101.943	101.879
4.625	97.905	97.897	97.899	4.625	97.623	97.629	97.735	6.75	101.975	101.897	101.819
4.75	98.297	98.759	98.534	4.75	98.071	98.026	98.010	6.875	101.671	101.593	101.522
4.875	98.736	98.962	98.737	4.875	98.292	98.279	98.370	7	102.174	102.096	102.018
5	99.210	99.179	99.152	5	98.753	98.740	98.831	7.125	102.604	102.526	102.447
5.125	99.682	99.652	99.625	5.125	99.215	99.171	99.262	7.25	102.439	102.338	102.263
5.25	99.768	100.189	99.972	5.25	99.768	99.708	99.686	7.375	102.242	102.164	102.084
5.375	100.188	100.343	100.125	5.375	99.761	99.730	99.806	7.5	102.209	102.131	102.051
5.5	100.638	100.600	100.550	5.5	100.147	100.116	100.192	7.625	102.330	102.252	102.172
5.625	101.073	101.035	100.984	5.625	100.604	100.544	100.542	7.75	102.581	102.494	102.434
5.75	101.147	101.125	101.054	5.75	101.147	101.086	101.054	7.875	101.506	101.442	101.377
5.875	101.511	101.443	101.395	5.875	100.917	100.868	100.928	8	101.436	101.373	101.308
6	101.910	101.842	101.795	6	101.376	101.285	101.266	8.125	101.667	101.603	101.538
6.125	102.290	102.222	102.174	6.125	101.907	101.816	101.772				
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	101.722	101.658	101.594	6.125	100.319	100.339	100.326	4.5	94.465	94.345	94.352
6.625	102.007	101.943	101.879	6.25	100.750	100.677	100.626	4.625	94.915	94.796	94.802
6.75	101.975	101.897	101.819	6.375	100.678	100.591	100.637	4.75	93.646	93.601	93.585
6.875	101.671	101.593	101.522	6.5	101.226	101.139	101.185	4.875	94.019	93.852	93.824
7	102.174	102.096	102.018	6.625	101.505	101.419	101.464	5	94.415	94.287	94.258
7.125	102.604	102.526	102.447	6.75	101.798	101.711	101.645	5.125	94.790	94.730	94.708
7.25	102.439	102.338	102.263	6.875	101.601	101.492	101.522	5.25	96.124	96.088	96.053
7.375	101.152	101.065	101.005	7	102.040	101.932	101.962	5.375	96.190	96.155	96.119
7.5	101.694	101.607	101.547	7.125	102.060	101.951	101.981	5.5	96.587	96.551	96.516
7.625	102.220	102.134	102.073	7.25	102.489	102.388	102.313	5.625	96.995	96.960	96.924
7.75	102.581	102.494	102.434	7.375	101.202	101.115	101.055	5.75	98.099	98.028	97.957
7.875	99.656	99.385	99.384	7.5	101.744	101.657	101.597	5.875	98.334	98.263	98.192
8	99.980	99.709	99.708	7.625	102.270	102.184	102.123	6	98.672	98.601	98.530
8.125	100.279	100.008	100.007	7.75	99.344	99.073	99.073	6.125	98.969	98.898	98.827

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	99.136	98.941	98.641	6.75	97.636	97.441	97.141
6.875	99.475	99.270	98.970	6.875	97.975	97.770	97.470
7	99.979	99.774	99.474	7	98.479	98.274	97.974
7.125	100.425	100.220	99.920	7.125	98.925	98.720	98.420
7.25	100.851	100.646	100.346	7.25	99.351	99.146	98.846
7.375	100.895	100.651	100.351	7.375	99.395	99.151	98.851
7.5	101.359	101.115	100.815	7.5	99.859	99.615	99.315
7.625	101.765	101.521	101.221	7.625	100.265	100.021	99.721
7.75	102.161	101.917	101.617	7.75	100.661	100.417	100.117
7.875	101.929	101.657	101.357	7.875	100.429	100.157	99.857
8	102.353	102.081	101.781	8	100.853	100.581	100.281
8.125	102.739	102.467	102.167	8.125	101.239	100.967	100.667
8.25	103.095	102.823	102.523	8.25	101.595	101.323	101.023
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.136	96.941	96.641	6.75	95.636	95.441	95.141
6.875	97.475	97.270	96.970	6.875	95.975	95.770	95.470
7	97.979	97.774	97.474	7	96.479	96.274	95.974
7.125	98.425	98.220	97.920	7.125	96.925	96.720	96.420
7.25	98.851	98.646	98.346	7.25	97.351	97.146	96.846
7.375	98.895	98.651	98.351	7.375	97.395	97.151	96.851
7.5	99.359	99.115	98.815	7.5	97.859	97.615	97.315
7.625	99.765	99.521	99.221	7.625	98.265	98.021	97.721
7.75	100.161	99.917	99.617	7.75	98.661	98.417	98.117
7.875	99.929	99.657	99.357	7.875	98.429	98.157	97.857
8	100.353	100.081	99.781	8	98.853	98.581	98.281
8.125	100.739	100.467	100.167	8.125	99.239	98.967	98.667
8.25	101.095	100.823	100.523	8.25	99.595	99.323	99.023
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.386	98.191	97.891	6.75	96.386	96.191	95.891
6.875	98.725	98.520	98.220	6.875	96.725	96.520	96.220
7	99.229	99.024	98.724	7	97.229	97.024	96.724
7.125	99.675	99.470	99.170	7.125	97.675	97.470	97.170
7.25	100.101	99.896	99.596	7.25	98.101	97.896	97.596
7.375	100.145	99.901	99.601	7.375	98.145	97.901	97.601
7.5	100.609	100.365	100.065	7.5	98.609	98.365	98.065
7.625	101.015	100.771	100.471	7.625	99.015	98.771	98.471
7.75	101.411	101.167	100.867	7.75	99.411	99.167	98.867
7.875	101.179	100.907	100.607	7.875	99.179	98.907	98.607
8	101.603	101.331	101.031	8	99.603	99.331	99.031
8.125	101.989	101.717	101.417	8.125	99.989	99.717	99.417
8.25	102.345	102.073	101.773	8.25	100.345	100.073	99.773

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.