



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	92.340	92.312	92.284	4.75	92.275	92.275	92.190	5.125	96.598	96.599	96.518
4.875	93.345	93.364	93.266	4.875	93.345	93.364	93.266	5.25	97.311	97.306	97.223
5	94.043	94.059	93.957	5	94.043	94.059	93.957	5.375	97.852	97.842	97.756
5.125	94.600	94.615	94.512	5.125	94.600	94.615	94.512	5.5	98.370	98.356	98.268
5.25	95.448	95.422	95.409	5.25	95.322	95.323	95.238	5.625	98.818	98.801	98.713
5.375	96.132	96.106	96.093	5.375	95.938	95.934	95.845	5.75	99.539	99.500	99.455
5.5	96.823	96.797	96.784	5.5	96.547	96.538	96.445	5.875	100.096	100.055	100.010
5.625	97.411	97.385	97.372	5.625	97.149	97.137	97.077	6	100.588	100.546	100.501
5.75	97.959	97.917	97.890	5.75	97.842	97.825	97.749	6.125	100.933	100.888	100.843
5.875	98.568	98.526	98.499	5.875	98.408	98.383	98.303	6.25	100.908	100.849	100.792
6	99.132	99.090	99.063	6	98.967	98.930	98.847	6.375	101.407	101.380	101.311
6.125	99.631	99.589	99.562	6.125	99.501	99.485	99.421	6.5	101.965	101.934	101.869
6.25	100.048	99.998	99.965	6.25	99.925	99.890	99.823	6.625	102.216	102.179	102.119
6.375	100.610	100.559	100.526	6.375	100.472	100.420	100.358	6.75	102.130	102.054	102.016
6.5	101.106	101.056	101.023	6.5	100.956	100.925	100.861	6.875	102.567	102.489	102.451
6.625	101.595	101.545	101.512	6.625	101.416	101.376	101.322	7	102.959	102.880	102.842
6.75	101.802	101.736	101.690	6.75	101.696	101.626	101.569	7.125	103.315	103.235	103.196
6.875	102.328	102.262	102.216	6.875	102.209	102.139	102.084	7.25	103.436	103.373	103.307
7	102.689	102.623	102.577	7	102.631	102.556	102.495	7.375	103.798	103.704	103.693
7.125	103.037	102.959	102.894	7.125	103.037	102.959	102.894	7.5	104.203	104.129	104.104
7.25	103.500	103.418	103.358	7.25	103.284	103.218	103.176	7.625	104.798	104.719	104.699
7.375	103.952	103.870	103.810	7.375	103.760	103.694	103.643	7.75	105.182	105.144	105.128
7.5	104.371	104.288	104.228	7.5	104.174	104.101	104.044	7.875	105.557	105.444	105.441
7.625	104.775	104.693	104.633	7.625	104.664	104.536	104.533	8	105.299	105.210	105.150
7.75	105.084	105.000	104.984	7.75	105.084	105.000	104.984				
7.875	105.406	105.293	105.290	7.875	105.406	105.293	105.290				
8	105.540	105.429	105.433	8	105.540	105.429	105.433				
8.125	105.859	105.775	105.667	8.125	105.859	105.775	105.667				
8.25	106.352	106.235	106.118	8.25	106.352	106.235	106.118				
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	97.655	97.638	97.615	4.625	98.071	98.071	98.046	5	93.157	93.133	93.039
4.75	97.854	97.822	97.784	4.75	98.016	98.016	98.016	5.125	93.767	93.741	93.647
4.875	98.275	98.244	98.206	4.875	98.576	98.576	98.576	5.25	95.459	95.416	95.389
5	98.670	98.638	98.600	5	98.682	98.682	98.682	5.375	96.141	96.098	96.070
5.125	99.037	99.005	98.967	5.125	99.034	99.034	99.015	5.5	96.833	96.789	96.762
5.25	99.445	99.411	99.373	5.25	99.488	99.488	99.454	5.625	97.425	97.382	97.354
5.375	99.815	99.782	99.744	5.375	100.016	100.016	99.987	5.75	97.979	97.937	97.910
5.5	100.166	100.132	100.094	5.5	100.337	100.337	100.312	5.875	98.584	98.540	98.512
5.625	100.474	100.441	100.403	5.625	100.489	100.489	100.469	6	99.160	99.107	99.070
5.75	100.983	100.918	100.835	5.75	100.809	100.808	100.730	6.125	99.658	99.605	99.568
5.875	101.279	101.214	101.131	5.875	101.093	101.088	101.014	6.25	100.066	100.014	99.980
6	101.595	101.530	101.447	6	101.428	101.417	101.348	6.375	100.621	100.566	100.529
6.125	101.894	101.829	101.746	6.125	101.754	101.738	101.674	6.5	101.085	101.014	100.962
6.25	102.191	102.127	102.043	6.25	101.663	101.642	101.642	6.625	101.571	101.499	101.446
6.375	102.476	102.411	102.328	6.375	101.919	101.870	101.870	6.75	101.819	101.751	101.703
6.5	102.775	102.710	102.627	6.5	102.266	102.234	102.234	6.875	102.337	102.265	102.213
6.625	103.028	102.964	102.880	6.625	102.565	102.506	102.436	7	102.699	102.628	102.577
6.75	103.123	103.093	103.062	6.75	102.855	102.813	102.802	7.125	102.984	102.912	102.861
6.875	103.479	103.402	103.345	6.875	103.116	103.069	103.063	7.25	103.428	103.323	103.243
7	103.599	103.569	103.539	7	103.417	103.364	103.363	7.375	103.859	103.751	103.667
7.125	103.809	103.779	103.748	7.125	103.138	103.093	103.065	7.5	103.794	103.721	103.664
7.25	103.987	103.910	103.819	7.25	103.110	103.034	102.975	7.625	104.047	103.969	103.917
7.375	104.196	104.120	104.029	7.375	103.476	103.400	103.340	7.75	103.346	103.218	103.215
								7.875	103.622	103.512	103.509

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	98.421	98.416	98.326	5	97.618	97.613	97.525	5	95.170	95.107	95.045
5.125	98.776	98.768	98.677	5.125	98.036	98.027	97.973	5.125	95.819	95.756	95.693
5.25	99.128	99.116	99.026	5.25	98.453	98.441	98.398	5.25	96.471	96.408	96.345
5.375	99.476	99.460	99.369	5.375	98.871	98.855	98.765	5.375	96.766	96.703	96.640
5.5	99.808	99.788	99.698	5.5	99.283	99.263	99.173	5.5	97.241	97.178	97.116
5.625	100.116	100.093	100.002	5.625	99.685	99.662	99.571	5.625	97.704	97.641	97.578
5.75	100.387	100.360	100.269	5.75	100.031	100.004	99.913	5.75	97.975	97.912	97.850
5.875	100.602	100.571	100.480	5.875	100.293	100.262	100.171	5.875	98.245	98.182	98.120
6	100.808	100.773	100.682	6	100.554	100.520	100.429	6	98.515	98.452	98.389
6.125	100.999	100.960	100.869	6.125	100.816	100.777	100.687	6.125	98.787	98.724	98.661
6.25	101.143	101.101	101.010	6.25	101.059	101.016	100.926	6.25	99.059	98.996	98.933
6.375	101.217	101.171	101.080	6.375	101.274	101.227	101.137	6.375	99.329	99.266	99.203
6.5	101.335	101.285	101.194	6.5	101.479	101.429	101.338	6.5	99.780	99.717	99.655
6.625	101.519	101.465	101.374	6.625	101.670	101.616	101.526	6.625	99.864	99.801	99.738
6.75	101.634	101.576	101.485	6.75	101.805	101.748	101.657	6.75	100.130	100.067	100.005
6.875	101.645	101.584	101.493	6.875	101.856	101.795	101.704	6.875	100.209	100.146	100.083
7	101.657	101.591	101.501	7	101.957	101.891	101.801	7	100.261	100.198	100.135
7.125	101.669	101.599	101.509	7.125	102.133	102.063	101.973	7.125	100.312	100.249	100.186
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	98.421	98.416	98.326	5	97.635	97.624	97.619	5	95.120	95.057	94.994
5.125	98.776	98.768	98.677	5.125	98.110	98.085	98.069	5.125	95.769	95.706	95.643
5.25	99.128	99.116	99.026	5.25	98.543	98.513	98.494	5.25	96.421	96.358	96.295
5.375	99.476	99.460	99.369	5.375	98.903	98.869	98.846	5.375	96.716	96.653	96.590
5.5	99.808	99.788	99.698	5.5	99.283	99.263	99.191	5.5	97.191	97.128	97.065
5.625	100.116	100.093	100.002	5.625	99.685	99.662	99.571	5.625	97.654	97.591	97.528
5.75	100.387	100.360	100.269	5.75	100.031	100.004	99.913	5.75	97.925	97.862	97.799
5.875	100.602	100.571	100.480	5.875	100.293	100.262	100.171	5.875	98.195	98.132	98.069
6	100.808	100.773	100.682	6	100.554	100.520	100.429	6	98.465	98.402	98.339
6.125	100.999	100.960	100.869	6.125	100.816	100.777	100.687	6.125	98.737	98.674	98.611
6.25	101.143	101.101	101.010	6.25	101.059	101.016	100.926	6.25	99.009	98.946	98.883
6.375	101.217	101.171	101.080	6.375	101.274	101.227	101.137	6.375	99.279	99.216	99.153
6.5	101.335	101.285	101.194	6.5	101.479	101.429	101.338	6.5	99.730	99.667	99.604
6.625	101.519	101.465	101.374	6.625	101.670	101.616	101.526	6.625	99.814	99.751	99.688
6.75	101.634	101.576	101.485	6.75	101.805	101.748	101.657	6.75	100.080	100.017	99.954
6.875	101.645	101.584	101.493	6.875	101.856	101.795	101.704	6.875	100.159	100.096	100.033
7	101.657	101.591	101.501	7	101.957	101.891	101.801	7	100.211	100.148	100.085
7.125	101.669	101.599	101.509	7.125	102.133	102.063	101.973	7.125	100.262	100.199	100.136

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	94.196	94.137	94.134	5.75	98.106	98.048	98.016	4.375	95.908	95.885	95.844
5.25	95.092	95.078	95.027	5.875	98.691	98.632	98.600	4.5	96.323	96.300	96.259
5.375	95.775	95.761	95.710	6	99.219	99.160	99.128	4.625	96.664	96.642	96.601
5.5	96.431	96.417	96.366	6.125	99.627	99.568	99.536	4.75	97.197	97.160	97.119
5.625	97.053	97.039	96.988	6.25	99.986	99.913	99.866	4.875	97.642	97.604	97.563
5.75	97.681	97.626	97.570	6.375	100.529	100.456	100.409	5	97.927	97.889	97.848
5.875	98.279	98.228	98.166	6.5	101.009	100.937	100.889	5.125	98.154	98.116	98.076
6	98.847	98.788	98.733	6.625	101.360	101.288	101.240	5.25	98.750	98.712	98.666
6.125	99.471	99.411	99.355	6.75	101.575	101.503	101.455	5.375	99.073	99.035	98.989
6.25	99.862	99.787	99.718	6.875	102.063	101.991	101.943	5.5	99.483	99.446	99.400
6.375	100.384	100.322	100.253	7	102.442	102.369	102.321	5.625	99.702	99.664	99.618
6.5	100.901	100.838	100.768	7.125	102.703	102.630	102.583	5.75	100.196	100.113	100.046
6.625	101.382	101.308	101.238	7.25	102.880	102.808	102.746	5.875	100.529	100.446	100.379
				7.375	103.307	103.234	103.172	6	100.725	100.642	100.575
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.528	95.498	95.449								
4.75	96.105	96.052	95.996								
4.875	96.349	96.296	96.240								
5	96.674	96.621	96.565								
5.125	97.047	96.994	96.937								
5.25	97.380	97.327	97.270								
5.375	97.678	97.625	97.569								
5.5	97.934	97.881	97.824								
5.625	98.227	98.174	98.118								
5.75	98.460	98.407	98.344								
5.875	98.757	98.704	98.642								
6	99.259	99.206	99.143								

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 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	95.044	94.977	94.927	5.75	99.539	99.500	99.455	4.25	95.475	95.452	95.411
5.5	95.734	95.661	95.612	5.875	100.096	100.055	100.010	4.375	95.908	95.885	95.844
5.625	96.397	96.315	96.267	6	100.588	100.546	100.501	4.5	96.323	96.300	96.259
5.75	97.527	97.490	97.446	6.125	100.933	100.888	100.843	4.625	96.664	96.642	96.601
5.875	98.147	98.108	98.064	6.25	100.908	100.849	100.792	4.75	97.197	97.160	97.119
6	98.725	98.685	98.641	6.375	101.381	101.321	101.263	4.875	97.642	97.604	97.563
6.125	99.272	99.229	99.185	6.5	101.812	101.750	101.692	5	97.927	97.889	97.848
6.25	99.720	99.663	99.606	6.625	102.174	102.110	102.052	5.125	98.154	98.116	98.076
6.375	100.248	100.190	100.133	6.75	102.130	102.054	102.016	5.25	98.750	98.712	98.666
6.5	100.747	100.687	100.630	6.875	102.567	102.489	102.451	5.375	99.073	99.035	98.989
6.625	101.151	101.090	101.033	7	102.959	102.880	102.842	5.5	99.483	99.446	99.400
6.75	101.567	101.492	101.455	7.125	103.315	103.235	103.196	5.625	99.702	99.664	99.618
6.875	102.015	101.939	101.901	7.25	103.357	103.263	103.254	5.75	100.196	100.113	100.046
7	102.444	102.350	102.317	7.375	103.798	103.702	103.693	5.875	100.529	100.446	100.379
7.125	102.890	102.780	102.746	7.5	104.139	104.042	104.033	6	100.725	100.642	100.575
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.528	95.498	95.449								
4.75	97.052	97.036	96.990								
4.875	97.403	97.387	97.339								
5	97.891	97.876	97.775								
5.125	98.465	98.450	98.347								
5.25	98.813	98.798	98.693								
5.375	99.151	99.136	99.030								
5.5	99.432	99.417	99.309								
5.625	99.876	99.847	99.764								
5.75	100.214	100.183	100.100								
5.875	100.543	100.511	100.428								
6	100.855	100.821	100.738								

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

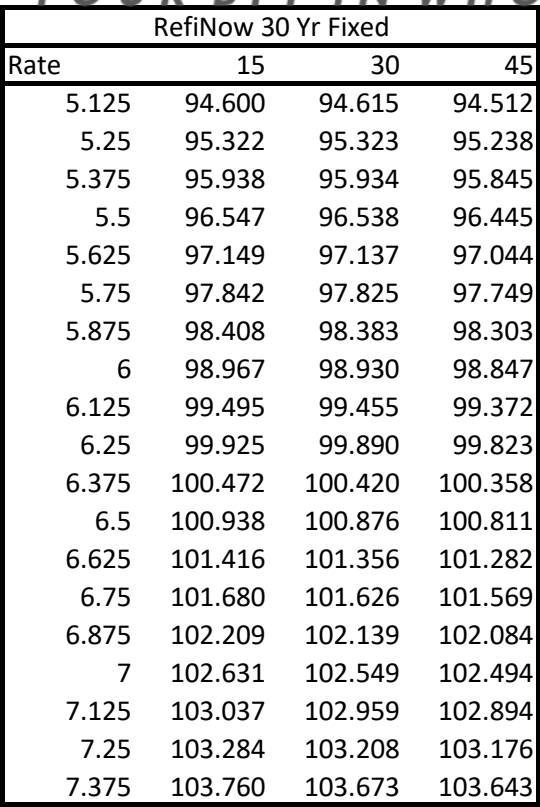
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-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	94.600	94.615	94.512
5.25	95.322	95.323	95.238
5.375	95.938	95.934	95.845
5.5	96.547	96.538	96.445
5.625	97.149	97.137	97.044
5.75	97.842	97.825	97.749
5.875	98.408	98.383	98.303
6	98.967	98.930	98.847
6.125	99.495	99.455	99.372
6.25	99.925	99.890	99.823
6.375	100.472	100.420	100.358
6.5	100.938	100.876	100.811
6.625	101.416	101.356	101.282
6.75	101.680	101.626	101.569
6.875	102.209	102.139	102.084
7	102.631	102.549	102.494
7.125	103.037	102.959	102.894
7.25	103.284	103.208	103.176
7.375	103.760	103.673	103.643

Cumulative LLPA Cap

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

[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

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	94.543	95.120	95.043	4.75	94.543	95.120	95.043	5	95.901	96.097	96.020
4.875	95.196	95.488	95.412	4.875	95.196	95.488	95.412	5.125	96.597	96.553	96.537
5	95.901	96.097	96.020	5	95.901	96.097	96.020	5.25	97.575	97.911	97.820
5.125	96.597	96.553	96.537	5.125	96.597	96.553	96.537	5.375	97.995	98.261	98.170
5.25	97.583	97.911	97.820	5.25	97.575	97.911	97.820	5.5	98.631	98.736	98.645
5.375	98.275	98.261	98.179	5.375	97.995	98.261	98.170	5.625	99.298	99.239	99.209
5.5	98.736	98.736	98.645	5.5	98.631	98.736	98.645	5.75	99.895	100.103	99.997
5.625	99.298	99.239	99.209	5.625	99.298	99.239	99.209	5.875	100.365	100.403	100.297
5.75	99.895	100.103	99.997	5.75	99.895	100.103	99.997	6	100.885	100.909	100.804
5.875	100.384	100.403	100.297	5.875	100.365	100.403	100.297	6.125	101.236	101.265	101.165
6	100.885	100.909	100.804	6	100.885	100.909	100.804	6.25	101.677	101.852	101.726
6.125	101.376	101.326	101.267	6.125	101.236	101.265	101.165	6.375	101.844	101.890	101.763
6.25	101.677	101.852	101.726	6.25	101.677	101.852	101.726	6.5	102.420	102.459	102.332
6.375	101.943	101.890	101.794	6.375	101.844	101.890	101.763	6.625	102.938	102.851	102.784
6.5	102.452	102.459	102.332	6.5	102.420	102.459	102.332	6.75	103.229	103.142	103.074
6.625	102.957	102.892	102.808	6.625	102.938	102.851	102.784	6.875	103.032	103.075	102.934
6.75	103.229	103.142	103.074	6.75	103.229	103.142	103.074	7	103.535	103.669	103.528
6.875	103.157	103.078	102.985	6.875	103.032	103.075	102.934	7.125	103.964	104.025	103.884
7	103.627	103.669	103.528	7	103.535	103.669	103.528	7.25	104.275	104.174	104.098
7.125	104.058	104.025	103.887	7.125	103.964	104.025	103.884	7.375	103.441	103.370	103.299
7.25	104.275	104.174	104.109	7.25	104.275	104.174	104.098	7.5	103.838	103.767	103.696
7.375	103.710	103.638	103.554	7.375	103.441	103.370	103.299	7.625	104.317	104.230	104.169
7.5	104.184	104.113	104.029	7.5	103.838	103.767	103.696	7.75	104.719	104.632	104.571
								7.875	103.585	103.528	103.487
								8	103.990	103.932	103.892
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	96.405	96.397	96.389	4.25	96.044	96.073	96.141	4.75	93.617	93.668	93.719
4.375	96.874	96.866	96.858	4.375	96.618	96.647	96.715	4.875	94.354	94.404	94.455
4.5	97.344	97.337	97.329	4.5	97.189	97.218	97.285	5	95.085	95.136	95.187
4.625	97.817	97.809	97.851	4.625	97.755	97.784	97.851	5.125	95.651	95.702	95.753
4.75	98.159	98.581	98.363	4.75	98.111	98.581	98.363	5.25	96.719	96.836	96.714
4.875	98.631	98.815	98.597	4.875	98.345	98.815	98.597	5.375	97.411	97.374	97.315
5	99.104	99.138	99.047	5	98.858	99.138	98.921	5.5	97.882	97.915	97.950
5.125	99.577	99.547	99.520	5.125	99.395	99.406	99.341	5.625	98.373	98.365	98.401
5.25	99.739	100.209	99.991	5.25	99.739	100.209	99.991	5.75	99.160	99.340	99.204
5.375	100.146	100.332	100.114	5.375	99.905	100.332	100.114	5.875	99.787	99.729	99.670
5.5	100.603	100.650	100.538	5.5	100.407	100.650	100.433	6	100.275	100.224	100.199
5.625	101.060	101.028	100.995	5.625	100.880	100.873	100.862	6.125	100.782	100.731	100.673
5.75	101.083	101.298	101.035	5.75	101.041	101.298	101.035	6.25	101.065	100.896	100.804
5.875	101.588	101.524	101.499	5.875	101.041	101.016	101.014	6.375	101.440	101.355	101.252
6	102.045	101.981	101.956	6	101.488	101.463	101.461	6.5	101.979	101.894	101.791
								6.625	102.484	102.399	102.296
								6.75	102.023	101.945	101.867
								6.875	102.011	101.911	101.866
								7	102.432	102.330	102.296
								7.125	102.843	102.740	102.695
								7.25	102.479	102.378	102.302
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	96.552	96.836	96.714	5	95.085	95.136	95.187	4.5	94.423	94.452	94.419
5.375	97.124	97.156	97.192	5.125	95.651	95.702	95.753	4.625	94.981	95.010	94.977
5.5	97.882	97.915	97.950	5.25	96.552	96.836	96.714	4.75	95.073	95.044	95.019
5.625	98.373	98.365	98.401	5.375	97.124	97.156	97.192	4.875	95.579	95.550	95.525
5.75	99.138	99.340	99.204	5.5	97.882	97.915	97.950	5	96.035	96.007	95.982
5.875	99.787	99.647	99.555	5.625	98.423	98.365	98.401	5.125	96.492	96.464	96.438
6	100.227	100.179	100.199	5.75	99.070	99.340	99.204	5.25	96.621	96.589	96.556
6.125	100.699	100.637	100.610	5.875	99.684	99.625	99.533	5.375	97.126	97.094	97.061
6.25	101.065	100.896	100.804	6	100.170	100.179	100.199	5.5	97.583	97.551	97.518
6.375	101.151	101.087	101.023	6.125	100.640	100.589	100.610	5.625	98.040	98.008	97.975
6.5	101.740	101.676	101.612	6.25	100.893	100.830	100.738	5.75	98.063	97.999	97.974
6.625	102.024	101.960	101.896	6.375	101.031	100.964	100.894	5.875	98.568	98.504	98.479
6.75	102.023	101.945	101.867	6.5	101.483	101.403	101.356	6	99.025	98.961	98.936
6.875	102.011	101.911	101.866	6.625	101.919	101.838	101.778	6.125	99.471	99.407	99.382

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	97.575	97.911	97.820	5.25	97.575	97.911	97.820	5.25	97.575	97.911	97.820
5.375	97.995	98.261	98.170	5.375	97.995	98.261	98.170	5.375	97.995	98.261	98.170
5.5	98.631	98.736	98.645	5.5	98.631	98.736	98.645	5.5	98.631	98.736	98.645
5.625	99.298	99.239	99.209	5.625	99.298	99.239	99.209	5.625	99.298	99.239	99.209
5.75	99.895	100.103	99.997	5.75	99.895	100.103	99.997	5.75	99.895	100.103	99.997
5.875	100.365	100.403	100.297	5.875	100.365	100.403	100.297	5.875	100.365	100.403	100.297
6	100.885	100.909	100.804	6	100.885	100.909	100.804	6	100.885	100.909	100.804
6.125	101.236	101.265	101.165	6.125	101.236	101.265	101.165	6.125	101.236	101.265	101.165
6.25	101.677	101.852	101.726	6.25	101.677	101.852	101.726	6.25	101.677	101.852	101.726
6.375	101.844	101.890	101.763	6.375	101.844	101.890	101.763	6.375	101.844	101.890	101.763
6.5	102.420	102.459	102.332	6.5	102.420	102.459	102.332	6.5	102.420	102.459	102.332
6.625	102.938	102.851	102.784	6.625	102.938	102.851	102.784	6.625	102.938	102.851	102.784
6.75	103.229	103.142	103.074	6.75	103.229	103.142	103.074	6.75	103.229	103.142	103.074
6.875	103.032	103.075	102.934	6.875	103.032	103.075	102.934	6.875	103.032	103.075	102.934
7	103.535	103.669	103.528	7	103.535	103.669	103.528	7	103.535	103.669	103.528
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	97.189	97.218	97.285	4.25	96.044	96.073	96.141	5.25	96.552	96.836	96.714
4.625	97.755	97.784	97.851	4.375	96.618	96.647	96.715	5.375	97.124	97.156	97.192
4.75	98.111	98.581	98.363	4.5	97.189	97.218	97.285	5.5	97.882	97.915	97.950
4.875	98.345	98.815	98.597	4.625	97.755	97.784	97.851	5.625	98.373	98.365	98.401
5	98.858	99.138	98.921	4.75	97.945	97.900	97.884	5.75	99.138	99.340	99.204
5.125	99.395	99.406	99.341	4.875	98.306	98.317	98.252	5.875	99.787	99.647	99.555
5.25	99.739	100.209	99.991	5	98.858	98.869	98.804	6	100.227	100.179	100.199
5.375	99.905	100.332	100.114	5.125	99.395	99.406	99.341	6.125	100.699	100.637	100.610
5.5	100.407	100.650	100.433	5.25	99.654	99.594	99.572	6.25	101.065	100.896	100.804
5.625	100.880	100.873	100.862	5.375	99.905	99.898	99.887	6.375	101.151	101.087	101.023
5.75	101.041	101.298	101.035	5.5	100.407	100.400	100.389	6.5	101.740	101.676	101.612
5.875	101.041	101.016	101.014	5.625	100.880	100.873	100.862	6.625	102.024	101.960	101.896
6	101.488	101.463	101.461	5.75	101.041	100.981	100.948	6.75	102.023	101.945	101.867
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	96.552	96.836	96.714	5.25	96.552	96.836	96.714	4.5	94.423	94.452	94.419
5.375	97.124	97.156	97.192	5.375	97.124	97.156	97.192	4.625	94.981	95.010	94.977
5.5	97.882	97.915	97.950	5.5	97.882	97.915	97.950	4.75	93.520	93.475	93.459
5.625	98.373	98.365	98.401	5.625	98.423	98.365	98.401	4.875	93.875	93.885	93.720
5.75	99.138	99.340	99.204	5.75	99.070	99.340	99.204	5	94.401	94.412	94.247
5.875	99.787	99.647	99.555	5.875	99.468	99.483	99.503	5.125	94.897	94.908	94.743
6	100.227	100.179	100.199	6	100.164	100.179	100.199	5.25	96.009	95.981	95.952
6.125	100.699	100.637	100.610	6.125	100.574	100.589	100.610	5.375	96.076	96.047	96.019
6.25	101.065	100.896	100.804	6.25	100.671	100.652	100.546	5.5	96.472	96.444	96.415
6.375	101.151	101.087	101.023	6.375	100.715	100.964	100.806	5.625	96.881	96.852	96.824
6.5	101.740	101.676	101.612	6.5	101.354	101.351	101.356	5.75	98.031	97.953	97.875
6.625	102.024	101.960	101.896	6.625	101.735	101.732	101.737	5.875	98.266	98.188	98.110
6.75	102.023	101.945	101.867	6.75	101.745	101.658	101.590	6	98.604	98.526	98.448
6.875	102.011	101.911	101.866	6.875	101.760	101.739	101.729	6.125	98.902	98.824	98.746

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	96.622	96.578	96.562	5.125	96.622	96.578	96.562	4.75	94.568	94.957	94.880
5.25	97.600	97.674	97.583	5.25	97.600	97.674	97.583	4.875	95.221	95.520	95.443
5.375	98.020	98.180	98.089	5.375	98.020	98.180	98.089	5	95.926	95.882	95.867
5.5	98.656	98.599	98.567	5.5	98.656	98.599	98.567	5.125	96.622	96.578	96.562
5.625	99.323	99.264	99.234	5.625	99.323	99.264	99.234	5.25	97.600	97.674	97.583
5.75	99.920	99.834	99.748	5.75	99.920	99.834	99.748	5.375	98.020	98.180	98.089
5.875	100.390	100.205	100.020	5.875	100.390	100.205	100.020	5.5	98.656	98.599	98.567
6	100.910	100.725	100.631	6	100.910	100.725	100.631	5.625	99.323	99.264	99.234
6.125	101.261	101.153	101.086	6.125	101.261	101.153	101.086	5.75	99.920	99.834	99.748
6.25	101.702	101.565	101.438	6.25	101.702	101.565	101.438	5.875	100.390	100.205	100.020
6.375	101.869	101.805	101.741	6.375	101.869	101.805	101.741	6	100.910	100.725	100.631
6.5	102.417	102.353	102.289	6.5	102.417	102.353	102.289	6.125	101.261	101.153	101.086
6.625	102.812	102.748	102.684	6.625	102.812	102.748	102.684	6.25	101.702	101.565	101.438
6.75	103.190	103.112	103.034	6.75	103.190	103.112	103.034	6.375	101.869	101.805	101.741
6.875	103.057	102.978	102.900	6.875	103.057	102.978	102.900	6.5	102.417	102.353	102.289
7	103.560	103.482	103.404	7	103.560	103.482	103.404	6.625	102.812	102.748	102.684
7.125	103.989	103.911	103.833	7.125	103.989	103.911	103.833	6.75	103.190	103.112	103.034
7.25	104.265	104.164	104.088	7.25	104.265	104.164	104.088	6.875	103.057	102.978	102.900
7.375	103.543	103.487	103.419	7.375	103.466	103.395	103.324	7	103.560	103.482	103.404
7.5	103.863	103.792	103.721	7.5	103.863	103.792	103.721	7.125	103.989	103.911	103.833
7.625	104.189	104.113	104.042	7.625	104.189	104.113	104.042	7.25	104.265	104.164	104.088
7.75	104.591	104.504	104.443	7.75	104.591	104.504	104.443	7.375	103.466	103.395	103.324
7.875	104.237	104.173	104.098	7.875	103.351	103.254	103.253	7.5	103.863	103.792	103.721
8	104.418	104.354	104.278	8	103.674	103.577	103.576	7.625	104.195	104.113	104.042
8.125	104.648	104.584	104.509	8.125	103.972	103.875	103.874	7.75	104.591	104.504	104.443
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	96.430	96.422	96.414	4.25	96.128	96.157	96.224	4.875	94.326	94.337	94.428
4.375	96.899	96.891	96.883	4.375	96.651	96.680	96.747	5	95.047	95.058	95.149
4.5	97.369	97.362	97.354	4.5	97.160	97.189	97.257	5.125	95.504	95.515	95.606
4.625	97.842	97.834	97.826	4.625	97.652	97.681	97.749	5.25	96.546	96.830	96.739
4.75	98.184	98.637	98.420	4.75	97.970	97.925	97.909	5.375	97.144	97.137	97.213
4.875	98.656	98.840	98.622	4.875	98.275	98.286	98.220	5.5	97.823	97.816	97.891
5	99.129	99.099	99.072	5	98.732	98.743	98.678	5.625	98.398	98.339	98.309
5.125	99.602	99.572	99.545	5.125	99.159	99.170	99.105	5.75	99.163	99.303	99.197
5.25	99.679	100.109	99.891	5.25	99.679	99.619	99.597	5.875	99.812	99.627	99.466
5.375	100.129	100.263	100.061	5.375	99.787	99.780	99.769	6	100.252	100.067	100.096
5.5	100.579	100.549	100.511	5.5	100.169	100.162	100.151	6.125	100.493	100.371	100.331
5.625	101.013	100.983	100.945	5.625	100.529	100.509	100.498	6.25	101.090	100.905	100.720
5.75	101.066	101.041	100.973	5.75	101.066	101.006	100.973	6.375	101.176	101.112	101.048
5.875	101.479	101.396	101.346	5.875	100.866	100.840	100.838	6.5	101.765	101.701	101.637
6	101.879	101.796	101.746	6	101.297	101.207	101.175	6.625	102.049	101.985	101.921
								6.75	102.048	101.970	101.892
								6.875	101.744	101.666	101.588
								7	102.247	102.169	102.091
								7.125	102.677	102.599	102.520
								7.25	102.504	102.403	102.327
								7.375	101.175	101.089	101.028
								7.5	101.711	101.624	101.563
								7.625	102.232	102.146	102.085
								7.75	102.585	102.498	102.437
								7.875	99.750	99.652	99.651
								8	100.073	99.975	99.974
								8.125	100.370	100.273	100.272
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	101.765	101.701	101.637	6.125	100.296	100.371	100.331	4.5	94.367	94.396	94.364
6.625	102.049	101.985	101.921	6.25	100.696	100.624	100.571	4.625	94.813	94.842	94.809
6.75	102.048	101.970	101.892	6.375	100.639	100.596	100.641	4.75	93.545	93.500	93.484
6.875	101.744	101.666	101.588	6.5	101.183	101.140	101.185	4.875	93.800	93.808	93.744
7	102.247	102.169	102.091	6.625	101.457	101.414	101.459	5	94.235	94.207	94.178
7.125	102.677	102.599	102.520	6.75	101.770	101.683	101.615	5.125	94.701	94.640	94.619
7.25	102.504	102.403	102.327	6.875	101.572	101.510	101.540	5.25	96.034	96.006	95.977
7.375	101.175	101.089	101.028	7	102.007	101.945	101.975	5.375	96.101	96.072	96.044
7.5	101.711	101.624	101.563	7.125	102.069	101.968	101.992	5.5	96.497	96.469	96.440
7.625	102.232	102.146	102.085	7.25	102.554	102.453	102.377	5.625	96.906	96.877	96.849
7.75	102.585	102.498	102.437	7.375	101.225	101.139	101.078	5.75	98.056	97.978	97.900
7.875	99.750	99.652	99.651	7.5	101.761	101.674	101.613	5.875	98.291	98.213	98.135
8	100.073	99.975	99.974	7.625	102.282	102.196	102.135	6	98.629	98.551	98.473
8.125	100.370	100.273	100.272	7.75	99.440	99.342	99.341	6.125	98.927	98.849	98.771

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	101.869	101.805	101.741	6.375	101.869	101.805	101.741	6	100.910	100.725	100.631
6.5	102.417	102.353	102.289	6.5	102.417	102.353	102.289	6.125	101.261	101.153	101.106
6.625	102.812	102.748	102.684	6.625	102.812	102.748	102.684	6.25	101.702	101.565	101.438
6.75	103.190	103.112	103.034	6.75	103.190	103.112	103.034	6.375	101.869	101.805	101.741
6.875	103.057	102.978	102.900	6.875	103.057	102.978	102.900	6.5	102.417	102.353	102.289
7	103.560	103.482	103.404	7	103.560	103.482	103.404	6.625	102.812	102.748	102.684
7.125	103.989	103.911	103.833	7.125	103.989	103.911	103.833	6.75	103.190	103.112	103.034
7.25	104.265	104.164	104.088	7.25	104.265	104.164	104.088	6.875	103.057	102.978	102.900
7.375	103.543	103.487	103.419	7.375	103.466	103.395	103.324	7	103.560	103.482	103.404
7.5	103.863	103.792	103.721	7.5	103.863	103.792	103.721	7.125	103.989	103.911	103.833
7.625	104.189	104.113	104.042	7.625	104.189	104.113	104.042	7.25	104.265	104.164	104.088
7.75	104.591	104.504	104.443	7.75	104.591	104.504	104.443	7.375	103.466	103.395	103.324
7.875	104.237	104.173	104.098	7.875	103.401	103.304	103.303	7.5	103.863	103.792	103.721
8	104.418	104.354	104.278	8	103.724	103.627	103.626	7.625	104.195	104.113	104.042
8.125	104.648	104.584	104.509	8.125	104.022	103.925	103.924	7.75	104.591	104.504	104.443
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	97.369	97.362	97.354	4.5	97.160	97.189	97.257	6.625	102.049	101.985	101.921
4.625	97.842	97.834	97.826	4.625	97.652	97.681	97.749	6.75	102.048	101.970	101.892
4.75	98.184	98.637	98.420	4.75	97.970	97.925	97.909	6.875	101.744	101.666	101.588
4.875	98.656	98.840	98.622	4.875	98.275	98.286	98.220	7	102.247	102.169	102.091
5	99.129	99.099	99.072	5	98.732	98.743	98.678	7.125	102.677	102.599	102.520
5.125	99.602	99.572	99.545	5.125	99.159	99.170	99.105	7.25	102.504	102.403	102.327
5.25	99.679	100.109	99.891	5.25	99.679	99.619	99.597	7.375	102.381	102.324	102.257
5.375	100.129	100.263	100.061	5.375	99.787	99.780	99.769	7.5	102.351	102.294	102.226
5.5	100.579	100.549	100.511	5.5	100.169	100.162	100.151	7.625	102.477	102.420	102.352
5.625	101.013	100.983	100.945	5.625	100.529	100.509	100.498	7.75	102.585	102.498	102.437
5.75	101.066	101.041	100.973	5.75	101.066	101.006	100.973	7.875	101.762	101.698	101.623
5.875	101.479	101.396	101.346	5.875	100.866	100.840	100.838	8	101.693	101.629	101.553
6	101.879	101.796	101.746	6	101.297	101.207	101.175	8.125	101.923	101.859	101.784
6.125	102.259	102.175	102.125	6.125	101.825	101.735	101.692				
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	101.765	101.701	101.637	6.125	100.296	100.371	100.331	4.5	94.367	94.396	94.364
6.625	102.049	101.985	101.921	6.25	100.696	100.624	100.571	4.625	94.813	94.842	94.809
6.75	102.048	101.970	101.892	6.375	100.639	100.596	100.641	4.75	93.545	93.500	93.484
6.875	101.744	101.666	101.588	6.5	101.183	101.140	101.185	4.875	93.800	93.808	93.744
7	102.247	102.169	102.091	6.625	101.457	101.414	101.459	5	94.235	94.207	94.178
7.125	102.677	102.599	102.520	6.75	101.770	101.683	101.615	5.125	94.701	94.640	94.619
7.25	102.504	102.403	102.327	6.875	101.572	101.510	101.540	5.25	96.034	96.006	95.977
7.375	101.175	101.089	101.028	7	102.007	101.945	101.975	5.375	96.101	96.072	96.044
7.5	101.711	101.624	101.563	7.125	102.069	101.968	101.992	5.5	96.497	96.469	96.440
7.625	102.232	102.146	102.085	7.25	102.554	102.453	102.377	5.625	96.906	96.877	96.849
7.75	102.585	102.498	102.437	7.375	101.225	101.139	101.078	5.75	98.056	97.978	97.900
7.875	99.750	99.652	99.651	7.5	101.761	101.674	101.613	5.875	98.291	98.213	98.135
8	100.073	99.975	99.974	7.625	102.282	102.196	102.135	6	98.629	98.551	98.473
8.125	100.370	100.273	100.272	7.75	99.440	99.342	99.341	6.125	98.927	98.849	98.771

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	99.300	99.106	98.806	6.75	97.800	97.606	97.306
6.875	99.653	99.445	99.145	6.875	98.153	97.945	97.645
7	100.137	99.929	99.629	7	98.637	98.429	98.129
7.125	100.573	100.365	100.065	7.125	99.073	98.865	98.565
7.25	100.989	100.781	100.481	7.25	99.489	99.281	98.981
7.375	101.352	101.094	100.794	7.375	99.852	99.594	99.294
7.5	101.796	101.538	101.238	7.5	100.296	100.038	99.738
7.625	102.202	101.944	101.644	7.625	100.702	100.444	100.144
7.75	102.588	102.330	102.030	7.75	101.088	100.830	100.530
7.875	102.187	101.889	101.589	7.875	100.687	100.389	100.089
8	102.611	102.313	102.013	8	101.111	100.813	100.513
8.125	102.977	102.679	102.379	8.125	101.477	101.179	100.879
8.25	103.323	103.025	102.725	8.25	101.823	101.525	101.225
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.300	97.106	96.806	6.75	95.800	95.606	95.306
6.875	97.653	97.445	97.145	6.875	96.153	95.945	95.645
7	98.137	97.929	97.629	7	96.637	96.429	96.129
7.125	98.573	98.365	98.065	7.125	97.073	96.865	96.565
7.25	98.989	98.781	98.481	7.25	97.489	97.281	96.981
7.375	99.352	99.094	98.794	7.375	97.852	97.594	97.294
7.5	99.796	99.538	99.238	7.5	98.296	98.038	97.738
7.625	100.202	99.944	99.644	7.625	98.702	98.444	98.144
7.75	100.588	100.330	100.030	7.75	99.088	98.830	98.530
7.875	100.187	99.889	99.589	7.875	98.687	98.389	98.089
8	100.611	100.313	100.013	8	99.111	98.813	98.513
8.125	100.977	100.679	100.379	8.125	99.477	99.179	98.879
8.25	101.323	101.025	100.725	8.25	99.823	99.525	99.225
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.550	98.356	98.056	6.75	96.550	96.356	96.056
6.875	98.903	98.695	98.395	6.875	96.903	96.695	96.395
7	99.387	99.179	98.879	7	97.387	97.179	96.879
7.125	99.823	99.615	99.315	7.125	97.823	97.615	97.315
7.25	100.239	100.031	99.731	7.25	98.239	98.031	97.731
7.375	100.602	100.344	100.044	7.375	98.602	98.344	98.044
7.5	101.046	100.788	100.488	7.5	99.046	98.788	98.488
7.625	101.452	101.194	100.894	7.625	99.452	99.194	98.894
7.75	101.838	101.580	101.280	7.75	99.838	99.580	99.280
7.875	101.437	101.139	100.839	7.875	99.437	99.139	98.839
8	101.861	101.563	101.263	8	99.861	99.563	99.263
8.125	102.227	101.929	101.629	8.125	100.227	99.929	99.629
8.25	102.573	102.275	101.975	8.25	100.573	100.275	99.975

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.