



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	92.372	92.372	92.286	4.75	92.372	92.372	92.286	5.125	96.692	96.691	96.614
4.875	93.499	93.519	93.408	4.875	93.499	93.519	93.408	5.25	97.404	97.399	97.319
5	94.197	94.213	94.099	5	94.197	94.213	94.099	5.375	97.944	97.936	97.854
5.125	94.753	94.770	94.656	5.125	94.753	94.770	94.656	5.5	98.462	98.451	98.365
5.25	95.528	95.506	95.493	5.25	95.475	95.476	95.394	5.625	98.909	98.898	98.812
5.375	96.213	96.191	96.178	5.375	96.091	96.088	96.003	5.75	99.466	99.411	99.384
5.5	96.906	96.884	96.871	5.5	96.699	96.695	96.606	5.875	100.027	99.971	99.944
5.625	97.495	97.473	97.459	5.625	97.300	97.294	97.204	6	100.525	100.467	100.440
5.75	98.020	97.985	97.959	5.75	97.931	97.914	97.842	6.125	100.873	100.814	100.787
5.875	98.640	98.605	98.579	5.875	98.497	98.473	98.396	6.25	100.822	100.751	100.706
6	99.206	99.171	99.145	6	99.055	99.024	98.946	6.375	101.403	101.377	101.308
6.125	99.710	99.675	99.649	6.125	99.582	99.550	99.503	6.5	101.959	101.928	101.863
6.25	100.076	100.030	99.990	6.25	99.965	99.930	99.883	6.625	102.218	102.181	102.122
6.375	100.640	100.593	100.554	6.375	100.513	100.462	100.418	6.75	101.825	101.783	101.713
6.5	101.144	101.097	101.057	6.5	100.995	100.953	100.897	6.875	102.410	102.363	102.298
6.625	101.637	101.590	101.550	6.625	101.474	101.432	101.376	7	102.708	102.655	102.595
6.75	101.822	101.769	101.723	6.75	101.754	101.662	101.612	7.125	103.255	103.197	103.141
6.875	102.351	102.298	102.252	6.875	102.232	102.164	102.128	7.25	103.442	103.379	103.313
7	102.718	102.665	102.619	7	102.664	102.587	102.550	7.375	103.785	103.744	103.684
7.125	103.058	102.999	102.939	7.125	103.058	102.999	102.939	7.5	104.192	104.178	104.118
7.25	103.484	103.418	103.359	7.25	103.332	103.261	103.206	7.625	104.734	104.672	104.613
7.375	103.942	103.877	103.817	7.375	103.762	103.698	103.638	7.75	105.166	105.163	105.118
7.5	104.360	104.294	104.235	7.5	104.184	104.111	104.054	7.875	105.543	105.540	105.494
7.625	104.767	104.701	104.642	7.625	104.653	104.638	104.579	8	105.279	105.186	105.150
7.75	105.061	105.045	104.985	7.75	105.061	105.045	104.985				
7.875	105.394	105.391	105.348	7.875	105.394	105.391	105.348				
8	105.593	105.485	105.476	8	105.593	105.485	105.476				
8.125	105.835	105.738	105.696	8.125	105.835	105.738	105.696				
8.25	106.310	106.193	106.032	8.25	106.310	106.193	106.032				
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	97.597	97.597	97.588	4.625	98.158	98.158	98.149	5	93.311	93.287	93.187
4.75	97.549	97.506	97.505	4.75	98.019	98.019	98.019	5.125	93.921	93.896	93.795
4.875	98.064	98.064	98.064	4.875	98.578	98.578	98.578	5.25	95.520	95.484	95.457
5	98.407	98.391	98.344	5	98.688	98.688	98.688	5.375	96.203	96.167	96.139
5.125	98.798	98.782	98.734	5.125	99.064	99.067	99.008	5.5	96.896	96.860	96.832
5.25	99.181	99.166	99.101	5.25	99.446	99.446	99.350	5.625	97.490	97.454	97.426
5.375	99.678	99.663	99.559	5.375	99.977	99.977	99.885	5.75	98.040	98.005	97.979
5.5	100.065	100.050	99.945	5.5	100.300	100.300	100.213	5.875	98.656	98.620	98.592
5.625	100.366	100.351	100.245	5.625	100.453	100.453	100.371	6	99.208	99.167	99.135
5.75	100.647	100.619	100.534	5.75	100.768	100.768	100.675	6.125	99.695	99.644	99.601
5.875	101.114	101.084	101.000	5.875	101.059	101.053	100.964	6.25	100.094	100.046	100.005
6	101.452	101.421	101.336	6	101.393	101.383	101.298	6.375	100.652	100.600	100.556
6.125	101.721	101.689	101.605	6.125	101.718	101.702	101.622	6.5	101.134	101.079	101.031
6.25	101.933	101.882	101.812	6.25	101.761	101.740	101.649	6.625	101.617	101.557	101.503
6.375	102.366	102.314	102.244	6.375	102.007	101.980	101.894	6.75	101.839	101.784	101.736
6.5	102.651	102.598	102.527	6.5	102.375	102.343	102.261	6.875	102.360	102.301	102.249
6.625	102.871	102.817	102.747	6.625	102.473	102.422	102.391	7	102.728	102.670	102.618
6.75	103.067	102.994	102.938	6.75	102.880	102.838	102.828	7.125	103.013	102.954	102.903
6.875	103.501	103.426	103.370	6.875	103.142	103.095	103.089	7.25	103.367	103.274	103.187
7	103.459	103.414	103.386	7	103.448	103.395	103.394	7.375	103.805	103.708	103.617
7.125	103.604	103.559	103.531	7.125	103.160	103.115	103.087	7.5	103.809	103.736	103.679
7.25	103.573	103.452	103.343	7.25	103.126	103.051	102.989	7.625	104.066	103.987	103.935
7.375	103.953	103.878	103.816	7.375	103.491	103.416	103.355	7.75	103.337	103.321	103.261
								7.875	103.615	103.612	103.569

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	98.259	98.239	98.231	5	97.610	97.598	97.596	5	95.189	95.126	95.063
5.125	98.565	98.540	98.528	5.125	98.078	98.053	98.042	5.125	95.837	95.774	95.712
5.25	98.865	98.836	98.820	5.25	98.512	98.483	98.467	5.25	96.489	96.426	96.364
5.375	99.156	99.122	99.103	5.375	98.874	98.840	98.820	5.375	96.784	96.721	96.658
5.5	99.447	99.403	99.380	5.5	99.227	99.189	99.165	5.5	97.259	97.196	97.134
5.625	99.759	99.674	99.647	5.625	99.569	99.526	99.499	5.625	97.729	97.666	97.603
5.75	100.028	99.933	99.902	5.75	99.881	99.834	99.803	5.75	97.999	97.936	97.874
5.875	100.231	100.173	100.139	5.875	100.150	100.098	100.063	5.875	98.270	98.207	98.145
6	100.457	100.401	100.362	6	100.381	100.324	100.286	6	98.539	98.476	98.413
6.125	100.670	100.608	100.566	6.125	100.556	100.495	100.453	6.125	98.810	98.747	98.685
6.25	100.863	100.797	100.751	6.25	100.721	100.655	100.609	6.25	99.082	99.019	98.956
6.375	101.029	100.959	100.909	6.375	100.903	100.803	100.753	6.375	99.353	99.290	99.227
6.5	101.184	101.109	101.055	6.5	101.103	100.982	100.889	6.5	99.804	99.741	99.679
6.625	101.323	101.244	101.186	6.625	101.298	101.178	101.084	6.625	99.887	99.824	99.761
6.75	101.452	101.368	101.307	6.75	101.434	101.314	101.220	6.75	100.154	100.091	100.029
6.875	101.564	101.476	101.410	6.875	101.481	101.360	101.267	6.875	100.234	100.171	100.108
7	101.490	101.380	101.320	7	101.578	101.457	101.364	7	100.298	100.235	100.173
7.125	101.507	101.391	101.329	7.125	101.750	101.629	101.536	7.125	100.338	100.275	100.213
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	98.360	98.340	98.332	5	97.703	97.692	97.689	5	95.139	95.076	95.013
5.125	98.666	98.641	98.629	5.125	98.175	98.150	98.138	5.125	95.787	95.724	95.661
5.25	98.965	98.936	98.920	5.25	98.608	98.578	98.563	5.25	96.439	96.376	96.313
5.375	99.256	99.222	99.203	5.375	98.968	98.934	98.915	5.375	96.734	96.671	96.608
5.5	99.541	99.502	99.479	5.5	99.321	99.282	99.259	5.5	97.209	97.146	97.083
5.625	99.817	99.774	99.747	5.625	99.661	99.618	99.591	5.625	97.679	97.616	97.553
5.75	100.081	100.033	100.002	5.75	99.973	99.925	99.894	5.75	97.949	97.886	97.823
5.875	100.326	100.274	100.239	5.875	100.241	100.189	100.154	5.875	98.220	98.157	98.094
6	100.559	100.502	100.464	6	100.471	100.415	100.376	6	98.489	98.426	98.363
6.125	100.773	100.712	100.669	6.125	100.646	100.585	100.543	6.125	98.760	98.697	98.634
6.25	100.968	100.902	100.856	6.25	100.812	100.746	100.700	6.25	99.032	98.969	98.906
6.375	101.136	101.066	101.016	6.375	100.966	100.896	100.846	6.375	99.303	99.240	99.177
6.5	101.294	101.219	101.165	6.5	101.103	100.982	100.917	6.5	99.754	99.691	99.628
6.625	101.435	101.356	101.298	6.625	101.298	101.178	101.084	6.625	99.837	99.774	99.711
6.75	101.566	101.482	101.421	6.75	101.434	101.314	101.220	6.75	100.104	100.041	99.978
6.875	101.679	101.591	101.526	6.875	101.481	101.360	101.267	6.875	100.184	100.121	100.058
7	101.542	101.449	101.380	7	101.578	101.457	101.364	7	100.248	100.185	100.122
7.125	101.270	101.149	101.065	7.125	101.750	101.629	101.536	7.125	100.288	100.225	100.162

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

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

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 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	94.322	94.321	5.75	98.190	98.132	98.100	4.375	95.844	95.821	95.778
5.25	95.216	95.202	95.148	5.875	98.779	98.721	98.689	4.5	96.259	96.236	96.193
5.375	95.900	95.886	95.832	6	99.307	99.249	99.217	4.625	96.600	96.578	96.535
5.5	96.560	96.546	96.492	6.125	99.715	99.657	99.625	4.75	97.132	97.095	97.054
5.625	97.181	97.166	97.113	6.25	100.053	99.981	99.932	4.875	97.577	97.539	97.498
5.75	97.768	97.712	97.658	6.375	100.600	100.528	100.479	5	97.860	97.823	97.782
5.875	98.379	98.337	98.274	6.5	101.084	101.011	100.963	5.125	98.089	98.051	98.010
6	98.938	98.895	98.832	6.625	101.435	101.362	101.314	5.25	98.728	98.690	98.643
6.125	99.563	99.486	99.449	6.75	101.613	101.540	101.492	5.375	99.053	99.015	98.968
6.25	99.935	99.836	99.792	6.875	102.107	102.034	101.986	5.5	99.464	99.426	99.379
6.375	100.454	100.370	100.310	7	102.514	102.441	102.393	5.625	99.684	99.646	99.599
6.5	100.966	100.889	100.821	7.125	102.753	102.681	102.633	5.75	100.136	100.053	99.988
6.625	101.455	101.363	101.309	7.25	102.917	102.844	102.781	5.875	100.474	100.391	100.326
				7.375	103.342	103.270	103.206	6	100.671	100.588	100.523

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.464	95.433	95.382
4.75	96.039	95.986	95.929
4.875	96.283	96.230	96.173
5	96.607	96.554	96.497
5.125	96.981	96.928	96.871
5.25	97.315	97.262	97.205
5.375	97.615	97.562	97.505
5.5	97.871	97.818	97.761
5.625	98.166	98.113	98.056
5.75	98.443	98.390	98.327
5.875	98.741	98.688	98.624
6	99.243	99.190	99.127

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	95.165	95.095	95.052	5.75	99.466	99.411	99.384	4.25	95.411	95.388	95.345
5.5	95.848	95.779	95.736	5.875	100.027	99.971	99.944	4.375	95.844	95.821	95.778
5.625	96.500	96.431	96.389	6	100.525	100.467	100.440	4.5	96.259	96.236	96.193
5.75	97.612	97.558	97.532	6.125	100.873	100.814	100.787	4.625	96.600	96.578	96.535
5.875	98.237	98.183	98.157	6.25	100.822	100.739	100.706	4.75	97.132	97.095	97.054
6	98.823	98.767	98.741	6.375	101.301	101.218	101.185	4.875	97.577	97.539	97.498
6.125	99.371	99.314	99.288	6.5	101.736	101.652	101.619	5	97.860	97.823	97.782
6.25	99.791	99.712	99.679	6.625	102.100	102.016	101.983	5.125	98.089	98.051	98.010
6.375	100.327	100.246	100.214	6.75	101.809	101.735	101.696	5.25	98.728	98.690	98.643
6.5	100.833	100.751	100.719	6.875	102.251	102.176	102.137	5.375	99.053	99.015	98.968
6.625	101.240	101.157	101.124	7	102.649	102.573	102.534	5.5	99.464	99.426	99.379
6.75	101.622	101.550	101.512	7.125	103.007	102.929	102.890	5.625	99.684	99.646	99.599
6.875	102.078	102.005	101.967	7.25	103.409	103.356	103.312	5.75	100.136	100.053	99.988
7	102.463	102.388	102.350	7.375	103.853	103.800	103.755	5.875	100.474	100.391	100.326
7.125	102.864	102.807	102.769	7.5	104.196	104.142	104.097	6	100.671	100.588	100.523
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.464	95.433	95.382								
4.75	97.056	97.040	96.996								
4.875	97.408	97.392	97.347								
5	97.848	97.833	97.733								
5.125	98.421	98.406	98.305								
5.25	98.770	98.755	98.652								
5.375	99.108	99.093	98.989								
5.5	99.389	99.374	99.269								
5.625	99.846	99.818	99.734								
5.75	100.184	100.155	100.071								
5.875	100.513	100.484	100.399								
6	100.825	100.795	100.710								

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	94.753	94.770	94.656
5.25	95.475	95.476	95.394
5.375	96.091	96.088	96.003
5.5	96.699	96.695	96.606
5.625	97.300	97.294	97.204
5.75	97.931	97.914	97.842
5.875	98.497	98.473	98.396
6	99.055	99.024	98.944
6.125	99.582	99.548	99.467
6.25	99.965	99.930	99.883
6.375	100.513	100.462	100.418
6.5	100.978	100.919	100.873
6.625	101.454	101.400	101.345
6.75	101.704	101.649	101.611
6.875	102.232	102.164	102.128
7	102.664	102.587	102.550
7.125	103.058	102.985	102.939
7.25	103.276	103.199	103.171
7.375	103.750	103.665	103.638

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	94.745	95.208	95.124	4.75	94.745	95.208	95.124	5	96.075	96.060	96.016
4.875	95.368	95.451	95.368	4.875	95.368	95.451	95.368	5.125	96.772	96.728	96.713
5	96.075	96.060	96.016	5	96.075	96.060	96.016	5.25	97.675	97.976	97.893
5.125	96.772	96.728	96.713	5.125	96.772	96.728	96.713	5.375	98.125	98.201	98.118
5.25	97.698	97.976	97.893	5.25	97.675	97.976	97.893	5.5	98.742	98.684	98.653
5.375	98.392	98.354	98.304	5.375	98.125	98.201	98.118	5.625	99.415	99.356	99.325
5.5	98.856	98.818	98.768	5.5	98.742	98.684	98.653	5.75	99.931	100.158	100.045
5.625	99.415	99.356	99.325	5.625	99.415	99.356	99.325	5.875	100.439	100.333	100.220
5.75	99.931	100.158	100.045	5.75	99.931	100.158	100.045	6	100.959	100.839	100.727
5.875	100.439	100.377	100.252	5.875	100.439	100.333	100.220	6.125	101.311	101.195	101.211
6	100.959	100.860	100.735	6	100.959	100.839	100.727	6.25	101.752	101.926	101.800
6.125	101.427	101.367	101.242	6.125	101.311	101.195	101.211	6.375	101.839	101.839	101.712
6.25	101.752	101.926	101.800	6.25	101.752	101.926	101.800	6.5	102.442	102.407	102.286
6.375	101.940	101.852	101.712	6.375	101.839	101.839	101.712	6.625	102.963	102.876	102.807
6.5	102.450	102.407	102.286	6.5	102.442	102.407	102.286	6.75	103.256	103.169	103.100
6.625	102.963	102.876	102.807	6.625	102.963	102.876	102.807	6.875	103.042	103.054	102.914
6.75	103.256	103.169	103.100	6.75	103.256	103.169	103.100	7	103.545	103.648	103.507
6.875	103.141	103.054	102.914	6.875	103.042	103.054	102.914	7.125	103.975	104.004	103.864
7	103.613	103.648	103.507	7	103.545	103.648	103.507	7.25	104.348	104.247	104.170
7.125	104.045	104.004	103.864	7.125	103.975	104.004	103.864	7.375	103.489	103.439	103.389
7.25	104.348	104.247	104.170	7.25	104.348	104.247	104.170	7.5	103.927	103.840	103.786
7.375	103.764	103.715	103.623	7.375	103.489	103.439	103.389	7.625	104.450	104.363	104.302
7.5	104.240	104.191	104.099	7.5	103.927	103.840	103.786	7.75	104.855	104.768	104.707
								7.875	104.489	104.427	104.390
								8	104.892	104.830	104.793
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	96.388	96.381	96.385	4.25	95.974	95.998	96.148	4.75	93.795	93.841	93.896
4.375	96.858	96.850	96.854	4.375	96.548	96.572	96.721	4.875	94.531	94.577	94.632
4.5	97.328	97.321	97.325	4.5	97.118	97.143	97.292	5	95.262	95.308	95.363
4.625	97.800	97.793	97.858	4.625	97.684	97.709	97.858	5.125	95.828	95.874	95.929
4.75	98.141	98.510	98.285	4.75	98.048	98.510	98.285	5.25	96.834	96.901	96.786
4.875	98.613	98.744	98.544	4.875	98.282	98.744	98.519	5.375	97.528	97.490	97.440
5	99.087	99.068	99.018	5	98.834	99.068	98.888	5.5	98.025	98.054	98.093
5.125	99.560	99.529	99.491	5.125	99.371	99.377	99.425	5.625	98.490	98.504	98.543
5.25	99.676	100.139	99.913	5.25	99.676	100.139	99.913	5.75	99.212	99.395	99.252
5.375	100.163	100.261	100.074	5.375	99.799	100.261	100.036	5.875	99.862	99.772	99.647
5.5	100.620	100.582	100.531	5.5	100.257	100.580	100.355	6	100.325	100.266	100.247
5.625	101.077	101.039	100.989	5.625	100.730	100.762	100.805	6.125	100.832	100.773	100.656
5.75	101.045	101.230	100.967	5.75	101.014	101.230	100.967	6.25	101.139	100.960	100.873
5.875	101.550	101.481	101.422	5.875	101.030	101.000	101.017	6.375	101.437	101.329	101.150
6	102.007	101.938	101.880	6	101.477	101.447	101.464	6.5	101.977	101.868	101.690
								6.625	102.483	102.374	102.196
								6.75	102.033	101.955	101.877
								6.875	102.065	101.965	101.803
								7	102.489	102.389	102.368
								7.125	102.904	102.802	102.634
								7.25	102.552	102.451	102.374
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	96.610	96.901	96.786	5	95.262	95.308	95.363	4.5	94.352	94.377	94.426
5.375	97.268	97.296	97.335	5.125	95.828	95.874	95.929	4.625	94.910	94.935	94.984
5.5	98.025	98.054	98.093	5.25	96.610	96.901	96.786	4.75	95.043	95.008	94.966
5.625	98.490	98.504	98.543	5.375	97.268	97.296	97.335	4.875	95.549	95.514	95.472
5.75	99.172	99.395	99.252	5.5	98.025	98.054	98.093	5	96.006	95.971	95.929
5.875	99.862	99.698	99.602	5.625	98.540	98.504	98.543	5.125	96.463	96.428	96.386
6	100.302	100.222	100.247	5.75	99.136	99.395	99.252	5.25	96.638	96.599	96.549
6.125	100.759	100.697	100.656	5.875	99.733	99.674	99.578	5.375	97.143	97.104	97.054
6.25	101.139	100.960	100.873	6	100.221	100.222	100.247	5.5	97.600	97.562	97.511
6.375	101.147	101.083	101.019	6.125	100.694	100.632	100.656	5.625	98.057	98.019	97.969
6.5	101.736	101.672	101.608	6.25	100.950	100.888	100.799	5.75	98.025	97.956	97.897
6.625	102.020	101.956	101.892	6.375	101.050	100.971	100.909	5.875	98.530	98.461	98.402
6.75	102.033	101.955	101.877	6.5	101.504	101.458	101.467	6	98.987	98.918	98.860
6.875	102.065	101.965	101.803	6.625	101.942	101.861	101.846	6.125	99.434	99.365	99.306

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	97.675	97.976	97.893	5.25	97.675	97.976	97.893	5.25	97.675	97.976	97.893
5.375	98.125	98.201	98.118	5.375	98.125	98.201	98.118	5.375	98.125	98.201	98.118
5.5	98.742	98.684	98.653	5.5	98.742	98.684	98.653	5.5	98.742	98.684	98.653
5.625	99.415	99.356	99.325	5.625	99.415	99.356	99.325	5.625	99.415	99.356	99.325
5.75	99.931	100.158	100.045	5.75	99.931	100.158	100.045	5.75	99.931	100.158	100.045
5.875	100.439	100.333	100.220	5.875	100.439	100.333	100.220	5.875	100.439	100.333	100.220
6	100.959	100.839	100.727	6	100.959	100.839	100.727	6	100.959	100.839	100.727
6.125	101.311	101.195	101.211	6.125	101.311	101.195	101.211	6.125	101.311	101.195	101.211
6.25	101.752	101.926	101.800	6.25	101.752	101.926	101.800	6.25	101.752	101.926	101.800
6.375	101.839	101.839	101.712	6.375	101.839	101.839	101.712	6.375	101.839	101.839	101.712
6.5	102.442	102.407	102.286	6.5	102.442	102.407	102.286	6.5	102.442	102.407	102.286
6.625	102.963	102.876	102.807	6.625	102.963	102.876	102.807	6.625	102.963	102.876	102.807
6.75	103.256	103.169	103.100	6.75	103.256	103.169	103.100	6.75	103.256	103.169	103.100
6.875	103.042	103.054	102.914	6.875	103.042	103.054	102.914	6.875	103.042	103.054	102.914
7	103.545	103.648	103.507	7	103.545	103.648	103.507	7	103.545	103.648	103.507
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	97.118	97.143	97.292	4.25	95.974	95.998	96.148	5.25	96.610	96.901	96.786
4.625	97.684	97.709	97.858	4.375	96.548	96.572	96.721	5.375	97.268	97.296	97.335
4.75	98.048	98.510	98.285	4.5	97.118	97.143	97.292	5.5	98.025	98.054	98.093
4.875	98.282	98.744	98.519	4.625	97.684	97.709	97.858	5.625	98.490	98.504	98.543
5	98.834	99.068	98.888	4.75	97.932	97.887	97.870	5.75	99.172	99.395	99.252
5.125	99.371	99.377	99.425	4.875	98.282	98.288	98.336	5.875	99.862	99.698	99.602
5.25	99.676	100.139	99.913	5	98.834	98.840	98.888	6	100.302	100.222	100.247
5.375	99.799	100.261	100.036	5.125	99.371	99.377	99.425	6.125	100.759	100.697	100.656
5.5	100.257	100.580	100.355	5.25	99.592	99.532	99.512	6.25	101.139	100.960	100.873
5.625	100.730	100.762	100.805	5.375	99.755	99.743	99.830	6.375	101.147	101.083	101.019
5.75	101.014	101.230	100.967	5.5	100.257	100.245	100.332	6.5	101.736	101.672	101.608
5.875	101.030	101.000	101.017	5.625	100.730	100.718	100.805	6.625	102.020	101.956	101.892
6	101.477	101.447	101.464	5.75	101.014	100.954	100.921	6.75	102.033	101.955	101.877
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	96.610	96.901	96.786	5.25	96.610	96.901	96.786	4.5	94.352	94.377	94.426
5.375	97.268	97.296	97.335	5.375	97.268	97.296	97.335	4.625	94.910	94.935	94.984
5.5	98.025	98.054	98.093	5.5	98.025	98.054	98.093	4.75	93.507	93.462	93.445
5.625	98.490	98.504	98.543	5.625	98.540	98.504	98.543	4.875	93.850	93.856	93.804
5.75	99.172	99.395	99.252	5.75	99.136	99.395	99.252	5	94.378	94.384	94.332
5.875	99.862	99.698	99.602	5.875	99.517	99.527	99.551	5.125	94.874	94.881	94.829
6	100.302	100.222	100.247	6	100.212	100.222	100.247	5.25	96.023	95.994	95.966
6.125	100.759	100.697	100.656	6.125	100.622	100.632	100.656	5.375	96.090	96.061	96.033
6.25	101.139	100.960	100.873	6.25	100.713	100.726	100.587	5.5	96.486	96.457	96.429
6.375	101.147	101.083	101.019	6.375	100.809	100.912	100.810	5.625	96.894	96.866	96.838
6.5	101.736	101.672	101.608	6.5	101.466	101.458	101.467	5.75	97.986	97.915	97.844
6.625	102.020	101.956	101.892	6.625	101.845	101.837	101.846	5.875	98.221	98.150	98.079
6.75	102.033	101.955	101.877	6.75	101.772	101.685	101.616	6	98.559	98.488	98.417
6.875	102.065	101.965	101.803	6.875	101.835	101.809	101.803	6.125	98.857	98.786	98.715

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	96.797	96.753	96.738	5.125	96.797	96.753	96.738	4.75	94.770	95.045	94.961
5.25	97.700	97.739	97.655	5.25	97.700	97.739	97.655	4.875	95.393	95.483	95.399
5.375	98.150	98.120	98.079	5.375	98.150	98.120	98.079	5	96.100	96.056	96.041
5.5	98.767	98.709	98.678	5.5	98.767	98.709	98.678	5.125	96.797	96.753	96.738
5.625	99.440	99.381	99.350	5.625	99.440	99.381	99.350	5.25	97.700	97.739	97.655
5.75	99.956	99.898	99.867	5.75	99.956	99.898	99.867	5.375	98.150	98.120	98.079
5.875	100.464	100.280	100.095	5.875	100.464	100.280	100.095	5.5	98.767	98.709	98.678
6	100.984	100.799	100.678	6	100.984	100.799	100.678	5.625	99.440	99.381	99.350
6.125	101.336	101.178	101.151	6.125	101.336	101.178	101.151	5.75	99.956	99.898	99.867
6.25	101.777	101.639	101.512	6.25	101.777	101.639	101.512	5.875	100.464	100.280	100.095
6.375	101.864	101.800	101.736	6.375	101.864	101.800	101.736	6	100.984	100.799	100.678
6.5	102.413	102.349	102.285	6.5	102.413	102.349	102.285	6.125	101.336	101.178	101.151
6.625	102.810	102.744	102.680	6.625	102.810	102.744	102.680	6.25	101.777	101.639	101.512
6.75	103.201	103.123	103.045	6.75	103.201	103.123	103.045	6.375	101.864	101.800	101.736
6.875	103.067	102.989	102.911	6.875	103.067	102.989	102.911	6.5	102.413	102.349	102.285
7	103.570	103.492	103.414	7	103.570	103.492	103.414	6.625	102.810	102.744	102.680
7.125	104.000	103.921	103.843	7.125	104.000	103.921	103.843	6.75	103.201	103.123	103.045
7.25	104.338	104.237	104.160	7.25	104.338	104.237	104.160	6.875	103.067	102.989	102.911
7.375	103.565	103.523	103.469	7.375	103.514	103.464	103.414	7	103.570	103.492	103.414
7.5	103.911	103.861	103.811	7.5	103.911	103.861	103.811	7.125	104.000	103.921	103.843
7.625	104.322	104.235	104.174	7.625	104.322	104.235	104.174	7.25	104.338	104.237	104.160
7.75	104.727	104.640	104.579	7.75	104.727	104.640	104.579	7.375	103.514	103.464	103.414
7.875	104.255	104.181	104.156	7.875	104.255	104.153	104.156	7.5	103.911	103.861	103.811
8	104.577	104.475	104.478	8	104.577	104.475	104.478	7.625	104.322	104.235	104.174
8.125	104.875	104.772	104.776	8.125	104.875	104.772	104.776	7.75	104.727	104.640	104.579
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	96.413	96.406	96.410	4.25	96.058	96.082	96.232	4.875	94.503	94.509	94.604
4.375	96.883	96.875	96.879	4.375	96.581	96.605	96.754	5	95.224	95.230	95.325
4.5	97.353	97.346	97.350	4.5	97.090	97.115	97.264	5.125	95.680	95.686	95.781
4.625	97.825	97.818	97.822	4.625	97.583	97.607	97.756	5.25	96.643	96.895	96.811
4.75	98.166	98.567	98.341	4.75	97.957	97.912	97.895	5.375	97.288	97.276	97.356
4.875	98.638	98.769	98.569	4.875	98.251	98.257	98.305	5.5	97.966	97.955	98.034
5	99.112	99.082	99.043	5	98.708	98.715	98.763	5.625	98.515	98.456	98.445
5.125	99.585	99.554	99.516	5.125	99.136	99.142	99.190	5.75	99.197	99.358	99.245
5.25	99.676	100.039	99.813	5.25	99.617	99.557	99.537	5.875	99.887	99.702	99.517
5.375	100.136	100.192	100.058	5.375	99.637	99.625	99.712	6	100.327	100.142	100.143
5.5	100.586	100.549	100.508	5.5	100.019	100.008	100.095	6.125	100.568	100.416	100.376
5.625	101.021	100.983	100.942	5.625	100.500	100.440	100.442	6.25	101.164	100.980	100.795
5.75	101.039	100.979	100.946	5.75	101.039	100.979	100.946	6.375	101.172	101.108	101.044
5.875	101.449	101.373	101.310	5.875	100.854	100.824	100.841	6.5	101.761	101.697	101.633
6	101.848	101.773	101.710	6	101.220	101.161	101.178	6.625	102.045	101.981	101.917
								6.75	102.058	101.980	101.902
								6.875	101.754	101.676	101.610
								7	102.258	102.180	102.102
								7.125	102.687	102.609	102.531
								7.25	102.577	102.476	102.399
								7.375	101.304	101.217	101.156
								7.5	101.842	101.755	101.694
								7.625	102.366	102.279	102.218
								7.75	102.721	102.634	102.572
								7.875	100.654	100.552	100.555
								8	100.976	100.873	100.877
								8.125	101.273	101.171	101.174
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	101.761	101.697	101.633	6.125	100.342	100.312	100.376	4.5	94.298	94.322	94.372
6.625	102.045	101.981	101.917	6.25	100.738	100.665	100.612	4.625	94.744	94.768	94.818
6.75	102.058	101.980	101.902	6.375	100.751	100.703	100.752	4.75	93.532	93.487	93.470
6.875	101.754	101.676	101.610	6.5	101.292	101.244	101.293	4.875	93.774	93.781	93.729
7	102.258	102.180	102.102	6.625	101.562	101.514	101.563	5	94.202	94.173	94.145
7.125	102.687	102.609	102.531	6.75	101.797	101.710	101.641	5.125	94.640	94.580	94.559
7.25	102.577	102.476	102.399	6.875	101.643	101.577	101.610	5.25	96.048	96.019	95.991
7.375	101.304	101.217	101.156	7	102.076	102.010	102.044	5.375	96.115	96.086	96.058
7.5	101.842	101.755	101.694	7.125	102.139	102.038	102.059	5.5	96.511	96.482	96.454
7.625	102.366	102.279	102.218	7.25	102.627	102.526	102.449	5.625	96.919	96.891	96.863
7.75	102.721	102.634	102.572	7.375	101.354	101.267	101.206	5.75	98.011	97.940	97.869
7.875	100.654	100.552	100.555	7.5	101.892	101.805	101.744	5.875	98.246	98.175	98.104
8	100.976	100.873	100.877	7.625	102.416	102.329	102.268	6	98.584	98.513	98.442
8.125	101.273	101.171	101.174	7.75	100.345	100.243	100.246	6.125	98.882	98.811	98.740

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	101.864	101.800	101.736	6.375	101.864	101.800	101.736	6	100.984	100.799	100.678
6.5	102.413	102.349	102.285	6.5	102.413	102.349	102.285	6.125	101.336	101.178	101.201
6.625	102.810	102.744	102.680	6.625	102.810	102.744	102.680	6.25	101.777	101.639	101.512
6.75	103.201	103.123	103.045	6.75	103.201	103.123	103.045	6.375	101.864	101.800	101.736
6.875	103.067	102.989	102.911	6.875	103.067	102.989	102.911	6.5	102.413	102.349	102.285
7	103.570	103.492	103.414	7	103.570	103.492	103.414	6.625	102.810	102.744	102.680
7.125	104.000	103.921	103.843	7.125	104.000	103.921	103.843	6.75	103.201	103.123	103.045
7.25	104.338	104.237	104.160	7.25	104.338	104.237	104.160	6.875	103.067	102.989	102.911
7.375	103.565	103.523	103.469	7.375	103.514	103.464	103.414	7	103.570	103.492	103.414
7.5	103.911	103.861	103.811	7.5	103.911	103.861	103.811	7.125	104.000	103.921	103.843
7.625	104.322	104.235	104.174	7.625	104.322	104.235	104.174	7.25	104.338	104.237	104.160
7.75	104.727	104.640	104.579	7.75	104.727	104.640	104.579	7.375	103.514	103.464	103.414
7.875	104.305	104.203	104.206	7.875	104.305	104.203	104.206	7.5	103.911	103.861	103.811
8	104.627	104.525	104.528	8	104.627	104.525	104.528	7.625	104.322	104.235	104.174
8.125	104.925	104.822	104.826	8.125	104.925	104.822	104.826	7.75	104.727	104.640	104.579
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	97.353	97.346	97.350	4.5	97.090	97.115	97.264	6.625	102.045	101.981	101.917
4.625	97.825	97.818	97.822	4.625	97.583	97.607	97.756	6.75	102.058	101.980	101.902
4.75	98.166	98.567	98.341	4.75	97.957	97.912	97.895	6.875	101.754	101.676	101.610
4.875	98.638	98.769	98.569	4.875	98.251	98.257	98.305	7	102.258	102.180	102.102
5	99.112	99.082	99.043	5	98.708	98.715	98.763	7.125	102.687	102.609	102.531
5.125	99.585	99.554	99.516	5.125	99.136	99.142	99.190	7.25	102.577	102.476	102.399
5.25	99.676	100.039	99.813	5.25	99.617	99.557	99.537	7.375	102.403	102.360	102.306
5.375	100.136	100.192	100.058	5.375	99.637	99.625	99.712	7.5	102.372	102.330	102.276
5.5	100.586	100.549	100.508	5.5	100.019	100.008	100.095	7.625	102.498	102.455	102.401
5.625	101.021	100.983	100.942	5.625	100.500	100.440	100.442	7.75	102.721	102.634	102.572
5.75	101.039	100.979	100.946	5.75	101.039	100.979	100.946	7.875	101.777	101.706	101.625
5.875	101.449	101.373	101.310	5.875	100.854	100.824	100.841	8	101.707	101.636	101.555
6	101.848	101.773	101.710	6	101.220	101.161	101.178	8.125	101.938	101.867	101.786
6.125	102.228	102.152	102.089	6.125	101.749	101.658	101.618				
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	101.761	101.697	101.633	6.125	100.342	100.312	100.376	4.5	94.298	94.322	94.372
6.625	102.045	101.981	101.917	6.25	100.738	100.665	100.612	4.625	94.744	94.768	94.818
6.75	102.058	101.980	101.902	6.375	100.751	100.703	100.752	4.75	93.532	93.487	93.470
6.875	101.754	101.676	101.610	6.5	101.292	101.244	101.293	4.875	93.774	93.781	93.729
7	102.258	102.180	102.102	6.625	101.562	101.514	101.563	5	94.202	94.173	94.145
7.125	102.687	102.609	102.531	6.75	101.797	101.710	101.641	5.125	94.640	94.580	94.559
7.25	102.577	102.476	102.399	6.875	101.643	101.577	101.610	5.25	96.048	96.019	95.991
7.375	101.304	101.217	101.156	7	102.076	102.010	102.044	5.375	96.115	96.086	96.058
7.5	101.842	101.755	101.694	7.125	102.139	102.038	102.059	5.5	96.511	96.482	96.454
7.625	102.366	102.279	102.218	7.25	102.627	102.526	102.449	5.625	96.919	96.891	96.863
7.75	102.721	102.634	102.572	7.375	101.354	101.267	101.206	5.75	98.011	97.940	97.869
7.875	100.654	100.552	100.555	7.5	101.892	101.805	101.744	5.875	98.246	98.175	98.104
8	100.976	100.873	100.877	7.625	102.416	102.329	102.268	6	98.584	98.513	98.442
8.125	101.273	101.171	101.174	7.75	100.345	100.243	100.246	6.125	98.882	98.811	98.740

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	99.343	99.138	98.838	6.75	97.843	97.638	97.338
6.875	99.569	99.353	99.053	6.875	98.069	97.853	97.553
7	100.073	99.857	99.557	7	98.573	98.357	98.057
7.125	100.519	100.303	100.003	7.125	99.019	98.803	98.503
7.25	100.945	100.729	100.429	7.25	99.445	99.229	98.929
7.375	101.356	101.096	100.796	7.375	99.856	99.596	99.296
7.5	101.820	101.560	101.260	7.5	100.320	100.060	99.760
7.625	102.226	101.966	101.666	7.625	100.726	100.466	100.166
7.75	102.622	102.362	102.062	7.75	101.122	100.862	100.562
7.875	102.199	101.901	101.601	7.875	100.699	100.401	100.101
8	102.623	102.325	102.025	8	101.123	100.825	100.525
8.125	103.009	102.711	102.411	8.125	101.509	101.211	100.911
8.25	103.365	103.067	102.767	8.25	101.865	101.567	101.267
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.343	97.138	96.838	6.75	95.843	95.638	95.338
6.875	97.569	97.353	97.053	6.875	96.069	95.853	95.553
7	98.073	97.857	97.557	7	96.573	96.357	96.057
7.125	98.519	98.303	98.003	7.125	97.019	96.803	96.503
7.25	98.945	98.729	98.429	7.25	97.445	97.229	96.929
7.375	99.356	99.096	98.796	7.375	97.856	97.596	97.296
7.5	99.820	99.560	99.260	7.5	98.320	98.060	97.760
7.625	100.226	99.966	99.666	7.625	98.726	98.466	98.166
7.75	100.622	100.362	100.062	7.75	99.122	98.862	98.562
7.875	100.199	99.901	99.601	7.875	98.699	98.401	98.101
8	100.623	100.325	100.025	8	99.123	98.825	98.525
8.125	101.009	100.711	100.411	8.125	99.509	99.211	98.911
8.25	101.365	101.067	100.767	8.25	99.865	99.567	99.267
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.593	98.388	98.088	6.75	96.593	96.388	96.088
6.875	98.819	98.603	98.303	6.875	96.819	96.603	96.303
7	99.323	99.107	98.807	7	97.323	97.107	96.807
7.125	99.769	99.553	99.253	7.125	97.769	97.553	97.253
7.25	100.195	99.979	99.679	7.25	98.195	97.979	97.679
7.375	100.606	100.346	100.046	7.375	98.606	98.346	98.046
7.5	101.070	100.810	100.510	7.5	99.070	98.810	98.510
7.625	101.476	101.216	100.916	7.625	99.476	99.216	98.916
7.75	101.872	101.612	101.312	7.75	99.872	99.612	99.312
7.875	101.449	101.151	100.851	7.875	99.449	99.151	98.851
8	101.873	101.575	101.275	8	99.873	99.575	99.275
8.125	102.259	101.961	101.661	8.125	100.259	99.961	99.661
8.25	102.615	102.317	102.017	8.25	100.615	100.317	100.017

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.