



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	92.903	92.882	92.860	4.75	92.748	92.748	92.663	5.125	97.225	97.203	97.119
4.875	94.072	94.059	93.957	4.875	94.072	94.059	93.957	5.25	97.931	97.907	97.821
5	94.767	94.750	94.644	5	94.767	94.750	94.644	5.375	98.468	98.440	98.351
5.125	95.317	95.299	95.193	5.125	95.317	95.299	95.193	5.5	98.984	98.953	98.861
5.25	96.144	96.115	96.094	5.25	95.995	95.969	95.880	5.625	99.426	99.395	99.303
5.375	96.825	96.797	96.775	5.375	96.608	96.577	96.485	5.75	99.923	99.870	99.843
5.5	97.514	97.486	97.464	5.5	97.214	97.178	97.082	5.875	100.482	100.427	100.401
5.625	98.099	98.071	98.049	5.625	97.804	97.768	97.685	6	100.976	100.921	100.894
5.75	98.582	98.548	98.519	5.75	98.384	98.340	98.276	6.125	101.324	101.268	101.241
5.875	99.194	99.159	99.131	5.875	98.943	98.913	98.865	6.25	101.119	101.069	101.007
6	99.757	99.722	99.694	6	99.497	99.468	99.420	6.375	101.732	101.706	101.621
6.125	100.253	100.219	100.190	6.125	100.066	100.038	99.989	6.5	102.288	102.256	102.176
6.25	100.510	100.463	100.421	6.25	100.353	100.290	100.205	6.625	102.549	102.512	102.437
6.375	101.069	101.022	100.979	6.375	100.886	100.827	100.746	6.75	102.028	101.986	101.916
6.5	101.567	101.520	101.477	6.5	101.378	101.335	101.278	6.875	102.612	102.565	102.499
6.625	102.055	102.008	101.965	6.625	101.839	101.789	101.732	7	102.911	102.858	102.798
6.75	102.052	101.999	101.949	6.75	101.959	101.893	101.829	7.125	103.460	103.402	103.346
6.875	102.577	102.523	102.474	6.875	102.459	102.381	102.323	7.25	103.628	103.565	103.565
7	102.939	102.886	102.836	7	102.887	102.820	102.755	7.375	104.009	103.941	103.937
7.125	103.281	103.231	103.166	7.125	103.281	103.231	103.166	7.5	104.501	104.428	104.371
7.25	103.729	103.658	103.587	7.25	103.484	103.421	103.421	7.625	105.086	105.007	104.955
7.375	104.156	104.085	104.013	7.375	103.933	103.865	103.865	7.75	105.242	105.239	105.198
7.5	104.539	104.468	104.397	7.5	104.377	104.304	104.304	7.875	105.616	105.613	105.572
7.625	104.902	104.831	104.760	7.625	104.837	104.759	104.707	8	105.322	105.200	105.150
7.75	105.150	105.150	105.150	7.75	105.150	105.150	105.150				
7.875	105.466	105.463	105.424	7.875	105.466	105.463	105.424				
8	105.755	105.682	105.634	8	105.755	105.682	105.634				
8.125	105.963	105.892	105.824	8.125	105.945	105.873	105.824				
8.25	106.294	106.165	105.982	8.25	106.294	106.165	105.982				
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	98.020	98.020	98.011	4.625	98.582	98.582	98.573	5	93.865	93.848	93.751
4.75	97.971	97.959	97.912	4.75	98.473	98.473	98.422	5.125	94.470	94.451	94.353
4.875	98.518	98.518	98.471	4.875	99.031	99.031	98.985	5.25	96.137	96.101	96.070
5	98.882	98.866	98.821	5	99.142	99.142	99.100	5.375	96.817	96.780	96.749
5.125	99.272	99.256	99.211	5.125	99.441	99.427	99.375	5.5	97.507	97.470	97.439
5.25	99.616	99.580	99.542	5.25	99.774	99.774	99.774	5.625	98.092	98.055	98.024
5.375	99.985	99.950	99.912	5.375	100.305	100.305	100.305	5.75	98.602	98.568	98.539
5.5	100.349	100.334	100.261	5.5	100.644	100.644	100.644	5.875	99.211	99.174	99.144
5.625	100.650	100.635	100.568	5.625	100.781	100.781	100.781	6	99.769	99.731	99.699
5.75	101.058	100.990	100.915	5.75	101.050	101.049	101.003	6.125	100.258	100.218	100.185
5.875	101.357	101.291	101.214	5.875	101.339	101.333	101.291	6.25	100.528	100.479	100.436
6	101.671	101.627	101.544	6	101.671	101.660	101.623	6.375	101.080	101.029	100.982
6.125	101.969	101.901	101.826	6.125	101.998	101.981	101.949	6.5	101.574	101.521	101.472
6.25	102.266	102.199	102.123	6.25	101.993	101.972	101.972	6.625	102.056	102.000	101.948
6.375	102.551	102.487	102.417	6.375	102.242	102.216	102.216	6.75	102.069	102.014	101.962
6.5	102.850	102.782	102.707	6.5	102.608	102.577	102.577	6.875	102.585	102.527	102.471
6.625	103.098	103.031	102.955	6.625	102.692	102.655	102.655	7	102.948	102.890	102.836
6.75	103.329	103.255	103.175	6.75	103.032	102.990	102.964	7.125	103.229	103.171	103.116
6.875	103.622	103.539	103.448	6.875	103.296	103.249	103.227	7.25	103.519	103.421	103.322
7	103.893	103.809	103.719	7	103.603	103.551	103.534	7.375	103.948	103.847	103.745
7.125	104.141	104.058	103.967	7.125	103.377	103.332	103.302	7.5	103.936	103.862	103.862
7.25	104.370	104.286	104.195	7.25	103.341	103.266	103.203	7.625	104.185	104.106	104.106
7.375	104.578	104.494	104.404	7.375	103.706	103.631	103.568	7.75	103.412	103.398	103.347
								7.875	103.686	103.683	103.645

Conventional Fixed Adjustments

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]

	≤ 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

[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	98.767	98.747	98.656	5	98.011	97.991	97.983	5	95.530	95.467	95.404
5.125	99.129	99.106	99.015	5.125	98.456	98.431	98.420	5.125	96.193	96.130	96.067
5.25	99.482	99.456	99.365	5.25	98.890	98.861	98.846	5.25	96.859	96.796	96.734
5.375	99.821	99.792	99.701	5.375	99.275	99.245	99.198	5.375	97.160	97.097	97.035
5.5	100.151	100.119	100.028	5.5	99.686	99.653	99.562	5.5	97.646	97.583	97.520
5.625	100.467	100.431	100.340	5.625	100.087	100.051	99.961	5.625	98.125	98.062	97.999
5.75	100.739	100.700	100.609	5.75	100.432	100.394	100.303	5.75	98.402	98.339	98.276
5.875	100.945	100.903	100.812	5.875	100.693	100.651	100.561	5.875	98.678	98.615	98.553
6	101.148	101.103	101.012	6	100.957	100.912	100.822	6	98.953	98.890	98.828
6.125	101.346	101.298	101.208	6.125	101.226	101.178	101.087	6.125	99.231	99.168	99.105
6.25	101.495	101.444	101.353	6.25	101.470	101.419	101.328	6.25	99.509	99.446	99.383
6.375	101.568	101.514	101.423	6.375	101.676	101.622	101.531	6.375	99.785	99.722	99.660
6.5	101.682	101.625	101.534	6.5	101.876	101.819	101.728	6.5	100.247	100.184	100.122
6.625	101.857	101.797	101.706	6.625	102.067	102.006	101.915	6.625	100.331	100.268	100.206
6.75	101.970	101.906	101.815	6.75	102.204	102.141	102.050	6.75	100.604	100.541	100.479
6.875	101.989	101.922	101.831	6.875	102.262	102.195	102.104	6.875	100.686	100.623	100.560
7	102.004	101.934	101.844	7	102.364	102.294	102.203	7	100.749	100.686	100.624
7.125	102.015	101.942	101.851	7.125	102.531	102.458	102.367	7.125	100.793	100.730	100.668
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	98.767	98.747	98.672	5	98.089	98.078	98.076	5	95.480	95.417	95.354
5.125	99.129	99.106	99.015	5.125	98.551	98.526	98.515	5.125	96.143	96.080	96.017
5.25	99.482	99.456	99.365	5.25	98.984	98.955	98.940	5.25	96.809	96.746	96.683
5.375	99.821	99.792	99.701	5.375	99.344	99.310	99.291	5.375	97.110	97.047	96.984
5.5	100.151	100.119	100.028	5.5	99.696	99.658	99.635	5.5	97.596	97.533	97.470
5.625	100.467	100.431	100.340	5.625	100.087	100.051	99.967	5.625	98.075	98.012	97.949
5.75	100.739	100.700	100.609	5.75	100.432	100.394	100.303	5.75	98.352	98.289	98.226
5.875	100.945	100.903	100.812	5.875	100.693	100.651	100.561	5.875	98.628	98.565	98.502
6	101.148	101.103	101.012	6	100.957	100.912	100.822	6	98.903	98.840	98.777
6.125	101.346	101.298	101.208	6.125	101.226	101.178	101.087	6.125	99.181	99.118	99.055
6.25	101.495	101.444	101.353	6.25	101.470	101.419	101.328	6.25	99.459	99.396	99.333
6.375	101.568	101.514	101.423	6.375	101.676	101.622	101.531	6.375	99.735	99.672	99.609
6.5	101.682	101.625	101.534	6.5	101.876	101.819	101.728	6.5	100.197	100.134	100.071
6.625	101.857	101.797	101.706	6.625	102.067	102.006	101.915	6.625	100.281	100.218	100.155
6.75	101.970	101.906	101.815	6.75	102.204	102.141	102.050	6.75	100.554	100.491	100.428
6.875	102.026	101.938	101.873	6.875	102.262	102.195	102.104	6.875	100.636	100.573	100.510
7	102.004	101.934	101.844	7	102.364	102.294	102.203	7	100.699	100.636	100.573
7.125	102.015	101.942	101.851	7.125	102.531	102.458	102.367	7.125	100.743	100.680	100.617

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	94.093			5.75	98.640	98.582	98.549	4.375	96.043	96.020	95.975
5.125	94.771	94.727	94.727	5.875	99.228	99.170	99.137	4.5	96.456	96.434	96.389
5.25	95.753	95.732	95.675	6	99.756	99.698	99.666	4.625	96.797	96.774	96.730
5.375	96.434	96.412	96.356	6.125	100.164	100.106	100.073	4.75	97.384	97.346	97.305
5.5	97.090	97.068	97.012	6.25	100.424	100.351	100.303	4.875	97.826	97.789	97.748
5.625	97.707	97.685	97.629	6.375	100.970	100.898	100.849	5	98.110	98.072	98.031
5.75	98.237	98.194	98.129	6.5	101.453	101.380	101.332	5.125	98.336	98.298	98.257
5.875	98.856	98.813	98.749	6.625	101.804	101.731	101.683	5.25	99.029	98.992	98.944
6	99.410	99.367	99.303	6.75	101.889	101.817	101.768	5.375	99.352	99.314	99.266
6.125	100.014	99.939	99.912	6.875	102.382	102.310	102.261	5.5	99.761	99.723	99.675
6.25	100.251	100.194	100.122	7	102.784	102.711	102.663	5.625	99.978	99.941	99.893
6.375	100.793	100.736	100.664	7.125	103.028	102.955	102.907	5.75	100.379	100.303	100.241
6.5	101.305	101.248	101.176	7.25	103.131	103.059	102.994	5.875	100.714	100.639	100.577
6.625	101.773	101.716	101.643	7.375	103.557	103.484	103.420	6	100.909	100.834	100.772
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.649	95.619	95.566								
4.75	96.258	96.205	96.148								
4.875	96.501	96.448	96.390								
5	96.825	96.772	96.714								
5.125	97.196	97.143	97.085								
5.25	97.528	97.475	97.417								
5.375	97.825	97.772	97.715								
5.5	98.115	98.062	97.998								
5.625	98.412	98.359	98.295								
5.75	98.702	98.650	98.585								
5.875	98.998	98.945	98.881								
6	99.498	99.445	99.381								

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	95.678	95.660	95.634	5.75	99.923	99.870	99.843	4.25	95.611	95.589	95.544
5.5	96.352	96.334	96.307	5.875	100.482	100.427	100.401	4.375	96.043	96.020	95.975
5.625	96.993	96.976	96.948	6	100.976	100.921	100.894	4.5	96.456	96.434	96.389
5.75	98.068	98.017	97.991	6.125	101.324	101.268	101.241	4.625	96.797	96.774	96.730
5.875	98.690	98.638	98.612	6.25	101.119	101.040	101.007	4.75	97.384	97.346	97.305
6	99.272	99.219	99.193	6.375	101.595	101.515	101.482	4.875	97.826	97.789	97.748
6.125	99.818	99.764	99.738	6.5	102.028	101.947	101.914	5	98.110	98.072	98.031
6.25	100.088	100.011	99.979	6.625	102.392	102.310	102.277	5.125	98.336	98.298	98.257
6.375	100.620	100.542	100.510	6.75	101.917	101.845	101.807	5.25	99.029	98.992	98.944
6.5	101.122	101.043	101.011	6.875	102.356	102.283	102.245	5.375	99.352	99.314	99.266
6.625	101.527	101.454	101.415	7	102.751	102.677	102.639	5.5	99.761	99.723	99.675
6.75	101.730	101.659	101.622	7.125	103.108	103.034	102.995	5.625	99.978	99.941	99.893
6.875	102.212	102.160	102.146	7.25	103.501	103.451	103.407	5.75	100.379	100.303	100.241
7	102.641	102.589	102.574	7.375	103.942	103.891	103.847	5.875	100.714	100.639	100.577
7.125	103.044	102.992	102.978	7.5	104.283	104.232	104.187	6	100.909	100.834	100.772
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.649	95.619	95.566								
4.75	97.535	97.519	97.476								
4.875	97.886	97.870	97.827								
5	98.139	98.124	98.025								
5.125	98.711	98.696	98.596								
5.25	99.059	99.044	98.943								
5.375	99.397	99.382	99.280								
5.5	99.677	99.662	99.560								
5.625	100.056	100.030	99.947								
5.75	100.393	100.367	100.283								
5.875	100.722	100.695	100.612								
6	101.033	101.005	100.922								

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	95.317	95.299	95.193
5.25	95.995	95.969	95.880
5.375	96.608	96.577	96.485
5.5	97.214	97.178	97.082
5.625	97.804	97.768	97.672
5.75	98.384	98.340	98.276
5.875	98.943	98.894	98.826
6	99.491	99.438	99.366
6.125	100.017	99.963	99.891
6.25	100.353	100.290	100.205
6.375	100.886	100.827	100.746
6.5	101.368	101.297	101.214
6.625	101.839	101.767	101.674
6.75	101.959	101.878	101.817
6.875	102.459	102.381	102.323
7	102.887	102.808	102.749
7.125	103.258	103.168	103.100
7.25	103.385	103.286	103.239
7.375	103.828	103.732	103.684

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	95.242	95.727	95.650	4.75	95.166	95.727	95.650	5	96.589	96.580	96.530
4.875	95.883	95.971	95.894	4.875	95.883	95.971	95.894	5.125	97.286	97.242	97.226
5	96.589	96.580	96.530	5	96.589	96.580	96.530	5.25	98.157	98.439	98.348
5.125	97.286	97.242	97.226	5.125	97.286	97.242	97.226	5.375	98.607	98.664	98.573
5.25	98.203	98.439	98.348	5.25	98.157	98.439	98.348	5.5	99.177	99.147	99.125
5.375	98.896	98.851	98.743	5.375	98.607	98.664	98.573	5.625	99.848	99.790	99.759
5.5	99.359	99.314	99.206	5.5	99.177	99.147	99.125	5.75	100.365	100.472	100.367
5.625	99.870	99.825	99.759	5.625	99.848	99.790	99.759	5.875	100.709	100.647	100.542
5.75	100.365	100.472	100.367	5.75	100.365	100.472	100.367	6	101.259	101.153	101.048
5.875	100.753	100.694	100.568	5.875	100.709	100.647	100.542	6.125	101.631	101.509	101.528
6	101.259	101.178	101.052	6	101.259	101.153	101.048	6.25	102.072	102.063	101.957
6.125	101.744	101.685	101.560	6.125	101.631	101.509	101.528	6.375	102.016	101.975	101.870
6.25	102.072	102.063	101.957	6.25	102.072	102.063	101.957	6.5	102.624	102.544	102.466
6.375	102.126	102.046	101.904	6.375	102.016	101.975	101.870	6.625	103.144	103.057	102.986
6.5	102.635	102.555	102.466	6.5	102.624	102.544	102.466	6.75	103.437	103.350	103.279
6.625	103.144	103.061	102.986	6.625	103.144	103.057	102.986	6.875	103.252	103.181	103.110
6.75	103.437	103.350	103.279	6.75	103.437	103.350	103.279	7	103.735	103.721	103.593
6.875	103.363	103.276	103.126	6.875	103.252	103.181	103.110	7.125	104.164	104.093	104.022
7	103.835	103.748	103.597	7	103.735	103.721	103.593	7.25	104.434	104.333	104.255
7.125	104.266	104.179	104.029	7.125	104.164	104.093	104.022	7.375	103.556	103.499	103.442
7.25	104.434	104.333	104.292	7.25	104.434	104.333	104.255	7.5	104.077	103.990	103.928
7.375	103.840	103.776	103.709	7.375	103.556	103.499	103.442	7.625	104.600	104.514	104.451
7.5	104.315	104.251	104.184	7.5	104.077	103.990	103.928	7.75	105.005	104.918	104.855
								7.875	103.117	103.052	103.020
								8	103.507	103.441	103.409
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	96.913	96.898	96.921	4.25	96.326	96.319	96.439	4.75	94.365	94.408	94.467
4.375	97.382	97.367	97.391	4.375	96.822	96.843	97.012	4.875	95.101	95.144	95.203
4.5	97.853	97.838	97.861	4.5	97.391	97.412	97.581	5	95.832	95.875	95.934
4.625	98.325	98.310	98.333	4.625	97.953	97.974	98.144	5.125	96.396	96.439	96.499
4.75	98.608	98.905	98.687	4.75	98.435	98.905	98.687	5.25	97.339	97.364	97.241
4.875	99.080	99.139	99.030	4.875	98.669	99.139	98.921	5.375	98.032	97.988	97.879
5	99.554	99.524	99.504	5	99.184	99.463	99.245	5.5	98.495	98.495	98.539
5.125	100.027	99.996	99.977	5.125	99.709	99.712	99.656	5.625	98.936	98.942	98.986
5.25	100.001	100.471	100.253	5.25	100.001	100.471	100.253	5.75	99.529	99.709	99.573
5.375	100.459	100.593	100.390	5.375	100.123	100.593	100.375	5.875	100.148	100.089	99.963
5.5	100.909	100.912	100.846	5.5	100.534	100.912	100.694	6	100.643	100.583	100.575
5.625	101.361	101.329	101.304	5.625	100.988	101.094	100.956	6.125	101.150	101.090	100.978
5.75	101.323	101.553	101.290	5.75	101.323	101.553	101.290	6.25	101.459	101.275	101.090
5.875	101.779	101.735	101.727	5.875	101.159	101.222	101.148	6.375	101.623	101.524	101.362
6	102.237	102.192	102.184	6	101.599	101.566	101.587	6.5	102.162	102.063	101.901
								6.625	102.668	102.569	102.407
								6.75	102.183	102.112	102.041
								6.875	102.110	102.012	101.858
								7	102.533	102.433	102.396
								7.125	102.944	102.844	102.710
								7.25	102.638	102.537	102.459
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	97.080	97.364	97.241	5	95.832	95.875	95.934	4.5	94.744	94.765	94.835
5.375	97.714	97.739	97.783	5.125	96.396	96.439	96.499	4.625	95.293	95.314	95.383
5.5	98.470	98.495	98.539	5.25	97.080	97.364	97.241	4.75	95.420	95.408	95.425
5.625	98.923	98.942	98.986	5.375	97.714	97.739	97.783	4.875	95.926	95.913	95.930
5.75	99.520	99.709	99.573	5.5	98.470	98.495	98.539	5	96.383	96.371	96.387
5.875	100.132	99.947	99.884	5.625	98.973	98.942	98.986	5.125	96.840	96.828	96.844
6	100.602	100.546	100.575	5.75	99.570	99.709	99.573	5.25	96.921	96.889	96.864
6.125	100.976	100.949	100.978	5.875	99.956	99.897	99.884	5.375	97.426	97.394	97.369
6.25	101.459	101.275	101.090	6	100.539	100.546	100.575	5.5	97.883	97.851	97.826
6.375	101.302	101.231	101.160	6.125	100.943	100.949	100.978	5.625	98.341	98.309	98.284
6.5	101.901	101.830	101.759	6.25	101.167	101.106	101.017	5.75	98.254	98.210	98.202
6.625	102.196	102.125	102.054	6.375	101.030	101.049	101.033	5.875	98.759	98.715	98.707
6.75	102.183	102.112	102.041	6.5	101.671	101.660	101.673	6	99.217	99.172	99.164
6.875	102.110	102.012	101.858	6.625	102.021	102.010	102.024	6.125	99.663	99.619	99.611

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	98.157	98.439	98.348	5.25	98.157	98.439	98.348	5.25	98.157	98.439	98.348
5.375	98.607	98.664	98.573	5.375	98.607	98.664	98.573	5.375	98.607	98.664	98.573
5.5	99.177	99.147	99.125	5.5	99.177	99.147	99.125	5.5	99.177	99.147	99.125
5.625	99.848	99.790	99.759	5.625	99.848	99.790	99.759	5.625	99.848	99.790	99.759
5.75	100.365	100.472	100.367	5.75	100.365	100.472	100.367	5.75	100.365	100.472	100.367
5.875	100.709	100.647	100.542	5.875	100.709	100.647	100.542	5.875	100.709	100.647	100.542
6	101.259	101.153	101.048	6	101.259	101.153	101.048	6	101.259	101.153	101.048
6.125	101.631	101.509	101.528	6.125	101.631	101.509	101.528	6.125	101.631	101.509	101.528
6.25	102.072	102.063	101.957	6.25	102.072	102.063	101.957	6.25	102.072	102.063	101.957
6.375	102.016	101.975	101.870	6.375	102.016	101.975	101.870	6.375	102.016	101.975	101.870
6.5	102.624	102.544	102.466	6.5	102.624	102.544	102.466	6.5	102.624	102.544	102.466
6.625	103.144	103.057	102.986	6.625	103.144	103.057	102.986	6.625	103.144	103.057	102.986
6.75	103.437	103.350	103.279	6.75	103.437	103.350	103.279	6.75	103.437	103.350	103.279
6.875	103.252	103.181	103.110	6.875	103.252	103.181	103.110	6.875	103.252	103.181	103.110
7	103.735	103.721	103.593	7	103.735	103.721	103.593	7	103.735	103.721	103.593
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	97.391	97.412	97.581	4.25	96.326	96.319	96.439	5.25	97.080	97.364	97.241
4.625	97.953	97.974	98.144	4.375	96.822	96.843	97.012	5.375	97.714	97.739	97.783
4.75	98.435	98.905	98.687	4.5	97.391	97.412	97.581	5.5	98.470	98.495	98.539
4.875	98.669	99.139	98.921	4.625	97.953	97.974	98.144	5.625	98.923	98.942	98.986
5	99.184	99.463	99.245	4.75	98.430	98.385	98.369	5.75	99.520	99.709	99.573
5.125	99.709	99.712	99.656	4.875	98.640	98.643	98.586	5.875	100.132	99.947	99.884
5.25	100.001	100.471	100.253	5	99.184	99.187	99.130	6	100.602	100.546	100.575
5.375	100.123	100.593	100.375	5.125	99.709	99.712	99.656	6.125	100.976	100.949	100.978
5.5	100.534	100.912	100.694	5.25	99.965	99.905	99.885	6.25	101.459	101.275	101.090
5.625	100.988	101.094	100.956	5.375	100.048	100.033	100.016	6.375	101.302	101.231	101.160
5.75	101.323	101.553	101.290	5.5	100.534	100.519	100.501	6.5	101.901	101.830	101.759
5.875	101.159	101.222	101.148	5.625	100.988	100.973	100.956	6.625	102.196	102.125	102.054
6	101.599	101.566	101.587	5.75	101.323	101.263	101.230	6.75	102.183	102.112	102.041
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	97.080	97.364	97.241	5.25	97.080	97.364	97.241	4.5	94.744	94.765	94.835
5.375	97.714	97.739	97.783	5.375	97.714	97.739	97.783	4.625	95.293	95.314	95.383
5.5	98.470	98.495	98.539	5.5	98.470	98.495	98.539	4.75	94.005	93.960	93.944
5.625	98.923	98.942	98.986	5.625	98.973	98.942	98.986	4.875	94.395	94.398	94.241
5.75	99.520	99.709	99.573	5.75	99.570	99.709	99.573	5	94.902	94.905	94.748
5.875	100.132	99.947	99.884	5.875	99.848	99.855	99.884	5.125	95.368	95.371	95.215
6	100.602	100.546	100.575	6	100.539	100.546	100.575	5.25	96.310	96.275	96.239
6.125	100.976	100.949	100.978	6.125	100.943	100.949	100.978	5.375	96.377	96.341	96.306
6.25	101.459	101.275	101.090	6.25	101.036	100.963	100.908	5.5	96.773	96.738	96.702
6.375	101.302	101.231	101.160	6.375	101.030	101.049	101.033	5.625	97.182	97.146	97.111
6.5	101.901	101.830	101.759	6.5	101.671	101.660	101.673	5.75	98.216	98.145	98.074
6.625	102.196	102.125	102.054	6.625	102.021	102.010	102.024	5.875	98.451	98.380	98.309
6.75	102.183	102.112	102.041	6.75	101.953	101.866	101.795	6	98.789	98.718	98.647
6.875	102.110	102.012	101.858	6.875	101.889	101.859	101.858	6.125	99.086	99.015	98.944

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	97.311	97.267	97.251	5.125	97.311	97.267	97.251	4.75	95.191	95.565	95.488
5.25	98.182	98.201	98.139	5.25	98.182	98.201	98.139	4.875	95.908	96.002	95.925
5.375	98.632	98.611	98.589	5.375	98.632	98.611	98.589	5	96.614	96.570	96.555
5.5	99.202	99.172	99.150	5.5	99.202	99.172	99.150	5.125	97.311	97.267	97.251
5.625	99.873	99.815	99.784	5.625	99.873	99.815	99.784	5.25	98.182	98.201	98.139
5.75	100.390	100.331	100.300	5.75	100.390	100.331	100.300	5.375	98.632	98.611	98.589
5.875	100.734	100.550	100.397	5.875	100.734	100.550	100.397	5.5	99.202	99.172	99.150
6	101.284	101.100	101.013	6	101.284	101.100	101.013	5.625	99.873	99.815	99.784
6.125	101.656	101.501	101.446	6.125	101.656	101.501	101.446	5.75	100.390	100.331	100.300
6.25	102.097	101.912	101.758	6.25	102.097	101.912	101.758	5.875	100.734	100.550	100.397
6.375	102.020	101.949	101.878	6.375	102.020	101.949	101.878	6	101.284	101.100	101.013
6.5	102.579	102.508	102.437	6.5	102.579	102.508	102.437	6.125	101.656	101.501	101.446
6.625	102.991	102.912	102.841	6.625	102.991	102.912	102.841	6.25	102.097	101.912	101.758
6.75	103.351	103.280	103.209	6.75	103.351	103.280	103.209	6.375	102.020	101.949	101.878
6.875	103.277	103.206	103.135	6.875	103.277	103.206	103.135	6.5	102.579	102.508	102.437
7	103.760	103.689	103.618	7	103.760	103.689	103.618	6.625	102.991	102.912	102.841
7.125	104.189	104.118	104.047	7.125	104.189	104.118	104.047	6.75	103.351	103.280	103.209
7.25	104.424	104.323	104.245	7.25	104.424	104.323	104.245	6.875	103.277	103.206	103.135
7.375	103.599	103.542	103.471	7.375	103.581	103.524	103.467	7	103.760	103.689	103.618
7.5	103.978	103.921	103.864	7.5	103.978	103.921	103.864	7.125	104.189	104.118	104.047
7.625	104.472	104.386	104.323	7.625	104.472	104.386	104.323	7.25	104.424	104.323	104.245
7.75	104.877	104.790	104.727	7.75	104.877	104.790	104.727	7.375	103.581	103.524	103.467
7.875	104.257	104.193	104.110	7.875	102.886	102.781	102.789	7.5	103.978	103.921	103.864
8	104.438	104.374	104.291	8	103.197	103.092	103.100	7.625	104.472	104.386	104.323
8.125	104.669	104.605	104.522	8.125	103.486	103.381	103.388	7.75	104.877	104.790	104.727
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	96.938	96.923	96.946	4.25	96.351	96.344	96.513	4.875	95.071	95.074	95.173
4.375	97.407	97.392	97.416	4.375	96.838	96.859	97.028	5	95.791	95.794	95.894
4.5	97.878	97.863	97.886	4.5	97.336	97.357	97.527	5.125	96.246	96.249	96.349
4.625	98.350	98.335	98.358	4.625	97.887	97.842	98.004	5.25	97.088	97.357	97.266
4.75	98.633	98.961	98.744	4.75	98.455	98.410	98.394	5.375	97.731	97.716	97.800
4.875	99.105	99.164	99.055	4.875	98.582	98.585	98.528	5.5	98.407	98.392	98.476
5	99.579	99.549	99.529	5	99.021	99.024	98.967	5.625	98.948	98.890	98.883
5.125	100.052	100.021	100.002	5.125	99.437	99.430	99.374	5.75	99.545	99.672	99.567
5.25	100.024	100.371	100.153	5.25	99.990	99.930	99.910	5.875	100.157	99.972	99.837
5.375	100.484	100.524	100.415	5.375	99.905	99.890	99.872	6	100.627	100.442	100.453
5.5	100.934	100.904	100.865	5.5	100.267	100.252	100.234	6.125	100.888	100.704	100.665
5.625	101.369	101.338	101.299	5.625	100.810	100.749	100.716	6.25	101.484	101.300	101.115
5.75	101.348	101.297	101.255	5.75	101.348	101.288	101.255	6.375	101.327	101.256	101.185
5.875	101.694	101.618	101.590	5.875	100.978	100.945	100.967	6.5	101.926	101.855	101.784
6	102.093	102.018	101.989	6	101.514	101.409	101.367	6.625	102.221	102.150	102.079
								6.75	102.208	102.137	102.066
								6.875	101.964	101.893	101.822
								7	102.448	102.377	102.306
								7.125	102.877	102.806	102.735
								7.25	102.663	102.562	102.484
								7.375	101.455	101.368	101.306
								7.5	101.993	101.906	101.844
								7.625	102.516	102.429	102.367
								7.75	102.870	102.783	102.721
								7.875	99.435	99.329	99.337
								8	99.745	99.640	99.648
								8.125	100.034	99.929	99.936
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	101.926	101.855	101.784	6.125	100.629	100.616	100.665	4.5	94.643	94.664	94.733
6.625	102.221	102.150	102.079	6.25	101.061	100.988	100.933	4.625	95.062	95.083	95.152
6.75	102.208	102.137	102.066	6.375	100.935	100.884	100.938	4.75	94.030	93.985	93.969
6.875	101.964	101.893	101.822	6.5	101.436	101.385	101.439	4.875	94.279	94.282	94.126
7	102.448	102.377	102.306	6.625	101.653	101.602	101.655	5	94.641	94.644	94.512
7.125	102.877	102.806	102.735	6.75	101.978	101.891	101.820	5.125	95.012	94.957	94.933
7.25	102.663	102.562	102.484	6.875	101.661	101.592	101.630	5.25	96.335	96.300	96.264
7.375	101.455	101.368	101.306	7	102.072	102.002	102.041	5.375	96.402	96.366	96.331
7.5	101.993	101.906	101.844	7.125	102.226	102.125	102.047	5.5	96.798	96.763	96.727
7.625	102.516	102.429	102.367	7.25	102.713	102.612	102.534	5.625	97.207	97.171	97.136
7.75	102.870	102.783	102.721	7.375	101.505	101.418	101.356	5.75	98.241	98.170	98.099
7.875	99.435	99.329	99.337	7.5	102.043	101.956	101.894	5.875	98.476	98.405	98.334
8	99.745	99.640	99.648	7.625	102.566	102.479	102.417	6	98.814	98.743	98.672
8.125	100.034	99.929	99.936	7.75	99.139	99.034	99.042	6.125	99.111	99.040	98.969

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	102.020	101.949	101.878	6.375	102.020	101.949	101.878	6	101.284	101.100	101.013
6.5	102.579	102.508	102.437	6.5	102.579	102.508	102.437	6.125	101.656	101.501	101.485
6.625	102.991	102.912	102.841	6.625	102.991	102.912	102.841	6.25	102.097	101.912	101.758
6.75	103.351	103.280	103.209	6.75	103.351	103.280	103.209	6.375	102.020	101.949	101.878
6.875	103.277	103.206	103.135	6.875	103.277	103.206	103.135	6.5	102.579	102.508	102.437
7	103.760	103.689	103.618	7	103.760	103.689	103.618	6.625	102.991	102.912	102.841
7.125	104.189	104.118	104.047	7.125	104.189	104.118	104.047	6.75	103.351	103.280	103.209
7.25	104.424	104.323	104.245	7.25	104.424	104.323	104.245	6.875	103.277	103.206	103.135
7.375	103.599	103.542	103.471	7.375	103.581	103.524	103.467	7	103.760	103.689	103.618
7.5	103.978	103.921	103.864	7.5	103.978	103.921	103.864	7.125	104.189	104.118	104.047
7.625	104.472	104.386	104.323	7.625	104.472	104.386	104.323	7.25	104.424	104.323	104.245
7.75	104.877	104.790	104.727	7.75	104.877	104.790	104.727	7.375	103.581	103.524	103.467
7.875	104.257	104.193	104.110	7.875	102.936	102.831	102.839	7.5	103.978	103.921	103.864
8	104.438	104.374	104.291	8	103.247	103.142	103.150	7.625	104.472	104.386	104.323
8.125	104.669	104.605	104.522	8.125	103.536	103.431	103.438	7.75	104.877	104.790	104.727
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	97.878	97.863	97.886	4.5	97.336	97.357	97.527	6.625	102.221	102.150	102.079
4.625	98.350	98.335	98.358	4.625	97.887	97.842	98.004	6.75	102.208	102.137	102.066
4.75	98.633	98.961	98.744	4.75	98.455	98.410	98.394	6.875	101.964	101.893	101.822
4.875	99.105	99.164	99.055	4.875	98.582	98.585	98.528	7	102.448	102.377	102.306
5	99.579	99.549	99.529	5	99.021	99.024	98.967	7.125	102.877	102.806	102.735
5.125	100.052	100.021	100.002	5.125	99.437	99.430	99.374	7.25	102.663	102.562	102.484
5.25	100.024	100.371	100.153	5.25	99.990	99.930	99.910	7.375	102.436	102.379	102.308
5.375	100.484	100.524	100.415	5.375	99.905	99.890	99.872	7.5	102.406	102.349	102.278
5.5	100.934	100.904	100.865	5.5	100.267	100.252	100.234	7.625	102.532	102.475	102.404
5.625	101.369	101.338	101.299	5.625	100.810	100.749	100.716	7.75	102.870	102.783	102.721
5.75	101.348	101.297	101.255	5.75	101.348	101.288	101.255	7.875	101.782	101.718	101.635
5.875	101.694	101.618	101.590	5.875	100.978	100.945	100.967	8	101.713	101.649	101.566
6	102.093	102.018	101.989	6	101.514	101.409	101.367	8.125	101.944	101.880	101.797
6.125	102.473	102.397	102.369	6.125	102.043	101.937	101.896				
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	101.926	101.855	101.784	6.125	100.629	100.616	100.665	4.5	94.643	94.664	94.733
6.625	102.221	102.150	102.079	6.25	101.061	100.988	100.933	4.625	95.062	95.083	95.152
6.75	102.208	102.137	102.066	6.375	100.935	100.884	100.938	4.75	94.030	93.985	93.969
6.875	101.964	101.893	101.822	6.5	101.436	101.385	101.439	4.875	94.279	94.282	94.126
7	102.448	102.377	102.306	6.625	101.653	101.602	101.655	5	94.641	94.644	94.512
7.125	102.877	102.806	102.735	6.75	101.978	101.891	101.820	5.125	95.012	94.957	94.933
7.25	102.663	102.562	102.484	6.875	101.661	101.592	101.630	5.25	96.335	96.300	96.264
7.375	101.455	101.368	101.306	7	102.072	102.002	102.041	5.375	96.402	96.366	96.331
7.5	101.993	101.906	101.844	7.125	102.226	102.125	102.047	5.5	96.798	96.763	96.727
7.625	102.516	102.429	102.367	7.25	102.713	102.612	102.534	5.625	97.207	97.171	97.136
7.75	102.870	102.783	102.721	7.375	101.505	101.418	101.356	5.75	98.241	98.170	98.099
7.875	99.435	99.329	99.337	7.5	102.043	101.956	101.894	5.875	98.476	98.405	98.334
8	99.745	99.640	99.648	7.625	102.566	102.479	102.417	6	98.814	98.743	98.672
8.125	100.034	99.929	99.936	7.75	99.139	99.034	99.042	6.125	99.111	99.040	98.969

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	99.530	99.321	99.021	6.75	98.030	97.821	97.521
6.875	99.728	99.510	99.210	6.875	98.228	98.010	97.710
7	100.232	100.014	99.714	7	98.732	98.514	98.214
7.125	100.678	100.460	100.160	7.125	99.178	98.960	98.660
7.25	101.104	100.886	100.586	7.25	99.604	99.386	99.086
7.375	101.515	101.252	100.952	7.375	100.015	99.752	99.452
7.5	101.979	101.716	101.416	7.5	100.479	100.216	99.916
7.625	102.385	102.122	101.822	7.625	100.885	100.622	100.322
7.75	102.781	102.518	102.218	7.75	101.281	101.018	100.718
7.875	102.358	102.057	101.757	7.875	100.858	100.557	100.257
8	102.782	102.481	102.181	8	101.282	100.981	100.681
8.125	103.168	102.867	102.567	8.125	101.668	101.367	101.067
8.25	103.524	103.223	102.923	8.25	102.024	101.723	101.423
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.530	97.321	97.021	6.75	96.030	95.821	95.521
6.875	97.728	97.510	97.210	6.875	96.228	96.010	95.710
7	98.232	98.014	97.714	7	96.732	96.514	96.214
7.125	98.678	98.460	98.160	7.125	97.178	96.960	96.660
7.25	99.104	98.886	98.586	7.25	97.604	97.386	97.086
7.375	99.515	99.252	98.952	7.375	98.015	97.752	97.452
7.5	99.979	99.716	99.416	7.5	98.479	98.216	97.916
7.625	100.385	100.122	99.822	7.625	98.885	98.622	98.322
7.75	100.781	100.518	100.218	7.75	99.281	99.018	98.718
7.875	100.358	100.057	99.757	7.875	98.858	98.557	98.257
8	100.782	100.481	100.181	8	99.282	98.981	98.681
8.125	101.168	100.867	100.567	8.125	99.668	99.367	99.067
8.25	101.524	101.223	100.923	8.25	100.024	99.723	99.423
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.780	98.571	98.271	6.75	96.780	96.571	96.271
6.875	98.978	98.760	98.460	6.875	96.978	96.760	96.460
7	99.482	99.264	98.964	7	97.482	97.264	96.964
7.125	99.928	99.710	99.410	7.125	97.928	97.710	97.410
7.25	100.354	100.136	99.836	7.25	98.354	98.136	97.836
7.375	100.765	100.502	100.202	7.375	98.765	98.502	98.202
7.5	101.229	100.966	100.666	7.5	99.229	98.966	98.666
7.625	101.635	101.372	101.072	7.625	99.635	99.372	99.072
7.75	102.031	101.768	101.468	7.75	100.031	99.768	99.468
7.875	101.608	101.307	101.007	7.875	99.608	99.307	99.007
8	102.032	101.731	101.431	8	100.032	99.731	99.431
8.125	102.418	102.117	101.817	8.125	100.418	100.117	99.817
8.25	102.774	102.473	102.173	8.25	100.774	100.473	100.173

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.