



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	93.304	93.304	93.218	4.75	93.304	93.304	93.218	5.125	97.521	97.488	97.404
4.875	94.328	94.304	94.202	4.875	94.328	94.304	94.202	5.25	98.229	98.194	98.108
5	95.025	94.996	94.890	5	95.025	94.996	94.890	5.375	98.766	98.728	98.638
5.125	95.578	95.549	95.443	5.125	95.578	95.549	95.443	5.5	99.278	99.237	99.145
5.25	96.379	96.341	96.323	5.25	96.306	96.268	96.179	5.625	99.721	99.680	99.588
5.375	97.062	97.024	97.005	5.375	96.919	96.876	96.783	5.75	100.235	100.187	100.164
5.5	97.750	97.711	97.693	5.5	97.520	97.473	97.377	5.875	100.779	100.732	100.709
5.625	98.327	98.289	98.270	5.625	98.114	98.108	98.025	6	101.259	101.211	101.188
5.75	98.770	98.714	98.681	5.75	98.770	98.714	98.634	6.125	101.595	101.547	101.523
5.875	99.336	99.293	99.271	5.875	99.323	99.263	99.182	6.25	101.387	101.342	101.285
6	99.887	99.844	99.822	6	99.864	99.799	99.712	6.375	101.972	101.945	101.845
6.125	100.393	100.332	100.309	6.125	100.393	100.328	100.240	6.5	102.519	102.487	102.392
6.25	100.622	100.567	100.531	6.25	100.546	100.472	100.433	6.625	102.755	102.718	102.627
6.375	101.170	101.115	101.079	6.375	101.076	101.008	100.974	6.75	102.153	102.111	102.044
6.5	101.648	101.593	101.557	6.5	101.540	101.470	101.434	6.875	102.754	102.707	102.642
6.625	102.124	102.068	102.033	6.625	102.014	101.931	101.884	7	103.000	102.947	102.887
6.75	102.191	102.129	102.086	6.75	102.164	102.072	102.044	7.125	103.556	103.498	103.443
6.875	102.707	102.645	102.602	6.875	102.661	102.574	102.547	7.25	103.698	103.635	103.553
7	103.086	102.998	102.970	7	103.086	102.998	102.970	7.375	104.021	104.009	103.951
7.125	103.460	103.359	103.321	7.125	103.460	103.359	103.321	7.5	104.443	104.430	104.375
7.25	103.680	103.545	103.503	7.25	103.628	103.543	103.503	7.625	105.009	104.930	104.849
7.375	104.116	103.976	103.950	7.375	104.073	103.968	103.950	7.75	105.382	105.379	105.341
7.5	104.535	104.395	104.300	7.5	104.386	104.305	104.300	7.875	105.749	105.746	105.708
7.625	104.935	104.861	104.808	7.625	104.885	104.861	104.808	8	105.411	105.280	105.313
7.75	105.266	105.252	105.201	7.75	105.266	105.252	105.201				
7.875	105.597	105.594	105.558	7.875	105.597	105.594	105.558				
8	105.784	105.685	105.681	8	105.784	105.685	105.681				
8.125	105.971	105.874	105.858	8.125	105.971	105.874	105.858				
8.25	106.373	106.234	106.034	8.25	106.373	106.234	106.034				
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	98.435	98.435	98.426	4.625	98.997	98.997	98.988	5	94.140	94.111	94.014
4.75	98.295	98.295	98.275	4.75	98.810	98.810	98.790	5.125	94.750	94.719	94.625
4.875	98.853	98.853	98.837	4.875	99.365	99.365	99.350	5.25	96.337	96.291	96.266
5	99.113	99.099	99.059	5	99.453	99.453	99.442	5.375	97.018	96.972	96.946
5.125	99.498	99.484	99.444	5.125	99.722	99.722	99.715	5.5	97.707	97.661	97.636
5.25	99.765	99.752	99.656	5.25	100.088	100.088	100.088	5.625	98.287	98.241	98.216
5.375	100.252	100.239	100.142	5.375	100.615	100.615	100.615	5.75	98.766	98.723	98.701
5.5	100.631	100.618	100.521	5.5	100.927	100.927	100.927	5.875	99.352	99.308	99.284
5.625	100.922	100.909	100.812	5.625	101.045	101.045	101.045	6	99.900	99.854	99.827
5.75	101.083	101.061	100.980	5.75	101.218	101.218	101.171	6.125	100.384	100.336	100.308
5.875	101.540	101.517	101.436	5.875	101.503	101.498	101.456	6.25	100.640	100.583	100.546
6	101.867	101.844	101.763	6	101.824	101.813	101.776	6.375	101.182	101.122	101.082
6.125	102.124	102.100	102.019	6.125	102.173	102.157	102.124	6.5	101.655	101.594	101.552
6.25	102.393	102.349	102.281	6.25	102.211	102.190	102.115	6.625	102.125	102.061	102.016
6.375	102.816	102.771	102.703	6.375	102.417	102.390	102.320	6.75	102.208	102.143	102.099
6.5	103.088	103.043	102.975	6.5	102.790	102.758	102.692	6.875	102.716	102.648	102.600
6.625	103.295	103.249	103.181	6.625	102.941	102.895	102.827	7	103.068	103.001	102.953
6.75	103.373	103.307	103.252	6.75	103.152	103.109	103.052	7.125	103.347	103.279	103.232
6.875	103.803	103.735	103.681	6.875	103.413	103.366	103.313	7.25	103.647	103.530	103.434
7	103.829	103.784	103.750	7	103.731	103.679	103.630	7.375	104.069	103.949	103.850
7.125	103.968	103.923	103.889	7.125	103.528	103.482	103.449	7.5	104.018	103.945	103.873
7.25	103.840	103.765	103.698	7.25	103.487	103.412	103.345	7.625	104.274	104.196	104.128
7.375	104.313	104.238	104.171	7.375	103.853	103.777	103.710	7.75	103.530	103.517	103.464
								7.875	103.807	103.804	103.769

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	98.726	98.706	98.657	5	98.208	98.196	98.119	5	95.842	95.779	95.716
5.125	99.068	99.022	98.974	5.125	98.663	98.638	98.571	5.125	96.506	96.443	96.381
5.25	99.400	99.352	99.280	5.25	99.097	99.068	98.997	5.25	97.174	97.111	97.049
5.375	99.705	99.656	99.575	5.375	99.458	99.424	99.349	5.375	97.475	97.412	97.350
5.5	100.002	99.939	99.876	5.5	99.804	99.765	99.687	5.5	97.962	97.899	97.836
5.625	100.378	100.315	100.252	5.625	100.128	100.085	100.002	5.625	98.439	98.376	98.314
5.75	100.597	100.534	100.471	5.75	100.428	100.381	100.294	5.75	98.716	98.653	98.591
5.875	100.802	100.739	100.690	5.875	100.695	100.643	100.578	5.875	98.993	98.930	98.867
6	101.023	100.964	100.947	6	100.937	100.875	100.856	6	99.268	99.205	99.142
6.125	101.265	101.200	101.184	6.125	101.146	101.080	101.061	6.125	99.546	99.483	99.420
6.25	101.482	101.413	101.397	6.25	101.340	101.268	101.250	6.25	99.823	99.760	99.698
6.375	101.650	101.573	101.557	6.375	101.497	101.424	101.400	6.375	100.100	100.037	99.974
6.5	101.807	101.726	101.709	6.5	101.649	101.566	101.548	6.5	100.562	100.499	100.437
6.625	101.944	101.857	101.840	6.625	101.793	101.704	101.686	6.625	100.646	100.583	100.520
6.75	102.058	101.964	101.948	6.75	101.995	101.932	101.869	6.75	100.919	100.856	100.793
6.875	102.120	102.021	102.004	6.875	102.060	101.997	101.934	6.875	100.999	100.936	100.873
7	102.168	102.062	102.045	7	102.144	102.036	102.018	7	101.058	100.995	100.933
7.125	102.186	102.074	102.057	7.125	102.239	102.125	102.106	7.125	101.104	101.041	100.979
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	98.824	98.803	98.740	5	98.299	98.287	98.209	5	95.792	95.729	95.666
5.125	99.115	99.090	99.022	5.125	98.756	98.731	98.664	5.125	96.456	96.393	96.330
5.25	99.405	99.376	99.305	5.25	99.189	99.160	99.089	5.25	97.124	97.061	96.998
5.375	99.705	99.662	99.587	5.375	99.549	99.515	99.440	5.375	97.425	97.362	97.299
5.5	99.975	99.936	99.858	5.5	99.894	99.855	99.776	5.5	97.912	97.849	97.786
5.625	100.328	100.265	100.202	5.625	100.216	100.173	100.091	5.625	98.389	98.326	98.263
5.75	100.547	100.484	100.421	5.75	100.516	100.469	100.382	5.75	98.666	98.603	98.540
5.875	100.757	100.704	100.626	5.875	100.783	100.730	100.640	5.875	98.943	98.880	98.817
6	100.992	100.935	100.841	6	101.018	100.961	100.867	6	99.218	99.155	99.092
6.125	101.190	101.129	101.031	6.125	101.208	101.147	101.049	6.125	99.496	99.433	99.370
6.25	101.387	101.322	101.220	6.25	101.397	101.331	101.229	6.25	99.773	99.710	99.647
6.375	101.585	101.515	101.409	6.375	101.585	101.515	101.410	6.375	100.050	99.987	99.924
6.5	101.742	101.667	101.558	6.5	101.685	101.610	101.501	6.5	100.512	100.449	100.386
6.625	101.837	101.758	101.645	6.625	101.701	101.630	101.504	6.625	100.596	100.533	100.470
6.75	101.928	101.844	101.780	6.75	101.945	101.882	101.819	6.75	100.869	100.806	100.743
6.875	102.010	101.922	101.832	6.875	102.010	101.947	101.884	6.875	100.949	100.886	100.823
7	101.906	101.813	101.737	7	101.882	101.819	101.756	7	101.008	100.945	100.882
7.125	101.913	101.850	101.787	7.125	101.913	101.850	101.787	7.125	101.054	100.991	100.928

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	94.621	94.580	94.580	5.75	99.054	98.995	98.962	4.375	96.554	96.532	96.482
5.125	95.300	95.259	95.259	5.875	99.641	99.581	99.549	4.5	96.971	96.948	96.898
5.25	95.991	95.963	95.906	6	100.169	100.110	100.077	4.625	97.309	97.286	97.236
5.375	96.673	96.645	96.588	6.125	100.577	100.518	100.485	4.75	97.731	97.693	97.651
5.5	97.326	97.297	97.241	6.25	100.683	100.621	100.572	4.875	98.174	98.136	98.094
5.625	97.937	97.909	97.852	6.375	101.228	101.166	101.117	5	98.458	98.420	98.378
5.75	98.526	98.458	98.428	6.5	101.710	101.648	101.599	5.125	98.684	98.646	98.604
5.875	99.106	99.038	99.010	6.625	102.061	101.999	101.950	5.25	99.214	99.177	99.135
6	99.654	99.585	99.559	6.75	102.066	101.992	101.944	5.375	99.532	99.494	99.444
6.125	100.259	100.190	100.166	6.875	102.557	102.483	102.435	5.5	99.939	99.901	99.851
6.25	100.487	100.394	100.358	7	102.951	102.877	102.828	5.625	100.154	100.116	100.066
6.375	100.989	100.918	100.861	7.125	103.200	103.127	103.078	5.75	100.585	100.502	100.443
6.5	101.483	101.416	101.357	7.25	103.230	103.153	103.088	5.875	100.918	100.834	100.776
6.625	101.943	101.874	101.818	7.375	103.656	103.579	103.514	6	101.106	101.023	100.965
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	96.092	96.062	96.003								
4.75	96.602	96.550	96.491								
4.875	96.845	96.792	96.734								
5	97.169	97.116	97.058								
5.125	97.540	97.487	97.429								
5.25	97.871	97.818	97.759								
5.375	98.164	98.111	98.053								
5.5	98.416	98.363	98.304								
5.625	98.701	98.648	98.589								
5.75	98.870	98.817	98.750								
5.875	99.157	99.104	99.038								
6	99.651	99.598	99.531								

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	96.165	96.087	96.046	5.75	100.235	100.187	100.164	4.25	96.121	96.098	96.048
5.5	96.783	96.704	96.665	5.875	100.779	100.732	100.709	4.375	96.554	96.532	96.482
5.625	97.391	97.311	97.272	6	101.259	101.211	101.188	4.5	96.971	96.948	96.898
5.75	98.376	98.331	98.309	6.125	101.595	101.547	101.523	4.625	97.309	97.286	97.236
5.875	98.980	98.935	98.913	6.25	101.387	101.315	101.285	4.75	97.731	97.693	97.651
6	99.540	99.494	99.472	6.375	101.847	101.774	101.744	4.875	98.174	98.136	98.094
6.125	100.076	100.030	100.008	6.5	102.265	102.192	102.161	5	98.458	98.420	98.378
6.25	100.351	100.280	100.251	6.625	102.619	102.545	102.515	5.125	98.684	98.646	98.604
6.375	100.859	100.788	100.759	6.75	102.147	102.081	102.044	5.25	99.214	99.177	99.135
6.5	101.338	101.266	101.237	6.875	102.569	102.502	102.466	5.375	99.532	99.494	99.444
6.625	101.732	101.694	101.652	7	102.952	102.884	102.848	5.5	99.939	99.901	99.851
6.75	101.951	101.886	101.851	7.125	103.302	103.235	103.198	5.625	100.154	100.116	100.066
6.875	102.425	102.360	102.314	7.25	103.624	103.578	103.536	5.75	100.585	100.502	100.443
7	102.824	102.757	102.712	7.375	104.057	104.011	103.969	5.875	100.918	100.834	100.776
7.125	103.218	103.150	103.104	7.5	104.393	104.347	104.305	6	101.106	101.023	100.965
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	96.092	96.062	96.003								
4.75	97.775	97.761	97.722								
4.875	98.121	98.107	98.067								
5	98.441	98.428	98.415								
5.125	99.015	99.002	98.906								
5.25	99.359	99.346	99.249								
5.375	99.693	99.680	99.582								
5.5	99.975	99.962	99.865								
5.625	100.298	100.285	100.188								
5.75	100.631	100.609	100.527								
5.875	100.957	100.935	100.853								
6	101.269	101.246	101.165								

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	95.578	95.549	95.443
5.25	96.306	96.268	96.179
5.375	96.919	96.876	96.783
5.5	97.520	97.473	97.377
5.625	98.114	98.066	97.970
5.75	98.770	98.714	98.634
5.875	99.323	99.263	99.182
6	99.864	99.799	99.712
6.125	100.393	100.328	100.240
6.25	100.546	100.472	100.433
6.375	101.076	101.008	100.974
6.5	101.540	101.470	101.434
6.625	102.014	101.931	101.884
6.75	102.164	102.072	102.044
6.875	102.661	102.574	102.547
7	103.086	102.998	102.970
7.125	103.460	103.359	103.321
7.25	103.628	103.518	103.503
7.375	104.073	103.968	103.950

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	95.663	96.296	96.212	4.75	95.663	96.296	96.212	5	97.054	97.148	97.064
4.875	96.348	96.540	96.456	4.875	96.348	96.540	96.456	5.125	97.751	97.706	97.690
5	97.054	97.148	97.064	5	97.054	97.148	97.064	5.25	98.437	98.870	98.780
5.125	97.751	97.706	97.690	5.125	97.751	97.706	97.690	5.375	98.852	99.095	99.005
5.25	98.437	98.870	98.780	5.25	98.437	98.870	98.780	5.5	99.592	99.570	99.502
5.375	99.003	99.095	99.005	5.375	98.852	99.095	99.005	5.625	100.262	100.204	100.171
5.5	99.592	99.570	99.502	5.5	99.592	99.570	99.502	5.75	100.777	100.720	100.687
5.625	100.262	100.204	100.171	5.625	100.262	100.204	100.171	5.875	100.826	100.895	100.797
5.75	100.777	100.720	100.687	5.75	100.777	100.720	100.687	6	101.375	101.401	101.303
5.875	100.900	100.895	100.797	5.875	100.826	100.895	100.797	6.125	101.756	101.758	101.660
6	101.389	101.401	101.303	6	101.375	101.401	101.303	6.25	102.218	102.199	102.066
6.125	101.897	101.820	101.713	6.125	101.756	101.758	101.660	6.375	102.136	102.112	101.978
6.25	102.218	102.199	102.066	6.25	102.218	102.199	102.066	6.5	102.742	102.681	102.579
6.375	102.183	102.112	101.978	6.375	102.136	102.112	101.978	6.625	103.262	103.175	103.098
6.5	102.742	102.681	102.579	6.5	102.742	102.681	102.579	6.75	103.553	103.467	103.390
6.625	103.262	103.175	103.098	6.625	103.262	103.175	103.098	6.875	103.208	103.252	103.112
6.75	103.553	103.467	103.390	6.75	103.553	103.467	103.390	7	103.691	103.846	103.705
6.875	103.355	103.255	103.123	6.875	103.208	103.252	103.112	7.125	104.170	104.202	104.062
7	103.823	103.846	103.705	7	103.691	103.846	103.705	7.25	104.603	104.502	104.422
7.125	104.252	104.202	104.062	7.125	104.170	104.202	104.062	7.375	103.623	103.595	103.566
7.25	104.603	104.502	104.422	7.25	104.603	104.502	104.422	7.5	104.020	103.992	103.963
7.375	103.904	103.850	103.768	7.375	103.623	103.595	103.566	7.625	104.446	104.373	104.313
7.5	104.376	104.322	104.240	7.5	104.020	103.992	103.963	7.75	104.849	104.776	104.716
								7.875	103.247	103.165	103.409
								8	103.637	103.555	103.798
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	97.012	97.004	97.004	4.25	96.645	96.649	96.736	4.75	94.697	94.723	94.731
4.375	97.482	97.474	97.474	4.375	97.220	97.224	97.311	4.875	95.435	95.461	95.470
4.5	97.953	97.945	97.945	4.5	97.790	97.794	97.881	5	96.168	96.195	96.203
4.625	98.426	98.418	98.445	4.625	98.354	98.358	98.445	5.125	96.736	96.762	96.770
4.75	98.726	99.188	98.963	4.75	98.726	99.188	98.963	5.25	97.511	97.795	97.673
4.875	99.215	99.422	99.197	4.875	98.960	99.422	99.197	5.375	98.139	98.227	98.136
5	99.671	99.745	99.627	5	99.438	99.745	99.520	5.5	98.819	98.828	98.859
5.125	100.127	100.098	100.083	5.125	99.964	99.950	99.951	5.625	99.337	99.279	99.310
5.25	100.239	100.668	100.450	5.25	100.239	100.668	100.450	5.75	99.932	99.958	99.842
5.375	100.622	100.790	100.573	5.375	100.321	100.790	100.573	5.875	100.295	100.219	100.111
5.5	101.078	101.109	101.020	5.5	100.702	101.109	100.891	6	100.794	100.718	100.708
5.625	101.534	101.499	101.476	5.625	101.158	101.292	101.151	6.125	101.302	101.226	101.118
5.75	101.519	101.741	101.478	5.75	101.519	101.741	101.478	6.25	101.606	101.421	101.302
5.875	101.994	101.935	101.895	5.875	101.310	101.410	101.293	6.375	101.680	101.565	101.413
6	102.450	102.391	102.351	6	101.750	101.754	101.734	6.5	102.216	102.102	101.950
								6.625	102.720	102.605	102.453
								6.75	102.189	102.125	102.061
								6.875	102.165	102.067	102.067
								7	102.650	102.604	102.613
								7.125	102.975	102.877	102.784
								7.25	102.713	102.612	102.532
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	97.511	97.795	97.673	5	96.168	96.195	96.203	4.5	95.144	95.149	95.136
5.375	98.061	98.069	98.101	5.125	96.736	96.762	96.770	4.625	95.695	95.699	95.686
5.5	98.819	98.828	98.859	5.25	97.511	97.795	97.673	4.75	95.689	95.660	95.645
5.625	99.337	99.279	99.310	5.375	98.061	98.069	98.101	4.875	96.195	96.166	96.151
5.75	99.932	99.958	99.842	5.5	98.819	98.828	98.859	5	96.651	96.622	96.607
5.875	100.248	100.171	100.077	5.625	99.387	99.329	99.310	5.125	97.107	97.078	97.063
6	100.726	100.668	100.708	5.75	99.982	99.958	99.892	5.25	97.096	97.061	97.038
6.125	101.200	101.142	101.110	5.875	100.209	100.152	100.058	5.375	97.602	97.567	97.543
6.25	101.606	101.421	101.302	6	100.688	100.637	100.708	5.5	98.058	98.023	98.000
6.375	101.371	101.307	101.243	6.125	101.149	101.091	101.110	5.625	98.514	98.479	98.456
6.5	101.970	101.906	101.842	6.25	101.394	101.336	101.248	5.75	98.469	98.410	98.370
6.625	102.264	102.200	102.136	6.375	101.248	101.186	101.119	5.875	98.974	98.915	98.875
6.75	102.189	102.125	102.061	6.5	101.792	101.764	101.764	6	99.430	99.371	99.331
6.875	102.165	102.067	102.067	6.625	102.151	102.123	102.124	6.125	99.875	99.816	99.776

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	98.437	98.870	98.780	5.25	98.437	98.870	98.780	5.25	98.437	98.870	98.780
5.375	98.852	99.095	99.005	5.375	98.852	99.095	99.005	5.375	98.852	99.095	99.005
5.5	99.592	99.570	99.502	5.5	99.592	99.570	99.502	5.5	99.592	99.570	99.502
5.625	100.262	100.204	100.171	5.625	100.262	100.204	100.171	5.625	100.262	100.204	100.171
5.75	100.777	100.720	100.687	5.75	100.777	100.720	100.687	5.75	100.777	100.720	100.687
5.875	100.826	100.895	100.797	5.875	100.826	100.895	100.797	5.875	100.826	100.895	100.797
6	101.375	101.401	101.303	6	101.375	101.401	101.303	6	101.375	101.401	101.303
6.125	101.756	101.758	101.660	6.125	101.756	101.758	101.660	6.125	101.756	101.758	101.660
6.25	102.218	102.199	102.066	6.25	102.218	102.199	102.066	6.25	102.218	102.199	102.066
6.375	102.136	102.112	101.978	6.375	102.136	102.112	101.978	6.375	102.136	102.112	101.978
6.5	102.742	102.681	102.579	6.5	102.742	102.681	102.579	6.5	102.742	102.681	102.579
6.625	103.262	103.175	103.098	6.625	103.262	103.175	103.098	6.625	103.262	103.175	103.098
6.75	103.553	103.467	103.390	6.75	103.553	103.467	103.390	6.75	103.553	103.467	103.390
6.875	103.208	103.252	103.112	6.875	103.208	103.252	103.112	6.875	103.208	103.252	103.112
7	103.691	103.846	103.705	7	103.691	103.846	103.705	7	103.691	103.846	103.705
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	97.790	97.794	97.881	4.25	96.645	96.649	96.736	5.25	97.511	97.795	97.673
4.625	98.354	98.358	98.445	4.375	97.220	97.224	97.311	5.375	98.061	98.069	98.101
4.75	98.726	99.188	98.963	4.5	97.790	97.794	97.881	5.5	98.819	98.828	98.859
4.875	98.960	99.422	99.197	4.625	98.354	98.358	98.445	5.625	99.337	99.279	99.310
5	99.438	99.745	99.520	4.75	98.692	98.647	98.630	5.75	99.932	99.958	99.842
5.125	99.964	99.950	99.951	4.875	98.893	98.880	98.881	5.875	100.248	100.171	100.077
5.25	100.239	100.668	100.450	5	99.438	99.425	99.426	6	100.726	100.668	100.708
5.375	100.321	100.790	100.573	5.125	99.964	99.950	99.951	6.125	101.200	101.142	101.110
5.5	100.702	101.109	100.891	5.25	100.239	100.179	100.162	6.25	101.606	101.421	101.302
5.625	101.158	101.292	101.151	5.375	100.217	100.185	100.210	6.375	101.371	101.307	101.243
5.75	101.519	101.741	101.478	5.5	100.702	100.671	100.696	6.5	101.970	101.906	101.842
5.875	101.310	101.410	101.293	5.625	101.158	101.126	101.151	6.625	102.264	102.200	102.136
6	101.770	101.754	101.734	5.75	101.519	101.458	101.425	6.75	102.189	102.125	102.061
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	97.511	97.795	97.673	5.25	97.511	97.795	97.673	4.5	95.144	95.149	95.136
5.375	98.061	98.069	98.101	5.375	98.061	98.069	98.101	4.625	95.695	95.699	95.686
5.5	98.819	98.828	98.859	5.5	98.819	98.828	98.859	4.75	94.267	94.222	94.205
5.625	99.337	99.279	99.310	5.625	99.387	99.329	99.310	4.875	94.649	94.636	94.537
5.75	99.932	99.958	99.842	5.75	99.982	99.958	99.892	5	95.157	95.144	95.045
5.875	100.248	100.171	100.077	5.875	99.955	99.946	100.017	5.125	95.624	95.611	95.512
6	100.726	100.668	100.708	6	100.647	100.637	100.708	5.25	96.486	96.451	96.415
6.125	101.200	101.142	101.110	6.125	101.049	101.039	101.110	5.375	96.553	96.517	96.482
6.25	101.606	101.421	101.302	6.25	101.242	101.170	101.109	5.5	96.949	96.914	96.878
6.375	101.371	101.307	101.243	6.375	101.146	101.186	101.119	5.625	97.358	97.322	97.287
6.5	101.970	101.906	101.842	6.5	101.792	101.764	101.764	5.75	98.416	98.345	98.274
6.625	102.264	102.200	102.136	6.625	102.151	102.123	102.124	5.875	98.651	98.580	98.509
6.75	102.189	102.125	102.061	6.75	102.046	101.960	101.883	6	98.989	98.918	98.847
6.875	102.165	102.067	102.067	6.875	102.105	102.059	102.067	6.125	99.287	99.216	99.145

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	97.776	97.731	97.715	5.125	97.776	97.731	97.715	4.75	95.688	96.133	96.049
5.25	98.462	98.633	98.542	5.25	98.462	98.633	98.542	4.875	96.373	96.571	96.487
5.375	98.877	99.014	98.923	5.375	98.877	99.014	98.923	5	97.079	97.035	97.019
5.5	99.617	99.559	99.527	5.5	99.617	99.559	99.527	5.125	97.776	97.731	97.715
5.625	100.287	100.229	100.196	5.625	100.287	100.229	100.196	5.25	98.462	98.633	98.542
5.75	100.802	100.744	100.712	5.75	100.802	100.744	100.712	5.375	98.877	99.014	98.923
5.875	100.851	100.666	100.531	5.875	100.851	100.666	100.531	5.5	99.617	99.559	99.527
6	101.400	101.232	101.172	6	101.400	101.232	101.172	5.625	100.287	100.229	100.196
6.125	101.781	101.709	101.648	6.125	101.781	101.709	101.648	5.75	100.802	100.744	100.712
6.25	102.243	102.058	101.959	6.25	102.243	102.058	101.959	5.875	100.851	100.666	100.531
6.375	102.089	102.025	101.961	6.375	102.089	102.025	101.961	6	101.400	101.232	101.172
6.5	102.647	102.583	102.519	6.5	102.647	102.583	102.519	6.125	101.781	101.709	101.648
6.625	103.091	103.004	102.927	6.625	103.091	103.004	102.927	6.25	102.243	102.058	101.959
6.75	103.382	103.296	103.229	6.75	103.382	103.296	103.229	6.375	102.089	102.025	101.961
6.875	103.233	103.169	103.105	6.875	103.233	103.169	103.105	6.5	102.647	102.583	102.519
7	103.716	103.652	103.588	7	103.716	103.652	103.588	6.625	103.091	103.004	102.927
7.125	104.195	104.132	104.068	7.125	104.195	104.132	104.068	6.75	103.382	103.296	103.229
7.25	104.521	104.420	104.340	7.25	104.521	104.420	104.340	6.875	103.233	103.169	103.105
7.375	103.705	103.662	103.591	7.375	103.648	103.620	103.591	7	103.716	103.652	103.588
7.5	104.045	104.017	103.988	7.5	104.045	104.017	103.988	7.125	104.195	104.132	104.068
7.625	104.471	104.398	104.338	7.625	104.471	104.398	104.338	7.25	104.521	104.420	104.340
7.75	104.874	104.801	104.741	7.75	104.874	104.801	104.741	7.375	103.648	103.620	103.591
7.875	104.398	104.341	104.283	7.875	103.018	102.896	103.180	7.5	104.045	104.017	103.988
8	104.579	104.522	104.464	8	103.330	103.208	103.491	7.625	104.471	104.398	104.338
8.125	104.809	104.753	104.694	8.125	103.618	103.496	103.780	7.75	104.874	104.801	104.741
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	97.037	97.029	97.029	4.25	96.721	96.725	96.812	4.875	95.405	95.392	95.440
4.375	97.507	97.499	97.499	4.375	97.238	97.242	97.329	5	96.128	96.115	96.163
4.5	97.978	97.970	97.970	4.5	97.738	97.742	97.829	5.125	96.586	96.572	96.620
4.625	98.451	98.443	98.443	4.625	98.217	98.221	98.308	5.25	97.505	97.789	97.698
4.75	98.782	99.244	99.019	4.75	98.717	98.672	98.655	5.375	98.079	98.047	98.119
4.875	99.209	99.447	99.222	4.875	98.836	98.823	98.824	5.5	98.757	98.725	98.797
5	99.682	99.652	99.626	5	99.276	99.263	99.264	5.625	99.362	99.304	99.271
5.125	100.144	100.114	100.089	5.125	99.711	99.669	99.670	5.75	99.957	99.920	99.867
5.25	100.264	100.568	100.350	5.25	100.264	100.204	100.187	5.875	100.273	100.088	99.979
5.375	100.536	100.722	100.504	5.375	100.073	100.041	100.066	6	100.743	100.558	100.589
5.5	100.977	100.939	100.897	5.5	100.459	100.403	100.428	6.125	100.994	100.864	100.803
5.625	101.404	101.366	101.324	5.625	101.005	100.945	100.912	6.25	101.631	101.446	101.261
5.75	101.544	101.485	101.450	5.75	101.544	101.483	101.450	6.375	101.396	101.332	101.268
5.875	101.743	101.668	101.643	5.875	101.211	101.105	101.112	6.5	101.995	101.931	101.867
6	102.134	102.058	102.033	6	101.748	101.642	101.609	6.625	102.289	102.225	102.161
								6.75	102.214	102.150	102.086
								6.875	101.920	101.856	101.854
								7	102.404	102.340	102.276
								7.125	102.883	102.819	102.755
								7.25	102.738	102.637	102.557
								7.375	101.455	101.382	101.322
								7.5	101.992	101.919	101.859
								7.625	102.515	102.442	102.382
								7.75	102.868	102.795	102.735
								7.875	99.567	99.445	99.728
								8	99.878	99.756	100.040
								8.125	100.166	100.044	100.328
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	101.995	101.931	101.867	6.125	100.756	100.864	100.803	4.5	95.047	95.051	95.038
6.625	102.289	102.225	102.161	6.25	101.267	101.195	101.134	4.625	95.468	95.472	95.459
6.75	102.214	102.150	102.086	6.375	101.060	100.992	101.033	4.75	94.292	94.247	94.230
6.875	101.920	101.856	101.854	6.5	101.574	101.506	101.547	4.875	94.534	94.521	94.422
7	102.404	102.340	102.276	6.625	101.808	101.741	101.781	5	94.896	94.882	94.805
7.125	102.883	102.819	102.755	6.75	102.071	101.985	101.908	5.125	95.286	95.226	95.209
7.25	102.738	102.637	102.557	6.875	101.891	101.805	101.854	5.25	96.511	96.476	96.440
7.375	101.455	101.382	101.322	7	102.310	102.224	102.273	5.375	96.578	96.542	96.507
7.5	101.992	101.919	101.859	7.125	102.315	102.229	102.278	5.5	96.974	96.939	96.903
7.625	102.515	102.442	102.382	7.25	102.788	102.687	102.607	5.625	97.383	97.347	97.312
7.75	102.868	102.795	102.735	7.375	101.505	101.432	101.372	5.75	98.441	98.370	98.299
7.875	99.567	99.445	99.728	7.5	102.042	101.969	101.909	5.875	98.676	98.605	98.534
8	99.878	99.756	100.040	7.625	102.565	102.492	102.432	6	99.014	98.943	98.872
8.125	100.166	100.044	100.328	7.75	99.269	99.147	99.431	6.125	99.312	99.241	99.170

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	102.089	102.025	101.961	6.375	102.089	102.025	101.961	6	101.400	101.232	101.172
6.5	102.647	102.583	102.519	6.5	102.647	102.583	102.519	6.125	101.781	101.709	101.648
6.625	103.091	103.004	102.927	6.625	103.091	103.004	102.927	6.25	102.243	102.058	101.959
6.75	103.382	103.296	103.229	6.75	103.382	103.296	103.229	6.375	102.089	102.025	101.961
6.875	103.233	103.169	103.105	6.875	103.233	103.169	103.105	6.5	102.647	102.583	102.519
7	103.716	103.652	103.588	7	103.716	103.652	103.588	6.625	103.091	103.004	102.927
7.125	104.195	104.132	104.068	7.125	104.195	104.132	104.068	6.75	103.382	103.296	103.229
7.25	104.521	104.420	104.340	7.25	104.521	104.420	104.340	6.875	103.233	103.169	103.105
7.375	103.705	103.662	103.591	7.375	103.648	103.620	103.591	7	103.716	103.652	103.588
7.5	104.045	104.017	103.988	7.5	104.045	104.017	103.988	7.125	104.195	104.132	104.068
7.625	104.471	104.398	104.338	7.625	104.471	104.398	104.338	7.25	104.521	104.420	104.340
7.75	104.874	104.801	104.741	7.75	104.874	104.801	104.741	7.375	103.648	103.620	103.591
7.875	104.398	104.341	104.283	7.875	103.068	102.946	103.230	7.5	104.045	104.017	103.988
8	104.579	104.522	104.464	8	103.380	103.258	103.541	7.625	104.471	104.398	104.338
8.125	104.809	104.753	104.694	8.125	103.668	103.546	103.830	7.75	104.874	104.801	104.741
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	97.978	97.970	97.970	4.5	97.738	97.742	97.829	6.625	102.289	102.225	102.161
4.625	98.451	98.443	98.443	4.625	98.217	98.221	98.308	6.75	102.214	102.150	102.086
4.75	98.782	99.244	99.019	4.75	98.717	98.672	98.655	6.875	101.920	101.856	101.854
4.875	99.209	99.447	99.222	4.875	98.836	98.823	98.824	7	102.404	102.340	102.276
5	99.682	99.652	99.626	5	99.276	99.263	99.264	7.125	102.883	102.819	102.755
5.125	100.144	100.114	100.089	5.125	99.711	99.669	99.670	7.25	102.738	102.637	102.557
5.25	100.264	100.568	100.350	5.25	100.264	100.204	100.187	7.375	102.542	102.499	102.427
5.375	100.536	100.722	100.504	5.375	100.073	100.041	100.066	7.5	102.515	102.473	102.400
5.5	100.977	100.939	100.897	5.5	100.459	100.403	100.428	7.625	102.643	102.600	102.528
5.625	101.404	101.366	101.324	5.625	101.005	100.945	100.912	7.75	102.868	102.795	102.735
5.75	101.544	101.485	101.450	5.75	101.544	101.483	101.450	7.875	101.923	101.866	101.808
5.875	101.743	101.668	101.643	5.875	101.211	101.105	101.112	8	101.854	101.797	101.739
6	102.134	102.058	102.033	6	101.748	101.642	101.609	8.125	102.084	102.028	101.969
6.125	102.530	102.455	102.430	6.125	102.276	102.171	102.137				
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	101.995	101.931	101.867	6.125	100.756	100.864	100.803	4.5	95.047	95.051	95.038
6.625	102.289	102.225	102.161	6.25	101.267	101.195	101.134	4.625	95.468	95.472	95.459
6.75	102.214	102.150	102.086	6.375	101.060	100.992	101.033	4.75	94.292	94.247	94.230
6.875	101.920	101.856	101.854	6.5	101.574	101.506	101.547	4.875	94.534	94.521	94.422
7	102.404	102.340	102.276	6.625	101.808	101.741	101.781	5	94.896	94.882	94.805
7.125	102.883	102.819	102.755	6.75	102.071	101.985	101.908	5.125	95.286	95.226	95.209
7.25	102.738	102.637	102.557	6.875	101.891	101.805	101.854	5.25	96.511	96.476	96.440
7.375	101.455	101.382	101.322	7	102.310	102.224	102.273	5.375	96.578	96.542	96.507
7.5	101.992	101.919	101.859	7.125	102.315	102.229	102.278	5.5	96.974	96.939	96.903
7.625	102.515	102.442	102.382	7.25	102.788	102.687	102.607	5.625	97.383	97.347	97.312
7.75	102.868	102.795	102.735	7.375	101.505	101.432	101.372	5.75	98.441	98.370	98.299
7.875	99.567	99.445	99.728	7.5	102.042	101.969	101.909	5.875	98.676	98.605	98.534
8	99.878	99.756	100.040	7.625	102.565	102.492	102.432	6	99.014	98.943	98.872
8.125	100.166	100.044	100.328	7.75	99.269	99.147	99.431	6.125	99.312	99.241	99.170

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	99.444	99.218	98.918	6.75	97.944	97.718	97.418
6.875	99.635	99.404	99.104	6.875	98.135	97.904	97.604
7	100.109	99.878	99.578	7	98.609	98.378	98.078
7.125	100.545	100.314	100.014	7.125	99.045	98.814	98.514
7.25	100.985	100.720	100.420	7.25	99.485	99.220	98.920
7.375	101.450	101.165	100.865	7.375	99.950	99.665	99.365
7.5	101.884	101.599	101.299	7.5	100.384	100.099	99.799
7.625	102.280	101.995	101.695	7.625	100.780	100.495	100.195
7.75	102.666	102.381	102.081	7.75	101.166	100.881	100.581
7.875	102.260	101.925	101.625	7.875	100.760	100.425	100.125
8	102.664	102.329	102.029	8	101.164	100.829	100.529
8.125	103.010	102.675	102.375	8.125	101.510	101.175	100.875
8.25	103.356	103.021	102.721	8.25	101.856	101.521	101.221
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.444	97.218	96.918	6.75	95.944	95.718	95.418
6.875	97.635	97.404	97.104	6.875	96.135	95.904	95.604
7	98.109	97.878	97.578	7	96.609	96.378	96.078
7.125	98.545	98.314	98.014	7.125	97.045	96.814	96.514
7.25	98.985	98.720	98.420	7.25	97.485	97.220	96.920
7.375	99.450	99.165	98.865	7.375	97.950	97.665	97.365
7.5	99.884	99.599	99.299	7.5	98.384	98.099	97.799
7.625	100.280	99.995	99.695	7.625	98.780	98.495	98.195
7.75	100.666	100.381	100.081	7.75	99.166	98.881	98.581
7.875	100.260	99.925	99.625	7.875	98.760	98.425	98.125
8	100.664	100.329	100.029	8	99.164	98.829	98.529
8.125	101.010	100.675	100.375	8.125	99.510	99.175	98.875
8.25	101.356	101.021	100.721	8.25	99.856	99.521	99.221
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.694	98.468	98.168	6.75	96.694	96.468	96.168
6.875	98.885	98.654	98.354	6.875	96.885	96.654	96.354
7	99.359	99.128	98.828	7	97.359	97.128	96.828
7.125	99.795	99.564	99.264	7.125	97.795	97.564	97.264
7.25	100.235	99.970	99.670	7.25	98.235	97.970	97.670
7.375	100.700	100.415	100.115	7.375	98.700	98.415	98.115
7.5	101.134	100.849	100.549	7.5	99.134	98.849	98.549
7.625	101.530	101.245	100.945	7.625	99.530	99.245	98.945
7.75	101.916	101.631	101.331	7.75	99.916	99.631	99.331
7.875	101.510	101.175	100.875	7.875	99.510	99.175	98.875
8	101.914	101.579	101.279	8	99.914	99.579	99.279
8.125	102.260	101.925	101.625	8.125	100.260	99.925	99.625
8.25	102.606	102.271	101.971	8.25	100.606	100.271	99.971

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.