



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	93.155	93.091	93.086	4.75	93.155	93.086	93.086	5.125	97.643	97.613	97.525
4.875	94.463	94.442	94.336	4.875	94.463	94.442	94.336	5.25	98.337	98.303	98.211
5	95.157	95.132	95.022	5	95.157	95.132	95.022	5.375	98.871	98.832	98.737
5.125	95.708	95.682	95.573	5.125	95.708	95.682	95.573	5.5	99.387	99.344	99.247
5.25	96.427	96.392	96.301	5.25	96.427	96.392	96.301	5.625	99.828	99.786	99.689
5.375	97.037	96.996	96.961	5.375	97.035	96.996	96.901	5.75	100.179	100.126	100.053
5.5	97.717	97.676	97.641	5.5	97.630	97.587	97.488	5.875	100.662	100.605	100.540
5.625	98.292	98.251	98.217	5.625	98.224	98.181	98.083	6	101.121	101.068	101.017
5.75	98.795	98.743	98.670	5.75	98.795	98.743	98.670	6.125	101.569	101.508	101.429
5.875	99.341	99.284	99.234	5.875	99.341	99.284	99.214	6.25	101.327	101.254	101.232
6	99.874	99.816	99.778	6	99.874	99.813	99.736	6.375	101.930	101.861	101.834
6.125	100.404	100.342	100.262	6.125	100.404	100.342	100.262	6.5	102.470	102.406	102.374
6.25	100.641	100.570	100.508	6.25	100.641	100.570	100.508	6.625	102.702	102.642	102.605
6.375	101.167	101.101	101.044	6.375	101.167	101.101	101.044	6.75	102.147	102.093	102.051
6.5	101.664	101.594	101.533	6.5	101.664	101.594	101.533	6.875	102.753	102.703	102.656
6.625	102.137	102.058	101.989	6.625	102.137	102.058	101.989	7	102.983	102.939	102.886
6.75	102.173	102.114	102.059	6.75	102.101	102.013	101.963	7.125	103.532	103.493	103.435
6.875	102.683	102.624	102.569	6.875	102.594	102.509	102.460	7.25	103.690	103.623	103.560
7	103.030	102.972	102.917	7	103.012	102.924	102.873	7.375	104.018	103.967	103.898
7.125	103.391	103.294	103.235	7.125	103.391	103.294	103.235	7.5	104.417	104.405	104.348
7.25	103.717	103.623	103.528	7.25	103.603	103.537	103.473	7.625	104.979	104.959	104.880
7.375	104.155	104.061	103.966	7.375	104.018	103.934	103.853	7.75	105.375	105.373	105.302
7.5	104.566	104.472	104.377	7.5	104.406	104.322	104.241	7.875	105.740	105.738	105.667
7.625	104.962	104.868	104.786	7.625	104.854	104.840	104.786	8	105.335	105.201	105.150
7.75	105.252	105.237	105.184	7.75	105.252	105.237	105.184				
7.875	105.587	105.585	105.514	7.875	105.587	105.585	105.514				
8	105.713	105.592	105.574	8	105.713	105.592	105.574				
8.125	105.906	105.780	105.731	8.125	105.906	105.780	105.731				
8.25	106.351	106.217	106.118	8.25	106.351	106.217	106.118				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	98.204	98.204	98.204	4.625	98.765	98.765	98.765	5	94.271	94.246	94.146
4.75	98.219	98.219	98.167	4.75	98.734	98.734	98.683	5.125	94.877	94.850	94.749
4.875	98.777	98.777	98.730	4.875	99.285	99.285	99.239	5.25	96.348	96.301	96.260
5	98.911	98.870	98.836	5	99.370	99.370	99.328	5.375	97.025	96.978	96.936
5.125	99.378	99.356	99.319	5.125	99.662	99.640	99.602	5.5	97.707	97.660	97.618
5.25	99.680	99.653	99.613	5.25	100.068	100.068	100.019	5.625	98.283	98.237	98.196
5.375	100.125	100.070	100.026	5.375	100.591	100.591	100.547	5.75	98.782	98.730	98.674
5.5	100.502	100.390	100.365	5.5	100.891	100.891	100.851	5.875	99.333	99.287	99.247
5.625	100.791	100.678	100.655	5.625	101.011	101.011	100.976	6	99.873	99.826	99.784
5.75	100.956	100.934	100.934	5.75	101.196	101.195	101.195	6.125	100.364	100.303	100.257
5.875	101.407	101.338	101.338	5.875	101.429	101.423	101.423	6.25	100.615	100.544	100.485
6	101.731	101.636	101.600	6	101.758	101.747	101.747	6.375	101.137	101.072	101.014
6.125	101.986	101.889	101.855	6.125	102.112	102.096	102.096	6.5	101.596	101.533	101.474
6.25	102.195	102.102	102.055	6.25	102.123	102.102	102.102	6.625	102.058	101.993	101.931
6.375	102.616	102.522	102.476	6.375	102.315	102.288	102.288	6.75	102.189	102.129	102.072
6.5	102.886	102.790	102.746	6.5	102.693	102.661	102.661	6.875	102.692	102.628	102.567
6.625	103.089	102.992	102.949	6.625	102.779	102.742	102.742	7	103.040	102.977	102.917
6.75	103.233	103.141	103.084	6.75	103.152	103.110	103.069	7.125	103.311	103.248	103.188
6.875	103.661	103.568	103.513	6.875	103.393	103.345	103.308	7.25	103.608	103.493	103.377
7	103.724	103.677	103.644	7	103.729	103.676	103.643	7.375	104.027	103.908	103.789
7.125	103.884	103.838	103.804	7.125	103.425	103.379	103.345	7.5	103.980	103.806	103.733
7.25	103.770	103.693	103.626	7.25	103.414	103.337	103.270	7.625	104.239	104.061	103.982
7.375	104.237	104.160	104.093	7.375	103.770	103.693	103.626	7.75	103.514	103.500	103.446
								7.875	103.795	103.793	103.722

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	98.700	98.648	98.558	5	98.074	98.070	97.992	5	95.795	95.732	95.670
5.125	99.049	98.995	98.905	5.125	98.531	98.517	98.448	5.125	96.459	96.396	96.333
5.25	99.379	99.324	99.234	5.25	98.965	98.946	98.874	5.25	97.126	97.063	97.000
5.375	99.664	99.607	99.517	5.375	99.325	99.302	99.226	5.375	97.426	97.363	97.301
5.5	99.939	99.880	99.800	5.5	99.671	99.643	99.563	5.5	97.894	97.831	97.768
5.625	100.302	100.239	100.176	5.625	99.994	99.962	99.879	5.625	98.357	98.294	98.232
5.75	100.507	100.444	100.381	5.75	100.303	100.258	100.177	5.75	98.632	98.569	98.507
5.875	100.709	100.646	100.583	5.875	100.560	100.519	100.429	5.875	98.909	98.846	98.783
6	100.777	100.731	100.697	6	100.796	100.750	100.656	6	99.187	99.124	99.061
6.125	101.016	100.950	100.933	6.125	100.985	100.935	100.857	6.125	99.464	99.401	99.339
6.25	101.228	101.155	101.139	6.25	101.179	101.124	101.046	6.25	99.740	99.677	99.614
6.375	101.380	101.317	101.284	6.375	101.382	101.323	101.226	6.375	100.013	99.950	99.887
6.5	101.548	101.465	101.448	6.5	101.490	101.426	101.325	6.5	100.475	100.412	100.349
6.625	101.761	101.672	101.655	6.625	101.518	101.433	101.408	6.625	100.558	100.495	100.433
6.75	101.926	101.831	101.814	6.75	101.897	101.834	101.771	6.75	100.826	100.763	100.700
6.875	101.988	101.886	101.869	6.875	101.925	101.862	101.799	6.875	100.870	100.807	100.744
7	102.035	101.927	101.910	7	101.797	101.734	101.671	7	100.929	100.866	100.804
7.125	102.053	101.938	101.921	7.125	101.885	101.804	101.736	7.125	101.009	100.946	100.883
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	98.700	98.675	98.609	5	98.165	98.161	98.083	5	95.745	95.682	95.619
5.125	99.049	98.995	98.905	5.125	98.624	98.610	98.541	5.125	96.409	96.346	96.283
5.25	99.379	99.324	99.234	5.25	99.057	99.038	98.966	5.25	97.076	97.013	96.950
5.375	99.664	99.607	99.517	5.375	99.416	99.393	99.317	5.375	97.376	97.313	97.250
5.5	99.939	99.880	99.790	5.5	99.761	99.733	99.653	5.5	97.844	97.781	97.718
5.625	100.252	100.189	100.126	5.625	100.083	100.051	99.967	5.625	98.307	98.244	98.181
5.75	100.457	100.394	100.331	5.75	100.382	100.346	100.259	5.75	98.582	98.519	98.456
5.875	100.659	100.596	100.533	5.875	100.648	100.607	100.516	5.875	98.859	98.796	98.733
6	100.877	100.831	100.737	6	100.883	100.837	100.743	6	99.137	99.074	99.011
6.125	101.074	101.024	100.927	6.125	101.073	101.022	100.925	6.125	99.414	99.351	99.288
6.25	101.271	101.216	101.116	6.25	101.267	101.213	101.112	6.25	99.690	99.627	99.564
6.375	101.468	101.409	101.305	6.375	101.473	101.414	101.310	6.375	99.963	99.900	99.837
6.5	101.624	101.561	101.453	6.5	101.582	101.519	101.411	6.5	100.425	100.362	100.299
6.625	101.719	101.651	101.540	6.625	101.591	101.528	101.406	6.625	100.508	100.445	100.382
6.75	101.811	101.748	101.685	6.75	101.847	101.784	101.721	6.75	100.776	100.713	100.650
6.875	101.870	101.800	101.737	6.875	101.875	101.812	101.749	6.875	100.820	100.757	100.694
7	101.763	101.700	101.637	7	101.747	101.684	101.621	7	100.879	100.816	100.753
7.125	101.777	101.714	101.651	7.125	101.885	101.804	101.714	7.125	100.959	100.896	100.833

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 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	94.495	94.455	94.455	5.75	98.937	98.877	98.845	4.375	96.441	96.416	96.366
5.125	95.174	95.134	95.134	5.875	99.510	99.450	99.418	4.5	96.852	96.828	96.778
5.25	95.985	95.954	95.898	6	100.032	99.972	99.940	4.625	97.188	97.163	97.113
5.375	96.661	96.630	96.573	6.125	100.438	100.379	100.346	4.75	97.627	97.589	97.547
5.5	97.309	97.278	97.222	6.25	100.599	100.535	100.487	4.875	98.067	98.029	97.987
5.625	97.913	97.882	97.826	6.375	101.125	101.062	101.013	5	98.348	98.310	98.268
5.75	98.443	98.395	98.330	6.5	101.594	101.531	101.482	5.125	98.572	98.534	98.492
5.875	99.051	99.003	98.938	6.625	101.945	101.882	101.833	5.25	99.099	99.061	99.019
6	99.589	99.540	99.476	6.75	101.971	101.897	101.849	5.375	99.412	99.374	99.323
6.125	100.117	100.060	100.019	6.875	102.388	102.314	102.265	5.5	99.815	99.776	99.726
6.25	100.375	100.304	100.243	7	102.756	102.682	102.633	5.625	100.026	99.987	99.937
6.375	100.887	100.826	100.753	7.125	103.072	102.998	102.949	5.75	100.434	100.353	100.294
6.5	101.379	101.318	101.245	7.25	103.136	103.057	102.992	5.875	100.763	100.682	100.623
6.625	101.827	101.766	101.693	7.375	103.559	103.480	103.416	6	100.949	100.868	100.809
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.980	95.948	95.890								
4.75	96.497	96.444	96.385								
4.875	96.737	96.684	96.625								
5	97.059	97.005	96.947								
5.125	97.427	97.374	97.315								
5.25	97.754	97.701	97.642								
5.375	98.044	97.990	97.932								
5.5	98.292	98.238	98.180								
5.625	98.568	98.514	98.456								
5.75	98.737	98.684	98.617								
5.875	99.021	98.967	98.900								
6	99.507	99.454	99.387								

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	96.098	96.019	95.978	5.75	100.103	100.052	99.998	4.25	96.008	95.984	95.934
5.5	96.721	96.642	96.602	5.875	100.644	100.592	100.540	4.375	96.441	96.416	96.366
5.625	97.303	97.223	97.184	6	101.121	101.068	101.017	4.5	96.852	96.828	96.778
5.75	98.244	98.195	98.139	6.125	101.454	101.399	101.350	4.625	97.188	97.163	97.113
5.875	98.845	98.795	98.740	6.25	101.282	101.204	101.145	4.75	97.627	97.589	97.547
6	99.400	99.348	99.295	6.375	101.738	101.659	101.601	4.875	98.067	98.029	97.987
6.125	99.932	99.879	99.828	6.5	102.152	102.072	102.016	5	98.348	98.310	98.268
6.25	100.245	100.169	100.107	6.625	102.503	102.422	102.367	5.125	98.572	98.534	98.492
6.375	100.748	100.672	100.611	6.75	102.083	102.012	101.947	5.25	99.099	99.061	99.019
6.5	101.222	101.144	101.085	6.875	102.501	102.429	102.365	5.375	99.412	99.374	99.323
6.625	101.639	101.602	101.555	7	102.881	102.808	102.745	5.5	99.815	99.776	99.726
6.75	101.886	101.817	101.749	7.125	103.230	103.156	103.095	5.625	100.026	99.987	99.937
6.875	102.342	102.284	102.240	7.25	103.588	103.537	103.466	5.75	100.434	100.353	100.294
7	102.754	102.694	102.650	7.375	104.018	103.967	103.898	5.875	100.763	100.682	100.623
7.125	103.161	103.100	103.056	7.5	104.354	104.301	104.233	6	100.949	100.868	100.809
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.980	95.948	95.890								
4.75	97.576	97.514	97.495								
4.875	97.921	97.858	97.840								
5	98.270	98.205	98.189								
5.125	98.891	98.784	98.754								
5.25	99.234	99.125	99.097								
5.375	99.568	99.458	99.431								
5.5	99.851	99.739	99.714								
5.625	100.171	100.059	100.035								
5.75	100.503	100.410	100.371								
5.875	100.829	100.735	100.697								
6	101.140	101.045	101.009								

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	95.708	95.682	95.573
5.25	96.427	96.392	96.301
5.375	97.035	96.996	96.901
5.5	97.630	97.587	97.488
5.625	98.224	98.181	98.083
5.75	98.795	98.743	98.670
5.875	99.341	99.284	99.214
6	99.874	99.813	99.736
6.125	100.404	100.342	100.262
6.25	100.641	100.570	100.508
6.375	101.167	101.101	101.044
6.5	101.664	101.594	101.533
6.625	102.137	102.058	101.989
6.75	102.101	102.013	101.963
6.875	102.594	102.509	102.460
7	103.012	102.924	102.873
7.125	103.391	103.294	103.235
7.25	103.496	103.389	103.362
7.375	103.931	103.826	103.795

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	95.615	96.240	96.149	4.75	95.615	96.240	96.149	5	97.024	97.093	97.002
4.875	96.325	96.484	96.393	4.875	96.325	96.484	96.393	5.125	97.714	97.670	97.654
5	97.024	97.093	97.002	5	97.024	97.093	97.002	5.25	98.392	98.822	98.731
5.125	97.714	97.670	97.654	5.125	97.714	97.670	97.654	5.375	98.817	99.047	98.956
5.25	98.393	98.822	98.731	5.25	98.392	98.822	98.731	5.5	99.505	99.522	99.431
5.375	99.077	99.047	98.956	5.375	98.817	99.047	98.956	5.625	100.155	100.096	100.064
5.5	99.532	99.522	99.431	5.5	99.505	99.522	99.431	5.75	100.660	100.672	100.569
5.625	100.155	100.096	100.064	5.625	100.155	100.096	100.064	5.875	100.781	100.847	100.735
5.75	100.660	100.672	100.569	5.75	100.660	100.672	100.569	6	101.331	101.353	101.241
5.875	100.819	100.847	100.735	5.875	100.781	100.847	100.735	6.125	101.692	101.710	101.634
6	101.331	101.353	101.241	6	101.331	101.353	101.241	6.25	102.093	102.162	102.043
6.125	101.816	101.727	101.634	6.125	101.692	101.710	101.634	6.375	102.035	102.074	101.955
6.25	102.093	102.162	102.043	6.25	102.093	102.162	102.043	6.5	102.630	102.643	102.524
6.375	102.117	102.074	101.981	6.375	102.035	102.074	101.955	6.625	103.137	103.050	102.972
6.5	102.630	102.643	102.524	6.5	102.630	102.643	102.524	6.75	103.417	103.336	103.252
6.625	103.137	103.057	102.990	6.625	103.137	103.050	102.972	6.875	103.204	103.230	103.103
6.75	103.417	103.336	103.252	6.75	103.417	103.336	103.252	7	103.717	103.824	103.697
6.875	103.359	103.262	103.129	6.875	103.204	103.230	103.103	7.125	104.166	104.180	104.053
7	103.827	103.824	103.697	7	103.717	103.824	103.697	7.25	104.496	104.409	104.331
7.125	104.255	104.180	104.053	7.125	104.166	104.180	104.053	7.375	103.627	103.556	103.485
7.25	104.496	104.409	104.331	7.25	104.496	104.409	104.331	7.5	104.024	103.953	103.882
7.375	103.891	103.814	103.730	7.375	103.627	103.556	103.485	7.625	104.371	104.298	104.236
7.5	104.362	104.285	104.201	7.5	104.024	103.953	103.882	7.75	104.768	104.695	104.633
								7.875	103.499	103.421	103.610
								8	103.889	103.811	104.000
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	97.089	97.081	97.064	4.25	96.676	96.684	96.763	4.75	94.803	94.833	94.755
4.375	97.559	97.551	97.534	4.375	97.250	97.259	97.338	4.875	95.541	95.571	95.494
4.5	98.031	98.023	98.006	4.5	97.821	97.829	97.909	5	96.274	96.305	96.227
4.625	98.504	98.496	98.479	4.625	98.385	98.394	98.473	5.125	96.842	96.872	96.795
4.75	98.748	99.163	98.946	4.75	98.693	99.163	98.946	5.25	97.600	97.747	97.624
4.875	99.221	99.397	99.180	4.875	98.927	99.397	99.180	5.375	98.214	98.148	98.039
5	99.693	99.720	99.631	5	99.421	99.720	99.503	5.5	98.861	98.873	98.782
5.125	100.155	100.118	100.093	5.125	99.948	99.939	99.995	5.625	99.311	99.323	99.233
5.25	100.172	100.619	100.404	5.25	100.172	100.619	100.404	5.75	99.815	99.910	99.766
5.375	100.510	100.741	100.527	5.375	100.272	100.741	100.527	5.875	100.214	100.125	100.034
5.5	100.962	101.060	100.925	5.5	100.655	101.060	100.846	6	100.718	100.712	100.676
5.625	101.418	101.398	101.381	5.625	101.112	101.243	101.133	6.125	101.221	101.132	101.079
5.75	101.443	101.689	101.426	5.75	101.443	101.689	101.426	6.25	101.481	101.296	101.112
5.875	101.829	101.799	101.782	5.875	101.289	101.358	101.253	6.375	101.614	101.525	101.439
6	102.284	102.254	102.237	6	101.730	101.702	101.694	6.5	102.150	102.062	101.975
								6.625	102.653	102.564	102.478
								6.75	102.185	102.121	102.057
								6.875	102.156	102.058	101.916
								7	102.564	102.464	102.328
								7.125	102.962	102.861	102.726
								7.25	102.606	102.519	102.441
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	97.463	97.747	97.624	5	96.274	96.305	96.227	4.5	95.176	95.184	95.039
5.375	98.102	98.114	98.023	5.125	96.842	96.872	96.795	4.625	95.728	95.736	95.591
5.5	98.861	98.873	98.782	5.25	97.463	97.747	97.624	4.75	95.529	95.525	95.533
5.625	99.311	99.323	99.233	5.375	98.102	98.114	98.023	4.875	96.035	96.031	96.039
5.75	99.815	99.910	99.766	5.5	98.861	98.873	98.782	5	96.491	96.487	96.495
5.875	100.203	100.020	99.984	5.625	99.311	99.323	99.233	5.125	96.947	96.943	96.951
6	100.718	100.712	100.676	5.75	99.865	99.910	99.774	5.25	96.981	96.960	96.944
6.125	101.120	101.115	101.079	5.875	100.025	100.020	99.984	5.375	97.486	97.466	97.449
6.25	101.481	101.296	101.112	6	100.718	100.712	100.676	5.5	97.942	97.922	97.905
6.375	101.310	101.239	101.168	6.125	101.120	101.115	101.079	5.625	98.398	98.378	98.361
6.5	101.909	101.838	101.767	6.25	101.191	101.129	101.040	5.75	98.304	98.273	98.257
6.625	102.204	102.133	102.062	6.375	101.114	101.148	100.998	5.875	98.809	98.779	98.762
6.75	102.185	102.121	102.057	6.5	101.690	101.666	101.611	6	99.264	99.234	99.217
6.875	102.156	102.058	101.916	6.625	102.052	102.028	101.973	6.125	99.709	99.679	99.662

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	98.392	98.822	98.731	5.25	98.392	98.822	98.731	5.25	98.392	98.822	98.731
5.375	98.817	99.047	98.956	5.375	98.817	99.047	98.956	5.375	98.817	99.047	98.956
5.5	99.505	99.522	99.431	5.5	99.505	99.522	99.431	5.5	99.505	99.522	99.431
5.625	100.155	100.096	100.064	5.625	100.155	100.096	100.064	5.625	100.155	100.096	100.064
5.75	100.660	100.672	100.569	5.75	100.660	100.672	100.569	5.75	100.660	100.672	100.569
5.875	100.781	100.847	100.735	5.875	100.781	100.847	100.735	5.875	100.781	100.847	100.735
6	101.331	101.353	101.241	6	101.331	101.353	101.241	6	101.331	101.353	101.241
6.125	101.692	101.710	101.634	6.125	101.692	101.710	101.634	6.125	101.692	101.710	101.634
6.25	102.093	102.162	102.043	6.25	102.093	102.162	102.043	6.25	102.093	102.162	102.043
6.375	102.035	102.074	101.955	6.375	102.035	102.074	101.955	6.375	102.035	102.074	101.955
6.5	102.630	102.643	102.524	6.5	102.630	102.643	102.524	6.5	102.630	102.643	102.524
6.625	103.137	103.050	102.972	6.625	103.137	103.050	102.972	6.625	103.137	103.050	102.972
6.75	103.417	103.336	103.252	6.75	103.417	103.336	103.252	6.75	103.417	103.336	103.252
6.875	103.204	103.230	103.103	6.875	103.204	103.230	103.103	6.875	103.204	103.230	103.103
7	103.717	103.824	103.697	7	103.717	103.824	103.697	7	103.717	103.824	103.697
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	97.821	97.829	97.909	4.25	96.676	96.684	96.763	5.25	97.463	97.747	97.624
4.625	98.385	98.394	98.473	4.375	97.250	97.259	97.338	5.375	98.102	98.114	98.023
4.75	98.693	99.163	98.946	4.5	97.821	97.829	97.909	5.5	98.861	98.873	98.782
4.875	98.927	99.397	99.180	4.625	98.385	98.394	98.473	5.625	99.311	99.323	99.233
5	99.421	99.720	99.503	4.75	98.600	98.554	98.538	5.75	99.815	99.910	99.766
5.125	99.948	99.939	99.995	4.875	98.875	98.866	98.922	5.875	100.203	100.020	99.984
5.25	100.172	100.619	100.404	5	99.421	99.411	99.468	6	100.718	100.712	100.676
5.375	100.272	100.741	100.527	5.125	99.948	99.939	99.995	6.125	101.120	101.115	101.079
5.5	100.655	101.060	100.846	5.25	100.172	100.113	100.096	6.25	101.481	101.296	101.112
5.625	101.112	101.243	101.133	5.375	100.167	100.139	100.188	6.375	101.310	101.239	101.168
5.75	101.443	101.689	101.426	5.5	100.655	100.627	100.675	6.5	101.909	101.838	101.767
5.875	101.289	101.358	101.253	5.625	101.112	101.085	101.133	6.625	102.204	102.133	102.062
6	101.730	101.702	101.694	5.75	101.443	101.383	101.349	6.75	102.185	102.121	102.057
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	97.463	97.747	97.624	5.25	97.463	97.747	97.624	4.5	95.176	95.184	95.039
5.375	98.102	98.114	98.023	5.375	98.102	98.114	98.023	4.625	95.728	95.736	95.591
5.5	98.861	98.873	98.782	5.5	98.861	98.873	98.782	4.75	94.175	94.129	94.113
5.625	99.311	99.323	99.233	5.625	99.311	99.323	99.233	4.875	94.633	94.623	94.379
5.75	99.815	99.910	99.766	5.75	99.865	99.910	99.774	5	95.144	95.134	94.890
5.875	100.203	100.020	99.984	5.875	100.025	100.020	99.984	5.125	95.615	95.605	95.361
6	100.718	100.712	100.676	6	100.718	100.712	100.676	5.25	96.368	96.340	96.311
6.125	101.120	101.115	101.079	6.125	101.120	101.115	101.079	5.375	96.435	96.407	96.378
6.25	101.481	101.296	101.112	6.25	101.130	101.057	100.995	5.5	96.831	96.803	96.775
6.375	101.310	101.239	101.168	6.375	101.043	101.148	100.998	5.625	97.240	97.211	97.183
6.5	101.909	101.838	101.767	6.5	101.690	101.666	101.611	5.75	98.264	98.200	98.137
6.625	102.204	102.133	102.062	6.625	102.052	102.028	101.973	5.875	98.500	98.436	98.372
6.75	102.185	102.121	102.057	6.75	101.910	101.823	101.745	6	98.837	98.773	98.710
6.875	102.156	102.058	101.916	6.875	101.923	101.881	101.780	6.125	99.135	99.071	99.007

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	97.739	97.695	97.679	5.125	97.739	97.695	97.679	4.75	95.640	96.078	95.987
5.25	98.417	98.584	98.493	5.25	98.417	98.584	98.493	4.875	96.350	96.515	96.424
5.375	98.853	98.965	98.874	5.375	98.842	98.965	98.874	5	97.049	97.005	96.989
5.5	99.530	99.472	99.439	5.5	99.530	99.472	99.439	5.125	97.739	97.695	97.679
5.625	100.180	100.121	100.089	5.625	100.180	100.121	100.089	5.25	98.417	98.584	98.493
5.75	100.685	100.626	100.594	5.75	100.685	100.626	100.594	5.375	98.842	98.965	98.874
5.875	100.806	100.621	100.545	5.875	100.806	100.621	100.545	5.5	99.530	99.472	99.439
6	101.356	101.171	101.164	6	101.356	101.171	101.164	5.625	100.180	100.121	100.089
6.125	101.717	101.608	101.551	6.125	101.717	101.608	101.551	5.75	100.685	100.626	100.594
6.25	102.118	101.934	101.845	6.25	102.118	101.934	101.845	5.875	100.806	100.621	100.545
6.375	102.028	101.957	101.886	6.375	102.028	101.957	101.886	6	101.356	101.171	101.164
6.5	102.587	102.516	102.445	6.5	102.587	102.516	102.445	6.125	101.717	101.608	101.551
6.625	102.991	102.920	102.849	6.625	102.991	102.920	102.849	6.25	102.118	101.934	101.845
6.75	103.352	103.288	103.225	6.75	103.352	103.288	103.225	6.375	102.028	101.957	101.886
6.875	103.229	103.165	103.101	6.875	103.229	103.165	103.101	6.5	102.587	102.516	102.445
7	103.742	103.678	103.614	7	103.742	103.678	103.614	6.625	102.991	102.920	102.849
7.125	104.191	104.127	104.063	7.125	104.191	104.127	104.063	6.75	103.352	103.288	103.225
7.25	104.414	104.327	104.249	7.25	104.414	104.327	104.249	6.875	103.229	103.165	103.101
7.375	103.765	103.708	103.630	7.375	103.652	103.581	103.510	7	103.742	103.678	103.614
7.5	104.049	103.978	103.907	7.5	104.049	103.978	103.907	7.125	104.191	104.127	104.063
7.625	104.396	104.323	104.261	7.625	104.396	104.323	104.261	7.25	104.414	104.327	104.249
7.75	104.793	104.720	104.658	7.75	104.793	104.720	104.658	7.375	103.652	103.581	103.510
7.875	104.358	104.294	104.234	7.875	103.269	103.151	103.380	7.5	104.049	103.978	103.907
8	104.539	104.475	104.415	8	103.581	103.463	103.692	7.625	104.396	104.323	104.261
8.125	104.769	104.706	104.646	8.125	103.870	103.752	103.981	7.75	104.793	104.720	104.658
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	97.114	97.106	97.089	4.25	96.752	96.761	96.840	4.875	95.512	95.502	95.464
4.375	97.584	97.576	97.559	4.375	97.270	97.279	97.358	5	96.235	96.225	96.187
4.5	98.056	98.048	98.031	4.5	97.772	97.781	97.860	5.125	96.692	96.683	96.645
4.625	98.529	98.521	98.504	4.625	98.253	98.262	98.341	5.25	97.474	97.740	97.649
4.75	98.773	99.219	99.002	4.75	98.625	98.579	98.563	5.375	98.120	98.092	98.041
4.875	99.246	99.422	99.205	4.875	98.822	98.812	98.868	5.5	98.799	98.771	98.720
5	99.718	99.681	99.656	5	99.264	99.254	99.311	5.625	99.255	99.196	99.164
5.125	100.180	100.143	100.118	5.125	99.673	99.663	99.720	5.75	99.840	99.872	99.760
5.25	100.197	100.519	100.304	5.25	100.197	100.138	100.121	5.875	100.228	100.044	99.940
5.375	100.535	100.673	100.469	5.375	100.026	99.998	100.047	6	100.698	100.554	100.559
5.5	100.976	100.952	100.910	5.5	100.394	100.363	100.412	6.125	100.950	100.816	100.776
5.625	101.403	101.379	101.337	5.625	100.933	100.873	100.840	6.25	101.506	101.321	101.137
5.75	101.468	101.433	101.374	5.75	101.468	101.408	101.374	6.375	101.335	101.264	101.193
5.875	101.731	101.665	101.623	5.875	101.108	101.062	101.072	6.5	101.934	101.863	101.792
6	102.122	102.055	102.014	6	101.612	101.509	101.476	6.625	102.229	102.158	102.087
								6.75	102.210	102.146	102.082
								6.875	101.916	101.852	101.788
								7	102.429	102.366	102.302
								7.125	102.879	102.815	102.751
								7.25	102.631	102.544	102.466
								7.375	101.402	101.330	101.268
								7.5	101.929	101.857	101.795
								7.625	102.439	102.367	102.305
								7.75	102.787	102.714	102.652
								7.875	99.817	99.699	99.778
								8	100.129	100.011	100.091
								8.125	100.418	100.300	100.379
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	101.934	101.863	101.792	6.125	100.817	100.816	100.776	4.5	95.084	95.093	94.947
6.625	102.229	102.158	102.087	6.25	101.155	101.082	101.020	4.625	95.509	95.517	95.372
6.75	102.210	102.146	102.082	6.375	100.960	100.897	100.881	4.75	94.200	94.154	94.138
6.875	101.916	101.852	101.788	6.5	101.478	101.414	101.399	4.875	94.523	94.513	94.270
7	102.429	102.366	102.302	6.625	101.719	101.655	101.640	5	94.888	94.879	94.635
7.125	102.879	102.815	102.751	6.75	101.935	101.848	101.770	5.125	95.223	95.195	95.146
7.25	102.631	102.544	102.466	6.875	101.713	101.631	101.570	5.25	96.393	96.365	96.336
7.375	101.402	101.330	101.268	7	102.134	102.052	101.991	5.375	96.460	96.432	96.403
7.5	101.929	101.857	101.795	7.125	102.206	102.119	102.041	5.5	96.856	96.828	96.800
7.625	102.439	102.367	102.305	7.25	102.681	102.594	102.516	5.625	97.265	97.236	97.208
7.75	102.787	102.714	102.652	7.375	101.452	101.380	101.318	5.75	98.289	98.225	98.162
7.875	99.817	99.699	99.778	7.5	101.979	101.907	101.845	5.875	98.525	98.461	98.397
8	100.129	100.011	100.091	7.625	102.489	102.417	102.355	6	98.862	98.798	98.735
8.125	100.418	100.300	100.379	7.75	99.519	99.401	99.480	6.125	99.160	99.096	99.032

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	102.028	101.957	101.886	6.375	102.028	101.957	101.886	6	101.356	101.204	101.164
6.5	102.587	102.516	102.445	6.5	102.587	102.516	102.445	6.125	101.717	101.608	101.601
6.625	102.991	102.920	102.849	6.625	102.991	102.920	102.849	6.25	102.118	101.934	101.845
6.75	103.352	103.288	103.225	6.75	103.352	103.288	103.225	6.375	102.028	101.957	101.886
6.875	103.229	103.165	103.101	6.875	103.229	103.165	103.101	6.5	102.587	102.516	102.445
7	103.742	103.678	103.614	7	103.742	103.678	103.614	6.625	102.991	102.920	102.849
7.125	104.191	104.127	104.063	7.125	104.191	104.127	104.063	6.75	103.352	103.288	103.225
7.25	104.414	104.327	104.249	7.25	104.414	104.327	104.249	6.875	103.229	103.165	103.101
7.375	103.765	103.708	103.630	7.375	103.652	103.581	103.510	7	103.742	103.678	103.614
7.5	104.049	103.978	103.907	7.5	104.049	103.978	103.907	7.125	104.191	104.127	104.063
7.625	104.396	104.323	104.261	7.625	104.396	104.323	104.261	7.25	104.414	104.327	104.249
7.75	104.793	104.720	104.658	7.75	104.793	104.720	104.658	7.375	103.652	103.581	103.510
7.875	104.358	104.294	104.234	7.875	103.319	103.201	103.430	7.5	104.049	103.978	103.907
8	104.539	104.475	104.415	8	103.631	103.513	103.742	7.625	104.396	104.323	104.261
8.125	104.769	104.706	104.646	8.125	103.920	103.802	104.031	7.75	104.793	104.720	104.658
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	98.056	98.048	98.031	4.5	97.772	97.781	97.860	6.625	102.229	102.158	102.087
4.625	98.529	98.521	98.504	4.625	98.253	98.262	98.341	6.75	102.210	102.146	102.082
4.75	98.773	99.219	99.002	4.75	98.625	98.579	98.563	6.875	101.916	101.852	101.788
4.875	99.246	99.422	99.205	4.875	98.822	98.812	98.868	7	102.429	102.366	102.302
5	99.718	99.681	99.656	5	99.264	99.254	99.311	7.125	102.879	102.815	102.751
5.125	100.180	100.143	100.118	5.125	99.673	99.663	99.720	7.25	102.631	102.544	102.466
5.25	100.197	100.519	100.304	5.25	100.197	100.138	100.121	7.375	102.603	102.546	102.468
5.375	100.535	100.673	100.469	5.375	100.026	99.998	100.047	7.5	102.576	102.519	102.441
5.5	100.976	100.952	100.910	5.5	100.394	100.363	100.412	7.625	102.704	102.647	102.569
5.625	101.403	101.379	101.337	5.625	100.933	100.873	100.840	7.75	102.787	102.714	102.652
5.75	101.468	101.433	101.374	5.75	101.468	101.408	101.374	7.875	101.883	101.819	101.759
5.875	101.731	101.665	101.623	5.875	101.108	101.062	101.072	8	101.814	101.750	101.690
6	102.122	102.055	102.014	6	101.612	101.509	101.476	8.125	102.044	101.981	101.921
6.125	102.518	102.452	102.410	6.125	102.135	102.032	101.999				
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	101.934	101.863	101.792	6.125	100.817	100.816	100.776	4.5	95.084	95.093	94.947
6.625	102.229	102.158	102.087	6.25	101.155	101.082	101.020	4.625	95.509	95.517	95.372
6.75	102.210	102.146	102.082	6.375	100.960	100.897	100.881	4.75	94.200	94.154	94.138
6.875	101.916	101.852	101.788	6.5	101.478	101.414	101.399	4.875	94.523	94.513	94.270
7	102.429	102.366	102.302	6.625	101.719	101.655	101.640	5	94.888	94.879	94.635
7.125	102.879	102.815	102.751	6.75	101.935	101.848	101.770	5.125	95.223	95.195	95.146
7.25	102.631	102.544	102.466	6.875	101.713	101.631	101.570	5.25	96.393	96.365	96.336
7.375	101.402	101.330	101.268	7	102.134	102.052	101.991	5.375	96.460	96.432	96.403
7.5	101.929	101.857	101.795	7.125	102.206	102.119	102.041	5.5	96.856	96.828	96.800
7.625	102.439	102.367	102.305	7.25	102.681	102.594	102.516	5.625	97.265	97.236	97.208
7.75	102.787	102.714	102.652	7.375	101.452	101.380	101.318	5.75	98.289	98.225	98.162
7.875	99.817	99.699	99.778	7.5	101.979	101.907	101.845	5.875	98.525	98.461	98.397
8	100.129	100.011	100.091	7.625	102.489	102.417	102.355	6	98.862	98.798	98.735
8.125	100.418	100.300	100.379	7.75	99.519	99.401	99.480	6.125	99.160	99.096	99.032

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	99.500	99.321	99.021	6.75	98.000	97.821	97.521
6.875	99.785	99.551	99.251	6.875	98.285	98.051	97.751
7	100.259	100.025	99.725	7	98.759	98.525	98.225
7.125	100.695	100.461	100.161	7.125	99.195	98.961	98.661
7.25	101.101	100.867	100.567	7.25	99.601	99.367	99.067
7.375	101.410	101.120	100.820	7.375	99.910	99.620	99.320
7.5	101.844	101.554	101.254	7.5	100.344	100.054	99.754
7.625	102.240	101.950	101.650	7.625	100.740	100.450	100.150
7.75	102.626	102.336	102.036	7.75	101.126	100.836	100.536
7.875	102.219	101.875	101.575	7.875	100.719	100.375	100.075
8	102.623	102.279	101.979	8	101.123	100.779	100.479
8.125	102.969	102.625	102.325	8.125	101.469	101.125	100.825
8.25	103.315	102.971	102.671	8.25	101.815	101.471	101.171
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.500	97.321	97.021	6.75	96.000	95.821	95.521
6.875	97.785	97.551	97.251	6.875	96.285	96.051	95.751
7	98.259	98.025	97.725	7	96.759	96.525	96.225
7.125	98.695	98.461	98.161	7.125	97.195	96.961	96.661
7.25	99.101	98.867	98.567	7.25	97.601	97.367	97.067
7.375	99.410	99.120	98.820	7.375	97.910	97.620	97.320
7.5	99.844	99.554	99.254	7.5	98.344	98.054	97.754
7.625	100.240	99.950	99.650	7.625	98.740	98.450	98.150
7.75	100.626	100.336	100.036	7.75	99.126	98.836	98.536
7.875	100.219	99.875	99.575	7.875	98.719	98.375	98.075
8	100.623	100.279	99.979	8	99.123	98.779	98.479
8.125	100.969	100.625	100.325	8.125	99.469	99.125	98.825
8.25	101.315	100.971	100.671	8.25	99.815	99.471	99.171
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.750	98.571	98.271	6.75	96.750	96.571	96.271
6.875	99.035	98.801	98.501	6.875	97.035	96.801	96.501
7	99.509	99.275	98.975	7	97.509	97.275	96.975
7.125	99.945	99.711	99.411	7.125	97.945	97.711	97.411
7.25	100.351	100.117	99.817	7.25	98.351	98.117	97.817
7.375	100.660	100.370	100.070	7.375	98.660	98.370	98.070
7.5	101.094	100.804	100.504	7.5	99.094	98.804	98.504
7.625	101.490	101.200	100.900	7.625	99.490	99.200	98.900
7.75	101.876	101.586	101.286	7.75	99.876	99.586	99.286
7.875	101.469	101.125	100.825	7.875	99.469	99.125	98.825
8	101.873	101.529	101.229	8	99.873	99.529	99.229
8.125	102.219	101.875	101.575	8.125	100.219	99.875	99.575
8.25	102.565	102.221	101.921	8.25	100.565	100.221	99.921

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.