



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	93.267	93.245	93.218	4.75	93.118	92.958	92.948	5.125	97.515	97.422	97.397
4.875	94.311	94.219	94.201	4.875	94.311	94.219	94.201	5.25	98.207	98.110	98.081
5	95.003	94.906	94.884	5	95.003	94.906	94.884	5.375	98.738	98.637	98.604
5.125	95.552	95.455	95.433	5.125	95.552	95.455	95.433	5.5	99.251	99.146	99.111
5.25	96.420	96.373	96.342	5.25	96.324	96.227	96.198	5.625	99.692	99.587	99.552
5.375	97.095	97.048	97.017	5.375	96.929	96.827	96.795	5.75	100.280	100.229	100.169
5.5	97.773	97.726	97.695	5.5	97.521	97.415	97.379	5.875	100.821	100.769	100.709
5.625	98.342	98.294	98.264	5.625	98.113	98.008	97.991	6	101.298	101.244	101.185
5.75	98.812	98.762	98.729	5.75	98.659	98.600	98.557	6.125	101.632	101.577	101.518
5.875	99.389	99.339	99.306	5.875	99.202	99.139	99.100	6.25	101.441	101.364	101.298
6	99.929	99.879	99.846	6	99.732	99.664	99.619	6.375	101.925	101.857	101.830
6.125	100.405	100.355	100.323	6.125	100.281	100.208	100.176	6.5	102.464	102.400	102.368
6.25	100.685	100.622	100.578	6.25	100.574	100.490	100.433	6.625	102.703	102.644	102.607
6.375	101.220	101.156	101.112	6.375	101.097	101.019	100.966	6.75	102.179	102.108	102.036
6.5	101.685	101.621	101.577	6.5	101.591	101.507	101.452	6.875	102.739	102.689	102.642
6.625	102.152	102.088	102.044	6.625	102.057	101.965	101.901	7	103.055	103.010	102.957
6.75	102.217	102.150	102.104	6.75	102.096	102.007	101.961	7.125	103.597	103.557	103.500
6.875	102.722	102.655	102.609	6.875	102.536	102.477	102.410	7.25	103.661	103.595	103.532
7	103.064	102.998	102.951	7	102.950	102.889	102.819	7.375	104.029	104.018	103.959
7.125	103.353	103.286	103.240	7.125	103.323	103.259	103.201	7.5	104.451	104.439	104.381
7.25	103.810	103.705	103.627	7.25	103.578	103.511	103.448	7.625	104.982	104.915	104.856
7.375	104.243	104.138	104.060	7.375	104.090	104.006	103.925	7.75	105.407	105.406	105.327
7.5	104.649	104.544	104.466	7.5	104.473	104.389	104.308	7.875	105.771	105.770	105.690
7.625	105.040	104.935	104.857	7.625	104.886	104.873	104.815	8	105.266	105.266	105.161
7.75	105.281	105.266	105.209	7.75	105.281	105.266	105.209				
7.875	105.618	105.617	105.536	7.875	105.618	105.617	105.536				
8	105.718	105.688	105.593	8	105.718	105.688	105.593				
8.125	105.948	105.855	105.806	8.125	105.948	105.855	105.806				
8.25	106.265	106.106	106.001	8.25	106.265	106.106	106.001				
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	98.155	98.155	98.155	4.625	98.717	98.717	98.717	5	94.137	94.044	94.022
4.75	98.240	98.218	98.167	4.75	98.733	98.733	98.682	5.125	94.742	94.647	94.624
4.875	98.778	98.778	98.732	4.875	99.287	99.287	99.240	5.25	96.426	96.374	96.338
5	99.137	99.073	99.049	5	99.372	99.372	99.330	5.375	97.101	97.048	97.012
5.125	99.521	99.457	99.433	5.125	99.659	99.640	99.603	5.5	97.780	97.727	97.692
5.25	99.849	99.740	99.704	5.25	100.084	100.084	100.019	5.625	98.351	98.299	98.263
5.375	100.334	100.224	100.189	5.375	100.606	100.606	100.546	5.75	98.832	98.782	98.749
5.5	100.712	100.600	100.565	5.5	100.907	100.907	100.852	5.875	99.405	99.354	99.320
5.625	101.002	100.889	100.855	5.625	101.029	101.029	100.978	6	99.942	99.889	99.852
5.75	101.129	101.035	100.990	5.75	101.212	101.211	101.149	6.125	100.415	100.360	100.322
5.875	101.584	101.489	101.444	5.875	101.449	101.443	101.386	6.25	100.703	100.638	100.593
6	101.909	101.814	101.769	6	101.769	101.758	101.705	6.375	101.231	101.163	101.115
6.125	102.164	102.067	102.023	6.125	102.123	102.107	102.058	6.5	101.692	101.622	101.572
6.25	102.308	102.215	102.161	6.25	102.107	102.086	102.026	6.625	102.154	102.081	102.028
6.375	102.729	102.635	102.581	6.375	102.300	102.273	102.218	6.75	102.233	102.165	102.117
6.5	103.000	102.904	102.851	6.5	102.642	102.610	102.559	6.875	102.731	102.659	102.606
6.625	103.204	103.108	103.055	6.625	102.861	102.764	102.711	7	103.074	103.003	102.951
6.75	103.329	103.237	103.173	6.75	103.093	103.051	103.041	7.125	103.343	103.272	103.220
6.875	103.757	103.664	103.600	6.875	103.329	103.281	103.275	7.25	103.689	103.559	103.455
7	103.686	103.639	103.605	7	103.662	103.610	103.608	7.375	104.103	103.969	103.862
7.125	103.847	103.800	103.766	7.125	103.391	103.343	103.310	7.5	103.993	103.919	103.846
7.25	103.732	103.654	103.587	7.25	103.377	103.299	103.232	7.625	104.238	104.160	104.081
7.375	104.198	104.120	104.053	7.375	103.733	103.655	103.588	7.75	103.543	103.529	103.472
								7.875	103.826	103.825	103.744

Conventional Fixed 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

[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

[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	98.672	98.613	98.522	5	98.035	97.975	97.889	5	95.725	95.662	95.600
5.125	99.021	98.960	98.869	5.125	98.469	98.411	98.346	5.125	96.388	96.325	96.262
5.25	99.357	99.295	99.205	5.25	98.898	98.840	98.771	5.25	97.054	96.991	96.928
5.375	99.657	99.594	99.503	5.375	99.299	99.236	99.145	5.375	97.354	97.291	97.229
5.5	99.947	99.883	99.792	5.5	99.651	99.586	99.495	5.5	97.816	97.753	97.690
5.625	100.224	100.161	100.098	5.625	99.900	99.833	99.755	5.625	98.279	98.216	98.154
5.75	100.430	100.367	100.304	5.75	100.219	100.156	100.093	5.75	98.552	98.489	98.427
5.875	100.631	100.568	100.505	5.875	100.442	100.398	100.364	5.875	98.830	98.767	98.704
6	100.740	100.680	100.662	6	100.699	100.646	100.616	6	99.107	99.044	98.982
6.125	100.980	100.914	100.897	6.125	100.908	100.848	100.820	6.125	99.385	99.322	99.259
6.25	101.192	101.120	101.103	6.25	101.102	101.047	101.007	6.25	99.659	99.596	99.534
6.375	101.342	101.264	101.247	6.375	101.305	101.246	101.157	6.375	99.931	99.868	99.806
6.5	101.512	101.428	101.412	6.5	101.413	101.349	101.286	6.5	100.393	100.330	100.268
6.625	101.724	101.635	101.618	6.625	101.479	101.388	101.370	6.625	100.476	100.413	100.351
6.75	101.889	101.793	101.777	6.75	101.811	101.748	101.685	6.75	100.742	100.679	100.617
6.875	101.950	101.848	101.831	6.875	101.830	101.767	101.704	6.875	100.777	100.714	100.651
7	101.996	101.889	101.872	7	101.710	101.647	101.584	7	100.844	100.781	100.718
7.125	102.013	101.900	101.882	7.125	101.854	101.771	101.680	7.125	100.927	100.864	100.802
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	98.672	98.613	98.522	5	98.059	98.056	97.981	5	95.675	95.612	95.549
5.125	99.021	98.960	98.869	5.125	98.519	98.505	98.439	5.125	96.338	96.275	96.212
5.25	99.357	99.295	99.205	5.25	98.950	98.932	98.863	5.25	97.004	96.941	96.878
5.375	99.657	99.594	99.503	5.375	99.309	99.286	99.213	5.375	97.304	97.241	97.178
5.5	99.947	99.883	99.792	5.5	99.651	99.618	99.542	5.5	97.766	97.703	97.640
5.625	100.197	100.130	100.048	5.625	99.949	99.918	99.838	5.625	98.229	98.166	98.103
5.75	100.405	100.337	100.254	5.75	100.245	100.208	100.125	5.75	98.502	98.439	98.376
5.875	100.581	100.530	100.455	5.875	100.527	100.486	100.400	5.875	98.780	98.717	98.654
6	100.823	100.778	100.688	6	100.779	100.734	100.644	6	99.057	98.994	98.931
6.125	101.020	100.970	100.877	6.125	100.986	100.936	100.843	6.125	99.335	99.272	99.209
6.25	101.217	101.163	101.066	6.25	101.191	101.137	101.040	6.25	99.609	99.546	99.483
6.375	101.414	101.355	101.255	6.375	101.397	101.338	101.237	6.375	99.881	99.818	99.755
6.5	101.570	101.507	101.403	6.5	101.506	101.443	101.339	6.5	100.343	100.280	100.217
6.625	101.665	101.597	101.490	6.625	101.514	101.451	101.333	6.625	100.426	100.363	100.300
6.75	101.749	101.676	101.606	6.75	101.761	101.698	101.635	6.75	100.692	100.629	100.566
6.875	101.816	101.739	101.658	6.875	101.780	101.717	101.654	6.875	100.727	100.664	100.601
7	101.708	101.626	101.557	7	101.697	101.616	101.534	7	100.794	100.731	100.668
7.125	101.687	101.624	101.561	7.125	101.854	101.771	101.680	7.125	100.877	100.814	100.751

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	94.416	94.376	94.376	5.75	98.959	98.900	98.867	4.375	96.578	96.551	96.501
5.125	95.095	95.055	95.055	5.875	99.532	99.472	99.440	4.5	96.988	96.961	96.911
5.25	96.030	95.997	95.941	6	100.052	99.992	99.960	4.625	97.322	97.295	97.245
5.375	96.704	96.671	96.614	6.125	100.458	100.398	100.366	4.75	97.753	97.714	97.673
5.5	97.347	97.314	97.258	6.25	100.622	100.557	100.509	4.875	98.192	98.153	98.112
5.625	97.950	97.917	97.861	6.375	101.146	101.081	101.032	5	98.473	98.435	98.393
5.75	98.562	98.493	98.460	6.5	101.613	101.548	101.499	5.125	98.694	98.656	98.614
5.875	99.141	99.071	99.038	6.625	101.964	101.899	101.850	5.25	99.220	99.181	99.140
6	99.685	99.614	99.581	6.75	101.976	101.902	101.853	5.375	99.508	99.469	99.419
6.125	100.281	100.208	100.176	6.875	102.375	102.300	102.252	5.5	99.909	99.869	99.819
6.25	100.531	100.436	100.398	7	102.753	102.678	102.630	5.625	100.117	100.078	100.028
6.375	101.027	100.931	100.893	7.125	103.075	103.000	102.952	5.75	100.499	100.419	100.360
6.5	101.514	101.417	101.379	7.25	103.167	103.101	103.053	5.875	100.825	100.745	100.687
6.625	101.969	101.870	101.833	7.375	103.588	103.523	103.475	6	101.009	100.929	100.870
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	96.119	96.085	96.026								
4.75	96.622	96.568	96.510								
4.875	96.861	96.807	96.749								
5	97.182	97.129	97.070								
5.125	97.548	97.495	97.436								
5.25	97.874	97.820	97.762								
5.375	98.160	98.106	98.048								
5.5	98.405	98.352	98.293								
5.625	98.684	98.630	98.572								
5.75	98.825	98.770	98.703								
5.875	99.106	99.052	98.985								
6	99.590	99.535	99.468								

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	96.168	96.089	96.055	5.75	100.280	100.229	100.169	4.25	96.146	96.120	96.070
5.5	96.788	96.708	96.675	5.875	100.821	100.769	100.709	4.375	96.578	96.551	96.501
5.625	97.366	97.286	97.254	6	101.298	101.244	101.185	4.5	96.988	96.961	96.911
5.75	98.421	98.372	98.309	6.125	101.632	101.577	101.518	4.625	97.322	97.295	97.245
5.875	99.020	98.970	98.908	6.25	101.441	101.364	101.298	4.75	97.753	97.714	97.673
6	99.575	99.523	99.461	6.375	101.897	101.818	101.753	4.875	98.192	98.153	98.112
6.125	100.104	100.051	99.989	6.5	102.312	102.231	102.167	5	98.473	98.435	98.393
6.25	100.404	100.328	100.260	6.625	102.664	102.582	102.518	5.125	98.694	98.656	98.614
6.375	100.907	100.830	100.762	6.75	102.179	102.108	102.036	5.25	99.220	99.181	99.140
6.5	101.379	101.301	101.234	6.875	102.596	102.524	102.452	5.375	99.508	99.469	99.419
6.625	101.766	101.687	101.649	7	102.976	102.902	102.831	5.5	99.909	99.869	99.819
6.75	101.981	101.912	101.837	7.125	103.326	103.252	103.181	5.625	100.117	100.078	100.028
6.875	102.400	102.329	102.273	7.25	103.635	103.585	103.507	5.75	100.499	100.419	100.360
7	102.775	102.715	102.675	7.375	104.066	104.014	103.937	5.875	100.825	100.745	100.687
7.125	103.175	103.113	103.072	7.5	104.401	104.348	104.271	6	101.009	100.929	100.870
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	96.119	96.085	96.026								
4.75	97.805	97.743	97.719								
4.875	98.151	98.088	98.064								
5	98.529	98.436	98.411								
5.125	99.103	98.995	98.959								
5.25	99.447	99.338	99.302								
5.375	99.782	99.671	99.637								
5.5	100.063	99.952	99.917								
5.625	100.386	100.273	100.239								
5.75	100.683	100.589	100.544								
5.875	101.010	100.915	100.871								
6	101.321	101.225	101.181								

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	95.552	95.455	95.433
5.25	96.324	96.227	96.198
5.375	96.929	96.827	96.795
5.5	97.521	97.415	97.379
5.625	98.113	98.008	97.972
5.75	98.659	98.600	98.557
5.875	99.202	99.139	99.100
6	99.732	99.664	99.619
6.125	100.257	100.189	100.140
6.25	100.574	100.490	100.433
6.375	101.097	101.019	100.966
6.5	101.591	101.507	101.452
6.625	102.057	101.965	101.901
6.75	102.048	101.986	101.918
6.875	102.536	102.477	102.410
7	102.950	102.889	102.819
7.125	103.323	103.252	103.175
7.25	103.446	103.422	103.343
7.375	103.877	103.855	103.772

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	95.667	96.285	96.208	4.75	95.661	96.285	96.208	5	97.068	97.137	97.061
4.875	96.370	96.529	96.452	4.875	96.370	96.529	96.452	5.125	97.757	97.712	97.696
5	97.068	97.137	97.061	5	97.068	97.137	97.061	5.25	98.448	98.851	98.760
5.125	97.757	97.712	97.696	5.125	97.757	97.712	97.696	5.375	98.898	99.076	98.985
5.25	98.478	98.851	98.760	5.25	98.448	98.851	98.760	5.5	99.529	99.551	99.460
5.375	99.163	99.085	98.985	5.375	98.898	99.076	98.985	5.625	100.177	100.119	100.086
5.5	99.618	99.551	99.460	5.5	99.529	99.551	99.460	5.75	100.639	100.708	100.603
5.625	100.177	100.119	100.086	5.625	100.177	100.119	100.086	5.875	100.862	100.883	100.778
5.75	100.639	100.708	100.603	5.75	100.639	100.708	100.603	6	101.452	101.389	101.284
5.875	100.934	100.883	100.778	5.875	100.862	100.883	100.778	6.125	101.814	101.745	101.640
6	101.452	101.389	101.284	6	101.452	101.389	101.284	6.25	102.215	102.189	102.070
6.125	101.930	101.839	101.705	6.125	101.814	101.745	101.640	6.375	102.121	102.102	102.007
6.25	102.215	102.189	102.070	6.25	102.215	102.189	102.070	6.5	102.697	102.671	102.556
6.375	102.200	102.102	102.007	6.375	102.121	102.102	102.007	6.625	103.202	103.115	103.035
6.5	102.706	102.671	102.556	6.5	102.697	102.671	102.556	6.75	103.480	103.394	103.313
6.625	103.209	103.115	103.035	6.625	103.202	103.115	103.035	6.875	103.204	103.241	103.129
6.75	103.480	103.394	103.313	6.75	103.480	103.394	103.313	7	103.717	103.835	103.722
6.875	103.364	103.269	103.135	6.875	103.204	103.241	103.129	7.125	104.166	104.191	104.079
7	103.832	103.835	103.722	7	103.717	103.835	103.722	7.25	104.496	104.424	104.345
7.125	104.260	104.191	104.079	7.125	104.166	104.191	104.079	7.375	103.611	103.554	103.497
7.25	104.496	104.424	104.345	7.25	104.496	104.424	104.345	7.5	104.008	103.951	103.894
7.375	103.879	103.813	103.737	7.375	103.611	103.554	103.497	7.625	104.349	104.292	104.235
7.5	104.351	104.284	104.209	7.5	104.008	103.951	103.894	7.75	104.724	104.652	104.588
								7.875	103.479	103.401	103.641
								8	103.867	103.789	104.029
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	97.093	97.070	97.095	4.25	96.643	96.652	96.688	4.75	94.722	94.752	94.757
4.375	97.563	97.540	97.565	4.375	97.217	97.226	97.262	4.875	95.460	95.490	95.495
4.5	98.034	98.011	98.037	4.5	97.787	97.796	97.832	5	96.192	96.223	96.227
4.625	98.507	98.484	98.509	4.625	98.351	98.359	98.396	5.125	96.759	96.790	96.794
4.75	98.801	99.192	98.975	4.75	98.722	99.192	98.975	5.25	97.614	97.776	97.654
4.875	99.274	99.426	99.219	4.875	98.956	99.426	99.209	5.375	98.299	98.221	98.087
5	99.747	99.749	99.692	5	99.478	99.749	99.532	5.5	98.754	98.742	98.655
5.125	100.209	100.179	100.154	5.125	100.003	99.993	99.960	5.625	99.252	99.194	99.161
5.25	100.229	100.633	100.414	5.25	100.229	100.633	100.414	5.75	99.834	99.883	99.746
5.375	100.598	100.755	100.547	5.375	100.285	100.755	100.537	5.875	100.329	100.238	100.104
5.5	101.054	101.074	101.003	5.5	100.660	101.074	100.856	6	100.828	100.737	100.625
5.625	101.510	101.484	101.459	5.625	101.114	101.256	101.108	6.125	101.336	101.244	101.110
5.75	101.453	101.669	101.405	5.75	101.453	101.669	101.405	6.25	101.602	101.418	101.233
5.875	101.887	101.840	101.798	5.875	101.264	101.337	101.248	6.375	101.697	101.575	101.413
6	102.342	102.295	102.253	6	101.703	101.681	101.687	6.5	102.233	102.111	101.949
								6.625	102.735	102.614	102.452
								6.75	102.185	102.135	102.085
								6.875	102.217	102.119	101.975
								7	102.624	102.525	102.437
								7.125	103.022	102.921	102.779
								7.25	102.606	102.534	102.455
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	97.492	97.776	97.654	5	96.192	96.223	96.227	4.5	95.141	95.150	94.961
5.375	97.972	97.984	97.908	5.125	96.759	96.790	96.794	4.625	95.691	95.700	95.511
5.5	98.730	98.742	98.655	5.25	97.492	97.776	97.654	4.75	95.681	95.655	95.630
5.625	99.252	99.194	99.161	5.375	97.989	97.984	97.898	4.875	96.187	96.161	96.136
5.75	99.834	99.883	99.746	5.5	98.730	98.742	98.655	5	96.643	96.617	96.592
5.875	100.285	100.111	100.015	5.625	99.302	99.244	99.211	5.125	97.099	97.073	97.048
6	100.795	100.657	100.625	5.75	99.884	99.883	99.793	5.25	97.072	97.046	97.021
6.125	101.134	101.075	101.026	5.875	100.150	100.093	99.998	5.375	97.578	97.552	97.527
6.25	101.602	101.418	101.233	6	100.662	100.657	100.625	5.5	98.034	98.008	97.983
6.375	101.428	101.371	101.314	6.125	101.088	101.058	101.026	5.625	98.490	98.464	98.439
6.5	102.017	101.960	101.903	6.25	101.178	101.106	101.042	5.75	98.362	98.315	98.273
6.625	102.311	102.254	102.198	6.375	101.254	101.177	101.115	5.875	98.867	98.820	98.778
6.75	102.185	102.135	102.085	6.5	101.696	101.621	101.556	6	99.322	99.275	99.233
6.875	102.217	102.119	101.975	6.625	102.119	102.041	101.979	6.125	99.767	99.720	99.678

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	98.448	98.851	98.760	5.25	98.448	98.851	98.760	5.25	98.448	98.851	98.760
5.375	98.898	99.076	98.985	5.375	98.898	99.076	98.985	5.375	98.898	99.076	98.985
5.5	99.529	99.551	99.460	5.5	99.529	99.551	99.460	5.5	99.529	99.551	99.460
5.625	100.177	100.119	100.086	5.625	100.177	100.119	100.086	5.625	100.177	100.119	100.086
5.75	100.639	100.708	100.603	5.75	100.639	100.708	100.603	5.75	100.639	100.708	100.603
5.875	100.862	100.883	100.778	5.875	100.862	100.883	100.778	5.875	100.862	100.883	100.778
6	101.452	101.389	101.284	6	101.452	101.389	101.284	6	101.452	101.389	101.284
6.125	101.814	101.745	101.640	6.125	101.814	101.745	101.640	6.125	101.814	101.745	101.640
6.25	102.215	102.189	102.070	6.25	102.215	102.189	102.070	6.25	102.215	102.189	102.070
6.375	102.121	102.102	102.007	6.375	102.121	102.102	102.007	6.375	102.121	102.102	102.007
6.5	102.697	102.671	102.556	6.5	102.697	102.671	102.556	6.5	102.697	102.671	102.556
6.625	103.202	103.115	103.035	6.625	103.202	103.115	103.035	6.625	103.202	103.115	103.035
6.75	103.480	103.394	103.313	6.75	103.480	103.394	103.313	6.75	103.480	103.394	103.313
6.875	103.204	103.241	103.129	6.875	103.204	103.241	103.129	6.875	103.204	103.241	103.129
7	103.717	103.835	103.722	7	103.717	103.835	103.722	7	103.717	103.835	103.722
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	97.787	97.796	97.832	4.25	96.643	96.652	96.688	5.25	97.492	97.776	97.654
4.625	98.351	98.359	98.396	4.375	97.217	97.226	97.262	5.375	97.972	97.984	97.908
4.75	98.722	99.192	98.975	4.5	97.787	97.796	97.832	5.5	98.730	98.742	98.655
4.875	98.956	99.426	99.209	4.625	98.351	98.359	98.396	5.625	99.252	99.194	99.161
5	99.478	99.749	99.532	4.75	98.597	98.551	98.535	5.75	99.834	99.883	99.746
5.125	100.003	99.993	99.960	4.875	98.934	98.924	98.890	5.875	100.285	100.111	100.015
5.25	100.229	100.633	100.414	5	99.478	99.468	99.435	6	100.795	100.657	100.625
5.375	100.285	100.755	100.537	5.125	100.003	99.993	99.960	6.125	101.134	101.075	101.026
5.5	100.660	101.074	100.856	5.25	100.229	100.171	100.154	6.25	101.602	101.418	101.233
5.625	101.114	101.256	101.108	5.375	100.175	100.147	100.168	6.375	101.428	101.371	101.314
5.75	101.453	101.669	101.405	5.5	100.660	100.632	100.653	6.5	102.017	101.960	101.903
5.875	101.264	101.337	101.248	5.625	101.114	101.087	101.108	6.625	102.311	102.254	102.198
6	101.703	101.681	101.687	5.75	101.453	101.392	101.359	6.75	102.185	102.135	102.085
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	97.492	97.776	97.654	5.25	97.492	97.776	97.654	4.5	95.141	95.150	94.961
5.375	97.972	97.984	97.908	5.375	97.989	97.984	97.898	4.625	95.691	95.700	95.511
5.5	98.730	98.742	98.655	5.5	98.730	98.742	98.655	4.75	94.172	94.143	94.110
5.625	99.252	99.194	99.161	5.625	99.302	99.244	99.211	4.875	94.689	94.679	94.346
5.75	99.834	99.883	99.746	5.75	99.884	99.883	99.793	5	95.196	95.186	94.853
5.875	100.285	100.111	100.015	5.875	99.971	99.966	99.934	5.125	95.662	95.652	95.319
6	100.795	100.657	100.625	6	100.662	100.657	100.625	5.25	96.460	96.432	96.403
6.125	101.134	101.075	101.026	6.125	101.063	101.058	101.026	5.375	96.527	96.499	96.470
6.25	101.602	101.418	101.233	6.25	101.178	101.106	101.042	5.5	96.923	96.895	96.866
6.375	101.428	101.371	101.314	6.375	101.001	101.176	101.025	5.625	97.332	97.303	97.275
6.5	102.017	101.960	101.903	6.5	101.645	101.621	101.508	5.75	98.323	98.259	98.195
6.625	102.311	102.254	102.198	6.625	102.003	101.979	101.865	5.875	98.558	98.494	98.430
6.75	102.185	102.135	102.085	6.75	101.973	101.887	101.806	6	98.896	98.832	98.768
6.875	102.217	102.119	101.975	6.875	101.974	101.932	101.894	6.125	99.193	99.129	99.065

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	97.782	97.737	97.721	5.125	97.782	97.737	97.721	4.75	95.686	96.122	96.046
5.25	98.473	98.613	98.523	5.25	98.473	98.613	98.523	4.875	96.395	96.560	96.483
5.375	98.923	98.995	98.904	5.375	98.923	98.995	98.904	5	97.093	97.049	97.033
5.5	99.554	99.500	99.485	5.5	99.554	99.500	99.485	5.125	97.782	97.737	97.721
5.625	100.202	100.144	100.111	5.625	100.202	100.144	100.111	5.25	98.473	98.613	98.523
5.75	100.664	100.606	100.573	5.75	100.664	100.606	100.573	5.375	98.923	98.995	98.904
5.875	100.887	100.703	100.518	5.875	100.887	100.703	100.518	5.5	99.554	99.500	99.485
6	101.477	101.292	101.110	6	101.477	101.292	101.110	5.625	100.202	100.144	100.111
6.125	101.839	101.660	101.596	6.125	101.839	101.660	101.596	5.75	100.664	100.606	100.573
6.25	102.240	102.055	101.870	6.25	102.240	102.055	101.870	5.875	100.887	100.703	100.518
6.375	102.146	102.089	102.032	6.375	102.146	102.089	102.032	6	101.477	101.292	101.110
6.5	102.694	102.638	102.581	6.5	102.694	102.638	102.581	6.125	101.839	101.660	101.596
6.625	103.099	103.042	102.985	6.625	103.099	103.042	102.985	6.25	102.240	102.055	101.870
6.75	103.352	103.303	103.253	6.75	103.352	103.303	103.253	6.375	102.146	102.089	102.032
6.875	103.229	103.179	103.129	6.875	103.229	103.179	103.129	6.5	102.694	102.638	102.581
7	103.742	103.692	103.643	7	103.742	103.692	103.643	6.625	103.099	103.042	102.985
7.125	104.191	104.141	104.092	7.125	104.191	104.141	104.092	6.75	103.352	103.303	103.253
7.25	104.414	104.342	104.263	7.25	104.414	104.342	104.263	6.875	103.229	103.179	103.129
7.375	103.707	103.643	103.562	7.375	103.636	103.579	103.522	7	103.742	103.692	103.643
7.5	104.033	103.976	103.919	7.5	104.033	103.976	103.919	7.125	104.191	104.141	104.092
7.625	104.374	104.317	104.260	7.625	104.374	104.317	104.260	7.25	104.414	104.342	104.263
7.75	104.749	104.677	104.613	7.75	104.749	104.677	104.613	7.375	103.636	103.579	103.522
7.875	104.357	104.294	104.227	7.875	103.250	103.132	103.412	7.5	104.033	103.976	103.919
8	104.538	104.474	104.408	8	103.561	103.443	103.723	7.625	104.374	104.317	104.260
8.125	104.769	104.705	104.638	8.125	103.849	103.731	104.010	7.75	104.749	104.677	104.613
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	97.118	97.095	97.120	4.25	96.719	96.727	96.764	4.875	95.430	95.421	95.465
4.375	97.588	97.565	97.590	4.375	97.235	97.243	97.280	5	96.152	96.143	96.187
4.5	98.059	98.036	98.062	4.5	97.734	97.743	97.779	5.125	96.609	96.600	96.644
4.625	98.532	98.509	98.534	4.625	98.213	98.221	98.258	5.25	97.486	97.770	97.679
4.75	98.826	99.248	99.031	4.75	98.622	98.576	98.560	5.375	97.990	97.962	97.933
4.875	99.299	99.451	99.244	4.875	98.876	98.867	98.833	5.5	98.668	98.640	98.593
5	99.772	99.742	99.717	5	99.316	99.306	99.272	5.625	99.277	99.219	99.186
5.125	100.234	100.204	100.179	5.125	99.721	99.711	99.678	5.75	99.859	99.845	99.768
5.25	100.254	100.533	100.314	5.25	100.254	100.196	100.179	5.875	100.310	100.125	99.940
5.375	100.565	100.686	100.507	5.375	100.031	100.003	100.024	6	100.820	100.635	100.505
5.5	101.005	100.981	100.948	5.5	100.405	100.365	100.386	6.125	101.071	100.886	100.718
5.625	101.433	101.409	101.375	5.625	100.943	100.882	100.849	6.25	101.627	101.443	101.258
5.75	101.478	101.417	101.384	5.75	101.478	101.417	101.384	6.375	101.453	101.396	101.339
5.875	101.731	101.650	101.633	5.875	101.083	101.037	101.067	6.5	102.042	101.985	101.928
6	102.121	102.040	102.024	6	101.604	101.504	101.470	6.625	102.336	102.279	102.223
								6.75	102.210	102.160	102.110
								6.875	101.916	101.866	101.817
								7	102.429	102.380	102.330
								7.125	102.879	102.829	102.779
								7.25	102.631	102.559	102.480
								7.375	101.363	101.290	101.227
								7.5	101.888	101.815	101.752
								7.625	102.397	102.324	102.260
								7.75	102.743	102.670	102.607
								7.875	99.798	99.680	99.810
								8	100.109	99.991	100.121
								8.125	100.397	100.279	100.409
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	102.042	101.985	101.928	6.125	100.756	100.789	100.718	4.5	95.042	95.051	94.862
6.625	102.336	102.279	102.223	6.25	101.203	101.131	101.067	4.625	95.463	95.471	95.283
6.75	102.210	102.160	102.110	6.375	100.914	100.851	100.777	4.75	94.197	94.158	94.135
6.875	101.916	101.866	101.817	6.5	101.426	101.362	101.289	4.875	94.574	94.564	94.351
7	102.429	102.380	102.330	6.625	101.659	101.595	101.522	5	94.935	94.925	94.786
7.125	102.879	102.829	102.779	6.75	101.998	101.912	101.831	5.125	95.281	95.237	95.206
7.25	102.631	102.559	102.480	6.875	101.760	101.678	101.680	5.25	96.485	96.457	96.428
7.375	101.363	101.290	101.227	7	102.177	102.095	102.097	5.375	96.552	96.524	96.495
7.5	101.888	101.815	101.752	7.125	102.208	102.136	102.100	5.5	96.948	96.920	96.891
7.625	102.397	102.324	102.260	7.25	102.681	102.609	102.530	5.625	97.357	97.328	97.300
7.75	102.743	102.670	102.607	7.375	101.413	101.340	101.277	5.75	98.348	98.284	98.220
7.875	99.798	99.680	99.810	7.5	101.938	101.865	101.802	5.875	98.583	98.519	98.455
8	100.109	99.991	100.121	7.625	102.447	102.374	102.310	6	98.921	98.857	98.793
8.125	100.397	100.279	100.409	7.75	99.502	99.384	99.514	6.125	99.218	99.154	99.090

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	102.146	102.089	102.032	6.375	102.146	102.089	102.032	6	101.477	101.292	101.110
6.5	102.694	102.638	102.581	6.5	102.694	102.638	102.581	6.125	101.839	101.660	101.596
6.625	103.099	103.042	102.985	6.625	103.099	103.042	102.985	6.25	102.240	102.055	101.870
6.75	103.352	103.303	103.253	6.75	103.352	103.303	103.253	6.375	102.146	102.089	102.032
6.875	103.229	103.179	103.129	6.875	103.229	103.179	103.129	6.5	102.694	102.638	102.581
7	103.742	103.692	103.643	7	103.742	103.692	103.643	6.625	103.099	103.042	102.985
7.125	104.191	104.141	104.092	7.125	104.191	104.141	104.092	6.75	103.352	103.303	103.253
7.25	104.414	104.342	104.263	7.25	104.414	104.342	104.263	6.875	103.229	103.179	103.129
7.375	103.707	103.643	103.562	7.375	103.636	103.579	103.522	7	103.742	103.692	103.643
7.5	104.033	103.976	103.919	7.5	104.033	103.976	103.919	7.125	104.191	104.141	104.092
7.625	104.374	104.317	104.260	7.625	104.374	104.317	104.260	7.25	104.414	104.342	104.263
7.75	104.749	104.677	104.613	7.75	104.749	104.677	104.613	7.375	103.636	103.579	103.522
7.875	104.357	104.294	104.227	7.875	103.300	103.182	103.462	7.5	104.033	103.976	103.919
8	104.538	104.474	104.408	8	103.611	103.493	103.773	7.625	104.374	104.317	104.260
8.125	104.769	104.705	104.638	8.125	103.899	103.781	104.060	7.75	104.749	104.677	104.613
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	98.059	98.036	98.062	4.5	97.734	97.743	97.779	6.625	102.336	102.279	102.223
4.625	98.532	98.509	98.534	4.625	98.213	98.221	98.258	6.75	102.210	102.160	102.110
4.75	98.826	99.248	99.031	4.75	98.622	98.576	98.560	6.875	101.916	101.866	101.817
4.875	99.299	99.451	99.244	4.875	98.876	98.867	98.833	7	102.429	102.380	102.330
5	99.772	99.742	99.717	5	99.316	99.306	99.272	7.125	102.879	102.829	102.779
5.125	100.234	100.204	100.179	5.125	99.721	99.711	99.678	7.25	102.631	102.559	102.480
5.25	100.254	100.533	100.314	5.25	100.254	100.196	100.179	7.375	102.545	102.481	102.400
5.375	100.565	100.686	100.507	5.375	100.031	100.003	100.024	7.5	102.518	102.454	102.373
5.5	101.005	100.981	100.948	5.5	100.405	100.365	100.386	7.625	102.646	102.582	102.501
5.625	101.433	101.409	101.375	5.625	100.943	100.882	100.849	7.75	102.743	102.670	102.607
5.75	101.478	101.417	101.384	5.75	101.478	101.417	101.384	7.875	101.882	101.819	101.752
5.875	101.731	101.650	101.633	5.875	101.083	101.037	101.067	8	101.813	101.749	101.683
6	102.121	102.040	102.024	6	101.604	101.504	101.470	8.125	102.044	101.980	101.913
6.125	102.518	102.437	102.420	6.125	102.126	102.026	101.992				
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	102.042	101.985	101.928	6.125	100.756	100.789	100.718	4.5	95.042	95.051	94.862
6.625	102.336	102.279	102.223	6.25	101.203	101.131	101.067	4.625	95.463	95.471	95.283
6.75	102.210	102.160	102.110	6.375	100.914	100.851	100.777	4.75	94.197	94.158	94.135
6.875	101.916	101.866	101.817	6.5	101.426	101.362	101.289	4.875	94.574	94.564	94.351
7	102.429	102.380	102.330	6.625	101.659	101.595	101.522	5	94.935	94.925	94.786
7.125	102.879	102.829	102.779	6.75	101.998	101.912	101.831	5.125	95.281	95.237	95.206
7.25	102.631	102.559	102.480	6.875	101.760	101.678	101.680	5.25	96.485	96.457	96.428
7.375	101.363	101.290	101.227	7	102.177	102.095	102.097	5.375	96.552	96.524	96.495
7.5	101.888	101.815	101.752	7.125	102.208	102.136	102.100	5.5	96.948	96.920	96.891
7.625	102.397	102.324	102.260	7.25	102.681	102.609	102.530	5.625	97.357	97.328	97.300
7.75	102.743	102.670	102.607	7.375	101.413	101.340	101.277	5.75	98.348	98.284	98.220
7.875	99.798	99.680	99.810	7.5	101.938	101.865	101.802	5.875	98.583	98.519	98.455
8	100.109	99.991	100.121	7.625	102.447	102.374	102.310	6	98.921	98.857	98.793
8.125	100.397	100.279	100.409	7.75	99.502	99.384	99.514	6.125	99.218	99.154	99.090

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	99.589	99.339	99.039	6.75	98.089	97.839	97.539
6.875	99.840	99.585	99.285	6.875	98.340	98.085	97.785
7	100.314	100.059	99.759	7	98.814	98.559	98.259
7.125	100.750	100.495	100.195	7.125	99.250	98.995	98.695
7.25	101.156	100.901	100.601	7.25	99.656	99.401	99.101
7.375	101.464	101.140	100.840	7.375	99.964	99.640	99.340
7.5	101.898	101.574	101.274	7.5	100.398	100.074	99.774
7.625	102.294	101.970	101.670	7.625	100.794	100.470	100.170
7.75	102.680	102.356	102.056	7.75	101.180	100.856	100.556
7.875	102.271	101.883	101.583	7.875	100.771	100.383	100.083
8	102.675	102.287	101.987	8	101.175	100.787	100.487
8.125	103.021	102.633	102.333	8.125	101.521	101.133	100.833
8.25	103.367	102.979	102.679	8.25	101.867	101.479	101.179
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.589	97.339	97.039	6.75	96.089	95.839	95.539
6.875	97.840	97.585	97.285	6.875	96.340	96.085	95.785
7	98.314	98.059	97.759	7	96.814	96.559	96.259
7.125	98.750	98.495	98.195	7.125	97.250	96.995	96.695
7.25	99.156	98.901	98.601	7.25	97.656	97.401	97.101
7.375	99.464	99.140	98.840	7.375	97.964	97.640	97.340
7.5	99.898	99.574	99.274	7.5	98.398	98.074	97.774
7.625	100.294	99.970	99.670	7.625	98.794	98.470	98.170
7.75	100.680	100.356	100.056	7.75	99.180	98.856	98.556
7.875	100.271	99.883	99.583	7.875	98.771	98.383	98.083
8	100.675	100.287	99.987	8	99.175	98.787	98.487
8.125	101.021	100.633	100.333	8.125	99.521	99.133	98.833
8.25	101.367	100.979	100.679	8.25	99.867	99.479	99.179
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.839	98.589	98.289	6.75	96.839	96.589	96.289
6.875	99.090	98.835	98.535	6.875	97.090	96.835	96.535
7	99.564	99.309	99.009	7	97.564	97.309	97.009
7.125	100.000	99.745	99.445	7.125	98.000	97.745	97.445
7.25	100.406	100.151	99.851	7.25	98.406	98.151	97.851
7.375	100.714	100.390	100.090	7.375	98.714	98.390	98.090
7.5	101.148	100.824	100.524	7.5	99.148	98.824	98.524
7.625	101.544	101.220	100.920	7.625	99.544	99.220	98.920
7.75	101.930	101.606	101.306	7.75	99.930	99.606	99.306
7.875	101.521	101.133	100.833	7.875	99.521	99.133	98.833
8	101.925	101.537	101.237	8	99.925	99.537	99.237
8.125	102.271	101.883	101.583	8.125	100.271	99.883	99.583
8.25	102.617	102.229	101.929	8.25	100.617	100.229	99.929

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.