



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	93.392	93.367	93.345	4.75	93.392	93.322	93.322	5.125	97.778	97.686	97.664
4.875	94.555	94.479	94.464	4.875	94.555	94.479	94.464	5.25	98.475	98.378	98.353
5	95.250	95.169	95.151	5	95.250	95.169	95.151	5.375	99.011	98.909	98.881
5.125	95.803	95.721	95.703	5.125	95.803	95.721	95.703	5.5	99.527	99.423	99.391
5.25	96.632	96.596	96.570	5.25	96.594	96.497	96.472	5.625	99.969	99.864	99.833
5.375	97.312	97.276	97.250	5.375	97.204	97.103	97.074	5.75	100.412	100.362	100.302
5.5	97.998	97.961	97.935	5.5	97.804	97.698	97.666	5.875	100.959	100.908	100.846
5.625	98.573	98.537	98.511	5.625	98.395	98.289	98.257	6	101.438	101.387	101.325
5.75	98.969	98.925	98.891	5.75	98.897	98.822	98.783	6.125	101.771	101.718	101.656
5.875	99.554	99.510	99.476	5.875	99.446	99.367	99.329	6.25	101.541	101.466	101.414
6	100.111	100.067	100.033	6	99.982	99.899	99.853	6.375	102.108	102.039	102.013
6.125	100.584	100.540	100.506	6.125	100.511	100.429	100.381	6.5	102.649	102.585	102.553
6.25	100.777	100.722	100.677	6.25	100.748	100.680	100.627	6.625	102.889	102.829	102.792
6.375	101.340	101.285	101.240	6.375	101.295	101.232	101.183	6.75	102.263	102.209	102.167
6.5	101.812	101.757	101.712	6.5	101.774	101.706	101.653	6.875	102.868	102.818	102.771
6.625	102.293	102.238	102.193	6.625	102.244	102.167	102.107	7	103.192	103.147	103.094
6.75	102.271	102.213	102.165	6.75	102.204	102.159	102.093	7.125	103.733	103.693	103.636
6.875	102.781	102.723	102.675	6.875	102.676	102.633	102.568	7.25	103.710	103.675	103.612
7	103.128	103.070	103.022	7	103.091	103.046	102.979	7.375	104.114	104.065	103.985
7.125	103.485	103.431	103.357	7.125	103.485	103.431	103.357	7.5	104.578	104.553	104.479
7.25	103.701	103.613	103.535	7.25	103.623	103.588	103.525	7.625	105.012	105.007	104.928
7.375	104.140	104.053	103.975	7.375	104.026	103.980	103.900	7.75	105.403	105.376	105.289
7.5	104.550	104.462	104.384	7.5	104.413	104.381	104.294	7.875	105.769	105.741	105.654
7.625	104.945	104.883	104.792	7.625	104.895	104.883	104.792	8	105.361	105.336	105.235
7.75	105.278	105.255	105.173	7.75	105.278	105.255	105.173				
7.875	105.617	105.590	105.501	7.875	105.617	105.590	105.501				
8	105.771	105.758	105.666	8	105.771	105.758	105.666				
8.125	105.950	105.897	105.818	8.125	105.950	105.897	105.818				
8.25	106.209	105.988	105.885	8.25	106.209	105.988	105.885				
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	98.407	98.407	98.383	4.625	98.969	98.969	98.944	5	94.390	94.306	94.288
4.75	98.377	98.377	98.325	4.75	98.891	98.891	98.840	5.125	94.999	94.913	94.894
4.875	98.936	98.936	98.889	4.875	99.445	99.445	99.398	5.25	96.602	96.554	96.516
5	99.238	99.177	99.150	5	99.532	99.532	99.489	5.375	97.282	97.233	97.195
5.125	99.621	99.559	99.531	5.125	99.862	99.840	99.761	5.5	97.968	97.920	97.882
5.25	99.932	99.856	99.789	5.25	100.209	100.209	100.145	5.625	98.545	98.497	98.459
5.375	100.420	100.312	100.276	5.375	100.734	100.734	100.674	5.75	98.989	98.945	98.911
5.5	100.796	100.687	100.651	5.5	101.035	101.035	100.980	5.875	99.570	99.524	99.489
5.625	101.085	100.975	100.939	5.625	101.158	101.158	101.107	6	100.124	100.076	100.038
5.75	101.196	101.105	101.057	5.75	101.229	101.228	101.228	6.125	100.594	100.544	100.505
5.875	101.653	101.561	101.513	5.875	101.471	101.465	101.465	6.25	100.794	100.738	100.692
6	101.976	101.884	101.836	6	101.748	101.737	101.737	6.375	101.351	101.292	101.243
6.125	102.230	102.136	102.088	6.125	102.139	102.123	102.123	6.5	101.820	101.758	101.707
6.25	102.388	102.297	102.240	6.25	102.200	102.178	102.119	6.625	102.295	102.231	102.177
6.375	102.810	102.719	102.662	6.375	102.395	102.368	102.313	6.75	102.288	102.228	102.178
6.5	103.080	102.987	102.931	6.5	102.734	102.702	102.652	6.875	102.790	102.726	102.673
6.625	103.282	103.189	103.133	6.625	102.927	102.834	102.778	7	103.138	103.075	103.022
6.75	103.407	103.318	103.251	6.75	103.167	103.125	103.125	7.125	103.418	103.355	103.302
6.875	103.837	103.746	103.680	6.875	103.403	103.355	103.355	7.25	103.596	103.482	103.378
7	103.746	103.697	103.664	7	103.737	103.685	103.685	7.375	104.015	103.898	103.791
7.125	103.907	103.858	103.825	7.125	103.451	103.403	103.369	7.5	104.023	103.891	103.818
7.25	103.791	103.711	103.644	7.25	103.436	103.356	103.289	7.625	104.259	104.132	104.054
7.375	104.256	104.176	104.109	7.375	103.792	103.712	103.645	7.75	103.539	103.493	103.434
								7.875	103.823	103.798	103.708

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	98.679	98.612	98.539	5	98.067	98.057	97.992	5	95.738	95.675	95.613
5.125	99.035	98.967	98.876	5.125	98.522	98.501	98.447	5.125	96.401	96.338	96.275
5.25	99.373	99.304	99.213	5.25	98.955	98.929	98.871	5.25	97.066	97.003	96.941
5.375	99.665	99.595	99.504	5.375	99.318	99.284	99.222	5.375	97.366	97.303	97.241
5.5	99.951	99.879	99.789	5.5	99.669	99.616	99.552	5.5	97.826	97.763	97.700
5.625	100.240	100.177	100.114	5.625	99.993	99.930	99.867	5.625	98.289	98.226	98.163
5.75	100.446	100.383	100.320	5.75	100.407	100.344	100.281	5.75	98.562	98.499	98.436
5.875	100.646	100.583	100.520	5.875	100.534	100.486	100.411	5.875	98.840	98.777	98.714
6	100.812	100.759	100.691	6	100.786	100.733	100.655	6	99.117	99.054	98.991
6.125	101.008	100.949	100.926	6.125	100.992	100.935	100.854	6.125	99.394	99.331	99.269
6.25	101.218	101.147	101.131	6.25	101.196	101.134	101.048	6.25	99.668	99.605	99.543
6.375	101.395	101.329	101.275	6.375	101.399	101.332	101.243	6.375	99.940	99.877	99.814
6.5	101.548	101.477	101.439	6.5	101.506	101.435	101.342	6.5	100.402	100.339	100.276
6.625	101.750	101.661	101.645	6.625	101.513	101.444	101.401	6.625	100.485	100.422	100.359
6.75	101.913	101.820	101.804	6.75	101.823	101.760	101.697	6.75	100.749	100.686	100.624
6.875	101.974	101.874	101.857	6.875	101.841	101.778	101.715	6.875	100.782	100.719	100.657
7	102.021	101.914	101.897	7	101.738	101.660	101.612	7	100.852	100.789	100.726
7.125	102.038	101.926	101.908	7.125	101.855	101.770	101.680	7.125	100.936	100.873	100.810
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	98.679	98.649	98.599	5	98.158	98.148	98.083	5	95.688	95.625	95.562
5.125	99.035	98.967	98.880	5.125	98.615	98.594	98.540	5.125	96.351	96.288	96.225
5.25	99.373	99.304	99.213	5.25	99.046	99.021	98.963	5.25	97.016	96.953	96.890
5.375	99.665	99.595	99.504	5.375	99.405	99.374	99.313	5.375	97.316	97.253	97.190
5.5	99.951	99.879	99.789	5.5	99.741	99.706	99.642	5.5	97.776	97.713	97.650
5.625	100.200	100.127	100.064	5.625	100.045	100.005	99.937	5.625	98.239	98.176	98.113
5.75	100.411	100.337	100.270	5.75	100.357	100.296	100.231	5.75	98.512	98.449	98.386
5.875	100.660	100.611	100.537	5.875	100.622	100.573	100.498	5.875	98.790	98.727	98.664
6	100.912	100.859	100.780	6	100.873	100.820	100.742	6	99.067	99.004	98.941
6.125	101.109	101.051	100.969	6.125	101.080	101.023	100.941	6.125	99.344	99.281	99.218
6.25	101.305	101.243	101.158	6.25	101.285	101.223	101.137	6.25	99.618	99.555	99.492
6.375	101.502	101.435	101.346	6.375	101.490	101.423	101.334	6.375	99.890	99.827	99.764
6.5	101.658	101.587	101.494	6.5	101.599	101.528	101.436	6.5	100.352	100.289	100.226
6.625	101.752	101.676	101.581	6.625	101.609	101.539	101.431	6.625	100.435	100.372	100.309
6.75	101.835	101.755	101.656	6.75	101.773	101.710	101.647	6.75	100.699	100.636	100.573
6.875	101.902	101.817	101.715	6.875	101.791	101.728	101.665	6.875	100.732	100.669	100.606
7	101.794	101.705	101.598	7	101.707	101.623	101.547	7	100.802	100.739	100.676
7.125	101.698	101.635	101.572	7.125	101.855	101.770	101.680	7.125	100.886	100.823	100.760

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	94.712	94.673	94.673	5.75	99.111	99.051	99.019	4.375	96.612	96.584	96.534
5.125	95.391	95.352	95.352	5.875	99.683	99.623	99.591	4.5	97.025	96.997	96.947
5.25	96.259	96.231	96.183	6	100.203	100.143	100.111	4.625	97.362	97.333	97.283
5.375	96.938	96.910	96.862	6.125	100.608	100.548	100.516	4.75	97.817	97.779	97.737
5.5	97.589	97.561	97.512	6.25	100.759	100.692	100.644	4.875	98.263	98.224	98.182
5.625	98.198	98.170	98.121	6.375	101.281	101.215	101.166	5	98.545	98.506	98.465
5.75	98.697	98.629	98.596	6.5	101.748	101.681	101.633	5.125	98.770	98.731	98.689
5.875	99.283	99.232	99.171	6.625	102.098	102.032	101.984	5.25	99.299	99.261	99.219
6	99.825	99.774	99.712	6.75	102.063	101.988	101.940	5.375	99.586	99.552	99.502
6.125	100.418	100.346	100.313	6.875	102.457	102.382	102.334	5.5	99.990	99.956	99.906
6.25	100.633	100.540	100.499	7	102.838	102.763	102.715	5.625	100.203	100.168	100.118
6.375	101.127	101.039	100.992	7.125	103.163	103.088	103.039	5.75	100.554	100.483	100.432
6.5	101.609	101.532	101.473	7.25	103.210	103.144	103.095	5.875	100.886	100.816	100.766
6.625	102.070	101.982	101.933	7.375	103.632	103.565	103.517	6	101.072	101.000	100.941
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	96.180	96.144	96.085								
4.75	96.686	96.632	96.573								
4.875	96.931	96.877	96.818								
5	97.253	97.199	97.141								
5.125	97.623	97.569	97.511								
5.25	97.953	97.899	97.840								
5.375	98.242	98.188	98.130								
5.5	98.491	98.437	98.379								
5.625	98.774	98.720	98.661								
5.75	98.913	98.863	98.796								
5.875	99.198	99.148	99.082								
6	99.686	99.636	99.569								

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

[illegible]

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	96.367	96.289	96.257	5.75	100.412	100.362	100.302	4.25	96.179	96.150	96.100
5.5	96.983	96.904	96.872	5.875	100.959	100.908	100.846	4.375	96.612	96.584	96.534
5.625	97.557	97.478	97.446	6	101.438	101.387	101.325	4.5	97.025	96.997	96.947
5.75	98.555	98.507	98.444	6.125	101.771	101.718	101.656	4.625	97.362	97.333	97.283
5.875	99.161	99.111	99.048	6.25	101.541	101.466	101.398	4.75	97.817	97.779	97.737
6	99.721	99.671	99.608	6.375	102.000	101.925	101.856	4.875	98.263	98.224	98.182
6.125	100.248	100.197	100.134	6.5	102.416	102.340	102.271	5	98.545	98.506	98.465
6.25	100.505	100.433	100.362	6.625	102.766	102.690	102.621	5.125	98.770	98.731	98.689
6.375	101.012	100.939	100.868	6.75	102.260	102.191	102.116	5.25	99.299	99.261	99.219
6.5	101.489	101.415	101.344	6.875	102.678	102.609	102.534	5.375	99.586	99.552	99.502
6.625	101.873	101.799	101.753	7	103.059	102.989	102.915	5.5	99.990	99.956	99.906
6.75	102.063	101.996	101.919	7.125	103.409	103.338	103.263	5.625	100.203	100.168	100.118
6.875	102.485	102.417	102.340	7.25	103.682	103.634	103.553	5.75	100.554	100.483	100.432
7	102.840	102.772	102.730	7.375	104.114	104.065	103.985	5.875	100.886	100.816	100.766
7.125	103.216	103.167	103.127	7.5	104.451	104.401	104.320	6	101.072	101.000	100.941
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	96.180	96.144	96.085								
4.75	97.900	97.840	97.814								
4.875	98.247	98.186	98.159								
5	98.611	98.529	98.502								
5.125	99.181	99.075	99.039								
5.25	99.525	99.418	99.382								
5.375	99.860	99.752	99.716								
5.5	100.138	100.029	99.993								
5.625	100.460	100.351	100.315								
5.75	100.744	100.653	100.605								
5.875	101.071	100.979	100.932								
6	101.377	101.284	101.237								

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	95.803	95.721	95.703
5.25	96.594	96.497	96.472
5.375	97.204	97.103	97.074
5.5	97.804	97.698	97.666
5.625	98.395	98.289	98.257
5.75	98.897	98.822	98.783
5.875	99.446	99.367	99.329
6	99.982	99.899	99.853
6.125	100.511	100.427	100.381
6.25	100.748	100.680	100.627
6.375	101.295	101.232	101.183
6.5	101.774	101.706	101.653
6.625	102.244	102.167	102.107
6.75	102.204	102.159	102.093
6.875	102.676	102.633	102.568
7	103.091	103.046	102.979
7.125	103.485	103.431	103.357
7.25	103.584	103.545	103.470
7.375	104.018	103.980	103.900

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	95.815	96.526	96.457	4.75	95.815	96.526	96.457	5	97.207	97.379	97.309
4.875	96.509	96.770	96.701	4.875	96.509	96.770	96.701	5.125	97.895	97.851	97.834
5	97.207	97.379	97.309	5	97.207	97.379	97.309	5.25	98.570	99.037	98.946
5.125	97.895	97.851	97.834	5.125	97.895	97.851	97.834	5.375	99.006	99.262	99.171
5.25	98.591	99.037	98.946	5.25	98.570	99.037	98.946	5.5	99.650	99.737	99.646
5.375	99.276	99.262	99.171	5.375	99.006	99.262	99.171	5.625	100.298	100.239	100.206
5.5	99.732	99.737	99.646	5.5	99.650	99.737	99.646	5.75	100.759	100.846	100.740
5.625	100.298	100.239	100.206	5.625	100.298	100.239	100.206	5.875	100.928	101.021	100.915
5.75	100.759	100.846	100.740	5.75	100.759	100.846	100.740	6	101.518	101.527	101.422
5.875	100.994	101.021	100.915	5.875	100.928	101.021	100.915	6.125	101.879	101.883	101.778
6	101.518	101.527	101.422	6	101.518	101.527	101.422	6.25	102.281	102.303	102.176
6.125	102.002	101.937	101.861	6.125	101.879	101.883	101.778	6.375	102.179	102.215	102.089
6.25	102.281	102.303	102.176	6.25	102.281	102.303	102.176	6.5	102.768	102.784	102.657
6.375	102.261	102.215	102.118	6.375	102.184	102.215	102.089	6.625	103.273	103.186	103.104
6.5	102.768	102.784	102.657	6.5	102.768	102.784	102.657	6.75	103.551	103.469	103.382
6.625	103.273	103.203	103.127	6.625	103.273	103.186	103.104	6.875	103.289	103.362	103.250
6.75	103.551	103.469	103.382	6.75	103.551	103.469	103.382	7	103.802	103.956	103.844
6.875	103.454	103.362	103.250	6.875	103.289	103.362	103.250	7.125	104.251	104.312	104.200
7	103.923	103.956	103.844	7	103.802	103.956	103.844	7.25	104.599	104.526	104.445
7.125	104.351	104.312	104.200	7.125	104.251	104.312	104.200	7.375	103.612	103.548	103.484
7.25	104.599	104.526	104.445	7.25	104.599	104.526	104.445	7.5	104.009	103.945	103.881
7.375	103.881	103.810	103.735	7.375	103.612	103.548	103.484	7.625	104.400	104.328	104.262
7.5	104.353	104.282	104.207	7.5	104.009	103.945	103.881	7.75	104.796	104.723	104.658
								7.875	103.418	103.340	103.517
								8	103.806	103.728	103.906
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	97.163	97.221	97.213	4.25	96.665	96.674	96.820	4.75	94.883	94.914	94.902
4.375	97.632	97.691	97.683	4.375	97.240	97.248	97.394	4.875	95.621	95.652	95.641
4.5	98.104	98.163	98.154	4.5	97.810	97.819	97.965	5	96.355	96.385	96.374
4.625	98.577	98.636	98.627	4.625	98.374	98.383	98.529	5.125	96.922	96.952	96.941
4.75	98.823	99.261	99.027	4.75	98.821	99.261	99.027	5.25	97.727	97.962	97.839
4.875	99.300	99.495	99.268	4.875	99.055	99.495	99.261	5.375	98.413	98.362	98.286
5	99.769	99.818	99.741	5	99.594	99.818	99.584	5.5	98.875	98.888	98.863
5.125	100.231	100.194	100.203	5.125	100.120	100.110	100.061	5.625	99.373	99.338	99.313
5.25	100.304	100.698	100.520	5.25	100.304	100.698	100.520	5.75	99.954	100.021	99.884
5.375	100.690	100.820	100.642	5.375	100.297	100.820	100.642	5.875	100.399	100.334	100.259
5.5	101.146	101.139	101.081	5.5	100.775	101.139	100.961	6	100.899	100.834	100.758
5.625	101.602	101.570	101.537	5.625	101.231	101.321	101.209	6.125	101.407	101.342	101.267
5.75	101.515	101.664	101.433	5.75	101.515	101.664	101.433	6.25	101.668	101.483	101.299
5.875	101.946	101.901	101.859	5.875	101.346	101.332	101.283	6.375	101.758	101.670	101.575
6	102.402	102.357	102.315	6	101.786	101.740	101.723	6.5	102.294	102.207	102.112
								6.625	102.798	102.710	102.615
								6.75	102.270	102.228	102.185
								6.875	102.310	102.105	102.053
								7	102.720	102.555	102.462
								7.125	103.120	102.913	102.861
								7.25	102.709	102.636	102.555
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	97.678	97.962	97.839	5	96.355	96.385	96.374	4.5	95.165	95.173	95.094
5.375	98.117	98.129	98.104	5.125	96.922	96.952	96.941	4.625	95.716	95.724	95.645
5.5	98.875	98.888	98.863	5.25	97.678	97.962	97.839	4.75	95.774	95.756	95.739
5.625	99.373	99.338	99.313	5.375	98.117	98.129	98.104	4.875	96.280	96.262	96.245
5.75	99.954	100.021	99.884	5.5	98.875	98.888	98.863	5	96.736	96.718	96.701
5.875	100.350	100.166	100.099	5.625	99.423	99.364	99.331	5.125	97.192	97.174	97.157
6	100.860	100.754	100.707	5.75	100.004	100.021	99.912	5.25	97.165	97.133	97.099
6.125	101.224	101.156	101.109	5.875	100.231	100.116	100.080	5.375	97.670	97.638	97.605
6.25	101.668	101.483	101.299	6	100.760	100.754	100.707	5.5	98.126	98.094	98.061
6.375	101.487	101.430	101.373	6.125	101.173	101.156	101.109	5.625	98.582	98.550	98.517
6.5	102.076	102.019	101.962	6.25	101.265	101.192	101.127	5.75	98.421	98.376	98.334
6.625	102.370	102.313	102.256	6.375	101.317	101.289	101.178	5.875	98.926	98.881	98.839
6.75	102.270	102.228	102.185	6.5	101.761	101.686	101.635	6	99.382	99.337	99.295
6.875	102.310	102.105	102.053	6.625	102.186	102.088	102.046	6.125	99.827	99.782	99.740

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	98.570	99.037	98.946	5.25	98.570	99.037	98.946	5.25	98.570	99.037	98.946
5.375	99.006	99.262	99.171	5.375	99.006	99.262	99.171	5.375	99.006	99.262	99.171
5.5	99.650	99.737	99.646	5.5	99.650	99.737	99.646	5.5	99.650	99.737	99.646
5.625	100.298	100.239	100.206	5.625	100.298	100.239	100.206	5.625	100.298	100.239	100.206
5.75	100.759	100.846	100.740	5.75	100.759	100.846	100.740	5.75	100.759	100.846	100.740
5.875	100.928	101.021	100.915	5.875	100.928	101.021	100.915	5.875	100.928	101.021	100.915
6	101.518	101.527	101.422	6	101.518	101.527	101.422	6	101.518	101.527	101.422
6.125	101.879	101.883	101.778	6.125	101.879	101.883	101.778	6.125	101.879	101.883	101.778
6.25	102.281	102.303	102.176	6.25	102.281	102.303	102.176	6.25	102.281	102.303	102.176
6.375	102.184	102.215	102.089	6.375	102.184	102.215	102.089	6.375	102.179	102.215	102.089
6.5	102.768	102.784	102.657	6.5	102.768	102.784	102.657	6.5	102.768	102.784	102.657
6.625	103.273	103.186	103.104	6.625	103.273	103.186	103.104	6.625	103.273	103.186	103.104
6.75	103.551	103.469	103.382	6.75	103.551	103.469	103.382	6.75	103.551	103.469	103.382
6.875	103.289	103.362	103.250	6.875	103.289	103.362	103.250	6.875	103.289	103.362	103.250
7	103.802	103.956	103.844	7	103.802	103.956	103.844	7	103.802	103.956	103.844
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	97.810	97.819	97.965	4.25	96.665	96.674	96.820	5.25	97.678	97.962	97.839
4.625	98.374	98.383	98.529	4.375	97.240	97.248	97.394	5.375	98.117	98.129	98.104
4.75	98.821	99.261	99.027	4.5	97.810	97.819	97.965	5.5	98.875	98.888	98.863
4.875	99.055	99.495	99.261	4.625	98.374	98.383	98.529	5.625	99.373	99.338	99.313
5	99.594	99.818	99.584	4.75	98.626	98.581	98.564	5.75	99.954	100.021	99.884
5.125	100.120	100.110	100.061	4.875	99.049	99.039	98.990	5.875	100.350	100.166	100.099
5.25	100.304	100.698	100.520	5	99.594	99.584	99.535	6	100.860	100.754	100.707
5.375	100.297	100.820	100.642	5.125	100.120	100.110	100.061	6.125	101.224	101.156	101.109
5.5	100.775	101.139	100.961	5.25	100.304	100.247	100.230	6.25	101.668	101.483	101.299
5.625	101.231	101.321	101.209	5.375	100.289	100.262	100.267	6.375	101.487	101.430	101.373
5.75	101.515	101.664	101.433	5.5	100.775	100.748	100.753	6.5	102.076	102.019	101.962
5.875	101.346	101.332	101.283	5.625	101.231	101.204	101.209	6.625	102.370	102.313	102.256
6	101.786	101.740	101.723	5.75	101.515	101.466	101.433	6.75	102.270	102.228	102.185
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	97.678	97.962	97.839	5.25	97.678	97.962	97.839	4.5	95.165	95.173	95.094
5.375	98.117	98.129	98.104	5.375	98.117	98.129	98.104	4.625	95.716	95.724	95.645
5.5	98.875	98.888	98.863	5.5	98.875	98.888	98.863	4.75	94.267	94.258	94.144
5.625	99.373	99.338	99.313	5.625	99.423	99.364	99.331	4.875	94.805	94.796	94.446
5.75	99.954	100.021	99.884	5.75	100.004	100.021	99.912	5	95.314	95.304	94.955
5.875	100.350	100.166	100.099	5.875	100.068	100.063	100.015	5.125	95.782	95.773	95.423
6	100.860	100.754	100.707	6	100.760	100.754	100.707	5.25	96.547	96.526	96.504
6.125	101.224	101.156	101.109	6.125	101.162	101.156	101.109	5.375	96.614	96.592	96.571
6.25	101.668	101.483	101.299	6.25	101.265	101.192	101.127	5.5	97.010	96.989	96.967
6.375	101.487	101.430	101.373	6.375	101.066	101.289	101.131	5.625	97.418	97.397	97.376
6.5	102.076	102.019	101.962	6.5	101.710	101.686	101.635	5.75	98.381	98.317	98.253
6.625	102.370	102.313	102.256	6.625	102.068	102.044	101.993	5.875	98.616	98.552	98.488
6.75	102.270	102.228	102.185	6.75	102.044	101.957	101.875	6	98.954	98.890	98.826
6.875	102.310	102.105	102.053	6.875	102.053	102.011	101.894	6.125	99.252	99.188	99.124

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	97.920	97.876	97.859	5.125	97.920	97.876	97.859	4.75	95.826	96.364	96.294
5.25	98.595	98.799	98.708	5.25	98.595	98.799	98.708	4.875	96.534	96.801	96.732
5.375	99.031	99.180	99.089	5.375	99.031	99.180	99.089	5	97.232	97.188	97.171
5.5	99.675	99.616	99.594	5.5	99.675	99.616	99.594	5.125	97.920	97.876	97.859
5.625	100.323	100.264	100.231	5.625	100.323	100.264	100.231	5.25	98.595	98.799	98.708
5.75	100.784	100.725	100.692	5.75	100.784	100.725	100.692	5.375	99.031	99.180	99.089
5.875	100.953	100.768	100.615	5.875	100.953	100.768	100.615	5.5	99.675	99.616	99.594
6	101.543	101.358	101.192	6	101.543	101.358	101.192	5.625	100.323	100.264	100.231
6.125	101.904	101.771	101.682	6.125	101.904	101.771	101.682	5.75	100.784	100.725	100.692
6.25	102.306	102.121	101.947	6.25	102.306	102.121	101.947	5.875	100.953	100.768	100.615
6.375	102.204	102.147	102.091	6.375	102.204	102.147	102.091	6	101.543	101.358	101.192
6.5	102.753	102.696	102.639	6.5	102.753	102.696	102.639	6.125	101.904	101.771	101.682
6.625	103.157	103.101	103.044	6.625	103.157	103.101	103.044	6.25	102.306	102.121	101.947
6.75	103.438	103.395	103.352	6.75	103.438	103.395	103.352	6.375	102.204	102.147	102.091
6.875	103.314	103.271	103.229	6.875	103.314	103.271	103.229	6.5	102.753	102.696	102.639
7	103.827	103.785	103.742	7	103.827	103.785	103.742	6.625	103.157	103.101	103.044
7.125	104.276	104.234	104.191	7.125	104.276	104.234	104.191	6.75	103.438	103.395	103.352
7.25	104.517	104.444	104.363	7.25	104.517	104.444	104.363	6.875	103.314	103.271	103.229
7.375	103.711	103.654	103.572	7.375	103.637	103.573	103.509	7	103.827	103.785	103.742
7.5	104.034	103.970	103.906	7.5	104.034	103.970	103.906	7.125	104.276	104.234	104.191
7.625	104.425	104.353	104.287	7.625	104.425	104.353	104.287	7.25	104.517	104.444	104.363
7.75	104.821	104.748	104.683	7.75	104.821	104.748	104.683	7.375	103.637	103.573	103.509
7.875	104.266	104.210	104.128	7.875	103.189	103.071	103.289	7.5	104.034	103.970	103.906
8	104.447	104.390	104.308	8	103.500	103.382	103.599	7.625	104.425	104.353	104.287
8.125	104.678	104.621	104.539	8.125	103.787	103.669	103.887	7.75	104.821	104.748	104.683
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	97.188	97.246	97.238	4.25	96.742	96.750	96.896	4.875	95.592	95.582	95.611
4.375	97.657	97.716	97.708	4.375	97.259	97.267	97.413	5	96.315	96.305	96.334
4.5	98.129	98.188	98.179	4.5	97.759	97.768	97.914	5.125	96.772	96.762	96.791
4.625	98.602	98.661	98.652	4.625	98.239	98.247	98.393	5.25	97.671	97.955	97.864
4.75	98.878	99.317	99.083	4.75	98.651	98.606	98.589	5.375	98.135	98.107	98.122
4.875	99.321	99.520	99.293	4.875	98.993	98.984	98.934	5.5	98.813	98.785	98.801
5	99.794	99.749	99.766	5	99.434	99.424	99.375	5.625	99.398	99.339	99.306
5.125	100.256	100.211	100.228	5.125	99.841	99.831	99.782	5.75	99.979	99.983	99.887
5.25	100.329	100.598	100.420	5.25	100.329	100.272	100.255	5.875	100.375	100.191	100.006
5.375	100.642	100.751	100.583	5.375	100.147	100.119	100.125	6	100.885	100.701	100.587
5.5	101.082	101.057	101.024	5.5	100.509	100.482	100.487	6.125	101.137	100.952	100.822
5.625	101.509	101.485	101.451	5.625	101.006	100.957	100.923	6.25	101.693	101.508	101.324
5.75	101.540	101.491	101.458	5.75	101.540	101.491	101.458	6.375	101.512	101.455	101.398
5.875	101.801	101.738	101.696	5.875	101.165	101.119	101.102	6.5	102.101	102.044	101.987
6	102.191	102.128	102.086	6	101.636	101.563	101.529	6.625	102.395	102.338	102.281
								6.75	102.295	102.253	102.210
								6.875	102.001	101.959	101.916
								7	102.515	102.472	102.429
								7.125	102.964	102.921	102.879
								7.25	102.734	102.661	102.580
								7.375	101.436	101.364	101.298
								7.5	101.960	101.888	101.822
								7.625	102.469	102.396	102.331
								7.75	102.815	102.742	102.677
								7.875	99.737	99.619	99.687
								8	100.048	99.930	99.997
								8.125	100.335	100.217	100.285
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	102.101	102.044	101.987	6.125	100.854	100.927	100.822	4.5	95.069	95.078	94.999
6.625	102.395	102.338	102.281	6.25	101.290	101.217	101.152	4.625	95.492	95.500	95.421
6.75	102.295	102.253	102.210	6.375	100.979	100.915	100.904	4.75	94.284	94.274	94.169
6.875	102.001	101.959	101.916	6.5	101.491	101.428	101.416	4.875	94.692	94.682	94.443
7	102.515	102.472	102.429	6.625	101.726	101.662	101.651	5	95.055	95.045	94.877
7.125	102.964	102.921	102.879	6.75	102.069	101.982	101.900	5.125	95.368	95.358	95.282
7.25	102.734	102.661	102.580	6.875	101.840	101.758	101.682	5.25	96.572	96.551	96.529
7.375	101.436	101.364	101.298	7	102.258	102.177	102.100	5.375	96.639	96.617	96.596
7.5	101.960	101.888	101.822	7.125	102.311	102.239	102.158	5.5	97.035	97.014	96.992
7.625	102.469	102.396	102.331	7.25	102.784	102.711	102.630	5.625	97.443	97.422	97.401
7.75	102.815	102.742	102.677	7.375	101.486	101.414	101.348	5.75	98.406	98.342	98.278
7.875	99.737	99.619	99.687	7.5	102.010	101.938	101.872	5.875	98.641	98.577	98.513
8	100.048	99.930	99.997	7.625	102.519	102.446	102.381	6	98.979	98.915	98.851
8.125	100.335	100.217	100.285	7.75	99.441	99.323	99.391	6.125	99.277	99.213	99.149

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	102.204	102.147	102.091	6.375	102.204	102.147	102.091	6	101.543	101.358	101.192
6.5	102.753	102.696	102.639	6.5	102.753	102.696	102.639	6.125	101.904	101.771	101.682
6.625	103.157	103.101	103.044	6.625	103.157	103.101	103.044	6.25	102.306	102.121	101.947
6.75	103.438	103.395	103.352	6.75	103.438	103.395	103.352	6.375	102.204	102.147	102.091
6.875	103.314	103.271	103.229	6.875	103.314	103.271	103.229	6.5	102.753	102.696	102.639
7	103.827	103.785	103.742	7	103.827	103.785	103.742	6.625	103.157	103.101	103.044
7.125	104.276	104.234	104.191	7.125	104.276	104.234	104.191	6.75	103.438	103.395	103.352
7.25	104.517	104.444	104.363	7.25	104.517	104.444	104.363	6.875	103.314	103.271	103.229
7.375	103.711	103.654	103.572	7.375	103.637	103.573	103.509	7	103.827	103.785	103.742
7.5	104.034	103.970	103.906	7.5	104.034	103.970	103.906	7.125	104.276	104.234	104.191
7.625	104.425	104.353	104.287	7.625	104.425	104.353	104.287	7.25	104.517	104.444	104.363
7.75	104.821	104.748	104.683	7.75	104.821	104.748	104.683	7.375	103.637	103.573	103.509
7.875	104.266	104.210	104.128	7.875	103.239	103.121	103.339	7.5	104.034	103.970	103.906
8	104.447	104.390	104.308	8	103.550	103.432	103.649	7.625	104.425	104.353	104.287
8.125	104.678	104.621	104.539	8.125	103.837	103.719	103.937	7.75	104.821	104.748	104.683
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	98.129	98.188	98.179	4.5	97.759	97.768	97.914	6.625	102.395	102.338	102.281
4.625	98.602	98.661	98.652	4.625	98.239	98.247	98.393	6.75	102.295	102.253	102.210
4.75	98.878	99.317	99.083	4.75	98.651	98.606	98.589	6.875	102.001	101.959	101.916
4.875	99.321	99.520	99.293	4.875	98.993	98.984	98.934	7	102.515	102.472	102.429
5	99.794	99.749	99.766	5	99.434	99.424	99.375	7.125	102.964	102.921	102.879
5.125	100.256	100.211	100.228	5.125	99.841	99.831	99.782	7.25	102.734	102.661	102.580
5.25	100.329	100.598	100.420	5.25	100.329	100.272	100.255	7.375	102.548	102.492	102.410
5.375	100.642	100.751	100.583	5.375	100.147	100.119	100.125	7.5	102.522	102.465	102.383
5.5	101.082	101.057	101.024	5.5	100.509	100.482	100.487	7.625	102.650	102.593	102.511
5.625	101.509	101.485	101.451	5.625	101.006	100.957	100.923	7.75	102.815	102.742	102.677
5.75	101.540	101.491	101.458	5.75	101.540	101.491	101.458	7.875	101.791	101.735	101.653
5.875	101.801	101.738	101.696	5.875	101.165	101.119	101.102	8	101.722	101.665	101.583
6	102.191	102.128	102.086	6	101.636	101.563	101.529	8.125	101.953	101.896	101.814
6.125	102.588	102.525	102.483	6.125	102.157	102.084	102.051				
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	102.101	102.044	101.987	6.125	100.854	100.927	100.822	4.5	95.069	95.078	94.999
6.625	102.395	102.338	102.281	6.25	101.290	101.217	101.152	4.625	95.492	95.500	95.421
6.75	102.295	102.253	102.210	6.375	100.979	100.915	100.904	4.75	94.284	94.274	94.169
6.875	102.001	101.959	101.916	6.5	101.491	101.428	101.416	4.875	94.692	94.682	94.443
7	102.515	102.472	102.429	6.625	101.726	101.662	101.651	5	95.055	95.045	94.877
7.125	102.964	102.921	102.879	6.75	102.069	101.982	101.900	5.125	95.368	95.358	95.282
7.25	102.734	102.661	102.580	6.875	101.840	101.758	101.682	5.25	96.572	96.551	96.529
7.375	101.436	101.364	101.298	7	102.258	102.177	102.100	5.375	96.639	96.617	96.596
7.5	101.960	101.888	101.822	7.125	102.311	102.239	102.158	5.5	97.035	97.014	96.992
7.625	102.469	102.396	102.331	7.25	102.784	102.711	102.630	5.625	97.443	97.422	97.401
7.75	102.815	102.742	102.677	7.375	101.486	101.414	101.348	5.75	98.406	98.342	98.278
7.875	99.737	99.619	99.687	7.5	102.010	101.938	101.872	5.875	98.641	98.577	98.513
8	100.048	99.930	99.997	7.625	102.519	102.446	102.381	6	98.979	98.915	98.851
8.125	100.335	100.217	100.285	7.75	99.441	99.323	99.391	6.125	99.277	99.213	99.149

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	99.639	99.464	99.164	6.75	98.139	97.964	97.664
6.875	99.924	99.679	99.379	6.875	98.424	98.179	97.879
7	100.398	100.153	99.853	7	98.898	98.653	98.353
7.125	100.834	100.589	100.289	7.125	99.334	99.089	98.789
7.25	101.240	100.995	100.695	7.25	99.740	99.495	99.195
7.375	101.542	101.234	100.934	7.375	100.042	99.734	99.434
7.5	101.976	101.668	101.368	7.5	100.476	100.168	99.868
7.625	102.372	102.064	101.764	7.625	100.872	100.564	100.264
7.75	102.758	102.450	102.150	7.75	101.258	100.950	100.650
7.875	102.347	101.976	101.676	7.875	100.847	100.476	100.176
8	102.751	102.380	102.080	8	101.251	100.880	100.580
8.125	103.097	102.726	102.426	8.125	101.597	101.226	100.926
8.25	103.443	103.072	102.772	8.25	101.943	101.572	101.272
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.639	97.464	97.164	6.75	96.139	95.964	95.664
6.875	97.924	97.679	97.379	6.875	96.424	96.179	95.879
7	98.398	98.153	97.853	7	96.898	96.653	96.353
7.125	98.834	98.589	98.289	7.125	97.334	97.089	96.789
7.25	99.240	98.995	98.695	7.25	97.740	97.495	97.195
7.375	99.542	99.234	98.934	7.375	98.042	97.734	97.434
7.5	99.976	99.668	99.368	7.5	98.476	98.168	97.868
7.625	100.372	100.064	99.764	7.625	98.872	98.564	98.264
7.75	100.758	100.450	100.150	7.75	99.258	98.950	98.650
7.875	100.347	99.976	99.676	7.875	98.847	98.476	98.176
8	100.751	100.380	100.080	8	99.251	98.880	98.580
8.125	101.097	100.726	100.426	8.125	99.597	99.226	98.926
8.25	101.443	101.072	100.772	8.25	99.943	99.572	99.272
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.889	98.714	98.414	6.75	96.889	96.714	96.414
6.875	99.174	98.929	98.629	6.875	97.174	96.929	96.629
7	99.648	99.403	99.103	7	97.648	97.403	97.103
7.125	100.084	99.839	99.539	7.125	98.084	97.839	97.539
7.25	100.490	100.245	99.945	7.25	98.490	98.245	97.945
7.375	100.792	100.484	100.184	7.375	98.792	98.484	98.184
7.5	101.226	100.918	100.618	7.5	99.226	98.918	98.618
7.625	101.622	101.314	101.014	7.625	99.622	99.314	99.014
7.75	102.008	101.700	101.400	7.75	100.008	99.700	99.400
7.875	101.597	101.226	100.926	7.875	99.597	99.226	98.926
8	102.001	101.630	101.330	8	100.001	99.630	99.330
8.125	102.347	101.976	101.676	8.125	100.347	99.976	99.676
8.25	102.693	102.322	102.022	8.25	100.693	100.322	100.022

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.