



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	93.002	92.932	92.932	4.75	93.002	92.932	92.932	5.125	97.363	97.271	97.253
4.875	94.110	94.018	94.007	4.875	94.110	94.018	94.007	5.25	98.059	97.963	97.941
5	94.807	94.711	94.696	5	94.807	94.711	94.696	5.375	98.595	98.494	98.469
5.125	95.358	95.261	95.247	5.125	95.358	95.261	95.247	5.5	99.112	99.007	98.979
5.25	96.180	96.140	96.109	5.25	96.180	96.083	96.062	5.625	99.556	99.451	99.424
5.375	96.859	96.821	96.791	5.375	96.789	96.688	96.663	5.75	100.053	99.916	99.881
5.5	97.546	97.507	97.477	5.5	97.389	97.283	97.255	5.875	100.537	100.395	100.357
5.625	98.122	98.084	98.054	5.625	97.983	97.878	97.852	6	100.997	100.852	100.810
5.75	98.701	98.565	98.528	5.75	98.701	98.564	98.528	6.125	101.447	101.308	101.292
5.875	99.249	99.151	99.113	5.875	99.249	99.108	99.074	6.25	101.268	101.224	101.175
6	99.788	99.708	99.670	6	99.788	99.642	99.600	6.375	101.829	101.760	101.733
6.125	100.318	100.182	100.144	6.125	100.318	100.172	100.129	6.5	102.421	102.357	102.325
6.25	100.597	100.576	100.527	6.25	100.597	100.576	100.527	6.625	102.661	102.602	102.565
6.375	101.146	101.130	101.084	6.375	101.146	101.130	101.084	6.75	102.117	102.047	102.005
6.5	101.606	101.586	101.536	6.5	101.606	101.586	101.536	6.875	102.718	102.653	102.606
6.625	102.078	102.048	101.992	6.625	102.078	102.048	101.992	7	103.055	102.995	102.942
6.75	102.148	102.071	102.009	6.75	102.148	102.071	102.009	7.125	103.580	103.525	103.467
6.875	102.628	102.569	102.516	6.875	102.623	102.549	102.488	7.25	103.590	103.555	103.492
7	103.043	102.967	102.903	7	103.043	102.967	102.903	7.375	103.869	103.839	103.771
7.125	103.445	103.359	103.289	7.125	103.445	103.359	103.289	7.5	104.471	104.446	104.373
7.25	103.687	103.602	103.523	7.25	103.567	103.528	103.455	7.625	104.863	104.843	104.764
7.375	104.121	104.037	103.958	7.375	104.004	103.966	103.890	7.75	105.150	105.150	105.121
7.5	104.534	104.450	104.370	7.5	104.347	104.334	104.257	7.875	105.168	105.150	105.150
7.625	104.928	104.844	104.765	7.625	104.845	104.832	104.745	8	105.400	105.291	105.194
7.75	105.214	105.202	105.117	7.75	105.214	105.202	105.117				
7.875	105.521	105.506	105.416	7.875	105.521	105.506	105.416				
8	105.739	105.726	105.637	8	105.739	105.726	105.637				
8.125	105.971	105.877	105.787	8.125	105.971	105.877	105.787				
8.25	106.412	106.222	106.122	8.25	106.412	106.222	106.122				
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	98.066	98.057	98.057	4.625	98.628	98.619	98.619	5	93.957	93.864	93.849
4.75	98.119	98.052	98.052	4.75	98.633	98.566	98.566	5.125	94.565	94.469	94.454
4.875	98.683	98.621	98.621	4.875	99.196	99.133	99.133	5.25	96.162	96.115	96.075
5	98.892	98.856	98.807	5	99.299	99.241	99.241	5.375	96.842	96.795	96.755
5.125	99.364	99.343	99.250	5.125	99.648	99.627	99.535	5.5	97.530	97.482	97.443
5.25	99.668	99.642	99.546	5.25	99.949	99.949	99.949	5.625	98.108	98.061	98.022
5.375	99.977	99.976	99.976	5.375	100.492	100.492	100.492	5.75	98.688	98.585	98.548
5.5	100.370	100.336	100.276	5.5	100.812	100.812	100.812	5.875	99.237	99.166	99.126
5.625	100.718	100.678	100.512	5.625	100.956	100.956	100.956	6	99.775	99.717	99.676
5.75	100.992	100.948	100.901	5.75	101.091	101.029	101.028	6.125	100.278	100.186	100.143
5.875	101.332	101.284	101.233	5.875	101.365	101.307	101.301	6.25	100.572	100.551	100.502
6	101.661	101.608	101.554	6	101.639	101.586	101.575	6.375	101.099	101.083	101.037
6.125	101.950	101.892	101.834	6.125	101.995	101.946	101.930	6.5	101.559	101.518	101.468
6.25	102.152	102.090	102.028	6.25	102.070	102.070	102.048	6.625	102.035	101.970	101.912
6.375	102.434	102.407	102.380	6.375	102.287	102.287	102.261	6.75	102.134	102.072	102.018
6.5	102.671	102.616	102.584	6.5	102.621	102.621	102.590	6.875	102.637	102.572	102.514
6.625	102.890	102.818	102.820	6.625	102.750	102.750	102.713	7	102.986	102.922	102.864
6.75	103.054	103.044	103.002	6.75	103.112	103.101	103.059	7.125	103.267	103.203	103.145
6.875	103.511	103.461	103.428	6.875	103.366	103.360	103.313	7.25	103.577	103.461	103.348
7	103.671	103.621	103.587	7	103.685	103.684	103.631	7.375	103.992	103.873	103.757
7.125	103.831	103.781	103.748	7.125	103.374	103.324	103.290	7.5	103.374	103.210	103.123
7.25	103.712	103.631	103.564	7.25	103.356	103.275	103.208	7.625	103.609	103.460	103.373
7.375	104.178	104.097	104.030	7.375	103.712	103.631	103.564	7.75	103.197	103.185	103.100
								7.875	103.391	103.377	103.287

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	98.557	98.482	98.391	5	97.904	97.880	97.818	5	95.647	95.584	95.522
5.125	98.907	98.831	98.740	5.125	98.339	98.325	98.275	5.125	96.308	96.245	96.183
5.25	99.245	99.168	99.083	5.25	98.771	98.753	98.699	5.25	96.973	96.910	96.847
5.375	99.566	99.489	99.398	5.375	99.193	99.116	99.050	5.375	97.273	97.210	97.147
5.5	99.840	99.762	99.672	5.5	99.534	99.456	99.393	5.5	97.735	97.672	97.610
5.625	100.165	100.102	100.039	5.625	99.908	99.845	99.782	5.625	98.197	98.134	98.072
5.75	100.370	100.307	100.244	5.75	100.321	100.258	100.195	5.75	98.470	98.407	98.345
5.875	100.571	100.508	100.445	5.875	100.418	100.378	100.307	5.875	98.747	98.684	98.622
6	100.709	100.663	100.589	6	100.670	100.625	100.550	6	99.024	98.961	98.899
6.125	100.903	100.853	100.776	6.125	100.876	100.826	100.748	6.125	99.301	99.238	99.175
6.25	101.097	101.042	100.961	6.25	101.079	101.025	100.943	6.25	99.575	99.512	99.450
6.375	101.290	101.231	101.147	6.375	101.281	101.222	101.138	6.375	99.847	99.784	99.721
6.5	101.443	101.380	101.291	6.5	101.388	101.324	101.236	6.5	100.308	100.245	100.182
6.625	101.535	101.467	101.375	6.625	101.414	101.331	101.239	6.625	100.391	100.328	100.266
6.75	101.720	101.657	101.594	6.75	101.738	101.675	101.612	6.75	100.657	100.594	100.532
6.875	101.771	101.708	101.645	6.875	101.761	101.698	101.635	6.875	100.695	100.632	100.570
7	101.672	101.609	101.546	7	101.748	101.662	101.571	7	100.760	100.697	100.634
7.125	101.679	101.616	101.553	7.125	101.847	101.760	101.670	7.125	100.842	100.779	100.716
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	98.557	98.529	98.483	5	97.975	97.972	97.910	5	95.597	95.534	95.471
5.125	98.907	98.831	98.763	5.125	98.433	98.419	98.369	5.125	96.258	96.195	96.132
5.25	99.245	99.168	99.078	5.25	98.864	98.845	98.792	5.25	96.923	96.860	96.797
5.375	99.566	99.489	99.398	5.375	99.221	99.199	99.142	5.375	97.223	97.160	97.097
5.5	99.840	99.762	99.672	5.5	99.571	99.544	99.483	5.5	97.685	97.622	97.559
5.625	100.115	100.052	99.989	5.625	99.909	99.877	99.813	5.625	98.147	98.084	98.021
5.75	100.320	100.257	100.194	5.75	100.271	100.208	100.145	5.75	98.420	98.357	98.294
5.875	100.557	100.517	100.446	5.875	100.507	100.466	100.395	5.875	98.697	98.634	98.571
6	100.809	100.763	100.689	6	100.758	100.712	100.638	6	98.974	98.911	98.848
6.125	101.005	100.955	100.877	6.125	100.964	100.914	100.836	6.125	99.251	99.188	99.125
6.25	101.201	101.146	101.065	6.25	101.168	101.114	101.033	6.25	99.525	99.462	99.399
6.375	101.397	101.338	101.253	6.375	101.373	101.314	101.229	6.375	99.797	99.734	99.671
6.5	101.552	101.488	101.400	6.5	101.481	101.418	101.330	6.5	100.258	100.195	100.132
6.625	101.646	101.578	101.486	6.625	101.490	101.427	101.322	6.625	100.341	100.278	100.215
6.75	101.723	101.650	101.555	6.75	101.688	101.625	101.562	6.75	100.607	100.544	100.481
6.875	101.774	101.697	101.599	6.875	101.711	101.648	101.585	6.875	100.645	100.582	100.519
7	101.663	101.582	101.496	7	101.748	101.662	101.571	7	100.710	100.647	100.584
7.125	101.629	101.566	101.503	7.125	101.847	101.760	101.670	7.125	100.792	100.729	100.666

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	94.320	94.283	94.283	5.75	98.771	98.710	98.678	4.375	96.408	96.378	96.327
5.125	94.999	94.962	94.962	5.875	99.343	99.283	99.251	4.5	96.820	96.790	96.740
5.25	95.807	95.777	95.729	6	99.864	99.804	99.772	4.625	97.162	97.132	97.082
5.375	96.487	96.457	96.408	6.125	100.270	100.210	100.177	4.75	97.658	97.620	97.578
5.5	97.139	97.109	97.061	6.25	100.511	100.443	100.395	4.875	98.101	98.062	98.021
5.625	97.750	97.720	97.671	6.375	101.036	100.968	100.920	5	98.386	98.347	98.306
5.75	98.273	98.220	98.155	6.5	101.504	101.436	101.388	5.125	98.611	98.572	98.530
5.875	98.884	98.832	98.767	6.625	101.855	101.787	101.739	5.25	99.140	99.102	99.060
6	99.428	99.375	99.310	6.75	101.895	101.820	101.772	5.375	99.441	99.405	99.355
6.125	99.953	99.900	99.835	6.875	102.300	102.225	102.177	5.5	99.846	99.811	99.761
6.25	100.280	100.216	100.143	7	102.675	102.599	102.551	5.625	100.060	100.024	99.974
6.375	100.808	100.744	100.671	7.125	102.995	102.919	102.871	5.75	100.379	100.337	100.287
6.5	101.302	101.238	101.165	7.25	103.047	102.971	102.923	5.875	100.713	100.675	100.625
6.625	101.754	101.689	101.617	7.375	103.469	103.394	103.345	6	100.876	100.824	100.773
Home Ready 10 Yr Fixed											
Rate	15	30	45								
4.625	95.990	95.952	95.894								
4.75	96.526	96.471	96.413								
4.875	96.769	96.714	96.656								
5	97.094	97.039	96.981								
5.125	97.463	97.409	97.350								
5.25	97.793	97.738	97.680								
5.375	98.085	98.031	97.972								
5.5	98.335	98.281	98.222								
5.625	98.614	98.560	98.501								
5.75	98.769	98.718	98.651								
5.875	99.057	99.006	98.939								
6	99.546	99.495	99.428								

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	95.940	95.863	95.829	5.75	98.148	98.080	98.000	4.25	95.974	95.944	95.894
5.5	96.555	96.478	96.445	5.875	98.686	98.618	98.538	4.375	96.408	96.378	96.327
5.625	97.132	97.054	97.022	6	99.191	99.123	99.042	4.5	96.820	96.790	96.740
5.75	97.419	97.326	97.293	6.125	99.660	99.592	99.511	4.625	97.162	97.132	97.082
5.875	98.119	98.029	97.998	6.25	99.355	99.276	99.187	4.75	97.658	97.620	97.578
6	98.800	98.710	98.679	6.375	99.610	99.531	99.442	4.875	98.101	98.062	98.021
6.125	99.348	99.258	99.227	6.5	99.838	99.759	99.670	5	98.386	98.347	98.306
6.25	99.821	99.800	99.758	6.625	100.016	99.936	99.848	5.125	98.611	98.572	98.530
6.375	100.387	100.358	100.316	6.75	100.389	100.314	100.233	5.25	99.140	99.102	99.060
6.5	100.917	100.886	100.844	6.875	100.552	100.477	100.396	5.375	99.441	99.405	99.355
6.625	101.396	101.362	101.321	7	100.760	100.685	100.604	5.5	99.846	99.811	99.761
6.75	101.629	101.593	101.558	7.125	100.933	100.857	100.777	5.625	100.060	100.024	99.974
6.875	102.171	102.132	102.095	7.25	102.026	101.946	101.874	5.75	100.379	100.337	100.287
7	102.570	102.530	102.492	7.375	102.621	102.541	102.469	5.875	100.713	100.675	100.625
7.125	102.972	102.929	102.891	7.5	102.972	102.893	102.820	6	100.876	100.824	100.773
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.625	95.990	95.952	95.894								
4.75	96.526	96.471	96.413								
4.875	96.769	96.714	96.656								
5	97.094	97.039	96.981								
5.125	97.463	97.409	97.350								
5.25	97.793	97.738	97.680								
5.375	98.085	98.031	97.972								
5.5	98.335	98.281	98.222								
5.625	98.614	98.560	98.501								
5.75	98.769	98.718	98.651								
5.875	99.057	99.006	98.939								
6	99.546	99.495	99.428								

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	95.358	95.261	95.247
5.25	96.180	96.083	96.062
5.375	96.789	96.688	96.663
5.5	97.389	97.283	97.255
5.625	97.983	97.878	97.849
5.75	98.701	98.564	98.528
5.875	99.249	99.108	99.074
6	99.788	99.642	99.600
6.125	100.318	100.172	100.129
6.25	100.597	100.576	100.527
6.375	101.146	101.130	101.084
6.5	101.606	101.586	101.536
6.625	102.078	102.048	101.992
6.75	102.148	102.071	102.009
6.875	102.623	102.549	102.488
7	103.043	102.967	102.903
7.125	103.445	103.359	103.289
7.25	103.567	103.528	103.455
7.375	104.004	103.966	103.890

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	95.468	96.103	96.019	4.75	95.468	96.103	96.019	5	96.848	96.955	96.871
4.875	96.149	96.346	96.263	4.875	96.149	96.346	96.263	5.125	97.537	97.493	97.476
5	96.848	96.955	96.871	5	96.848	96.955	96.871	5.25	98.237	98.698	98.600
5.125	97.537	97.493	97.476	5.125	97.537	97.493	97.476	5.375	98.687	98.923	98.825
5.25	98.249	98.698	98.600	5.25	98.237	98.698	98.600	5.5	99.340	99.398	99.300
5.375	98.935	98.923	98.828	5.375	98.687	98.923	98.825	5.625	99.988	99.930	99.896
5.5	99.392	99.398	99.300	5.5	99.340	99.398	99.300	5.75	100.451	100.587	100.503
5.625	99.988	99.930	99.896	5.625	99.988	99.930	99.896	5.875	100.697	100.762	100.678
5.75	100.451	100.587	100.503	5.75	100.451	100.587	100.503	6	101.287	101.268	101.184
5.875	100.752	100.762	100.678	5.875	100.697	100.762	100.678	6.125	101.648	101.624	101.541
6	101.287	101.268	101.184	6	101.287	101.268	101.184	6.25	102.050	102.128	102.016
6.125	101.760	101.701	101.634	6.125	101.648	101.624	101.541	6.375	102.046	102.040	101.946
6.25	102.050	102.128	102.016	6.25	102.050	102.128	102.016	6.5	102.614	102.609	102.497
6.375	102.111	102.045	101.969	6.375	102.046	102.040	101.946	6.625	103.120	103.033	102.949
6.5	102.618	102.609	102.497	6.5	102.614	102.609	102.497	6.75	103.399	103.323	103.228
6.625	103.122	103.055	102.980	6.625	103.120	103.033	102.949	6.875	103.166	103.217	103.091
6.75	103.399	103.323	103.228	6.75	103.399	103.323	103.228	7	103.679	103.811	103.684
6.875	103.311	103.221	103.113	6.875	103.166	103.217	103.091	7.125	104.128	104.167	104.041
7	103.779	103.811	103.684	7	103.679	103.811	103.684	7.25	104.448	104.375	104.292
7.125	104.208	104.167	104.041	7.125	104.128	104.167	104.041	7.375	103.555	103.477	103.399
7.25	104.448	104.375	104.292	7.25	104.448	104.375	104.292	7.5	103.952	103.874	103.796
7.375	103.801	103.719	103.636	7.375	103.555	103.477	103.399	7.625	104.293	104.215	104.136
7.5	104.273	104.192	104.108	7.5	103.952	103.874	103.796	7.75	104.644	104.571	104.504
								7.875	103.257	103.179	103.126
								8	103.649	103.571	103.518
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.936	96.935	96.910	4.25	96.547	96.555	96.564	4.75	94.513	94.544	94.474
4.375	97.406	97.405	97.380	4.375	97.121	97.130	97.139	4.875	95.251	95.282	95.212
4.5	97.877	97.876	97.851	4.5	97.692	97.700	97.709	5	95.984	96.014	95.945
4.625	98.350	98.349	98.324	4.625	98.256	98.265	98.274	5.125	96.551	96.582	96.512
4.75	98.641	98.783	98.601	4.75	98.549	98.783	98.601	5.25	97.385	97.623	97.494
4.875	99.114	99.085	99.060	4.875	98.837	99.017	98.835	5.375	98.072	98.023	97.964
5	99.586	99.558	99.532	5	99.383	99.374	99.375	5.5	98.629	98.642	98.574
5.125	100.049	100.020	99.995	5.125	99.912	99.902	99.904	5.625	99.079	99.092	99.024
5.25	100.008	100.482	100.269	5.25	100.005	100.482	100.269	5.75	99.646	99.762	99.647
5.375	100.514	100.605	100.448	5.375	100.142	100.605	100.392	5.875	100.157	100.099	100.032
5.5	100.970	100.937	100.904	5.5	100.631	100.924	100.710	6	100.657	100.633	100.574
5.625	101.426	101.394	101.361	5.625	101.090	101.106	100.978	6.125	101.165	101.106	101.039
5.75	101.299	101.502	101.237	5.75	101.299	101.502	101.237	6.25	101.437	101.252	101.068
5.875	101.705	101.708	101.714	5.875	101.245	101.199	101.232	6.375	101.608	101.522	101.427
6	102.160	102.164	102.170	6	101.686	101.640	101.673	6.5	102.145	102.059	101.964
								6.625	102.649	102.562	102.467
								6.75	102.147	102.097	102.048
								6.875	102.049	102.007	101.941
								7	102.599	102.557	102.492
								7.125	102.821	102.766	102.716
								7.25	102.558	102.485	102.402
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	97.346	97.623	97.494	5	95.984	96.014	95.945	4.5	95.048	95.056	94.840
5.375	97.871	97.883	97.815	5.125	96.551	96.582	96.512	4.625	95.600	95.609	95.393
5.5	98.629	98.642	98.574	5.25	97.346	97.623	97.494	4.75	95.566	95.525	95.484
5.625	99.079	99.092	99.024	5.375	97.871	97.883	97.815	4.875	96.072	96.031	95.990
5.75	99.646	99.762	99.647	5.5	98.629	98.642	98.574	5	96.528	96.487	96.446
5.875	100.119	99.941	99.882	5.625	99.113	99.092	99.024	5.125	96.984	96.943	96.902
6	100.639	100.633	100.574	5.75	99.696	99.762	99.647	5.25	96.988	96.956	96.923
6.125	101.042	101.036	100.977	5.875	99.947	99.941	99.882	5.375	97.494	97.461	97.428
6.25	101.437	101.252	101.068	6	100.639	100.633	100.574	5.5	97.950	97.917	97.884
6.375	101.353	101.304	101.254	6.125	101.042	101.036	100.977	5.625	98.406	98.374	98.341
6.5	101.942	101.892	101.843	6.25	101.052	100.979	100.912	5.75	98.179	98.183	98.189
6.625	102.236	102.187	102.137	6.375	101.024	101.114	100.971	5.875	98.685	98.688	98.694
6.75	102.147	102.097	102.048	6.5	101.673	101.649	101.602	6	99.140	99.144	99.150
6.875	102.049	102.007	101.941	6.625	102.038	102.014	101.967	6.125	99.586	99.589	99.595

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	98.237	98.698	98.600	5.25	98.237	98.698	98.600	5.25	98.237	98.698	98.600
5.375	98.687	98.923	98.825	5.375	98.687	98.923	98.825	5.375	98.687	98.923	98.825
5.5	99.340	99.398	99.300	5.5	99.340	99.398	99.300	5.5	99.340	99.398	99.300
5.625	99.988	99.930	99.896	5.625	99.988	99.930	99.896	5.625	99.988	99.930	99.896
5.75	100.451	100.587	100.503	5.75	100.451	100.587	100.503	5.75	100.451	100.587	100.503
5.875	100.697	100.762	100.678	5.875	100.697	100.762	100.678	5.875	100.697	100.762	100.678
6	101.287	101.268	101.184	6	101.287	101.268	101.184	6	101.287	101.268	101.184
6.125	101.648	101.624	101.541	6.125	101.648	101.624	101.541	6.125	101.648	101.624	101.541
6.25	102.050	102.128	102.016	6.25	102.050	102.128	102.016	6.25	102.050	102.128	102.016
6.375	102.046	102.040	101.946	6.375	102.046	102.040	101.946	6.375	102.046	102.040	101.946
6.5	102.614	102.609	102.497	6.5	102.614	102.609	102.497	6.5	102.614	102.609	102.497
6.625	103.120	103.033	102.949	6.625	103.120	103.033	102.949	6.625	103.120	103.033	102.949
6.75	103.399	103.323	103.228	6.75	103.399	103.323	103.228	6.75	103.399	103.323	103.228
6.875	103.166	103.217	103.091	6.875	103.166	103.217	103.091	6.875	103.166	103.217	103.091
7	103.679	103.811	103.684	7	103.679	103.811	103.684	7	103.679	103.811	103.684
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	97.692	97.700	97.709	4.25	96.547	96.555	96.564	5.25	97.346	97.623	97.494
4.625	98.256	98.265	98.274	4.375	97.121	97.130	97.139	5.375	97.871	97.883	97.815
4.75	98.549	98.783	98.601	4.5	97.692	97.700	97.709	5.5	98.629	98.642	98.574
4.875	98.837	99.017	98.835	4.625	98.256	98.265	98.274	5.625	99.079	99.092	99.024
5	99.383	99.374	99.375	4.75	98.549	98.503	98.486	5.75	99.646	99.762	99.647
5.125	99.912	99.902	99.904	4.875	98.837	98.827	98.829	5.875	100.119	99.941	99.882
5.25	100.005	100.482	100.269	5	99.383	99.374	99.375	6	100.639	100.633	100.574
5.375	100.142	100.605	100.392	5.125	99.912	99.902	99.904	6.125	101.042	101.036	100.977
5.5	100.631	100.924	100.710	5.25	99.805	99.748	99.731	6.25	101.437	101.252	101.068
5.625	101.090	101.106	100.978	5.375	100.142	100.114	100.030	6.375	101.353	101.304	101.254
5.75	101.299	101.502	101.237	5.5	100.631	100.603	100.519	6.5	101.942	101.892	101.843
5.875	101.245	101.199	101.232	5.625	101.090	101.063	100.978	6.625	102.236	102.187	102.137
6	101.686	101.640	101.673	5.75	101.299	101.248	101.215	6.75	102.147	102.097	102.048
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	97.346	97.623	97.494	5.25	97.346	97.623	97.494	4.5	95.048	95.056	94.840
5.375	97.871	97.883	97.815	5.375	97.871	97.883	97.815	4.625	95.600	95.609	95.393
5.5	98.629	98.642	98.574	5.5	98.629	98.642	98.574	4.75	94.124	94.078	94.061
5.625	99.079	99.092	99.024	5.625	99.113	99.092	99.024	4.875	94.596	94.586	94.288
5.75	99.646	99.762	99.647	5.75	99.696	99.762	99.647	5	95.109	95.100	94.801
5.875	100.119	99.941	99.882	5.875	99.947	99.941	99.882	5.125	95.584	95.574	95.276
6	100.639	100.633	100.574	6	100.639	100.633	100.574	5.25	96.389	96.368	96.347
6.125	101.042	101.036	100.977	6.125	101.042	101.036	100.977	5.375	96.456	96.435	96.413
6.25	101.437	101.252	101.068	6.25	101.052	100.979	100.912	5.5	96.852	96.831	96.810
6.375	101.353	101.304	101.254	6.375	101.024	101.114	100.971	5.625	97.261	97.239	97.218
6.5	101.942	101.892	101.843	6.5	101.673	101.649	101.602	5.75	98.158	98.094	98.030
6.625	102.236	102.187	102.137	6.625	102.038	102.014	101.967	5.875	98.393	98.329	98.265
6.75	102.147	102.097	102.048	6.75	101.892	101.805	101.721	6	98.731	98.667	98.603
6.875	102.049	102.007	101.941	6.875	102.049	102.007	101.941	6.125	99.029	98.965	98.901

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	97.562	97.518	97.501	5.125	97.562	97.518	97.501	4.75	95.493	95.940	95.856
5.25	98.262	98.461	98.363	5.25	98.262	98.461	98.363	4.875	96.174	96.378	96.294
5.375	98.712	98.842	98.744	5.375	98.712	98.842	98.744	5	96.873	96.829	96.812
5.5	99.365	99.306	99.273	5.5	99.365	99.306	99.273	5.125	97.562	97.518	97.501
5.625	100.013	99.955	99.921	5.625	100.013	99.955	99.921	5.25	98.262	98.461	98.363
5.75	100.476	100.418	100.385	5.75	100.476	100.418	100.385	5.375	98.712	98.842	98.744
5.875	100.722	100.537	100.424	5.875	100.722	100.537	100.424	5.5	99.365	99.306	99.273
6	101.312	101.127	101.045	6	101.312	101.127	101.045	5.625	100.013	99.955	99.921
6.125	101.673	101.532	101.465	6.125	101.673	101.532	101.465	5.75	100.476	100.418	100.385
6.25	102.075	101.890	101.732	6.25	102.075	101.890	101.732	5.875	100.722	100.537	100.424
6.375	102.071	102.021	101.971	6.375	102.071	102.021	101.971	6	101.312	101.127	101.045
6.5	102.620	102.570	102.520	6.5	102.620	102.570	102.520	6.125	101.673	101.532	101.465
6.625	103.024	102.974	102.925	6.625	103.024	102.974	102.925	6.25	102.075	101.890	101.732
6.75	103.315	103.265	103.215	6.75	103.315	103.265	103.215	6.375	102.071	102.021	101.971
6.875	103.191	103.141	103.091	6.875	103.191	103.141	103.091	6.5	102.620	102.570	102.520
7	103.704	103.654	103.605	7	103.704	103.654	103.605	6.625	103.024	102.974	102.925
7.125	104.153	104.104	104.054	7.125	104.153	104.104	104.054	6.75	103.315	103.265	103.215
7.25	104.366	104.293	104.210	7.25	104.366	104.293	104.210	6.875	103.191	103.141	103.091
7.375	103.681	103.588	103.505	7.375	103.580	103.502	103.424	7	103.704	103.654	103.605
7.5	103.977	103.899	103.821	7.5	103.977	103.899	103.821	7.125	104.153	104.104	104.054
7.625	104.318	104.240	104.161	7.625	104.318	104.240	104.161	7.25	104.366	104.293	104.210
7.75	104.669	104.596	104.529	7.75	104.669	104.596	104.529	7.375	103.580	103.502	103.424
7.875	104.225	104.146	104.054	7.875	103.028	102.910	102.897	7.5	103.977	103.899	103.821
8	104.405	104.327	104.235	8	103.341	103.223	103.210	7.625	104.318	104.240	104.161
8.125	104.636	104.558	104.466	8.125	103.631	103.513	103.500	7.75	104.669	104.596	104.529
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.961	96.960	96.935	4.25	96.625	96.633	96.642	4.875	95.222	95.213	95.183
4.375	97.431	97.430	97.405	4.375	97.143	97.152	97.161	5	95.945	95.935	95.905
4.5	97.902	97.901	97.876	4.5	97.646	97.654	97.664	5.125	96.402	96.392	96.363
4.625	98.375	98.374	98.349	4.625	98.128	98.137	98.146	5.25	97.340	97.617	97.519
4.75	98.666	98.839	98.657	4.75	98.574	98.528	98.511	5.375	97.889	97.862	97.834
4.875	99.139	99.110	99.085	4.875	98.786	98.777	98.778	5.5	98.568	98.540	98.513
5	99.611	99.583	99.557	5	99.230	99.221	99.222	5.625	99.088	99.030	98.996
5.125	100.074	100.045	100.020	5.125	99.641	99.632	99.633	5.75	99.671	99.724	99.641
5.25	100.014	100.382	100.169	5.25	99.830	99.773	99.756	5.875	100.144	99.960	99.839
5.375	100.468	100.536	100.409	5.375	100.004	99.976	99.892	6	100.654	100.479	100.460
5.5	100.909	100.883	100.850	5.5	100.370	100.343	100.259	6.125	100.906	100.721	100.679
5.625	101.336	101.310	101.277	5.625	100.789	100.739	100.705	6.25	101.462	101.277	101.093
5.75	101.324	101.273	101.240	5.75	101.324	101.273	101.240	6.375	101.378	101.329	101.279
5.875	101.671	101.610	101.568	5.875	101.064	101.018	101.052	6.5	101.967	101.917	101.868
6	102.061	102.000	101.958	6	101.463	101.391	101.387	6.625	102.261	102.212	102.162
								6.75	102.172	102.122	102.073
								6.875	101.878	101.829	101.779
								7	102.392	102.342	102.292
								7.125	102.841	102.791	102.741
								7.25	102.583	102.510	102.427
								7.375	101.062	100.990	100.923
								7.5	101.588	101.515	101.449
								7.625	102.097	102.025	101.958
								7.75	102.444	102.371	102.304
								7.875	99.576	99.458	99.295
								8	99.889	99.771	99.608
								8.125	100.179	100.061	99.898
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.967	101.917	101.868	6.125	100.743	100.698	100.679	4.5	94.961	94.969	94.754
6.625	102.261	102.212	102.162	6.25	101.077	101.004	100.937	4.625	95.388	95.397	95.181
6.75	102.172	102.122	102.073	6.375	100.947	100.883	100.876	4.75	94.149	94.103	94.086
6.875	101.878	101.829	101.779	6.5	101.469	101.405	101.398	4.875	94.491	94.481	94.253
7	102.392	102.342	102.292	6.625	101.715	101.651	101.644	5	94.859	94.849	94.688
7.125	102.841	102.791	102.741	6.75	101.917	101.830	101.746	5.125	95.178	95.169	94.976
7.25	102.583	102.510	102.427	6.875	101.842	101.761	101.735	5.25	96.414	96.393	96.372
7.375	101.062	100.990	100.923	7	102.265	102.184	102.158	5.375	96.481	96.460	96.438
7.5	101.588	101.515	101.449	7.125	102.273	102.191	102.166	5.5	96.877	96.856	96.835
7.625	102.097	102.025	101.958	7.25	102.633	102.560	102.477	5.625	97.286	97.264	97.243
7.75	102.444	102.371	102.304	7.375	101.112	101.040	100.973	5.75	98.183	98.119	98.055
7.875	99.576	99.458	99.295	7.5	101.638	101.565	101.499	5.875	98.418	98.354	98.290
8	99.889	99.771	99.608	7.625	102.147	102.075	102.008	6	98.756	98.692	98.628
8.125	100.179	100.061	99.898	7.75	99.277	99.159	98.996	6.125	99.054	98.990	98.926

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	102.071	102.021	101.971	6.375	102.071	102.021	101.971	6	101.312	101.128	101.045
6.5	102.620	102.570	102.520	6.5	102.620	102.570	102.520	6.125	101.673	101.532	101.504
6.625	103.024	102.974	102.925	6.625	103.024	102.974	102.925	6.25	102.075	101.890	101.732
6.75	103.315	103.265	103.215	6.75	103.315	103.265	103.215	6.375	102.071	102.021	101.971
6.875	103.191	103.141	103.091	6.875	103.191	103.141	103.091	6.5	102.620	102.570	102.520
7	103.704	103.654	103.605	7	103.704	103.654	103.605	6.625	103.024	102.974	102.925
7.125	104.153	104.104	104.054	7.125	104.153	104.104	104.054	6.75	103.315	103.265	103.215
7.25	104.366	104.293	104.210	7.25	104.366	104.293	104.210	6.875	103.191	103.141	103.091
7.375	103.681	103.588	103.505	7.375	103.580	103.502	103.424	7	103.704	103.654	103.605
7.5	103.977	103.899	103.821	7.5	103.977	103.899	103.821	7.125	104.153	104.104	104.054
7.625	104.318	104.240	104.161	7.625	104.318	104.240	104.161	7.25	104.366	104.293	104.210
7.75	104.669	104.596	104.529	7.75	104.669	104.596	104.529	7.375	103.580	103.502	103.424
7.875	104.225	104.146	104.054	7.875	103.078	102.960	102.947	7.5	103.977	103.899	103.821
8	104.405	104.327	104.235	8	103.391	103.273	103.260	7.625	104.318	104.240	104.161
8.125	104.636	104.558	104.466	8.125	103.681	103.563	103.550	7.75	104.669	104.596	104.529
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.902	97.901	97.876	4.5	97.646	97.654	97.664	6.625	102.261	102.212	102.162
4.625	98.375	98.374	98.349	4.625	98.128	98.137	98.146	6.75	102.172	102.122	102.073
4.75	98.666	98.839	98.657	4.75	98.574	98.528	98.511	6.875	101.878	101.829	101.779
4.875	99.139	99.110	99.085	4.875	98.786	98.777	98.778	7	102.392	102.342	102.292
5	99.611	99.583	99.557	5	99.230	99.221	99.222	7.125	102.841	102.791	102.741
5.125	100.074	100.045	100.020	5.125	99.641	99.632	99.633	7.25	102.583	102.510	102.427
5.25	100.014	100.382	100.169	5.25	99.830	99.773	99.756	7.375	102.518	102.426	102.342
5.375	100.468	100.536	100.409	5.375	100.004	99.976	99.892	7.5	102.491	102.399	102.315
5.5	100.909	100.883	100.850	5.5	100.370	100.343	100.259	7.625	102.619	102.527	102.443
5.625	101.336	101.310	101.277	5.625	100.789	100.739	100.705	7.75	102.444	102.371	102.304
5.75	101.324	101.273	101.240	5.75	101.324	101.273	101.240	7.875	101.750	101.671	101.579
5.875	101.671	101.610	101.568	5.875	101.064	101.018	101.052	8	101.680	101.602	101.510
6	102.061	102.000	101.958	6	101.463	101.391	101.387	8.125	101.911	101.833	101.741
6.125	102.458	102.397	102.355	6.125	101.986	101.914	101.880				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.967	101.917	101.868	6.125	100.743	100.698	100.679	4.5	94.961	94.969	94.754
6.625	102.261	102.212	102.162	6.25	101.077	101.004	100.937	4.625	95.388	95.397	95.181
6.75	102.172	102.122	102.073	6.375	100.947	100.883	100.876	4.75	94.149	94.103	94.086
6.875	101.878	101.829	101.779	6.5	101.469	101.405	101.398	4.875	94.491	94.481	94.253
7	102.392	102.342	102.292	6.625	101.715	101.651	101.644	5	94.859	94.849	94.688
7.125	102.841	102.791	102.741	6.75	101.917	101.830	101.746	5.125	95.178	95.169	94.976
7.25	102.583	102.510	102.427	6.875	101.842	101.761	101.735	5.25	96.414	96.393	96.372
7.375	101.062	100.990	100.923	7	102.265	102.184	102.158	5.375	96.481	96.460	96.438
7.5	101.588	101.515	101.449	7.125	102.273	102.191	102.166	5.5	96.877	96.856	96.835
7.625	102.097	102.025	101.958	7.25	102.633	102.560	102.477	5.625	97.286	97.264	97.243
7.75	102.444	102.371	102.304	7.375	101.112	101.040	100.973	5.75	98.183	98.119	98.055
7.875	99.576	99.458	99.295	7.5	101.638	101.565	101.499	5.875	98.418	98.354	98.290
8	99.889	99.771	99.608	7.625	102.147	102.075	102.008	6	98.756	98.692	98.628
8.125	100.179	100.061	99.898	7.75	99.277	99.159	98.996	6.125	99.054	98.990	98.926

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	99.483	99.323	99.023	6.75	97.983	97.823	97.523
6.875	99.768	99.554	99.254	6.875	98.268	98.054	97.754
7	100.242	100.028	99.728	7	98.742	98.528	98.228
7.125	100.678	100.464	100.164	7.125	99.178	98.964	98.664
7.25	101.084	100.870	100.570	7.25	99.584	99.370	99.070
7.375	101.386	101.109	100.809	7.375	99.886	99.609	99.309
7.5	101.820	101.543	101.243	7.5	100.320	100.043	99.743
7.625	102.216	101.939	101.639	7.625	100.716	100.439	100.139
7.75	102.602	102.325	102.025	7.75	101.102	100.825	100.525
7.875	102.191	101.851	101.551	7.875	100.691	100.351	100.051
8	102.595	102.255	101.955	8	101.095	100.755	100.455
8.125	102.941	102.601	102.301	8.125	101.441	101.101	100.801
8.25	103.287	102.947	102.647	8.25	101.787	101.447	101.147
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.483	97.323	97.023	6.75	95.983	95.823	95.523
6.875	97.768	97.554	97.254	6.875	96.268	96.054	95.754
7	98.242	98.028	97.728	7	96.742	96.528	96.228
7.125	98.678	98.464	98.164	7.125	97.178	96.964	96.664
7.25	99.084	98.870	98.570	7.25	97.584	97.370	97.070
7.375	99.386	99.109	98.809	7.375	97.886	97.609	97.309
7.5	99.820	99.543	99.243	7.5	98.320	98.043	97.743
7.625	100.216	99.939	99.639	7.625	98.716	98.439	98.139
7.75	100.602	100.325	100.025	7.75	99.102	98.825	98.525
7.875	100.191	99.851	99.551	7.875	98.691	98.351	98.051
8	100.595	100.255	99.955	8	99.095	98.755	98.455
8.125	100.941	100.601	100.301	8.125	99.441	99.101	98.801
8.25	101.287	100.947	100.647	8.25	99.787	99.447	99.147
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.733	98.573	98.273	6.75	96.733	96.573	96.273
6.875	99.018	98.804	98.504	6.875	97.018	96.804	96.504
7	99.492	99.278	98.978	7	97.492	97.278	96.978
7.125	99.928	99.714	99.414	7.125	97.928	97.714	97.414
7.25	100.334	100.120	99.820	7.25	98.334	98.120	97.820
7.375	100.636	100.359	100.059	7.375	98.636	98.359	98.059
7.5	101.070	100.793	100.493	7.5	99.070	98.793	98.493
7.625	101.466	101.189	100.889	7.625	99.466	99.189	98.889
7.75	101.852	101.575	101.275	7.75	99.852	99.575	99.275
7.875	101.441	101.101	100.801	7.875	99.441	99.101	98.801
8	101.845	101.505	101.205	8	99.845	99.505	99.205
8.125	102.191	101.851	101.551	8.125	100.191	99.851	99.551
8.25	102.537	102.197	101.897	8.25	100.537	100.197	99.897

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.