



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
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YOUR BFF IN WHOLESALE

Table with 3 columns: Conventional 30 Yr Fixed, Conventional 25 Yr Fixed, Conventional 20 Yr Fixed. Each column has 4 sub-columns for rates (15, 30, 45) and a 'Rate' column. Rows list various interest rates and terms.

Table with 3 columns: Conventional 15 Yr Fixed, Conventional 10 Yr Fixed, Conventional 20 Yr Fixed HB. Each column has 4 sub-columns for rates (15, 30, 45) and a 'Rate' column. Rows list various interest rates and terms.

Table with 3 columns: Conventional 20 Yr Fixed HB, Conventional 15 Yr Fixed HB. Each column has 4 sub-columns for rates (15, 30, 45) and a 'Rate' column. Rows list various interest rates and terms.

Cumulative LPA Cap
FTB with AMI at or below 100% or 120% in dc 0

Table with 3 columns: Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only. Rows show values for different LTV ranges (e.g., > 780, 760-779, 740-759).

Table with 3 columns: Additional Purchase LPA Adjusters. Rows show values for different property types (Attached Condo, Investment Property, 2nd Home, etc.) and DTI > 40%.

Table with 3 columns: RT Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. Rows show values for different LTV ranges.

Table with 3 columns: Additional RT Refinance LPA Adjusters. Rows show values for different property types and DTI > 40%.

Table with 3 columns: Cash-Out Refinance LTV / FICO Adjusters: All Products. Rows show values for different LTV ranges.

Table with 3 columns: Additional Cash-Out Refinance LPA Adjusters. Rows show values for different property types and DTI > 40%.

Additional Miscellaneous LPA 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
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YOUR BFF IN WHOLESALE

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	95.554	95.491	95.428	5	94.801	94.738	94.675	5.25	94.075	94.012	94.012
5.125	95.916	95.853	95.790	5.125	95.223	95.160	95.097	5.375	94.722	94.659	94.596
5.25	96.279	96.216	96.153	5.25	95.646	95.583	95.520	5.5	95.193	95.130	95.067
5.375	96.642	96.579	96.516	5.375	96.070	96.007	95.944	5.625	95.845	95.782	95.719
5.5	96.962	96.899	96.836	5.5	96.495	96.432	96.369	5.75	96.319	96.256	96.193
5.625	97.326	97.263	97.200	5.625	96.921	96.858	96.795	5.875	96.612	96.549	96.486
5.75	97.662	97.599	97.536	5.75	97.347	97.284	97.221	6	97.087	97.024	96.961
5.875	97.858	97.795	97.732	5.875	97.760	97.697	97.634	6.125	97.366	97.303	97.240
6	98.197	98.134	98.071	6	97.827	97.764	97.701	6.25	97.812	97.749	97.687
6.125	98.394	98.331	98.268	6.125	98.225	98.162	98.099	6.375	98.261	98.198	98.135
6.25	98.734	98.671	98.608	6.25	98.626	98.563	98.500	6.5	98.712	98.649	98.586
6.375	98.931	98.868	98.805	6.375	99.028	98.965	98.902	6.625	99.078	99.015	98.953
6.5	99.273	99.210	99.147	6.5	99.264	99.201	99.138	6.75	99.431	99.368	99.305
6.625	99.473	99.410	99.347	6.625	99.499	99.436	99.373	6.875	99.698	99.635	99.572
6.75	99.695	99.632	99.569	6.75	99.903	99.840	99.777	7	100.152	100.089	100.027
6.875	99.895	99.832	99.769	6.875	99.971	99.908	99.845	7.125	100.420	100.357	100.294
7	100.237	100.174	100.111	7	100.377	100.314	100.251				
7.125	100.437	100.374	100.311	7.125	100.615	100.552	100.489				

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	95.724	95.661	95.598	5	94.971	94.908	94.845	5.25	94.245		
5.125	96.086	96.023	95.960	5.125	95.393	95.330	95.267	5.375	94.892	94.829	94.766
5.25	96.449	96.386	96.323	5.25	95.816	95.753	95.690	5.5	95.363	95.300	95.237
5.375	96.812	96.749	96.686	5.375	96.240	96.177	96.114	5.625	96.015	95.952	95.889
5.5	97.175	97.112	97.049	5.5	96.665	96.602	96.539	5.75	96.489	96.426	96.363
5.625	97.496	97.433	97.370	5.625	97.091	97.028	96.965	5.875	96.782	96.719	96.656
5.75	97.832	97.769	97.706	5.75	97.517	97.454	97.391	6	97.257	97.194	97.131
5.875	98.028	97.965	97.902	5.875	97.930	97.867	97.804	6.125	97.536	97.473	97.410
6	98.367	98.304	98.241	6	97.997	97.934	97.871	6.25	97.982	97.919	97.856
6.125	98.564	98.501	98.438	6.125	98.395	98.332	98.269	6.375	98.431	98.368	98.305
6.25	98.903	98.840	98.777	6.25	98.796	98.733	98.670	6.5	98.882	98.819	98.756
6.375	99.101	99.038	98.975	6.375	99.198	99.135	99.072	6.625	99.148	99.085	99.022
6.5	99.443	99.380	99.317	6.5	99.433	99.370	99.307	6.75	99.601	99.538	99.475
6.625	99.642	99.579	99.516	6.625	99.669	99.606	99.543	6.875	99.868	99.805	99.742
6.75	99.865	99.802	99.739	6.75	100.073	100.010	99.947	7	100.322	100.259	100.196
6.875	100.065	100.002	99.939	6.875	100.141	100.078	100.015	7.125	100.590	100.527	100.464

Conventional ARM Adjustments

Cumulative LPA Cap
FTHB with AMI at or below 100% or 120% in des 0

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 LPA 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 LPA 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	-2.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LPA 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 LPA 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
5.75	97.638	97.631	97.619	5.75	97.513	97.468	97.453	5	96.375	96.344	96.312
5.875	98.271	98.264	98.252	5.875	98.150	98.105	98.090	5.125	96.590	96.559	96.527
6	98.883	98.875	98.863	6	98.698	98.653	98.638	5.25	97.173	97.141	97.109
6.125	99.451	99.444	99.432	6.125	99.127	99.083	99.068	5.375	97.506	97.475	97.443
6.25	99.711	99.696	99.677	6.25	99.389	99.344	99.325	5.5	97.935	97.904	97.872
6.375	100.269	100.255	100.235	6.375	99.954	99.910	99.890	5.625	98.238	98.206	98.174
6.5	100.774	100.759	100.740	6.5	100.422	100.377	100.358	5.75	98.559	98.497	98.433
6.625	101.249	101.234	101.215	6.625	100.786	100.742	100.722	5.875	98.894	98.832	98.768
6.75	101.315	101.278	101.243	6.75	100.716	100.672	100.652	6	99.100	99.038	98.974
6.875	101.784	101.748	101.712	6.875	101.228	101.183	101.164				
7	102.218	102.181	102.146	7	101.655	101.611	101.591				
7.125	102.623	102.586	102.551	7.125	101.950	101.906	101.886				
7.25	102.551	102.500	102.450	7.25	101.821	101.761	101.731				
7.375	102.962	102.910	102.860	7.375	102.295	102.235	102.205				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.757	95.725	95.693
5.125	96.166	96.135	96.103
5.25	96.549	96.518	96.486
5.375	96.912	96.881	96.849
5.5	97.271	97.240	97.208
5.625	97.604	97.573	97.541
5.75	97.863	97.835	97.796
5.875	98.198	98.120	98.040
6	98.744	98.666	98.587

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready 0

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

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

YOUR BFF IN WHOLESALE

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
5.75	97.129	97.106	97.080	5.75	98.427	98.411	98.395	5	96.375	96.344	96.312
5.875	97.825	97.807	97.778	5.875	98.916	98.900	98.884	5.125	96.590	96.559	96.527
6	98.419	98.402	98.372	6	99.419	99.403	99.387	5.25	97.173	97.141	97.109
6.125	99.005	98.989	98.958	6.125	99.736	99.720	99.704	5.375	97.506	97.475	97.443
6.25	99.325	99.317	99.308	6.25	100.175	100.142	100.129	5.5	97.935	97.904	97.872
6.375	99.875	99.867	99.857	6.375	100.614	100.581	100.568	5.625	98.238	98.206	98.174
6.5	100.387	100.380	100.367	6.5	101.005	100.973	100.960	5.75	98.559	98.497	98.433
6.625	100.838	100.831	100.819	6.625	101.388	101.356	101.343	5.875	98.894	98.832	98.768
6.75	100.982	100.978	100.940	6.75	101.031	100.978	100.968	6	99.100	99.038	98.974
6.875	101.459	101.451	101.410	6.875	101.415	101.364	101.353				
7	101.891	101.882	101.840	7	101.768	101.715	101.706				
7.125	102.323	102.314	102.270	7.125	102.105	102.055	102.045				
7.25	102.329	102.313	102.286	7.25	102.242	102.169	102.151				
7.375	102.753	102.736	102.708	7.375	102.573	102.500	102.484				
7.5	103.104	103.086	103.059	7.5	102.925	102.852	102.836				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.043	95.829	95.821
4.875	96.362	96.149	96.141
5	96.836	96.759	96.751
5.125	97.301	97.224	97.216
5.25	97.609	97.532	97.524
5.375	97.915	97.840	97.832
5.5	98.056	97.974	97.967
5.625	98.505	98.423	98.416
5.75	98.800	98.718	98.711
5.875	99.093	99.012	99.005
6	99.431	99.350	99.343

Home Possible Adjustments

Cumulative LLPA Caps
Home Possible 0

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

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

Refi/Now 30 Yr Fixed				
Rate	15	30	45	60
5.625	95.817	95.914	95.911	
5.75	96.619	96.687	96.676	
5.875	97.216	97.289	97.274	
6	97.796	97.874	97.856	
6.125	98.278	98.355	98.337	
6.25	98.659	98.708	98.682	
6.375	99.208	99.262	99.231	
6.5	99.699	99.757	99.724	
6.625	100.155	100.213	100.179	
6.75	100.244	100.273	100.232	
6.875	100.709	100.743	100.697	
7	101.125	101.164	101.115	
7.125	101.535	101.574	101.525	
7.25	101.564	101.573	101.516	
7.375	101.913	101.928	101.867	

Refi/Now Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des 0

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
5	95.844	95.799	95.785	5	95.844	95.799	95.785	5	95.844	95.799	95.785
5.125	96.463	96.460	96.487	5.125	96.463	96.460	96.487	5.125	96.463	96.460	96.487
5.25	97.079	97.066	97.092	5.25	97.079	97.066	97.092	5.25	97.079	97.066	97.092
5.375	97.672	97.628	97.613	5.375	97.672	97.628	97.613	5.375	97.672	97.628	97.613
5.5	98.352	98.372	98.380	5.5	98.352	98.372	98.380	5.5	98.352	98.372	98.380
5.625	98.860	98.815	98.816	5.625	98.860	98.815	98.816	5.625	98.860	98.815	98.816
5.75	99.816	99.626	99.443	5.75	99.816	99.626	99.443	5.75	99.816	99.626	99.443
5.875	100.285	100.095	99.904	5.875	100.285	100.095	99.904	5.875	100.285	100.095	99.904
6	100.733	100.543	100.383	6	100.733	100.543	100.383	6	100.733	100.543	100.383
6.125	101.282	101.091	100.944	6.125	101.282	101.091	100.944	6.125	101.282	101.091	100.944
6.25	101.675	101.485	101.437	6.25	101.675	101.485	101.437	6.25	101.675	101.485	101.437
6.375	101.280	101.207	101.133	6.375	101.280	101.207	101.133	6.375	101.280	101.207	101.133
6.5	101.825	101.752	101.678	6.5	101.825	101.752	101.678	6.5	101.825	101.752	101.678
6.625	102.230	102.132	102.105	6.625	102.230	102.132	102.105	6.625	102.230	102.132	102.105
6.75	102.738	102.641	102.613	6.75	102.738	102.641	102.613	6.75	102.738	102.641	102.613
6.875	102.086	102.027	101.968	6.875	102.086	102.027	101.968	6.875	102.086	102.027	101.968
7	102.548	102.490	102.431	7	102.548	102.490	102.431	7	102.548	102.490	102.431
7.125	102.947	102.888	102.830	7.125	102.947	102.888	102.830	7.125	102.947	102.888	102.830
7.25	103.249	103.132	103.015	7.25	103.249	103.132	103.015	7.25	103.249	103.132	103.015
7.375	102.756	102.639	102.522	7.375	102.756	102.639	102.522	7.375	102.756	102.639	102.522
7.5	103.146	103.029	102.911	7.5	103.146	103.029	102.911	7.5	103.146	103.029	102.911
7.625	103.408	103.291	103.174	7.625	103.408	103.291	103.174	7.625	103.408	103.291	103.174
7.75	103.419	103.330	103.272	7.75	103.419	103.330	103.272	7.75	103.419	103.330	103.272
7.875	102.185	102.096	102.038	7.875	102.185	102.096	102.038	7.875	102.185	102.096	102.038
8	102.601	102.512	102.453	8	102.601	102.512	102.453	8	102.601	102.512	102.453
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
3.5	90.762	90.796	90.875	3.5	90.762	90.796	90.875	5	94.492	94.439	94.466
3.625	91.326	91.361	91.439	3.625	91.326	91.361	91.439	5.125	95.295	95.242	95.268
3.75	92.458	92.527	92.588	3.75	92.458	92.527	92.588	5.25	96.251	96.236	96.230
3.875	93.021	93.091	93.151	3.875	93.021	93.091	93.151	5.375	96.824	96.816	96.824
4	93.584	93.654	93.714	4	93.584	93.654	93.714	5.5	97.668	97.660	97.668
4.125	94.145	94.215	94.275	4.125	94.145	94.215	94.275	5.625	98.125	98.125	98.125
4.25	95.170	95.197	95.239	4.25	95.170	95.197	95.239	5.75	98.996	98.806	98.616
4.375	95.730	95.757	95.799	4.375	95.730	95.757	95.799	5.875	99.695	99.505	99.314
4.5	96.286	96.313	96.355	4.5	96.286	96.313	96.355	6	100.026	99.926	99.916
4.625	96.838	96.865	96.907	4.625	96.838	96.865	96.907	6.125	100.587	100.486	100.477
4.75	96.986	96.955	96.979	4.75	96.986	96.955	96.979	6.25	101.236	101.046	100.856
4.875	97.535	97.503	97.527	4.875	97.535	97.503	97.527	6.375	100.551	100.438	100.410
5	98.075	98.043	98.067	5	98.075	98.043	98.067	6.5	101.180	101.067	101.039
5.125	98.603	98.571	98.595	5.125	98.603	98.571	98.595	6.625	101.679	101.565	101.538
5.25	98.445	98.386	98.392	5.25	98.445	98.386	98.392	6.75	101.353	101.294	101.235
5.375	98.966	98.907	98.913	5.375	98.966	98.907	98.913	6.875	101.358	101.286	101.240
5.5	99.468	99.408	99.414	5.5	99.468	99.408	99.414	7	101.896	101.823	101.778
5.625	99.943	99.884	99.890	5.625	99.943	99.884	99.890	7.125	102.305	102.232	102.187
5.75	99.673	99.596	99.550	5.75	99.673	99.596	99.550	7.25	101.749	101.661	101.602
5.875	99.799	99.760	99.748	5.875	99.799	99.760	99.748	7.375	101.647	101.567	101.504
6	100.246	100.206	100.194	6	100.246	100.206	100.194	7.5	102.126	102.046	101.982
								7.625	102.392	102.312	102.248
								7.75	101.944	101.855	101.797

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	96.251	96.236	96.230	5	94.492	94.439	94.466	4.5	93.639	93.541	93.583
5.375	96.824	96.816	96.824	5.125	95.295	95.242	95.268	4.625	94.181	94.083	94.125
5.5	97.668	97.660	97.668	5.25	96.305	96.289	96.283	4.75	92.765	92.533	92.557
5.625	98.125	98.125	98.125	5.375	96.824	96.816	96.824	4.875	93.299	93.067	93.091
5.75	98.996	98.806	98.616	5.5	97.668	97.660	97.668	5	93.815	93.583	93.608
5.875	99.695	99.505	99.314	5.625	98.104	98.095	98.104	5.125	94.306	94.075	94.099
6	100.026	99.926	99.916	5.75	98.326	98.221	98.208	5.25	94.455	94.404	94.353
6.125	100.587	100.486	100.477	5.875	99.352	99.252	99.242	5.375	94.671	94.514	94.463
6.25	101.236	101.046	100.856	6	100.026	99.926	99.916	5.5	95.107	94.936	94.884
6.375	100.551	100.438	100.410	6.125	100.587	100.486	100.477	5.625	95.494	95.357	95.306
6.5	101.180	101.067	101.039	6.25	100.358	100.284	100.240	5.75	96.146	96.116	96.087
6.625	101.679	101.565	101.538	6.375	100.551	100.437	100.410	5.875	96.498	96.469	96.439
6.75	101.353	101.294	101.235	6.5	101.180	101.067	101.039	6	96.849	96.820	96.791
6.875	101.358	101.286	101.240	6.625	101.679	101.565	101.538	6.125	97.141	97.112	97.083
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	97.079	97.066	97.092	5.25	97.079	97.066	97.092	5.25	97.079	97.066	97.092
5.375	97.672	97.628	97.613	5.375	97.672	97.628	97.613	5.375	97.672	97.628	97.613
5.5	98.352	98.372	98.380	5.5	98.352	98.372	98.380	5.5	98.352	98.372	98.380
5.625	98.860	98.815	98.816	5.625	98.860	98.815	98.816	5.625	98.860	98.815	98.816
5.75	99.816	99.626	99.443	5.75	99.816	99.626	99.443	5.75	99.816	99.626	99.443
5.875	100.285	100.095	99.904	5.875	100.285	100.095	99.904	5.875	100.285	100.095	99.904
6	100.733	100.543	100.383	6	100.733	100.543	100.383	6	100.733	100.543	100.383
6.125	101.282	101.091	100.944	6.125	101.282	101.091	100.944	6.125	101.282	101.091	100.944
6.25	101.675	101.485	101.437	6.25	101.675	101.485	101.437	6.25	101.675	101.485	101.437
6.375	101.280	101.207	101.133	6.375	101.280	101.207	101.133	6.375	101.280	101.207	101.133
6.5	101.825	101.752	101.678	6.5	101.825	101.752	101.678	6.5	101.825	101.752	101.678
6.625	102.230	102.132	102.105	6.625	102.230	102.132	102.105	6.625	102.230	102.132	102.105
6.75	102.738	102.641	102.613	6.75	102.738	102.641	102.613	6.75	102.738	102.641	102.613
6.875	102.086	102.027	101.968	6.875	102.086	102.027	101.968	6.875	102.086	102.027	101.968
7	102.548	102.490	102.431	7	102.548	102.490	102.431	7	102.548	102.490	102.431
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	96.286	96.313	96.355	4.25	95.170	95.197	95.239	5.25	96.251	96.236	96.230
4.625	96.838	96.865	96.907	4.375	95.730	95.757	95.799	5.375	96.824	96.816	96.824
4.75	96.986	96.955	96.979	4.5	96.286	96.313	96.355	5.5	97.668	97.660	97.668
4.875	97.535	97.503	97.527	4.625	96.838	96.865	96.907	5.625	98.125	98.125	98.125
5	98.075	98.043	98.067	4.75	96.986	96.955	96.979	5.75	98.996	98.806	98.616
5.125	98.603	98.571	98.595	4.875	97.535	97.503	97.527	5.875	99.695	99.505	99.314
5.25	98.445	98.386	98.392	5	98.075	98.043	98.067	6	100.026	99.926	99.916
5.375	98.966	98.907	98.913	5.125	98.603	98.571	98.595	6.125	100.587	100.486	100.477
5.5	99.468	99.408	99.414	5.25	98.445	98.386	98.392	6.25	101.236	101.046	100.856
5.625	99.943	99.884	99.890	5.375	98.966	98.907	98.913	6.375	100.551	100.438	100.410
5.75	99.673	99.596	99.550	5.5	99.468	99.408	99.414	6.5	101.180	101.067	101.039
5.875	99.799	99.760	99.748	5.625	99.943	99.884	99.890	6.625	101.679	101.565	101.538
6	100.246	100.206	100.194	5.75	99.673	99.596	99.550	6.75	101.353	101.294	101.235
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	96.251	96.236	96.230	5.25	95.923	95.914	95.923	4.5	93.639	93.541	93.583
5.375	96.824	96.816	96.824	5.375	96.824	96.816	96.824	4.625	94.181	94.083	94.125
5.5	97.668	97.660	97.668	5.5	97.668	97.660	97.668	4.75	92.765	92.533	92.557
5.625	98.125	98.125	98.125	5.625	98.104	98.095	98.104	4.875	93.299	93.067	93.091
5.75	98.996	98.806	98.616	5.75	98.318	98.221	98.208	5	93.815	93.583	93.608
5.875	99.695	99.505	99.314	5.875	99.352	99.252	99.242	5.125	94.306	94.075	94.099
6	100.026	99.926	99.916	6	100.026	99.926	99.916	5.25	94.455	94.404	94.353
6.125	100.587	100.486	100.477	6.125	100.587	100.486	100.477	5.375	94.671	94.514	94.463
6.25	101.236	101.046	100.856	6.25	100.358	100.284	100.240	5.5	95.107	94.936	94.884
6.375	100.551	100.438	100.410	6.375	100.551	100.437	100.410	5.625	95.494	95.357	95.306
6.5	101.180	101.067	101.039	6.5	101.180	101.067	101.039	5.75	96.146	96.116	96.087
6.625	101.679	101.565	101.538	6.625	101.679	101.565	101.538	5.875	96.498	96.469	96.439
6.75	101.353	101.294	101.235	6.75	101.185	101.096	101.038	6	96.849	96.820	96.791
6.875	101.358	101.286	101.240	6.875	101.358	101.286	101.240	6.125	97.141	97.112	97.083

Government Adjustments

FICO		Loan Amount Adjustments	
> 720+	0.125	\$75K - \$99,999	-0.75
680 - 720	0	\$100K - \$150K	-0.375
660 - 679	-0.25		
640 - 659	-0.5		
620 - 639	-1.25		
600 - 619	-1.5		
580 - 599	-2		
550 - 579	-3.5	Other Adjustments	
< 550	-4.5	2 Unit	-0.5
No FICO Score	-3.5	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	95.938	95.893	95.879	5.125	95.938	95.893	95.879	4.75	94.157	94.112	94.097
5.25	97.008	96.991	96.983	5.25	97.008	96.991	96.983	4.875	94.750	94.706	94.706
5.375	97.529	97.513	97.505	5.375	97.529	97.513	97.505	5	95.344	95.299	95.285
5.5	98.033	98.016	98.008	5.5	98.033	98.016	98.008	5.125	95.938	95.893	95.879
5.625	98.517	98.501	98.493	5.625	98.517	98.501	98.493	5.25	96.579	96.534	96.519
5.75	99.316	99.126	98.936	5.75	99.316	99.126	98.936	5.375	97.172	97.128	97.113
5.875	99.785	99.595	99.404	5.875	99.785	99.595	99.404	5.5	97.766	97.721	97.707
6	100.233	100.043	99.852	6	100.233	100.043	99.852	5.625	98.360	98.315	98.300
6.125	100.782	100.591	100.401	6.125	100.782	100.591	100.401	5.75	99.316	99.126	98.936
6.25	101.175	100.985	100.794	6.25	101.175	100.985	100.794	5.875	99.785	99.595	99.404
6.375	100.820	100.707	100.679	6.375	100.820	100.707	100.679	6	100.233	100.043	99.852
6.5	101.325	101.252	101.178	6.5	101.325	101.252	101.178	6.125	100.782	100.591	100.401
6.625	101.672	101.599	101.525	6.625	101.672	101.599	101.525	6.25	101.175	100.985	100.794
6.75	101.853	101.794	101.735	6.75	101.853	101.794	101.735	6.375	100.780	100.707	100.633
6.875	101.594	101.527	101.481	6.875	101.594	101.527	101.481	6.5	101.325	101.252	101.178
7	102.048	101.990	101.931	7	102.048	101.990	101.931	6.625	101.672	101.599	101.525
7.125	102.447	102.388	102.330	7.125	102.447	102.388	102.330	6.75	101.853	101.794	101.735
7.25	102.749	102.632	102.515	7.25	102.749	102.632	102.515	6.875	101.586	101.527	101.468
7.375	102.256	102.139	102.041	7.375	102.256	102.139	102.041	7	102.048	101.990	101.931
7.5	102.646	102.529	102.411	7.5	102.646	102.529	102.411	7.125	102.447	102.388	102.330
7.625	102.908	102.791	102.674	7.625	102.908	102.791	102.674	7.25	102.749	102.632	102.515
7.75	102.919	102.830	102.772	7.75	102.919	102.830	102.772	7.375	102.256	102.139	102.022
7.875	101.685	101.596	101.538	7.875	101.685	101.596	101.538	7.5	102.646	102.529	102.411
8	102.101	102.012	101.953	8	102.101	102.012	101.953	7.625	102.908	102.791	102.674
8.125	102.497	102.409	102.350	8.125	102.497	102.409	102.350	7.75	102.919	102.830	102.772
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
3.5	90.083	90.118	90.197	3.5	90.083	90.118	90.197	4.875	93.435	93.401	93.428
3.625	90.612	90.647	90.725	3.625	90.612	90.647	90.725	5	93.766	93.732	93.759
3.75	91.839	91.909	91.970	3.75	91.839	91.909	91.970	5.125	94.451	94.418	94.445
3.875	92.366	92.436	92.496	3.875	92.366	92.436	92.496	5.25	96.225	96.209	96.204
4	92.887	92.957	93.017	4	92.887	92.957	93.017	5.375	96.681	96.665	96.660
4.125	93.402	93.471	93.532	4.125	93.402	93.471	93.532	5.5	97.131	97.116	97.111
4.25	94.538	94.565	94.607	4.25	94.538	94.565	94.607	5.625	97.625	97.625	97.625
4.375	95.047	95.074	95.117	4.375	95.047	95.074	95.117	5.75	98.496	98.306	98.203
4.5	95.545	95.572	95.614	4.5	95.545	95.572	95.614	5.875	99.195	99.005	98.814
4.625	96.029	96.055	96.098	4.625	96.029	96.055	96.098	6	99.503	99.313	99.122
4.75	96.324	96.293	96.317	4.75	96.324	96.293	96.317	6.125	99.962	99.771	99.619
4.875	96.800	96.768	96.793	4.875	96.800	96.768	96.793	6.25	100.736	100.546	100.356
5	97.255	97.223	97.247	5	97.255	97.223	97.247	6.375	100.469	100.346	100.329
5.125	97.685	97.653	97.677	5.125	97.685	97.653	97.677	6.5	100.781	100.658	100.642
5.25	97.782	97.736	97.719	5.25	97.782	97.736	97.719	6.625	101.105	100.983	100.968
5.375	98.161	98.102	98.108	5.375	98.161	98.102	98.108	6.75	100.853	100.794	100.735
5.5	98.553	98.494	98.500	5.5	98.553	98.494	98.500	6.875	100.621	100.535	100.509
5.625	98.913	98.854	98.860	5.625	98.913	98.854	98.860	7	100.908	100.855	100.810
5.75	99.173	99.096	99.050	5.75	99.173	99.096	99.050	7.125	101.197	101.138	101.086
5.875	98.938	98.899	98.887	5.875	98.938	98.899	98.887	7.25	101.249	101.161	101.102
6	99.277	99.237	99.225	6	99.277	99.237	99.225	7.375	100.733	100.674	100.610
								7.5	101.098	101.038	100.974
								7.625	101.314	101.250	101.186

				7.75				101.444				101.355				101.297			
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	100.781	100.658	100.642	6.125	99.709	99.629	99.619	4.5	92.877	92.779	92.821								
6.625	101.105	100.983	100.968	6.25	100.153	100.029	100.012	4.625	93.319	93.221	93.264								
6.75	100.853	100.794	100.735	6.375	100.514	100.391	100.374	4.75	92.104	91.872	91.897								
6.875	100.621	100.535	100.509	6.5	100.839	100.716	100.700	4.875	92.535	92.303	92.328								
7	100.908	100.855	100.810	6.625	101.183	101.060	101.045	5	92.932	92.700	92.725								
7.125	101.197	101.138	101.086	6.75	100.685	100.596	100.538	5.125	93.292	93.060	93.084								
7.25	101.249	101.161	101.102	6.875	100.689	100.604	100.578	5.25	93.955	93.904	93.853								
7.375	100.733	100.674	100.610	7	100.996	100.910	100.886	5.375	94.065	94.014	93.963								
7.5	101.098	101.038	100.974	7.125	101.299	101.214	101.190	5.5	94.487	94.436	94.384								
7.625	101.314	101.250	101.186	7.25	101.299	101.211	101.152	5.625	94.908	94.857	94.806								
7.75	101.444	101.355	101.297	7.375	100.733	100.674	100.610	5.75	95.646	95.616	95.587								
				7.5	101.098	101.038	100.974	5.875	95.998	95.969	95.939								
				7.625	101.310	101.250	101.186	6	96.349	96.320	96.291								
								6.125	96.641	96.612	96.583								
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	100.820	100.707	100.679	6.375	100.820	100.707	100.679	6	100.233	100.043	99.852								
6.5	101.325	101.252	101.178	6.5	101.325	101.252	101.178	6.125	100.782	100.591	100.401								
6.625	101.672	101.599	101.525	6.625	101.672	101.599	101.525	6.25	101.175	100.985	100.794								
6.75	101.853	101.794	101.735	6.75	101.853	101.794	101.735	6.375	100.780	100.707	100.633								
6.875	101.594	101.527	101.481	6.875	101.594	101.527	101.481	6.5	101.325	101.252	101.178								
7	102.048	101.990	101.931	7	102.048	101.990	101.931	6.625	101.672	101.599	101.525								
7.125	102.447	102.388	102.330	7.125	102.447	102.388	102.330	6.75	101.853	101.794	101.735								
7.25	102.749	102.632	102.515	7.25	102.749	102.632	102.515	6.875	101.586	101.527	101.468								
7.375	102.256	102.139	102.041	7.375	102.256	102.139	102.041	7	102.048	101.990	101.931								
7.5	102.646	102.529	102.411	7.5	102.646	102.529	102.411	7.125	102.447	102.388	102.330								
7.625	102.908	102.791	102.674	7.625	102.908	102.791	102.674	7.25	102.749	102.632	102.515								
7.75	102.919	102.830	102.772	7.75	102.919	102.830	102.772	7.375	102.256	102.139	102.022								
7.875	101.685	101.596	101.538	7.875	101.685	101.596	101.538	7.5	102.646	102.529	102.411								
8	102.101	102.012	101.953	8	102.101	102.012	101.953	7.625	102.908	102.791	102.674								
8.125	102.497	102.409	102.350	8.125	102.497	102.409	102.350	7.75	102.919	102.830	102.772								
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	95.545	95.572	95.614	4.5	95.545	95.572	95.614	6.625	100.903	100.830	100.757								
4.625	96.029	96.055	96.098	4.625	96.029	96.055	96.098	6.75	100.853	100.794	100.735								
4.75	96.324	96.293	96.317	4.75	96.324	96.293	96.317	6.875	100.534	100.481	100.436								
4.875	96.800	96.768	96.793	4.875	96.800	96.768	96.793	7	100.908	100.855	100.810								
5	97.255	97.223	97.247	5	97.255	97.223	97.247	7.125	101.197	101.138	101.080								
5.125	97.685	97.653	97.677	5.125	97.685	97.653	97.677	7.25	101.249	101.161	101.102								
5.25	97.782	97.736	97.719	5.25	97.782	97.736	97.719	7.375	100.733	100.674	100.610								
5.375	98.161	98.102	98.108	5.375	98.161	98.102	98.108	7.5	101.098	101.038	100.974								
5.5	98.553	98.494	98.500	5.5	98.553	98.494	98.500	7.625	101.314	101.250	101.186								
5.625	98.913	98.854	98.860	5.625	98.913	98.854	98.860	7.75	101.444	101.355	101.297								
5.75	99.173	99.096	99.050	5.75	99.173	99.096	99.050												
5.875	98.938	98.899	98.887	5.875	98.938	98.899	98.887												
6	99.277	99.237	99.225	6	99.277	99.237	99.225												
6.125	99.640	99.579	99.548	6.125	99.640	99.579	99.548												
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	100.556	100.483	100.410	6.125	99.709	99.629	99.619	4.5	92.877	92.779	92.821								
6.625	100.903	100.830	100.757	6.25	99.858	99.784	99.740	4.625	93.319	93.221	93.264								
6.75	100.853	100.794	100.735	6.375	99.767	99.673	99.646	4.75	92.104	91.872	91.897								
6.875	100.534	100.481	100.436	6.5	100.305	100.212	100.184	4.875	92.535	92.303	92.328								
7	100.908	100.855	100.810	6.625	100.667	100.573	100.545	5	92.932	92.700	92.725								
7.125	101.197	101.138	101.080	6.75	100.685	100.596	100.538	5.125	93.292	93.060	93.084								
7.25	101.249	101.161	101.102	6.875	100.534	100.481	100.436	5.25	93.955	93.904	93.853								
7.375	100.733	100.674	100.610	7	100.908	100.855	100.810	5.375	94.065	94.014	93.963								
7.5	101.098	101.038	100.974	7.125	101.140	101.087	101.041	5.5	94.487	94.436	94.384								
7.625	101.314	101.250	101.186	7.25	101.299	101.211	101.152	5.625	94.908	94.857	94.806								
7.75	101.444	101.355	101.297	7.375	100.733	100.674	100.610	5.75	95.646	95.616	95.587								
				7.5	101.098	101.038	100.974	5.875	95.998	95.969	95.939								
				7.625	101.310	101.250	101.186	6	96.349	96.320	96.291								
								6.125	96.641	96.612	96.583								

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	-3.5
FICO < 550	-4.5
No FICO Score	-3.5

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 DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.593	98.410	98.110	6.75	95.993	95.810	95.510
6.875	98.660	98.485	98.185	6.875	96.060	95.885	95.585
7	99.163	98.988	98.688	7	96.563	96.388	96.088
7.125	99.619	99.444	99.144	7.125	97.019	96.844	96.544
7.25	100.388	100.151	99.851	7.25	97.788	97.551	97.251
7.375	100.872	100.635	100.335	7.375	98.272	98.035	97.735
7.5	101.335	101.098	100.798	7.5	98.735	98.498	98.198
7.625	101.751	101.514	101.214	7.625	99.151	98.914	98.614
7.75	102.147	101.910	101.610	7.75	99.547	99.310	99.010
7.875	101.804	101.504	101.204	7.875	99.204	98.904	98.604
8	102.227	101.927	101.627	8	99.627	99.327	99.027
8.125	102.613	102.313	102.013	8.125	100.013	99.713	99.413
8.25	102.979	102.679	102.379	8.25	100.379	100.079	99.779

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.593	96.410	96.110	6.75	93.993	93.810	93.510
6.875	96.660	96.485	96.185	6.875	94.060	93.885	93.585
7	97.163	96.988	96.688	7	94.563	94.388	94.088
7.125	97.619	97.444	97.144	7.125	95.019	94.844	94.544
7.25	98.388	98.151	97.851	7.25	95.788	95.551	95.251
7.375	98.872	98.635	98.335	7.375	96.272	96.035	95.735
7.5	99.335	99.098	98.798	7.5	96.735	96.498	96.198
7.625	99.751	99.514	99.214	7.625	97.151	96.914	96.614
7.75	100.147	99.910	99.610	7.75	97.547	97.310	97.010
7.875	99.804	99.504	99.204	7.875	97.204	96.904	96.604
8	100.227	99.927	99.627	8	97.627	97.327	97.027
8.125	100.613	100.313	100.013	8.125	98.013	97.713	97.413
8.25	100.979	100.679	100.379	8.25	98.379	98.079	97.779

Government DPA Adjustments

FICO			Other Adjustments	
FICO =>680		0	DTI >50	-0.25
660 - 679		-0.25	Manufactured Home	-0.25
640 - 659		-0.5	2-Units	-0.25
620 - 639		-1	Temporary 2-1 BuyDown	-0.25
600 - 619		-1.5		

⁽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.