



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
5.625	96.747	96.747	96.684	5.625	96.747	96.747	96.684	5	94.209	94.163	94.149
5.75	97.667	97.637	97.637	5.75	97.390	97.390	97.377	5.125	94.894	94.848	94.834
5.875	98.292	98.262	98.262	5.875	98.019	98.007	97.994	5.25	95.651	95.604	95.590
6	98.956	98.926	98.926	6	98.663	98.623	98.610	5.375	96.292	96.246	96.232
6.125	99.471	99.441	99.441	6.125	99.082	99.082	99.069	5.5	96.892	96.846	96.832
6.25	99.534	99.504	99.504	6.25	99.314	99.314	99.307	5.625	97.396	97.350	97.336
6.375	100.120	100.090	100.090	6.375	99.866	99.866	99.860	5.75	99.002	98.922	98.897
6.5	100.674	100.644	100.644	6.5	100.405	100.388	100.382	5.875	99.581	99.498	99.473
6.625	101.128	101.098	101.098	6.625	100.815	100.815	100.808	6	100.120	100.036	100.011
6.75	101.009	100.972	100.964	6.75	100.775	100.767	100.753	6.125	100.387	100.302	100.277
6.875	101.452	101.414	101.406	6.875	101.225	101.217	101.204	6.25	100.523	100.468	100.447
7	101.926	101.889	101.881	7	101.629	101.621	101.607	6.375	101.049	100.992	100.971
7.125	102.315	102.277	102.269	7.125	101.972	101.964	101.951	6.5	101.469	101.410	101.389
7.25	102.196	102.151	102.134	7.25	102.064	102.048	102.021	6.625	101.816	101.756	101.735
7.375	102.607	102.562	102.545	7.375	102.464	102.447	102.421	6.75	101.310	101.285	101.258
7.5	103.023	102.978	102.962	7.5	102.840	102.816	102.789	6.875	101.766	101.738	101.712
7.625	103.424	103.379	103.363	7.625	103.143	103.127	103.100	7	102.086	102.057	102.030
7.75	102.968	102.916	102.891	7.75	102.786	102.775	102.744	7.125	102.375	102.345	102.318
7.875	103.352	103.300	103.276	7.875	103.160	103.149	103.118	7.25	102.357	102.297	102.263
8	103.729	103.677	103.653	8	103.504	103.456	103.299	7.375	102.704	102.643	102.609
8.125	104.119	104.066	104.042	8.125	103.693	103.639	103.489	7.5	103.046	102.983	102.949
8.25	103.276	103.198	103.117	8.25	103.276	103.198	103.117	7.625	103.305	103.241	103.207
8.375	103.702	103.624	103.543	8.375	103.702	103.624	103.543	7.75	102.873	102.864	102.829
8.5	104.110	104.032	103.951	8.5	104.110	104.032	103.951	7.875	103.209	103.200	103.163
8.625	104.316	104.237	104.157	8.625	104.316	104.237	104.157	8	103.451	103.402	103.245
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	96.328	96.328	96.205	4.625	96.636	96.636	96.513	6	98.544	98.468	98.449
4.75	96.911	96.911	96.824	4.75	97.361	97.361	97.261	6.125	98.939	98.814	98.797
4.875	97.383	97.383	97.283	4.875	97.866	97.866	97.766	6.25	99.367	99.319	99.302
5	97.722	97.676	97.662	5	97.820	97.820	97.720	6.375	99.888	99.839	99.822
5.125	97.997	97.959	97.951	5.125	98.314	98.314	98.218	6.5	100.347	100.296	100.279
5.25	98.483	98.483	98.395	5.25	98.811	98.811	98.723	6.625	100.661	100.531	100.493
5.375	98.846	98.800	98.786	5.375	99.112	99.112	99.030	6.75	100.786	100.765	100.741
5.5	99.176	99.129	99.115	5.5	99.464	99.464	99.390	6.875	101.213	101.191	101.167
5.625	99.317	99.279	99.270	5.625	99.455	99.455	99.309	7	101.529	101.470	101.446
5.75	99.495	99.441	99.416	5.75	99.765	99.765	99.626	7.125	101.927	101.806	101.713
5.875	99.921	99.874	99.850	5.875	100.159	100.159	100.028	7.25	101.774	101.717	101.686
6	100.198	100.151	100.126	6	100.381	100.381	100.256	7.375	102.126	102.068	102.036
6.125	100.292	100.239	100.214	6.125	100.326	100.326	100.177	7.5	102.481	102.402	102.371
6.25	100.415	100.368	100.343	6.25	100.591	100.591	100.449	7.625	102.835	102.705	102.602
6.375	100.845	100.798	100.763	6.375	100.914	100.914	100.779	7.75	102.436	102.232	102.051
6.5	101.077	101.031	100.995	6.5	101.098	101.098	100.970	7.875	102.813	102.604	102.419
6.625	101.147	101.102	101.085	6.625	100.654	100.654	100.567				
6.75	101.158	101.111	101.086	6.75	101.009	101.009	100.910				
6.875	101.574	101.528	101.503	6.875	101.321	101.320	101.228				
7	101.774	101.727	101.702	7	101.502	101.496	101.411				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.420	92.420	92.324	5.125	96.248	96.201	96.187				
5.125	93.232	93.232	93.142	5.25	96.784	96.737	96.723				
5.25	93.917	93.917	93.834	5.375	97.267	97.220	97.206				
5.375	94.615	94.615	94.538	5.5	97.589	97.542	97.528				
5.5	95.058	95.058	94.988	5.625	97.428	97.381	97.356				
5.625	96.195	96.195	96.148	5.75	97.982	97.935	97.900				
5.75	96.901	96.901	96.875	5.875	98.404	98.357	98.322				
5.875	97.451	97.451	97.432	6	98.792	98.746	98.710				
6	97.936	97.936	97.923	6.125	99.303	99.256	99.221				
6.125	98.523	98.523	98.516	6.25	99.781	99.735	99.699				
6.25	99.393	99.393	99.346	6.375	100.204	100.157	100.121				
6.375	99.877	99.877	99.837	6.5	100.423	100.377	100.341				
6.5	100.325	100.325	100.292	6.625	99.934	99.887	99.863				
6.625	100.675	100.675	100.649	6.75	100.400	100.353	100.328				
6.75	100.737	100.737	100.701	6.875	100.807	100.760	100.735				
6.875	101.154	101.152	101.123	7	100.982	100.935	100.910				

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

	≤ 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

ARM	0	0	0	0	0	0	0	0	-0.25	-0.25
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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

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
5.75	98.275	98.275	98.262	5.75	98.146	98.100	98.086	5	97.396	97.388	97.370
5.875	98.922	98.922	98.909	5.875	98.780	98.734	98.720	5.125	97.623	97.615	97.597
6	99.545	99.545	99.533	6	99.322	99.276	99.262	5.25	98.173	98.164	98.147
6.125	100.128	100.128	100.115	6.125	99.722	99.676	99.662	5.375	98.479	98.471	98.453
6.25	100.289	100.289	100.283	6.25	99.844	99.798	99.784	5.5	98.883	98.875	98.857
6.375	100.848	100.848	100.842	6.375	100.387	100.340	100.327	5.625	99.113	99.105	99.087
6.5	101.375	101.375	101.369	6.5	100.843	100.797	100.783	5.75	99.323	99.298	99.261
6.625	101.864	101.864	101.858	6.625	101.162	101.116	101.102	5.875	99.682	99.657	99.620
6.75	101.727	101.703	101.688	6.75	101.025	100.979	100.965	6	99.859	99.834	99.797
6.875	102.210	102.185	102.171	6.875	101.523	101.477	101.463				
7	102.667	102.642	102.628	7	101.939	101.893	101.879				
7.125	103.117	103.093	103.078	7.125	102.229	102.182	102.168				
7.25	102.987	102.955	102.927	7.25	102.053	102.006	101.992				
7.375	103.439	103.407	103.379	7.375	102.517	102.470	102.456				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.027	96.019	96.001
5.125	96.399	96.391	96.373
5.25	96.749	96.741	96.723
5.375	97.086	97.077	97.060
5.5	97.419	97.411	97.393
5.625	97.729	97.721	97.703
5.75	97.898	97.856	97.805
5.875	98.207	98.165	98.114
6	98.725	98.683	98.631

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

	≤ 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

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

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	96.602	96.556	96.541	5	96.602	96.556	96.541	5	96.602	96.556	96.541
5.125	97.196	97.150	97.171	5.125	97.196	97.150	97.171	5.125	97.196	97.150	97.171
5.25	97.790	97.754	97.775	5.25	97.790	97.754	97.775	5.25	97.790	97.754	97.775
5.375	98.180	98.134	98.106	5.375	98.180	98.134	98.106	5.375	98.180	98.134	98.106
5.5	98.832	98.889	98.891	5.5	98.832	98.889	98.891	5.5	98.832	98.889	98.891
5.625	99.368	99.322	99.326	5.625	99.368	99.322	99.326	5.625	99.368	99.322	99.326
5.75	99.912	99.946	99.948	5.75	99.912	99.946	99.948	5.75	99.912	99.946	99.948
5.875	100.331	100.121	99.927	5.875	100.331	100.121	99.927	5.875	100.331	100.121	99.927
6	100.829	100.619	100.597	6	100.829	100.619	100.597	6	100.829	100.619	100.597
6.125	101.266	101.190	101.173	6.125	101.266	101.190	101.173	6.125	101.266	101.190	101.173
6.25	101.658	101.585	101.568	6.25	101.658	101.585	101.568	6.25	101.658	101.585	101.568
6.375	101.183	101.151	101.119	6.375	101.183	101.151	101.119	6.375	101.183	101.151	101.119
6.5	101.728	101.696	101.664	6.5	101.728	101.696	101.664	6.5	101.728	101.696	101.664
6.625	102.122	102.090	102.058	6.625	102.122	102.090	102.058	6.625	102.122	102.090	102.058
6.75	102.454	102.401	102.365	6.75	102.454	102.401	102.365	6.75	102.454	102.401	102.365
6.875	102.007	101.951	101.894	6.875	102.007	101.951	101.894	6.875	102.007	101.951	101.894
7	102.484	102.427	102.371	7	102.484	102.427	102.371	7	102.484	102.427	102.371
7.125	102.904	102.847	102.790	7.125	102.904	102.847	102.790	7.125	102.904	102.847	102.790
7.25	103.006	102.893	102.841	7.25	103.006	102.893	102.841	7.25	103.006	102.893	102.841
7.375	102.439	102.310	102.181	7.375	102.439	102.310	102.181	7.375	102.439	102.310	102.181
7.5	102.768	102.639	102.510	7.5	102.768	102.639	102.510	7.5	102.768	102.639	102.510
7.625	103.052	102.923	102.794	7.625	103.052	102.923	102.794	7.625	103.052	102.923	102.794
7.75	103.107	103.045	103.002	7.75	103.107	103.045	103.002	7.75	103.107	103.045	103.002
7.875	102.067	101.973	101.893	7.875	102.067	101.973	101.893	7.875	102.067	101.973	101.893
8	102.482	102.387	102.308	8	102.482	102.387	102.308	8	102.482	102.387	102.308
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	95.220	95.360	95.362	4.25	95.220	95.360	95.362	5	95.104	95.130	95.151
4.375	95.780	95.920	95.922	4.375	95.780	95.920	95.922	5.125	95.905	95.931	95.953
4.5	96.335	96.474	96.477	4.5	96.335	96.474	96.477	5.25	96.756	96.746	96.617
4.625	96.883	97.023	97.025	4.625	96.883	97.023	97.025	5.375	97.342	97.373	97.375
4.75	97.324	97.444	97.382	4.75	97.324	97.444	97.382	5.5	98.184	98.215	98.217
4.875	97.869	97.989	97.927	4.875	97.869	97.989	97.927	5.625	98.617	98.648	98.650
5	98.402	98.522	98.460	5	98.402	98.522	98.460	5.75	99.330	99.120	98.910
5.125	98.921	99.041	98.979	5.125	98.921	99.041	98.979	5.875	99.691	99.523	99.506
5.25	98.665	98.618	98.604	5.25	98.665	98.618	98.604	6	100.349	100.193	100.176
5.375	98.986	99.086	99.085	5.375	98.986	99.086	99.085	6.125	100.746	100.769	100.752
5.5	99.475	99.576	99.574	5.5	99.475	99.576	99.574	6.25	101.001	100.791	100.581
5.625	99.938	100.039	100.037	5.625	99.938	100.039	100.037	6.375	100.457	100.459	100.422
5.75	99.803	99.757	99.732	5.75	99.803	99.757	99.732	6.5	101.070	101.071	101.035
5.875	99.905	99.986	99.998	5.875	99.905	99.986	99.998	6.625	101.578	101.579	101.542
6	100.345	100.427	100.438	6	100.345	100.427	100.438	6.75	101.517	101.460	101.404
								6.875	101.268	101.257	101.201
								7	101.795	101.784	101.728
								7.125	102.189	102.177	102.121
								7.25	101.715	101.636	101.585
								7.375	101.340	101.292	101.216
								7.5	101.802	101.753	101.677
								7.625	102.085	102.036	101.960
								7.75	101.734	101.672	101.629
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	96.756	96.746	96.617	5	95.104	95.130	95.151	4.5	93.680	93.695	93.697
5.375	97.342	97.373	97.375	5.125	95.905	95.931	95.953	4.625	94.213	94.228	94.230
5.5	98.184	98.215	98.217	5.25	96.811	96.801	96.672	4.75	93.151	93.159	93.167
5.625	98.617	98.648	98.650	5.375	97.342	97.373	97.375	4.875	93.620	93.540	93.478
5.75	99.330	99.120	98.910	5.5	98.184	98.215	98.217	5	94.119	94.039	93.977
5.875	99.691	99.523	99.506	5.625	98.617	98.648	98.650	5.125	94.587	94.507	94.445
6	100.349	100.193	100.176	5.75	98.774	98.728	98.700	5.25	95.476	95.460	95.444
6.125	100.746	100.769	100.752	5.875	99.500	99.523	99.506	5.375	95.587	95.571	95.555
6.25	101.001	100.791	100.581	6	100.170	100.193	100.176	5.5	95.999	95.983	95.967
6.375	100.457	100.459	100.422	6.125	100.746	100.769	100.752	5.625	96.421	96.405	96.389
6.5	101.070	101.071	101.035	6.25	100.525	100.463	100.426	5.75	97.228	97.220	97.212
6.625	101.578	101.579	101.542	6.375	100.457	100.459	100.422	5.875	97.527	97.519	97.511
6.75	101.517	101.460	101.404	6.5	101.070	101.071	101.035	6	97.883	97.875	97.867
6.875	101.268	101.257	101.201	6.625	101.578	101.579	101.542	6.125	98.202	98.194	98.186
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	97.790	97.754	97.775	5.25	97.790	97.754	97.775	5.25	97.790	97.754	97.775
5.375	98.180	98.134	98.106	5.375	98.180	98.134	98.106	5.375	98.180	98.134	98.106

5.5	98.832	98.889	98.891	5.5	98.832	98.889	98.891	5.5	98.832	98.889	98.891
5.625	99.368	99.322	99.326	5.625	99.368	99.322	99.326	5.625	99.368	99.322	99.326
5.75	99.912	99.946	99.948	5.75	99.912	99.946	99.948	5.75	99.912	99.946	99.948
5.875	100.331	100.121	99.927	5.875	100.331	100.121	99.927	5.875	100.331	100.121	99.927
6	100.829	100.619	100.597	6	100.829	100.619	100.597	6	100.829	100.619	100.597
6.125	101.266	101.190	101.173	6.125	101.266	101.190	101.173	6.125	101.266	101.190	101.173
6.25	101.658	101.585	101.568	6.25	101.658	101.585	101.568	6.25	101.658	101.585	101.568
6.375	101.183	101.151	101.119	6.375	101.183	101.151	101.119	6.375	101.183	101.151	101.119
6.5	101.728	101.696	101.664	6.5	101.728	101.696	101.664	6.5	101.728	101.696	101.664
6.625	102.122	102.090	102.058	6.625	102.122	102.090	102.058	6.625	102.122	102.090	102.058
6.75	102.454	102.401	102.365	6.75	102.454	102.401	102.365	6.75	102.454	102.401	102.365
6.875	102.007	101.951	101.894	6.875	102.007	101.951	101.894	6.875	102.007	101.951	101.894
7	102.484	102.427	102.371	7	102.484	102.427	102.371	7	102.484	102.427	102.371
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	96.335	96.474	96.477	4.25	95.220	95.360	95.362	5.25	96.756	96.746	96.617
4.625	96.883	97.023	97.025	4.375	95.780	95.920	95.922	5.375	97.342	97.373	97.375
4.75	97.324	97.444	97.382	4.5	96.335	96.474	96.477	5.5	98.184	98.215	98.217
4.875	97.869	97.989	97.927	4.625	96.883	97.023	97.025	5.625	98.617	98.648	98.650
5	98.402	98.522	98.460	4.75	97.324	97.444	97.382	5.75	99.330	99.120	98.910
5.125	98.921	99.041	98.979	4.875	97.869	97.989	97.927	5.875	99.691	99.523	99.506
5.25	98.665	98.618	98.604	5	98.402	98.522	98.460	6	100.349	100.193	100.176
5.375	98.986	99.086	99.085	5.125	98.921	99.041	98.979	6.125	100.746	100.769	100.752
5.5	99.475	99.576	99.574	5.25	98.665	98.618	98.604	6.25	101.001	100.791	100.581
5.625	99.938	100.039	100.037	5.375	98.986	99.086	99.085	6.375	100.457	100.459	100.422
5.75	99.803	99.757	99.732	5.5	99.475	99.576	99.574	6.5	101.070	101.071	101.035
5.875	99.905	99.986	99.998	5.625	99.938	100.039	100.037	6.625	101.578	101.579	101.542
6	100.345	100.427	100.438	5.75	99.803	99.757	99.732	6.75	101.517	101.460	101.404
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	96.756	96.746	96.617	5.25	96.442	96.473	96.475	4.5	93.680	93.695	93.697
5.375	97.342	97.373	97.375	5.375	97.342	97.373	97.375	4.625	94.213	94.228	94.230
5.5	98.184	98.215	98.217	5.5	98.184	98.215	98.217	4.75	93.151	93.159	93.167
5.625	98.617	98.648	98.650	5.625	98.617	98.648	98.650	4.875	93.620	93.540	93.478
5.75	99.330	99.120	98.910	5.75	98.774	98.728	98.700	5	94.119	94.039	93.977
5.875	99.691	99.523	99.506	5.875	99.500	99.523	99.506	5.125	94.587	94.507	94.445
6	100.349	100.193	100.176	6	100.170	100.193	100.176	5.25	95.476	95.460	95.444
6.125	100.746	100.769	100.752	6.125	100.746	100.769	100.752	5.375	95.587	95.571	95.555
6.25	101.001	100.791	100.581	6.25	100.525	100.463	100.426	5.5	95.999	95.983	95.967
6.375	100.457	100.459	100.422	6.375	100.457	100.459	100.422	5.625	96.421	96.405	96.389
6.5	101.070	101.071	101.035	6.5	101.070	101.071	101.035	5.75	97.228	97.220	97.212
6.625	101.578	101.579	101.542	6.625	101.578	101.579	101.542	5.875	97.527	97.519	97.511
6.75	101.517	101.460	101.404	6.75	101.162	101.099	101.056	6	97.883	97.875	97.867
6.875	101.268	101.257	101.201	6.875	101.268	101.257	101.201	6.125	98.202	98.194	98.186

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
< 550	-4.5
No FICO Score	-3.5

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	96.696	96.650	96.635	5.125	96.696	96.650	96.635	4.75	94.915	94.869	94.854
5.25	97.465	97.451	97.318	5.25	97.465	97.451	97.318	4.875	95.509	95.462	95.447
5.375	97.981	97.967	97.832	5.375	97.981	97.967	97.832	5	96.102	96.056	96.041
5.5	98.457	98.443	98.307	5.5	98.457	98.443	98.307	5.125	96.696	96.650	96.635
5.625	98.932	98.918	98.826	5.625	98.932	98.918	98.826	5.25	97.290	97.244	97.229
5.75	99.412	99.365	99.338	5.75	99.412	99.365	99.338	5.375	97.680	97.634	97.606
5.875	99.831	99.693	99.636	5.875	99.831	99.693	99.636	5.5	98.274	98.228	98.200
6	100.329	100.119	100.055	6	100.329	100.119	100.055	5.625	98.868	98.822	98.826
6.125	100.766	100.556	100.497	6.125	100.766	100.556	100.497	5.75	99.412	99.365	99.338
6.25	101.158	100.948	100.895	6.25	101.158	100.948	100.895	5.875	99.831	99.621	99.411
6.375	100.683	100.651	100.619	6.375	100.683	100.651	100.619	6	100.329	100.119	99.931
6.5	101.228	101.196	101.164	6.5	101.228	101.196	101.164	6.125	100.766	100.556	100.497
6.625	101.622	101.590	101.558	6.625	101.622	101.590	101.558	6.25	101.158	100.948	100.895
6.75	101.954	101.898	101.841	6.75	101.954	101.898	101.841	6.375	100.683	100.651	100.619
6.875	101.507	101.451	101.394	6.875	101.507	101.451	101.394	6.5	101.228	101.196	101.164
7	101.984	101.927	101.871	7	101.984	101.927	101.871	6.625	101.622	101.590	101.558
7.125	102.404	102.347	102.290	7.125	102.404	102.347	102.290	6.75	101.954	101.898	101.841
7.25	102.506	102.393	102.341	7.25	102.506	102.393	102.341	6.875	101.507	101.451	101.394
7.375	101.939	101.810	101.681	7.375	101.939	101.810	101.681	7	101.984	101.927	101.871
7.5	102.268	102.139	102.010	7.5	102.268	102.139	102.010	7.125	102.404	102.347	102.290
7.625	102.552	102.423	102.294	7.625	102.552	102.423	102.294	7.25	102.506	102.393	102.341
7.75	102.607	102.545	102.502	7.75	102.607	102.545	102.502	7.375	101.939	101.810	101.681
7.875	101.567	101.473	101.393	7.875	101.567	101.473	101.393	7.5	102.268	102.139	102.010
8	101.982	101.887	101.808	8	101.982	101.887	101.808	7.625	102.552	102.423	102.294
8.125	102.377	102.282	102.202	8.125	102.377	102.282	102.202	7.75	102.607	102.545	102.502
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	94.656	94.719	94.722	4.25	94.656	94.719	94.722	4.875	93.984	94.030	94.052
4.375	95.161	95.223	95.225	4.375	95.161	95.223	95.225	5	94.314	94.361	94.382
4.5	95.663	95.712	95.714	4.5	95.663	95.712	95.714	5.125	94.999	95.045	95.066
4.625	96.162	96.183	96.185	4.625	96.162	96.183	96.185	5.25	96.734	96.724	96.595
4.75	96.659	96.770	96.707	4.75	96.659	96.770	96.707	5.375	97.178	97.168	97.038
4.875	97.114	97.234	97.172	4.875	97.114	97.234	97.172	5.5	97.616	97.606	97.474
5	97.555	97.675	97.613	5	97.555	97.675	97.613	5.625	98.015	98.005	97.981
5.125	97.970	98.090	98.027	5.125	97.970	98.090	98.027	5.75	98.830	98.620	98.410
5.25	98.165	98.118	98.104	5.25	98.165	98.118	98.104	5.875	99.191	98.981	98.802
5.375	98.162	98.263	98.261	5.375	98.162	98.263	98.261	6	99.849	99.639	99.429
5.5	98.541	98.642	98.640	5.5	98.541	98.642	98.640	6.125	100.196	99.986	99.776
5.625	98.890	98.991	98.989	5.625	98.890	98.991	98.989	6.25	100.501	100.291	100.081
5.75	99.303	99.257	99.232	5.75	99.303	99.257	99.232	6.375	100.252	100.220	100.189
5.875	99.340	99.332	99.324	5.875	99.340	99.332	99.324	6.5	100.550	100.516	100.486
6	99.696	99.688	99.680	6	99.696	99.688	99.680	6.625	100.861	100.826	100.796
								6.75	101.017	100.960	100.904
								6.875	100.354	100.363	100.306
								7	100.797	100.743	100.687
								7.125	101.216	101.159	101.103
								7.25	101.215	101.136	101.085
								7.375	100.533	100.404	100.290
								7.5	100.862	100.733	100.640
								7.625	101.146	101.017	100.888
								7.75	101.234	101.172	101.129
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	100.550	100.516	100.486	6.125	99.743	99.786	99.769	4.5	92.884	92.898	92.900
6.625	100.861	100.826	100.796	6.25	100.025	99.963	99.926	4.625	93.305	93.320	93.322
6.75	101.017	100.960	100.904	6.375	100.301	100.270	100.239	4.75	92.651	92.659	92.667
6.875	100.354	100.363	100.306	6.5	100.616	100.583	100.553	4.875	92.957	92.965	92.973
7	100.797	100.743	100.687	6.625	100.951	100.916	100.887	5	93.387	93.395	93.404
7.125	101.216	101.159	101.103	6.75	100.662	100.599	100.556	5.125	93.680	93.688	93.697
7.25	101.215	101.136	101.085	6.875	100.354	100.363	100.306	5.25	94.976	94.960	94.944
7.375	100.533	100.404	100.290	7	100.735	100.743	100.687	5.375	95.087	95.071	95.055
7.5	100.862	100.733	100.640	7.125	100.969	100.971	100.915	5.5	95.499	95.483	95.467
7.625	101.146	101.017	100.888	7.25	101.265	101.186	101.135	5.625	95.921	95.905	95.889
7.75	101.234	101.172	101.129	7.375	100.395	100.366	100.290	5.75	96.728	96.720	96.712
				7.5	100.744	100.715	100.640	5.875	97.027	97.019	97.011
				7.625	100.991	100.929	100.886	6	97.383	97.375	97.367
								6.125	97.702	97.694	97.686
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	100.683	100.651	100.619	6.375	100.683	100.651	100.619	6	100.329	100.119	99.931

6.5	101.228	101.196	101.164	6.5	101.228	101.196	101.164	6.125	100.766	100.556	100.497
6.625	101.622	101.590	101.558	6.625	101.622	101.590	101.558	6.25	101.158	100.948	100.895
6.75	101.954	101.898	101.841	6.75	101.954	101.898	101.841	6.375	100.683	100.651	100.619
6.875	101.507	101.451	101.394	6.875	101.507	101.451	101.394	6.5	101.228	101.196	101.164
7	101.984	101.927	101.871	7	101.984	101.927	101.871	6.625	101.622	101.590	101.558
7.125	102.404	102.347	102.290	7.125	102.404	102.347	102.290	6.75	101.954	101.898	101.841
7.25	102.506	102.393	102.341	7.25	102.506	102.393	102.341	6.875	101.507	101.451	101.394
7.375	101.939	101.810	101.681	7.375	101.939	101.810	101.681	7	101.984	101.927	101.871
7.5	102.268	102.139	102.010	7.5	102.268	102.139	102.010	7.125	102.404	102.347	102.290
7.625	102.552	102.423	102.294	7.625	102.552	102.423	102.294	7.25	102.506	102.393	102.341
7.75	102.607	102.545	102.502	7.75	102.607	102.545	102.502	7.375	101.939	101.810	101.681
7.875	101.567	101.473	101.393	7.875	101.567	101.473	101.393	7.5	102.268	102.139	102.010
8	101.982	101.887	101.808	8	101.982	101.887	101.808	7.625	102.552	102.423	102.294
8.125	102.377	102.282	102.202	8.125	102.377	102.282	102.202	7.75	102.607	102.545	102.502
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	95.663	95.712	95.714	4.5	95.663	95.712	95.714	6.625	100.635	100.603	100.570
4.625	96.162	96.183	96.185	4.625	96.162	96.183	96.185	6.75	101.017	100.960	100.904
4.75	96.659	96.770	96.707	4.75	96.659	96.770	96.707	6.875	100.354	100.363	100.306
4.875	97.114	97.234	97.172	4.875	97.114	97.234	97.172	7	100.797	100.743	100.687
5	97.555	97.675	97.613	5	97.555	97.675	97.613	7.125	101.216	101.159	101.103
5.125	97.970	98.090	98.027	5.125	97.970	98.090	98.027	7.25	101.215	101.136	101.085
5.25	98.165	98.118	98.104	5.25	98.165	98.118	98.104	7.375	100.533	100.404	100.290
5.375	98.162	98.263	98.261	5.375	98.162	98.263	98.261	7.5	100.862	100.733	100.640
5.5	98.541	98.642	98.640	5.5	98.541	98.642	98.640	7.625	101.146	101.017	100.888
5.625	98.890	98.991	98.989	5.625	98.890	98.991	98.989	7.75	101.234	101.172	101.129
5.75	99.303	99.257	99.232	5.75	99.303	99.257	99.232				
5.875	99.340	99.332	99.324	5.875	99.340	99.332	99.324				
6	99.696	99.688	99.680	6	99.696	99.688	99.680				
6.125	100.014	100.006	99.998	6.125	100.014	100.006	99.998				
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	100.241	100.208	100.176	6.125	99.743	99.786	99.769	4.5	92.884	92.898	92.900
6.625	100.635	100.603	100.570	6.25	100.025	99.963	99.926	4.625	93.305	93.320	93.322
6.75	101.017	100.960	100.904	6.375	99.568	99.589	99.553	4.75	92.651	92.659	92.667
6.875	100.354	100.363	100.306	6.5	100.065	100.086	100.050	4.875	92.957	92.965	92.973
7	100.797	100.743	100.687	6.625	100.394	100.415	100.378	5	93.387	93.395	93.404
7.125	101.216	101.159	101.103	6.75	100.662	100.599	100.556	5.125	93.680	93.688	93.697
7.25	101.215	101.136	101.085	6.875	100.354	100.363	100.306	5.25	94.976	94.960	94.944
7.375	100.533	100.404	100.290	7	100.735	100.743	100.687	5.375	95.087	95.071	95.055
7.5	100.862	100.733	100.640	7.125	100.969	100.971	100.915	5.5	95.499	95.483	95.467
7.625	101.146	101.017	100.888	7.25	101.265	101.186	101.135	5.625	95.921	95.905	95.889
7.75	101.234	101.172	101.129	7.375	100.395	100.366	100.290	5.75	96.728	96.720	96.712
				7.5	100.744	100.715	100.640	5.875	97.027	97.019	97.011
				7.625	100.991	100.929	100.886	6	97.383	97.375	97.367
								6.125	97.702	97.694	97.686

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	98.861	98.669	98.369	6.75	96.261	96.069	95.769
6.875	99.405	99.213	98.913	6.875	96.805	96.613	96.313
7	99.928	99.736	99.436	7	97.328	97.136	96.836
7.125	100.394	100.202	99.902	7.125	97.794	97.602	97.302
7.25	100.850	100.658	100.358	7.25	98.250	98.058	97.758
7.375	100.891	100.642	100.342	7.375	98.291	98.042	97.742
7.5	101.374	101.125	100.825	7.5	98.774	98.525	98.225
7.625	101.810	101.561	101.261	7.625	99.210	98.961	98.661
7.75	102.226	101.977	101.677	7.75	99.626	99.377	99.077
7.875	101.502	101.197	100.897	7.875	98.902	98.597	98.297
8	101.945	101.640	101.340	8	99.345	99.040	98.740
8.125	102.341	102.036	101.736	8.125	99.741	99.436	99.136
8.25	102.727	102.422	102.122	8.25	100.127	99.822	99.522

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.861	96.669	96.369	6.75	94.261	94.069	93.769
6.875	97.405	97.213	96.913	6.875	94.805	94.613	94.313
7	97.928	97.736	97.436	7	95.328	95.136	94.836
7.125	98.394	98.202	97.902	7.125	95.794	95.602	95.302
7.25	98.850	98.658	98.358	7.25	96.250	96.058	95.758
7.375	98.891	98.642	98.342	7.375	96.291	96.042	95.742
7.5	99.374	99.125	98.825	7.5	96.774	96.525	96.225
7.625	99.810	99.561	99.261	7.625	97.210	96.961	96.661
7.75	100.226	99.977	99.677	7.75	97.626	97.377	97.077
7.875	99.502	99.197	98.897	7.875	96.902	96.597	96.297
8	99.945	99.640	99.340	8	97.345	97.040	96.740
8.125	100.341	100.036	99.736	8.125	97.741	97.436	97.136
8.25	100.727	100.422	100.122	8.25	98.127	97.822	97.522

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.