



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	92.627	92.627	92.557	4.75	92.627	92.627	92.557	5.125	95.548	95.602	95.600
4.875	93.329	93.329	93.265	4.875	93.329	93.329	93.265	5.25	96.281	96.337	96.330
5	94.300	94.377	94.407	5	94.300	94.377	94.407	5.375	96.967	96.940	96.875
5.125	94.823	94.893	94.927	5.125	94.823	94.893	94.927	5.5	97.471	97.444	97.374
5.25	95.502	95.514	95.526	5.25	95.458	95.514	95.526	5.625	98.029	98.002	97.918
5.375	96.172	96.164	96.156	5.375	96.032	96.052	96.064	5.75	98.211	98.162	98.117
5.5	96.952	96.944	96.936	5.5	96.601	96.589	96.588	5.875	98.729	98.680	98.636
5.625	97.426	97.418	97.410	5.625	97.147	97.181	97.180	6	99.193	99.150	99.095
5.75	97.672	97.657	97.640	5.75	97.593	97.616	97.598	6.125	99.702	99.659	99.604
5.875	98.275	98.259	98.242	5.875	98.127	98.144	98.125	6.25	99.796	99.726	99.704
6	98.895	98.879	98.862	6	98.636	98.623	98.597	6.375	100.245	100.175	100.154
6.125	99.335	99.319	99.302	6.125	99.107	99.123	99.099	6.5	100.660	100.589	100.569
6.25	99.437	99.414	99.389	6.25	99.349	99.357	99.349	6.625	101.066	100.994	100.973
6.375	99.966	99.942	99.917	6.375	99.866	99.883	99.873	6.75	101.152	101.064	101.082
6.5	100.459	100.436	100.410	6.5	100.300	100.318	100.308	6.875	101.591	101.502	101.520
6.625	100.857	100.833	100.808	6.625	100.678	100.685	100.657	7	101.990	101.901	101.919
6.75	101.005	100.963	100.941	6.75	101.005	100.963	100.941	7.125	102.340	102.249	102.267
6.875	101.470	101.461	101.439	6.875	101.470	101.461	101.439	7.25	102.519	102.412	102.372
7	101.836	101.803	101.768	7	101.813	101.803	101.768	7.375	102.953	102.846	102.806
7.125	102.185	102.138	102.088	7.125	102.114	102.064	102.041	7.5	103.326	103.219	103.179
7.25	102.438	102.412	102.363	7.25	102.438	102.412	102.363	7.625	103.606	103.495	103.455
7.375	102.808	102.783	102.736	7.375	102.808	102.783	102.736	7.75	103.405	103.339	103.262
7.5	103.193	103.085	103.045	7.5	103.193	103.085	103.045	7.875	103.982	103.910	103.840
7.625	103.403	103.292	103.252	7.625	103.403	103.292	103.252	8	104.131	104.054	103.990
7.75	103.346	103.280	103.203	7.75	103.346	103.280	103.203				
7.875	103.692	103.620	103.550	7.875	103.692	103.620	103.550				
8	104.008	103.931	103.867	8	104.008	103.931	103.867				
8.125	104.215	104.133	104.075	8.125	104.215	104.133	104.075				
8.25	93.477	93.399	93.282								

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	96.670	96.670	96.638	4.625	96.876	96.876	96.843	5	94.230	94.307	94.337
4.75	97.322	97.306	97.281	4.75	97.070	97.070	97.045	5.125	94.766	94.836	94.870
4.875	97.664	97.648	97.623	4.875	97.609	97.609	97.478	5.25	95.121	95.082	94.880
5	97.936	97.943	97.952	5	97.792	97.792	97.740	5.375	95.797	95.797	95.629
5.125	98.299	98.343	98.348	5.125	98.103	98.149	98.154	5.5	96.559	96.469	96.377
5.25	98.738	98.781	98.787	5.25	98.476	98.490	98.495	5.625	97.033	96.993	96.797
5.375	99.018	99.023	99.018	5.375	98.981	98.981	98.964	5.75	97.536	97.425	97.344
5.5	99.385	99.454	99.456	5.5	99.153	99.153	99.147	5.875	98.138	98.028	97.913
5.625	99.572	99.600	99.592	5.625	99.387	99.415	99.407	6	98.738	98.627	98.512
5.75	100.000	100.028	100.020	5.75	99.731	99.752	99.744	6.125	99.187	99.075	98.960
5.875	100.302	100.339	100.330	5.875	100.063	100.074	100.065	6.25	99.257	99.204	99.171
6	100.568	100.655	100.630	6	100.355	100.407	100.398	6.375	99.726	99.655	99.634
6.125	100.540	100.552	100.530	6.125	100.415	100.415	100.415	6.5	100.086	100.029	100.018
6.25	100.934	100.945	100.923	6.25	100.631	100.643	100.621	6.625	100.387	100.315	100.296
6.375	101.286	101.229	101.219	6.375	100.945	100.969	100.946	6.75	100.564	100.542	100.520
6.5	101.545	101.485	101.475	6.5	101.232	101.269	101.246	6.875	100.935	100.915	100.893
6.625	101.517	101.507	101.495	6.625	101.497	101.477	101.477	7	101.185	101.185	101.160
6.75	101.875	101.815	101.788	6.75	101.635	101.631	101.601	7.125	101.377	101.399	101.364
6.875	102.257	102.178	102.169	6.875	101.925	101.935	101.899	7.25	101.460	101.415	101.415
7	102.273	102.227	102.204	7	102.204	102.232	102.195	7.375	101.810	101.769	101.736
7.125	101.871	101.809	101.763	7.125	101.656	101.593	101.547	7.5	102.167	102.125	102.049
7.25	102.343	102.280	102.234	7.25	102.033	101.970	101.924	7.625	102.098	102.037	102.037
7.375	102.800	102.738	102.691	7.375	102.395	102.333	102.287	7.75	101.635	101.505	101.462
								7.875	102.108	101.978	101.935

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	-0.305	-0.455
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	-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

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	97.296	97.355	97.359	5	96.776	96.835	96.839	5.125	94.247	94.184	94.122
5.125	97.709	97.763	97.763	5.125	97.177	97.232	97.232	5.25	94.718	94.655	94.593
5.25	98.066	98.116	98.114	5.25	97.562	97.612	97.609	5.375	95.369	95.306	95.243
5.375	98.349	98.395	98.389	5.375	97.925	97.971	97.965	5.5	95.843	95.780	95.717
5.5	98.621	98.662	98.653	5.5	98.262	98.304	98.294	5.625	96.315	96.252	96.189
5.625	98.882	98.920	98.906	5.625	98.566	98.603	98.590	5.75	96.779	96.716	96.654
5.75	99.139	99.173	99.156	5.75	98.799	98.832	98.815	5.875	97.057	96.994	96.931
5.875	99.386	99.415	99.395	5.875	98.944	98.974	98.953	6	97.512	97.449	97.387
6	99.553	99.578	99.554	6	99.163	99.188	99.164	6.125	97.781	97.718	97.655
6.125	99.627	99.648	99.621	6.125	99.481	99.502	99.475	6.25	98.228	98.165	98.103
6.25	99.699	99.716	99.685	6.25	99.791	99.808	99.777	6.375	98.302	98.239	98.176
6.375	99.753	99.765	99.731	6.375	100.084	100.096	100.062	6.5	98.554	98.491	98.429
6.5	99.813	99.822	99.784	6.5	100.361	100.369	100.332	6.625	97.890	97.827	97.764
6.625	99.922	99.926	99.885	6.625	100.619	100.623	100.582	6.75	98.327	98.264	98.201
6.75	100.028	100.028	99.983	6.75	100.765	100.765	100.720	6.875	98.591	98.528	98.466
6.875	100.117	100.113	100.065	6.875	100.764	100.759	100.711	7	99.045	98.982	98.919
7	100.129	100.121	100.069	7	100.729	100.721	100.670	7.125	99.136	99.073	99.011
7.125	100.057	100.045	99.990	7.125	100.676	100.664	100.609				

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	97.501	97.560	97.564	5	96.978	97.036	97.040	5.125	94.464	94.401	94.338
5.125	97.913	97.968	97.968	5.125	97.378	97.432	97.432	5.25	94.935	94.872	94.809
5.25	98.271	98.321	98.318	5.25	97.761	97.811	97.809	5.375	95.586	95.523	95.460
5.375	98.554	98.600	98.593	5.375	98.124	98.170	98.163	5.5	96.059	95.996	95.933
5.5	98.826	98.868	98.858	5.5	98.460	98.501	98.492	5.625	96.532	96.469	96.406
5.625	99.088	99.126	99.113	5.625	98.763	98.801	98.787	5.75	96.996	96.933	96.870
5.75	99.347	99.381	99.364	5.75	98.996	99.030	99.013	5.875	97.273	97.210	97.147
5.875	99.596	99.625	99.605	5.875	99.143	99.172	99.152	6	97.729	97.666	97.603
6	99.765	99.790	99.766	6	99.362	99.387	99.363	6.125	97.997	97.934	97.871
6.125	99.840	99.861	99.834	6.125	99.682	99.703	99.675	6.25	98.445	98.382	98.319
6.25	99.914	99.930	99.900	6.25	99.993	100.010	99.979	6.375	98.519	98.456	98.393
6.375	99.968	99.981	99.947	6.375	100.287	100.299	100.265	6.5	98.771	98.708	98.645
6.5	100.030	100.039	100.001	6.5	100.565	100.573	100.536	6.625	98.107	98.044	97.981
6.625	100.140	100.144	100.103	6.625	100.824	100.829	100.787	6.75	98.544	98.481	98.418
6.75	100.247	100.247	100.202	6.75	100.971	100.971	100.927	6.875	98.808	98.745	98.682
6.875	100.338	100.333	100.285	6.875	100.972	100.968	100.920	7	99.262	99.199	99.136
7	100.351	100.343	100.291	7	100.940	100.932	100.880	7.125	99.353	99.290	99.227

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	-0.305	-0.455
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

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



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.792	94.899	94.915
5.25	95.473	95.536	95.535
5.375	96.000	96.078	96.083
5.5	96.507	96.605	96.606
5.625	97.105	97.185	97.167
5.75	97.596	97.602	97.577
5.875	98.085	98.113	98.085
6	98.538	98.592	98.560
6.125	99.037	99.089	99.057
6.25	99.331	99.361	99.342
6.375	99.774	99.816	99.774
6.5	100.149	100.213	100.168
6.625	100.618	100.673	100.627
6.75	100.957	100.967	100.934
6.875	101.330	101.363	101.306
7	101.604	101.639	101.580
7.125	102.017	102.049	101.989
7.25	102.430	102.400	102.333
7.375	102.666	102.659	102.589

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

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	98.107	98.075	98.064	5.25	98.107	98.075	98.064	5.25	98.107	98.075	98.064
5.375	98.315	98.283	98.250	5.375	98.315	98.283	98.250	5.375	98.315	98.283	98.250
5.5	98.912	98.903	98.897	5.5	98.912	98.903	98.897	5.5	98.912	98.903	98.897
5.625	99.518	99.564	99.557	5.625	99.518	99.564	99.557	5.625	99.518	99.564	99.557
5.75	100.211	100.225	100.218	5.75	100.211	100.225	100.218	5.75	100.211	100.225	100.218
5.875	100.176	99.966	99.756	5.875	100.176	99.966	99.756	5.875	100.176	99.966	99.756
6	100.642	100.456	100.394	6	100.642	100.456	100.394	6	100.642	100.456	100.394
6.125	101.197	101.022	101.001	6.125	101.197	101.022	101.001	6.125	101.197	101.022	101.001
6.25	101.575	101.582	101.561	6.25	101.575	101.582	101.561	6.25	101.575	101.582	101.561
6.375	101.272	101.224	101.175	6.375	101.272	101.224	101.175	6.375	101.272	101.224	101.175
6.5	101.712	101.663	101.615	6.5	101.712	101.663	101.615	6.5	101.712	101.663	101.615
6.625	102.149	102.100	102.052	6.625	102.149	102.100	102.052	6.625	102.149	102.100	102.052
6.75	102.505	102.426	102.375	6.75	102.505	102.426	102.375	6.75	102.505	102.426	102.375
6.875	102.136	102.088	102.039	6.875	102.136	102.088	102.039	6.875	102.136	102.088	102.039
7	102.445	102.397	102.348	7	102.445	102.397	102.348	7	102.445	102.397	102.348
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	97.225	97.343	97.375	4.25	96.094	96.211	96.244	5.25	97.025	96.992	96.960
4.625	97.778	97.896	97.928	4.375	96.663	96.780	96.812	5.375	97.573	97.578	97.571
4.75	97.895	97.849	97.833	4.5	97.225	97.343	97.375	5.5	98.283	98.345	98.339
4.875	98.106	98.204	98.221	4.625	97.778	97.896	97.928	5.625	98.943	99.006	98.999
5	98.640	98.738	98.755	4.75	97.895	97.849	97.833	5.75	99.391	99.200	99.164
5.125	99.157	99.255	99.272	4.875	98.106	98.204	98.221	5.875	99.536	99.326	99.116
5.25	99.414	99.368	99.352	5	98.640	98.738	98.755	6	99.922	99.769	99.747
5.375	99.325	99.404	99.406	5.125	99.157	99.255	99.272	6.125	100.418	100.463	100.441
5.5	99.811	99.889	99.891	5.25	99.414	99.368	99.352	6.25	100.618	100.524	100.462
5.625	100.267	100.345	100.347	5.375	99.325	99.404	99.406	6.375	100.321	100.258	100.170
5.75	100.564	100.517	100.502	5.5	99.811	99.889	99.891	6.5	100.769	100.704	100.650
5.875	100.220	100.279	100.265	5.625	100.267	100.345	100.347	6.625	101.211	101.143	101.076
6	100.657	100.716	100.703	5.75	100.564	100.517	100.502	6.75	101.330	101.251	101.200
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	97.025	96.992	96.960	5.25	96.853	96.916	96.910	4.5	94.588	94.580	94.612
5.375	97.573	97.578	97.571	5.375	97.515	97.578	97.571	4.625	95.128	95.121	95.153
5.5	98.283	98.345	98.339	5.5	98.283	98.345	98.339	4.75	93.470	93.424	93.408
5.625	98.943	99.006	98.999	5.625	98.943	99.006	98.999	4.875	93.874	93.772	93.790
5.75	99.391	99.200	99.164	5.75	99.312	99.250	99.214	5	94.377	94.275	94.293
5.875	99.536	99.326	99.116	5.875	99.064	99.108	99.087	5.125	94.846	94.744	94.762
6	99.922	99.769	99.747	6	99.725	99.769	99.747	5.25	95.683	95.668	95.652
6.125	100.418	100.463	100.441	6.125	100.418	100.463	100.441	5.375	95.805	95.790	95.774
6.25	100.618	100.524	100.462	6.25	100.668	100.574	100.512	5.5	96.229	96.214	96.198
6.375	100.321	100.258	100.170	6.375	99.899	99.911	99.874	5.625	96.654	96.638	96.623
6.5	100.769	100.704	100.650	6.5	100.535	100.547	100.510	5.75	97.308	97.292	97.277
6.625	101.211	101.143	101.076	6.625	101.101	101.113	101.076	5.875	97.610	97.595	97.579
6.75	101.330	101.251	101.200	6.75	101.380	101.301	101.250	6	97.970	97.954	97.939
6.875	101.196	101.112	101.071	6.875	100.420	100.342	100.290	6.125	98.304	98.288	98.273

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	

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	101.213	101.165	101.101	6.375	101.172	101.124	101.075	6	100.542	100.356	100.294
6.5	101.612	101.563	101.515	6.5	101.612	101.563	101.515	6.125	101.097	100.922	100.860
6.625	102.049	102.000	101.952	6.625	102.049	102.000	101.952	6.25	101.475	101.380	101.318
6.75	102.405	102.326	102.275	6.75	102.405	102.326	102.275	6.375	101.172	101.124	101.075
6.875	102.101	102.015	101.973	6.875	102.101	102.015	101.973	6.5	101.612	101.563	101.515
7	102.490	102.402	102.360	7	102.490	102.402	102.360	6.625	102.049	102.000	101.952
7.125	102.703	102.624	102.573	7.125	102.703	102.624	102.573	6.75	102.405	102.326	102.275
7.25	103.072	102.994	102.942	7.25	103.072	102.994	102.942	6.875	102.036	101.988	101.939
7.375	102.536	102.585	102.615	7.375	102.445	102.368	102.290	7	102.443	102.355	102.314
7.5	102.727	102.649	102.652	7.5	102.727	102.649	102.572	7.125	102.703	102.624	102.573
7.625	103.060	102.998	102.957	7.625	103.060	102.998	102.957	7.25	103.072	102.994	102.942
7.75	103.392	103.330	103.289	7.75	103.392	103.330	103.289	7.375	102.445	102.368	102.290
7.875	102.983	103.015	103.041					7.5	102.727	102.649	102.572
8	103.101	103.134	103.160					7.625	103.060	102.998	102.957
8.125	103.170	103.202	103.228					7.75	103.392	103.330	103.289
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	96.903	97.021	97.053	4.5	96.903	97.021	97.053	6.625	100.974	100.925	100.877
4.625	97.376	97.493	97.526	4.625	97.376	97.493	97.526	6.75	101.230	101.151	101.100
4.75	97.795	97.749	97.733	4.75	97.795	97.749	97.733	6.875	100.439	100.391	100.335
4.875	98.052	98.052	98.056	4.875	97.784	97.882	97.899	7	100.807	100.729	100.677
5	98.519	98.519	98.523	5	98.219	98.317	98.335	7.125	101.278	101.199	101.148
5.125	98.988	98.988	98.992	5.125	98.761	98.724	98.741	7.25	101.597	101.519	101.467
5.25	99.314	99.268	99.252	5.25	99.314	99.268	99.252	7.375	101.274	101.322	101.352
5.375	99.360	99.368	99.376	5.375	98.926	99.004	99.006	7.5	101.311	101.360	101.390
5.5	99.830	99.838	99.846	5.5	99.371	99.374	99.376	7.625	101.666	101.604	101.563
5.625	100.300	100.309	100.317	5.625	99.920	99.873	99.858	7.75	101.948	101.886	101.845
5.75	100.464	100.417	100.402	5.75	100.464	100.417	100.402	7.875	100.408	100.440	100.466
5.875	100.368	100.376	100.388	5.875	99.859	99.836	99.823	8	100.526	100.559	100.585
6	100.820	100.828	100.840	6	100.400	100.354	100.338	8.125	100.595	100.627	100.653
6.125	101.259	101.267	101.279	6.125	100.929	100.883	100.867				
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	100.647	100.598	100.550	6.125	100.110	100.016	99.954	4.5	96.258	96.250	96.210
6.625	100.974	100.925	100.877	6.25	100.568	100.474	100.412	4.625	96.724	96.716	96.675
6.75	101.230	101.151	101.100	6.375	99.789	99.711	99.659	4.75	97.511	97.511	97.515
6.875	100.411	100.363	100.314	6.5	100.363	100.284	100.233	4.875	97.977	97.977	97.981
7	100.807	100.729	100.677	6.625	100.865	100.786	100.735	5	98.444	98.444	98.448
7.125	101.278	101.199	101.148	6.75	101.280	101.201	101.150	5.125	98.913	98.913	98.917
7.25	101.597	101.519	101.467	6.875	100.320	100.242	100.190	5.25	98.816	98.824	98.832
7.375	100.744	100.682	100.642	7	100.857	100.779	100.727	5.375	99.285	99.293	99.301
7.5	101.217	101.154	101.114	7.125	101.328	101.249	101.198	5.5	99.755	99.763	99.771
7.625	101.666	101.604	101.563	7.25	101.647	101.569	101.517	5.625	100.225	100.234	100.242
7.75	101.948	101.886	101.845	7.375	100.794	100.732	100.692	5.75	99.833	99.841	99.852
				7.5	101.267	101.204	101.164	5.875	100.293	100.301	100.313
				7.625	101.716	101.654	101.613	6	100.745	100.753	100.765
								6.125	101.184	101.192	101.204

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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.627	99.467	99.167	6.75	98.127	97.967	97.667
6.875	100.145	99.985	99.685	6.875	98.645	98.485	98.185
7	100.642	100.482	100.182	7	99.142	98.982	98.682
7.125	101.091	100.931	100.631	7.125	99.591	99.431	99.131
7.25	101.520	101.360	101.060	7.25	100.020	99.860	99.560
7.375	100.961	100.765	100.465	7.375	99.461	99.265	98.965
7.5	101.418	101.222	100.922	7.5	99.918	99.722	99.422
7.625	101.827	101.631	101.331	7.625	100.327	100.131	99.831
7.75	102.226	102.030	101.730	7.75	100.726	100.530	100.230
7.875	102.111	101.888	101.588	7.875	100.611	100.388	100.088
8	102.538	102.315	102.015	8	101.038	100.815	100.515
8.125	102.917	102.694	102.394	8.125	101.417	101.194	100.894
8.25	103.276	103.053	102.753	8.25	101.776	101.553	101.253

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.627	97.467	97.167	6.75	96.127	95.967	95.667
6.875	98.145	97.985	97.685	6.875	96.645	96.485	96.185
7	98.642	98.482	98.182	7	97.142	96.982	96.682
7.125	99.091	98.931	98.631	7.125	97.591	97.431	97.131
7.25	99.520	99.360	99.060	7.25	98.020	97.860	97.560
7.375	98.961	98.765	98.465	7.375	97.461	97.265	96.965
7.5	99.418	99.222	98.922	7.5	97.918	97.722	97.422
7.625	99.827	99.631	99.331	7.625	98.327	98.131	97.831
7.75	100.226	100.030	99.730	7.75	98.726	98.530	98.230
7.875	100.111	99.888	99.588	7.875	98.611	98.388	98.088
8	100.538	100.315	100.015	8	99.038	98.815	98.515
8.125	100.917	100.694	100.394	8.125	99.417	99.194	98.894
8.25	101.276	101.053	100.753	8.25	99.776	99.553	99.253

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.877	98.717	98.417	6.75	96.877	96.717	96.417
6.875	99.395	99.235	98.935	6.875	97.395	97.235	96.935
7	99.892	99.732	99.432	7	97.892	97.732	97.432
7.125	100.341	100.181	99.881	7.125	98.341	98.181	97.881
7.25	100.770	100.610	100.310	7.25	98.770	98.610	98.310
7.375	100.211	100.015	99.715	7.375	98.211	98.015	97.715
7.5	100.668	100.472	100.172	7.5	98.668	98.472	98.172
7.625	101.077	100.881	100.581	7.625	99.077	98.881	98.581
7.75	101.476	101.280	100.980	7.75	99.476	99.280	98.980
7.875	101.361	101.138	100.838	7.875	99.361	99.138	98.838
8	101.788	101.565	101.265	8	99.788	99.565	99.265
8.125	102.167	101.944	101.644	8.125	100.167	99.944	99.644
8.25	102.526	102.303	102.003	8.25	100.526	100.303	100.003

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.