



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	92.164	92.016	92.016	4.75	92.164	92.016	92.016	5.125	94.616	94.577	94.577
4.875	92.872	92.730	92.730	4.875	92.872	92.730	92.730	5.25	95.322	95.277	95.262
5	93.465	93.426	93.397	5	93.465	93.426	93.397	5.375	96.697	96.661	96.570
5.125	94.370	94.352	94.324	5.125	94.370	94.352	94.324	5.5	97.205	97.166	97.073
5.25	95.146	95.120	95.095	5.25	95.111	95.085	95.050	5.625	97.773	97.665	97.634
5.375	95.845	95.819	95.784	5.375	95.845	95.819	95.784	5.75	98.095	98.113	97.998
5.5	96.614	96.588	96.563	5.5	96.508	96.482	96.447	5.875	98.593	98.607	98.490
5.625	97.100	97.075	97.049	5.625	97.041	97.015	96.980	6	99.061	99.069	98.948
5.75	97.481	97.458	97.384	5.75	97.481	97.458	97.384	6.125	99.510	99.510	99.389
5.875	98.024	98.005	97.944	5.875	98.024	98.005	97.921	6.25	99.672	99.673	99.624
6	98.638	98.609	98.581	6	98.549	98.524	98.478	6.375	100.107	100.104	100.053
6.125	99.095	99.066	99.037	6.125	99.061	99.032	98.990	6.5	100.513	100.508	100.455
6.25	99.268	99.270	99.243	6.25	99.268	99.270	99.243	6.625	100.931	100.923	100.870
6.375	99.819	99.817	99.774	6.375	99.819	99.817	99.774	6.75	100.931	100.879	100.850
6.5	100.270	100.246	100.202	6.5	100.270	100.246	100.202	6.875	101.418	101.311	101.245
6.625	100.663	100.618	100.574	6.625	100.639	100.617	100.566	7	101.833	101.724	101.661
6.75	100.854	100.841	100.833	6.75	100.854	100.841	100.833	7.125	102.156	102.047	101.985
6.875	101.373	101.366	101.364	6.875	101.373	101.366	101.364	7.25	102.293	102.291	102.266
7	101.748	101.717	101.692	7	101.748	101.717	101.692	7.375	102.736	102.734	102.711
7.125	102.039	101.998	101.965	7.125	102.039	101.998	101.965	7.5	103.109	103.107	103.085
7.25	102.388	102.359	102.424	7.25	102.388	102.359	102.424	7.625	103.393	103.391	103.369
7.375	102.794	102.769	102.836	7.375	102.794	102.769	102.836	7.75	103.294	103.280	103.213
7.5	103.111	103.088	103.156	7.5	103.111	103.088	103.156	7.875	103.906	103.899	103.827
7.625	103.283	103.246	103.305	7.625	103.283	103.246	103.305	8	104.051	104.050	103.972
7.75	103.523	103.472	103.474	7.75	103.523	103.472	103.474				
7.875	103.849	103.811	103.833	7.875	103.849	103.811	103.833				
8	103.924	103.923	103.845	8	103.924	103.923	103.845				
8.125	104.209	104.209	104.126	8.125	104.209	104.209	104.126				
8.25	93.626	93.475	93.335								

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	96.612	96.612	96.564	4.625	96.807	96.807	96.760	5.125	92.489	92.401	92.401
4.75	96.948	97.018	96.964	4.75	96.740	96.785	96.730	5.25	93.294	93.212	93.212
4.875	97.312	97.377	97.320	4.875	97.291	97.291	97.176	5.375	94.741	94.569	94.396
5	97.610	97.664	97.599	5	97.573	97.573	97.463	5.5	95.414	95.239	95.153
5.125	98.060	98.107	98.001	5.125	97.913	97.967	97.865	5.625	96.196	96.019	95.883
5.25	98.523	98.576	98.475	5.25	98.255	98.308	98.207	5.75	96.681	96.529	96.446
5.375	98.777	98.808	98.736	5.375	98.746	98.746	98.714	5.875	97.238	97.152	97.115
5.5	99.162	99.200	99.124	5.5	99.075	99.075	99.048	6	97.766	97.701	97.627
5.625	99.620	99.656	99.601	5.625	99.432	99.469	99.413	6.125	98.397	98.356	98.311
5.75	99.993	100.024	99.965	5.75	99.770	99.807	99.751	6.25	98.848	98.716	98.667
5.875	100.261	100.283	100.218	5.875	100.107	100.132	100.107	6.375	99.072	99.047	98.990
6	100.699	100.717	100.649	6	100.434	100.470	100.414	6.475	99.564	99.543	99.519
6.125	100.786	100.806	100.750	6.125	100.566	100.566	100.566	6.5	99.968	99.975	99.950
6.25	101.196	101.216	101.160	6.25	100.872	100.891	100.835	6.625	100.308	100.306	100.275
6.375	101.483	101.503	101.447	6.375	101.196	101.216	101.160	6.75	100.570	100.473	100.465
6.5	101.727	101.745	101.689	6.5	101.505	101.523	101.467	6.875	100.886	100.880	100.877
6.625	101.685	101.665	101.665	6.625	101.672	101.652	101.652	7	101.302	101.171	101.165
6.75	101.985	101.989	101.979	6.75	101.735	101.738	101.728	7.125	101.414	101.393	101.380
6.875	102.212	102.202	102.192	6.875	102.051	102.053	102.043	7.25	101.513	101.513	101.466
7	102.404	102.388	102.366	7	102.366	102.368	102.357	7.375	101.972	101.940	101.889
7.125	101.964	101.897	101.835	7.125	101.748	101.681	101.619	7.5	102.352	102.326	102.270
7.25	102.447	102.380	102.318	7.25	102.135	102.068	102.006	7.625	102.886	102.866	102.804
7.375	102.899	102.833	102.770	7.375	102.494	102.428	102.366	7.75	101.561	101.426	101.355
								7.875	102.085	101.951	101.880

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	94.532	94.486	94.472	5.25	96.531	96.461	96.391
5.375	95.181	95.135	95.121	5.375	96.954	96.884	96.814
5.5	95.876	95.831	95.817	5.5	97.168	97.099	97.029
5.625	96.418	96.224	96.224	5.625	97.244	97.229	97.214
5.75	97.230	97.042	97.042	5.75	97.685	97.625	97.610
5.875	97.507	97.374	97.326	5.875	98.126	98.066	98.051
6	98.320	98.145	98.145	6	98.337	98.277	98.262
6.125	98.821	98.652	98.652	6.125	98.321	98.304	98.287
6.25	99.205	99.119	99.114	6.25	98.857	98.840	98.823
6.375	99.740	99.659	99.650	6.375	99.218	99.201	99.184
6.5	100.207	100.133	100.119	6.5	99.282	99.265	99.248
6.625	100.500	100.432	100.412	6.625	99.340	99.325	99.310
6.75	100.809	100.384	100.359	6.75	99.687	99.672	99.657
6.875	101.263	100.833	100.802	6.875	100.343	100.328	100.313
7	101.609	101.174	101.139	7	99.869	99.745	99.622
7.125	101.645	101.385	101.344	7.125	99.534	99.409	99.307

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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	96.691	96.748	96.638	5	96.203	96.260	96.151	5.125	94.437	94.374	94.311
5.125	97.098	97.151	97.039	5.125	96.617	96.670	96.558	5.25	94.914	94.851	94.789
5.25	97.465	97.513	97.398	5.25	97.016	97.065	96.950	5.375	95.575	95.512	95.449
5.375	97.774	97.818	97.700	5.375	97.396	97.440	97.322	5.5	96.055	95.992	95.930
5.5	98.086	98.126	98.006	5.5	97.758	97.798	97.678	5.625	96.537	96.474	96.411
5.625	98.407	98.443	98.319	5.625	98.100	98.136	98.013	5.75	97.020	96.957	96.894
5.75	98.696	98.728	98.602	5.75	98.373	98.405	98.279	5.875	97.309	97.246	97.183
5.875	98.943	98.970	98.841	5.875	98.556	98.584	98.455	6	97.778	97.715	97.652
6	99.109	99.132	99.001	6	98.768	98.791	98.660	6.125	98.056	97.993	97.931
6.125	99.216	99.194	99.090	6.125	99.025	99.044	98.910	6.25	98.517	98.454	98.391
6.25	99.424	99.361	99.298	6.25	99.292	99.307	99.170	6.375	98.599	98.536	98.474
6.375	99.627	99.564	99.501	6.375	99.570	99.581	99.441	6.5	98.862	98.799	98.737
6.5	99.679	99.616	99.553	6.5	99.838	99.844	99.702	6.625	98.192	98.129	98.067
6.625	99.872	99.809	99.746	6.625	100.088	100.091	99.945	6.75	98.629	98.566	98.503
6.75	100.098	100.035	99.972	6.75	100.229	100.227	100.079	6.875	98.884	98.821	98.759
6.875	100.140	100.077	100.014	6.875	100.225	100.219	100.068	7	99.335	99.272	99.209
7	100.176	100.113	100.050	7	100.189	100.179	100.025	7.125	99.421	99.358	99.295
7.125	100.217	100.154	100.091	7.125	100.133	100.119	99.962				

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	96.898	96.955	96.845	5	96.407	96.463	96.354	5.125	94.654	94.591	94.528
5.125	97.305	97.358	97.246	5.125	96.820	96.873	96.761	5.25	95.131	95.068	95.005
5.25	97.671	97.719	97.604	5.25	97.218	97.266	97.152	5.375	95.791	95.728	95.665
5.375	97.979	98.024	97.906	5.375	97.596	97.640	97.523	5.5	96.272	96.209	96.146
5.5	98.292	98.332	98.212	5.5	97.958	97.998	97.878	5.625	96.754	96.691	96.628
5.625	98.613	98.648	98.525	5.625	98.299	98.335	98.212	5.75	97.237	97.174	97.111
5.75	98.902	98.934	98.808	5.75	98.572	98.603	98.477	5.875	97.526	97.463	97.400
5.875	99.149	99.177	99.048	5.875	98.754	98.781	98.653	6	97.995	97.932	97.869
6	99.317	99.340	99.209	6	98.966	98.989	98.858	6.125	98.273	98.210	98.147
6.125	99.433	99.404	99.307	6.125	99.224	99.243	99.109	6.25	98.734	98.671	98.608
6.25	99.641	99.578	99.515	6.25	99.491	99.506	99.369	6.375	98.816	98.753	98.690
6.375	99.844	99.781	99.718	6.375	99.771	99.782	99.643	6.5	99.079	99.016	98.953
6.5	99.896	99.833	99.770	6.5	100.040	100.047	99.905	6.625	98.409	98.346	98.283
6.625	100.088	100.025	99.962	6.625	100.293	100.295	100.150	6.75	98.845	98.782	98.719
6.75	100.315	100.252	100.189	6.75	100.435	100.433	100.285	6.875	99.101	99.038	98.975
6.875	100.356	100.293	100.230	6.875	100.432	100.426	100.275	7	99.551	99.488	99.425
7	100.393	100.330	100.267	7	100.397	100.387	100.233	7.125	99.638	99.575	99.512

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	93.926	94.097	93.992	4.5	93.926	94.097	93.992	5	96.560	96.528	96.496
4.625	94.701	94.681	94.641	4.625	94.562	94.628	94.523	5.125	97.108	97.170	97.050
4.75	95.755	95.747	95.725	4.75	95.637	95.605	95.572	5.25	98.068	98.027	97.987
4.875	96.181	96.173	96.152	4.875	96.000	95.968	95.936	5.375	98.397	98.357	98.316
5	96.759	96.751	96.730	5	96.560	96.528	96.496	5.5	98.919	98.878	98.838
5.125	97.140	97.170	97.110	5.125	97.108	97.170	97.050	5.625	99.304	99.328	99.223
5.25	98.068	98.027	97.987	5.25	98.068	98.027	97.987	5.75	100.131	100.007	99.794
5.375	98.435	98.395	98.366	5.375	98.397	98.357	98.316	5.875	100.171	99.961	99.751
5.5	98.919	98.878	98.838	5.5	98.919	98.878	98.838	6	100.579	100.517	100.283
5.625	99.304	99.328	99.241	5.625	99.304	99.328	99.223	6.125	101.157	101.170	100.936
5.75	100.131	100.007	99.808	5.75	100.131	100.007	99.794	6.25	101.672	101.776	101.542
5.875	100.357	100.309	100.210	5.875	100.171	99.961	99.751	6.375	101.578	101.374	101.332
6	100.690	100.642	100.542	6	100.579	100.517	100.294	6.5	102.129	101.924	101.884
6.125	101.157	101.170	100.936	6.125	101.157	101.170	100.936	6.625	102.650	102.445	102.407
6.25	101.672	101.776	101.542	6.25	101.672	101.776	101.542	6.75	102.539	102.621	102.420
6.375	101.693	101.512	101.446	6.375	101.693	101.489	101.446	6.875	102.634	102.519	102.469
6.5	102.239	102.033	101.993	6.5	102.239	102.033	101.993	7	103.172	103.055	103.008
6.625	102.754	102.547	102.509	6.625	102.754	102.547	102.509	7.125	102.903	102.961	102.820
6.75	102.539	102.621	102.420	6.75	102.539	102.621	102.420	7.25	103.280	103.201	103.144
6.875	102.747	102.630	102.581	6.875	102.747	102.630	102.581	7.375	102.515	102.438	102.360
7	103.291	103.174	103.126	7	103.291	103.174	103.126	7.5	102.848	102.802	102.745
7.125	102.903	102.961	102.820	7.125	102.903	102.961	102.820	7.625	103.313	103.267	103.210
7.25	103.280	103.201	103.144	7.25	103.280	103.201	103.144	7.75	103.655	103.608	103.552
7.375	102.850	102.866	102.831	7.375	102.515	102.438	102.360				
7.5	103.093	103.103	103.060	7.5	102.848	102.802	102.745				
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	95.851	95.987	95.900	4.25	95.851	95.987	95.900	4.5	89.829	89.960	89.680
4.375	96.421	96.557	96.470	4.375	96.421	96.557	96.470	4.625	90.361	90.492	90.212
4.5	96.988	97.124	97.037	4.5	96.988	97.124	97.037	4.75	94.180	94.172	94.150
4.625	97.550	97.686	97.599	4.625	97.550	97.686	97.599	4.875	94.654	94.762	94.621
4.75	97.503	97.507	97.476	4.75	97.464	97.470	97.403	5	95.359	95.467	95.325
4.875	97.993	98.027	97.965	4.875	97.913	98.027	97.890	5.125	96.187	96.295	96.154
5	98.481	98.573	98.454	5	98.459	98.573	98.435	5.25	97.220	97.179	97.151
5.125	98.989	99.103	98.965	5.125	98.989	99.103	98.965	5.375	97.735	97.695	97.666
5.25	99.023	99.042	99.058	5.25	99.023	98.981	98.961	5.5	98.157	98.116	98.088
5.375	99.496	99.531	99.546	5.375	99.413	99.505	99.411	5.625	98.663	98.750	98.529
5.5	99.971	100.008	100.021	5.5	99.916	100.008	99.914	5.75	99.311	99.145	99.045
5.625	100.418	100.486	100.468	5.625	100.394	100.486	100.391	5.875	99.595	99.547	99.447
5.75	100.473	100.413	100.397	5.75	100.473	100.413	100.397	6	99.928	99.879	99.780
5.875	100.623	100.662	100.678	5.875	100.507	100.577	100.479	6.125	100.458	100.522	100.280
6	101.056	101.095	101.110	6	100.952	101.021	100.924	6.25	100.612	100.517	100.460
								6.375	100.730	100.526	100.483
								6.5	101.208	101.002	100.961
								6.625	101.675	101.468	101.430
								6.75	101.510	101.399	101.342
								6.875	101.608	101.494	101.447
								7	102.093	101.978	101.933
								7.125	101.631	101.553	101.496
								7.25	101.961	101.882	101.826
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	96.985	96.945	96.905	5	95.359	95.467	95.325	4.5	95.889	95.851	95.882
5.375	97.655	97.614	97.574	5.125	96.187	96.295	96.154	4.625	96.354	96.317	96.348
5.5	98.151	98.111	98.070	5.25	96.794	96.698	96.667	4.75	97.377	97.378	97.386
5.625	98.663	98.750	98.529	5.375	97.317	97.298	97.191	4.875	97.843	97.844	97.852
5.75	99.311	99.101	98.891	5.5	97.989	98.075	97.854	5	98.310	98.312	98.319
5.875	99.531	99.321	99.111	5.625	98.663	98.750	98.529	5.125	98.779	98.780	98.788
6	99.859	99.819	99.577	5.75	98.853	98.791	98.748	5.25	98.917	98.883	98.891
6.125	100.458	100.522	100.280	5.875	99.085	99.149	98.907	5.375	99.386	99.352	99.360
6.25	100.612	100.517	100.460	6	99.755	99.819	99.577	5.5	99.856	99.822	99.830
6.375	100.730	100.526	100.483	6.125	100.458	100.522	100.280	5.625	100.327	100.293	100.300
6.5	101.208	101.002	100.961	6.25	100.662	100.567	100.510	5.75	99.991	99.979	99.995
6.625	101.675	101.468	101.430	6.375	100.760	100.556	100.514	5.875	100.451	100.439	100.455
6.75	101.510	101.399	101.342	6.5	101.216	101.011	100.971	6	100.903	100.891	100.907
6.875	101.608	101.494	101.447	6.625	101.659	101.454	101.415	6.125	101.342	101.330	101.346
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	98.068	98.027	97.987	5.25	98.068	98.027	97.987	5.25	98.068	98.027	97.987
5.375	98.397	98.357	98.316	5.375	98.397	98.357	98.316	5.375	98.397	98.357	98.316

5.5	98.919	98.878	98.838	5.5	98.919	98.878	98.838	5.5	98.919	98.878	98.838
5.625	99.304	99.328	99.223	5.625	99.304	99.328	99.223	5.625	99.304	99.328	99.223
5.75	100.131	100.007	99.794	5.75	100.131	100.007	99.794	5.75	100.131	100.007	99.794
5.875	100.171	99.961	99.751	5.875	100.171	99.961	99.751	5.875	100.171	99.961	99.751
6	100.579	100.517	100.294	6	100.579	100.517	100.294	6	100.579	100.517	100.283
6.125	101.157	101.170	100.936	6.125	101.157	101.170	100.936	6.125	101.157	101.170	100.936
6.25	101.672	101.776	101.542	6.25	101.672	101.776	101.542	6.25	101.672	101.776	101.542
6.375	101.693	101.489	101.446	6.375	101.693	101.489	101.446	6.375	101.578	101.374	101.332
6.5	102.239	102.033	101.993	6.5	102.239	102.033	101.993	6.5	102.129	101.924	101.884
6.625	102.754	102.547	102.509	6.625	102.754	102.547	102.509	6.625	102.650	102.445	102.407
6.75	102.539	102.621	102.420	6.75	102.539	102.621	102.420	6.75	102.539	102.621	102.420
6.875	102.747	102.630	102.581	6.875	102.747	102.630	102.581	6.875	102.634	102.519	102.469
7	103.291	103.174	103.126	7	103.291	103.174	103.126	7	103.172	103.055	103.008
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	96.988	97.124	97.037	4.25	95.851	95.987	95.900	5.25	96.985	96.945	96.905
4.625	97.550	97.686	97.599	4.375	96.421	96.557	96.470	5.375	97.655	97.614	97.574
4.75	97.464	97.470	97.403	4.5	96.988	97.124	97.037	5.5	98.151	98.125	98.070
4.875	97.913	98.027	97.890	4.625	97.550	97.686	97.599	5.625	98.713	98.800	98.579
5	98.459	98.573	98.435	4.75	97.464	97.470	97.403	5.75	99.311	99.101	98.891
5.125	98.989	99.103	98.965	4.875	97.913	98.027	97.890	5.875	99.531	99.321	99.111
5.25	99.023	98.981	98.961	5	98.459	98.573	98.435	6	99.859	99.869	99.627
5.375	99.413	99.505	99.411	5.125	98.989	99.103	98.965	6.125	100.508	100.572	100.330
5.5	99.916	100.008	99.914	5.25	99.023	98.981	98.961	6.25	100.612	100.517	100.460
5.625	100.394	100.486	100.391	5.375	99.413	99.505	99.411	6.375	100.730	100.526	100.483
5.75	100.473	100.413	100.397	5.5	99.916	100.008	99.914	6.5	101.208	101.002	100.961
5.875	100.507	100.577	100.479	5.625	100.394	100.486	100.391	6.625	101.675	101.468	101.430
6	100.952	101.021	100.924	5.75	100.473	100.413	100.397	6.75	101.510	101.399	101.342
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	96.985	96.945	96.905	5.25	96.596	96.682	96.461	4.5	94.354	94.491	94.278
5.375	97.655	97.614	97.574	5.375	97.262	97.348	97.127	4.625	94.908	95.044	94.832
5.5	98.151	98.125	98.070	5.5	98.039	98.125	97.904	4.75	93.178	93.262	93.146
5.625	98.713	98.800	98.579	5.625	98.713	98.800	98.579	4.875	93.692	93.806	93.468
5.75	99.311	99.101	98.891	5.75	98.853	98.791	98.748	5	94.216	94.330	93.993
5.875	99.531	99.321	99.111	5.875	99.135	99.199	98.957	5.125	94.712	94.826	94.488
6	99.859	99.869	99.627	6	99.805	99.869	99.627	5.25	95.732	95.700	95.668
6.125	100.508	100.572	100.330	6.125	100.508	100.572	100.330	5.375	95.861	95.829	95.797
6.25	100.612	100.517	100.460	6.25	100.662	100.567	100.510	5.5	96.288	96.256	96.224
6.375	100.730	100.526	100.483	6.375	100.029	100.070	99.859	5.625	96.725	96.693	96.660
6.5	101.208	101.002	100.961	6.5	100.688	100.729	100.509	5.75	97.438	97.422	97.406
6.625	101.675	101.468	101.430	6.625	101.387	101.428	101.208	5.875	97.757	97.741	97.724
6.75	101.510	101.399	101.342	6.75	101.560	101.449	101.392	6	98.123	98.107	98.091
6.875	101.608	101.494	101.447	6.875	100.600	100.522	100.465	6.125	98.473	98.456	98.440

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.008	96.975	96.943	5.125	97.008	96.975	96.943	4.75	95.537	95.505	95.472
5.25	97.968	97.927	97.887	5.25	97.968	97.927	97.887	4.875	95.900	95.868	95.836
5.375	98.297	98.257	98.216	5.375	98.297	98.257	98.216	5	96.460	96.428	96.396
5.5	98.819	98.778	98.738	5.5	98.819	98.778	98.738	5.125	97.008	96.975	96.943
5.625	99.204	99.164	99.123	5.625	99.204	99.164	99.123	5.25	97.968	97.927	97.887
5.75	100.031	99.821	99.611	5.75	100.031	99.821	99.611	5.375	98.297	98.257	98.216
5.875	100.087	100.038	99.939	5.875	100.071	99.861	99.651	5.5	98.819	98.778	98.738
6	100.479	100.371	100.271	6	100.479	100.283	100.149	5.625	99.204	99.164	99.123
6.125	101.057	100.847	100.675	6.125	101.057	100.847	100.675	5.75	100.031	99.821	99.611
6.25	101.407	101.376	101.242	6.25	101.407	101.376	101.242	5.875	100.071	99.861	99.651
6.375	101.314	101.241	101.149	6.375	101.235	101.154	101.074	6	100.479	100.283	100.149
6.5	101.730	101.649	101.569	6.5	101.730	101.649	101.569	6.125	101.057	100.847	100.675
6.625	102.196	102.115	102.034	6.625	102.196	102.115	102.034	6.25	101.407	101.376	101.242
6.75	102.366	102.255	102.198	6.75	102.366	102.255	102.198	6.375	101.235	101.154	101.074
6.875	102.098	102.041	101.961	6.875	102.090	102.025	101.961	6.5	101.730	101.649	101.569
7	102.443	102.379	102.314	7	102.443	102.379	102.314	6.625	102.196	102.115	102.034
7.125	102.803	102.739	102.674	7.125	102.803	102.739	102.674	6.75	102.366	102.255	102.198
7.25	103.180	103.101	103.044	7.25	103.180	103.101	103.044	6.875	102.090	102.025	101.961
7.375	102.579	102.596	102.560	7.375	102.415	102.338	102.260	7	102.443	102.379	102.314
7.5	102.748	102.702	102.645	7.5	102.748	102.702	102.645	7.125	102.803	102.739	102.674
7.625	103.213	103.167	103.110	7.625	103.213	103.167	103.110	7.25	103.180	103.101	103.044
7.75	103.555	103.508	103.452	7.75	103.555	103.508	103.452	7.375	102.415	102.338	102.260
7.875	102.951	102.959	102.895					7.5	102.748	102.702	102.645
8	103.069	103.078	103.014					7.625	103.213	103.167	103.110
8.125	103.138	103.146	103.082					7.75	103.555	103.508	103.452
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	95.859	95.996	95.909	4.25	95.859	95.996	95.909	4.875	94.491	94.570	94.528
4.375	96.380	96.516	96.429	4.375	96.380	96.516	96.429	5	95.076	95.154	95.113
4.5	96.888	97.024	96.937	4.5	96.888	97.024	96.937	5.125	95.825	95.904	95.862
4.625	97.380	97.516	97.429	4.625	97.380	97.516	97.429	5.25	96.885	96.845	96.805
4.75	97.364	97.448	97.361	4.75	97.364	97.448	97.310	5.375	97.555	97.514	97.474
4.875	97.818	97.930	97.827	4.875	97.815	97.930	97.792	5.5	98.051	98.011	97.970
5	98.285	98.386	98.294	5	98.272	98.386	98.248	5.625	98.349	98.405	98.284
5.125	98.754	98.813	98.763	5.125	98.699	98.813	98.675	5.75	99.211	99.001	98.791
5.25	98.923	98.907	98.866	5.25	98.923	98.907	98.861	5.875	99.431	99.221	99.011
5.375	99.361	99.328	99.335	5.375	99.236	99.328	99.234	6	99.759	99.549	99.373
5.5	99.831	99.797	99.805	5.5	99.626	99.718	99.624	6.125	100.227	100.091	99.949
5.625	100.302	100.268	100.275	5.625	99.983	100.076	99.981	6.25	100.512	100.417	100.360
5.75	100.373	100.313	100.297	5.75	100.373	100.313	100.297	6.375	100.230	100.149	100.069
5.875	100.426	100.414	100.430	5.875	100.270	100.340	100.242	6.5	100.765	100.684	100.604
6	100.878	100.866	100.882	6	100.603	100.673	100.576	6.625	101.121	101.040	100.959
								6.75	101.410	101.299	101.242
								6.875	101.191	101.077	101.030
								7	101.561	101.446	101.400
								7.125	101.531	101.453	101.396
								7.25	101.861	101.782	101.726
								7.375	100.833	100.787	100.730
								7.5	101.323	101.277	101.220
								7.625	101.788	101.742	101.685
								7.75	102.080	102.033	101.977
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	100.765	100.684	100.604	6.125	100.066	100.091	99.949	4.5	95.789	95.751	95.782
6.625	101.121	101.040	100.959	6.25	100.562	100.467	100.410	4.625	96.254	96.217	96.248
6.75	101.410	101.299	101.242	6.375	99.926	99.816	99.759	4.75	97.277	97.278	97.286
6.875	101.191	101.077	101.030	6.5	100.519	100.408	100.351	4.875	97.743	97.744	97.752
7	101.561	101.446	101.400	6.625	101.036	100.925	100.868	5	98.210	98.212	98.219
7.125	101.531	101.453	101.396	6.75	101.460	101.349	101.292	5.125	98.679	98.680	98.688
7.25	101.861	101.782	101.726	6.875	100.500	100.422	100.365	5.25	98.817	98.783	98.791
7.375	100.833	100.787	100.730	7	101.050	100.972	100.915	5.375	99.286	99.252	99.260
7.5	101.323	101.277	101.220	7.125	101.581	101.503	101.446	5.5	99.756	99.722	99.730
7.625	101.788	101.742	101.685	7.25	101.911	101.832	101.776	5.625	100.227	100.193	100.200
7.75	102.080	102.033	101.977	7.375	100.883	100.837	100.780	5.75	99.891	99.879	99.895
				7.5	101.373	101.327	101.270	5.875	100.351	100.339	100.355
				7.625	101.838	101.792	101.735	6	100.803	100.791	100.807
								6.125	101.242	101.230	101.246

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	101.314	101.241	101.149	6.375	101.235	101.154	101.074	6	100.479	100.283	100.149
6.5	101.730	101.649	101.569	6.5	101.730	101.649	101.569	6.125	101.057	100.847	100.675
6.625	102.196	102.115	102.034	6.625	102.196	102.115	102.034	6.25	101.407	101.376	101.242
6.75	102.366	102.255	102.198	6.75	102.366	102.255	102.198	6.375	101.235	101.154	101.074
6.875	102.098	102.041	101.961	6.875	102.090	102.025	101.961	6.5	101.730	101.649	101.569
7	102.443	102.379	102.314	7	102.443	102.379	102.314	6.625	102.196	102.115	102.034
7.125	102.803	102.739	102.674	7.125	102.803	102.739	102.674	6.75	102.366	102.255	102.198
7.25	103.180	103.101	103.044	7.25	103.180	103.101	103.044	6.875	102.090	102.025	101.961
7.375	102.579	102.596	102.560	7.375	102.415	102.338	102.260	7	102.443	102.379	102.314
7.5	102.748	102.702	102.645	7.5	102.748	102.702	102.645	7.125	102.803	102.739	102.674
7.625	103.213	103.167	103.110	7.625	103.213	103.167	103.110	7.25	103.180	103.101	103.044
7.75	103.555	103.508	103.452	7.75	103.555	103.508	103.452	7.375	102.415	102.338	102.260
7.875	102.951	102.959	102.895					7.5	102.748	102.702	102.645
8	103.069	103.078	103.014					7.625	103.213	103.167	103.110
8.125	103.138	103.146	103.082					7.75	103.555	103.508	103.452
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	96.888	97.024	96.937	4.5	96.888	97.024	96.937	6.625	101.121	101.040	100.959
4.625	97.380	97.516	97.429	4.625	97.380	97.516	97.429	6.75	101.410	101.299	101.242
4.75	97.364	97.448	97.361	4.75	97.364	97.448	97.310	6.875	100.585	100.529	100.436
4.875	97.818	97.930	97.827	4.875	97.815	97.930	97.792	7	101.000	100.922	100.865
5	98.285	98.386	98.294	5	98.272	98.386	98.248	7.125	101.531	101.453	101.396
5.125	98.754	98.813	98.763	5.125	98.699	98.813	98.675	7.25	101.861	101.782	101.726
5.25	98.923	98.907	98.866	5.25	98.923	98.907	98.861	7.375	101.317	101.333	101.298
5.375	99.361	99.328	99.335	5.375	99.236	99.328	99.234	7.5	101.353	101.369	101.334
5.5	99.831	99.797	99.805	5.5	99.626	99.718	99.624	7.625	101.788	101.742	101.685
5.625	100.302	100.268	100.275	5.625	99.983	100.076	99.981	7.75	102.080	102.033	101.977
5.75	100.373	100.313	100.297	5.75	100.373	100.313	100.297	7.875	100.376	100.384	100.320
5.875	100.426	100.414	100.430	5.875	100.270	100.340	100.242	8	100.494	100.503	100.439
6	100.878	100.866	100.882	6	100.603	100.673	100.576	8.125	100.563	100.571	100.507
6.125	101.317	101.305	101.321	6.125	100.929	100.999	100.901				
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	100.765	100.684	100.604	6.125	100.066	100.091	99.949	4.5	95.789	95.751	95.782
6.625	101.121	101.040	100.959	6.25	100.562	100.467	100.410	4.625	96.254	96.217	96.248
6.75	101.410	101.299	101.242	6.375	99.926	99.816	99.759	4.75	97.277	97.278	97.286
6.875	100.465	100.400	100.336	6.5	100.519	100.408	100.351	4.875	97.743	97.744	97.752
7	101.000	100.922	100.865	6.625	101.036	100.925	100.868	5	98.210	98.212	98.219
7.125	101.531	101.453	101.396	6.75	101.460	101.349	101.292	5.125	98.679	98.680	98.688
7.25	101.861	101.782	101.726	6.875	100.500	100.422	100.365	5.25	98.817	98.783	98.791
7.375	100.833	100.787	100.730	7	101.050	100.972	100.915	5.375	99.286	99.252	99.260
7.5	101.323	101.277	101.220	7.125	101.581	101.503	101.446	5.5	99.756	99.722	99.730
7.625	101.788	101.742	101.685	7.25	101.911	101.832	101.776	5.625	100.227	100.193	100.200
7.75	102.080	102.033	101.977	7.375	100.883	100.837	100.780	5.75	99.891	99.879	99.895
				7.5	101.373	101.327	101.270	5.875	100.351	100.339	100.355
				7.625	101.838	101.792	101.735	6	100.803	100.791	100.807
								6.125	101.242	101.230	101.246

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.218	98.991	98.691	6.75	97.718	97.491	97.191
6.875	99.746	99.519	99.219	6.875	98.246	98.019	97.719
7	100.253	100.026	99.726	7	98.753	98.526	98.226
7.125	100.712	100.485	100.185	7.125	99.212	98.985	98.685
7.25	101.141	100.914	100.614	7.25	99.641	99.414	99.114
7.375	101.293	100.995	100.695	7.375	99.793	99.495	99.195
7.5	101.760	101.462	101.162	7.5	100.260	99.962	99.662
7.625	102.179	101.881	101.581	7.625	100.679	100.381	100.081
7.75	102.578	102.280	101.980	7.75	101.078	100.780	100.480
7.875	102.401	102.035	101.735	7.875	100.901	100.535	100.235
8	102.828	102.462	102.162	8	101.328	100.962	100.662
8.125	103.217	102.851	102.551	8.125	101.717	101.351	101.051
8.25	103.586	103.220	102.920	8.25	102.086	101.720	101.420
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.218	96.991	96.691	6.75	95.718	95.491	95.191
6.875	97.746	97.519	97.219	6.875	96.246	96.019	95.719
7	98.253	98.026	97.726	7	96.753	96.526	96.226
7.125	98.712	98.485	98.185	7.125	97.212	96.985	96.685
7.25	99.141	98.914	98.614	7.25	97.641	97.414	97.114
7.375	99.293	98.995	98.695	7.375	97.793	97.495	97.195
7.5	99.760	99.462	99.162	7.5	98.260	97.962	97.662
7.625	100.179	99.881	99.581	7.625	98.679	98.381	98.081
7.75	100.578	100.280	99.980	7.75	99.078	98.780	98.480
7.875	100.401	100.035	99.735	7.875	98.901	98.535	98.235
8	100.828	100.462	100.162	8	99.328	98.962	98.662
8.125	101.217	100.851	100.551	8.125	99.717	99.351	99.051
8.25	101.586	101.220	100.920	8.25	100.086	99.720	99.420
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.468	98.241	97.941	6.75	96.468	96.241	95.941
6.875	98.996	98.769	98.469	6.875	96.996	96.769	96.469
7	99.503	99.276	98.976	7	97.503	97.276	96.976
7.125	99.962	99.735	99.435	7.125	97.962	97.735	97.435
7.25	100.391	100.164	99.864	7.25	98.391	98.164	97.864
7.375	100.543	100.245	99.945	7.375	98.543	98.245	97.945
7.5	101.010	100.712	100.412	7.5	99.010	98.712	98.412
7.625	101.429	101.131	100.831	7.625	99.429	99.131	98.831
7.75	101.828	101.530	101.230	7.75	99.828	99.530	99.230
7.875	101.651	101.285	100.985	7.875	99.651	99.285	98.985
8	102.078	101.712	101.412	8	100.078	99.712	99.412
8.125	102.467	102.101	101.801	8.125	100.467	100.101	99.801
8.25	102.836	102.470	102.170	8.25	100.836	100.470	100.170

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.