



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
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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	91.561	91.445	91.445	4.75	91.561	91.445	91.445	5.125	94.158	94.113	94.098
4.875	92.271	92.161	92.161	4.875	92.271	92.161	92.161	5.25	94.886	94.840	94.826
5	92.844	92.740	92.740	5	92.844	92.740	92.740	5.375	96.072	95.985	95.962
5.125	93.464	93.366	93.366	5.125	93.464	93.366	93.366	5.5	96.579	96.490	96.461
5.25	94.566	94.540	94.519	5.25	94.217	94.194	94.172	5.625	97.141	97.052	97.023
5.375	95.238	95.212	95.190	5.375	95.152	95.106	95.111	5.75	97.601	97.586	97.564
5.5	96.019	95.993	95.972	5.5	95.684	95.634	95.638	5.875	98.103	98.071	98.047
5.625	96.498	96.472	96.451	5.625	96.319	96.264	96.245	6	98.585	98.519	98.488
5.75	96.974	96.942	96.921	5.75	96.974	96.942	96.921	6.125	99.109	98.993	98.961
5.875	97.538	97.507	97.482	5.875	97.490	97.449	97.423	6.25	99.399	99.343	99.281
6	98.163	98.133	98.108	6	97.990	97.946	97.919	6.375	99.870	99.814	99.752
6.125	98.606	98.575	98.550	6.125	98.481	98.435	98.407	6.5	100.310	100.254	100.192
6.25	98.931	98.900	98.889	6.25	98.917	98.900	98.889	6.625	100.732	100.676	100.614
6.375	99.463	99.423	99.391	6.375	99.403	99.378	99.352	6.75	100.722	100.698	100.626
6.5	99.960	99.921	99.888	6.5	99.810	99.782	99.754	6.875	101.203	101.179	101.108
6.625	100.360	100.321	100.289	6.625	100.262	100.232	100.192	7	101.614	101.588	101.518
6.75	100.611	100.588	100.564	6.75	100.611	100.588	100.564	7.125	101.939	101.912	101.843
6.875	101.066	101.041	101.016	6.875	101.066	101.041	101.016	7.25	102.143	102.160	102.083
7	101.428	101.400	101.354	7	101.428	101.400	101.354	7.375	102.581	102.598	102.521
7.125	101.802	101.772	101.724	7.125	101.802	101.772	101.724	7.5	102.951	102.966	102.890
7.25	102.184	102.234	102.198	7.25	102.184	102.234	102.198	7.625	103.237	103.251	103.176
7.375	102.546	102.594	102.558	7.375	102.546	102.594	102.558	7.75	103.313	103.268	103.201
7.5	102.835	102.881	102.844	7.5	102.835	102.881	102.844	7.875	103.776	103.738	103.666
7.625	103.148	103.195	103.158	7.625	103.148	103.195	103.158	8	103.939	103.907	103.830
7.75	103.440	103.431	103.381	7.75	103.440	103.431	103.381				
7.875	103.709	103.706	103.659	7.875	103.709	103.706	103.659				
8	103.877	103.845	103.768	8	103.877	103.845	103.768				
8.125	104.083	104.057	103.975	8.125	104.083	104.057	103.975				
8.25	93.617	93.449	93.306								

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	96.078	95.983	95.983	4.625	96.121	96.026	96.026	5	91.972	91.868	91.868
4.75	97.084	97.143	97.156	4.75	96.931	96.997	97.014	5.125	92.788	92.690	92.690
4.875	97.399	97.449	97.457	4.875	97.269	97.333	97.349	5.25	94.165	93.988	93.828
5	97.813	97.864	97.871	5	97.734	97.779	97.696	5.375	94.830	94.713	94.698
5.125	98.365	98.410	98.113	5.125	98.211	98.260	97.965	5.5	95.605	95.461	95.447
5.25	98.674	98.710	98.407	5.25	98.541	98.587	98.291	5.625	96.151	95.950	95.944
5.375	99.003	99.034	98.743	5.375	98.875	98.920	98.639	5.75	96.718	96.678	96.677
5.5	99.477	99.503	99.236	5.5	99.324	99.349	99.083	5.875	97.429	97.364	97.321
5.625	99.943	99.968	99.701	5.625	99.774	99.803	99.539	6	98.072	98.005	97.963
5.75	100.253	100.270	99.998	5.75	100.099	100.126	99.860	6.125	98.418	98.350	98.309
5.875	100.585	100.598	100.324	5.875	100.415	100.440	100.174	6.25	98.744	98.718	98.706
6	101.039	101.051	100.776	6	100.764	100.789	100.522	6.375	99.212	99.159	99.142
6.125	100.971	100.978	100.914	6.125	100.726	100.736	100.674	6.5	99.605	99.574	99.555
6.25	101.296	101.295	101.227	6.25	101.052	101.060	100.997	6.625	100.034	100.003	99.983
6.375	101.572	101.564	101.491	6.375	101.366	101.372	101.308	6.75	100.406	100.339	100.316
6.5	101.938	101.939	101.871	6.5	101.672	101.678	101.614	6.875	100.736	100.711	100.686
6.625	101.922	101.909	101.891	6.625	101.681	101.671	101.655	7	101.110	100.974	100.948
6.75	102.171	102.149	102.125	6.75	101.990	101.979	101.962	7.125	101.300	101.269	101.242
6.875	102.455	102.436	102.414	6.875	102.285	102.272	102.254	7.25	101.553	101.352	101.306
7	102.713	102.686	102.662	7	102.596	102.582	102.564	7.375	101.895	101.832	101.780
7.125	101.717	101.647	101.584	7.125	101.501	101.430	101.368	7.5	102.284	102.226	102.170
7.25	102.190	102.119	102.057	7.25	101.877	101.806	101.744	7.625	102.819	102.768	102.706
7.375	102.642	102.572	102.510	7.375	102.235	102.164	102.102	7.75	101.444	101.311	101.240
								7.875	101.936	101.803	101.732

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	94.095	94.050	94.036	5.25	96.262	96.193	96.123
5.375	94.744	94.699	94.685	5.375	96.678	96.609	96.539
5.5	95.440	95.394	95.380	5.5	96.885	96.815	96.745
5.625	95.980	95.783	95.769	5.625	96.991	97.017	96.892
5.75	96.793	96.542	96.542	5.75	97.516	97.468	97.429
5.875	97.074	97.021	96.992	5.875	97.856	97.798	97.783
6	97.848	97.677	97.648	6	98.066	98.083	97.992
6.125	98.357	98.257	98.257	6.125	98.127	98.080	98.040
6.25	98.938	98.880	98.876	6.25	98.579	98.564	98.549
6.375	99.448	99.397	99.387	6.375	98.936	98.921	98.906
6.5	99.889	99.844	99.829	6.5	99.003	98.988	98.973
6.625	100.162	100.124	100.104	6.625	99.098	99.084	99.072
6.75	100.645	100.190	100.165	6.75	99.541	99.426	99.414
6.875	101.073	100.624	100.594	6.875	100.092	100.078	100.066
7	101.399	100.957	100.922	7	99.947	99.797	99.674
7.125	101.527	101.167	101.126	7.125	99.421	99.289	99.148

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	96.514	96.474	96.497	5	95.942	95.902	95.925	5.25	94.463	94.400	94.337
5.125	96.906	96.861	96.881	5.125	96.322	96.277	96.297	5.375	95.117	95.054	94.992
5.25	97.256	97.206	97.224	5.25	96.694	96.644	96.661	5.5	95.595	95.532	95.469
5.375	97.550	97.495	97.510	5.375	97.055	97.000	97.015	5.625	96.073	96.010	95.948
5.5	97.828	97.769	97.781	5.5	97.400	97.341	97.353	5.75	96.545	96.482	96.419
5.625	98.090	98.025	98.034	5.625	97.725	97.660	97.670	5.875	96.828	96.765	96.702
5.75	98.336	98.266	98.273	5.75	97.981	97.912	97.918	6	97.289	97.226	97.164
5.875	98.565	98.491	98.494	5.875	98.147	98.073	98.077	6.125	97.563	97.500	97.438
6	98.725	98.646	98.647	6	98.335	98.256	98.257	6.25	98.017	97.954	97.891
6.125	98.894	98.831	98.768	6.125	98.558	98.474	98.472	6.375	98.095	98.032	97.970
6.25	99.098	99.035	98.972	6.25	98.804	98.715	98.710	6.5	98.353	98.290	98.228
6.375	99.296	99.233	99.170	6.375	99.080	98.987	98.979	6.625	97.689	97.626	97.564
6.5	99.344	99.281	99.218	6.5	99.347	99.249	99.238	6.75	98.126	98.063	98.000
6.625	99.532	99.469	99.406	6.625	99.597	99.494	99.481	6.875	98.388	98.325	98.263
6.75	99.758	99.695	99.632	6.75	99.738	99.630	99.614	7	98.842	98.779	98.717
6.875	99.940	99.877	99.814	6.875	99.736	99.623	99.604	7.125	98.935	98.872	98.809
7	100.126	100.063	100.000	7	99.701	99.583	99.562				
7.125	100.319	100.256	100.193	7.125	99.647	99.525	99.500				

  

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	96.723	96.683	96.706	5	96.148	96.108	96.131	5.125	94.205	94.142	
5.125	97.115	97.070	97.090	5.125	96.527	96.482	96.502	5.25	94.679	94.616	94.553
5.25	97.465	97.415	97.432	5.25	96.898	96.848	96.866	5.375	95.334	95.271	95.208
5.375	97.758	97.703	97.718	5.375	97.258	97.204	97.218	5.5	95.812	95.749	95.686
5.5	98.036	97.977	97.989	5.5	97.603	97.543	97.555	5.625	96.290	96.227	96.164
5.625	98.298	98.233	98.242	5.625	97.927	97.862	97.871	5.75	96.762	96.699	96.636
5.75	98.544	98.475	98.481	5.75	98.182	98.113	98.119	5.875	97.045	96.982	96.919
5.875	98.774	98.700	98.703	5.875	98.348	98.274	98.277	6	97.506	97.443	97.380
6	98.935	98.856	98.857	6	98.535	98.456	98.457	6.125	97.780	97.717	97.654
6.125	99.111	99.048	98.985	6.125	98.759	98.675	98.673	6.25	98.233	98.170	98.107
6.25	99.314	99.251	99.188	6.25	99.005	98.917	98.912	6.375	98.312	98.249	98.186
6.375	99.513	99.450	99.387	6.375	99.284	99.190	99.183	6.5	98.570	98.507	98.444
6.5	99.561	99.498	99.435	6.5	99.552	99.453	99.443	6.625	97.906	97.843	97.780
6.625	99.749	99.686	99.623	6.625	99.803	99.700	99.687	6.75	98.342	98.279	98.216
6.75	99.975	99.912	99.849	6.75	99.945	99.837	99.821	6.875	98.605	98.542	98.479
6.875	100.157	100.094	100.031	6.875	99.944	99.831	99.813	7	99.059	98.996	98.933
7	100.343	100.280	100.217	7	99.911	99.793	99.772	7.125	99.151	99.088	99.025

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	93.457	93.411	93.396	4.5	93.457	93.411	93.396	5	95.894	95.846	95.818
4.625	94.113	94.067	94.053	4.625	94.113	94.067	94.053	5.125	96.550	96.516	96.474
4.75	95.332	95.314	95.236	4.75	94.826	94.810	94.794	5.25	97.382	97.326	97.269
4.875	95.758	95.741	95.663	4.875	95.238	95.190	95.162	5.375	97.710	97.654	97.597
5	96.337	96.319	96.241	5	95.894	95.846	95.818	5.5	98.231	98.174	98.117
5.125	96.717	96.699	96.621	5.125	96.550	96.516	96.474	5.625	98.796	98.783	98.689
5.25	97.567	97.554	97.454	5.25	97.382	97.326	97.269	5.75	99.726	99.516	99.306
5.375	98.082	98.069	97.969	5.375	97.710	97.654	97.597	5.875	99.763	99.553	99.364
5.5	98.504	98.491	98.391	5.5	98.231	98.174	98.117	6	100.170	100.128	100.020
5.625	98.923	98.871	98.771	5.625	98.796	98.783	98.689	6.125	100.748	100.782	100.614
5.75	99.774	99.695	99.624	5.75	99.726	99.516	99.306	6.25	101.287	101.375	101.207
5.875	100.176	100.096	100.025	5.875	99.763	99.553	99.364	6.375	101.156	101.067	100.978
6	100.508	100.429	100.358	6	100.170	100.128	100.020	6.5	101.641	101.552	101.463
6.125	100.827	100.782	100.677	6.125	100.748	100.782	100.614	6.625	102.116	102.100	101.945
6.25	101.287	101.375	101.207	6.25	101.287	101.375	101.207	6.75	102.420	102.484	102.303
6.375	101.526	101.434	101.321	6.375	101.156	101.067	100.985	6.875	102.519	102.497	102.447
6.5	101.832	101.740	101.627	6.5	101.692	101.567	101.526	7	103.055	103.033	102.984
6.625	102.203	102.100	102.037	6.625	102.203	102.100	102.037	7.125	102.896	102.937	102.803
6.75	102.420	102.484	102.303	6.75	102.420	102.484	102.303	7.25	103.188	103.095	103.038
6.875	102.626	102.604	102.554	6.875	102.626	102.604	102.554	7.375	102.467	102.389	102.312
7	103.168	103.144	103.095	7	103.168	103.144	103.095	7.5	102.858	102.806	102.749
7.125	102.896	102.937	102.803	7.125	102.896	102.937	102.803	7.625	103.312	103.261	103.204
7.25	103.188	103.095	103.038	7.25	103.188	103.095	103.038	7.75	103.647	103.595	103.539
7.375	102.844	102.843	102.786	7.375	102.467	102.389	102.312				
7.5	103.070	103.074	103.038	7.5	102.858	102.806	102.749				
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	95.479	95.612	95.608	4.25	95.479	95.612	95.608	4.5	89.196	89.315	89.019
4.375	96.048	96.181	96.177	4.375	96.048	96.181	96.177	4.625	89.726	89.844	89.549
4.5	96.614	96.747	96.743	4.5	96.614	96.747	96.743	4.75	93.757	93.739	93.661
4.625	97.175	97.309	97.304	4.625	97.175	97.309	97.304	4.875	94.183	94.211	94.088
4.75	97.187	97.187	97.187	4.75	97.156	97.110	97.094	5	94.819	94.914	94.742
4.875	97.653	97.653	97.653	4.875	97.617	97.425	97.408	5.125	95.646	95.741	95.569
5	98.163	98.125	98.133	5	98.163	97.971	97.954	5.25	96.867	96.854	96.754
5.125	98.694	98.614	98.622	5.125	98.694	98.502	98.485	5.375	97.382	97.369	97.269
5.25	98.786	98.740	98.746	5.25	98.786	98.740	98.725	5.5	97.804	97.791	97.691
5.375	99.192	99.227	99.235	5.375	99.165	98.991	98.961	5.625	98.233	98.304	98.133
5.5	99.671	99.696	99.704	5.5	99.671	99.497	99.467	5.75	99.012	98.932	98.861
5.625	100.153	100.139	100.147	5.625	100.153	99.979	99.950	5.875	99.413	99.334	99.263
5.75	100.246	100.189	100.173	5.75	100.246	100.189	100.173	6	99.746	99.666	99.595
5.875	100.410	100.453	100.469	5.875	100.121	100.138	100.096	6.125	100.186	100.233	100.058
6	100.841	100.885	100.900	6	100.569	100.585	100.543	6.25	100.418	100.324	100.267
								6.375	100.625	100.502	100.460
								6.5	101.098	100.973	100.932
								6.625	101.560	101.435	101.394
								6.75	101.434	101.325	101.253
								6.875	101.486	101.466	101.417
								7	101.967	101.946	101.898
								7.125	101.568	101.475	101.418
								7.25	101.869	101.776	101.719
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	96.300	96.243	96.187	5	94.819	94.914	94.742	4.5	95.624	95.610	95.602
5.375	96.968	96.911	96.855	5.125	95.646	95.741	95.569	4.625	96.090	96.076	96.068
5.5	97.559	97.630	97.459	5.25	96.277	96.189	96.031	4.75	97.112	97.112	97.112
5.625	98.233	98.304	98.133	5.375	96.799	96.854	96.683	4.875	97.578	97.578	97.578
5.75	98.906	98.696	98.486	5.5	97.559	97.630	97.459	5	98.045	98.045	98.045
5.875	99.123	98.913	98.703	5.625	98.233	98.304	98.133	5.125	98.514	98.514	98.514
6	99.482	99.530	99.355	5.75	98.589	98.526	98.483	5.25	98.640	98.619	98.626
6.125	100.186	100.233	100.058	5.875	98.812	98.859	98.684	5.375	99.109	99.087	99.095
6.25	100.418	100.324	100.267	6	99.482	99.530	99.355	5.5	99.579	99.558	99.565
6.375	100.625	100.502	100.460	6.125	100.186	100.233	100.058	5.625	100.050	100.028	100.036
6.5	101.098	100.973	100.932	6.25	100.468	100.374	100.317	5.75	99.817	99.809	99.825
6.625	101.560	101.435	101.394	6.375	100.658	100.535	100.494	5.875	100.277	100.269	100.285
6.75	101.434	101.325	101.253	6.5	101.111	100.987	100.946	6	100.729	100.721	100.737
6.875	101.486	101.466	101.417	6.625	101.551	101.426	101.386	6.125	101.168	101.160	101.176
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	97.382	97.326	97.269	5.25	97.382	97.326	97.269	5.25	97.382	97.326	97.269
5.375	97.710	97.654	97.597	5.375	97.710	97.654	97.597	5.375	97.710	97.654	97.597

5.5	98.231	98.174	98.117	5.5	98.231	98.174	98.117	5.5	98.231	98.174	98.117
5.625	98.796	98.783	98.689	5.625	98.796	98.783	98.689	5.625	98.796	98.783	98.689
5.75	99.726	99.516	99.306	5.75	99.726	99.516	99.306	5.75	99.726	99.516	99.306
5.875	99.763	99.553	99.364	5.875	99.763	99.553	99.364	5.875	99.763	99.553	99.364
6	100.170	100.128	100.020	6	100.170	100.128	100.020	6	100.170	100.128	100.020
6.125	100.748	100.782	100.614	6.125	100.748	100.782	100.614	6.125	100.748	100.782	100.614
6.25	101.287	101.375	101.207	6.25	101.287	101.375	101.207	6.25	101.287	101.375	101.207
6.375	101.156	101.067	100.985	6.375	101.156	101.067	100.985	6.375	101.156	101.067	100.978
6.5	101.692	101.567	101.526	6.5	101.692	101.567	101.526	6.5	101.641	101.552	101.463
6.625	102.203	102.100	102.037	6.625	102.203	102.100	102.037	6.625	102.116	102.100	101.945
6.75	102.420	102.484	102.303	6.75	102.420	102.484	102.303	6.75	102.420	102.484	102.303
6.875	102.626	102.604	102.554	6.875	102.626	102.604	102.554	6.875	102.519	102.497	102.447
7	103.168	103.144	103.095	7	103.168	103.144	103.095	7	103.055	103.033	102.984
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	96.614	96.747	96.743	4.25	95.479	95.612	95.608	5.25	96.300	96.243	96.187
4.625	97.175	97.309	97.304	4.375	96.048	96.181	96.177	5.375	96.968	96.911	96.855
4.75	97.156	97.110	97.094	4.5	96.614	96.747	96.743	5.5	97.609	97.600	97.509
4.875	97.617	97.425	97.408	4.625	97.175	97.309	97.304	5.625	98.283	98.354	98.183
5	98.163	97.971	97.954	4.75	97.156	97.110	97.094	5.75	98.906	98.696	98.486
5.125	98.694	98.502	98.485	4.875	97.617	97.425	97.408	5.875	99.123	98.913	98.734
5.25	98.786	98.740	98.725	5	98.163	97.971	97.954	6	99.532	99.580	99.405
5.375	99.165	98.991	98.961	5.125	98.694	98.502	98.485	6.125	100.236	100.283	100.108
5.5	99.671	99.497	99.467	5.25	98.786	98.740	98.725	6.25	100.418	100.324	100.267
5.625	100.153	99.979	99.950	5.375	99.165	98.991	98.961	6.375	100.625	100.502	100.460
5.75	100.246	100.189	100.173	5.5	99.671	99.497	99.467	6.5	101.098	100.973	100.932
5.875	100.121	100.138	100.096	5.625	100.153	99.979	99.950	6.625	101.560	101.435	101.394
6	100.574	100.585	100.559	5.75	100.246	100.189	100.173	6.75	101.434	101.325	101.253
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	96.300	96.243	96.187	5.25	96.168	96.239	96.068	4.5	93.980	94.114	93.985
5.375	96.968	96.911	96.855	5.375	96.833	96.904	96.733	4.625	94.534	94.668	94.539
5.5	97.609	97.680	97.509	5.5	97.609	97.680	97.509	4.75	92.852	92.704	92.688
5.625	98.283	98.354	98.183	5.625	98.283	98.354	98.183	4.875	93.398	93.206	93.008
5.75	98.906	98.696	98.486	5.75	98.589	98.526	98.483	5	93.925	93.733	93.516
5.875	99.123	98.913	98.734	5.875	98.862	98.909	98.734	5.125	94.425	94.233	94.017
6	99.532	99.580	99.405	6	99.532	99.580	99.405	5.25	95.317	95.285	95.253
6.125	100.236	100.283	100.108	6.125	100.236	100.283	100.108	5.375	95.445	95.413	95.380
6.25	100.418	100.324	100.267	6.25	100.468	100.374	100.317	5.5	95.871	95.838	95.806
6.375	100.625	100.502	100.460	6.375	99.979	99.996	99.799	5.625	96.306	96.273	96.241
6.5	101.098	100.973	100.932	6.5	100.637	100.661	100.461	5.75	97.151	97.135	97.119
6.625	101.560	101.435	101.394	6.625	101.347	101.331	101.131	5.875	97.465	97.449	97.433
6.75	101.434	101.325	101.253	6.75	101.484	101.375	101.303	6	97.828	97.812	97.796
6.875	101.486	101.466	101.417	6.875	100.573	100.479	100.422	6.125	98.172	98.156	98.140

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	96.450	96.429	96.374	5.125	96.450	96.402	96.374	4.75	94.726	94.710	94.694
5.25	97.296	97.283	97.184	5.25	97.282	97.226	97.169	4.875	95.138	95.090	95.062
5.375	97.811	97.798	97.699	5.375	97.610	97.554	97.497	5	95.794	95.746	95.718
5.5	98.233	98.220	98.121	5.5	98.131	98.074	98.017	5.125	96.450	96.402	96.374
5.625	98.696	98.632	98.589	5.625	98.696	98.632	98.589	5.25	97.282	97.226	97.169
5.75	99.626	99.424	99.353	5.75	99.626	99.416	99.206	5.375	97.610	97.554	97.497
5.875	99.905	99.826	99.755	5.875	99.663	99.453	99.264	5.5	98.131	98.074	98.017
6	100.238	100.158	100.087	6	100.070	99.977	99.920	5.625	98.696	98.632	98.589
6.125	100.648	100.554	100.497	6.125	100.648	100.554	100.497	5.75	99.626	99.416	99.206
6.25	101.118	101.024	100.967	6.25	101.118	101.024	100.967	5.875	99.663	99.453	99.264
6.375	101.256	101.164	101.050	6.375	101.056	100.967	100.878	6	100.070	99.977	99.920
6.5	101.562	101.470	101.363	6.5	101.541	101.452	101.363	6.125	100.648	100.554	100.497
6.625	101.982	101.893	101.804	6.625	101.982	101.893	101.804	6.25	101.118	101.024	100.967
6.75	102.290	102.181	102.110	6.75	102.290	102.181	102.110	6.375	101.056	100.967	100.878
6.875	101.996	101.990	101.841	6.875	101.928	101.855	101.783	6.5	101.541	101.452	101.363
7	102.252	102.244	102.107	7	102.252	102.179	102.107	6.625	101.982	101.893	101.804
7.125	102.737	102.644	102.587	7.125	102.737	102.644	102.587	6.75	102.290	102.181	102.110
7.25	103.088	102.995	102.938	7.25	103.088	102.995	102.938	6.875	101.928	101.855	101.783
7.375	102.573	102.572	102.516	7.375	102.367	102.289	102.212	7	102.252	102.179	102.107
7.5	102.758	102.706	102.649	7.5	102.758	102.706	102.649	7.125	102.737	102.644	102.587
7.625	103.212	103.161	103.104	7.625	103.212	103.161	103.104	7.25	103.088	102.995	102.938
7.75	103.547	103.495	103.439	7.75	103.547	103.495	103.439	7.375	102.367	102.289	102.212
7.875	103.077	103.077	103.028					7.5	102.758	102.706	102.649
8	103.195	103.196	103.146					7.625	103.212	103.161	103.104
8.125	103.264	103.264	103.215					7.75	103.547	103.495	103.439
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	95.489	95.623	95.619	4.25	95.489	95.623	95.619	4.875	93.955	94.020	93.949
4.375	96.010	96.144	96.140	4.375	96.010	96.144	96.140	5	94.539	94.604	94.532
4.5	96.520	96.653	96.649	4.5	96.520	96.653	96.649	5.125	95.287	95.352	95.280
4.625	97.014	97.147	97.143	4.625	97.014	97.147	97.143	5.25	96.200	96.143	96.087
4.75	97.087	97.087	97.087	4.75	97.056	97.010	96.994	5.375	96.868	96.811	96.755
4.875	97.553	97.553	97.553	4.875	97.526	97.334	97.317	5.5	97.363	97.348	97.276
5	98.020	98.020	98.020	5	97.986	97.794	97.777	5.625	97.922	97.963	97.892
5.125	98.489	98.489	98.489	5.125	98.418	98.226	98.209	5.75	98.806	98.596	98.386
5.25	98.686	98.640	98.625	5.25	98.686	98.640	98.625	5.875	99.023	98.813	98.603
5.375	99.084	99.062	99.070	5.375	98.997	98.823	98.794	6	99.344	99.234	99.158
5.5	99.554	99.533	99.540	5.5	99.392	99.218	99.189	6.125	99.848	99.819	99.743
5.625	100.025	100.003	100.011	5.625	99.755	99.582	99.552	6.25	100.318	100.224	100.167
5.75	100.146	100.089	100.073	5.75	100.146	100.089	100.073	6.375	100.051	99.962	99.873
5.875	100.252	100.244	100.260	5.875	99.891	99.907	99.866	6.5	100.576	100.487	100.398
6	100.704	100.696	100.712	6	100.243	100.242	100.201	6.625	100.916	100.818	100.736
								6.75	101.334	101.225	101.153
								6.875	101.070	101.050	101.002
								7	101.436	101.415	101.367
								7.125	101.468	101.375	101.318
								7.25	101.769	101.676	101.619
								7.375	100.854	100.802	100.746
								7.5	101.333	101.281	101.224
								7.625	101.787	101.736	101.679
								7.75	102.072	102.020	101.964
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	100.576	100.487	100.398	6.125	99.898	99.819	99.747	4.5	95.524	95.510	95.502
6.625	100.916	100.818	100.736	6.25	100.368	100.274	100.217	4.625	95.990	95.976	95.968
6.75	101.334	101.225	101.153	6.375	99.879	99.770	99.699	4.75	97.012	97.012	97.012
6.875	101.070	101.050	101.002	6.5	100.460	100.350	100.279	4.875	97.478	97.478	97.478
7	101.436	101.415	101.367	6.625	100.966	100.857	100.786	5	97.945	97.945	97.945
7.125	101.468	101.375	101.318	6.75	101.384	101.275	101.203	5.125	98.414	98.414	98.414
7.25	101.769	101.676	101.619	6.875	100.473	100.379	100.322	5.25	98.540	98.519	98.526
7.375	100.854	100.802	100.746	7	101.015	100.921	100.864	5.375	99.009	98.987	98.995
7.5	101.333	101.281	101.224	7.125	101.518	101.425	101.368	5.5	99.479	99.458	99.465
7.625	101.787	101.736	101.679	7.25	101.819	101.726	101.669	5.625	99.950	99.928	99.936
7.75	102.072	102.020	101.964	7.375	100.904	100.852	100.796	5.75	99.717	99.709	99.725
				7.5	101.383	101.331	101.274	5.875	100.177	100.169	100.185
				7.625	101.837	101.786	101.729	6	100.629	100.621	100.637
								6.125	101.068	101.060	101.076

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	101.256	101.164	101.050	6.375	101.056	100.967	100.878	6	100.070	99.977	99.920
6.5	101.562	101.470	101.363	6.5	101.541	101.452	101.363	6.125	100.648	100.554	100.497
6.625	101.982	101.893	101.804	6.625	101.982	101.893	101.804	6.25	101.118	101.024	100.967
6.75	102.290	102.181	102.110	6.75	102.290	102.181	102.110	6.375	101.056	100.967	100.878
6.875	101.996	101.990	101.841	6.875	101.928	101.855	101.783	6.5	101.541	101.452	101.363
7	102.252	102.244	102.107	7	102.252	102.179	102.107	6.625	101.982	101.893	101.804
7.125	102.737	102.644	102.587	7.125	102.737	102.644	102.587	6.75	102.290	102.181	102.110
7.25	103.088	102.995	102.938	7.25	103.088	102.995	102.938	6.875	101.928	101.855	101.783
7.375	102.573	102.572	102.516	7.375	102.367	102.289	102.212	7	102.252	102.179	102.107
7.5	102.758	102.706	102.649	7.5	102.758	102.706	102.649	7.125	102.737	102.644	102.587
7.625	103.212	103.161	103.104	7.625	103.212	103.161	103.104	7.25	103.088	102.995	102.938
7.75	103.547	103.495	103.439	7.75	103.547	103.495	103.439	7.375	102.367	102.289	102.212
7.875	103.077	103.077	103.028					7.5	102.758	102.706	102.649
8	103.195	103.196	103.146					7.625	103.212	103.161	103.104
8.125	103.264	103.264	103.215					7.75	103.547	103.495	103.439
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	96.520	96.653	96.649	4.5	96.520	96.653	96.649	6.625	100.916	100.818	100.736
4.625	97.014	97.147	97.143	4.625	97.014	97.147	97.143	6.75	101.334	101.225	101.153
4.75	97.087	97.087	97.087	4.75	97.056	97.010	96.994	6.875	100.483	100.478	100.328
4.875	97.553	97.553	97.553	4.875	97.526	97.334	97.317	7	100.965	100.871	100.814
5	98.020	98.020	98.020	5	97.986	97.794	97.777	7.125	101.468	101.375	101.318
5.125	98.489	98.489	98.489	5.125	98.418	98.226	98.209	7.25	101.769	101.676	101.619
5.25	98.686	98.640	98.625	5.25	98.686	98.640	98.625	7.375	101.311	101.310	101.253
5.375	99.084	99.062	99.070	5.375	98.997	98.823	98.794	7.5	101.347	101.346	101.290
5.5	99.554	99.533	99.540	5.5	99.392	99.218	99.189	7.625	101.787	101.736	101.679
5.625	100.025	100.003	100.011	5.625	99.755	99.582	99.552	7.75	102.072	102.020	101.964
5.75	100.146	100.089	100.073	5.75	100.146	100.089	100.073	7.875	100.502	100.502	100.453
5.875	100.252	100.244	100.260	5.875	99.891	99.907	99.866	8	100.620	100.621	100.571
6	100.704	100.696	100.712	6	100.243	100.242	100.201	8.125	100.689	100.689	100.640
6.125	101.143	101.135	101.151	6.125	100.778	100.732	100.716				
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	100.576	100.487	100.398	6.125	99.898	99.819	99.747	4.5	95.524	95.510	95.502
6.625	100.916	100.818	100.736	6.25	100.368	100.274	100.217	4.625	95.990	95.976	95.968
6.75	101.334	101.225	101.153	6.375	99.879	99.770	99.699	4.75	97.012	97.012	97.012
6.875	100.423	100.329	100.272	6.5	100.460	100.350	100.279	4.875	97.478	97.478	97.478
7	100.965	100.871	100.814	6.625	100.966	100.857	100.786	5	97.945	97.945	97.945
7.125	101.468	101.375	101.318	6.75	101.384	101.275	101.203	5.125	98.414	98.414	98.414
7.25	101.769	101.676	101.619	6.875	100.473	100.379	100.322	5.25	98.540	98.519	98.526
7.375	100.854	100.802	100.746	7	101.015	100.921	100.864	5.375	99.009	98.987	98.995
7.5	101.333	101.281	101.224	7.125	101.518	101.425	101.368	5.5	99.479	99.458	99.465
7.625	101.787	101.736	101.679	7.25	101.819	101.726	101.669	5.625	99.950	99.928	99.936
7.75	102.072	102.020	101.964	7.375	100.904	100.852	100.796	5.75	99.717	99.709	99.725
				7.5	101.383	101.331	101.274	5.875	100.177	100.169	100.185
				7.625	101.837	101.786	101.729	6	100.629	100.621	100.637
								6.125	101.068	101.060	101.076

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



**YOUR BFF IN WHOLESALE**

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	99.005	98.794	98.494	6.75	97.505	97.294	96.994
6.875	99.533	99.322	99.022	6.875	98.033	97.822	97.522
7	100.040	99.829	99.529	7	98.540	98.329	98.029
7.125	100.499	100.288	99.988	7.125	98.999	98.788	98.488
7.25	100.928	100.717	100.417	7.25	99.428	99.217	98.917
7.375	101.231	100.948	100.648	7.375	99.731	99.448	99.148
7.5	101.698	101.415	101.115	7.5	100.198	99.915	99.615
7.625	102.117	101.834	101.534	7.625	100.617	100.334	100.034
7.75	102.516	102.233	101.933	7.75	101.016	100.733	100.433
7.875	102.335	101.979	101.679	7.875	100.835	100.479	100.179
8	102.762	102.406	102.106	8	101.262	100.906	100.606
8.125	103.151	102.795	102.495	8.125	101.651	101.295	100.995
8.25	103.520	103.164	102.864	8.25	102.020	101.664	101.364
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.005	96.794	96.494	6.75	95.505	95.294	94.994
6.875	97.533	97.322	97.022	6.875	96.033	95.822	95.522
7	98.040	97.829	97.529	7	96.540	96.329	96.029
7.125	98.499	98.288	97.988	7.125	96.999	96.788	96.488
7.25	98.928	98.717	98.417	7.25	97.428	97.217	96.917
7.375	99.231	98.948	98.648	7.375	97.731	97.448	97.148
7.5	99.698	99.415	99.115	7.5	98.198	97.915	97.615
7.625	100.117	99.834	99.534	7.625	98.617	98.334	98.034
7.75	100.516	100.233	99.933	7.75	99.016	98.733	98.433
7.875	100.335	99.979	99.679	7.875	98.835	98.479	98.179
8	100.762	100.406	100.106	8	99.262	98.906	98.606
8.125	101.151	100.795	100.495	8.125	99.651	99.295	98.995
8.25	101.520	101.164	100.864	8.25	100.020	99.664	99.364
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.255	98.044	97.744	6.75	96.255	96.044	95.744
6.875	98.783	98.572	98.272	6.875	96.783	96.572	96.272
7	99.290	99.079	98.779	7	97.290	97.079	96.779
7.125	99.749	99.538	99.238	7.125	97.749	97.538	97.238
7.25	100.178	99.967	99.667	7.25	98.178	97.967	97.667
7.375	100.481	100.198	99.898	7.375	98.481	98.198	97.898
7.5	100.948	100.665	100.365	7.5	98.948	98.665	98.365
7.625	101.367	101.084	100.784	7.625	99.367	99.084	98.784
7.75	101.766	101.483	101.183	7.75	99.766	99.483	99.183
7.875	101.585	101.229	100.929	7.875	99.585	99.229	98.929
8	102.012	101.656	101.356	8	100.012	99.656	99.356
8.125	102.401	102.045	101.745	8.125	100.401	100.045	99.745
8.25	102.770	102.414	102.114	8.25	100.770	100.414	100.114

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.