



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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Mortgage 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

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

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA



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	93.360	93.360	93.293	4.75	93.360	93.360	93.293	5.125	95.837	95.793	95.777
4.875	94.070	94.070	94.009	4.875	94.070	94.070	94.009	5.25	96.499	96.455	96.439
5	94.623	94.623	94.567	5	94.623	94.623	94.567	5.375	97.129	97.085	97.069
5.125	95.267	95.267	95.216	5.125	95.267	95.267	95.216	5.5	97.727	97.683	97.668
5.25	96.501	96.451	96.451	5.25	95.898	95.898	95.869	5.625	98.199	98.154	98.139
5.375	97.174	97.124	97.124	5.375	96.621	96.621	96.550	5.75	99.313	99.322	99.288
5.5	97.954	97.904	97.904	5.5	97.237	97.237	97.179	5.875	99.850	99.775	99.754
5.625	98.437	98.387	98.387	5.625	97.747	97.747	97.718	6	100.327	100.250	100.229
5.75	98.607	98.551	98.543	5.75	98.487	98.466	98.436	6.125	100.803	100.725	100.704
5.875	99.215	99.159	99.151	5.875	98.983	98.966	98.930	6.25	100.749	100.681	100.659
6	99.846	99.790	99.783	6	99.463	99.439	99.399	6.375	101.232	101.162	101.138
6.125	100.262	100.205	100.198	6.125	99.955	99.929	99.889	6.5	101.681	101.611	101.587
6.25	100.224	100.154	100.133	6.25	100.030	100.040	100.042	6.625	102.103	102.030	102.006
6.375	100.732	100.662	100.640	6.375	100.513	100.502	100.479	6.75	101.563	101.548	101.518
6.5	101.214	101.144	101.123	6.5	100.943	100.891	100.864	6.875	102.057	102.041	102.011
6.625	101.585	101.515	101.494	6.625	101.349	101.342	101.317	7	102.470	102.452	102.420
6.75	101.450	101.354	101.367	6.75	101.368	101.353	101.367	7.125	102.785	102.767	102.735
6.875	101.839	101.781	101.792	6.875	101.803	101.781	101.792	7.25	102.630	102.620	102.597
7	102.292	102.195	102.146	7	102.150	102.106	102.074	7.375	103.076	103.066	103.042
7.125	102.646	102.550	102.500	7.125	102.481	102.441	102.429	7.5	103.447	103.437	103.411
7.25	102.616	102.578	102.599	7.25	102.616	102.578	102.599	7.625	103.723	103.713	103.685
7.375	102.921	102.910	102.886	7.375	102.920	102.910	102.886	7.75	103.704	103.698	103.685
7.5	103.303	103.254	103.229	7.5	103.264	103.254	103.229	7.875	104.064	104.058	104.043
7.625	103.691	103.602	103.559	7.625	103.463	103.407	103.424	8	103.892	103.807	103.807
7.75	103.667	103.613	103.678	7.75	103.667	103.613	103.678				
7.875	103.902	103.844	103.928	7.875	103.902	103.844	103.928				
8	104.041	103.990	104.067	8	104.041	103.990	104.067				
8.125	104.311	104.247	104.329	8.125	104.311	104.247	104.329				
8.25	104.321	104.245	104.265	8.25	104.321	104.245	104.265				
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	96.919	96.919	96.852	4.625	97.114	97.114	97.047	5	93.535	93.535	93.448
4.75	97.364	97.444	97.415	4.75	97.206	97.290	97.259	5.125	94.554	94.510	94.494
4.875	97.744	97.801	97.768	4.875	97.751	97.751	97.681	5.25	96.072	95.929	95.832
5	98.143	98.225	98.191	5	98.037	98.059	97.989	5.375	96.747	96.604	96.508
5.125	98.631	98.693	98.620	5.125	98.481	98.543	98.470	5.5	97.524	97.381	97.285
5.25	99.000	99.059	98.983	5.25	98.823	98.883	98.807	5.625	98.010	97.868	97.772
5.375	99.359	99.405	99.333	5.375	99.156	99.214	99.134	5.75	98.483	98.353	98.269
5.5	99.769	99.827	99.747	5.5	99.624	99.624	99.585	5.875	99.092	98.962	98.879
5.625	100.129	100.165	100.094	5.625	99.894	99.935	99.863	6	99.703	99.573	99.490
5.75	100.459	100.493	100.417	5.75	100.220	100.257	100.182	6.125	100.149	100.020	99.937
5.875	100.792	100.821	100.742	5.875	100.538	100.570	100.491	6.25	100.109	99.993	99.923
6	101.218	101.244	101.166	6	100.870	100.902	100.823	6.375	100.605	100.487	100.415
6.125	101.035	101.009	100.970	6.125	100.970	100.963	100.924	6.5	101.056	100.934	100.860
6.25	101.284	101.295	101.251	6.25	101.047	101.060	101.016	6.625	101.464	101.341	101.265
6.375	101.649	101.604	101.593	6.375	101.338	101.339	101.292	6.75	101.297	101.251	101.265
6.5	101.931	101.918	101.874	6.5	101.646	101.642	101.595	6.875	101.705	101.592	101.603
6.625	101.840	101.800	101.807	6.625	101.838	101.810	101.810	7	102.115	101.984	101.900
6.75	102.084	102.058	102.063	6.75	101.859	101.849	101.853	7.125	102.498	102.365	102.279
6.875	102.469	102.401	102.391	6.875	102.113	102.096	102.096	7.25	102.291	102.173	102.160
7	102.555	102.531	102.534	7	102.415	102.398	102.399	7.375	102.667	102.547	102.486
7.125	102.020	101.959	101.907	7.125	101.786	101.725	101.674	7.5	103.030	102.908	102.833
7.25	102.510	102.448	102.397	7.25	102.175	102.113	102.062	7.625	103.408	103.284	103.207
7.375	102.980	102.919	102.867	7.375	102.547	102.486	102.434	7.75	102.040	102.034	101.994
								7.875	102.302	102.296	102.283

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

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



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	97.274	97.351	97.342	5	96.361	96.439	96.429	5	94.398	94.335	94.272
5.125	97.584	97.656	97.643	5.125	96.878	96.950	96.937	5.125	95.045	94.982	94.920
5.25	97.893	97.960	97.944	5.25	97.338	97.405	97.388	5.25	95.518	95.455	95.392
5.375	98.203	98.264	98.244	5.375	97.721	97.783	97.763	5.375	96.171	96.108	96.045
5.5	98.506	98.562	98.539	5.5	98.086	98.142	98.119	5.5	96.646	96.583	96.521
5.625	98.800	98.851	98.824	5.625	98.430	98.481	98.454	5.625	97.111	97.048	96.985
5.75	99.083	99.129	99.099	5.75	98.763	98.809	98.778	5.75	97.571	97.508	97.445
5.875	99.347	99.388	99.354	5.875	99.083	99.124	99.090	5.875	97.847	97.784	97.721
6	99.591	99.627	99.589	6	99.370	99.406	99.369	6	98.306	98.243	98.180
6.125	99.821	99.851	99.811	6.125	99.616	99.647	99.606	6.125	98.579	98.516	98.453
6.25	100.061	100.087	100.042	6.25	99.838	99.863	99.819	6.25	99.034	98.971	98.909
6.375	100.292	100.312	100.265	6.375	100.033	100.053	100.006	6.375	99.115	99.052	98.989
6.5	100.478	100.493	100.442	6.5	100.385	100.322	100.259	6.5	99.374	99.311	99.249
6.625	100.656	100.665	100.610	6.625	100.454	100.464	100.409	6.625	99.636	99.573	99.510
6.75	100.833	100.837	100.779	6.75	100.685	100.622	100.559	6.75	99.906	99.843	99.781
6.875	100.994	100.993	100.932	6.875	100.761	100.698	100.635	6.875	99.996	99.933	99.870
7	100.853	100.790	100.727	7	101.005	100.942	100.879	7	100.086	100.023	99.960
7.125	101.057	100.994	100.931	7.125	101.250	101.187	101.124	7.125	100.176	100.113	100.050

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	97.483	97.560	97.550	5	96.565	96.642	96.633	5	94.448	94.385	94.322
5.125	97.792	97.864	97.851	5.125	97.081	97.153	97.140	5.125	95.095	95.032	94.969
5.25	98.101	98.168	98.152	5.25	97.540	97.607	97.590	5.25	95.568	95.505	95.442
5.375	98.410	98.472	98.452	5.375	97.923	97.984	97.964	5.375	96.221	96.158	96.095
5.5	98.713	98.770	98.746	5.5	98.287	98.343	98.319	5.5	96.696	96.633	96.570
5.625	99.008	99.059	99.032	5.625	98.629	98.681	98.654	5.625	97.161	97.098	97.035
5.75	99.292	99.338	99.307	5.75	98.962	99.008	98.978	5.75	97.621	97.558	97.495
5.875	99.556	99.597	99.563	5.875	99.282	99.323	99.289	5.875	97.897	97.834	97.771
6	99.802	99.837	99.800	6	99.570	99.605	99.568	6	98.356	98.293	98.230
6.125	100.034	100.064	100.023	6.125	99.817	99.847	99.806	6.125	98.629	98.566	98.503
6.25	100.276	100.301	100.257	6.25	100.040	100.065	100.021	6.25	99.084	99.021	98.958
6.375	100.509	100.529	100.481	6.375	100.237	100.257	100.210	6.375	99.165	99.102	99.039
6.5	100.697	100.712	100.660	6.5	100.444	100.458	100.407	6.5	99.424	99.361	99.298
6.625	100.876	100.885	100.830	6.625	100.662	100.671	100.616	6.625	99.686	99.623	99.560
6.75	101.054	101.059	101.001	6.75	100.740	100.745	100.687	6.75	99.956	99.893	99.830
6.875	101.217	101.216	101.154	6.875	100.811	100.748	100.685	6.875	100.046	99.983	99.920
7	100.990	100.984	100.919	7	101.055	100.992	100.929	7	100.136	100.073	100.010
7.125	101.107	101.044	100.981	7.125	101.300	101.237	101.174	7.125	100.226	100.163	100.100

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in	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	95.111	95.067	95.052	4.5	95.111	95.067	95.052	5	97.598	97.672	97.536
4.625	95.767	95.723	95.708	4.625	95.767	95.723	95.708	5.125	98.263	98.387	98.240
4.75	96.742	96.749	96.717	4.75	96.538	96.525	96.511	5.25	98.970	99.094	98.947
4.875	97.295	97.302	97.269	4.875	96.939	96.910	96.895	5.375	99.145	99.138	99.131
5	97.874	97.881	97.848	5	97.598	97.672	97.536	5.5	99.676	99.669	99.662
5.125	98.263	98.387	98.240	5.125	98.263	98.387	98.240	5.625	100.249	100.285	100.226
5.25	98.970	99.094	98.947	5.25	98.970	99.094	98.947	5.75	100.855	100.958	100.900
5.375	99.397	99.390	99.339	5.375	99.145	99.138	99.131	5.875	100.865	100.680	100.495
5.5	99.817	99.810	99.759	5.5	99.676	99.669	99.662	6	101.336	101.162	101.110
5.625	100.269	100.285	100.226	5.625	100.249	100.285	100.226	6.125	101.865	101.731	101.679
5.75	100.855	100.958	100.900	5.75	100.855	100.958	100.900	6.25	102.296	102.298	102.220
5.875	100.901	100.865	100.792	5.875	100.865	100.680	100.495	6.375	101.670	101.600	101.545
6	101.336	101.274	101.157	6	101.336	101.218	101.110	6.5	102.237	102.165	102.071
6.125	101.865	101.796	101.679	6.125	101.865	101.777	101.679	6.625	102.773	102.700	102.607
6.25	102.296	102.298	102.220	6.25	102.296	102.298	102.220	6.75	102.894	102.937	102.854
6.375	101.740	101.683	101.609	6.375	101.740	101.670	101.575	6.875	102.654	102.561	102.530
6.5	102.289	102.217	102.123	6.5	102.289	102.217	102.123	7	103.208	103.113	103.083
6.625	102.809	102.735	102.641	6.625	102.809	102.735	102.641	7.125	103.776	103.679	103.650
6.75	102.894	102.937	102.854	6.75	102.894	102.937	102.854	7.25	103.462	103.350	103.347
6.875	102.717	102.624	102.593	6.875	102.717	102.624	102.593	7.375	103.349	103.235	103.232
7	103.268	103.173	103.142	7	103.268	103.173	103.142	7.5	103.647	103.531	103.528
7.125	103.844	103.748	103.717	7.125	103.844	103.748	103.717	7.625	104.186	104.069	104.066
7.25	103.540	103.428	103.425	7.25	103.540	103.428	103.425	7.75	103.949	103.905	103.883
7.375	103.427	103.351	103.312	7.375	103.427	103.313	103.310				
7.5	103.861	103.836	103.797	7.5	103.727	103.611	103.608				
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	96.366	96.476	96.450	4.25	96.366	96.476	96.450	4.625	92.030		
4.375	96.935	97.044	97.019	4.375	96.935	97.044	97.019	4.75	95.257	95.264	95.232
4.5	97.499	97.609	97.583	4.5	97.499	97.609	97.583	4.875	95.979	96.073	95.926
4.625	98.057	98.166	98.141	4.625	98.057	98.166	98.141	5	96.681	96.775	96.628
4.75	98.242	98.197	98.182	4.75	98.242	98.197	98.182	5.125	97.506	97.600	97.453
4.875	98.559	98.624	98.551	4.875	98.534	98.624	98.551	5.25	98.271	98.264	98.213
5	99.073	99.163	99.090	5	99.073	99.163	99.090	5.375	98.823	98.797	98.729
5.125	99.594	99.684	99.611	5.125	99.594	99.684	99.611	5.5	99.381	99.353	99.177
5.25	99.839	99.794	99.779	5.25	99.839	99.794	99.779	5.625	99.918	99.888	99.750
5.375	100.024	99.983	99.954	5.375	99.886	99.957	99.883	5.75	99.898	99.854	99.825
5.5	100.506	100.464	100.436	5.5	100.377	100.447	100.374	5.875	100.274	100.225	100.119
5.625	100.987	100.945	100.917	5.625	100.840	100.910	100.836	6	100.787	100.737	100.548
5.75	101.134	101.088	101.074	5.75	101.134	101.088	101.074	6.125	101.276	101.224	101.121
5.875	101.040	101.013	100.999	5.875	100.727	100.778	100.735	6.25	101.285	101.153	101.101
6	101.509	101.483	101.468	6	101.167	101.218	101.174	6.375	100.951	100.881	100.786
								6.5	101.428	101.357	101.262
								6.625	101.894	101.821	101.726
								6.75	101.875	101.802	101.758
								6.875	101.419	101.329	101.299
								7	101.907	101.814	101.785
								7.125	102.409	102.315	102.286
								7.25	102.647	102.536	102.534
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	97.627	97.701	97.643	5	96.681	96.775	96.628	4.5	96.528	96.535	96.531
5.375	98.823	98.797	98.621	5.125	97.506	97.600	97.453	4.625	96.994	97.001	96.997
5.5	99.381	99.353	99.177	5.25	97.627	97.701	97.643	4.75	98.030	98.023	98.010
5.625	99.918	99.888	99.750	5.375	98.813	98.786	98.612	4.875	98.496	98.488	98.475
5.75	99.898	99.854	99.825	5.5	99.337	99.309	99.135	5	98.963	98.956	98.943
5.875	100.274	100.225	100.036	5.625	99.847	99.817	99.750	5.125	99.432	99.424	99.412
6	100.787	100.737	100.548	5.75	99.948	99.904	99.875	5.25	99.420	99.404	99.384
6.125	101.276	101.224	101.121	5.875	100.290	100.241	100.053	5.375	99.888	99.873	99.852
6.25	101.285	101.153	101.101	6	100.783	100.733	100.545	5.5	100.358	100.343	100.323
6.375	100.951	100.881	100.786	6.125	101.260	101.208	101.121	5.625	100.829	100.813	100.793
6.5	101.428	101.357	101.262	6.25	101.276	101.203	101.151	5.75	100.333	100.325	100.318
6.625	101.894	101.821	101.726	6.375	100.994	100.925	100.830	5.875	100.793	100.785	100.778
6.75	101.875	101.802	101.758	6.5	101.459	101.387	101.293	6	101.245	101.237	101.230
6.875	101.419	101.329	101.299	6.625	101.908	101.835	101.742	6.125	101.684	101.676	101.669

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	98.970	99.094	98.947	5.25	98.970	99.094	98.947	5.25	98.970	99.094	98.947
5.375	99.145	99.138	99.131	5.375	99.145	99.138	99.131	5.375	99.145	99.138	99.131
5.5	99.676	99.669	99.662	5.5	99.676	99.669	99.662	5.5	99.676	99.669	99.662
5.625	100.249	100.285	100.226	5.625	100.249	100.285	100.226	5.625	100.249	100.285	100.226
5.75	100.855	100.958	100.900	5.75	100.855	100.958	100.900	5.75	100.855	100.958	100.900
5.875	100.865	100.680	100.495	5.875	100.865	100.680	100.495	5.875	100.865	100.680	100.495
6	101.336	101.218	101.110	6	101.336	101.218	101.110	6	101.336	101.162	101.110
6.125	101.865	101.777	101.679	6.125	101.865	101.777	101.679	6.125	101.865	101.731	101.679
6.25	102.296	102.298	102.220	6.25	102.296	102.298	102.220	6.25	102.296	102.298	102.220
6.375	101.740	101.670	101.575	6.375	101.740	101.670	101.575	6.375	101.670	101.600	101.545
6.5	102.289	102.217	102.123	6.5	102.289	102.217	102.123	6.5	102.237	102.165	102.071
6.625	102.809	102.735	102.641	6.625	102.809	102.735	102.641	6.625	102.773	102.700	102.607
6.75	102.894	102.937	102.854	6.75	102.894	102.937	102.854	6.75	102.894	102.937	102.854
6.875	102.717	102.624	102.593	6.875	102.717	102.624	102.593	6.875	102.654	102.561	102.530
7	103.268	103.173	103.142	7	103.268	103.173	103.142	7	103.208	103.113	103.083
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	97.499	97.609	97.583	4.25	96.366	96.476	96.450	5.25	97.677	97.751	97.693
4.625	98.057	98.166	98.141	4.375	96.935	97.044	97.019	5.375	98.823	98.797	98.621
4.75	98.242	98.197	98.182	4.5	97.499	97.609	97.583	5.5	99.381	99.353	99.177
4.875	98.534	98.624	98.551	4.625	98.057	98.166	98.141	5.625	99.918	99.888	99.800
5	99.073	99.163	99.090	4.75	98.242	98.197	98.182	5.75	99.898	99.854	99.825
5.125	99.594	99.684	99.611	4.875	98.534	98.624	98.551	5.875	100.274	100.225	100.036
5.25	99.839	99.794	99.779	5	99.073	99.163	99.090	6	100.787	100.737	100.548
5.375	99.886	99.957	99.883	5.125	99.594	99.684	99.611	6.125	101.276	101.230	101.151
5.5	100.377	100.447	100.374	5.25	99.839	99.794	99.779	6.25	101.285	101.153	101.101
5.625	100.840	100.910	100.836	5.375	99.886	99.957	99.883	6.375	100.951	100.881	100.786
5.75	101.134	101.088	101.074	5.5	100.377	100.447	100.374	6.5	101.428	101.357	101.262
5.875	100.727	100.778	100.735	5.625	100.840	100.910	100.836	6.625	101.894	101.821	101.726
6	101.167	101.218	101.174	5.75	101.134	101.088	101.074	6.75	101.875	101.802	101.758
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	97.677	97.751	97.693	5.25	97.677	97.751	97.693	4.5	94.736	94.845	94.820
5.375	98.823	98.797	98.621	5.375	98.340	98.414	98.356	4.625	95.282	95.391	95.365
5.5	99.381	99.353	99.177	5.5	99.113	99.187	99.129	4.75	93.817	93.772	93.757
5.625	99.918	99.888	99.800	5.625	99.783	99.858	99.800	4.875	94.104	94.194	94.120
5.75	99.898	99.854	99.825	5.75	99.948	99.904	99.875	5	94.613	94.703	94.630
5.875	100.274	100.225	100.036	5.875	99.834	99.889	99.810	5.125	95.089	95.179	95.106
6	100.787	100.737	100.548	6	100.499	100.554	100.475	5.25	96.152	96.138	96.124
6.125	101.276	101.230	101.151	6.125	101.195	101.230	101.151	5.375	96.277	96.263	96.248
6.25	101.285	101.153	101.101	6.25	101.276	101.203	101.151	5.5	96.705	96.691	96.677
6.375	100.951	100.881	100.786	6.375	100.449	100.484	100.401	5.625	97.134	97.120	97.106
6.5	101.428	101.357	101.262	6.5	101.093	101.129	101.045	5.75	97.721	97.713	97.706
6.625	101.894	101.821	101.726	6.625	101.769	101.734	101.651	5.875	98.030	98.023	98.016
6.75	101.875	101.802	101.758	6.75	101.925	101.852	101.808	6	98.390	98.383	98.376
6.875	101.419	101.329	101.299	6.875	100.673	100.615	100.571	6.125	98.730	98.723	98.716

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 (Streamli	-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	98.152	98.108	98.085	5.125	98.152	98.108	98.085	4.75	96.438	96.425	96.411
5.25	98.758	98.743	98.696	5.25	98.758	98.743	98.696	4.875	96.839	96.808	96.795
5.375	99.127	99.119	99.068	5.375	99.045	99.038	99.031	5	97.496	97.488	97.436
5.5	99.576	99.569	99.562	5.5	99.576	99.569	99.562	5.125	98.152	98.108	98.085
5.625	100.149	100.104	100.075	5.625	100.149	100.104	100.075	5.25	98.758	98.743	98.696
5.75	100.755	100.710	100.681	5.75	100.755	100.710	100.681	5.375	99.045	99.038	99.031
5.875	100.765	100.595	100.521	5.875	100.765	100.580	100.395	5.5	99.576	99.569	99.562
6	101.236	101.062	101.010	6	101.236	101.062	101.010	5.625	100.149	100.104	100.075
6.125	101.765	101.631	101.579	6.125	101.765	101.631	101.579	5.75	100.755	100.710	100.681
6.25	102.196	102.123	102.071	6.25	102.196	102.123	102.071	5.875	100.765	100.580	100.395
6.375	101.530	101.487	101.445	6.375	101.530	101.487	101.445	6	101.236	101.062	101.010
6.5	102.006	101.963	101.921	6.5	102.006	101.963	101.921	6.125	101.765	101.631	101.579
6.625	102.454	102.411	102.369	6.625	102.454	102.411	102.369	6.25	102.196	102.123	102.071
6.75	102.794	102.721	102.676	6.75	102.794	102.721	102.676	6.375	101.530	101.487	101.445
6.875	101.999	101.957	101.914	6.875	101.999	101.957	101.914	6.5	102.006	101.963	101.921
7	102.331	102.288	102.245	7	102.331	102.288	102.245	6.625	102.454	102.411	102.369
7.125	102.820	102.762	102.717	7.125	102.820	102.762	102.717	6.75	102.794	102.721	102.676
7.25	103.224	103.166	103.121	7.25	103.224	103.166	103.121	6.875	101.999	101.957	101.914
7.375	102.614	102.550	102.509	7.375	102.614	102.516	102.497	7	102.331	102.288	102.245
7.5	103.054	102.938	102.935	7.5	103.054	102.938	102.935	7.125	102.820	102.762	102.717
7.625	103.478	103.428	103.406	7.625	103.478	103.428	103.406	7.25	103.224	103.166	103.121
7.75	103.849	103.805	103.783	7.75	103.849	103.805	103.783	7.375	102.665	102.551	102.548
7.875	103.056	103.049	103.027					7.5	103.100	102.984	102.981
8	103.175	103.167	103.145					7.625	103.524	103.428	103.406
8.125	103.243	103.236	103.214					7.75	103.849	103.805	103.783
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	96.369	96.479	96.453	4.25	96.369	96.479	96.453	4.875	95.815	95.879	95.833
4.375	96.883	96.992	96.967	4.375	96.883	96.992	96.967	5	96.398	96.462	96.415
4.5	97.382	97.492	97.466	4.5	97.382	97.492	97.466	5.125	97.144	97.208	97.161
4.625	97.863	97.972	97.947	4.625	97.863	97.972	97.947	5.25	97.490	97.534	97.576
4.75	98.142	98.097	98.082	4.75	98.142	98.097	98.082	5.375	98.303	98.296	98.288
4.875	98.420	98.510	98.436	4.875	98.420	98.510	98.436	5.5	98.808	98.851	98.893
5	98.863	98.953	98.880	5	98.863	98.953	98.880	5.625	99.416	99.461	99.503
5.125	99.317	99.366	99.297	5.125	99.276	99.366	99.292	5.75	99.798	99.754	99.725
5.25	99.739	99.694	99.679	5.25	99.739	99.694	99.679	5.875	100.125	99.940	99.755
5.375	99.773	99.765	99.737	5.375	99.695	99.765	99.691	6	100.516	100.332	100.207
5.5	100.243	100.228	100.208	5.5	100.070	100.141	100.067	6.125	100.935	100.750	100.764
5.625	100.714	100.698	100.678	5.625	100.495	100.483	100.435	6.25	101.185	101.053	101.001
5.75	101.034	100.988	100.974	5.75	101.034	100.988	100.974	6.375	100.525	100.482	100.440
5.875	100.678	100.670	100.663	5.875	100.488	100.539	100.495	6.5	101.041	100.998	100.956
6	101.130	101.122	101.115	6	100.869	100.872	100.828	6.625	101.379	101.336	101.294
								6.75	101.775	101.702	101.658
								6.875	101.095	101.004	100.974
								7	101.460	101.367	101.338
								7.125	101.839	101.745	101.715
								7.25	101.937	101.878	101.834
								7.375	100.989	100.945	100.923
								7.5	101.495	101.451	101.428
								7.625	101.985	101.941	101.919
								7.75	102.312	102.267	102.245
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	101.041	100.998	100.956	6.125	100.717	100.742	100.764	4.5	96.428	96.435	96.431
6.625	101.379	101.336	101.294	6.25	101.176	101.103	101.051	4.625	96.894	96.901	96.897
6.75	101.775	101.702	101.658	6.375	100.304	100.232	100.187	4.75	97.930	97.923	97.910
6.875	101.095	101.004	100.974	6.5	100.896	100.823	100.779	4.875	98.396	98.388	98.375
7	101.460	101.367	101.338	6.625	101.406	101.333	101.289	5	98.863	98.856	98.843
7.125	101.839	101.745	101.715	6.75	101.825	101.752	101.708	5.125	99.332	99.324	99.312
7.25	101.937	101.878	101.834	6.875	100.573	100.515	100.471	5.25	99.320	99.304	99.284
7.375	100.989	100.945	100.923	7	101.112	101.053	101.009	5.375	99.788	99.773	99.752
7.5	101.495	101.451	101.428	7.125	101.633	101.574	101.530	5.5	100.258	100.243	100.223
7.625	101.985	101.941	101.919	7.25	101.987	101.928	101.884	5.625	100.729	100.713	100.693
7.75	102.312	102.267	102.245	7.375	101.039	100.995	100.973	5.75	100.233	100.225	100.218
				7.5	101.545	101.501	101.478	5.875	100.693	100.685	100.678
				7.625	102.035	101.991	101.969	6	101.145	101.137	101.130
								6.125	101.584	101.576	101.569

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	101.530	101.487	101.445	6.375	101.530	101.487	101.445	6	101.236	101.062	101.010
6.5	102.006	101.963	101.921	6.5	102.006	101.963	101.921	6.125	101.765	101.631	101.579
6.625	102.454	102.411	102.369	6.625	102.454	102.411	102.369	6.25	102.196	102.123	102.071
6.75	102.794	102.721	102.676	6.75	102.794	102.721	102.676	6.375	101.530	101.487	101.445
6.875	101.999	101.957	101.914	6.875	101.999	101.957	101.914	6.5	102.006	101.963	101.921
7	102.331	102.288	102.245	7	102.331	102.288	102.245	6.625	102.454	102.411	102.369
7.125	102.820	102.762	102.717	7.125	102.820	102.762	102.717	6.75	102.794	102.721	102.676
7.25	103.224	103.166	103.121	7.25	103.224	103.166	103.121	6.875	101.999	101.957	101.914
7.375	102.614	102.550	102.509	7.375	102.614	102.516	102.497	7	102.331	102.288	102.245
7.5	103.054	102.938	102.935	7.5	103.054	102.938	102.935	7.125	102.820	102.762	102.717
7.625	103.478	103.428	103.406	7.625	103.478	103.428	103.406	7.25	103.224	103.166	103.121
7.75	103.849	103.805	103.783	7.75	103.849	103.805	103.783	7.375	102.665	102.551	102.548
7.875	103.056	103.049	103.027					7.5	103.100	102.984	102.981
8	103.175	103.167	103.145					7.625	103.524	103.428	103.406
8.125	103.243	103.236	103.214					7.75	103.849	103.805	103.783
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	97.382	97.492	97.466	4.5	97.382	97.492	97.466	6.625	101.379	101.336	101.294
4.625	97.863	97.972	97.947	4.625	97.863	97.972	97.947	6.75	101.775	101.702	101.658
4.75	98.142	98.097	98.082	4.75	98.142	98.097	98.082	6.875	100.523	100.465	100.421
4.875	98.420	98.510	98.436	4.875	98.420	98.510	98.436	7	101.062	101.003	100.959
5	98.863	98.953	98.880	5	98.863	98.953	98.880	7.125	101.583	101.524	101.480
5.125	99.317	99.366	99.297	5.125	99.276	99.366	99.292	7.25	101.937	101.878	101.834
5.25	99.739	99.694	99.679	5.25	99.739	99.694	99.679	7.375	101.413	101.377	101.336
5.375	99.773	99.765	99.737	5.375	99.695	99.765	99.691	7.5	101.495	101.451	101.428
5.5	100.243	100.228	100.208	5.5	100.070	100.141	100.067	7.625	101.985	101.941	101.919
5.625	100.714	100.698	100.678	5.625	100.495	100.483	100.435	7.75	102.312	102.267	102.245
5.75	101.034	100.988	100.974	5.75	101.034	100.988	100.974	7.875	100.571	100.564	100.542
5.875	100.678	100.670	100.663	5.875	100.488	100.539	100.495	8	100.690	100.682	100.660
6	101.130	101.122	101.115	6	100.869	100.872	100.828	8.125	100.758	100.751	100.729
6.125	101.569	101.561	101.554	6.125	101.397	101.352	101.337				
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	101.041	100.998	100.956	6.125	100.717	100.742	100.764	4.5	96.428	96.435	96.431
6.625	101.379	101.336	101.294	6.25	101.176	101.103	101.051	4.625	96.894	96.901	96.897
6.75	101.775	101.702	101.658	6.375	100.304	100.232	100.187	4.75	97.930	97.923	97.910
6.875	100.523	100.465	100.421	6.5	100.896	100.823	100.779	4.875	98.396	98.388	98.375
7	101.062	101.003	100.959	6.625	101.406	101.333	101.289	5	98.863	98.856	98.843
7.125	101.583	101.524	101.480	6.75	101.825	101.752	101.708	5.125	99.332	99.324	99.312
7.25	101.937	101.878	101.834	6.875	100.573	100.515	100.471	5.25	99.320	99.304	99.284
7.375	100.989	100.945	100.923	7	101.112	101.053	101.009	5.375	99.788	99.773	99.752
7.5	101.495	101.451	101.428	7.125	101.633	101.574	101.530	5.5	100.258	100.243	100.223
7.625	101.985	101.941	101.919	7.25	101.987	101.928	101.884	5.625	100.729	100.713	100.693
7.75	102.312	102.267	102.245	7.375	101.039	100.995	100.973	5.75	100.233	100.225	100.218
				7.5	101.545	101.501	101.478	5.875	100.693	100.685	100.678
				7.625	102.035	101.991	101.969	6	101.145	101.137	101.130
								6.125	101.584	101.576	101.569

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 (Streamli	-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
BFF_3.5%_DPA_HB_Repayable1			BFF_3.5%_DPA_HB_Forgivable2				
Rate	15	30	45	Rate	15	30	45
BFF_5%_DPA_Repayable1			BFF_5%_DPA_HB_Repayable1				
Rate	15	30	45	Rate	15	30	45

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.