



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
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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	93.754	93.706	93.706	4.75	93.754	93.706	93.706	5.125	96.187	96.142	96.126
4.875	94.460	94.417	94.417	4.875	94.460	94.417	94.417	5.25	96.818	96.763	96.732
5	95.013	94.976	94.976	5	95.013	94.976	94.976	5.375	97.447	97.393	97.362
5.125	95.655	95.623	95.623	5.125	95.655	95.623	95.623	5.5	98.031	97.976	97.945
5.25	96.774	96.712	96.699	5.25	96.179	96.137	96.137	5.625	98.497	98.442	98.411
5.375	97.443	97.381	97.368	5.375	96.882	96.845	96.845	5.75	99.621	99.590	99.537
5.5	98.217	98.154	98.142	5.5	97.494	97.461	97.461	5.875	100.142	100.111	100.058
5.625	98.694	98.632	98.620	5.625	98.018	97.991	97.991	6	100.601	100.569	100.518
5.75	98.901	98.834	98.818	5.75	98.767	98.730	98.691	6.125	101.008	100.976	100.925
5.875	99.497	99.430	99.413	5.875	99.272	99.229	99.183	6.25	101.076	101.045	100.991
6	100.118	100.051	100.034	6	99.747	99.699	99.647	6.375	101.525	101.494	101.440
6.125	100.528	100.461	100.444	6.125	100.238	100.190	100.140	6.5	101.938	101.907	101.853
6.25	100.509	100.424	100.389	6.25	100.382	100.386	100.331	6.625	102.283	102.252	102.198
6.375	101.016	100.931	100.896	6.375	100.843	100.821	100.759	6.75	101.860	101.873	101.806
6.5	101.486	101.401	101.367	6.5	101.251	101.203	101.137	6.875	102.295	102.308	102.242
6.625	101.842	101.757	101.722	6.625	101.676	101.651	101.588	7	102.689	102.701	102.636
6.75	101.759	101.661	101.613	6.75	101.637	101.651	101.600	7.125	103.025	103.037	102.973
6.875	102.133	102.072	102.017	6.875	102.051	102.072	102.017	7.25	102.859	102.956	102.881
7	102.569	102.471	102.423	7	102.363	102.350	102.271	7.375	103.294	103.391	103.316
7.125	102.908	102.810	102.762	7.125	102.714	102.711	102.634	7.5	103.662	103.759	103.684
7.25	102.974	103.006	102.920	7.25	102.974	103.006	102.920	7.625	103.929	104.025	103.952
7.375	103.248	103.276	103.184	7.375	103.248	103.276	103.184	7.75	104.012	103.960	103.954
7.5	103.617	103.527	103.449	7.5	103.501	103.527	103.441	7.875	104.358	104.306	104.301
7.625	103.999	103.889	103.830	7.625	103.779	103.804	103.713	8	104.116	104.116	104.028
7.75	103.888	103.958	103.856	7.75	103.888	103.958	103.856				
7.875	104.101	104.169	104.086	7.875	104.101	104.169	104.086				
8	104.256	104.319	104.230	8	104.256	104.319	104.230				
8.125	104.458	104.524	104.441	8.125	104.458	104.524	104.441				
8.25	104.563	104.562	104.465	8.25	104.563	104.562	104.465				

  

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	97.217	97.075	97.075	4.625	97.409	97.268	97.268	5	94.039	93.815	93.815
4.75	97.711	97.780	97.705	4.75	97.531	97.599	97.528	5.125	94.873	94.818	94.787
4.875	98.124	98.102	98.084	4.875	98.070	97.941	97.910	5.25	96.371	96.193	96.065
5	98.516	98.524	98.476	5	98.388	98.438	98.330	5.375	97.043	96.866	96.738
5.125	99.017	99.063	98.951	5.125	98.878	98.931	98.828	5.5	97.814	97.636	97.509
5.25	99.400	99.445	99.334	5.25	99.219	99.270	99.166	5.625	98.295	98.118	97.991
5.375	99.738	99.777	99.661	5.375	99.548	99.597	99.492	5.75	98.673	98.507	98.474
5.5	100.147	100.184	100.064	5.5	99.880	99.919	99.829	5.875	99.269	99.104	98.989
5.625	100.366	100.396	100.304	5.625	100.202	100.235	100.148	6	99.871	99.705	99.590
5.75	100.689	100.710	100.609	5.75	100.533	100.565	100.476	6.125	100.312	100.147	100.033
5.875	101.013	101.030	100.925	5.875	100.848	100.877	100.787	6.25	100.361	100.230	100.195
6	101.438	101.460	101.363	6	101.165	101.193	101.104	6.375	100.854	100.698	100.592
6.125	101.241	101.253	101.178	6.125	101.083	101.048	101.038	6.5	101.289	101.131	101.023
6.25	101.524	101.527	101.442	6.25	101.330	101.342	101.268	6.625	101.681	101.521	101.411
6.375	101.788	101.785	101.750	6.375	101.631	101.641	101.566	6.75	101.577	101.533	101.482
6.5	102.131	102.138	102.062	6.5	101.932	101.940	101.866	6.875	101.967	101.866	101.811
6.625	102.176	102.176	102.145	6.625	101.968	101.968	101.937	7	102.360	102.198	102.085
6.75	102.310	102.300	102.268	6.75	102.146	102.139	102.111	7.125	102.726	102.562	102.448
6.875	102.541	102.533	102.525	6.875	102.412	102.402	102.374	7.25	102.607	102.450	102.342
7	102.733	102.719	102.691	7	102.688	102.677	102.649	7.375	102.979	102.819	102.709
7.125	102.160	102.087	102.030	7.125	101.926	101.853	101.796	7.5	103.337	103.176	103.064
7.25	102.644	102.571	102.514	7.25	102.310	102.237	102.180	7.625	103.709	103.546	103.433
7.375	103.108	103.035	102.978	7.375	102.678	102.605	102.548	7.75	102.273	102.221	102.218
								7.875	102.500	102.448	102.442



Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.623	97.666	97.590	5	96.769	96.811	96.735	5	94.514	94.451	94.388
5.125	97.930	97.968	97.888	5.125	97.283	97.321	97.241	5.125	95.170	95.107	95.045
5.25	98.237	98.270	98.186	5.25	97.742	97.775	97.691	5.25	95.648	95.585	95.523
5.375	98.544	98.572	98.484	5.375	98.123	98.151	98.064	5.375	96.310	96.247	96.185
5.5	98.838	98.861	98.770	5.5	98.486	98.509	98.418	5.5	96.775	96.712	96.649
5.625	99.116	99.134	99.038	5.625	98.829	98.847	98.752	5.625	97.240	97.177	97.114
5.75	99.384	99.397	99.298	5.75	99.148	99.161	99.062	5.75	97.704	97.641	97.579
5.875	99.632	99.641	99.538	5.875	99.435	99.444	99.341	5.875	97.982	97.919	97.857
6	99.866	99.869	99.762	6	99.705	99.709	99.602	6	98.445	98.382	98.320
6.125	100.096	100.094	99.984	6.125	99.953	99.952	99.842	6.125	98.719	98.656	98.593
6.25	100.338	100.332	100.218	6.25	100.176	100.170	100.055	6.25	99.175	99.112	99.049
6.375	100.568	100.557	100.439	6.375	100.366	100.355	100.237	6.375	99.248	99.185	99.123
6.5	100.738	100.722	100.600	6.5	100.547	100.531	100.409	6.5	99.516	99.453	99.390
6.625	100.891	100.871	100.745	6.625	100.719	100.698	100.572	6.625	99.793	99.730	99.668
6.75	101.053	101.028	100.898	6.75	100.859	100.796	100.733	6.75	100.074	100.011	99.948
6.875	101.208	101.178	101.045	6.875	100.936	100.873	100.810	6.875	100.165	100.102	100.039
7	101.030	100.967	100.904	7	101.185	101.122	101.059	7	100.257	100.194	100.131
7.125	101.239	101.176	101.113	7.125	101.434	101.371	101.308	7.125	100.349	100.286	100.224

  

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	97.832	97.875	97.799	5	96.973	97.015	96.939	5	94.564	94.501	94.438
5.125	98.139	98.177	98.097	5.125	97.487	97.524	97.444	5.125	95.220	95.157	95.094
5.25	98.445	98.478	98.394	5.25	97.944	97.977	97.893	5.25	95.698	95.635	95.572
5.375	98.752	98.780	98.692	5.375	98.325	98.353	98.265	5.375	96.360	96.297	96.234
5.5	99.046	99.069	98.978	5.5	98.687	98.710	98.619	5.5	96.825	96.762	96.699
5.625	99.324	99.342	99.246	5.625	99.029	99.047	98.952	5.625	97.290	97.227	97.164
5.75	99.592	99.606	99.507	5.75	99.347	99.360	99.261	5.75	97.754	97.691	97.628
5.875	99.841	99.849	99.747	5.875	99.634	99.643	99.540	5.875	98.032	97.969	97.906
6	100.075	100.079	99.972	6	99.904	99.908	99.801	6	98.495	98.432	98.369
6.125	100.306	100.305	100.194	6.125	100.152	100.151	100.040	6.125	98.769	98.706	98.643
6.25	100.550	100.544	100.430	6.25	100.375	100.369	100.255	6.25	99.225	99.162	99.099
6.375	100.782	100.771	100.653	6.375	100.567	100.556	100.438	6.375	99.298	99.235	99.172
6.5	100.955	100.939	100.817	6.5	100.750	100.734	100.612	6.5	99.566	99.503	99.440
6.625	101.110	101.089	100.964	6.625	100.924	100.903	100.777	6.625	99.843	99.780	99.717
6.75	101.274	101.249	101.119	6.75	100.981	100.956	100.826	6.75	100.124	100.061	99.998
6.875	101.431	101.401	101.267	6.875	100.986	100.923	100.860	6.875	100.215	100.152	100.089
7	101.193	101.158	101.020	7	101.235	101.172	101.109	7	100.307	100.244	100.181
7.125	101.289	101.226	101.163	7.125	101.484	101.421	101.358	7.125	100.399	100.336	100.273

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	95.555	95.510	95.495	4.5	95.555	95.510	95.495	5	97.930	97.885	97.870
4.625	96.211	96.167	96.151	4.625	96.211	96.167	96.151	5.125	98.586	98.542	98.526
4.75	96.869	96.872	96.849	4.75	96.867	96.823	96.807	5.25	99.192	99.234	99.222
4.875	97.422	97.425	97.402	4.875	97.274	97.229	97.214	5.375	99.546	99.532	99.518
5	98.003	98.006	97.982	5	97.930	97.885	97.870	5.5	100.060	100.045	100.031
5.125	98.586	98.542	98.526	5.125	98.586	98.542	98.526	5.625	100.623	100.682	100.654
5.25	99.192	99.234	99.222	5.25	99.192	99.234	99.222	5.75	101.209	101.368	101.340
5.375	99.666	99.637	99.559	5.375	99.546	99.532	99.518	5.875	101.169	100.984	100.835
5.5	100.072	100.045	100.031	5.5	100.060	100.045	100.031	6	101.653	101.490	101.459
5.625	100.623	100.682	100.654	5.625	100.623	100.682	100.654	6.125	102.183	102.046	102.002
5.75	101.209	101.368	101.340	5.75	101.209	101.368	101.340	6.25	102.591	102.647	102.603
5.875	101.225	101.172	101.055	5.875	101.169	100.984	100.926	6.375	102.277	102.170	102.129
6	101.710	101.525	101.489	6	101.710	101.520	101.489	6.5	102.836	102.726	102.687
6.125	102.260	102.069	102.039	6.125	102.260	102.069	102.039	6.625	103.363	103.254	103.215
6.25	102.591	102.647	102.603	6.25	102.591	102.647	102.603	6.75	103.270	103.317	103.250
6.375	102.339	102.230	102.190	6.375	102.339	102.230	102.190	6.875	103.014	102.926	102.876
6.5	102.863	102.755	102.715	6.5	102.863	102.755	102.715	7	103.542	103.454	103.405
6.625	103.360	103.250	103.211	6.625	103.360	103.250	103.211	7.125	104.081	103.992	103.944
6.75	103.270	103.317	103.250	6.75	103.270	103.317	103.250	7.25	103.769	103.708	103.662
6.875	103.051	102.962	102.913	6.875	103.051	102.962	102.913	7.375	103.504	103.455	103.439
7	103.553	103.464	103.415	7	103.553	103.464	103.415	7.5	103.807	103.758	103.743
7.125	104.074	103.985	103.937	7.125	104.074	103.985	103.937	7.625	104.346	104.297	104.283
7.25	103.769	103.708	103.662	7.25	103.769	103.708	103.662	7.75	104.226	104.178	104.131
7.375	103.573	103.515	103.492	7.375	103.556	103.507	103.492				
7.5	104.047	103.990	103.943	7.5	103.862	103.813	103.798				
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	96.670	96.711	96.711	4.25	96.670	96.711	96.711	4.625	92.474	92.429	92.414
4.375	97.239	97.279	97.280	4.375	97.239	97.279	97.280	4.75	95.384	95.387	95.364
4.5	97.803	97.844	97.845	4.5	97.803	97.844	97.845	4.875	96.173	96.233	96.200
4.625	98.362	98.403	98.404	4.625	98.362	98.403	98.404	5	96.876	96.936	96.902
4.75	98.552	98.507	98.493	4.75	98.552	98.507	98.493	5.125	97.701	97.761	97.727
4.875	98.906	98.911	98.896	4.875	98.906	98.911	98.896	5.25	98.541	98.513	98.434
5	99.449	99.454	99.440	5	99.449	99.454	99.440	5.375	99.272	99.140	99.117
5.125	99.977	99.982	99.967	5.125	99.977	99.982	99.967	5.5	99.822	99.690	99.667
5.25	100.090	100.045	100.031	5.25	100.090	100.045	100.031	5.625	100.351	100.218	100.196
5.375	100.216	100.189	100.159	5.375	100.173	100.189	100.159	5.75	100.556	100.423	100.402
5.5	100.697	100.681	100.652	5.5	100.666	100.681	100.652	5.875	100.750	100.560	100.528
5.625	101.178	101.143	101.116	5.625	101.128	101.143	101.114	6	101.251	101.061	101.030
5.75	101.333	101.288	101.274	5.75	101.333	101.288	101.274	6.125	101.728	101.565	101.511
5.875	101.182	101.148	101.133	5.875	100.965	100.991	100.946	6.25	101.880	101.689	101.659
6	101.662	101.628	101.614	6	101.408	101.434	101.389	6.375	101.404	101.296	101.255
								6.5	101.854	101.746	101.705
								6.625	102.293	102.183	102.144
								6.75	102.214	102.141	102.094
								6.875	101.699	101.612	101.562
								7	102.134	102.047	101.997
								7.125	102.579	102.491	102.443
								7.25	102.482	102.421	102.374
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	97.967	98.096	98.060	5	96.876	96.936	96.902	4.5	95.164	95.205	95.081
5.375	99.272	99.140	99.117	5.125	97.701	97.761	97.727	4.625	95.710	95.751	95.626
5.5	99.822	99.690	99.667	5.25	97.967	98.096	98.060	4.75	95.133	95.106	95.099
5.625	100.351	100.218	100.196	5.375	99.262	99.130	99.107	4.875	95.616	95.589	95.582
5.75	100.556	100.423	100.402	5.5	99.780	99.647	99.625	5	96.099	96.072	96.065
5.875	100.750	100.560	100.528	5.625	100.283	100.213	100.177	5.125	96.581	96.554	96.546
6	101.251	101.061	101.030	5.75	100.471	100.338	100.317	5.25	96.534	96.493	96.472
6.125	101.728	101.565	101.511	5.875	100.768	100.578	100.546	5.375	97.016	96.975	96.953
6.25	101.880	101.689	101.659	6	101.252	101.062	101.031	5.5	97.497	97.456	97.435
6.375	101.404	101.296	101.255	6.125	101.720	101.565	101.511	5.625	97.978	97.937	97.916
6.5	101.854	101.746	101.705	6.25	101.871	101.680	101.650	5.75	97.901	97.886	97.872
6.625	102.293	102.183	102.144	6.375	101.451	101.344	101.303	5.875	98.185	98.171	98.157
6.75	102.214	102.141	102.094	6.5	101.901	101.793	101.753	6	98.531	98.517	98.502
6.875	101.699	101.612	101.562	6.625	102.335	102.226	102.187	6.125	98.934	98.899	98.885

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	99.192	99.234	99.222	5.25	99.192	99.234	99.222	5.25	99.192	99.234	99.222
5.375	99.546	99.532	99.518	5.375	99.546	99.532	99.518	5.375	99.546	99.532	99.518
5.5	100.060	100.045	100.031	5.5	100.060	100.045	100.031	5.5	100.060	100.045	100.031
5.625	100.623	100.682	100.654	5.625	100.623	100.682	100.654	5.625	100.623	100.682	100.654
5.75	101.209	101.368	101.340	5.75	101.209	101.368	101.340	5.75	101.209	101.368	101.340
5.875	101.169	100.984	100.926	5.875	101.169	100.984	100.926	5.875	101.169	100.984	100.835
6	101.710	101.520	101.489	6	101.710	101.520	101.489	6	101.653	101.490	101.459
6.125	102.260	102.069	102.039	6.125	102.260	102.069	102.039	6.125	102.183	102.046	102.002
6.25	102.591	102.647	102.603	6.25	102.591	102.647	102.603	6.25	102.591	102.647	102.603
6.375	102.339	102.230	102.190	6.375	102.339	102.230	102.190	6.375	102.277	102.170	102.129
6.5	102.863	102.755	102.715	6.5	102.863	102.755	102.715	6.5	102.836	102.726	102.687
6.625	103.360	103.250	103.211	6.625	103.360	103.250	103.211	6.625	103.363	103.254	103.215
6.75	103.270	103.317	103.250	6.75	103.270	103.317	103.250	6.75	103.270	103.317	103.250
6.875	103.051	102.962	102.913	6.875	103.051	102.962	102.913	6.875	103.014	102.926	102.876
7	103.553	103.464	103.415	7	103.553	103.464	103.415	7	103.542	103.454	103.405
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	97.803	97.844	97.845	4.25	96.670	96.711	96.711	5.25	98.017	98.146	98.110
4.625	98.362	98.403	98.404	4.375	97.239	97.279	97.280	5.375	99.272	99.140	99.117
4.75	98.552	98.507	98.493	4.5	97.803	97.844	97.845	5.5	99.822	99.690	99.667
4.875	98.906	98.911	98.896	4.625	98.362	98.403	98.404	5.625	100.351	100.263	100.227
5	99.449	99.454	99.440	4.75	98.552	98.507	98.493	5.75	100.556	100.423	100.402
5.125	99.977	99.982	99.967	4.875	98.906	98.911	98.896	5.875	100.750	100.560	100.528
5.25	100.090	100.045	100.031	5	99.449	99.454	99.440	6	101.251	101.061	101.030
5.375	100.173	100.189	100.159	5.125	99.977	99.982	99.967	6.125	101.728	101.595	101.541
5.5	100.666	100.681	100.652	5.25	100.090	100.045	100.031	6.25	101.880	101.689	101.659
5.625	101.128	101.143	101.114	5.375	100.173	100.189	100.159	6.375	101.404	101.296	101.255
5.75	101.333	101.288	101.274	5.5	100.666	100.681	100.652	6.5	101.854	101.746	101.705
5.875	100.965	100.991	100.946	5.625	101.128	101.143	101.114	6.625	102.293	102.183	102.144
6	101.408	101.434	101.389	5.75	101.333	101.288	101.274	6.75	102.214	102.141	102.094
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	98.017	98.146	98.110	5.25	98.017	98.146	98.110	4.5	95.164	95.205	95.081
5.375	99.272	99.140	99.117	5.375	98.681	98.810	98.774	4.625	95.710	95.751	95.626
5.5	99.822	99.690	99.667	5.5	99.457	99.586	99.550	4.75	94.138	94.142	94.068
5.625	100.351	100.263	100.227	5.625	100.134	100.263	100.227	4.875	94.673	94.678	94.463
5.75	100.556	100.423	100.402	5.75	100.292	100.248	100.232	5	95.185	95.190	94.976
5.875	100.750	100.560	100.528	5.875	100.196	100.223	100.169	5.125	95.664	95.669	95.454
6	101.251	101.061	101.030	6	100.877	100.903	100.849	5.25	96.396	96.368	96.339
6.125	101.728	101.595	101.541	6.125	101.589	101.595	101.541	5.375	96.505	96.476	96.448
6.25	101.880	101.689	101.659	6.25	101.541	101.482	101.451	5.5	96.914	96.885	96.857
6.375	101.404	101.296	101.255	6.375	100.828	100.845	100.761	5.625	97.326	97.297	97.269
6.5	101.854	101.746	101.705	6.5	101.480	101.497	101.413	5.75	97.901	97.886	97.872
6.625	102.293	102.183	102.144	6.625	102.162	102.109	102.025	5.875	98.185	98.171	98.157
6.75	102.214	102.141	102.094	6.75	102.264	102.191	102.144	6	98.531	98.517	98.502
6.875	101.699	101.612	101.562	6.875	101.151	101.090	101.043	6.125	98.852	98.837	98.823

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	98.486	98.442	98.426	5.125	98.486	98.442	98.426	4.75	96.767	96.723	96.707
5.25	99.092	99.048	99.032	5.25	99.092	99.048	99.032	4.875	97.174	97.129	97.114
5.375	99.446	99.432	99.418	5.375	99.446	99.432	99.418	5	97.830	97.785	97.770
5.5	99.960	99.945	99.931	5.5	99.960	99.945	99.931	5.125	98.486	98.442	98.426
5.625	100.523	100.479	100.463	5.625	100.523	100.479	100.463	5.25	99.092	99.048	99.032
5.75	101.098	101.054	101.081	5.75	101.098	101.054	101.081	5.375	99.446	99.432	99.418
5.875	101.069	100.901	100.784	5.875	101.069	100.884	100.735	5.5	99.960	99.945	99.931
6	101.553	101.390	101.359	6	101.553	101.390	101.359	5.625	100.523	100.479	100.463
6.125	102.016	101.932	101.900	6.125	102.016	101.932	101.900	5.75	101.098	101.054	101.081
6.25	102.461	102.402	102.371	6.25	102.461	102.402	102.371	5.875	101.069	100.884	100.735
6.375	101.890	101.847	101.804	6.375	101.890	101.847	101.804	6	101.553	101.390	101.359
6.5	102.304	102.262	102.219	6.5	102.304	102.262	102.219	6.125	102.016	101.932	101.900
6.625	102.783	102.740	102.698	6.625	102.783	102.740	102.698	6.25	102.461	102.402	102.371
6.75	103.133	103.060	103.013	6.75	103.133	103.060	103.013	6.375	101.890	101.847	101.804
6.875	102.578	102.535	102.493	6.875	102.578	102.535	102.493	6.5	102.304	102.262	102.219
7	102.881	102.839	102.796	7	102.881	102.839	102.796	6.625	102.783	102.740	102.698
7.125	103.275	103.214	103.167	7.125	103.275	103.214	103.167	6.75	103.133	103.060	103.013
7.25	103.669	103.608	103.562	7.25	103.669	103.608	103.562	6.875	102.578	102.535	102.493
7.375	103.115	103.109	103.062	7.375	102.861	102.812	102.796	7	102.881	102.839	102.796
7.5	103.305	103.256	103.241	7.5	103.305	103.256	103.241	7.125	103.275	103.214	103.167
7.625	103.756	103.707	103.662	7.625	103.756	103.707	103.662	7.25	103.669	103.608	103.562
7.75	104.126	104.078	104.031	7.75	104.126	104.078	104.031	7.375	102.934	102.885	102.870
7.875	103.258	103.247	103.216					7.5	103.375	103.326	103.310
8	103.376	103.366	103.334					7.625	103.800	103.751	103.736
8.125	103.444	103.434	103.403					7.75	104.126	104.078	104.031
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	96.671	96.712	96.713	4.25	96.671	96.712	96.713	4.875	96.009	96.039	96.106
4.375	97.184	97.225	97.226	4.375	97.184	97.225	97.226	5	96.592	96.622	96.688
4.5	97.683	97.723	97.724	4.5	97.683	97.723	97.724	5.125	97.339	97.369	97.435
4.625	98.163	98.203	98.204	4.625	98.163	98.203	98.204	5.25	97.830	97.929	97.993
4.75	98.452	98.407	98.393	4.75	98.452	98.407	98.393	5.375	98.704	98.690	98.675
4.875	98.788	98.793	98.778	4.875	98.788	98.793	98.778	5.5	99.192	99.251	99.315
5	99.234	99.239	99.224	5	99.234	99.239	99.224	5.625	99.768	99.867	99.932
5.125	99.651	99.656	99.641	5.125	99.651	99.656	99.641	5.75	100.142	100.098	100.082
5.25	99.990	99.945	99.931	5.25	99.990	99.945	99.931	5.875	100.429	100.244	100.059
5.375	99.977	99.992	99.963	5.375	99.977	99.992	99.963	6	100.833	100.649	100.583
5.5	100.391	100.367	100.337	5.5	100.352	100.367	100.337	6.125	101.186	101.158	101.204
5.625	100.852	100.827	100.798	5.625	100.700	100.707	100.677	6.25	101.391	101.332	101.301
5.75	101.233	101.188	101.174	5.75	101.233	101.188	101.174	6.375	100.885	100.842	100.799
5.875	100.743	100.746	100.725	5.875	100.720	100.746	100.701	6.5	101.339	101.297	101.254
6	101.188	101.176	101.169	6	101.056	101.082	101.037	6.625	101.708	101.665	101.623
								6.75	102.114	102.041	101.994
								6.875	101.367	101.280	101.231
								7	101.676	101.588	101.540
								7.125	102.038	101.977	101.930
								7.25	102.382	102.321	102.274
								7.375	101.290	101.241	101.195
								7.5	101.786	101.737	101.691
								7.625	102.268	102.220	102.173
								7.75	102.589	102.540	102.493
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	101.339	101.297	101.254	6.125	101.161	101.158	101.204	4.5	95.038	95.079	94.954
6.625	101.708	101.665	101.623	6.25	101.441	101.382	101.351	4.625	95.467	95.508	95.384
6.75	102.114	102.041	101.994	6.375	100.700	100.627	100.580	4.75	94.125	94.129	93.968
6.875	101.367	101.280	101.231	6.5	101.263	101.189	101.143	4.875	94.542	94.547	94.332
7	101.676	101.588	101.540	6.625	101.757	101.684	101.637	5	94.920	94.925	94.711
7.125	102.038	101.977	101.930	6.75	102.164	102.091	102.044	5.125	95.255	95.260	95.045
7.25	102.382	102.321	102.274	6.875	101.051	100.990	100.943	5.25	96.296	96.268	96.239
7.375	101.290	101.241	101.195	7	101.578	101.517	101.470	5.375	96.405	96.376	96.348
7.5	101.786	101.737	101.691	7.125	102.088	102.027	101.980	5.5	96.814	96.785	96.757
7.625	102.268	102.220	102.173	7.25	102.432	102.371	102.324	5.625	97.226	97.197	97.169
7.75	102.589	102.540	102.493	7.375	101.340	101.291	101.245	5.75	97.801	97.786	97.772
				7.5	101.836	101.787	101.741	5.875	98.085	98.071	98.057
				7.625	102.318	102.270	102.223	6	98.431	98.417	98.402
								6.125	98.752	98.737	98.723

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	101.890	101.847	101.804	6.375	101.890	101.847	101.804	6	101.553	101.390	101.359
6.5	102.304	102.262	102.219	6.5	102.304	102.262	102.219	6.125	102.016	101.932	101.900
6.625	102.783	102.740	102.698	6.625	102.783	102.740	102.698	6.25	102.461	102.402	102.371
6.75	103.133	103.060	103.013	6.75	103.133	103.060	103.013	6.375	101.890	101.847	101.804
6.875	102.578	102.535	102.493	6.875	102.578	102.535	102.493	6.5	102.304	102.262	102.219
7	102.881	102.839	102.796	7	102.881	102.839	102.796	6.625	102.783	102.740	102.698
7.125	103.275	103.214	103.167	7.125	103.275	103.214	103.167	6.75	103.133	103.060	103.013
7.25	103.669	103.608	103.562	7.25	103.669	103.608	103.562	6.875	102.578	102.535	102.493
7.375	103.115	103.109	103.062	7.375	102.861	102.812	102.796	7	102.881	102.839	102.796
7.5	103.305	103.256	103.241	7.5	103.305	103.256	103.241	7.125	103.275	103.214	103.167
7.625	103.756	103.707	103.662	7.625	103.756	103.707	103.662	7.25	103.669	103.608	103.562
7.75	104.126	104.078	104.031	7.75	104.126	104.078	104.031	7.375	102.934	102.885	102.870
7.875	103.258	103.247	103.216					7.5	103.375	103.326	103.310
8	103.376	103.366	103.334					7.625	103.800	103.751	103.736
8.125	103.444	103.434	103.403					7.75	104.126	104.078	104.031
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	97.683	97.723	97.724	4.5	97.683	97.723	97.724	6.625	101.708	101.665	101.623
4.625	98.163	98.203	98.204	4.625	98.163	98.203	98.204	6.75	102.114	102.041	101.994
4.75	98.452	98.407	98.393	4.75	98.452	98.407	98.393	6.875	101.001	100.940	100.893
4.875	98.788	98.793	98.778	4.875	98.788	98.793	98.778	7	101.528	101.467	101.420
5	99.234	99.239	99.224	5	99.234	99.239	99.224	7.125	102.038	101.977	101.930
5.125	99.651	99.656	99.641	5.125	99.651	99.656	99.641	7.25	102.382	102.321	102.274
5.25	99.990	99.945	99.931	5.25	99.990	99.945	99.931	7.375	101.693	101.686	101.639
5.375	99.977	99.992	99.963	5.375	99.977	99.992	99.963	7.5	101.786	101.737	101.691
5.5	100.391	100.367	100.337	5.5	100.352	100.367	100.337	7.625	102.268	102.220	102.173
5.625	100.852	100.827	100.798	5.625	100.700	100.707	100.677	7.75	102.589	102.540	102.493
5.75	101.233	101.188	101.174	5.75	101.233	101.188	101.174	7.875	100.773	100.762	100.731
5.875	100.743	100.746	100.725	5.875	100.720	100.746	100.701	8	100.891	100.881	100.849
6	101.188	101.176	101.169	6	101.056	101.082	101.037	8.125	100.959	100.949	100.918
6.125	101.620	101.608	101.601	6.125	101.532	101.487	101.473				
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	101.339	101.297	101.254	6.125	101.161	101.158	101.204	4.5	95.038	95.079	94.954
6.625	101.708	101.665	101.623	6.25	101.441	101.382	101.351	4.625	95.467	95.508	95.384
6.75	102.114	102.041	101.994	6.375	100.700	100.627	100.580	4.75	94.125	94.129	93.968
6.875	101.001	100.940	100.893	6.5	101.263	101.189	101.143	4.875	94.542	94.547	94.332
7	101.528	101.467	101.420	6.625	101.757	101.684	101.637	5	94.920	94.925	94.711
7.125	102.038	101.977	101.930	6.75	102.164	102.091	102.044	5.125	95.255	95.260	95.045
7.25	102.382	102.321	102.274	6.875	101.051	100.990	100.943	5.25	96.296	96.268	96.239
7.375	101.290	101.241	101.195	7	101.578	101.517	101.470	5.375	96.405	96.376	96.348
7.5	101.786	101.737	101.691	7.125	102.088	102.027	101.980	5.5	96.814	96.785	96.757
7.625	102.268	102.220	102.173	7.25	102.432	102.371	102.324	5.625	97.226	97.197	97.169
7.75	102.589	102.540	102.493	7.375	101.340	101.291	101.245	5.75	97.801	97.786	97.772
				7.5	101.836	101.787	101.741	5.875	98.085	98.071	98.057
				7.625	102.318	102.270	102.223	6	98.431	98.417	98.402
								6.125	98.752	98.737	98.723

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	99.168	98.962	98.662	6.75	97.668	97.462	97.162
6.875	99.537	99.300	99.000	6.875	98.037	97.800	97.500
7	100.024	99.787	99.487	7	98.524	98.287	97.987
7.125	100.463	100.226	99.926	7.125	98.963	98.726	98.426
7.25	100.882	100.645	100.345	7.25	99.382	99.145	98.845
7.375	101.016	100.716	100.416	7.375	99.516	99.216	98.916
7.5	101.463	101.163	100.863	7.5	99.963	99.663	99.363
7.625	101.862	101.562	101.262	7.625	100.362	100.062	99.762
7.75	102.251	101.951	101.651	7.75	100.751	100.451	100.151
7.875	102.088	101.725	101.425	7.875	100.588	100.225	99.925
8	102.505	102.142	101.842	8	101.005	100.642	100.342
8.125	102.874	102.511	102.211	8.125	101.374	101.011	100.711
8.25	103.223	102.860	102.560	8.25	101.723	101.360	101.060

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.168	96.962	96.662	6.75	95.668	95.462	95.162
6.875	97.537	97.300	97.000	6.875	96.037	95.800	95.500
7	98.024	97.787	97.487	7	96.524	96.287	95.987
7.125	98.463	98.226	97.926	7.125	96.963	96.726	96.426
7.25	98.882	98.645	98.345	7.25	97.382	97.145	96.845
7.375	99.016	98.716	98.416	7.375	97.516	97.216	96.916
7.5	99.463	99.163	98.863	7.5	97.963	97.663	97.363
7.625	99.862	99.562	99.262	7.625	98.362	98.062	97.762
7.75	100.251	99.951	99.651	7.75	98.751	98.451	98.151
7.875	100.088	99.725	99.425	7.875	98.588	98.225	97.925
8	100.505	100.142	99.842	8	99.005	98.642	98.342
8.125	100.874	100.511	100.211	8.125	99.374	99.011	98.711
8.25	101.223	100.860	100.560	8.25	99.723	99.360	99.060

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.418	98.212	97.912	6.75	96.418	96.212	95.912
6.875	98.787	98.550	98.250	6.875	96.787	96.550	96.250
7	99.274	99.037	98.737	7	97.274	97.037	96.737
7.125	99.713	99.476	99.176	7.125	97.713	97.476	97.176
7.25	100.132	99.895	99.595	7.25	98.132	97.895	97.595
7.375	100.266	99.966	99.666	7.375	98.266	97.966	97.666
7.5	100.713	100.413	100.113	7.5	98.713	98.413	98.113
7.625	101.112	100.812	100.512	7.625	99.112	98.812	98.512
7.75	101.501	101.201	100.901	7.75	99.501	99.201	98.901
7.875	101.338	100.975	100.675	7.875	99.338	98.975	98.675
8	101.755	101.392	101.092	8	99.755	99.392	99.092
8.125	102.124	101.761	101.461	8.125	100.124	99.761	99.461
8.25	102.473	102.110	101.810	8.25	100.473	100.110	99.810

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.