



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
 Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.181	92.165	92.165	4.75	92.181	92.165	92.165	5.125	94.653	94.607	94.588
4.875	92.868	92.856	92.856	4.875	92.868	92.856	92.856	5.25	95.402	95.357	95.338
5	93.439	93.433	93.433	5	93.439	93.433	93.433	5.375	96.033	95.987	95.968
5.125	94.207	94.192	94.173	5.125	94.207	94.192	94.173	5.5	96.631	96.585	96.566
5.25	95.445	95.368	95.346	5.25	94.928	94.905	94.876	5.625	97.113	97.067	97.048
5.375	96.129	96.052	96.030	5.375	95.596	95.573	95.544	5.75	98.607	98.543	98.522
5.5	96.915	96.838	96.817	5.5	96.237	96.213	96.185	5.875	99.155	99.092	99.070
5.625	97.410	97.334	97.312	5.625	96.740	96.717	96.688	6	99.641	99.578	99.556
5.75	97.762	97.686	97.664	5.75	97.715	97.670	97.638	6.125	100.066	100.003	99.981
5.875	98.387	98.311	98.289	5.875	98.215	98.170	98.138	6.25	100.253	100.169	100.140
6	99.036	98.959	98.937	6	98.739	98.693	98.662	6.375	100.732	100.648	100.619
6.125	99.469	99.392	99.370	6.125	99.286	99.241	99.209	6.5	101.171	101.087	101.058
6.25	99.661	99.607	99.593	6.25	99.620	99.607	99.593	6.625	101.533	101.449	101.421
6.375	100.188	100.102	100.073	6.375	100.107	100.078	100.050	6.75	101.348	101.245	101.209
6.5	100.685	100.599	100.570	6.5	100.532	100.468	100.454	6.875	101.813	101.711	101.674
6.625	101.063	100.978	100.949	6.625	100.967	100.946	100.922	7	102.230	102.127	102.091
6.75	101.194	101.110	101.063	6.75	101.194	101.110	101.063	7.125	102.577	102.474	102.438
6.875	101.567	101.523	101.494	6.875	101.567	101.523	101.494	7.25	102.644	102.520	102.477
7	102.021	101.909	101.858	7	101.947	101.843	101.808	7.375	103.101	102.977	102.934
7.125	102.394	102.282	102.231	7.125	102.278	102.230	102.193	7.5	103.489	103.365	103.322
7.25	102.581	102.521	102.455	7.25	102.581	102.521	102.455	7.625	103.773	103.650	103.606
7.375	102.932	102.843	102.778	7.375	102.932	102.843	102.778	7.75	103.944	103.802	103.751
7.5	103.333	103.208	103.166	7.5	103.333	103.208	103.166	7.875	104.311	104.169	104.118
7.625	103.672	103.542	103.476	7.625	103.509	103.461	103.406	8	103.872	103.872	103.785
7.75	103.749	103.713	103.643	7.75	103.749	103.713	103.643				
7.875	104.073	103.971	103.906	7.875	104.073	103.971	103.906				
8	104.117	104.156	104.111	8	104.117	104.156	104.111				
8.125	104.408	104.455	104.394	8.125	104.408	104.455	104.394				
8.25	104.578	104.649	104.570	8.25	104.578	104.649	104.570				
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	96.230	96.198	96.198	4.625	96.425	96.392	96.392	5	92.830	92.730	92.730
4.75	96.866	96.814	96.801	4.75	96.660	96.602	96.602	5.125	93.686	93.591	93.591
4.875	97.306	97.276	97.263	4.875	97.198	97.146	97.146	5.25	95.234	95.062	94.954
5	97.781	97.707	97.687	5	97.615	97.564	97.578	5.375	95.921	95.750	95.642
5.125	98.270	98.216	98.232	5.125	98.122	98.077	98.077	5.5	96.705	96.533	96.425
5.25	98.658	98.632	98.620	5.25	98.466	98.418	98.427	5.625	97.203	97.031	96.924
5.375	99.109	99.083	99.071	5.375	98.802	98.755	98.764	5.75	97.747	97.599	97.513
5.5	99.472	99.446	99.434	5.5	99.297	99.261	99.261	5.875	98.373	98.225	98.140
5.625	99.739	99.693	99.695	5.625	99.576	99.539	99.521	6	99.002	98.854	98.769
5.75	100.117	100.068	100.052	5.75	99.954	99.915	99.915	6.125	99.466	99.319	99.234
5.875	100.542	100.492	100.477	5.875	100.231	100.191	100.177	6.25	99.704	99.563	99.484
6	100.877	100.827	100.812	6	100.662	100.635	100.631	6.375	100.217	100.074	99.994
6.125	100.726	100.644	100.618	6.125	100.632	100.612	100.602	6.5	100.679	100.533	100.450
6.25	101.092	101.019	100.995	6.25	100.723	100.710	100.677	6.625	101.113	100.966	100.881
6.375	101.484	101.411	101.387	6.375	101.048	101.048	101.028	6.75	101.174	101.135	101.101
6.5	101.753	101.680	101.656	6.5	101.317	101.302	101.272	6.875	101.541	101.482	101.454
6.625	101.591	101.509	101.471	6.625	101.315	101.315	101.285	7	101.973	101.816	101.723
6.75	101.968	101.874	101.839	6.75	101.608	101.578	101.529	7.125	102.372	102.213	102.118
6.875	102.372	102.279	102.244	6.875	101.912	101.846	101.800	7.25	102.346	102.188	102.094
7	102.302	102.258	102.243	7	102.119	102.129	102.083	7.375	102.749	102.589	102.494
7.125	101.864	101.806	101.778	7.125	101.631	101.572	101.544	7.5	103.136	102.975	102.877
7.25	102.358	102.300	102.271	7.25	102.023	101.965	101.936	7.625	103.540	103.377	103.278
7.375	102.833	102.774	102.746	7.375	102.400	102.341	102.313	7.75	101.723	101.599	101.538
								7.875	102.034	101.972	101.941

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	96.659	96.427	96.364	5	95.800	95.737	95.674	5.125	94.498	94.435	94.373
5.125	96.957	96.792	96.729	5.125	96.390	96.327	96.264	5.25	94.970	94.907	94.845
5.25	97.248	97.158	97.095	5.25	96.818	96.755	96.692	5.375	95.622	95.559	95.497
5.375	97.532	97.383	97.320	5.375	97.087	97.019	96.956	5.5	96.097	96.034	95.972
5.5	97.813	97.750	97.687	5.5	97.511	97.448	97.385	5.625	96.573	96.510	96.448
5.625	98.180	98.117	98.054	5.625	97.941	97.878	97.815	5.75	97.039	96.976	96.914
5.75	98.547	98.484	98.421	5.75	98.196	98.133	98.070	5.875	97.318	97.255	97.192
5.875	98.761	98.698	98.635	5.875	98.443	98.380	98.317	6	97.778	97.715	97.652
6	99.112	99.049	98.986	6	98.855	98.792	98.729	6.125	98.054	97.991	97.928
6.125	99.319	99.256	99.193	6.125	99.100	99.037	98.974	6.25	98.512	98.449	98.386
6.25	99.524	99.461	99.398	6.25	99.342	99.279	99.216	6.375	98.599	98.536	98.474
6.375	99.727	99.664	99.601	6.375	99.582	99.519	99.456	6.5	98.866	98.803	98.741
6.5	99.928	99.865	99.802	6.5	99.986	99.923	99.860	6.625	99.127	99.064	99.002
6.625	99.981	99.918	99.855	6.625	100.047	99.984	99.921	6.75	99.389	99.326	99.264
6.75	100.204	100.141	100.078	6.75	100.278	100.215	100.152	6.875	99.475	99.412	99.350
6.875	100.394	100.331	100.268	6.875	100.350	100.287	100.224	7	99.567	99.504	99.442
7	100.586	100.523	100.460	7	100.596	100.533	100.470	7.125	99.660	99.597	99.534
7.125	100.787	100.724	100.661	7.125	100.841	100.778	100.715				

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	96.868	96.477	96.434	5	95.989	95.787	95.724	5.125	94.548	94.485	94.422
5.125	97.165	96.842	96.779	5.125	96.492	96.377	96.314	5.25	95.020	94.957	94.894
5.25	97.457	97.208	97.145	5.25	96.933	96.805	96.742	5.375	95.672	95.609	95.546
5.375	97.740	97.433	97.370	5.375	97.289	97.069	97.006	5.5	96.147	96.084	96.021
5.5	98.017	97.800	97.737	5.5	97.634	97.498	97.435	5.625	96.623	96.560	96.497
5.625	98.286	98.167	98.104	5.625	97.991	97.928	97.865	5.75	97.089	97.026	96.963
5.75	98.597	98.534	98.471	5.75	98.295	98.183	98.120	5.875	97.368	97.305	97.242
5.875	98.823	98.748	98.685	5.875	98.610	98.430	98.367	6	97.828	97.765	97.702
6	99.162	99.099	99.036	6	98.905	98.842	98.779	6.125	98.104	98.041	97.978
6.125	99.369	99.306	99.243	6.125	99.150	99.087	99.024	6.25	98.562	98.499	98.436
6.25	99.574	99.511	99.448	6.25	99.392	99.329	99.266	6.375	98.649	98.586	98.523
6.375	99.777	99.714	99.651	6.375	99.632	99.569	99.506	6.5	98.916	98.853	98.790
6.5	99.978	99.915	99.852	6.5	100.036	99.973	99.910	6.625	99.177	99.114	99.051
6.625	100.100	99.968	99.905	6.625	100.097	100.034	99.971	6.75	99.439	99.376	99.313
6.75	100.258	100.191	100.128	6.75	100.328	100.265	100.202	6.875	99.525	99.462	99.399
6.875	100.444	100.381	100.318	6.875	100.400	100.337	100.274	7	99.617	99.554	99.491
7	100.636	100.573	100.510	7	100.646	100.583	100.520	7.125	99.710	99.647	99.584

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
---	---

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	94.187	94.142	94.126	4.5	94.187	94.142	94.126	5	96.820	96.812	96.804
4.625	94.843	94.798	94.782	4.625	94.843	94.798	94.782	5.125	97.393	97.385	97.377
4.75	95.643	95.635	95.627	4.75	95.643	95.635	95.627	5.25	98.175	98.152	98.128
4.875	96.126	96.119	96.111	4.875	96.126	96.119	96.111	5.375	98.594	98.570	98.547
5	96.820	96.812	96.804	5	96.820	96.812	96.804	5.5	99.218	99.194	99.171
5.125	97.393	97.385	97.377	5.125	97.393	97.385	97.377	5.625	99.768	99.745	99.721
5.25	98.175	98.152	98.128	5.25	98.175	98.152	98.128	5.75	100.748	100.545	100.342
5.375	98.594	98.570	98.547	5.375	98.594	98.570	98.547	5.875	100.890	100.687	100.484
5.5	99.218	99.194	99.171	5.5	99.218	99.194	99.171	6	101.438	101.235	101.032
5.625	99.768	99.745	99.721	5.625	99.768	99.745	99.721	6.125	101.913	101.710	101.565
5.75	100.748	100.545	100.342	5.75	100.748	100.545	100.342	6.25	102.044	102.161	102.150
5.875	100.890	100.687	100.484	5.875	100.890	100.687	100.484	6.375	102.049	102.000	101.961
6	101.438	101.235	101.039	6	101.438	101.235	101.039	6.5	102.614	102.565	102.526
6.125	101.913	101.710	101.610	6.125	101.913	101.710	101.610	6.625	103.149	103.100	103.061
6.25	102.044	102.161	102.150	6.25	102.044	102.161	102.150	6.75	103.071	103.108	103.082
6.375	102.134	102.085	102.045	6.375	102.134	102.085	102.045	6.875	102.770	102.835	102.786
6.5	102.680	102.631	102.592	6.5	102.680	102.631	102.592	7	103.306	103.371	103.323
6.625	103.197	103.148	103.109	6.625	103.197	103.148	103.109	7.125	103.851	103.917	103.868
6.75	103.071	103.108	103.082	6.75	103.071	103.108	103.082	7.25	103.636	103.529	103.451
6.875	102.831	102.897	102.848	6.875	102.831	102.897	102.848	7.375	103.398	103.410	103.380
7	103.353	103.418	103.370	7	103.353	103.418	103.370	7.5	103.704	103.716	103.686
7.125	103.889	103.954	103.906	7.125	103.889	103.954	103.906	7.625	104.248	104.260	104.230
7.25	103.636	103.529	103.451	7.25	103.636	103.529	103.451	7.75	104.105	104.060	104.044
7.375	103.469	103.481	103.451	7.375	103.469	103.481	103.451				
7.5	103.876	103.801	103.766	7.5	103.785	103.797	103.766				
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	95.759	95.739	95.725	4.25	95.676	95.685	95.718	4.75	94.171	94.163	94.155
4.375	96.241	96.255	96.288	4.375	96.168	96.255	96.288	4.875	95.042	95.057	95.077
4.5	96.736	96.822	96.855	4.5	96.736	96.822	96.855	5	95.746	95.762	95.782
4.625	97.300	97.386	97.419	4.625	97.300	97.386	97.419	5.125	96.575	96.590	96.610
4.75	97.748	97.714	97.684	4.75	97.742	97.698	97.684	5.25	97.461	97.394	97.337
4.875	98.230	98.196	98.212	4.875	98.208	98.195	98.212	5.375	98.364	98.322	98.302
5	98.761	98.748	98.766	5	98.761	98.748	98.766	5.5	98.930	98.888	98.869
5.125	99.304	99.290	99.308	5.125	99.304	99.290	99.308	5.625	99.477	99.435	99.416
5.25	99.422	99.378	99.363	5.25	99.422	99.378	99.363	5.75	99.928	99.725	99.643
5.375	99.711	99.719	99.683	5.375	99.655	99.651	99.653	5.875	100.250	100.047	99.866
5.5	100.190	100.198	100.167	5.5	100.169	100.165	100.167	6	100.718	100.515	100.402
5.625	100.669	100.678	100.656	5.625	100.658	100.654	100.656	6.125	101.083	101.114	101.104
5.75	100.804	100.760	100.746	5.75	100.804	100.760	100.746	6.25	101.183	101.099	101.070
5.875	100.759	100.732	100.710	5.875	100.452	100.473	100.460	6.375	101.004	100.955	100.916
6	101.238	101.210	101.189	6	100.907	100.927	100.915	6.5	101.480	101.431	101.392
								6.625	101.951	101.896	101.857
								6.75	101.977	101.886	101.823
								6.875	101.461	101.528	101.481
								7	101.919	101.986	101.938
								7.125	102.381	102.448	102.400
								7.25	102.348	102.242	102.164
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	97.075	97.094	97.099	5	95.746	95.762	95.782	4.5	94.094	94.055	94.089
5.375	98.364	98.322	98.302	5.125	96.575	96.590	96.610	4.625	94.651	94.613	94.646
5.5	98.930	98.888	98.869	5.25	97.075	97.094	97.099	4.75	94.728	94.694	94.652
5.625	99.477	99.435	99.416	5.375	98.344	98.302	98.283	4.875	95.210	95.176	95.133
5.75	99.928	99.725	99.643	5.5	98.873	98.831	98.811	5	95.691	95.657	95.615
5.875	100.250	100.047	99.866	5.625	99.388	99.346	99.326	5.125	96.172	96.138	96.095
6	100.718	100.515	100.402	5.75	99.589	99.547	99.528	5.25	96.211	96.219	96.183
6.125	101.083	101.114	101.104	5.875	99.985	99.901	99.871	5.375	96.691	96.699	96.663
6.25	101.183	101.099	101.070	6	100.484	100.413	100.402	5.5	97.170	97.178	97.143
6.375	101.004	100.955	100.916	6.125	101.067	101.114	101.104	5.625	97.649	97.658	97.622
6.5	101.480	101.431	101.392	6.25	101.136	101.052	101.023	5.75	97.471	97.463	97.455
6.625	101.951	101.896	101.857	6.375	101.037	100.988	100.949	5.875	97.805	97.797	97.790
6.75	101.977	101.886	101.823	6.5	101.503	101.455	101.415	6	98.218	98.190	98.169
6.875	101.461	101.528	101.481	6.625	101.956	101.907	101.868	6.125	98.689	98.662	98.640

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	98.175	98.152	98.128	5.25	98.175	98.152	98.128	5.25	98.175	98.152	98.128
5.375	98.594	98.570	98.547	5.375	98.594	98.570	98.547	5.375	98.594	98.570	98.547
5.5	99.218	99.194	99.171	5.5	99.218	99.194	99.171	5.5	99.218	99.194	99.171
5.625	99.768	99.745	99.721	5.625	99.768	99.745	99.721	5.625	99.768	99.745	99.721
5.75	100.748	100.545	100.342	5.75	100.748	100.545	100.342	5.75	100.748	100.545	100.342
5.875	100.890	100.687	100.484	5.875	100.890	100.687	100.484	5.875	100.890	100.687	100.484
6	101.438	101.235	101.039	6	101.438	101.235	101.039	6	101.438	101.235	101.039
6.125	101.913	101.710	101.610	6.125	101.913	101.710	101.610	6.125	101.913	101.710	101.565
6.25	102.044	102.161	102.150	6.25	102.044	102.161	102.150	6.25	102.044	102.161	102.150
6.375	102.134	102.085	102.045	6.375	102.134	102.085	102.045	6.375	102.049	102.000	101.961
6.5	102.680	102.631	102.592	6.5	102.680	102.631	102.592	6.5	102.614	102.565	102.526
6.625	103.197	103.148	103.109	6.625	103.197	103.148	103.109	6.625	103.149	103.100	103.061
6.75	103.071	103.108	103.082	6.75	103.071	103.108	103.082	6.75	103.071	103.108	103.082
6.875	102.831	102.897	102.848	6.875	102.831	102.897	102.848	6.875	102.770	102.835	102.786
7	103.353	103.418	103.370	7	103.353	103.418	103.370	7	103.306	103.371	103.323
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	96.736	96.822	96.855	4.25	95.676	95.685	95.718	5.25	97.075	97.094	97.099
4.625	97.300	97.386	97.419	4.375	96.168	96.255	96.288	5.375	98.364	98.322	98.302
4.75	97.742	97.698	97.684	4.5	96.736	96.822	96.855	5.5	98.930	98.888	98.869
4.875	98.208	98.195	98.212	4.625	97.300	97.386	97.419	5.625	99.477	99.435	99.416
5	98.761	98.748	98.766	4.75	97.742	97.698	97.684	5.75	99.928	99.725	99.643
5.125	99.304	99.290	99.308	4.875	98.208	98.195	98.212	5.875	100.250	100.047	99.866
5.25	99.422	99.378	99.363	5	98.761	98.748	98.766	6	100.718	100.515	100.402
5.375	99.655	99.651	99.653	5.125	99.304	99.290	99.308	6.125	101.083	101.114	101.104
5.5	100.169	100.165	100.167	5.25	99.422	99.378	99.363	6.25	101.183	101.099	101.070
5.625	100.658	100.654	100.656	5.375	99.655	99.651	99.653	6.375	101.004	100.955	100.916
5.75	100.804	100.760	100.746	5.5	100.169	100.165	100.167	6.5	101.480	101.431	101.392
5.875	100.452	100.473	100.460	5.625	100.658	100.654	100.656	6.625	101.951	101.896	101.857
6	100.907	100.927	100.915	5.75	100.804	100.760	100.746	6.75	101.977	101.886	101.823
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	97.075	97.094	97.099	5.25	97.075	97.094	97.099	4.5	94.094	94.055	94.089
5.375	98.364	98.322	98.302	5.375	97.743	97.761	97.766	4.625	94.651	94.613	94.646
5.5	98.930	98.888	98.869	5.5	98.523	98.542	98.546	4.75	93.430	93.412	93.396
5.625	99.477	99.435	99.416	5.625	99.205	99.224	99.229	4.875	93.981	93.767	93.785
5.75	99.928	99.725	99.643	5.75	99.242	99.197	99.181	5	94.517	94.303	94.321
5.875	100.250	100.047	99.866	5.875	99.658	99.726	99.715	5.125	95.030	94.816	94.834
6	100.718	100.515	100.402	6	100.346	100.413	100.402	5.25	95.847	95.832	95.817
6.125	101.083	101.114	101.104	6.125	101.067	101.114	101.104	5.375	95.982	95.967	95.952
6.25	101.183	101.099	101.070	6.25	100.943	100.867	100.820	5.5	96.421	96.406	96.391
6.375	101.004	100.955	100.916	6.375	100.556	100.536	100.510	5.625	96.875	96.860	96.845
6.5	101.480	101.431	101.392	6.5	101.230	101.210	101.184	5.75	97.471	97.463	97.455
6.625	101.951	101.896	101.857	6.625	101.951	101.860	101.834	5.875	97.805	97.797	97.790
6.75	101.977	101.886	101.823	6.75	102.027	101.936	101.873	6	98.179	98.171	98.163
6.875	101.461	101.528	101.481	6.875	100.958	100.852	100.773	6.125	98.536	98.529	98.521

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.293	97.285	97.277	5.125	97.293	97.285	97.277	4.75	95.543	95.535	95.527
5.25	98.075	98.052	98.028	5.25	98.075	98.052	98.028	4.875	96.026	96.019	96.011
5.375	98.494	98.470	98.447	5.375	98.494	98.470	98.447	5	96.720	96.712	96.704
5.5	99.118	99.094	99.071	5.5	99.118	99.094	99.071	5.125	97.293	97.285	97.277
5.625	99.668	99.645	99.621	5.625	99.668	99.645	99.621	5.25	98.075	98.052	98.028
5.75	100.648	100.445	100.242	5.75	100.648	100.445	100.242	5.375	98.494	98.470	98.447
5.875	100.790	100.587	100.384	5.875	100.790	100.587	100.384	5.5	99.118	99.094	99.071
6	101.338	101.135	100.932	6	101.338	101.135	100.932	5.625	99.668	99.645	99.621
6.125	101.813	101.610	101.407	6.125	101.813	101.610	101.407	5.75	100.648	100.445	100.242
6.25	101.843	101.771	101.860	6.25	101.843	101.771	101.860	5.875	100.790	100.587	100.384
6.375	101.740	101.678	101.615	6.375	101.740	101.678	101.615	6	101.338	101.135	100.932
6.5	102.135	102.073	102.010	6.5	102.135	102.073	102.010	6.125	101.813	101.610	101.407
6.625	102.713	102.650	102.588	6.625	102.713	102.650	102.588	6.25	101.843	101.771	101.860
6.75	102.895	102.804	102.742	6.75	102.895	102.804	102.742	6.375	101.740	101.678	101.615
6.875	102.461	102.359	102.258	6.875	102.461	102.359	102.258	6.5	102.135	102.073	102.010
7	102.984	102.882	102.781	7	102.984	102.882	102.781	6.625	102.713	102.650	102.588
7.125	103.426	103.324	103.223	7.125	103.426	103.324	103.223	6.75	102.895	102.804	102.742
7.25	103.536	103.429	103.351	7.25	103.536	103.429	103.351	6.875	102.461	102.359	102.258
7.375	103.165	103.090	103.015	7.375	103.165	103.090	103.015	7	102.984	102.882	102.781
7.5	103.478	103.403	103.328	7.5	103.478	103.403	103.328	7.125	103.426	103.324	103.223
7.625	103.656	103.668	103.638	7.625	103.656	103.668	103.638	7.25	103.536	103.429	103.351
7.75	104.005	103.960	103.944	7.75	104.005	103.960	103.944	7.375	103.165	103.090	103.015
7.875	103.199	103.121	103.042					7.5	103.478	103.403	103.328
8	103.317	103.239	103.161					7.625	103.703	103.715	103.684
8.125	103.386	103.307	103.229					7.75	104.005	103.960	103.944
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	95.576	95.646	95.679	4.25	95.576	95.646	95.679	4.875	94.831	94.816	94.936
4.375	96.083	96.169	96.202	4.375	96.083	96.169	96.202	5	95.415	95.401	95.521
4.5	96.595	96.682	96.715	4.5	96.595	96.682	96.715	5.125	96.145	96.131	96.251
4.625	97.094	97.180	97.213	4.625	97.094	97.180	97.213	5.25	96.930	96.907	96.964
4.75	97.642	97.598	97.585	4.75	97.642	97.598	97.585	5.375	97.689	97.665	97.642
4.875	98.072	98.059	98.076	4.875	98.072	98.059	98.076	5.5	98.288	98.264	98.315
5	98.542	98.528	98.546	5	98.542	98.528	98.546	5.625	98.845	98.834	98.939
5.125	98.987	98.973	98.991	5.125	98.987	98.973	98.991	5.75	99.828	99.625	99.422
5.25	99.322	99.278	99.263	5.25	99.322	99.278	99.263	5.875	100.150	99.947	99.744
5.375	99.442	99.438	99.440	5.375	99.442	99.438	99.440	6	100.618	100.415	100.212
5.5	99.849	99.870	99.891	5.5	99.845	99.841	99.843	6.125	100.983	100.780	100.813
5.625	100.310	100.332	100.353	5.625	100.214	100.210	100.213	6.25	100.793	100.717	100.670
5.75	100.704	100.660	100.646	5.75	100.704	100.660	100.646	6.375	100.735	100.673	100.610
5.875	100.328	100.306	100.285	5.875	100.172	100.193	100.180	6.5	101.170	101.108	101.045
6	100.772	100.751	100.729	6	100.614	100.570	100.555	6.625	101.638	101.575	101.513
								6.75	101.877	101.786	101.723
								6.875	101.128	101.196	101.148
								7	101.484	101.528	101.481
								7.125	101.926	101.866	101.818
								7.25	102.248	102.142	102.064
								7.375	101.124	101.078	101.063
								7.5	101.637	101.592	101.576
								7.625	102.135	102.090	102.074
								7.75	102.467	102.422	102.407
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	101.170	101.108	101.045	6.125	100.686	100.723	100.813	4.5	93.940	93.901	93.934
6.625	101.638	101.575	101.513	6.25	100.843	100.767	100.720	4.625	94.401	94.363	94.396
6.75	101.877	101.786	101.723	6.375	100.316	100.246	100.320	4.75	93.367	93.312	93.296
6.875	101.128	101.196	101.148	6.5	100.911	100.820	100.866	4.875	93.817	93.636	93.621
7	101.484	101.528	101.481	6.625	101.444	101.390	101.465	5	94.232	94.085	94.069
7.125	101.926	101.866	101.818	6.75	101.927	101.836	101.773	5.125	94.607	94.394	94.412
7.25	102.248	102.142	102.064	6.875	100.858	100.752	100.673	5.25	95.747	95.732	95.717
7.375	101.124	101.078	101.063	7	101.405	101.299	101.221	5.375	95.882	95.867	95.852
7.5	101.637	101.592	101.576	7.125	101.936	101.829	101.751	5.5	96.321	96.306	96.291
7.625	102.135	102.090	102.074	7.25	102.298	102.192	102.114	5.625	96.775	96.760	96.745
7.75	102.467	102.422	102.407	7.375	101.174	101.128	101.113	5.75	97.371	97.363	97.355
				7.5	101.687	101.642	101.626	5.875	97.705	97.697	97.690
				7.625	102.185	102.140	102.124	6	98.079	98.071	98.063
								6.125	98.436	98.429	98.421

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	101.740	101.678	101.615	6.375	101.740	101.678	101.615	6	101.338	101.135	100.932
6.5	102.135	102.073	102.010	6.5	102.135	102.073	102.010	6.125	101.813	101.610	101.407
6.625	102.713	102.650	102.588	6.625	102.713	102.650	102.588	6.25	101.843	101.771	101.860
6.75	102.895	102.804	102.742	6.75	102.895	102.804	102.742	6.375	101.740	101.678	101.615
6.875	102.461	102.359	102.258	6.875	102.461	102.359	102.258	6.5	102.135	102.073	102.010
7	102.984	102.882	102.781	7	102.984	102.882	102.781	6.625	102.713	102.650	102.588
7.125	103.426	103.324	103.223	7.125	103.426	103.324	103.223	6.75	102.895	102.804	102.742
7.25	103.536	103.429	103.351	7.25	103.536	103.429	103.351	6.875	102.461	102.359	102.258
7.375	103.165	103.090	103.015	7.375	103.165	103.090	103.015	7	102.984	102.882	102.781
7.5	103.478	103.403	103.328	7.5	103.478	103.403	103.328	7.125	103.426	103.324	103.223
7.625	103.656	103.668	103.638	7.625	103.656	103.668	103.638	7.25	103.536	103.429	103.351
7.75	104.005	103.960	103.944	7.75	104.005	103.960	103.944	7.375	103.165	103.090	103.015
7.875	103.199	103.121	103.042					7.5	103.478	103.403	103.328
8	103.317	103.239	103.161					7.625	103.703	103.715	103.684
8.125	103.386	103.307	103.229					7.75	104.005	103.960	103.944
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	96.595	96.682	96.715	4.5	96.595	96.682	96.715	6.625	101.638	101.575	101.513
4.625	97.094	97.180	97.213	4.625	97.094	97.180	97.213	6.75	101.877	101.786	101.723
4.75	97.642	97.598	97.585	4.75	97.642	97.598	97.585	6.875	100.961	100.859	100.758
4.875	98.072	98.059	98.076	4.875	98.072	98.059	98.076	7	101.484	101.382	101.281
5	98.542	98.528	98.546	5	98.542	98.528	98.546	7.125	101.926	101.824	101.723
5.125	98.987	98.973	98.991	5.125	98.987	98.973	98.991	7.25	102.248	102.142	102.064
5.25	99.322	99.278	99.263	5.25	99.322	99.278	99.263	7.375	101.152	101.129	101.106
5.375	99.442	99.438	99.440	5.375	99.442	99.438	99.440	7.5	101.637	101.592	101.576
5.5	99.849	99.870	99.891	5.5	99.845	99.841	99.843	7.625	102.135	102.090	102.074
5.625	100.310	100.332	100.353	5.625	100.214	100.210	100.213	7.75	102.467	102.422	102.407
5.75	100.704	100.660	100.646	5.75	100.704	100.660	100.646	7.875	100.714	100.636	100.557
5.875	100.328	100.306	100.285	5.875	100.172	100.193	100.180	8	100.832	100.754	100.676
6	100.772	100.751	100.729	6	100.614	100.570	100.555	8.125	100.901	100.822	100.744
6.125	101.204	101.182	101.161	6.125	101.147	101.103	101.089				
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	101.170	101.108	101.045	6.125	100.686	100.723	100.813	4.5	93.940	93.901	93.934
6.625	101.638	101.575	101.513	6.25	100.843	100.767	100.720	4.625	94.401	94.363	94.396
6.75	101.877	101.786	101.723	6.375	100.316	100.246	100.320	4.75	93.367	93.312	93.296
6.875	100.961	100.859	100.758	6.5	100.911	100.820	100.866	4.875	93.817	93.636	93.621
7	101.484	101.382	101.281	6.625	101.444	101.390	101.465	5	94.232	94.085	94.069
7.125	101.926	101.824	101.723	6.75	101.927	101.836	101.773	5.125	94.607	94.394	94.412
7.25	102.248	102.142	102.064	6.875	100.858	100.752	100.673	5.25	95.747	95.732	95.717
7.375	101.124	101.078	101.063	7	101.405	101.299	101.221	5.375	95.882	95.867	95.852
7.5	101.637	101.592	101.576	7.125	101.936	101.829	101.751	5.5	96.321	96.306	96.291
7.625	102.135	102.090	102.074	7.25	102.298	102.192	102.114	5.625	96.775	96.760	96.745
7.75	102.467	102.422	102.407	7.375	101.174	101.128	101.113	5.75	97.371	97.363	97.355
				7.5	101.687	101.642	101.626	5.875	97.705	97.697	97.690
				7.625	102.185	102.140	102.124	6	98.079	98.071	98.063
								6.125	98.436	98.429	98.421

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

*Buydown options and pricing available through PML



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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.037	98.809	98.509	6.75	97.537	97.309	97.009
6.875	99.565	99.337	99.037	6.875	98.065	97.837	97.537
7	100.072	99.844	99.544	7	98.572	98.344	98.044
7.125	100.531	100.303	100.003	7.125	99.031	98.803	98.503
7.25	100.960	100.732	100.432	7.25	99.460	99.232	98.932
7.375	101.026	100.763	100.463	7.375	99.526	99.263	98.963
7.5	101.493	101.230	100.930	7.5	99.993	99.730	99.430
7.625	101.912	101.649	101.349	7.625	100.412	100.149	99.849
7.75	102.311	102.048	101.748	7.75	100.811	100.548	100.248
7.875	102.123	101.843	101.543	7.875	100.623	100.343	100.043
8	102.550	102.270	101.970	8	101.050	100.770	100.470
8.125	102.939	102.659	102.359	8.125	101.439	101.159	100.859

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.037	96.809	96.509	6.75	95.537	95.309	95.009
6.875	97.565	97.337	97.037	6.875	96.065	95.837	95.537
7	98.072	97.844	97.544	7	96.572	96.344	96.044
7.125	98.531	98.303	98.003	7.125	97.031	96.803	96.503
7.25	98.960	98.732	98.432	7.25	97.460	97.232	96.932
7.375	99.026	98.763	98.463	7.375	97.526	97.263	96.963
7.5	99.493	99.230	98.930	7.5	97.993	97.730	97.430
7.625	99.912	99.649	99.349	7.625	98.412	98.149	97.849
7.75	100.311	100.048	99.748	7.75	98.811	98.548	98.248
7.875	100.123	99.843	99.543	7.875	98.623	98.343	98.043
8	100.550	100.270	99.970	8	99.050	98.770	98.470
8.125	100.939	100.659	100.359	8.125	99.439	99.159	98.859

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.287	98.059	97.759	6.75	96.287	96.059	95.759
6.875	98.815	98.587	98.287	6.875	96.815	96.587	96.287
7	99.322	99.094	98.794	7	97.322	97.094	96.794
7.125	99.781	99.553	99.253	7.125	97.781	97.553	97.253
7.25	100.210	99.982	99.682	7.25	98.210	97.982	97.682
7.375	100.276	100.013	99.713	7.375	98.276	98.013	97.713
7.5	100.743	100.480	100.180	7.5	98.743	98.480	98.180
7.625	101.162	100.899	100.599	7.625	99.162	98.899	98.599
7.75	101.561	101.298	100.998	7.75	99.561	99.298	98.998
7.875	101.373	101.093	100.793	7.875	99.373	99.093	98.793
8	101.800	101.520	101.220	8	99.800	99.520	99.220
8.125	102.189	101.909	101.609	8.125	100.189	99.909	99.609

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.