



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
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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
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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	90.835	90.835	90.638	4.75	90.835	90.835	90.638	5.125	93.406	93.360	93.334
4.875	91.524	91.524	91.332	4.875	91.524	91.524	91.332	5.25	94.154	94.108	94.082
5	92.110	92.110	91.923	5	92.110	92.110	91.923	5.375	94.784	94.738	94.712
5.125	92.741	92.735	92.694	5.125	92.741	92.735	92.694	5.5	95.384	95.339	95.312
5.25	94.065	93.984	93.949	5.25	93.579	93.548	93.500	5.625	95.899	95.853	95.817
5.375	94.758	94.677	94.641	5.375	94.257	94.225	94.178	5.75	97.518	97.508	97.468
5.5	95.558	95.477	95.441	5.5	94.921	94.890	94.842	5.875	98.078	98.002	97.963
5.625	96.065	95.983	95.948	5.625	95.437	95.420	95.358	6	98.582	98.505	98.467
5.75	96.721	96.688	96.614	5.75	96.721	96.688	96.614	6.125	99.017	98.940	98.904
5.875	97.255	97.215	97.162	5.875	97.255	97.215	97.162	6.25	99.376	99.280	99.260
6	97.878	97.797	97.762	6	97.773	97.721	97.679	6.375	99.876	99.779	99.759
6.125	98.343	98.261	98.226	6.125	98.249	98.205	98.167	6.5	100.334	100.236	100.216
6.25	98.740	98.651	98.607	6.25	98.644	98.628	98.564	6.625	100.700	100.602	100.582
6.375	99.291	99.202	99.158	6.375	99.147	99.117	99.056	6.75	100.782	100.664	100.649
6.5	99.814	99.725	99.680	6.5	99.628	99.529	99.509	6.875	101.268	101.151	101.134
6.625	100.224	100.135	100.091	6.625	100.016	99.993	99.944	7	101.702	101.583	101.568
6.75	100.597	100.476	100.397	6.75	100.478	100.443	100.367	7.125	102.047	101.928	101.913
6.875	101.024	100.904	100.845	6.875	100.939	100.900	100.845	7.25	102.208	102.072	102.060
7	101.525	101.404	101.325	7	101.330	101.256	101.194	7.375	102.684	102.547	102.535
7.125	101.920	101.800	101.720	7.125	101.678	101.634	101.574	7.5	103.083	102.946	102.934
7.25	102.230	102.178	102.076	7.25	102.230	102.178	102.076	7.625	103.366	103.231	103.219
7.375	102.581	102.522	102.437	7.375	102.581	102.522	102.437	7.75	103.515	103.362	103.279
7.5	102.982	102.854	102.803	7.5	102.953	102.843	102.803	7.875	103.899	103.746	103.665
7.625	103.404	103.276	103.187	7.625	103.237	103.176	103.105	8	103.790	103.700	103.621
7.75	103.670	103.595	103.485	7.75	103.670	103.595	103.485				
7.875	103.970	103.896	103.811	7.875	103.970	103.896	103.811				
8	104.133	104.048	103.985	8	104.133	104.048	103.985				
8.125	104.453	104.376	104.298	8.125	104.453	104.376	104.298				
8.25	104.890	104.795	104.686	8.25	104.890	104.795	104.686				
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	95.730	95.730	95.630	4.625	96.141	96.141	96.041	5	91.479	91.479	91.370
4.75	96.100	96.040	96.036	4.75	96.181	96.181	96.094	5.125	92.345	92.345	92.240
4.875	96.546	96.474	96.450	4.875	96.718	96.718	96.635	5.25	93.876	93.708	93.579
5	97.025	96.953	96.929	5	97.042	97.042	96.964	5.375	94.570	94.403	94.275
5.125	97.557	97.509	97.480	5.125	97.397	97.397	97.324	5.5	95.367	95.199	95.070
5.25	97.930	97.880	97.864	5.25	97.883	97.883	97.814	5.625	96.035	95.867	95.738
5.375	98.291	98.249	98.226	5.375	98.302	98.302	98.237	5.75	96.538	96.490	96.422
5.5	98.772	98.725	98.668	5.5	98.811	98.811	98.751	5.875	97.178	97.034	96.975
5.625	99.269	99.218	99.175	5.625	99.087	99.033	98.992	6	97.827	97.684	97.581
5.75	99.594	99.536	99.510	5.75	99.474	99.474	99.392	6.125	98.322	98.180	98.077
5.875	99.905	99.842	99.824	5.875	99.752	99.752	99.674	6.25	98.769	98.627	98.527
6	100.308	100.245	100.222	6	100.256	100.250	100.177	6.375	99.307	99.163	99.061
6.125	100.537	100.276	100.221	6.125	100.277	100.239	100.171	6.5	99.796	99.651	99.546
6.25	100.826	100.560	100.522	6.25	100.557	100.345	100.266	6.625	100.294	100.132	100.008
6.375	101.110	100.905	100.885	6.375	100.829	100.695	100.620	6.75	100.572	100.531	100.455
6.5	101.514	101.247	101.211	6.5	101.143	100.967	100.896	6.875	101.016	100.952	100.896
6.625	101.184	101.201	101.132	6.625	101.021	100.989	100.923	7	101.474	101.312	101.212
6.75	101.561	101.476	101.426	6.75	101.275	101.238	101.207	7.125	101.896	101.733	101.608
6.875	101.974	101.868	101.840	6.875	101.490	101.404	101.362	7.25	102.039	101.908	101.810
7	102.010	102.015	101.966	7	101.711	101.716	101.672	7.375	102.468	102.313	102.197
7.125	101.622	101.564	101.525	7.125	101.389	101.331	101.292	7.5	102.879	102.723	102.605
7.25	102.122	102.064	102.025	7.25	101.789	101.731	101.692	7.625	103.293	103.135	103.016
7.375	102.603	102.544	102.506	7.375	102.173	102.115	102.076	7.75	102.419	102.344	102.195
								7.875	102.642	102.569	102.437



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

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 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	96.399	96.051	96.020	5	95.296	95.067	95.004	5.25	94.235	94.172	94.110
5.125	96.739	96.386	96.351	5.125	95.861	95.650	95.587	5.375	94.878	94.815	94.753
5.25	97.072	96.714	96.675	5.25	96.358	96.074	96.011	5.5	95.348	95.285	95.222
5.375	97.397	97.035	96.992	5.375	96.762	96.399	96.356	5.625	95.819	95.756	95.693
5.5	97.716	97.348	97.302	5.5	97.147	96.780	96.733	5.75	96.290	96.227	96.165
5.625	98.027	97.654	97.604	5.625	97.513	97.186	97.123	5.875	96.582	96.519	96.456
5.75	98.328	97.951	97.897	5.75	97.862	97.485	97.431	6	97.038	96.975	96.912
5.875	98.623	98.241	98.183	5.875	98.192	97.810	97.751	6.125	97.313	97.250	97.188
6	98.908	98.521	98.459	6	98.504	98.120	98.057	6.25	97.769	97.706	97.643
6.125	99.173	98.781	98.715	6.125	98.794	98.402	98.336	6.375	97.860	97.797	97.735
6.25	99.430	99.033	98.964	6.25	99.065	98.668	98.598	6.5	98.131	98.068	98.006
6.375	99.668	99.267	99.193	6.375	99.313	98.911	98.838	6.625	98.398	98.335	98.273
6.5	99.877	99.471	99.394	6.5	99.543	99.254	99.191	6.75	98.660	98.597	98.535
6.625	100.072	99.661	99.580	6.625	99.754	99.343	99.263	6.875	98.736	98.673	98.610
6.75	100.262	99.846	99.761	6.75	99.872	99.557	99.494	7	98.818	98.755	98.692
6.875	100.437	100.016	99.927	6.875	99.869	99.617	99.554	7.125	98.909	98.846	98.784
7	100.173	99.986	99.923	7	99.913	99.850	99.787				
7.125	100.236	100.173	100.110	7.125	100.155	100.092	100.029				
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	96.609	96.261	96.229	5	95.503	95.154	95.123	5.25	94.285	94.222	94.159
5.125	96.948	96.595	96.560	5.125	96.067	95.714	95.679	5.375	94.928	94.865	94.802
5.25	97.281	96.923	96.884	5.25	96.564	96.206	96.167	5.5	95.398	95.335	95.272
5.375	97.606	97.243	97.200	5.375	96.967	96.604	96.561	5.625	95.869	95.806	95.743
5.5	97.924	97.556	97.510	5.5	97.351	96.984	96.937	5.75	96.340	96.277	96.214
5.625	98.234	97.862	97.811	5.625	97.716	97.344	97.293	5.875	96.632	96.569	96.506
5.75	98.536	98.158	98.104	5.75	98.065	97.687	97.633	6	97.088	97.025	96.962
5.875	98.830	98.448	98.390	5.875	98.393	98.011	97.953	6.125	97.363	97.300	97.237
6	99.116	98.729	98.667	6	98.704	98.317	98.255	6.25	97.819	97.756	97.693
6.125	99.381	98.989	98.923	6.125	98.994	98.602	98.536	6.375	97.910	97.847	97.784
6.25	99.639	99.242	99.172	6.25	99.264	98.868	98.798	6.5	98.181	98.118	98.055
6.375	99.879	99.477	99.403	6.375	99.513	99.111	99.038	6.625	98.448	98.385	98.322
6.5	100.089	99.683	99.606	6.5	99.744	99.337	99.260	6.75	98.710	98.647	98.584
6.625	100.286	99.875	99.794	6.625	99.956	99.545	99.464	6.875	98.786	98.723	98.660
6.75	100.478	100.062	99.977	6.75	100.076	99.660	99.575	7	98.868	98.805	98.742
6.875	100.655	100.234	100.145	6.875	100.074	99.667	99.604	7.125	98.959	98.896	98.833

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in 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	92.884	92.839	92.823	4.5	92.884	92.839	92.823	5	95.459	95.452	95.444
4.625	93.540	93.495	93.479	4.625	93.540	93.495	93.479	5.125	96.087	96.068	96.062
4.75	94.311	94.304	94.296	4.75	94.311	94.304	94.296	5.25	96.904	96.881	96.858
4.875	94.775	94.757	94.750	4.875	94.775	94.757	94.750	5.375	97.383	97.359	97.336
5	95.459	95.452	95.444	5	95.459	95.452	95.444	5.5	97.910	97.901	97.880
5.125	96.087	96.068	96.062	5.125	96.087	96.068	96.062	5.625	98.568	98.567	98.546
5.25	96.904	96.881	96.858	5.25	96.904	96.881	96.858	5.75	99.308	99.264	99.243
5.375	97.383	97.359	97.336	5.375	97.383	97.359	97.336	5.875	99.714	99.511	99.388
5.5	97.910	97.901	97.880	5.5	97.910	97.901	97.880	6	100.271	100.068	99.969
5.625	98.568	98.567	98.546	5.625	98.568	98.567	98.546	6.125	100.853	100.650	100.551
5.75	99.308	99.264	99.243	5.75	99.308	99.264	99.243	6.25	101.145	101.194	101.158
5.875	99.714	99.557	99.524	5.875	99.714	99.557	99.524	6.375	101.449	101.363	101.322
6	100.271	100.147	100.116	6	100.271	100.147	100.116	6.5	102.020	101.933	101.893
6.125	100.853	100.730	100.700	6.125	100.853	100.730	100.700	6.625	102.562	102.473	102.435
6.25	101.145	101.194	101.158	6.25	101.145	101.194	101.158	6.75	102.694	102.608	102.522
6.375	101.549	101.464	101.423	6.375	101.549	101.464	101.423	6.875	102.649	102.541	102.492
6.5	102.111	102.024	101.985	6.5	102.111	102.024	101.985	7	103.192	103.083	103.035
6.625	102.643	102.555	102.517	6.625	102.643	102.555	102.517	7.125	103.743	103.633	103.587
6.75	102.694	102.608	102.522	6.75	102.694	102.608	102.522	7.25	103.498	103.390	103.314
6.875	102.727	102.619	102.570	6.875	102.727	102.619	102.570	7.375	103.234	103.105	103.047
7	103.264	103.155	103.107	7	103.264	103.155	103.107	7.5	103.543	103.413	103.357
7.125	103.813	103.703	103.657	7.125	103.813	103.703	103.657	7.625	104.091	103.960	103.905
7.25	103.498	103.390	103.314	7.25	103.498	103.390	103.314	7.75	103.986	103.940	103.920
7.375	103.318	103.216	103.132	7.375	103.318	103.190	103.132				
7.5	103.686	103.697	103.610	7.5	103.641	103.511	103.455				

  

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	94.970	95.059	95.075	4.25	94.970	95.059	95.075	4.75	92.925	92.898	92.892
4.375	95.540	95.629	95.645	4.375	95.540	95.629	95.645	4.875	93.864	93.837	93.831
4.5	96.109	96.197	96.213	4.5	96.109	96.197	96.213	5	94.569	94.542	94.536
4.625	96.675	96.763	96.779	4.625	96.675	96.763	96.779	5.125	95.399	95.372	95.366
4.75	96.880	96.943	96.943	4.75	96.872	96.943	96.943	5.25	96.273	96.214	96.133
4.875	97.437	97.507	97.508	4.875	97.437	97.507	97.508	5.375	97.092	97.051	97.026
5	97.996	98.066	98.067	5	97.996	98.066	98.067	5.5	97.668	97.625	97.602
5.125	98.547	98.618	98.619	5.125	98.547	98.618	98.619	5.625	98.227	98.184	98.162
5.25	98.676	98.661	98.646	5.25	98.676	98.661	98.646	5.75	98.468	98.424	98.403
5.375	99.154	99.206	99.192	5.375	99.154	99.206	99.192	5.875	99.065	99.001	98.969
5.5	99.684	99.737	99.722	5.5	99.684	99.737	99.722	6	99.603	99.538	99.507
5.625	100.196	100.248	100.233	5.625	100.196	100.248	100.233	6.125	100.142	100.121	100.085
5.75	100.300	100.242	100.212	5.75	100.300	100.242	100.212	6.25	100.319	100.252	100.223
5.875	100.290	100.242	100.193	5.875	100.154	100.188	100.158	6.375	100.508	100.423	100.381
6	100.768	100.720	100.671	6	100.633	100.667	100.637	6.5	101.003	100.955	100.903
								6.625	101.701	101.621	101.569
								6.75	101.535	101.442	101.379
								6.875	101.303	101.198	101.149
								7	101.779	101.672	101.625
								7.125	102.257	102.149	102.104
								7.25	102.211	102.103	102.026

  

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.002	96.043	96.022	5	94.569	94.542	94.536	4.5	93.470	93.434	93.450
5.375	97.092	97.051	97.026	5.125	95.399	95.372	95.366	4.625	94.033	93.997	94.013
5.5	97.668	97.625	97.602	5.25	96.002	96.043	96.022	4.75	93.860	93.826	93.802
5.625	98.227	98.184	98.162	5.375	97.068	97.027	97.002	4.875	94.340	94.306	94.282
5.75	98.468	98.424	98.403	5.5	97.602	97.560	97.537	5	94.820	94.786	94.762
5.875	99.065	99.001	98.969	5.625	98.139	98.180	98.159	5.125	95.300	95.265	95.241
6	99.603	99.538	99.507	5.75	98.337	98.292	98.271	5.25	95.624	95.575	95.534
6.125	100.142	100.121	100.085	5.875	99.063	98.999	98.967	5.375	96.103	96.054	96.014
6.25	100.319	100.252	100.223	6	99.571	99.507	99.475	5.5	96.581	96.533	96.492
6.375	100.508	100.423	100.381	6.125	100.142	100.121	100.085	5.625	97.059	97.010	96.969
6.5	101.003	100.955	100.903	6.25	100.248	100.181	100.152	5.75	97.013	96.981	96.950
6.625	101.701	101.621	101.569	6.375	100.531	100.446	100.405	5.875	97.365	97.334	97.303
6.75	101.535	101.442	101.379	6.5	101.010	100.955	100.903	6	97.756	97.725	97.694
6.875	101.303	101.198	101.149	6.625	101.701	101.621	101.569	6.125	98.219	98.170	98.121

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	96.904	96.881	96.858	5.25	96.904	96.881	96.858	5.25	96.904	96.881	96.858
5.375	97.383	97.359	97.336	5.375	97.383	97.359	97.336	5.375	97.383	97.359	97.336
5.5	97.910	97.901	97.880	5.5	97.910	97.901	97.880	5.5	97.910	97.901	97.880
5.625	98.568	98.567	98.546	5.625	98.568	98.567	98.546	5.625	98.568	98.567	98.546
5.75	99.308	99.264	99.243	5.75	99.308	99.264	99.243	5.75	99.308	99.264	99.243
5.875	99.714	99.557	99.524	5.875	99.714	99.557	99.524	5.875	99.714	99.511	99.388
6	100.271	100.147	100.116	6	100.271	100.147	100.116	6	100.271	100.068	99.969
6.125	100.853	100.730	100.700	6.125	100.853	100.730	100.700	6.125	100.853	100.650	100.551
6.25	101.145	101.194	101.158	6.25	101.145	101.194	101.158	6.25	101.145	101.194	101.158
6.375	101.549	101.464	101.423	6.375	101.549	101.464	101.423	6.375	101.449	101.363	101.322
6.5	102.111	102.024	101.985	6.5	102.111	102.024	101.985	6.5	102.020	101.933	101.893
6.625	102.643	102.555	102.517	6.625	102.643	102.555	102.517	6.625	102.562	102.473	102.435
6.75	102.694	102.608	102.522	6.75	102.694	102.608	102.522	6.75	102.694	102.608	102.522
6.875	102.727	102.619	102.570	6.875	102.727	102.619	102.570	6.875	102.649	102.541	102.492
7	103.264	103.155	103.107	7	103.264	103.155	103.107	7	103.192	103.083	103.035
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	96.109	96.197	96.213	4.25	94.970	95.059	95.075	5.25	96.002	96.043	96.022
4.625	96.675	96.763	96.779	4.375	95.540	95.629	95.645	5.375	97.092	97.051	97.026
4.75	96.872	96.943	96.943	4.5	96.109	96.197	96.213	5.5	97.668	97.625	97.602
4.875	97.437	97.507	97.508	4.625	96.675	96.763	96.779	5.625	98.227	98.184	98.162
5	97.996	98.066	98.067	4.75	96.872	96.943	96.943	5.75	98.468	98.424	98.403
5.125	98.547	98.618	98.619	4.875	97.437	97.507	97.508	5.875	99.065	99.001	98.969
5.25	98.676	98.661	98.646	5	97.996	98.066	98.067	6	99.603	99.538	99.507
5.375	99.154	99.206	99.192	5.125	98.547	98.618	98.619	6.125	100.142	100.121	100.085
5.5	99.684	99.737	99.722	5.25	98.676	98.661	98.646	6.25	100.319	100.252	100.223
5.625	100.196	100.248	100.233	5.375	99.154	99.206	99.192	6.375	100.508	100.423	100.381
5.75	100.300	100.242	100.212	5.5	99.684	99.737	99.722	6.5	101.003	100.955	100.903
5.875	100.154	100.188	100.158	5.625	100.196	100.248	100.233	6.625	101.701	101.621	101.569
6	100.633	100.667	100.637	5.75	100.300	100.242	100.212	6.75	101.535	101.442	101.379
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.002	96.043	96.022	5.25	96.002	96.043	96.022	4.5	93.470	93.434	93.450
5.375	97.092	97.051	97.026	5.375	96.670	96.712	96.691	4.625	94.033	93.997	94.013
5.5	97.668	97.625	97.602	5.5	97.453	97.494	97.473	4.75	92.659	92.539	92.530
5.625	98.227	98.184	98.162	5.625	98.139	98.180	98.159	4.875	93.218	93.088	93.089
5.75	98.468	98.424	98.403	5.75	98.158	98.112	98.097	5	93.768	93.639	93.639
5.875	99.065	99.001	98.969	5.875	98.723	98.722	98.686	5.125	94.305	94.175	94.176
6	99.603	99.538	99.507	6	99.415	99.414	99.378	5.25	95.296	95.265	95.233
6.125	100.142	100.121	100.085	6.125	100.142	100.121	100.085	5.375	95.434	95.403	95.371
6.25	100.319	100.252	100.223	6.25	100.080	100.003	99.956	5.5	95.888	95.857	95.826
6.375	100.508	100.423	100.381	6.375	100.281	100.271	100.219	5.625	96.351	96.320	96.289
6.5	101.003	100.955	100.903	6.5	100.965	100.955	100.903	5.75	97.013	96.981	96.950
6.625	101.701	101.621	101.569	6.625	101.701	101.621	101.569	5.875	97.365	97.334	97.303
6.75	101.535	101.442	101.379	6.75	101.585	101.492	101.429	6	97.756	97.725	97.694
6.875	101.303	101.198	101.149	6.875	101.046	101.008	100.941	6.125	98.126	98.095	98.064

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	95.987	95.955	95.948	5.125	95.987	95.955	95.948	4.75	94.211	94.204	94.196
5.25	96.804	96.781	96.758	5.25	96.804	96.781	96.758	4.875	94.675	94.657	94.650
5.375	97.283	97.259	97.236	5.375	97.283	97.259	97.236	5	95.359	95.352	95.344
5.5	97.810	97.786	97.763	5.5	97.810	97.786	97.763	5.125	95.987	95.955	95.948
5.625	98.468	98.445	98.421	5.625	98.468	98.445	98.421	5.25	96.804	96.781	96.758
5.75	99.208	99.005	98.960	5.75	99.208	99.005	98.960	5.375	97.283	97.259	97.236
5.875	99.614	99.411	99.208	5.875	99.614	99.411	99.208	5.5	97.810	97.786	97.763
6	100.171	99.968	99.765	6	100.171	99.968	99.765	5.625	98.468	98.445	98.421
6.125	100.753	100.550	100.352	6.125	100.753	100.550	100.352	5.75	99.208	99.005	98.960
6.25	100.980	100.903	100.921	6.25	100.980	100.903	100.921	5.875	99.614	99.411	99.208
6.375	101.207	101.144	101.082	6.375	101.207	101.144	101.082	6	100.171	99.968	99.765
6.5	101.642	101.579	101.517	6.5	101.642	101.579	101.517	6.125	100.753	100.550	100.352
6.625	102.252	102.189	102.127	6.625	102.252	102.189	102.127	6.25	100.980	100.903	100.921
6.75	102.594	102.508	102.422	6.75	102.594	102.508	102.422	6.375	101.207	101.144	101.082
6.875	102.177	102.091	102.005	6.875	102.177	102.091	102.005	6.5	101.642	101.579	101.517
7	102.713	102.627	102.541	7	102.713	102.627	102.541	6.625	102.252	102.189	102.127
7.125	103.093	103.007	102.921	7.125	103.093	103.007	102.921	6.75	102.594	102.508	102.422
7.25	103.398	103.290	103.214	7.25	103.398	103.290	103.214	6.875	102.177	102.091	102.005
7.375	102.732	102.657	102.582	7.375	102.732	102.657	102.582	7	102.713	102.627	102.541
7.5	103.127	103.052	102.977	7.5	103.127	103.052	102.977	7.125	103.093	103.007	102.921
7.625	103.551	103.447	103.427	7.625	103.551	103.447	103.427	7.25	103.398	103.290	103.214
7.75	103.886	103.840	103.820	7.75	103.886	103.840	103.820	7.375	102.732	102.657	102.582
7.875	102.524	102.461	102.398					7.5	103.141	103.052	102.977
8	102.642	102.580	102.517					7.625	103.577	103.447	103.427
8.125	102.711	102.648	102.585					7.75	103.886	103.840	103.820
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	94.940	95.029	95.045	4.25	94.940	95.029	95.045	4.875	93.656	93.599	93.693
4.375	95.470	95.558	95.574	4.375	95.470	95.558	95.574	5	94.242	94.184	94.279
4.5	95.992	96.081	96.097	4.5	95.992	96.081	96.097	5.125	94.973	94.916	95.010
4.625	96.505	96.594	96.610	4.625	96.505	96.594	96.610	5.25	95.800	95.812	95.891
4.75	96.823	96.893	96.894	4.75	96.823	96.893	96.894	5.375	96.460	96.472	96.551
4.875	97.329	97.399	97.400	4.875	97.329	97.399	97.400	5.5	97.155	97.166	97.245
5	97.819	97.890	97.890	5	97.819	97.890	97.890	5.625	97.783	97.794	97.873
5.125	98.289	98.359	98.360	5.125	98.289	98.359	98.360	5.75	98.325	98.122	97.947
5.25	98.576	98.571	98.557	5.25	98.576	98.571	98.557	5.875	98.912	98.708	98.512
5.375	98.978	99.031	99.016	5.375	98.978	99.031	99.016	6	99.388	99.185	99.145
5.5	99.409	99.461	99.447	5.5	99.409	99.461	99.447	6.125	99.860	99.747	99.811
5.625	99.808	99.860	99.845	5.625	99.808	99.860	99.845	6.25	99.930	99.853	99.806
5.75	100.200	100.142	100.112	5.75	100.200	100.142	100.112	6.375	100.170	100.108	100.056
5.875	99.901	99.935	99.905	5.875	99.901	99.935	99.905	6.5	100.645	100.587	100.635
6	100.338	100.310	100.276	6	100.263	100.297	100.268	6.625	101.276	101.235	101.284
								6.75	101.435	101.342	101.279
								6.875	100.974	100.869	100.820
								7	101.327	101.221	101.173
								7.125	101.735	101.627	101.550
								7.25	102.111	102.003	101.926
								7.375	100.970	100.925	100.904
								7.5	101.496	101.450	101.430
								7.625	102.005	101.960	101.939
								7.75	102.348	102.303	102.282
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.645	100.587	100.635	6.125	99.778	99.747	99.811	4.5	93.360	93.323	93.339
6.625	101.276	101.235	101.284	6.25	99.980	99.903	99.856	4.625	93.848	93.811	93.827
6.75	101.435	101.342	101.279	6.375	100.048	100.008	100.056	4.75	92.624	92.494	92.495
6.875	100.974	100.869	100.820	6.5	100.627	100.587	100.635	4.875	93.101	92.971	92.972
7	101.327	101.221	101.173	6.625	101.276	101.235	101.284	5	93.550	93.420	93.421
7.125	101.735	101.627	101.550	6.75	101.485	101.392	101.329	5.125	93.966	93.836	93.837
7.25	102.111	102.003	101.926	6.875	100.709	100.641	100.675	5.25	95.196	95.165	95.133
7.375	100.970	100.925	100.904	7	101.242	101.134	101.157	5.375	95.334	95.303	95.271
7.5	101.496	101.450	101.430	7.125	101.785	101.677	101.600	5.5	95.788	95.757	95.726
7.625	102.005	101.960	101.939	7.25	102.161	102.053	101.976	5.625	96.251	96.220	96.189
7.75	102.348	102.303	102.282	7.375	101.020	100.975	100.954	5.75	96.913	96.881	96.850
				7.5	101.546	101.500	101.480	5.875	97.265	97.234	97.203
				7.625	102.055	102.010	101.989	6	97.656	97.625	97.594
								6.125	98.026	97.995	97.964

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	101.207	101.144	101.082	6.375	101.207	101.144	101.082	6	100.171	99.968	99.765
6.5	101.642	101.579	101.517	6.5	101.642	101.579	101.517	6.125	100.753	100.550	100.352
6.625	102.252	102.189	102.127	6.625	102.252	102.189	102.127	6.25	100.980	100.903	100.921
6.75	102.594	102.508	102.422	6.75	102.594	102.508	102.422	6.375	101.207	101.144	101.082
6.875	102.177	102.091	102.005	6.875	102.177	102.091	102.005	6.5	101.642	101.579	101.517
7	102.713	102.627	102.541	7	102.713	102.627	102.541	6.625	102.252	102.189	102.127
7.125	103.093	103.007	102.921	7.125	103.093	103.007	102.921	6.75	102.594	102.508	102.422
7.25	103.398	103.290	103.214	7.25	103.398	103.290	103.214	6.875	102.177	102.091	102.005
7.375	102.732	102.657	102.582	7.375	102.732	102.657	102.582	7	102.713	102.627	102.541
7.5	103.127	103.052	102.977	7.5	103.127	103.052	102.977	7.125	103.093	103.007	102.921
7.625	103.551	103.447	103.427	7.625	103.551	103.447	103.427	7.25	103.398	103.290	103.214
7.75	103.886	103.840	103.820	7.75	103.886	103.840	103.820	7.375	102.732	102.657	102.582
7.875	102.524	102.461	102.398					7.5	103.141	103.052	102.977
8	102.642	102.580	102.517					7.625	103.577	103.447	103.427
8.125	102.711	102.648	102.585					7.75	103.886	103.840	103.820
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	95.992	96.081	96.097	4.5	95.992	96.081	96.097	6.625	101.276	101.235	101.284
4.625	96.505	96.594	96.610	4.625	96.505	96.594	96.610	6.75	101.435	101.342	101.279
4.75	96.823	96.893	96.894	4.75	96.823	96.893	96.894	6.875	100.709	100.641	100.675
4.875	97.329	97.399	97.400	4.875	97.329	97.399	97.400	7	101.213	101.127	101.157
5	97.819	97.890	97.890	5	97.819	97.890	97.890	7.125	101.735	101.627	101.550
5.125	98.289	98.359	98.360	5.125	98.289	98.359	98.360	7.25	102.111	102.003	101.926
5.25	98.576	98.571	98.557	5.25	98.576	98.571	98.557	7.375	101.014	101.014	101.013
5.375	98.978	99.031	99.016	5.375	98.978	99.031	99.016	7.5	101.496	101.450	101.430
5.5	99.409	99.461	99.447	5.5	99.409	99.461	99.447	7.625	102.005	101.960	101.939
5.625	99.808	99.860	99.845	5.625	99.808	99.860	99.845	7.75	102.348	102.303	102.282
5.75	100.200	100.142	100.112	5.75	100.200	100.142	100.112	7.875	100.039	99.976	99.913
5.875	99.901	99.935	99.905	5.875	99.901	99.935	99.905	8	100.157	100.095	100.032
6	100.338	100.310	100.276	6	100.263	100.297	100.268	8.125	100.226	100.163	100.100
6.125	100.786	100.758	100.723	6.125	100.723	100.665	100.635				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.645	100.587	100.635	6.125	99.778	99.747	99.811	4.5	93.360	93.323	93.339
6.625	101.276	101.235	101.284	6.25	99.980	99.903	99.856	4.625	93.848	93.811	93.827
6.75	101.435	101.342	101.279	6.375	100.048	100.008	100.056	4.75	92.624	92.494	92.495
6.875	100.709	100.641	100.675	6.5	100.627	100.587	100.635	4.875	93.101	92.971	92.972
7	101.213	101.127	101.157	6.625	101.276	101.235	101.284	5	93.550	93.420	93.421
7.125	101.735	101.627	101.550	6.75	101.485	101.392	101.329	5.125	93.966	93.836	93.837
7.25	102.111	102.003	101.926	6.875	100.709	100.641	100.675	5.25	95.196	95.165	95.133
7.375	100.970	100.925	100.904	7	101.242	101.134	101.157	5.375	95.334	95.303	95.271
7.5	101.496	101.450	101.430	7.125	101.785	101.677	101.600	5.5	95.788	95.757	95.726
7.625	102.005	101.960	101.939	7.25	102.161	102.053	101.976	5.625	96.251	96.220	96.189
7.75	102.348	102.303	102.282	7.375	101.020	100.975	100.954	5.75	96.913	96.881	96.850
				7.5	101.546	101.500	101.480	5.875	97.265	97.234	97.203
				7.625	102.055	102.010	101.989	6	97.656	97.625	97.594
								6.125	98.026	97.995	97.964

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	





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	98.817	98.623	98.323	6.75	97.317	97.123	96.823
6.875	99.345	99.151	98.851	6.875	97.845	97.651	97.351
7	99.852	99.658	99.358	7	98.352	98.158	97.858
7.125	100.311	100.117	99.817	7.125	98.811	98.617	98.317
7.25	100.740	100.546	100.246	7.25	99.240	99.046	98.746
7.375	100.795	100.566	100.266	7.375	99.295	99.066	98.766
7.5	101.262	101.033	100.733	7.5	99.762	99.533	99.233
7.625	101.681	101.452	101.152	7.625	100.181	99.952	99.652
7.75	102.080	101.851	101.551	7.75	100.580	100.351	100.051
7.875	101.979	101.732	101.432	7.875	100.479	100.232	99.932
8	102.406	102.159	101.859	8	100.906	100.659	100.359
8.125	102.795	102.548	102.248	8.125	101.295	101.048	100.748
8.25	103.164	102.917	102.617	8.25	101.664	101.417	101.117
BFF_3.5%_DPA_HB_Repayable1				BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.817	96.623	96.323	6.75	95.317	95.123	94.823
6.875	97.345	97.151	96.851	6.875	95.845	95.651	95.351
7	97.852	97.658	97.358	7	96.352	96.158	95.858
7.125	98.311	98.117	97.817	7.125	96.811	96.617	96.317
7.25	98.740	98.546	98.246	7.25	97.240	97.046	96.746
7.375	98.795	98.566	98.266	7.375	97.295	97.066	96.766
7.5	99.262	99.033	98.733	7.5	97.762	97.533	97.233
7.625	99.681	99.452	99.152	7.625	98.181	97.952	97.652
7.75	100.080	99.851	99.551	7.75	98.580	98.351	98.051
7.875	99.979	99.732	99.432	7.875	98.479	98.232	97.932
8	100.406	100.159	99.859	8	98.906	98.659	98.359
8.125	100.795	100.548	100.248	8.125	99.295	99.048	98.748
8.25	101.164	100.917	100.617	8.25	99.664	99.417	99.117
BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.067	97.873	97.573	6.75	96.067	95.873	95.573
6.875	98.595	98.401	98.101	6.875	96.595	96.401	96.101
7	99.102	98.908	98.608	7	97.102	96.908	96.608
7.125	99.561	99.367	99.067	7.125	97.561	97.367	97.067
7.25	99.990	99.796	99.496	7.25	97.990	97.796	97.496
7.375	100.045	99.816	99.516	7.375	98.045	97.816	97.516
7.5	100.512	100.283	99.983	7.5	98.512	98.283	97.983
7.625	100.931	100.702	100.402	7.625	98.931	98.702	98.402
7.75	101.330	101.101	100.801	7.75	99.330	99.101	98.801
7.875	101.229	100.982	100.682	7.875	99.229	98.982	98.682
8	101.656	101.409	101.109	8	99.656	99.409	99.109
8.125	102.045	101.798	101.498	8.125	100.045	99.798	99.498
8.25	102.414	102.167	101.867	8.25	100.414	100.167	99.867

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.