



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	90.673	90.673	90.539	4.75	90.673	90.673	90.539	5.125	93.294	93.249	93.220
4.875	91.354	91.354	91.225	4.875	91.354	91.354	91.225	5.25	94.042	93.997	93.968
5	91.993	91.993	91.868	5	91.993	91.993	91.868	5.375	94.672	94.627	94.598
5.125	92.587	92.585	92.537	5.125	92.587	92.585	92.537	5.5	95.273	95.242	95.199
5.25	93.986	93.914	93.892	5.25	93.472	93.448	93.399	5.625	95.787	95.742	95.701
5.375	94.675	94.603	94.581	5.375	94.145	94.122	94.072	5.75	97.421	97.346	97.301
5.5	95.471	95.400	95.378	5.5	94.806	94.782	94.733	5.875	97.988	97.912	97.868
5.625	95.978	95.906	95.884	5.625	95.327	95.327	95.248	6	98.493	98.415	98.372
5.75	96.516	96.436	96.407	5.75	96.464	96.387	96.363	6.125	98.929	98.851	98.808
5.875	97.151	97.072	97.042	5.875	96.997	96.938	96.909	6.25	99.315	99.220	99.199
6	97.818	97.739	97.710	6	97.515	97.454	97.423	6.375	99.816	99.720	99.699
6.125	98.280	98.201	98.172	6.125	97.991	97.940	97.907	6.5	100.274	100.177	100.156
6.25	98.699	98.612	98.576	6.25	98.587	98.535	98.514	6.625	100.641	100.544	100.523
6.375	99.246	99.159	99.123	6.375	99.090	99.048	99.003	6.75	100.734	100.653	100.602
6.5	99.765	99.678	99.642	6.5	99.568	99.470	99.449	6.875	101.222	101.106	101.089
6.625	100.172	100.085	100.049	6.625	100.033	99.957	99.905	7	101.655	101.539	101.522
6.75	100.591	100.522	100.486	6.75	100.591	100.522	100.486	7.125	102.002	101.885	101.868
6.875	101.051	101.001	100.961	6.875	101.051	101.001	100.961	7.25	102.176	102.040	102.028
7	101.461	101.355	101.295	7	101.396	101.355	101.290	7.375	102.652	102.515	102.503
7.125	101.854	101.751	101.688	7.125	101.790	101.751	101.686	7.5	103.053	102.915	102.903
7.25	102.230	102.140	102.079	7.25	102.230	102.140	102.079	7.625	103.338	103.200	103.188
7.375	102.580	102.514	102.439	7.375	102.580	102.514	102.439	7.75	103.654	103.500	103.257
7.5	102.924	102.844	102.773	7.5	102.924	102.844	102.773	7.875	104.041	103.884	103.642
7.625	103.341	103.218	103.145	7.625	103.238	103.173	103.105	8	103.884	103.794	103.604
7.75	103.655	103.554	103.476	7.75	103.655	103.554	103.476				
7.875	103.956	103.869	103.802	7.875	103.956	103.869	103.802				
8	104.118	104.045	103.970	8	104.118	104.045	103.970				
8.125	104.441	104.355	104.284	8.125	104.441	104.355	104.284				
8.25	104.797	104.683	104.599	8.25	104.797	104.683	104.599				
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	95.601	95.601	95.525	4.625	96.011	96.011	95.936	5	91.479	91.479	91.176
4.75	95.948	95.987	95.992	4.75	96.031	96.031	95.945	5.125	92.287	92.287	91.988
4.875	96.378	96.368	96.370	4.875	96.559	96.559	96.477	5.25	93.815	93.658	93.551
5	96.863	96.860	96.856	5	96.922	96.922	96.844	5.375	94.506	94.349	94.242
5.125	97.432	97.443	97.435	5.125	97.292	97.292	97.274	5.5	95.298	95.141	95.034
5.25	97.805	97.827	97.817	5.25	97.777	97.777	97.709	5.625	95.942	95.786	95.679
5.375	98.192	98.180	98.166	5.375	98.179	98.179	98.115	5.75	96.486	96.353	96.270
5.5	98.674	98.656	98.637	5.5	98.699	98.699	98.640	5.875	97.123	96.990	96.907
5.625	99.173	99.165	99.143	5.625	98.989	98.984	98.960	6	97.771	97.638	97.556
5.75	99.497	99.503	99.476	5.75	99.389	99.389	99.308	6.125	98.264	98.132	98.050
5.875	99.835	99.817	99.786	5.875	99.668	99.667	99.590	6.25	98.730	98.599	98.518
6	100.210	100.216	100.185	6	100.140	100.133	100.061	6.375	99.264	99.131	99.048
6.125	100.312	100.288	100.249	6.125	100.108	100.097	100.029	6.5	99.749	99.615	99.530
6.25	100.601	100.592	100.549	6.25	100.330	100.321	100.279	6.625	100.213	100.077	99.990
6.375	100.959	100.879	100.863	6.375	100.662	100.640	100.565	6.75	100.678	100.609	100.573
6.5	101.291	101.283	101.238	6.5	100.919	100.915	100.868	6.875	101.102	101.052	101.012
6.625	101.396	101.355	101.302	6.625	101.097	101.057	101.003	7	101.406	101.371	101.325
6.75	101.677	101.648	101.592	6.75	101.352	101.327	101.269	7.125	101.732	101.694	101.650
6.875	101.944	101.870	101.827	6.875	101.605	101.586	101.524	7.25	101.987	101.860	101.809
7	102.235	102.209	102.147	7	101.919	101.894	101.833	7.375	102.413	102.263	102.162
7.125	101.556	101.498	101.454	7.125	101.323	101.265	101.221	7.5	102.820	102.669	102.567
7.25	102.057	101.998	101.954	7.25	101.723	101.665	101.621	7.625	103.230	103.077	102.974
7.375	102.537	102.478	102.435	7.375	102.107	102.049	102.005	7.75	102.405	102.255	102.187
								7.875	102.629	102.494	102.427



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	95.966	96.050	96.025	5	95.098	95.035	94.972	5.25	94.201	94.138	94.076
5.125	96.305	96.384	96.356	5.125	95.680	95.617	95.554	5.375	94.843	94.780	94.718
5.25	96.638	96.712	96.679	5.25	96.103	96.040	95.977	5.5	95.312	95.249	95.187
5.375	96.962	97.031	96.995	5.375	96.365	96.393	96.357	5.625	95.782	95.719	95.657
5.5	97.280	97.344	97.304	5.5	96.789	96.773	96.733	5.75	96.253	96.190	96.128
5.625	97.590	97.649	97.606	5.625	97.214	97.151	97.090	5.875	96.544	96.481	96.419
5.75	97.945	97.946	97.898	5.75	97.476	97.478	97.430	6	97.000	96.937	96.874
5.875	98.185	98.235	98.183	5.875	97.752	97.801	97.750	6.125	97.275	97.212	97.150
6	98.530	98.514	98.459	6	98.146	98.108	98.052	6.25	97.730	97.667	97.604
6.125	98.736	98.774	98.714	6.125	98.391	98.392	98.333	6.375	97.821	97.758	97.696
6.25	98.984	99.019	98.956	6.25	98.634	98.658	98.595	6.5	98.092	98.029	97.966
6.375	99.207	99.237	99.170	6.375	98.875	98.901	98.834	6.625	98.359	98.296	98.233
6.5	99.400	99.425	99.355	6.5	99.279	99.216	99.153	6.75	98.620	98.557	98.495
6.625	99.579	99.600	99.525	6.625	99.351	99.331	99.257	6.875	98.696	98.633	98.570
6.75	99.754	99.769	99.691	6.75	99.581	99.518	99.455	7	98.777	98.714	98.652
6.875	99.913	99.924	99.842	6.875	99.642	99.579	99.516	7.125	98.869	98.806	98.743
7	100.018	99.955	99.892	7	99.874	99.811	99.748				
7.125	100.205	100.142	100.079	7.125	100.115	100.052	99.989				

  

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	96.176	96.259	96.234	5	95.148	95.151	95.126	5.25	94.251	94.188	94.125
5.125	96.515	96.593	96.565	5.125	95.730	95.710	95.681	5.375	94.893	94.830	94.767
5.25	96.847	96.921	96.888	5.25	96.153	96.201	96.169	5.5	95.362	95.299	95.236
5.375	97.171	97.240	97.204	5.375	96.530	96.599	96.562	5.625	95.832	95.769	95.706
5.5	97.488	97.553	97.512	5.5	96.913	96.978	96.937	5.75	96.303	96.240	96.177
5.625	97.798	97.857	97.813	5.625	97.278	97.337	97.293	5.875	96.594	96.531	96.468
5.75	98.099	98.153	98.105	5.75	97.626	97.680	97.633	6	97.050	96.987	96.924
5.875	98.393	98.442	98.391	5.875	97.954	98.003	97.952	6.125	97.325	97.262	97.199
6	98.677	98.722	98.667	6	98.264	98.309	98.253	6.25	97.780	97.717	97.654
6.125	98.942	98.982	98.922	6.125	98.553	98.593	98.534	6.375	97.871	97.808	97.745
6.25	99.193	99.228	99.165	6.25	98.823	98.858	98.795	6.5	98.142	98.079	98.016
6.375	99.417	99.447	99.380	6.375	99.071	99.101	99.034	6.625	98.409	98.346	98.283
6.5	99.612	99.638	99.567	6.5	99.329	99.326	99.256	6.75	98.670	98.607	98.544
6.625	99.794	99.814	99.739	6.625	99.513	99.533	99.459	6.875	98.746	98.683	98.620
6.75	99.970	99.985	99.907	6.75	99.632	99.648	99.569	7	98.827	98.764	98.701
6.875	100.131	100.142	100.060	6.875	99.692	99.640	99.566	7.125	98.919	98.856	98.793

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	92.710	92.665	92.649	4.5	92.710	92.665	92.649	5	95.276	95.344	95.331
4.625	93.366	93.321	93.305	4.625	93.366	93.321	93.305	5.125	95.898	96.024	96.011
4.75	94.178	94.162	94.146	4.75	94.178	94.162	94.146	5.25	96.855	96.831	96.808
4.875	94.631	94.616	94.600	4.875	94.631	94.616	94.600	5.375	97.333	97.310	97.286
5	95.276	95.344	95.331	5	95.276	95.344	95.331	5.5	97.861	97.837	97.814
5.125	95.898	96.024	96.011	5.125	95.898	96.024	96.011	5.625	98.521	98.497	98.474
5.25	96.855	96.831	96.808	5.25	96.855	96.831	96.808	5.75	99.249	99.092	99.063
5.375	97.333	97.310	97.286	5.375	97.333	97.310	97.286	5.875	99.657	99.453	99.355
5.5	97.861	97.837	97.814	5.5	97.861	97.837	97.814	6	100.215	100.012	99.935
5.625	98.521	98.497	98.474	5.625	98.521	98.497	98.474	6.125	100.794	100.591	100.516
5.75	99.249	99.092	99.063	5.75	99.249	99.092	99.063	6.25	101.078	101.166	101.122
5.875	99.657	99.522	99.491	5.875	99.657	99.522	99.491	6.375	101.381	101.299	101.257
6	100.215	100.114	100.081	6	100.215	100.114	100.081	6.5	101.956	101.869	101.828
6.125	100.794	100.697	100.665	6.125	100.794	100.697	100.665	6.625	102.501	102.410	102.369
6.25	101.078	101.166	101.122	6.25	101.078	101.166	101.122	6.75	102.562	102.589	102.530
6.375	101.482	101.399	101.357	6.375	101.482	101.399	101.357	6.875	102.626	102.520	102.470
6.5	102.047	101.960	101.919	6.5	102.047	101.960	101.919	7	103.173	103.063	103.013
6.625	102.583	102.492	102.451	6.625	102.583	102.492	102.451	7.125	103.728	103.614	103.564
6.75	102.562	102.589	102.530	6.75	102.562	102.589	102.530	7.25	103.431	103.339	103.275
6.875	102.704	102.599	102.548	6.875	102.704	102.599	102.548	7.375	103.351	103.224	103.165
7	103.245	103.135	103.085	7	103.245	103.135	103.085	7.5	103.664	103.533	103.475
7.125	103.798	103.684	103.634	7.125	103.798	103.684	103.634	7.625	104.216	104.080	104.022
7.25	103.431	103.339	103.275	7.25	103.431	103.339	103.275	7.75	104.016	103.971	103.946
7.375	103.436	103.309	103.250	7.375	103.436	103.309	103.250				
7.5	103.763	103.689	103.573	7.5	103.763	103.631	103.573				

  

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	94.912	95.019	95.028	4.25	94.912	95.019	95.028	4.75	92.790	92.854	92.841
4.375	95.482	95.589	95.598	4.375	95.482	95.589	95.598	4.875	93.729	93.793	93.780
4.5	96.050	96.157	96.166	4.5	96.050	96.157	96.166	5	94.434	94.498	94.485
4.625	96.617	96.723	96.733	4.625	96.617	96.723	96.733	5.125	95.263	95.328	95.314
4.75	96.811	96.900	96.894	4.75	96.811	96.900	96.894	5.25	96.223	96.164	96.077
4.875	97.376	97.464	97.458	4.875	97.376	97.464	97.458	5.375	97.021	96.985	96.962
5	97.935	98.024	98.018	5	97.935	98.024	98.018	5.5	97.600	97.561	97.538
5.125	98.488	98.576	98.570	5.125	98.488	98.576	98.570	5.625	98.164	98.120	98.098
5.25	98.578	98.632	98.610	5.25	98.565	98.632	98.610	5.75	98.409	98.361	98.339
5.375	99.107	99.178	99.157	5.375	99.107	99.178	99.157	5.875	99.026	98.967	98.934
5.5	99.639	99.710	99.688	5.5	99.639	99.710	99.688	6	99.568	99.505	99.472
5.625	100.153	100.223	100.202	5.625	100.153	100.223	100.202	6.125	100.089	100.087	100.043
5.75	100.235	100.176	100.146	5.75	100.235	100.176	100.146	6.25	100.291	100.220	100.189
5.875	100.240	100.223	100.186	5.875	100.170	100.223	100.186	6.375	100.470	100.388	100.346
6	100.718	100.705	100.669	6	100.653	100.705	100.669	6.5	100.978	100.996	100.937
								6.625	101.714	101.663	101.604
								6.75	101.543	101.450	101.387
								6.875	101.279	101.177	101.128
								7	101.759	101.652	101.604
								7.125	102.241	102.130	102.082
								7.25	102.144	102.051	101.988

  

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	95.812	95.872	95.843	5	94.434	94.498	94.485	4.5	93.412	93.394	93.403
5.375	97.021	96.985	96.962	5.125	95.263	95.328	95.314	4.625	93.975	93.957	93.966
5.5	97.600	97.561	97.538	5.25	95.812	95.872	95.843	4.75	93.774	93.745	93.712
5.625	98.164	98.120	98.098	5.375	96.997	96.961	96.938	4.875	94.254	94.226	94.192
5.75	98.409	98.361	98.339	5.5	97.535	97.495	97.473	5	94.734	94.705	94.672
5.875	99.026	98.967	98.934	5.625	98.062	98.018	97.996	5.125	95.213	95.185	95.151
6	99.568	99.505	99.472	5.75	98.277	98.229	98.207	5.25	95.558	95.509	95.467
6.125	100.089	100.087	100.043	5.875	99.023	98.966	98.933	5.375	96.037	95.988	95.946
6.25	100.291	100.220	100.189	6	99.537	99.473	99.442	5.5	96.516	96.466	96.424
6.375	100.470	100.388	100.346	6.125	100.069	100.087	100.043	5.625	96.993	96.944	96.902
6.5	100.978	100.996	100.937	6.25	100.219	100.150	100.118	5.75	96.962	96.931	96.900
6.625	101.714	101.663	101.604	6.375	100.493	100.411	100.369	5.875	97.314	97.283	97.252
6.75	101.543	101.450	101.387	6.5	100.978	100.996	100.937	6	97.702	97.670	97.639
6.875	101.279	101.177	101.128	6.625	101.714	101.663	101.604	6.125	98.169	98.119	98.068

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	96.855	96.831	96.808	5.25	96.855	96.831	96.808	5.25	96.855	96.831	96.808
5.375	97.333	97.310	97.286	5.375	97.333	97.310	97.286	5.375	97.333	97.310	97.286
5.5	97.861	97.837	97.814	5.5	97.861	97.837	97.814	5.5	97.861	97.837	97.814
5.625	98.521	98.497	98.474	5.625	98.521	98.497	98.474	5.625	98.521	98.497	98.474
5.75	99.249	99.092	99.063	5.75	99.249	99.092	99.063	5.75	99.249	99.092	99.063
5.875	99.657	99.522	99.491	5.875	99.657	99.522	99.491	5.875	99.657	99.453	99.355
6	100.215	100.114	100.081	6	100.215	100.114	100.081	6	100.215	100.012	99.935
6.125	100.794	100.697	100.665	6.125	100.794	100.697	100.665	6.125	100.794	100.591	100.516
6.25	101.078	101.166	101.122	6.25	101.078	101.166	101.122	6.25	101.078	101.166	101.122
6.375	101.482	101.399	101.357	6.375	101.482	101.399	101.357	6.375	101.381	101.299	101.257
6.5	102.047	101.960	101.919	6.5	102.047	101.960	101.919	6.5	101.956	101.869	101.828
6.625	102.583	102.492	102.451	6.625	102.583	102.492	102.451	6.625	102.501	102.410	102.369
6.75	102.562	102.589	102.530	6.75	102.562	102.589	102.530	6.75	102.562	102.589	102.530
6.875	102.704	102.599	102.548	6.875	102.704	102.599	102.548	6.875	102.626	102.520	102.470
7	103.245	103.135	103.085	7	103.245	103.135	103.085	7	103.173	103.063	103.013
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	96.050	96.157	96.166	4.25	94.912	95.019	95.028	5.25	95.812	95.872	95.843
4.625	96.617	96.723	96.733	4.375	95.482	95.589	95.598	5.375	97.021	96.985	96.962
4.75	96.811	96.900	96.894	4.5	96.050	96.157	96.166	5.5	97.600	97.561	97.538
4.875	97.376	97.464	97.458	4.625	96.617	96.723	96.733	5.625	98.164	98.120	98.098
5	97.935	98.024	98.018	4.75	96.811	96.900	96.894	5.75	98.409	98.361	98.339
5.125	98.488	98.576	98.570	4.875	97.376	97.464	97.458	5.875	99.026	98.967	98.934
5.25	98.565	98.632	98.610	5	97.935	98.024	98.018	6	99.568	99.505	99.472
5.375	99.107	99.178	99.157	5.125	98.488	98.576	98.570	6.125	100.089	100.087	100.043
5.5	99.639	99.710	99.688	5.25	98.565	98.632	98.610	6.25	100.291	100.220	100.189
5.625	100.153	100.223	100.202	5.375	99.107	99.178	99.157	6.375	100.470	100.388	100.346
5.75	100.235	100.176	100.146	5.5	99.639	99.710	99.688	6.5	100.978	100.996	100.937
5.875	100.170	100.223	100.186	5.625	100.153	100.223	100.202	6.625	101.714	101.663	101.604
6	100.653	100.705	100.669	5.75	100.235	100.176	100.146	6.75	101.543	101.450	101.387
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	95.812	95.872	95.843	5.25	95.812	95.872	95.843	4.5	93.412	93.394	93.403
5.375	97.021	96.985	96.962	5.375	96.481	96.540	96.512	4.625	93.975	93.957	93.966
5.5	97.600	97.561	97.538	5.5	97.263	97.323	97.294	4.75	92.598	92.486	92.480
5.625	98.164	98.120	98.098	5.625	97.948	98.008	97.980	4.875	93.157	93.046	93.040
5.75	98.409	98.361	98.339	5.75	98.078	98.032	98.016	5	93.709	93.597	93.591
5.875	99.026	98.967	98.934	5.875	98.650	98.689	98.645	5.125	94.247	94.135	94.129
6	99.568	99.505	99.472	6	99.342	99.380	99.337	5.25	95.228	95.197	95.166
6.125	100.089	100.087	100.043	6.125	100.069	100.087	100.043	5.375	95.364	95.333	95.301
6.25	100.291	100.220	100.189	6.25	100.012	99.936	99.888	5.5	95.815	95.783	95.752
6.375	100.470	100.388	100.346	6.375	100.294	100.313	100.254	5.625	96.273	96.242	96.211
6.5	100.978	100.996	100.937	6.5	100.978	100.996	100.937	5.75	96.962	96.931	96.900
6.625	101.714	101.663	101.604	6.625	101.714	101.663	101.604	5.875	97.314	97.283	97.252
6.75	101.543	101.450	101.387	6.75	101.593	101.500	101.437	6	97.702	97.670	97.639
6.875	101.279	101.177	101.128	6.875	101.005	100.985	100.911	6.125	98.067	98.036	98.005

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	95.780	95.764	95.748	5.125	95.780	95.764	95.748	4.75	94.078	94.062	94.046
5.25	96.755	96.731	96.708	5.25	96.755	96.731	96.708	4.875	94.531	94.516	94.500
5.375	97.233	97.210	97.186	5.375	97.233	97.210	97.186	5	95.176	95.160	95.204
5.5	97.761	97.737	97.714	5.5	97.761	97.737	97.714	5.125	95.780	95.764	95.748
5.625	98.421	98.397	98.374	5.625	98.421	98.397	98.374	5.25	96.755	96.731	96.708
5.75	99.149	98.946	98.822	5.75	99.149	98.946	98.822	5.375	97.233	97.210	97.186
5.875	99.557	99.353	99.150	5.875	99.557	99.353	99.150	5.5	97.761	97.737	97.714
6	100.115	99.912	99.709	6	100.115	99.912	99.709	5.625	98.421	98.397	98.374
6.125	100.694	100.491	100.311	6.125	100.694	100.491	100.311	5.75	99.149	98.946	98.822
6.25	100.912	100.836	100.886	6.25	100.912	100.836	100.886	5.875	99.557	99.353	99.150
6.375	101.148	101.078	101.007	6.375	101.148	101.078	101.007	6	100.115	99.912	99.709
6.5	101.583	101.513	101.442	6.5	101.583	101.513	101.442	6.125	100.694	100.491	100.311
6.625	102.210	102.140	102.069	6.625	102.210	102.140	102.069	6.25	100.912	100.836	100.886
6.75	102.462	102.389	102.334	6.75	102.462	102.389	102.334	6.375	101.148	101.078	101.007
6.875	102.106	102.052	101.997	6.875	102.106	102.052	101.997	6.5	101.583	101.513	101.442
7	102.616	102.561	102.506	7	102.616	102.561	102.506	6.625	102.210	102.140	102.069
7.125	103.001	102.946	102.892	7.125	103.001	102.946	102.892	6.75	102.462	102.389	102.334
7.25	103.331	103.239	103.175	7.25	103.331	103.239	103.175	6.875	102.106	102.052	101.997
7.375	102.778	102.786	102.794	7.375	102.778	102.786	102.794	7	102.616	102.561	102.506
7.5	103.231	103.195	103.203	7.5	103.231	103.195	103.203	7.125	103.001	102.946	102.892
7.625	103.676	103.541	103.483	7.625	103.676	103.541	103.483	7.25	103.331	103.239	103.175
7.75	103.916	103.871	103.846	7.75	103.916	103.871	103.846	7.375	102.808	102.786	102.794
7.875	102.500	102.438	102.374					7.5	103.262	103.195	103.203
8	102.619	102.556	102.492					7.625	103.702	103.566	103.508
8.125	102.687	102.624	102.561					7.75	103.916	103.871	103.846

  

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	94.882	94.989	94.998	4.25	94.882	94.989	94.998	4.875	93.521	93.555	93.642
4.375	95.412	95.519	95.528	4.375	95.412	95.519	95.528	5	94.106	94.141	94.227
4.5	95.935	96.042	96.051	4.5	95.935	96.042	96.051	5.125	94.837	94.872	94.958
4.625	96.450	96.556	96.565	4.625	96.450	96.556	96.565	5.25	95.611	95.641	95.712
4.75	96.763	96.852	96.846	4.75	96.763	96.852	96.846	5.375	96.366	96.342	96.372
4.875	97.271	97.360	97.353	4.875	97.271	97.360	97.353	5.5	96.965	96.995	97.066
5	97.763	97.852	97.846	5	97.763	97.852	97.846	5.625	97.592	97.622	97.694
5.125	98.236	98.324	98.318	5.125	98.236	98.324	98.318	5.75	98.267	98.064	97.866
5.25	98.475	98.545	98.524	5.25	98.475	98.545	98.524	5.875	98.854	98.651	98.471
5.375	98.937	99.008	98.986	5.375	98.937	99.008	98.986	6	99.333	99.129	99.104
5.5	99.372	99.442	99.421	5.5	99.372	99.442	99.421	6.125	99.802	99.713	99.770
5.625	99.775	99.846	99.825	5.625	99.775	99.846	99.825	6.25	99.862	99.786	99.738
5.75	100.135	100.076	100.046	5.75	100.135	100.076	100.046	6.375	100.112	100.050	100.091
5.875	99.923	99.976	99.939	5.875	99.923	99.976	99.939	6.5	100.640	100.629	100.670
6	100.291	100.344	100.307	6	100.291	100.344	100.307	6.625	101.289	101.278	101.319
								6.75	101.443	101.350	101.287
								6.875	100.950	100.848	100.799
								7	101.306	101.200	101.152
								7.125	101.668	101.575	101.512
								7.25	102.044	101.951	101.888
								7.375	101.000	100.955	100.930
								7.5	101.526	101.481	101.456
								7.625	102.036	101.990	101.965
								7.75	102.379	102.333	102.308

  

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	100.640	100.629	100.670	6.125	99.705	99.713	99.770	4.5	93.304	93.286	93.295
6.625	101.289	101.278	101.319	6.25	99.912	99.836	99.788	4.625	93.794	93.776	93.785
6.75	101.443	101.350	101.287	6.375	100.061	100.050	100.091	4.75	92.565	92.454	92.448
6.875	100.950	100.848	100.799	6.5	100.640	100.629	100.670	4.875	93.045	92.934	92.928
7	101.306	101.200	101.152	6.625	101.289	101.278	101.319	5	93.499	93.387	93.381
7.125	101.668	101.575	101.512	6.75	101.493	101.400	101.337	5.125	93.920	93.809	93.802
7.25	102.044	101.951	101.888	6.875	100.669	100.620	100.645	5.25	95.128	95.097	95.066
7.375	101.000	100.955	100.930	7	101.174	101.103	101.129	5.375	95.264	95.233	95.201
7.5	101.526	101.481	101.456	7.125	101.718	101.625	101.562	5.5	95.715	95.683	95.652
7.625	102.036	101.990	101.965	7.25	102.094	102.001	101.938	5.625	96.173	96.142	96.111
7.75	102.379	102.333	102.308	7.375	101.050	101.005	100.980	5.75	96.862	96.831	96.800
				7.5	101.576	101.531	101.506	5.875	97.214	97.183	97.152
				7.625	102.086	102.040	102.015	6	97.602	97.570	97.539
								6.125	97.967	97.936	97.905

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	101.148	101.078	101.007	6.375	101.148	101.078	101.007	6	100.115	99.912	99.709
6.5	101.583	101.513	101.442	6.5	101.583	101.513	101.442	6.125	100.694	100.491	100.311
6.625	102.210	102.140	102.069	6.625	102.210	102.140	102.069	6.25	100.912	100.836	100.886
6.75	102.462	102.389	102.334	6.75	102.462	102.389	102.334	6.375	101.148	101.078	101.007
6.875	102.106	102.052	101.997	6.875	102.106	102.052	101.997	6.5	101.583	101.513	101.442
7	102.616	102.561	102.506	7	102.616	102.561	102.506	6.625	102.210	102.140	102.069
7.125	103.001	102.946	102.892	7.125	103.001	102.946	102.892	6.75	102.462	102.389	102.334
7.25	103.331	103.239	103.175	7.25	103.331	103.239	103.175	6.875	102.106	102.052	101.997
7.375	102.778	102.786	102.794	7.375	102.778	102.786	102.794	7	102.616	102.561	102.506
7.5	103.231	103.195	103.203	7.5	103.231	103.195	103.203	7.125	103.001	102.946	102.892
7.625	103.676	103.541	103.483	7.625	103.676	103.541	103.483	7.25	103.331	103.239	103.175
7.75	103.916	103.871	103.846	7.75	103.916	103.871	103.846	7.375	102.808	102.786	102.794
7.875	102.500	102.438	102.374					7.5	103.262	103.195	103.203
8	102.619	102.556	102.492					7.625	103.702	103.566	103.508
8.125	102.687	102.624	102.561					7.75	103.916	103.871	103.846
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	95.935	96.042	96.051	4.5	95.935	96.042	96.051	6.625	101.289	101.278	101.319
4.625	96.450	96.556	96.565	4.625	96.450	96.556	96.565	6.75	101.443	101.350	101.287
4.75	96.763	96.852	96.846	4.75	96.763	96.852	96.846	6.875	100.669	100.620	100.645
4.875	97.271	97.360	97.353	4.875	97.271	97.360	97.353	7	101.152	101.103	101.129
5	97.763	97.852	97.846	5	97.763	97.852	97.846	7.125	101.668	101.575	101.512
5.125	98.236	98.324	98.318	5.125	98.236	98.324	98.318	7.25	102.044	101.951	101.888
5.25	98.475	98.545	98.524	5.25	98.475	98.545	98.524	7.375	101.000	100.977	100.947
5.375	98.937	99.008	98.986	5.375	98.937	99.008	98.986	7.5	101.526	101.481	101.456
5.5	99.372	99.442	99.421	5.5	99.372	99.442	99.421	7.625	102.036	101.990	101.965
5.625	99.775	99.846	99.825	5.625	99.775	99.846	99.825	7.75	102.379	102.333	102.308
5.75	100.135	100.076	100.046	5.75	100.135	100.076	100.046	7.875	100.015	99.953	99.889
5.875	99.923	99.976	99.939	5.875	99.923	99.976	99.939	8	100.134	100.071	100.007
6	100.291	100.344	100.307	6	100.291	100.344	100.307	8.125	100.202	100.139	100.076
6.125	100.736	100.707	100.670	6.125	100.657	100.680	100.643				
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	100.640	100.629	100.670	6.125	99.705	99.713	99.770	4.5	93.304	93.286	93.295
6.625	101.289	101.278	101.319	6.25	99.912	99.836	99.788	4.625	93.794	93.776	93.785
6.75	101.443	101.350	101.287	6.375	100.061	100.050	100.091	4.75	92.565	92.454	92.448
6.875	100.669	100.620	100.645	6.5	100.640	100.629	100.670	4.875	93.045	92.934	92.928
7	101.152	101.103	101.129	6.625	101.289	101.278	101.319	5	93.499	93.387	93.381
7.125	101.668	101.575	101.512	6.75	101.493	101.400	101.337	5.125	93.920	93.809	93.802
7.25	102.044	101.951	101.888	6.875	100.669	100.620	100.645	5.25	95.128	95.097	95.066
7.375	101.000	100.955	100.930	7	101.174	101.103	101.129	5.375	95.264	95.233	95.201
7.5	101.526	101.481	101.456	7.125	101.718	101.625	101.562	5.5	95.715	95.683	95.652
7.625	102.036	101.990	101.965	7.25	102.094	102.001	101.938	5.625	96.173	96.142	96.111
7.75	102.379	102.333	102.308	7.375	101.050	101.005	100.980	5.75	96.862	96.831	96.800
				7.5	101.576	101.531	101.506	5.875	97.214	97.183	97.152
				7.625	102.086	102.040	102.015	6	97.602	97.570	97.539
								6.125	97.967	97.936	97.905

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	98.771	98.574	98.274	6.75	97.271	97.074	96.774
6.875	99.299	99.102	98.802	6.875	97.799	97.602	97.302
7	99.806	99.609	99.309	7	98.306	98.109	97.809
7.125	100.265	100.068	99.768	7.125	98.765	98.568	98.268
7.25	100.694	100.497	100.197	7.25	99.194	98.997	98.697
7.375	100.739	100.504	100.204	7.375	99.239	99.004	98.704
7.5	101.206	100.971	100.671	7.5	99.706	99.471	99.171
7.625	101.625	101.390	101.090	7.625	100.125	99.890	99.590
7.75	102.024	101.789	101.489	7.75	100.524	100.289	99.989
7.875	101.920	101.656	101.356	7.875	100.420	100.156	99.856
8	102.347	102.083	101.783	8	100.847	100.583	100.283
8.125	102.736	102.472	102.172	8.125	101.236	100.972	100.672
8.25	103.105	102.841	102.541	8.25	101.605	101.341	101.041

  

BFF_3.5%_DPA_HB_Repayable1				BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.771	96.574	96.274	6.75	95.271	95.074	94.774
6.875	97.299	97.102	96.802	6.875	95.799	95.602	95.302
7	97.806	97.609	97.309	7	96.306	96.109	95.809
7.125	98.265	98.068	97.768	7.125	96.765	96.568	96.268
7.25	98.694	98.497	98.197	7.25	97.194	96.997	96.697
7.375	98.739	98.504	98.204	7.375	97.239	97.004	96.704
7.5	99.206	98.971	98.671	7.5	97.706	97.471	97.171
7.625	99.625	99.390	99.090	7.625	98.125	97.890	97.590
7.75	100.024	99.789	99.489	7.75	98.524	98.289	97.989
7.875	99.920	99.656	99.356	7.875	98.420	98.156	97.856
8	100.347	100.083	99.783	8	98.847	98.583	98.283
8.125	100.736	100.472	100.172	8.125	99.236	98.972	98.672
8.25	101.105	100.841	100.541	8.25	99.605	99.341	99.041

  

BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.021	97.824	97.524	6.75	96.021	95.824	95.524
6.875	98.549	98.352	98.052	6.875	96.549	96.352	96.052
7	99.056	98.859	98.559	7	97.056	96.859	96.559
7.125	99.515	99.318	99.018	7.125	97.515	97.318	97.018
7.25	99.944	99.747	99.447	7.25	97.944	97.747	97.447
7.375	99.989	99.754	99.454	7.375	97.989	97.754	97.454
7.5	100.456	100.221	99.921	7.5	98.456	98.221	97.921
7.625	100.875	100.640	100.340	7.625	98.875	98.640	98.340
7.75	101.274	101.039	100.739	7.75	99.274	99.039	98.739
7.875	101.170	100.906	100.606	7.875	99.170	98.906	98.606
8	101.597	101.333	101.033	8	99.597	99.333	99.033
8.125	101.986	101.722	101.422	8.125	99.986	99.722	99.422
8.25	102.355	102.091	101.791	8.25	100.355	100.091	99.791

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.