



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

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

Lock Extensions: 0.025% per day

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	91.371	91.371	91.238	4.75	91.371	91.371	91.238	5.125	93.962	93.917	93.883
4.875	92.048	92.048	91.920	4.875	92.048	92.048	91.920	5.25	94.710	94.664	94.631
5	92.706	92.706	92.582	5	92.706	92.706	92.582	5.375	95.340	95.294	95.261
5.125	93.339	93.339	93.220	5.125	93.339	93.339	93.220	5.5	95.941	95.902	95.862
5.25	94.625	94.551	94.528	5.25	94.122	94.098	94.039	5.625	96.440	96.394	96.354
5.375	95.320	95.246	95.223	5.375	94.849	94.849	94.738	5.75	98.095	98.023	97.983
5.5	96.120	96.047	96.023	5.5	95.492	95.492	95.386	5.875	98.665	98.593	98.554
5.625	96.631	96.558	96.535	5.625	96.058	96.058	95.957	6	99.173	99.100	99.063
5.75	97.137	97.056	97.025	5.75	97.022	96.957	96.865	6.125	99.616	99.544	99.507
5.875	97.778	97.696	97.665	5.875	97.552	97.508	97.411	6.25	99.806	99.715	99.694
6	98.450	98.369	98.338	6	98.089	98.026	97.978	6.375	100.310	100.219	100.198
6.125	98.915	98.834	98.802	6.125	98.590	98.538	98.475	6.5	100.769	100.678	100.657
6.25	99.158	99.076	99.045	6.25	99.044	99.004	98.938	6.625	101.135	101.045	101.024
6.375	99.710	99.629	99.597	6.375	99.544	99.518	99.427	6.75	101.109	100.998	100.981
6.5	100.233	100.152	100.121	6.5	100.061	99.968	99.947	6.875	101.599	101.488	101.471
6.625	100.644	100.563	100.532	6.625	100.411	100.404	100.312	7	102.034	101.923	101.906
6.75	100.881	100.768	100.706	6.75	100.800	100.704	100.682	7.125	102.379	102.269	102.252
6.875	101.312	101.199	101.137	6.875	101.231	101.183	101.102	7.25	102.434	102.303	102.291
7	101.815	101.702	101.640	7	101.679	101.567	101.550	7.375	102.912	102.781	102.769
7.125	102.212	102.100	102.037	7.125	101.950	101.931	101.819	7.5	103.314	103.182	103.170
7.25	102.407	102.330	102.287	7.25	102.407	102.330	102.287	7.625	103.597	103.466	103.454
7.375	102.804	102.703	102.645	7.375	102.777	102.703	102.645	7.75	103.828	103.679	103.581
7.5	103.238	103.118	103.052	7.5	103.197	103.064	103.052	7.875	104.215	104.066	103.969
7.625	103.660	103.540	103.470	7.625	103.393	103.350	103.300	8	104.060	103.970	103.853
7.75	103.769	103.680	103.721	7.75	103.769	103.680	103.721				
7.875	104.060	103.987	104.039	7.875	104.060	103.987	104.039				
8	104.222	104.170	104.212	8	104.222	104.170	104.212				
8.125	104.532	104.467	104.518	8.125	104.532	104.467	104.518				
8.25	104.848	104.746	104.843	8.25	104.848	104.746	104.843				
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	95.983	95.983	95.908	4.625	96.394	96.394	96.319	5	92.103	92.103	91.979
4.75	96.244	96.230	96.208	4.75	96.355	96.355	96.355	5.125	92.932	92.932	92.813
4.875	96.715	96.701	96.680	4.875	96.870	96.870	96.870	5.25	94.445	94.281	94.168
5	97.136	97.122	97.103	5	97.258	97.258	97.258	5.375	95.142	94.980	94.867
5.125	97.549	97.516	97.502	5.125	97.621	97.621	97.621	5.5	95.939	95.776	95.662
5.25	98.042	98.009	97.995	5.25	98.121	98.121	98.037	5.625	96.592	96.429	96.316
5.375	98.506	98.472	98.458	5.375	98.650	98.650	98.571	5.75	97.120	96.985	96.899
5.5	98.891	98.858	98.844	5.5	99.034	99.034	98.960	5.875	97.761	97.626	97.542
5.625	99.233	99.179	99.165	5.625	99.208	99.208	99.138	6	98.414	98.280	98.195
5.75	99.682	99.626	99.613	5.75	99.749	99.749	99.637	6.125	98.910	98.776	98.692
5.875	100.119	100.063	100.050	5.875	100.120	100.119	100.011	6.25	99.185	99.057	98.979
6	100.473	100.418	100.405	6	100.428	100.421	100.317	6.375	99.724	99.594	99.514
6.125	100.398	100.357	100.296	6.125	100.567	100.554	100.456	6.5	100.213	100.082	100.000
6.25	100.791	100.713	100.701	6.25	100.490	100.472	100.394	6.625	100.681	100.548	100.465
6.375	101.198	101.119	101.107	6.375	100.907	100.885	100.811	6.75	100.850	100.787	100.698
6.5	101.482	101.404	101.392	6.5	101.130	101.103	101.033	6.875	101.297	101.221	101.128
6.625	101.534	101.506	101.432	6.625	101.342	101.309	101.244	7	101.757	101.603	101.499
6.75	101.809	101.797	101.720	6.75	101.493	101.487	101.407	7.125	102.182	102.026	101.921
6.875	102.128	102.028	102.018	6.875	101.745	101.748	101.663	7.25	102.289	102.142	102.046
7	102.349	102.345	102.261	7	102.057	102.055	101.970	7.375	102.720	102.573	102.475
7.125	101.767	101.709	101.655	7.125	101.534	101.476	101.421	7.5	103.136	102.987	102.888
7.25	102.267	102.209	102.155	7.25	101.934	101.876	101.822	7.625	103.549	103.399	103.298
7.375	102.748	102.689	102.635	7.375	102.318	102.260	102.206	7.75	102.513	102.376	102.426
								7.875	102.704	102.585	102.638

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	96.289	96.365	96.333	5	95.445	95.382	95.319	5.125	94.088	94.025	
5.125	96.627	96.699	96.662	5.125	96.028	95.965	95.902	5.25	94.554	94.491	94.429
5.25	96.959	97.025	96.985	5.25	96.451	96.388	96.326	5.375	95.198	95.135	95.072
5.375	97.283	97.344	97.300	5.375	96.713	96.764	96.720	5.5	95.668	95.605	95.542
5.5	97.600	97.657	97.609	5.5	97.137	97.143	97.095	5.625	96.138	96.075	96.013
5.625	97.909	97.961	97.910	5.625	97.562	97.503	97.451	5.75	96.610	96.547	96.484
5.75	98.252	98.259	98.203	5.75	97.824	97.846	97.790	5.875	96.900	96.837	96.775
5.875	98.506	98.548	98.488	5.875	98.126	98.169	98.109	6	97.356	97.293	97.231
6	98.836	98.824	98.761	6	98.494	98.474	98.411	6.125	97.632	97.569	97.506
6.125	99.050	99.082	99.015	6.125	98.738	98.757	98.690	6.25	98.087	98.024	97.961
6.25	99.303	99.331	99.260	6.25	98.994	99.021	98.950	6.375	98.178	98.115	98.052
6.375	99.528	99.551	99.476	6.375	99.240	99.263	99.188	6.5	98.448	98.385	98.322
6.5	99.716	99.734	99.656	6.5	99.626	99.563	99.500	6.625	98.715	98.652	98.589
6.625	99.892	99.905	99.823	6.625	99.696	99.691	99.608	6.75	98.976	98.913	98.850
6.75	100.065	100.073	99.987	6.75	99.926	99.863	99.800	6.875	99.050	98.987	98.925
6.875	100.223	100.227	100.137	6.875	99.986	99.923	99.860	7	99.131	99.068	99.006
7	100.319	100.256	100.193	7	100.218	100.155	100.092	7.125	99.222	99.159	99.096
7.125	100.505	100.442	100.379	7.125	100.459	100.396	100.333				

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	96.498	96.574	96.541	5	95.495	95.520	95.488	5.125	94.138		
5.125	96.836	96.907	96.870	5.125	96.078	96.080	96.043	5.25	94.604	94.541	94.478
5.25	97.167	97.233	97.193	5.25	96.504	96.571	96.531	5.375	95.248	95.185	95.122
5.375	97.490	97.552	97.508	5.375	96.906	96.968	96.924	5.5	95.718	95.655	95.592
5.5	97.807	97.864	97.816	5.5	97.289	97.346	97.298	5.625	96.188	96.125	96.062
5.625	98.116	98.168	98.116	5.625	97.653	97.705	97.653	5.75	96.660	96.597	96.534
5.75	98.418	98.465	98.410	5.75	98.000	98.047	97.991	5.875	96.950	96.887	96.824
5.875	98.712	98.755	98.695	5.875	98.327	98.369	98.309	6	97.406	97.343	97.280
6	98.994	99.031	98.968	6	98.636	98.673	98.610	6.125	97.682	97.619	97.556
6.125	99.257	99.290	99.223	6.125	98.924	98.956	98.889	6.25	98.137	98.074	98.011
6.25	99.511	99.539	99.468	6.25	99.192	99.220	99.149	6.375	98.228	98.165	98.102
6.375	99.738	99.761	99.686	6.375	99.439	99.462	99.387	6.5	98.498	98.435	98.372
6.5	99.928	99.946	99.867	6.5	99.676	99.686	99.607	6.625	98.765	98.702	98.639
6.625	100.106	100.119	100.036	6.625	99.879	99.892	99.810	6.75	99.026	98.963	98.900
6.75	100.281	100.289	100.203	6.75	99.996	100.005	99.918	6.875	99.100	99.037	98.974
6.875	100.441	100.444	100.354	6.875	100.036	99.995	99.910	7	99.181	99.118	99.055
7	100.369	100.306	100.243	7	100.268	100.205	100.142	7.125	99.272	99.209	99.146

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	93.300	93.254	93.238	4.5	93.300	93.254	93.238	5	95.836	95.951	95.933
4.625	93.956	93.910	93.894	4.625	93.956	93.910	93.894	5.125	96.502	96.632	96.614
4.75	94.758	94.751	94.743	4.75	94.758	94.751	94.743	5.25	97.415	97.384	97.353
4.875	95.268	95.260	95.221	4.875	95.212	95.204	95.196	5.375	97.913	97.882	97.851
5	95.845	95.951	95.933	5	95.836	95.951	95.933	5.5	98.421	98.389	98.358
5.125	96.502	96.632	96.614	5.125	96.502	96.632	96.614	5.625	99.059	99.028	98.997
5.25	97.415	97.384	97.353	5.25	97.415	97.384	97.353	5.75	99.617	99.645	99.612
5.375	97.913	97.882	97.851	5.375	97.913	97.882	97.851	5.875	100.024	99.827	99.764
5.5	98.421	98.389	98.358	5.5	98.421	98.389	98.358	6	100.580	100.410	100.350
5.625	99.059	99.028	98.997	5.625	99.059	99.028	98.997	6.125	101.162	101.000	100.952
5.75	99.617	99.645	99.612	5.75	99.617	99.645	99.612	6.25	101.525	101.617	101.569
5.875	100.024	99.962	99.898	5.875	100.024	99.962	99.898	6.375	101.692	101.610	101.530
6	100.618	100.556	100.497	6	100.618	100.556	100.497	6.5	102.267	102.182	102.107
6.125	101.208	101.143	101.087	6.125	101.208	101.143	101.087	6.625	102.813	102.725	102.654
6.25	101.525	101.617	101.569	6.25	101.525	101.617	101.569	6.75	102.825	102.868	102.804
6.375	101.790	101.708	101.629	6.375	101.790	101.708	101.629	6.875	102.714	102.609	102.561
6.5	102.358	102.273	102.198	6.5	102.358	102.273	102.198	7	103.261	103.154	103.110
6.625	102.888	102.800	102.730	6.625	102.888	102.800	102.730	7.125	103.817	103.707	103.667
6.75	102.825	102.868	102.804	6.75	102.825	102.868	102.804	7.25	103.445	103.352	103.278
6.875	102.781	102.676	102.628	6.875	102.781	102.676	102.628	7.375	103.432	103.307	103.290
7	103.316	103.208	103.164	7	103.316	103.208	103.164	7.5	103.747	103.617	103.605
7.125	103.863	103.753	103.713	7.125	103.863	103.753	103.713	7.625	104.298	104.167	104.158
7.25	103.445	103.352	103.278	7.25	103.445	103.352	103.278	7.75	104.167	104.122	104.088
7.375	103.503	103.378	103.361	7.375	103.503	103.378	103.361				
7.5	103.824	103.785	103.701	7.5	103.824	103.694	103.682				
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	95.163	95.162	95.243	4.25	95.047	95.114	95.243	4.75	93.391	93.459	93.442
4.375	95.643	95.685	95.814	4.375	95.575	95.685	95.814	4.875	94.331	94.399	94.381
4.5	96.144	96.254	96.383	4.5	96.144	96.254	96.383	5	95.036	95.105	95.087
4.625	96.710	96.821	96.950	4.625	96.710	96.821	96.950	5.125	95.867	95.935	95.918
4.75	97.121	97.077	97.061	4.75	97.121	97.077	97.061	5.25	96.681	96.650	96.577
4.875	97.575	97.538	97.551	4.875	97.384	97.477	97.551	5.375	97.624	97.588	97.538
5	98.055	98.036	98.110	5	97.943	98.036	98.110	5.5	98.205	98.166	98.121
5.125	98.534	98.588	98.662	5.125	98.495	98.588	98.662	5.625	98.771	98.729	98.687
5.25	98.890	98.845	98.830	5.25	98.890	98.845	98.830	5.75	99.019	98.974	98.936
5.375	99.337	99.282	99.249	5.375	99.107	99.182	99.186	5.875	99.468	99.410	99.345
5.5	99.815	99.760	99.727	5.5	99.637	99.712	99.716	6	100.012	99.951	99.891
5.625	100.293	100.238	100.226	5.625	100.147	100.222	100.226	6.125	100.537	100.539	100.491
5.75	100.555	100.496	100.465	5.75	100.555	100.496	100.465	6.25	100.740	100.673	100.621
5.875	100.473	100.413	100.363	5.875	100.221	100.278	100.337	6.375	100.783	100.701	100.621
6	100.951	100.890	100.840	6	100.698	100.755	100.814	6.5	101.283	101.268	101.205
								6.625	101.980	101.932	101.869
								6.75	101.807	101.714	101.640
								6.875	101.358	101.257	101.209
								7	101.833	101.732	101.685
								7.125	102.308	102.237	102.161
								7.25	102.157	102.065	101.991
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	96.360	96.423	96.391	5	95.036	95.105	95.087	4.5	93.505	93.491	93.620
5.375	97.624	97.588	97.538	5.125	95.867	95.935	95.918	4.625	94.069	94.054	94.183
5.5	98.205	98.166	98.121	5.25	96.360	96.423	96.391	4.75	94.075	94.037	94.012
5.625	98.771	98.729	98.687	5.375	97.603	97.567	97.517	4.875	94.555	94.518	94.492
5.75	99.019	98.974	98.936	5.5	98.141	98.102	98.057	5	95.035	94.997	94.972
5.875	99.468	99.410	99.345	5.625	98.669	98.627	98.586	5.125	95.514	95.477	95.451
6	100.012	99.951	99.891	5.75	98.885	98.840	98.802	5.25	95.838	95.783	95.749
6.125	100.537	100.539	100.491	5.875	99.469	99.411	99.346	5.375	96.317	96.262	96.229
6.25	100.740	100.673	100.621	6	99.982	99.921	99.860	5.5	96.795	96.740	96.707
6.375	100.783	100.701	100.621	6.125	100.516	100.539	100.491	5.625	97.273	97.218	97.184
6.5	101.283	101.268	101.205	6.25	100.667	100.600	100.547	5.75	97.187	97.156	97.125
6.625	101.980	101.932	101.869	6.375	100.808	100.727	100.647	5.875	97.536	97.505	97.473
6.75	101.807	101.714	101.640	6.5	101.291	101.268	101.205	6	97.931	97.887	97.856
6.875	101.358	101.257	101.209	6.625	101.980	101.932	101.869	6.125	98.401	98.341	98.291

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	97.415	97.384	97.353	5.25	97.415	97.384	97.353	5.25	97.415	97.384	97.353
5.375	97.913	97.882	97.851	5.375	97.913	97.882	97.851	5.375	97.913	97.882	97.851
5.5	98.421	98.389	98.358	5.5	98.421	98.389	98.358	5.5	98.421	98.389	98.358
5.625	99.059	99.028	98.997	5.625	99.059	99.028	98.997	5.625	99.059	99.028	98.997
5.75	99.617	99.645	99.612	5.75	99.617	99.645	99.612	5.75	99.617	99.645	99.612
5.875	100.024	99.962	99.898	5.875	100.024	99.962	99.898	5.875	100.024	99.827	99.764
6	100.618	100.556	100.497	6	100.618	100.556	100.497	6	100.580	100.410	100.350
6.125	101.208	101.143	101.087	6.125	101.208	101.143	101.087	6.125	101.162	101.000	100.952
6.25	101.525	101.617	101.569	6.25	101.525	101.617	101.569	6.25	101.525	101.617	101.569
6.375	101.790	101.708	101.629	6.375	101.790	101.708	101.629	6.375	101.692	101.610	101.530
6.5	102.358	102.273	102.198	6.5	102.358	102.273	102.198	6.5	102.267	102.182	102.107
6.625	102.888	102.800	102.730	6.625	102.888	102.800	102.730	6.625	102.813	102.725	102.654
6.75	102.825	102.868	102.804	6.75	102.825	102.868	102.804	6.75	102.825	102.868	102.804
6.875	102.781	102.676	102.628	6.875	102.781	102.676	102.628	6.875	102.714	102.609	102.561
7	103.316	103.208	103.164	7	103.316	103.208	103.164	7	103.261	103.154	103.110
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	96.144	96.254	96.383	4.25	95.047	95.114	95.243	5.25	96.360	96.423	96.391
4.625	96.710	96.821	96.950	4.375	95.575	95.685	95.814	5.375	97.624	97.588	97.538
4.75	97.121	97.077	97.061	4.5	96.144	96.254	96.383	5.5	98.205	98.166	98.121
4.875	97.384	97.477	97.551	4.625	96.710	96.821	96.950	5.625	98.771	98.729	98.687
5	97.943	98.036	98.110	4.75	97.121	97.077	97.061	5.75	99.019	98.974	98.936
5.125	98.495	98.588	98.662	4.875	97.384	97.477	97.551	5.875	99.468	99.410	99.345
5.25	98.890	98.845	98.830	5	97.943	98.036	98.110	6	100.012	99.951	99.891
5.375	99.107	99.182	99.186	5.125	98.495	98.588	98.662	6.125	100.537	100.539	100.491
5.5	99.637	99.712	99.716	5.25	98.890	98.845	98.830	6.25	100.740	100.673	100.621
5.625	100.147	100.222	100.226	5.375	99.107	99.182	99.186	6.375	100.783	100.701	100.621
5.75	100.555	100.496	100.465	5.5	99.637	99.712	99.716	6.5	101.283	101.268	101.205
5.875	100.221	100.278	100.337	5.625	100.147	100.222	100.226	6.625	101.980	101.932	101.869
6	100.698	100.755	100.814	5.75	100.555	100.496	100.465	6.75	101.807	101.714	101.640
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	96.360	96.423	96.391	5.25	96.360	96.423	96.391	4.5	93.505	93.491	93.620
5.375	97.624	97.588	97.538	5.375	97.029	97.093	97.060	4.625	94.069	94.054	94.183
5.5	98.205	98.166	98.121	5.5	97.812	97.876	97.843	4.75	92.767	92.752	92.736
5.625	98.771	98.729	98.687	5.625	98.498	98.561	98.529	4.875	93.165	93.081	93.132
5.75	99.019	98.974	98.936	5.75	98.667	98.622	98.605	5	93.715	93.608	93.682
5.875	99.468	99.410	99.345	5.875	99.098	99.141	99.093	5.125	94.250	94.143	94.217
6	100.012	99.951	99.891	6	99.790	99.832	99.784	5.25	95.495	95.456	95.417
6.125	100.537	100.539	100.491	6.125	100.516	100.539	100.491	5.375	95.629	95.590	95.551
6.25	100.740	100.673	100.621	6.25	100.499	100.422	100.365	5.5	96.077	96.038	95.999
6.375	100.783	100.701	100.621	6.375	100.563	100.586	100.523	5.625	96.536	96.496	96.457
6.5	101.283	101.268	101.205	6.5	101.246	101.268	101.205	5.75	97.187	97.156	97.125
6.625	101.980	101.932	101.869	6.625	101.980	101.932	101.869	5.875	97.536	97.505	97.473
6.75	101.807	101.714	101.640	6.75	101.857	101.764	101.690	6	97.918	97.887	97.856
6.875	101.358	101.257	101.209	6.875	101.152	101.137	101.058	6.125	98.281	98.250	98.218

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	96.387	96.342	96.337	5.125	96.387	96.342	96.337	4.75	94.658	94.651	94.643
5.25	97.315	97.284	97.253	5.25	97.315	97.284	97.253	4.875	95.112	95.104	95.096
5.375	97.813	97.782	97.751	5.375	97.813	97.782	97.751	5	95.736	95.729	95.805
5.5	98.321	98.289	98.258	5.5	98.321	98.289	98.258	5.125	96.387	96.342	96.337
5.625	98.959	98.928	98.897	5.625	98.959	98.928	98.897	5.25	97.315	97.284	97.253
5.75	99.517	99.428	99.412	5.75	99.517	99.428	99.412	5.375	97.813	97.782	97.751
5.875	99.924	99.720	99.546	5.875	99.924	99.720	99.517	5.5	98.321	98.289	98.258
6	100.480	100.277	100.174	6	100.480	100.277	100.174	5.625	98.959	98.928	98.897
6.125	101.062	100.859	100.754	6.125	101.062	100.859	100.754	5.75	99.517	99.428	99.412
6.25	101.399	101.322	101.337	6.25	101.399	101.322	101.337	5.875	99.924	99.720	99.517
6.375	101.399	101.321	101.243	6.375	101.399	101.321	101.243	6	100.480	100.277	100.174
6.5	101.804	101.726	101.648	6.5	101.804	101.726	101.648	6.125	101.062	100.859	100.754
6.625	102.386	102.308	102.230	6.625	102.386	102.308	102.230	6.25	101.399	101.322	101.337
6.75	102.725	102.633	102.559	6.75	102.725	102.633	102.559	6.375	101.399	101.321	101.243
6.875	102.219	102.149	102.078	6.875	102.219	102.149	102.078	6.5	101.804	101.726	101.648
7	102.697	102.627	102.556	7	102.697	102.627	102.556	6.625	102.386	102.308	102.230
7.125	103.076	103.006	102.936	7.125	103.076	103.006	102.936	6.75	102.725	102.633	102.559
7.25	103.345	103.252	103.178	7.25	103.345	103.252	103.178	6.875	102.219	102.149	102.078
7.375	102.834	102.707	102.690	7.375	102.834	102.707	102.690	7	102.697	102.627	102.556
7.5	103.293	103.165	103.152	7.5	103.293	103.165	103.152	7.125	103.076	103.006	102.936
7.625	103.733	103.629	103.595	7.625	103.733	103.629	103.595	7.25	103.345	103.252	103.178
7.75	104.067	104.022	103.988	7.75	104.067	104.022	103.988	7.375	102.891	102.764	102.748
7.875	102.577	102.515	102.450					7.5	103.344	103.216	103.202
8	102.696	102.633	102.568					7.625	103.784	103.651	103.643
8.125	102.764	102.702	102.637					7.75	104.067	104.022	103.988
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	94.973	95.084	95.213	4.25	94.973	95.084	95.213	4.875	94.122	94.160	94.243
4.375	95.503	95.614	95.742	4.375	95.503	95.614	95.742	5	94.708	94.746	94.829
4.5	96.025	96.136	96.265	4.5	96.025	96.136	96.265	5.125	95.440	95.478	95.560
4.625	96.538	96.648	96.777	4.625	96.538	96.648	96.777	5.25	96.158	96.191	96.259
4.75	97.021	96.977	96.961	4.75	97.021	96.977	96.961	5.375	96.946	96.915	96.919
4.875	97.358	97.367	97.441	4.875	97.274	97.367	97.441	5.5	97.513	97.546	97.614
5	97.825	97.856	97.930	5	97.763	97.856	97.930	5.625	98.141	98.174	98.241
5.125	98.293	98.323	98.398	5.125	98.231	98.323	98.398	5.75	98.635	98.472	98.455
5.25	98.790	98.745	98.730	5.25	98.790	98.745	98.730	5.875	99.221	99.018	98.918
5.375	99.051	99.015	99.007	5.375	98.928	99.003	99.007	6	99.698	99.498	99.550
5.5	99.520	99.485	99.467	5.5	99.356	99.431	99.435	6.125	100.170	100.161	100.213
5.625	99.991	99.956	99.938	5.625	99.909	99.851	99.832	6.25	100.349	100.272	100.215
5.75	100.455	100.396	100.365	5.75	100.455	100.396	100.365	6.375	100.363	100.317	100.354
5.875	100.083	100.048	100.080	5.875	99.965	100.021	100.080	6.5	100.897	100.890	100.926
6	100.540	100.504	100.459	6	100.359	100.382	100.441	6.625	101.535	101.528	101.565
								6.75	101.707	101.614	101.540
								6.875	101.030	100.929	100.881
								7	101.380	101.276	101.241
								7.125	101.730	101.623	101.602
								7.25	102.057	101.965	101.891
								7.375	101.152	101.106	101.072
								7.5	101.678	101.632	101.598
								7.625	102.187	102.141	102.107
								7.75	102.530	102.484	102.450
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	100.897	100.890	100.926	6.125	100.149	100.161	100.213	4.5	93.391	93.377	93.505
6.625	101.535	101.528	101.565	6.25	100.399	100.322	100.265	4.625	93.877	93.863	93.992
6.75	101.707	101.614	101.540	6.375	100.324	100.317	100.354	4.75	92.667	92.652	92.636
6.875	101.030	100.929	100.881	6.5	100.897	100.890	100.926	4.875	93.043	92.981	93.010
7	101.380	101.276	101.241	6.625	101.535	101.528	101.565	5	93.490	93.430	93.457
7.125	101.730	101.623	101.602	6.75	101.757	101.664	101.590	5.125	93.903	93.795	93.870
7.25	102.057	101.965	101.891	6.875	100.799	100.753	100.774	5.25	95.395	95.356	95.317
7.375	101.152	101.106	101.072	7	101.266	101.220	101.241	5.375	95.529	95.490	95.451
7.5	101.678	101.632	101.598	7.125	101.731	101.639	101.602	5.5	95.977	95.938	95.899
7.625	102.187	102.141	102.107	7.25	102.107	102.015	101.941	5.625	96.436	96.396	96.357
7.75	102.530	102.484	102.450	7.375	101.202	101.156	101.122	5.75	97.087	97.056	97.025
				7.5	101.728	101.682	101.648	5.875	97.436	97.405	97.373
				7.625	102.237	102.191	102.157	6	97.818	97.787	97.756
								6.125	98.181	98.150	98.118

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	101.399	101.321	101.243	6.375	101.399	101.321	101.243	6	100.480	100.277	100.174
6.5	101.804	101.726	101.648	6.5	101.804	101.726	101.648	6.125	101.062	100.859	100.754
6.625	102.386	102.308	102.230	6.625	102.386	102.308	102.230	6.25	101.399	101.322	101.337
6.75	102.725	102.633	102.559	6.75	102.725	102.633	102.559	6.375	101.399	101.321	101.243
6.875	102.219	102.149	102.078	6.875	102.219	102.149	102.078	6.5	101.804	101.726	101.648
7	102.697	102.627	102.556	7	102.697	102.627	102.556	6.625	102.386	102.308	102.230
7.125	103.076	103.006	102.936	7.125	103.076	103.006	102.936	6.75	102.725	102.633	102.559
7.25	103.345	103.252	103.178	7.25	103.345	103.252	103.178	6.875	102.219	102.149	102.078
7.375	102.834	102.707	102.690	7.375	102.834	102.707	102.690	7	102.697	102.627	102.556
7.5	103.293	103.165	103.152	7.5	103.293	103.165	103.152	7.125	103.076	103.006	102.936
7.625	103.733	103.629	103.595	7.625	103.733	103.629	103.595	7.25	103.345	103.252	103.178
7.75	104.067	104.022	103.988	7.75	104.067	104.022	103.988	7.375	102.891	102.764	102.748
7.875	102.577	102.515	102.450					7.5	103.344	103.216	103.202
8	102.696	102.633	102.568					7.625	103.784	103.651	103.643
8.125	102.764	102.702	102.637					7.75	104.067	104.022	103.988
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	96.025	96.136	96.265	4.5	96.025	96.136	96.265	6.625	101.535	101.528	101.565
4.625	96.538	96.648	96.777	4.625	96.538	96.648	96.777	6.75	101.707	101.614	101.540
4.75	97.021	96.977	96.961	4.75	97.021	96.977	96.961	6.875	100.799	100.753	100.774
4.875	97.358	97.367	97.441	4.875	97.274	97.367	97.441	7	101.266	101.220	101.241
5	97.825	97.856	97.930	5	97.763	97.856	97.930	7.125	101.681	101.589	101.602
5.125	98.293	98.323	98.398	5.125	98.231	98.323	98.398	7.25	102.057	101.965	101.891
5.25	98.790	98.745	98.730	5.25	98.790	98.745	98.730	7.375	101.152	101.106	101.072
5.375	99.051	99.015	99.007	5.375	98.928	99.003	99.007	7.5	101.678	101.632	101.598
5.5	99.520	99.485	99.467	5.5	99.356	99.431	99.435	7.625	102.187	102.141	102.107
5.625	99.991	99.956	99.938	5.625	99.909	99.851	99.832	7.75	102.530	102.484	102.450
5.75	100.455	100.396	100.365	5.75	100.455	100.396	100.365	7.875	100.092	100.030	99.965
5.875	100.083	100.048	100.080	5.875	99.965	100.021	100.080	8	100.211	100.148	100.083
6	100.540	100.504	100.459	6	100.359	100.382	100.441	8.125	100.279	100.217	100.152
6.125	100.988	100.952	100.907	6.125	100.899	100.841	100.809				
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	100.897	100.890	100.926	6.125	100.149	100.161	100.213	4.5	93.391	93.377	93.505
6.625	101.535	101.528	101.565	6.25	100.399	100.322	100.265	4.625	93.877	93.863	93.992
6.75	101.707	101.614	101.540	6.375	100.324	100.317	100.354	4.75	92.667	92.652	92.636
6.875	100.799	100.753	100.774	6.5	100.897	100.890	100.926	4.875	93.043	92.981	93.010
7	101.266	101.220	101.241	6.625	101.535	101.528	101.565	5	93.490	93.430	93.457
7.125	101.681	101.589	101.602	6.75	101.757	101.664	101.590	5.125	93.903	93.795	93.870
7.25	102.057	101.965	101.891	6.875	100.799	100.753	100.774	5.25	95.395	95.356	95.317
7.375	101.152	101.106	101.072	7	101.266	101.220	101.241	5.375	95.529	95.490	95.451
7.5	101.678	101.632	101.598	7.125	101.731	101.639	101.602	5.5	95.977	95.938	95.899
7.625	102.187	102.141	102.107	7.25	102.107	102.015	101.941	5.625	96.436	96.396	96.357
7.75	102.530	102.484	102.450	7.375	101.202	101.156	101.122	5.75	97.087	97.056	97.025
				7.5	101.728	101.682	101.648	5.875	97.436	97.405	97.373
				7.625	102.237	102.191	102.157	6	97.818	97.787	97.756
								6.125	98.181	98.150	98.118

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



YOUR BFF IN WHOLESALE

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.954	98.737	98.437	6.75	97.454	97.237	96.937
6.875	99.482	99.265	98.965	6.875	97.982	97.765	97.465
7	99.989	99.772	99.472	7	98.489	98.272	97.972
7.125	100.448	100.231	99.931	7.125	98.948	98.731	98.431
7.25	100.877	100.660	100.360	7.25	99.377	99.160	98.860
7.375	101.044	100.779	100.479	7.375	99.544	99.279	98.979
7.5	101.511	101.246	100.946	7.5	100.011	99.746	99.446
7.625	101.930	101.665	101.365	7.625	100.430	100.165	99.865
7.75	102.329	102.064	101.764	7.75	100.829	100.564	100.264
7.875	102.222	101.918	101.618	7.875	100.722	100.418	100.118
8	102.649	102.345	102.045	8	101.149	100.845	100.545
8.125	103.038	102.734	102.434	8.125	101.538	101.234	100.934
8.25	103.407	103.103	102.803	8.25	101.907	101.603	101.303

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.954	96.737	96.437	6.75	95.454	95.237	94.937
6.875	97.482	97.265	96.965	6.875	95.982	95.765	95.465
7	97.989	97.772	97.472	7	96.489	96.272	95.972
7.125	98.448	98.231	97.931	7.125	96.948	96.731	96.431
7.25	98.877	98.660	98.360	7.25	97.377	97.160	96.860
7.375	99.044	98.779	98.479	7.375	97.544	97.279	96.979
7.5	99.511	99.246	98.946	7.5	98.011	97.746	97.446
7.625	99.930	99.665	99.365	7.625	98.430	98.165	97.865
7.75	100.329	100.064	99.764	7.75	98.829	98.564	98.264
7.875	100.222	99.918	99.618	7.875	98.722	98.418	98.118
8	100.649	100.345	100.045	8	99.149	98.845	98.545
8.125	101.038	100.734	100.434	8.125	99.538	99.234	98.934
8.25	101.407	101.103	100.803	8.25	99.907	99.603	99.303

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.204	97.987	97.687	6.75	96.204	95.987	95.687
6.875	98.732	98.515	98.215	6.875	96.732	96.515	96.215
7	99.239	99.022	98.722	7	97.239	97.022	96.722
7.125	99.698	99.481	99.181	7.125	97.698	97.481	97.181
7.25	100.127	99.910	99.610	7.25	98.127	97.910	97.610
7.375	100.294	100.029	99.729	7.375	98.294	98.029	97.729
7.5	100.761	100.496	100.196	7.5	98.761	98.496	98.196
7.625	101.180	100.915	100.615	7.625	99.180	98.915	98.615
7.75	101.579	101.314	101.014	7.75	99.579	99.314	99.014
7.875	101.472	101.168	100.868	7.875	99.472	99.168	98.868
8	101.899	101.595	101.295	8	99.899	99.595	99.295
8.125	102.288	101.984	101.684	8.125	100.288	99.984	99.684
8.25	102.657	102.353	102.053	8.25	100.657	100.353	100.053

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.