



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

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



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	91.504	91.504	91.372	4.75	91.504	91.504	91.372	5.125	93.730	93.730	93.580
4.875	92.181	92.181	92.053	4.875	92.181	92.181	92.053	5.25	94.562	94.562	94.416
5	92.837	92.837	92.713	5	92.837	92.837	92.713	5.375	95.377	95.377	95.236
5.125	93.468	93.468	93.349	5.125	93.468	93.468	93.349	5.5	96.042	96.042	95.905
5.25	94.225	94.192	94.107	5.25	94.192	94.192	94.046	5.625	96.451	96.451	96.318
5.375	94.992	94.992	94.850	5.375	94.992	94.992	94.850	5.75	97.808	97.819	97.751
5.5	95.713	95.632	95.595	5.5	95.632	95.632	95.496	5.875	98.363	98.313	98.255
5.625	96.221	96.195	96.102	5.625	96.195	96.195	96.063	6	98.867	98.818	98.761
5.75	96.995	96.960	96.896	5.75	96.995	96.960	96.896	6.125	99.307	99.257	99.202
5.875	97.526	97.509	97.442	5.875	97.526	97.509	97.442	6.25	99.655	99.650	99.578
6	98.067	98.019	97.950	6	98.049	98.019	97.950	6.375	100.092	100.068	99.998
6.125	98.522	98.502	98.431	6.125	98.512	98.502	98.431	6.5	100.547	100.517	100.455
6.25	98.993	98.954	98.904	6.25	98.993	98.954	98.904	6.625	100.910	100.894	100.819
6.375	99.525	99.502	99.418	6.375	99.525	99.502	99.418	6.75	100.965	100.923	100.851
6.5	100.035	100.007	99.850	6.5	100.035	100.007	99.850	6.875	101.451	101.410	101.339
6.625	100.373	100.341	100.286	6.625	100.373	100.341	100.286	7	101.883	101.842	101.772
6.75	100.691	100.635	100.565	6.75	100.691	100.635	100.565	7.125	102.225	102.183	102.115
6.875	101.149	101.111	101.038	6.875	101.149	101.111	101.038	7.25	102.376	102.339	102.261
7	101.611	101.500	101.422	7	101.574	101.500	101.408	7.375	102.851	102.814	102.738
7.125	102.005	101.885	101.815	7.125	101.879	101.852	101.776	7.5	103.249	103.213	103.137
7.25	102.399	102.322	102.279	7.25	102.399	102.322	102.279	7.625	103.528	103.492	103.417
7.375	102.741	102.689	102.642	7.375	102.741	102.689	102.642	7.75	103.905	103.793	103.711
7.5	103.084	103.041	102.969	7.5	103.077	103.041	102.969	7.875	104.288	104.177	104.096
7.625	103.504	103.368	103.286	7.625	103.384	103.334	103.286	8	104.203	104.113	103.868
7.75	103.790	103.703	103.716	7.75	103.790	103.703	103.716				
7.875	104.075	104.003	104.016	7.875	104.075	104.003	104.016				
8	104.354	104.264	104.180	8	104.354	104.264	104.180				
8.125	104.588	104.492	104.489	8.125	104.588	104.492	104.489				
8.25	104.747	104.646	104.763	8.25	104.747	104.646	104.763				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	96.212	96.212	96.075	4.625	96.623	96.623	96.486	5	92.250	92.250	92.095
4.75	96.304	96.360	96.334	4.75	96.550	96.550	96.464	5.125	93.078	93.078	92.927
4.875	96.743	96.731	96.712	4.875	97.064	97.064	96.983	5.25	94.116	93.936	93.805
5	97.164	97.150	97.132	5	97.445	97.445	97.368	5.375	94.810	94.630	94.500
5.125	97.560	97.585	97.651	5.125	97.767	97.767	97.667	5.5	95.603	95.422	95.334
5.25	97.983	97.949	98.012	5.25	98.262	98.262	98.148	5.625	96.258	96.092	96.011
5.375	98.425	98.411	98.357	5.375	98.781	98.781	98.671	5.75	96.856	96.732	96.689
5.5	98.921	98.914	98.821	5.5	99.167	99.167	99.061	5.875	97.492	97.335	97.239
5.625	99.412	99.420	99.324	5.625	99.320	99.320	99.219	6	98.138	97.982	97.875
5.75	99.738	99.758	99.659	5.75	99.798	99.798	99.717	6.125	98.624	98.469	98.363
5.875	100.045	100.067	99.987	5.875	100.164	100.162	100.085	6.25	98.912	98.861	98.801
6	100.447	100.462	100.361	6	100.476	100.469	100.397	6.375	99.441	99.333	99.280
6.125	100.558	100.548	100.464	6.125	100.602	100.589	100.522	6.5	99.920	99.772	99.714
6.25	100.844	100.848	100.760	6.25	100.574	100.580	100.493	6.625	100.386	100.230	100.145
6.375	101.124	101.133	101.091	6.375	100.976	100.953	100.879	6.75	100.775	100.719	100.649
6.5	101.511	101.518	101.427	6.5	101.235	101.207	101.138	6.875	101.189	101.150	101.078
6.625	101.586	101.559	101.516	6.625	101.394	101.361	101.296	7	101.547	101.456	101.379
6.75	101.831	101.820	101.774	6.75	101.554	101.544	101.498	7.125	101.859	101.763	101.687
6.875	102.071	102.063	102.017	6.875	101.804	101.799	101.750	7.25	102.145	102.035	101.992
7	102.394	102.383	102.334	7	102.115	102.107	102.058	7.375	102.572	102.399	102.302
7.125	101.681	101.623	101.561	7.125	101.448	101.389	101.328	7.5	102.981	102.806	102.682
7.25	102.180	102.122	102.060	7.25	101.848	101.789	101.727	7.625	103.392	103.216	103.091
7.375	102.659	102.601	102.539	7.375	102.232	102.174	102.112	7.75	102.590	102.454	102.467
								7.875	102.778	102.658	102.672

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

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



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	96.447	96.481	96.055	5	95.384	95.418	95.214	5.25	94.431	94.368	94.306
5.125	96.784	96.813	96.389	5.125	95.949	95.977	95.807	5.375	95.084	95.021	94.959
5.25	97.115	97.138	96.759	5.25	96.445	96.469	96.238	5.5	95.561	95.498	95.436
5.375	97.437	97.456	97.021	5.375	96.846	96.865	96.505	5.625	96.039	95.976	95.914
5.5	97.754	97.768	97.357	5.5	97.229	97.244	96.937	5.75	96.518	96.455	96.392
5.625	98.062	98.071	97.728	5.625	97.593	97.602	97.370	5.875	96.808	96.745	96.683
5.75	98.358	98.362	98.100	5.75	97.932	97.937	97.637	6	97.271	97.208	97.146
5.875	98.636	98.636	98.328	5.875	98.242	98.242	97.898	6.125	97.551	97.488	97.426
6	98.907	98.901	98.692	6	98.541	98.536	98.314	6.25	98.013	97.950	97.887
6.125	99.168	99.158	98.903	6.125	98.827	98.817	98.563	6.375	98.106	98.043	97.980
6.25	99.421	99.406	99.112	6.25	99.095	99.080	98.810	6.5	98.380	98.317	98.255
6.375	99.646	99.626	99.321	6.375	99.340	99.320	99.056	6.625	98.650	98.587	98.525
6.5	99.831	99.807	99.527	6.5	99.593	99.542	99.467	6.75	98.914	98.851	98.789
6.625	100.005	99.975	99.587	6.625	99.775	99.745	99.538	6.875	98.993	98.930	98.868
6.75	100.176	100.142	99.814	6.75	99.897	99.855	99.771	7	99.080	99.017	98.955
6.875	100.333	100.294	100.014	6.875	99.961	99.898	99.835	7.125	99.174	99.111	99.049
7	100.334	100.271	100.208	7	100.202	100.139	100.076				
7.125	100.527	100.464	100.401	7.125	100.449	100.386	100.323				

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	96.655	96.689	96.263	5	95.590	95.623	95.264	5.25	94.481	94.418	94.355
5.125	96.992	97.021	96.592	5.125	96.153	96.182	95.857	5.375	95.134	95.071	95.008
5.25	97.322	97.346	96.914	5.25	96.649	96.673	96.288	5.5	95.611	95.548	95.485
5.375	97.644	97.663	97.228	5.375	97.049	97.069	96.633	5.625	96.089	96.026	95.963
5.5	97.960	97.974	97.536	5.5	97.432	97.446	97.008	5.75	96.568	96.505	96.442
5.625	98.268	98.278	97.836	5.625	97.794	97.803	97.420	5.875	96.858	96.795	96.732
5.75	98.564	98.568	98.150	5.75	98.133	98.137	97.693	6	97.321	97.258	97.195
5.875	98.842	98.842	98.394	5.875	98.442	98.441	97.993	6.125	97.601	97.538	97.475
6	99.113	99.108	98.742	6	98.740	98.734	98.364	6.25	98.063	98.000	97.937
6.125	99.375	99.365	98.953	6.125	99.026	99.015	98.613	6.375	98.156	98.093	98.030
6.25	99.629	99.614	99.162	6.25	99.293	99.278	98.860	6.5	98.430	98.367	98.304
6.375	99.855	99.835	99.375	6.375	99.538	99.518	99.106	6.625	98.700	98.637	98.574
6.5	100.043	100.018	99.577	6.5	99.766	99.741	99.517	6.75	98.964	98.901	98.838
6.625	100.218	100.189	99.722	6.625	99.976	99.946	99.588	6.875	99.043	98.980	98.917
6.75	100.392	100.358	99.888	6.75	100.092	100.057	99.821	7	99.130	99.067	99.004
6.875	100.551	100.511	100.064	6.875	100.085	100.046	99.885	7.125	99.224	99.161	99.098

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	92.984	92.939	92.922	4.5	92.984	92.939	92.922	5	95.819	95.859	95.803
4.625	93.640	93.595	93.578	4.625	93.640	93.595	93.578	5.125	96.403	96.540	96.466
4.75	94.742	94.734	94.727	4.75	94.742	94.734	94.727	5.25	97.279	97.255	97.232
4.875	95.195	95.187	95.179	4.875	95.195	95.187	95.179	5.375	97.776	97.753	97.729
5	95.819	95.859	95.803	5	95.819	95.859	95.803	5.5	98.273	98.250	98.226
5.125	96.403	96.540	96.466	5.125	96.403	96.540	96.466	5.625	98.900	98.915	98.882
5.25	97.279	97.255	97.232	5.25	97.279	97.255	97.232	5.75	99.530	99.613	99.579
5.375	97.776	97.753	97.729	5.375	97.776	97.753	97.729	5.875	99.935	99.732	99.557
5.5	98.273	98.250	98.226	5.5	98.273	98.250	98.226	6	100.491	100.287	100.201
5.625	98.900	98.915	98.882	5.625	98.900	98.915	98.882	6.125	101.075	100.949	100.878
5.75	99.530	99.613	99.579	5.75	99.530	99.613	99.579	6.25	101.463	101.567	101.496
5.875	99.935	99.753	99.689	5.875	99.935	99.753	99.689	6.375	101.554	101.473	101.391
6	100.491	100.347	100.284	6	100.491	100.347	100.284	6.5	102.126	102.045	101.965
6.125	101.075	100.949	100.878	6.125	101.075	100.949	100.878	6.625	102.670	102.587	102.509
6.25	101.463	101.567	101.496	6.25	101.463	101.567	101.496	6.75	102.681	102.742	102.696
6.375	101.649	101.568	101.486	6.375	101.649	101.568	101.486	6.875	102.722	102.619	102.570
6.5	102.212	102.131	102.051	6.5	102.212	102.131	102.051	7	103.266	103.164	103.115
6.625	102.736	102.655	102.577	6.625	102.736	102.655	102.577	7.125	103.819	103.716	103.669
6.75	102.681	102.742	102.696	6.75	102.681	102.742	102.696	7.25	103.603	103.511	103.420
6.875	102.785	102.682	102.632	6.875	102.785	102.682	102.632	7.375	103.512	103.389	103.432
7	103.315	103.212	103.164	7	103.315	103.212	103.164	7.5	103.823	103.699	103.745
7.125	103.857	103.755	103.708	7.125	103.857	103.755	103.708	7.625	104.372	104.249	104.295
7.25	103.603	103.511	103.420	7.25	103.603	103.511	103.420	7.75	104.211	104.165	104.124
7.375	103.579	103.456	103.499	7.375	103.579	103.456	103.499				
7.5	103.895	103.830	103.817	7.5	103.895	103.772	103.817				
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	95.330	95.447	95.433	4.25	95.330	95.447	95.433	4.75	93.291	93.388	93.314
4.375	95.901	96.018	96.004	4.375	95.901	96.018	96.004	4.875	94.231	94.329	94.255
4.5	96.470	96.587	96.573	4.5	96.470	96.587	96.573	5	94.937	95.035	94.961
4.625	97.037	97.154	97.140	4.625	97.037	97.154	97.140	5.125	95.768	95.865	95.791
4.75	97.150	97.106	97.157	4.75	97.150	97.106	97.157	5.25	96.338	96.398	96.364
4.875	97.548	97.648	97.722	4.875	97.548	97.648	97.722	5.375	97.350	97.311	97.263
5	98.108	98.208	98.281	5	98.108	98.208	98.281	5.5	97.927	97.889	97.842
5.125	98.659	98.760	98.833	5.125	98.659	98.760	98.833	5.625	98.489	98.537	98.503
5.25	98.814	98.898	98.809	5.25	98.814	98.898	98.809	5.75	98.731	98.693	98.649
5.375	99.359	99.443	99.354	5.375	99.359	99.443	99.354	5.875	99.260	99.200	99.135
5.5	99.888	99.972	99.883	5.5	99.888	99.972	99.883	6	99.799	99.791	99.720
5.625	100.397	100.480	100.391	5.625	100.397	100.480	100.391	6.125	100.453	100.498	100.427
5.75	100.435	100.377	100.344	5.75	100.435	100.377	100.344	6.25	100.516	100.455	100.395
5.875	100.402	100.454	100.374	5.875	100.387	100.454	100.374	6.375	100.641	100.559	100.476
6	100.880	100.929	100.849	6	100.862	100.929	100.849	6.5	101.135	101.162	101.116
								6.625	101.849	101.826	101.780
								6.75	101.663	101.554	101.460
								6.875	101.361	101.260	101.212
								7	101.829	101.782	101.683
								7.125	102.299	102.288	102.189
								7.25	102.316	102.223	102.133
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	96.317	96.398	96.364	5	94.937	95.035	94.961	4.5	93.832	93.949	93.935
5.375	97.350	97.311	97.263	5.125	95.768	95.865	95.791	4.625	94.396	94.513	94.498
5.5	97.927	97.889	97.842	5.25	96.317	96.398	96.364	4.75	93.945	93.901	93.867
5.625	98.489	98.537	98.503	5.375	97.330	97.291	97.243	4.875	94.426	94.381	94.348
5.75	98.731	98.693	98.649	5.5	97.865	97.851	97.817	5	94.906	94.862	94.828
5.875	99.260	99.200	99.135	5.625	98.456	98.537	98.503	5.125	95.386	95.341	95.308
6	99.799	99.791	99.720	5.75	98.601	98.562	98.518	5.25	95.731	95.676	95.634
6.125	100.453	100.498	100.427	5.875	99.263	99.202	99.138	5.375	96.211	96.155	96.113
6.25	100.516	100.455	100.395	6	99.772	99.791	99.720	5.5	96.689	96.634	96.592
6.375	100.641	100.559	100.476	6.125	100.453	100.498	100.427	5.625	97.167	97.112	97.070
6.5	101.135	101.162	101.116	6.25	100.448	100.387	100.327	5.75	97.241	97.210	97.179
6.625	101.849	101.826	101.780	6.375	100.669	100.586	100.505	5.875	97.588	97.556	97.525
6.75	101.663	101.554	101.460	6.5	101.147	101.162	101.116	6	97.971	97.940	97.908
6.875	101.361	101.260	101.212	6.625	101.849	101.826	101.780	6.125	98.335	98.304	98.273

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	97.279	97.255	97.232	5.25	97.279	97.255	97.232	5.25	97.279	97.255	97.232
5.375	97.776	97.753	97.729	5.375	97.776	97.753	97.729	5.375	97.776	97.753	97.729
5.5	98.273	98.250	98.226	5.5	98.273	98.250	98.226	5.5	98.273	98.250	98.226
5.625	98.900	98.915	98.882	5.625	98.900	98.915	98.882	5.625	98.900	98.915	98.882
5.75	99.530	99.613	99.579	5.75	99.530	99.613	99.579	5.75	99.530	99.613	99.579
5.875	99.935	99.753	99.689	5.875	99.935	99.753	99.689	5.875	99.935	99.732	99.557
6	100.491	100.347	100.284	6	100.491	100.347	100.284	6	100.491	100.287	100.201
6.125	101.075	100.949	100.878	6.125	101.075	100.949	100.878	6.125	101.075	100.949	100.878
6.25	101.463	101.567	101.496	6.25	101.463	101.567	101.496	6.25	101.463	101.567	101.496
6.375	101.649	101.568	101.486	6.375	101.649	101.568	101.486	6.375	101.554	101.473	101.391
6.5	102.212	102.131	102.051	6.5	102.212	102.131	102.051	6.5	102.126	102.045	101.965
6.625	102.736	102.655	102.577	6.625	102.736	102.655	102.577	6.625	102.670	102.587	102.509
6.75	102.681	102.742	102.696	6.75	102.681	102.742	102.696	6.75	102.681	102.742	102.696
6.875	102.785	102.682	102.632	6.875	102.785	102.682	102.632	6.875	102.722	102.619	102.570
7	103.315	103.212	103.164	7	103.315	103.212	103.164	7	103.266	103.164	103.115
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	96.470	96.587	96.573	4.25	95.330	95.447	95.433	5.25	96.317	96.398	96.364
4.625	97.037	97.154	97.140	4.375	95.901	96.018	96.004	5.375	97.350	97.311	97.263
4.75	97.150	97.106	97.157	4.5	96.470	96.587	96.573	5.5	97.927	97.889	97.842
4.875	97.548	97.648	97.722	4.625	97.037	97.154	97.140	5.625	98.489	98.537	98.503
5	98.108	98.208	98.281	4.75	97.150	97.106	97.157	5.75	98.731	98.693	98.649
5.125	98.659	98.760	98.833	4.875	97.548	97.648	97.722	5.875	99.260	99.200	99.135
5.25	98.814	98.898	98.809	5	98.108	98.208	98.281	6	99.799	99.791	99.720
5.375	99.359	99.443	99.354	5.125	98.659	98.760	98.833	6.125	100.453	100.498	100.427
5.5	99.888	99.972	99.883	5.25	98.814	98.898	98.809	6.25	100.516	100.455	100.395
5.625	100.397	100.480	100.391	5.375	99.359	99.443	99.354	6.375	100.641	100.559	100.476
5.75	100.435	100.377	100.344	5.5	99.888	99.972	99.883	6.5	101.135	101.162	101.116
5.875	100.387	100.454	100.374	5.625	100.397	100.480	100.391	6.625	101.849	101.826	101.780
6	100.862	100.929	100.849	5.75	100.435	100.377	100.344	6.75	101.663	101.554	101.460
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	96.317	96.398	96.364	5.25	96.317	96.398	96.364	4.5	93.832	93.949	93.935
5.375	97.350	97.311	97.263	5.375	96.986	97.067	97.034	4.625	94.396	94.513	94.498
5.5	97.927	97.889	97.842	5.5	97.770	97.851	97.817	4.75	92.884	92.870	92.943
5.625	98.489	98.537	98.503	5.625	98.456	98.537	98.503	4.875	93.329	93.429	93.503
5.75	98.731	98.693	98.649	5.75	98.399	98.395	98.325	5	93.879	93.980	94.053
5.875	99.260	99.200	99.135	5.875	99.034	99.099	99.028	5.125	94.414	94.515	94.588
6	99.799	99.791	99.720	6	99.727	99.791	99.720	5.25	95.540	95.509	95.478
6.125	100.453	100.498	100.427	6.125	100.453	100.498	100.427	5.375	95.675	95.644	95.612
6.25	100.516	100.455	100.395	6.25	100.262	100.185	100.123	5.5	96.120	96.089	96.058
6.375	100.641	100.559	100.476	6.375	100.431	100.479	100.433	5.625	96.582	96.551	96.520
6.5	101.135	101.162	101.116	6.5	101.114	101.162	101.116	5.75	97.241	97.210	97.179
6.625	101.849	101.826	101.780	6.625	101.849	101.826	101.780	5.875	97.588	97.556	97.525
6.75	101.663	101.554	101.460	6.75	101.713	101.604	101.510	6	97.971	97.940	97.908
6.875	101.361	101.260	101.212	6.875	101.155	101.186	101.087	6.125	98.335	98.304	98.273

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	96.203	96.195	96.189	5.125	96.203	96.195	96.189	4.75	94.642	94.634	94.627
5.25	97.179	97.155	97.132	5.25	97.179	97.155	97.132	4.875	95.095	95.087	95.079
5.375	97.676	97.653	97.629	5.375	97.676	97.653	97.629	5	95.719	95.711	95.703
5.5	98.173	98.150	98.126	5.5	98.173	98.150	98.126	5.125	96.203	96.195	96.189
5.625	98.800	98.777	98.753	5.625	98.800	98.777	98.753	5.25	97.179	97.155	97.132
5.75	99.430	99.228	99.294	5.75	99.430	99.228	99.294	5.375	97.676	97.653	97.629
5.875	99.835	99.632	99.434	5.875	99.835	99.632	99.434	5.5	98.173	98.150	98.126
6	100.391	100.187	100.066	6	100.391	100.187	100.066	5.625	98.800	98.777	98.753
6.125	100.975	100.772	100.680	6.125	100.975	100.772	100.680	5.75	99.430	99.228	99.294
6.25	101.167	101.201	101.230	6.25	101.167	101.201	101.230	5.875	99.835	99.632	99.434
6.375	101.337	101.259	101.180	6.375	101.337	101.259	101.180	6	100.391	100.187	100.066
6.5	101.742	101.664	101.585	6.5	101.742	101.664	101.585	6.125	100.975	100.772	100.680
6.625	102.306	102.228	102.150	6.625	102.306	102.228	102.150	6.25	101.167	101.201	101.230
6.75	102.581	102.473	102.379	6.75	102.581	102.473	102.379	6.375	101.337	101.259	101.180
6.875	102.198	102.135	102.073	6.875	102.198	102.135	102.073	6.5	101.742	101.664	101.585
7	102.659	102.597	102.534	7	102.659	102.597	102.534	6.625	102.306	102.228	102.150
7.125	103.080	102.988	102.911	7.125	103.080	102.988	102.911	6.75	102.581	102.473	102.379
7.25	103.503	103.411	103.320	7.25	103.503	103.411	103.320	6.875	102.198	102.135	102.073
7.375	102.910	102.786	102.830	7.375	102.910	102.786	102.830	7	102.659	102.597	102.534
7.5	103.367	103.243	103.288	7.5	103.367	103.243	103.288	7.125	103.080	102.988	102.911
7.625	103.802	103.679	103.725	7.625	103.802	103.679	103.725	7.25	103.503	103.411	103.320
7.75	104.111	104.065	104.024	7.75	104.111	104.065	104.024	7.375	102.970	102.847	102.891
7.875	102.629	102.566	102.500					7.5	103.421	103.298	103.343
8	102.747	102.684	102.619					7.625	103.858	103.735	103.781
8.125	102.815	102.753	102.687					7.75	104.111	104.065	104.024
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.299	95.416	95.402	4.25	95.299	95.416	95.402	4.875	94.022	94.090	94.116
4.375	95.829	95.946	95.931	4.375	95.829	95.946	95.931	5	94.608	94.676	94.702
4.5	96.351	96.468	96.454	4.5	96.351	96.468	96.454	5.125	95.340	95.408	95.434
4.625	96.863	96.980	96.966	4.625	96.863	96.980	96.966	5.25	96.114	96.165	96.232
4.75	97.050	97.032	97.105	4.75	97.050	97.032	97.105	5.375	96.808	96.826	96.893
4.875	97.436	97.537	97.610	4.875	97.436	97.537	97.610	5.5	97.470	97.521	97.588
5	97.924	98.025	98.098	5	97.924	98.025	98.098	5.625	98.098	98.149	98.216
5.125	98.391	98.491	98.564	5.125	98.391	98.491	98.564	5.75	98.547	98.344	98.178
5.25	98.720	98.804	98.715	5.25	98.720	98.804	98.715	5.875	99.133	98.930	98.853
5.375	99.176	99.260	99.171	5.375	99.176	99.260	99.171	6	99.608	99.456	99.485
5.5	99.602	99.686	99.597	5.5	99.602	99.686	99.597	6.125	100.086	100.120	100.149
5.625	99.996	100.079	99.990	5.625	99.996	100.079	99.990	6.25	100.112	100.035	99.973
5.75	100.335	100.277	100.244	5.75	100.335	100.277	100.244	6.375	100.300	100.222	100.264
5.875	100.126	100.193	100.113	5.875	100.126	100.193	100.113	6.5	100.766	100.783	100.838
6	100.483	100.550	100.471	6	100.483	100.550	100.471	6.625	101.405	101.422	101.476
								6.75	101.563	101.454	101.360
								6.875	101.032	100.931	100.883
								7	101.376	101.275	101.271
								7.125	101.843	101.750	101.660
								7.25	102.216	102.123	102.033
								7.375	101.203	101.157	101.116
								7.5	101.726	101.680	101.639
								7.625	102.233	102.187	102.146
								7.75	102.573	102.528	102.487

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	100.766	100.783	100.838	6.125	100.086	100.120	100.149	4.5	93.716	93.833	93.819
6.625	101.405	101.422	101.476	6.25	100.162	100.085	100.023	4.625	94.202	94.319	94.304
6.75	101.563	101.454	101.360	6.375	100.193	100.210	100.264	4.75	92.784	92.831	92.904
6.875	101.032	100.931	100.883	6.5	100.766	100.783	100.838	4.875	93.204	93.305	93.378
7	101.376	101.275	101.271	6.625	101.405	101.422	101.476	5	93.649	93.749	93.823
7.125	101.843	101.750	101.660	6.75	101.613	101.504	101.410	5.125	94.058	94.159	94.232
7.25	102.216	102.123	102.033	6.875	100.802	100.803	100.804	5.25	95.440	95.409	95.378
7.375	101.203	101.157	101.116	7	101.352	101.270	101.271	5.375	95.575	95.544	95.512
7.5	101.726	101.680	101.639	7.125	101.893	101.800	101.710	5.5	96.020	95.989	95.958
7.625	102.233	102.187	102.146	7.25	102.266	102.173	102.083	5.625	96.482	96.451	96.420
7.75	102.573	102.528	102.487	7.375	101.253	101.207	101.166	5.75	97.141	97.110	97.079
				7.5	101.776	101.730	101.689	5.875	97.488	97.456	97.425
				7.625	102.283	102.237	102.196	6	97.871	97.840	97.808
								6.125	98.235	98.204	98.173

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	101.337	101.259	101.180	6.375	101.337	101.259	101.180	6	100.391	100.187	100.066
6.5	101.742	101.664	101.585	6.5	101.742	101.664	101.585	6.125	100.975	100.772	100.680
6.625	102.306	102.228	102.150	6.625	102.306	102.228	102.150	6.25	101.167	101.201	101.230
6.75	102.581	102.473	102.379	6.75	102.581	102.473	102.379	6.375	101.337	101.259	101.180
6.875	102.198	102.135	102.073	6.875	102.198	102.135	102.073	6.5	101.742	101.664	101.585
7	102.659	102.597	102.534	7	102.659	102.597	102.534	6.625	102.306	102.228	102.150
7.125	103.080	102.988	102.911	7.125	103.080	102.988	102.911	6.75	102.581	102.473	102.379
7.25	103.503	103.411	103.320	7.25	103.503	103.411	103.320	6.875	102.198	102.135	102.073
7.375	102.910	102.786	102.830	7.375	102.910	102.786	102.830	7	102.659	102.597	102.534
7.5	103.367	103.243	103.288	7.5	103.367	103.243	103.288	7.125	103.080	102.988	102.911
7.625	103.802	103.679	103.725	7.625	103.802	103.679	103.725	7.25	103.503	103.411	103.320
7.75	104.111	104.065	104.024	7.75	104.111	104.065	104.024	7.375	102.970	102.847	102.891
7.875	102.629	102.566	102.500					7.5	103.421	103.298	103.343
8	102.747	102.684	102.619					7.625	103.858	103.735	103.781
8.125	102.815	102.753	102.687					7.75	104.111	104.065	104.024

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	96.351	96.468	96.454	4.5	96.351	96.468	96.454	6.625	101.405	101.422	101.476
4.625	96.863	96.980	96.966	4.625	96.863	96.980	96.966	6.75	101.563	101.454	101.360
4.75	97.050	97.032	97.105	4.75	97.050	97.032	97.105	6.875	100.802	100.803	100.804
4.875	97.436	97.537	97.610	4.875	97.436	97.537	97.610	7	101.302	101.270	101.271
5	97.924	98.025	98.098	5	97.924	98.025	98.098	7.125	101.843	101.750	101.660
5.125	98.391	98.491	98.564	5.125	98.391	98.491	98.564	7.25	102.216	102.123	102.033
5.25	98.720	98.804	98.715	5.25	98.720	98.804	98.715	7.375	101.203	101.199	101.203
5.375	99.176	99.260	99.171	5.375	99.176	99.260	99.171	7.5	101.726	101.680	101.639
5.5	99.602	99.686	99.597	5.5	99.602	99.686	99.597	7.625	102.233	102.187	102.146
5.625	99.996	100.079	99.990	5.625	99.996	100.079	99.990	7.75	102.573	102.528	102.487
5.75	100.335	100.277	100.244	5.75	100.335	100.277	100.244	7.875	100.144	100.081	100.015
5.875	100.126	100.193	100.113	5.875	100.126	100.193	100.113	8	100.262	100.199	100.134
6	100.483	100.550	100.471	6	100.483	100.550	100.471	8.125	100.330	100.268	100.202
6.125	100.919	100.884	100.836	6.125	100.842	100.876	100.796				

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	100.766	100.783	100.838	6.125	100.086	100.120	100.149	4.5	93.716	93.833	93.819
6.625	101.405	101.422	101.476	6.25	100.162	100.085	100.023	4.625	94.202	94.319	94.304
6.75	101.563	101.454	101.360	6.375	100.193	100.210	100.264	4.75	92.784	92.831	92.904
6.875	100.802	100.803	100.804	6.5	100.766	100.783	100.838	4.875	93.204	93.305	93.378
7	101.302	101.270	101.271	6.625	101.405	101.422	101.476	5	93.649	93.749	93.823
7.125	101.843	101.750	101.660	6.75	101.613	101.504	101.410	5.125	94.058	94.159	94.232
7.25	102.216	102.123	102.033	6.875	100.802	100.803	100.804	5.25	95.440	95.409	95.378
7.375	101.203	101.157	101.116	7	101.352	101.270	101.271	5.375	95.575	95.544	95.512
7.5	101.726	101.680	101.639	7.125	101.893	101.800	101.710	5.5	96.020	95.989	95.958
7.625	102.233	102.187	102.146	7.25	102.266	102.173	102.083	5.625	96.482	96.451	96.420
7.75	102.573	102.528	102.487	7.375	101.253	101.207	101.166	5.75	97.141	97.110	97.079
				7.5	101.776	101.730	101.689	5.875	97.488	97.456	97.425
				7.625	102.283	102.237	102.196	6	97.871	97.840	97.808
								6.125	98.235	98.204	98.173

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	99.007	98.814	98.514	6.75	97.507	97.314	97.014
6.875	99.535	99.342	99.042	6.875	98.035	97.842	97.542
7	100.042	99.849	99.549	7	98.542	98.349	98.049
7.125	100.501	100.308	100.008	7.125	99.001	98.808	98.508
7.25	100.930	100.737	100.437	7.25	99.430	99.237	98.937
7.375	101.024	100.776	100.476	7.375	99.524	99.276	98.976
7.5	101.491	101.243	100.943	7.5	99.991	99.743	99.443
7.625	101.910	101.662	101.362	7.625	100.410	100.162	99.862
7.75	102.309	102.061	101.761	7.75	100.809	100.561	100.261
7.875	102.197	101.897	101.597	7.875	100.697	100.397	100.097
8	102.624	102.324	102.024	8	101.124	100.824	100.524
8.125	103.013	102.713	102.413	8.125	101.513	101.213	100.913
8.25	103.382	103.082	102.782	8.25	101.882	101.582	101.282
BFF_3.5%_DPA_HB_Repayable1				BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.007	96.814	96.514	6.75	95.507	95.314	95.014
6.875	97.535	97.342	97.042	6.875	96.035	95.842	95.542
7	98.042	97.849	97.549	7	96.542	96.349	96.049
7.125	98.501	98.308	98.008	7.125	97.001	96.808	96.508
7.25	98.930	98.737	98.437	7.25	97.430	97.237	96.937
7.375	99.024	98.776	98.476	7.375	97.524	97.276	96.976
7.5	99.491	99.243	98.943	7.5	97.991	97.743	97.443
7.625	99.910	99.662	99.362	7.625	98.410	98.162	97.862
7.75	100.309	100.061	99.761	7.75	98.809	98.561	98.261
7.875	100.197	99.897	99.597	7.875	98.697	98.397	98.097
8	100.624	100.324	100.024	8	99.124	98.824	98.524
8.125	101.013	100.713	100.413	8.125	99.513	99.213	98.913
8.25	101.382	101.082	100.782	8.25	99.882	99.582	99.282
BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.257	98.064	97.764	6.75	96.257	96.064	95.764
6.875	98.785	98.592	98.292	6.875	96.785	96.592	96.292
7	99.292	99.099	98.799	7	97.292	97.099	96.799
7.125	99.751	99.558	99.258	7.125	97.751	97.558	97.258
7.25	100.180	99.987	99.687	7.25	98.180	97.987	97.687
7.375	100.274	100.026	99.726	7.375	98.274	98.026	97.726
7.5	100.741	100.493	100.193	7.5	98.741	98.493	98.193
7.625	101.160	100.912	100.612	7.625	99.160	98.912	98.612
7.75	101.559	101.311	101.011	7.75	99.559	99.311	99.011
7.875	101.447	101.147	100.847	7.875	99.447	99.147	98.847
8	101.874	101.574	101.274	8	99.874	99.574	99.274
8.125	102.263	101.963	101.663	8.125	100.263	99.963	99.663
8.25	102.632	102.332	102.032	8.25	100.632	100.332	100.032

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.