



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	91.457	91.416	91.416	4.75	91.457	91.416	91.416	5.125	94.407	94.305	94.305
4.875	92.137	92.102	92.102	4.875	92.137	92.102	92.102	5.25	95.289	95.193	95.193
5	92.788	92.759	92.759	5	92.788	92.759	92.759	5.375	96.104	96.014	96.014
5.125	93.369	93.345	93.345	5.125	93.369	93.345	93.345	5.5	96.797	96.713	96.713
5.25	94.581	94.484	94.431	5.25	94.174	94.079	94.079	5.625	97.155	97.093	97.093
5.375	95.276	95.179	95.126	5.375	94.972	94.882	94.882	5.75	98.282	98.201	98.133
5.5	96.084	95.987	95.934	5.5	95.610	95.526	95.526	5.875	98.833	98.751	98.684
5.625	96.617	96.521	96.467	5.625	96.111	96.033	96.033	6	99.330	99.279	99.263
5.75	97.090	96.989	96.931	5.75	96.898	96.847	96.803	6.125	99.829	99.791	99.770
5.875	97.752	97.652	97.594	5.875	97.543	97.492	97.448	6.25	100.408	100.312	100.238
6	98.457	98.357	98.299	6	98.260	98.188	98.144	6.375	100.890	100.794	100.720
6.125	98.958	98.857	98.800	6.125	98.762	98.664	98.614	6.5	101.336	101.241	101.166
6.25	99.237	99.148	99.087	6.25	99.237	99.148	99.087	6.625	101.714	101.619	101.544
6.375	99.821	99.713	99.646	6.375	99.768	99.707	99.646	6.75	101.419	101.349	101.267
6.5	100.381	100.273	100.207	6.5	100.239	100.175	100.111	6.875	101.881	101.811	101.729
6.625	100.807	100.698	100.632	6.625	100.704	100.621	100.556	7	102.295	102.226	102.144
6.75	101.066	100.974	100.900	6.75	101.048	100.974	100.900	7.125	102.643	102.573	102.491
6.875	101.536	101.416	101.336	6.875	101.494	101.413	101.332	7.25	102.773	102.709	102.641
7	102.029	101.908	101.829	7	101.875	101.805	101.739	7.375	103.234	103.176	103.103
7.125	102.408	102.288	102.208	7.125	102.245	102.170	102.086	7.5	103.553	103.501	103.423
7.25	102.753	102.682	102.593	7.25	102.753	102.682	102.593	7.625	104.238	104.192	104.109
7.375	103.147	102.975	102.881	7.375	103.093	102.975	102.881	7.75	104.506	104.466	104.378
7.5	103.576	103.371	103.247	7.5	103.479	103.344	103.247	7.875	104.946	104.911	104.817
7.625	103.997	103.841	103.740	7.625	103.921	103.841	103.740	8	105.000	104.985	104.886
7.75	104.451	104.376	104.273	7.75	104.451	104.376	104.273				
7.875	104.725	104.645	104.539	7.875	104.725	104.645	104.539				
8	104.988	104.906	104.799	8	104.988	104.906	104.799				
8.125	105.246	105.165	105.059	8.125	105.246	105.165	105.059				
8.25	105.573	105.336	105.218	8.25	105.573	105.336	105.218				

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	96.016	96.016	95.853	4.625	96.256	96.256	96.092	5	92.184	92.076	92.076
4.75	96.506	96.448	96.391	4.75	96.614	96.555	96.499	5.125	93.003	92.902	92.902
4.875	96.884	96.822	96.790	4.875	97.200	97.200	96.999	5.25	94.368	94.169	94.005
5	97.424	97.357	97.271	5	97.589	97.589	97.418	5.375	95.062	94.863	94.698
5.125	98.005	97.944	97.854	5.125	98.079	98.062	97.918	5.5	95.868	95.669	95.504
5.25	98.379	98.313	98.219	5.25	98.436	98.365	98.271	5.625	96.545	96.346	96.181
5.375	98.824	98.753	98.680	5.375	98.925	98.895	98.776	5.75	97.035	96.857	96.716
5.5	99.335	99.259	99.183	5.5	99.411	99.326	99.249	5.875	97.698	97.521	97.380
5.625	99.836	99.756	99.676	5.625	99.890	99.800	99.720	6	98.382	98.220	98.196
5.75	100.173	100.088	100.004	5.75	100.213	100.178	100.035	6.125	98.914	98.737	98.671
5.875	100.488	100.400	100.312	5.875	100.571	100.560	100.398	6.25	99.259	99.170	99.129
6	100.895	100.806	100.718	6	100.897	100.882	100.724	6.375	99.834	99.744	99.703
6.125	100.803	100.705	100.666	6.125	101.044	101.024	100.871	6.5	100.356	100.232	100.189
6.25	101.105	101.003	100.959	6.25	101.069	100.957	100.914	6.625	100.817	100.655	100.610
6.375	101.456	101.368	101.320	6.375	101.336	101.255	101.172	6.75	101.074	100.989	100.936
6.5	101.762	101.655	101.607	6.5	101.650	101.533	101.486	6.875	101.506	101.414	101.354
6.625	101.935	101.819	101.773	6.625	101.668	101.545	101.496	7	101.841	101.744	101.679
6.75	102.242	102.091	102.080	6.75	101.923	101.793	101.754	7.125	102.150	102.055	101.992
6.875	102.632	102.481	102.470	6.875	102.216	102.065	102.054	7.25	102.643	102.425	102.262
7	102.752	102.659	102.610	7	102.465	102.407	102.271	7.375	102.718	102.631	102.556
7.125	102.158	102.089	102.024	7.125	101.925	101.855	101.790	7.5	103.016	102.965	102.888
7.25	102.656	102.586	102.522	7.25	102.321	102.251	102.187	7.625	103.213	103.090	102.998
7.375	103.134	103.064	103.000	7.375	102.702	102.632	102.567	7.75	103.283	103.238	103.155
								7.875	103.504	103.454	103.368

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	96.863	96.783	96.720	5	96.137	96.074	96.011	5.125	94.465	94.402	94.340
5.125	97.229	97.154	97.091	5.125	96.734	96.671	96.608	5.25	94.940	94.877	94.815
5.25	97.589	97.525	97.462	5.25	97.167	97.104	97.041	5.375	95.596	95.533	95.470
5.375	97.941	97.753	97.690	5.375	97.435	97.372	97.309	5.5	96.074	96.011	95.948
5.5	98.275	98.125	98.062	5.5	97.869	97.806	97.743	5.625	96.553	96.490	96.428
5.625	98.584	98.497	98.434	5.625	98.304	98.241	98.178	5.75	97.034	96.971	96.908
5.75	98.933	98.870	98.807	5.75	98.602	98.508	98.445	5.875	97.320	97.257	97.195
5.875	99.161	99.098	99.035	5.875	98.965	98.765	98.702	6	97.784	97.721	97.659
6	99.522	99.459	99.396	6	99.310	99.184	99.121	6.125	98.064	98.001	97.939
6.125	99.733	99.670	99.607	6.125	99.634	99.433	99.370	6.25	98.527	98.464	98.401
6.25	99.956	99.879	99.816	6.25	99.939	99.680	99.617	6.375	98.619	98.556	98.493
6.375	100.199	100.087	100.024	6.375	100.222	99.925	99.862	6.5	98.892	98.829	98.767
6.5	100.390	100.293	100.230	6.5	100.404	100.338	100.275	6.625	99.162	99.099	99.036
6.625	100.561	100.351	100.288	6.625	100.495	100.407	100.344	6.75	99.424	99.361	99.299
6.75	100.724	100.578	100.515	6.75	100.702	100.639	100.576	6.875	99.504	99.441	99.378
6.875	100.865	100.777	100.714	6.875	100.766	100.703	100.640	7	99.592	99.529	99.467
7	101.032	100.969	100.906	7	101.009	100.946	100.883	7.125	99.686	99.623	99.561
7.125	101.227	101.164	101.101	7.125	101.257	101.194	101.131				

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	97.074	96.833	96.770	5	96.231	96.124	96.061	5.125	94.515	94.452	94.389
5.125	97.440	97.204	97.141	5.125	96.784	96.721	96.658	5.25	94.990	94.927	94.864
5.25	97.799	97.575	97.512	5.25	97.217	97.154	97.091	5.375	95.646	95.583	95.520
5.375	98.151	97.803	97.740	5.375	97.619	97.422	97.359	5.5	96.124	96.061	95.998
5.5	98.484	98.175	98.112	5.5	98.026	97.856	97.793	5.625	96.603	96.540	96.477
5.625	98.793	98.547	98.484	5.625	98.423	98.291	98.228	5.75	97.084	97.021	96.958
5.75	99.090	98.920	98.857	5.75	98.805	98.558	98.495	5.875	97.370	97.307	97.244
5.875	99.369	99.148	99.085	5.875	99.166	98.815	98.752	6	97.834	97.771	97.708
6	99.638	99.509	99.446	6	99.511	99.234	99.171	6.125	98.114	98.051	97.988
6.125	99.901	99.720	99.657	6.125	99.834	99.483	99.420	6.25	98.577	98.514	98.451
6.25	100.166	99.929	99.866	6.25	100.139	99.730	99.667	6.375	98.669	98.606	98.543
6.375	100.411	100.137	100.074	6.375	100.422	99.975	99.912	6.5	98.942	98.879	98.816
6.5	100.603	100.343	100.280	6.5	100.605	100.388	100.325	6.625	99.212	99.149	99.086
6.625	100.776	100.401	100.338	6.625	100.696	100.457	100.394	6.75	99.474	99.411	99.348
6.75	100.942	100.628	100.565	6.75	100.781	100.689	100.626	6.875	99.554	99.491	99.428
6.875	101.084	100.827	100.764	6.875	100.844	100.753	100.690	7	99.642	99.579	99.516
7	101.082	101.019	100.956	7	101.059	100.996	100.933	7.125	99.736	99.673	99.610

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	93.168	93.121	93.106	4.5	93.168	93.121	93.106	5	95.668	95.603	95.559
4.625	93.824	93.777	93.763	4.625	93.824	93.777	93.763	5.125	96.372	96.296	96.236
4.75	94.534	94.480	94.419	4.75	94.534	94.480	94.419	5.25	97.315	97.248	97.181
4.875	95.011	94.947	94.903	4.875	95.011	94.947	94.903	5.375	97.839	97.773	97.706
5	95.668	95.603	95.559	5	95.668	95.603	95.559	5.5	98.397	98.330	98.263
5.125	96.372	96.296	96.236	5.125	96.372	96.296	96.236	5.625	98.980	98.901	98.836
5.25	97.315	97.248	97.181	5.25	97.315	97.248	97.181	5.75	99.798	99.730	99.684
5.375	97.839	97.773	97.706	5.375	97.839	97.773	97.706	5.875	100.260	100.042	99.825
5.5	98.397	98.330	98.276	5.5	98.397	98.330	98.263	6	100.805	100.587	100.370
5.625	98.980	98.901	98.838	5.625	98.980	98.901	98.836	6.125	101.313	101.095	101.012
5.75	99.798	99.730	99.684	5.75	99.798	99.730	99.684	6.25	101.848	101.778	101.699
5.875	100.260	100.042	99.825	5.875	100.260	100.042	99.825	6.375	101.647	101.554	101.462
6	100.805	100.587	100.370	6	100.805	100.587	100.370	6.5	102.167	102.059	101.991
6.125	101.313	101.095	101.012	6.125	101.313	101.095	101.012	6.625	102.706	102.577	102.530
6.25	101.848	101.778	101.699	6.25	101.848	101.778	101.699	6.75	103.146	103.003	102.966
6.375	101.690	101.561	101.514	6.375	101.690	101.561	101.514	6.875	103.007	102.903	102.846
6.5	102.250	102.121	102.074	6.5	102.250	102.121	102.074	7	103.548	103.443	103.387
6.625	102.768	102.639	102.592	6.625	102.768	102.639	102.592	7.125	104.009	103.904	103.848
6.75	103.146	103.003	102.966	6.75	103.146	103.003	102.966	7.25	103.761	103.647	103.559
6.875	103.068	102.963	102.907	6.875	103.068	102.963	102.907	7.375	103.657	103.625	103.560
7	103.594	103.489	103.433	7	103.594	103.489	103.433	7.5	104.055	104.023	103.958
7.125	104.039	103.934	103.878	7.125	104.039	103.934	103.878	7.625	104.606	104.574	104.510
7.25	103.761	103.647	103.573	7.25	103.761	103.647	103.559	7.75	104.491	104.442	104.383
7.375	103.855	103.796	103.744	7.375	103.714	103.682	103.618				
7.5	104.345	104.285	104.234	7.5	104.111	104.079	104.014				
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	95.593	95.530	95.477	4.25	95.593	95.530	95.477	4.75	93.379	93.303	93.222
4.375	96.164	96.101	96.048	4.375	96.164	96.101	96.048	4.875	94.110	94.034	93.953
4.5	96.733	96.670	96.618	4.5	96.733	96.670	96.618	5	94.836	94.760	94.679
4.625	97.299	97.236	97.184	4.625	97.299	97.236	97.184	5.125	95.657	95.581	95.500
4.75	97.523	97.438	97.348	4.75	97.523	97.438	97.348	5.25	96.493	96.426	96.382
4.875	98.087	98.002	97.912	4.875	98.087	98.002	97.912	5.375	97.398	97.271	97.240
5	98.646	98.561	98.471	5	98.646	98.561	98.471	5.5	97.972	97.846	97.815
5.125	99.197	99.112	99.022	5.125	99.197	99.112	99.022	5.625	98.551	98.453	98.399
5.25	99.334	99.226	99.188	5.25	99.334	99.226	99.146	5.75	99.043	98.832	98.749
5.375	99.878	99.771	99.690	5.375	99.878	99.771	99.690	5.875	99.745	99.527	99.347
5.5	100.407	100.299	100.219	5.5	100.407	100.299	100.219	6	100.210	99.992	99.883
5.625	100.914	100.806	100.726	5.625	100.914	100.806	100.726	6.125	100.733	100.673	100.585
5.75	100.841	100.734	100.686	5.75	100.841	100.734	100.686	6.25	100.869	100.733	100.694
5.875	100.981	100.862	100.749	5.875	100.757	100.627	100.587	6.375	100.965	100.836	100.789
6	101.460	101.341	101.228	6	101.227	101.097	101.057	6.5	101.557	101.424	101.380
								6.625	102.194	102.111	102.067
								6.75	102.164	102.050	101.962
								6.875	101.647	101.544	101.488
								7	102.111	102.008	101.952
								7.125	102.586	102.460	102.405
								7.25	102.473	102.359	102.271
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	96.331	96.233	96.179	5	94.836	94.760	94.679	4.5	94.014	94.031	93.854
5.375	97.398	97.271	97.240	5.125	95.657	95.581	95.500	4.625	94.576	94.594	94.416
5.5	97.972	97.846	97.815	5.25	96.331	96.233	96.179	4.75	94.347	94.276	94.219
5.625	98.551	98.453	98.399	5.375	97.380	97.254	97.223	4.875	94.827	94.756	94.700
5.75	99.043	98.825	98.651	5.5	97.912	97.786	97.755	5	95.308	95.237	95.180
5.875	99.745	99.527	99.347	5.625	98.551	98.453	98.399	5.125	95.788	95.717	95.660
6	100.210	99.992	99.883	5.75	98.867	98.731	98.692	5.25	96.241	96.193	96.168
6.125	100.733	100.673	100.585	5.875	99.526	99.390	99.351	5.375	96.721	96.673	96.648
6.25	100.869	100.733	100.694	6	100.050	99.940	99.857	5.5	97.201	97.152	97.128
6.375	100.965	100.836	100.789	6.125	100.733	100.673	100.585	5.625	97.679	97.630	97.606
6.5	101.557	101.424	101.380	6.25	100.803	100.667	100.628	5.75	97.626	97.568	97.509
6.625	102.194	102.111	102.067	6.375	100.994	100.865	100.818	5.875	97.961	97.900	97.841
6.75	102.164	102.050	101.962	6.5	101.557	101.424	101.380	6	98.440	98.321	98.208
6.875	101.647	101.544	101.488	6.625	102.194	102.111	102.067	6.125	98.919	98.799	98.686

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	97.315	97.248	97.181	5.25	97.315	97.248	97.181	5.25	97.315	97.248	97.181
5.375	97.839	97.773	97.706	5.375	97.839	97.773	97.706	5.375	97.839	97.773	97.706
5.5	98.397	98.330	98.263	5.5	98.397	98.330	98.263	5.5	98.397	98.330	98.263
5.625	98.980	98.901	98.836	5.625	98.980	98.901	98.836	5.625	98.980	98.901	98.836
5.75	99.798	99.730	99.684	5.75	99.798	99.730	99.684	5.75	99.798	99.730	99.684
5.875	100.260	100.042	99.825	5.875	100.260	100.042	99.825	5.875	100.260	100.042	99.825
6	100.805	100.587	100.370	6	100.805	100.587	100.370	6	100.805	100.587	100.370
6.125	101.313	101.095	101.012	6.125	101.313	101.095	101.012	6.125	101.313	101.095	101.012
6.25	101.848	101.778	101.699	6.25	101.848	101.778	101.699	6.25	101.848	101.778	101.699
6.375	101.690	101.561	101.514	6.375	101.690	101.561	101.514	6.375	101.647	101.554	101.462
6.5	102.250	102.121	102.074	6.5	102.250	102.121	102.074	6.5	102.167	102.059	101.991
6.625	102.768	102.639	102.592	6.625	102.768	102.639	102.592	6.625	102.706	102.577	102.530
6.75	103.146	103.003	102.966	6.75	103.146	103.003	102.966	6.75	103.146	103.003	102.966
6.875	103.068	102.963	102.907	6.875	103.068	102.963	102.907	6.875	103.007	102.903	102.846
7	103.594	103.489	103.433	7	103.594	103.489	103.433	7	103.548	103.443	103.387
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	96.733	96.670	96.618	4.25	95.593	95.530	95.477	5.25	96.331	96.233	96.179
4.625	97.299	97.236	97.184	4.375	96.164	96.101	96.048	5.375	97.398	97.271	97.240
4.75	97.523	97.438	97.348	4.5	96.733	96.670	96.618	5.5	97.972	97.846	97.815
4.875	98.087	98.002	97.912	4.625	97.299	97.236	97.184	5.625	98.551	98.453	98.399
5	98.646	98.561	98.471	4.75	97.523	97.438	97.348	5.75	99.043	98.825	98.651
5.125	99.197	99.112	99.022	4.875	98.087	98.002	97.912	5.875	99.745	99.527	99.347
5.25	99.334	99.226	99.146	5	98.646	98.561	98.471	6	100.210	99.992	99.883
5.375	99.878	99.771	99.690	5.125	99.197	99.112	99.022	6.125	100.733	100.673	100.585
5.5	100.407	100.299	100.219	5.25	99.334	99.226	99.146	6.25	100.869	100.733	100.694
5.625	100.914	100.806	100.726	5.375	99.878	99.771	99.690	6.375	100.965	100.836	100.789
5.75	100.841	100.734	100.686	5.5	100.407	100.299	100.219	6.5	101.557	101.424	101.380
5.875	100.757	100.627	100.587	5.625	100.914	100.806	100.726	6.625	102.194	102.111	102.067
6	101.227	101.097	101.057	5.75	100.841	100.734	100.686	6.75	102.164	102.050	101.962
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	96.331	96.233	96.179	5.25	96.331	96.233	96.179	4.5	94.014	94.031	93.854
5.375	97.398	97.271	97.240	5.375	97.081	96.983	96.929	4.625	94.576	94.594	94.416
5.5	97.972	97.846	97.815	5.5	97.795	97.696	97.642	4.75	93.229	93.223	92.938
5.625	98.551	98.453	98.399	5.625	98.551	98.453	98.399	4.875	93.787	93.782	93.492
5.75	99.043	98.825	98.651	5.75	98.650	98.540	98.452	5	94.335	94.329	94.040
5.875	99.745	99.527	99.347	5.875	99.355	99.245	99.157	5.125	94.866	94.861	94.571
6	100.210	99.992	99.883	6	100.050	99.940	99.852	5.25	96.006	95.922	95.838
6.125	100.733	100.673	100.585	6.125	100.733	100.673	100.585	5.375	96.132	96.048	95.964
6.25	100.869	100.733	100.694	6.25	100.554	100.457	100.384	5.5	96.569	96.485	96.401
6.375	100.965	100.836	100.789	6.375	100.879	100.737	100.693	5.625	97.020	96.936	96.853
6.5	101.557	101.424	101.380	6.5	101.557	101.424	101.380	5.75	97.626	97.568	97.509
6.625	102.194	102.111	102.067	6.625	102.194	102.111	102.067	5.875	97.958	97.900	97.841
6.75	102.164	102.050	101.962	6.75	102.214	102.100	102.012	6	98.326	98.267	98.208
6.875	101.647	101.544	101.488	6.875	101.468	101.313	101.275	6.125	98.667	98.609	98.550

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	96.224	96.160	96.116	5.125	96.224	96.160	96.116	4.75	94.380	94.333	94.319
5.25	97.215	97.148	97.081	5.25	97.215	97.148	97.081	4.875	94.911	94.847	94.803
5.375	97.739	97.673	97.606	5.375	97.739	97.673	97.606	5	95.568	95.503	95.459
5.5	98.297	98.230	98.163	5.5	98.297	98.230	98.163	5.125	96.224	96.160	96.116
5.625	98.868	98.801	98.734	5.625	98.868	98.801	98.734	5.25	97.215	97.148	97.081
5.75	99.638	99.420	99.350	5.75	99.638	99.420	99.350	5.375	97.739	97.673	97.606
5.875	100.160	99.942	99.725	5.875	100.160	99.942	99.725	5.5	98.297	98.230	98.163
6	100.705	100.487	100.270	6	100.705	100.487	100.270	5.625	98.868	98.801	98.734
6.125	101.213	100.995	100.778	6.125	101.213	100.995	100.778	5.75	99.638	99.420	99.350
6.25	101.546	101.295	101.316	6.25	101.546	101.295	101.316	5.875	100.160	99.942	99.725
6.375	101.547	101.454	101.362	6.375	101.547	101.454	101.362	6	100.705	100.487	100.270
6.5	102.052	101.959	101.867	6.5	102.052	101.959	101.867	6.125	101.213	100.995	100.778
6.625	102.483	102.391	102.299	6.625	102.483	102.391	102.299	6.25	101.546	101.295	101.316
6.75	102.802	102.688	102.600	6.75	102.802	102.688	102.600	6.375	101.547	101.454	101.362
6.875	102.566	102.483	102.399	6.875	102.566	102.483	102.399	6.5	102.052	101.959	101.867
7	103.040	102.957	102.873	7	103.040	102.957	102.873	6.625	102.483	102.391	102.299
7.125	103.487	103.403	103.319	7.125	103.487	103.403	103.319	6.75	102.802	102.688	102.600
7.25	103.661	103.547	103.459	7.25	103.661	103.547	103.459	6.875	102.566	102.483	102.399
7.375	103.305	103.225	103.144	7.375	103.305	103.225	103.144	7	103.040	102.957	102.873
7.5	103.582	103.543	103.479	7.5	103.582	103.543	103.479	7.125	103.487	103.403	103.319
7.625	104.019	103.987	103.923	7.625	104.019	103.987	103.923	7.25	103.661	103.547	103.459
7.75	104.391	104.342	104.283	7.75	104.391	104.342	104.283	7.375	103.305	103.225	103.144
7.875	103.329	103.312	103.180					7.5	103.641	103.609	103.544
8	103.447	103.431	103.299					7.625	104.081	104.049	103.985
8.125	103.516	103.499	103.367					7.75	104.391	104.342	104.283
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	95.580	95.497	95.445	4.25	95.580	95.497	95.445	4.875	93.980	93.765	93.783
4.375	96.109	96.026	95.973	4.375	96.109	96.026	95.973	5	94.697	94.481	94.500
4.5	96.629	96.546	96.494	4.5	96.629	96.546	96.494	5.125	95.459	95.243	95.262
4.625	97.138	97.055	97.003	4.625	97.138	97.055	97.003	5.25	96.309	96.071	96.117
4.75	97.488	97.383	97.293	4.75	97.488	97.383	97.293	5.375	96.970	96.805	96.778
4.875	97.990	97.885	97.795	4.875	97.990	97.885	97.795	5.5	97.625	97.387	97.433
5	98.474	98.369	98.279	5	98.474	98.369	98.279	5.625	98.374	98.136	98.182
5.125	98.936	98.831	98.741	5.125	98.936	98.831	98.741	5.75	98.943	98.725	98.508
5.25	99.255	99.128	99.047	5.25	99.255	99.128	99.047	5.875	99.645	99.427	99.210
5.375	99.708	99.581	99.500	5.375	99.708	99.581	99.500	6	100.110	99.892	99.675
5.5	100.131	100.003	99.923	5.5	100.131	100.003	99.923	6.125	100.508	100.290	100.240
5.625	100.520	100.392	100.312	5.625	100.520	100.392	100.312	6.25	100.708	100.490	100.272
5.75	100.741	100.634	100.586	5.75	100.741	100.634	100.586	6.375	100.753	100.637	100.545
5.875	100.510	100.371	100.320	5.875	100.510	100.360	100.320	6.5	101.330	101.182	101.103
6	100.861	100.823	100.693	6	100.861	100.711	100.671	6.625	101.929	101.686	101.742
								6.75	102.064	101.950	101.862
								6.875	101.316	101.233	101.149
								7	101.790	101.707	101.623
								7.125	102.237	102.153	102.069
								7.25	102.373	102.259	102.171
								7.375	101.395	101.346	101.287
								7.5	101.916	101.867	101.808
								7.625	102.421	102.372	102.313
								7.75	102.760	102.711	102.652
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.330	101.182	101.103	6.125	100.488	100.227	100.240	4.5	93.890	93.907	93.730
6.625	101.929	101.686	101.742	6.25	100.454	100.357	100.284	4.625	94.370	94.387	94.210
6.75	102.064	101.950	101.862	6.375	100.753	100.470	100.526	4.75	93.184	93.179	92.889
6.875	101.316	101.233	101.149	6.5	101.330	101.047	101.103	4.875	93.652	93.647	93.358
7	101.790	101.707	101.623	6.625	101.929	101.686	101.742	5	94.090	94.085	93.796
7.125	102.237	102.153	102.069	6.75	102.114	102.000	101.912	5.125	94.492	94.487	94.197
7.25	102.373	102.259	102.171	6.875	101.231	100.926	100.988	5.25	95.906	95.822	95.738
7.375	101.395	101.346	101.287	7	101.697	101.400	101.454	5.375	96.032	95.948	95.864
7.5	101.916	101.867	101.808	7.125	102.052	101.938	101.851	5.5	96.469	96.385	96.301
7.625	102.421	102.372	102.313	7.25	102.423	102.309	102.221	5.625	96.920	96.836	96.753
7.75	102.760	102.711	102.652	7.375	101.445	101.396	101.337	5.75	97.526	97.468	97.409
				7.5	101.966	101.917	101.858	5.875	97.858	97.800	97.741
				7.625	102.471	102.422	102.363	6	98.226	98.167	98.108
								6.125	98.567	98.509	98.450

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	101.547	101.454	101.362	6.375	101.547	101.454	101.362	6	100.705	100.487	100.270
6.5	102.052	101.959	101.867	6.5	102.052	101.959	101.867	6.125	101.213	100.995	100.778
6.625	102.483	102.391	102.299	6.625	102.483	102.391	102.299	6.25	101.546	101.295	101.316
6.75	102.802	102.688	102.600	6.75	102.802	102.688	102.600	6.375	101.547	101.454	101.362
6.875	102.566	102.483	102.399	6.875	102.566	102.483	102.399	6.5	102.052	101.959	101.867
7	103.040	102.957	102.873	7	103.040	102.957	102.873	6.625	102.483	102.391	102.299
7.125	103.487	103.403	103.319	7.125	103.487	103.403	103.319	6.75	102.802	102.688	102.600
7.25	103.661	103.547	103.459	7.25	103.661	103.547	103.459	6.875	102.566	102.483	102.399
7.375	103.305	103.225	103.144	7.375	103.305	103.225	103.144	7	103.040	102.957	102.873
7.5	103.582	103.543	103.479	7.5	103.582	103.543	103.479	7.125	103.487	103.403	103.319
7.625	104.019	103.987	103.923	7.625	104.019	103.987	103.923	7.25	103.661	103.547	103.459
7.75	104.391	104.342	104.283	7.75	104.391	104.342	104.283	7.375	103.305	103.225	103.144
7.875	103.329	103.312	103.180					7.5	103.641	103.609	103.544
8	103.447	103.431	103.299					7.625	104.081	104.049	103.985
8.125	103.516	103.499	103.367					7.75	104.391	104.342	104.283
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	96.629	96.546	96.494	4.5	96.629	96.546	96.494	6.625	101.929	101.686	101.742
4.625	97.138	97.055	97.003	4.625	97.138	97.055	97.003	6.75	102.064	101.950	101.862
4.75	97.488	97.383	97.293	4.75	97.488	97.383	97.293	6.875	101.316	101.233	101.149
4.875	97.990	97.885	97.795	4.875	97.990	97.885	97.795	7	101.790	101.707	101.623
5	98.474	98.369	98.279	5	98.474	98.369	98.279	7.125	102.237	102.153	102.069
5.125	98.936	98.831	98.741	5.125	98.936	98.831	98.741	7.25	102.373	102.259	102.171
5.25	99.255	99.128	99.047	5.25	99.255	99.128	99.047	7.375	101.683	101.664	101.612
5.375	99.708	99.581	99.500	5.375	99.708	99.581	99.500	7.5	101.916	101.867	101.808
5.5	100.131	100.003	99.923	5.5	100.131	100.003	99.923	7.625	102.421	102.372	102.313
5.625	100.520	100.392	100.312	5.625	100.520	100.392	100.312	7.75	102.760	102.711	102.652
5.75	100.741	100.634	100.586	5.75	100.741	100.634	100.586	7.875	100.844	100.827	100.695
5.875	100.510	100.371	100.320	5.875	100.510	100.360	100.320	8	100.962	100.946	100.814
6	100.861	100.823	100.693	6	100.861	100.711	100.671	8.125	101.031	101.014	100.882
6.125	101.299	101.262	101.170	6.125	101.299	101.219	101.170				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.330	101.182	101.103	6.125	100.488	100.227	100.240	4.5	93.890	93.907	93.730
6.625	101.929	101.686	101.742	6.25	100.454	100.357	100.284	4.625	94.370	94.387	94.210
6.75	102.064	101.950	101.862	6.375	100.753	100.470	100.526	4.75	93.184	93.179	92.889
6.875	101.316	101.233	101.149	6.5	101.330	101.047	101.103	4.875	93.652	93.647	93.358
7	101.790	101.707	101.623	6.625	101.929	101.686	101.742	5	94.090	94.085	93.796
7.125	102.237	102.153	102.069	6.75	102.114	102.000	101.912	5.125	94.492	94.487	94.197
7.25	102.373	102.259	102.171	6.875	101.231	100.926	100.988	5.25	95.906	95.822	95.738
7.375	101.395	101.346	101.287	7	101.697	101.400	101.454	5.375	96.032	95.948	95.864
7.5	101.916	101.867	101.808	7.125	102.052	101.938	101.851	5.5	96.469	96.385	96.301
7.625	102.421	102.372	102.313	7.25	102.423	102.309	102.221	5.625	96.920	96.836	96.753
7.75	102.760	102.711	102.652	7.375	101.445	101.396	101.337	5.75	97.526	97.468	97.409
				7.5	101.966	101.917	101.858	5.875	97.858	97.800	97.741
				7.625	102.471	102.422	102.363	6	98.226	98.167	98.108
								6.125	98.567	98.509	98.450

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	98.867	98.682	98.382	6.75	97.367	97.182	96.882
6.875	99.392	99.162	98.862	6.875	97.892	97.662	97.362
7	99.904	99.674	99.374	7	98.404	98.174	97.874
7.125	100.365	100.135	99.835	7.125	98.865	98.635	98.335
7.25	100.797	100.567	100.267	7.25	99.297	99.067	98.767
7.375	101.281	100.992	100.692	7.375	99.781	99.492	99.192
7.5	101.753	101.464	101.164	7.5	100.253	99.964	99.664
7.625	102.174	101.885	101.585	7.625	100.674	100.385	100.085
7.75	102.576	102.287	101.987	7.75	101.076	100.787	100.487
7.875	102.388	102.041	101.741	7.875	100.888	100.541	100.241
8	102.820	102.473	102.173	8	101.320	100.973	100.673
8.125	103.211	102.864	102.564	8.125	101.711	101.364	101.064
8.25	103.583	103.236	102.936	8.25	102.083	101.736	101.436

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.867	96.682	96.382	6.75	95.367	95.182	94.882
6.875	97.392	97.162	96.862	6.875	95.892	95.662	95.362
7	97.904	97.674	97.374	7	96.404	96.174	95.874
7.125	98.365	98.135	97.835	7.125	96.865	96.635	96.335
7.25	98.797	98.567	98.267	7.25	97.297	97.067	96.767
7.375	99.281	98.992	98.692	7.375	97.781	97.492	97.192
7.5	99.753	99.464	99.164	7.5	98.253	97.964	97.664
7.625	100.174	99.885	99.585	7.625	98.674	98.385	98.085
7.75	100.576	100.287	99.987	7.75	99.076	98.787	98.487
7.875	100.388	100.041	99.741	7.875	98.888	98.541	98.241
8	100.820	100.473	100.173	8	99.320	98.973	98.673
8.125	101.211	100.864	100.564	8.125	99.711	99.364	99.064
8.25	101.583	101.236	100.936	8.25	100.083	99.736	99.436

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.117	97.932	97.632	6.75	96.117	95.932	95.632
6.875	98.642	98.412	98.112	6.875	96.642	96.412	96.112
7	99.154	98.924	98.624	7	97.154	96.924	96.624
7.125	99.615	99.385	99.085	7.125	97.615	97.385	97.085
7.25	100.047	99.817	99.517	7.25	98.047	97.817	97.517
7.375	100.531	100.242	99.942	7.375	98.531	98.242	97.942
7.5	101.003	100.714	100.414	7.5	99.003	98.714	98.414
7.625	101.424	101.135	100.835	7.625	99.424	99.135	98.835
7.75	101.826	101.537	101.237	7.75	99.826	99.537	99.237
7.875	101.638	101.291	100.991	7.875	99.638	99.291	98.991
8	102.070	101.723	101.423	8	100.070	99.723	99.423
8.125	102.461	102.114	101.814	8.125	100.461	100.114	99.814
8.25	102.833	102.486	102.186	8.25	100.833	100.486	100.186

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.