



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	92.997	92.833	92.833	4.75	92.997	92.833	92.833	5.125	95.733	95.584	95.584
4.875	93.649	93.490	93.490	4.875	93.649	93.490	93.490	5.25	96.449	96.258	96.258
5	94.304	94.149	94.149	5	94.304	94.149	94.149	5.375	97.265	97.078	97.078
5.125	94.926	94.776	94.776	5.125	94.926	94.776	94.776	5.5	98.139	97.934	97.904
5.25	95.991	95.879	95.807	5.25	95.581	95.436	95.389	5.625	98.730	98.575	98.542
5.375	96.710	96.598	96.526	5.375	96.340	96.153	96.153	5.75	99.666	99.627	99.562
5.5	97.519	97.407	97.335	5.5	97.182	97.007	96.988	5.875	100.185	100.148	100.083
5.625	98.035	97.923	97.851	5.625	97.792	97.606	97.575	6	100.646	100.607	100.544
5.75	98.408	98.284	98.255	5.75	98.408	98.284	98.255	6.125	100.965	100.928	100.866
5.875	98.959	98.845	98.808	5.875	98.959	98.831	98.800	6.25	101.461	101.396	101.327
6	99.580	99.503	99.465	6	99.489	99.358	99.326	6.375	101.905	101.841	101.771
6.125	100.041	99.963	99.926	6.125	99.981	99.830	99.787	6.5	102.307	102.243	102.174
6.25	100.125	100.018	99.975	6.25	100.125	100.018	99.975	6.625	102.639	102.576	102.507
6.375	100.655	100.561	100.514	6.375	100.655	100.561	100.514	6.75	102.237	102.193	102.119
6.5	101.120	101.028	100.977	6.5	101.108	101.023	100.976	6.875	102.637	102.594	102.518
6.625	101.569	101.441	101.390	6.625	101.569	101.437	101.382	7	102.985	102.943	102.869
6.75	101.784	101.615	101.559	6.75	101.784	101.615	101.559	7.125	103.295	103.255	103.179
6.875	102.176	102.009	101.947	6.875	102.176	101.998	101.938	7.25	103.240	103.202	103.119
7	102.545	102.431	102.368	7	102.545	102.363	102.300	7.375	103.639	103.601	103.519
7.125	102.914	102.811	102.748	7.125	102.900	102.722	102.659	7.5	103.931	103.894	103.812
7.25	103.181	103.080	103.012	7.25	103.181	103.080	103.012	7.625	104.357	104.213	104.131
7.375	103.522	103.414	103.342	7.375	103.522	103.414	103.342	7.75	104.803	104.725	104.638
7.5	103.863	103.727	103.630	7.5	103.798	103.695	103.616	7.875	105.149	105.072	104.984
7.625	104.267	104.120	104.014	7.625	104.150	104.086	104.008	8	105.000	104.946	104.853
7.75	104.632	104.566	104.486	7.75	104.632	104.566	104.486				
7.875	104.895	104.827	104.745	7.875	104.895	104.827	104.745				
8	105.112	105.042	104.958	8	105.112	105.042	104.958				
8.125	105.289	105.223	105.140	8.125	105.289	105.223	105.140				
8.25	105.706	105.647	105.555	8.25	105.706	105.647	105.555				

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	96.958	96.956	96.950	4.625	97.397	97.396	97.390	5	93.431	93.230	93.230
4.75	97.480	97.426	97.398	4.75	97.767	97.760	97.751	5.125	94.261	94.159	94.110
4.875	97.930	97.876	97.848	4.875	98.239	98.158	98.084	5.25	95.884	95.716	95.588
5	98.377	98.301	98.264	5	98.622	98.583	98.568	5.375	96.599	96.430	96.302
5.125	98.764	98.680	98.662	5.125	99.105	99.060	99.042	5.5	97.401	97.232	97.102
5.25	99.230	99.130	99.093	5.25	99.438	99.388	99.366	5.625	97.913	97.743	97.612
5.375	99.668	99.581	99.548	5.375	99.741	99.685	99.661	5.75	98.472	98.349	98.340
5.5	100.036	99.938	99.901	5.5	100.056	100.000	99.975	5.875	99.031	98.904	98.893
5.625	100.204	100.074	100.026	5.625	100.179	100.079	100.012	6	99.562	99.433	99.421
5.75	100.617	100.488	100.440	5.75	100.426	100.326	100.212	6.125	100.057	99.905	99.883
5.875	101.018	100.930	100.882	5.875	100.822	100.717	100.587	6.25	100.188	100.081	100.058
6	101.340	101.213	101.165	6	101.131	101.020	100.896	6.375	100.740	100.625	100.599
6.125	101.312	101.170	101.112	6.125	101.171	101.056	100.936	6.5	101.203	101.088	101.061
6.25	101.633	101.554	101.496	6.25	101.344	101.213	101.147	6.625	101.592	101.460	101.424
6.375	102.036	101.930	101.871	6.375	101.597	101.507	101.449	6.75	101.765	101.596	101.559
6.5	102.289	102.187	102.129	6.5	101.903	101.814	101.756	6.875	102.148	101.970	101.929
6.625	102.248	102.170	102.103	6.625	102.015	101.936	101.870	7	102.472	102.300	102.246
6.75	102.582	102.504	102.438	6.75	102.312	102.234	102.168	7.125	102.857	102.686	102.554
6.875	102.935	102.859	102.792	6.875	102.607	102.530	102.464	7.25	102.915	102.742	102.619
7	103.102	103.036	102.987	7	102.747	102.595	102.546	7.375	103.340	103.165	103.029
7.125	102.608	102.537	102.473	7.125	102.370	102.299	102.234	7.5	103.754	103.575	103.436
7.25	103.100	103.029	102.964	7.25	102.758	102.687	102.623	7.625	103.615	103.512	103.453
7.375	103.573	103.502	103.437	7.375	103.132	103.061	102.996	7.75	103.343	103.278	103.217
								7.875	103.536	103.468	103.405

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	97.731	97.567	97.547	5	97.075	96.910	96.891	5	94.880	94.817	94.755
5.125	98.109	98.046	97.983	5.125	97.578	97.408	97.385	5.125	95.539	95.476	95.414
5.25	98.628	98.565	98.502	5.25	98.033	97.946	97.883	5.25	96.202	96.139	96.076
5.375	98.856	98.793	98.730	5.375	98.415	98.235	98.205	5.375	96.501	96.438	96.375
5.5	99.230	99.167	99.104	5.5	98.789	98.651	98.588	5.5	96.982	96.919	96.857
5.625	99.605	99.542	99.479	5.625	99.151	99.079	99.016	5.625	97.446	97.383	97.320
5.75	99.846	99.750	99.687	5.75	99.506	99.327	99.271	5.75	97.725	97.662	97.599
5.875	100.021	99.958	99.895	5.875	99.848	99.647	99.605	5.875	98.006	97.943	97.880
6	100.379	100.316	100.253	6	100.174	99.996	99.933	6	98.470	98.407	98.345
6.125	100.586	100.523	100.460	6.125	100.476	100.265	100.217	6.125	98.746	98.683	98.621
6.25	100.827	100.728	100.665	6.25	100.769	100.552	100.501	6.25	99.022	98.959	98.896
6.375	101.018	100.933	100.870	6.375	101.048	100.826	100.772	6.375	99.297	99.234	99.172
6.5	101.349	101.286	101.223	6.5	101.240	101.141	101.078	6.5	99.755	99.692	99.630
6.625	101.400	101.337	101.274	6.625	101.343	101.207	101.144	6.625	99.837	99.774	99.711
6.75	101.627	101.564	101.501	6.75	101.496	101.433	101.370	6.75	100.094	100.031	99.968
6.875	101.678	101.615	101.552	6.875	101.555	101.492	101.429	6.875	100.168	100.105	100.043
7	101.716	101.653	101.590	7	101.626	101.563	101.500	7	100.255	100.192	100.129
7.125	101.760	101.697	101.634	7.125	101.704	101.641	101.578	7.125	100.348	100.285	100.222
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	97.940	97.775	97.755	5	97.279	97.115	97.095	5	94.930	94.867	94.804
5.125	98.307	98.137	98.114	5.125	97.781	97.611	97.589	5.125	95.589	95.526	95.463
5.25	98.678	98.615	98.552	5.25	98.235	98.060	98.034	5.25	96.252	96.189	96.126
5.375	99.022	98.843	98.813	5.375	98.616	98.436	98.407	5.375	96.551	96.488	96.425
5.5	99.382	99.217	99.164	5.5	98.989	98.804	98.771	5.5	97.032	96.969	96.906
5.625	99.751	99.592	99.529	5.625	99.351	99.160	99.125	5.625	97.496	97.433	97.370
5.75	100.053	99.857	99.819	5.75	99.704	99.508	99.470	5.75	97.775	97.712	97.649
5.875	100.214	100.013	99.971	5.875	100.046	99.845	99.803	5.875	98.056	97.993	97.930
6	100.434	100.366	100.303	6	100.371	100.165	100.120	6	98.520	98.457	98.394
6.125	100.726	100.573	100.510	6.125	100.673	100.462	100.414	6.125	98.796	98.733	98.670
6.25	101.037	100.821	100.770	6.25	100.966	100.750	100.698	6.25	99.072	99.009	98.946
6.375	101.231	101.009	100.955	6.375	101.246	101.024	100.970	6.375	99.347	99.284	99.221
6.5	101.399	101.336	101.273	6.5	101.440	101.213	101.156	6.5	99.805	99.742	99.679
6.625	101.528	101.387	101.324	6.625	101.545	101.305	101.248	6.625	99.887	99.824	99.761
6.75	101.677	101.614	101.551	6.75	101.565	101.483	101.420	6.75	100.144	100.081	100.018
6.875	101.812	101.665	101.602	6.875	101.605	101.542	101.479	6.875	100.218	100.155	100.092
7	101.766	101.703	101.640	7	101.676	101.613	101.550	7	100.305	100.242	100.179
7.125	101.810	101.747	101.684	7.125	101.754	101.691	101.628	7.125	100.398	100.335	100.272

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	97.082	96.896	96.866
5.625	97.692	97.506	97.475
5.75	98.268	98.128	98.092
5.875	98.840	98.694	98.655
6	99.399	99.248	99.205
6.125	99.881	99.730	99.687
6.25	99.995	99.874	99.825
6.375	100.553	100.427	100.375
6.5	101.038	100.906	100.851
6.625	101.469	101.337	101.282
6.75	101.662	101.482	101.420
6.875	102.052	101.867	101.802
7	102.420	102.230	102.162
7.125	102.793	102.602	102.535
7.25	103.054	102.940	102.867
7.375	103.358	103.240	103.163

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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	-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

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

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	98.418	98.373	98.342	5.25	98.418	98.373	98.342	5.25	98.418	98.373	98.342
5.375	98.840	98.818	98.796	5.375	98.840	98.818	98.796	5.375	98.840	98.818	98.796
5.5	99.481	99.459	99.437	5.5	99.481	99.459	99.437	5.5	99.481	99.459	99.437
5.625	100.091	100.039	100.017	5.625	100.091	100.039	100.017	5.625	100.091	100.039	100.017
5.75	100.935	100.835	100.704	5.75	100.935	100.835	100.704	5.75	100.935	100.835	100.704
5.875	100.764	100.574	100.383	5.875	100.764	100.574	100.383	5.875	100.764	100.574	100.383
6	101.337	101.146	100.971	6	101.337	101.146	100.971	6	101.337	101.146	100.971
6.125	101.860	101.699	101.548	6.125	101.860	101.699	101.548	6.125	101.860	101.699	101.548
6.25	102.342	102.222	102.072	6.25	102.342	102.222	102.072	6.25	102.342	102.222	102.072
6.375	102.354	102.247	102.201	6.375	102.354	102.247	102.201	6.375	102.298	102.190	102.145
6.5	102.888	102.782	102.736	6.5	102.888	102.782	102.736	6.5	102.857	102.751	102.705
6.625	103.378	103.272	103.227	6.625	103.378	103.272	103.227	6.625	103.385	103.280	103.234
6.75	103.666	103.592	103.529	6.75	103.666	103.592	103.529	6.75	103.666	103.592	103.529
6.875	103.289	103.171	103.117	6.875	103.289	103.171	103.117	6.875	103.279	103.161	103.107
7	103.762	103.645	103.591	7	103.762	103.645	103.591	7	103.804	103.686	103.633
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	97.605	97.511	97.561	4.25	96.464	96.370	96.420	5.25	97.446	97.346	97.208
4.625	98.169	98.075	98.125	4.375	97.036	96.943	96.992	5.375	98.552	98.468	98.440
4.75	98.348	98.302	98.286	4.5	97.605	97.511	97.561	5.5	99.109	99.026	98.999
4.875	98.774	98.662	98.675	4.625	98.169	98.075	98.125	5.625	99.662	99.564	99.536
5	99.325	99.212	99.225	4.75	98.348	98.302	98.286	5.75	99.911	99.829	99.802
5.125	99.862	99.749	99.762	4.875	98.774	98.662	98.675	5.875	100.194	100.067	100.030
5.25	100.094	100.044	100.011	5	99.325	99.212	99.225	6	100.706	100.579	100.543
5.375	100.225	100.092	100.007	5.125	99.862	99.749	99.762	6.125	101.400	101.280	101.121
5.5	100.728	100.596	100.510	5.25	100.094	100.044	100.011	6.25	101.454	101.329	101.293
5.625	101.203	101.070	100.985	5.375	100.225	100.092	100.007	6.375	101.457	101.367	101.323
5.75	101.468	101.401	101.352	5.5	100.728	100.596	100.510	6.5	102.078	101.939	101.830
5.875	101.272	101.120	101.030	5.625	101.203	101.070	100.985	6.625	102.766	102.647	102.499
6	101.719	101.567	101.477	5.75	101.468	101.401	101.352	6.75	102.591	102.517	102.454
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	97.446	97.346	97.208	5.25	97.446	97.346	97.208	4.5	94.861	94.868	94.792
5.375	98.552	98.468	98.440	5.375	98.196	98.096	97.958	4.625	95.417	95.423	95.347
5.5	99.109	99.026	98.999	5.5	98.908	98.808	98.670	4.75	93.977	93.963	93.949
5.625	99.662	99.564	99.536	5.625	99.662	99.562	99.424	4.875	94.442	94.429	94.260
5.75	99.911	99.829	99.802	5.75	99.776	99.716	99.669	5	94.968	94.955	94.768
5.875	100.194	100.067	100.030	5.875	99.989	99.869	99.710	5.125	95.465	95.453	95.266
6	100.706	100.579	100.543	6	100.677	100.558	100.399	5.25	96.513	96.484	96.455
6.125	101.400	101.280	101.121	6.125	101.400	101.280	101.121	5.375	96.628	96.599	96.570
6.25	101.454	101.329	101.293	6.25	101.240	101.166	101.103	5.5	97.042	97.013	96.983
6.375	101.457	101.367	101.323	6.375	101.409	101.270	101.121	5.625	97.457	97.428	97.399
6.5	102.078	101.939	101.830	6.5	102.078	101.939	101.790	5.75	98.216	98.121	98.026
6.625	102.766	102.647	102.499	6.625	102.766	102.647	102.499	5.875	98.506	98.411	98.316
6.75	102.591	102.517	102.454	6.75	102.641	102.567	102.504	6	98.854	98.759	98.664
6.875	102.075	101.957	101.904	6.875	101.718	101.559	101.552	6.125	99.178	99.082	98.987

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	

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	102.004	101.960	101.916	6.375	102.004	101.960	101.916	6	101.237	101.046	100.871
6.5	102.471	102.427	102.383	6.5	102.471	102.427	102.383	6.125	101.760	101.569	101.425
6.625	102.870	102.797	102.739	6.625	102.870	102.797	102.739	6.25	102.046	101.972	101.909
6.75	103.369	103.295	103.232	6.75	103.369	103.295	103.232	6.375	102.004	101.960	101.916
6.875	102.904	102.875	102.858	6.875	102.881	102.851	102.822	6.5	102.471	102.427	102.383
7	103.226	103.196	103.179	7	103.204	103.175	103.146	6.625	102.870	102.797	102.739
7.125	103.627	103.598	103.568	7.125	103.627	103.598	103.568	6.75	103.369	103.295	103.232
7.25	103.965	103.905	103.873	7.25	103.965	103.905	103.873	6.875	102.881	102.851	102.822
7.375	103.964	103.862	103.757	7.375	103.727	103.657	103.586	7	103.204	103.175	103.146
7.5	104.120	104.017	103.912	7.5	104.005	103.935	103.864	7.125	103.627	103.598	103.568
7.625	104.381	104.311	104.241	7.625	104.381	104.311	104.241	7.25	103.965	103.905	103.873
7.75	104.439	104.336	104.285	7.75	104.439	104.336	104.285	7.375	103.727	103.657	103.586
7.875	103.845	103.735	103.720					7.5	104.005	103.935	103.864
8	103.961	103.851	103.836					7.625	104.381	104.311	104.241
8.125	104.027	103.917	103.902					7.75	104.439	104.336	104.285
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	97.449	97.394	97.404	4.5	97.449	97.355	97.404	6.625	102.356	102.077	102.028
4.625	97.939	97.865	97.895	4.625	97.939	97.846	97.895	6.75	102.491	102.417	102.354
4.75	98.265	98.234	98.186	4.75	98.248	98.202	98.186	6.875	101.631	101.601	101.572
4.875	98.736	98.705	98.657	4.875	98.619	98.506	98.519	7	101.954	101.925	101.896
5	99.209	99.178	99.130	5	99.076	98.963	98.977	7.125	102.377	102.348	102.318
5.125	99.683	99.652	99.604	5.125	99.505	99.392	99.406	7.25	102.432	102.373	102.341
5.25	99.994	99.944	99.911	5.25	99.994	99.944	99.911	7.375	102.302	102.199	102.094
5.375	100.179	100.156	100.067	5.375	99.987	99.854	99.769	7.5	102.457	102.355	102.250
5.5	100.650	100.626	100.537	5.5	100.372	100.239	100.169	7.625	102.524	102.422	102.330
5.625	101.108	101.085	100.996	5.625	100.830	100.763	100.714	7.75	102.808	102.704	102.654
5.75	101.368	101.301	101.252	5.75	101.368	101.301	101.252	7.875	101.370	101.260	101.245
5.875	101.278	101.182	101.109	5.875	100.975	100.823	100.733	8	101.486	101.376	101.361
6	101.721	101.625	101.552	6	101.337	101.231	101.166	8.125	101.552	101.442	101.427
6.125	102.162	102.065	101.993	6.125	101.829	101.723	101.658				
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	101.818	101.774	101.730	6.125	101.050	100.791	100.732	4.5	94.679	94.685	94.610
6.625	102.356	102.077	102.028	6.25	101.140	101.066	101.003	4.625	95.124	95.131	95.055
6.75	102.491	102.417	102.354	6.375	101.266	100.987	100.939	4.75	93.877	93.863	93.849
6.875	101.631	101.601	101.572	6.5	101.790	101.511	101.462	4.875	94.245	94.232	94.160
7	101.954	101.925	101.896	6.625	102.356	102.077	102.028	5	94.638	94.625	94.599
7.125	102.377	102.348	102.318	6.75	102.541	102.467	102.404	5.125	95.016	94.975	94.934
7.25	102.432	102.373	102.341	6.875	101.416	101.117	101.210	5.25	96.413	96.384	96.355
7.375	101.488	101.385	101.335	7	101.827	101.548	101.621	5.375	96.528	96.499	96.470
7.5	101.994	101.891	101.841	7.125	102.161	102.069	102.037	5.5	96.942	96.913	96.883
7.625	102.483	102.380	102.330	7.25	102.482	102.423	102.391	5.625	97.357	97.328	97.299
7.75	102.808	102.704	102.654	7.375	101.538	101.435	101.385	5.75	98.116	98.021	97.926
				7.5	102.044	101.941	101.891	5.875	98.406	98.311	98.216
				7.625	102.533	102.430	102.380	6	98.754	98.659	98.564
								6.125	99.078	98.982	98.887

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	100.106	99.903	99.603	6.75	98.606	98.403	98.103
6.875	100.617	100.414	100.114	6.875	99.117	98.914	98.614
7	101.109	100.906	100.606	7	99.609	99.406	99.106
7.125	101.550	101.347	101.047	7.125	100.050	99.847	99.547
7.25	101.962	101.759	101.459	7.25	100.462	100.259	99.959
7.375	101.662	101.399	101.099	7.375	100.162	99.899	99.599
7.5	102.114	101.851	101.551	7.5	100.614	100.351	100.051
7.625	102.515	102.252	101.952	7.625	101.015	100.752	100.452
7.75	102.907	102.644	102.344	7.75	101.407	101.144	100.844
7.875	102.301	101.977	101.677	7.875	100.801	100.477	100.177
8	102.723	102.399	102.099	8	101.223	100.899	100.599
8.125	103.094	102.770	102.470	8.125	101.594	101.270	100.970
8.25	103.446	103.122	102.822	8.25	101.946	101.622	101.322

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.106	97.903	97.603	6.75	96.606	96.403	96.103
6.875	98.617	98.414	98.114	6.875	97.117	96.914	96.614
7	99.109	98.906	98.606	7	97.609	97.406	97.106
7.125	99.550	99.347	99.047	7.125	98.050	97.847	97.547
7.25	99.962	99.759	99.459	7.25	98.462	98.259	97.959
7.375	99.662	99.399	99.099	7.375	98.162	97.899	97.599
7.5	100.114	99.851	99.551	7.5	98.614	98.351	98.051
7.625	100.515	100.252	99.952	7.625	99.015	98.752	98.452
7.75	100.907	100.644	100.344	7.75	99.407	99.144	98.844
7.875	100.301	99.977	99.677	7.875	98.801	98.477	98.177
8	100.723	100.399	100.099	8	99.223	98.899	98.599
8.125	101.094	100.770	100.470	8.125	99.594	99.270	98.970
8.25	101.446	101.122	100.822	8.25	99.946	99.622	99.322

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.356	99.153	98.853	6.75	97.356	97.153	96.853
6.875	99.867	99.664	99.364	6.875	97.867	97.664	97.364
7	100.359	100.156	99.856	7	98.359	98.156	97.856
7.125	100.800	100.597	100.297	7.125	98.800	98.597	98.297
7.25	101.212	101.009	100.709	7.25	99.212	99.009	98.709
7.375	100.912	100.649	100.349	7.375	98.912	98.649	98.349
7.5	101.364	101.101	100.801	7.5	99.364	99.101	98.801
7.625	101.765	101.502	101.202	7.625	99.765	99.502	99.202
7.75	102.157	101.894	101.594	7.75	100.157	99.894	99.594
7.875	101.551	101.227	100.927	7.875	99.551	99.227	98.927
8	101.973	101.649	101.349	8	99.973	99.649	99.349
8.125	102.344	102.020	101.720	8.125	100.344	100.020	99.720
8.25	102.696	102.372	102.072	8.25	100.696	100.372	100.072

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.