



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	93.029	92.982	92.966	4.75	93.029	92.982	92.966	5.125	95.777	95.725	95.710
4.875	93.716	93.670	93.654	4.875	93.716	93.670	93.654	5.25	96.525	96.463	96.431
5	94.404	94.357	94.341	5	94.404	94.357	94.341	5.375	97.155	97.092	97.060
5.125	95.001	94.955	94.947	5.125	95.001	94.955	94.947	5.5	98.567	98.572	98.544
5.25	96.305	96.224	96.192	5.25	95.911	95.879	95.836	5.625	99.053	99.071	99.043
5.375	97.002	96.922	96.890	5.375	96.563	96.531	96.488	5.75	99.869	99.803	99.767
5.5	97.780	97.700	97.667	5.5	97.422	97.418	97.390	5.875	100.398	100.330	100.294
5.625	98.289	98.209	98.176	5.625	98.031	98.026	97.998	6	100.877	100.827	100.780
5.75	98.583	98.504	98.473	5.75	98.529	98.504	98.473	6.125	101.241	101.190	101.143
5.875	99.211	99.115	99.067	5.875	99.070	99.049	99.016	6.25	101.435	101.348	101.300
6	99.868	99.773	99.724	6	99.663	99.613	99.568	6.375	101.887	101.799	101.751
6.125	100.296	100.201	100.152	6.125	100.185	100.136	100.089	6.5	102.280	102.210	102.151
6.25	100.342	100.255	100.215	6.25	100.304	100.255	100.215	6.625	102.662	102.592	102.533
6.375	100.871	100.795	100.753	6.375	100.840	100.795	100.753	6.75	102.323	102.218	102.204
6.5	101.327	101.240	101.197	6.5	101.302	101.240	101.197	6.875	102.729	102.623	102.609
6.625	101.741	101.671	101.618	6.625	101.741	101.671	101.618	7	103.085	102.978	102.965
6.75	101.906	101.836	101.785	6.75	101.906	101.836	101.785	7.125	103.412	103.307	103.293
6.875	102.319	102.220	102.167	6.875	102.291	102.220	102.167	7.25	103.373	103.249	103.242
7	102.697	102.606	102.582	7	102.694	102.606	102.582	7.375	103.778	103.653	103.646
7.125	103.051	102.946	102.910	7.125	103.051	102.934	102.910	7.5	104.079	103.954	103.947
7.25	103.407	103.313	103.251	7.25	103.407	103.313	103.251	7.625	104.422	104.298	104.291
7.375	103.774	103.647	103.584	7.375	103.774	103.647	103.584	7.75	104.720	104.576	104.554
7.5	104.069	103.949	103.942	7.5	104.069	103.949	103.942	7.875	105.071	104.926	104.904
7.625	104.332	104.235	104.185	7.625	104.317	104.214	104.153	8	104.868	104.777	104.694
7.75	104.760	104.643	104.572	7.75	104.760	104.643	104.572				
7.875	105.024	104.874	104.801	7.875	105.024	104.874	104.801				
8	105.219	105.029	104.954	8	105.219	105.029	104.954				
8.125	105.401	105.306	105.220	8.125	105.401	105.306	105.220				
8.25	105.822	105.682	105.599	8.25	105.822	105.682	105.599				

Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	97.317	97.322	97.313	4.625	97.411	97.416	97.407	5	82.716	82.666	82.553
4.75	97.657	97.686	97.674	4.75	97.732	97.764	97.753	5.125	94.523	94.460	94.428
4.875	98.104	98.091	98.078	4.875	98.114	98.095	98.081	5.25	96.155	95.980	95.848
5	98.536	98.475	98.462	5	98.592	98.518	98.501	5.375	96.854	96.679	96.547
5.125	99.001	98.945	98.925	5.125	99.036	98.980	98.960	5.5	97.634	97.459	97.327
5.25	99.327	99.296	99.284	5.25	99.334	99.300	99.277	5.625	98.142	97.967	97.836
5.375	99.769	99.738	99.726	5.375	99.619	99.590	99.565	5.75	98.606	98.568	98.558
5.5	100.127	100.096	100.084	5.5	99.958	99.921	99.895	5.875	99.230	99.118	99.109
5.625	100.357	100.319	100.288	5.625	100.342	100.304	100.273	6	99.864	99.693	99.642
5.75	100.704	100.649	100.634	5.75	100.607	100.599	100.565	6.125	100.350	100.193	100.129
5.875	101.109	101.054	101.038	5.875	100.866	100.890	100.853	6.25	100.396	100.316	100.297
6	101.408	101.354	101.339	6	101.164	101.208	101.172	6.375	100.912	100.855	100.834
6.125	101.446	101.349	101.307	6.125	101.149	101.052	101.009	6.5	101.363	101.289	101.266
6.25	101.681	101.623	101.578	6.25	101.388	101.328	101.283	6.625	101.770	101.658	101.628
6.375	102.010	101.933	101.908	6.375	101.630	101.596	101.548	6.75	101.907	101.789	101.758
6.5	102.267	102.225	102.178	6.5	101.947	101.906	101.858	6.875	102.313	102.156	102.122
6.625	102.264	102.201	102.147	6.625	102.015	101.968	101.914	7	102.680	102.520	102.413
6.75	102.552	102.453	102.417	6.75	102.273	102.230	102.173	7.125	102.932	102.771	102.655
6.875	102.962	102.851	102.783	6.875	102.571	102.480	102.435	7.25	103.230	103.070	102.955
7	103.157	103.047	102.979	7	102.778	102.809	102.750	7.375	103.579	103.418	103.300
7.125	102.479	102.416	102.376	7.125	102.240	102.178	102.138	7.5	103.921	103.757	103.637
7.25	102.970	102.908	102.868	7.25	102.629	102.567	102.527	7.625	104.211	104.045	103.923
7.375	103.440	103.378	103.338	7.375	103.002	102.939	102.899	7.75	103.407	103.289	103.237
								7.875	103.601	103.420	103.366

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	97.949	97.864	97.845	5	97.599	97.500	97.486	5	94.917	94.854	94.791
5.125	98.308	98.217	98.195	5.125	98.071	97.981	97.959	5.125	95.569	95.506	95.444
5.25	98.661	98.598	98.540	5.25	98.518	98.422	98.397	5.25	96.226	96.163	96.100
5.375	99.005	98.903	98.876	5.375	98.892	98.790	98.763	5.375	96.522	96.459	96.397
5.5	99.355	99.248	99.218	5.5	99.258	99.151	99.120	5.5	96.992	96.929	96.866
5.625	99.715	99.602	99.569	5.625	99.613	99.500	99.467	5.625	97.451	97.388	97.325
5.75	100.012	99.894	99.858	5.75	99.938	99.819	99.784	5.75	97.728	97.665	97.603
5.875	100.162	100.038	99.999	5.875	100.219	100.095	100.057	5.875	98.006	97.943	97.880
6	100.382	100.319	100.256	6	100.492	100.362	100.321	6	98.465	98.402	98.339
6.125	100.657	100.523	100.477	6.125	100.751	100.616	100.572	6.125	98.738	98.675	98.613
6.25	100.966	100.825	100.778	6.25	101.000	100.860	100.813	6.25	99.011	98.948	98.886
6.375	101.146	101.000	100.950	6.375	101.237	101.090	101.041	6.375	99.282	99.219	99.157
6.5	101.290	101.139	101.086	6.5	101.401	101.249	101.197	6.5	99.736	99.673	99.610
6.625	101.422	101.264	101.209	6.625	101.515	101.347	101.296	6.625	99.812	99.749	99.686
6.75	101.554	101.401	101.338	6.75	101.508	101.335	101.281	6.75	100.068	100.005	99.943
6.875	101.688	101.520	101.459	6.875	101.466	101.304	101.241	6.875	100.146	100.083	100.020
7	101.549	101.486	101.423	7	101.440	101.377	101.314	7	100.234	100.171	100.108
7.125	101.597	101.534	101.471	7.125	101.517	101.454	101.391	7.125	100.326	100.263	100.201
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	98.157	98.072	98.052	5	97.797	97.699	97.685	5	94.967	94.904	94.841
5.125	98.515	98.424	98.402	5.125	98.273	98.183	98.161	5.125	95.619	95.556	95.493
5.25	98.867	98.771	98.746	5.25	98.719	98.623	98.598	5.25	96.276	96.213	96.150
5.375	99.211	99.110	99.082	5.375	99.092	98.991	98.963	5.375	96.572	96.509	96.446
5.5	99.562	99.454	99.424	5.5	99.457	99.350	99.320	5.5	97.042	96.979	96.916
5.625	99.921	99.809	99.775	5.625	99.811	99.698	99.665	5.625	97.501	97.438	97.375
5.75	100.219	100.101	100.065	5.75	100.135	100.017	99.981	5.75	97.778	97.715	97.652
5.875	100.369	100.245	100.206	5.875	100.416	100.292	100.253	5.875	98.056	97.993	97.930
6	100.582	100.452	100.411	6	100.688	100.559	100.517	6	98.515	98.452	98.389
6.125	100.866	100.731	100.687	6.125	100.947	100.812	100.768	6.125	98.788	98.725	98.662
6.25	101.177	101.036	100.989	6.25	101.197	101.057	101.010	6.25	99.061	98.998	98.935
6.375	101.359	101.213	101.163	6.375	101.435	101.289	101.239	6.375	99.332	99.269	99.206
6.5	101.506	101.354	101.302	6.5	101.601	101.450	101.397	6.5	99.786	99.723	99.660
6.625	101.640	101.482	101.427	6.625	101.717	101.549	101.498	6.625	99.862	99.799	99.736
6.75	101.774	101.612	101.554	6.75	101.713	101.540	101.486	6.75	100.118	100.055	99.992
6.875	101.911	101.742	101.681	6.875	101.674	101.505	101.444	6.875	100.196	100.133	100.070
7	101.661	101.536	101.473	7	101.594	101.427	101.364	7	100.284	100.221	100.158
7.125	101.647	101.584	101.521	7.125	101.567	101.504	101.441	7.125	100.376	100.313	100.250

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	97.422	97.418	97.390
5.625	98.031	98.026	97.998
5.75	98.529	98.504	98.473
5.875	99.070	99.049	99.016
6	99.614	99.597	99.558
6.125	100.091	100.071	100.032
6.25	100.304	100.255	100.215
6.375	100.840	100.795	100.753
6.5	101.302	101.240	101.197
6.625	101.710	101.668	101.618
6.75	101.906	101.836	101.785
6.875	102.291	102.220	102.167
7	102.666	102.564	102.509
7.125	103.051	102.895	102.834
7.25	103.407	103.313	103.251
7.375	103.774	103.647	103.584

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	98.590	98.569	98.553	5.25	98.590	98.569	98.553	5.25	98.590	98.569	98.553
5.375	99.074	99.058	99.043	5.375	99.074	99.058	99.043	5.375	99.074	99.058	99.043
5.5	99.695	99.679	99.664	5.5	99.695	99.679	99.664	5.5	99.695	99.679	99.664
5.625	100.248	100.226	100.211	5.625	100.248	100.226	100.211	5.625	100.248	100.226	100.211
5.75	100.864	100.802	100.769	5.75	100.864	100.802	100.769	5.75	100.864	100.802	100.769
5.875	101.179	100.969	100.758	5.875	101.179	100.969	100.758	5.875	101.179	100.969	100.758
6	101.727	101.517	101.307	6	101.727	101.517	101.307	6	101.727	101.517	101.307
6.125	102.247	102.037	101.827	6.125	102.247	102.037	101.827	6.125	102.247	102.037	101.827
6.25	102.358	102.305	102.271	6.25	102.358	102.305	102.271	6.25	102.358	102.305	102.271
6.375	102.518	102.515	102.475	6.375	102.518	102.515	102.475	6.375	102.457	102.454	102.414
6.5	103.058	103.054	103.015	6.5	103.058	103.054	103.015	6.5	103.021	103.017	102.977
6.625	103.554	103.550	103.510	6.625	103.554	103.550	103.510	6.625	103.552	103.548	103.508
6.75	103.869	103.791	103.742	6.75	103.869	103.791	103.742	6.75	103.869	103.791	103.742
6.875	103.600	103.627	103.597	6.875	103.600	103.627	103.597	6.875	103.585	103.612	103.583
7	104.078	104.105	104.076	7	104.078	104.105	104.076	7	104.114	104.141	104.111
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	97.931	97.885	97.881	4.25	96.791	96.744	96.741	5.25	97.397	97.367	97.343
4.625	98.494	98.448	98.444	4.375	97.363	97.316	97.313	5.375	98.699	98.705	98.683
4.75	98.549	98.503	98.487	4.5	97.931	97.885	97.881	5.5	99.262	99.268	99.246
4.875	99.018	98.912	98.897	4.625	98.494	98.448	98.444	5.625	99.805	99.810	99.789
5	99.567	99.460	99.445	4.75	98.549	98.503	98.487	5.75	100.076	100.081	100.059
5.125	100.100	99.993	99.978	4.875	99.018	98.912	98.897	5.875	100.601	100.391	100.269
5.25	100.197	100.135	100.104	5	99.567	99.460	99.445	6	101.070	100.860	100.786
5.375	100.367	100.278	100.252	5.125	100.100	99.993	99.978	6.125	101.480	101.391	101.356
5.5	100.865	100.776	100.750	5.25	100.197	100.135	100.104	6.25	101.681	101.577	101.547
5.625	101.332	101.243	101.217	5.375	100.367	100.278	100.252	6.375	101.559	101.518	101.478
5.75	101.537	101.474	101.439	5.5	100.865	100.776	100.750	6.5	102.034	101.993	101.953
5.875	101.252	101.103	101.066	5.625	101.332	101.243	101.217	6.625	102.584	102.544	102.499
6	101.697	101.548	101.511	5.75	101.537	101.474	101.439	6.75	102.700	102.622	102.574
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	97.397	97.367	97.343	5.25	97.397	97.367	97.343	4.5	95.286	95.115	95.111
5.375	98.699	98.705	98.683	5.375	98.096	98.066	98.043	4.625	95.839	95.667	95.664
5.5	99.262	99.268	99.246	5.5	98.848	98.818	98.795	4.75	94.239	94.141	94.117
5.625	99.805	99.810	99.789	5.625	99.601	99.571	99.548	4.875	94.781	94.475	94.460
5.75	100.076	100.081	100.059	5.75	99.988	99.925	99.893	5	95.302	94.995	94.980
5.875	100.601	100.391	100.269	5.875	100.042	99.982	99.947	5.125	95.790	95.483	95.468
6	101.070	100.860	100.786	6	100.730	100.670	100.635	5.25	96.655	96.614	96.574
6.125	101.480	101.391	101.356	6.125	101.451	101.391	101.356	5.375	96.764	96.724	96.683
6.25	101.681	101.577	101.547	6.25	101.402	101.324	101.276	5.5	97.173	97.133	97.092
6.375	101.559	101.518	101.478	6.375	101.223	101.184	101.138	5.625	97.585	97.545	97.504
6.5	102.034	101.993	101.953	6.5	101.886	101.847	101.801	5.75	98.197	98.148	98.100
6.625	102.584	102.544	102.499	6.625	102.584	102.544	102.499	5.875	98.481	98.432	98.384
6.75	102.700	102.622	102.574	6.75	102.750	102.672	102.624	6	98.827	98.779	98.730
6.875	102.024	102.008	101.991	6.875	101.625	101.670	101.613	6.125	99.150	99.101	99.053

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	102.151	102.111	102.070	6.375	102.151	102.111	102.070	6	101.627	101.417	101.207
6.5	102.586	102.546	102.505	6.5	102.586	102.546	102.505	6.125	102.147	101.937	101.727
6.625	103.028	102.982	102.942	6.625	103.028	102.982	102.942	6.25	102.193	102.100	102.052
6.75	103.517	103.439	103.390	6.75	103.517	103.439	103.390	6.375	102.151	102.111	102.070
6.875	103.236	103.220	103.204	6.875	103.236	103.220	103.204	6.5	102.586	102.546	102.505
7	103.622	103.605	103.589	7	103.622	103.605	103.589	6.625	103.028	102.982	102.942
7.125	103.924	103.908	103.892	7.125	103.924	103.908	103.892	6.75	103.517	103.439	103.390
7.25	104.220	104.174	104.158	7.25	104.220	104.174	104.158	6.875	103.236	103.220	103.204
7.375	103.672	103.607	103.543	7.375	103.342	103.265	103.187	7	103.622	103.605	103.589
7.5	103.828	103.763	103.698	7.5	103.661	103.598	103.565	7.125	103.924	103.908	103.892
7.625	104.145	104.083	104.051	7.625	104.145	104.083	104.051	7.25	104.220	104.174	104.158
7.75	104.518	104.456	104.424	7.75	104.518	104.456	104.424	7.375	103.342	103.265	103.187
7.875	103.736	103.663	103.591					7.5	103.661	103.598	103.565
8	103.852	103.779	103.707					7.625	104.145	104.083	104.051
8.125	103.918	103.845	103.772					7.75	104.518	104.456	104.424
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	97.879	97.863	97.843	4.5	97.767	97.720	97.717	6.625	102.260	102.220	102.180
4.625	98.350	98.334	98.314	4.625	98.253	98.206	98.203	6.75	102.600	102.522	102.474
4.75	98.601	98.576	98.546	4.75	98.449	98.403	98.387	6.875	101.924	101.908	101.891
4.875	99.072	99.047	99.018	4.875	98.854	98.747	98.732	7	102.309	102.293	102.277
5	99.544	99.520	99.490	5	99.305	99.199	99.184	7.125	102.611	102.595	102.579
5.125	100.018	99.994	99.964	5.125	99.727	99.620	99.605	7.25	102.680	102.634	102.618
5.25	100.097	100.035	100.004	5.25	100.097	100.035	100.004	7.375	102.197	102.132	102.068
5.375	100.450	100.410	100.365	5.375	100.119	100.031	100.005	7.5	102.353	102.288	102.223
5.5	100.921	100.880	100.835	5.5	100.497	100.408	100.382	7.625	102.564	102.502	102.469
5.625	101.379	101.339	101.294	5.625	100.904	100.841	100.806	7.75	102.887	102.825	102.792
5.75	101.437	101.374	101.339	5.75	101.437	101.374	101.339	7.875	101.261	101.188	101.116
5.875	101.472	101.432	101.387	5.875	100.951	100.803	100.766	8	101.377	101.304	101.232
6	101.915	101.875	101.829	6	101.288	101.203	101.152	8.125	101.443	101.370	101.297
6.125	102.356	102.315	102.270	6.125	101.781	101.702	101.652				
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	101.934	101.893	101.853	6.125	101.138	100.938	101.003	4.5	95.090	94.918	94.915
6.625	102.260	102.220	102.180	6.25	101.302	101.224	101.176	4.625	95.527	95.355	95.351
6.75	102.600	102.522	102.474	6.375	101.116	100.973	100.991	4.75	94.148	94.041	94.017
6.875	101.924	101.908	101.891	6.5	101.640	101.562	101.514	4.875	94.572	94.350	94.326
7	102.309	102.293	102.277	6.625	102.172	102.083	102.047	5	94.955	94.786	94.762
7.125	102.611	102.595	102.579	6.75	102.650	102.572	102.524	5.125	95.292	95.078	95.054
7.25	102.680	102.634	102.618	6.875	101.362	101.280	101.310	5.25	96.555	96.514	96.474
7.375	101.574	101.512	101.480	7	101.861	101.815	101.799	5.375	96.664	96.624	96.583
7.5	102.078	102.016	101.984	7.125	102.380	102.334	102.318	5.5	97.073	97.033	96.992
7.625	102.564	102.502	102.469	7.25	102.730	102.684	102.668	5.625	97.485	97.445	97.404
7.75	102.887	102.825	102.792	7.375	101.624	101.562	101.530	5.75	98.097	98.048	98.000
				7.5	102.128	102.066	102.034	5.875	98.381	98.332	98.284
				7.625	102.614	102.552	102.519	6	98.727	98.679	98.630
								6.125	99.050	99.001	98.953

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	



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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.288	100.146	99.846	6.75	98.788	98.646	98.346
6.875	100.688	100.568	100.268	6.875	99.188	99.068	98.768
7	101.180	101.060	100.760	7	99.680	99.560	99.260
7.125	101.621	101.501	101.201	7.125	100.121	100.001	99.701
7.25	102.033	101.913	101.613	7.25	100.533	100.413	100.113
7.375	101.953	101.803	101.503	7.375	100.453	100.303	100.003
7.5	102.405	102.255	101.955	7.5	100.905	100.755	100.455
7.625	102.806	102.656	102.356	7.625	101.306	101.156	100.856
7.75	103.198	103.048	102.748	7.75	101.698	101.548	101.248
7.875	102.733	102.567	102.267	7.875	101.233	101.067	100.767
8	103.155	102.989	102.689	8	101.655	101.489	101.189
8.125	103.526	103.360	103.060	8.125	102.026	101.860	101.560
8.25	103.878	103.712	103.412	8.25	102.378	102.212	101.912

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.288	98.146	97.846	6.75	96.788	96.646	96.346
6.875	98.688	98.568	98.268	6.875	97.188	97.068	96.768
7	99.180	99.060	98.760	7	97.680	97.560	97.260
7.125	99.621	99.501	99.201	7.125	98.121	98.001	97.701
7.25	100.033	99.913	99.613	7.25	98.533	98.413	98.113
7.375	99.953	99.803	99.503	7.375	98.453	98.303	98.003
7.5	100.405	100.255	99.955	7.5	98.905	98.755	98.455
7.625	100.806	100.656	100.356	7.625	99.306	99.156	98.856
7.75	101.198	101.048	100.748	7.75	99.698	99.548	99.248
7.875	100.733	100.567	100.267	7.875	99.233	99.067	98.767
8	101.155	100.989	100.689	8	99.655	99.489	99.189
8.125	101.526	101.360	101.060	8.125	100.026	99.860	99.560
8.25	101.878	101.712	101.412	8.25	100.378	100.212	99.912

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.538	99.396	99.096	6.75	97.538	97.396	97.096
6.875	99.938	99.818	99.518	6.875	97.938	97.818	97.518
7	100.430	100.310	100.010	7	98.430	98.310	98.010
7.125	100.871	100.751	100.451	7.125	98.871	98.751	98.451
7.25	101.283	101.163	100.863	7.25	99.283	99.163	98.863
7.375	101.203	101.053	100.753	7.375	99.203	99.053	98.753
7.5	101.655	101.505	101.205	7.5	99.655	99.505	99.205
7.625	102.056	101.906	101.606	7.625	100.056	99.906	99.606
7.75	102.448	102.298	101.998	7.75	100.448	100.298	99.998
7.875	101.983	101.817	101.517	7.875	99.983	99.817	99.517
8	102.405	102.239	101.939	8	100.405	100.239	99.939
8.125	102.776	102.610	102.310	8.125	100.776	100.610	100.310
8.25	103.128	102.962	102.662	8.25	101.128	100.962	100.662

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.