



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

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Mortgage Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Relock Policy

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

Lock Extensions: 0.025% per day

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.529	92.529	92.255	4.75	92.529	92.529	92.255	5.125	95.296	95.296	95.118
4.875	93.192	93.192	92.956	4.875	93.192	93.192	92.956	5.25	96.029	96.029	95.931
5	93.875	93.875	93.657	5	93.875	93.875	93.657	5.375	96.838	96.838	96.745
5.125	94.491	94.491	94.271	5.125	94.491	94.491	94.271	5.5	97.887	97.963	97.899
5.25	95.664	95.592	95.567	5.25	95.152	95.152	95.053	5.625	98.535	98.545	98.487
5.375	96.377	96.304	96.280	5.375	95.915	95.915	95.822	5.75	99.416	99.334	99.313
5.5	97.172	97.099	97.075	5.5	96.756	96.806	96.741	5.875	99.953	99.871	99.850
5.625	97.701	97.628	97.604	5.625	97.372	97.424	97.359	6	100.434	100.365	100.333
5.75	98.092	98.004	97.963	5.75	98.007	97.986	97.934	6.125	100.810	100.739	100.708
5.875	98.742	98.654	98.614	5.875	98.551	98.541	98.484	6.25	100.991	100.884	100.854
6	99.429	99.341	99.300	6	99.160	99.114	99.060	6.375	101.454	101.346	101.317
6.125	99.889	99.801	99.761	6.125	99.702	99.632	99.600	6.5	101.856	101.762	101.722
6.25	100.026	99.931	99.882	6.25	99.910	99.873	99.833	6.625	102.257	102.161	102.121
6.375	100.583	100.487	100.439	6.375	100.445	100.424	100.381	6.75	101.951	101.867	101.831
6.5	101.083	100.987	100.939	6.5	100.920	100.896	100.851	6.875	102.371	102.286	102.250
6.625	101.512	101.417	101.368	6.625	101.347	101.344	101.291	7	102.737	102.653	102.617
6.75	101.654	101.558	101.531	6.75	101.613	101.558	101.531	7.125	103.062	102.984	102.949
6.875	102.118	102.015	101.958	6.875	102.007	101.970	101.940	7.25	103.288	103.211	103.169
7	102.513	102.410	102.354	7	102.420	102.373	102.341	7.375	103.702	103.624	103.581
7.125	102.889	102.789	102.749	7.125	102.768	102.789	102.749	7.5	104.009	103.932	103.890
7.25	103.191	103.114	103.102	7.25	103.191	103.114	103.102	7.625	104.348	104.279	104.235
7.375	103.575	103.512	103.497	7.375	103.575	103.512	103.497	7.75	104.712	104.595	104.545
7.5	103.916	103.848	103.808	7.5	103.916	103.848	103.808	7.875	105.071	104.953	104.904
7.625	104.235	104.143	104.130	7.625	104.169	104.069	104.130	8	104.935	104.841	104.732
7.75	104.614	104.518	104.597	7.75	104.614	104.518	104.597				
7.875	104.893	104.807	104.885	7.875	104.893	104.807	104.885				
8	105.099	105.026	105.102	8	105.099	105.026	105.102				
8.125	105.308	105.212	105.289	8.125	105.308	105.212	105.289				
8.25	105.734	105.617	105.632	8.25	105.734	105.617	105.632				
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	97.153	97.153	97.032	4.625	97.474	97.474	97.352	5	92.941	92.941	92.832
4.75	97.414	97.402	97.325	4.75	97.581	97.581	97.435	5.125	93.808	93.808	93.704
4.875	97.873	97.861	97.784	4.875	98.107	98.107	97.968	5.25	95.495	95.330	95.209
5	98.259	98.247	98.171	5	98.486	98.486	98.353	5.375	96.208	96.043	95.922
5.125	98.655	98.701	98.584	5.125	98.776	98.776	98.650	5.5	97.004	96.839	96.718
5.25	99.068	99.037	98.930	5.25	99.061	99.061	98.917	5.625	97.661	97.496	97.375
5.375	99.518	99.486	99.383	5.375	99.578	99.578	99.387	5.75	98.092	98.052	98.020
5.5	99.877	99.849	99.742	5.5	99.809	99.809	99.656	5.875	98.726	98.612	98.578
5.625	100.150	100.176	100.094	5.625	100.131	100.157	100.075	6	99.384	99.229	99.131
5.75	100.517	100.465	100.376	5.75	100.429	100.432	100.346	6.125	99.886	99.731	99.630
5.875	100.967	100.888	100.835	5.875	100.768	100.763	100.611	6.25	100.055	99.936	99.917
6	101.233	101.185	101.078	6	101.075	101.064	100.908	6.375	100.598	100.491	100.468
6.125	101.278	101.282	101.219	6.125	101.272	101.256	101.051	6.5	101.084	100.967	100.942
6.25	101.674	101.597	101.548	6.25	101.395	101.374	101.185	6.625	101.529	101.382	101.348
6.375	102.063	101.995	101.944	6.375	101.691	101.664	101.502	6.75	101.657	101.560	101.553
6.5	102.321	102.250	102.201	6.5	101.957	101.926	101.820	6.875	102.106	101.962	101.953
6.625	102.419	102.407	102.378	6.625	102.173	102.148	102.120	7	102.475	102.324	102.304
6.75	102.761	102.659	102.632	6.75	102.474	102.390	102.358	7.125	102.743	102.628	102.608
6.875	103.255	103.145	103.084	6.875	102.815	102.704	102.644	7.25	103.052	102.892	102.777
7	103.451	103.340	103.280	7	103.115	103.062	102.919	7.375	103.426	103.265	103.148
7.125	102.788	102.725	102.675	7.125	102.549	102.487	102.436	7.5	103.787	103.623	103.502
7.25	103.283	103.221	103.170	7.25	102.941	102.879	102.829	7.625	104.087	103.921	103.799
7.375	103.758	103.696	103.645	7.375	103.318	103.256	103.205	7.75	103.293	103.196	103.296
								7.875	103.477	103.400	103.497

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

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 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	97.303	97.240	97.177	5	97.172	97.064	96.964	5	94.477	94.414	94.351
5.125	97.810	97.747	97.684	5.125	97.633	97.519	97.415	5.125	95.124	95.061	94.999
5.25	98.319	98.256	98.193	5.25	98.040	97.913	97.803	5.25	95.775	95.712	95.649
5.375	98.543	98.480	98.417	5.375	98.425	98.293	98.177	5.375	96.069	96.006	95.944
5.5	98.910	98.847	98.784	5.5	98.803	98.666	98.547	5.5	96.544	96.481	96.418
5.625	99.278	99.215	99.152	5.625	99.169	99.027	98.905	5.625	97.017	96.954	96.891
5.75	99.499	99.436	99.373	5.75	99.513	99.367	99.241	5.75	97.291	97.228	97.166
5.875	99.702	99.639	99.576	5.875	99.824	99.672	99.543	5.875	97.566	97.503	97.440
6	99.906	99.843	99.780	6	100.118	99.962	99.830	6	97.842	97.779	97.717
6.125	100.112	100.049	99.986	6.125	100.389	100.227	100.092	6.125	98.116	98.053	97.990
6.25	100.326	100.252	100.189	6.25	100.663	100.497	100.359	6.25	98.387	98.324	98.261
6.375	100.527	100.452	100.389	6.375	100.945	100.774	100.633	6.375	98.658	98.595	98.532
6.5	100.716	100.653	100.590	6.5	101.163	100.995	100.856	6.5	99.111	99.048	98.986
6.625	100.833	100.708	100.645	6.625	101.338	101.166	101.025	6.625	99.193	99.130	99.068
6.75	100.993	100.930	100.867	6.75	101.336	101.158	101.013	6.75	99.457	99.394	99.331
6.875	101.119	100.980	100.917	6.875	101.266	101.083	100.934	6.875	99.526	99.463	99.400
7	101.092	101.029	100.966	7	101.145	100.951	100.799	7	99.601	99.538	99.475
7.125	101.130	101.067	101.004	7.125	100.966	100.878	100.815	7.125	99.688	99.625	99.562

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	97.360	97.290	97.227	5	97.371	97.262	97.163	5	94.527	94.464	94.401
5.125	97.860	97.797	97.734	5.125	97.832	97.717	97.614	5.125	95.174	95.111	95.048
5.25	98.369	98.306	98.243	5.25	98.241	98.114	98.001	5.25	95.825	95.762	95.699
5.375	98.593	98.530	98.467	5.375	98.625	98.493	98.377	5.375	96.119	96.056	95.993
5.5	98.960	98.897	98.834	5.5	99.002	98.865	98.746	5.5	96.594	96.531	96.468
5.625	99.328	99.265	99.202	5.625	99.367	99.226	99.103	5.625	97.067	97.004	96.941
5.75	99.549	99.486	99.423	5.75	99.710	99.564	99.438	5.75	97.341	97.278	97.215
5.875	99.752	99.689	99.626	5.875	100.020	99.869	99.740	5.875	97.616	97.553	97.490
6	99.956	99.893	99.830	6	100.314	100.158	100.026	6	97.892	97.829	97.766
6.125	100.235	100.099	100.036	6.125	100.584	100.423	100.288	6.125	98.166	98.103	98.040
6.25	100.535	100.369	100.239	6.25	100.859	100.693	100.554	6.25	98.437	98.374	98.311
6.375	100.738	100.567	100.439	6.375	101.142	100.971	100.829	6.375	98.708	98.645	98.582
6.5	100.905	100.729	100.640	6.5	101.361	101.192	101.053	6.5	99.161	99.098	99.035
6.625	101.049	100.868	100.720	6.625	101.539	101.366	101.225	6.625	99.243	99.180	99.117
6.75	101.193	101.008	100.917	6.75	101.539	101.361	101.216	6.75	99.507	99.444	99.381
6.875	101.340	101.149	100.995	6.875	101.471	101.288	101.139	6.875	99.576	99.513	99.450
7	101.142	101.079	101.016	7	101.353	101.158	101.006	7	99.651	99.588	99.525
7.125	101.180	101.117	101.054	7.125	101.175	100.975	100.865	7.125	99.738	99.675	99.612

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in	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	96.756	96.806	96.741
5.625	97.372	97.424	97.359
5.75	98.007	97.986	97.934
5.875	98.551	98.541	98.484
6	99.079	99.114	99.047
6.125	99.562	99.600	99.533
6.25	99.910	99.873	99.833
6.375	100.445	100.424	100.381
6.5	100.910	100.896	100.851
6.625	101.313	101.344	101.291
6.75	101.613	101.558	101.531
6.875	102.007	101.970	101.940
7	102.383	102.373	102.341
7.125	102.768	102.789	102.749
7.25	103.191	103.114	103.102
7.375	103.575	103.512	103.497

RefiNow Adjustments

Cumulative LLPA Cap

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



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	94.479	94.432	94.417	4.5	94.479	94.432	94.417	5	96.823	96.777	96.749
4.625	95.184	95.137	95.122	4.625	95.184	95.137	95.122	5.125	97.506	97.460	97.432
4.75	95.889	95.842	95.827	4.75	95.889	95.842	95.827	5.25	98.254	98.222	98.190
4.875	96.158	96.126	96.056	4.875	96.130	96.084	96.056	5.375	98.743	98.711	98.679
5	96.823	96.777	96.749	5	96.823	96.777	96.749	5.5	99.429	99.397	99.365
5.125	97.506	97.460	97.432	5.125	97.506	97.460	97.432	5.625	99.960	99.913	99.881
5.25	98.254	98.222	98.190	5.25	98.254	98.222	98.190	5.75	100.613	100.509	100.466
5.375	98.784	98.738	98.682	5.375	98.743	98.711	98.679	5.875	100.927	100.717	100.507
5.5	99.445	99.413	99.365	5.5	99.429	99.397	99.365	6	101.527	101.317	101.107
5.625	99.969	99.913	99.881	5.625	99.960	99.913	99.881	6.125	102.028	101.818	101.628
5.75	100.613	100.509	100.466	5.75	100.613	100.509	100.466	6.25	102.229	102.216	102.175
5.875	100.927	100.816	100.747	5.875	100.927	100.717	100.572	6.375	102.590	102.511	102.463
6	101.527	101.348	101.279	6	101.527	101.317	101.154	6.5	103.158	103.077	103.029
6.125	102.028	101.818	101.726	6.125	102.028	101.818	101.726	6.625	103.694	103.611	103.563
6.25	102.229	102.216	102.175	6.25	102.229	102.216	102.175	6.75	103.887	103.808	103.757
6.375	102.658	102.579	102.532	6.375	102.658	102.579	102.532	6.875	103.816	103.714	103.673
6.5	103.207	103.126	103.078	6.5	103.207	103.126	103.078	7	104.349	104.246	104.205
6.625	103.712	103.630	103.582	6.625	103.712	103.630	103.582	7.125	104.803	104.698	104.657
6.75	103.887	103.808	103.757	6.75	103.887	103.808	103.757	7.25	104.728	104.681	104.653
6.875	103.839	103.738	103.697	6.875	103.839	103.738	103.697	7.375	103.995	103.873	103.871
7	104.328	104.225	104.184	7	104.328	104.225	104.184	7.5	104.374	104.263	104.246
7.125	104.739	104.635	104.594	7.125	104.739	104.635	104.594	7.625	104.901	104.775	104.773
7.25	104.728	104.681	104.653	7.25	104.728	104.681	104.653	7.75	105.251	105.140	105.072
7.375	104.101	103.988	103.883	7.375	103.998	103.875	103.873	7.875	103.060	102.974	102.883
7.5	104.374	104.263	104.214	7.5	104.374	104.263	104.214	8	103.464	103.378	103.286

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	96.743	96.735	96.706	4.25	96.402	96.417	96.411	4.625	92.071	92.025	92.010
4.375	97.211	97.203	97.174	4.375	96.975	96.990	96.983	4.75	94.250	94.218	94.117
4.5	97.681	97.673	97.644	4.5	97.545	97.560	97.553	4.875	94.837	94.847	94.830
4.625	98.152	98.144	98.119	4.625	98.111	98.126	98.119	5	95.566	95.575	95.559
4.75	98.455	98.431	98.377	4.75	98.306	98.260	98.234	5.125	96.439	96.448	96.431
4.875	98.926	98.902	98.848	4.875	98.680	98.676	98.657	5.25	97.710	97.628	97.479
5	99.399	99.375	99.320	5	99.234	99.230	99.211	5.375	98.367	98.331	98.270
5.125	99.873	99.849	99.794	5.125	99.776	99.771	99.752	5.5	98.937	98.900	98.839
5.25	99.989	99.941	99.879	5.25	99.980	99.918	99.879	5.625	99.490	99.449	99.388
5.375	100.463	100.415	100.328	5.375	100.178	100.154	100.123	5.75	99.856	99.727	99.666
5.5	100.934	100.885	100.798	5.5	100.688	100.664	100.632	5.875	100.349	100.205	100.136
5.625	101.392	101.344	101.257	5.625	101.170	101.146	101.114	6	100.870	100.717	100.647
5.75	101.439	101.360	101.306	5.75	101.439	101.360	101.306	6.125	101.278	101.259	101.217
5.875	101.766	101.666	101.542	5.875	101.100	101.056	101.013	6.25	101.470	101.318	101.231
6	102.247	102.147	102.023	6	101.550	101.507	101.463	6.375	101.547	101.498	101.450
								6.5	101.992	101.933	101.885
								6.625	102.627	102.591	102.537
								6.75	102.512	102.433	102.382
								6.875	102.096	102.096	102.022
								7	102.435	102.426	102.418
								7.125	102.915	102.834	102.767
								7.25	102.716	102.669	102.641

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	97.006	97.009	96.980	5	95.566	95.575	95.559	4.5	94.904	94.794	94.788
5.375	98.367	98.331	98.270	5.125	96.439	96.448	96.431	4.625	95.463	95.353	95.347
5.5	98.937	98.900	98.839	5.25	97.006	97.009	96.980	4.75	95.284	95.211	95.135
5.625	99.487	99.449	99.388	5.375	98.359	98.324	98.263	4.875	95.767	95.694	95.618
5.75	99.856	99.727	99.666	5.5	98.889	98.852	98.791	5	96.249	96.177	96.101
5.875	100.349	100.139	99.929	5.625	99.406	99.367	99.306	5.125	96.732	96.659	96.583
6	100.870	100.660	100.491	5.75	99.556	99.618	99.557	5.25	96.853	96.765	96.675
6.125	101.278	101.259	101.217	5.875	100.090	100.032	99.946	5.375	97.334	97.247	97.157
6.25	101.470	101.318	101.231	6	100.590	100.533	100.491	5.5	97.816	97.728	97.639
6.375	101.547	101.498	101.450	6.125	101.278	101.259	101.217	5.625	98.358	98.270	98.180
6.5	101.982	101.933	101.885	6.25	101.426	101.331	101.271	5.75	98.231	98.190	98.150
6.625	102.627	102.591	102.537	6.375	101.488	101.411	101.365	5.875	98.746	98.646	98.522
6.75	102.512	102.433	102.382	6.5	101.954	101.875	101.829	6	99.227	99.127	99.003
6.875	102.021	102.013	102.005	6.625	102.627	102.591	102.537	6.125	99.588	99.488	99.364

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	98.254	98.222	98.190	5.25	98.254	98.222	98.190	5.25	98.254	98.222	98.190
5.375	98.743	98.711	98.679	5.375	98.743	98.711	98.679	5.375	98.743	98.711	98.679
5.5	99.429	99.397	99.365	5.5	99.429	99.397	99.365	5.5	99.429	99.397	99.365
5.625	99.960	99.913	99.881	5.625	99.960	99.913	99.881	5.625	99.960	99.913	99.881
5.75	100.613	100.509	100.466	5.75	100.613	100.509	100.466	5.75	100.613	100.509	100.466
5.875	100.927	100.717	100.572	5.875	100.927	100.717	100.572	5.875	100.927	100.717	100.507
6	101.527	101.317	101.154	6	101.527	101.317	101.154	6	101.527	101.317	101.107
6.125	102.028	101.818	101.726	6.125	102.028	101.818	101.726	6.125	102.028	101.818	101.628
6.25	102.229	102.216	102.175	6.25	102.229	102.216	102.175	6.25	102.229	102.216	102.175
6.375	102.658	102.579	102.532	6.375	102.658	102.579	102.532	6.375	102.590	102.511	102.463
6.5	103.207	103.126	103.078	6.5	103.207	103.126	103.078	6.5	103.158	103.077	103.029
6.625	103.712	103.630	103.582	6.625	103.712	103.630	103.582	6.625	103.694	103.611	103.563
6.75	103.887	103.808	103.757	6.75	103.887	103.808	103.757	6.75	103.887	103.808	103.757
6.875	103.839	103.738	103.697	6.875	103.839	103.738	103.697	6.875	103.816	103.714	103.673
7	104.328	104.225	104.184	7	104.328	104.225	104.184	7	104.349	104.246	104.205
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	97.545	97.560	97.553	4.25	96.402	96.417	96.411	5.25	97.006	97.009	96.980
4.625	98.111	98.126	98.119	4.375	96.975	96.990	96.983	5.375	98.367	98.331	98.270
4.75	98.306	98.260	98.234	4.5	97.545	97.560	97.553	5.5	98.937	98.900	98.839
4.875	98.680	98.676	98.657	4.625	98.111	98.126	98.119	5.625	99.487	99.449	99.388
5	99.234	99.230	99.211	4.75	98.306	98.260	98.234	5.75	99.856	99.727	99.666
5.125	99.776	99.771	99.752	4.875	98.680	98.676	98.657	5.875	100.349	100.139	99.929
5.25	99.980	99.918	99.879	5	99.234	99.230	99.211	6	100.870	100.660	100.491
5.375	100.178	100.154	100.123	5.125	99.776	99.771	99.752	6.125	101.278	101.259	101.217
5.5	100.688	100.664	100.632	5.25	99.980	99.918	99.879	6.25	101.470	101.318	101.231
5.625	101.170	101.146	101.114	5.375	100.178	100.154	100.123	6.375	101.547	101.498	101.450
5.75	101.439	101.360	101.306	5.5	100.688	100.664	100.632	6.5	101.982	101.933	101.885
5.875	101.100	101.056	101.013	5.625	101.170	101.146	101.114	6.625	102.627	102.591	102.537
6	101.550	101.507	101.463	5.75	101.439	101.360	101.306	6.75	102.512	102.433	102.382
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	97.006	97.009	96.980	5.25	97.006	97.009	96.980	4.5	94.904	94.794	94.788
5.375	98.367	98.331	98.270	5.375	97.707	97.710	97.681	4.625	95.463	95.353	95.347
5.5	98.937	98.900	98.839	5.5	98.461	98.464	98.435	4.75	93.932	93.900	93.867
5.625	99.487	99.449	99.388	5.625	99.217	99.221	99.192	4.875	94.452	94.248	94.229
5.75	99.856	99.727	99.666	5.75	99.538	99.476	99.433	5	94.987	94.782	94.763
5.875	100.349	100.139	99.929	5.875	99.860	99.841	99.799	5.125	95.494	95.290	95.271
6	100.870	100.660	100.491	6	100.552	100.533	100.491	5.25	96.476	96.428	96.379
6.125	101.278	101.259	101.217	6.125	101.278	101.259	101.217	5.375	96.596	96.548	96.499
6.25	101.470	101.318	101.231	6.25	101.426	101.331	101.271	5.5	97.016	96.968	96.919
6.375	101.547	101.498	101.450	6.375	101.236	101.200	101.146	5.625	97.443	97.395	97.346
6.5	101.982	101.933	101.885	6.5	101.910	101.875	101.821	5.75	98.231	98.190	98.150
6.625	102.627	102.591	102.537	6.625	102.627	102.591	102.537	5.875	98.533	98.492	98.452
6.75	102.512	102.433	102.382	6.75	102.562	102.483	102.432	6	98.888	98.848	98.807
6.875	102.021	102.013	102.005	6.875	101.854	101.773	101.706	6.125	99.226	99.185	99.145

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 (Streamli	-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	97.406	97.360	97.332	5.125	97.406	97.360	97.332	4.75	95.789	95.742	95.727
5.25	98.154	98.122	98.090	5.25	98.154	98.122	98.090	4.875	96.030	95.984	95.956
5.375	98.643	98.611	98.579	5.375	98.643	98.611	98.579	5	96.723	96.677	96.649
5.5	99.329	99.297	99.265	5.5	99.329	99.297	99.265	5.125	97.406	97.360	97.332
5.625	99.860	99.813	99.781	5.625	99.860	99.813	99.781	5.25	98.154	98.122	98.090
5.75	100.513	100.409	100.366	5.75	100.513	100.409	100.366	5.375	98.643	98.611	98.579
5.875	100.827	100.617	100.407	5.875	100.827	100.617	100.407	5.5	99.329	99.297	99.265
6	101.427	101.217	101.007	6	101.427	101.217	101.007	5.625	99.860	99.813	99.781
6.125	101.928	101.718	101.513	6.125	101.928	101.718	101.513	5.75	100.513	100.409	100.366
6.25	102.109	102.014	101.954	6.25	102.109	102.014	101.954	5.875	100.827	100.617	100.407
6.375	102.139	102.091	102.043	6.375	102.139	102.091	102.043	6	101.427	101.217	101.007
6.5	102.534	102.486	102.438	6.5	102.534	102.486	102.438	6.125	101.928	101.718	101.513
6.625	103.066	103.017	102.969	6.625	103.066	103.017	102.969	6.25	102.109	102.014	101.954
6.75	103.524	103.445	103.394	6.75	103.524	103.445	103.394	6.375	102.139	102.091	102.043
6.875	103.233	103.225	103.217	6.875	103.233	103.225	103.217	6.5	102.534	102.486	102.438
7	103.646	103.638	103.630	7	103.646	103.638	103.630	6.625	103.066	103.017	102.969
7.125	103.993	103.985	103.977	7.125	103.993	103.985	103.977	6.75	103.524	103.445	103.394
7.25	104.344	104.297	104.269	7.25	104.344	104.297	104.269	6.875	103.233	103.225	103.217
7.375	103.841	103.728	103.623	7.375	103.739	103.662	103.584	7	103.646	103.638	103.630
7.5	104.085	104.007	103.930	7.5	104.085	104.007	103.930	7.125	103.993	103.985	103.977
7.625	104.484	104.407	104.329	7.625	104.484	104.407	104.329	7.25	104.344	104.297	104.269
7.75	104.701	104.590	104.522	7.75	104.701	104.590	104.522	7.375	103.739	103.662	103.584
7.875	103.974	103.837	103.747	7.875	102.861	102.635	102.644	7.5	104.085	104.007	103.930
8	104.090	103.953	103.863	8	103.183	102.957	102.965	7.625	104.484	104.407	104.329
8.125	104.156	104.018	103.929	8.125	103.480	103.254	103.263	7.75	104.701	104.590	104.522
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	96.643	96.635	96.606	4.25	96.363	96.377	96.371	4.875	94.785	94.654	94.737
4.375	97.111	97.103	97.074	4.375	96.887	96.901	96.895	5	95.503	95.372	95.456
4.5	97.581	97.573	97.544	4.5	97.399	97.414	97.407	5.125	96.266	96.136	96.219
4.625	98.052	98.044	98.015	4.625	97.896	97.910	97.904	5.25	97.060	96.924	96.995
4.75	98.355	98.331	98.277	4.75	98.206	98.160	98.134	5.375	97.890	97.856	97.794
4.875	98.826	98.802	98.748	4.875	98.535	98.530	98.511	5.5	98.378	98.330	98.312
5	99.299	99.275	99.220	5	98.999	98.995	98.976	5.625	99.095	98.958	99.029
5.125	99.773	99.749	99.694	5.125	99.436	99.431	99.413	5.75	99.756	99.546	99.335
5.25	99.889	99.841	99.779	5.25	99.880	99.818	99.779	5.875	100.249	100.039	99.829
5.375	100.363	100.315	100.228	5.375	99.949	99.925	99.893	6	100.770	100.560	100.350
5.5	100.834	100.785	100.698	5.5	100.342	100.317	100.286	6.125	101.161	100.951	100.886
5.625	101.292	101.244	101.157	5.625	100.805	100.726	100.672	6.25	101.370	101.181	101.121
5.75	101.339	101.260	101.206	5.75	101.339	101.260	101.206	6.375	101.447	101.398	101.350
5.875	101.507	101.474	101.346	5.875	100.826	100.764	100.718	6.5	101.882	101.833	101.785
6	101.949	101.917	101.789	6	101.361	101.298	101.248	6.625	102.303	102.255	102.206
								6.75	102.412	102.333	102.282
								6.875	101.921	101.913	101.905
								7	102.334	102.326	102.318
								7.125	102.681	102.673	102.664
								7.25	102.616	102.569	102.541
								7.375	101.825	101.715	101.646
								7.5	102.336	102.225	102.157
								7.625	102.834	102.723	102.654
								7.75	103.164	103.053	102.984
								7.875	99.409	99.033	99.042
								8	99.731	99.355	99.364
								8.125	100.028	99.652	99.661
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	101.882	101.833	101.785	6.125	100.986	100.827	100.886	4.5	94.739	94.629	94.623
6.625	102.303	102.255	102.206	6.25	101.326	101.231	101.171	4.625	95.195	95.084	95.078
6.75	102.412	102.333	102.282	6.375	101.154	100.978	101.024	4.75	93.832	93.800	93.767
6.875	101.921	101.913	101.905	6.5	101.692	101.516	101.562	4.875	94.270	94.112	94.080
7	102.334	102.326	102.318	6.625	102.277	102.101	102.147	5	94.673	94.552	94.520
7.125	102.681	102.673	102.664	6.75	102.462	102.383	102.332	5.125	95.033	94.848	94.815
7.25	102.616	102.569	102.541	6.875	101.621	101.399	101.433	5.25	96.376	96.328	96.279
7.375	101.825	101.715	101.646	7	102.044	101.823	101.856	5.375	96.496	96.448	96.399
7.5	102.336	102.225	102.157	7.125	102.382	102.257	102.229	5.5	96.916	96.868	96.819
7.625	102.834	102.723	102.654	7.25	102.666	102.619	102.591	5.625	97.343	97.295	97.246
7.75	103.164	103.053	102.984	7.375	101.875	101.765	101.696	5.75	98.131	98.090	98.050
7.875	99.409	99.033	99.042	7.5	102.386	102.275	102.207	5.875	98.433	98.392	98.352
8	99.731	99.355	99.364	7.625	102.884	102.773	102.704	6	98.788	98.748	98.707
8.125	100.028	99.652	99.661	7.75	99.101	98.725	98.733	6.125	99.126	99.085	99.045

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	102.139	102.091	102.043	6.375	102.139	102.091	102.043	6	101.427	101.217	101.007
6.5	102.534	102.486	102.438	6.5	102.534	102.486	102.438	6.125	101.928	101.718	101.513
6.625	103.066	103.017	102.969	6.625	103.066	103.017	102.969	6.25	102.109	102.014	101.954
6.75	103.524	103.445	103.394	6.75	103.524	103.445	103.394	6.375	102.139	102.091	102.043
6.875	103.233	103.225	103.217	6.875	103.233	103.225	103.217	6.5	102.534	102.486	102.438
7	103.646	103.638	103.630	7	103.646	103.638	103.630	6.625	103.066	103.017	102.969
7.125	103.993	103.985	103.977	7.125	103.993	103.985	103.977	6.75	103.524	103.445	103.394
7.25	104.344	104.297	104.269	7.25	104.344	104.297	104.269	6.875	103.233	103.225	103.217
7.375	103.841	103.728	103.623	7.375	103.739	103.662	103.584	7	103.646	103.638	103.630
7.5	104.085	104.007	103.930	7.5	104.085	104.007	103.930	7.125	103.993	103.985	103.977
7.625	104.484	104.407	104.329	7.625	104.484	104.407	104.329	7.25	104.344	104.297	104.269
7.75	104.701	104.590	104.522	7.75	104.701	104.590	104.522	7.375	103.739	103.662	103.584
7.875	103.974	103.837	103.747	7.875	102.911	102.685	102.694	7.5	104.085	104.007	103.930
8	104.090	103.953	103.863	8	103.233	103.007	103.015	7.625	104.484	104.407	104.329
8.125	104.156	104.018	103.929	8.125	103.530	103.304	103.313	7.75	104.701	104.590	104.522

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	97.581	97.573	97.544	4.5	97.399	97.414	97.407	6.625	102.303	102.255	102.206
4.625	98.052	98.044	98.015	4.625	97.896	97.910	97.904	6.75	102.412	102.333	102.282
4.75	98.355	98.331	98.277	4.75	98.206	98.160	98.134	6.875	101.921	101.913	101.905
4.875	98.826	98.802	98.748	4.875	98.535	98.530	98.511	7	102.334	102.326	102.318
5	99.299	99.275	99.220	5	98.999	98.995	98.976	7.125	102.681	102.673	102.664
5.125	99.773	99.749	99.694	5.125	99.436	99.431	99.413	7.25	102.616	102.569	102.541
5.25	99.889	99.841	99.779	5.25	99.880	99.818	99.779	7.375	102.366	102.253	102.148
5.375	100.363	100.315	100.228	5.375	99.949	99.925	99.893	7.5	102.522	102.409	102.304
5.5	100.834	100.785	100.698	5.5	100.342	100.317	100.286	7.625	102.834	102.723	102.654
5.625	101.292	101.244	101.157	5.625	100.805	100.726	100.672	7.75	103.164	103.053	102.984
5.75	101.339	101.260	101.206	5.75	101.339	101.260	101.206	7.875	101.499	101.362	101.272
5.875	101.507	101.474	101.346	5.875	100.826	100.764	100.718	8	101.615	101.478	101.388
6	101.949	101.917	101.789	6	101.361	101.298	101.248	8.125	101.681	101.543	101.454
6.125	102.390	102.358	102.230	6.125	101.887	101.824	101.774				

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	101.882	101.833	101.785	6.125	100.986	100.827	100.886	4.5	94.739	94.629	94.623
6.625	102.303	102.255	102.206	6.25	101.326	101.231	101.171	4.625	95.195	95.084	95.078
6.75	102.412	102.333	102.282	6.375	101.154	100.978	101.024	4.75	93.832	93.800	93.767
6.875	101.921	101.913	101.905	6.5	101.692	101.516	101.562	4.875	94.270	94.112	94.080
7	102.334	102.326	102.318	6.625	102.277	102.101	102.147	5	94.673	94.552	94.520
7.125	102.681	102.673	102.664	6.75	102.462	102.383	102.332	5.125	95.033	94.848	94.815
7.25	102.616	102.569	102.541	6.875	101.621	101.399	101.433	5.25	96.376	96.328	96.279
7.375	101.825	101.715	101.646	7	102.044	101.823	101.856	5.375	96.496	96.448	96.399
7.5	102.336	102.225	102.157	7.125	102.382	102.257	102.229	5.5	96.916	96.868	96.819
7.625	102.834	102.723	102.654	7.25	102.666	102.619	102.591	5.625	97.343	97.295	97.246
7.75	103.164	103.053	102.984	7.375	101.875	101.765	101.696	5.75	98.131	98.090	98.050
7.875	99.409	99.033	99.042	7.5	102.386	102.275	102.207	5.875	98.433	98.392	98.352
8	99.731	99.355	99.364	7.625	102.884	102.773	102.704	6	98.788	98.748	98.707
8.125	100.028	99.652	99.661	7.75	99.101	98.725	98.733	6.125	99.126	99.085	99.045

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 (Streamlir)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.237	100.107	99.807	6.75	98.737	98.607	98.307
6.875	100.758	100.628	100.328	6.875	99.258	99.128	98.828
7	101.260	101.130	100.830	7	99.760	99.630	99.330
7.125	101.711	101.581	101.281	7.125	100.211	100.081	99.781
7.25	102.133	102.003	101.703	7.25	100.633	100.503	100.203
7.375	102.008	101.838	101.538	7.375	100.508	100.338	100.038
7.5	102.470	102.300	102.000	7.5	100.970	100.800	100.500
7.625	102.881	102.711	102.411	7.625	101.381	101.211	100.911
7.75	103.273	103.103	102.803	7.75	101.773	101.603	101.303
7.875	102.593	102.392	102.092	7.875	101.093	100.892	100.592
8	103.015	102.814	102.514	8	101.515	101.314	101.014
8.125	103.396	103.195	102.895	8.125	101.896	101.695	101.395
8.25	103.768	103.567	103.267	8.25	102.268	102.067	101.767

BFF_3.5%_DPA_HB_Repayable1				BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.237	98.107	97.807	6.75	96.737	96.607	96.307
6.875	98.758	98.628	98.328	6.875	97.258	97.128	96.828
7	99.260	99.130	98.830	7	97.760	97.630	97.330
7.125	99.711	99.581	99.281	7.125	98.211	98.081	97.781
7.25	100.133	100.003	99.703	7.25	98.633	98.503	98.203
7.375	100.008	99.838	99.538	7.375	98.508	98.338	98.038
7.5	100.470	100.300	100.000	7.5	98.970	98.800	98.500
7.625	100.881	100.711	100.411	7.625	99.381	99.211	98.911
7.75	101.273	101.103	100.803	7.75	99.773	99.603	99.303
7.875	100.593	100.392	100.092	7.875	99.093	98.892	98.592
8	101.015	100.814	100.514	8	99.515	99.314	99.014
8.125	101.396	101.195	100.895	8.125	99.896	99.695	99.395
8.25	101.768	101.567	101.267	8.25	100.268	100.067	99.767

BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.487	99.357	99.057	6.75	97.487	97.357	97.057
6.875	100.008	99.878	99.578	6.875	98.008	97.878	97.578
7	100.510	100.380	100.080	7	98.510	98.380	98.080
7.125	100.961	100.831	100.531	7.125	98.961	98.831	98.531
7.25	101.383	101.253	100.953	7.25	99.383	99.253	98.953
7.375	101.258	101.088	100.788	7.375	99.258	99.088	98.788
7.5	101.720	101.550	101.250	7.5	99.720	99.550	99.250
7.625	102.131	101.961	101.661	7.625	100.131	99.961	99.661
7.75	102.523	102.353	102.053	7.75	100.523	100.353	100.053
7.875	101.843	101.642	101.342	7.875	99.843	99.642	99.342
8	102.265	102.064	101.764	8	100.265	100.064	99.764
8.125	102.646	102.445	102.145	8.125	100.646	100.445	100.145
8.25	103.018	102.817	102.517	8.25	101.018	100.817	100.517

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.