



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	92.503	92.503	92.119	4.75	92.503	92.503	92.119	5.125	95.236	95.236	95.062
4.875	93.152	93.152	92.806	4.875	93.152	93.152	92.806	5.25	95.987	95.987	95.888
5	93.806	93.806	93.494	5	93.806	93.806	93.494	5.375	96.788	96.788	96.695
5.125	94.427	94.427	94.103	5.125	94.427	94.427	94.103	5.5	98.020	98.088	98.048
5.25	95.733	95.659	95.630	5.25	95.111	95.111	95.013	5.625	98.607	98.633	98.588
5.375	96.436	96.362	96.333	5.375	95.851	95.851	95.758	5.75	99.276	99.285	99.238
5.5	97.221	97.147	97.118	5.5	96.886	96.925	96.884	5.875	99.813	99.783	99.733
5.625	97.740	97.666	97.636	5.625	97.501	97.542	97.501	6	100.293	100.275	100.222
5.75	98.118	98.094	98.053	5.75	98.105	98.094	98.053	6.125	100.670	100.716	100.663
5.875	98.757	98.666	98.618	5.875	98.648	98.641	98.600	6.25	100.882	100.897	100.837
6	99.430	99.339	99.291	6	99.182	99.204	99.151	6.375	101.326	101.352	101.289
6.125	99.874	99.784	99.735	6.125	99.665	99.687	99.634	6.5	101.748	101.782	101.717
6.25	100.050	99.968	99.915	6.25	99.998	99.968	99.915	6.625	102.176	102.217	102.152
6.375	100.594	100.511	100.457	6.375	100.533	100.511	100.457	6.75	101.928	101.861	101.806
6.5	101.079	100.980	100.922	6.5	100.999	100.974	100.918	6.875	102.347	102.236	102.223
6.625	101.492	101.419	101.353	6.625	101.406	101.419	101.353	7	102.712	102.600	102.588
6.75	101.723	101.626	101.561	6.75	101.675	101.626	101.561	7.125	103.037	102.930	102.918
6.875	102.172	102.066	101.998	6.875	102.069	102.031	101.964	7.25	103.223	103.092	103.085
7	102.553	102.446	102.378	7	102.448	102.425	102.356	7.375	103.635	103.504	103.497
7.125	102.918	102.843	102.764	7.125	102.840	102.843	102.764	7.5	103.942	103.811	103.804
7.25	103.262	103.191	103.116	7.25	103.262	103.191	103.116	7.625	104.281	104.155	104.148
7.375	103.652	103.589	103.512	7.375	103.652	103.589	103.512	7.75	104.619	104.470	104.452
7.5	103.950	103.895	103.816	7.5	103.950	103.895	103.816	7.875	104.977	104.826	104.809
7.625	104.271	104.189	104.150	7.625	104.217	104.136	104.055	8	104.871	104.776	104.636
7.75	104.659	104.568	104.480	7.75	104.659	104.568	104.480				
7.875	104.942	104.856	104.766	7.875	104.942	104.856	104.766				
8	105.155	105.071	104.980	8	105.155	105.071	104.980				
8.125	105.347	105.261	105.172	8.125	105.347	105.261	105.172				
8.25	105.664	105.553	105.454	8.25	105.664	105.553	105.454				
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	97.067	97.067	97.009	4.625	97.385	97.385	97.326	5	92.947	92.947	92.838
4.75	97.410	97.337	97.316	4.75	97.415	97.415	97.393	5.125	93.775	93.775	93.671
4.875	97.830	97.782	97.709	4.875	97.943	97.943	97.835	5.25	95.540	95.370	95.232
5	98.290	98.208	98.169	5	98.344	98.344	98.243	5.375	96.243	96.073	95.935
5.125	98.630	98.665	98.634	5.125	98.644	98.697	98.666	5.5	97.030	96.860	96.722
5.25	99.028	98.993	98.946	5.25	98.941	98.999	98.965	5.625	97.672	97.502	97.364
5.375	99.473	99.438	99.334	5.375	99.380	99.380	99.298	5.75	98.131	98.158	98.138
5.5	99.832	99.798	99.695	5.5	99.684	99.710	99.670	5.875	98.758	98.711	98.693
5.625	100.111	100.145	100.102	5.625	100.093	100.127	100.084	6	99.409	99.268	99.234
5.75	100.496	100.438	100.379	5.75	100.357	100.398	100.351	6.125	99.895	99.764	99.731
5.875	100.905	100.846	100.733	5.875	100.614	100.661	100.612	6.25	100.088	100.031	99.999
6	101.205	101.149	101.039	6	100.911	100.959	100.909	6.375	100.617	100.580	100.545
6.125	101.257	101.271	101.216	6.125	101.000	100.984	100.926	6.5	101.089	101.048	101.013
6.25	101.639	101.558	101.513	6.25	101.272	101.208	101.149	6.625	101.518	101.466	101.420
6.375	102.022	101.940	101.896	6.375	101.577	101.496	101.451	6.75	101.735	101.636	101.591
6.5	102.280	102.203	102.160	6.5	101.905	101.825	101.781	6.875	102.170	102.028	101.981
6.625	102.410	102.404	102.336	6.625	102.148	102.143	102.074	7	102.501	102.371	102.314
6.75	102.694	102.621	102.567	6.75	102.405	102.378	102.307	7.125	102.772	102.684	102.626
6.875	103.058	102.954	102.931	6.875	102.703	102.609	102.576	7.25	103.115	102.950	102.817
7	103.109	103.132	103.057	7	102.914	102.937	102.862	7.375	103.478	103.311	103.176
7.125	102.354	102.292	102.246	7.125	102.115	102.053	102.007	7.5	103.827	103.657	103.519
7.25	102.847	102.785	102.739	7.25	102.507	102.445	102.399	7.625	104.130	103.958	103.818
7.375	103.322	103.260	103.214	7.375	102.884	102.822	102.776	7.75	103.352	103.261	103.194
								7.875	103.536	103.452	103.383

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	97.132	97.069	97.006	5	97.060	96.951	96.854	5	94.299	94.236	94.173
5.125	97.640	97.577	97.514	5.125	97.522	97.408	97.307	5.125	94.946	94.883	94.820
5.25	98.149	98.086	98.023	5.25	97.938	97.811	97.701	5.25	95.596	95.533	95.471
5.375	98.373	98.310	98.247	5.375	98.324	98.192	98.079	5.375	95.891	95.828	95.765
5.5	98.741	98.678	98.615	5.5	98.703	98.566	98.450	5.5	96.365	96.302	96.240
5.625	99.109	99.046	98.983	5.625	99.070	98.928	98.809	5.625	96.831	96.768	96.706
5.75	99.323	99.260	99.197	5.75	99.408	99.261	99.139	5.75	97.106	97.043	96.980
5.875	99.527	99.464	99.401	5.875	99.702	99.550	99.425	5.875	97.382	97.319	97.256
6	99.733	99.670	99.607	6	99.987	99.830	99.702	6	97.657	97.594	97.532
6.125	99.938	99.875	99.812	6.125	100.258	100.097	99.965	6.125	97.930	97.867	97.805
6.25	100.213	100.077	100.014	6.25	100.533	100.367	100.233	6.25	98.202	98.139	98.076
6.375	100.417	100.278	100.215	6.375	100.816	100.645	100.508	6.375	98.473	98.410	98.347
6.5	100.584	100.479	100.416	6.5	101.027	100.858	100.723	6.5	98.925	98.862	98.799
6.625	100.726	100.546	100.470	6.625	101.203	101.030	100.892	6.625	99.007	98.944	98.881
6.75	100.870	100.756	100.693	6.75	101.202	101.024	100.882	6.75	99.266	99.203	99.141
6.875	101.015	100.825	100.744	6.875	101.135	100.952	100.806	6.875	99.338	99.275	99.212
7	100.914	100.851	100.788	7	101.031	100.836	100.683	7	99.418	99.355	99.292
7.125	100.955	100.892	100.829	7.125	100.871	100.698	100.635	7.125	99.507	99.444	99.382
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	97.267	97.149	97.056	5	97.259	97.150	97.053	5	94.349	94.286	94.223
5.125	97.690	97.627	97.564	5.125	97.721	97.607	97.506	5.125	94.996	94.933	94.870
5.25	98.199	98.136	98.073	5.25	98.140	98.013	97.903	5.25	95.646	95.583	95.520
5.375	98.423	98.360	98.297	5.375	98.525	98.393	98.281	5.375	95.941	95.878	95.815
5.5	98.791	98.728	98.665	5.5	98.903	98.766	98.650	5.5	96.415	96.352	96.289
5.625	99.159	99.096	99.033	5.625	99.269	99.127	99.008	5.625	96.881	96.818	96.755
5.75	99.433	99.310	99.247	5.75	99.606	99.459	99.337	5.75	97.156	97.093	97.030
5.875	99.607	99.514	99.451	5.875	99.900	99.748	99.623	5.875	97.432	97.369	97.306
6	99.831	99.720	99.657	6	100.184	100.027	99.899	6	97.707	97.644	97.581
6.125	100.126	99.965	99.862	6.125	100.455	100.294	100.162	6.125	97.980	97.917	97.854
6.25	100.423	100.257	100.122	6.25	100.730	100.564	100.430	6.25	98.252	98.189	98.126
6.375	100.629	100.458	100.320	6.375	101.014	100.843	100.706	6.375	98.523	98.460	98.397
6.5	100.799	100.623	100.482	6.5	101.225	101.057	100.921	6.5	98.975	98.912	98.849
6.625	100.943	100.762	100.618	6.625	101.403	101.231	101.092	6.625	99.057	98.994	98.931
6.75	101.089	100.903	100.756	6.75	101.405	101.227	101.086	6.75	99.316	99.253	99.190
6.875	101.236	101.046	100.896	6.875	101.341	101.157	101.012	6.875	99.388	99.325	99.262
7	100.998	100.901	100.838	7	101.239	101.044	100.891	7	99.468	99.405	99.342
7.125	101.005	100.942	100.879	7.125	101.081	100.881	100.725	7.125	99.557	99.494	99.431

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	96.886	96.925	96.884
5.625	97.501	97.542	97.501
5.75	98.105	98.094	98.053
5.875	98.648	98.641	98.600
6	99.182	99.204	99.151
6.125	99.665	99.687	99.634
6.25	99.998	99.968	99.915
6.375	100.533	100.511	100.457
6.5	100.999	100.974	100.918
6.625	101.406	101.419	101.353
6.75	101.675	101.626	101.561
6.875	102.069	102.031	101.964
7	102.448	102.425	102.356
7.125	102.840	102.843	102.764
7.25	103.262	103.191	103.116
7.375	103.652	103.589	103.512

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



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	94.211	94.165	94.149	4.5	94.211	94.165	94.149	5	96.586	96.540	96.524
4.625	94.867	94.821	94.806	4.625	94.867	94.821	94.806	5.125	97.242	97.196	97.181
4.75	95.524	95.480	95.468	4.75	95.524	95.480	95.468	5.25	98.104	98.072	98.040
4.875	96.012	95.996	95.962	4.875	95.930	95.884	95.868	5.375	98.594	98.561	98.529
5	96.597	96.580	96.546	5	96.586	96.540	96.524	5.5	99.219	99.187	99.155
5.125	97.242	97.196	97.181	5.125	97.242	97.196	97.181	5.625	99.739	99.703	99.670
5.25	98.126	98.082	98.042	5.25	98.104	98.072	98.040	5.75	100.479	100.407	100.370
5.375	98.718	98.674	98.634	5.375	98.594	98.561	98.529	5.875	100.773	100.562	100.352
5.5	99.289	99.245	99.205	5.5	99.219	99.187	99.155	6	101.342	101.132	101.058
5.625	99.838	99.794	99.754	5.625	99.739	99.703	99.670	6.125	101.844	101.634	101.583
5.75	100.479	100.407	100.370	5.75	100.479	100.407	100.370	6.25	102.254	102.191	102.141
5.875	100.773	100.562	100.407	5.875	100.773	100.562	100.352	6.375	102.307	102.225	102.186
6	101.342	101.132	101.058	6	101.342	101.132	101.058	6.5	102.875	102.790	102.751
6.125	101.844	101.634	101.583	6.125	101.844	101.634	101.583	6.625	103.412	103.323	103.285
6.25	102.254	102.191	102.141	6.25	102.254	102.191	102.141	6.75	103.650	103.556	103.493
6.375	102.376	102.294	102.254	6.375	102.376	102.294	102.254	6.875	103.644	103.540	103.492
6.5	102.925	102.840	102.801	6.5	102.925	102.840	102.801	7	104.178	104.070	104.023
6.625	103.431	103.342	103.304	6.625	103.431	103.342	103.304	7.125	104.633	104.521	104.475
6.75	103.650	103.556	103.493	6.75	103.650	103.556	103.493	7.25	104.650	104.604	104.584
6.875	103.668	103.564	103.516	6.875	103.668	103.564	103.516	7.375	103.843	103.718	103.661
7	104.158	104.050	104.003	7	104.158	104.050	104.003	7.5	104.259	104.180	104.134
7.125	104.570	104.458	104.412	7.125	104.570	104.458	104.412	7.625	104.755	104.676	104.630
7.25	104.650	104.604	104.584	7.25	104.650	104.604	104.584	7.75	105.131	105.052	105.006
7.375	104.210	104.109	103.943	7.375	103.846	103.721	103.664				
7.5	104.698	104.597	104.431	7.5	104.259	104.180	104.134				

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	96.616	96.599	96.576	4.25	96.411	96.421	96.407	4.75	94.193	94.166	94.142
4.375	97.084	97.068	97.045	4.375	96.983	96.994	96.980	4.875	94.926	94.899	94.874
4.5	97.553	97.563	97.549	4.5	97.552	97.563	97.549	5	95.653	95.626	95.602
4.625	98.118	98.128	98.114	4.625	98.118	98.128	98.114	5.125	96.525	96.498	96.474
4.75	98.351	98.326	98.292	4.75	98.096	98.075	98.048	5.25	97.659	97.597	97.540
4.875	98.822	98.798	98.763	4.875	98.645	98.637	98.610	5.375	98.251	98.195	98.172
5	99.294	99.270	99.236	5	99.199	99.190	99.163	5.5	98.822	98.762	98.741
5.125	99.770	99.744	99.710	5.125	99.740	99.731	99.704	5.625	99.371	99.310	99.289
5.25	99.904	99.828	99.773	5.25	99.742	99.680	99.651	5.75	99.721	99.587	99.567
5.375	100.386	100.309	100.254	5.375	100.148	100.119	100.080	5.875	100.195	100.031	99.965
5.5	100.867	100.791	100.736	5.5	100.657	100.628	100.589	6	100.685	100.542	100.476
5.625	101.349	101.273	101.217	5.625	101.138	101.110	101.071	6.125	101.279	101.209	101.160
5.75	101.177	101.099	101.055	5.75	101.177	101.099	101.055	6.25	101.350	101.275	101.247
5.875	101.590	101.521	101.473	5.875	101.090	101.042	100.990	6.375	101.316	101.260	101.203
6	102.071	102.002	101.954	6	101.538	101.491	101.439	6.5	101.834	101.785	101.723
								6.625	102.533	102.503	102.441
								6.75	102.482	102.387	102.325
								6.875	101.994	101.954	101.915
								7	102.344	102.275	102.236
								7.125	102.760	102.753	102.679
								7.25	102.825	102.779	102.760

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	97.043	97.035	96.998	5	95.653	95.626	95.602	4.5	94.911	94.797	94.783
5.375	98.230	98.195	98.172	5.125	96.525	96.498	96.474	4.625	95.469	95.355	95.341
5.5	98.801	98.762	98.741	5.25	97.043	97.035	96.998	4.75	95.302	95.241	95.220
5.625	99.353	99.310	99.289	5.375	98.223	98.187	98.165	4.875	95.785	95.724	95.703
5.75	99.721	99.587	99.567	5.5	98.753	98.714	98.693	5	96.268	96.207	96.186
5.875	100.195	99.985	99.945	5.625	99.271	99.244	99.208	5.125	96.750	96.689	96.668
6	100.685	100.499	100.469	5.75	99.515	99.478	99.458	5.25	96.884	96.808	96.753
6.125	101.279	101.209	101.160	5.875	100.051	99.993	99.962	5.375	97.366	97.289	97.234
6.25	101.350	101.275	101.247	6	100.553	100.490	100.460	5.5	97.847	97.771	97.716
6.375	101.316	101.260	101.203	6.125	101.279	101.209	101.160	5.625	98.329	98.253	98.197
6.5	101.814	101.785	101.723	6.25	101.305	101.236	101.207	5.75	98.078	98.030	97.981
6.625	102.533	102.503	102.441	6.375	101.346	101.266	101.229	5.875	98.570	98.501	98.453
6.75	102.482	102.387	102.325	6.5	101.814	101.785	101.723	6	99.051	98.982	98.934
6.875	101.921	101.848	101.808	6.625	102.533	102.503	102.441	6.125	99.531	99.463	99.415

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	98.104	98.072	98.040	5.25	98.104	98.072	98.040	5.25	98.104	98.072	98.040
5.375	98.594	98.561	98.529	5.375	98.594	98.561	98.529	5.375	98.594	98.561	98.529
5.5	99.219	99.187	99.155	5.5	99.219	99.187	99.155	5.5	99.219	99.187	99.155
5.625	99.739	99.703	99.670	5.625	99.739	99.703	99.670	5.625	99.739	99.703	99.670
5.75	100.479	100.407	100.370	5.75	100.479	100.407	100.370	5.75	100.479	100.407	100.370
5.875	100.773	100.562	100.352	5.875	100.773	100.562	100.352	5.875	100.773	100.562	100.352
6	101.342	101.132	101.058	6	101.342	101.132	101.058	6	101.342	101.132	101.058
6.125	101.844	101.634	101.583	6.125	101.844	101.634	101.583	6.125	101.844	101.634	101.583
6.25	102.254	102.191	102.141	6.25	102.254	102.191	102.141	6.25	102.254	102.191	102.141
6.375	102.376	102.294	102.254	6.375	102.376	102.294	102.254	6.375	102.307	102.225	102.186
6.5	102.925	102.840	102.801	6.5	102.925	102.840	102.801	6.5	102.875	102.790	102.751
6.625	103.431	103.342	103.304	6.625	103.431	103.342	103.304	6.625	103.412	103.323	103.285
6.75	103.650	103.556	103.493	6.75	103.650	103.556	103.493	6.75	103.650	103.556	103.493
6.875	103.668	103.564	103.516	6.875	103.668	103.564	103.516	6.875	103.644	103.540	103.492
7	104.158	104.050	104.003	7	104.158	104.050	104.003	7	104.178	104.070	104.023
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	97.552	97.563	97.549	4.25	96.411	96.421	96.407	5.25	97.043	97.035	96.998
4.625	98.118	98.128	98.114	4.375	96.983	96.994	96.980	5.375	98.230	98.195	98.172
4.75	98.096	98.075	98.048	4.5	97.552	97.563	97.549	5.5	98.801	98.762	98.741
4.875	98.645	98.637	98.610	4.625	98.118	98.128	98.114	5.625	99.353	99.310	99.289
5	99.199	99.190	99.163	4.75	98.096	98.075	98.048	5.75	99.721	99.587	99.567
5.125	99.740	99.731	99.704	4.875	98.645	98.637	98.610	5.875	100.195	99.985	99.945
5.25	99.742	99.680	99.651	5	99.199	99.190	99.163	6	100.685	100.499	100.469
5.375	100.148	100.119	100.080	5.125	99.740	99.731	99.704	6.125	101.279	101.209	101.160
5.5	100.657	100.628	100.589	5.25	99.742	99.680	99.651	6.25	101.350	101.275	101.247
5.625	101.138	101.110	101.071	5.375	100.148	100.119	100.080	6.375	101.316	101.260	101.203
5.75	101.177	101.099	101.055	5.5	100.657	100.628	100.589	6.5	101.814	101.785	101.723
5.875	101.090	101.042	100.990	5.625	101.138	101.110	101.071	6.625	102.533	102.503	102.441
6	101.538	101.491	101.439	5.75	101.177	101.099	101.055	6.75	102.482	102.387	102.325
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	97.043	97.035	96.998	5.25	97.043	97.035	96.998	4.5	94.911	94.797	94.783
5.375	98.230	98.195	98.172	5.375	97.744	97.735	97.699	4.625	95.469	95.355	95.341
5.5	98.801	98.762	98.741	5.5	98.497	98.489	98.452	4.75	93.866	93.778	93.754
5.625	99.353	99.310	99.289	5.625	99.252	99.244	99.207	4.875	94.417	94.208	94.182
5.75	99.721	99.587	99.567	5.75	99.489	99.427	99.396	5	94.950	94.741	94.715
5.875	100.195	99.985	99.945	5.875	99.862	99.793	99.743	5.125	95.457	95.248	95.222
6	100.685	100.499	100.469	6	100.553	100.484	100.434	5.25	96.341	96.285	96.228
6.125	101.279	101.209	101.160	6.125	101.279	101.209	101.160	5.375	96.460	96.404	96.347
6.25	101.350	101.275	101.247	6.25	101.106	101.011	100.949	5.5	96.881	96.824	96.768
6.375	101.316	101.260	101.203	6.375	101.139	101.110	101.048	5.625	97.308	97.251	97.194
6.5	101.814	101.785	101.723	6.5	101.814	101.785	101.723	5.75	98.078	98.030	97.981
6.625	102.533	102.503	102.441	6.625	102.533	102.503	102.441	5.875	98.380	98.332	98.283
6.75	102.482	102.387	102.325	6.75	102.532	102.437	102.375	6	98.735	98.686	98.638
6.875	101.921	101.848	101.808	6.875	101.616	101.690	101.616	6.125	99.072	99.023	98.975

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.142	97.096	97.081	5.125	97.142	97.096	97.081	4.75	95.424	95.377	95.362
5.25	98.004	97.972	97.940	5.25	98.004	97.972	97.940	4.875	95.830	95.784	95.768
5.375	98.494	98.461	98.429	5.375	98.494	98.461	98.429	5	96.486	96.440	96.424
5.5	99.119	99.087	99.055	5.5	99.119	99.087	99.055	5.125	97.142	97.096	97.081
5.625	99.639	99.603	99.570	5.625	99.639	99.603	99.570	5.25	98.004	97.972	97.940
5.75	100.379	100.203	100.172	5.75	100.379	100.203	100.172	5.375	98.494	98.461	98.429
5.875	100.673	100.462	100.326	5.875	100.673	100.462	100.326	5.5	99.119	99.087	99.055
6	101.242	101.032	100.822	6	101.242	101.032	100.822	5.625	99.639	99.603	99.570
6.125	101.744	101.534	101.324	6.125	101.744	101.534	101.324	5.75	100.379	100.203	100.172
6.25	101.979	101.788	101.826	6.25	101.979	101.788	101.826	5.875	100.673	100.462	100.326
6.375	101.909	101.852	101.795	6.375	101.909	101.852	101.795	6	101.242	101.032	100.822
6.5	102.344	102.287	102.230	6.5	102.344	102.287	102.230	6.125	101.744	101.534	101.324
6.625	102.850	102.794	102.737	6.625	102.850	102.794	102.737	6.25	101.979	101.788	101.826
6.75	103.298	103.204	103.141	6.75	103.298	103.204	103.141	6.375	101.909	101.852	101.795
6.875	103.101	103.060	103.020	6.875	103.101	103.060	103.020	6.5	102.344	102.287	102.230
7	103.521	103.480	103.440	7	103.521	103.480	103.440	6.625	102.850	102.794	102.737
7.125	103.847	103.806	103.766	7.125	103.847	103.806	103.766	6.75	103.298	103.204	103.141
7.25	104.266	104.220	104.200	7.25	104.266	104.220	104.200	6.875	103.101	103.060	103.020
7.375	103.808	103.727	103.648	7.375	103.630	103.552	103.475	7	103.521	103.480	103.440
7.5	103.972	103.894	103.817	7.5	103.972	103.894	103.817	7.125	103.847	103.806	103.766
7.625	104.371	104.293	104.216	7.625	104.371	104.293	104.216	7.25	104.266	104.220	104.200
7.75	104.581	104.502	104.456	7.75	104.581	104.502	104.456	7.375	103.630	103.552	103.475
7.875	103.925	103.828	103.737					7.5	103.972	103.894	103.817
8	104.041	103.944	103.853					7.625	104.371	104.293	104.216
8.125	104.107	104.010	103.919					7.75	104.581	104.502	104.456
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	96.516	96.499	96.476	4.25	96.371	96.381	96.367	4.875	94.873	94.706	94.782
4.375	96.984	96.968	96.945	4.375	96.894	96.905	96.891	5	95.591	95.424	95.500
4.5	97.453	97.437	97.414	4.5	97.405	97.416	97.402	5.125	96.354	96.186	96.262
4.625	97.924	97.912	97.898	4.625	97.901	97.912	97.898	5.25	97.098	96.950	97.013
4.75	98.251	98.226	98.192	4.75	98.012	98.003	97.977	5.375	97.754	97.719	97.696
4.875	98.722	98.698	98.663	4.875	98.499	98.490	98.464	5.5	98.414	98.266	98.329
5	99.194	99.170	99.136	5	98.963	98.955	98.928	5.625	99.131	98.982	99.046
5.125	99.668	99.644	99.610	5.125	99.400	99.391	99.364	5.75	99.621	99.411	99.246
5.25	99.774	99.726	99.673	5.25	99.642	99.580	99.551	5.875	100.095	99.885	99.721
5.375	100.248	100.200	100.147	5.375	99.919	99.890	99.851	6	100.585	100.375	100.269
5.5	100.718	100.670	100.618	5.5	100.311	100.283	100.244	6.125	100.991	100.782	100.832
5.625	101.177	101.129	101.076	5.625	100.668	100.640	100.601	6.25	101.250	101.039	100.829
5.75	101.077	100.999	100.955	5.75	101.077	100.999	100.955	6.375	101.216	101.160	101.103
5.875	101.399	101.359	101.310	5.875	100.796	100.748	100.696	6.5	101.691	101.635	101.578
6	101.842	101.802	101.752	6	101.131	101.083	101.031	6.625	102.191	102.031	102.060
								6.75	102.382	102.287	102.225
								6.875	101.788	101.748	101.708
								7	102.208	102.168	102.127
								7.125	102.534	102.494	102.454
								7.25	102.725	102.679	102.660
								7.375	101.619	101.541	101.494
								7.5	102.128	102.049	102.003
								7.625	102.623	102.545	102.498
								7.75	102.950	102.871	102.825
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	101.691	101.635	101.578	6.125	100.991	100.782	100.832	4.5	94.745	94.630	94.616
6.625	102.191	102.031	102.060	6.25	101.006	100.911	100.849	4.625	95.199	95.085	95.071
6.75	102.382	102.287	102.225	6.375	101.061	100.892	100.930	4.75	93.793	93.678	93.654
6.875	101.788	101.748	101.708	6.5	101.602	101.433	101.471	4.875	94.234	94.025	93.999
7	102.208	102.168	102.127	6.625	102.191	102.022	102.060	5	94.637	94.430	94.405
7.125	102.534	102.494	102.454	6.75	102.432	102.337	102.275	5.125	94.997	94.788	94.762
7.25	102.725	102.679	102.660	6.875	101.383	101.317	101.343	5.25	96.241	96.185	96.128
7.375	101.619	101.541	101.494	7	101.890	101.844	101.825	5.375	96.360	96.304	96.247
7.5	102.128	102.049	102.003	7.125	102.416	102.370	102.350	5.5	96.781	96.724	96.668
7.625	102.623	102.545	102.498	7.25	102.775	102.729	102.710	5.625	97.208	97.151	97.094
7.75	102.950	102.871	102.825	7.375	101.669	101.591	101.544	5.75	97.978	97.930	97.881
				7.5	102.178	102.099	102.053	5.875	98.280	98.232	98.183
				7.625	102.673	102.595	102.548	6	98.635	98.586	98.538
								6.125	98.972	98.923	98.875

VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	101.909	101.852	101.795	6.375	101.909	101.852	101.795	6	101.242	101.032	100.822
6.5	102.344	102.287	102.230	6.5	102.344	102.287	102.230	6.125	101.744	101.534	101.355
6.625	102.850	102.794	102.737	6.625	102.850	102.794	102.737	6.25	102.029	101.825	101.876
6.75	103.298	103.204	103.141	6.75	103.298	103.204	103.141	6.375	101.909	101.852	101.795
6.875	103.101	103.060	103.020	6.875	103.101	103.060	103.020	6.5	102.344	102.287	102.230
7	103.521	103.480	103.440	7	103.521	103.480	103.440	6.625	102.850	102.794	102.737
7.125	103.847	103.806	103.766	7.125	103.847	103.806	103.766	6.75	103.298	103.204	103.141
7.25	104.266	104.220	104.200	7.25	104.266	104.220	104.200	6.875	103.101	103.060	103.020
7.375	103.808	103.727	103.648	7.375	103.630	103.552	103.475	7	103.521	103.480	103.440
7.5	103.972	103.894	103.817	7.5	103.972	103.894	103.817	7.125	103.847	103.806	103.766
7.625	104.371	104.293	104.216	7.625	104.371	104.293	104.216	7.25	104.266	104.220	104.200
7.75	104.581	104.502	104.456	7.75	104.581	104.502	104.456	7.375	103.630	103.552	103.475
7.875	103.925	103.828	103.737					7.5	103.972	103.894	103.817
8	104.041	103.944	103.853					7.625	104.371	104.293	104.216
8.125	104.107	104.010	103.919					7.75	104.581	104.502	104.456
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	97.453	97.437	97.414	4.5	97.405	97.416	97.402	6.625	102.191	102.031	102.060
4.625	97.924	97.912	97.898	4.625	97.901	97.912	97.898	6.75	102.382	102.287	102.225
4.75	98.251	98.226	98.192	4.75	98.012	98.003	97.977	6.875	101.788	101.748	101.708
4.875	98.722	98.698	98.663	4.875	98.499	98.490	98.464	7	102.208	102.168	102.127
5	99.194	99.170	99.136	5	98.963	98.955	98.928	7.125	102.534	102.494	102.454
5.125	99.668	99.644	99.610	5.125	99.400	99.391	99.364	7.25	102.725	102.679	102.660
5.25	99.774	99.726	99.673	5.25	99.642	99.580	99.551	7.375	102.333	102.252	102.173
5.375	100.248	100.200	100.147	5.375	99.919	99.890	99.851	7.5	102.489	102.408	102.328
5.5	100.718	100.670	100.618	5.5	100.311	100.283	100.244	7.625	102.623	102.545	102.498
5.625	101.177	101.129	101.076	5.625	100.668	100.640	100.601	7.75	102.950	102.871	102.825
5.75	101.077	100.999	100.955	5.75	101.077	100.999	100.955	7.875	101.450	101.353	101.262
5.875	101.399	101.359	101.310	5.875	100.796	100.748	100.696	8	101.566	101.469	101.378
6	101.842	101.802	101.752	6	101.131	101.083	101.031	8.125	101.632	101.535	101.444
6.125	102.283	102.242	102.193	6.125	101.585	101.506	101.454				
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	101.691	101.635	101.578	6.125	100.991	100.782	100.832	4.5	94.745	94.630	94.616
6.625	102.191	102.031	102.060	6.25	101.006	100.911	100.849	4.625	95.199	95.085	95.071
6.75	102.382	102.287	102.225	6.375	101.061	100.892	100.930	4.75	93.793	93.678	93.654
6.875	101.788	101.748	101.708	6.5	101.602	101.433	101.471	4.875	94.234	94.025	93.999
7	102.208	102.168	102.127	6.625	102.191	102.022	102.060	5	94.637	94.430	94.405
7.125	102.534	102.494	102.454	6.75	102.432	102.337	102.275	5.125	94.997	94.788	94.762
7.25	102.725	102.679	102.660	6.875	101.383	101.317	101.343	5.25	96.241	96.185	96.128
7.375	101.619	101.541	101.494	7	101.890	101.844	101.825	5.375	96.360	96.304	96.247
7.5	102.128	102.049	102.003	7.125	102.416	102.370	102.350	5.5	96.781	96.724	96.668
7.625	102.623	102.545	102.498	7.25	102.775	102.729	102.710	5.625	97.208	97.151	97.094
7.75	102.950	102.871	102.825	7.375	101.669	101.591	101.544	5.75	97.978	97.930	97.881
				7.5	102.178	102.099	102.053	5.875	98.280	98.232	98.183
				7.625	102.673	102.595	102.548	6	98.635	98.586	98.538
								6.125	98.972	98.923	98.875

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	100.188	100.068	99.768	6.75	98.688	98.568	98.268
6.875	100.709	100.589	100.289	6.875	99.209	99.089	98.789
7	101.211	101.091	100.791	7	99.711	99.591	99.291
7.125	101.662	101.542	101.242	7.125	100.162	100.042	99.742
7.25	102.084	101.964	101.664	7.25	100.584	100.464	100.164
7.375	101.967	101.811	101.511	7.375	100.467	100.311	100.011
7.5	102.429	102.273	101.973	7.5	100.929	100.773	100.473
7.625	102.840	102.684	102.384	7.625	101.340	101.184	100.884
7.75	103.232	103.076	102.776	7.75	101.732	101.576	101.276
7.875	102.557	102.376	102.076	7.875	101.057	100.876	100.576
8	102.979	102.798	102.498	8	101.479	101.298	100.998
8.125	103.360	103.179	102.879	8.125	101.860	101.679	101.379
8.25	103.732	103.551	103.251	8.25	102.232	102.051	101.751

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.188	98.068	97.768	6.75	96.688	96.568	96.268
6.875	98.709	98.589	98.289	6.875	97.209	97.089	96.789
7	99.211	99.091	98.791	7	97.711	97.591	97.291
7.125	99.662	99.542	99.242	7.125	98.162	98.042	97.742
7.25	100.084	99.964	99.664	7.25	98.584	98.464	98.164
7.375	99.967	99.811	99.511	7.375	98.467	98.311	98.011
7.5	100.429	100.273	99.973	7.5	98.929	98.773	98.473
7.625	100.840	100.684	100.384	7.625	99.340	99.184	98.884
7.75	101.232	101.076	100.776	7.75	99.732	99.576	99.276
7.875	100.557	100.376	100.076	7.875	99.057	98.876	98.576
8	100.979	100.798	100.498	8	99.479	99.298	98.998
8.125	101.360	101.179	100.879	8.125	99.860	99.679	99.379
8.25	101.732	101.551	101.251	8.25	100.232	100.051	99.751

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.438	99.318	99.018	6.75	97.438	97.318	97.018
6.875	99.959	99.839	99.539	6.875	97.959	97.839	97.539
7	100.461	100.341	100.041	7	98.461	98.341	98.041
7.125	100.912	100.792	100.492	7.125	98.912	98.792	98.492
7.25	101.334	101.214	100.914	7.25	99.334	99.214	98.914
7.375	101.217	101.061	100.761	7.375	99.217	99.061	98.761
7.5	101.679	101.523	101.223	7.5	99.679	99.523	99.223
7.625	102.090	101.934	101.634	7.625	100.090	99.934	99.634
7.75	102.482	102.326	102.026	7.75	100.482	100.326	100.026
7.875	101.807	101.626	101.326	7.875	99.807	99.626	99.326
8	102.229	102.048	101.748	8	100.229	100.048	99.748
8.125	102.610	102.429	102.129	8.125	100.610	100.429	100.129
8.25	102.982	102.801	102.501	8.25	100.982	100.801	100.501

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.