



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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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

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

YOUR BFF IN WHOLESALE

Table with 3 columns: Conventional 30 Yr Fixed, Conventional 25 Yr Fixed, Conventional 20 Yr Fixed. Each column has sub-columns for Rate, 15, 30, 45. Rows list various interest rates and dates.

Table with 3 columns: Conventional 15 Yr Fixed, Conventional 10 Yr Fixed, Conventional 20 Yr Fixed HB. Each column has sub-columns for Rate, 15, 30, 45. Rows list various interest rates and dates.

Table with 3 columns: Conventional 20 Yr Fixed HB, Conventional 15 Yr Fixed HB. Each column has sub-columns for Rate, 15, 30, 45. Rows list various interest rates and dates.

Cumulative LPA Cap table with columns for Rate, 15, 30, 45. Row: FTHB with ARM at or below 100% at 120% in-c. Value: 0.

Purchase LTV / RCO Adjusters: All Products w/Terms > 15 years only. Table with columns for Rate, 15, 30, 45 and rows for various interest rates.

Additional Purchase LPA Adjusters table with columns for Rate, 15, 30, 45 and rows for property types like Attached Condo, Investment Property, etc.

R/T Refinance LTV / RCO Adjusters: All Products w/Terms > 15 years only. Table with columns for Rate, 15, 30, 45 and rows for various interest rates.

Additional R/T Refinance LPA Adjusters table with columns for Rate, 15, 30, 45 and rows for property types like Attached Condo, Investment Property, etc.

Cash-Out Refinance LTV / RCO Adjusters: All Products table with columns for Rate, 15, 30, 45 and rows for various interest rates.

Additional Cash-Out Refinance LPA Adjusters table with columns for Rate, 15, 30, 45 and rows for property types like Attached Condo, Investment Property, etc.

Additional Miscellaneous LPA Adjusters table with rows for Escrow Waiver, Temporary 2-1 Buydown, Lock Extension per Day.



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Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	97.654	97.647	97.633	5.75	97.731	97.686	97.671	5	96.372	96.341	96.308
5.875	98.285	98.278	98.264	5.875	98.369	98.324	98.309	5.125	96.584	96.553	96.520
6	98.891	98.884	98.870	6	98.918	98.873	98.858	5.25	97.164	97.133	97.099
6.125	99.461	99.454	99.440	6.125	99.347	99.302	99.287	5.375	97.498	97.466	97.433
6.25	99.765	99.750	99.728	6.25	99.576	99.531	99.510	5.5	97.921	97.890	97.857
6.375	100.316	100.301	100.280	6.375	100.143	100.099	100.078	5.625	98.228	98.196	98.163
6.5	100.822	100.807	100.785	6.5	100.612	100.567	100.547	5.75	98.579	98.516	98.450
6.625	101.290	101.275	101.254	6.625	100.976	100.931	100.911	5.875	98.911	98.849	98.782
6.75	101.391	101.354	101.320	6.75	100.905	100.860	100.839	6	99.115	99.053	98.986
6.875	101.854	101.818	101.783	6.875	101.417	101.372	101.351				
7	102.280	102.243	102.209	7	101.844	101.800	101.779				
7.125	102.678	102.641	102.606	7.125	102.140	102.095	102.074				
7.25	102.624	102.572	102.522	7.25	101.914	101.855	101.824				
7.375	103.026	102.975	102.925	7.375	102.388	102.329	102.299				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.754	95.722	95.689
5.125	96.161	96.129	96.096
5.25	96.540	96.509	96.476
5.375	96.904	96.873	96.839
5.5	97.258	97.226	97.193
5.625	97.594	97.563	97.529
5.75	97.881	97.803	97.720
5.875	98.213	98.135	98.052
6	98.757	98.679	98.596

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	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

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

YOUR BFF IN WHOLESALE

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	97.157	97.136	97.110	5.75	98.502	98.487	98.430	5	96.372	96.341	96.308
5.875	97.861	97.845	97.817	5.875	98.992	98.977	98.919	5.125	96.584	96.553	96.520
6	98.461	98.446	98.416	6	99.494	99.479	99.421	5.25	97.164	97.133	97.099
6.125	99.058	99.044	99.013	6.125	99.811	99.794	99.737	5.375	97.498	97.466	97.433
6.25	99.377	99.370	99.361	6.25	100.215	100.180	100.153	5.5	97.921	97.890	97.857
6.375	99.929	99.922	99.912	6.375	100.654	100.618	100.591	5.625	98.228	98.196	98.163
6.5	100.452	100.445	100.433	6.5	101.044	101.007	100.981	5.75	98.579	98.516	98.450
6.625	100.910	100.903	100.888	6.625	101.430	101.392	101.365	5.875	98.911	98.849	98.782
6.75	101.044	101.033	101.001	6.75	101.072	101.016	101.007	6	99.115	99.053	98.986
6.875	101.527	101.514	101.477	6.875	101.456	101.399	101.390				
7	101.961	101.948	101.909	7	101.807	101.749	101.740				
7.125	102.400	102.387	102.350	7.125	102.146	102.088	102.079				
7.25	102.364	102.338	102.319	7.25	102.258	102.181	102.175				
7.375	102.793	102.766	102.746	7.375	102.589	102.511	102.505				
7.5	103.163	103.135	103.116	7.5	102.941	102.863	102.857				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.820	95.812	95.805
4.875	96.202	96.195	96.187
5	96.721	96.714	96.706
5.125	97.187	97.180	97.172
5.25	97.495	97.488	97.480
5.375	97.803	97.796	97.788
5.5	98.001	97.994	97.986
5.625	98.402	98.395	98.389
5.75	98.697	98.690	98.684
5.875	98.991	98.984	98.978
6	99.329	99.322	99.316

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	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

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
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RefiNow 30 Yr Fixed			
Rate	15	30	45
5.625	96.010	96.082	96.027
5.75	96.902	96.969	96.867
5.875	97.498	97.568	97.462
6	98.077	98.147	98.038
6.125	98.561	98.631	98.522
6.25	98.876	98.923	98.846
6.375	99.425	99.473	99.392
6.5	99.916	99.965	99.881
6.625	100.372	100.417	100.333
6.75	100.473	100.500	100.432
6.875	100.937	100.962	100.891
7	101.353	101.377	101.302
7.125	101.762	101.786	101.712
7.25	101.819	101.826	101.783
7.375	102.169	102.173	102.127

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des 0

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

RT 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 RT 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

YOUR BFF IN WHOLESALE

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.015	95.970	95.956	5	96.015	95.970	95.956	5	96.015	95.970	95.956
5.125	96.609	96.564	96.549	5.125	96.609	96.564	96.549	5.125	96.609	96.564	96.549
5.25	97.203	97.158	97.143	5.25	97.203	97.158	97.143	5.25	97.203	97.158	97.143
5.375	97.781	97.736	97.721	5.375	97.781	97.736	97.721	5.375	97.781	97.736	97.721
5.5	98.374	98.348	98.356	5.5	98.374	98.348	98.356	5.5	98.374	98.348	98.356
5.625	98.968	98.923	98.909	5.625	98.968	98.923	98.909	5.625	98.968	98.923	98.909
5.75	99.740	99.549	99.453	5.75	99.740	99.549	99.453	5.75	99.740	99.549	99.453
5.875	100.178	99.988	99.797	5.875	100.178	99.988	99.797	5.875	100.178	99.988	99.797
6	100.678	100.487	100.362	6	100.678	100.487	100.362	6	100.678	100.487	100.362
6.125	101.145	100.955	100.922	6.125	101.145	100.955	100.922	6.125	101.145	100.955	100.922
6.25	101.610	101.425	101.415	6.25	101.610	101.425	101.415	6.25	101.610	101.425	101.415
6.375	101.239	101.166	101.092	6.375	101.239	101.166	101.092	6.375	101.239	101.166	101.092
6.5	101.784	101.711	101.637	6.5	101.784	101.711	101.637	6.5	101.784	101.711	101.637
6.625	102.233	102.137	102.110	6.625	102.233	102.137	102.110	6.625	102.233	102.137	102.110
6.75	102.739	102.644	102.616	6.75	102.739	102.644	102.616	6.75	102.739	102.644	102.616
6.875	101.968	101.910	101.851	6.875	101.968	101.910	101.851	6.875	101.968	101.910	101.851
7	102.440	102.381	102.323	7	102.440	102.381	102.323	7	102.440	102.381	102.323
7.125	102.859	102.801	102.742	7.125	102.859	102.801	102.742	7.125	102.859	102.801	102.742
7.25	103.156	103.038	102.951	7.25	103.156	103.038	102.951	7.25	103.156	103.038	102.951
7.375	102.668	102.550	102.433	7.375	102.668	102.550	102.433	7.375	102.668	102.550	102.433
7.5	103.061	102.943	102.826	7.5	103.061	102.943	102.826	7.5	103.061	102.943	102.826
7.625	103.324	103.206	103.089	7.625	103.324	103.206	103.089	7.625	103.324	103.206	103.089
7.75	103.419	103.330	103.272	7.75	103.419	103.330	103.272	7.75	103.419	103.330	103.272
7.875	102.214	102.126	102.067	7.875	102.214	102.126	102.067	7.875	102.214	102.126	102.067
8	102.630	102.542	102.483	8	102.630	102.542	102.483	8	102.630	102.542	102.483
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
3.5	90.732	90.760	90.839	3.5	90.732	90.760	90.839	5	94.394	94.385	94.412
3.625	91.296	91.324	91.403	3.625	91.296	91.324	91.403	5.125	95.196	95.188	95.214
3.75	92.426	92.475	92.535	3.75	92.426	92.475	92.535	5.25	96.146	96.141	96.135
3.875	92.989	93.038	93.099	3.875	92.989	93.038	93.099	5.375	96.817	96.792	96.801
4	93.552	93.601	93.661	4	93.552	93.601	93.661	5.5	97.661	97.636	97.644
4.125	94.113	94.162	94.222	4.125	94.113	94.162	94.222	5.625	98.097	98.071	98.080
4.25	95.183	95.206	95.248	4.25	95.183	95.206	95.248	5.75	98.920	98.729	98.539
4.375	95.742	95.765	95.807	4.375	95.742	95.765	95.807	5.875	99.588	99.398	99.235
4.5	96.298	96.321	96.364	4.5	96.298	96.321	96.364	6	100.002	99.918	99.908
4.625	96.850	96.873	96.915	4.625	96.850	96.873	96.915	6.125	100.562	100.478	100.469
4.75	96.996	96.962	96.986	4.75	96.996	96.962	96.986	6.25	101.172	100.981	100.791
4.875	97.545	97.510	97.535	4.875	97.545	97.510	97.535	6.375	100.555	100.442	100.415
5	98.085	98.050	98.075	5	98.085	98.050	98.075	6.5	101.184	101.072	101.044
5.125	98.613	98.579	98.603	5.125	98.613	98.579	98.603	6.625	101.682	101.570	101.543
5.25	98.515	98.455	98.461	5.25	98.515	98.455	98.461	6.75	101.365	101.307	101.248
5.375	99.037	98.976	98.982	5.375	99.037	98.976	98.982	6.875	101.324	101.255	101.209
5.5	99.538	99.478	99.484	5.5	99.538	99.478	99.484	7	101.863	101.794	101.748
5.625	100.015	99.955	99.961	5.625	100.015	99.955	99.961	7.125	102.271	102.203	102.157
5.75	99.766	99.690	99.644	5.75	99.766	99.690	99.644	7.25	101.749	101.660	101.601
5.875	99.899	99.891	99.879	5.875	99.899	99.891	99.879	7.375	101.584	101.492	101.429
6	100.346	100.338	100.326	6	100.346	100.338	100.326	7.5	102.062	101.971	101.907
								7.625	102.327	102.236	102.172
								7.75	101.944	101.855	101.797
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.146	96.141	96.135	5	94.394	94.385	94.412	4.5	93.652	93.549	93.592
5.375	96.817	96.792	96.801	5.125	95.196	95.188	95.214	4.625	94.194	94.091	94.134
5.5	97.661	97.636	97.644	5.25	96.199	96.194	96.188	4.75	92.775	92.540	92.565
5.625	98.097	98.071	98.080	5.375	96.817	96.792	96.801	4.875	93.310	93.075	93.099
5.75	98.920	98.729	98.539	5.5	97.661	97.636	97.644	5	93.826	93.592	93.616
5.875	99.588	99.398	99.235	5.625	98.097	98.071	98.080	5.125	94.318	94.084	94.108
6	100.002	99.918	99.908	5.75	98.374	98.330	98.315	5.25	94.431	94.380	94.328
6.125	100.562	100.478	100.469	5.875	99.328	99.244	99.235	5.375	94.743	94.488	94.489
6.25	101.172	100.981	100.791	6	100.002	99.918	99.908	5.5	95.180	94.920	94.926
6.375	100.555	100.442	100.415	6.125	100.562	100.478	100.469	5.625	95.569	95.329	95.315
6.5	101.184	101.072	101.044	6.25	100.404	100.344	100.315	5.75	96.172	96.143	96.113
6.625	101.682	101.570	101.543	6.375	100.555	100.442	100.415	5.875	96.523	96.494	96.464
6.75	101.365	101.307	101.248	6.5	101.184	101.072	101.044	6	96.874	96.845	96.815
6.875	101.324	101.255	101.209	6.625	101.682	101.570	101.543	6.125	97.168	97.139	97.109
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.203	97.158	97.143	5.25	97.203	97.158	97.143	5.25	97.203	97.158	97.143
5.375	97.781	97.736	97.721	5.375	97.781	97.736	97.721	5.375	97.781	97.736	97.721

5.5	98.374	98.348	98.356	5.5	98.374	98.348	98.356	5.5	98.374	98.348	98.356
5.625	98.968	98.923	98.909	5.625	98.968	98.923	98.909	5.625	98.968	98.923	98.909
5.75	99.740	99.549	99.453	5.75	99.740	99.549	99.453	5.75	99.740	99.549	99.453
5.875	100.178	99.988	99.797	5.875	100.178	99.988	99.797	5.875	100.178	99.988	99.797
6	100.678	100.487	100.362	6	100.678	100.487	100.362	6	100.678	100.487	100.362
6.125	101.145	100.955	100.922	6.125	101.145	100.955	100.922	6.125	101.145	100.955	100.922
6.25	101.610	101.425	101.415	6.25	101.610	101.425	101.415	6.25	101.610	101.425	101.415
6.375	101.239	101.166	101.092	6.375	101.239	101.166	101.092	6.375	101.239	101.166	101.092
6.5	101.784	101.711	101.637	6.5	101.784	101.711	101.637	6.5	101.784	101.711	101.637
6.625	102.233	102.137	102.110	6.625	102.233	102.137	102.110	6.625	102.233	102.137	102.110
6.75	102.739	102.644	102.616	6.75	102.739	102.644	102.616	6.75	102.739	102.644	102.616
6.875	101.968	101.910	101.851	6.875	101.968	101.910	101.851	6.875	101.968	101.910	101.851
7	102.440	102.381	102.323	7	102.440	102.381	102.323	7	102.440	102.381	102.323
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.298	96.321	96.364	4.25	95.183	95.206	95.248	5.25	96.146	96.141	96.135
4.625	96.850	96.873	96.915	4.375	95.742	95.765	95.807	5.375	96.817	96.792	96.801
4.75	96.996	96.962	96.986	4.5	96.298	96.321	96.364	5.5	97.661	97.636	97.644
4.875	97.545	97.510	97.535	4.625	96.850	96.873	96.915	5.625	98.097	98.071	98.080
5	98.085	98.050	98.075	4.75	96.996	96.962	96.986	5.75	98.920	98.729	98.539
5.125	98.613	98.579	98.603	4.875	97.545	97.510	97.535	5.875	99.588	99.398	99.235
5.25	98.515	98.455	98.461	5	98.085	98.050	98.075	6	100.002	99.918	99.908
5.375	99.037	98.976	98.982	5.125	98.613	98.579	98.603	6.125	100.562	100.478	100.469
5.5	99.538	99.478	99.484	5.25	98.515	98.455	98.461	6.25	101.172	100.981	100.791
5.625	100.015	99.955	99.961	5.375	99.037	98.976	98.982	6.375	100.555	100.442	100.415
5.75	99.766	99.690	99.644	5.5	99.538	99.478	99.484	6.5	101.184	101.072	101.044
5.875	99.899	99.891	99.879	5.625	100.015	99.955	99.961	6.625	101.682	101.570	101.543
6	100.346	100.338	100.326	5.75	99.766	99.690	99.644	6.75	101.365	101.307	101.248
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.146	96.141	96.135	5.25	95.999	95.955	95.940	4.5	93.652	93.549	93.592
5.375	96.817	96.792	96.801	5.375	96.817	96.792	96.801	4.625	94.194	94.091	94.134
5.5	97.661	97.636	97.644	5.5	97.661	97.636	97.644	4.75	92.775	92.540	92.565
5.625	98.097	98.071	98.080	5.625	98.097	98.071	98.080	4.875	93.310	93.075	93.099
5.75	98.920	98.729	98.539	5.75	98.374	98.330	98.315	5	93.826	93.592	93.616
5.875	99.588	99.398	99.235	5.875	99.328	99.244	99.235	5.125	94.318	94.084	94.108
6	100.002	99.918	99.908	6	100.002	99.918	99.908	5.25	94.431	94.380	94.328
6.125	100.562	100.478	100.469	6.125	100.562	100.478	100.469	5.375	94.743	94.488	94.489
6.25	101.172	100.981	100.791	6.25	100.404	100.344	100.315	5.5	95.180	94.920	94.926
6.375	100.555	100.442	100.415	6.375	100.555	100.442	100.415	5.625	95.569	95.329	95.315
6.5	101.184	101.072	101.044	6.5	101.184	101.072	101.044	5.75	96.172	96.143	96.113
6.625	101.682	101.570	101.543	6.625	101.682	101.570	101.543	5.875	96.523	96.494	96.464
6.75	101.365	101.307	101.248	6.75	101.263	101.175	101.116	6	96.874	96.845	96.815
6.875	101.324	101.255	101.209	6.875	101.324	101.255	101.209	6.125	97.168	97.139	97.109

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	-3.5
< 550	-4.5
No FICO Score	-3.5

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

YOUR BFF IN WHOLESALE

Table with columns for Rate, VA 15 Yr Fixed, VA 20 Yr Fixed, VA 25 Yr Fixed, VA 30 Yr Fixed. Rows contain interest rate data for various loan terms.

Table with columns for Rate, VA 25 Yr Fixed High Balance, VA 20 Yr Fixed High Balance, VA 15 Yr Fixed High Balance. Rows contain interest rate data for high balance loans.

Table with columns for Rate, VA 30 Yr Fixed IRRRL, VA 25 Yr Fixed IRRRL, VA 20 Yr Fixed IRRRL. Rows contain interest rate data for IRRRL loans.

Table with columns for Rate, VA 15 Yr Fixed IRRRL, VA 20 Yr Fixed IRRRL, VA 25 Yr Fixed IRRRL. Rows contain interest rate data for IRRRL loans.

Table with columns for Rate, VA 25 Yr Fixed HB IRRRL, VA 20 Yr Fixed HB IRRRL, VA 15 Yr Fixed HB IRRRL. Rows contain interest rate data for HB IRRRL loans.

Government Adjustments

Table listing government adjustments such as FICO, 720+, 880-720, 980-879, etc.

Loan Amount Adjustments

Table listing loan amount adjustments such as \$75K - \$99,999, \$100K - \$150K, etc.

Other Adjustments

Table listing other adjustments such as 2 Unit, 3-4 units, HFA, Cash out > 90% LTV, etc.



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

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.551	98.397	98.097	6.75	95.951	95.797	95.497
6.875	98.421	98.254	97.954	6.875	95.821	95.654	95.354
7	98.924	98.757	98.457	7	96.324	96.157	95.857
7.125	99.380	99.213	98.913	7.125	96.780	96.613	96.313
7.25	100.131	99.909	99.609	7.25	97.531	97.309	97.009
7.375	100.615	100.393	100.093	7.375	98.015	97.793	97.493
7.5	101.078	100.856	100.556	7.5	98.478	98.256	97.956
7.625	101.494	101.272	100.972	7.625	98.894	98.672	98.372
7.75	101.890	101.668	101.368	7.75	99.290	99.068	98.768
7.875	101.371	101.094	100.794	7.875	98.771	98.494	98.194
8	101.794	101.517	101.217	8	99.194	98.917	98.617
8.125	102.180	101.903	101.603	8.125	99.580	99.303	99.003
8.25	102.546	102.269	101.969	8.25	99.946	99.669	99.369

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.551	96.397	96.097	6.75	93.951	93.797	93.497
6.875	96.421	96.254	95.954	6.875	93.821	93.654	93.354
7	96.924	96.757	96.457	7	94.324	94.157	93.857
7.125	97.380	97.213	96.913	7.125	94.780	94.613	94.313
7.25	98.131	97.909	97.609	7.25	95.531	95.309	95.009
7.375	98.615	98.393	98.093	7.375	96.015	95.793	95.493
7.5	99.078	98.856	98.556	7.5	96.478	96.256	95.956
7.625	99.494	99.272	98.972	7.625	96.894	96.672	96.372
7.75	99.890	99.668	99.368	7.75	97.290	97.068	96.768
7.875	99.371	99.094	98.794	7.875	96.771	96.494	96.194
8	99.794	99.517	99.217	8	97.194	96.917	96.617
8.125	100.180	99.903	99.603	8.125	97.580	97.303	97.003
8.25	100.546	100.269	99.969	8.25	97.946	97.669	97.369

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.