



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

YOUR BFF IN WHOLESALE

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	93.994	93.942	93.856	4.75	93.994	93.942	93.856	5.125	96.989	96.974	97.000
4.875	94.687	94.640	94.559	4.875	94.687	94.640	94.559	5.25	97.667	97.688	97.696
5	95.840	95.809	95.870	5	95.840	95.809	95.870	5.375	98.226	98.238	98.251
5.125	96.332	96.300	96.362	5.125	96.332	96.300	96.362	5.5	98.754	98.747	98.774
5.25	96.913	96.875	96.878	5.25	96.845	96.846	96.878	5.625	99.285	99.263	99.241
5.375	97.573	97.535	97.527	5.375	97.413	97.410	97.450	5.75	99.333	99.344	99.338
5.5	98.338	98.300	98.292	5.5	97.996	97.989	98.035	5.875	99.829	99.837	99.838
5.625	98.796	98.758	98.749	5.625	98.581	98.573	98.610	6	100.298	100.299	100.312
5.75	98.929	98.884	98.867	5.75	98.776	98.774	98.773	6.125	100.758	100.744	100.758
5.875	99.508	99.463	99.446	5.875	99.315	99.309	99.316	6.25	100.629	100.566	100.545
6	100.103	100.057	100.041	6	99.824	99.815	99.828	6.375	101.064	101.001	100.980
6.125	100.518	100.472	100.456	6.125	100.308	100.298	100.312	6.5	101.448	101.402	101.372
6.25	100.450	100.405	100.388	6.25	100.279	100.299	100.296	6.625	101.876	101.830	101.799
6.375	100.950	100.905	100.888	6.375	100.792	100.810	100.811	6.75	101.743	101.661	101.634
6.5	101.419	101.373	101.356	6.5	101.216	101.230	101.237	6.875	102.166	102.084	102.057
6.625	101.796	101.750	101.733	6.625	101.632	101.641	101.650	7	102.542	102.460	102.432
6.75	101.764	101.695	101.653	6.75	101.524	101.582	101.567	7.125	102.842	102.760	102.732
6.875	102.152	102.107	102.088	6.875	102.048	102.107	102.088	7.25	102.922	102.820	102.786
7	102.591	102.522	102.480	7	102.381	102.437	102.415	7.375	103.345	103.243	103.208
7.125	102.917	102.848	102.806	7.125	102.674	102.722	102.716	7.5	103.696	103.594	103.559
7.25	102.810	102.837	102.797	7.25	102.725	102.837	102.797	7.625	103.936	103.834	103.799
7.375	103.171	103.184	103.141	7.375	103.071	103.184	103.141	7.75	103.756	103.563	103.563
7.5	103.530	103.461	103.420	7.5	103.494	103.441	103.404	7.875	104.261	104.072	104.072
7.625	103.867	103.798	103.756	7.625	103.706	103.603	103.568	8	104.390	104.206	104.206
7.75	103.797	103.604	103.604	7.75	103.797	103.604	103.604				
7.875	103.983	103.795	103.795	7.875	103.983	103.795	103.795				
8	104.287	104.103	104.103	8	104.287	104.103	104.103				
8.125	104.469	104.290	104.290	8.125	104.469	104.290	104.290				
8.25	93.679	93.659	93.558								

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	97.685	97.640	97.640	4.625	97.891	97.846	97.846	5	95.769	95.737	95.799
4.75	98.290	98.191	98.180	4.75	98.108	97.996	97.996	5.125	96.273	96.242	96.303
4.875	98.722	98.624	98.613	4.875	98.620	98.513	98.513	5.25	96.553	96.383	96.238
5	99.082	98.983	98.972	5	98.820	98.717	98.717	5.375	97.194	97.017	96.866
5.125	99.350	99.272	99.265	5.125	99.162	99.084	99.078	5.5	97.941	97.758	97.601
5.25	99.790	99.711	99.705	5.25	99.555	99.476	99.471	5.625	98.386	98.199	98.038
5.375	100.003	99.915	99.927	5.375	99.915	99.836	99.832	5.75	98.750	98.627	98.530
5.5	100.313	100.224	100.239	5.5	100.229	100.149	100.145	5.875	99.324	99.197	99.103
5.625	100.319	100.282	100.262	5.625	100.143	100.105	100.085	6	99.892	99.760	99.702
5.75	100.744	100.707	100.687	5.75	100.513	100.475	100.456	6.125	100.312	100.176	100.068
5.875	100.973	100.925	100.926	5.875	100.882	100.843	100.825	6.25	100.242	100.262	100.259
6	101.443	101.390	101.401	6	101.220	101.181	101.176	6.375	100.686	100.703	100.705
6.125	101.071	101.106	101.072	6.125	100.968	100.968	100.968	6.5	101.065	101.079	101.087
6.25	101.446	101.481	101.447	6.25	101.179	101.214	101.180	6.625	101.381	101.390	101.408
6.375	101.685	101.717	101.684	6.375	101.497	101.531	101.498	6.75	101.334	101.391	101.376
6.5	101.894	101.886	101.877	6.5	101.804	101.837	101.805	6.875	101.747	101.806	101.788
6.625	101.978	101.952	101.933	6.625	101.926	101.926	101.907	7	102.032	102.087	102.076
6.75	102.121	102.160	102.112	6.75	101.991	102.048	102.001	7.125	102.266	102.314	102.318
6.875	102.492	102.485	102.478	6.875	102.311	102.369	102.324	7.25	101.913	101.872	101.815
7	102.532	102.486	102.470	7	102.607	102.665	102.619	7.375	102.254	102.212	102.156
7.125	102.209	102.147	102.114	7.125	101.993	101.931	101.898	7.5	102.567	102.525	102.468
7.25	102.684	102.622	102.590	7.25	102.370	102.308	102.276	7.625	102.288	102.152	102.111
7.375	103.143	103.081	103.049	7.375	102.736	102.674	102.641	7.75	101.529	101.449	101.406
								7.875	101.978	101.898	101.855

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.222	96.176	96.160	5.25	97.727	97.666	97.605
5.375	96.872	96.825	96.809	5.375	98.087	98.026	97.965
5.5	97.557	97.511	97.495	5.5	98.196	98.135	98.074
5.625	97.944	97.897	97.881	5.625	97.889	97.843	97.830
5.75	98.633	98.603	98.503	5.75	98.348	98.291	98.274
5.875	98.796	98.750	98.734	5.875	98.770	98.724	98.708
6	99.605	99.583	99.496	6	98.969	98.923	98.907
6.125	100.026	100.008	99.928	6.125	98.849	98.792	98.763
6.25	100.279	100.251	100.208	6.25	99.193	99.185	99.176
6.375	100.778	100.754	100.717	6.375	99.487	99.479	99.470
6.5	101.163	101.143	101.113	6.5	99.530	99.498	99.489
6.625	101.364	101.349	101.324	6.625	99.683	99.634	99.612
6.75	101.259	101.249	101.246	6.75	100.063	99.920	99.902
6.875	101.669	101.663	101.663	6.875	100.568	100.561	100.554
7	101.972	101.970	101.970	7	100.401	100.258	100.137
7.125	102.116	102.116	102.116	7.125	99.755	99.635	99.505

Conventional Fixed 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

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	97.734	97.737	97.726	5	97.500	97.502	97.492	5	94.212	94.149	94.086
5.125	98.033	98.031	98.017	5.125	97.873	97.872	97.858	5.125	94.864	94.801	94.739
5.25	98.311	98.306	98.289	5.25	98.236	98.230	98.213	5.25	95.340	95.277	95.214
5.375	98.564	98.555	98.535	5.375	98.586	98.577	98.556	5.375	95.998	95.935	95.872
5.5	98.796	98.783	98.759	5.5	98.815	98.802	98.778	5.5	96.468	96.405	96.342
5.625	99.002	98.985	98.958	5.625	98.886	98.869	98.842	5.625	96.933	96.870	96.807
5.75	99.190	99.170	99.139	5.75	98.999	98.978	98.947	5.75	97.394	97.331	97.268
5.875	99.352	99.327	99.293	5.875	99.179	99.155	99.120	5.875	97.666	97.603	97.541
6	99.421	99.393	99.354	6	99.357	99.329	99.291	6	98.120	98.057	97.994
6.125	99.382	99.350	99.308	6.125	99.529	99.497	99.455	6.125	98.382	98.319	98.256
6.25	99.427	99.364	99.314	6.25	99.695	99.659	99.614	6.25	98.826	98.763	98.700
6.375	99.612	99.549	99.486	6.375	99.853	99.813	99.765	6.375	98.891	98.828	98.766
6.5	99.792	99.729	99.666	6.5	99.996	99.953	99.901	6.5	99.147	99.084	99.021
6.625	99.977	99.914	99.851	6.625	100.121	100.073	100.018	6.625	98.483	98.420	98.358
6.75	100.056	99.993	99.930	6.75	100.193	100.142	100.083	6.75	98.938	98.875	98.813
6.875	100.104	100.041	99.978	6.875	100.198	100.143	100.081	6.875	99.214	99.151	99.089
7	100.160	100.097	100.034	7	100.341	100.282	100.216	7	99.678	99.615	99.553
7.125	100.221	100.158	100.095	7.125	100.684	100.621	100.552	7.125	99.771	99.708	99.646

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	97.939	97.941	97.931	5	97.700	97.702	97.692	5	94.429	94.366	94.303
5.125	98.237	98.235	98.222	5.125	98.072	98.071	98.057	5.125	95.081	95.018	94.955
5.25	98.515	98.510	98.493	5.25	98.433	98.428	98.411	5.25	95.557	95.494	95.431
5.375	98.769	98.760	98.739	5.375	98.783	98.774	98.753	5.375	96.215	96.152	96.089
5.5	99.002	98.989	98.965	5.5	99.012	98.999	98.974	5.5	96.684	96.621	96.558
5.625	99.208	99.192	99.164	5.625	99.082	99.066	99.038	5.625	97.149	97.086	97.023
5.75	99.399	99.378	99.347	5.75	99.196	99.175	99.144	5.75	97.611	97.548	97.485
5.875	99.562	99.538	99.503	5.875	99.377	99.353	99.318	5.875	97.883	97.820	97.757
6	99.633	99.605	99.567	6	99.557	99.528	99.490	6	98.336	98.273	98.210
6.125	99.596	99.564	99.523	6.125	99.730	99.698	99.656	6.125	98.599	98.536	98.473
6.25	99.644	99.581	99.529	6.25	99.897	99.862	99.817	6.25	99.043	98.980	98.917
6.375	99.829	99.766	99.703	6.375	100.057	100.017	99.969	6.375	99.108	99.045	98.982
6.5	100.009	99.946	99.883	6.5	100.202	100.158	100.106	6.5	99.364	99.301	99.238
6.625	100.194	100.131	100.068	6.625	100.327	100.280	100.225	6.625	98.700	98.637	98.574
6.75	100.273	100.210	100.147	6.75	100.402	100.350	100.292	6.75	99.155	99.092	99.029
6.875	100.321	100.258	100.195	6.875	100.409	100.354	100.291	6.875	99.431	99.368	99.305
7	100.377	100.314	100.251	7	100.553	100.495	100.429	7	99.895	99.832	99.769
7.125	100.438	100.375	100.312	7.125	100.899	100.836	100.767	7.125	99.988	99.925	99.862

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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	95.808	95.816	95.824	4.5	95.680	95.768	95.798	5	98.017	98.048	98.063
4.625	96.314	96.299	96.329	4.625	96.314	96.299	96.329	5.125	98.612	98.672	98.687
4.75	97.106	97.097	97.089	4.75	96.971	96.946	96.944	5.25	99.296	99.356	99.371
4.875	97.534	97.526	97.518	4.875	97.256	97.255	97.270	5.375	99.265	99.239	99.239
5	98.017	98.048	98.063	5	98.017	98.048	98.063	5.5	99.949	99.935	99.934
5.125	98.612	98.672	98.687	5.125	98.612	98.672	98.687	5.625	100.577	100.593	100.592
5.25	99.296	99.356	99.371	5.25	99.296	99.356	99.371	5.75	101.235	101.251	101.250
5.375	99.580	99.531	99.460	5.375	99.265	99.239	99.239	5.875	100.678	100.541	100.525
5.5	100.149	100.101	100.029	5.5	99.949	99.935	99.934	6	101.200	101.197	101.181
5.625	100.695	100.647	100.592	5.625	100.577	100.593	100.592	6.125	101.821	101.833	101.817
5.75	101.235	101.251	101.250	5.75	101.235	101.251	101.250	6.25	102.309	102.351	102.335
5.875	101.018	100.978	100.937	5.875	100.678	100.541	100.525	6.375	101.687	101.640	101.593
6	101.326	101.286	101.246	6	101.200	101.197	101.181	6.5	102.128	102.081	102.035
6.125	101.821	101.833	101.817	6.125	101.821	101.833	101.817	6.625	102.551	102.575	102.544
6.25	102.309	102.351	102.335	6.25	102.309	102.351	102.335	6.75	102.871	102.870	102.840
6.375	101.812	101.780	101.747	6.375	101.687	101.640	101.593	6.875	102.598	102.559	102.520
6.5	102.128	102.081	102.035	6.5	102.128	102.081	102.035	7	102.939	102.900	102.861
6.625	102.551	102.575	102.544	6.625	102.551	102.575	102.544	7.125	103.192	103.267	103.221
6.75	102.871	102.870	102.840	6.75	102.871	102.870	102.840	7.25	103.314	103.236	103.188
6.875	102.598	102.559	102.520	6.875	102.598	102.559	102.520	7.375	102.784	102.709	102.634
7	102.939	102.900	102.861	7	102.939	102.900	102.861	7.5	103.096	103.021	102.946
7.125	103.192	103.267	103.221	7.125	103.192	103.267	103.221	7.625	103.372	103.297	103.222
7.25	103.314	103.236	103.188	7.25	103.314	103.236	103.188	7.75	103.313	103.251	103.219
7.375	102.825	102.833	102.814	7.375	102.784	102.709	102.634				
7.5	103.165	103.173	103.154	7.5	103.096	103.021	102.946				

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
3.75	94.877	94.893	94.909	4.25	97.074	97.062	97.095	4.5	94.968	94.990	95.013
3.875	95.338	95.354	95.371	4.375	97.642	97.630	97.663	4.625	95.477	95.495	95.513
4	95.800	95.816	95.832	4.5	98.203	98.190	98.224	4.75	95.969	95.981	95.994
4.125	96.263	96.279	96.296	4.625	98.753	98.741	98.774	4.875	96.331	96.339	96.346
4.25	97.270	97.246	97.247	4.75	98.798	98.752	98.736	5	97.015	97.015	97.030
4.375	97.762	97.738	97.693	4.875	99.238	99.183	99.202	5.125	97.770	97.769	97.784
4.5	98.254	98.230	98.224	5	99.765	99.711	99.729	5.25	98.388	98.348	98.308
4.625	98.753	98.741	98.774	5.125	100.273	100.219	100.237	5.375	98.841	98.800	98.760
4.75	98.798	98.752	98.736	5.25	100.096	100.050	100.034	5.5	99.358	99.327	99.327
4.875	99.238	99.183	99.202	5.375	100.087	100.070	100.073	5.625	100.015	99.985	99.984
5	99.765	99.711	99.729	5.5	100.559	100.542	100.545	5.75	100.315	100.198	100.149
5.125	100.273	100.219	100.237	5.625	101.003	100.985	100.989	5.875	100.256	100.215	100.175
5.25	100.096	100.050	100.034	5.75	101.097	101.051	101.035	6	100.564	100.537	100.521
5.375	100.236	100.253	100.263	5.875	100.813	100.863	100.851	6.125	101.232	101.223	101.207
5.5	100.684	100.700	100.710	6	101.246	101.296	101.284	6.25	101.211	101.133	101.084
5.625	101.112	101.128	101.139					6.375	100.989	100.935	100.881
5.75	101.097	101.051	101.035					6.5	101.372	101.312	101.253
5.875	101.182	101.198	101.214					6.625	101.676	101.648	101.617
6	101.606	101.622	101.637					6.75	101.696	101.618	101.570
								6.875	101.535	101.505	101.468
								7	101.955	101.926	101.888
								7.125	101.958	101.889	101.808
								7.25	101.960	101.940	101.900

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	98.185	98.146	98.107	5	97.015	97.015	97.030	4.5	97.535	97.511	97.487
5.375	98.592	98.561	98.561	5.125	97.770	97.769	97.784	4.625	98.002	97.978	97.953
5.5	99.358	99.327	99.327	5.25	97.842	97.811	97.810	4.75	98.561	98.585	98.610
5.625	100.015	99.985	99.984	5.375	98.592	98.561	98.561	4.875	99.028	99.052	99.076
5.75	100.315	100.198	100.149	5.5	99.358	99.327	99.327	5	99.496	99.520	99.544
5.875	100.100	99.897	99.865	5.625	100.015	99.985	99.984	5.125	99.965	99.990	100.014
6	100.546	100.537	100.521	5.75	100.326	100.248	100.199	5.25	99.583	99.591	99.599
6.125	101.232	101.223	101.207	5.875	99.910	99.881	99.865	5.375	100.052	100.060	100.068
6.25	101.211	101.133	101.084	6	100.546	100.537	100.521	5.5	100.522	100.530	100.538
6.375	100.773	100.740	100.710	6.125	101.232	101.223	101.207	5.625	100.984	100.992	101.000
6.5	101.205	101.172	101.142	6.25	101.261	101.183	101.134	5.75	100.485	100.501	100.517
6.625	101.633	101.648	101.617	6.375	100.824	100.791	100.761	5.875	100.941	100.957	100.973
6.75	101.696	101.618	101.570	6.5	101.257	101.224	101.194	6	101.385	101.401	101.417
6.875	101.535	101.505	101.468	6.625	101.676	101.648	101.617	6.125	101.817	101.833	101.849

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	99.296	99.356	99.371	5.25	99.296	99.356	99.371	5.25	99.296	99.356	99.371
5.375	99.265	99.239	99.239	5.375	99.265	99.239	99.239	5.375	99.265	99.239	99.239
5.5	99.949	99.935	99.934	5.5	99.949	99.935	99.934	5.5	99.949	99.935	99.934
5.625	100.577	100.593	100.592	5.625	100.577	100.593	100.592	5.625	100.577	100.593	100.592
5.75	101.235	101.251	101.250	5.75	101.235	101.251	101.250	5.75	101.235	101.251	101.250
5.875	100.678	100.541	100.525	5.875	100.678	100.541	100.525	5.875	100.678	100.541	100.525
6	101.200	101.197	101.181	6	101.200	101.197	101.181	6	101.200	101.197	101.181
6.125	101.821	101.833	101.817	6.125	101.821	101.833	101.817	6.125	101.821	101.833	101.817
6.25	102.309	102.351	102.335	6.25	102.309	102.351	102.335	6.25	102.309	102.351	102.335
6.375	101.687	101.640	101.593	6.375	101.687	101.640	101.593	6.375	101.687	101.640	101.593
6.5	102.128	102.081	102.035	6.5	102.128	102.081	102.035	6.5	102.128	102.081	102.035
6.625	102.551	102.575	102.544	6.625	102.551	102.575	102.544	6.625	102.551	102.575	102.544
6.75	102.871	102.870	102.840	6.75	102.871	102.870	102.840	6.75	102.871	102.870	102.840
6.875	102.598	102.559	102.520	6.875	102.598	102.559	102.520	6.875	102.598	102.559	102.520
7	102.939	102.900	102.861	7	102.939	102.900	102.861	7	102.939	102.900	102.861
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	98.203	98.190	98.224	4.25	97.074	97.062	97.095	5.25	98.185	98.146	98.107
4.625	98.753	98.741	98.774	4.375	97.642	97.630	97.663	5.375	98.642	98.611	98.611
4.75	98.798	98.752	98.736	4.5	98.203	98.190	98.224	5.5	99.408	99.377	99.377
4.875	99.238	99.183	99.202	4.625	98.753	98.741	98.774	5.625	100.065	100.035	100.034
5	99.765	99.711	99.729	4.75	98.798	98.752	98.736	5.75	100.315	100.198	100.149
5.125	100.273	100.219	100.237	4.875	99.238	99.183	99.202	5.875	100.100	99.931	99.915
5.25	100.096	100.050	100.034	5	99.765	99.711	99.729	6	100.596	100.587	100.571
5.375	100.087	100.070	100.073	5.125	100.273	100.219	100.237	6.125	101.282	101.273	101.257
5.5	100.559	100.542	100.545	5.25	100.096	100.050	100.034	6.25	101.211	101.133	101.084
5.625	101.003	100.985	100.989	5.375	100.087	100.070	100.073	6.375	100.773	100.740	100.710
5.75	101.097	101.051	101.035	5.5	100.559	100.542	100.545	6.5	101.205	101.172	101.142
5.875	100.813	100.863	100.851	5.625	101.003	100.985	100.989	6.625	101.683	101.698	101.667
6	101.246	101.296	101.284	5.75	101.097	101.051	101.035	6.75	101.696	101.618	101.570
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	98.185	98.146	98.107	5.25	97.892	97.861	97.860	4.5	95.560	95.423	95.456
5.375	98.642	98.611	98.611	5.375	98.642	98.611	98.611	4.625	96.093	95.955	95.989
5.5	99.408	99.377	99.377	5.5	99.408	99.377	99.377	4.75	94.476	94.327	94.311
5.625	100.065	100.035	100.034	5.625	100.065	100.035	100.034	4.875	94.995	94.741	94.759
5.75	100.315	100.198	100.149	5.75	100.326	100.248	100.199	5	95.481	95.227	95.246
5.875	100.100	99.931	99.915	5.875	99.940	99.931	99.915	5.125	95.928	95.673	95.692
6	100.596	100.587	100.571	6	100.596	100.587	100.571	5.25	96.250	96.235	96.220
6.125	101.282	101.273	101.257	6.125	101.282	101.273	101.257	5.375	96.357	96.342	96.327
6.25	101.211	101.133	101.084	6.25	101.261	101.183	101.134	5.5	96.769	96.754	96.739
6.375	100.773	100.740	100.710	6.375	100.528	100.542	100.512	5.625	97.188	97.173	97.158
6.5	101.205	101.172	101.142	6.5	101.144	101.158	101.127	5.75	97.828	97.813	97.798
6.625	101.683	101.698	101.667	6.625	101.683	101.698	101.667	5.875	98.110	98.095	98.080
6.75	101.696	101.618	101.570	6.75	101.746	101.668	101.620	6	98.461	98.446	98.431
6.875	101.535	101.505	101.468	6.875	100.726	100.719	100.673	6.125	98.784	98.769	98.754

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

YOUR BFF IN WHOLESALE

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	98.565	98.523	98.512	5.125	98.565	98.523	98.512	4.75	96.871	96.846	96.838
5.25	99.168	99.129	99.089	5.25	99.168	99.129	99.089	4.875	97.316	97.274	97.263
5.375	99.442	99.340	99.330	5.375	99.442	99.340	99.330	5	97.836	97.795	97.784
5.5	99.922	99.821	99.810	5.5	99.922	99.821	99.810	5.125	98.449	98.403	98.387
5.625	100.401	100.299	100.287	5.625	100.401	100.299	100.287	5.25	99.168	99.129	99.089
5.75	100.972	100.817	100.768	5.75	100.972	100.817	100.768	5.375	99.288	99.187	99.176
5.875	100.820	100.737	100.715	5.875	100.820	100.737	100.715	5.5	99.765	99.663	99.652
6	101.261	101.178	101.157	6	101.261	101.178	101.157	5.625	100.343	100.264	100.216
6.125	101.689	101.606	101.584	6.125	101.689	101.606	101.584	5.75	100.972	100.817	100.768
6.25	102.067	101.989	101.940	6.25	102.067	101.989	101.940	5.875	100.703	100.620	100.599
6.375	101.612	101.579	101.550	6.375	101.612	101.579	101.550	6	101.161	101.078	101.056
6.5	102.028	101.981	101.938	6.5	102.028	101.981	101.938	6.125	101.631	101.553	101.509
6.625	102.451	102.404	102.357	6.625	102.451	102.404	102.357	6.25	102.067	101.989	101.940
6.75	102.771	102.693	102.645	6.75	102.771	102.693	102.645	6.375	101.587	101.540	101.493
6.875	102.498	102.459	102.420	6.875	102.498	102.459	102.420	6.5	102.028	101.981	101.935
7	102.839	102.800	102.761	7	102.839	102.800	102.761	6.625	102.451	102.404	102.357
7.125	103.078	103.039	103.000	7.125	103.078	103.039	103.000	6.75	102.771	102.693	102.645
7.25	103.214	103.136	103.088	7.25	103.214	103.136	103.088	6.875	102.498	102.459	102.420
7.375	102.684	102.609	102.534	7.375	102.684	102.609	102.534	7	102.839	102.800	102.761
7.5	102.996	102.921	102.846	7.5	102.996	102.921	102.846	7.125	103.078	103.039	103.000
7.625	103.272	103.197	103.122	7.625	103.272	103.197	103.122	7.25	103.214	103.136	103.088
7.75	103.213	103.151	103.119	7.75	103.213	103.151	103.119	7.375	102.684	102.609	102.534
7.875	102.626	102.642	102.658					7.5	102.996	102.921	102.846
								7.625	103.272	103.197	103.122
								7.75	103.213	103.151	103.119

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
3.75	94.777	94.793	94.809	4.25	96.869	96.856	96.890	4.875	95.947	95.916	96.031
3.875	95.238	95.254	95.271	4.375	97.375	97.362	97.396	5	96.529	96.499	96.614
4	95.700	95.716	95.732	4.5	97.862	97.849	97.883	5.125	97.214	97.184	97.299
4.125	96.163	96.179	96.196	4.625	98.323	98.311	98.344	5.25	98.442	98.341	98.330
4.25	96.869	96.856	96.890	4.75	98.698	98.652	98.636	5.375	98.891	98.789	98.778
4.375	97.375	97.362	97.396	4.875	98.896	98.842	98.861	5.5	99.328	99.226	99.215
4.5	97.862	97.849	97.883	5	99.319	99.265	99.283	5.625	99.727	99.626	99.614
4.625	98.323	98.311	98.344	5.125	99.710	99.656	99.674	5.75	100.215	100.098	100.049
4.75	98.698	98.652	98.636	5.25	99.996	99.950	99.934	5.875	100.166	100.083	100.062
4.875	99.003	99.027	99.051	5.375	99.671	99.653	99.656	6	100.538	100.455	100.433
5	99.471	99.495	99.519	5.5	100.025	100.007	100.011	6.125	100.882	100.799	100.777
5.125	99.940	99.965	99.989	5.625	100.459	100.413	100.396	6.25	101.111	101.033	100.984
5.25	99.996	99.950	99.934	5.75	100.997	100.951	100.935	6.375	100.830	100.797	100.768
5.375	100.027	100.035	100.043	5.875	100.369	100.419	100.407	6.5	101.122	101.089	101.060
5.5	100.497	100.505	100.513	6	100.847	100.800	100.784	6.625	101.446	101.413	101.383
5.625	100.959	100.967	100.975					6.75	101.702	101.672	101.635
5.75	100.997	100.951	100.935					6.875	101.992	101.962	101.925
5.875	100.916	100.932	100.948					7	102.292	102.262	102.225
6	101.360	101.376	101.392					7.125	101.453	101.414	101.375
								7.25	101.739	101.661	101.613
								7.375	100.594	100.531	100.499
								7.5	101.050	100.988	100.956
								7.625	101.490	101.428	101.396
								7.75	101.769	101.707	101.675

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	101.122	101.089	101.060	6.125	100.725	100.647	100.606	4.5	97.435	97.411	97.387
6.625	101.446	101.413	101.383	6.25	101.161	101.083	101.034	4.625	97.902	97.878	97.853
6.75	101.702	101.672	101.635	6.375	100.196	100.118	100.069	4.75	98.461	98.485	98.510
6.875	101.992	101.962	101.925	6.5	100.755	100.676	100.628	4.875	98.928	98.952	98.976
7	102.292	102.262	102.225	6.625	101.245	101.167	101.118	5	99.396	99.420	99.444
7.125	101.453	101.414	101.375	6.75	101.646	101.568	101.520	5.125	99.865	99.890	99.914
7.25	101.739	101.661	101.613	6.875	100.518	100.439	100.391	5.25	99.483	99.491	99.499
7.375	100.594	100.531	100.499	7	101.007	100.929	100.881	5.375	99.952	99.960	99.968
7.5	101.050	100.988	100.956	7.125	101.487	101.408	101.360	5.5	100.422	100.430	100.438
7.625	101.490	101.428	101.396	7.25	101.789	101.711	101.663	5.625	100.884	100.892	100.900
7.75	101.769	101.707	101.675	7.375	100.644	100.581	100.549	5.75	100.385	100.401	100.417
				7.5	101.100	101.038	101.006	5.875	100.841	100.857	100.873
				7.625	101.540	101.478	101.446	6	101.285	101.301	101.317
								6.125	101.717	101.733	101.749

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	101.612	101.579	101.550	6.375	101.612	101.579	101.550	6	101.161	101.078	101.056
6.5	102.028	101.981	101.938	6.5	102.028	101.981	101.938	6.125	101.631	101.553	101.509
6.625	102.451	102.404	102.357	6.625	102.451	102.404	102.357	6.25	102.067	101.989	101.940
6.75	102.771	102.693	102.645	6.75	102.771	102.693	102.645	6.375	101.587	101.540	101.493
6.875	102.498	102.459	102.420	6.875	102.498	102.459	102.420	6.5	102.028	101.981	101.935
7	102.839	102.800	102.761	7	102.839	102.800	102.761	6.625	102.451	102.404	102.357
7.125	103.078	103.039	103.000	7.125	103.078	103.039	103.000	6.75	102.771	102.693	102.645
7.25	103.214	103.136	103.088	7.25	103.214	103.136	103.088	6.875	102.498	102.459	102.420
7.375	102.684	102.609	102.534	7.375	102.684	102.609	102.534	7	102.839	102.800	102.761
7.5	102.996	102.921	102.846	7.5	102.996	102.921	102.846	7.125	103.078	103.039	103.000
7.625	103.272	103.197	103.122	7.625	103.272	103.197	103.122	7.25	103.214	103.136	103.088
7.75	103.213	103.151	103.119	7.75	103.213	103.151	103.119	7.375	102.684	102.609	102.534
7.875	102.626	102.642	102.658					7.5	102.996	102.921	102.846
								7.625	103.272	103.197	103.122
								7.75	103.213	103.151	103.119

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	97.862	97.849	97.883	4.5	97.862	97.849	97.883	6.625	101.376	101.329	101.282
4.625	98.323	98.311	98.344	4.625	98.323	98.311	98.344	6.75	101.596	101.518	101.470
4.75	98.698	98.652	98.636	4.75	98.698	98.652	98.636	6.875	100.873	100.834	100.795
4.875	99.003	99.027	99.051	4.875	98.896	98.842	98.861	7	101.214	101.175	101.136
5	99.471	99.495	99.519	5	99.319	99.265	99.283	7.125	101.453	101.414	101.375
5.125	99.940	99.965	99.989	5.125	99.710	99.656	99.674	7.25	101.739	101.661	101.613
5.25	99.996	99.950	99.934	5.25	99.996	99.950	99.934	7.375	101.217	101.241	101.265
5.375	100.027	100.035	100.043	5.375	99.671	99.653	99.656	7.5	101.257	101.281	101.305
5.5	100.497	100.505	100.513	5.5	100.025	100.007	100.011	7.625	101.490	101.428	101.396
5.625	100.959	100.967	100.975	5.625	100.459	100.413	100.396	7.75	101.769	101.707	101.675
5.75	100.997	100.951	100.935	5.75	100.997	100.951	100.935	7.875	100.051	100.067	100.083
5.875	100.916	100.932	100.948	5.875	100.369	100.419	100.407				
6	101.360	101.376	101.392	6	100.847	100.800	100.784				
6.125	101.792	101.808	101.824	6.125	101.356	101.310	101.294				

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	101.063	101.016	100.970	6.125	100.725	100.647	100.606	4.5	97.435	97.411	97.387
6.625	101.376	101.329	101.282	6.25	101.161	101.083	101.034	4.625	97.902	97.878	97.853
6.75	101.596	101.518	101.470	6.375	100.196	100.118	100.069	4.75	98.461	98.485	98.510
6.875	100.873	100.834	100.795	6.5	100.755	100.676	100.628	4.875	98.928	98.952	98.976
7	101.214	101.175	101.136	6.625	101.245	101.167	101.118	5	99.396	99.420	99.444
7.125	101.453	101.414	101.375	6.75	101.646	101.568	101.520	5.125	99.865	99.890	99.914
7.25	101.739	101.661	101.613	6.875	100.518	100.439	100.391	5.25	99.483	99.491	99.499
7.375	100.594	100.531	100.499	7	101.007	100.929	100.881	5.375	99.952	99.960	99.968
7.5	101.050	100.988	100.956	7.125	101.487	101.408	101.360	5.5	100.422	100.430	100.438
7.625	101.490	101.428	101.396	7.25	101.789	101.711	101.663	5.625	100.884	100.892	100.900
7.75	101.769	101.707	101.675	7.375	100.644	100.581	100.549	5.75	100.385	100.401	100.417
				7.5	101.100	101.038	101.006	5.875	100.841	100.857	100.873
				7.625	101.540	101.478	101.446	6	101.285	101.301	101.317
								6.125	101.717	101.733	101.749

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.887	99.873	99.573	6.75	98.387	98.373	98.073
6.875	100.395	100.381	100.081	6.875	98.895	98.881	98.581
7	100.882	100.868	100.568	7	99.382	99.368	99.068
7.125	101.321	101.307	101.007	7.125	99.821	99.807	99.507
7.25	101.740	101.726	101.426	7.25	100.240	100.226	99.926
7.375	100.657	100.129	99.829	7.375	99.157	98.629	98.329
7.5	101.104	100.576	100.276	7.5	99.604	99.076	98.776
7.625	101.503	100.975	100.675	7.625	100.003	99.475	99.175
7.75	101.892	101.364	101.064	7.75	100.392	99.864	99.564
7.875	101.751	101.209	100.909	7.875	100.251	99.709	99.409
8	102.168	101.626	101.326	8	100.668	100.126	99.826
8.125	102.537	101.995	101.695	8.125	101.037	100.495	100.195
8.25	102.886	102.344	102.044	8.25	101.386	100.844	100.544

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.887	97.873	97.573	6.75	96.387	96.373	96.073
6.875	98.395	98.381	98.081	6.875	96.895	96.881	96.581
7	98.882	98.868	98.568	7	97.382	97.368	97.068
7.125	99.321	99.307	99.007	7.125	97.821	97.807	97.507
7.25	99.740	99.726	99.426	7.25	98.240	98.226	97.926
7.375	98.657	98.129	97.829	7.375	97.157	96.629	96.329
7.5	99.104	98.576	98.276	7.5	97.604	97.076	96.776
7.625	99.503	98.975	98.675	7.625	98.003	97.475	97.175
7.75	99.892	99.364	99.064	7.75	98.392	97.864	97.564
7.875	99.751	99.209	98.909	7.875	98.251	97.709	97.409
8	100.168	99.626	99.326	8	98.668	98.126	97.826
8.125	100.537	99.995	99.695	8.125	99.037	98.495	98.195
8.25	100.886	100.344	100.044	8.25	99.386	98.844	98.544

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.137	99.123	98.823	6.75	97.137	97.123	96.823
6.875	99.645	99.631	99.331	6.875	97.645	97.631	97.331
7	100.132	100.118	99.818	7	98.132	98.118	97.818
7.125	100.571	100.557	100.257	7.125	98.571	98.557	98.257
7.25	100.990	100.976	100.676	7.25	98.990	98.976	98.676
7.375	99.907	99.379	99.079	7.375	97.907	97.379	97.079
7.5	100.354	99.826	99.526	7.5	98.354	97.826	97.526
7.625	100.753	100.225	99.925	7.625	98.753	98.225	97.925
7.75	101.142	100.614	100.314	7.75	99.142	98.614	98.314
7.875	101.001	100.459	100.159	7.875	99.001	98.459	98.159
8	101.418	100.876	100.576	8	99.418	98.876	98.576
8.125	101.787	101.245	100.945	8.125	99.787	99.245	98.945
8.25	102.136	101.594	101.294	8.25	100.136	99.594	99.294

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.