



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	93.501	93.501	93.415	4.75	93.501	93.501	93.415	5.125	96.083	96.113	96.131
4.875	94.194	94.194	94.114	4.875	94.194	94.194	94.114	5.25	96.841	96.868	96.890
5	94.857	94.888	94.965	5	94.857	94.888	94.965	5.375	97.605	97.582	97.553
5.125	95.371	95.383	95.460	5.125	95.371	95.383	95.460	5.5	98.097	98.074	98.044
5.25	96.171	96.133	96.125	5.25	96.054	96.078	96.125	5.625	98.640	98.617	98.587
5.375	96.833	96.794	96.786	5.375	96.727	96.727	96.672	5.75	98.823	98.780	98.719
5.5	97.599	97.561	97.552	5.5	97.320	97.320	97.271	5.875	99.327	99.318	99.242
5.625	98.058	98.020	98.011	5.625	97.802	97.802	97.760	6	99.772	99.746	99.674
5.75	98.280	98.233	98.217	5.75	98.154	98.154	98.129	6.125	100.266	100.239	100.168
5.875	98.861	98.814	98.797	5.875	98.691	98.691	98.624	6.25	100.297	100.234	100.210
6	99.458	99.411	99.394	6	99.300	99.300	99.230	6.375	100.731	100.667	100.643
6.125	99.875	99.828	99.811	6.125	99.709	99.682	99.611	6.5	101.119	101.055	101.031
6.25	99.952	99.897	99.872	6.25	99.831	99.825	99.820	6.625	101.487	101.440	101.406
6.375	100.454	100.399	100.374	6.375	100.370	100.361	100.309	6.75	101.546	101.463	101.453
6.5	100.929	100.873	100.848	6.5	100.885	100.870	100.825	6.875	101.968	101.885	101.875
6.625	101.311	101.256	101.230	6.625	101.181	101.133	101.099	7	102.344	102.260	102.250
6.75	101.373	101.346	101.344	6.75	101.364	101.346	101.344	7.125	102.647	102.563	102.553
6.875	101.862	101.846	101.840	6.875	101.862	101.846	101.840	7.25	102.831	102.728	102.689
7	102.209	102.137	102.110	7	102.158	102.123	102.110	7.375	103.253	103.150	103.111
7.125	102.542	102.471	102.429	7.125	102.457	102.417	102.411	7.5	103.604	103.501	103.462
7.25	102.720	102.685	102.659	7.25	102.720	102.685	102.659	7.625	103.847	103.744	103.706
7.375	103.036	103.003	102.973	7.375	103.036	103.003	102.973	7.75	103.578	103.512	103.512
7.5	103.402	103.298	103.260	7.5	103.402	103.298	103.260	7.875	104.096	104.024	104.024
7.625	103.619	103.515	103.477	7.625	103.619	103.515	103.477	8	104.232	104.155	104.155
7.75	103.621	103.554	103.554	7.75	103.621	103.554	103.554				
7.875	103.820	103.748	103.748	7.875	103.820	103.748	103.748				
8	104.129	104.053	104.053	8	104.129	104.053	104.053				
8.125	104.322	104.240	104.240	8.125	104.322	104.240	104.240				
8.25	93.641	93.594	93.477								

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	97.526	97.450	97.450	4.625	97.731	97.656	97.656	5	94.786	94.817	94.894
4.75	97.872	97.856	97.838	4.75	97.904	97.818	97.818	5.125	95.294	95.325	95.402
4.875	98.308	98.227	98.227	4.875	98.407	98.326	98.326	5.25	95.825	95.825	95.717
5	98.560	98.515	98.541	5	98.611	98.535	98.535	5.375	96.604	96.604	96.503
5.125	98.985	98.927	98.930	5.125	98.797	98.739	98.744	5.5	97.270	97.270	97.175
5.25	99.419	99.361	99.365	5.25	99.185	99.126	99.131	5.625	97.789	97.789	97.700
5.375	99.658	99.593	99.613	5.375	99.663	99.570	99.570	5.75	98.112	98.112	98.029
5.5	100.024	99.952	99.981	5.5	99.917	99.860	99.865	5.875	98.664	98.592	98.515
5.625	100.046	100.028	100.020	5.625	99.868	99.850	99.842	6	99.258	99.211	99.180
5.75	100.471	100.453	100.445	5.75	100.227	100.227	100.227	6.125	99.668	99.537	99.505
5.875	100.665	100.635	100.649	5.875	100.531	100.523	100.523	6.25	99.792	99.745	99.712
6	101.042	101.006	101.032	6	100.801	100.784	100.775	6.375	100.230	100.165	100.141
6.125	100.907	100.873	100.873	6.125	100.913	100.913	100.913	6.5	100.555	100.490	100.467
6.25	101.284	101.232	101.215	6.25	100.976	100.958	100.954	6.625	100.819	100.754	100.730
6.375	101.638	101.586	101.568	6.375	101.268	101.265	101.256	6.75	101.321	101.297	101.194
6.5	101.848	101.796	101.777	6.5	101.543	101.532	101.509	6.875	101.402	101.372	101.272
6.625	101.854	101.854	101.834	6.625	101.825	101.825	101.805	7	101.798	101.763	101.675
6.75	102.141	102.066	102.039	6.75	101.912	101.912	101.887	7.125	102.025	101.984	101.984
6.875	102.511	102.437	102.409	6.875	102.177	102.158	102.121	7.25	101.801	101.756	101.756
7	102.496	102.449	102.430	7	102.427	102.460	102.423	7.375	102.125	102.074	102.074
7.125	102.093	102.031	101.992	7.125	101.877	101.815	101.776	7.5	102.373	102.331	102.317
7.25	102.568	102.506	102.468	7.25	102.255	102.192	102.154	7.625	102.463	102.366	102.366
7.375	103.029	102.967	102.929	7.375	102.622	102.560	102.521	7.75	101.667	101.570	101.524
								7.875	102.116	102.020	101.973

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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	97.498	97.501	97.496	5	97.202	97.205	97.200	5.125	94.581	94.518	94.455
5.125	97.795	97.794	97.785	5.125	97.574	97.573	97.564	5.25	95.054	94.991	94.929
5.25	98.072	98.067	98.055	5.25	97.935	97.930	97.918	5.375	95.708	95.645	95.583
5.375	98.324	98.315	98.300	5.375	98.284	98.275	98.260	5.5	96.175	96.112	96.050
5.5	98.555	98.542	98.523	5.5	98.512	98.500	98.481	5.625	96.638	96.575	96.512
5.625	98.759	98.743	98.720	5.625	98.583	98.567	98.544	5.75	97.096	97.033	96.971
5.75	98.944	98.924	98.898	5.75	98.695	98.675	98.649	5.875	97.368	97.305	97.242
5.875	99.104	99.080	99.051	5.875	98.874	98.851	98.821	6	97.819	97.756	97.693
6	99.174	99.146	99.113	6	99.051	99.024	98.991	6.125	98.080	98.017	97.954
6.125	99.135	99.103	99.067	6.125	99.222	99.191	99.154	6.25	98.521	98.458	98.396
6.25	99.212	99.149	99.086	6.25	99.387	99.352	99.312	6.375	98.587	98.524	98.461
6.375	99.396	99.333	99.270	6.375	99.545	99.505	99.462	6.5	98.842	98.779	98.717
6.5	99.576	99.513	99.450	6.5	99.687	99.644	99.597	6.625	98.185	98.122	98.060
6.625	99.760	99.697	99.634	6.625	99.811	99.764	99.714	6.75	98.638	98.575	98.513
6.75	99.839	99.776	99.713	6.75	99.883	99.832	99.778	6.875	98.913	98.850	98.788
6.875	99.888	99.825	99.762	6.875	99.888	99.833	99.776	7	99.375	99.312	99.249
7	99.944	99.881	99.818	7	100.029	99.971	99.910	7.125	99.468	99.405	99.343
7.125	100.006	99.943	99.880	7.125	100.370	100.308	100.244				

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	97.703	97.705	97.700	5	97.402	97.405	97.400	5	94.149		
5.125	97.999	97.998	97.990	5.125	97.773	97.772	97.763	5.125	94.798	94.735	94.672
5.25	98.276	98.272	98.259	5.25	98.133	98.128	98.116	5.25	95.271	95.208	95.145
5.375	98.529	98.520	98.504	5.375	98.481	98.473	98.457	5.375	95.925	95.862	95.799
5.5	98.760	98.747	98.728	5.5	98.709	98.697	98.677	5.5	96.392	96.329	96.266
5.625	98.965	98.949	98.926	5.625	98.779	98.763	98.741	5.625	96.855	96.792	96.729
5.75	99.152	99.132	99.106	5.75	98.892	98.872	98.846	5.75	97.313	97.250	97.187
5.875	99.314	99.290	99.261	5.875	99.072	99.048	99.019	5.875	97.585	97.522	97.459
6	99.386	99.358	99.325	6	99.251	99.223	99.190	6	98.035	97.972	97.909
6.125	99.349	99.317	99.281	6.125	99.423	99.391	99.355	6.125	98.297	98.234	98.171
6.25	99.428	99.365	99.302	6.25	99.589	99.554	99.514	6.25	98.738	98.675	98.612
6.375	99.613	99.550	99.487	6.375	99.748	99.708	99.665	6.375	98.804	98.741	98.678
6.5	99.793	99.730	99.667	6.5	99.892	99.849	99.802	6.5	99.059	98.996	98.933
6.625	99.976	99.913	99.850	6.625	100.017	99.970	99.919	6.625	98.402	98.339	98.276
6.75	100.056	99.993	99.930	6.75	100.090	100.040	99.986	6.75	98.855	98.792	98.729
6.875	100.104	100.041	99.978	6.875	100.097	100.043	99.985	6.875	99.130	99.067	99.004
7	100.161	100.098	100.035	7	100.241	100.182	100.122	7	99.592	99.529	99.466
7.125	100.223	100.160	100.097	7.125	100.584	100.522	100.457	7.125	99.685	99.622	99.559

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	95.295	95.311	95.324	4.5	94.999	94.953	94.937	5	97.311	97.366	97.372
4.625	95.655	95.639	95.653	4.625	95.655	95.609	95.593	5.125	97.968	97.991	97.998
4.75	96.683	96.675	96.666	4.75	96.387	96.371	96.356	5.25	98.881	98.833	98.784
4.875	97.111	97.103	97.094	4.875	96.690	96.674	96.659	5.375	98.879	98.830	98.782
5	97.566	97.558	97.549	5	97.311	97.366	97.372	5.5	99.407	99.359	99.310
5.125	97.968	97.991	97.998	5.125	97.968	97.991	97.998	5.625	99.980	99.972	99.963
5.25	98.881	98.833	98.784	5.25	98.881	98.833	98.784	5.75	101.107	100.897	100.687
5.375	99.299	99.242	99.186	5.375	98.879	98.830	98.782	5.875	100.712	100.502	100.292
5.5	99.642	99.586	99.529	5.5	99.407	99.359	99.310	6	101.163	100.953	100.781
5.625	100.187	100.130	100.068	5.625	99.980	99.972	99.963	6.125	101.754	101.544	101.362
5.75	101.107	100.897	100.687	5.75	101.107	100.897	100.687	6.25	102.013	101.906	101.882
5.875	100.901	100.845	100.789	5.875	100.712	100.502	100.292	6.375	101.586	101.546	101.505
6	101.210	101.153	101.097	6	101.163	100.953	100.781	6.5	102.017	101.977	101.937
6.125	101.754	101.544	101.362	6.125	101.754	101.544	101.362	6.625	102.438	102.459	102.420
6.25	102.013	101.906	101.882	6.25	102.013	101.906	101.882	6.75	102.720	102.760	102.720
6.375	101.900	101.860	101.816	6.375	101.586	101.546	101.505	6.875	102.494	102.478	102.463
6.5	102.052	102.012	101.968	6.5	102.017	101.977	101.937	7	102.836	102.820	102.805
6.625	102.438	102.459	102.420	6.625	102.438	102.459	102.420	7.125	103.074	103.166	103.112
6.75	102.720	102.760	102.720	6.75	102.720	102.760	102.720	7.25	103.413	103.350	103.316
6.875	102.726	102.677	102.627	6.875	102.494	102.478	102.463	7.375	102.926	102.848	102.771
7	102.850	102.820	102.805	7	102.836	102.820	102.805	7.5	103.236	103.159	103.081
7.125	103.105	103.166	103.112	7.125	103.074	103.166	103.112	7.625	103.511	103.434	103.356
7.25	103.413	103.350	103.316	7.25	103.413	103.350	103.316	7.75	103.540	103.478	103.444
7.375	103.037	103.037	103.035	7.375	102.926	102.848	102.771				
7.5	103.236	103.159	103.100	7.5	103.236	103.159	103.081				
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	94.470	94.454	94.438	4.25	96.857	96.865	96.891	4.5	92.720	92.736	92.749
3.875	94.932	94.915	94.899	4.375	97.425	97.433	97.459	4.625	93.048	93.064	93.078
4	95.393	95.377	95.361	4.5	97.986	97.994	98.020	4.75	95.108	95.100	95.091
4.125	95.857	95.841	95.824	4.625	98.537	98.545	98.571	4.875	95.769	95.776	95.784
4.25	96.857	96.865	96.891	4.75	98.498	98.452	98.436	5	96.267	96.333	96.339
4.375	97.425	97.433	97.459	4.875	98.861	98.859	98.869	5.125	96.990	97.088	97.095
4.5	97.986	97.994	98.020	5	99.390	99.387	99.398	5.25	98.147	98.090	98.033
4.625	98.537	98.545	98.571	5.125	99.898	99.896	99.906	5.375	98.599	98.542	98.486
4.75	98.498	98.452	98.436	5.25	99.811	99.765	99.749	5.5	99.004	98.932	98.854
4.875	98.861	98.859	98.869	5.375	99.802	99.836	99.831	5.625	99.549	99.477	99.399
5	99.390	99.387	99.398	5.5	100.275	100.309	100.305	5.75	100.350	100.140	99.929
5.125	99.898	99.896	99.906	5.625	100.720	100.754	100.749	5.875	100.139	100.082	100.026
5.25	99.811	99.765	99.749	5.75	100.859	100.813	100.797	6	100.506	100.391	100.334
5.375	99.943	99.951	99.965	5.875	100.523	100.578	100.558	6.125	100.986	100.776	100.752
5.5	100.388	100.396	100.411	6	100.956	101.011	100.991	6.25	101.088	100.878	100.791
5.625	100.812	100.820	100.834					6.375	100.888	100.847	100.803
5.75	100.859	100.813	100.797					6.5	101.268	101.209	101.149
5.875	100.956	100.972	100.988					6.625	101.643	101.578	101.514
6	101.378	101.394	101.410					6.75	102.002	101.932	101.863
								6.875	101.995	101.921	101.846
								7	102.357	102.277	102.197
								7.125	101.902	101.824	101.731
								7.25	101.938	101.875	101.841
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	97.799	97.750	97.702	5	96.234	96.333	96.339	4.5	97.033	97.025	97.003
5.375	98.136	98.088	98.039	5.125	96.990	97.088	97.095	4.625	97.500	97.492	97.470
5.5	98.731	98.705	98.696	5.25	97.293	97.214	97.200	4.75	98.190	98.198	98.204
5.625	99.390	99.364	99.355	5.375	97.999	97.937	97.929	4.875	98.656	98.664	98.671
5.75	100.350	100.140	99.929	5.5	98.731	98.705	98.696	5	99.124	99.132	99.139
5.875	100.135	99.925	99.715	5.625	99.390	99.364	99.355	5.125	99.594	99.602	99.608
6	100.506	100.296	100.085	5.75	99.863	99.784	99.736	5.25	99.305	99.321	99.336
6.125	100.986	100.776	100.752	5.875	99.431	99.427	99.403	5.375	99.774	99.791	99.805
6.25	101.088	100.878	100.791	6	100.090	100.086	100.062	5.5	100.244	100.260	100.275
6.375	100.694	100.633	100.603	6.125	100.780	100.776	100.752	5.625	100.706	100.722	100.736
6.5	101.129	101.064	101.033	6.25	100.969	100.890	100.841	5.75	100.286	100.302	100.318
6.625	101.557	101.532	101.493	6.375	100.746	100.685	100.655	5.875	100.742	100.758	100.774
6.75	101.529	101.451	101.402	6.5	101.182	101.117	101.086	6	101.186	101.202	101.218
6.875	101.568	101.485	101.447	6.625	101.604	101.535	101.504	6.125	101.618	101.634	101.650

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	98.881	98.833	98.784	5.25	98.881	98.833	98.784	5.25	98.881	98.833	98.784
5.375	98.879	98.830	98.782	5.375	98.879	98.830	98.782	5.375	98.879	98.830	98.782
5.5	99.407	99.359	99.310	5.5	99.407	99.359	99.310	5.5	99.407	99.359	99.310
5.625	99.980	99.972	99.963	5.625	99.980	99.972	99.963	5.625	99.980	99.972	99.963
5.75	101.107	100.897	100.687	5.75	101.107	100.897	100.687	5.75	101.107	100.897	100.687
5.875	100.712	100.502	100.292	5.875	100.712	100.502	100.292	5.875	100.712	100.502	100.292
6	101.163	100.953	100.781	6	101.163	100.953	100.781	6	101.163	100.953	100.781
6.125	101.754	101.544	101.362	6.125	101.754	101.544	101.362	6.125	101.754	101.544	101.362
6.25	102.013	101.906	101.882	6.25	102.013	101.906	101.882	6.25	102.013	101.906	101.882
6.375	101.586	101.546	101.505	6.375	101.586	101.546	101.505	6.375	101.586	101.546	101.505
6.5	102.017	101.977	101.937	6.5	102.017	101.977	101.937	6.5	102.017	101.977	101.937
6.625	102.438	102.459	102.420	6.625	102.438	102.459	102.420	6.625	102.438	102.459	102.420
6.75	102.720	102.760	102.720	6.75	102.720	102.760	102.720	6.75	102.720	102.760	102.720
6.875	102.494	102.478	102.463	6.875	102.494	102.478	102.463	6.875	102.494	102.478	102.463
7	102.836	102.820	102.805	7	102.836	102.820	102.805	7	102.836	102.820	102.805
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	97.986	97.994	98.020	4.25	96.857	96.865	96.891	5.25	97.799	97.750	97.702
4.625	98.537	98.545	98.571	4.375	97.425	97.433	97.459	5.375	98.136	98.088	98.039
4.75	98.498	98.452	98.436	4.5	97.986	97.994	98.020	5.5	98.781	98.755	98.746
4.875	98.861	98.859	98.869	4.625	98.537	98.545	98.571	5.625	99.440	99.414	99.405
5	99.390	99.387	99.398	4.75	98.498	98.452	98.436	5.75	100.350	100.140	99.929
5.125	99.898	99.896	99.906	4.875	98.861	98.859	98.869	5.875	100.135	99.925	99.715
5.25	99.811	99.765	99.749	5	99.390	99.387	99.398	6	100.506	100.296	100.112
5.375	99.802	99.836	99.831	5.125	99.898	99.896	99.906	6.125	100.986	100.826	100.802
5.5	100.275	100.309	100.305	5.25	99.811	99.765	99.749	6.25	101.088	100.878	100.791
5.625	100.720	100.754	100.749	5.375	99.802	99.836	99.831	6.375	100.694	100.633	100.603
5.75	100.859	100.813	100.797	5.5	100.275	100.309	100.305	6.5	101.129	101.064	101.033
5.875	100.523	100.578	100.558	5.625	100.720	100.754	100.749	6.625	101.557	101.582	101.543
6	100.956	101.011	100.991	5.75	100.859	100.813	100.797	6.75	101.529	101.451	101.402
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	97.799	97.750	97.702	5.25	97.293	97.236	97.228	4.5	95.345	95.228	95.253
5.375	98.136	98.088	98.039	5.375	98.013	97.987	97.979	4.625	95.879	95.762	95.788
5.5	98.781	98.755	98.746	5.5	98.781	98.755	98.746	4.75	94.100	94.027	94.011
5.625	99.440	99.414	99.405	5.625	99.440	99.414	99.405	4.875	94.620	94.418	94.428
5.75	100.350	100.140	99.929	5.75	99.863	99.784	99.736	5	95.109	94.907	94.917
5.875	100.135	99.925	99.715	5.875	99.481	99.477	99.453	5.125	95.558	95.356	95.366
6	100.506	100.296	100.112	6	100.140	100.136	100.112	5.25	96.057	96.042	96.026
6.125	100.986	100.826	100.802	6.125	100.830	100.826	100.802	5.375	96.164	96.149	96.133
6.25	101.088	100.878	100.791	6.25	100.969	100.890	100.841	5.5	96.567	96.552	96.536
6.375	100.694	100.633	100.603	6.375	100.291	100.404	100.365	5.625	96.982	96.967	96.951
6.5	101.129	101.064	101.033	6.5	100.918	101.031	100.992	5.75	97.635	97.619	97.604
6.625	101.557	101.582	101.543	6.625	101.469	101.582	101.543	5.875	97.911	97.896	97.880
6.75	101.529	101.451	101.402	6.75	101.579	101.501	101.452	6	98.259	98.244	98.228
6.875	101.568	101.485	101.447	6.875	100.716	100.654	100.620	6.125	98.576	98.561	98.545

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	97.981	97.970	97.958	5.125	97.981	97.970	97.958	4.75	96.287	96.271	96.256
5.25	98.781	98.733	98.684	5.25	98.781	98.733	98.684	4.875	96.724	96.713	96.701
5.375	99.028	98.981	98.967	5.375	98.996	98.981	98.967	5	97.249	97.238	97.226
5.5	99.479	99.461	99.447	5.5	99.479	99.461	99.447	5.125	97.868	97.821	97.804
5.625	99.961	99.937	99.925	5.625	99.961	99.937	99.925	5.25	98.781	98.733	98.684
5.75	101.007	100.797	100.587	5.75	101.007	100.797	100.587	5.375	98.842	98.827	98.815
5.875	100.631	100.574	100.518	5.875	100.612	100.496	100.473	5.5	99.324	99.303	99.291
6	101.063	100.937	100.914	6	101.063	100.937	100.914	5.625	99.880	99.802	99.768
6.125	101.654	101.444	101.341	6.125	101.654	101.444	101.341	5.75	101.007	100.797	100.587
6.25	101.913	101.703	101.647	6.25	101.913	101.703	101.647	5.875	100.612	100.402	100.359
6.375	101.629	101.589	101.545	6.375	101.535	101.473	101.443	6	101.063	100.853	100.815
6.5	101.926	101.877	101.837	6.5	101.926	101.877	101.837	6.125	101.654	101.444	101.268
6.625	102.338	102.298	102.257	6.625	102.338	102.298	102.257	6.25	101.913	101.703	101.647
6.75	102.620	102.604	102.589	6.75	102.620	102.604	102.589	6.375	101.486	101.446	101.405
6.875	102.480	102.407	102.363	6.875	102.480	102.396	102.363	6.5	101.917	101.877	101.837
7	102.858	102.771	102.730	7	102.858	102.771	102.730	6.625	102.338	102.298	102.257
7.125	102.974	102.958	102.943	7.125	102.974	102.958	102.943	6.75	102.620	102.604	102.589
7.25	103.313	103.250	103.216	7.25	103.313	103.250	103.216	6.875	102.420	102.378	102.363
7.375	102.826	102.766	102.764	7.375	102.826	102.748	102.671	7	102.829	102.741	102.705
7.5	103.136	103.059	102.981	7.5	103.136	103.059	102.981	7.125	102.974	102.958	102.943
7.625	103.411	103.334	103.256	7.625	103.411	103.334	103.256	7.25	103.313	103.250	103.216
7.75	103.440	103.378	103.344	7.75	103.440	103.378	103.344	7.375	102.826	102.748	102.671
7.875	103.040	103.008	102.975					7.5	103.136	103.059	102.981
								7.625	103.411	103.334	103.256
								7.75	103.440	103.378	103.344

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	94.370	94.354	94.338	4.25	96.653	96.661	96.686	4.875	95.166	95.234	95.340
3.875	94.832	94.815	94.799	4.375	97.160	97.168	97.194	5	95.749	95.817	95.924
4	95.293	95.277	95.261	4.5	97.648	97.656	97.682	5.125	96.435	96.503	96.610
4.125	95.757	95.741	95.724	4.625	98.111	98.119	98.145	5.25	97.940	97.931	97.919
4.25	96.653	96.661	96.686	4.75	98.398	98.352	98.336	5.375	98.392	98.377	98.365
4.375	97.160	97.168	97.194	4.875	98.522	98.520	98.530	5.5	98.833	98.814	98.802
4.5	97.648	97.656	97.682	5	98.946	98.944	98.954	5.625	99.234	99.211	99.199
4.625	98.111	98.119	98.145	5.125	99.339	99.336	99.347	5.75	100.250	100.040	99.829
4.75	98.398	98.352	98.336	5.25	99.711	99.665	99.649	5.875	100.035	99.825	99.768
4.875	98.631	98.639	98.646	5.375	99.387	99.421	99.416	6	100.406	100.196	100.139
5	99.099	99.107	99.114	5.5	99.742	99.776	99.771	6.125	100.886	100.676	100.481
5.125	99.569	99.577	99.583	5.625	100.221	100.175	100.159	6.25	100.988	100.778	100.691
5.25	99.711	99.665	99.649	5.75	100.759	100.713	100.697	6.375	100.750	100.689	100.660
5.375	99.749	99.766	99.780	5.875	100.266	100.229	100.211	6.5	101.045	100.980	100.949
5.5	100.219	100.235	100.250	6	100.671	100.625	100.609	6.625	101.371	101.302	101.272
5.625	100.681	100.697	100.711					6.75	101.732	101.653	101.615
5.75	100.759	100.713	100.697					6.875	102.025	101.942	101.903
5.875	100.717	100.733	100.749					7	102.327	102.241	102.202
6	101.161	101.177	101.193					7.125	101.535	101.473	101.439
								7.25	101.838	101.775	101.741
								7.375	100.821	100.759	100.725
								7.5	101.277	101.215	101.181
								7.625	101.717	101.655	101.621
								7.75	101.996	101.934	101.900

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	101.045	100.980	100.949	6.125	100.433	100.354	100.305	4.5	96.933	96.925	96.903
6.625	101.371	101.302	101.272	6.25	100.869	100.790	100.741	4.625	97.400	97.392	97.370
6.75	101.732	101.653	101.615	6.375	100.030	99.951	99.908	4.75	98.090	98.098	98.104
6.875	102.025	101.942	101.903	6.5	100.588	100.510	100.460	4.875	98.556	98.564	98.571
7	102.327	102.241	102.202	6.625	101.078	101.000	100.951	5	99.024	99.032	99.039
7.125	101.535	101.473	101.439	6.75	101.479	101.401	101.352	5.125	99.494	99.502	99.508
7.25	101.838	101.775	101.741	6.875	100.616	100.554	100.520	5.25	99.205	99.221	99.236
7.375	100.821	100.759	100.725	7	101.106	101.044	101.010	5.375	99.674	99.691	99.705
7.5	101.277	101.215	101.181	7.125	101.585	101.523	101.489	5.5	100.144	100.160	100.175
7.625	101.717	101.655	101.621	7.25	101.888	101.825	101.791	5.625	100.606	100.622	100.636
7.75	101.996	101.934	101.900	7.375	100.871	100.809	100.775	5.75	100.186	100.202	100.218
				7.5	101.327	101.265	101.231	5.875	100.642	100.658	100.674
				7.625	101.767	101.705	101.671	6	101.086	101.102	101.118
								6.125	101.518	101.534	101.550

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	101.629	101.589	101.545	6.375	101.535	101.473	101.443	6	101.063	100.853	100.815
6.5	101.926	101.877	101.837	6.5	101.926	101.877	101.837	6.125	101.654	101.444	101.268
6.625	102.338	102.298	102.257	6.625	102.338	102.298	102.257	6.25	101.913	101.703	101.647
6.75	102.620	102.604	102.589	6.75	102.620	102.604	102.589	6.375	101.486	101.446	101.405
6.875	102.480	102.407	102.363	6.875	102.480	102.396	102.363	6.5	101.917	101.877	101.837
7	102.858	102.771	102.730	7	102.858	102.771	102.730	6.625	102.338	102.298	102.257
7.125	102.974	102.958	102.943	7.125	102.974	102.958	102.943	6.75	102.620	102.604	102.589
7.25	103.313	103.250	103.216	7.25	103.313	103.250	103.216	6.875	102.420	102.378	102.363
7.375	102.826	102.766	102.764	7.375	102.826	102.748	102.671	7	102.829	102.741	102.705
7.5	103.136	103.059	102.981	7.5	103.136	103.059	102.981	7.125	102.974	102.958	102.943
7.625	103.411	103.334	103.256	7.625	103.411	103.334	103.256	7.25	103.313	103.250	103.216
7.75	103.440	103.378	103.344	7.75	103.440	103.378	103.344	7.375	102.826	102.748	102.671
7.875	103.040	103.008	102.975					7.5	103.136	103.059	102.981
								7.625	103.411	103.334	103.256
								7.75	103.440	103.378	103.344

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	97.648	97.656	97.682	4.5	97.648	97.656	97.682	6.625	101.263	101.223	101.182
4.625	98.111	98.119	98.145	4.625	98.111	98.119	98.145	6.75	101.429	101.351	101.302
4.75	98.398	98.352	98.336	4.75	98.398	98.352	98.336	6.875	100.943	100.894	100.844
4.875	98.631	98.639	98.646	4.875	98.522	98.520	98.530	7	101.111	101.095	101.080
5	99.099	99.107	99.114	5	98.946	98.944	98.954	7.125	101.535	101.473	101.439
5.125	99.569	99.577	99.583	5.125	99.339	99.336	99.347	7.25	101.838	101.775	101.741
5.25	99.711	99.665	99.649	5.25	99.711	99.665	99.649	7.375	101.504	101.504	101.502
5.375	99.749	99.766	99.780	5.375	99.387	99.421	99.416	7.5	101.544	101.544	101.542
5.5	100.219	100.235	100.250	5.5	99.742	99.776	99.771	7.625	101.717	101.655	101.621
5.625	100.681	100.697	100.711	5.625	100.221	100.175	100.159	7.75	101.996	101.934	101.900
5.75	100.759	100.713	100.697	5.75	100.759	100.713	100.697	7.875	100.465	100.433	100.400
5.875	100.717	100.733	100.749	5.875	100.266	100.229	100.211				
6	101.161	101.177	101.193	6	100.671	100.625	100.609				
6.125	101.593	101.609	101.625	6.125	101.181	101.134	101.118				

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	100.952	100.912	100.872	6.125	100.433	100.354	100.305	4.5	96.933	96.925	96.903
6.625	101.263	101.223	101.182	6.25	100.869	100.790	100.741	4.625	97.400	97.392	97.370
6.75	101.429	101.351	101.302	6.375	100.030	99.951	99.908	4.75	98.090	98.098	98.104
6.875	100.769	100.753	100.738	6.5	100.588	100.510	100.460	4.875	98.556	98.564	98.571
7	101.111	101.095	101.080	6.625	101.078	101.000	100.951	5	99.024	99.032	99.039
7.125	101.535	101.473	101.439	6.75	101.479	101.401	101.352	5.125	99.494	99.502	99.508
7.25	101.838	101.775	101.741	6.875	100.616	100.554	100.520	5.25	99.205	99.221	99.236
7.375	100.821	100.759	100.725	7	101.106	101.044	101.010	5.375	99.674	99.691	99.705
7.5	101.277	101.215	101.181	7.125	101.585	101.523	101.489	5.5	100.144	100.160	100.175
7.625	101.717	101.655	101.621	7.25	101.888	101.825	101.791	5.625	100.606	100.622	100.636
7.75	101.996	101.934	101.900	7.375	100.871	100.809	100.775	5.75	100.186	100.202	100.218
				7.5	101.327	101.265	101.231	5.875	100.642	100.658	100.674
				7.625	101.767	101.705	101.671	6	101.086	101.102	101.118
								6.125	101.518	101.534	101.550

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	99.982	99.909	99.609	6.75	98.482	98.409	98.109
6.875	100.490	100.417	100.117	6.875	98.990	98.917	98.617
7	100.977	100.904	100.604	7	99.477	99.404	99.104
7.125	101.416	101.343	101.043	7.125	99.916	99.843	99.543
7.25	101.835	101.762	101.462	7.25	100.335	100.262	99.962
7.375	100.584	99.962	99.662	7.375	99.084	98.462	98.162
7.5	101.031	100.409	100.109	7.5	99.531	98.909	98.609
7.625	101.430	100.808	100.508	7.625	99.930	99.308	99.008
7.75	101.819	101.197	100.897	7.75	100.319	99.697	99.397
7.875	101.676	101.039	100.739	7.875	100.176	99.539	99.239
8	102.093	101.456	101.156	8	100.593	99.956	99.656
8.125	102.462	101.825	101.525	8.125	100.962	100.325	100.025
8.25	102.811	102.174	101.874	8.25	101.311	100.674	100.374

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.982	97.909	97.609	6.75	96.482	96.409	96.109
6.875	98.490	98.417	98.117	6.875	96.990	96.917	96.617
7	98.977	98.904	98.604	7	97.477	97.404	97.104
7.125	99.416	99.343	99.043	7.125	97.916	97.843	97.543
7.25	99.835	99.762	99.462	7.25	98.335	98.262	97.962
7.375	98.584	97.962	97.662	7.375	97.084	96.462	96.162
7.5	99.031	98.409	98.109	7.5	97.531	96.909	96.609
7.625	99.430	98.808	98.508	7.625	97.930	97.308	97.008
7.75	99.819	99.197	98.897	7.75	98.319	97.697	97.397
7.875	99.676	99.039	98.739	7.875	98.176	97.539	97.239
8	100.093	99.456	99.156	8	98.593	97.956	97.656
8.125	100.462	99.825	99.525	8.125	98.962	98.325	98.025
8.25	100.811	100.174	99.874	8.25	99.311	98.674	98.374

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.232	99.159	98.859	6.75	97.232	97.159	96.859
6.875	99.740	99.667	99.367	6.875	97.740	97.667	97.367
7	100.227	100.154	99.854	7	98.227	98.154	97.854
7.125	100.666	100.593	100.293	7.125	98.666	98.593	98.293
7.25	101.085	101.012	100.712	7.25	99.085	99.012	98.712
7.375	99.834	99.212	98.912	7.375	97.834	97.212	96.912
7.5	100.281	99.659	99.359	7.5	98.281	97.659	97.359
7.625	100.680	100.058	99.758	7.625	98.680	98.058	97.758
7.75	101.069	100.447	100.147	7.75	99.069	98.447	98.147
7.875	100.926	100.289	99.989	7.875	98.926	98.289	97.989
8	101.343	100.706	100.406	8	99.343	98.706	98.406
8.125	101.712	101.075	100.775	8.125	99.712	99.075	98.775
8.25	102.061	101.424	101.124	8.25	100.061	99.424	99.124

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.