



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.713	92.713	92.612	4.75	92.713	92.713	92.612	5.125	95.598	95.634	95.630
4.875	93.399	93.399	93.304	4.875	93.399	93.399	93.304	5.25	96.331	96.384	96.377
5	94.307	94.386	94.415	5	94.307	94.386	94.415	5.375	96.896	96.941	96.926
5.125	94.832	94.904	94.938	5.125	94.832	94.904	94.938	5.5	97.397	97.442	97.425
5.25	95.516	95.567	95.579	5.25	95.516	95.567	95.579	5.625	97.956	97.929	97.875
5.375	96.144	96.134	96.127	5.375	96.048	96.109	96.120	5.75	98.240	98.240	98.206
5.5	96.924	96.915	96.907	5.5	96.669	96.669	96.646	5.875	98.827	98.827	98.767
5.625	97.403	97.393	97.386	5.625	97.204	97.241	97.240	6	99.380	99.380	99.326
5.75	97.716	97.735	97.716	5.75	97.716	97.735	97.716	6.125	99.737	99.737	99.689
5.875	98.310	98.291	98.275	5.875	98.237	98.265	98.245	6.25	99.890	99.860	99.826
6	98.928	98.909	98.894	6	98.803	98.803	98.748	6.375	100.340	100.297	100.260
6.125	99.369	99.350	99.334	6.125	99.250	99.250	99.225	6.5	100.776	100.762	100.717
6.25	99.614	99.585	99.562	6.25	99.520	99.524	99.516	6.625	101.115	101.082	101.039
6.375	100.143	100.114	100.091	6.375	100.041	100.054	100.044	6.75	101.204	101.134	101.100
6.5	100.638	100.609	100.586	6.5	100.502	100.492	100.481	6.875	101.643	101.552	101.539
6.625	101.036	101.008	100.985	6.625	100.840	100.862	100.834	7	102.038	102.002	101.982
6.75	101.105	101.064	101.042	6.75	101.079	101.064	101.042	7.125	102.331	102.239	102.225
6.875	101.618	101.605	101.583	6.875	101.618	101.605	101.583	7.25	102.499	102.389	102.411
7	101.970	101.949	101.914	7	101.942	101.949	101.914	7.375	102.933	102.822	102.844
7.125	102.318	102.261	102.215	7.125	102.179	102.215	102.171	7.5	103.295	103.183	103.205
7.25	102.544	102.516	102.467	7.25	102.544	102.516	102.467	7.625	103.542	103.429	103.451
7.375	102.923	102.896	102.848	7.375	102.923	102.896	102.848	7.75	103.463	103.397	103.397
7.5	103.208	103.188	103.142	7.5	103.208	103.188	103.142	7.875	103.986	103.914	103.914
7.625	103.401	103.354	103.315	7.625	103.349	103.263	103.263	8	104.137	104.061	104.061
7.75	103.435	103.368	103.368	7.75	103.435	103.368	103.368				
7.875	103.783	103.711	103.711	7.875	103.783	103.711	103.711				
8	104.099	104.022	104.022	8	104.099	104.022	104.022				
8.125	104.297	104.215	104.215	8.125	104.297	104.215	104.215				
8.25	93.511	93.448	93.331								
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	96.944	96.944	96.896	4.625	97.150	97.150	97.101	5	94.239	94.316	94.345
4.75	97.338	97.363	97.382	4.75	97.332	97.332	97.232	5.125	94.776	94.847	94.881
4.875	97.737	97.737	97.716	4.875	97.842	97.842	97.742	5.25	95.328	95.328	95.236
5	98.098	98.088	98.081	5	98.123	98.123	98.023	5.375	96.025	96.025	95.939
5.125	98.439	98.479	98.485	5.125	98.282	98.283	98.288	5.5	96.694	96.694	96.614
5.25	98.878	98.918	98.923	5.25	98.726	98.726	98.688	5.625	97.210	97.210	97.136
5.375	99.186	99.186	99.158	5.375	99.241	99.241	99.208	5.75	97.617	97.539	97.472
5.5	99.526	99.594	99.597	5.5	99.462	99.462	99.435	5.875	98.221	98.104	98.025
5.625	99.590	99.615	99.606	5.625	99.574	99.574	99.552	6	98.842	98.793	98.758
5.75	100.019	100.044	100.036	5.75	99.891	99.891	99.889	6.125	99.179	99.129	99.094
5.875	100.322	100.357	100.348	5.875	100.235	100.235	100.235	6.25	99.398	99.347	99.311
6	100.593	100.675	100.651	6	100.431	100.431	100.431	6.375	99.867	99.854	99.780
6.125	100.644	100.585	100.570	6.125	100.621	100.621	100.621	6.5	100.275	100.261	100.210
6.25	101.031	100.972	100.956	6.25	100.800	100.796	100.796	6.625	100.614	100.594	100.506
6.375	101.392	101.334	101.317	6.375	101.146	101.137	101.137	6.75	100.672	100.646	100.623
6.5	101.606	101.546	101.531	6.5	101.341	101.327	101.327	6.875	101.090	101.065	101.043
6.625	101.748	101.728	101.728	6.625	101.716	101.696	101.696	7	101.369	101.334	101.334
6.75	101.963	101.882	101.856	6.75	101.850	101.826	101.826	7.125	101.567	101.546	101.526
6.875	102.340	102.258	102.233	6.875	101.986	101.903	101.891	7.25	101.939	101.894	101.894
7	102.379	102.332	102.311	7	102.164	102.129	102.129	7.375	102.284	102.233	102.233
7.125	101.824	101.762	101.719	7.125	101.608	101.546	101.504	7.5	102.646	102.590	102.590
7.25	102.294	102.232	102.190	7.25	101.986	101.924	101.882	7.625	102.730	102.669	102.669
7.375	102.754	102.692	102.650	7.375	102.351	102.289	102.246	7.75	101.596	101.483	101.436
								7.875	102.060	101.946	101.900

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	97.197	97.282	97.282	5	96.642	96.726	96.726	5.125	94.216	94.153	94.091
5.125	97.596	97.676	97.672	5.125	97.027	97.107	97.103	5.25	94.688	94.625	94.562
5.25	97.945	98.021	98.014	5.25	97.402	97.478	97.472	5.375	95.339	95.276	95.213
5.375	98.228	98.300	98.290	5.375	97.766	97.838	97.828	5.5	95.813	95.750	95.688
5.5	98.500	98.568	98.554	5.5	98.104	98.172	98.158	5.625	96.283	96.220	96.157
5.625	98.762	98.826	98.808	5.625	98.408	98.472	98.454	5.75	96.746	96.683	96.621
5.75	99.019	99.078	99.058	5.75	98.642	98.702	98.681	5.875	97.023	96.960	96.897
5.875	99.266	99.321	99.297	5.875	98.789	98.844	98.820	6	97.478	97.415	97.352
6	99.434	99.485	99.457	6	99.007	99.059	99.031	6.125	97.745	97.682	97.620
6.125	99.509	99.556	99.525	6.125	99.326	99.373	99.342	6.25	98.192	98.129	98.066
6.25	99.581	99.623	99.589	6.25	99.637	99.680	99.645	6.375	98.264	98.201	98.139
6.375	99.634	99.673	99.635	6.375	99.930	99.968	99.930	6.5	98.516	98.453	98.390
6.5	99.697	99.732	99.690	6.5	100.208	100.242	100.201	6.625	97.853	97.790	97.728
6.625	99.807	99.838	99.792	6.625	100.467	100.497	100.452	6.75	98.293	98.230	98.168
6.75	99.914	99.940	99.892	6.75	100.613	100.639	100.591	6.875	98.560	98.497	98.434
6.875	100.004	100.026	99.974	6.875	100.614	100.636	100.584	7	99.016	98.953	98.890
7	100.017	100.035	99.979	7	100.581	100.599	100.543	7.125	99.108	99.045	98.983
7.125	99.946	99.960	99.901	7.125	100.529	100.542	100.483				

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	97.402	97.487	97.487	5	96.843	96.928	96.928	5.125	94.433	94.370	94.307
5.125	97.800	97.880	97.877	5.125	97.227	97.307	97.304	5.25	94.904	94.841	94.778
5.25	98.150	98.226	98.219	5.25	97.602	97.678	97.671	5.375	95.556	95.493	95.430
5.375	98.433	98.505	98.494	5.375	97.965	98.037	98.026	5.5	96.030	95.967	95.904
5.5	98.705	98.773	98.759	5.5	98.302	98.369	98.356	5.625	96.500	96.437	96.374
5.625	98.968	99.032	99.014	5.625	98.606	98.669	98.652	5.75	96.963	96.900	96.837
5.75	99.227	99.286	99.265	5.75	98.840	98.899	98.878	5.875	97.240	97.177	97.114
5.875	99.475	99.531	99.506	5.875	98.987	99.042	99.018	6	97.694	97.631	97.568
6	99.645	99.696	99.669	6	99.207	99.258	99.230	6.125	97.962	97.899	97.836
6.125	99.722	99.769	99.737	6.125	99.527	99.574	99.542	6.25	98.408	98.345	98.282
6.25	99.795	99.837	99.803	6.25	99.838	99.881	99.846	6.375	98.481	98.418	98.355
6.375	99.849	99.888	99.850	6.375	100.132	100.171	100.133	6.5	98.733	98.670	98.607
6.5	99.914	99.948	99.906	6.5	100.411	100.446	100.404	6.625	98.070	98.007	97.944
6.625	100.025	100.055	100.010	6.625	100.671	100.702	100.656	6.75	98.510	98.447	98.384
6.75	100.133	100.159	100.110	6.75	100.819	100.845	100.797	6.875	98.777	98.714	98.651
6.875	100.224	100.246	100.194	6.875	100.821	100.843	100.791	7	99.232	99.169	99.106
7	100.238	100.256	100.200	7	100.790	100.808	100.752	7.125	99.325	99.262	99.199

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.805	94.912	94.928
5.25	95.532	95.590	95.589
5.375	96.060	96.135	96.140
5.5	96.567	96.663	96.664
5.625	97.169	97.247	97.229
5.75	97.720	97.722	97.697
5.875	98.210	98.234	98.205
6	98.664	98.713	98.681
6.125	99.167	99.216	99.184
6.25	99.506	99.531	99.512
6.375	99.949	99.988	99.945
6.5	100.325	100.387	100.341
6.625	100.798	100.850	100.805
6.75	101.064	101.069	101.036
6.875	101.478	101.507	101.450
7	101.753	101.783	101.723
7.125	102.174	102.201	102.141
7.25	102.539	102.506	102.439
7.375	102.778	102.766	102.696

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

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
4.5	94.628	94.660	94.680	4.5	94.403	94.357	94.356	5	96.715	96.732	96.732
4.625	95.059	95.013	95.006	4.625	95.059	95.013	94.997	5.125	97.372	97.358	97.358
4.75	95.871	95.871	95.855	4.75	95.715	95.669	95.653	5.25	98.063	98.045	98.045
4.875	96.298	96.298	96.283	4.875	96.059	96.013	95.994	5.375	98.291	98.229	98.208
5	96.878	96.878	96.862	5	96.715	96.732	96.732	5.5	98.948	98.923	98.908
5.125	97.372	97.358	97.358	5.125	97.372	97.358	97.358	5.625	99.554	99.585	99.569
5.25	98.203	98.170	98.125	5.25	98.063	98.045	98.045	5.75	100.642	100.432	100.232
5.375	98.781	98.749	98.703	5.375	98.291	98.229	98.208	5.875	100.406	100.196	99.986
5.5	99.138	99.106	99.060	5.5	98.948	98.923	98.908	6	100.871	100.661	100.568
5.625	99.573	99.585	99.569	5.625	99.554	99.585	99.569	6.125	101.473	101.263	101.160
5.75	100.642	100.432	100.232	5.75	100.642	100.432	100.232	6.25	101.746	101.735	101.705
5.875	100.516	100.435	100.356	5.875	100.406	100.196	99.986	6.375	101.384	101.328	101.271
6	100.961	100.880	100.801	6	100.871	100.661	100.568	6.5	101.823	101.766	101.710
6.125	101.473	101.263	101.160	6.125	101.473	101.263	101.160	6.625	102.258	102.201	102.144
6.25	101.746	101.735	101.705	6.25	101.746	101.735	101.705	6.75	102.610	102.561	102.513
6.375	101.599	101.551	101.492	6.375	101.384	101.328	101.271	6.875	102.393	102.344	102.296
6.5	101.888	101.839	101.781	6.5	101.823	101.766	101.710	7	102.761	102.713	102.664
6.625	102.258	102.201	102.144	6.625	102.258	102.201	102.144	7.125	103.011	103.028	102.967
6.75	102.610	102.561	102.513	6.75	102.610	102.561	102.513	7.25	103.347	103.268	103.218
6.875	102.401	102.352	102.296	6.875	102.393	102.344	102.296	7.375	102.744	102.667	102.589
7	102.761	102.713	102.664	7	102.761	102.713	102.664	7.5	103.066	102.988	102.911
7.125	103.011	103.028	102.967	7.125	103.011	103.028	102.967	7.625	103.350	103.273	103.195
7.25	103.347	103.268	103.218	7.25	103.347	103.268	103.218	7.75	103.480	103.417	103.380
7.375	102.831	102.871	102.905	7.375	102.744	102.667	102.589				
7.5	103.066	102.990	103.054	7.5	103.066	102.988	102.911				
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	93.995	94.019	94.036	4.25	96.200	96.317	96.341	4.5	92.053	92.085	92.105
3.875	94.457	94.481	94.497	4.375	96.769	96.886	96.910	4.625	92.378	92.410	92.431
4	94.918	94.942	94.958	4.5	97.333	97.449	97.473	4.75	94.296	94.296	94.280
4.125	95.382	95.406	95.422	4.625	97.887	98.004	98.028	4.875	94.955	95.001	95.001
4.25	96.295	96.317	96.341	4.75	98.099	98.053	98.037	5	95.659	95.705	95.705
4.375	96.787	96.886	96.910	4.875	98.249	98.346	98.355	5.125	96.416	96.462	96.462
4.5	97.333	97.449	97.473	5	98.785	98.883	98.891	5.25	97.503	97.470	97.425
4.625	97.887	98.004	98.028	5.125	99.306	99.403	99.412	5.375	98.081	98.049	98.003
4.75	98.099	98.053	98.037	5.25	99.539	99.493	99.477	5.5	98.438	98.406	98.360
4.875	98.417	98.455	98.455	5.375	99.350	99.428	99.422	5.625	98.962	98.977	98.961
5	98.907	98.945	98.945	5.5	99.840	99.918	99.912	5.75	99.885	99.675	99.465
5.125	99.396	99.434	99.434	5.625	100.303	100.381	100.374	5.875	99.828	99.672	99.594
5.25	99.539	99.493	99.477	5.75	100.641	100.594	100.578	6	100.214	100.117	100.039
5.375	99.668	99.706	99.714	5.875	100.171	100.229	100.207	6.125	100.706	100.581	100.550
5.5	100.123	100.161	100.169	6	100.609	100.668	100.646	6.25	100.821	100.686	100.623
5.625	100.560	100.598	100.606					6.375	100.587	100.538	100.480
5.75	100.641	100.594	100.578					6.5	100.908	100.848	100.789
5.875	100.748	100.794	100.810					6.625	101.295	101.225	101.193
6	101.176	101.223	101.238					6.75	101.657	101.587	101.518
								6.875	101.747	101.672	101.598
								7	102.116	102.036	101.956
								7.125	101.704	101.633	101.533
								7.25	101.872	101.793	101.743
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	96.980	96.948	96.915	5	95.659	95.705	95.705	4.5	96.546	96.530	96.522
5.375	97.531	97.546	97.530	5.125	96.416	96.462	96.462	4.625	97.013	96.997	96.989
5.5	98.300	98.315	98.300	5.25	96.866	96.804	96.778	4.75	97.688	97.801	97.879
5.625	98.962	98.977	98.961	5.375	97.573	97.546	97.530	4.875	98.155	98.268	98.346
5.75	99.885	99.675	99.465	5.5	98.300	98.315	98.300	5	98.623	98.736	98.814
5.875	99.828	99.618	99.408	5.625	98.962	98.977	98.961	5.125	99.092	99.205	99.283
6	100.214	100.004	99.854	5.75	99.441	99.379	99.345	5.25	98.919	98.999	99.069
6.125	100.706	100.581	100.550	5.875	99.263	99.221	99.191	5.375	99.388	99.469	99.538
6.25	100.821	100.686	100.623	6	99.926	99.884	99.854	5.5	99.858	99.939	100.008
6.375	100.405	100.342	100.310	6.125	100.622	100.581	100.550	5.625	100.320	100.400	100.470
6.5	100.858	100.801	100.755	6.25	100.831	100.736	100.673	5.75	99.964	100.053	100.131
6.625	101.295	101.225	101.193	6.375	100.450	100.387	100.356	5.875	100.420	100.509	100.586
6.75	101.382	101.304	101.254	6.5	100.895	100.829	100.798	6	100.864	100.953	101.031
6.875	101.282	101.200	101.160	6.625	101.327	101.257	101.226	6.125	101.296	101.385	101.463

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	98.063	98.045	98.045	5.25	98.063	98.045	98.045	5.25	98.063	98.045	98.045
5.375	98.291	98.229	98.208	5.375	98.291	98.229	98.208	5.375	98.291	98.229	98.208
5.5	98.948	98.923	98.908	5.5	98.948	98.923	98.908	5.5	98.948	98.923	98.908
5.625	99.554	99.585	99.569	5.625	99.554	99.585	99.569	5.625	99.554	99.585	99.569
5.75	100.642	100.432	100.232	5.75	100.642	100.432	100.232	5.75	100.642	100.432	100.232
5.875	100.406	100.196	99.986	5.875	100.406	100.196	99.986	5.875	100.406	100.196	99.986
6	100.871	100.661	100.568	6	100.871	100.661	100.568	6	100.871	100.661	100.568
6.125	101.473	101.263	101.160	6.125	101.473	101.263	101.160	6.125	101.473	101.263	101.160
6.25	101.746	101.735	101.705	6.25	101.746	101.735	101.705	6.25	101.746	101.735	101.705
6.375	101.384	101.328	101.271	6.375	101.384	101.328	101.271	6.375	101.384	101.328	101.271
6.5	101.823	101.766	101.710	6.5	101.823	101.766	101.710	6.5	101.823	101.766	101.710
6.625	102.258	102.201	102.144	6.625	102.258	102.201	102.144	6.625	102.258	102.201	102.144
6.75	102.610	102.561	102.513	6.75	102.610	102.561	102.513	6.75	102.610	102.561	102.513
6.875	102.393	102.344	102.296	6.875	102.393	102.344	102.296	6.875	102.393	102.344	102.296
7	102.761	102.713	102.664	7	102.761	102.713	102.664	7	102.761	102.713	102.664
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	97.333	97.449	97.473	4.25	96.200	96.317	96.341	5.25	96.980	96.948	96.915
4.625	97.887	98.004	98.028	4.375	96.769	96.886	96.910	5.375	97.581	97.596	97.580
4.75	98.099	98.053	98.037	4.5	97.333	97.449	97.473	5.5	98.350	98.365	98.350
4.875	98.249	98.346	98.355	4.625	97.887	98.004	98.028	5.625	99.012	99.027	99.011
5	98.785	98.883	98.891	4.75	98.099	98.053	98.037	5.75	99.885	99.675	99.465
5.125	99.306	99.403	99.412	4.875	98.249	98.346	98.355	5.875	99.828	99.618	99.408
5.25	99.539	99.493	99.477	5	98.785	98.883	98.891	6	100.214	100.004	99.904
5.375	99.350	99.428	99.422	5.125	99.306	99.403	99.412	6.125	100.706	100.631	100.600
5.5	99.840	99.918	99.912	5.25	99.539	99.493	99.477	6.25	100.821	100.686	100.623
5.625	100.303	100.381	100.374	5.375	99.350	99.428	99.422	6.375	100.405	100.342	100.310
5.75	100.641	100.594	100.578	5.5	99.840	99.918	99.912	6.5	100.858	100.801	100.755
5.875	100.171	100.229	100.207	5.625	100.303	100.381	100.374	6.625	101.295	101.252	101.206
6	100.609	100.668	100.646	5.75	100.641	100.594	100.578	6.75	101.382	101.304	101.254
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	96.980	96.948	96.915	5.25	96.866	96.843	96.828	4.5	94.697	94.689	94.713
5.375	97.581	97.596	97.580	5.375	97.581	97.596	97.580	4.625	95.241	95.233	95.257
5.5	98.350	98.365	98.350	5.5	98.350	98.365	98.350	4.75	93.674	93.628	93.612
5.625	99.012	99.027	99.011	5.625	99.012	99.027	99.011	4.875	94.021	93.918	93.927
5.75	99.885	99.675	99.465	5.75	99.441	99.379	99.345	5	94.530	94.428	94.436
5.875	99.828	99.618	99.408	5.875	99.313	99.271	99.241	5.125	95.008	94.905	94.914
6	100.214	100.004	99.904	6	99.976	99.934	99.904	5.25	95.747	95.732	95.716
6.125	100.706	100.631	100.600	6.125	100.672	100.631	100.600	5.375	95.870	95.855	95.839
6.25	100.821	100.686	100.623	6.25	100.831	100.736	100.673	5.5	96.296	96.280	96.265
6.375	100.405	100.342	100.310	6.375	100.036	100.034	99.988	5.625	96.722	96.706	96.691
6.5	100.858	100.801	100.755	6.5	100.679	100.676	100.631	5.75	97.450	97.435	97.419
6.625	101.295	101.252	101.206	6.625	101.254	101.252	101.206	5.875	97.754	97.739	97.723
6.75	101.382	101.304	101.254	6.75	101.432	101.354	101.304	6	98.115	98.099	98.084
6.875	101.282	101.200	101.160	6.875	100.606	100.528	100.477	6.125	98.449	98.433	98.418

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	97.272	97.225	97.207	5.125	97.272	97.225	97.207	4.75	95.615	95.569	95.553
5.25	97.963	97.930	97.898	5.25	97.963	97.930	97.898	4.875	95.959	95.913	95.894
5.375	98.510	98.478	98.432	5.375	98.392	98.375	98.361	5	96.615	96.569	96.551
5.5	98.882	98.861	98.847	5.5	98.882	98.861	98.847	5.125	97.272	97.225	97.207
5.625	99.454	99.391	99.357	5.625	99.454	99.391	99.357	5.25	97.963	97.930	97.898
5.75	100.542	100.332	100.122	5.75	100.542	100.332	100.122	5.375	98.233	98.216	98.203
5.875	100.306	100.178	100.154	5.875	100.306	100.178	100.154	5.5	98.848	98.785	98.751
6	100.771	100.629	100.605	6	100.771	100.629	100.605	5.625	99.454	99.391	99.357
6.125	101.373	101.163	101.043	6.125	101.373	101.163	101.043	5.75	100.542	100.332	100.122
6.25	101.646	101.542	101.479	6.25	101.646	101.542	101.479	5.875	100.306	100.096	100.031
6.375	101.329	101.280	101.222	6.375	101.284	101.228	101.171	6	100.771	100.561	100.493
6.5	101.723	101.666	101.610	6.5	101.723	101.666	101.610	6.125	101.373	101.163	101.025
6.625	102.158	102.101	102.044	6.625	102.158	102.101	102.044	6.25	101.646	101.542	101.479
6.75	102.510	102.461	102.413	6.75	102.510	102.461	102.413	6.375	101.284	101.228	101.171
6.875	102.293	102.244	102.196	6.875	102.293	102.244	102.196	6.5	101.723	101.666	101.610
7	102.661	102.613	102.564	7	102.661	102.613	102.564	6.625	102.158	102.101	102.044
7.125	102.911	102.863	102.814	7.125	102.911	102.863	102.814	6.75	102.510	102.461	102.413
7.25	103.247	103.168	103.118	7.25	103.247	103.168	103.118	6.875	102.293	102.244	102.196
7.375	102.644	102.600	102.634	7.375	102.644	102.567	102.489	7	102.661	102.613	102.564
7.5	102.966	102.888	102.811	7.5	102.966	102.888	102.811	7.125	102.911	102.863	102.814
7.625	103.250	103.173	103.095	7.625	103.250	103.173	103.095	7.25	103.247	103.168	103.118
7.75	103.380	103.317	103.280	7.75	103.380	103.317	103.280	7.375	102.644	102.567	102.489
7.875	102.984	102.968	102.960					7.5	102.966	102.888	102.811
								7.625	103.250	103.173	103.095
								7.75	103.380	103.317	103.280

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	93.895	93.919	93.936	4.25	96.004	96.121	96.145	4.875	94.591	94.607	94.707
3.875	94.357	94.381	94.397	4.375	96.519	96.636	96.660	5	95.175	95.191	95.291
4	94.818	94.842	94.858	4.5	97.018	97.135	97.159	5.125	95.862	95.879	95.979
4.125	95.282	95.306	95.322	4.625	97.495	97.612	97.636	5.25	97.337	97.324	97.310
4.25	96.004	96.121	96.145	4.75	97.999	97.953	97.937	5.375	97.795	97.779	97.765
4.375	96.519	96.636	96.660	4.875	97.933	98.031	98.039	5.5	98.246	98.225	98.211
4.5	97.018	97.135	97.159	5	98.375	98.472	98.481	5.625	98.685	98.636	98.622
4.625	97.495	97.612	97.636	5.125	98.886	98.885	98.893	5.75	99.785	99.575	99.365
4.75	97.999	97.953	97.937	5.25	99.439	99.393	99.377	5.875	99.728	99.518	99.457
4.875	98.130	98.243	98.321	5.375	98.957	99.035	99.028	6	100.114	99.904	99.841
5	98.598	98.711	98.789	5.5	99.450	99.410	99.404	6.125	100.606	100.396	100.199
5.125	99.067	99.180	99.258	5.625	99.997	99.951	99.935	6.25	100.721	100.586	100.523
5.25	99.439	99.393	99.377	5.75	100.541	100.494	100.478	6.375	100.467	100.404	100.373
5.375	99.363	99.444	99.513	5.875	99.988	99.951	99.936	6.5	100.778	100.711	100.680
5.5	99.833	99.914	99.983	6	100.508	100.462	100.446	6.625	101.119	101.049	101.017
5.625	100.295	100.375	100.445					6.75	101.433	101.355	101.315
5.75	100.541	100.494	100.478					6.875	101.740	101.658	101.618
5.875	100.395	100.484	100.561					7	102.056	101.970	101.930
6	100.839	100.928	101.006					7.125	101.449	101.371	101.321
								7.25	101.772	101.693	101.643
								7.375	100.739	100.676	100.639
								7.5	101.208	101.145	101.108
								7.625	101.655	101.593	101.555
								7.75	101.936	101.874	101.836

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	100.778	100.711	100.680	6.125	100.276	100.181	100.118	4.5	96.446	96.430	96.422
6.625	101.119	101.049	101.017	6.25	100.731	100.636	100.573	4.625	96.913	96.897	96.889
6.75	101.433	101.355	101.315	6.375	99.849	99.770	99.720	4.75	97.588	97.701	97.779
6.875	101.740	101.658	101.618	6.5	100.419	100.341	100.290	4.875	98.055	98.168	98.246
7	102.056	101.970	101.930	6.625	100.919	100.840	100.790	5	98.523	98.636	98.714
7.125	101.449	101.371	101.321	6.75	101.332	101.254	101.204	5.125	98.992	99.105	99.183
7.25	101.772	101.693	101.643	6.875	100.506	100.428	100.377	5.25	98.819	98.899	98.969
7.375	100.739	100.676	100.639	7	101.035	100.956	100.906	5.375	99.288	99.369	99.438
7.5	101.208	101.145	101.108	7.125	101.499	101.421	101.371	5.5	99.758	99.839	99.908
7.625	101.655	101.593	101.555	7.25	101.822	101.743	101.693	5.625	100.220	100.300	100.370
7.75	101.936	101.874	101.836	7.375	100.789	100.726	100.689	5.75	99.864	99.953	100.031
				7.5	101.258	101.195	101.158	5.875	100.320	100.409	100.486
				7.625	101.705	101.643	101.605	6	100.764	100.853	100.931
								6.125	101.196	101.285	101.363

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	101.329	101.280	101.222	6.375	101.284	101.228	101.171	6	100.771	100.561	100.493
6.5	101.723	101.666	101.610	6.5	101.723	101.666	101.610	6.125	101.373	101.163	101.025
6.625	102.158	102.101	102.044	6.625	102.158	102.101	102.044	6.25	101.646	101.542	101.479
6.75	102.510	102.461	102.413	6.75	102.510	102.461	102.413	6.375	101.284	101.228	101.171
6.875	102.293	102.244	102.196	6.875	102.293	102.244	102.196	6.5	101.723	101.666	101.610
7	102.661	102.613	102.564	7	102.661	102.613	102.564	6.625	102.158	102.101	102.044
7.125	102.911	102.863	102.814	7.125	102.911	102.863	102.814	6.75	102.510	102.461	102.413
7.25	103.247	103.168	103.118	7.25	103.247	103.168	103.118	6.875	102.293	102.244	102.196
7.375	102.644	102.600	102.634	7.375	102.644	102.567	102.489	7	102.661	102.613	102.564
7.5	102.966	102.888	102.811	7.5	102.966	102.888	102.811	7.125	102.911	102.863	102.814
7.625	103.250	103.173	103.095	7.625	103.250	103.173	103.095	7.25	103.247	103.168	103.118
7.75	103.380	103.317	103.280	7.75	103.380	103.317	103.280	7.375	102.644	102.567	102.489
7.875	102.984	102.968	102.960					7.5	102.966	102.888	102.811
								7.625	103.250	103.173	103.095
								7.75	103.380	103.317	103.280

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	97.018	97.135	97.159	4.5	97.018	97.135	97.159	6.625	101.083	101.026	100.969
4.625	97.495	97.612	97.636	4.625	97.495	97.612	97.636	6.75	101.282	101.204	101.154
4.75	97.999	97.953	97.937	4.75	97.999	97.953	97.937	6.875	100.668	100.619	100.571
4.875	98.130	98.243	98.321	4.875	97.933	98.031	98.039	7	101.036	100.988	100.939
5	98.598	98.711	98.789	5	98.375	98.472	98.481	7.125	101.449	101.371	101.321
5.125	99.067	99.180	99.258	5.125	98.886	98.885	98.893	7.25	101.772	101.693	101.643
5.25	99.439	99.393	99.377	5.25	99.439	99.393	99.377	7.375	101.298	101.338	101.372
5.375	99.363	99.444	99.513	5.375	98.957	99.035	99.028	7.5	101.335	101.375	101.409
5.5	99.833	99.914	99.983	5.5	99.450	99.410	99.404	7.625	101.655	101.593	101.555
5.625	100.295	100.375	100.445	5.625	99.997	99.951	99.935	7.75	101.936	101.874	101.836
5.75	100.541	100.494	100.478	5.75	100.541	100.494	100.478	7.875	100.409	100.393	100.385
5.875	100.395	100.484	100.561	5.875	99.988	99.951	99.936				
6	100.839	100.928	101.006	6	100.508	100.462	100.446				
6.125	101.271	101.360	101.438	6.125	101.032	100.986	100.970				

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	100.758	100.701	100.645	6.125	100.276	100.181	100.118	4.5	96.446	96.430	96.422
6.625	101.083	101.026	100.969	6.25	100.731	100.636	100.573	4.625	96.913	96.897	96.889
6.75	101.282	101.204	101.154	6.375	99.849	99.770	99.720	4.75	97.588	97.701	97.779
6.875	100.668	100.619	100.571	6.5	100.419	100.341	100.290	4.875	98.055	98.168	98.246
7	101.036	100.988	100.939	6.625	100.919	100.840	100.790	5	98.523	98.636	98.714
7.125	101.449	101.371	101.321	6.75	101.332	101.254	101.204	5.125	98.992	99.105	99.183
7.25	101.772	101.693	101.643	6.875	100.506	100.428	100.377	5.25	98.819	98.899	98.969
7.375	100.739	100.676	100.639	7	101.035	100.956	100.906	5.375	99.288	99.369	99.438
7.5	101.208	101.145	101.108	7.125	101.499	101.421	101.371	5.5	99.758	99.839	99.908
7.625	101.655	101.593	101.555	7.25	101.822	101.743	101.693	5.625	100.220	100.300	100.370
7.75	101.936	101.874	101.836	7.375	100.789	100.726	100.689	5.75	99.864	99.953	100.031
				7.5	101.258	101.195	101.158	5.875	100.320	100.409	100.486
				7.625	101.705	101.643	101.605	6	100.764	100.853	100.931
								6.125	101.196	101.285	101.363

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	99.858	99.705	99.405	6.75	98.358	98.205	97.905
6.875	100.376	100.223	99.923	6.875	98.876	98.723	98.423
7	100.873	100.720	100.420	7	99.373	99.220	98.920
7.125	101.322	101.169	100.869	7.125	99.822	99.669	99.369
7.25	101.751	101.598	101.298	7.25	100.251	100.098	99.798
7.375	101.074	100.878	100.578	7.375	99.574	99.378	99.078
7.5	101.531	101.335	101.035	7.5	100.031	99.835	99.535
7.625	101.940	101.744	101.444	7.625	100.440	100.244	99.944
7.75	102.339	102.143	101.843	7.75	100.839	100.643	100.343
7.875	102.165	101.939	101.639	7.875	100.665	100.439	100.139
8	102.592	102.366	102.066	8	101.092	100.866	100.566
8.125	102.971	102.745	102.445	8.125	101.471	101.245	100.945
8.25	103.330	103.104	102.804	8.25	101.830	101.604	101.304

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.858	97.705	97.405	6.75	96.358	96.205	95.905
6.875	98.376	98.223	97.923	6.875	96.876	96.723	96.423
7	98.873	98.720	98.420	7	97.373	97.220	96.920
7.125	99.322	99.169	98.869	7.125	97.822	97.669	97.369
7.25	99.751	99.598	99.298	7.25	98.251	98.098	97.798
7.375	99.074	98.878	98.578	7.375	97.574	97.378	97.078
7.5	99.531	99.335	99.035	7.5	98.031	97.835	97.535
7.625	99.940	99.744	99.444	7.625	98.440	98.244	97.944
7.75	100.339	100.143	99.843	7.75	98.839	98.643	98.343
7.875	100.165	99.939	99.639	7.875	98.665	98.439	98.139
8	100.592	100.366	100.066	8	99.092	98.866	98.566
8.125	100.971	100.745	100.445	8.125	99.471	99.245	98.945
8.25	101.330	101.104	100.804	8.25	99.830	99.604	99.304

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.108	98.955	98.655	6.75	97.108	96.955	96.655
6.875	99.626	99.473	99.173	6.875	97.626	97.473	97.173
7	100.123	99.970	99.670	7	98.123	97.970	97.670
7.125	100.572	100.419	100.119	7.125	98.572	98.419	98.119
7.25	101.001	100.848	100.548	7.25	99.001	98.848	98.548
7.375	100.324	100.128	99.828	7.375	98.324	98.128	97.828
7.5	100.781	100.585	100.285	7.5	98.781	98.585	98.285
7.625	101.190	100.994	100.694	7.625	99.190	98.994	98.694
7.75	101.589	101.393	101.093	7.75	99.589	99.393	99.093
7.875	101.415	101.189	100.889	7.875	99.415	99.189	98.889
8	101.842	101.616	101.316	8	99.842	99.616	99.316
8.125	102.221	101.995	101.695	8.125	100.221	99.995	99.695
8.25	102.580	102.354	102.054	8.25	100.580	100.354	100.054

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.