



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.389	92.389	92.303	4.75	92.389	92.389	92.303	5.125	95.361	95.397	95.307
4.875	93.093	93.093	93.013	4.875	93.093	93.093	93.013	5.25	96.093	96.143	96.050
5	94.058	94.133	94.045	5	94.058	94.133	94.045	5.375	96.621	96.695	96.596
5.125	94.585	94.653	94.568	5.125	94.585	94.653	94.568	5.5	97.108	97.194	97.092
5.25	95.245	95.294	95.220	5.25	95.245	95.294	95.220	5.625	97.669	97.644	97.542
5.375	95.878	95.870	95.861	5.375	95.836	95.834	95.799	5.75	98.071	98.105	98.075
5.5	96.657	96.649	96.640	5.5	96.488	96.480	96.451	5.875	98.542	98.589	98.557
5.625	97.135	97.126	97.118	5.625	97.012	97.004	96.975	6	98.958	99.043	99.004
5.75	97.430	97.425	97.397	5.75	97.430	97.425	97.397	6.125	99.403	99.487	99.448
5.875	98.012	97.995	97.978	5.875	97.996	97.979	97.951	6.25	99.620	99.637	99.546
6	98.632	98.615	98.598	6	98.530	98.514	98.485	6.375	100.042	100.072	99.979
6.125	99.073	99.057	99.040	6.125	99.025	99.009	98.980	6.5	100.415	100.461	100.365
6.25	99.238	99.213	99.188	6.25	99.235	99.210	99.182	6.625	100.823	100.854	100.756
6.375	99.768	99.759	99.717	6.375	99.755	99.738	99.701	6.75	100.939	100.909	100.883
6.5	100.261	100.236	100.211	6.5	100.229	100.204	100.176	6.875	101.384	101.351	101.327
6.625	100.659	100.634	100.608	6.625	100.598	100.573	100.545	7	101.788	101.752	101.729
6.75	100.892	100.876	100.857	6.75	100.892	100.876	100.857	7.125	102.139	102.100	102.078
6.875	101.393	101.378	101.359	6.875	101.393	101.378	101.359	7.25	102.364	102.228	102.218
7	101.718	101.721	101.689	7	101.718	101.721	101.689	7.375	102.803	102.667	102.657
7.125	101.959	101.984	101.944	7.125	101.955	101.984	101.944	7.5	103.180	103.044	103.034
7.25	102.346	102.314	102.393	7.25	102.346	102.314	102.393	7.625	103.461	103.325	103.315
7.375	102.730	102.699	102.779	7.375	102.730	102.699	102.779	7.75	103.375	103.309	103.186
7.5	103.017	102.996	103.076	7.5	103.017	102.996	103.076	7.875	103.987	103.915	103.798
7.625	103.181	103.120	103.115	7.625	103.181	103.120	103.115	8	104.115	104.038	103.927
7.75	103.306	103.240	103.116	7.75	103.306	103.240	103.116				
7.875	103.692	103.620	103.503	7.875	103.692	103.620	103.503				
8	103.985	103.908	103.797	8	103.985	103.908	103.797				
8.125	104.205	104.123	104.018	8.125	104.205	104.123	104.018				
8.25	93.566	93.465	93.347								
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	96.694	96.694	96.646	4.625	96.890	96.890	96.842	5	93.991	94.063	93.974
4.75	97.006	96.998	96.990	4.75	96.836	96.836	96.762	5.125	94.528	94.596	94.511
4.875	97.373	97.365	97.357	4.875	97.387	97.387	97.318	5.25	94.823	94.676	94.528
5	97.708	97.699	97.691	5	97.647	97.647	97.583	5.375	95.489	95.339	95.251
5.125	98.106	98.106	98.111	5.125	97.898	97.898	97.839	5.5	96.262	96.111	95.999
5.25	98.496	98.496	98.500	5.25	98.348	98.348	98.310	5.625	96.739	96.663	96.442
5.375	98.855	98.842	98.828	5.375	98.842	98.842	98.809	5.75	97.284	97.172	97.062
5.5	99.198	99.185	99.157	5.5	99.132	99.132	99.105	5.875	97.889	97.777	97.664
5.625	99.348	99.348	99.357	5.625	99.214	99.214	99.192	6	98.488	98.376	98.264
5.75	99.738	99.722	99.705	5.75	99.640	99.640	99.640	6.125	98.939	98.826	98.713
5.875	100.123	100.112	100.053	5.875	99.985	99.985	99.985	6.25	99.035	98.984	98.918
6	100.450	100.429	100.370	6	100.189	100.189	100.189	6.375	99.481	99.477	99.408
6.125	100.421	100.421	100.421	6.125	100.442	100.442	100.442	6.5	99.895	99.908	99.839
6.25	100.791	100.758	100.741	6.25	100.524	100.521	100.521	6.625	100.184	100.211	100.135
6.375	101.164	101.121	101.111	6.375	100.866	100.857	100.857	6.75	100.513	100.486	100.467
6.5	101.426	101.380	101.370	6.5	101.105	101.090	101.090	6.875	100.892	100.867	100.848
6.625	101.517	101.498	101.498	6.625	101.498	101.479	101.479	7	101.142	101.134	101.112
6.75	101.761	101.698	101.689	6.75	101.554	101.530	101.530	7.125	101.326	101.345	101.315
6.875	102.145	102.080	102.071	6.875	101.748	101.715	101.683	7.25	101.430	101.388	101.303
7	102.156	102.110	102.084	7	102.056	102.021	102.021	7.375	101.807	101.765	101.680
7.125	101.717	101.655	101.602	7.125	101.501	101.439	101.386	7.5	102.162	102.120	102.035
7.25	102.190	102.128	102.075	7.25	101.877	101.814	101.762	7.625	102.005	101.944	101.944
7.375	102.643	102.581	102.528	7.375	102.235	102.173	102.121	7.75	101.574	101.443	101.415
								7.875	102.065	101.935	101.906

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	97.103	97.146	97.157	5	96.552	96.596	96.607	5.125	94.576	94.513	94.451
5.125	97.513	97.552	97.560	5.125	96.952	96.991	96.999	5.25	95.048	94.985	94.922
5.25	97.869	97.904	97.909	5.25	97.336	97.370	97.375	5.375	95.700	95.637	95.574
5.375	98.151	98.181	98.182	5.375	97.698	97.728	97.729	5.5	96.175	96.112	96.049
5.5	98.427	98.454	98.451	5.5	98.033	98.060	98.057	5.625	96.650	96.587	96.525
5.625	98.702	98.724	98.718	5.625	98.336	98.358	98.352	5.75	97.119	97.056	96.994
5.75	98.965	98.983	98.974	5.75	98.575	98.593	98.584	5.875	97.399	97.336	97.274
5.875	99.210	99.224	99.211	5.875	98.737	98.751	98.738	6	97.858	97.795	97.732
6	99.377	99.387	99.371	6	98.964	98.974	98.957	6.125	98.128	98.065	98.003
6.125	99.450	99.456	99.436	6.125	99.282	99.287	99.267	6.25	98.579	98.516	98.453
6.25	99.519	99.521	99.497	6.25	99.590	99.592	99.568	6.375	98.654	98.591	98.529
6.375	99.571	99.568	99.541	6.375	99.881	99.879	99.852	6.5	98.909	98.846	98.784
6.5	99.633	99.626	99.596	6.5	100.158	100.151	100.120	6.625	98.240	98.177	98.115
6.625	99.773	99.731	99.697	6.625	100.414	100.403	100.370	6.75	98.675	98.612	98.549
6.75	99.852	99.831	99.794	6.75	100.559	100.544	100.507	6.875	98.935	98.872	98.809
6.875	99.935	99.916	99.875	6.875	100.558	100.538	100.498	7	99.386	99.323	99.261
7	99.947	99.923	99.879	7	100.523	100.500	100.456	7.125	99.475	99.412	99.350
7.125	99.973	99.910	99.847	7.125	100.470	100.442	100.394				

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	97.308	97.351	97.362	5	96.754	96.798	96.809	5	94.146		
5.125	97.718	97.757	97.765	5.125	97.153	97.192	97.200	5.125	94.793	94.730	94.667
5.25	98.074	98.109	98.114	5.25	97.536	97.570	97.575	5.25	95.264	95.201	95.138
5.375	98.356	98.386	98.387	5.375	97.897	97.927	97.928	5.375	95.917	95.854	95.791
5.5	98.633	98.659	98.657	5.5	98.232	98.258	98.256	5.5	96.391	96.328	96.265
5.625	98.908	98.930	98.924	5.625	98.534	98.556	98.550	5.625	96.867	96.804	96.741
5.75	99.173	99.191	99.181	5.75	98.773	98.791	98.782	5.75	97.336	97.273	97.210
5.875	99.420	99.434	99.421	5.875	98.936	98.950	98.937	5.875	97.616	97.553	97.490
6	99.589	99.599	99.582	6	99.164	99.174	99.157	6	98.074	98.011	97.948
6.125	99.663	99.669	99.649	6.125	99.482	99.488	99.468	6.125	98.345	98.282	98.219
6.25	99.734	99.735	99.712	6.25	99.792	99.794	99.770	6.25	98.796	98.733	98.670
6.375	99.786	99.783	99.756	6.375	100.084	100.081	100.055	6.375	98.871	98.808	98.745
6.5	99.849	99.842	99.812	6.5	100.361	100.355	100.324	6.5	99.126	99.063	99.000
6.625	99.990	99.948	99.914	6.625	100.619	100.608	100.575	6.625	98.457	98.394	98.331
6.75	100.069	100.050	100.013	6.75	100.765	100.750	100.713	6.75	98.891	98.828	98.765
6.875	100.155	100.136	100.095	6.875	100.766	100.746	100.705	6.875	99.151	99.088	99.025
7	100.168	100.144	100.100	7	100.733	100.709	100.665	7	99.603	99.540	99.477
7.125	100.190	100.127	100.064	7.125	100.681	100.653	100.606	7.125	99.692	99.629	99.566

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.552	94.654	94.554
5.25	95.260	95.315	95.229
5.375	95.786	95.857	95.778
5.5	96.292	96.382	96.299
5.625	96.893	96.968	96.865
5.75	97.410	97.409	97.376
5.875	97.898	97.919	97.883
6	98.351	98.397	98.357
6.125	98.853	98.897	98.857
6.25	99.189	99.211	99.136
6.375	99.631	99.665	99.567
6.5	100.005	100.059	99.958
6.625	100.479	100.524	100.422
6.75	100.874	100.876	100.849
6.875	101.247	101.271	101.220
7	101.522	101.545	101.490
7.125	101.947	101.967	101.913
7.25	102.338	102.300	102.363
7.375	102.576	102.558	102.618

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	94.132	94.165	94.185	4.5	94.132	94.165	94.185	5	96.431	96.486	96.491
4.625	94.945	94.925	94.885	4.625	94.788	94.742	94.727	5.125	97.038	97.182	97.187
4.75	95.805	95.797	95.766	4.75	95.567	95.552	95.536	5.25	97.973	97.958	97.942
4.875	96.231	96.223	96.193	4.875	95.870	95.855	95.839	5.375	98.183	98.167	98.152
5	96.810	96.802	96.771	5	96.431	96.486	96.491	5.5	98.724	98.708	98.693
5.125	97.190	97.182	97.187	5.125	97.038	97.182	97.187	5.625	99.199	99.301	99.290
5.25	97.973	97.958	97.942	5.25	97.973	97.958	97.942	5.75	100.170	99.963	99.953
5.375	98.535	98.535	98.501	5.375	98.183	98.167	98.152	5.875	100.138	99.928	99.718
5.5	98.956	98.956	98.922	5.5	98.724	98.708	98.693	6	100.611	100.401	100.219
5.625	99.384	99.391	99.290	5.625	99.199	99.301	99.290	6.125	101.189	100.979	100.843
5.75	100.170	99.963	99.953	5.75	100.170	99.963	99.953	6.25	101.522	101.439	101.414
5.875	100.372	100.307	100.236	5.875	100.138	99.928	99.718	6.375	101.394	101.329	101.205
6	100.705	100.640	100.568	6	100.611	100.401	100.219	6.5	101.940	101.873	101.751
6.125	101.189	100.979	100.887	6.125	101.189	100.979	100.843	6.625	102.458	102.389	102.268
6.25	101.522	101.439	101.414	6.25	101.522	101.439	101.414	6.75	102.368	102.362	102.321
6.375	101.498	101.434	101.341	6.375	101.498	101.434	101.309	6.875	102.558	102.473	102.343
6.5	102.021	101.954	101.830	6.5	102.021	101.954	101.830	7	103.078	102.989	102.859
6.625	102.518	102.448	102.326	6.625	102.518	102.448	102.326	7.125	102.807	102.758	102.710
6.75	102.368	102.362	102.321	6.75	102.368	102.362	102.321	7.25	103.117	103.039	102.986
6.875	102.644	102.559	102.429	6.875	102.644	102.559	102.429	7.375	102.541	102.463	102.386
7	103.144	103.056	102.926	7	103.144	103.056	102.926	7.5	102.833	102.755	102.678
7.125	102.807	102.758	102.710	7.125	102.807	102.758	102.710	7.625	103.135	103.073	103.027
7.25	103.117	103.039	102.986	7.25	103.117	103.039	102.986	7.75	103.469	103.407	103.362
7.375	102.750	102.808	102.787	7.375	102.541	102.463	102.386				
7.5	103.101	103.159	103.138	7.5	102.833	102.755	102.678				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.849	95.871	95.929	4.25	95.718	95.859	95.929	4.5	89.716	89.853	89.873
4.375	96.340	96.428	96.498	4.375	96.287	96.428	96.498	4.625	90.248	90.384	90.404
4.5	96.850	96.991	97.061	4.5	96.850	96.991	97.061	4.75	94.230	94.222	94.191
4.625	97.405	97.546	97.616	4.625	97.405	97.546	97.616	4.875	94.793	94.801	94.760
4.75	97.717	97.717	97.707	4.75	97.581	97.535	97.519	5	95.342	95.460	95.464
4.875	98.183	98.183	98.173	4.875	97.667	97.788	97.916	5.125	96.169	96.286	96.291
5	98.651	98.651	98.640	5	98.204	98.325	98.453	5.25	97.195	97.195	97.161
5.125	99.119	99.119	99.109	5.125	98.725	98.847	98.975	5.375	97.835	97.835	97.801
5.25	99.149	99.103	99.087	5.25	99.149	99.103	99.087	5.5	98.256	98.256	98.222
5.375	99.463	99.510	99.510	5.375	98.982	99.084	99.160	5.625	98.653	98.693	98.682
5.5	99.924	99.970	99.970	5.5	99.474	99.576	99.652	5.75	99.350	99.140	98.946
5.625	100.386	100.409	100.409	5.625	99.939	100.041	100.117	5.875	99.610	99.545	99.473
5.75	100.394	100.348	100.332	5.75	100.394	100.348	100.332	6	99.942	99.877	99.806
5.875	100.503	100.543	100.559	5.875	100.000	100.083	100.216	6.125	100.359	100.259	100.233
6	100.932	100.973	100.989	6	100.438	100.521	100.655	6.25	100.597	100.387	100.309
								6.375	100.616	100.552	100.427
								6.5	101.067	101.001	100.877
								6.625	101.512	101.443	101.320
								6.75	101.429	101.360	101.062
								6.875	101.502	101.418	101.289
								7	101.939	101.852	101.723
								7.125	101.457	101.403	101.297
								7.25	101.642	101.564	101.511
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	96.891	96.875	96.860	5	95.342	95.460	95.464	4.5	96.201	96.192	96.185
5.375	97.440	97.425	97.409	5.125	96.169	96.286	96.291	4.625	96.666	96.658	96.650
5.5	97.956	98.031	98.021	5.25	96.733	96.717	96.590	4.75	97.642	97.642	97.632
5.625	98.595	98.693	98.682	5.375	97.251	97.262	97.252	4.875	98.108	98.108	98.098
5.75	99.350	99.140	98.930	5.5	97.933	98.031	98.021	5	98.576	98.576	98.565
5.875	99.498	99.288	99.078	5.625	98.595	98.693	98.682	5.125	99.044	99.044	99.034
6	99.891	99.681	99.537	5.75	98.993	98.931	98.893	5.25	98.902	98.910	98.918
6.125	100.359	100.259	100.233	5.875	98.904	98.900	98.874	5.375	99.371	99.379	99.387
6.25	100.597	100.387	100.309	6	99.484	99.562	99.537	5.5	99.841	99.849	99.857
6.375	100.616	100.552	100.427	6.125	100.181	100.259	100.233	5.625	100.311	100.320	100.327
6.5	101.067	101.001	100.877	6.25	100.514	100.420	100.359	5.75	99.919	99.927	99.940
6.625	101.512	101.443	101.320	6.375	100.658	100.594	100.470	5.875	100.379	100.387	100.400
6.75	101.193	101.115	101.062	6.5	101.104	101.038	100.915	6	100.831	100.839	100.852
6.875	101.502	101.418	101.289	6.625	101.535	101.469	101.347	6.125	101.270	101.278	101.291

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.973	97.958	97.942	5.25	97.973	97.958	97.942	5.25	97.973	97.958	97.942
5.375	98.183	98.167	98.152	5.375	98.183	98.167	98.152	5.375	98.183	98.167	98.152
5.5	98.724	98.708	98.693	5.5	98.724	98.708	98.693	5.5	98.724	98.708	98.693
5.625	99.199	99.301	99.290	5.625	99.199	99.301	99.290	5.625	99.199	99.301	99.290
5.75	100.170	99.963	99.953	5.75	100.170	99.963	99.953	5.75	100.170	99.963	99.953
5.875	100.138	99.928	99.718	5.875	100.138	99.928	99.718	5.875	100.138	99.928	99.718
6	100.611	100.401	100.219	6	100.611	100.401	100.219	6	100.611	100.401	100.219
6.125	101.189	100.979	100.843	6.125	101.189	100.979	100.843	6.125	101.189	100.979	100.843
6.25	101.522	101.439	101.414	6.25	101.522	101.439	101.414	6.25	101.522	101.439	101.414
6.375	101.498	101.434	101.309	6.375	101.498	101.434	101.309	6.375	101.394	101.329	101.205
6.5	102.021	101.954	101.830	6.5	102.021	101.954	101.830	6.5	101.940	101.873	101.751
6.625	102.518	102.448	102.326	6.625	102.518	102.448	102.326	6.625	102.458	102.389	102.268
6.75	102.368	102.362	102.321	6.75	102.368	102.362	102.321	6.75	102.368	102.362	102.321
6.875	102.644	102.559	102.429	6.875	102.644	102.559	102.429	6.875	102.558	102.473	102.343
7	103.144	103.056	102.926	7	103.144	103.056	102.926	7	103.078	102.989	102.859
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.850	96.991	97.061	4.25	95.718	95.859	95.929	5.25	96.891	96.875	96.860
4.625	97.405	97.546	97.616	4.375	96.287	96.428	96.498	5.375	97.440	97.425	97.409
4.75	97.581	97.535	97.519	4.5	96.850	96.991	97.061	5.5	97.983	98.081	98.071
4.875	97.667	97.788	97.916	4.625	97.405	97.546	97.616	5.625	98.645	98.743	98.732
5	98.204	98.325	98.453	4.75	97.581	97.535	97.519	5.75	99.350	99.140	98.930
5.125	98.725	98.847	98.975	4.875	97.667	97.788	97.916	5.875	99.498	99.288	99.078
5.25	99.149	99.103	99.087	5	98.204	98.325	98.453	6	99.891	99.681	99.587
5.375	98.982	99.084	99.160	5.125	98.725	98.847	98.975	6.125	100.359	100.309	100.283
5.5	99.474	99.576	99.652	5.25	99.149	99.103	99.087	6.25	100.597	100.387	100.309
5.625	99.939	100.041	100.117	5.375	98.982	99.084	99.160	6.375	100.616	100.552	100.427
5.75	100.394	100.348	100.332	5.5	99.474	99.576	99.652	6.5	101.067	101.001	100.877
5.875	100.176	100.138	100.216	5.625	99.939	100.041	100.117	6.625	101.512	101.443	101.320
6	100.673	100.632	100.655	5.75	100.394	100.348	100.332	6.75	101.193	101.115	101.062
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	96.891	96.875	96.860	5.25	96.552	96.650	96.640	4.5	94.090	94.231	94.301
5.375	97.440	97.425	97.409	5.375	97.215	97.312	97.302	4.625	94.634	94.775	94.845
5.5	97.983	98.081	98.071	5.5	97.983	98.081	98.071	4.75	93.313	93.298	93.282
5.625	98.645	98.743	98.732	5.625	98.645	98.743	98.732	4.875	93.630	93.614	93.599
5.75	99.350	99.140	98.930	5.75	98.993	98.931	98.893	5	94.077	94.061	94.046
5.875	99.498	99.288	99.078	5.875	98.872	98.950	98.924	5.125	94.380	94.364	94.481
6	99.891	99.681	99.587	6	99.534	99.612	99.587	5.25	95.607	95.592	95.576
6.125	100.359	100.309	100.283	6.125	100.231	100.309	100.283	5.375	95.729	95.714	95.698
6.25	100.597	100.387	100.309	6.25	100.514	100.420	100.359	5.5	96.160	96.145	96.129
6.375	100.616	100.552	100.427	6.375	99.851	99.910	99.869	5.625	96.596	96.581	96.565
6.5	101.067	101.001	100.877	6.5	100.495	100.554	100.513	5.75	97.277	97.262	97.246
6.625	101.512	101.443	101.320	6.625	101.073	101.132	101.091	5.875	97.589	97.573	97.558
6.75	101.193	101.115	101.062	6.75	101.243	101.165	101.112	6	97.954	97.939	97.923
6.875	101.502	101.418	101.289	6.875	100.347	100.268	100.215	6.125	98.294	98.278	98.263

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	96.938	96.911	96.924	5.125	96.938	96.892	96.924	4.75	95.467	95.452	95.436
5.25	97.873	97.858	97.842	5.25	97.873	97.858	97.842	4.875	95.770	95.755	95.739
5.375	98.264	98.264	98.230	5.375	98.083	98.067	98.052	5	96.331	96.315	96.377
5.5	98.686	98.686	98.652	5.5	98.624	98.608	98.593	5.125	96.938	96.892	96.924
5.625	99.099	99.069	99.079	5.625	99.099	99.069	99.079	5.25	97.873	97.858	97.842
5.75	100.070	99.860	99.678	5.75	100.070	99.860	99.678	5.375	98.083	98.067	98.052
5.875	100.101	100.037	99.965	5.875	100.038	99.828	99.618	5.5	98.624	98.608	98.593
6	100.511	100.369	100.297	6	100.511	100.301	100.119	5.625	99.099	99.069	99.079
6.125	101.089	100.879	100.696	6.125	101.089	100.879	100.696	5.75	100.070	99.860	99.678
6.25	101.422	101.226	101.165	6.25	101.422	101.226	101.165	5.875	100.038	99.828	99.618
6.375	101.151	101.127	101.071	6.375	101.119	101.095	101.071	6	100.511	100.301	100.119
6.5	101.611	101.586	101.562	6.5	101.611	101.586	101.562	6.125	101.089	100.879	100.696
6.625	102.056	102.032	102.008	6.625	102.056	102.032	102.008	6.25	101.422	101.226	101.165
6.75	102.268	102.190	102.137	6.75	102.268	102.190	102.137	6.375	101.119	101.095	101.071
6.875	102.042	101.994	101.945	6.875	102.042	101.994	101.945	6.5	101.611	101.586	101.562
7	102.387	102.338	102.290	7	102.387	102.338	102.290	6.625	102.056	102.032	102.008
7.125	102.707	102.658	102.610	7.125	102.707	102.658	102.610	6.75	102.268	102.190	102.137
7.25	103.017	102.939	102.886	7.25	103.017	102.939	102.886	6.875	102.042	101.994	101.945
7.375	102.441	102.363	102.349	7.375	102.441	102.363	102.286	7	102.387	102.338	102.290
7.5	102.733	102.655	102.578	7.5	102.733	102.655	102.578	7.125	102.707	102.658	102.610
7.625	103.035	102.973	102.927	7.625	103.035	102.973	102.927	7.25	103.017	102.939	102.886
7.75	103.369	103.307	103.262	7.75	103.369	103.307	103.262	7.375	102.441	102.363	102.286
7.875	102.819	102.868	102.894					7.5	102.733	102.655	102.578
8	102.937	102.986	103.012					7.625	103.035	102.973	102.927
8.125	103.006	103.054	103.081					7.75	103.369	103.307	103.262
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.723	95.864	95.934	4.25	95.723	95.864	95.934	4.875	94.475	94.562	94.667
4.375	96.238	96.379	96.449	4.375	96.238	96.379	96.449	5	95.059	95.146	95.251
4.5	96.738	96.879	96.949	4.5	96.738	96.879	96.949	5.125	95.806	95.893	95.997
4.625	97.217	97.357	97.427	4.625	97.217	97.357	97.427	5.25	96.791	96.775	96.760
4.75	97.617	97.617	97.607	4.75	97.481	97.435	97.419	5.375	97.340	97.325	97.309
4.875	98.083	98.083	98.073	4.875	97.554	97.676	97.803	5.5	97.856	97.841	97.832
5	98.551	98.551	98.540	5	97.997	98.119	98.247	5.625	98.274	98.342	98.432
5.125	99.019	99.019	99.009	5.125	98.495	98.534	98.661	5.75	99.250	99.040	98.830
5.25	99.049	99.003	98.987	5.25	99.049	99.003	98.987	5.875	99.398	99.188	98.978
5.375	99.346	99.354	99.362	5.375	98.793	98.895	98.971	6	99.791	99.581	99.370
5.5	99.816	99.824	99.832	5.5	99.199	99.273	99.349	6.125	100.259	100.049	99.890
5.625	100.286	100.295	100.302	5.625	99.749	99.703	99.695	6.25	100.497	100.287	100.209
5.75	100.294	100.248	100.232	5.75	100.294	100.248	100.232	6.375	100.114	100.090	100.066
5.875	100.354	100.362	100.375	5.875	99.801	99.844	99.977	6.5	100.646	100.621	100.597
6	100.806	100.814	100.827	6	100.246	100.200	100.311	6.625	100.981	100.957	100.933
								6.75	101.093	101.015	100.962
								6.875	101.092	101.008	100.879
								7	101.411	101.325	101.196
								7.125	101.240	101.162	101.109
								7.25	101.542	101.464	101.411
								7.375	100.708	100.646	100.601
								7.5	101.187	101.124	101.079
								7.625	101.641	101.579	101.533
								7.75	101.926	101.863	101.818
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	100.646	100.621	100.597	6.125	99.945	99.851	99.890	4.5	96.101	96.092	96.085
6.625	100.981	100.957	100.933	6.25	100.414	100.320	100.259	4.625	96.566	96.558	96.550
6.75	101.093	101.015	100.962	6.375	99.639	99.590	99.649	4.75	97.542	97.542	97.532
6.875	101.092	101.008	100.879	6.5	100.219	100.141	100.153	4.875	98.008	98.008	97.998
7	101.411	101.325	101.196	6.625	100.725	100.647	100.599	5	98.476	98.476	98.465
7.125	101.240	101.162	101.109	6.75	101.143	101.065	101.012	5.125	98.944	98.944	98.934
7.25	101.542	101.464	101.411	6.875	100.247	100.168	100.115	5.25	98.802	98.810	98.818
7.375	100.708	100.646	100.601	7	100.788	100.710	100.657	5.375	99.271	99.279	99.287
7.5	101.187	101.124	101.079	7.125	101.290	101.212	101.159	5.5	99.741	99.749	99.757
7.625	101.641	101.579	101.533	7.25	101.592	101.514	101.461	5.625	100.211	100.220	100.227
7.75	101.926	101.863	101.818	7.375	100.758	100.696	100.651	5.75	99.819	99.827	99.840
				7.5	101.237	101.174	101.129	5.875	100.279	100.287	100.300
				7.625	101.691	101.629	101.583	6	100.731	100.739	100.752
								6.125	101.170	101.178	101.191

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	101.151	101.127	101.071	6.375	101.119	101.095	101.071	6	100.511	100.301	100.119
6.5	101.611	101.586	101.562	6.5	101.611	101.586	101.562	6.125	101.089	100.879	100.696
6.625	102.056	102.032	102.008	6.625	102.056	102.032	102.008	6.25	101.422	101.226	101.165
6.75	102.268	102.190	102.137	6.75	102.268	102.190	102.137	6.375	101.119	101.095	101.071
6.875	102.042	101.994	101.945	6.875	102.042	101.994	101.945	6.5	101.611	101.586	101.562
7	102.387	102.338	102.290	7	102.387	102.338	102.290	6.625	102.056	102.032	102.008
7.125	102.707	102.658	102.610	7.125	102.707	102.658	102.610	6.75	102.268	102.190	102.137
7.25	103.017	102.939	102.886	7.25	103.017	102.939	102.886	6.875	102.042	101.994	101.945
7.375	102.441	102.363	102.349	7.375	102.441	102.363	102.286	7	102.387	102.338	102.290
7.5	102.733	102.655	102.578	7.5	102.733	102.655	102.578	7.125	102.707	102.658	102.610
7.625	103.035	102.973	102.927	7.625	103.035	102.973	102.927	7.25	103.017	102.939	102.886
7.75	103.369	103.307	103.262	7.75	103.369	103.307	103.262	7.375	102.441	102.363	102.286
7.875	102.819	102.868	102.894					7.5	102.733	102.655	102.578
8	102.937	102.986	103.012					7.625	103.035	102.973	102.927
8.125	103.006	103.054	103.081					7.75	103.369	103.307	103.262
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	96.738	96.879	96.949	4.5	96.738	96.879	96.949	6.625	100.981	100.957	100.933
4.625	97.217	97.357	97.427	4.625	97.217	97.357	97.427	6.75	101.093	101.015	100.962
4.75	97.617	97.617	97.607	4.75	97.481	97.435	97.419	6.875	100.417	100.369	100.320
4.875	98.083	98.083	98.073	4.875	97.554	97.676	97.803	7	100.762	100.713	100.665
5	98.551	98.551	98.540	5	97.997	98.119	98.247	7.125	101.240	101.162	101.109
5.125	99.019	99.019	99.009	5.125	98.495	98.534	98.661	7.25	101.542	101.464	101.411
5.25	99.049	99.003	98.987	5.25	99.049	99.003	98.987	7.375	101.011	101.060	101.086
5.375	99.346	99.354	99.362	5.375	98.793	98.895	98.971	7.5	101.187	101.124	101.123
5.5	99.816	99.824	99.832	5.5	99.199	99.273	99.349	7.625	101.641	101.579	101.533
5.625	100.286	100.295	100.302	5.625	99.749	99.703	99.695	7.75	101.926	101.863	101.818
5.75	100.294	100.248	100.232	5.75	100.294	100.248	100.232	7.875	100.244	100.293	100.319
5.875	100.354	100.362	100.375	5.875	99.801	99.844	99.977	8	100.362	100.411	100.437
6	100.806	100.814	100.827	6	100.246	100.200	100.311	8.125	100.431	100.479	100.506
6.125	101.245	101.253	101.266	6.125	100.781	100.735	100.719				
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	100.646	100.621	100.597	6.125	99.945	99.851	99.890	4.5	96.101	96.092	96.085
6.625	100.981	100.957	100.933	6.25	100.414	100.320	100.259	4.625	96.566	96.558	96.550
6.75	101.093	101.015	100.962	6.375	99.639	99.590	99.649	4.75	97.542	97.542	97.532
6.875	100.417	100.369	100.320	6.5	100.219	100.141	100.153	4.875	98.008	98.008	97.998
7	100.762	100.713	100.665	6.625	100.725	100.647	100.599	5	98.476	98.476	98.465
7.125	101.240	101.162	101.109	6.75	101.143	101.065	101.012	5.125	98.944	98.944	98.934
7.25	101.542	101.464	101.411	6.875	100.247	100.168	100.115	5.25	98.802	98.810	98.818
7.375	100.708	100.646	100.601	7	100.788	100.710	100.657	5.375	99.271	99.279	99.287
7.5	101.187	101.124	101.079	7.125	101.290	101.212	101.159	5.5	99.741	99.749	99.757
7.625	101.641	101.579	101.533	7.25	101.592	101.514	101.461	5.625	100.211	100.220	100.227
7.75	101.926	101.863	101.818	7.375	100.758	100.696	100.651	5.75	99.819	99.827	99.840
				7.5	101.237	101.174	101.129	5.875	100.279	100.287	100.300
				7.625	101.691	101.629	101.583	6	100.731	100.739	100.752
								6.125	101.170	101.178	101.191

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	99.548	99.376	99.076	6.75	98.048	97.876	97.576
6.875	100.076	99.904	99.604	6.875	98.576	98.404	98.104
7	100.583	100.411	100.111	7	99.083	98.911	98.611
7.125	101.042	100.870	100.570	7.125	99.542	99.370	99.070
7.25	101.471	101.299	100.999	7.25	99.971	99.799	99.499
7.375	100.888	100.669	100.369	7.375	99.388	99.169	98.869
7.5	101.355	101.136	100.836	7.5	99.855	99.636	99.336
7.625	101.774	101.555	101.255	7.625	100.274	100.055	99.755
7.75	102.173	101.954	101.654	7.75	100.673	100.454	100.154
7.875	102.035	101.777	101.477	7.875	100.535	100.277	99.977
8	102.462	102.204	101.904	8	100.962	100.704	100.404
8.125	102.851	102.593	102.293	8.125	101.351	101.093	100.793
8.25	103.220	102.962	102.662	8.25	101.720	101.462	101.162

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.548	97.376	97.076	6.75	96.048	95.876	95.576
6.875	98.076	97.904	97.604	6.875	96.576	96.404	96.104
7	98.583	98.411	98.111	7	97.083	96.911	96.611
7.125	99.042	98.870	98.570	7.125	97.542	97.370	97.070
7.25	99.471	99.299	98.999	7.25	97.971	97.799	97.499
7.375	98.888	98.669	98.369	7.375	97.388	97.169	96.869
7.5	99.355	99.136	98.836	7.5	97.855	97.636	97.336
7.625	99.774	99.555	99.255	7.625	98.274	98.055	97.755
7.75	100.173	99.954	99.654	7.75	98.673	98.454	98.154
7.875	100.035	99.777	99.477	7.875	98.535	98.277	97.977
8	100.462	100.204	99.904	8	98.962	98.704	98.404
8.125	100.851	100.593	100.293	8.125	99.351	99.093	98.793
8.25	101.220	100.962	100.662	8.25	99.720	99.462	99.162

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.798	98.626	98.326	6.75	96.798	96.626	96.326
6.875	99.326	99.154	98.854	6.875	97.326	97.154	96.854
7	99.833	99.661	99.361	7	97.833	97.661	97.361
7.125	100.292	100.120	99.820	7.125	98.292	98.120	97.820
7.25	100.721	100.549	100.249	7.25	98.721	98.549	98.249
7.375	100.138	99.919	99.619	7.375	98.138	97.919	97.619
7.5	100.605	100.386	100.086	7.5	98.605	98.386	98.086
7.625	101.024	100.805	100.505	7.625	99.024	98.805	98.505
7.75	101.423	101.204	100.904	7.75	99.423	99.204	98.904
7.875	101.285	101.027	100.727	7.875	99.285	99.027	98.727
8	101.712	101.454	101.154	8	99.712	99.454	99.154
8.125	102.101	101.843	101.543	8.125	100.101	99.843	99.543
8.25	102.470	102.212	101.912	8.25	100.470	100.212	99.912

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.