



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	92.207	92.207	92.121	4.75	92.207	92.207	92.121	5.125	94.779	94.733	94.733
4.875	92.913	92.913	92.834	4.875	92.913	92.913	92.834	5.25	95.438	95.392	95.378
5	93.498	93.498	93.424	5	93.498	93.498	93.424	5.375	96.622	96.709	96.618
5.125	94.118	94.118	94.051	5.125	94.118	94.118	94.051	5.5	97.108	97.212	97.119
5.25	94.897	94.888	94.877	5.25	94.734	94.734	94.658	5.625	97.554	97.663	97.570
5.375	95.772	95.848	95.779	5.375	95.772	95.848	95.779	5.75	98.027	98.075	98.023
5.5	96.357	96.383	96.337	5.5	96.292	96.383	96.313	5.875	98.497	98.567	98.513
5.625	96.884	96.988	96.907	5.625	96.884	96.988	96.907	6	98.925	99.030	98.971
5.75	97.393	97.427	97.375	5.75	97.393	97.427	97.375	6.125	99.366	99.468	99.410
5.875	97.934	97.971	97.921	5.875	97.934	97.971	97.921	6.25	99.564	99.596	99.563
6	98.430	98.485	98.435	6	98.430	98.485	98.435	6.375	99.971	100.026	99.991
6.125	98.894	98.968	98.916	6.125	98.894	98.968	98.916	6.5	100.354	100.428	100.391
6.25	99.145	99.170	99.158	6.25	99.145	99.170	99.158	6.625	100.767	100.845	100.807
6.375	99.703	99.723	99.715	6.375	99.703	99.723	99.715	6.75	100.878	100.893	100.864
6.5	100.111	100.150	100.141	6.5	100.111	100.150	100.141	6.875	101.263	101.249	101.219
6.625	100.460	100.532	100.507	6.625	100.460	100.532	100.507	7	101.673	101.653	101.627
6.75	100.850	100.854	100.846	6.75	100.850	100.854	100.846	7.125	102.027	102.004	101.980
6.875	101.383	101.375	101.373	6.875	101.383	101.375	101.373	7.25	102.317	102.243	102.232
7	101.699	101.714	101.698	7	101.699	101.714	101.698	7.375	102.760	102.687	102.676
7.125	101.948	101.996	101.974	7.125	101.948	101.996	101.974	7.5	103.141	103.067	103.056
7.25	102.418	102.400	102.433	7.25	102.418	102.400	102.433	7.625	103.424	103.350	103.339
7.375	102.828	102.806	102.842	7.375	102.828	102.806	102.842	7.75	103.293	103.274	103.407
7.5	103.130	103.119	103.156	7.5	103.130	103.119	103.156	7.875	103.893	103.821	103.735
7.625	103.251	103.280	103.308	7.625	103.251	103.280	103.308	8	104.044	103.967	103.888
7.75	103.589	103.571	103.713	7.75	103.589	103.571	103.713				
7.875	103.932	103.887	104.049	7.875	103.932	103.887	104.049				
8	103.912	103.835	103.755	8	103.912	103.835	103.755				
8.125	104.130	104.048	103.975	8.125	104.130	104.048	103.975				
8.25	93.425	93.316	93.200								
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	96.528	96.528	96.464	4.625	96.724	96.724	96.660	5	92.506	92.506	92.417
4.75	97.020	97.083	97.097	4.75	96.775	96.847	96.860	5.125	93.314	93.314	93.231
4.875	97.363	97.442	97.453	4.875	97.292	97.292	97.205	5.25	94.562	94.515	94.501
5	97.627	97.735	97.738	5	97.558	97.564	97.562	5.375	95.311	95.264	95.250
5.125	98.141	98.200	98.199	5.125	98.009	98.056	98.058	5.5	96.059	96.013	95.998
5.25	98.619	98.665	98.668	5.25	98.350	98.397	98.400	5.625	96.573	96.573	96.452
5.375	98.812	98.900	98.894	5.375	98.688	98.731	98.733	5.75	97.067	97.071	97.039
5.5	99.216	99.277	99.272	5.5	99.014	99.053	99.055	5.875	97.630	97.630	97.593
5.625	99.661	99.691	99.683	5.625	99.473	99.503	99.495	6	98.231	98.185	98.170
5.75	100.015	100.061	100.049	5.75	99.811	99.841	99.833	6.125	98.614	98.635	98.603
5.875	100.241	100.321	100.303	5.875	100.122	100.164	100.155	6.25	98.928	98.944	98.932
6	100.664	100.756	100.735	6	100.440	100.499	100.490	6.375	99.454	99.464	99.456
6.125	100.537	100.537	100.473	6.125	100.580	100.580	100.516	6.5	99.866	99.896	99.887
6.25	100.806	100.819	100.800	6.25	100.516	100.512	100.512	6.625	100.171	100.234	100.219
6.375	101.086	101.102	101.082	6.375	100.895	100.886	100.886	6.75	100.502	100.494	100.486
6.5	101.319	101.340	101.320	6.5	101.130	101.121	101.116	6.875	100.920	100.901	100.898
6.625	101.545	101.526	101.526	6.625	101.529	101.510	101.510	7	101.156	101.160	101.155
6.75	101.726	101.723	101.692	6.75	101.549	101.525	101.525	7.125	101.059	101.384	101.371
6.875	102.055	101.993	101.946	6.875	101.773	101.785	101.754	7.25	101.308	101.264	101.218
7	102.209	102.163	102.136	7	102.061	102.087	102.056	7.375	101.790	101.740	101.740
7.125	101.768	101.706	101.651	7.125	101.552	101.490	101.436	7.5	102.285	102.228	102.228
7.25	102.246	102.183	102.129	7.25	101.937	101.875	101.820	7.625	102.632	102.571	102.571
7.375	102.697	102.635	102.581	7.375	102.298	102.236	102.181	7.75	101.537	101.434	101.586
								7.875	102.046	101.905	101.877

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	96.809	96.856	96.859	5	96.208	96.254	96.258	5.125	94.548	94.485	94.422
5.125	97.216	97.258	97.259	5.125	96.606	96.648	96.649	5.25	95.019	94.956	94.893
5.25	97.570	97.608	97.606	5.25	96.988	97.027	97.024	5.375	95.670	95.607	95.545
5.375	97.850	97.884	97.879	5.375	97.349	97.383	97.378	5.5	96.145	96.082	96.019
5.5	98.132	98.162	98.154	5.5	97.684	97.714	97.706	5.625	96.620	96.557	96.494
5.625	98.421	98.447	98.436	5.625	97.985	98.011	98.001	5.75	97.093	97.030	96.967
5.75	98.692	98.713	98.700	5.75	98.231	98.252	98.239	5.875	97.375	97.312	97.250
5.875	98.936	98.953	98.937	5.875	98.409	98.426	98.410	6	97.835	97.772	97.710
6	99.104	99.117	99.098	6	98.645	98.659	98.640	6.125	98.108	98.045	97.982
6.125	99.176	99.186	99.164	6.125	98.962	98.972	98.950	6.25	98.560	98.497	98.435
6.25	99.240	99.245	99.221	6.25	99.271	99.276	99.251	6.375	98.638	98.575	98.513
6.375	99.394	99.331	99.268	6.375	99.561	99.562	99.535	6.5	98.895	98.832	98.770
6.5	99.586	99.523	99.460	6.5	99.836	99.833	99.803	6.625	98.230	98.167	98.104
6.625	99.771	99.708	99.645	6.625	100.092	100.084	100.052	6.75	98.661	98.598	98.535
6.75	99.850	99.787	99.724	6.75	100.236	100.224	100.189	6.875	98.916	98.853	98.791
6.875	99.888	99.825	99.762	6.875	100.235	100.219	100.181	7	99.364	99.301	99.238
7	99.924	99.861	99.798	7	100.202	100.182	100.141	7.125	99.450	99.387	99.325
7.125	99.967	99.904	99.841	7.125	100.148	100.124	100.080				

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	97.015	97.062	97.065	5	96.411	96.457	96.461	5	94.118		
5.125	97.421	97.464	97.464	5.125	96.808	96.850	96.851	5.125	94.764	94.701	94.638
5.25	97.776	97.814	97.812	5.25	97.189	97.228	97.226	5.25	95.236	95.173	95.110
5.375	98.056	98.090	98.085	5.375	97.549	97.584	97.579	5.375	95.887	95.824	95.761
5.5	98.337	98.367	98.360	5.5	97.883	97.913	97.906	5.5	96.361	96.298	96.235
5.625	98.628	98.653	98.643	5.625	98.184	98.210	98.199	5.625	96.837	96.774	96.711
5.75	98.900	98.921	98.908	5.75	98.429	98.451	98.438	5.75	97.310	97.247	97.184
5.875	99.145	99.163	99.147	5.875	98.608	98.626	98.610	5.875	97.592	97.529	97.466
6	99.315	99.329	99.310	6	98.846	98.859	98.840	6	98.052	97.989	97.926
6.125	99.389	99.398	99.377	6.125	99.163	99.173	99.151	6.125	98.325	98.262	98.199
6.25	99.454	99.459	99.435	6.25	99.473	99.478	99.453	6.25	98.777	98.714	98.651
6.375	99.611	99.548	99.485	6.375	99.764	99.764	99.737	6.375	98.855	98.792	98.729
6.5	99.802	99.739	99.676	6.5	100.040	100.036	100.006	6.5	99.112	99.049	98.986
6.625	99.988	99.925	99.862	6.625	100.297	100.289	100.257	6.625	98.447	98.384	98.321
6.75	100.067	100.004	99.941	6.75	100.442	100.430	100.395	6.75	98.878	98.815	98.752
6.875	100.105	100.042	99.979	6.875	100.442	100.426	100.388	6.875	99.133	99.070	99.007
7	100.141	100.078	100.015	7	100.410	100.390	100.349	7	99.580	99.517	99.454
7.125	100.183	100.120	100.057	7.125	100.359	100.335	100.291	7.125	99.667	99.604	99.541

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	94.146	94.140	94.152	4.5	94.146	94.140	94.152	5	96.443	96.523	96.521
4.625	94.803	94.756	94.741	4.625	94.803	94.756	94.741	5.125	97.100	97.219	97.218
4.75	95.726	95.718	95.685	4.75	95.459	95.413	95.398	5.25	97.765	97.927	97.925
4.875	96.153	96.145	96.112	4.875	95.787	95.741	95.727	5.375	97.966	98.007	97.991
5	96.731	96.723	96.690	5	96.443	96.523	96.521	5.5	98.622	98.706	98.691
5.125	97.111	97.219	97.218	5.125	97.100	97.219	97.218	5.625	99.229	99.369	99.353
5.25	97.849	97.927	97.925	5.25	97.765	97.927	97.925	5.75	99.893	100.033	100.018
5.375	98.489	98.432	98.380	5.375	97.966	98.007	97.991	5.875	99.781	99.620	99.560
5.5	98.911	98.854	98.802	5.5	98.622	98.706	98.691	6	100.371	100.276	100.216
5.625	99.229	99.369	99.353	5.625	99.229	99.369	99.353	6.125	100.962	100.891	100.862
5.75	99.893	100.033	100.018	5.75	99.893	100.033	100.018	6.25	101.445	101.478	101.448
5.875	100.187	100.106	100.036	5.875	99.781	99.620	99.560	6.375	101.311	101.247	101.152
6	100.520	100.439	100.368	6	100.371	100.276	100.216	6.5	101.862	101.795	101.702
6.125	100.962	100.891	100.862	6.125	100.962	100.891	100.862	6.625	102.384	102.315	102.223
6.25	101.445	101.478	101.448	6.25	101.445	101.478	101.448	6.75	102.440	102.407	102.364
6.375	101.477	101.412	101.335	6.375	101.419	101.353	101.259	6.875	102.579	102.493	102.389
6.5	101.957	101.889	101.796	6.5	101.957	101.889	101.796	7	103.103	103.015	102.911
6.625	102.466	102.397	102.304	6.625	102.466	102.397	102.304	7.125	102.852	102.887	102.830
6.75	102.440	102.407	102.364	6.75	102.440	102.407	102.364	7.25	103.198	103.119	103.066
6.875	102.676	102.589	102.485	6.875	102.676	102.589	102.485	7.375	102.466	102.388	102.311
7	103.189	103.100	102.997	7	103.189	103.100	102.997	7.5	102.841	102.779	102.732
7.125	102.852	102.887	102.830	7.125	102.852	102.887	102.830	7.625	103.301	103.238	103.191
7.25	103.198	103.119	103.066	7.25	103.198	103.119	103.066	7.75	103.638	103.576	103.529
7.375	102.662	102.718	102.725	7.375	102.466	102.388	102.311				
7.5	103.016	103.071	103.078	7.5	102.841	102.779	102.732				

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	95.877	96.026	95.963	4.25	95.877	96.026	95.963	4.5	89.684	89.828	89.840
4.375	96.445	96.594	96.532	4.375	96.445	96.594	96.532	4.625	90.215	90.359	90.372
4.5	97.009	97.158	97.096	4.5	97.009	97.158	97.096	4.75	94.151	94.143	94.110
4.625	97.565	97.714	97.652	4.625	97.565	97.714	97.652	4.875	94.670	94.792	94.791
4.75	97.549	97.560	97.499	4.75	97.549	97.560	97.487	5	95.374	95.496	95.495
4.875	97.984	98.111	97.998	4.875	97.984	98.111	97.998	5.125	96.201	96.323	96.321
5	98.523	98.650	98.538	5	98.523	98.650	98.538	5.25	97.149	97.092	97.040
5.125	99.049	99.176	99.063	5.125	99.049	99.176	99.063	5.375	97.789	97.732	97.680
5.25	99.042	98.995	98.980	5.25	99.042	98.995	98.980	5.5	98.211	98.154	98.102
5.375	99.472	99.503	99.447	5.375	99.399	99.503	99.434	5.625	98.661	98.761	98.745
5.5	99.942	100.001	99.932	5.5	99.897	100.001	99.932	5.75	98.992	98.910	98.871
5.625	100.412	100.474	100.405	5.625	100.369	100.474	100.405	5.875	99.425	99.344	99.273
5.75	100.461	100.414	100.399	5.75	100.461	100.414	100.399	6	99.757	99.677	99.606
5.875	100.439	100.447	100.462	5.875	100.063	100.146	100.229	6.125	100.204	100.281	100.252
6	100.891	100.899	100.912	6	100.503	100.585	100.669	6.25	100.645	100.551	100.491
								6.375	100.576	100.511	100.417
								6.5	101.046	100.979	100.885
								6.625	101.505	101.435	101.342
								6.75	101.484	101.405	101.352
								6.875	101.534	101.449	101.348
								7	101.987	101.900	101.798
								7.125	102.038	101.953	101.451
								7.25	102.383	102.293	101.747

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	96.574	96.666	96.651	5	95.374	95.496	95.495	4.5	95.997	95.989	95.981
5.375	97.229	97.329	97.314	5.125	96.201	96.323	96.321	4.625	96.463	96.455	96.447
5.5	97.999	98.098	98.083	5.25	96.604	96.666	96.651	4.75	97.414	97.422	97.424
5.625	98.661	98.761	98.745	5.375	97.229	97.329	97.314	4.875	97.879	97.887	97.890
5.75	98.992	98.910	98.871	5.5	97.999	98.098	98.083	5	98.347	98.355	98.357
5.875	99.141	98.931	98.889	5.625	98.661	98.761	98.745	5.125	98.815	98.824	98.826
6	99.571	99.583	99.553	5.75	99.022	98.960	98.921	5.25	98.928	98.904	98.903
6.125	100.204	100.281	100.252	5.875	98.964	98.918	98.889	5.375	99.397	99.373	99.372
6.25	100.645	100.551	100.491	6	99.621	99.583	99.553	5.5	99.867	99.843	99.842
6.375	100.576	100.511	100.417	6.125	100.212	100.281	100.252	5.625	100.337	100.313	100.312
6.5	101.046	100.979	100.885	6.25	100.695	100.601	100.541	5.75	99.904	99.912	99.925
6.625	101.505	101.435	101.342	6.375	100.615	100.550	100.456	5.875	100.364	100.372	100.386
6.75	101.484	101.405	101.352	6.5	101.067	101.001	100.907	6	100.816	100.824	100.837
6.875	101.534	101.449	101.348	6.625	101.507	101.439	101.346	6.125	101.255	101.263	101.277

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	97.765	97.927	97.925	5.25	97.765	97.927	97.925	5.25	97.765	97.927	97.925
5.375	97.966	98.007	97.991	5.375	97.966	98.007	97.991	5.375	97.966	98.007	97.991
5.5	98.622	98.706	98.691	5.5	98.622	98.706	98.691	5.5	98.622	98.706	98.691
5.625	99.229	99.369	99.353	5.625	99.229	99.369	99.353	5.625	99.229	99.369	99.353
5.75	99.893	100.033	100.018	5.75	99.893	100.033	100.018	5.75	99.893	100.033	100.018
5.875	99.781	99.620	99.560	5.875	99.781	99.620	99.560	5.875	99.781	99.620	99.560
6	100.371	100.276	100.216	6	100.371	100.276	100.216	6	100.371	100.276	100.216
6.125	100.962	100.891	100.862	6.125	100.962	100.891	100.862	6.125	100.962	100.891	100.862
6.25	101.445	101.478	101.448	6.25	101.445	101.478	101.448	6.25	101.445	101.478	101.448
6.375	101.419	101.353	101.259	6.375	101.419	101.353	101.259	6.375	101.311	101.247	101.152
6.5	101.957	101.889	101.796	6.5	101.957	101.889	101.796	6.5	101.862	101.795	101.702
6.625	102.466	102.397	102.304	6.625	102.466	102.397	102.304	6.625	102.384	102.315	102.223
6.75	102.440	102.407	102.364	6.75	102.440	102.407	102.364	6.75	102.440	102.407	102.364
6.875	102.676	102.589	102.485	6.875	102.676	102.589	102.485	6.875	102.579	102.493	102.389
7	103.189	103.100	102.997	7	103.189	103.100	102.997	7	103.103	103.015	102.911
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	97.009	97.158	97.096	4.25	95.877	96.026	95.963	5.25	96.617	96.716	96.701
4.625	97.565	97.714	97.652	4.375	96.445	96.594	96.532	5.375	97.279	97.379	97.364
4.75	97.549	97.560	97.487	4.5	97.009	97.158	97.096	5.5	98.049	98.148	98.133
4.875	97.984	98.111	97.998	4.625	97.565	97.714	97.652	5.625	98.711	98.811	98.795
5	98.523	98.650	98.538	4.75	97.549	97.560	97.487	5.75	98.992	98.910	98.871
5.125	99.049	99.176	99.063	4.875	97.984	98.111	97.998	5.875	99.141	98.968	98.939
5.25	99.042	98.995	98.980	5	98.523	98.650	98.538	6	99.571	99.633	99.603
5.375	99.399	99.503	99.434	5.125	99.049	99.176	99.063	6.125	100.254	100.331	100.302
5.5	99.897	100.001	99.932	5.25	99.042	98.995	98.980	6.25	100.645	100.551	100.491
5.625	100.369	100.474	100.405	5.375	99.399	99.503	99.434	6.375	100.576	100.511	100.417
5.75	100.461	100.414	100.399	5.5	99.897	100.001	99.932	6.5	101.046	100.979	100.885
5.875	100.079	100.146	100.229	5.625	100.369	100.474	100.405	6.625	101.505	101.435	101.342
6	100.578	100.585	100.669	5.75	100.461	100.414	100.399	6.75	101.484	101.405	101.352
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	96.617	96.716	96.701	5.25	96.617	96.716	96.701	4.5	94.250	94.400	94.337
5.375	97.279	97.379	97.364	5.375	97.279	97.379	97.364	4.625	94.798	94.947	94.885
5.5	98.049	98.148	98.133	5.5	98.049	98.148	98.133	4.75	93.124	93.150	93.062
5.625	98.711	98.811	98.795	5.625	98.711	98.811	98.795	4.875	93.562	93.688	93.576
5.75	98.992	98.910	98.871	5.75	99.022	98.960	98.921	5	94.079	94.206	94.093
5.875	99.141	98.968	98.939	5.875	98.964	98.968	98.939	5.125	94.569	94.696	94.583
6	99.571	99.633	99.603	6	99.621	99.633	99.603	5.25	95.404	95.388	95.373
6.125	100.254	100.331	100.302	6.125	100.254	100.331	100.302	5.375	95.532	95.516	95.501
6.25	100.645	100.551	100.491	6.25	100.695	100.601	100.541	5.5	95.967	95.952	95.936
6.375	100.576	100.511	100.417	6.375	100.016	99.938	99.884	5.625	96.403	96.388	96.372
6.5	101.046	100.979	100.885	6.5	100.603	100.564	100.521	5.75	97.027	97.012	96.996
6.625	101.505	101.435	101.342	6.625	101.113	101.152	101.109	5.875	97.348	97.333	97.317
6.75	101.484	101.405	101.352	6.75	101.534	101.455	101.402	6	97.718	97.702	97.687
6.875	101.534	101.449	101.348	6.875	100.560	100.481	100.428	6.125	98.066	98.050	98.035

Government Adjustments

FICO	Adjustment
> 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	97.000	96.953	96.956	5.125	97.000	96.953	96.956	4.75	95.359	95.313	95.298
5.25	97.606	97.565	97.664	5.25	97.606	97.565	97.664	4.875	95.687	95.641	95.625
5.375	98.218	98.162	98.109	5.375	97.866	97.850	97.935	5	96.343	96.310	96.409
5.5	98.640	98.583	98.574	5.5	98.522	98.489	98.574	5.125	97.000	96.953	96.956
5.625	99.128	99.066	99.145	5.625	99.128	99.066	99.145	5.25	97.606	97.565	97.664
5.75	99.712	99.661	99.746	5.75	99.712	99.661	99.746	5.375	97.866	97.850	97.935
5.875	99.917	99.836	99.765	5.875	99.681	99.520	99.479	5.5	98.522	98.489	98.574
6	100.271	100.176	100.116	6	100.271	100.176	100.116	5.625	99.128	99.066	99.145
6.125	100.862	100.767	100.707	6.125	100.862	100.767	100.707	5.75	99.712	99.661	99.746
6.25	101.345	101.251	101.191	6.25	101.345	101.251	101.191	5.875	99.681	99.520	99.479
6.375	101.206	101.142	101.065	6.375	101.001	100.969	100.937	6	100.271	100.176	100.116
6.5	101.512	101.464	101.432	6.5	101.496	101.464	101.432	6.125	100.862	100.767	100.707
6.625	101.951	101.919	101.886	6.625	101.951	101.919	101.886	6.25	101.345	101.251	101.191
6.75	102.340	102.262	102.208	6.75	102.340	102.262	102.208	6.375	101.001	100.969	100.937
6.875	102.046	102.006	101.965	6.875	102.046	102.006	101.965	6.5	101.496	101.464	101.432
7	102.404	102.364	102.323	7	102.404	102.364	102.323	6.625	101.951	101.919	101.886
7.125	102.752	102.689	102.649	7.125	102.752	102.689	102.649	6.75	102.340	102.262	102.208
7.25	103.098	103.019	102.966	7.25	103.098	103.019	102.966	6.875	102.046	102.006	101.965
7.375	102.366	102.288	102.258	7.375	102.366	102.288	102.211	7	102.404	102.364	102.323
7.5	102.741	102.679	102.632	7.5	102.741	102.679	102.632	7.125	102.752	102.689	102.649
7.625	103.201	103.138	103.091	7.625	103.201	103.138	103.091	7.25	103.098	103.019	102.966
7.75	103.538	103.476	103.429	7.75	103.538	103.476	103.429	7.375	102.366	102.288	102.211
7.875	102.858	102.809	102.828					7.5	102.741	102.679	102.632
8	102.976	102.928	102.947					7.625	103.201	103.138	103.091
8.125	103.045	102.996	103.015					7.75	103.538	103.476	103.429
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	95.884	96.033	95.971	4.25	95.884	96.033	95.971	4.875	94.508	94.600	94.698
4.375	96.402	96.551	96.489	4.375	96.402	96.551	96.489	5	95.092	95.184	95.282
4.5	96.906	97.055	96.993	4.5	96.906	97.055	96.993	5.125	95.839	95.931	96.029
4.625	97.389	97.538	97.476	4.625	97.389	97.538	97.476	5.25	96.449	96.500	96.585
4.75	97.449	97.533	97.421	4.75	97.449	97.533	97.421	5.375	97.063	97.132	97.217
4.875	97.881	98.008	97.896	4.875	97.881	98.008	97.896	5.5	97.742	97.811	97.896
5	98.331	98.458	98.345	5	98.331	98.458	98.345	5.625	98.343	98.412	98.497
5.125	98.790	98.881	98.801	5.125	98.754	98.881	98.768	5.75	98.892	98.810	98.771
5.25	98.942	98.907	98.880	5.25	98.942	98.907	98.880	5.875	99.041	98.831	98.749
5.375	99.372	99.348	99.347	5.375	99.220	99.324	99.255	6	99.471	99.376	99.346
5.5	99.842	99.818	99.817	5.5	99.606	99.711	99.642	6.125	100.062	99.967	99.922
5.625	100.312	100.288	100.287	5.625	99.961	100.066	99.997	6.25	100.545	100.451	100.391
5.75	100.361	100.314	100.299	5.75	100.361	100.314	100.299	6.375	99.996	99.964	99.932
5.875	100.339	100.347	100.361	5.875	99.829	99.912	99.995	6.5	100.531	100.499	100.467
6	100.791	100.799	100.812	6	100.297	100.251	100.328	6.625	100.963	100.885	100.831
								6.75	101.384	101.305	101.252
								6.875	101.121	101.036	100.933
								7	101.455	101.368	101.266
								7.125	101.483	101.404	101.351
								7.25	101.779	101.701	101.647
								7.375	100.832	100.770	100.723
								7.5	101.316	101.254	101.207
								7.625	101.776	101.713	101.666
								7.75	102.063	102.001	101.954
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	100.531	100.499	100.467	6.125	100.112	100.017	99.957	4.5	95.897	95.889	95.881
6.625	100.963	100.885	100.831	6.25	100.595	100.501	100.441	4.625	96.363	96.355	96.347
6.75	101.384	101.305	101.252	6.375	99.916	99.838	99.784	4.75	97.314	97.322	97.324
6.875	101.121	101.036	100.933	6.5	100.503	100.424	100.371	4.875	97.779	97.787	97.790
7	101.455	101.368	101.266	6.625	101.013	100.935	100.881	5	98.247	98.255	98.257
7.125	101.483	101.404	101.351	6.75	101.434	101.355	101.302	5.125	98.715	98.724	98.726
7.25	101.779	101.701	101.647	6.875	100.460	100.381	100.328	5.25	98.828	98.804	98.803
7.375	100.832	100.770	100.723	7	101.006	100.928	100.874	5.375	99.297	99.273	99.272
7.5	101.316	101.254	101.207	7.125	101.533	101.454	101.401	5.5	99.767	99.743	99.742
7.625	101.776	101.713	101.666	7.25	101.829	101.751	101.697	5.625	100.237	100.213	100.212
7.75	102.063	102.001	101.954	7.375	100.882	100.820	100.773	5.75	99.804	99.812	99.825
				7.5	101.366	101.304	101.257	5.875	100.264	100.272	100.286
				7.625	101.826	101.763	101.716	6	100.716	100.724	100.737
								6.125	101.155	101.163	101.177

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	101.206	101.142	101.065	6.375	101.001	100.969	100.937	6	100.271	100.176	100.116
6.5	101.512	101.464	101.432	6.5	101.496	101.464	101.432	6.125	100.862	100.767	100.707
6.625	101.951	101.919	101.886	6.625	101.951	101.919	101.886	6.25	101.345	101.251	101.191
6.75	102.340	102.262	102.208	6.75	102.340	102.262	102.208	6.375	101.001	100.969	100.937
6.875	102.046	102.006	101.965	6.875	102.046	102.006	101.965	6.5	101.496	101.464	101.432
7	102.404	102.364	102.323	7	102.404	102.364	102.323	6.625	101.951	101.919	101.886
7.125	102.752	102.689	102.649	7.125	102.752	102.689	102.649	6.75	102.340	102.262	102.208
7.25	103.098	103.019	102.966	7.25	103.098	103.019	102.966	6.875	102.046	102.006	101.965
7.375	102.366	102.288	102.258	7.375	102.366	102.288	102.211	7	102.404	102.364	102.323
7.5	102.741	102.679	102.632	7.5	102.741	102.679	102.632	7.125	102.752	102.689	102.649
7.625	103.201	103.138	103.091	7.625	103.201	103.138	103.091	7.25	103.098	103.019	102.966
7.75	103.538	103.476	103.429	7.75	103.538	103.476	103.429	7.375	102.366	102.288	102.211
7.875	102.858	102.809	102.828					7.5	102.741	102.679	102.632
8	102.976	102.928	102.947					7.625	103.201	103.138	103.091
8.125	103.045	102.996	103.015					7.75	103.538	103.476	103.429
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	96.906	97.055	96.993	4.5	96.906	97.055	96.993	6.625	100.963	100.885	100.831
4.625	97.389	97.538	97.476	4.625	97.389	97.538	97.476	6.75	101.384	101.305	101.252
4.75	97.449	97.533	97.421	4.75	97.449	97.533	97.421	6.875	100.421	100.381	100.340
4.875	97.881	98.008	97.896	4.875	97.881	98.008	97.896	7	100.956	100.878	100.824
5	98.331	98.458	98.345	5	98.331	98.458	98.345	7.125	101.483	101.404	101.351
5.125	98.790	98.881	98.801	5.125	98.754	98.881	98.768	7.25	101.779	101.701	101.647
5.25	98.942	98.907	98.880	5.25	98.942	98.907	98.880	7.375	100.980	100.964	100.996
5.375	99.372	99.348	99.347	5.375	99.220	99.324	99.255	7.5	101.316	101.254	101.207
5.5	99.842	99.818	99.817	5.5	99.606	99.711	99.642	7.625	101.776	101.713	101.666
5.625	100.312	100.288	100.287	5.625	99.961	100.066	99.997	7.75	102.063	102.001	101.954
5.75	100.361	100.314	100.299	5.75	100.361	100.314	100.299	7.875	100.283	100.234	100.253
5.875	100.339	100.347	100.361	5.875	99.829	99.912	99.995	8	100.401	100.353	100.372
6	100.791	100.799	100.812	6	100.297	100.251	100.328	8.125	100.470	100.421	100.440
6.125	101.230	101.238	101.252	6.125	100.835	100.788	100.773				
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	100.531	100.499	100.467	6.125	100.112	100.017	99.957	4.5	95.897	95.889	95.881
6.625	100.963	100.885	100.831	6.25	100.595	100.501	100.441	4.625	96.363	96.355	96.347
6.75	101.384	101.305	101.252	6.375	99.916	99.838	99.784	4.75	97.314	97.322	97.324
6.875	100.421	100.381	100.340	6.5	100.503	100.424	100.371	4.875	97.779	97.787	97.790
7	100.956	100.878	100.824	6.625	101.013	100.935	100.881	5	98.247	98.255	98.257
7.125	101.483	101.404	101.351	6.75	101.434	101.355	101.302	5.125	98.715	98.724	98.726
7.25	101.779	101.701	101.647	6.875	100.460	100.381	100.328	5.25	98.828	98.804	98.803
7.375	100.832	100.770	100.723	7	101.006	100.928	100.874	5.375	99.297	99.273	99.272
7.5	101.316	101.254	101.207	7.125	101.533	101.454	101.401	5.5	99.767	99.743	99.742
7.625	101.776	101.713	101.666	7.25	101.829	101.751	101.697	5.625	100.237	100.213	100.212
7.75	102.063	102.001	101.954	7.375	100.882	100.820	100.773	5.75	99.804	99.812	99.825
				7.5	101.366	101.304	101.257	5.875	100.264	100.272	100.286
				7.625	101.826	101.763	101.716	6	100.716	100.724	100.737
								6.125	101.155	101.163	101.177

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.514	99.315	99.015	6.75	98.014	97.815	97.515
6.875	100.042	99.843	99.543	6.875	98.542	98.343	98.043
7	100.549	100.350	100.050	7	99.049	98.850	98.550
7.125	101.008	100.809	100.509	7.125	99.508	99.309	99.009
7.25	101.437	101.238	100.938	7.25	99.937	99.738	99.438
7.375	100.852	100.596	100.296	7.375	99.352	99.096	98.796
7.5	101.319	101.063	100.763	7.5	99.819	99.563	99.263
7.625	101.738	101.482	101.182	7.625	100.238	99.982	99.682
7.75	102.137	101.881	101.581	7.75	100.637	100.381	100.081
7.875	101.998	101.693	101.393	7.875	100.498	100.193	99.893
8	102.425	102.120	101.820	8	100.925	100.620	100.320
8.125	102.814	102.509	102.209	8.125	101.314	101.009	100.709
8.25	103.183	102.878	102.578	8.25	101.683	101.378	101.078

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.514	97.315	97.015	6.75	96.014	95.815	95.515
6.875	98.042	97.843	97.543	6.875	96.542	96.343	96.043
7	98.549	98.350	98.050	7	97.049	96.850	96.550
7.125	99.008	98.809	98.509	7.125	97.508	97.309	97.009
7.25	99.437	99.238	98.938	7.25	97.937	97.738	97.438
7.375	98.852	98.596	98.296	7.375	97.352	97.096	96.796
7.5	99.319	99.063	98.763	7.5	97.819	97.563	97.263
7.625	99.738	99.482	99.182	7.625	98.238	97.982	97.682
7.75	100.137	99.881	99.581	7.75	98.637	98.381	98.081
7.875	99.998	99.693	99.393	7.875	98.498	98.193	97.893
8	100.425	100.120	99.820	8	98.925	98.620	98.320
8.125	100.814	100.509	100.209	8.125	99.314	99.009	98.709
8.25	101.183	100.878	100.578	8.25	99.683	99.378	99.078

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.764	98.565	98.265	6.75	96.764	96.565	96.265
6.875	99.292	99.093	98.793	6.875	97.292	97.093	96.793
7	99.799	99.600	99.300	7	97.799	97.600	97.300
7.125	100.258	100.059	99.759	7.125	98.258	98.059	97.759
7.25	100.687	100.488	100.188	7.25	98.687	98.488	98.188
7.375	100.102	99.846	99.546	7.375	98.102	97.846	97.546
7.5	100.569	100.313	100.013	7.5	98.569	98.313	98.013
7.625	100.988	100.732	100.432	7.625	98.988	98.732	98.432
7.75	101.387	101.131	100.831	7.75	99.387	99.131	98.831
7.875	101.248	100.943	100.643	7.875	99.248	98.943	98.643
8	101.675	101.370	101.070	8	99.675	99.370	99.070
8.125	102.064	101.759	101.459	8.125	100.064	99.759	99.459
8.25	102.433	102.128	101.828	8.25	100.433	100.128	99.828

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.