



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	92.217	92.208	92.196	4.75	92.178	92.178	92.067	5.125	94.646	94.600	94.585
4.875	92.924	92.916	92.903	4.875	92.886	92.886	92.781	5.25	95.374	95.327	95.313
5	93.858	93.850	93.837	5	93.459	93.459	93.361	5.375	96.602	96.685	96.594
5.125	94.526	94.517	94.505	5.125	94.081	94.081	93.989	5.5	97.088	97.187	97.094
5.25	95.094	95.076	95.058	5.25	94.753	94.753	94.677	5.625	97.596	97.637	97.544
5.375	95.768	95.822	95.753	5.375	95.748	95.822	95.753	5.75	98.083	98.130	98.078
5.5	96.549	96.531	96.514	5.5	96.268	96.356	96.286	5.875	98.553	98.620	98.565
5.625	97.029	97.011	96.994	5.625	96.858	96.956	96.875	6	98.980	99.077	99.019
5.75	97.445	97.478	97.426	5.75	97.445	97.478	97.426	6.125	99.420	99.516	99.457
5.875	97.986	98.022	97.972	5.875	97.986	98.022	97.972	6.25	99.603	99.633	99.600
6	98.552	98.534	98.516	6	98.482	98.534	98.484	6.375	100.010	100.059	100.024
6.125	98.995	99.012	98.960	6.125	98.945	99.012	98.960	6.5	100.392	100.458	100.421
6.25	99.179	99.203	99.191	6.25	99.179	99.203	99.191	6.625	100.804	100.873	100.835
6.375	99.738	99.756	99.748	6.375	99.738	99.756	99.748	6.75	100.828	100.841	100.827
6.5	100.157	100.180	100.171	6.5	100.145	100.180	100.171	6.875	101.272	101.198	101.178
6.625	100.557	100.554	100.529	6.625	100.492	100.554	100.529	7	101.680	101.606	101.554
6.75	100.796	100.799	100.807	6.75	100.796	100.799	100.807	7.125	102.035	101.960	101.912
6.875	101.328	101.321	101.334	6.875	101.328	101.321	101.334	7.25	102.249	102.296	102.234
7	101.645	101.658	101.658	7	101.645	101.658	101.658	7.375	102.692	102.738	102.679
7.125	101.895	101.939	101.932	7.125	101.894	101.939	101.932	7.5	103.070	103.117	103.060
7.25	102.334	102.315	102.380	7.25	102.334	102.315	102.380	7.625	103.353	103.399	103.346
7.375	102.745	102.723	102.791	7.375	102.745	102.723	102.791	7.75	103.342	103.276	103.246
7.5	103.048	103.040	103.108	7.5	103.048	103.040	103.108	7.875	103.948	103.876	103.853
7.625	103.167	103.200	103.259	7.625	103.167	103.200	103.259	8	104.095	104.019	104.001
7.75	103.557	103.537	103.523	7.75	103.557	103.537	103.523				
7.875	103.902	103.859	103.864	7.875	103.902	103.859	103.864				
8	103.961	103.884	103.867	8	103.961	103.884	103.867				
8.125	104.186	104.104	104.093	8.125	104.186	104.104	104.093				
8.25	103.608	103.491	103.377								
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	96.613	96.613	96.612	4.625	96.809	96.809	96.808	5	92.520	92.520	92.431
4.75	96.925	96.987	97.001	4.75	96.738	96.754	96.767	5.125	93.329	93.329	93.247
4.875	97.268	97.344	97.355	4.875	97.293	97.293	97.193	5.25	94.681	94.530	94.437
5	97.608	97.633	97.635	5	97.556	97.556	97.463	5.375	95.348	95.249	95.193
5.125	97.981	98.037	98.036	5.125	97.851	97.896	97.899	5.5	96.124	95.968	95.934
5.25	98.459	98.504	98.507	5.25	98.245	98.245	98.245	5.625	96.606	96.606	96.449
5.375	98.809	98.775	98.761	5.375	98.740	98.740	98.740	5.75	97.099	97.122	97.090
5.5	99.134	99.172	99.165	5.5	99.029	99.029	99.029	5.875	97.685	97.672	97.643
5.625	99.624	99.653	99.645	5.625	99.437	99.466	99.458	6	98.291	98.192	98.163
5.75	99.976	100.020	100.007	5.75	99.775	99.804	99.795	6.125	98.743	98.679	98.647
5.875	100.201	100.275	100.256	5.875	100.086	100.125	100.116	6.25	98.935	98.941	98.929
6	100.626	100.704	100.683	6	100.404	100.456	100.447	6.375	99.454	99.462	99.454
6.125	100.718	100.730	100.711	6.125	100.528	100.528	100.528	6.5	99.865	99.889	99.880
6.25	101.126	101.138	101.118	6.25	100.796	100.809	100.789	6.625	100.166	100.217	100.202
6.375	101.396	101.419	101.399	6.375	101.111	101.136	101.116	6.75	100.636	100.612	100.442
6.5	101.620	101.656	101.636	6.5	101.399	101.437	101.417	6.875	100.856	100.837	100.850
6.625	101.579	101.559	101.575	6.625	101.583	101.563	101.563	7	101.279	101.244	101.131
6.75	101.857	101.853	101.937	6.75	101.610	101.606	101.637	7.125	101.374	101.334	101.325
6.875	102.159	102.102	102.322	6.875	101.903	101.916	101.933	7.25	101.163	101.117	101.117
7	102.203	102.249	102.205	7	102.184	102.224	102.192	7.375	101.601	101.551	101.551
7.125	102.215	102.219	102.219	7.125	101.562	101.499	101.441	7.5	102.101	102.045	102.045
7.25	102.253	102.191	102.132	7.25	101.946	101.883	101.825	7.625	102.438	102.377	102.377
7.375	102.704	102.642	102.584	7.375	102.307	102.245	102.187	7.75	101.495	101.330	101.259
								7.875	101.999	101.834	101.763

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	96.894	96.943	96.843	5	96.381	96.430	96.330	5.125	94.495	94.432	94.369
5.125	97.288	97.333	97.230	5.125	96.780	96.824	96.721	5.25	94.965	94.902	94.839
5.25	97.640	97.681	97.575	5.25	97.162	97.202	97.096	5.375	95.615	95.552	95.490
5.375	97.934	97.970	97.861	5.375	97.522	97.559	97.450	5.5	96.088	96.025	95.963
5.5	98.217	98.249	98.138	5.5	97.864	97.896	97.785	5.625	96.563	96.500	96.437
5.625	98.490	98.518	98.404	5.625	98.182	98.210	98.096	5.75	97.033	96.970	96.908
5.75	98.750	98.774	98.657	5.75	98.431	98.455	98.338	5.875	97.314	97.251	97.189
5.875	98.993	99.013	98.893	5.875	98.592	98.612	98.492	6	97.773	97.710	97.647
6	99.160	99.176	99.053	6	98.803	98.819	98.696	6.125	98.044	97.981	97.918
6.125	99.232	99.243	99.118	6.125	99.085	99.096	98.971	6.25	98.495	98.432	98.369
6.25	99.297	99.304	99.176	6.25	99.372	99.379	99.251	6.375	98.572	98.509	98.446
6.375	99.345	99.348	99.218	6.375	99.661	99.664	99.533	6.5	98.827	98.764	98.702
6.5	99.474	99.411	99.348	6.5	99.936	99.934	99.801	6.625	98.162	98.099	98.036
6.625	99.658	99.595	99.532	6.625	100.191	100.186	100.049	6.75	98.593	98.530	98.467
6.75	99.737	99.674	99.611	6.75	100.335	100.325	100.186	6.875	98.849	98.786	98.724
6.875	99.774	99.711	99.648	6.875	100.333	100.319	100.177	7	99.297	99.234	99.172
7	99.811	99.748	99.685	7	100.298	100.280	100.135	7.125	99.384	99.321	99.259
7.125	99.855	99.792	99.729	7.125	100.243	100.221	100.074				

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	97.101	97.149	97.049	5	96.585	96.634	96.533	5.125	94.711	94.648	94.585
5.125	97.494	97.539	97.436	5.125	96.982	97.027	96.924	5.25	95.182	95.119	95.056
5.25	97.846	97.887	97.781	5.25	97.363	97.404	97.298	5.375	95.832	95.769	95.706
5.375	98.140	98.176	98.068	5.375	97.723	97.760	97.651	5.5	96.305	96.242	96.179
5.5	98.423	98.456	98.344	5.5	98.064	98.096	97.985	5.625	96.780	96.717	96.654
5.625	98.697	98.725	98.611	5.625	98.382	98.410	98.296	5.75	97.250	97.187	97.124
5.75	98.958	98.982	98.865	5.75	98.630	98.654	98.537	5.875	97.531	97.468	97.405
5.875	99.203	99.223	99.103	5.875	98.792	98.812	98.692	6	97.990	97.927	97.864
6	99.372	99.388	99.265	6	99.004	99.020	98.897	6.125	98.261	98.198	98.135
6.125	99.445	99.457	99.332	6.125	99.287	99.298	99.173	6.25	98.711	98.648	98.585
6.25	99.512	99.519	99.391	6.25	99.575	99.582	99.454	6.375	98.788	98.725	98.662
6.375	99.561	99.564	99.433	6.375	99.864	99.867	99.737	6.5	99.044	98.981	98.918
6.5	99.691	99.628	99.565	6.5	100.140	100.139	100.005	6.625	98.379	98.316	98.253
6.625	99.875	99.812	99.749	6.625	100.396	100.391	100.255	6.75	98.810	98.747	98.684
6.75	99.954	99.891	99.828	6.75	100.541	100.532	100.393	6.875	99.066	99.003	98.940
6.875	99.991	99.928	99.865	6.875	100.541	100.527	100.385	7	99.514	99.451	99.388
7	100.028	99.965	99.902	7	100.507	100.489	100.345	7.125	99.601	99.538	99.475

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

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	94.004	94.126	94.051	4.5	94.004	94.126	94.051	5	96.383	96.506	96.509
4.625	94.660	94.657	94.599	4.625	94.660	94.657	94.599	5.125	97.048	97.202	97.205
4.75	95.710	95.701	95.673	4.75	95.316	95.272	95.255	5.25	97.755	97.908	97.911
4.875	96.136	96.128	96.100	4.875	95.675	95.713	95.716	5.375	97.920	97.988	97.914
5	96.714	96.706	96.678	5	96.383	96.506	96.509	5.5	98.585	98.686	98.612
5.125	97.094	97.202	97.205	5.125	97.048	97.202	97.205	5.625	99.217	99.348	99.274
5.25	97.842	97.908	97.911	5.25	97.755	97.908	97.911	5.75	99.880	100.011	99.937
5.375	98.482	98.450	98.389	5.375	97.920	97.988	97.914	5.875	99.747	99.670	99.566
5.5	98.904	98.871	98.811	5.5	98.585	98.686	98.612	6	100.254	100.333	100.229
5.625	99.421	99.403	99.332	5.625	99.217	99.348	99.274	6.125	100.902	100.981	100.876
5.75	99.880	100.011	99.937	5.75	99.880	100.011	99.937	6.25	101.458	101.567	101.463
5.875	100.078	100.013	99.939	5.875	99.747	99.670	99.566	6.375	101.451	101.384	101.271
6	100.410	100.346	100.271	6	100.254	100.333	100.229	6.5	102.000	101.933	101.823
6.125	100.902	100.981	100.876	6.125	100.902	100.981	100.876	6.625	102.521	102.453	102.346
6.25	101.458	101.567	101.463	6.25	101.458	101.567	101.463	6.75	102.413	102.500	102.427
6.375	101.557	101.489	101.376	6.375	101.557	101.489	101.376	6.875	102.551	102.464	102.434
6.5	102.093	102.025	101.915	6.5	102.093	102.025	101.915	7	103.073	102.985	102.959
6.625	102.600	102.531	102.425	6.625	102.600	102.531	102.425	7.125	102.806	102.870	102.830
6.75	102.413	102.500	102.427	6.75	102.413	102.500	102.427	7.25	102.995	102.997	102.964
6.875	102.646	102.559	102.529	6.875	102.646	102.559	102.529	7.375	102.294	102.217	102.139
7	103.158	103.069	103.043	7	103.158	103.069	103.043	7.5	102.604	102.527	102.449
7.125	102.806	102.870	102.830	7.125	102.806	102.870	102.830	7.625	102.990	102.927	102.877
7.25	102.995	102.997	102.964	7.25	102.995	102.997	102.964	7.75	103.326	103.264	103.213
7.375	102.548	102.564	102.599	7.375	102.294	102.217	102.139				
7.5	102.868	102.917	102.953	7.5	102.604	102.527	102.449				

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	95.811	95.952	95.941	4.25	95.811	95.952	95.941	4.5	89.679	89.815	89.739
4.375	96.379	96.520	96.509	4.375	96.379	96.520	96.509	4.625	90.209	90.345	90.270
4.5	96.943	97.083	97.072	4.5	96.943	97.083	97.072	4.75	94.135	94.126	94.098
4.625	97.498	97.638	97.627	4.625	97.498	97.638	97.627	4.875	94.663	94.776	94.780
4.75	97.523	97.557	97.565	4.75	97.500	97.454	97.438	5	95.366	95.480	95.483
4.875	98.013	98.047	98.055	4.875	97.821	97.940	97.800	5.125	96.192	96.305	96.309
5	98.502	98.537	98.544	5	98.360	98.479	98.339	5.25	97.142	97.110	97.049
5.125	98.991	99.026	99.033	5.125	98.885	99.004	98.864	5.375	97.782	97.750	97.689
5.25	99.070	99.119	99.158	5.25	99.070	99.023	99.008	5.5	98.204	98.171	98.111
5.375	99.554	99.605	99.644	5.375	99.390	99.486	99.390	5.625	98.689	98.740	98.666
5.5	100.021	100.072	100.111	5.5	99.887	99.983	99.887	5.75	98.960	98.847	98.803
5.625	100.463	100.514	100.553	5.625	100.359	100.455	100.359	5.875	99.315	99.251	99.176
5.75	100.506	100.444	100.426	5.75	100.506	100.444	100.426	6	99.648	99.639	99.534
5.875	100.599	100.642	100.657	5.875	100.411	100.485	100.338	6.125	100.268	100.337	100.232
6	101.032	101.074	101.089	6	100.850	100.924	100.778	6.25	100.512	100.434	100.379
								6.375	100.595	100.527	100.413
								6.5	101.062	100.994	100.883
								6.625	101.519	101.450	101.342
								6.75	101.394	101.299	101.240
								6.875	101.506	101.421	101.392
								7	101.957	101.871	101.845
								7.125	102.130	102.045	101.355
								7.25	102.473	102.383	101.645

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	96.676	96.651	96.574	5	95.366	95.480	95.483	4.5	95.978	95.986	95.980
5.375	97.238	97.310	97.236	5.125	96.192	96.305	96.309	4.625	96.443	96.452	96.446
5.5	97.987	98.078	98.004	5.25	96.707	96.682	96.595	4.75	97.437	97.453	97.489
5.625	98.649	98.740	98.666	5.375	97.230	97.310	97.236	4.875	97.903	97.919	97.955
5.75	98.960	98.847	98.803	5.5	97.987	98.078	98.004	5	98.370	98.386	98.422
5.875	99.107	98.976	98.871	5.625	98.649	98.740	98.666	5.125	98.839	98.855	98.891
6	99.570	99.639	99.534	5.75	98.976	98.897	98.853	5.25	98.922	98.914	98.927
6.125	100.268	100.337	100.232	5.875	98.907	98.976	98.871	5.375	99.391	99.383	99.395
6.25	100.512	100.434	100.379	6	99.570	99.639	99.534	5.5	99.861	99.853	99.865
6.375	100.595	100.527	100.413	6.125	100.268	100.337	100.232	5.625	100.331	100.323	100.336
6.5	101.062	100.994	100.883	6.25	100.562	100.484	100.429	5.75	99.965	99.989	100.006
6.625	101.519	101.450	101.342	6.375	100.634	100.567	100.453	5.875	100.425	100.449	100.466
6.75	101.394	101.299	101.240	6.5	101.085	101.018	100.907	6	100.877	100.901	100.918
6.875	101.506	101.421	101.392	6.625	101.523	101.455	101.347	6.125	101.316	101.340	101.357

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	97.755	97.908	97.911	5.25	97.755	97.908	97.911	5.25	97.755	97.908	97.911
5.375	97.920	97.988	97.914	5.375	97.920	97.988	97.914	5.375	97.920	97.988	97.914
5.5	98.585	98.686	98.612	5.5	98.585	98.686	98.612	5.5	98.585	98.686	98.612
5.625	99.217	99.348	99.274	5.625	99.217	99.348	99.274	5.625	99.217	99.348	99.274
5.75	99.880	100.011	99.937	5.75	99.880	100.011	99.937	5.75	99.880	100.011	99.937
5.875	99.747	99.670	99.566	5.875	99.747	99.670	99.566	5.875	99.747	99.670	99.566
6	100.254	100.333	100.229	6	100.254	100.333	100.229	6	100.254	100.333	100.229
6.125	100.902	100.981	100.876	6.125	100.902	100.981	100.876	6.125	100.902	100.981	100.876
6.25	101.458	101.567	101.463	6.25	101.458	101.567	101.463	6.25	101.458	101.567	101.463
6.375	101.557	101.489	101.376	6.375	101.557	101.489	101.376	6.375	101.451	101.384	101.271
6.5	102.093	102.025	101.915	6.5	102.093	102.025	101.915	6.5	102.000	101.933	101.823
6.625	102.600	102.531	102.425	6.625	102.600	102.531	102.425	6.625	102.521	102.453	102.346
6.75	102.413	102.500	102.427	6.75	102.413	102.500	102.427	6.75	102.413	102.500	102.427
6.875	102.646	102.559	102.529	6.875	102.646	102.559	102.529	6.875	102.551	102.464	102.434
7	103.158	103.069	103.043	7	103.158	103.069	103.043	7	103.073	102.985	102.959
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	96.943	97.083	97.072	4.25	95.811	95.952	95.941	5.25	96.676	96.698	96.624
4.625	97.498	97.638	97.627	4.375	96.379	96.520	96.509	5.375	97.269	97.360	97.286
4.75	97.500	97.454	97.438	4.5	96.943	97.083	97.072	5.5	98.037	98.128	98.054
4.875	97.821	97.940	97.800	4.625	97.498	97.638	97.627	5.625	98.699	98.790	98.716
5	98.360	98.479	98.339	4.75	97.500	97.454	97.438	5.75	98.960	98.847	98.803
5.125	98.885	99.004	98.864	4.875	97.821	97.940	97.800	5.875	99.107	99.026	98.921
5.25	99.070	99.023	99.008	5	98.360	98.479	98.339	6	99.620	99.689	99.584
5.375	99.390	99.486	99.390	5.125	98.885	99.004	98.864	6.125	100.318	100.387	100.282
5.5	99.887	99.983	99.887	5.25	99.070	99.023	99.008	6.25	100.512	100.434	100.379
5.625	100.359	100.455	100.359	5.375	99.390	99.486	99.390	6.375	100.595	100.527	100.413
5.75	100.506	100.444	100.426	5.5	99.887	99.983	99.887	6.5	101.062	100.994	100.883
5.875	100.411	100.485	100.338	5.625	100.359	100.455	100.359	6.625	101.519	101.450	101.342
6	100.850	100.924	100.835	5.75	100.506	100.444	100.426	6.75	101.394	101.299	101.240
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	96.676	96.698	96.624	5.25	96.607	96.698	96.624	4.5	94.183	94.324	94.313
5.375	97.269	97.360	97.286	5.375	97.269	97.360	97.286	4.625	94.730	94.870	94.859
5.5	98.037	98.128	98.054	5.5	98.037	98.128	98.054	4.75	93.075	93.029	93.013
5.625	98.699	98.790	98.716	5.625	98.699	98.790	98.716	4.875	93.398	93.517	93.377
5.75	98.960	98.847	98.803	5.75	98.976	98.897	98.853	5	93.915	94.033	93.893
5.875	99.107	99.026	98.921	5.875	98.957	99.026	98.921	5.125	94.404	94.522	94.382
6	99.620	99.689	99.584	6	99.620	99.689	99.584	5.25	95.395	95.379	95.364
6.125	100.318	100.387	100.282	6.125	100.318	100.387	100.282	5.375	95.519	95.504	95.488
6.25	100.512	100.434	100.379	6.25	100.562	100.484	100.429	5.5	95.947	95.932	95.916
6.375	100.595	100.527	100.413	6.375	99.931	99.973	99.901	5.625	96.382	96.366	96.351
6.5	101.062	100.994	100.883	6.5	100.575	100.622	100.549	5.75	97.159	97.144	97.128
6.625	101.519	101.450	101.342	6.625	101.162	101.209	101.136	5.875	97.473	97.458	97.442
6.75	101.394	101.299	101.240	6.75	101.444	101.349	101.290	6	97.838	97.823	97.807
6.875	101.506	101.421	101.392	6.875	100.368	100.371	100.338	6.125	98.186	98.171	98.155

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	96.888	96.842	96.943	5.125	96.888	96.842	96.943	4.75	95.216	95.170	95.155
5.25	97.571	97.547	97.650	5.25	97.513	97.547	97.650	4.875	95.575	95.529	95.614
5.375	98.211	98.179	98.118	5.375	97.820	97.831	97.857	5	96.232	96.293	96.397
5.5	98.633	98.601	98.540	5.5	98.476	98.469	98.495	5.125	96.888	96.842	96.943
5.625	99.082	99.039	99.065	5.625	99.082	99.039	99.065	5.25	97.513	97.547	97.650
5.75	99.680	99.639	99.665	5.75	99.680	99.639	99.665	5.375	97.820	97.831	97.857
5.875	99.807	99.743	99.668	5.875	99.647	99.500	99.495	5.5	98.476	98.469	98.495
6	100.148	100.096	100.091	6	100.148	100.096	100.091	5.625	99.082	99.039	99.065
6.125	100.735	100.656	100.615	6.125	100.735	100.656	100.615	5.75	99.680	99.639	99.665
6.25	101.212	101.134	101.115	6.25	101.212	101.134	101.115	5.875	99.647	99.500	99.495
6.375	101.171	101.090	101.001	6.375	100.960	100.879	100.798	6	100.148	100.096	100.091
6.5	101.477	101.396	101.307	6.5	101.444	101.363	101.282	6.125	100.735	100.656	100.615
6.625	101.885	101.805	101.724	6.625	101.885	101.805	101.724	6.25	101.212	101.134	101.115
6.75	102.250	102.155	102.097	6.75	102.250	102.155	102.097	6.375	100.960	100.879	100.798
6.875	101.894	101.837	101.765	6.875	101.748	101.700	101.651	6.5	101.444	101.363	101.282
7	102.078	102.034	102.001	7	102.078	102.034	102.001	6.625	101.885	101.805	101.724
7.125	102.553	102.556	102.523	7.125	102.553	102.556	102.523	6.75	102.250	102.155	102.097
7.25	102.895	102.897	102.864	7.25	102.895	102.897	102.864	6.875	101.748	101.700	101.651
7.375	102.277	102.269	102.199	7.375	102.194	102.117	102.039	7	102.078	102.034	102.001
7.5	102.504	102.427	102.349	7.5	102.504	102.427	102.349	7.125	102.553	102.556	102.523
7.625	102.890	102.827	102.777	7.625	102.890	102.827	102.777	7.25	102.895	102.897	102.864
7.75	103.226	103.164	103.113	7.75	103.226	103.164	103.113	7.375	102.194	102.117	102.039
7.875	102.783	102.815	102.814					7.5	102.504	102.427	102.349
8	102.902	102.934	102.932					7.625	102.890	102.827	102.777
8.125	102.970	103.002	103.000					7.75	103.226	103.164	103.113
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	95.819	95.959	95.948	4.25	95.819	95.959	95.948	4.875	94.500	94.584	94.687
4.375	96.336	96.477	96.465	4.375	96.336	96.477	96.465	5	95.084	95.167	95.270
4.5	96.839	96.979	96.968	4.5	96.839	96.979	96.968	5.125	95.830	95.913	96.017
4.625	97.321	97.462	97.451	4.625	97.321	97.462	97.451	5.25	96.553	96.528	96.508
4.75	97.412	97.428	97.464	4.75	97.400	97.363	97.338	5.375	97.052	97.113	97.139
4.875	97.878	97.894	97.930	4.875	97.718	97.837	97.697	5.5	97.730	97.791	97.817
5	98.345	98.361	98.397	5	98.167	98.286	98.146	5.625	98.330	98.391	98.417
5.125	98.814	98.830	98.866	5.125	98.589	98.708	98.568	5.75	98.860	98.747	98.703
5.25	98.970	98.923	98.908	5.25	98.970	98.923	98.908	5.875	99.007	98.797	98.731
5.375	99.366	99.358	99.370	5.375	99.211	99.307	99.211	6	99.396	99.332	99.327
5.5	99.836	99.828	99.840	5.5	99.597	99.693	99.597	6.125	99.935	99.905	99.901
5.625	100.306	100.298	100.311	5.625	99.951	100.047	99.951	6.25	100.412	100.334	100.279
5.75	100.406	100.344	100.326	5.75	100.406	100.344	100.326	6.375	99.955	99.874	99.793
5.875	100.400	100.424	100.441	5.875	100.177	100.251	100.105	6.5	100.479	100.398	100.317
6	100.852	100.876	100.893	6	100.510	100.584	100.437	6.625	100.875	100.780	100.721
								6.75	101.294	101.199	101.140
								6.875	101.094	101.009	100.980
								7	101.427	101.341	101.315
								7.125	101.285	101.287	101.254
								7.25	101.576	101.578	101.545
								7.375	100.525	100.463	100.413
								7.5	101.007	100.945	100.895
								7.625	101.465	101.402	101.352
								7.75	101.751	101.689	101.638
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	100.479	100.398	100.317	6.125	99.985	99.906	99.901	4.5	95.878	95.886	95.880
6.625	100.875	100.780	100.721	6.25	100.462	100.384	100.329	4.625	96.343	96.352	96.346
6.75	101.294	101.199	101.140	6.375	99.831	99.737	99.695	4.75	97.337	97.353	97.389
6.875	101.094	101.009	100.980	6.5	100.416	100.321	100.262	4.875	97.803	97.819	97.855
7	101.427	101.341	101.315	6.625	100.925	100.830	100.771	5	98.270	98.286	98.322
7.125	101.285	101.287	101.254	6.75	101.344	101.249	101.190	5.125	98.739	98.755	98.791
7.25	101.576	101.578	101.545	6.875	100.268	100.271	100.238	5.25	98.822	98.814	98.827
7.375	100.525	100.463	100.413	7	100.813	100.815	100.782	5.375	99.291	99.283	99.295
7.5	101.007	100.945	100.895	7.125	101.335	101.337	101.304	5.5	99.761	99.753	99.765
7.625	101.465	101.402	101.352	7.25	101.626	101.628	101.595	5.625	100.231	100.223	100.236
7.75	101.751	101.689	101.638	7.375	100.575	100.513	100.463	5.75	99.865	99.889	99.906
				7.5	101.057	100.995	100.945	5.875	100.325	100.349	100.366
				7.625	101.515	101.452	101.402	6	100.777	100.801	100.818
								6.125	101.216	101.240	101.257

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	101.171	101.090	101.001	6.375	100.960	100.879	100.798	6	100.148	100.096	100.091
6.5	101.477	101.396	101.307	6.5	101.444	101.363	101.282	6.125	100.735	100.656	100.615
6.625	101.885	101.805	101.724	6.625	101.885	101.805	101.724	6.25	101.212	101.134	101.115
6.75	102.250	102.155	102.097	6.75	102.250	102.155	102.097	6.375	100.960	100.879	100.798
6.875	101.894	101.837	101.765	6.875	101.748	101.700	101.651	6.5	101.444	101.363	101.282
7	102.078	102.034	102.001	7	102.078	102.034	102.001	6.625	101.885	101.805	101.724
7.125	102.553	102.556	102.523	7.125	102.553	102.556	102.523	6.75	102.250	102.155	102.097
7.25	102.895	102.897	102.864	7.25	102.895	102.897	102.864	6.875	101.748	101.700	101.651
7.375	102.277	102.269	102.199	7.375	102.194	102.117	102.039	7	102.078	102.034	102.001
7.5	102.504	102.427	102.349	7.5	102.504	102.427	102.349	7.125	102.553	102.556	102.523
7.625	102.890	102.827	102.777	7.625	102.890	102.827	102.777	7.25	102.895	102.897	102.864
7.75	103.226	103.164	103.113	7.75	103.226	103.164	103.113	7.375	102.194	102.117	102.039
7.875	102.783	102.815	102.814					7.5	102.504	102.427	102.349
8	102.902	102.934	102.932					7.625	102.890	102.827	102.777
8.125	102.970	103.002	103.000					7.75	103.226	103.164	103.113
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	96.839	96.979	96.968	4.5	96.839	96.979	96.968	6.625	100.875	100.780	100.721
4.625	97.321	97.462	97.451	4.625	97.321	97.462	97.451	6.75	101.294	101.199	101.140
4.75	97.412	97.428	97.464	4.75	97.400	97.363	97.338	6.875	100.381	100.325	100.252
4.875	97.878	97.894	97.930	4.875	97.718	97.837	97.697	7	100.763	100.765	100.732
5	98.345	98.361	98.397	5	98.167	98.286	98.146	7.125	101.285	101.287	101.254
5.125	98.814	98.830	98.866	5.125	98.589	98.708	98.568	7.25	101.576	101.578	101.545
5.25	98.970	98.923	98.908	5.25	98.970	98.923	98.908	7.375	101.015	101.007	100.937
5.375	99.366	99.358	99.370	5.375	99.211	99.307	99.211	7.5	101.051	101.043	100.973
5.5	99.836	99.828	99.840	5.5	99.597	99.693	99.597	7.625	101.465	101.402	101.352
5.625	100.306	100.298	100.311	5.625	99.951	100.047	99.951	7.75	101.751	101.689	101.638
5.75	100.406	100.344	100.326	5.75	100.406	100.344	100.326	7.875	100.208	100.240	100.239
5.875	100.400	100.424	100.441	5.875	100.177	100.251	100.105	8	100.327	100.359	100.357
6	100.852	100.876	100.893	6	100.510	100.584	100.437	8.125	100.395	100.427	100.425
6.125	101.291	101.315	101.332	6.125	100.845	100.911	100.784				
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	100.479	100.398	100.317	6.125	99.985	99.906	99.901	4.5	95.878	95.886	95.880
6.625	100.875	100.780	100.721	6.25	100.462	100.384	100.329	4.625	96.343	96.352	96.346
6.75	101.294	101.199	101.140	6.375	99.831	99.737	99.695	4.75	97.337	97.353	97.389
6.875	100.218	100.221	100.188	6.5	100.416	100.321	100.262	4.875	97.803	97.819	97.855
7	100.763	100.765	100.732	6.625	100.925	100.830	100.771	5	98.270	98.286	98.322
7.125	101.285	101.287	101.254	6.75	101.344	101.249	101.190	5.125	98.739	98.755	98.791
7.25	101.576	101.578	101.545	6.875	100.268	100.271	100.238	5.25	98.822	98.814	98.827
7.375	100.525	100.463	100.413	7	100.813	100.815	100.782	5.375	99.291	99.283	99.295
7.5	101.007	100.945	100.895	7.125	101.335	101.337	101.304	5.5	99.761	99.753	99.765
7.625	101.465	101.402	101.352	7.25	101.626	101.628	101.595	5.625	100.231	100.223	100.236
7.75	101.751	101.689	101.638	7.375	100.575	100.513	100.463	5.75	99.865	99.889	99.906
				7.5	101.057	100.995	100.945	5.875	100.325	100.349	100.366
				7.625	101.515	101.452	101.402	6	100.777	100.801	100.818
								6.125	101.216	101.240	101.257

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	99.630	99.439	99.139	6.75	98.130	97.939	97.639
6.875	100.158	99.967	99.667	6.875	98.658	98.467	98.167
7	100.665	100.474	100.174	7	99.165	98.974	98.674
7.125	101.124	100.933	100.633	7.125	99.624	99.433	99.133
7.25	101.553	101.362	101.062	7.25	100.053	99.862	99.562
7.375	101.022	100.779	100.479	7.375	99.522	99.279	98.979
7.5	101.489	101.246	100.946	7.5	99.989	99.746	99.446
7.625	101.908	101.665	101.365	7.625	100.408	100.165	99.865
7.75	102.307	102.064	101.764	7.75	100.807	100.564	100.264
7.875	102.164	101.873	101.573	7.875	100.664	100.373	100.073
8	102.591	102.300	102.000	8	101.091	100.800	100.500
8.125	102.980	102.689	102.389	8.125	101.480	101.189	100.889
8.25	103.349	103.058	102.758	8.25	101.849	101.558	101.258

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.630	97.439	97.139	6.75	96.130	95.939	95.639
6.875	98.158	97.967	97.667	6.875	96.658	96.467	96.167
7	98.665	98.474	98.174	7	97.165	96.974	96.674
7.125	99.124	98.933	98.633	7.125	97.624	97.433	97.133
7.25	99.553	99.362	99.062	7.25	98.053	97.862	97.562
7.375	99.022	98.779	98.479	7.375	97.522	97.279	96.979
7.5	99.489	99.246	98.946	7.5	97.989	97.746	97.446
7.625	99.908	99.665	99.365	7.625	98.408	98.165	97.865
7.75	100.307	100.064	99.764	7.75	98.807	98.564	98.264
7.875	100.164	99.873	99.573	7.875	98.664	98.373	98.073
8	100.591	100.300	100.000	8	99.091	98.800	98.500
8.125	100.980	100.689	100.389	8.125	99.480	99.189	98.889
8.25	101.349	101.058	100.758	8.25	99.849	99.558	99.258

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.880	98.689	98.389	6.75	96.880	96.689	96.389
6.875	99.408	99.217	98.917	6.875	97.408	97.217	96.917
7	99.915	99.724	99.424	7	97.915	97.724	97.424
7.125	100.374	100.183	99.883	7.125	98.374	98.183	97.883
7.25	100.803	100.612	100.312	7.25	98.803	98.612	98.312
7.375	100.272	100.029	99.729	7.375	98.272	98.029	97.729
7.5	100.739	100.496	100.196	7.5	98.739	98.496	98.196
7.625	101.158	100.915	100.615	7.625	99.158	98.915	98.615
7.75	101.557	101.314	101.014	7.75	99.557	99.314	99.014
7.875	101.414	101.123	100.823	7.875	99.414	99.123	98.823
8	101.841	101.550	101.250	8	99.841	99.550	99.250
8.125	102.230	101.939	101.639	8.125	100.230	99.939	99.639
8.25	102.599	102.308	102.008	8.25	100.599	100.308	100.008

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.