



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

**YOUR BFF IN WHOLESALE**

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	92.152	92.082	92.082	4.75	92.152	92.082	92.082	5.125	94.665	94.627	94.627
4.875	92.864	92.800	92.800	4.875	92.864	92.800	92.800	5.25	95.371	95.326	95.312
5	93.457	93.400	93.400	5	93.457	93.400	93.400	5.375	96.741	96.710	96.685
5.125	94.064	94.013	94.013	5.125	94.064	94.013	94.013	5.5	97.246	97.212	97.184
5.25	95.220	95.193	95.163	5.25	94.742	94.635	94.635	5.625	97.697	97.662	97.635
5.375	95.895	95.869	95.838	5.375	95.854	95.828	95.827	5.75	98.151	98.188	98.159
5.5	96.680	96.654	96.624	5.5	96.388	96.359	96.356	5.875	98.640	98.674	98.644
5.625	97.163	97.136	97.106	5.625	97.022	96.988	96.961	6	99.104	99.127	99.088
5.75	97.519	97.538	97.510	5.75	97.519	97.538	97.510	6.125	99.544	99.567	99.528
5.875	98.055	98.047	98.014	5.875	98.036	98.047	98.014	6.25	99.715	99.763	99.723
6	98.686	98.660	98.629	6	98.537	98.546	98.512	6.375	100.157	100.202	100.160
6.125	99.134	99.107	99.077	6.125	99.027	99.034	98.998	6.5	100.554	100.596	100.553
6.25	99.312	99.340	99.322	6.25	99.290	99.340	99.322	6.625	100.961	100.998	100.955
6.375	99.848	99.820	99.786	6.375	99.777	99.820	99.786	6.75	100.900	100.959	100.908
6.5	100.352	100.310	100.262	6.5	100.189	100.228	100.192	6.875	101.277	101.333	101.280
6.625	100.757	100.715	100.667	6.625	100.637	100.674	100.627	7	101.567	101.620	101.566
6.75	100.827	100.887	100.856	6.75	100.827	100.887	100.856	7.125	101.893	101.946	101.892
6.875	101.278	101.336	101.304	6.875	101.278	101.336	101.304	7.25	102.019	102.088	102.026
7	101.683	101.702	101.650	7	101.648	101.702	101.650	7.375	102.289	102.355	102.291
7.125	102.043	102.071	102.017	7.125	102.019	102.071	102.017	7.5	102.723	102.723	102.666
7.25	102.396	102.466	102.424	7.25	102.396	102.466	102.424	7.625	102.917	102.976	102.909
7.375	102.748	102.816	102.774	7.375	102.748	102.816	102.774	7.75	103.368	103.417	103.343
7.5	103.029	103.095	103.052	7.5	103.029	103.095	103.052	7.875	103.756	103.749	103.677
7.625	103.328	103.394	103.352	7.625	103.328	103.394	103.352	8	103.901	103.900	103.823
7.75	103.604	103.649	103.591	7.75	103.604	103.649	103.591				
7.875	103.865	103.913	103.861	7.875	103.865	103.913	103.861				
8	103.839	103.838	103.761	8	103.839	103.838	103.761				
8.125	104.048	104.048	103.966	8.125	104.048	104.048	103.966				
8.25	93.550	93.400	93.261								

  

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	96.461	96.461	96.351	4.625	96.656	96.656	96.546	5	92.511	92.391	92.391
4.75	96.718	96.784	96.805	4.75	96.602	96.635	96.661	5.125	93.318	93.205	93.205
4.875	97.048	97.091	97.106	4.875	97.158	97.158	96.998	5.25	94.799	94.628	94.445
5	97.465	97.508	97.524	5	97.437	97.437	97.345	5.375	95.467	95.346	95.339
5.125	97.966	98.018	97.901	5.125	97.813	97.867	97.753	5.5	96.247	96.071	95.948
5.25	98.337	98.321	98.241	5.25	98.143	98.195	98.080	5.625	96.728	96.629	96.614
5.375	98.697	98.652	98.601	5.375	98.552	98.552	98.520	5.75	97.236	97.275	97.267
5.5	99.034	99.035	98.938	5.5	98.880	98.880	98.853	5.875	97.823	97.786	97.772
5.625	99.421	99.452	99.381	5.625	99.251	99.286	99.218	6	98.434	98.293	98.276
5.75	99.734	99.757	99.681	5.75	99.577	99.610	99.553	6.125	98.890	98.793	98.777
5.875	100.067	100.087	100.009	5.875	99.929	99.929	99.929	6.25	99.108	99.158	99.140
6	100.522	100.539	100.460	6	100.246	100.276	100.207	6.375	99.557	99.600	99.576
6.125	100.496	100.508	100.437	6.125	100.385	100.385	100.385	6.5	99.975	100.014	99.989
6.25	100.821	100.827	100.752	6.25	100.579	100.592	100.523	6.625	100.387	100.424	100.397
6.375	101.099	101.098	101.037	6.375	100.920	100.911	100.911	6.75	100.545	100.604	100.574
6.5	101.460	101.465	101.391	6.5	101.204	101.214	101.144	6.875	100.889	100.947	100.916
6.625	101.558	101.538	101.538	6.625	101.517	101.497	101.497	7	101.186	101.240	101.208
6.75	101.675	101.658	101.627	6.75	101.501	101.495	101.472	7.125	101.477	101.529	101.495
6.875	101.968	101.941	101.913	6.875	101.797	101.789	101.765	7.25	101.521	101.499	101.457
7	102.207	102.186	102.154	7	102.108	102.099	102.075	7.375	101.904	101.785	101.743
7.125	101.898	101.829	101.767	7.125	101.682	101.613	101.551	7.5	102.042	102.020	101.977
7.25	102.376	102.307	102.245	7.25	102.067	101.999	101.936	7.625	102.335	102.227	102.185
7.375	102.828	102.759	102.697	7.375	102.428	102.359	102.297	7.75	101.534	101.438	101.380
								7.875	102.047	101.908	101.837



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	96.786	96.840	96.770	5	96.286	96.340	96.270	5.125	94.427	94.364	94.301
5.125	97.179	97.228	97.155	5.125	96.684	96.732	96.660	5.25	94.904	94.841	94.778
5.25	97.531	97.575	97.499	5.25	97.066	97.110	97.034	5.375	95.563	95.500	95.437
5.375	97.825	97.864	97.786	5.375	97.428	97.467	97.389	5.5	96.043	95.980	95.917
5.5	98.111	98.145	98.064	5.5	97.774	97.808	97.727	5.625	96.524	96.461	96.398
5.625	98.387	98.417	98.333	5.625	98.099	98.129	98.045	5.75	97.003	96.940	96.878
5.75	98.651	98.675	98.589	5.75	98.355	98.380	98.293	5.875	97.290	97.227	97.164
5.875	98.896	98.916	98.827	5.875	98.521	98.541	98.451	6	97.756	97.693	97.631
6	99.063	99.078	98.986	6	98.723	98.738	98.646	6.125	98.033	97.970	97.907
6.125	99.208	99.145	99.082	6.125	98.980	98.990	98.895	6.25	98.491	98.428	98.366
6.25	99.414	99.351	99.288	6.25	99.247	99.252	99.154	6.375	98.572	98.509	98.446
6.375	99.615	99.552	99.489	6.375	99.525	99.525	99.425	6.5	98.833	98.770	98.707
6.5	99.666	99.603	99.540	6.5	99.793	99.788	99.685	6.625	98.162	98.099	98.037
6.625	99.856	99.793	99.730	6.625	100.043	100.034	99.928	6.75	98.599	98.536	98.473
6.75	100.082	100.019	99.956	6.75	100.184	100.170	100.061	6.875	98.857	98.794	98.732
6.875	100.122	100.059	99.996	6.875	100.181	100.161	100.050	7	99.310	99.247	99.184
7	100.159	100.096	100.033	7	100.144	100.120	100.006	7.125	99.398	99.335	99.273
7.125	100.203	100.140	100.077	7.125	100.089	100.060	99.943				

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	96.994	97.048	96.978	5	96.490	96.544	96.474	5.125	94.643	94.580	94.517
5.125	97.387	97.436	97.363	5.125	96.887	96.936	96.863	5.25	95.120	95.057	94.994
5.25	97.738	97.782	97.706	5.25	97.268	97.312	97.237	5.375	95.779	95.716	95.653
5.375	98.032	98.071	97.993	5.375	97.630	97.669	97.591	5.5	96.259	96.196	96.133
5.5	98.317	98.352	98.271	5.5	97.975	98.009	97.928	5.625	96.741	96.678	96.615
5.625	98.594	98.624	98.540	5.625	98.299	98.329	98.245	5.75	97.220	97.157	97.094
5.75	98.858	98.882	98.796	5.75	98.555	98.579	98.493	5.875	97.507	97.444	97.381
5.875	99.104	99.124	99.034	5.875	98.720	98.740	98.650	6	97.973	97.910	97.847
6	99.272	99.287	99.194	6	98.922	98.937	98.845	6.125	98.250	98.187	98.124
6.125	99.425	99.362	99.299	6.125	99.180	99.190	99.095	6.25	98.708	98.645	98.582
6.25	99.631	99.568	99.505	6.25	99.447	99.452	99.355	6.375	98.788	98.725	98.662
6.375	99.832	99.769	99.706	6.375	99.727	99.728	99.627	6.5	99.049	98.986	98.923
6.5	99.883	99.820	99.757	6.5	99.996	99.992	99.889	6.625	98.379	98.316	98.253
6.625	100.073	100.010	99.947	6.625	100.248	100.239	100.133	6.75	98.815	98.752	98.689
6.75	100.299	100.236	100.173	6.75	100.391	100.376	100.267	6.875	99.074	99.011	98.948
6.875	100.339	100.276	100.213	6.875	100.388	100.369	100.258	7	99.527	99.464	99.401
7	100.376	100.313	100.250	7	100.354	100.330	100.215	7.125	99.615	99.552	99.489

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

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	94.058	94.219	94.124	4.5	94.058	94.219	94.124	5	96.484	96.591	96.499
4.625	94.645	94.749	94.655	4.625	94.645	94.749	94.655	5.125	97.152	97.289	97.196
4.75	95.473	95.461	95.397	4.75	95.301	95.365	95.271	5.25	97.862	97.999	97.907
4.875	95.899	95.888	95.824	4.875	95.708	95.797	95.705	5.375	97.981	97.955	97.943
5	96.484	96.591	96.499	5	96.484	96.591	96.499	5.5	98.613	98.662	98.649
5.125	97.152	97.289	97.196	5.125	97.152	97.289	97.196	5.625	99.223	99.336	99.323
5.25	97.862	97.999	97.907	5.25	97.862	97.999	97.907	5.75	99.901	100.014	100.001
5.375	98.245	98.200	98.115	5.375	97.981	97.955	97.943	5.875	99.903	99.853	99.821
5.5	98.828	98.783	98.698	5.5	98.613	98.662	98.649	6	100.464	100.523	100.491
5.625	99.390	99.345	99.323	5.625	99.223	99.336	99.323	6.125	101.116	101.176	101.143
5.75	99.901	100.014	100.001	5.75	99.901	100.014	100.001	6.25	101.689	101.779	101.747
5.875	100.127	100.066	99.938	5.875	99.903	99.853	99.821	6.375	101.178	101.114	101.049
6	100.464	100.523	100.491	6	100.464	100.523	100.491	6.5	101.655	101.662	101.649
6.125	101.116	101.176	101.143	6.125	101.116	101.176	101.143	6.625	102.278	102.264	102.251
6.25	101.689	101.779	101.747	6.25	101.689	101.779	101.747	6.75	102.581	102.647	102.634
6.375	101.415	101.331	101.204	6.375	101.178	101.114	101.049	6.875	102.045	102.088	101.996
6.5	101.721	101.662	101.649	6.5	101.655	101.662	101.649	7	102.583	102.625	102.533
6.625	102.278	102.264	102.251	6.625	102.278	102.264	102.251	7.125	103.083	103.126	103.034
6.75	102.581	102.647	102.634	6.75	102.581	102.647	102.634	7.25	103.205	103.126	103.069
6.875	102.177	102.117	102.003	6.875	102.045	102.088	101.996	7.375	102.372	102.295	102.217
7	102.583	102.625	102.533	7	102.583	102.625	102.533	7.5	102.668	102.590	102.513
7.125	103.083	103.126	103.034	7.125	103.083	103.126	103.034	7.625	103.046	102.997	102.940
7.25	103.205	103.126	103.069	7.25	103.205	103.126	103.069	7.75	103.384	103.335	103.278
7.375	102.666	102.683	102.661	7.375	102.372	102.295	102.217				
7.5	103.019	103.035	103.014	7.5	102.668	102.590	102.513				

  

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	95.720	95.845	95.862	4.25	95.718	95.845	95.862	4.5	90.061	90.182	89.912
4.375	96.288	96.414	96.431	4.375	96.288	96.414	96.431	4.625	90.592	90.713	90.443
4.5	96.855	96.981	96.998	4.5	96.855	96.981	96.998	4.75	93.946	94.043	93.929
4.625	97.416	97.542	97.559	4.625	97.416	97.542	97.559	4.875	94.886	94.982	94.868
4.75	97.423	97.392	97.376	4.75	97.423	97.377	97.361	5	95.590	95.686	95.572
4.875	97.866	97.929	97.866	4.875	97.826	97.929	97.803	5.125	96.417	96.514	96.400
5	98.371	98.474	98.355	5	98.371	98.474	98.348	5.25	96.999	96.970	96.870
5.125	98.901	99.004	98.878	5.125	98.901	99.004	98.878	5.375	97.514	97.485	97.386
5.25	98.931	98.964	98.979	5.25	98.931	98.885	98.870	5.5	98.110	98.183	98.162
5.375	99.414	99.452	99.468	5.375	99.247	99.326	99.245	5.625	98.784	98.857	98.837
5.5	99.884	99.922	99.938	5.5	99.750	99.829	99.748	5.75	99.045	98.902	98.858
5.625	100.328	100.366	100.381	5.625	100.228	100.307	100.226	5.875	99.365	99.304	99.215
5.75	100.410	100.351	100.336	5.75	100.410	100.351	100.336	6	99.875	99.925	99.885
5.875	100.585	100.626	100.642	5.875	100.247	100.303	100.220	6.125	100.578	100.627	100.587
6	101.017	101.058	101.074	6	100.691	100.747	100.664	6.25	100.688	100.594	100.537
								6.375	100.403	100.319	100.191
								6.5	100.775	100.801	100.768
								6.625	101.476	101.502	101.470
								6.75	101.596	101.486	101.429
								6.875	100.702	100.627	100.506
								7	101.115	101.117	100.983
								7.125	101.615	101.617	101.483
								7.25	101.886	101.807	101.751

  

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	96.668	96.741	96.720	5	95.590	95.686	95.572	4.5	95.697	95.689	95.681
5.375	97.333	97.406	97.386	5.125	96.417	96.514	96.400	4.625	96.163	96.155	96.147
5.5	98.110	98.183	98.162	5.25	96.668	96.741	96.720	4.75	97.174	97.176	97.184
5.625	98.784	98.857	98.837	5.375	97.333	97.406	97.386	4.875	97.640	97.642	97.649
5.75	99.045	98.900	98.858	5.5	98.110	98.183	98.162	5	98.107	98.109	98.117
5.875	99.263	99.255	99.215	5.625	98.784	98.857	98.837	5.125	98.576	98.578	98.586
6	99.875	99.925	99.885	5.75	99.013	98.950	98.908	5.25	98.743	98.712	98.720
6.125	100.578	100.627	100.587	5.875	99.205	99.255	99.215	5.375	99.211	99.181	99.188
6.25	100.688	100.594	100.537	6	99.875	99.925	99.885	5.5	99.682	99.651	99.659
6.375	100.173	100.140	100.108	6.125	100.578	100.627	100.587	5.625	100.152	100.121	100.129
6.5	100.775	100.801	100.768	6.25	100.738	100.644	100.587	5.75	99.865	99.855	99.871
6.625	101.476	101.502	101.470	6.375	100.125	100.140	100.108	5.875	100.325	100.315	100.331
6.75	101.596	101.486	101.429	6.5	100.775	100.801	100.768	6	100.777	100.767	100.783
6.875	100.577	100.579	100.445	6.625	101.476	101.502	101.470	6.125	101.216	101.206	101.222

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	97.862	97.999	97.907	5.25	97.862	97.999	97.907	5.25	97.653	97.621	97.588
5.375	97.981	97.955	97.943	5.375	97.981	97.955	97.943	5.375	97.981	97.949	97.917
5.5	98.613	98.662	98.649	5.5	98.613	98.662	98.649	5.5	98.613	98.550	98.508
5.625	99.223	99.336	99.323	5.625	99.223	99.336	99.323	5.625	99.220	99.157	99.114
5.75	99.901	100.014	100.001	5.75	99.901	100.014	100.001	5.75	99.865	99.713	99.670
5.875	99.903	99.853	99.821	5.875	99.903	99.853	99.821	5.875	99.903	99.693	99.602
6	100.464	100.523	100.491	6	100.464	100.523	100.491	6	100.409	100.315	100.258
6.125	101.116	101.176	101.143	6.125	101.116	101.176	101.143	6.125	101.002	100.910	100.851
6.25	101.689	101.779	101.747	6.25	101.689	101.779	101.747	6.25	101.488	101.513	101.340
6.375	101.178	101.114	101.049	6.375	101.178	101.114	101.049	6.375	101.178	101.114	101.049
6.5	101.655	101.662	101.649	6.5	101.655	101.662	101.649	6.5	101.655	101.590	101.526
6.625	102.278	102.264	102.251	6.625	102.278	102.264	102.251	6.625	102.131	102.060	101.965
6.75	102.581	102.647	102.634	6.75	102.581	102.647	102.634	6.75	102.552	102.444	102.386
6.875	102.045	102.088	101.996	6.875	102.045	102.088	101.996	6.875	101.996	101.907	101.818
7	102.583	102.625	102.533	7	102.583	102.625	102.533	7	102.327	102.297	102.191
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	96.839	96.965	96.873	4.25	95.703	95.829	95.737	5.25	96.571	96.538	96.506
4.625	97.400	97.527	97.434	4.375	96.272	96.399	96.306	5.375	97.239	97.207	97.174
4.75	97.423	97.377	97.361	4.5	96.839	96.965	96.873	5.5	97.847	97.920	97.759
4.875	97.763	97.866	97.725	4.625	97.400	97.527	97.434	5.625	98.521	98.595	98.434
5	98.309	98.412	98.270	4.75	97.423	97.377	97.361	5.75	99.045	98.900	98.858
5.125	98.839	98.942	98.800	4.875	97.763	97.866	97.725	5.875	99.263	99.053	98.859
5.25	98.931	98.885	98.870	5	98.309	98.412	98.270	6	99.660	99.709	99.529
5.375	99.278	99.357	99.261	5.125	98.839	98.942	98.800	6.125	100.362	100.412	100.231
5.5	99.781	99.861	99.764	5.25	98.931	98.885	98.870	6.25	100.688	100.594	100.537
5.625	100.259	100.339	100.242	5.375	99.278	99.357	99.261	6.375	100.173	100.109	100.044
5.75	100.410	100.351	100.336	5.5	99.781	99.861	99.764	6.5	100.690	100.648	100.561
5.875	100.106	100.162	100.095	5.625	100.259	100.339	100.242	6.625	101.323	101.309	101.120
6	100.550	100.606	100.539	5.75	100.410	100.351	100.336	6.75	101.596	101.486	101.429
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	96.571	96.538	96.506	5.25	96.438	96.478	96.333	4.5	94.205	94.332	94.114
5.375	97.239	97.207	97.174	5.375	97.145	97.144	97.039	4.625	94.758	94.885	94.668
5.5	97.847	97.920	97.759	5.5	97.847	97.920	97.759	4.75	92.998	93.101	92.936
5.625	98.521	98.595	98.434	5.625	98.521	98.595	98.434	4.875	93.542	93.645	93.304
5.75	99.045	98.900	98.858	5.75	99.013	98.950	98.908	5	94.067	94.170	93.828
5.875	99.263	99.053	98.859	5.875	99.003	99.039	98.859	5.125	94.563	94.666	94.324
6	99.660	99.709	99.529	6	99.660	99.709	99.529	5.25	95.421	95.381	95.340
6.125	100.362	100.412	100.231	6.125	100.362	100.412	100.231	5.375	95.542	95.502	95.461
6.25	100.688	100.594	100.537	6.25	100.738	100.644	100.587	5.5	95.970	95.929	95.889
6.375	100.173	100.109	100.044	6.375	100.125	100.016	99.959	5.625	96.403	96.362	96.322
6.5	100.690	100.648	100.561	6.5	100.713	100.648	100.547	5.75	97.216	97.199	97.183
6.625	101.323	101.309	101.120	6.625	101.323	101.309	101.120	5.875	97.526	97.510	97.493
6.75	101.596	101.486	101.429	6.75	101.646	101.536	101.479	6	97.887	97.871	97.855
6.875	100.511	100.432	100.375	6.875	100.561	100.482	100.425	6.125	98.229	98.213	98.196

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	96.920	96.873	96.845	5.125	96.920	96.873	96.845	4.75	95.201	95.155	95.141
5.25	97.553	97.521	97.488	5.25	97.553	97.521	97.488	4.875	95.608	95.561	95.532
5.375	97.943	97.914	97.817	5.375	97.881	97.849	97.817	5	96.264	96.217	96.188
5.5	98.513	98.450	98.408	5.5	98.513	98.450	98.408	5.125	96.920	96.873	96.845
5.625	99.120	99.057	99.014	5.625	99.120	99.057	99.014	5.25	97.553	97.521	97.488
5.75	99.765	99.613	99.570	5.75	99.765	99.613	99.570	5.375	97.881	97.849	97.817
5.875	99.857	99.796	99.668	5.875	99.803	99.593	99.502	5.5	98.513	98.450	98.408
6	100.309	100.215	100.158	6	100.309	100.215	100.158	5.625	99.120	99.057	99.014
6.125	100.902	100.808	100.751	6.125	100.902	100.808	100.751	5.75	99.765	99.613	99.570
6.25	101.388	101.294	101.237	6.25	101.388	101.294	101.237	5.875	99.803	99.593	99.502
6.375	101.145	101.061	100.949	6.375	101.078	101.014	100.949	6	100.309	100.215	100.158
6.5	101.555	101.490	101.426	6.5	101.555	101.490	101.426	6.125	100.902	100.808	100.751
6.625	102.031	101.929	101.865	6.625	102.031	101.929	101.865	6.25	101.388	101.294	101.237
6.75	102.452	102.343	102.286	6.75	102.452	102.343	102.286	6.375	101.078	101.014	100.949
6.875	101.906	101.846	101.732	6.875	101.896	101.807	101.718	6.5	101.555	101.490	101.426
7	102.227	102.148	102.091	7	102.227	102.148	102.091	6.625	102.031	101.929	101.865
7.125	102.754	102.675	102.618	7.125	102.754	102.675	102.618	6.75	102.452	102.343	102.286
7.25	103.105	103.026	102.969	7.25	103.105	103.026	102.969	6.875	101.896	101.807	101.718
7.375	102.377	102.376	102.362	7.375	102.272	102.195	102.117	7	102.227	102.148	102.091
7.5	102.568	102.490	102.413	7.5	102.568	102.490	102.413	7.125	102.754	102.675	102.618
7.625	102.946	102.897	102.840	7.625	102.946	102.897	102.840	7.25	103.105	103.026	102.969
7.75	103.284	103.235	103.178	7.75	103.284	103.235	103.178	7.375	102.272	102.195	102.117
7.875	102.847	102.838	102.817					7.5	102.568	102.490	102.413
8	102.965	102.956	102.935					7.625	102.946	102.897	102.840
8.125	103.034	103.025	103.004					7.75	103.284	103.235	103.178
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	95.712	95.838	95.746	4.25	95.712	95.838	95.746	4.875	94.317	94.384	94.291
4.375	96.232	96.358	96.266	4.375	96.232	96.358	96.266	5	94.901	94.968	94.876
4.5	96.740	96.866	96.774	4.5	96.740	96.866	96.774	5.125	95.650	95.717	95.624
4.625	97.231	97.358	97.265	4.625	97.231	97.358	97.265	5.25	96.471	96.438	96.406
4.75	97.323	97.287	97.261	4.75	97.323	97.287	97.261	5.375	97.139	97.107	97.074
4.875	97.667	97.769	97.628	4.875	97.667	97.769	97.628	5.5	97.651	97.602	97.569
5	98.123	98.226	98.092	5	98.123	98.226	98.085	5.625	98.257	98.201	98.151
5.125	98.551	98.654	98.561	5.125	98.551	98.654	98.512	5.75	98.945	98.800	98.758
5.25	98.831	98.785	98.770	5.25	98.831	98.785	98.770	5.875	99.163	98.953	98.743
5.375	99.186	99.182	99.163	5.375	99.103	99.182	99.086	6	99.509	99.415	99.358
5.5	99.657	99.626	99.634	5.5	99.493	99.573	99.476	6.125	100.102	100.008	99.951
5.625	100.127	100.096	100.104	5.625	99.852	99.931	99.834	6.25	100.588	100.494	100.437
5.75	100.310	100.251	100.236	5.75	100.310	100.251	100.236	6.375	100.073	100.009	99.944
5.875	100.300	100.290	100.306	5.875	99.871	99.927	99.859	6.5	100.590	100.525	100.461
6	100.752	100.742	100.758	6	100.359	100.312	100.297	6.625	101.075	100.965	100.909
								6.75	101.496	101.386	101.329
								6.875	100.411	100.332	100.275
								7	100.958	100.879	100.822
								7.125	101.485	101.406	101.349
								7.25	101.786	101.707	101.651
								7.375	100.576	100.527	100.470
								7.5	101.061	101.012	100.955
								7.625	101.521	101.472	101.415
								7.75	101.809	101.760	101.703
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	100.590	100.525	100.461	6.125	100.152	100.058	100.001	4.5	95.597	95.589	95.581
6.625	101.075	100.965	100.909	6.25	100.638	100.544	100.487	4.625	96.063	96.055	96.047
6.75	101.496	101.386	101.329	6.375	100.025	99.916	99.859	4.75	97.074	97.076	97.084
6.875	100.411	100.332	100.275	6.5	100.613	100.504	100.447	4.875	97.540	97.542	97.549
7	100.958	100.879	100.822	6.625	101.125	101.015	100.959	5	98.007	98.009	98.017
7.125	101.485	101.406	101.349	6.75	101.546	101.436	101.379	5.125	98.476	98.478	98.486
7.25	101.786	101.707	101.651	6.875	100.461	100.382	100.325	5.25	98.643	98.612	98.620
7.375	100.576	100.527	100.470	7	101.008	100.929	100.872	5.375	99.111	99.081	99.088
7.5	101.061	101.012	100.955	7.125	101.535	101.456	101.399	5.5	99.582	99.551	99.559
7.625	101.521	101.472	101.415	7.25	101.836	101.757	101.701	5.625	100.052	100.021	100.029
7.75	101.809	101.760	101.703	7.375	100.626	100.577	100.520	5.75	99.765	99.755	99.771
				7.5	101.111	101.062	101.005	5.875	100.225	100.215	100.231
				7.625	101.571	101.522	101.465	6	100.677	100.667	100.683
								6.125	101.116	101.106	101.122

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	101.145	101.061	100.949	6.375	101.078	101.014	100.949	6	100.309	100.215	100.158
6.5	101.555	101.490	101.426	6.5	101.555	101.490	101.426	6.125	100.902	100.808	100.751
6.625	102.031	101.929	101.865	6.625	102.031	101.929	101.865	6.25	101.388	101.294	101.237
6.75	102.452	102.343	102.286	6.75	102.452	102.343	102.286	6.375	101.078	101.014	100.949
6.875	101.906	101.846	101.732	6.875	101.896	101.807	101.718	6.5	101.555	101.490	101.426
7	102.227	102.148	102.091	7	102.227	102.148	102.091	6.625	102.031	101.929	101.865
7.125	102.754	102.675	102.618	7.125	102.754	102.675	102.618	6.75	102.452	102.343	102.286
7.25	103.105	103.026	102.969	7.25	103.105	103.026	102.969	6.875	101.896	101.807	101.718
7.375	102.377	102.376	102.362	7.375	102.272	102.195	102.117	7	102.227	102.148	102.091
7.5	102.568	102.490	102.413	7.5	102.568	102.490	102.413	7.125	102.754	102.675	102.618
7.625	102.946	102.897	102.840	7.625	102.946	102.897	102.840	7.25	103.105	103.026	102.969
7.75	103.284	103.235	103.178	7.75	103.284	103.235	103.178	7.375	102.272	102.195	102.117
7.875	102.847	102.838	102.817					7.5	102.568	102.490	102.413
8	102.965	102.956	102.935					7.625	102.946	102.897	102.840
8.125	103.034	103.025	103.004					7.75	103.284	103.235	103.178
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	96.740	96.866	96.774	4.5	96.740	96.866	96.774	6.625	101.075	100.965	100.909
4.625	97.231	97.358	97.265	4.625	97.231	97.358	97.265	6.75	101.496	101.386	101.329
4.75	97.323	97.287	97.261	4.75	97.323	97.287	97.261	6.875	100.411	100.334	100.275
4.875	97.667	97.769	97.628	4.875	97.667	97.769	97.628	7	100.958	100.879	100.822
5	98.123	98.226	98.092	5	98.123	98.226	98.085	7.125	101.485	101.406	101.349
5.125	98.551	98.654	98.561	5.125	98.551	98.654	98.512	7.25	101.786	101.707	101.651
5.25	98.831	98.785	98.770	5.25	98.831	98.785	98.770	7.375	101.114	101.113	101.099
5.375	99.186	99.182	99.163	5.375	99.103	99.182	99.086	7.5	101.151	101.150	101.136
5.5	99.657	99.626	99.634	5.5	99.493	99.573	99.476	7.625	101.521	101.472	101.415
5.625	100.127	100.096	100.104	5.625	99.852	99.931	99.834	7.75	101.809	101.760	101.703
5.75	100.310	100.251	100.236	5.75	100.310	100.251	100.236	7.875	100.272	100.263	100.242
5.875	100.300	100.290	100.306	5.875	99.871	99.927	99.859	8	100.390	100.381	100.360
6	100.752	100.742	100.758	6	100.359	100.312	100.297	8.125	100.459	100.450	100.429
6.125	101.191	101.181	101.197	6.125	100.897	100.851	100.835				
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	100.590	100.525	100.461	6.125	100.152	100.058	100.001	4.5	95.597	95.589	95.581
6.625	101.075	100.965	100.909	6.25	100.638	100.544	100.487	4.625	96.063	96.055	96.047
6.75	101.496	101.386	101.329	6.375	100.025	99.916	99.859	4.75	97.074	97.076	97.084
6.875	100.411	100.332	100.275	6.5	100.613	100.504	100.447	4.875	97.540	97.542	97.549
7	100.958	100.879	100.822	6.625	101.125	101.015	100.959	5	98.007	98.009	98.017
7.125	101.485	101.406	101.349	6.75	101.546	101.436	101.379	5.125	98.476	98.478	98.486
7.25	101.786	101.707	101.651	6.875	100.461	100.382	100.325	5.25	98.643	98.612	98.620
7.375	100.576	100.527	100.470	7	101.008	100.929	100.872	5.375	99.111	99.081	99.088
7.5	101.061	101.012	100.955	7.125	101.535	101.456	101.399	5.5	99.582	99.551	99.559
7.625	101.521	101.472	101.415	7.25	101.836	101.757	101.701	5.625	100.052	100.021	100.029
7.75	101.809	101.760	101.703	7.375	100.626	100.577	100.520	5.75	99.765	99.755	99.771
				7.5	101.111	101.062	101.005	5.875	100.225	100.215	100.231
				7.625	101.571	101.522	101.465	6	100.677	100.667	100.683
								6.125	101.116	101.106	101.122

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	99.089	98.859	98.559	6.75	97.589	97.359	97.059
6.875	99.617	99.387	99.087	6.875	98.117	97.887	97.587
7	100.124	99.894	99.594	7	98.624	98.394	98.094
7.125	100.583	100.353	100.053	7.125	99.083	98.853	98.553
7.25	101.012	100.782	100.482	7.25	99.512	99.282	98.982
7.375	101.162	100.860	100.560	7.375	99.662	99.360	99.060
7.5	101.629	101.327	101.027	7.5	100.129	99.827	99.527
7.625	102.048	101.746	101.446	7.625	100.548	100.246	99.946
7.75	102.447	102.145	101.845	7.75	100.947	100.645	100.345
7.875	102.269	101.896	101.596	7.875	100.769	100.396	100.096
8	102.696	102.323	102.023	8	101.196	100.823	100.523
8.125	103.085	102.712	102.412	8.125	101.585	101.212	100.912
8.25	103.454	103.081	102.781	8.25	101.954	101.581	101.281

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.089	96.859	96.559	6.75	95.589	95.359	95.059
6.875	97.617	97.387	97.087	6.875	96.117	95.887	95.587
7	98.124	97.894	97.594	7	96.624	96.394	96.094
7.125	98.583	98.353	98.053	7.125	97.083	96.853	96.553
7.25	99.012	98.782	98.482	7.25	97.512	97.282	96.982
7.375	99.162	98.860	98.560	7.375	97.662	97.360	97.060
7.5	99.629	99.327	99.027	7.5	98.129	97.827	97.527
7.625	100.048	99.746	99.446	7.625	98.548	98.246	97.946
7.75	100.447	100.145	99.845	7.75	98.947	98.645	98.345
7.875	100.269	99.896	99.596	7.875	98.769	98.396	98.096
8	100.696	100.323	100.023	8	99.196	98.823	98.523
8.125	101.085	100.712	100.412	8.125	99.585	99.212	98.912
8.25	101.454	101.081	100.781	8.25	99.954	99.581	99.281

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.339	98.109	97.809	6.75	96.339	96.109	95.809
6.875	98.867	98.637	98.337	6.875	96.867	96.637	96.337
7	99.374	99.144	98.844	7	97.374	97.144	96.844
7.125	99.833	99.603	99.303	7.125	97.833	97.603	97.303
7.25	100.262	100.032	99.732	7.25	98.262	98.032	97.732
7.375	100.412	100.110	99.810	7.375	98.412	98.110	97.810
7.5	100.879	100.577	100.277	7.5	98.879	98.577	98.277
7.625	101.298	100.996	100.696	7.625	99.298	98.996	98.696
7.75	101.697	101.395	101.095	7.75	99.697	99.395	99.095
7.875	101.519	101.146	100.846	7.875	99.519	99.146	98.846
8	101.946	101.573	101.273	8	99.946	99.573	99.273
8.125	102.335	101.962	101.662	8.125	100.335	99.962	99.662
8.25	102.704	102.331	102.031	8.25	100.704	100.331	100.031

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.