



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

Table of Contents

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

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	92.582	92.497	92.497	4.75	92.582	92.497	92.497	5.125	94.865	94.830	94.830
4.875	93.291	93.212	93.212	4.875	93.291	93.212	93.212	5.25	95.572	95.527	95.513
5	93.873	93.801	93.801	5	93.873	93.801	93.801	5.375	97.079	96.995	96.969
5.125	94.497	94.430	94.430	5.125	94.497	94.430	94.430	5.5	97.594	97.509	97.483
5.25	95.587	95.569	95.550	5.25	95.137	95.084	95.063	5.625	98.169	98.085	98.059
5.375	96.272	96.254	96.235	5.375	96.053	95.969	95.943	5.75	98.548	98.536	98.510
5.5	97.067	97.049	97.030	5.5	96.569	96.505	96.472	5.875	99.045	99.028	99.001
5.625	97.560	97.542	97.523	5.625	97.197	97.111	97.085	6	99.520	99.493	99.458
5.75	97.923	97.893	97.869	5.75	97.923	97.893	97.869	6.125	100.045	99.933	99.902
5.875	98.449	98.411	98.381	5.875	98.449	98.411	98.381	6.25	100.056	100.025	99.989
6	99.071	99.045	99.020	6	98.960	98.919	98.889	6.375	100.541	100.507	100.443
6.125	99.535	99.509	99.484	6.125	99.456	99.413	99.381	6.5	100.991	100.957	100.893
6.25	99.613	99.615	99.600	6.25	99.613	99.615	99.600	6.625	101.415	101.380	101.318
6.375	100.144	100.112	100.079	6.375	100.108	100.101	100.071	6.75	101.217	101.146	101.098
6.5	100.664	100.632	100.599	6.5	100.531	100.516	100.485	6.875	101.709	101.610	101.540
6.625	101.085	101.052	101.020	6.625	100.980	100.967	100.924	7	102.129	102.029	101.960
6.75	101.101	101.081	101.054	6.75	101.101	101.081	101.054	7.125	102.459	102.359	102.290
6.875	101.561	101.539	101.510	6.875	101.561	101.539	101.510	7.25	102.478	102.515	102.438
7	101.974	101.920	101.867	7	101.933	101.908	101.858	7.375	102.927	102.963	102.886
7.125	102.341	102.288	102.234	7.125	102.306	102.278	102.228	7.5	103.305	103.341	103.265
7.25	102.558	102.578	102.540	7.25	102.558	102.578	102.540	7.625	103.596	103.631	103.556
7.375	102.918	102.938	102.899	7.375	102.918	102.938	102.899	7.75	103.634	103.629	103.559
7.5	103.212	103.229	103.189	7.5	103.212	103.229	103.189	7.875	104.119	104.034	103.962
7.625	103.556	103.538	103.499	7.625	103.520	103.538	103.499	8	104.284	104.205	104.127
7.75	103.810	103.867	103.813	7.75	103.810	103.867	103.813				
7.875	104.079	104.141	104.092	7.875	104.079	104.141	104.092				
8	104.199	104.245	104.185	8	104.199	104.245	104.185				
8.125	104.518	104.582	104.534	8.125	104.518	104.582	104.534				
8.25	104.642	104.720	104.663	8.25	104.642	104.720	104.663				
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	96.615	96.520	96.520	4.625	96.574	96.479	96.479	5	92.903	92.815	92.815
4.75	97.757	97.819	97.735	4.75	97.604	97.672	97.592	5.125	93.715	93.633	93.633
4.875	98.079	98.132	98.042	4.875	97.947	98.013	97.933	5.25	95.080	94.913	94.747
5	98.497	98.549	98.459	5	98.326	98.386	98.296	5.375	95.758	95.588	95.444
5.125	98.970	99.017	98.904	5.125	98.813	98.864	98.753	5.5	96.546	96.375	96.248
5.25	99.288	99.325	99.206	5.25	99.146	99.195	99.083	5.625	97.038	96.925	96.925
5.375	99.624	99.657	99.535	5.375	99.477	99.524	99.412	5.75	97.640	97.630	97.626
5.5	100.012	100.045	99.951	5.5	99.850	99.886	99.795	5.875	98.171	98.152	98.143
5.625	100.484	100.511	100.428	5.625	100.312	100.343	100.263	6	98.763	98.664	98.654
5.75	100.802	100.821	100.733	5.75	100.640	100.670	100.588	6.125	99.236	99.172	99.160
5.875	101.142	101.157	101.067	5.875	100.964	100.992	100.910	6.25	99.432	99.433	99.418
6	101.601	101.615	101.523	6	101.321	101.348	101.266	6.375	99.907	99.882	99.862
6.125	101.544	101.552	101.453	6.125	101.295	101.307	101.211	6.5	100.318	100.306	100.284
6.25	101.874	101.876	101.773	6.25	101.630	101.639	101.542	6.625	100.744	100.731	100.708
6.375	102.158	102.152	102.044	6.375	101.943	101.951	101.853	6.75	100.845	100.824	100.797
6.5	102.527	102.529	102.427	6.5	102.253	102.261	102.162	6.875	101.225	101.202	101.174
6.625	102.385	102.374	102.337	6.625	102.137	102.130	102.095	7	101.543	101.493	101.463
6.75	102.641	102.620	102.577	6.75	102.449	102.440	102.404	7.125	101.805	101.777	101.747
6.875	102.930	102.913	102.873	6.875	102.751	102.740	102.703	7.25	102.208	101.914	101.868
7	103.190	103.165	103.123	7	103.066	103.055	103.018	7.375	102.505	102.246	102.194
7.125	101.628	101.556	101.494	7.125	101.412	101.340	101.278	7.5	102.637	102.395	102.339
7.25	102.107	102.035	101.972	7.25	101.798	101.725	101.663	7.625	102.933	102.698	102.636
7.375	102.559	102.487	102.425	7.375	102.159	102.086	102.024	7.75	101.803	101.670	101.599
								7.875	102.317	102.184	102.113

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	96.633	96.588	96.603	5	96.094	96.049	96.064	5.125	94.243	94.180	94.118
5.125	97.039	96.989	97.002	5.125	96.491	96.441	96.454	5.25	94.718	94.655	94.593
5.25	97.404	97.349	97.359	5.25	96.879	96.824	96.834	5.375	95.375	95.312	95.250
5.375	97.712	97.652	97.660	5.375	97.258	97.198	97.205	5.5	95.853	95.790	95.728
5.5	97.999	97.934	97.939	5.5	97.620	97.555	97.560	5.625	96.333	96.270	96.208
5.625	98.260	98.191	98.193	5.625	97.962	97.892	97.894	5.75	96.812	96.749	96.686
5.75	98.513	98.439	98.438	5.75	98.234	98.160	98.159	5.875	97.098	97.035	96.972
5.875	98.757	98.678	98.674	5.875	98.417	98.338	98.334	6	97.563	97.500	97.437
6	98.924	98.840	98.833	6	98.614	98.530	98.524	6.125	97.839	97.776	97.714
6.125	99.105	99.042	98.979	6.125	98.839	98.750	98.741	6.25	98.296	98.233	98.171
6.25	99.310	99.247	99.184	6.25	99.078	98.984	98.972	6.375	98.378	98.315	98.252
6.375	99.511	99.448	99.385	6.375	99.335	99.236	99.221	6.5	98.638	98.575	98.513
6.5	99.562	99.499	99.436	6.5	99.591	99.488	99.470	6.625	97.973	97.910	97.847
6.625	99.753	99.690	99.627	6.625	99.840	99.732	99.712	6.75	98.407	98.344	98.282
6.75	99.978	99.915	99.852	6.75	99.981	99.868	99.844	6.875	98.665	98.602	98.539
6.875	100.164	100.101	100.038	6.875	99.979	99.861	99.835	7	99.116	99.053	98.990
7	100.346	100.283	100.220	7	99.986	99.923	99.860	7.125	99.204	99.141	99.079
7.125	100.534	100.471	100.408	7.125	100.061	99.998	99.935				

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	96.840	96.795	96.811	5	96.298	96.253	96.269	5.125	94.460	94.397	94.334
5.125	97.246	97.196	97.209	5.125	96.694	96.644	96.657	5.25	94.935	94.872	94.809
5.25	97.611	97.556	97.566	5.25	97.082	97.027	97.037	5.375	95.592	95.529	95.466
5.375	97.918	97.859	97.866	5.375	97.459	97.400	97.407	5.5	96.070	96.007	95.944
5.5	98.205	98.141	98.145	5.5	97.821	97.756	97.761	5.625	96.550	96.487	96.424
5.625	98.466	98.397	98.399	5.625	98.162	98.092	98.094	5.75	97.028	96.965	96.902
5.75	98.720	98.645	98.644	5.75	98.434	98.359	98.358	5.875	97.315	97.252	97.189
5.875	98.964	98.885	98.881	5.875	98.616	98.537	98.533	6	97.780	97.717	97.654
6	99.132	99.049	99.042	6	98.813	98.729	98.722	6.125	98.056	97.993	97.930
6.125	99.322	99.259	99.196	6.125	99.038	98.949	98.940	6.25	98.513	98.450	98.387
6.25	99.527	99.464	99.401	6.25	99.278	99.184	99.172	6.375	98.594	98.531	98.468
6.375	99.728	99.665	99.602	6.375	99.536	99.438	99.423	6.5	98.855	98.792	98.729
6.5	99.779	99.716	99.653	6.5	99.794	99.691	99.673	6.625	98.189	98.126	98.063
6.625	99.969	99.906	99.843	6.625	100.045	99.937	99.916	6.75	98.624	98.561	98.498
6.75	100.195	100.132	100.069	6.75	100.186	100.073	100.050	6.875	98.881	98.818	98.755
6.875	100.380	100.317	100.254	6.875	100.186	100.073	100.042	7	99.332	99.269	99.206
7	100.562	100.499	100.436	7	100.203	100.140	100.077	7.125	99.421	99.358	99.295

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
---	---

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	94.237	94.191	94.177	4.5	94.237	94.191	94.177	5	96.820	96.928	96.769
4.625	94.893	94.847	94.833	4.625	94.893	94.847	94.833	5.125	97.488	97.627	97.467
4.75	95.972	95.953	95.889	4.75	95.720	95.704	95.688	5.25	98.200	98.338	98.179
4.875	96.398	96.379	96.315	4.875	96.084	96.134	96.052	5.375	98.471	98.431	98.390
5	96.977	96.957	96.893	5	96.820	96.928	96.769	5.5	99.007	99.092	98.913
5.125	97.488	97.627	97.467	5.125	97.488	97.627	97.467	5.625	99.653	99.768	99.579
5.25	98.200	98.338	98.179	5.25	98.200	98.338	98.179	5.75	100.333	100.447	100.259
5.375	98.708	98.656	98.557	5.375	98.471	98.431	98.390	5.875	100.353	100.294	100.067
5.5	99.207	99.139	99.033	5.5	99.007	99.092	98.913	6	100.905	100.966	100.739
5.625	99.779	99.768	99.605	5.625	99.653	99.768	99.579	6.125	101.560	101.620	101.393
5.75	100.333	100.447	100.259	5.75	100.333	100.447	100.259	6.25	102.144	102.235	102.008
5.875	100.608	100.518	100.390	5.875	100.353	100.294	100.067	6.375	101.576	101.487	101.398
6	100.941	100.966	100.739	6	100.905	100.966	100.739	6.5	102.071	102.014	101.893
6.125	101.560	101.620	101.393	6.125	101.560	101.620	101.393	6.625	102.635	102.623	102.416
6.25	102.144	102.235	102.008	6.25	102.144	102.235	102.008	6.75	103.006	103.073	102.867
6.375	101.802	101.701	101.552	6.375	101.576	101.487	101.398	6.875	102.825	102.742	102.693
6.5	102.108	102.014	101.893	6.5	102.081	102.014	101.893	7	103.363	103.284	103.232
6.625	102.635	102.623	102.416	6.625	102.635	102.623	102.416	7.125	103.223	103.220	103.061
6.75	103.006	103.073	102.867	6.75	103.006	103.073	102.867	7.25	103.578	103.482	103.411
6.875	102.942	102.859	102.810	6.875	102.942	102.859	102.810	7.375	102.762	102.685	102.691
7	103.489	103.408	103.356	7	103.489	103.408	103.356	7.5	103.071	103.052	103.159
7.125	103.223	103.220	103.061	7.125	103.223	103.220	103.061	7.625	103.532	103.477	103.421
7.25	103.578	103.482	103.411	7.25	103.578	103.482	103.411	7.75	103.870	103.816	103.759
7.375	103.034	103.016	102.959	7.375	102.762	102.685	102.691				
7.5	103.395	103.377	103.320	7.5	103.071	103.052	103.159				

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	96.145	96.187	96.187	4.25	96.145	96.187	96.187	4.75	94.397	94.379	94.314
4.375	96.715	96.757	96.758	4.375	96.715	96.757	96.758	4.875	95.221	95.319	95.138
4.5	97.282	97.324	97.325	4.5	97.282	97.324	97.325	5	95.925	96.023	95.842
4.625	97.846	97.887	97.888	4.625	97.846	97.887	97.888	5.125	96.754	96.852	96.671
4.75	97.663	97.660	97.649	4.75	97.663	97.660	97.649	5.25	97.493	97.441	97.341
4.875	98.222	98.219	98.207	4.875	98.222	98.219	98.207	5.375	98.008	97.956	97.857
5	98.770	98.768	98.756	5	98.770	98.768	98.756	5.5	98.538	98.613	98.416
5.125	99.305	99.302	99.291	5.125	99.305	99.302	99.291	5.625	99.214	99.289	99.092
5.25	99.180	99.195	99.171	5.25	99.180	99.195	99.171	5.75	99.491	99.354	99.226
5.375	99.709	99.724	99.700	5.375	99.709	99.724	99.700	5.875	99.846	99.755	99.628
5.5	100.219	100.234	100.210	5.5	100.219	100.234	100.210	6	100.292	100.343	100.109
5.625	100.706	100.721	100.697	5.625	100.706	100.721	100.697	6.125	100.997	101.047	100.814
5.75	100.569	100.491	100.475	5.75	100.569	100.491	100.475	6.25	101.071	100.962	100.891
5.875	100.735	100.780	100.796	5.875	100.698	100.684	100.648	6.375	101.012	100.699	100.659
6	101.173	101.219	101.234	6	101.149	101.135	101.099	6.5	101.494	101.184	101.142
								6.625	101.966	101.843	101.618
								6.75	101.870	101.758	101.673
								6.875	101.806	101.723	101.677
								7	102.294	102.214	102.165
								7.125	101.954	101.858	101.787
								7.25	102.259	102.163	102.092

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	97.107	97.169	96.979	5	95.925	96.023	95.842	4.5	96.055	96.037	95.998
5.375	97.761	97.835	97.648	5.125	96.754	96.852	96.671	4.625	96.521	96.503	96.463
5.5	98.538	98.613	98.416	5.25	97.133	97.169	96.972	4.75	97.445	97.443	97.450
5.625	99.214	99.289	99.092	5.375	97.761	97.835	97.639	4.875	97.911	97.908	97.916
5.75	99.491	99.281	99.085	5.5	98.538	98.613	98.416	5	98.378	98.376	98.383
5.875	99.713	99.671	99.437	5.625	99.214	99.289	99.092	5.125	98.847	98.844	98.852
6	100.292	100.343	100.109	5.75	99.259	99.192	99.135	5.25	98.956	98.903	98.825
6.125	100.997	101.047	100.814	5.875	99.620	99.671	99.437	5.375	99.425	99.372	99.294
6.25	101.071	100.962	100.891	6	100.292	100.343	100.109	5.5	99.895	99.842	99.764
6.375	101.012	100.699	100.659	6.125	100.997	101.047	100.814	5.625	100.365	100.312	100.234
6.5	101.494	101.184	101.142	6.25	101.121	101.012	100.941	5.75	100.066	100.060	100.076
6.625	101.966	101.843	101.618	6.375	101.038	100.726	100.687	5.875	100.526	100.521	100.536
6.75	101.870	101.758	101.673	6.5	101.498	101.189	101.147	6	100.978	100.972	100.988
6.875	101.806	101.723	101.677	6.625	101.944	101.843	101.618	6.125	101.417	101.411	101.427

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	98.200	98.338	98.179	5.25	98.200	98.338	98.179	5.25	98.200	98.338	98.179
5.375	98.471	98.431	98.390	5.375	98.471	98.431	98.390	5.375	98.471	98.431	98.390
5.5	99.007	99.092	98.913	5.5	99.007	99.092	98.913	5.5	99.007	99.092	98.913
5.625	99.653	99.768	99.579	5.625	99.653	99.768	99.579	5.625	99.653	99.768	99.579
5.75	100.333	100.447	100.259	5.75	100.333	100.447	100.259	5.75	100.333	100.447	100.259
5.875	100.353	100.294	100.067	5.875	100.353	100.294	100.067	5.875	100.353	100.294	100.067
6	100.905	100.966	100.739	6	100.905	100.966	100.739	6	100.905	100.966	100.739
6.125	101.560	101.620	101.393	6.125	101.560	101.620	101.393	6.125	101.560	101.620	101.393
6.25	102.144	102.235	102.008	6.25	102.144	102.235	102.008	6.25	102.144	102.235	102.008
6.375	101.576	101.487	101.398	6.375	101.576	101.487	101.398	6.375	101.576	101.487	101.398
6.5	102.081	102.014	101.893	6.5	102.081	102.014	101.893	6.5	102.071	102.014	101.893
6.625	102.635	102.623	102.416	6.625	102.635	102.623	102.416	6.625	102.635	102.623	102.416
6.75	103.006	103.073	102.867	6.75	103.006	103.073	102.867	6.75	103.006	103.073	102.867
6.875	102.942	102.859	102.810	6.875	102.942	102.859	102.810	6.875	102.825	102.742	102.693
7	103.489	103.408	103.356	7	103.489	103.408	103.356	7	103.363	103.284	103.232
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	97.282	97.324	97.325	4.25	96.145	96.187	96.187	5.25	97.144	97.219	97.022
4.625	97.846	97.887	97.888	4.375	96.715	96.757	96.758	5.375	97.811	97.885	97.689
4.75	97.663	97.660	97.649	4.5	97.282	97.324	97.325	5.5	98.588	98.663	98.466
4.875	98.222	98.219	98.207	4.625	97.846	97.887	97.888	5.625	99.264	99.339	99.142
5	98.770	98.768	98.756	4.75	97.663	97.660	97.649	5.75	99.491	99.281	99.085
5.125	99.305	99.302	99.291	4.875	98.222	98.219	98.207	5.875	99.713	99.721	99.487
5.25	99.180	99.195	99.171	5	98.770	98.768	98.756	6	100.342	100.393	100.159
5.375	99.709	99.724	99.700	5.125	99.305	99.302	99.291	6.125	101.047	101.097	100.864
5.5	100.219	100.234	100.210	5.25	99.180	99.195	99.171	6.25	101.071	100.962	100.891
5.625	100.706	100.721	100.697	5.375	99.709	99.724	99.700	6.375	101.012	100.699	100.659
5.75	100.569	100.491	100.475	5.5	100.219	100.234	100.210	6.5	101.494	101.185	101.142
5.875	100.698	100.684	100.648	5.625	100.706	100.721	100.697	6.625	101.966	101.853	101.628
6	101.149	101.135	101.099	5.75	100.569	100.491	100.475	6.75	101.870	101.758	101.673
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	97.144	97.219	97.022	5.25	97.144	97.219	97.022	4.5	94.651	94.693	94.569
5.375	97.811	97.885	97.689	5.375	97.811	97.885	97.689	4.625	95.208	95.250	95.126
5.5	98.588	98.663	98.466	5.5	98.588	98.663	98.466	4.75	93.456	93.454	93.242
5.625	99.264	99.339	99.142	5.625	99.264	99.339	99.142	4.875	94.006	94.003	93.791
5.75	99.491	99.281	99.085	5.75	99.259	99.192	99.135	5	94.538	94.535	94.323
5.875	99.713	99.721	99.487	5.875	99.670	99.721	99.487	5.125	95.045	95.042	94.831
6	100.342	100.393	100.159	6	100.342	100.393	100.159	5.25	95.707	95.666	95.626
6.125	101.047	101.097	100.864	6.125	101.047	101.097	100.864	5.375	95.834	95.793	95.753
6.25	101.071	100.962	100.891	6.25	101.121	101.012	100.941	5.5	96.272	96.232	96.192
6.375	101.012	100.699	100.659	6.375	100.493	100.520	100.295	5.625	96.721	96.680	96.640
6.5	101.494	101.185	101.142	6.5	101.158	101.185	100.960	5.75	97.474	97.458	97.442
6.625	101.966	101.853	101.628	6.625	101.866	101.853	101.628	5.875	97.802	97.786	97.770
6.75	101.870	101.758	101.673	6.75	101.920	101.808	101.723	6	98.171	98.155	98.139
6.875	101.806	101.723	101.677	6.875	100.929	100.833	100.762	6.125	98.521	98.504	98.488

Government Adjustments

FICO

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.199	97.267	97.207	5.125	97.199	97.267	97.207	4.75	95.620	95.604	95.588
5.25	98.043	98.002	97.962	5.25	98.043	98.002	97.962	4.875	95.984	95.968	95.952
5.375	98.438	98.385	98.290	5.375	98.371	98.331	98.290	5	96.649	96.717	96.658
5.5	98.894	98.879	98.813	5.5	98.894	98.879	98.813	5.125	97.199	97.267	97.207
5.625	99.421	99.465	99.377	5.625	99.421	99.465	99.377	5.25	98.043	98.002	97.962
5.75	100.211	100.085	99.996	5.75	100.211	100.085	99.996	5.375	98.371	98.331	98.290
5.875	100.337	100.247	100.119	5.875	100.253	100.130	100.003	5.5	98.894	98.879	98.813
6	100.716	100.737	100.610	6	100.716	100.737	100.610	5.625	99.421	99.465	99.377
6.125	101.283	101.271	101.144	6.125	101.283	101.271	101.144	5.75	100.211	100.085	99.996
6.25	101.824	101.845	101.718	6.25	101.824	101.845	101.718	5.875	100.253	100.130	100.003
6.375	101.531	101.430	101.298	6.375	101.476	101.387	101.298	6	100.716	100.737	100.610
6.5	101.971	101.882	101.793	6.5	101.971	101.882	101.793	6.125	101.283	101.271	101.144
6.625	102.451	102.362	102.273	6.625	102.451	102.362	102.273	6.25	101.824	101.845	101.718
6.75	102.726	102.614	102.529	6.75	102.726	102.614	102.529	6.375	101.476	101.387	101.298
6.875	102.334	102.261	102.188	6.875	102.334	102.261	102.188	6.5	101.971	101.882	101.793
7	102.699	102.626	102.553	7	102.699	102.626	102.553	6.625	102.451	102.362	102.273
7.125	103.123	103.027	102.956	7.125	103.123	103.027	102.956	6.75	102.726	102.614	102.529
7.25	103.478	103.382	103.311	7.25	103.478	103.382	103.311	6.875	102.334	102.261	102.188
7.375	102.714	102.709	102.652	7.375	102.662	102.585	102.507	7	102.699	102.626	102.553
7.5	102.971	102.917	102.860	7.5	102.971	102.917	102.860	7.125	103.123	103.027	102.956
7.625	103.432	103.377	103.321	7.625	103.432	103.377	103.321	7.25	103.478	103.382	103.311
7.75	103.770	103.716	103.659	7.75	103.770	103.716	103.659	7.375	102.662	102.585	102.507
7.875	103.159	103.149	103.135					7.5	102.971	102.917	102.860
8	103.277	103.268	103.254					7.625	103.432	103.377	103.321
8.125	103.345	103.336	103.322					7.75	103.770	103.716	103.659
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	96.158	96.199	96.200	4.25	96.158	96.199	96.200	4.875	95.059	95.128	95.047
4.375	96.681	96.723	96.724	4.375	96.681	96.723	96.724	5	95.644	95.712	95.631
4.5	97.194	97.236	97.237	4.5	97.194	97.236	97.237	5.125	96.394	96.462	96.381
4.625	97.692	97.734	97.735	4.625	97.692	97.734	97.735	5.25	96.975	97.004	96.908
4.75	97.648	97.645	97.633	4.75	97.648	97.645	97.633	5.375	97.629	97.642	97.548
4.875	98.136	98.134	98.122	4.875	98.136	98.134	98.122	5.5	98.286	98.330	98.234
5	98.601	98.598	98.587	5	98.601	98.598	98.587	5.625	98.902	98.947	98.850
5.125	99.038	99.035	99.023	5.125	99.038	99.035	99.023	5.75	99.391	99.181	98.985
5.25	99.115	99.130	99.106	5.25	99.115	99.130	99.106	5.875	99.613	99.437	99.304
5.375	99.545	99.560	99.536	5.375	99.545	99.560	99.536	6	100.023	100.044	99.910
5.5	99.945	99.960	99.936	5.5	99.945	99.960	99.936	6.125	100.607	100.628	100.494
5.625	100.340	100.328	100.304	5.625	100.313	100.328	100.304	6.25	100.971	100.862	100.791
5.75	100.469	100.391	100.375	5.75	100.469	100.391	100.375	6.375	100.471	100.382	100.293
5.875	100.501	100.496	100.511	5.875	100.468	100.455	100.418	6.5	101.006	100.917	100.828
6	100.953	100.947	100.963	6	100.806	100.792	100.755	6.625	101.376	101.287	101.198
								6.75	101.770	101.658	101.573
								6.875	101.388	101.306	101.259
								7	101.760	101.681	101.631
								7.125	101.854	101.758	101.687
								7.25	102.159	102.063	101.992
								7.375	101.060	101.005	100.949
								7.5	101.546	101.492	101.435
								7.625	102.007	101.952	101.896
								7.75	102.295	102.241	102.184
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	101.006	100.917	100.828	6.125	100.607	100.628	100.494	4.5	95.955	95.937	95.898
6.625	101.376	101.287	101.198	6.25	101.021	100.912	100.841	4.625	96.421	96.403	96.363
6.75	101.770	101.658	101.573	6.375	100.298	100.226	100.101	4.75	97.345	97.343	97.350
6.875	101.388	101.306	101.259	6.5	100.886	100.774	100.689	4.875	97.811	97.808	97.816
7	101.760	101.681	101.631	6.625	101.398	101.287	101.201	5	98.278	98.276	98.283
7.125	101.854	101.758	101.687	6.75	101.820	101.708	101.623	5.125	98.747	98.744	98.752
7.25	102.159	102.063	101.992	6.875	100.829	100.733	100.662	5.25	98.856	98.803	98.725
7.375	101.060	101.005	100.949	7	101.376	101.280	101.209	5.375	99.325	99.272	99.194
7.5	101.546	101.492	101.435	7.125	101.904	101.808	101.737	5.5	99.795	99.742	99.664
7.625	102.007	101.952	101.896	7.25	102.209	102.113	102.042	5.625	100.265	100.212	100.134
7.75	102.295	102.241	102.184	7.375	101.110	101.055	100.999	5.75	99.966	99.960	99.976
				7.5	101.596	101.542	101.485	5.875	100.426	100.421	100.436
				7.625	102.057	102.002	101.946	6	100.878	100.872	100.888
								6.125	101.317	101.311	101.327

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	101.531	101.430	101.298	6.375	101.476	101.387	101.298	6	100.716	100.737	100.610
6.5	101.971	101.882	101.793	6.5	101.971	101.882	101.793	6.125	101.283	101.271	101.144
6.625	102.451	102.362	102.273	6.625	102.451	102.362	102.273	6.25	101.824	101.845	101.718
6.75	102.726	102.614	102.529	6.75	102.726	102.614	102.529	6.375	101.476	101.387	101.298
6.875	102.334	102.261	102.188	6.875	102.334	102.261	102.188	6.5	101.971	101.882	101.793
7	102.699	102.626	102.553	7	102.699	102.626	102.553	6.625	102.451	102.362	102.273
7.125	103.123	103.027	102.956	7.125	103.123	103.027	102.956	6.75	102.726	102.614	102.529
7.25	103.478	103.382	103.311	7.25	103.478	103.382	103.311	6.875	102.334	102.261	102.188
7.375	102.714	102.709	102.652	7.375	102.662	102.585	102.507	7	102.699	102.626	102.553
7.5	102.971	102.917	102.860	7.5	102.971	102.917	102.860	7.125	103.123	103.027	102.956
7.625	103.432	103.377	103.321	7.625	103.432	103.377	103.321	7.25	103.478	103.382	103.311
7.75	103.770	103.716	103.659	7.75	103.770	103.716	103.659	7.375	102.662	102.585	102.507
7.875	103.159	103.149	103.135					7.5	102.971	102.917	102.860
8	103.277	103.268	103.254					7.625	103.432	103.377	103.321
8.125	103.345	103.336	103.322					7.75	103.770	103.716	103.659
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.194	97.236	97.237	4.5	97.194	97.236	97.237	6.625	101.376	101.287	101.198
4.625	97.692	97.734	97.735	4.625	97.692	97.734	97.735	6.75	101.770	101.658	101.573
4.75	97.648	97.645	97.633	4.75	97.648	97.645	97.633	6.875	100.784	100.705	100.612
4.875	98.136	98.134	98.122	4.875	98.136	98.134	98.122	7	101.326	101.230	101.159
5	98.601	98.598	98.587	5	98.601	98.598	98.587	7.125	101.854	101.758	101.687
5.125	99.038	99.035	99.023	5.125	99.038	99.035	99.023	7.25	102.159	102.063	101.992
5.25	99.115	99.130	99.106	5.25	99.115	99.130	99.106	7.375	101.452	101.447	101.390
5.375	99.545	99.560	99.536	5.375	99.545	99.560	99.536	7.5	101.546	101.492	101.435
5.5	99.945	99.960	99.936	5.5	99.945	99.960	99.936	7.625	102.007	101.952	101.896
5.625	100.340	100.328	100.304	5.625	100.313	100.328	100.304	7.75	102.295	102.241	102.184
5.75	100.469	100.391	100.375	5.75	100.469	100.391	100.375	7.875	100.584	100.574	100.560
5.875	100.501	100.496	100.511	5.875	100.468	100.455	100.418	8	100.702	100.693	100.679
6	100.953	100.947	100.963	6	100.806	100.792	100.755	8.125	100.770	100.761	100.747
6.125	101.392	101.386	101.402	6.125	101.126	101.112	101.076				
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	101.006	100.917	100.828	6.125	100.607	100.628	100.494	4.5	95.955	95.937	95.898
6.625	101.376	101.287	101.198	6.25	101.021	100.912	100.841	4.625	96.421	96.403	96.363
6.75	101.770	101.658	101.573	6.375	100.298	100.226	100.101	4.75	97.345	97.343	97.350
6.875	100.779	100.683	100.612	6.5	100.886	100.774	100.689	4.875	97.811	97.808	97.816
7	101.326	101.230	101.159	6.625	101.398	101.287	101.201	5	98.278	98.276	98.283
7.125	101.854	101.758	101.687	6.75	101.820	101.708	101.623	5.125	98.747	98.744	98.752
7.25	102.159	102.063	101.992	6.875	100.829	100.733	100.662	5.25	98.856	98.803	98.725
7.375	101.060	101.005	100.949	7	101.376	101.280	101.209	5.375	99.325	99.272	99.194
7.5	101.546	101.492	101.435	7.125	101.904	101.808	101.737	5.5	99.795	99.742	99.664
7.625	102.007	101.952	101.896	7.25	102.209	102.113	102.042	5.625	100.265	100.212	100.134
7.75	102.295	102.241	102.184	7.375	101.110	101.055	100.999	5.75	99.966	99.960	99.976
				7.5	101.596	101.542	101.485	5.875	100.426	100.421	100.436
				7.625	102.057	102.002	101.946	6	100.878	100.872	100.888
								6.125	101.317	101.311	101.327

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	99.349	99.131	98.831	6.75	97.849	97.631	97.331
6.875	99.867	99.649	99.349	6.875	98.367	98.149	97.849
7	100.364	100.146	99.846	7	98.864	98.646	98.346
7.125	100.813	100.595	100.295	7.125	99.313	99.095	98.795
7.25	101.242	101.024	100.724	7.25	99.742	99.524	99.224
7.375	101.428	101.149	100.849	7.375	99.928	99.649	99.349
7.5	101.885	101.606	101.306	7.5	100.385	100.106	99.806
7.625	102.294	102.015	101.715	7.625	100.794	100.515	100.215
7.75	102.693	102.414	102.114	7.75	101.193	100.914	100.614
7.875	102.521	102.181	101.881	7.875	101.021	100.681	100.381
8	102.948	102.608	102.308	8	101.448	101.108	100.808
8.125	103.327	102.987	102.687	8.125	101.827	101.487	101.187
8.25	103.686	103.346	103.046	8.25	102.186	101.846	101.546

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.349	97.131	96.831	6.75	95.849	95.631	95.331
6.875	97.867	97.649	97.349	6.875	96.367	96.149	95.849
7	98.364	98.146	97.846	7	96.864	96.646	96.346
7.125	98.813	98.595	98.295	7.125	97.313	97.095	96.795
7.25	99.242	99.024	98.724	7.25	97.742	97.524	97.224
7.375	99.428	99.149	98.849	7.375	97.928	97.649	97.349
7.5	99.885	99.606	99.306	7.5	98.385	98.106	97.806
7.625	100.294	100.015	99.715	7.625	98.794	98.515	98.215
7.75	100.693	100.414	100.114	7.75	99.193	98.914	98.614
7.875	100.521	100.181	99.881	7.875	99.021	98.681	98.381
8	100.948	100.608	100.308	8	99.448	99.108	98.808
8.125	101.327	100.987	100.687	8.125	99.827	99.487	99.187
8.25	101.686	101.346	101.046	8.25	100.186	99.846	99.546

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.599	98.381	98.081	6.75	96.599	96.381	96.081
6.875	99.117	98.899	98.599	6.875	97.117	96.899	96.599
7	99.614	99.396	99.096	7	97.614	97.396	97.096
7.125	100.063	99.845	99.545	7.125	98.063	97.845	97.545
7.25	100.492	100.274	99.974	7.25	98.492	98.274	97.974
7.375	100.678	100.399	100.099	7.375	98.678	98.399	98.099
7.5	101.135	100.856	100.556	7.5	99.135	98.856	98.556
7.625	101.544	101.265	100.965	7.625	99.544	99.265	98.965
7.75	101.943	101.664	101.364	7.75	99.943	99.664	99.364
7.875	101.771	101.431	101.131	7.875	99.771	99.431	99.131
8	102.198	101.858	101.558	8	100.198	99.858	99.558
8.125	102.577	102.237	101.937	8.125	100.577	100.237	99.937
8.25	102.936	102.596	102.296	8.25	100.936	100.596	100.296

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.