



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	92.869	92.799	92.799	4.75	92.869	92.799	92.799	5.125	95.318	95.283	95.283
4.875	93.569	93.505	93.505	4.875	93.569	93.505	93.505	5.25	96.024	95.979	95.965
5	94.140	94.083	94.083	5	94.140	94.083	94.083	5.375	97.435	97.377	97.354
5.125	94.949	94.920	94.885	5.125	94.949	94.920	94.885	5.5	97.947	97.893	97.869
5.25	95.890	95.862	95.831	5.25	95.615	95.585	95.549	5.625	98.519	98.468	98.443
5.375	96.569	96.541	96.510	5.375	96.408	96.378	96.342	5.75	98.797	98.750	98.725
5.5	97.358	97.329	97.299	5.5	97.070	97.040	97.004	5.875	99.320	99.237	99.209
5.625	97.840	97.812	97.782	5.625	97.579	97.549	97.513	6	99.813	99.720	99.684
5.75	98.130	98.102	98.077	5.75	98.130	98.102	98.077	6.125	100.341	100.251	100.213
5.875	98.714	98.679	98.641	5.875	98.648	98.611	98.581	6.25	100.264	100.181	100.144
6	99.344	99.309	99.271	6	99.150	99.111	99.081	6.375	100.741	100.647	100.610
6.125	99.787	99.751	99.713	6.125	99.638	99.596	99.564	6.5	101.184	101.094	101.055
6.25	99.780	99.759	99.744	6.25	99.772	99.759	99.744	6.625	101.605	101.517	101.477
6.375	100.311	100.264	100.213	6.375	100.257	100.236	100.207	6.75	101.345	101.307	101.264
6.5	100.815	100.768	100.717	6.5	100.710	100.660	100.610	6.875	101.830	101.795	101.751
6.625	101.214	101.167	101.116	6.625	101.110	101.083	101.040	7	102.242	102.211	102.165
6.75	101.145	101.118	101.091	6.75	101.145	101.118	101.091	7.125	102.568	102.539	102.492
6.875	101.587	101.565	101.537	6.875	101.587	101.565	101.537	7.25	102.507	102.417	102.384
7	102.004	101.971	101.925	7	102.004	101.971	101.925	7.375	102.948	102.858	102.826
7.125	102.345	102.285	102.235	7.125	102.312	102.285	102.235	7.5	103.320	103.229	103.199
7.25	102.507	102.544	102.506	7.25	102.507	102.544	102.506	7.625	103.606	103.516	103.486
7.375	102.852	102.888	102.849	7.375	102.852	102.888	102.849	7.75	103.488	103.551	103.482
7.5	103.182	103.162	103.122	7.5	103.182	103.162	103.122	7.875	103.917	103.917	103.845
7.625	103.449	103.454	103.414	7.625	103.419	103.454	103.414	8	104.070	104.070	103.993
7.75	103.725	103.784	103.730	7.75	103.725	103.784	103.730				
7.875	103.981	104.045	103.996	7.875	103.981	104.045	103.996				
8	104.100	104.148	104.088	8	104.100	104.148	104.088				
8.125	104.400	104.465	104.417	8.125	104.400	104.465	104.417				
8.25	104.470	104.503	104.446	8.25	104.470	104.503	104.446				

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	96.769	96.721	96.721	4.625	96.706	96.659	96.659	5	93.176	93.057	93.057
4.75	97.277	97.257	97.256	4.75	97.126	97.112	97.115	5.125	94.300	94.255	94.241
4.875	97.613	97.576	97.560	4.875	97.644	97.481	97.481	5.25	95.440	95.259	95.088
5	98.010	97.980	97.973	5	97.922	97.813	97.814	5.375	96.112	95.930	95.837
5.125	98.491	98.419	98.411	5.125	98.337	98.269	98.263	5.5	96.895	96.710	96.586
5.25	98.802	98.721	98.706	5.25	98.667	98.598	98.590	5.625	97.377	97.193	97.114
5.375	99.134	99.062	99.048	5.375	99.001	98.985	98.985	5.75	97.871	97.839	97.835
5.5	99.521	99.483	99.463	5.5	99.363	99.330	99.321	5.875	98.390	98.350	98.341
5.625	99.987	99.953	99.933	5.625	99.818	99.788	99.771	6	98.989	98.856	98.846
5.75	100.299	100.256	100.231	5.75	100.144	100.112	100.093	6.125	99.441	99.356	99.344
5.875	100.631	100.586	100.558	5.875	100.462	100.428	100.408	6.25	99.617	99.578	99.563
6	101.082	101.035	101.006	6	100.812	100.778	100.759	6.375	100.091	100.016	99.996
6.125	100.965	100.750	100.743	6.125	100.777	100.777	100.777	6.5	100.488	100.425	100.404
6.25	101.284	101.138	101.126	6.25	101.046	100.910	100.906	6.625	100.853	100.827	100.803
6.375	101.555	101.533	101.521	6.375	101.359	101.267	101.257	6.75	100.960	100.845	100.818
6.5	101.912	101.815	101.803	6.5	101.661	101.502	101.487	6.875	101.216	101.194	101.166
6.625	101.952	101.952	101.932	6.625	101.881	101.881	101.861	7	101.662	101.482	101.453
6.75	102.050	101.968	101.958	6.75	101.885	101.793	101.767	7.125	101.783	101.757	101.726
6.875	102.354	102.343	102.333	6.875	102.177	102.016	101.974	7.25	101.682	101.599	101.561
7	102.572	102.400	102.369	7	102.484	102.322	102.281	7.375	102.024	101.880	101.841
7.125	101.753	101.679	101.616	7.125	101.537	101.463	101.400	7.5	102.389	102.179	102.068
7.25	102.225	102.150	102.088	7.25	101.914	101.839	101.777	7.625	102.723	102.327	102.286
7.375	102.681	102.606	102.544	7.375	102.275	102.201	102.138	7.75	101.696	101.614	101.586
								7.875	102.174	102.092	102.064

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	96.842	96.902	96.815	5	96.382	96.442	96.354	5.125	94.431	94.368	94.305
5.125	97.234	97.289	97.199	5.125	96.762	96.817	96.726	5.25	94.907	94.844	94.781
5.25	97.585	97.635	97.542	5.25	97.133	97.183	97.090	5.375	95.564	95.501	95.439
5.375	97.878	97.923	97.828	5.375	97.494	97.539	97.443	5.5	96.044	95.981	95.918
5.5	98.150	98.190	98.092	5.5	97.839	97.879	97.780	5.625	96.523	96.460	96.397
5.625	98.397	98.432	98.331	5.625	98.163	98.198	98.097	5.75	96.992	96.929	96.867
5.75	98.642	98.672	98.568	5.75	98.425	98.455	98.351	5.875	97.274	97.211	97.148
5.875	98.886	98.911	98.804	5.875	98.606	98.632	98.525	6	97.735	97.672	97.610
6	99.051	99.072	98.962	6	98.795	98.816	98.706	6.125	98.007	97.944	97.882
6.125	99.186	99.133	99.060	6.125	99.001	99.016	98.904	6.25	98.461	98.398	98.335
6.25	99.387	99.324	99.261	6.25	99.236	99.247	99.131	6.375	98.536	98.473	98.411
6.375	99.584	99.521	99.458	6.375	99.512	99.518	99.400	6.5	98.792	98.729	98.667
6.5	99.629	99.566	99.503	6.5	99.778	99.780	99.659	6.625	98.120	98.057	97.995
6.625	99.815	99.752	99.689	6.625	100.028	100.024	99.901	6.75	98.561	98.498	98.436
6.75	100.040	99.977	99.914	6.75	100.167	100.159	100.033	6.875	98.827	98.764	98.702
6.875	100.222	100.159	100.096	6.875	100.215	100.152	100.089	7	99.285	99.222	99.160
7	100.410	100.347	100.284	7	100.457	100.394	100.331	7.125	99.378	99.315	99.252
7.125	100.606	100.543	100.480	7.125	100.535	100.472	100.409				

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	97.050	97.110	97.023	5	96.586	96.646	96.558	5	94.119		
5.125	97.442	97.497	97.406	5.125	96.965	97.020	96.930	5.125	94.773	94.710	94.647
5.25	97.792	97.842	97.749	5.25	97.335	97.385	97.292	5.25	95.250	95.187	95.124
5.375	98.085	98.130	98.034	5.375	97.696	97.741	97.645	5.375	95.909	95.846	95.783
5.5	98.357	98.397	98.299	5.5	98.039	98.080	97.981	5.5	96.388	96.325	96.262
5.625	98.604	98.639	98.538	5.625	98.362	98.398	98.296	5.625	96.868	96.805	96.742
5.75	98.849	98.880	98.776	5.75	98.624	98.654	98.550	5.75	97.339	97.276	97.213
5.875	99.094	99.119	99.012	5.875	98.805	98.831	98.724	5.875	97.620	97.557	97.494
6	99.280	99.281	99.172	6	98.994	99.015	98.905	6	98.082	98.019	97.956
6.125	99.486	99.423	99.360	6.125	99.200	99.216	99.103	6.125	98.355	98.292	98.229
6.25	99.687	99.624	99.561	6.25	99.437	99.448	99.332	6.25	98.809	98.746	98.683
6.375	99.883	99.820	99.757	6.375	99.714	99.721	99.602	6.375	98.884	98.821	98.758
6.5	99.928	99.865	99.802	6.5	99.982	99.984	99.863	6.5	99.140	99.077	99.014
6.625	100.114	100.051	99.988	6.625	100.233	100.230	100.106	6.625	98.465	98.402	98.339
6.75	100.339	100.276	100.213	6.75	100.374	100.366	100.240	6.75	98.907	98.844	98.781
6.875	100.521	100.458	100.395	6.875	100.542	100.479	100.416	6.875	99.173	99.110	99.047
7	100.709	100.646	100.583	7	100.784	100.721	100.658	7	99.632	99.569	99.506
7.125	100.905	100.842	100.779	7.125	100.862	100.799	100.736	7.125	99.724	99.661	99.598

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.070	95.024	95.010	4.5	95.070	95.024	95.010	5	97.398	97.349	97.320
4.625	95.726	95.681	95.666	4.625	95.726	95.681	95.666	5.125	98.054	98.005	97.977
4.75	96.643	96.628	96.592	4.75	96.382	96.337	96.323	5.25	98.697	98.656	98.616
4.875	97.071	97.055	97.020	4.875	96.742	96.695	96.687	5.375	99.074	99.034	98.993
5	97.650	97.634	97.599	5	97.398	97.349	97.320	5.5	99.613	99.552	99.512
5.125	98.054	98.015	97.980	5.125	98.054	98.005	97.977	5.625	100.219	100.150	100.094
5.25	98.800	98.742	98.635	5.25	98.697	98.656	98.616	5.75	100.826	100.757	100.700
5.375	99.316	99.257	99.151	5.375	99.074	99.034	98.993	5.875	100.773	100.587	100.516
5.5	99.735	99.677	99.571	5.5	99.613	99.552	99.512	6	101.333	101.237	101.166
5.625	100.219	100.150	100.094	5.625	100.219	100.150	100.094	6.125	101.904	101.808	101.737
5.75	100.826	100.757	100.700	5.75	100.826	100.757	100.700	6.25	102.383	102.287	102.216
5.875	100.914	100.834	100.756	5.875	100.773	100.587	100.516	6.375	101.684	101.619	101.555
6	101.333	101.237	101.166	6	101.333	101.237	101.166	6.5	102.150	102.085	102.020
6.125	101.904	101.808	101.737	6.125	101.904	101.808	101.737	6.625	102.604	102.546	102.505
6.25	102.383	102.287	102.216	6.25	102.383	102.287	102.216	6.75	102.976	102.949	102.906
6.375	101.847	101.775	101.704	6.375	101.684	101.619	101.555	6.875	102.813	102.557	102.514
6.5	102.172	102.131	102.092	6.5	102.172	102.131	102.092	7	103.349	103.093	103.052
6.625	102.687	102.648	102.608	6.625	102.687	102.648	102.608	7.125	103.128	103.043	102.976
6.75	102.976	102.949	102.906	6.75	102.976	102.949	102.906	7.25	103.492	103.408	103.337
6.875	102.925	102.669	102.626	6.875	102.925	102.669	102.626	7.375	102.663	102.614	102.544
7	103.468	103.212	103.170	7	103.468	103.212	103.170	7.5	103.094	103.073	103.002
7.125	103.295	103.168	103.005	7.125	103.128	103.043	102.976	7.625	103.545	103.488	103.431
7.25	103.492	103.408	103.337	7.25	103.492	103.408	103.337	7.75	103.877	103.820	103.764
7.375	103.137	103.128	103.086	7.375	102.663	102.614	102.544				
7.5	103.625	103.616	103.573	7.5	103.094	103.073	103.002				

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	96.264	96.300	96.316	4.25	96.264	96.300	96.316	4.75	95.068	95.053	95.017
4.375	96.834	96.870	96.886	4.375	96.834	96.870	96.886	4.875	95.496	95.480	95.445
4.5	97.400	97.436	97.452	4.5	97.400	97.436	97.452	5	96.139	96.156	96.135
4.625	97.962	97.997	98.014	4.625	97.962	97.997	98.014	5.125	96.966	96.983	96.963
4.75	98.159	98.113	98.098	4.75	98.159	98.113	98.098	5.25	98.100	98.042	97.935
4.875	98.345	98.343	98.351	4.875	98.337	98.312	98.316	5.375	98.616	98.557	98.451
5	98.882	98.857	98.861	5	98.882	98.857	98.861	5.5	99.035	98.977	98.871
5.125	99.412	99.388	99.391	5.125	99.412	99.388	99.391	5.625	99.428	99.389	99.368
5.25	99.585	99.539	99.523	5.25	99.585	99.539	99.523	5.75	99.963	99.894	99.837
5.375	99.800	99.819	99.833	5.375	99.800	99.809	99.801	5.875	100.152	100.072	99.994
5.5	100.303	100.312	100.314	5.5	100.303	100.312	100.303	6	100.533	100.437	100.366
5.625	100.780	100.789	100.795	5.625	100.780	100.789	100.781	6.125	101.123	101.060	101.019
5.75	100.982	100.907	100.892	5.75	100.982	100.907	100.892	6.25	101.563	101.467	101.396
5.875	100.953	100.999	101.013	5.875	100.701	100.525	100.504	6.375	101.075	101.029	100.992
6	101.423	101.469	101.483	6	101.144	100.968	100.947	6.5	101.551	101.508	101.470
								6.625	102.016	101.977	101.937
								6.75	102.020	101.924	101.853
								6.875	101.755	101.500	101.458
								7	102.238	101.983	101.942
								7.125	101.859	101.775	101.704
								7.25	102.174	102.089	102.018

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	97.614	97.574	97.533	5	96.139	96.156	96.135	4.5	96.508	96.481	96.426
5.375	98.332	98.291	98.251	5.125	96.966	96.983	96.963	4.625	96.974	96.947	96.892
5.5	98.825	98.785	98.744	5.25	97.494	97.369	97.312	4.75	97.804	97.802	97.810
5.625	99.428	99.389	99.368	5.375	98.144	98.075	98.019	4.875	98.270	98.268	98.276
5.75	99.963	99.894	99.837	5.5	98.801	98.732	98.694	5	98.737	98.736	98.743
5.875	100.133	99.923	99.716	5.625	99.428	99.389	99.368	5.125	99.206	99.204	99.212
6	100.533	100.437	100.366	5.75	100.013	99.944	99.887	5.25	99.245	99.229	99.237
6.125	101.123	101.060	101.019	5.875	99.934	99.837	99.766	5.375	99.714	99.698	99.706
6.25	101.563	101.467	101.396	6	100.583	100.487	100.416	5.5	100.184	100.168	100.176
6.375	101.075	101.029	100.992	6.125	101.154	101.060	101.019	5.625	100.655	100.638	100.646
6.5	101.551	101.508	101.470	6.25	101.613	101.517	101.446	5.75	100.299	100.296	100.311
6.625	102.016	101.977	101.937	6.375	101.105	101.059	101.023	5.875	100.759	100.756	100.772
6.75	102.020	101.924	101.853	6.5	101.560	101.518	101.479	6	101.211	101.208	101.223
6.875	101.755	101.500	101.458	6.625	102.001	101.962	101.922	6.125	101.650	101.647	101.663

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	98.697	98.656	98.616	5.25	98.697	98.656	98.616	5.25	98.697	98.656	98.616
5.375	99.074	99.034	98.993	5.375	99.074	99.034	98.993	5.375	99.074	99.034	98.993
5.5	99.613	99.552	99.512	5.5	99.613	99.552	99.512	5.5	99.613	99.552	99.512
5.625	100.219	100.150	100.094	5.625	100.219	100.150	100.094	5.625	100.219	100.150	100.094
5.75	100.826	100.757	100.700	5.75	100.826	100.757	100.700	5.75	100.826	100.757	100.700
5.875	100.773	100.587	100.516	5.875	100.773	100.587	100.516	5.875	100.773	100.587	100.516
6	101.333	101.237	101.166	6	101.333	101.237	101.166	6	101.333	101.237	101.166
6.125	101.904	101.808	101.737	6.125	101.904	101.808	101.737	6.125	101.904	101.808	101.737
6.25	102.383	102.287	102.216	6.25	102.383	102.287	102.216	6.25	102.383	102.287	102.216
6.375	101.684	101.619	101.555	6.375	101.684	101.619	101.555	6.375	101.684	101.619	101.555
6.5	102.172	102.131	102.092	6.5	102.172	102.131	102.092	6.5	102.150	102.085	102.020
6.625	102.687	102.648	102.608	6.625	102.687	102.648	102.608	6.625	102.604	102.546	102.505
6.75	102.976	102.949	102.906	6.75	102.976	102.949	102.906	6.75	102.976	102.949	102.906
6.875	102.925	102.669	102.626	6.875	102.925	102.669	102.626	6.875	102.813	102.557	102.514
7	103.468	103.212	103.170	7	103.468	103.212	103.170	7	103.349	103.093	103.052
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	97.400	97.436	97.452	4.25	96.264	96.300	96.316	5.25	97.614	97.574	97.533
4.625	97.962	97.997	98.014	4.375	96.834	96.870	96.886	5.375	98.332	98.291	98.251
4.75	98.159	98.113	98.098	4.5	97.400	97.436	97.452	5.5	98.825	98.785	98.744
4.875	98.337	98.312	98.316	4.625	97.962	97.997	98.014	5.625	99.478	99.439	99.418
5	98.882	98.857	98.861	4.75	98.159	98.113	98.098	5.75	99.963	99.894	99.837
5.125	99.412	99.388	99.391	4.875	98.337	98.312	98.316	5.875	100.133	99.923	99.716
5.25	99.585	99.539	99.523	5	98.882	98.857	98.861	6	100.533	100.437	100.367
5.375	99.800	99.809	99.801	5.125	99.412	99.388	99.391	6.125	101.173	101.110	101.069
5.5	100.303	100.312	100.303	5.25	99.585	99.539	99.523	6.25	101.563	101.467	101.396
5.625	100.780	100.789	100.781	5.375	99.800	99.809	99.801	6.375	101.075	101.029	100.992
5.75	100.982	100.907	100.892	5.5	100.303	100.312	100.303	6.5	101.551	101.508	101.470
5.875	100.701	100.542	100.536	5.625	100.780	100.789	100.781	6.625	102.016	101.977	101.937
6	101.144	101.040	101.034	5.75	100.982	100.907	100.892	6.75	102.020	101.924	101.853
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	97.614	97.574	97.533	5.25	97.438	97.369	97.312	4.5	94.767	94.803	94.694
5.375	98.332	98.291	98.251	5.375	98.144	98.075	98.019	4.625	95.321	95.357	95.248
5.5	98.825	98.785	98.744	5.5	98.804	98.765	98.744	4.75	93.734	93.688	93.673
5.625	99.478	99.439	99.418	5.625	99.478	99.439	99.418	4.875	94.116	94.092	93.896
5.75	99.963	99.894	99.837	5.75	100.013	99.944	99.887	5	94.641	94.617	94.421
5.875	100.133	99.923	99.716	5.875	99.934	99.837	99.766	5.125	95.137	95.113	94.917
6	100.533	100.437	100.367	6	100.583	100.487	100.416	5.25	96.008	95.968	95.927
6.125	101.173	101.110	101.069	6.125	101.173	101.110	101.069	5.375	96.132	96.092	96.051
6.25	101.563	101.467	101.396	6.25	101.613	101.517	101.446	5.5	96.559	96.518	96.478
6.375	101.075	101.029	100.992	6.375	100.576	100.479	100.408	5.625	96.991	96.950	96.910
6.5	101.551	101.508	101.470	6.5	101.151	101.095	101.034	5.75	97.716	97.700	97.684
6.625	102.016	101.977	101.937	6.625	101.835	101.754	101.692	5.875	98.026	98.010	97.994
6.75	102.020	101.924	101.853	6.75	102.070	101.974	101.903	6	98.385	98.368	98.352
6.875	101.755	101.500	101.458	6.875	100.891	100.807	100.736	6.125	98.723	98.707	98.691

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	97.954	97.905	97.877	5.125	97.954	97.905	97.877	4.75	96.282	96.237	96.223
5.25	98.597	98.556	98.516	5.25	98.597	98.556	98.516	4.875	96.642	96.595	96.587
5.375	99.045	98.987	98.893	5.375	98.974	98.934	98.893	5	97.298	97.249	97.220
5.5	99.513	99.452	99.412	5.5	99.513	99.452	99.412	5.125	97.954	97.905	97.877
5.625	100.119	100.050	99.994	5.625	100.119	100.050	99.994	5.25	98.597	98.556	98.516
5.75	100.726	100.657	100.600	5.75	100.726	100.657	100.600	5.375	98.974	98.934	98.893
5.875	100.673	100.564	100.486	5.875	100.673	100.487	100.416	5.5	99.513	99.452	99.412
6	101.233	101.137	101.066	6	101.233	101.137	101.066	5.625	100.119	100.050	99.994
6.125	101.804	101.708	101.637	6.125	101.804	101.708	101.637	5.75	100.726	100.657	100.600
6.25	102.283	102.187	102.116	6.25	102.283	102.187	102.116	5.875	100.673	100.487	100.416
6.375	101.584	101.519	101.455	6.375	101.584	101.519	101.455	6	101.233	101.137	101.066
6.5	102.050	101.985	101.920	6.5	102.050	101.985	101.920	6.125	101.804	101.708	101.637
6.625	102.481	102.416	102.352	6.625	102.481	102.416	102.352	6.25	102.283	102.187	102.116
6.75	102.876	102.780	102.709	6.75	102.876	102.780	102.709	6.375	101.584	101.519	101.455
6.875	102.293	102.229	102.164	6.875	102.293	102.229	102.164	6.5	102.050	101.985	101.920
7	102.594	102.529	102.465	7	102.594	102.529	102.465	6.625	102.481	102.416	102.352
7.125	103.028	102.943	102.872	7.125	103.028	102.943	102.872	6.75	102.876	102.780	102.709
7.25	103.392	103.308	103.237	7.25	103.392	103.308	103.237	6.875	102.293	102.229	102.164
7.375	102.643	102.636	102.586	7.375	102.563	102.485	102.407	7	102.594	102.529	102.465
7.5	102.994	102.937	102.880	7.5	102.994	102.937	102.880	7.125	103.028	102.943	102.872
7.625	103.445	103.388	103.331	7.625	103.445	103.388	103.331	7.25	103.392	103.308	103.237
7.75	103.777	103.720	103.664	7.75	103.777	103.720	103.664	7.375	102.563	102.485	102.407
7.875	103.050	103.045	102.981					7.5	102.994	102.937	102.880
8	103.168	103.163	103.099					7.625	103.445	103.388	103.331
8.125	103.237	103.232	103.168					7.75	103.777	103.720	103.664
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	96.274	96.309	96.326	4.25	96.274	96.309	96.326	4.875	95.273	95.260	95.339
4.375	96.794	96.830	96.846	4.375	96.794	96.830	96.846	5	95.857	95.844	95.923
4.5	97.302	97.338	97.354	4.5	97.302	97.338	97.354	5.125	96.605	96.592	96.672
4.625	97.794	97.830	97.846	4.625	97.794	97.830	97.846	5.25	97.514	97.474	97.433
4.75	98.059	98.013	97.998	4.75	98.059	98.013	97.998	5.375	98.232	98.191	98.151
4.875	98.245	98.243	98.251	4.875	98.240	98.215	98.219	5.5	98.725	98.685	98.644
5	98.712	98.711	98.718	5	98.696	98.672	98.676	5.625	99.257	99.188	99.131
5.125	99.181	99.179	99.187	5.125	99.123	99.098	99.102	5.75	99.863	99.794	99.737
5.25	99.485	99.439	99.423	5.25	99.485	99.439	99.423	5.875	100.033	99.823	99.616
5.375	99.689	99.673	99.681	5.375	99.624	99.633	99.624	6	100.433	100.337	100.266
5.5	100.159	100.143	100.151	5.5	100.013	100.022	100.014	6.125	101.004	100.908	100.837
5.625	100.630	100.613	100.621	5.625	100.370	100.379	100.370	6.25	101.463	101.367	101.296
5.75	100.882	100.807	100.792	5.75	100.882	100.807	100.792	6.375	100.579	100.514	100.450
5.875	100.734	100.731	100.747	5.875	100.465	100.289	100.268	6.5	101.085	101.020	100.955
6	101.186	101.183	101.198	6	100.837	100.791	100.775	6.625	101.504	101.408	101.337
								6.75	101.920	101.824	101.753
								6.875	101.336	101.081	101.039
								7	101.702	101.447	101.406
								7.125	101.759	101.675	101.604
								7.25	102.074	101.989	101.918
								7.375	101.095	101.038	100.981
								7.5	101.569	101.512	101.455
								7.625	102.020	101.963	101.906
								7.75	102.302	102.245	102.189
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	101.085	101.020	100.955	6.125	101.054	100.958	100.887	4.5	96.408	96.381	96.326
6.625	101.504	101.408	101.337	6.25	101.513	101.417	101.346	4.625	96.874	96.847	96.792
6.75	101.920	101.824	101.753	6.375	100.476	100.379	100.308	4.75	97.704	97.702	97.710
6.875	101.336	101.081	101.039	6.5	101.051	100.955	100.884	4.875	98.170	98.168	98.176
7	101.702	101.447	101.406	6.625	101.554	101.458	101.387	5	98.637	98.636	98.643
7.125	101.759	101.675	101.604	6.75	101.970	101.874	101.803	5.125	99.106	99.104	99.112
7.25	102.074	101.989	101.918	6.875	100.791	100.707	100.636	5.25	99.145	99.129	99.137
7.375	101.095	101.038	100.981	7	101.330	101.245	101.174	5.375	99.614	99.598	99.606
7.5	101.569	101.512	101.455	7.125	101.809	101.725	101.654	5.5	100.084	100.068	100.076
7.625	102.020	101.963	101.906	7.25	102.124	102.039	101.968	5.625	100.555	100.538	100.546
7.75	102.302	102.245	102.189	7.375	101.145	101.088	101.031	5.75	100.199	100.196	100.211
				7.5	101.619	101.562	101.505	5.875	100.659	100.656	100.672
				7.625	102.070	102.013	101.956	6	101.111	101.108	101.123
								6.125	101.550	101.547	101.563

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	101.584	101.519	101.455	6.375	101.584	101.519	101.455	6	101.233	101.137	101.066
6.5	102.050	101.985	101.920	6.5	102.050	101.985	101.920	6.125	101.804	101.708	101.637
6.625	102.481	102.416	102.352	6.625	102.481	102.416	102.352	6.25	102.283	102.187	102.116
6.75	102.876	102.780	102.709	6.75	102.876	102.780	102.709	6.375	101.584	101.519	101.455
6.875	102.293	102.229	102.164	6.875	102.293	102.229	102.164	6.5	102.050	101.985	101.920
7	102.594	102.529	102.465	7	102.594	102.529	102.465	6.625	102.481	102.416	102.352
7.125	103.028	102.943	102.872	7.125	103.028	102.943	102.872	6.75	102.876	102.780	102.709
7.25	103.392	103.308	103.237	7.25	103.392	103.308	103.237	6.875	102.293	102.229	102.164
7.375	102.643	102.636	102.586	7.375	102.563	102.485	102.407	7	102.594	102.529	102.465
7.5	102.994	102.937	102.880	7.5	102.994	102.937	102.880	7.125	103.028	102.943	102.872
7.625	103.445	103.388	103.331	7.625	103.445	103.388	103.331	7.25	103.392	103.308	103.237
7.75	103.777	103.720	103.664	7.75	103.777	103.720	103.664	7.375	102.563	102.485	102.407
7.875	103.050	103.045	102.981					7.5	102.994	102.937	102.880
8	103.168	103.163	103.099					7.625	103.445	103.388	103.331
8.125	103.237	103.232	103.168					7.75	103.777	103.720	103.664
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	97.302	97.338	97.354	4.5	97.302	97.338	97.354	6.625	101.504	101.408	101.337
4.625	97.794	97.830	97.846	4.625	97.794	97.830	97.846	6.75	101.920	101.824	101.753
4.75	98.059	98.013	97.998	4.75	98.059	98.013	97.998	6.875	100.741	100.657	100.586
4.875	98.245	98.243	98.251	4.875	98.240	98.215	98.219	7	101.280	101.195	101.124
5	98.712	98.711	98.718	5	98.696	98.672	98.676	7.125	101.759	101.675	101.604
5.125	99.181	99.179	99.187	5.125	99.123	99.098	99.102	7.25	102.074	101.989	101.918
5.25	99.485	99.439	99.423	5.25	99.485	99.439	99.423	7.375	101.381	101.373	101.324
5.375	99.689	99.673	99.681	5.375	99.624	99.633	99.624	7.5	101.569	101.512	101.455
5.5	100.159	100.143	100.151	5.5	100.013	100.022	100.014	7.625	102.020	101.963	101.906
5.625	100.630	100.613	100.621	5.625	100.370	100.379	100.370	7.75	102.302	102.245	102.189
5.75	100.882	100.807	100.792	5.75	100.882	100.807	100.792	7.875	100.475	100.470	100.406
5.875	100.734	100.731	100.747	5.875	100.465	100.289	100.268	8	100.593	100.588	100.524
6	101.186	101.183	101.198	6	100.837	100.791	100.775	8.125	100.662	100.657	100.593
6.125	101.625	101.622	101.638	6.125	101.368	101.322	101.306				
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	101.085	101.020	100.955	6.125	101.054	100.958	100.887	4.5	96.408	96.381	96.326
6.625	101.504	101.408	101.337	6.25	101.513	101.417	101.346	4.625	96.874	96.847	96.792
6.75	101.920	101.824	101.753	6.375	100.476	100.379	100.308	4.75	97.704	97.702	97.710
6.875	100.741	100.657	100.586	6.5	101.051	100.955	100.884	4.875	98.170	98.168	98.176
7	101.280	101.195	101.124	6.625	101.554	101.458	101.387	5	98.637	98.636	98.643
7.125	101.759	101.675	101.604	6.75	101.970	101.874	101.803	5.125	99.106	99.104	99.112
7.25	102.074	101.989	101.918	6.875	100.791	100.707	100.636	5.25	99.145	99.129	99.137
7.375	101.095	101.038	100.981	7	101.330	101.245	101.174	5.375	99.614	99.598	99.606
7.5	101.569	101.512	101.455	7.125	101.809	101.725	101.654	5.5	100.084	100.068	100.076
7.625	102.020	101.963	101.906	7.25	102.124	102.039	101.968	5.625	100.555	100.538	100.546
7.75	102.302	102.245	102.189	7.375	101.145	101.088	101.031	5.75	100.199	100.196	100.211
				7.5	101.619	101.562	101.505	5.875	100.659	100.656	100.672
				7.625	102.070	102.013	101.956	6	101.111	101.108	101.123
								6.125	101.550	101.547	101.563

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	99.159	98.994	98.694	6.75	97.659	97.494	97.194
6.875	99.677	99.512	99.212	6.875	98.177	98.012	97.712
7	100.174	100.009	99.709	7	98.674	98.509	98.209
7.125	100.623	100.458	100.158	7.125	99.123	98.958	98.658
7.25	101.052	100.887	100.587	7.25	99.552	99.387	99.087
7.375	101.238	101.012	100.712	7.375	99.738	99.512	99.212
7.5	101.695	101.469	101.169	7.5	100.195	99.969	99.669
7.625	102.104	101.878	101.578	7.625	100.604	100.378	100.078
7.75	102.503	102.277	101.977	7.75	101.003	100.777	100.477
7.875	102.237	101.950	101.650	7.875	100.737	100.450	100.150
8	102.664	102.377	102.077	8	101.164	100.877	100.577
8.125	103.043	102.756	102.456	8.125	101.543	101.256	100.956
8.25	103.402	103.115	102.815	8.25	101.902	101.615	101.315

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.159	96.994	96.694	6.75	95.659	95.494	95.194
6.875	97.677	97.512	97.212	6.875	96.177	96.012	95.712
7	98.174	98.009	97.709	7	96.674	96.509	96.209
7.125	98.623	98.458	98.158	7.125	97.123	96.958	96.658
7.25	99.052	98.887	98.587	7.25	97.552	97.387	97.087
7.375	99.238	99.012	98.712	7.375	97.738	97.512	97.212
7.5	99.695	99.469	99.169	7.5	98.195	97.969	97.669
7.625	100.104	99.878	99.578	7.625	98.604	98.378	98.078
7.75	100.503	100.277	99.977	7.75	99.003	98.777	98.477
7.875	100.237	99.950	99.650	7.875	98.737	98.450	98.150
8	100.664	100.377	100.077	8	99.164	98.877	98.577
8.125	101.043	100.756	100.456	8.125	99.543	99.256	98.956
8.25	101.402	101.115	100.815	8.25	99.902	99.615	99.315

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.409	98.244	97.944	6.75	96.409	96.244	95.944
6.875	98.927	98.762	98.462	6.875	96.927	96.762	96.462
7	99.424	99.259	98.959	7	97.424	97.259	96.959
7.125	99.873	99.708	99.408	7.125	97.873	97.708	97.408
7.25	100.302	100.137	99.837	7.25	98.302	98.137	97.837
7.375	100.488	100.262	99.962	7.375	98.488	98.262	97.962
7.5	100.945	100.719	100.419	7.5	98.945	98.719	98.419
7.625	101.354	101.128	100.828	7.625	99.354	99.128	98.828
7.75	101.753	101.527	101.227	7.75	99.753	99.527	99.227
7.875	101.487	101.200	100.900	7.875	99.487	99.200	98.900
8	101.914	101.627	101.327	8	99.914	99.627	99.327
8.125	102.293	102.006	101.706	8.125	100.293	100.006	99.706
8.25	102.652	102.365	102.065	8.25	100.652	100.365	100.065

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.