



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	92.215	92.147	92.147	4.75	92.215	92.147	92.147	5.125	94.438	94.408	94.408
4.875	92.919	92.857	92.857	4.875	92.919	92.857	92.857	5.25	95.160	95.116	95.102
5	93.487	93.432	93.432	5	93.487	93.432	93.432	5.375	96.431	96.408	96.385
5.125	94.236	94.207	94.179	5.125	94.236	94.207	94.179	5.5	96.943	96.920	96.897
5.25	95.048	95.012	94.972	5.25	94.939	94.903	94.868	5.625	97.509	97.486	97.463
5.375	95.728	95.693	95.657	5.375	95.728	95.693	95.657	5.75	98.176	98.170	98.153
5.5	96.506	96.470	96.430	5.5	96.384	96.349	96.313	5.875	98.663	98.654	98.642
5.625	96.987	96.952	96.911	5.625	96.892	96.856	96.821	6	99.120	99.100	99.106
5.75	97.544	97.520	97.500	5.75	97.544	97.520	97.500	6.125	99.558	99.538	99.544
5.875	98.057	98.024	98.017	5.875	98.057	98.024	98.017	6.25	99.759	99.764	99.736
6	98.598	98.563	98.522	6	98.556	98.522	98.519	6.375	100.196	100.198	100.175
6.125	99.044	99.007	99.008	6.125	99.044	99.007	99.008	6.5	100.587	100.586	100.568
6.25	99.339	99.346	99.334	6.25	99.339	99.346	99.334	6.625	101.008	100.987	100.975
6.375	99.820	99.819	99.809	6.375	99.820	99.819	99.809	6.75	100.928	100.906	100.867
6.5	100.283	100.247	100.217	6.5	100.266	100.220	100.217	6.875	101.410	101.325	101.290
6.625	100.681	100.665	100.655	6.625	100.671	100.665	100.655	7	101.821	101.738	101.703
6.75	100.817	100.779	100.758	6.75	100.746	100.779	100.758	7.125	102.151	102.069	102.033
6.875	101.220	101.225	101.208	6.875	101.201	101.225	101.208	7.25	102.318	102.213	102.171
7	101.674	101.603	101.548	7	101.598	101.581	101.548	7.375	102.756	102.652	102.610
7.125	102.027	101.956	101.914	7.125	101.918	101.943	101.914	7.5	103.127	103.025	102.982
7.25	102.290	102.326	102.289	7.25	102.290	102.326	102.289	7.625	103.418	103.316	103.273
7.375	102.647	102.672	102.638	7.375	102.647	102.672	102.638	7.75	103.205	103.166	103.104
7.5	102.985	102.947	102.916	7.5	102.985	102.947	102.916	7.875	103.782	103.729	103.656
7.625	103.232	103.244	103.213	7.625	103.190	103.244	103.213	8	103.895	103.849	103.770
7.75	103.328	103.392	103.358	7.75	103.328	103.392	103.358				
7.875	103.587	103.655	103.614	7.875	103.587	103.655	103.614				
8	103.735	103.746	103.729	8	103.735	103.746	103.729				
8.125	104.042	104.104	104.051	8.125	104.042	104.104	104.051				
8.25	104.329	104.537	104.477	8.25	104.329	104.537	104.477				
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	96.511	96.465	96.465	4.625	96.676	96.630	96.630	5	92.523	92.452	92.452
4.75	96.673	96.718	96.729	4.75	96.660	96.574	96.576	5.125	93.340	93.275	93.275
4.875	97.096	97.022	97.047	4.875	97.207	97.039	97.039	5.25	94.717	94.561	94.393
5	97.402	97.438	97.464	5	97.478	97.315	97.315	5.375	95.386	95.227	95.058
5.125	97.962	97.925	97.917	5.125	97.811	97.777	97.764	5.5	96.163	96.002	95.830
5.25	98.269	98.223	98.229	5.25	98.140	98.104	98.094	5.625	96.768	96.607	96.435
5.375	98.597	98.546	98.560	5.375	98.605	98.574	98.574	5.75	97.262	97.258	97.245
5.5	98.984	98.933	98.947	5.5	98.935	98.910	98.910	5.875	97.816	97.764	97.764
5.625	99.360	99.266	99.248	5.625	99.193	99.103	99.079	6	98.419	98.304	98.271
5.75	99.667	99.565	99.560	5.75	99.617	99.617	99.617	6.125	98.868	98.766	98.773
5.875	99.997	99.969	99.969	5.875	99.986	99.986	99.986	6.25	99.157	99.164	99.142
6	100.447	100.340	100.344	6	100.316	100.316	100.316	6.375	99.600	99.600	99.589
6.125	100.420	100.420	100.419	6.125	100.453	100.453	100.452	6.5	100.012	100.008	100.004
6.25	100.717	100.705	100.693	6.25	100.614	100.614	100.608	6.625	100.426	100.420	100.419
6.375	101.111	101.099	101.087	6.375	101.008	101.008	100.997	6.75	100.634	100.522	100.489
6.5	101.398	101.386	101.374	6.5	101.237	101.237	101.221	6.875	100.845	100.875	100.846
6.625	101.680	101.680	101.658	6.625	101.609	101.609	101.587	7	101.340	101.149	101.124
6.75	101.845	101.818	101.791	6.75	101.671	101.654	101.611	7.125	101.443	101.435	101.414
6.875	102.126	102.102	102.071	6.875	101.962	101.943	101.904	7.25	101.347	101.392	101.326
7	102.378	102.348	102.328	7	102.268	102.249	102.211	7.375	101.684	101.679	101.615
7.125	101.398	101.316	101.253	7.125	101.182	101.100	101.037	7.5	102.047	101.976	101.905
7.25	101.869	101.787	101.724	7.25	101.560	101.477	101.415	7.625	102.282	102.118	102.059
7.375	102.327	102.245	102.182	7.375	101.922	101.840	101.777	7.75	101.439	101.381	101.353
								7.875	101.913	101.854	101.826

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	96.599	96.566	96.580	5	96.108	96.076	96.090	5.125	94.019		
5.125	96.988	96.951	96.962	5.125	96.486	96.449	96.460	5.25	94.491	94.428	94.366
5.25	97.330	97.288	97.296	5.25	96.848	96.806	96.815	5.375	95.144	95.081	95.018
5.375	97.607	97.560	97.566	5.375	97.191	97.144	97.149	5.5	95.620	95.557	95.494
5.5	97.869	97.817	97.820	5.5	97.524	97.472	97.475	5.625	96.094	96.031	95.968
5.625	98.114	98.057	98.057	5.625	97.846	97.789	97.789	5.75	96.560	96.497	96.434
5.75	98.349	98.287	98.284	5.75	98.107	98.045	98.042	5.875	96.839	96.776	96.713
5.875	98.576	98.509	98.503	5.875	98.287	98.221	98.215	6	97.296	97.233	97.171
6	98.734	98.663	98.654	6	98.468	98.397	98.388	6.125	97.566	97.503	97.441
6.125	98.811	98.748	98.711	6.125	98.655	98.579	98.568	6.25	98.016	97.953	97.890
6.25	99.011	98.948	98.885	6.25	98.879	98.798	98.784	6.375	98.091	98.028	97.965
6.375	99.206	99.143	99.080	6.375	99.153	99.067	99.050	6.5	98.345	98.282	98.220
6.5	99.251	99.188	99.125	6.5	99.417	99.327	99.307	6.625	97.682	97.619	97.556
6.625	99.435	99.372	99.309	6.625	99.665	99.570	99.547	6.75	98.121	98.058	97.995
6.75	99.659	99.596	99.533	6.75	99.804	99.703	99.678	6.875	98.387	98.324	98.261
6.875	99.841	99.778	99.715	6.875	99.799	99.721	99.666	7	98.842	98.779	98.717
7	100.029	99.966	99.903	7	100.026	99.963	99.900	7.125	98.935	98.872	98.810
7.125	100.226	100.163	100.100	7.125	100.105	100.042	99.979				

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	96.808	96.776	96.790	5	96.314	96.282	96.296	5.125	94.236	94.173	94.110
5.125	97.198	97.160	97.171	5.125	96.691	96.654	96.665	5.25	94.708	94.645	94.582
5.25	97.539	97.497	97.505	5.25	97.053	97.011	97.019	5.375	95.361	95.298	95.235
5.375	97.816	97.769	97.774	5.375	97.394	97.347	97.353	5.5	95.836	95.773	95.710
5.5	98.077	98.026	98.028	5.5	97.727	97.675	97.677	5.625	96.311	96.248	96.185
5.625	98.322	98.265	98.265	5.625	98.048	97.991	97.991	5.75	96.776	96.713	96.650
5.75	98.558	98.496	98.493	5.75	98.308	98.246	98.243	5.875	97.056	96.993	96.930
5.875	98.785	98.719	98.713	5.875	98.488	98.422	98.416	6	97.513	97.450	97.387
6	98.944	98.873	98.865	6	98.669	98.597	98.589	6.125	97.783	97.720	97.657
6.125	99.028	98.965	98.923	6.125	98.856	98.780	98.769	6.25	98.232	98.169	98.106
6.25	99.228	99.165	99.102	6.25	99.081	99.000	98.986	6.375	98.308	98.245	98.182
6.375	99.422	99.359	99.296	6.375	99.357	99.271	99.254	6.5	98.562	98.499	98.436
6.5	99.467	99.404	99.341	6.5	99.622	99.532	99.512	6.625	97.899	97.836	97.773
6.625	99.651	99.588	99.525	6.625	99.872	99.776	99.754	6.75	98.337	98.274	98.211
6.75	99.876	99.813	99.750	6.75	100.012	99.911	99.886	6.875	98.603	98.540	98.477
6.875	100.058	99.995	99.932	6.875	100.008	99.937	99.875	7	99.059	98.996	98.933
7	100.246	100.183	100.120	7	100.243	100.180	100.117	7.125	99.152	99.089	99.026

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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	93.988	93.942	93.928	4.5	93.988	93.942	93.928	5	96.576	96.561	96.545
4.625	94.644	94.599	94.584	4.625	94.644	94.599	94.584	5.125	97.126	97.117	97.119
4.75	95.652	95.637	95.621	4.75	95.652	95.637	95.621	5.25	98.200	98.168	98.136
4.875	96.042	96.042	95.999	4.875	96.016	96.000	95.985	5.375	98.578	98.546	98.513
5	96.621	96.621	96.579	5	96.576	96.561	96.545	5.5	99.096	99.064	99.032
5.125	97.126	97.117	97.119	5.125	97.126	97.117	97.119	5.625	99.469	99.437	99.404
5.25	98.200	98.168	98.136	5.25	98.200	98.168	98.136	5.75	100.266	100.056	100.020
5.375	98.578	98.546	98.513	5.375	98.578	98.546	98.513	5.875	100.373	100.163	99.970
5.5	99.096	99.064	99.032	5.5	99.096	99.064	99.032	6	100.801	100.662	100.639
5.625	99.469	99.437	99.404	5.625	99.469	99.437	99.404	6.125	101.379	101.314	101.291
5.75	100.266	100.056	100.020	5.75	100.266	100.056	100.020	6.25	101.937	101.902	101.880
5.875	100.373	100.260	100.139	5.875	100.373	100.163	99.970	6.375	101.521	101.497	101.472
6	100.801	100.662	100.639	6	100.801	100.662	100.639	6.5	101.986	101.962	101.937
6.125	101.379	101.314	101.291	6.125	101.379	101.314	101.291	6.625	102.417	102.392	102.368
6.25	101.937	101.902	101.880	6.25	101.937	101.902	101.880	6.75	102.878	102.762	102.718
6.375	101.521	101.497	101.472	6.375	101.521	101.497	101.472	6.875	102.583	102.470	102.425
6.5	101.986	101.962	101.937	6.5	101.986	101.962	101.937	7	103.119	103.007	102.961
6.625	102.417	102.392	102.368	6.625	102.417	102.392	102.368	7.125	102.938	102.949	102.901
6.75	102.990	102.874	102.830	6.75	102.990	102.874	102.830	7.25	103.251	103.161	103.090
6.875	102.695	102.580	102.535	6.875	102.695	102.580	102.535	7.375	102.392	102.372	102.312
7	103.235	103.122	103.076	7	103.235	103.122	103.076	7.5	102.864	102.839	102.778
7.125	103.053	102.998	102.912	7.125	102.938	102.949	102.901	7.625	103.314	103.246	103.189
7.25	103.251	103.161	103.090	7.25	103.251	103.161	103.090	7.75	103.646	103.578	103.521
7.375	102.971	103.029	103.058	7.375	102.392	102.372	102.312				
7.5	103.458	103.516	103.545	7.5	102.864	102.839	102.778				

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	95.661	95.741	95.758	4.25	95.661	95.741	95.758	4.75	93.992	93.977	93.961
4.375	96.230	96.310	96.327	4.375	96.230	96.310	96.327	4.875	94.640	94.792	94.794
4.5	96.795	96.876	96.893	4.5	96.795	96.876	96.893	5	95.343	95.495	95.497
4.625	97.356	97.437	97.453	4.625	97.356	97.437	97.453	5.125	96.169	96.321	96.323
4.75	97.373	97.327	97.312	4.75	97.373	97.327	97.312	5.25	97.249	97.193	97.100
4.875	97.806	97.795	97.799	4.875	97.806	97.795	97.799	5.375	97.835	97.803	97.771
5	98.351	98.340	98.345	5	98.351	98.340	98.345	5.5	98.329	98.297	98.264
5.125	98.882	98.871	98.876	5.125	98.882	98.871	98.876	5.625	98.908	98.860	98.849
5.25	98.876	98.830	98.818	5.25	98.876	98.830	98.815	5.75	99.446	99.236	99.041
5.375	99.247	99.292	99.299	5.375	99.173	99.102	99.094	5.875	99.733	99.523	99.376
5.5	99.728	99.774	99.780	5.5	99.679	99.608	99.599	6	100.101	100.021	99.998
5.625	100.209	100.255	100.261	5.625	100.160	100.089	100.081	6.125	100.803	100.723	100.700
5.75	100.391	100.323	100.308	5.75	100.391	100.323	100.308	6.25	100.967	100.862	100.821
5.875	100.536	100.582	100.590	5.875	100.074	100.068	100.048	6.375	100.803	100.693	100.659
6	101.006	101.051	101.059	6	100.521	100.515	100.494	6.5	101.277	101.169	101.133
								6.625	101.740	101.633	101.597
								6.75	101.897	101.783	101.740
								6.875	101.524	101.410	101.367
								7	102.004	101.893	101.848
								7.125	101.613	101.523	101.452
								7.25	101.933	101.842	101.771

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	97.118	97.086	97.053	5	95.343	95.495	95.497	4.5	95.742	95.706	95.612
5.375	97.835	97.803	97.771	5.125	96.169	96.321	96.323	4.625	96.207	96.172	96.078
5.5	98.329	98.297	98.264	5.25	96.865	96.783	96.766	4.75	97.083	97.127	97.198
5.625	98.908	98.860	98.849	5.375	97.459	97.411	97.401	4.875	97.549	97.593	97.664
5.75	99.446	99.236	99.041	5.5	98.235	98.186	98.176	5	98.016	98.061	98.131
5.875	99.733	99.523	99.329	5.625	98.908	98.860	98.849	5.125	98.485	98.529	98.600
6	100.101	100.021	99.998	5.75	99.231	99.148	99.091	5.25	98.646	98.643	98.658
6.125	100.803	100.723	100.700	5.875	99.432	99.352	99.329	5.375	99.114	99.111	99.127
6.25	100.967	100.862	100.821	6	100.101	100.021	99.998	5.5	99.585	99.582	99.597
6.375	100.803	100.693	100.659	6.125	100.803	100.723	100.700	5.625	100.055	100.052	100.068
6.5	101.277	101.169	101.133	6.25	101.017	100.912	100.872	5.75	99.826	99.894	100.003
6.625	101.740	101.633	101.597	6.375	100.834	100.725	100.690	5.875	100.286	100.354	100.463
6.75	101.897	101.783	101.740	6.5	101.287	101.179	101.144	6	100.738	100.806	100.915
6.875	101.524	101.410	101.367	6.625	101.726	101.620	101.585	6.125	101.177	101.245	101.354

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	98.168	98.136	5.25	98.200	98.168	98.136	5.25	98.200	98.168	98.136
5.375	98.578	98.546	98.513	5.375	98.578	98.546	98.513	5.375	98.578	98.546	98.513
5.5	99.096	99.064	99.032	5.5	99.096	99.064	99.032	5.5	99.096	99.064	99.032
5.625	99.469	99.437	99.404	5.625	99.469	99.437	99.404	5.625	99.469	99.437	99.404
5.75	100.266	100.056	100.020	5.75	100.266	100.056	100.020	5.75	100.266	100.056	100.020
5.875	100.373	100.163	99.970	5.875	100.373	100.163	99.970	5.875	100.373	100.163	99.970
6	100.801	100.662	100.639	6	100.801	100.662	100.639	6	100.801	100.662	100.639
6.125	101.379	101.314	101.291	6.125	101.379	101.314	101.291	6.125	101.379	101.314	101.291
6.25	101.937	101.902	101.880	6.25	101.937	101.902	101.880	6.25	101.937	101.902	101.880
6.375	101.521	101.497	101.472	6.375	101.521	101.497	101.472	6.375	101.521	101.497	101.472
6.5	101.986	101.962	101.937	6.5	101.986	101.962	101.937	6.5	101.986	101.962	101.937
6.625	102.417	102.392	102.368	6.625	102.417	102.392	102.368	6.625	102.417	102.392	102.368
6.75	102.990	102.874	102.830	6.75	102.990	102.874	102.830	6.75	102.878	102.762	102.718
6.875	102.695	102.580	102.535	6.875	102.695	102.580	102.535	6.875	102.583	102.470	102.425
7	103.235	103.122	103.076	7	103.235	103.122	103.076	7	103.119	103.007	102.961
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	96.795	96.876	96.893	4.25	95.661	95.741	95.758	5.25	97.118	97.086	97.053
4.625	97.356	97.437	97.453	4.375	96.230	96.310	96.327	5.375	97.835	97.803	97.771
4.75	97.373	97.327	97.312	4.5	96.795	96.876	96.893	5.5	98.329	98.297	98.264
4.875	97.806	97.795	97.799	4.625	97.356	97.437	97.453	5.625	98.958	98.910	98.899
5	98.351	98.340	98.345	4.75	97.373	97.327	97.312	5.75	99.446	99.236	99.041
5.125	98.882	98.871	98.876	4.875	97.806	97.795	97.799	5.875	99.733	99.523	99.379
5.25	98.876	98.830	98.815	5	98.351	98.340	98.345	6	100.151	100.071	100.048
5.375	99.173	99.102	99.094	5.125	98.882	98.871	98.876	6.125	100.853	100.773	100.750
5.5	99.679	99.608	99.599	5.25	98.876	98.830	98.815	6.25	100.967	100.862	100.821
5.625	100.160	100.089	100.081	5.375	99.173	99.102	99.094	6.375	100.803	100.693	100.659
5.75	100.391	100.323	100.308	5.5	99.679	99.608	99.599	6.5	101.277	101.169	101.133
5.875	100.114	100.107	100.101	5.625	100.160	100.089	100.081	6.625	101.740	101.633	101.597
6	100.611	100.604	100.598	5.75	100.391	100.323	100.308	6.75	101.897	101.783	101.740
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	97.118	97.086	97.053	5.25	96.845	96.797	96.787	4.5	94.162	94.118	94.135
5.375	97.835	97.803	97.771	5.375	97.509	97.461	97.451	4.625	94.716	94.671	94.688
5.5	98.329	98.297	98.264	5.5	98.285	98.236	98.226	4.75	93.041	92.968	92.953
5.625	98.958	98.910	98.899	5.625	98.958	98.910	98.899	4.875	93.587	93.376	93.380
5.75	99.446	99.236	99.041	5.75	99.231	99.148	99.091	5	94.113	93.902	93.906
5.875	99.733	99.523	99.379	5.875	99.482	99.402	99.379	5.125	94.612	94.401	94.406
6	100.151	100.071	100.048	6	100.151	100.071	100.048	5.25	95.575	95.542	95.510
6.125	100.853	100.773	100.750	6.125	100.853	100.773	100.750	5.375	95.696	95.663	95.631
6.25	100.967	100.862	100.821	6.25	101.017	100.912	100.840	5.5	96.123	96.090	96.058
6.375	100.803	100.693	100.659	6.375	100.281	100.198	100.163	5.625	96.550	96.518	96.486
6.5	101.277	101.169	101.133	6.5	100.863	100.859	100.824	5.75	97.368	97.352	97.336
6.625	101.740	101.633	101.597	6.625	101.567	101.523	101.488	5.875	97.676	97.660	97.644
6.75	101.897	101.783	101.740	6.75	101.772	101.681	101.610	6	98.033	98.017	98.001
6.875	101.524	101.410	101.367	6.875	100.656	100.565	100.494	6.125	98.374	98.358	98.342

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	97.026	97.010	96.995	5.125	97.026	97.010	96.995	4.75	95.552	95.537	95.521
5.25	98.100	98.068	98.036	5.25	98.100	98.068	98.036	4.875	95.916	95.900	95.885
5.375	98.478	98.446	98.413	5.375	98.478	98.446	98.413	5	96.476	96.461	96.445
5.5	98.996	98.964	98.932	5.5	98.996	98.964	98.932	5.125	97.026	97.010	96.995
5.625	99.369	99.337	99.304	5.625	99.369	99.337	99.304	5.25	98.100	98.068	98.036
5.75	100.166	99.956	99.804	5.75	100.166	99.956	99.804	5.375	98.478	98.446	98.413
5.875	100.273	100.063	99.906	5.875	100.273	100.063	99.906	5.5	98.996	98.964	98.932
6	100.701	100.538	100.510	6	100.701	100.538	100.510	5.625	99.369	99.337	99.304
6.125	101.233	101.104	101.040	6.125	101.233	101.104	101.040	5.75	100.166	99.956	99.804
6.25	101.687	101.582	101.590	6.25	101.687	101.582	101.590	5.875	100.273	100.063	99.906
6.375	101.421	101.397	101.372	6.375	101.421	101.397	101.372	6	100.701	100.538	100.510
6.5	101.886	101.862	101.837	6.5	101.886	101.862	101.837	6.125	101.233	101.104	101.040
6.625	102.317	102.292	102.268	6.625	102.317	102.292	102.268	6.25	101.687	101.582	101.590
6.75	102.578	102.487	102.416	6.75	102.578	102.487	102.416	6.375	101.421	101.397	101.372
6.875	102.005	101.990	101.974	6.875	102.005	101.990	101.974	6.5	101.886	101.862	101.837
7	102.312	102.290	102.275	7	102.312	102.290	102.275	6.625	102.317	102.292	102.268
7.125	102.782	102.692	102.621	7.125	102.782	102.692	102.621	6.75	102.578	102.487	102.416
7.25	103.151	103.061	102.990	7.25	103.151	103.061	102.990	6.875	102.005	101.990	101.974
7.375	102.310	102.445	102.474	7.375	102.292	102.224	102.167	7	102.312	102.290	102.275
7.5	102.764	102.696	102.639	7.5	102.764	102.696	102.639	7.125	102.782	102.692	102.621
7.625	103.214	103.146	103.089	7.625	103.214	103.146	103.089	7.25	103.151	103.061	102.990
7.75	103.546	103.478	103.421	7.75	103.546	103.478	103.421	7.375	102.292	102.224	102.167
7.875	102.611	102.630	102.637					7.5	102.764	102.696	102.639
8	102.730	102.748	102.756					7.625	103.214	103.146	103.089
8.125	102.798	102.817	102.824					7.75	103.546	103.478	103.421

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	95.672	95.752	95.769	4.25	95.672	95.752	95.769	4.875	94.479	94.601	94.703
4.375	96.192	96.272	96.289	4.375	96.192	96.272	96.289	5	95.062	95.184	95.286
4.5	96.701	96.781	96.798	4.5	96.701	96.781	96.798	5.125	95.810	95.931	96.033
4.625	97.194	97.275	97.291	4.625	97.194	97.275	97.291	5.25	97.018	96.986	96.953
4.75	97.273	97.227	97.224	4.75	97.273	97.227	97.224	5.375	97.735	97.703	97.671
4.875	97.715	97.704	97.708	4.875	97.715	97.704	97.708	5.5	98.229	98.197	98.164
5	98.174	98.163	98.167	5	98.174	98.163	98.167	5.625	98.596	98.518	98.608
5.125	98.605	98.594	98.598	5.125	98.605	98.594	98.598	5.75	99.346	99.136	98.941
5.25	98.776	98.730	98.715	5.25	98.776	98.730	98.715	5.875	99.633	99.423	99.213
5.375	99.089	99.086	99.102	5.375	99.005	98.934	98.926	6	99.981	99.771	99.799
5.5	99.560	99.557	99.572	5.5	99.399	99.328	99.320	6.125	100.412	100.304	100.379
5.625	100.030	100.027	100.043	5.625	99.762	99.691	99.683	6.25	100.867	100.762	100.690
5.75	100.291	100.223	100.208	5.75	100.291	100.223	100.208	6.375	100.416	100.392	100.367
5.875	100.261	100.329	100.438	5.875	99.889	99.873	99.857	6.5	100.921	100.897	100.872
6	100.713	100.781	100.890	6	100.383	100.332	100.316	6.625	101.242	101.217	101.193
								6.75	101.622	101.531	101.460
								6.875	101.105	100.993	100.950
								7	101.470	101.358	101.315
								7.125	101.513	101.423	101.352
								7.25	101.833	101.742	101.671
								7.375	100.867	100.799	100.742
								7.5	101.339	101.271	101.214
								7.625	101.789	101.721	101.664
								7.75	102.071	102.003	101.946

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	100.921	100.897	100.872	6.125	100.459	100.354	100.379	4.5	95.642	95.606	95.512
6.625	101.242	101.217	101.193	6.25	100.917	100.812	100.740	4.625	96.107	96.072	95.978
6.75	101.622	101.531	101.460	6.375	100.181	100.091	100.019	4.75	96.983	97.027	97.098
6.875	101.105	100.993	100.950	6.5	100.754	100.664	100.593	4.875	97.449	97.493	97.564
7	101.470	101.358	101.315	6.625	101.256	101.166	101.095	5	97.916	97.961	98.031
7.125	101.513	101.423	101.352	6.75	101.672	101.581	101.510	5.125	98.385	98.429	98.500
7.25	101.833	101.742	101.671	6.875	100.556	100.465	100.394	5.25	98.546	98.543	98.558
7.375	100.867	100.799	100.742	7	101.093	101.002	100.931	5.375	99.014	99.011	99.027
7.5	101.339	101.271	101.214	7.125	101.563	101.473	101.402	5.5	99.485	99.482	99.497
7.625	101.789	101.721	101.664	7.25	101.883	101.792	101.721	5.625	99.955	99.952	99.968
7.75	102.071	102.003	101.946	7.375	100.917	100.849	100.792	5.75	99.726	99.794	99.903
				7.5	101.389	101.321	101.264	5.875	100.186	100.254	100.363
				7.625	101.839	101.771	101.714	6	100.638	100.706	100.815
								6.125	101.077	101.145	101.254

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	101.421	101.397	101.372	6.375	101.421	101.397	101.372	6	100.701	100.538	100.510
6.5	101.886	101.862	101.837	6.5	101.886	101.862	101.837	6.125	101.233	101.104	101.040
6.625	102.317	102.292	102.268	6.625	102.317	102.292	102.268	6.25	101.687	101.582	101.590
6.75	102.578	102.487	102.416	6.75	102.578	102.487	102.416	6.375	101.421	101.397	101.372
6.875	102.005	101.990	101.974	6.875	102.005	101.990	101.974	6.5	101.886	101.862	101.837
7	102.312	102.290	102.275	7	102.312	102.290	102.275	6.625	102.317	102.292	102.268
7.125	102.782	102.692	102.621	7.125	102.782	102.692	102.621	6.75	102.578	102.487	102.416
7.25	103.151	103.061	102.990	7.25	103.151	103.061	102.990	6.875	102.005	101.990	101.974
7.375	102.310	102.445	102.474	7.375	102.292	102.224	102.167	7	102.312	102.290	102.275
7.5	102.764	102.696	102.639	7.5	102.764	102.696	102.639	7.125	102.782	102.692	102.621
7.625	103.214	103.146	103.089	7.625	103.214	103.146	103.089	7.25	103.151	103.061	102.990
7.75	103.546	103.478	103.421	7.75	103.546	103.478	103.421	7.375	102.292	102.224	102.167
7.875	102.611	102.630	102.637					7.5	102.764	102.696	102.639
8	102.730	102.748	102.756					7.625	103.214	103.146	103.089
8.125	102.798	102.817	102.824					7.75	103.546	103.478	103.421
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	96.701	96.781	96.798	4.5	96.701	96.781	96.798	6.625	101.242	101.217	101.193
4.625	97.194	97.275	97.291	4.625	97.194	97.275	97.291	6.75	101.622	101.531	101.460
4.75	97.273	97.227	97.224	4.75	97.273	97.227	97.224	6.875	100.506	100.415	100.349
4.875	97.715	97.704	97.708	4.875	97.715	97.704	97.708	7	101.043	100.952	100.881
5	98.174	98.163	98.167	5	98.174	98.163	98.167	7.125	101.513	101.423	101.352
5.125	98.605	98.594	98.598	5.125	98.605	98.594	98.598	7.25	101.833	101.742	101.671
5.25	98.776	98.730	98.715	5.25	98.776	98.730	98.715	7.375	101.047	101.183	101.211
5.375	99.089	99.086	99.102	5.375	99.005	98.934	98.926	7.5	101.339	101.271	101.249
5.5	99.560	99.557	99.572	5.5	99.399	99.328	99.320	7.625	101.789	101.721	101.664
5.625	100.030	100.027	100.043	5.625	99.762	99.691	99.683	7.75	102.071	102.003	101.946
5.75	100.291	100.223	100.208	5.75	100.291	100.223	100.208	7.875	100.036	100.055	100.062
5.875	100.261	100.329	100.438	5.875	99.889	99.873	99.857	8	100.155	100.173	100.181
6	100.713	100.781	100.890	6	100.383	100.332	100.316	8.125	100.223	100.242	100.249
6.125	101.152	101.220	101.329	6.125	100.912	100.861	100.845				
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	100.921	100.897	100.872	6.125	100.459	100.354	100.379	4.5	95.642	95.606	95.512
6.625	101.242	101.217	101.193	6.25	100.917	100.812	100.740	4.625	96.107	96.072	95.978
6.75	101.622	101.531	101.460	6.375	100.181	100.091	100.019	4.75	96.983	97.027	97.098
6.875	100.506	100.415	100.349	6.5	100.754	100.664	100.593	4.875	97.449	97.493	97.564
7	101.043	100.952	100.881	6.625	101.256	101.166	101.095	5	97.916	97.961	98.031
7.125	101.513	101.423	101.352	6.75	101.672	101.581	101.510	5.125	98.385	98.429	98.500
7.25	101.833	101.742	101.671	6.875	100.556	100.465	100.394	5.25	98.546	98.543	98.558
7.375	100.867	100.799	100.742	7	101.093	101.002	100.931	5.375	99.014	99.011	99.027
7.5	101.339	101.271	101.214	7.125	101.563	101.473	101.402	5.5	99.485	99.482	99.497
7.625	101.789	101.721	101.664	7.25	101.883	101.792	101.721	5.625	99.955	99.952	99.968
7.75	102.071	102.003	101.946	7.375	100.917	100.849	100.792	5.75	99.726	99.794	99.903
				7.5	101.389	101.321	101.264	5.875	100.186	100.254	100.363
				7.625	101.839	101.771	101.714	6	100.638	100.706	100.815
								6.125	101.077	101.145	101.254

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	98.748	98.563	98.263	6.75	97.248	97.063	96.763
6.875	99.266	99.081	98.781	6.875	97.766	97.581	97.281
7	99.763	99.578	99.278	7	98.263	98.078	97.778
7.125	100.212	100.027	99.727	7.125	98.712	98.527	98.227
7.25	100.641	100.456	100.156	7.25	99.141	98.956	98.656
7.375	100.874	100.625	100.325	7.375	99.374	99.125	98.825
7.5	101.331	101.082	100.782	7.5	99.831	99.582	99.282
7.625	101.740	101.491	101.191	7.625	100.240	99.991	99.691
7.75	102.139	101.890	101.590	7.75	100.639	100.390	100.090
7.875	101.858	101.544	101.244	7.875	100.358	100.044	99.744
8	102.285	101.971	101.671	8	100.785	100.471	100.171
8.125	102.664	102.350	102.050	8.125	101.164	100.850	100.550
8.25	103.023	102.709	102.409	8.25	101.523	101.209	100.909

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.748	96.563	96.263	6.75	95.248	95.063	94.763
6.875	97.266	97.081	96.781	6.875	95.766	95.581	95.281
7	97.763	97.578	97.278	7	96.263	96.078	95.778
7.125	98.212	98.027	97.727	7.125	96.712	96.527	96.227
7.25	98.641	98.456	98.156	7.25	97.141	96.956	96.656
7.375	98.874	98.625	98.325	7.375	97.374	97.125	96.825
7.5	99.331	99.082	98.782	7.5	97.831	97.582	97.282
7.625	99.740	99.491	99.191	7.625	98.240	97.991	97.691
7.75	100.139	99.890	99.590	7.75	98.639	98.390	98.090
7.875	99.858	99.544	99.244	7.875	98.358	98.044	97.744
8	100.285	99.971	99.671	8	98.785	98.471	98.171
8.125	100.664	100.350	100.050	8.125	99.164	98.850	98.550
8.25	101.023	100.709	100.409	8.25	99.523	99.209	98.909

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.998	97.813	97.513	6.75	95.998	95.813	95.513
6.875	98.516	98.331	98.031	6.875	96.516	96.331	96.031
7	99.013	98.828	98.528	7	97.013	96.828	96.528
7.125	99.462	99.277	98.977	7.125	97.462	97.277	96.977
7.25	99.891	99.706	99.406	7.25	97.891	97.706	97.406
7.375	100.124	99.875	99.575	7.375	98.124	97.875	97.575
7.5	100.581	100.332	100.032	7.5	98.581	98.332	98.032
7.625	100.990	100.741	100.441	7.625	98.990	98.741	98.441
7.75	101.389	101.140	100.840	7.75	99.389	99.140	98.840
7.875	101.108	100.794	100.494	7.875	99.108	98.794	98.494
8	101.535	101.221	100.921	8	99.535	99.221	98.921
8.125	101.914	101.600	101.300	8.125	99.914	99.600	99.300
8.25	102.273	101.959	101.659	8.25	100.273	99.959	99.659

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.