



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	91.936	91.868	91.868	4.75	91.936	91.868	91.868	5.125	94.603	94.559	94.545
4.875	92.642	92.580	92.580	4.875	92.642	92.580	92.580	5.25	95.331	95.287	95.273
5	93.269	93.225	93.211	5	93.269	93.225	93.211	5.375	96.673	96.648	96.623
5.125	93.966	93.952	93.938	5.125	93.966	93.952	93.938	5.5	97.191	97.166	97.141
5.25	95.386	95.370	95.357	5.25	94.639	94.625	94.610	5.625	97.776	97.751	97.726
5.375	96.069	96.053	96.039	5.375	95.658	95.633	95.608	5.75	98.165	98.161	98.160
5.5	96.861	96.845	96.832	5.5	96.204	96.178	96.153	5.875	98.665	98.656	98.662
5.625	97.355	97.339	97.326	5.625	96.816	96.791	96.766	6	99.133	99.116	99.134
5.75	97.656	97.632	97.612	5.75	97.379	97.362	97.351	6.125	99.663	99.630	99.596
5.875	98.279	98.255	98.235	5.875	97.901	97.874	97.876	6.25	99.918	99.875	99.862
6	98.922	98.897	98.877	6	98.409	98.380	98.386	6.375	100.353	100.306	100.300
6.125	99.379	99.354	99.334	6.125	98.899	98.866	98.877	6.5	100.761	100.710	100.708
6.25	99.487	99.455	99.428	6.25	99.278	99.240	99.240	6.625	101.179	101.127	101.129
6.375	100.030	99.998	99.972	6.375	99.771	99.725	99.726	6.75	101.028	100.939	100.901
6.5	100.546	100.514	100.487	6.5	100.187	100.133	100.141	6.875	101.528	101.441	101.402
6.625	100.964	100.932	100.906	6.625	100.643	100.593	100.590	7	101.953	101.866	101.828
6.75	100.961	100.889	100.829	6.75	100.853	100.782	100.772	7.125	102.282	102.197	102.158
6.875	101.380	101.307	101.247	6.875	101.253	101.230	101.224	7.25	102.324	102.215	102.171
7	101.846	101.774	101.714	7	101.733	101.646	101.608	7.375	102.778	102.671	102.627
7.125	102.212	102.140	102.080	7.125	102.036	101.974	101.953	7.5	103.160	103.054	103.009
7.25	102.254	102.237	102.209	7.25	102.254	102.237	102.209	7.625	103.450	103.346	103.300
7.375	102.630	102.576	102.552	7.375	102.630	102.576	102.552	7.75	103.243	103.243	103.182
7.5	103.017	102.936	102.870	7.5	102.986	102.879	102.844	7.875	103.862	103.862	103.788
7.625	103.387	103.306	103.240	7.625	103.145	103.152	103.133	8	103.975	103.975	103.896
7.75	103.420	103.460	103.439	7.75	103.420	103.460	103.439				
7.875	103.688	103.736	103.704	7.875	103.688	103.736	103.704				
8	103.821	103.834	103.829	8	103.821	103.834	103.829				
8.125	104.148	104.149	104.120	8.125	104.148	104.149	104.120				
8.25	104.455	104.485	104.434	8.25	104.455	104.485	104.434				

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	96.317	96.186	96.186	4.625	96.512	96.381	96.381	5	92.264	92.193	92.193
4.75	96.711	96.702	96.726	4.75	96.573	96.574	96.584	5.125	93.077	93.013	93.013
4.875	97.037	97.019	97.056	4.875	96.933	96.925	96.928	5.25	95.014	94.901	94.801
5	97.519	97.476	97.479	5	97.445	97.400	97.403	5.375	95.690	95.576	95.475
5.125	98.089	98.046	98.046	5.125	97.934	97.894	97.890	5.5	96.476	96.361	96.259
5.25	98.453	98.405	98.413	5.25	98.266	98.224	98.223	5.625	96.968	96.853	96.751
5.375	98.834	98.807	98.791	5.375	98.597	98.553	98.555	5.75	97.417	97.325	97.245
5.5	99.181	99.156	99.140	5.5	98.953	98.922	98.913	5.875	98.039	97.947	97.867
5.625	99.583	99.559	99.548	5.625	99.410	99.390	99.375	6	98.660	98.569	98.488
5.75	99.897	99.863	99.867	5.75	99.738	99.716	99.704	6.125	99.126	99.034	98.953
5.875	100.213	100.171	100.186	5.875	100.061	100.037	100.028	6.25	99.212	99.128	99.067
6	100.684	100.642	100.657	6	100.416	100.391	100.382	6.375	99.704	99.617	99.562
6.125	100.744	100.710	100.687	6.125	100.496	100.464	100.438	6.5	100.155	100.065	99.986
6.25	101.042	100.994	100.990	6.25	100.831	100.796	100.774	6.625	100.572	100.479	100.398
6.375	101.347	101.294	101.297	6.375	101.145	101.109	101.088	6.75	100.636	100.513	100.490
6.5	101.719	101.679	101.664	6.5	101.454	101.418	101.398	6.875	100.933	100.862	100.843
6.625	101.579	101.580	101.546	6.625	101.565	101.565	101.544	7	101.351	101.235	101.140
6.75	101.837	101.827	101.809	6.75	101.644	101.645	101.611	7.125	101.727	101.614	101.515
6.875	102.129	102.125	102.098	6.875	101.947	101.946	101.915	7.25	101.608	101.297	101.240
7	102.373	102.359	102.348	7	102.262	102.261	102.230	7.375	101.955	101.745	101.692
7.125	101.414	101.329	101.267	7.125	101.198	101.113	101.051	7.5	102.280	102.131	102.073
7.25	101.894	101.810	101.748	7.25	101.584	101.500	101.437	7.625	102.817	102.675	102.612
7.375	102.347	102.262	102.200	7.375	101.944	101.860	101.797	7.75	101.422	101.363	101.335
								7.875	101.941	101.883	101.854

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	96.594	96.559	96.568	5	96.053	96.017	96.027	5.125	94.099	94.036	
5.125	96.993	96.952	96.959	5.125	96.443	96.402	96.409	5.25	94.572	94.509	94.446
5.25	97.339	97.293	97.297	5.25	96.811	96.764	96.768	5.375	95.224	95.161	95.099
5.375	97.613	97.561	97.562	5.375	97.150	97.098	97.099	5.5	95.700	95.637	95.575
5.5	97.884	97.826	97.824	5.5	97.487	97.429	97.427	5.625	96.177	96.114	96.052
5.625	98.154	98.090	98.086	5.625	97.822	97.758	97.754	5.75	96.654	96.591	96.529
5.75	98.409	98.340	98.333	5.75	98.089	98.020	98.013	5.875	96.940	96.877	96.814
5.875	98.648	98.573	98.564	5.875	98.268	98.194	98.184	6	97.403	97.340	97.277
6	98.812	98.732	98.719	6	98.461	98.381	98.369	6.125	97.678	97.615	97.553
6.125	98.944	98.881	98.818	6.125	98.680	98.594	98.579	6.25	98.133	98.070	98.008
6.25	99.149	99.086	99.023	6.25	98.921	98.830	98.812	6.375	98.215	98.152	98.090
6.375	99.349	99.286	99.223	6.375	99.193	99.096	99.075	6.5	98.475	98.412	98.350
6.5	99.401	99.338	99.275	6.5	99.455	99.352	99.329	6.625	97.815	97.752	97.689
6.625	99.591	99.528	99.465	6.625	99.700	99.592	99.566	6.75	98.246	98.183	98.121
6.75	99.815	99.752	99.689	6.75	99.837	99.723	99.694	6.875	98.501	98.438	98.376
6.875	100.000	99.937	99.874	6.875	99.914	99.851	99.788	7	98.948	98.885	98.823
7	100.180	100.117	100.054	7	100.148	100.085	100.022	7.125	99.036	98.973	98.911
7.125	100.366	100.303	100.240	7.125	100.221	100.158	100.095				

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	96.803	96.768	96.777	5	96.258	96.222	96.232	5.125	94.316	94.253	94.190
5.125	97.202	97.160	97.168	5.125	96.648	96.606	96.613	5.25	94.788	94.725	94.662
5.25	97.548	97.501	97.505	5.25	97.015	96.968	96.972	5.375	95.441	95.378	95.315
5.375	97.821	97.769	97.770	5.375	97.353	97.301	97.302	5.5	95.917	95.854	95.791
5.5	98.091	98.033	98.032	5.5	97.689	97.631	97.630	5.625	96.394	96.331	96.268
5.625	98.361	98.298	98.294	5.625	98.023	97.959	97.955	5.75	96.871	96.808	96.745
5.75	98.617	98.548	98.541	5.75	98.290	98.221	98.214	5.875	97.157	97.094	97.031
5.875	98.857	98.782	98.772	5.875	98.468	98.394	98.384	6	97.620	97.557	97.494
6	99.022	98.942	98.929	6	98.662	98.581	98.569	6.125	97.895	97.832	97.769
6.125	99.161	99.098	99.035	6.125	98.881	98.795	98.780	6.25	98.350	98.287	98.224
6.25	99.366	99.303	99.240	6.25	99.123	99.031	99.013	6.375	98.432	98.369	98.306
6.375	99.566	99.503	99.440	6.375	99.396	99.299	99.278	6.5	98.692	98.629	98.566
6.5	99.618	99.555	99.492	6.5	99.659	99.557	99.533	6.625	98.032	97.969	97.906
6.625	99.807	99.744	99.681	6.625	99.906	99.798	99.772	6.75	98.463	98.400	98.337
6.75	100.032	99.969	99.906	6.75	100.044	99.931	99.902	6.875	98.718	98.655	98.592
6.875	100.217	100.154	100.091	6.875	100.131	100.068	100.005	7	99.165	99.102	99.039
7	100.397	100.334	100.271	7	100.365	100.302	100.239	7.125	99.253	99.190	99.127

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



YOUR BFF IN WHOLESALE

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	94.049	94.004	93.990	4.5	94.049	94.004	93.990	5	96.440	96.419	96.404
4.625	94.705	94.660	94.646	4.625	94.705	94.660	94.646	5.125	97.096	97.042	97.014
4.75	95.511	95.495	95.480	4.75	95.511	95.495	95.480	5.25	97.932	97.883	97.835
4.875	95.909	95.870	95.843	4.875	95.874	95.859	95.843	5.375	98.360	98.312	98.263
5	96.487	96.449	96.404	5	96.440	96.419	96.404	5.5	98.882	98.834	98.785
5.125	97.096	97.042	97.014	5.125	97.096	97.042	97.014	5.625	99.465	99.427	99.412
5.25	97.932	97.895	97.845	5.25	97.932	97.883	97.835	5.75	100.105	100.104	100.089
5.375	98.506	98.487	98.437	5.375	98.360	98.312	98.263	5.875	100.208	99.998	99.940
5.5	99.078	99.058	99.008	5.5	98.882	98.834	98.785	6	100.734	100.636	100.609
5.625	99.626	99.606	99.556	5.625	99.465	99.427	99.412	6.125	101.385	101.288	101.261
5.75	100.105	100.104	100.089	5.75	100.105	100.104	100.089	6.25	101.956	101.889	101.862
5.875	100.315	100.207	100.086	5.875	100.208	99.998	99.940	6.375	101.242	101.194	101.145
6	100.734	100.636	100.609	6	100.734	100.636	100.609	6.5	101.779	101.743	101.704
6.125	101.385	101.288	101.261	6.125	101.385	101.288	101.261	6.625	102.431	102.345	102.305
6.25	101.956	101.889	101.862	6.25	101.956	101.889	101.862	6.75	102.781	102.775	102.736
6.375	101.517	101.455	101.384	6.375	101.335	101.194	101.145	6.875	102.504	102.327	102.281
6.5	101.898	101.761	101.704	6.5	101.898	101.743	101.704	7	103.056	102.881	102.834
6.625	102.431	102.345	102.305	6.625	102.431	102.345	102.305	7.125	102.915	102.845	102.837
6.75	102.781	102.775	102.736	6.75	102.781	102.775	102.736	7.25	103.280	103.195	103.124
6.875	102.622	102.444	102.398	6.875	102.622	102.444	102.398	7.375	102.370	102.525	102.461
7	103.182	103.006	102.960	7	103.182	103.006	102.960	7.5	102.858	102.989	102.925
7.125	103.084	102.994	102.876	7.125	102.915	102.845	102.837	7.625	103.320	103.250	103.193
7.25	103.280	103.195	103.124	7.25	103.280	103.195	103.124	7.75	103.660	103.590	103.533
7.375	102.873	102.917	102.930	7.375	102.370	102.525	102.461				
7.5	103.361	103.405	103.418	7.5	102.858	102.989	102.925				

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	95.713	95.744	95.760	4.25	95.713	95.744	95.760	4.75	93.851	93.835	93.820
4.375	96.283	96.313	96.329	4.375	96.283	96.313	96.329	4.875	94.703	94.680	94.678
4.5	96.849	96.879	96.895	4.5	96.849	96.879	96.895	5	95.406	95.383	95.381
4.625	97.410	97.441	97.457	4.625	97.410	97.441	97.457	5.125	96.232	96.209	96.207
4.75	97.554	97.436	97.431	4.75	97.440	97.427	97.431	5.25	97.183	97.148	97.082
4.875	98.036	97.984	97.988	4.875	97.997	97.984	97.988	5.375	97.775	97.740	97.674
5	98.543	98.530	98.534	5	98.543	98.530	98.534	5.5	98.346	98.311	98.245
5.125	99.075	99.062	99.065	5.125	99.075	99.062	99.065	5.625	98.982	98.933	98.919
5.25	99.212	99.166	99.150	5.25	99.212	99.166	99.150	5.75	99.277	99.066	98.975
5.375	99.393	99.431	99.432	5.375	99.393	99.400	99.391	5.875	99.568	99.444	99.323
5.5	99.900	99.911	99.913	5.5	99.900	99.907	99.898	6	100.096	99.984	99.957
5.625	100.383	100.391	100.393	5.625	100.383	100.390	100.381	6.125	100.797	100.685	100.658
5.75	100.441	100.383	100.367	5.75	100.441	100.383	100.367	6.25	100.896	100.791	100.720
5.875	100.654	100.699	100.706	5.875	100.481	100.476	100.454	6.375	100.781	100.547	100.510
6	101.123	101.169	101.176	6	100.929	100.924	100.903	6.5	101.275	101.041	101.004
								6.625	101.757	101.546	101.507
								6.75	101.745	101.653	101.582
								6.875	101.501	101.325	101.281
								7	102.001	101.826	101.781
								7.125	101.677	101.592	101.521
								7.25	101.993	101.907	101.836

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.922	96.820	96.805	5	95.406	95.383	95.381	4.5	95.785	95.724	95.599
5.375	97.618	97.569	97.521	5.125	96.232	96.209	96.207	4.625	96.250	96.189	96.064
5.5	98.309	98.260	98.245	5.25	96.947	96.820	96.805	4.75	97.084	97.082	97.082
5.625	98.982	98.933	98.919	5.375	97.534	97.484	97.470	4.875	97.549	97.547	97.547
5.75	99.277	99.066	98.975	5.5	98.309	98.260	98.245	5	98.016	98.014	98.014
5.875	99.568	99.358	99.288	5.625	98.982	98.933	98.919	5.125	98.484	98.482	98.482
6	100.096	99.984	99.957	5.75	99.165	99.082	99.025	5.25	98.644	98.639	98.647
6.125	100.797	100.685	100.658	5.875	99.427	99.315	99.288	5.375	99.112	99.107	99.115
6.25	100.896	100.791	100.720	6	100.096	99.984	99.957	5.5	99.582	99.577	99.585
6.375	100.781	100.547	100.510	6.125	100.797	100.685	100.658	5.625	100.053	100.048	100.056
6.5	101.275	101.041	101.004	6.25	100.946	100.841	100.770	5.75	99.832	99.837	99.852
6.625	101.757	101.546	101.507	6.375	100.808	100.574	100.537	5.875	100.297	100.302	100.317
6.75	101.745	101.653	101.582	6.5	101.277	101.044	101.007	6	100.754	100.759	100.774
6.875	101.501	101.325	101.281	6.625	101.732	101.546	101.507	6.125	101.201	101.206	101.222

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.932	97.883	97.835	5.25	97.932	97.883	97.835	5.25	97.932	97.883	97.835
5.375	98.360	98.312	98.263	5.375	98.360	98.312	98.263	5.375	98.360	98.312	98.263
5.5	98.882	98.834	98.785	5.5	98.882	98.834	98.785	5.5	98.882	98.834	98.785
5.625	99.465	99.427	99.412	5.625	99.465	99.427	99.412	5.625	99.465	99.427	99.412
5.75	100.105	100.104	100.089	5.75	100.105	100.104	100.089	5.75	100.105	100.104	100.089
5.875	100.208	99.998	99.940	5.875	100.208	99.998	99.940	5.875	100.208	99.998	99.940
6	100.734	100.636	100.609	6	100.734	100.636	100.609	6	100.734	100.636	100.609
6.125	101.385	101.288	101.261	6.125	101.385	101.288	101.261	6.125	101.385	101.288	101.261
6.25	101.956	101.889	101.862	6.25	101.956	101.889	101.862	6.25	101.956	101.889	101.862
6.375	101.335	101.194	101.145	6.375	101.335	101.194	101.145	6.375	101.242	101.194	101.145
6.5	101.898	101.743	101.704	6.5	101.898	101.743	101.704	6.5	101.779	101.743	101.704
6.625	102.431	102.345	102.305	6.625	102.431	102.345	102.305	6.625	102.431	102.345	102.305
6.75	102.781	102.775	102.736	6.75	102.781	102.775	102.736	6.75	102.781	102.775	102.736
6.875	102.622	102.444	102.398	6.875	102.622	102.444	102.398	6.875	102.504	102.327	102.281
7	103.182	103.006	102.960	7	103.182	103.006	102.960	7	103.056	102.881	102.834
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	96.849	96.879	96.895	4.25	95.713	95.744	95.760	5.25	96.922	96.870	96.855
4.625	97.410	97.441	97.457	4.375	96.283	96.313	96.329	5.375	97.618	97.569	97.521
4.75	97.440	97.427	97.431	4.5	96.849	96.879	96.895	5.5	98.359	98.310	98.295
4.875	97.997	97.984	97.988	4.625	97.410	97.441	97.457	5.625	99.032	98.983	98.969
5	98.543	98.530	98.534	4.75	97.440	97.427	97.431	5.75	99.277	99.066	98.975
5.125	99.075	99.062	99.065	4.875	97.997	97.984	97.988	5.875	99.568	99.365	99.338
5.25	99.212	99.166	99.150	5	98.543	98.530	98.534	6	100.146	100.034	100.007
5.375	99.393	99.400	99.391	5.125	99.075	99.062	99.065	6.125	100.847	100.735	100.708
5.5	99.900	99.907	99.898	5.25	99.212	99.166	99.150	6.25	100.896	100.791	100.720
5.625	100.383	100.390	100.381	5.375	99.393	99.400	99.391	6.375	100.781	100.547	100.510
5.75	100.441	100.383	100.367	5.5	99.900	99.907	99.898	6.5	101.275	101.041	101.004
5.875	100.481	100.476	100.454	5.625	100.383	100.390	100.381	6.625	101.757	101.556	101.517
6	100.929	100.924	100.903	5.75	100.441	100.383	100.367	6.75	101.745	101.653	101.582
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.922	96.870	96.855	5.25	96.919	96.870	96.855	4.5	94.216	94.121	94.137
5.375	97.618	97.569	97.521	5.375	97.584	97.534	97.520	4.625	94.769	94.675	94.691
5.5	98.359	98.310	98.295	5.5	98.359	98.310	98.295	4.75	93.232	93.019	93.022
5.625	99.032	98.983	98.969	5.625	99.032	98.983	98.969	4.875	93.777	93.565	93.568
5.75	99.277	99.066	98.975	5.75	99.165	99.082	99.025	5	94.305	94.092	94.095
5.875	99.568	99.365	99.338	5.875	99.477	99.365	99.338	5.125	94.806	94.593	94.597
6	100.146	100.034	100.007	6	100.146	100.034	100.007	5.25	95.486	95.470	95.455
6.125	100.847	100.735	100.708	6.125	100.847	100.735	100.708	5.375	95.613	95.598	95.582
6.25	100.896	100.791	100.720	6.25	100.946	100.841	100.770	5.5	96.052	96.036	96.021
6.375	100.781	100.547	100.510	6.375	100.301	100.236	100.196	5.625	96.497	96.481	96.466
6.5	101.275	101.041	101.004	6.5	100.960	100.895	100.856	5.75	97.310	97.293	97.277
6.625	101.757	101.556	101.517	6.625	101.661	101.556	101.517	5.875	97.640	97.624	97.608
6.75	101.745	101.653	101.582	6.75	101.795	101.703	101.632	6	98.011	97.995	97.979
6.875	101.501	101.325	101.281	6.875	100.650	100.564	100.493	6.125	98.363	98.346	98.330

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.996	96.942	96.914	5.125	96.996	96.942	96.914	4.75	95.411	95.395	95.380
5.25	97.832	97.783	97.735	5.25	97.832	97.783	97.735	4.875	95.774	95.759	95.743
5.375	98.260	98.212	98.163	5.375	98.260	98.212	98.163	5	96.340	96.319	96.304
5.5	98.782	98.734	98.685	5.5	98.782	98.734	98.685	5.125	96.996	96.942	96.914
5.625	99.365	99.282	99.225	5.625	99.365	99.282	99.225	5.25	97.832	97.783	97.735
5.75	99.997	99.888	99.831	5.75	99.997	99.888	99.831	5.375	98.260	98.212	98.163
5.875	100.108	99.936	99.875	5.875	100.108	99.898	99.875	5.5	98.782	98.734	98.685
6	100.600	100.495	100.478	6	100.600	100.495	100.478	5.625	99.365	99.282	99.225
6.125	101.198	101.093	101.022	6.125	101.198	101.093	101.022	5.75	99.997	99.888	99.831
6.25	101.710	101.605	101.548	6.25	101.710	101.605	101.548	5.875	100.108	99.898	99.875
6.375	101.246	101.184	101.113	6.375	101.142	101.094	101.045	6	100.600	100.495	100.478
6.5	101.667	101.619	101.570	6.5	101.667	101.619	101.570	6.125	101.198	101.093	101.022
6.625	102.179	102.087	102.035	6.625	102.179	102.087	102.035	6.25	101.710	101.605	101.548
6.75	102.602	102.510	102.439	6.75	102.602	102.510	102.439	6.375	101.142	101.094	101.045
6.875	102.049	102.041	102.033	6.875	102.049	102.041	102.033	6.5	101.667	101.619	101.570
7	102.400	102.392	102.384	7	102.400	102.392	102.384	6.625	102.179	102.087	102.035
7.125	102.815	102.745	102.737	7.125	102.815	102.745	102.737	6.75	102.602	102.510	102.439
7.25	103.180	103.095	103.024	7.25	103.180	103.095	103.024	6.875	102.049	102.041	102.033
7.375	102.270	102.246	102.338	7.375	102.270	102.200	102.184	7	102.400	102.392	102.384
7.5	102.758	102.687	102.631	7.5	102.758	102.687	102.631	7.125	102.815	102.745	102.737
7.625	103.220	103.150	103.093	7.625	103.220	103.150	103.093	7.25	103.180	103.095	103.024
7.75	103.560	103.490	103.433	7.75	103.560	103.490	103.433	7.375	102.270	102.200	102.184
7.875	102.826	102.907	102.915					7.5	102.758	102.687	102.631
8	102.944	103.026	103.033					7.625	103.220	103.150	103.093
8.125	103.012	103.094	103.101					7.75	103.560	103.490	103.433
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	95.724	95.754	95.770	4.25	95.724	95.754	95.770	4.875	94.541	94.488	94.586
4.375	96.245	96.275	96.291	4.375	96.245	96.275	96.291	5	95.124	95.071	95.169
4.5	96.755	96.785	96.801	4.5	96.755	96.785	96.801	5.125	95.872	95.819	95.917
4.625	97.249	97.280	97.295	4.625	97.249	97.280	97.295	5.25	96.783	96.701	96.740
4.75	97.421	97.409	97.412	4.75	97.421	97.409	97.412	5.375	97.518	97.469	97.421
4.875	97.906	97.894	97.897	4.875	97.906	97.894	97.897	5.5	98.056	97.977	98.062
5	98.367	98.355	98.358	5	98.367	98.355	98.358	5.625	98.670	98.590	98.676
5.125	98.800	98.788	98.791	5.125	98.800	98.788	98.791	5.75	99.177	98.966	98.875
5.25	99.112	99.066	99.050	5.25	99.112	99.066	99.050	5.875	99.468	99.258	99.152
5.375	99.227	99.234	99.224	5.375	99.227	99.234	99.224	6	99.830	99.682	99.755
5.5	99.623	99.630	99.621	5.5	99.623	99.630	99.621	6.125	100.401	100.259	100.332
5.625	100.028	100.023	100.031	5.625	99.988	99.995	99.986	6.25	100.796	100.691	100.620
5.75	100.341	100.283	100.267	5.75	100.341	100.283	100.267	6.375	100.137	100.089	100.040
5.875	100.272	100.277	100.292	5.875	100.252	100.247	100.225	6.5	100.709	100.654	100.605
6	100.729	100.734	100.749	6	100.589	100.584	100.563	6.625	101.223	101.131	101.060
								6.75	101.645	101.553	101.482
								6.875	101.075	100.899	100.855
								7	101.453	101.279	101.234
								7.125	101.577	101.492	101.421
								7.25	101.893	101.807	101.736
								7.375	100.595	100.530	100.566
								7.5	101.083	101.012	100.956
								7.625	101.545	101.475	101.418
								7.75	101.835	101.765	101.708
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	100.709	100.654	100.605	6.125	100.401	100.259	100.332	4.5	95.685	95.624	95.499
6.625	101.223	101.131	101.060	6.25	100.846	100.741	100.670	4.625	96.150	96.089	95.964
6.75	101.645	101.553	101.482	6.375	100.169	100.077	100.006	4.75	96.984	96.982	96.982
6.875	101.075	100.899	100.855	6.5	100.759	100.667	100.595	4.875	97.449	97.447	97.447
7	101.453	101.279	101.234	6.625	101.273	101.181	101.110	5	97.916	97.914	97.914
7.125	101.577	101.492	101.421	6.75	101.695	101.603	101.532	5.125	98.384	98.382	98.382
7.25	101.893	101.807	101.736	6.875	100.550	100.464	100.393	5.25	98.544	98.539	98.547
7.375	100.595	100.530	100.566	7	101.098	101.013	100.942	5.375	99.012	99.007	99.015
7.5	101.083	101.012	100.956	7.125	101.627	101.542	101.471	5.5	99.482	99.477	99.485
7.625	101.545	101.475	101.418	7.25	101.943	101.857	101.786	5.625	99.953	99.948	99.956
7.75	101.835	101.765	101.708	7.375	100.645	100.575	100.566	5.75	99.732	99.737	99.752
				7.5	101.133	101.062	101.006	5.875	100.197	100.202	100.217
				7.625	101.595	101.525	101.468	6	100.654	100.659	100.674
								6.125	101.101	101.106	101.122

VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	101.246	101.184	101.113	6.375	101.142	101.094	101.045	6	100.600	100.495	100.478
6.5	101.667	101.619	101.570	6.5	101.667	101.619	101.570	6.125	101.198	101.093	101.022
6.625	102.179	102.087	102.035	6.625	102.179	102.087	102.035	6.25	101.710	101.605	101.548
6.75	102.602	102.510	102.439	6.75	102.602	102.510	102.439	6.375	101.142	101.094	101.045
6.875	102.049	102.041	102.033	6.875	102.049	102.041	102.033	6.5	101.667	101.619	101.570
7	102.400	102.392	102.384	7	102.400	102.392	102.384	6.625	102.179	102.087	102.035
7.125	102.815	102.745	102.737	7.125	102.815	102.745	102.737	6.75	102.602	102.510	102.439
7.25	103.180	103.095	103.024	7.25	103.180	103.095	103.024	6.875	102.049	102.041	102.033
7.375	102.270	102.246	102.338	7.375	102.270	102.200	102.184	7	102.400	102.392	102.384
7.5	102.758	102.687	102.631	7.5	102.758	102.687	102.631	7.125	102.815	102.745	102.737
7.625	103.220	103.150	103.093	7.625	103.220	103.150	103.093	7.25	103.180	103.095	103.024
7.75	103.560	103.490	103.433	7.75	103.560	103.490	103.433	7.375	102.270	102.200	102.184
7.875	102.826	102.907	102.915					7.5	102.758	102.687	102.631
8	102.944	103.026	103.033					7.625	103.220	103.150	103.093
8.125	103.012	103.094	103.101					7.75	103.560	103.490	103.433
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	96.755	96.785	96.801	4.5	96.755	96.785	96.801	6.625	101.223	101.131	101.060
4.625	97.249	97.280	97.295	4.625	97.249	97.280	97.295	6.75	101.645	101.553	101.482
4.75	97.421	97.409	97.412	4.75	97.421	97.409	97.412	6.875	100.500	100.416	100.408
4.875	97.906	97.894	97.897	4.875	97.906	97.894	97.897	7	101.048	100.963	100.892
5	98.367	98.355	98.358	5	98.367	98.355	98.358	7.125	101.577	101.492	101.421
5.125	98.800	98.788	98.791	5.125	98.800	98.788	98.791	7.25	101.893	101.807	101.736
5.25	99.112	99.066	99.050	5.25	99.112	99.066	99.050	7.375	100.915	100.984	101.076
5.375	99.227	99.234	99.224	5.375	99.227	99.234	99.224	7.5	101.083	101.020	101.112
5.5	99.623	99.630	99.621	5.5	99.623	99.630	99.621	7.625	101.545	101.475	101.418
5.625	100.028	100.023	100.031	5.625	99.988	99.995	99.986	7.75	101.835	101.765	101.708
5.75	100.341	100.283	100.267	5.75	100.341	100.283	100.267	7.875	100.251	100.332	100.340
5.875	100.272	100.277	100.292	5.875	100.252	100.247	100.225	8	100.369	100.451	100.458
6	100.729	100.734	100.749	6	100.589	100.584	100.563	8.125	100.437	100.519	100.526
6.125	101.176	101.181	101.197	6.125	100.964	100.914	100.899				
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	100.709	100.654	100.605	6.125	100.401	100.259	100.332	4.5	95.685	95.624	95.499
6.625	101.223	101.131	101.060	6.25	100.846	100.741	100.670	4.625	96.150	96.089	95.964
6.75	101.645	101.553	101.482	6.375	100.169	100.077	100.006	4.75	96.984	96.982	96.982
6.875	100.500	100.416	100.408	6.5	100.759	100.667	100.595	4.875	97.449	97.447	97.447
7	101.048	100.963	100.892	6.625	101.273	101.181	101.110	5	97.916	97.914	97.914
7.125	101.577	101.492	101.421	6.75	101.695	101.603	101.532	5.125	98.384	98.382	98.382
7.25	101.893	101.807	101.736	6.875	100.550	100.464	100.393	5.25	98.544	98.539	98.547
7.375	100.595	100.530	100.566	7	101.098	101.013	100.942	5.375	99.012	99.007	99.015
7.5	101.083	101.012	100.956	7.125	101.627	101.542	101.471	5.5	99.482	99.477	99.485
7.625	101.545	101.475	101.418	7.25	101.943	101.857	101.786	5.625	99.953	99.948	99.956
7.75	101.835	101.765	101.708	7.375	100.645	100.575	100.566	5.75	99.732	99.737	99.752
				7.5	101.133	101.062	101.006	5.875	100.197	100.202	100.217
				7.625	101.595	101.525	101.468	6	100.654	100.659	100.674
								6.125	101.101	101.106	101.122

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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	98.588	98.354	98.054	6.75	97.088	96.854	96.554
6.875	99.033	98.807	98.507	6.875	97.533	97.307	97.007
7	99.540	99.314	99.014	7	98.040	97.814	97.514
7.125	99.999	99.773	99.473	7.125	98.499	98.273	97.973
7.25	100.428	100.202	99.902	7.25	98.928	98.702	98.402
7.375	100.568	100.285	99.985	7.375	99.068	98.785	98.485
7.5	101.035	100.752	100.452	7.5	99.535	99.252	98.952
7.625	101.454	101.171	100.871	7.625	99.954	99.671	99.371
7.75	101.853	101.570	101.270	7.75	100.353	100.070	99.770
7.875	101.915	101.575	101.275	7.875	100.415	100.075	99.775
8	102.342	102.002	101.702	8	100.842	100.502	100.202
8.125	102.731	102.391	102.091	8.125	101.231	100.891	100.591
8.25	103.100	102.760	102.460	8.25	101.600	101.260	100.960
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.588	96.354	96.054	6.75	95.088	94.854	94.554
6.875	97.033	96.807	96.507	6.875	95.533	95.307	95.007
7	97.540	97.314	97.014	7	96.040	95.814	95.514
7.125	97.999	97.773	97.473	7.125	96.499	96.273	95.973
7.25	98.428	98.202	97.902	7.25	96.928	96.702	96.402
7.375	98.568	98.285	97.985	7.375	97.068	96.785	96.485
7.5	99.035	98.752	98.452	7.5	97.535	97.252	96.952
7.625	99.454	99.171	98.871	7.625	97.954	97.671	97.371
7.75	99.853	99.570	99.270	7.75	98.353	98.070	97.770
7.875	99.915	99.575	99.275	7.875	98.415	98.075	97.775
8	100.342	100.002	99.702	8	98.842	98.502	98.202
8.125	100.731	100.391	100.091	8.125	99.231	98.891	98.591
8.25	101.100	100.760	100.460	8.25	99.600	99.260	98.960
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.838	97.604	97.304	6.75	95.838	95.604	95.304
6.875	98.283	98.057	97.757	6.875	96.283	96.057	95.757
7	98.790	98.564	98.264	7	96.790	96.564	96.264
7.125	99.249	99.023	98.723	7.125	97.249	97.023	96.723
7.25	99.678	99.452	99.152	7.25	97.678	97.452	97.152
7.375	99.818	99.535	99.235	7.375	97.818	97.535	97.235
7.5	100.285	100.002	99.702	7.5	98.285	98.002	97.702
7.625	100.704	100.421	100.121	7.625	98.704	98.421	98.121
7.75	101.103	100.820	100.520	7.75	99.103	98.820	98.520
7.875	101.165	100.825	100.525	7.875	99.165	98.825	98.525
8	101.592	101.252	100.952	8	99.592	99.252	98.952
8.125	101.981	101.641	101.341	8.125	99.981	99.641	99.341
8.25	102.350	102.010	101.710	8.25	100.350	100.010	99.710

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.