



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	92.113	92.045	92.045	4.75	92.113	92.045	92.045	5.125	94.561	94.517	94.503
4.875	92.821	92.759	92.759	4.875	92.821	92.759	92.759	5.25	95.221	95.177	95.162
5	93.390	93.335	93.335	5	93.390	93.335	93.335	5.375	96.669	96.644	96.620
5.125	94.015	93.966	93.966	5.125	94.015	93.966	93.966	5.5	97.177	97.152	97.128
5.25	94.899	94.886	94.873	5.25	94.688	94.645	94.645	5.625	97.764	97.739	97.715
5.375	95.660	95.635	95.611	5.375	95.660	95.635	95.611	5.75	98.131	98.092	98.086
5.5	96.382	96.369	96.355	5.5	96.218	96.193	96.169	5.875	98.676	98.626	98.601
5.625	96.876	96.863	96.849	5.625	96.814	96.789	96.765	6	99.156	99.108	99.083
5.75	97.323	97.302	97.288	5.75	97.323	97.302	97.288	6.125	99.673	99.640	99.606
5.875	97.848	97.820	97.816	5.875	97.848	97.817	97.816	6.25	99.821	99.786	99.769
6	98.488	98.468	98.448	6	98.365	98.328	98.328	6.375	100.315	100.247	100.216
6.125	98.945	98.925	98.905	6.125	98.867	98.833	98.829	6.5	100.772	100.705	100.674
6.25	99.243	99.186	99.160	6.25	99.243	99.186	99.160	6.625	101.196	101.130	101.099
6.375	99.699	99.673	99.647	6.375	99.698	99.650	99.647	6.75	101.030	100.941	100.904
6.5	100.218	100.191	100.165	6.5	100.214	100.145	100.115	6.875	101.532	101.444	101.407
6.625	100.635	100.608	100.582	6.625	100.569	100.520	100.514	7	101.958	101.872	101.835
6.75	100.856	100.780	100.754	6.75	100.856	100.780	100.754	7.125	102.288	102.203	102.165
6.875	101.259	101.220	101.211	6.875	101.259	101.220	101.211	7.25	102.384	102.277	102.233
7	101.742	101.655	101.618	7	101.742	101.655	101.618	7.375	102.840	102.734	102.690
7.125	102.043	101.961	101.937	7.125	102.043	101.961	101.937	7.5	103.223	103.119	103.074
7.25	102.315	102.284	102.252	7.25	102.315	102.284	102.252	7.625	103.514	103.410	103.365
7.375	102.694	102.628	102.601	7.375	102.694	102.628	102.601	7.75	103.257	103.258	103.209
7.5	103.052	102.946	102.901	7.5	103.052	102.946	102.901	7.875	103.859	103.859	103.785
7.625	103.232	103.217	103.195	7.625	103.210	103.217	103.195	8	103.949	103.949	103.870
7.75	103.478	103.499	103.474	7.75	103.478	103.499	103.474				
7.875	103.752	103.782	103.746	7.875	103.752	103.782	103.746				
8	103.858	103.867	103.858	8	103.858	103.867	103.858				
8.125	104.169	104.196	104.165	8.125	104.169	104.196	104.165				
8.25	104.472	104.468	104.414	8.25	104.472	104.468	104.414				
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	96.263	96.154	96.154	4.625	96.301	96.192	96.192	5	92.455	92.400	92.400
4.75	96.721	96.674	96.658	4.75	96.617	96.576	96.576	5.125	93.269	93.220	93.220
4.875	97.178	97.133	97.117	4.875	97.178	97.142	97.142	5.25	94.524	94.425	94.326
5	97.464	97.448	97.446	5	97.445	97.414	97.414	5.375	95.254	95.102	95.091
5.125	98.036	98.021	98.018	5.125	97.880	97.868	97.861	5.5	96.049	95.892	95.892
5.25	98.402	98.381	98.385	5.25	98.212	98.198	98.194	5.625	96.717	96.567	96.567
5.375	98.680	98.647	98.669	5.375	98.560	98.545	98.545	5.75	97.214	97.175	97.143
5.5	99.101	99.076	99.083	5.5	98.920	98.896	98.883	5.875	97.826	97.765	97.727
5.625	99.560	99.533	99.519	5.625	99.385	99.362	99.343	6	98.473	98.413	98.375
5.75	99.875	99.837	99.838	5.75	99.714	99.688	99.673	6.125	98.834	98.776	98.737
5.875	100.192	100.147	100.158	5.875	100.038	100.010	99.998	6.25	99.184	99.127	99.088
6	100.665	100.620	100.631	6	100.393	100.366	100.354	6.375	99.688	99.617	99.587
6.125	100.784	100.747	100.720	6.125	100.532	100.497	100.485	6.5	100.148	100.089	100.061
6.25	101.082	101.030	101.022	6.25	100.865	100.828	100.802	6.625	100.436	100.368	100.337
6.375	101.385	101.328	101.328	6.375	101.179	101.140	101.116	6.75	100.683	100.526	100.500
6.5	101.761	101.718	101.700	6.5	101.488	101.448	101.426	6.875	100.887	100.898	100.876
6.625	101.648	101.648	101.627	6.625	101.657	101.657	101.635	7	101.429	101.176	101.160
6.75	101.880	101.866	101.844	6.75	101.679	101.677	101.639	7.125	101.524	101.472	101.455
6.875	102.173	102.165	102.135	6.875	101.980	101.976	101.942	7.25	101.559	101.390	101.342
7	102.419	102.403	102.386	7	102.295	102.291	102.258	7.375	101.805	101.750	101.697
7.125	101.442	101.356	101.293	7.125	101.226	101.140	101.077	7.5	101.947	101.898	101.840
7.25	101.922	101.835	101.773	7.25	101.612	101.525	101.463	7.625	102.240	102.198	102.135
7.375	102.374	102.287	102.225	7.375	101.972	101.886	101.823	7.75	101.524	101.452	101.409
								7.875	102.041	101.968	101.926

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.633	96.590	96.607	5	96.117	96.074	96.091	5.125	94.037		
5.125	97.032	96.982	96.997	5.125	96.508	96.459	96.474	5.25	94.509	94.446	94.383
5.25	97.378	97.323	97.335	5.25	96.876	96.821	96.833	5.375	95.161	95.098	95.035
5.375	97.651	97.591	97.600	5.375	97.216	97.155	97.164	5.5	95.636	95.573	95.510
5.5	97.915	97.849	97.856	5.5	97.553	97.487	97.493	5.625	96.112	96.049	95.987
5.625	98.171	98.099	98.103	5.625	97.888	97.816	97.820	5.75	96.588	96.525	96.463
5.75	98.411	98.334	98.335	5.75	98.156	98.079	98.080	5.875	96.873	96.810	96.747
5.875	98.635	98.552	98.550	5.875	98.335	98.252	98.250	6	97.335	97.272	97.209
6	98.790	98.702	98.697	6	98.520	98.432	98.427	6.125	97.609	97.546	97.484
6.125	98.852	98.786	98.751	6.125	98.722	98.628	98.621	6.25	98.063	98.000	97.938
6.25	99.053	98.990	98.927	6.25	98.945	98.846	98.836	6.375	98.145	98.082	98.019
6.375	99.252	99.189	99.126	6.375	99.199	99.094	99.081	6.5	98.404	98.341	98.278
6.5	99.304	99.241	99.178	6.5	99.451	99.340	99.324	6.625	97.744	97.681	97.619
6.625	99.492	99.429	99.366	6.625	99.695	99.579	99.561	6.75	98.175	98.112	98.049
6.75	99.717	99.654	99.591	6.75	99.832	99.710	99.689	6.875	98.430	98.367	98.305
6.875	99.901	99.838	99.775	6.875	99.826	99.760	99.697	7	98.878	98.815	98.752
7	100.081	100.018	99.955	7	100.058	99.995	99.932	7.125	98.966	98.903	98.840
7.125	100.267	100.204	100.141	7.125	100.131	100.068	100.005				

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	96.842	96.798	96.815	5	96.323	96.279	96.296	5.125	94.254	94.191	94.128
5.125	97.240	97.190	97.205	5.125	96.712	96.663	96.678	5.25	94.726	94.663	94.600
5.25	97.585	97.530	97.542	5.25	97.080	97.025	97.037	5.375	95.378	95.315	95.252
5.375	97.858	97.798	97.807	5.375	97.418	97.358	97.367	5.5	95.853	95.790	95.727
5.5	98.122	98.056	98.063	5.5	97.754	97.688	97.695	5.625	96.329	96.266	96.203
5.625	98.378	98.306	98.310	5.625	98.089	98.017	98.021	5.75	96.805	96.742	96.679
5.75	98.618	98.541	98.542	5.75	98.356	98.279	98.280	5.875	97.089	97.026	96.963
5.875	98.842	98.760	98.758	5.875	98.534	98.452	98.450	6	97.551	97.488	97.425
6	98.999	98.910	98.906	6	98.720	98.632	98.627	6.125	97.826	97.763	97.700
6.125	99.065	99.002	98.961	6.125	98.922	98.828	98.820	6.25	98.280	98.217	98.154
6.25	99.270	99.207	99.144	6.25	99.146	99.047	99.037	6.375	98.361	98.298	98.235
6.375	99.469	99.406	99.343	6.375	99.402	99.297	99.284	6.5	98.621	98.558	98.495
6.5	99.520	99.457	99.394	6.5	99.654	99.544	99.528	6.625	97.961	97.898	97.835
6.625	99.709	99.646	99.583	6.625	99.900	99.784	99.766	6.75	98.392	98.329	98.266
6.75	99.934	99.871	99.808	6.75	100.038	99.916	99.895	6.875	98.647	98.584	98.521
6.875	100.118	100.055	99.992	6.875	100.040	99.977	99.914	7	99.094	99.031	98.968
7	100.298	100.235	100.172	7	100.274	100.211	100.148	7.125	99.183	99.120	99.057

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

YOUR BFF IN WHOLESALE

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	93.970	93.925	93.911	4.5	93.970	93.925	93.911	5	96.360	96.348	96.346
4.625	94.626	94.581	94.567	4.625	94.626	94.581	94.567	5.125	97.017	97.046	97.044
4.75	95.282	95.237	95.252	4.75	95.282	95.237	95.223	5.25	97.775	97.757	97.755
4.875	95.768	95.783	95.804	4.875	95.704	95.650	95.621	5.375	98.204	98.171	98.139
5	96.360	96.361	96.382	5	96.360	96.348	96.346	5.5	98.741	98.693	98.660
5.125	97.017	97.046	97.044	5.125	97.017	97.046	97.044	5.625	99.347	99.317	99.303
5.25	97.777	97.757	97.755	5.25	97.775	97.757	97.755	5.75	99.976	99.997	99.982
5.375	98.292	98.258	98.216	5.375	98.204	98.171	98.139	5.875	100.087	99.912	99.885
5.5	98.741	98.693	98.660	5.5	98.741	98.693	98.660	6	100.627	100.583	100.556
5.625	99.347	99.317	99.303	5.625	99.347	99.317	99.303	6.125	101.280	101.238	101.211
5.75	99.976	99.997	99.982	5.75	99.976	99.997	99.982	6.25	101.856	101.844	101.817
5.875	100.262	100.206	100.142	5.875	100.087	99.912	99.885	6.375	101.242	101.210	101.177
6	100.628	100.583	100.556	6	100.628	100.583	100.556	6.5	101.795	101.735	101.702
6.125	101.280	101.238	101.211	6.125	101.280	101.238	101.211	6.625	102.332	102.256	102.216
6.25	101.856	101.844	101.817	6.25	101.856	101.844	101.817	6.75	102.693	102.701	102.661
6.375	101.418	101.376	101.333	6.375	101.351	101.211	101.177	6.875	102.657	102.386	102.341
6.5	101.916	101.778	101.741	6.5	101.916	101.778	101.741	7	103.211	102.940	102.895
6.625	102.450	102.313	102.275	6.625	102.450	102.313	102.275	7.125	103.102	103.008	102.937
6.75	102.693	102.701	102.661	6.75	102.693	102.701	102.661	7.25	103.461	103.368	103.297
6.875	102.776	102.504	102.459	6.875	102.776	102.504	102.459	7.375	102.646	102.569	102.491
7	103.339	103.068	103.022	7	103.339	103.068	103.022	7.5	103.072	102.999	102.942
7.125	103.239	103.212	103.155	7.125	103.102	103.008	102.937	7.625	103.533	103.460	103.403
7.25	103.461	103.368	103.297	7.25	103.461	103.368	103.297	7.75	103.872	103.799	103.742
7.375	103.329	103.331	103.303	7.375	102.646	102.569	102.491				
7.5	103.817	103.819	103.791	7.5	103.072	102.999	102.942				

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	95.645	95.682	95.692	4.25	95.645	95.682	95.692	4.75	93.762	93.779	93.777
4.375	96.215	96.252	96.262	4.375	96.215	96.252	96.262	4.875	94.701	94.718	94.716
4.5	96.782	96.819	96.829	4.5	96.782	96.819	96.829	5	95.405	95.422	95.420
4.625	97.345	97.382	97.392	4.625	97.345	97.382	97.392	5.125	96.233	96.250	96.248
4.75	97.435	97.412	97.410	4.75	97.435	97.412	97.410	5.25	97.077	97.043	97.001
4.875	97.946	97.971	97.968	4.875	97.946	97.971	97.968	5.375	97.592	97.558	97.516
5	98.494	98.519	98.517	5	98.494	98.519	98.517	5.5	98.164	98.155	98.141
5.125	99.030	99.055	99.052	5.125	99.030	99.055	99.052	5.625	98.839	98.830	98.816
5.25	98.944	98.899	98.883	5.25	98.944	98.899	98.883	5.75	99.156	99.041	98.977
5.375	99.376	99.389	99.374	5.375	99.376	99.389	99.374	5.875	99.499	99.443	99.379
5.5	99.887	99.901	99.886	5.5	99.887	99.901	99.886	6	99.988	99.930	99.903
5.625	100.376	100.389	100.374	5.625	100.376	100.389	100.374	6.125	100.692	100.635	100.608
5.75	100.402	100.349	100.334	5.75	100.402	100.349	100.334	6.25	100.739	100.597	100.561
5.875	100.529	100.560	100.565	5.875	100.529	100.530	100.502	6.375	100.798	100.657	100.621
6	100.984	101.030	101.035	6	100.981	100.983	100.955	6.5	101.292	101.153	101.116
								6.625	101.776	101.638	101.601
								6.75	101.810	101.600	101.557
								6.875	101.656	101.385	101.341
								7	102.156	101.887	101.843
								7.125	101.864	101.771	101.700
								7.25	102.174	102.080	102.009

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	96.862	96.717	96.698	5	95.405	95.422	95.420	4.5	95.632	95.650	95.658
5.375	97.461	97.429	97.397	5.125	96.233	96.250	96.248	4.625	96.097	96.115	96.123
5.5	98.164	98.155	98.141	5.25	96.888	96.742	96.724	4.75	97.053	97.051	97.051
5.625	98.839	98.830	98.816	5.375	97.425	97.378	97.363	4.875	97.518	97.516	97.516
5.75	99.156	98.946	98.885	5.5	98.164	98.155	98.141	5	97.984	97.983	97.983
5.875	99.447	99.259	99.232	5.625	98.839	98.830	98.816	5.125	98.452	98.451	98.451
6	99.988	99.930	99.903	5.75	99.047	98.978	98.935	5.25	98.607	98.615	98.631
6.125	100.692	100.635	100.608	5.875	99.316	99.259	99.232	5.375	99.076	99.083	99.099
6.25	100.739	100.597	100.561	6	99.988	99.930	99.903	5.5	99.545	99.553	99.568
6.375	100.798	100.657	100.621	6.125	100.692	100.635	100.608	5.625	100.016	100.024	100.039
6.5	101.292	101.153	101.116	6.25	100.789	100.648	100.612	5.75	99.798	99.807	99.823
6.625	101.776	101.638	101.601	6.375	100.823	100.684	100.647	5.875	100.263	100.272	100.288
6.75	101.810	101.600	101.557	6.5	101.293	101.155	101.118	6	100.719	100.729	100.744
6.875	101.656	101.385	101.341	6.625	101.750	101.613	101.576	6.125	101.167	101.177	101.192

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	97.775	97.757	97.755	5.25	97.775	97.757	97.755	5.25	97.775	97.757	97.755
5.375	98.204	98.171	98.139	5.375	98.204	98.171	98.139	5.375	98.204	98.171	98.139
5.5	98.741	98.693	98.660	5.5	98.741	98.693	98.660	5.5	98.741	98.693	98.660
5.625	99.347	99.317	99.303	5.625	99.347	99.317	99.303	5.625	99.347	99.317	99.303
5.75	99.976	99.997	99.982	5.75	99.976	99.997	99.982	5.75	99.976	99.997	99.982
5.875	100.087	99.912	99.885	5.875	100.087	99.912	99.885	5.875	100.087	99.912	99.885
6	100.628	100.583	100.556	6	100.628	100.583	100.556	6	100.627	100.583	100.556
6.125	101.280	101.238	101.211	6.125	101.280	101.238	101.211	6.125	101.280	101.238	101.211
6.25	101.856	101.844	101.817	6.25	101.856	101.844	101.817	6.25	101.856	101.844	101.817
6.375	101.351	101.211	101.177	6.375	101.351	101.211	101.177	6.375	101.242	101.210	101.177
6.5	101.916	101.778	101.741	6.5	101.916	101.778	101.741	6.5	101.795	101.735	101.702
6.625	102.450	102.313	102.275	6.625	102.450	102.313	102.275	6.625	102.332	102.256	102.216
6.75	102.693	102.701	102.661	6.75	102.693	102.701	102.661	6.75	102.693	102.701	102.661
6.875	102.776	102.504	102.459	6.875	102.776	102.504	102.459	6.875	102.657	102.386	102.341
7	103.339	103.068	103.022	7	103.339	103.068	103.022	7	103.211	102.940	102.895
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	96.782	96.819	96.829	4.25	95.645	95.682	95.692	5.25	96.862	96.762	96.747
4.625	97.345	97.382	97.392	4.375	96.215	96.252	96.262	5.375	97.461	97.429	97.413
4.75	97.435	97.412	97.410	4.5	96.782	96.819	96.829	5.5	98.214	98.205	98.191
4.875	97.946	97.971	97.968	4.625	97.345	97.382	97.392	5.625	98.889	98.880	98.866
5	98.494	98.519	98.517	4.75	97.435	97.412	97.410	5.75	99.156	98.946	98.885
5.125	99.030	99.055	99.052	4.875	97.946	97.971	97.968	5.875	99.447	99.309	99.282
5.25	98.944	98.899	98.883	5	98.494	98.519	98.517	6	100.038	99.980	99.953
5.375	99.376	99.389	99.374	5.125	99.030	99.055	99.052	6.125	100.742	100.685	100.658
5.5	99.887	99.901	99.886	5.25	98.944	98.899	98.883	6.25	100.739	100.597	100.561
5.625	100.376	100.389	100.374	5.375	99.376	99.389	99.374	6.375	100.798	100.657	100.621
5.75	100.402	100.349	100.334	5.5	99.887	99.901	99.886	6.5	101.292	101.153	101.116
5.875	100.529	100.530	100.502	5.625	100.376	100.389	100.374	6.625	101.776	101.638	101.601
6	100.981	100.983	100.955	5.75	100.402	100.349	100.334	6.75	101.810	101.600	101.557
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	96.862	96.762	96.747	5.25	96.771	96.762	96.747	4.5	94.151	94.063	94.073
5.375	97.461	97.429	97.413	5.375	97.437	97.428	97.413	4.625	94.708	94.620	94.630
5.5	98.214	98.205	98.191	5.5	98.214	98.205	98.191	4.75	93.181	93.005	93.003
5.625	98.889	98.880	98.866	5.625	98.889	98.880	98.866	4.875	93.730	93.555	93.552
5.75	99.156	98.946	98.885	5.75	99.047	98.978	98.935	5	94.263	94.088	94.085
5.875	99.447	99.309	99.282	5.875	99.366	99.309	99.282	5.125	94.772	94.597	94.594
6	100.038	99.980	99.953	6	100.038	99.980	99.953	5.25	95.424	95.399	95.375
6.125	100.742	100.685	100.658	6.125	100.742	100.685	100.658	5.375	95.551	95.526	95.502
6.25	100.739	100.597	100.561	6.25	100.712	100.623	100.566	5.5	95.989	95.964	95.940
6.375	100.798	100.657	100.621	6.375	100.201	100.134	100.095	5.625	96.431	96.406	96.382
6.5	101.292	101.153	101.116	6.5	100.824	100.799	100.759	5.75	97.264	97.240	97.216
6.625	101.776	101.638	101.601	6.625	101.533	101.468	101.428	5.875	97.591	97.567	97.543
6.75	101.810	101.600	101.557	6.75	101.724	101.650	101.607	6	97.959	97.934	97.910
6.875	101.656	101.385	101.341	6.875	100.838	100.745	100.674	6.125	98.307	98.283	98.258

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.917	96.862	96.834	5.125	96.917	96.862	96.834	4.75	95.182	95.137	95.123
5.25	97.675	97.643	97.611	5.25	97.675	97.643	97.611	4.875	95.604	95.550	95.521
5.375	98.104	98.071	98.039	5.375	98.104	98.071	98.039	5	96.260	96.206	96.236
5.5	98.641	98.593	98.560	5.5	98.641	98.593	98.560	5.125	96.917	96.862	96.834
5.625	99.247	99.178	99.135	5.625	99.247	99.178	99.135	5.25	97.675	97.643	97.611
5.75	99.876	99.784	99.741	5.75	99.876	99.784	99.741	5.375	98.104	98.071	98.039
5.875	99.991	99.935	99.871	5.875	99.987	99.781	99.822	5.5	98.641	98.593	98.560
6	100.527	100.437	100.429	6	100.527	100.437	100.429	5.625	99.247	99.178	99.135
6.125	101.122	101.033	100.976	6.125	101.122	101.033	100.976	5.75	99.876	99.784	99.741
6.25	101.632	101.543	101.538	6.25	101.632	101.543	101.538	5.875	99.987	99.781	99.822
6.375	101.147	101.110	101.077	6.375	101.142	101.110	101.077	6	100.527	100.437	100.429
6.5	101.667	101.635	101.602	6.5	101.667	101.635	101.602	6.125	101.122	101.033	100.976
6.625	102.171	102.097	102.054	6.625	102.171	102.097	102.054	6.25	101.632	101.543	101.538
6.75	102.593	102.519	102.476	6.75	102.593	102.519	102.476	6.375	101.142	101.110	101.077
6.875	102.161	102.121	102.080	6.875	102.161	102.121	102.080	6.5	101.667	101.635	101.602
7	102.501	102.461	102.420	7	102.501	102.461	102.420	6.625	102.171	102.097	102.054
7.125	103.002	102.908	102.837	7.125	103.002	102.908	102.837	6.75	102.593	102.519	102.476
7.25	103.361	103.268	103.197	7.25	103.361	103.268	103.197	6.875	102.161	102.121	102.080
7.375	102.576	102.563	102.534	7.375	102.546	102.469	102.391	7	102.501	102.461	102.420
7.5	102.972	102.899	102.842	7.5	102.972	102.899	102.842	7.125	103.002	102.908	102.837
7.625	103.433	103.360	103.303	7.625	103.433	103.360	103.303	7.25	103.361	103.268	103.197
7.75	103.772	103.699	103.642	7.75	103.772	103.699	103.642	7.375	102.546	102.469	102.391
7.875	102.766	102.767	102.753					7.5	102.972	102.899	102.842
8	102.884	102.886	102.871					7.625	103.433	103.360	103.303
8.125	102.953	102.954	102.940					7.75	103.772	103.699	103.642
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	95.659	95.696	95.706	4.25	95.659	95.696	95.706	4.875	94.540	94.527	94.625
4.375	96.183	96.219	96.229	4.375	96.183	96.219	96.229	5	95.125	95.111	95.209
4.5	96.696	96.733	96.742	4.5	96.696	96.733	96.742	5.125	95.874	95.860	95.958
4.625	97.195	97.231	97.241	4.625	97.195	97.231	97.241	5.25	96.723	96.577	96.633
4.75	97.373	97.398	97.395	4.75	97.373	97.398	97.395	5.375	97.361	97.329	97.297
4.875	97.863	97.888	97.885	4.875	97.863	97.888	97.885	5.5	97.912	97.873	97.958
5	98.329	98.354	98.351	5	98.329	98.354	98.351	5.625	98.528	98.489	98.574
5.125	98.768	98.792	98.790	5.125	98.768	98.792	98.790	5.75	99.056	98.846	98.785
5.25	98.844	98.799	98.783	5.25	98.844	98.799	98.783	5.875	99.347	99.137	99.099
5.375	99.216	99.229	99.214	5.375	99.216	99.229	99.214	6	99.720	99.633	99.706
5.5	99.619	99.632	99.617	5.5	99.619	99.632	99.617	6.125	100.304	100.217	100.290
5.625	99.991	100.003	100.014	5.625	99.990	100.003	99.988	6.25	100.562	100.473	100.416
5.75	100.302	100.249	100.234	5.75	100.302	100.249	100.234	6.375	100.137	100.105	100.072
5.875	100.302	100.304	100.276	5.875	100.302	100.304	100.276	6.5	100.702	100.670	100.637
6	100.694	100.704	100.719	6	100.641	100.643	100.615	6.625	101.153	101.078	101.036
								6.75	101.574	101.500	101.457
								6.875	101.227	100.956	100.913
								7	101.608	101.337	101.293
								7.125	101.764	101.671	101.600
								7.25	102.074	101.980	101.909
								7.375	100.810	100.737	100.680
								7.5	101.297	101.224	101.167
								7.625	101.758	101.685	101.628
								7.75	102.047	101.974	101.917
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	100.702	100.670	100.637	6.125	100.304	100.217	100.290	4.5	95.532	95.550	95.558
6.625	101.153	101.078	101.036	6.25	100.612	100.523	100.466	4.625	95.997	96.015	96.023
6.75	101.574	101.500	101.457	6.375	100.101	100.026	99.983	4.75	96.953	96.951	96.951
6.875	101.227	100.956	100.913	6.5	100.689	100.615	100.572	4.875	97.418	97.416	97.416
7	101.608	101.337	101.293	6.625	101.203	101.128	101.086	5	97.884	97.883	97.883
7.125	101.764	101.671	101.600	6.75	101.624	101.550	101.507	5.125	98.352	98.351	98.351
7.25	102.074	101.980	101.909	6.875	100.738	100.645	100.574	5.25	98.507	98.515	98.531
7.375	100.810	100.737	100.680	7	101.286	101.192	101.121	5.375	98.976	98.983	98.999
7.5	101.297	101.224	101.167	7.125	101.814	101.721	101.650	5.5	99.445	99.453	99.468
7.625	101.758	101.685	101.628	7.25	102.124	102.030	101.959	5.625	99.916	99.924	99.939
7.75	102.047	101.974	101.917	7.375	100.860	100.787	100.730	5.75	99.698	99.707	99.723
				7.5	101.347	101.274	101.217	5.875	100.163	100.172	100.188
				7.625	101.808	101.735	101.678	6	100.619	100.629	100.644
								6.125	101.067	101.077	101.092

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	101.147	101.110	101.077	6.375	101.142	101.110	101.077	6	100.527	100.437	100.429
6.5	101.667	101.635	101.602	6.5	101.667	101.635	101.602	6.125	101.122	101.033	100.976
6.625	102.171	102.097	102.054	6.625	102.171	102.097	102.054	6.25	101.632	101.543	101.538
6.75	102.593	102.519	102.476	6.75	102.593	102.519	102.476	6.375	101.142	101.110	101.077
6.875	102.161	102.121	102.080	6.875	102.161	102.121	102.080	6.5	101.667	101.635	101.602
7	102.501	102.461	102.420	7	102.501	102.461	102.420	6.625	102.171	102.097	102.054
7.125	103.002	102.908	102.837	7.125	103.002	102.908	102.837	6.75	102.593	102.519	102.476
7.25	103.361	103.268	103.197	7.25	103.361	103.268	103.197	6.875	102.161	102.121	102.080
7.375	102.576	102.563	102.534	7.375	102.546	102.469	102.391	7	102.501	102.461	102.420
7.5	102.972	102.899	102.842	7.5	102.972	102.899	102.842	7.125	103.002	102.908	102.837
7.625	103.433	103.360	103.303	7.625	103.433	103.360	103.303	7.25	103.361	103.268	103.197
7.75	103.772	103.699	103.642	7.75	103.772	103.699	103.642	7.375	102.546	102.469	102.391
7.875	102.766	102.767	102.753					7.5	102.972	102.899	102.842
8	102.884	102.886	102.871					7.625	103.433	103.360	103.303
8.125	102.953	102.954	102.940					7.75	103.772	103.699	103.642
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	96.696	96.733	96.742	4.5	96.696	96.733	96.742	6.625	101.153	101.078	101.036
4.625	97.195	97.231	97.241	4.625	97.195	97.231	97.241	6.75	101.574	101.500	101.457
4.75	97.373	97.398	97.395	4.75	97.373	97.398	97.395	6.875	100.688	100.595	100.524
4.875	97.863	97.888	97.885	4.875	97.863	97.888	97.885	7	101.236	101.142	101.071
5	98.329	98.354	98.351	5	98.329	98.354	98.351	7.125	101.764	101.671	101.600
5.125	98.768	98.792	98.790	5.125	98.768	98.792	98.790	7.25	102.074	101.980	101.909
5.25	98.844	98.799	98.783	5.25	98.844	98.799	98.783	7.375	101.314	101.300	101.272
5.375	99.216	99.229	99.214	5.375	99.216	99.229	99.214	7.5	101.350	101.337	101.308
5.5	99.619	99.632	99.617	5.5	99.619	99.632	99.617	7.625	101.758	101.685	101.628
5.625	99.991	100.003	100.014	5.625	99.990	100.003	99.988	7.75	102.047	101.974	101.917
5.75	100.302	100.249	100.234	5.75	100.302	100.249	100.234	7.875	100.191	100.192	100.178
5.875	100.302	100.304	100.276	5.875	100.302	100.304	100.276	8	100.309	100.311	100.296
6	100.694	100.704	100.719	6	100.641	100.643	100.615	8.125	100.378	100.379	100.365
6.125	101.142	101.152	101.167	6.125	100.960	100.961	100.934				
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	100.702	100.670	100.637	6.125	100.304	100.217	100.290	4.5	95.532	95.550	95.558
6.625	101.153	101.078	101.036	6.25	100.612	100.523	100.466	4.625	95.997	96.015	96.023
6.75	101.574	101.500	101.457	6.375	100.101	100.026	99.983	4.75	96.953	96.951	96.951
6.875	100.688	100.595	100.524	6.5	100.689	100.615	100.572	4.875	97.418	97.416	97.416
7	101.236	101.142	101.071	6.625	101.203	101.128	101.086	5	97.884	97.883	97.883
7.125	101.764	101.671	101.600	6.75	101.624	101.550	101.507	5.125	98.352	98.351	98.351
7.25	102.074	101.980	101.909	6.875	100.738	100.645	100.574	5.25	98.507	98.515	98.531
7.375	100.810	100.737	100.680	7	101.286	101.192	101.121	5.375	98.976	98.983	98.999
7.5	101.297	101.224	101.167	7.125	101.814	101.721	101.650	5.5	99.445	99.453	99.468
7.625	101.758	101.685	101.628	7.25	102.124	102.030	101.959	5.625	99.916	99.924	99.939
7.75	102.047	101.974	101.917	7.375	100.860	100.787	100.730	5.75	99.698	99.707	99.723
				7.5	101.347	101.274	101.217	5.875	100.163	100.172	100.188
				7.625	101.808	101.735	101.678	6	100.619	100.629	100.644
								6.125	101.067	101.077	101.092

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	98.558	98.372	98.072	6.75	97.058	96.872	96.572
6.875	99.086	98.900	98.600	6.875	97.586	97.400	97.100
7	99.593	99.407	99.107	7	98.093	97.907	97.607
7.125	100.052	99.866	99.566	7.125	98.552	98.366	98.066
7.25	100.481	100.295	99.995	7.25	98.981	98.795	98.495
7.375	100.616	100.378	100.078	7.375	99.116	98.878	98.578
7.5	101.083	100.845	100.545	7.5	99.583	99.345	99.045
7.625	101.502	101.264	100.964	7.625	100.002	99.764	99.464
7.75	101.901	101.663	101.363	7.75	100.401	100.163	99.863
7.875	101.960	101.668	101.368	7.875	100.460	100.168	99.868
8	102.387	102.095	101.795	8	100.887	100.595	100.295
8.125	102.776	102.484	102.184	8.125	101.276	100.984	100.684
8.25	103.145	102.853	102.553	8.25	101.645	101.353	101.053

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.558	96.372	96.072	6.75	95.058	94.872	94.572
6.875	97.086	96.900	96.600	6.875	95.586	95.400	95.100
7	97.593	97.407	97.107	7	96.093	95.907	95.607
7.125	98.052	97.866	97.566	7.125	96.552	96.366	96.066
7.25	98.481	98.295	97.995	7.25	96.981	96.795	96.495
7.375	98.616	98.378	98.078	7.375	97.116	96.878	96.578
7.5	99.083	98.845	98.545	7.5	97.583	97.345	97.045
7.625	99.502	99.264	98.964	7.625	98.002	97.764	97.464
7.75	99.901	99.663	99.363	7.75	98.401	98.163	97.863
7.875	99.960	99.668	99.368	7.875	98.460	98.168	97.868
8	100.387	100.095	99.795	8	98.887	98.595	98.295
8.125	100.776	100.484	100.184	8.125	99.276	98.984	98.684
8.25	101.145	100.853	100.553	8.25	99.645	99.353	99.053

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.808	97.622	97.322	6.75	95.808	95.622	95.322
6.875	98.336	98.150	97.850	6.875	96.336	96.150	95.850
7	98.843	98.657	98.357	7	96.843	96.657	96.357
7.125	99.302	99.116	98.816	7.125	97.302	97.116	96.816
7.25	99.731	99.545	99.245	7.25	97.731	97.545	97.245
7.375	99.866	99.628	99.328	7.375	97.866	97.628	97.328
7.5	100.333	100.095	99.795	7.5	98.333	98.095	97.795
7.625	100.752	100.514	100.214	7.625	98.752	98.514	98.214
7.75	101.151	100.913	100.613	7.75	99.151	98.913	98.613
7.875	101.210	100.918	100.618	7.875	99.210	98.918	98.618
8	101.637	101.345	101.045	8	99.637	99.345	99.045
8.125	102.026	101.734	101.434	8.125	100.026	99.734	99.434
8.25	102.395	102.103	101.803	8.25	100.395	100.103	99.803

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.