



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	91.828	91.828	91.828	4.75	91.828	91.828	91.828	5.125	94.364	94.320	94.306
4.875	92.511	92.511	92.511	4.875	92.511	92.511	92.511	5.25	95.092	95.048	95.033
5	93.172	93.172	93.172	5	93.172	93.172	93.172	5.375	96.224	96.198	96.173
5.125	93.804	93.804	93.804	5.125	93.804	93.804	93.804	5.5	96.746	96.720	96.695
5.25	94.811	94.754	94.747	5.25	94.454	94.454	94.454	5.625	97.331	97.305	97.280
5.375	95.494	95.437	95.430	5.375	95.248	95.248	95.248	5.75	98.023	98.008	98.010
5.5	96.286	96.229	96.222	5.5	95.893	95.893	95.893	5.875	98.521	98.502	98.510
5.625	96.780	96.723	96.716	5.625	96.449	96.449	96.449	6	98.988	98.959	98.980
5.75	97.248	97.221	97.213	5.75	97.248	97.221	97.213	6.125	99.430	99.401	99.423
5.875	97.811	97.747	97.735	5.875	97.767	97.729	97.735	6.25	99.780	99.773	99.764
6	98.453	98.388	98.374	6	98.276	98.237	98.247	6.375	100.213	100.201	100.199
6.125	98.909	98.845	98.831	6.125	98.768	98.725	98.739	6.5	100.620	100.606	100.608
6.25	99.156	99.155	99.158	6.25	99.156	99.155	99.158	6.625	101.040	101.025	101.029
6.375	99.649	99.638	99.642	6.375	99.647	99.638	99.642	6.75	100.852	100.785	100.764
6.5	100.162	100.084	100.057	6.5	100.093	100.075	100.057	6.875	101.353	101.266	101.229
6.625	100.574	100.496	100.497	6.625	100.490	100.477	100.497	7	101.779	101.693	101.656
6.75	100.775	100.733	100.723	6.75	100.726	100.733	100.723	7.125	102.109	102.025	101.987
6.875	101.190	101.185	101.179	6.875	101.181	101.185	101.179	7.25	102.268	102.162	102.118
7	101.654	101.554	101.522	7	101.559	101.543	101.522	7.375	102.724	102.619	102.575
7.125	102.016	101.916	101.892	7.125	101.892	101.893	101.892	7.5	103.107	103.003	102.958
7.25	102.194	102.213	102.194	7.25	102.194	102.213	102.194	7.625	103.398	103.296	103.251
7.375	102.575	102.559	102.545	7.375	102.575	102.559	102.545	7.75	103.308	103.238	103.175
7.5	102.961	102.856	102.844	7.5	102.932	102.856	102.844	7.875	103.867	103.792	103.716
7.625	103.330	103.224	103.167	7.625	103.110	103.151	103.141	8	104.128	104.047	103.966
7.75	103.464	103.461	103.444	7.75	103.464	103.461	103.444				
7.875	103.742	103.749	103.720	7.875	103.742	103.749	103.720				
8	104.028	103.947	103.866	8	104.028	103.947	103.866				
8.125	104.274	104.188	104.140	8.125	104.274	104.188	104.140				
8.25	104.558	104.548	104.500	8.25	104.558	104.548	104.500				
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	96.129	96.074	96.074	4.625	96.062	96.007	96.007	5	92.236	92.236	92.236
4.75	96.531	96.574	96.602	4.75	96.430	96.447	96.460	5.125	93.051	93.051	93.051
4.875	96.937	96.887	96.928	4.875	96.949	96.868	96.868	5.25	94.484	94.338	94.242
5	97.379	97.328	97.350	5	97.305	97.249	97.256	5.375	95.159	95.012	94.916
5.125	97.950	97.897	97.901	5.125	97.794	97.745	97.744	5.5	95.945	95.797	95.699
5.25	98.314	98.255	98.266	5.25	98.126	98.075	98.077	5.625	96.521	96.372	96.274
5.375	98.588	98.516	98.546	5.375	98.508	98.448	98.448	5.75	96.966	96.959	96.958
5.5	99.004	98.938	98.961	5.5	98.835	98.780	98.780	5.875	97.511	97.472	97.485
5.625	99.406	99.357	99.350	5.625	99.232	99.187	99.175	6	98.166	98.122	98.107
5.75	99.718	99.657	99.666	5.75	99.560	99.512	99.504	6.125	98.598	98.504	98.505
5.875	100.032	99.964	99.983	5.875	99.896	99.841	99.841	6.25	98.975	98.974	98.967
6	100.503	100.436	100.454	6	100.257	100.207	100.207	6.375	99.449	99.436	99.423
6.125	100.688	100.597	100.577	6.125	100.436	100.377	100.374	6.5	100.120	100.076	100.058
6.25	100.981	100.875	100.875	6.25	100.766	100.676	100.657	6.625	100.378	100.334	100.317
6.375	101.284	101.173	101.180	6.375	101.080	100.988	100.971	6.75	100.478	100.485	100.464
6.5	101.666	101.570	101.559	6.5	101.387	101.296	101.279	6.875	100.855	100.859	100.842
6.625	101.597	101.609	101.578	6.625	101.602	101.594	101.571	7	101.156	101.129	101.117
6.75	101.812	101.853	101.839	6.75	101.608	101.662	101.631	7.125	101.528	101.437	101.393
6.875	102.109	102.157	102.134	6.875	101.908	101.961	101.933	7.25	102.033	101.984	101.934
7	102.355	102.398	102.384	7	102.220	102.273	102.245	7.375	102.395	102.341	102.286
7.125	101.576	101.515	101.482	7.125	101.360	101.299	101.266	7.5	102.711	102.651	102.591
7.25	102.057	101.996	101.963	7.25	101.746	101.685	101.652	7.625	102.961	102.896	102.830
7.375	102.510	102.448	102.415	7.375	102.106	102.045	102.012	7.75	101.456	101.383	101.343
								7.875	101.978	101.905	101.865

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	96.693	96.691	96.674	5	96.063	96.062	96.044	5.125	94.181	94.118	94.055
5.125	97.076	97.069	97.049	5.125	96.452	96.445	96.425	5.25	94.652	94.589	94.527
5.25	97.413	97.400	97.377	5.25	96.826	96.813	96.790	5.375	95.304	95.241	95.178
5.375	97.684	97.666	97.641	5.375	97.180	97.162	97.137	5.5	95.778	95.715	95.653
5.5	97.947	97.924	97.895	5.5	97.518	97.495	97.466	5.625	96.254	96.191	96.129
5.625	98.201	98.172	98.141	5.625	97.836	97.807	97.776	5.75	96.731	96.668	96.606
5.75	98.440	98.406	98.372	5.75	98.093	98.058	98.024	5.875	97.016	96.953	96.890
5.875	98.663	98.623	98.586	5.875	98.270	98.230	98.193	6	97.478	97.415	97.353
6	98.810	98.764	98.725	6	98.534	98.471	98.408	6.125	97.753	97.690	97.628
6.125	98.998	98.935	98.872	6.125	98.778	98.715	98.652	6.25	98.207	98.144	98.082
6.25	99.203	99.140	99.077	6.25	99.017	98.954	98.891	6.375	98.289	98.226	98.164
6.375	99.402	99.339	99.276	6.375	99.251	99.188	99.125	6.5	98.549	98.486	98.423
6.5	99.597	99.534	99.471	6.5	99.647	99.584	99.521	6.625	98.803	98.740	98.678
6.625	99.643	99.580	99.517	6.625	99.702	99.639	99.576	6.75	99.052	98.989	98.927
6.75	99.866	99.803	99.740	6.75	99.920	99.857	99.794	6.875	99.123	99.060	98.997
6.875	100.050	99.987	99.924	6.875	99.976	99.913	99.850	7	99.202	99.139	99.076
7	100.229	100.166	100.103	7	100.209	100.146	100.083	7.125	99.288	99.225	99.163
7.125	100.414	100.351	100.288	7.125	100.449	100.386	100.323				

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	96.902	96.900	96.883	5	96.269	96.267	96.250	5.125	94.398	94.335	94.272
5.125	97.285	97.278	97.258	5.125	96.657	96.650	96.630	5.25	94.869	94.806	94.743
5.25	97.621	97.608	97.585	5.25	97.030	97.017	96.995	5.375	95.521	95.458	95.395
5.375	97.892	97.874	97.849	5.375	97.384	97.365	97.340	5.5	95.995	95.932	95.869
5.5	98.155	98.131	98.103	5.5	97.721	97.697	97.669	5.625	96.471	96.408	96.345
5.625	98.409	98.380	98.349	5.625	98.038	98.008	97.977	5.75	96.948	96.885	96.822
5.75	98.648	98.614	98.580	5.75	98.293	98.259	98.225	5.875	97.233	97.170	97.107
5.875	98.871	98.831	98.794	5.875	98.470	98.430	98.393	6	97.695	97.632	97.569
6	99.020	98.974	98.934	6	98.751	98.688	98.625	6.125	97.970	97.907	97.844
6.125	99.215	99.152	99.089	6.125	98.995	98.932	98.869	6.25	98.424	98.361	98.298
6.25	99.419	99.356	99.293	6.25	99.233	99.170	99.107	6.375	98.506	98.443	98.380
6.375	99.619	99.556	99.493	6.375	99.468	99.405	99.342	6.5	98.765	98.702	98.639
6.5	99.814	99.751	99.688	6.5	99.863	99.800	99.737	6.625	99.020	98.957	98.894
6.625	99.859	99.796	99.733	6.625	99.919	99.856	99.793	6.75	99.269	99.206	99.143
6.75	100.083	100.020	99.957	6.75	100.137	100.074	100.011	6.875	99.339	99.276	99.213
6.875	100.267	100.204	100.141	6.875	100.193	100.130	100.067	7	99.419	99.356	99.293
7	100.446	100.383	100.320	7	100.426	100.363	100.300	7.125	99.505	99.442	99.379

Conventional ARM Adjustments

Cumulative LLPA Cap

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	93.700	93.655	93.641	4.5	93.700	93.655	93.641	5	96.184	96.127	96.098
4.625	94.356	94.312	94.298	4.625	94.356	94.312	94.298	5.125	96.840	96.794	96.780
4.75	95.138	95.120	95.098	4.75	95.012	94.968	94.954	5.25	97.450	97.505	97.490
4.875	95.689	95.671	95.650	4.875	95.528	95.470	95.442	5.375	97.967	97.904	97.880
5	96.268	96.249	96.228	5	96.184	96.127	96.098	5.5	98.623	98.551	98.508
5.125	96.840	96.794	96.780	5.125	96.840	96.794	96.780	5.625	99.229	99.157	99.114
5.25	97.680	97.646	97.610	5.25	97.450	97.505	97.490	5.75	99.835	99.771	99.744
5.375	98.195	98.161	98.125	5.375	97.967	97.904	97.880	5.875	99.952	99.866	99.809
5.5	98.623	98.582	98.547	5.5	98.623	98.551	98.508	6	100.608	100.522	100.465
5.625	99.229	99.157	99.114	5.625	99.229	99.157	99.114	6.125	101.208	101.122	101.065
5.75	99.835	99.771	99.744	5.75	99.835	99.771	99.744	6.25	101.721	101.702	101.662
5.875	100.222	100.158	100.094	5.875	99.952	99.866	99.809	6.375	101.242	101.210	101.177
6	100.608	100.522	100.465	6	100.608	100.522	100.465	6.5	101.727	101.695	101.662
6.125	101.208	101.122	101.065	6.125	101.208	101.122	101.065	6.625	102.292	102.256	102.204
6.25	101.721	101.702	101.662	6.25	101.721	101.702	101.662	6.75	102.661	102.704	102.653
6.375	101.455	101.392	101.328	6.375	101.255	101.210	101.177	6.875	102.589	102.490	102.444
6.5	101.818	101.742	101.705	6.5	101.818	101.742	101.705	7	103.141	103.044	102.998
6.625	102.351	102.276	102.239	6.625	102.351	102.276	102.239	7.125	103.079	102.999	102.937
6.75	102.699	102.704	102.653	6.75	102.699	102.704	102.653	7.25	103.450	103.364	103.308
6.875	102.705	102.606	102.561	6.875	102.705	102.606	102.561	7.375	102.637	102.610	102.533
7	103.266	103.169	103.123	7	103.266	103.169	103.123	7.5	103.060	103.084	103.007
7.125	103.246	103.148	103.087	7.125	103.079	102.999	102.937	7.625	103.523	103.438	103.381
7.25	103.450	103.364	103.308	7.25	103.450	103.364	103.308	7.75	103.863	103.778	103.721
7.375	103.279	103.259	103.247	7.375	102.637	102.610	102.533				
7.5	103.768	103.748	103.735	7.5	103.060	103.084	103.007				

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	95.528	95.640	95.638	4.25	95.528	95.640	95.638	4.75	93.563	93.545	93.523
4.375	96.098	96.209	96.207	4.375	96.098	96.209	96.207	4.875	94.423	94.467	94.453
4.5	96.665	96.776	96.774	4.5	96.665	96.776	96.774	5	95.126	95.170	95.156
4.625	97.227	97.338	97.336	4.625	97.227	97.338	97.336	5.125	95.954	95.998	95.983
4.75	97.321	97.302	97.287	4.75	97.321	97.302	97.287	5.25	96.980	96.946	96.910
4.875	97.854	97.860	97.846	4.875	97.854	97.860	97.846	5.375	97.495	97.461	97.425
5	98.403	98.409	98.394	5	98.403	98.409	98.394	5.5	97.926	97.930	97.903
5.125	98.938	98.944	98.929	5.125	98.938	98.944	98.929	5.625	98.601	98.605	98.578
5.25	98.957	98.911	98.895	5.25	98.957	98.911	98.895	5.75	99.058	98.994	98.930
5.375	99.217	99.227	99.200	5.375	99.217	99.227	99.200	5.875	99.460	99.395	99.331
5.5	99.729	99.739	99.712	5.5	99.729	99.739	99.712	6	99.850	99.823	99.784
5.625	100.219	100.229	100.202	5.625	100.219	100.229	100.202	6.125	100.554	100.527	100.488
5.75	100.438	100.377	100.347	5.75	100.438	100.377	100.347	6.25	100.651	100.565	100.508
5.875	100.515	100.479	100.475	5.875	100.429	100.396	100.356	6.375	100.630	100.552	100.515
6	100.984	100.949	100.944	6	100.883	100.850	100.810	6.5	101.124	101.047	101.010
								6.625	101.606	101.531	101.493
								6.75	101.689	101.589	101.546
								6.875	101.534	101.437	101.392
								7	102.034	101.938	101.893
								7.125	101.842	101.756	101.700
								7.25	102.162	102.077	102.020

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	96.484	96.488	96.461	5	95.126	95.170	95.156	4.5	95.581	95.565	95.551
5.375	97.186	97.162	97.138	5.125	95.954	95.998	95.983	4.625	96.046	96.030	96.016
5.5	97.926	97.930	97.903	5.25	96.484	96.488	96.461	4.75	97.082	97.066	97.052
5.625	98.601	98.605	98.578	5.375	97.150	97.153	97.126	4.875	97.547	97.531	97.517
5.75	98.900	98.807	98.764	5.5	97.926	97.930	97.903	5	98.014	97.998	97.983
5.875	99.300	99.152	99.112	5.625	98.601	98.605	98.578	5.125	98.482	98.466	98.451
6	99.850	99.823	99.784	5.75	98.929	98.857	98.814	5.25	98.633	98.610	98.588
6.125	100.554	100.527	100.488	5.875	99.178	99.152	99.112	5.375	99.101	99.078	99.056
6.25	100.651	100.565	100.508	6	99.850	99.823	99.784	5.5	99.571	99.547	99.525
6.375	100.630	100.552	100.515	6.125	100.554	100.527	100.488	5.625	100.041	100.018	99.996
6.5	101.124	101.047	101.010	6.25	100.701	100.615	100.558	5.75	99.810	99.802	99.795
6.625	101.606	101.531	101.493	6.375	100.658	100.580	100.543	5.875	100.275	100.267	100.260
6.75	101.689	101.589	101.546	6.5	101.127	101.051	101.013	6	100.732	100.724	100.717
6.875	101.534	101.437	101.392	6.625	101.583	101.508	101.470	6.125	101.180	101.172	101.165

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	97.450	97.505	97.490	5.25	97.450	97.505	97.490	5.25	97.450	97.505	97.490
5.375	97.967	97.904	97.880	5.375	97.967	97.904	97.880	5.375	97.967	97.904	97.880
5.5	98.623	98.551	98.508	5.5	98.623	98.551	98.508	5.5	98.623	98.551	98.508
5.625	99.229	99.157	99.114	5.625	99.229	99.157	99.114	5.625	99.229	99.157	99.114
5.75	99.835	99.771	99.744	5.75	99.835	99.771	99.744	5.75	99.835	99.771	99.744
5.875	99.952	99.866	99.809	5.875	99.952	99.866	99.809	5.875	99.952	99.866	99.809
6	100.608	100.522	100.465	6	100.608	100.522	100.465	6	100.608	100.522	100.465
6.125	101.208	101.122	101.065	6.125	101.208	101.122	101.065	6.125	101.208	101.122	101.065
6.25	101.721	101.702	101.662	6.25	101.721	101.702	101.662	6.25	101.721	101.702	101.662
6.375	101.255	101.210	101.177	6.375	101.255	101.210	101.177	6.375	101.242	101.210	101.177
6.5	101.818	101.742	101.705	6.5	101.818	101.742	101.705	6.5	101.727	101.695	101.662
6.625	102.351	102.276	102.239	6.625	102.351	102.276	102.239	6.625	102.292	102.256	102.204
6.75	102.699	102.704	102.653	6.75	102.699	102.704	102.653	6.75	102.661	102.704	102.653
6.875	102.705	102.606	102.561	6.875	102.705	102.606	102.561	6.875	102.589	102.490	102.444
7	103.266	103.169	103.123	7	103.266	103.169	103.123	7	103.141	103.044	102.998
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	96.665	96.776	96.774	4.25	95.528	95.640	95.638	5.25	96.534	96.538	96.511
4.625	97.227	97.338	97.336	4.375	96.098	96.209	96.207	5.375	97.200	97.203	97.176
4.75	97.321	97.302	97.287	4.5	96.665	96.776	96.774	5.5	97.976	97.980	97.953
4.875	97.854	97.860	97.846	4.625	97.227	97.338	97.336	5.625	98.651	98.655	98.628
5	98.403	98.409	98.394	4.75	97.321	97.302	97.287	5.75	98.900	98.807	98.764
5.125	98.938	98.944	98.929	4.875	97.854	97.860	97.846	5.875	99.300	99.202	99.162
5.25	98.957	98.911	98.895	5	98.403	98.409	98.394	6	99.900	99.873	99.834
5.375	99.217	99.227	99.200	5.125	98.938	98.944	98.929	6.125	100.604	100.577	100.538
5.5	99.729	99.739	99.712	5.25	98.957	98.911	98.895	6.25	100.651	100.565	100.508
5.625	100.219	100.229	100.202	5.375	99.217	99.227	99.200	6.375	100.630	100.552	100.515
5.75	100.438	100.377	100.347	5.5	99.729	99.739	99.712	6.5	101.124	101.047	101.010
5.875	100.429	100.396	100.356	5.625	100.219	100.229	100.202	6.625	101.606	101.531	101.493
6	100.883	100.850	100.810	5.75	100.438	100.377	100.347	6.75	101.689	101.589	101.546
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	96.534	96.538	96.511	5.25	96.534	96.538	96.511	4.5	94.033	94.019	94.017
5.375	97.200	97.203	97.176	5.375	97.200	97.203	97.176	4.625	94.589	94.576	94.574
5.5	97.976	97.980	97.953	5.5	97.976	97.980	97.953	4.75	93.089	92.895	92.881
5.625	98.651	98.655	98.628	5.625	98.651	98.655	98.628	4.875	93.638	93.444	93.430
5.75	98.900	98.807	98.764	5.75	98.929	98.857	98.814	5	94.171	93.977	93.963
5.875	99.300	99.202	99.162	5.875	99.228	99.202	99.162	5.125	94.681	94.487	94.472
6	99.900	99.873	99.834	6	99.900	99.873	99.834	5.25	95.354	95.330	95.306
6.125	100.604	100.577	100.538	6.125	100.604	100.577	100.538	5.375	95.484	95.460	95.435
6.25	100.651	100.565	100.508	6.25	100.701	100.615	100.558	5.5	95.925	95.901	95.877
6.375	100.630	100.552	100.515	6.375	100.161	100.114	100.062	5.625	96.374	96.349	96.325
6.5	101.124	101.047	101.010	6.5	100.794	100.779	100.728	5.75	97.232	97.224	97.216
6.625	101.606	101.531	101.493	6.625	101.505	101.451	101.399	5.875	97.564	97.556	97.548
6.75	101.689	101.589	101.546	6.75	101.690	101.617	101.574	6	97.937	97.929	97.921
6.875	101.534	101.437	101.392	6.875	100.813	100.728	100.671	6.125	98.288	98.280	98.272

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	96.740	96.683	96.654	5.125	96.740	96.683	96.654	4.75	94.912	94.868	94.854
5.25	97.410	97.375	97.339	5.25	97.350	97.326	97.302	4.875	95.428	95.370	95.342
5.375	97.925	97.890	97.854	5.375	97.867	97.804	97.780	5	96.084	96.027	95.998
5.5	98.523	98.451	98.408	5.5	98.523	98.451	98.408	5.125	96.740	96.683	96.654
5.625	99.129	99.057	99.014	5.625	99.129	99.057	99.014	5.25	97.350	97.326	97.302
5.75	99.735	99.663	99.621	5.75	99.735	99.663	99.621	5.375	97.867	97.804	97.780
5.875	99.952	99.887	99.823	5.875	99.852	99.766	99.709	5.5	98.523	98.451	98.408
6	100.508	100.422	100.365	6	100.508	100.422	100.365	5.625	99.129	99.057	99.014
6.125	101.108	101.022	100.965	6.125	101.108	101.022	100.965	5.75	99.735	99.663	99.621
6.25	101.621	101.535	101.478	6.25	101.621	101.535	101.478	5.875	99.852	99.766	99.709
6.375	101.184	101.121	101.077	6.375	101.142	101.110	101.077	6	100.508	100.422	100.365
6.5	101.627	101.595	101.562	6.5	101.627	101.595	101.562	6.125	101.108	101.022	100.965
6.625	102.136	102.063	102.028	6.625	102.136	102.063	102.028	6.25	101.621	101.535	101.478
6.75	102.558	102.485	102.443	6.75	102.558	102.485	102.443	6.375	101.142	101.110	101.077
6.875	101.992	101.944	101.895	6.875	101.992	101.944	101.895	6.5	101.627	101.595	101.562
7	102.449	102.364	102.307	7	102.449	102.364	102.307	6.625	102.136	102.063	102.028
7.125	102.979	102.894	102.837	7.125	102.979	102.894	102.837	6.75	102.558	102.485	102.443
7.25	103.350	103.264	103.208	7.25	103.350	103.264	103.208	6.875	101.992	101.944	101.895
7.375	102.537	102.491	102.477	7.375	102.537	102.459	102.382	7	102.449	102.364	102.307
7.5	102.960	102.875	102.818	7.5	102.960	102.875	102.818	7.125	102.979	102.894	102.837
7.625	103.423	103.338	103.281	7.625	103.423	103.338	103.281	7.25	103.350	103.264	103.208
7.75	103.763	103.678	103.621	7.75	103.763	103.678	103.621	7.375	102.537	102.459	102.382
7.875	102.968	102.947	102.925					7.5	102.960	102.875	102.818
8	103.087	103.065	103.044					7.625	103.423	103.338	103.281
8.125	103.155	103.134	103.112					7.75	103.763	103.678	103.621
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	95.542	95.653	95.651	4.25	95.542	95.653	95.651	4.875	94.262	94.276	94.362
4.375	96.065	96.177	96.175	4.375	96.065	96.177	96.175	5	94.846	94.860	94.946
4.5	96.579	96.690	96.688	4.5	96.579	96.690	96.688	5.125	95.595	95.609	95.695
4.625	97.078	97.189	97.187	4.625	97.078	97.189	97.187	5.25	96.350	96.324	96.397
4.75	97.283	97.288	97.274	4.75	97.283	97.288	97.274	5.375	97.086	97.062	97.038
4.875	97.773	97.779	97.764	4.875	97.773	97.779	97.764	5.5	97.675	97.648	97.721
5	98.240	98.246	98.231	5	98.240	98.246	98.231	5.625	98.291	98.264	98.337
5.125	98.680	98.686	98.671	5.125	98.680	98.686	98.671	5.75	98.800	98.707	98.664
5.25	98.857	98.811	98.795	5.25	98.857	98.811	98.795	5.875	99.200	98.990	98.980
5.375	99.076	99.070	99.043	5.375	99.060	99.070	99.043	6	99.584	99.527	99.588
5.5	99.546	99.522	99.500	5.5	99.465	99.474	99.448	6.125	100.170	100.113	100.174
5.625	100.016	99.993	99.971	5.625	99.838	99.848	99.821	6.25	100.551	100.465	100.408
5.75	100.338	100.277	100.247	5.75	100.338	100.277	100.247	6.375	100.137	100.105	100.072
5.875	100.250	100.242	100.235	5.875	100.206	100.173	100.133	6.5	100.662	100.630	100.597
6	100.707	100.699	100.692	6	100.546	100.513	100.474	6.625	101.117	101.044	101.001
								6.75	101.540	101.467	101.424
								6.875	101.108	101.010	100.966
								7	101.487	101.391	101.346
								7.125	101.742	101.656	101.600
								7.25	102.062	101.977	101.920
								7.375	100.984	100.898	100.842
								7.5	101.472	101.387	101.330
								7.625	101.936	101.850	101.794
								7.75	102.226	102.141	102.084
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	100.662	100.630	100.597	6.125	100.170	100.113	100.174	4.5	95.481	95.465	95.451
6.625	101.117	101.044	101.001	6.25	100.601	100.515	100.458	4.625	95.946	95.930	95.916
6.75	101.540	101.467	101.424	6.375	100.061	99.988	99.945	4.75	96.982	96.966	96.952
6.875	101.108	101.010	100.966	6.5	100.651	100.578	100.536	4.875	97.447	97.431	97.417
7	101.487	101.391	101.346	6.625	101.167	101.094	101.051	5	97.914	97.898	97.883
7.125	101.742	101.656	101.600	6.75	101.590	101.517	101.474	5.125	98.382	98.366	98.351
7.25	102.062	101.977	101.920	6.875	100.713	100.628	100.571	5.25	98.533	98.510	98.488
7.375	100.984	100.898	100.842	7	101.262	101.177	101.120	5.375	99.001	98.978	98.956
7.5	101.472	101.387	101.330	7.125	101.792	101.706	101.650	5.5	99.471	99.447	99.425
7.625	101.936	101.850	101.794	7.25	102.112	102.027	101.970	5.625	99.941	99.918	99.896
7.75	102.226	102.141	102.084	7.375	101.034	100.948	100.892	5.75	99.710	99.702	99.695
				7.5	101.522	101.437	101.380	5.875	100.175	100.167	100.160
				7.625	101.986	101.900	101.844	6	100.632	100.624	100.617
								6.125	101.080	101.072	101.065

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	101.184	101.121	101.077	6.375	101.142	101.110	101.077	6	100.508	100.422	100.365
6.5	101.627	101.595	101.562	6.5	101.627	101.595	101.562	6.125	101.108	101.022	100.965
6.625	102.136	102.063	102.028	6.625	102.136	102.063	102.028	6.25	101.621	101.535	101.478
6.75	102.558	102.485	102.443	6.75	102.558	102.485	102.443	6.375	101.142	101.110	101.077
6.875	101.992	101.944	101.895	6.875	101.992	101.944	101.895	6.5	101.627	101.595	101.562
7	102.449	102.364	102.307	7	102.449	102.364	102.307	6.625	102.136	102.063	102.028
7.125	102.979	102.894	102.837	7.125	102.979	102.894	102.837	6.75	102.558	102.485	102.443
7.25	103.350	103.264	103.208	7.25	103.350	103.264	103.208	6.875	101.992	101.944	101.895
7.375	102.537	102.491	102.477	7.375	102.537	102.459	102.382	7	102.449	102.364	102.307
7.5	102.960	102.875	102.818	7.5	102.960	102.875	102.818	7.125	102.979	102.894	102.837
7.625	103.423	103.338	103.281	7.625	103.423	103.338	103.281	7.25	103.350	103.264	103.208
7.75	103.763	103.678	103.621	7.75	103.763	103.678	103.621	7.375	102.537	102.459	102.382
7.875	102.968	102.947	102.925					7.5	102.960	102.875	102.818
8	103.087	103.065	103.044					7.625	103.423	103.338	103.281
8.125	103.155	103.134	103.112					7.75	103.763	103.678	103.621
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	96.579	96.690	96.688	4.5	96.579	96.690	96.688	6.625	101.117	101.044	101.001
4.625	97.078	97.189	97.187	4.625	97.078	97.189	97.187	6.75	101.540	101.467	101.424
4.75	97.283	97.288	97.274	4.75	97.283	97.288	97.274	6.875	100.663	100.578	100.521
4.875	97.773	97.779	97.764	4.875	97.773	97.779	97.764	7	101.212	101.127	101.070
5	98.240	98.246	98.231	5	98.240	98.246	98.231	7.125	101.742	101.656	101.600
5.125	98.680	98.686	98.671	5.125	98.680	98.686	98.671	7.25	102.062	101.977	101.920
5.25	98.857	98.811	98.795	5.25	98.857	98.811	98.795	7.375	101.244	101.228	101.214
5.375	99.076	99.070	99.043	5.375	99.060	99.070	99.043	7.5	101.472	101.387	101.330
5.5	99.546	99.522	99.500	5.5	99.465	99.474	99.448	7.625	101.936	101.850	101.794
5.625	100.016	99.993	99.971	5.625	99.838	99.848	99.821	7.75	102.226	102.141	102.084
5.75	100.338	100.277	100.247	5.75	100.338	100.277	100.247	7.875	100.393	100.372	100.350
5.875	100.250	100.242	100.235	5.875	100.206	100.173	100.133	8	100.512	100.490	100.469
6	100.707	100.699	100.692	6	100.546	100.513	100.474	8.125	100.580	100.559	100.537
6.125	101.155	101.147	101.140	6.125	100.971	100.926	100.910				
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	100.662	100.630	100.597	6.125	100.170	100.113	100.174	4.5	95.481	95.465	95.451
6.625	101.117	101.044	101.001	6.25	100.601	100.515	100.458	4.625	95.946	95.930	95.916
6.75	101.540	101.467	101.424	6.375	100.061	99.988	99.945	4.75	96.982	96.966	96.952
6.875	100.663	100.578	100.521	6.5	100.651	100.578	100.536	4.875	97.447	97.431	97.417
7	101.212	101.127	101.070	6.625	101.167	101.094	101.051	5	97.914	97.898	97.883
7.125	101.742	101.656	101.600	6.75	101.590	101.517	101.474	5.125	98.382	98.366	98.351
7.25	102.062	101.977	101.920	6.875	100.713	100.628	100.571	5.25	98.533	98.510	98.488
7.375	100.984	100.898	100.842	7	101.262	101.177	101.120	5.375	99.001	98.978	98.956
7.5	101.472	101.387	101.330	7.125	101.792	101.706	101.650	5.5	99.471	99.447	99.425
7.625	101.936	101.850	101.794	7.25	102.112	102.027	101.970	5.625	99.941	99.918	99.896
7.75	102.226	102.141	102.084	7.375	101.034	100.948	100.892	5.75	99.710	99.702	99.695
				7.5	101.522	101.437	101.380	5.875	100.175	100.167	100.160
				7.625	101.986	101.900	101.844	6	100.632	100.624	100.617
								6.125	101.080	101.072	101.065

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	



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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.433	98.252	97.952	6.75	96.933	96.752	96.452
6.875	98.961	98.780	98.480	6.875	97.461	97.280	96.980
7	99.468	99.287	98.987	7	97.968	97.787	97.487
7.125	99.927	99.746	99.446	7.125	98.427	98.246	97.946
7.25	100.356	100.175	99.875	7.25	98.856	98.675	98.375
7.375	100.480	100.251	99.951	7.375	98.980	98.751	98.451
7.5	100.947	100.718	100.418	7.5	99.447	99.218	98.918
7.625	101.366	101.137	100.837	7.625	99.866	99.637	99.337
7.75	101.765	101.536	101.236	7.75	100.265	100.036	99.736
7.875	101.812	101.533	101.233	7.875	100.312	100.033	99.733
8	102.239	101.960	101.660	8	100.739	100.460	100.160
8.125	102.628	102.349	102.049	8.125	101.128	100.849	100.549
8.25	102.997	102.718	102.418	8.25	101.497	101.218	100.918

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.433	96.252	95.952	6.75	94.933	94.752	94.452
6.875	96.961	96.780	96.480	6.875	95.461	95.280	94.980
7	97.468	97.287	96.987	7	95.968	95.787	95.487
7.125	97.927	97.746	97.446	7.125	96.427	96.246	95.946
7.25	98.356	98.175	97.875	7.25	96.856	96.675	96.375
7.375	98.480	98.251	97.951	7.375	96.980	96.751	96.451
7.5	98.947	98.718	98.418	7.5	97.447	97.218	96.918
7.625	99.366	99.137	98.837	7.625	97.866	97.637	97.337
7.75	99.765	99.536	99.236	7.75	98.265	98.036	97.736
7.875	99.812	99.533	99.233	7.875	98.312	98.033	97.733
8	100.239	99.960	99.660	8	98.739	98.460	98.160
8.125	100.628	100.349	100.049	8.125	99.128	98.849	98.549
8.25	100.997	100.718	100.418	8.25	99.497	99.218	98.918

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.683	97.502	97.202	6.75	95.683	95.502	95.202
6.875	98.211	98.030	97.730	6.875	96.211	96.030	95.730
7	98.718	98.537	98.237	7	96.718	96.537	96.237
7.125	99.177	98.996	98.696	7.125	97.177	96.996	96.696
7.25	99.606	99.425	99.125	7.25	97.606	97.425	97.125
7.375	99.730	99.501	99.201	7.375	97.730	97.501	97.201
7.5	100.197	99.968	99.668	7.5	98.197	97.968	97.668
7.625	100.616	100.387	100.087	7.625	98.616	98.387	98.087
7.75	101.015	100.786	100.486	7.75	99.015	98.786	98.486
7.875	101.062	100.783	100.483	7.875	99.062	98.783	98.483
8	101.489	101.210	100.910	8	99.489	99.210	98.910
8.125	101.878	101.599	101.299	8.125	99.878	99.599	99.299
8.25	102.247	101.968	101.668	8.25	100.247	99.968	99.668

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.