



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	92.722	92.722	92.654	4.75	92.722	92.722	92.654	5.125	95.169	95.124	95.109
4.875	93.439	93.439	93.376	4.875	93.439	93.439	93.376	5.25	95.862	95.818	95.803
5	93.992	93.992	93.935	5	93.992	93.992	93.935	5.375	96.492	96.448	96.433
5.125	94.717	94.717	94.702	5.125	94.717	94.717	94.702	5.5	97.091	97.077	97.041
5.25	95.893	95.843	95.843	5.25	95.397	95.397	95.382	5.625	97.572	97.528	97.513
5.375	96.576	96.526	96.526	5.375	96.085	96.085	96.069	5.75	98.748	98.773	98.748
5.5	97.368	97.318	97.318	5.5	96.731	96.731	96.716	5.875	99.272	99.235	99.208
5.625	97.866	97.816	97.816	5.625	97.326	97.326	97.311	6	99.758	99.703	99.662
5.75	98.048	97.991	97.984	5.75	97.910	97.910	97.888	6.125	100.243	100.189	100.149
5.875	98.675	98.619	98.612	5.875	98.414	98.425	98.397	6.25	100.351	100.355	100.316
6	99.329	99.273	99.265	6	98.909	98.924	98.893	6.375	100.838	100.774	100.733
6.125	99.790	99.734	99.727	6.125	99.405	99.423	99.391	6.5	101.296	101.221	101.184
6.25	99.847	99.777	99.756	6.25	99.681	99.682	99.665	6.625	101.723	101.650	101.612
6.375	100.395	100.325	100.304	6.375	100.174	100.182	100.151	6.75	101.340	101.314	101.261
6.5	100.913	100.843	100.822	6.5	100.585	100.595	100.560	6.875	101.840	101.746	101.715
6.625	101.330	101.260	101.239	6.625	101.015	101.030	101.006	7	102.264	102.171	102.140
6.75	101.217	101.120	101.070	6.75	101.109	101.088	101.056	7.125	102.588	102.497	102.466
6.875	101.635	101.539	101.502	6.875	101.556	101.536	101.502	7.25	102.527	102.414	102.434
7	102.100	102.003	101.954	7	101.931	101.894	101.839	7.375	102.981	102.869	102.889
7.125	102.461	102.365	102.315	7.125	102.256	102.237	102.201	7.5	103.360	103.249	103.269
7.25	102.466	102.422	102.378	7.25	102.466	102.422	102.378	7.625	103.646	103.536	103.556
7.375	102.832	102.736	102.739	7.375	102.832	102.736	102.739	7.75	103.767	103.636	103.661
7.5	103.206	103.116	103.095	7.5	103.188	103.075	103.095	7.875	104.135	104.004	104.029
7.625	103.597	103.507	103.465	7.625	103.360	103.321	103.272	8	104.001	103.917	103.917
7.75	103.652	103.594	103.533	7.75	103.652	103.594	103.533				
7.875	103.903	103.843	103.786	7.875	103.903	103.843	103.786				
8	104.010	103.968	103.910	8	104.010	103.968	103.910				
8.125	104.333	104.278	104.217	8.125	104.333	104.278	104.217				
8.25	104.470	104.384	104.314	8.25	104.470	104.384	104.314				

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	96.416	96.416	96.332	4.625	96.354	96.354	96.270	5	93.011	93.011	92.953
4.75	97.060	97.132	97.138	4.75	96.906	96.971	96.982	5.125	93.830	93.830	93.778
4.875	97.419	97.485	97.485	4.875	97.383	97.383	97.333	5.25	95.449	95.307	95.212
5	97.846	97.912	97.912	5	97.695	97.740	97.737	5.375	96.133	95.992	95.897
5.125	98.361	98.405	98.402	5.125	98.208	98.249	98.248	5.5	96.922	96.780	96.685
5.25	98.744	98.793	98.787	5.25	98.550	98.594	98.591	5.625	97.422	97.281	97.186
5.375	99.049	99.110	99.096	5.375	98.886	98.933	98.929	5.75	97.931	97.802	97.738
5.5	99.489	99.551	99.539	5.5	99.217	99.266	99.261	5.875	98.560	98.431	98.349
5.625	99.887	99.908	99.890	5.625	99.662	99.683	99.667	6	99.194	99.065	98.983
5.75	100.206	100.240	100.215	5.75	99.996	100.020	100.003	6.125	99.666	99.538	99.456
5.875	100.543	100.583	100.556	5.875	100.321	100.348	100.329	6.25	99.659	99.542	99.509
6	100.979	101.014	100.989	6	100.645	100.673	100.655	6.375	100.167	100.049	99.995
6.125	100.846	100.848	100.817	6.125	100.637	100.632	100.592	6.5	100.633	100.511	100.437
6.25	101.148	101.160	101.123	6.25	100.924	100.926	100.895	6.625	101.059	100.936	100.859
6.375	101.483	101.446	101.409	6.375	101.243	101.245	101.213	6.75	101.076	101.055	101.023
6.5	101.817	101.821	101.786	6.5	101.565	101.565	101.532	6.875	101.421	101.400	101.367
6.625	101.782	101.725	101.717	6.625	101.705	101.678	101.678	7	101.818	101.691	101.656
6.75	101.953	101.868	101.858	6.75	101.621	101.590	101.590	7.125	102.210	102.081	101.997
6.875	102.341	102.258	102.248	6.875	101.871	101.848	101.802	7.25	101.797	101.745	101.745
7	102.364	102.318	102.303	7	102.161	102.140	102.094	7.375	102.126	102.068	102.068
7.125	101.822	101.761	101.716	7.125	101.589	101.528	101.483	7.5	102.362	102.299	102.299
7.25	102.318	102.257	102.212	7.25	101.985	101.924	101.879	7.625	102.519	102.452	102.452
7.375	102.795	102.733	102.689	7.375	102.366	102.304	102.259	7.75	101.756	101.642	101.667
								7.875	102.060	101.928	101.953

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	97.075	97.135	97.125	5	96.179	96.238	96.229	5.125	94.602	94.539	94.477
5.125	97.401	97.455	97.442	5.125	96.713	96.768	96.754	5.25	95.073	95.010	94.948
5.25	97.720	97.769	97.753	5.25	97.185	97.234	97.218	5.375	95.724	95.661	95.599
5.375	98.031	98.075	98.055	5.375	97.571	97.615	97.595	5.5	96.198	96.135	96.073
5.5	98.335	98.374	98.350	5.5	97.945	97.984	97.960	5.625	96.674	96.611	96.548
5.625	98.631	98.664	98.637	5.625	98.308	98.341	98.314	5.75	97.147	97.084	97.022
5.75	98.921	98.949	98.918	5.75	98.653	98.681	98.651	5.875	97.425	97.362	97.299
5.875	99.200	99.223	99.189	5.875	98.976	98.999	98.965	6	97.885	97.822	97.759
6	99.468	99.485	99.448	6	99.272	99.290	99.253	6.125	98.160	98.097	98.035
6.125	99.729	99.741	99.700	6.125	99.537	99.549	99.508	6.25	98.618	98.555	98.493
6.25	99.986	99.993	99.949	6.25	99.770	99.778	99.733	6.375	98.705	98.642	98.580
6.375	100.217	100.219	100.172	6.375	99.967	99.969	99.922	6.5	98.974	98.911	98.848
6.5	100.407	100.403	100.352	6.5	100.158	100.155	100.104	6.625	99.237	99.174	99.111
6.625	100.586	100.578	100.523	6.625	100.342	100.334	100.279	6.75	99.494	99.431	99.369
6.75	100.765	100.752	100.693	6.75	100.423	100.409	100.351	6.875	99.574	99.511	99.448
6.875	100.928	100.909	100.847	6.875	100.381	100.350	100.288	7	99.662	99.599	99.537
7	100.677	100.653	100.588	7	100.623	100.560	100.497	7.125	99.754	99.691	99.628
7.125	100.731	100.668	100.605	7.125	100.868	100.805	100.742				

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.284	97.344	97.334	5	96.384	96.443	96.434	5.125	94.652	94.589	94.526
5.125	97.610	97.664	97.651	5.125	96.918	96.972	96.959	5.25	95.123	95.060	94.997
5.25	97.929	97.977	97.961	5.25	97.389	97.438	97.421	5.375	95.774	95.711	95.648
5.375	98.239	98.283	98.263	5.375	97.774	97.817	97.797	5.5	96.248	96.185	96.122
5.5	98.543	98.582	98.558	5.5	98.147	98.185	98.162	5.625	96.724	96.661	96.598
5.625	98.839	98.872	98.845	5.625	98.509	98.542	98.515	5.75	97.197	97.134	97.071
5.75	99.129	99.157	99.127	5.75	98.854	98.882	98.851	5.875	97.475	97.412	97.349
5.875	99.409	99.432	99.398	5.875	99.176	99.199	99.165	6	97.935	97.872	97.809
6	99.678	99.696	99.658	6	99.472	99.490	99.453	6.125	98.210	98.147	98.084
6.125	99.941	99.953	99.912	6.125	99.738	99.750	99.709	6.25	98.668	98.605	98.542
6.25	100.200	100.207	100.163	6.25	99.972	99.980	99.935	6.375	98.755	98.692	98.629
6.375	100.433	100.435	100.388	6.375	100.171	100.173	100.125	6.5	99.024	98.961	98.898
6.5	100.624	100.621	100.570	6.5	100.364	100.360	100.309	6.625	99.287	99.224	99.161
6.625	100.805	100.797	100.742	6.625	100.549	100.540	100.486	6.75	99.544	99.481	99.418
6.75	100.986	100.972	100.914	6.75	100.631	100.617	100.559	6.875	99.624	99.561	99.498
6.875	101.150	101.131	101.069	6.875	100.578	100.559	100.498	7	99.712	99.649	99.586
7	100.900	100.876	100.811	7	100.673	100.610	100.547	7.125	99.804	99.741	99.678

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	94.615	94.571	94.556	4.5	94.615	94.571	94.556	5	96.990	97.007	97.000
4.625	95.271	95.227	95.213	4.625	95.271	95.227	95.213	5.125	97.646	97.703	97.697
4.75	96.114	96.121	96.113	4.75	95.927	95.888	95.874	5.25	98.311	98.412	98.405
4.875	96.665	96.672	96.664	4.875	96.334	96.289	96.272	5.375	98.820	98.813	98.806
5	97.244	97.251	97.242	5	96.990	97.007	97.000	5.5	99.350	99.343	99.336
5.125	97.646	97.703	97.697	5.125	97.646	97.703	97.697	5.625	99.802	99.844	99.825
5.25	98.441	98.427	98.405	5.25	98.311	98.412	98.405	5.75	100.426	100.520	100.501
5.375	98.956	98.942	98.909	5.375	98.820	98.813	98.806	5.875	100.699	100.514	100.329
5.5	99.387	99.364	99.336	5.5	99.350	99.343	99.336	6	101.206	101.022	100.884
5.625	99.933	99.891	99.825	5.625	99.802	99.844	99.825	6.125	101.705	101.556	101.525
5.75	100.426	100.520	100.501	5.75	100.426	100.520	100.501	6.25	102.102	102.169	102.138
5.875	100.699	100.629	100.573	5.875	100.699	100.514	100.406	6.375	101.663	101.591	101.555
6	101.206	101.077	100.983	6	101.206	101.022	100.983	6.5	102.229	102.157	102.122
6.125	101.705	101.594	101.550	6.125	101.705	101.578	101.550	6.625	102.766	102.694	102.659
6.25	102.102	102.169	102.138	6.25	102.102	102.169	102.138	6.75	102.971	102.947	102.903
6.375	101.783	101.710	101.674	6.375	101.783	101.710	101.674	6.875	102.763	102.669	102.624
6.5	102.345	102.273	102.236	6.5	102.345	102.273	102.236	7	103.315	103.222	103.177
6.625	102.876	102.805	102.768	6.625	102.876	102.805	102.768	7.125	103.880	103.787	103.743
6.75	102.971	102.947	102.903	6.75	102.971	102.947	102.903	7.25	103.592	103.476	103.429
6.875	102.879	102.785	102.739	6.875	102.879	102.785	102.739	7.375	103.476	103.362	103.307
7	103.439	103.346	103.300	7	103.439	103.346	103.300	7.5	103.773	103.658	103.604
7.125	104.021	103.929	103.883	7.125	104.021	103.929	103.883	7.625	104.310	104.196	104.143
7.25	103.711	103.595	103.541	7.25	103.711	103.595	103.541	7.75	104.161	104.103	104.074
7.375	103.604	103.491	103.447	7.375	103.604	103.491	103.435				
7.5	103.913	103.944	103.934	7.5	103.913	103.798	103.744				

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.044	96.143	96.081	4.25	96.044	96.143	96.081	4.75	94.539	94.546	94.538
4.375	96.612	96.712	96.649	4.375	96.612	96.712	96.649	4.875	95.323	95.377	95.371
4.5	97.178	97.277	97.215	4.5	97.178	97.277	97.215	5	96.025	96.080	96.074
4.625	97.739	97.838	97.776	4.625	97.739	97.838	97.776	5.125	96.852	96.906	96.900
4.75	97.860	97.814	97.799	4.75	97.860	97.814	97.799	5.25	97.741	97.727	97.694
4.875	98.271	98.348	98.288	4.875	98.271	98.348	98.288	5.375	98.256	98.242	98.209
5	98.816	98.893	98.833	5	98.816	98.893	98.833	5.5	98.702	98.684	98.666
5.125	99.347	99.424	99.364	5.125	99.347	99.424	99.364	5.625	99.311	99.357	99.338
5.25	99.433	99.388	99.373	5.25	99.433	99.388	99.373	5.75	99.599	99.465	99.409
5.375	99.741	99.704	99.683	5.375	99.643	99.698	99.609	5.875	100.059	99.874	99.811
5.5	100.221	100.202	100.163	5.5	100.148	100.202	100.113	6	100.486	100.311	100.280
5.625	100.701	100.683	100.642	5.625	100.628	100.683	100.594	6.125	100.993	101.012	100.980
5.75	100.805	100.760	100.745	5.75	100.805	100.760	100.745	6.25	101.146	100.961	100.911
5.875	100.893	100.870	100.855	5.875	100.581	100.613	100.573	6.375	100.978	100.906	100.870
6	101.362	101.339	101.325	6	101.029	101.061	101.021	6.5	101.470	101.398	101.362
								6.625	101.951	101.880	101.843
								6.75	101.952	101.880	101.836
								6.875	101.668	101.575	101.532
								7	102.167	102.074	102.031
								7.125	102.677	102.585	102.541
								7.25	102.792	102.676	102.625

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.229	97.245	97.227	5	96.025	96.080	96.074	4.5	96.057	96.065	96.065
5.375	98.077	98.070	98.063	5.125	96.852	96.906	96.900	4.625	96.522	96.530	96.530
5.5	98.638	98.684	98.666	5.25	97.199	97.245	97.227	4.75	97.597	97.589	97.582
5.625	99.311	99.357	99.338	5.375	97.863	97.909	97.891	4.875	98.062	98.054	98.047
5.75	99.599	99.414	99.369	5.5	98.638	98.684	98.666	5	98.529	98.521	98.513
5.875	100.059	99.874	99.689	5.625	99.311	99.357	99.338	5.125	98.997	98.989	98.981
6	100.486	100.311	100.280	5.75	99.484	99.439	99.419	5.25	99.035	99.020	99.001
6.125	100.993	101.012	100.980	5.875	99.624	99.643	99.612	5.375	99.503	99.488	99.469
6.25	101.146	100.961	100.911	6	100.292	100.311	100.280	5.5	99.973	99.957	99.938
6.375	100.978	100.906	100.870	6.125	100.993	101.012	100.980	5.625	100.444	100.428	100.409
6.5	101.470	101.398	101.362	6.25	101.080	101.008	100.961	5.75	100.075	100.067	100.060
6.625	101.951	101.880	101.843	6.375	101.006	100.934	100.898	5.875	100.540	100.532	100.525
6.75	101.952	101.880	101.836	6.5	101.475	101.403	101.367	6	100.997	100.989	100.981
6.875	101.668	101.575	101.532	6.625	101.930	101.858	101.823	6.125	101.444	101.437	101.429

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	98.311	98.412	98.405	5.25	98.311	98.412	98.405	5.25	98.311	98.412	98.405
5.375	98.820	98.813	98.806	5.375	98.820	98.813	98.806	5.375	98.820	98.813	98.806
5.5	99.350	99.343	99.336	5.5	99.350	99.343	99.336	5.5	99.350	99.343	99.336
5.625	99.802	99.844	99.825	5.625	99.802	99.844	99.825	5.625	99.802	99.844	99.825
5.75	100.426	100.520	100.501	5.75	100.426	100.520	100.501	5.75	100.426	100.520	100.501
5.875	100.699	100.514	100.406	5.875	100.699	100.514	100.406	5.875	100.699	100.514	100.329
6	101.206	101.022	100.983	6	101.206	101.022	100.983	6	101.206	101.022	100.884
6.125	101.705	101.578	101.550	6.125	101.705	101.578	101.550	6.125	101.705	101.556	101.525
6.25	102.102	102.169	102.138	6.25	102.102	102.169	102.138	6.25	102.102	102.169	102.138
6.375	101.783	101.710	101.674	6.375	101.783	101.710	101.674	6.375	101.663	101.591	101.555
6.5	102.345	102.273	102.236	6.5	102.345	102.273	102.236	6.5	102.229	102.157	102.122
6.625	102.876	102.805	102.768	6.625	102.876	102.805	102.768	6.625	102.766	102.694	102.659
6.75	102.971	102.947	102.903	6.75	102.971	102.947	102.903	6.75	102.971	102.947	102.903
6.875	102.879	102.785	102.739	6.875	102.879	102.785	102.739	6.875	102.763	102.669	102.624
7	103.439	103.346	103.300	7	103.439	103.346	103.300	7	103.315	103.222	103.177
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.178	97.277	97.215	4.25	96.044	96.143	96.081	5.25	97.249	97.295	97.277
4.625	97.739	97.838	97.776	4.375	96.612	96.712	96.649	5.375	98.077	98.070	98.063
4.75	97.860	97.814	97.799	4.5	97.178	97.277	97.215	5.5	98.688	98.734	98.716
4.875	98.271	98.348	98.288	4.625	97.739	97.838	97.776	5.625	99.361	99.407	99.388
5	98.816	98.893	98.833	4.75	97.860	97.814	97.799	5.75	99.599	99.414	99.369
5.125	99.347	99.424	99.364	4.875	98.271	98.348	98.288	5.875	100.059	99.874	99.689
5.25	99.433	99.388	99.373	5	98.816	98.893	98.833	6	100.486	100.361	100.330
5.375	99.643	99.698	99.609	5.125	99.347	99.424	99.364	6.125	101.043	101.062	101.030
5.5	100.148	100.202	100.113	5.25	99.433	99.388	99.373	6.25	101.146	100.961	100.911
5.625	100.628	100.683	100.594	5.375	99.643	99.698	99.609	6.375	100.978	100.906	100.870
5.75	100.805	100.760	100.745	5.5	100.148	100.202	100.113	6.5	101.470	101.398	101.362
5.875	100.581	100.613	100.573	5.625	100.628	100.683	100.594	6.625	101.951	101.880	101.843
6	101.029	101.061	101.021	5.75	100.805	100.760	100.745	6.75	101.952	101.880	101.836
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.249	97.295	97.277	5.25	97.249	97.295	97.277	4.5	94.545	94.519	94.457
5.375	98.077	98.070	98.063	5.375	97.913	97.959	97.941	4.625	95.097	95.071	95.009
5.5	98.688	98.734	98.716	5.5	98.688	98.734	98.716	4.75	93.506	93.427	93.420
5.625	99.361	99.407	99.388	5.625	99.361	99.407	99.388	4.875	94.051	93.928	93.868
5.75	99.599	99.414	99.369	5.75	99.484	99.439	99.419	5	94.576	94.453	94.393
5.875	100.059	99.874	99.689	5.875	99.674	99.693	99.662	5.125	95.074	94.951	94.891
6	100.486	100.361	100.330	6	100.342	100.361	100.330	5.25	95.897	95.883	95.869
6.125	101.043	101.062	101.030	6.125	101.043	101.062	101.030	5.375	96.024	96.010	95.996
6.25	101.146	100.961	100.911	6.25	101.080	101.008	100.961	5.5	96.461	96.447	96.433
6.375	100.978	100.906	100.870	6.375	100.427	100.412	100.369	5.625	96.903	96.889	96.875
6.5	101.470	101.398	101.362	6.5	101.084	101.070	101.026	5.75	97.582	97.568	97.555
6.625	101.951	101.880	101.843	6.625	101.782	101.727	101.683	5.875	97.909	97.895	97.882
6.75	101.952	101.880	101.836	6.75	102.002	101.930	101.886	6	98.276	98.263	98.249
6.875	101.668	101.575	101.532	6.875	100.831	100.773	100.738	6.125	98.624	98.611	98.597

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.546	97.502	97.484	5.125	97.546	97.502	97.484	4.75	95.827	95.788	95.774
5.25	98.211	98.204	98.197	5.25	98.211	98.204	98.197	4.875	96.234	96.189	96.172
5.375	98.720	98.713	98.706	5.375	98.720	98.713	98.706	5	96.890	96.846	96.889
5.5	99.250	99.243	99.236	5.5	99.250	99.243	99.236	5.125	97.546	97.502	97.484
5.625	99.702	99.695	99.688	5.625	99.702	99.695	99.688	5.25	98.211	98.204	98.197
5.75	100.319	100.246	100.237	5.75	100.319	100.246	100.237	5.375	98.720	98.713	98.706
5.875	100.599	100.414	100.303	5.875	100.599	100.414	100.229	5.5	99.250	99.243	99.236
6	101.106	100.922	100.784	6	101.106	100.922	100.784	5.625	99.702	99.695	99.688
6.125	101.605	101.420	101.366	6.125	101.605	101.420	101.366	5.75	100.319	100.246	100.237
6.25	102.000	101.928	101.881	6.25	102.000	101.928	101.881	5.875	100.599	100.414	100.229
6.375	101.468	101.433	101.397	6.375	101.468	101.433	101.397	6	101.106	100.922	100.784
6.5	101.953	101.918	101.882	6.5	101.953	101.918	101.882	6.125	101.605	101.420	101.366
6.625	102.425	102.355	102.319	6.625	102.425	102.355	102.319	6.25	102.000	101.928	101.881
6.75	102.871	102.798	102.755	6.75	102.871	102.798	102.755	6.375	101.468	101.433	101.397
6.875	102.162	102.133	102.105	6.875	102.162	102.133	102.105	6.5	101.953	101.918	101.882
7	102.517	102.489	102.460	7	102.517	102.489	102.460	6.625	102.425	102.355	102.319
7.125	103.006	102.947	102.912	7.125	103.006	102.947	102.912	6.75	102.871	102.798	102.755
7.25	103.423	103.364	103.329	7.25	103.423	103.364	103.329	6.875	102.162	102.133	102.105
7.375	102.761	102.645	102.592	7.375	102.761	102.645	102.592	7	102.517	102.489	102.460
7.5	103.211	103.115	103.086	7.5	103.211	103.115	103.086	7.125	103.006	102.947	102.912
7.625	103.675	103.617	103.588	7.625	103.675	103.617	103.588	7.25	103.423	103.364	103.329
7.75	104.061	104.003	103.974	7.75	104.061	104.003	103.974	7.375	102.656	102.598	102.569
7.875	102.876	102.869	102.854					7.5	103.174	103.115	103.086
8	102.995	102.987	102.972					7.625	103.675	103.617	103.588
8.125	103.063	103.056	103.041					7.75	104.061	104.003	103.974

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.053	96.152	96.090	4.25	96.053	96.152	96.090	4.875	95.161	95.185	95.279
4.375	96.573	96.672	96.610	4.375	96.573	96.672	96.610	5	95.744	95.768	95.862
4.5	97.082	97.181	97.119	4.5	97.082	97.181	97.119	5.125	96.491	96.516	96.610
4.625	97.574	97.673	97.611	4.625	97.574	97.673	97.611	5.25	97.129	97.122	97.161
4.75	97.760	97.772	97.712	4.75	97.760	97.772	97.712	5.375	97.977	97.970	97.963
4.875	98.178	98.255	98.195	4.875	98.178	98.255	98.195	5.5	98.483	98.476	98.482
5	98.637	98.714	98.654	5	98.637	98.714	98.654	5.625	98.998	99.014	99.095
5.125	99.068	99.145	99.085	5.125	99.068	99.145	99.085	5.75	99.499	99.314	99.269
5.25	99.333	99.288	99.273	5.25	99.333	99.288	99.273	5.875	99.959	99.774	99.589
5.375	99.478	99.529	99.444	5.375	99.474	99.529	99.440	6	100.386	100.202	100.076
5.5	99.948	99.932	99.913	5.5	99.869	99.923	99.834	6.125	100.775	100.590	100.650
5.625	100.419	100.403	100.384	5.625	100.232	100.286	100.197	6.25	101.046	100.861	100.811
5.75	100.705	100.660	100.645	5.75	100.705	100.660	100.645	6.375	100.463	100.428	100.392
5.875	100.515	100.507	100.500	5.875	100.352	100.384	100.344	6.5	100.988	100.953	100.917
6	100.972	100.964	100.956	6	100.689	100.722	100.681	6.625	101.406	101.334	101.290
								6.75	101.852	101.780	101.736
								6.875	101.243	101.150	101.107
								7	101.622	101.529	101.485
								7.125	102.011	101.919	101.875
								7.25	102.135	102.077	102.041
								7.375	101.169	101.110	101.081
								7.5	101.686	101.628	101.599
								7.625	102.188	102.129	102.100
								7.75	102.524	102.465	102.436

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	100.988	100.953	100.917	6.125	100.592	100.581	100.650	4.5	95.957	95.965	95.965
6.625	101.406	101.334	101.290	6.25	100.980	100.908	100.861	4.625	96.422	96.430	96.430
6.75	101.852	101.780	101.736	6.375	100.322	100.249	100.206	4.75	97.497	97.489	97.482
6.875	101.243	101.150	101.107	6.5	100.923	100.850	100.807	4.875	97.962	97.954	97.947
7	101.622	101.529	101.485	6.625	101.456	101.384	101.340	5	98.429	98.421	98.413
7.125	102.011	101.919	101.875	6.75	101.902	101.830	101.786	5.125	98.897	98.889	98.881
7.25	102.135	102.077	102.041	6.875	100.731	100.673	100.638	5.25	98.935	98.920	98.901
7.375	101.169	101.110	101.081	7	101.284	101.225	101.190	5.375	99.403	99.388	99.369
7.5	101.686	101.628	101.599	7.125	101.818	101.760	101.725	5.5	99.873	99.857	99.838
7.625	102.188	102.129	102.100	7.25	102.185	102.127	102.091	5.625	100.344	100.328	100.309
7.75	102.524	102.465	102.436	7.375	101.219	101.160	101.131	5.75	99.975	99.967	99.960
				7.5	101.736	101.678	101.649	5.875	100.440	100.432	100.425
				7.625	102.238	102.179	102.150	6	100.897	100.889	100.881
								6.125	101.344	101.337	101.329

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	101.468	101.433	101.397	6.375	101.468	101.433	101.397	6	101.106	100.922	100.784
6.5	101.953	101.918	101.882	6.5	101.953	101.918	101.882	6.125	101.605	101.420	101.366
6.625	102.425	102.355	102.319	6.625	102.425	102.355	102.319	6.25	102.000	101.928	101.881
6.75	102.871	102.798	102.755	6.75	102.871	102.798	102.755	6.375	101.468	101.433	101.397
6.875	102.162	102.133	102.105	6.875	102.162	102.133	102.105	6.5	101.953	101.918	101.882
7	102.517	102.489	102.460	7	102.517	102.489	102.460	6.625	102.425	102.355	102.319
7.125	103.006	102.947	102.912	7.125	103.006	102.947	102.912	6.75	102.871	102.798	102.755
7.25	103.423	103.364	103.329	7.25	103.423	103.364	103.329	6.875	102.162	102.133	102.105
7.375	102.761	102.645	102.592	7.375	102.761	102.645	102.592	7	102.517	102.489	102.460
7.5	103.211	103.115	103.086	7.5	103.211	103.115	103.086	7.125	103.006	102.947	102.912
7.625	103.675	103.617	103.588	7.625	103.675	103.617	103.588	7.25	103.423	103.364	103.329
7.75	104.061	104.003	103.974	7.75	104.061	104.003	103.974	7.375	102.656	102.598	102.569
7.875	102.876	102.869	102.854					7.5	103.174	103.115	103.086
8	102.995	102.987	102.972					7.625	103.675	103.617	103.588
8.125	103.063	103.056	103.041					7.75	104.061	104.003	103.974
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.082	97.181	97.119	4.5	97.082	97.181	97.119	6.625	101.406	101.334	101.290
4.625	97.574	97.673	97.611	4.625	97.574	97.673	97.611	6.75	101.852	101.780	101.736
4.75	97.760	97.772	97.712	4.75	97.760	97.772	97.712	6.875	100.681	100.623	100.588
4.875	98.178	98.255	98.195	4.875	98.178	98.255	98.195	7	101.234	101.175	101.140
5	98.637	98.714	98.654	5	98.637	98.714	98.654	7.125	101.768	101.710	101.675
5.125	99.068	99.145	99.085	5.125	99.068	99.145	99.085	7.25	102.135	102.077	102.041
5.25	99.333	99.288	99.273	5.25	99.333	99.288	99.273	7.375	101.189	101.246	101.290
5.375	99.478	99.529	99.444	5.375	99.474	99.529	99.440	7.5	101.686	101.628	101.599
5.5	99.948	99.932	99.913	5.5	99.869	99.923	99.834	7.625	102.188	102.129	102.100
5.625	100.419	100.403	100.384	5.625	100.232	100.286	100.197	7.75	102.524	102.465	102.436
5.75	100.705	100.660	100.645	5.75	100.705	100.660	100.645	7.875	100.301	100.294	100.279
5.875	100.515	100.507	100.500	5.875	100.352	100.384	100.344	8	100.420	100.412	100.397
6	100.972	100.964	100.956	6	100.689	100.722	100.681	8.125	100.488	100.481	100.466
6.125	101.419	101.412	101.404	6.125	101.211	101.166	101.151				
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	100.988	100.953	100.917	6.125	100.592	100.581	100.650	4.5	95.957	95.965	95.965
6.625	101.406	101.334	101.290	6.25	100.980	100.908	100.861	4.625	96.422	96.430	96.430
6.75	101.852	101.780	101.736	6.375	100.322	100.249	100.206	4.75	97.497	97.489	97.482
6.875	100.681	100.623	100.588	6.5	100.923	100.850	100.807	4.875	97.962	97.954	97.947
7	101.234	101.175	101.140	6.625	101.456	101.384	101.340	5	98.429	98.421	98.413
7.125	101.768	101.710	101.675	6.75	101.902	101.830	101.786	5.125	98.897	98.889	98.881
7.25	102.135	102.077	102.041	6.875	100.731	100.673	100.638	5.25	98.935	98.920	98.901
7.375	101.169	101.110	101.081	7	101.284	101.225	101.190	5.375	99.403	99.388	99.369
7.5	101.686	101.628	101.599	7.125	101.818	101.760	101.725	5.5	99.873	99.857	99.838
7.625	102.188	102.129	102.100	7.25	102.185	102.127	102.091	5.625	100.344	100.328	100.309
7.75	102.524	102.465	102.436	7.375	101.219	101.160	101.131	5.75	99.975	99.967	99.960
				7.5	101.736	101.678	101.649	5.875	100.440	100.432	100.425
				7.625	102.238	102.179	102.150	6	100.897	100.889	100.881
								6.125	101.344	101.337	101.329

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	98.645	98.485	98.185	6.75	97.145	96.985	96.685
6.875	99.044	98.895	98.595	6.875	97.544	97.395	97.095
7	99.551	99.402	99.102	7	98.051	97.902	97.602
7.125	100.010	99.861	99.561	7.125	98.510	98.361	98.061
7.25	100.439	100.290	99.990	7.25	98.939	98.790	98.490
7.375	100.641	100.463	100.163	7.375	99.141	98.963	98.663
7.5	101.108	100.930	100.630	7.5	99.608	99.430	99.130
7.625	101.527	101.349	101.049	7.625	100.027	99.849	99.549
7.75	101.926	101.748	101.448	7.75	100.426	100.248	99.948
7.875	102.040	101.843	101.543	7.875	100.540	100.343	100.043
8	102.467	102.270	101.970	8	100.967	100.770	100.470
8.125	102.856	102.659	102.359	8.125	101.356	101.159	100.859
8.25	103.225	103.028	102.728	8.25	101.725	101.528	101.228

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.645	96.485	96.185	6.75	95.145	94.985	94.685
6.875	97.044	96.895	96.595	6.875	95.544	95.395	95.095
7	97.551	97.402	97.102	7	96.051	95.902	95.602
7.125	98.010	97.861	97.561	7.125	96.510	96.361	96.061
7.25	98.439	98.290	97.990	7.25	96.939	96.790	96.490
7.375	98.641	98.463	98.163	7.375	97.141	96.963	96.663
7.5	99.108	98.930	98.630	7.5	97.608	97.430	97.130
7.625	99.527	99.349	99.049	7.625	98.027	97.849	97.549
7.75	99.926	99.748	99.448	7.75	98.426	98.248	97.948
7.875	100.040	99.843	99.543	7.875	98.540	98.343	98.043
8	100.467	100.270	99.970	8	98.967	98.770	98.470
8.125	100.856	100.659	100.359	8.125	99.356	99.159	98.859
8.25	101.225	101.028	100.728	8.25	99.725	99.528	99.228

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.895	97.735	97.435	6.75	95.895	95.735	95.435
6.875	98.294	98.145	97.845	6.875	96.294	96.145	95.845
7	98.801	98.652	98.352	7	96.801	96.652	96.352
7.125	99.260	99.111	98.811	7.125	97.260	97.111	96.811
7.25	99.689	99.540	99.240	7.25	97.689	97.540	97.240
7.375	99.891	99.713	99.413	7.375	97.891	97.713	97.413
7.5	100.358	100.180	99.880	7.5	98.358	98.180	97.880
7.625	100.777	100.599	100.299	7.625	98.777	98.599	98.299
7.75	101.176	100.998	100.698	7.75	99.176	98.998	98.698
7.875	101.290	101.093	100.793	7.875	99.290	99.093	98.793
8	101.717	101.520	101.220	8	99.717	99.520	99.220
8.125	102.106	101.909	101.609	8.125	100.106	99.909	99.609
8.25	102.475	102.278	101.978	8.25	100.475	100.278	99.978

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.