



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	93.086	93.086	93.050	4.75	93.086	93.086	93.050	5.125	95.479	95.435	95.420
4.875	93.798	93.798	93.767	4.875	93.798	93.798	93.767	5.25	96.220	96.175	96.160
5	94.353	94.353	94.327	5	94.353	94.353	94.327	5.375	96.850	96.805	96.790
5.125	94.991	94.991	94.970	5.125	94.991	94.991	94.970	5.5	97.448	97.404	97.389
5.25	96.087	96.037	96.037	5.25	95.571	95.571	95.509	5.625	97.930	97.886	97.870
5.375	96.767	96.717	96.717	5.375	96.353	96.353	96.297	5.75	98.968	99.005	98.967
5.5	97.555	97.505	97.505	5.5	96.986	96.986	96.934	5.875	99.492	99.463	99.428
5.625	98.045	97.995	97.995	5.625	97.455	97.455	97.409	6	99.975	99.944	99.910
5.75	98.272	98.214	98.208	5.75	98.143	98.149	98.117	6.125	100.459	100.425	100.391
5.875	98.893	98.835	98.829	5.875	98.642	98.657	98.618	6.25	100.511	100.464	100.431
6	99.535	99.477	99.471	6	99.123	99.142	99.098	6.375	101.001	100.951	100.918
6.125	99.976	99.918	99.912	6.125	99.617	99.636	99.592	6.5	101.458	101.406	101.373
6.25	100.012	99.938	99.918	6.25	99.784	99.791	99.774	6.625	101.885	101.831	101.798
6.375	100.542	100.468	100.448	6.375	100.269	100.281	100.250	6.75	101.454	101.386	101.356
6.5	101.040	100.966	100.946	6.5	100.727	100.681	100.645	6.875	101.954	101.884	101.854
6.625	101.423	101.349	101.329	6.625	101.111	101.120	101.096	7	102.373	102.301	102.271
6.75	101.338	101.232	101.186	6.75	101.196	101.128	101.123	7.125	102.696	102.622	102.592
6.875	101.739	101.633	101.587	6.875	101.580	101.564	101.556	7.25	102.538	102.449	102.439
7	102.206	102.100	102.053	7	102.035	101.964	101.934	7.375	102.990	102.899	102.889
7.125	102.560	102.453	102.407	7.125	102.337	102.264	102.237	7.5	103.367	103.274	103.264
7.25	102.481	102.376	102.394	7.25	102.481	102.376	102.394	7.625	103.650	103.555	103.545
7.375	102.852	102.754	102.738	7.375	102.838	102.748	102.738	7.75	103.661	103.553	103.578
7.5	103.241	103.143	103.103	7.5	103.190	103.097	103.087	7.875	104.026	103.917	103.942
7.625	103.635	103.536	103.497	7.625	103.350	103.256	103.252	8	103.844	103.760	103.760
7.75	103.480	103.426	103.586	7.75	103.480	103.426	103.586				
7.875	103.784	103.675	103.824	7.875	103.784	103.675	103.824				
8	103.917	103.858	103.971	8	103.917	103.858	103.971				
8.125	104.142	104.089	104.247	8.125	104.142	104.089	104.247				
8.25	104.402	104.323	104.341	8.25	104.402	104.323	104.341				

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	96.811	96.811	96.743	4.625	96.996	96.996	96.928	5	93.263	93.263	93.191
4.75	97.196	97.182	97.168	4.75	97.126	97.126	96.986	5.125	94.275	94.230	94.215
4.875	97.655	97.641	97.627	4.875	97.693	97.693	97.559	5.25	95.701	95.549	95.456
5	98.058	98.044	98.030	5	97.972	97.972	97.845	5.375	96.383	96.231	96.139
5.125	98.327	98.385	98.378	5.125	98.284	98.284	98.226	5.5	97.167	97.015	96.922
5.25	98.731	98.756	98.746	5.25	98.528	98.580	98.569	5.625	97.660	97.509	97.417
5.375	99.183	99.168	99.156	5.375	98.942	98.951	98.937	5.75	98.127	98.000	97.953
5.5	99.606	99.638	99.620	5.5	99.453	99.453	99.417	5.875	98.749	98.611	98.534
5.625	100.109	100.141	100.121	5.625	99.873	99.910	99.889	6	99.371	99.234	99.157
5.75	100.441	100.478	100.454	5.75	100.199	100.239	100.215	6.125	99.832	99.696	99.619
5.875	100.776	100.813	100.786	5.875	100.518	100.562	100.534	6.25	99.903	99.776	99.710
6	101.202	101.239	101.213	6	100.850	100.893	100.866	6.375	100.411	100.282	100.214
6.125	100.926	100.929	100.896	6.125	100.799	100.793	100.753	6.5	100.877	100.746	100.675
6.25	101.211	101.228	101.190	6.25	100.966	100.983	100.945	6.625	101.298	101.165	101.092
6.375	101.586	101.538	101.527	6.375	101.258	101.273	101.232	6.75	101.177	101.057	101.052
6.5	101.874	101.874	101.835	6.5	101.568	101.578	101.536	6.875	101.596	101.455	101.387
6.625	101.817	101.758	101.750	6.625	101.789	101.762	101.762	7	102.021	101.878	101.797
6.75	101.986	101.927	101.908	6.75	101.705	101.699	101.663	7.125	102.413	102.268	102.186
6.875	102.375	102.305	102.295	6.875	101.960	101.952	101.897	7.25	102.212	102.085	102.017
7	102.435	102.422	102.369	7	102.266	102.257	102.202	7.375	102.598	102.469	102.399
7.125	101.890	101.828	101.780	7.125	101.656	101.595	101.547	7.5	102.967	102.836	102.764
7.25	102.382	102.321	102.273	7.25	102.048	101.987	101.939	7.625	103.350	103.218	103.144
7.375	102.855	102.794	102.746	7.375	102.425	102.364	102.315	7.75	101.641	101.535	101.560
								7.875	101.925	101.834	101.842

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	97.266	97.343	97.322	5	96.345	96.422	96.401	5	94.204	94.141	94.079
5.125	97.577	97.649	97.624	5.125	96.862	96.934	96.909	5.125	94.851	94.788	94.725
5.25	97.887	97.954	97.926	5.25	97.323	97.390	97.362	5.25	95.323	95.260	95.197
5.375	98.197	98.259	98.227	5.375	97.708	97.769	97.738	5.375	95.975	95.912	95.850
5.5	98.500	98.557	98.522	5.5	98.073	98.130	98.095	5.5	96.450	96.387	96.324
5.625	98.795	98.846	98.808	5.625	98.418	98.469	98.430	5.625	96.926	96.863	96.800
5.75	99.079	99.125	99.083	5.75	98.752	98.798	98.756	5.75	97.386	97.323	97.261
5.875	99.343	99.384	99.339	5.875	99.073	99.114	99.069	5.875	97.663	97.600	97.538
6	99.588	99.624	99.575	6	99.361	99.397	99.348	6	98.123	98.060	97.997
6.125	99.819	99.849	99.797	6.125	99.608	99.638	99.586	6.125	98.397	98.334	98.272
6.25	100.060	100.085	100.029	6.25	99.830	99.855	99.800	6.25	98.854	98.791	98.729
6.375	100.291	100.311	100.252	6.375	100.026	100.046	99.987	6.375	98.939	98.876	98.813
6.5	100.478	100.492	100.430	6.5	100.240	100.246	100.183	6.5	99.203	99.140	99.078
6.625	100.656	100.665	100.599	6.625	100.448	100.458	100.392	6.625	99.460	99.397	99.335
6.75	100.834	100.838	100.768	6.75	100.529	100.531	100.461	6.75	99.724	99.661	99.598
6.875	100.996	100.995	100.921	6.875	100.603	100.540	100.477	6.875	99.811	99.748	99.686
7	100.769	100.763	100.686	7	100.847	100.784	100.721	7	99.902	99.839	99.777
7.125	100.935	100.872	100.809	7.125	101.091	101.028	100.965	7.125	99.992	99.929	99.867

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	97.475	97.552	97.531	5	96.549	96.626	96.605	5	94.254	94.191	94.128
5.125	97.785	97.857	97.833	5.125	97.065	97.138	97.113	5.125	94.901	94.838	94.775
5.25	98.095	98.162	98.134	5.25	97.526	97.593	97.565	5.25	95.373	95.310	95.247
5.375	98.405	98.466	98.435	5.375	97.909	97.971	97.940	5.375	96.025	95.962	95.899
5.5	98.708	98.765	98.730	5.5	98.274	98.331	98.296	5.5	96.500	96.437	96.374
5.625	99.003	99.054	99.016	5.625	98.618	98.669	98.631	5.625	96.976	96.913	96.850
5.75	99.288	99.334	99.292	5.75	98.951	98.997	98.956	5.75	97.436	97.373	97.310
5.875	99.553	99.593	99.548	5.875	99.273	99.313	99.268	5.875	97.713	97.650	97.587
6	99.799	99.834	99.785	6	99.561	99.596	99.547	6	98.173	98.110	98.047
6.125	100.031	100.062	100.009	6.125	99.808	99.839	99.786	6.125	98.447	98.384	98.321
6.25	100.274	100.299	100.243	6.25	100.032	100.058	100.002	6.25	98.904	98.841	98.778
6.375	100.507	100.527	100.468	6.375	100.230	100.250	100.191	6.375	98.989	98.926	98.863
6.5	100.696	100.711	100.648	6.5	100.437	100.452	100.389	6.5	99.253	99.190	99.127
6.625	100.875	100.885	100.819	6.625	100.656	100.665	100.599	6.625	99.510	99.447	99.384
6.75	101.055	101.059	100.990	6.75	100.735	100.739	100.670	6.75	99.774	99.711	99.648
6.875	101.218	101.217	101.144	6.875	100.653	100.629	100.556	6.875	99.861	99.798	99.735
7	100.992	100.986	100.910	7	100.897	100.834	100.771	7	99.952	99.889	99.826
7.125	100.985	100.922	100.859	7.125	101.141	101.078	101.015	7.125	100.042	99.979	99.916

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	94.863	94.819	94.804	4.5	94.863	94.819	94.804	5	97.285	97.296	97.221
4.625	95.519	95.475	95.460	4.625	95.519	95.475	95.460	5.125	97.941	97.991	97.891
4.75	96.241	96.248	96.227	4.75	96.176	96.131	96.117	5.25	98.558	98.699	98.599
4.875	96.793	96.801	96.779	4.875	96.629	96.584	96.565	5.375	98.803	98.796	98.789
5	97.373	97.380	97.358	5	97.285	97.296	97.221	5.5	99.363	99.348	99.319
5.125	97.941	97.991	97.891	5.125	97.941	97.991	97.891	5.625	99.969	100.019	99.945
5.25	98.558	98.699	98.599	5.25	98.558	98.699	98.599	5.75	100.576	100.694	100.620
5.375	99.038	99.031	98.985	5.375	98.803	98.796	98.789	5.875	100.593	100.409	100.271
5.5	99.458	99.451	99.405	5.5	99.363	99.348	99.319	6	101.069	101.000	100.937
5.625	99.969	100.019	99.945	5.625	99.969	100.019	99.945	6.125	101.607	101.648	101.585
5.75	100.576	100.694	100.620	5.75	100.576	100.694	100.620	6.25	102.141	102.244	102.181
5.875	100.636	100.593	100.528	5.875	100.593	100.438	100.271	6.375	101.646	101.575	101.418
6	101.132	101.084	100.974	6	101.069	101.013	100.937	6.5	102.215	102.141	101.985
6.125	101.654	101.648	101.585	6.125	101.629	101.648	101.585	6.625	102.753	102.679	102.522
6.25	102.141	102.244	102.181	6.25	102.141	102.244	102.181	6.75	102.922	102.849	102.805
6.375	101.721	101.650	101.492	6.375	101.721	101.650	101.492	6.875	102.585	102.492	102.439
6.5	102.275	102.203	102.045	6.5	102.275	102.203	102.045	7	103.141	103.045	102.992
6.625	102.800	102.724	102.566	6.625	102.800	102.724	102.566	7.125	103.710	103.612	103.559
6.75	102.922	102.849	102.805	6.75	102.922	102.849	102.805	7.25	103.378	103.307	103.294
6.875	102.653	102.560	102.507	6.875	102.653	102.560	102.507	7.375	103.266	103.152	103.180
7	103.208	103.113	103.060	7	103.208	103.113	103.060	7.5	103.565	103.449	103.477
7.125	103.787	103.690	103.637	7.125	103.787	103.690	103.637	7.625	104.106	103.988	104.016
7.25	103.458	103.346	103.374	7.25	103.458	103.346	103.374	7.75	103.859	103.815	103.795
7.375	103.348	103.255	103.261	7.375	103.348	103.233	103.261				
7.5	103.819	103.742	103.718	7.5	103.650	103.534	103.562				

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	96.192	96.163	96.261	4.25	96.044	96.162	96.261	4.75	94.666	94.729	94.652
4.375	96.675	96.730	96.830	4.375	96.612	96.730	96.830	4.875	95.566	95.667	95.567
4.5	97.177	97.295	97.395	4.5	97.177	97.295	97.395	5	96.268	96.369	96.269
4.625	97.736	97.854	97.954	4.625	97.736	97.854	97.954	5.125	97.094	97.195	97.095
4.75	98.139	98.093	98.079	4.75	98.139	98.093	98.079	5.25	97.823	97.815	97.769
4.875	98.372	98.347	98.399	4.875	98.248	98.347	98.399	5.375	98.338	98.331	98.285
5	98.855	98.888	98.940	5	98.790	98.888	98.940	5.5	98.779	98.861	98.787
5.125	99.337	99.414	99.465	5.125	99.315	99.414	99.465	5.625	99.450	99.532	99.459
5.25	99.660	99.614	99.600	5.25	99.660	99.614	99.600	5.75	99.619	99.575	99.550
5.375	99.858	99.938	99.848	5.375	99.858	99.938	99.848	5.875	99.953	99.831	99.766
5.5	100.355	100.435	100.345	5.5	100.355	100.435	100.345	6	100.349	100.406	100.343
5.625	100.826	100.905	100.815	5.625	100.826	100.905	100.815	6.125	101.041	101.104	101.041
5.75	100.992	100.946	100.932	5.75	100.992	100.946	100.932	6.25	101.046	100.973	100.924
5.875	100.955	100.925	100.911	5.875	100.644	100.704	100.661	6.375	100.934	100.865	100.707
6	101.425	101.395	101.381	6	101.086	101.146	101.103	6.5	101.418	101.345	101.187
								6.625	101.891	101.815	101.657
								6.75	101.903	101.830	101.786
								6.875	101.459	101.368	101.317
								7	101.951	101.858	101.807
								7.125	102.456	102.362	102.311
								7.25	102.567	102.456	102.485

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	97.342	97.424	97.350	5	96.268	96.369	96.269	4.5	96.296	96.303	96.278
5.375	98.060	98.087	98.046	5.125	97.094	97.195	97.095	4.625	96.762	96.769	96.744
5.5	98.779	98.861	98.787	5.25	97.342	97.424	97.350	4.75	97.691	97.683	97.676
5.625	99.450	99.532	99.459	5.375	98.005	98.087	98.013	4.875	98.157	98.149	98.142
5.75	99.619	99.575	99.550	5.5	98.779	98.861	98.787	5	98.624	98.616	98.609
5.875	99.953	99.769	99.676	5.625	99.450	99.532	99.459	5.125	99.093	99.085	99.078
6	100.349	100.406	100.343	5.75	99.669	99.625	99.600	5.25	99.128	99.112	99.088
6.125	101.041	101.104	101.041	5.875	99.677	99.739	99.676	5.375	99.597	99.581	99.557
6.25	101.046	100.973	100.924	6	100.343	100.406	100.343	5.5	100.067	100.051	100.027
6.375	100.934	100.865	100.707	6.125	101.041	101.104	101.041	5.625	100.537	100.522	100.498
6.5	101.418	101.345	101.187	6.25	101.096	101.023	100.974	5.75	100.124	100.124	100.115
6.625	101.891	101.815	101.657	6.375	100.975	100.904	100.747	5.875	100.584	100.584	100.575
6.75	101.903	101.830	101.786	6.5	101.443	101.371	101.214	6	101.036	101.036	101.027
6.875	101.459	101.368	101.317	6.625	101.898	101.823	101.668	6.125	101.475	101.475	101.466

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	98.558	98.699	98.599	5.25	98.558	98.699	98.599	5.25	98.558	98.699	98.599
5.375	98.803	98.796	98.789	5.375	98.803	98.796	98.789	5.375	98.803	98.796	98.789
5.5	99.363	99.348	99.319	5.5	99.363	99.348	99.319	5.5	99.363	99.348	99.319
5.625	99.969	100.019	99.945	5.625	99.969	100.019	99.945	5.625	99.969	100.019	99.945
5.75	100.576	100.694	100.620	5.75	100.576	100.694	100.620	5.75	100.576	100.694	100.620
5.875	100.593	100.438	100.271	5.875	100.593	100.438	100.271	5.875	100.593	100.409	100.271
6	101.069	101.013	100.937	6	101.069	101.013	100.937	6	101.069	101.000	100.937
6.125	101.629	101.648	101.585	6.125	101.629	101.648	101.585	6.125	101.607	101.648	101.585
6.25	102.141	102.244	102.181	6.25	102.141	102.244	102.181	6.25	102.141	102.244	102.181
6.375	101.721	101.650	101.492	6.375	101.721	101.650	101.492	6.375	101.646	101.575	101.418
6.5	102.275	102.203	102.045	6.5	102.275	102.203	102.045	6.5	102.215	102.141	101.985
6.625	102.800	102.724	102.566	6.625	102.800	102.724	102.566	6.625	102.753	102.679	102.522
6.75	102.922	102.849	102.805	6.75	102.922	102.849	102.805	6.75	102.922	102.849	102.805
6.875	102.653	102.560	102.507	6.875	102.653	102.560	102.507	6.875	102.585	102.492	102.439
7	103.208	103.113	103.060	7	103.208	103.113	103.060	7	103.141	103.045	102.992
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	97.177	97.295	97.395	4.25	96.044	96.162	96.261	5.25	97.392	97.474	97.400
4.625	97.736	97.854	97.954	4.375	96.612	96.730	96.830	5.375	98.060	98.137	98.063
4.75	98.139	98.093	98.079	4.5	97.177	97.295	97.395	5.5	98.829	98.911	98.837
4.875	98.248	98.347	98.399	4.625	97.736	97.854	97.954	5.625	99.500	99.582	99.509
5	98.790	98.888	98.940	4.75	98.139	98.093	98.079	5.75	99.619	99.575	99.550
5.125	99.315	99.414	99.465	4.875	98.248	98.347	98.399	5.875	99.953	99.789	99.726
5.25	99.660	99.614	99.600	5	98.790	98.888	98.940	6	100.393	100.456	100.393
5.375	99.858	99.938	99.848	5.125	99.315	99.414	99.465	6.125	101.091	101.154	101.091
5.5	100.355	100.435	100.345	5.25	99.660	99.614	99.600	6.25	101.046	100.973	100.924
5.625	100.826	100.905	100.815	5.375	99.858	99.938	99.848	6.375	100.934	100.865	100.707
5.75	100.992	100.946	100.932	5.5	100.355	100.435	100.345	6.5	101.418	101.345	101.187
5.875	100.644	100.704	100.661	5.625	100.826	100.905	100.815	6.625	101.891	101.815	101.657
6	101.086	101.146	101.103	5.75	100.992	100.946	100.932	6.75	101.903	101.830	101.786
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	97.392	97.474	97.400	5.25	97.392	97.474	97.400	4.5	94.416	94.534	94.634
5.375	98.060	98.137	98.063	5.375	98.055	98.137	98.063	4.625	94.965	95.083	95.182
5.5	98.829	98.911	98.837	5.5	98.829	98.911	98.837	4.75	93.714	93.668	93.654
5.625	99.500	99.582	99.509	5.625	99.500	99.582	99.509	4.875	93.822	93.921	93.973
5.75	99.619	99.575	99.550	5.75	99.669	99.625	99.600	5	94.338	94.437	94.489
5.875	99.953	99.789	99.726	5.875	99.727	99.789	99.726	5.125	94.824	94.923	94.975
6	100.393	100.456	100.393	6	100.393	100.456	100.393	5.25	95.952	95.938	95.924
6.125	101.091	101.154	101.091	6.125	101.091	101.154	101.091	5.375	96.081	96.067	96.053
6.25	101.046	100.973	100.924	6.25	101.096	101.023	100.974	5.5	96.513	96.499	96.484
6.375	100.934	100.865	100.707	6.375	100.404	100.332	100.287	5.625	96.954	96.939	96.925
6.5	101.418	101.345	101.187	6.5	100.998	100.967	100.915	5.75	97.614	97.606	97.599
6.625	101.891	101.815	101.657	6.625	101.610	101.613	101.561	5.875	97.934	97.927	97.920
6.75	101.903	101.830	101.786	6.75	101.953	101.880	101.836	6	98.299	98.292	98.285
6.875	101.459	101.368	101.317	6.875	100.696	100.638	100.598	6.125	98.648	98.640	98.633

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.841	97.797	97.777	5.125	97.841	97.797	97.777	4.75	96.076	96.031	96.017
5.25	98.447	98.403	98.383	5.25	98.447	98.403	98.383	4.875	96.529	96.484	96.465
5.375	98.768	98.761	98.714	5.375	98.703	98.696	98.689	5	97.185	97.141	97.121
5.5	99.263	99.226	99.219	5.5	99.263	99.226	99.219	5.125	97.841	97.797	97.777
5.625	99.869	99.825	99.800	5.625	99.869	99.825	99.800	5.25	98.447	98.403	98.383
5.75	100.476	100.431	100.406	5.75	100.476	100.431	100.406	5.375	98.703	98.696	98.689
5.875	100.493	100.322	100.258	5.875	100.493	100.309	100.201	5.5	99.263	99.226	99.219
6	100.969	100.860	100.811	6	100.969	100.860	100.811	5.625	99.869	99.825	99.800
6.125	101.507	101.435	101.385	6.125	101.507	101.435	101.385	5.75	100.476	100.431	100.406
6.25	102.016	101.943	101.894	6.25	102.016	101.943	101.894	5.875	100.493	100.309	100.201
6.375	101.360	101.332	101.304	6.375	101.360	101.332	101.304	6	100.969	100.860	100.811
6.5	101.867	101.817	101.789	6.5	101.867	101.817	101.789	6.125	101.507	101.435	101.385
6.625	102.396	102.324	102.280	6.625	102.396	102.324	102.280	6.25	102.016	101.943	101.894
6.75	102.822	102.749	102.705	6.75	102.822	102.749	102.705	6.375	101.360	101.332	101.304
6.875	101.955	101.926	101.898	6.875	101.955	101.926	101.898	6.5	101.867	101.817	101.789
7	102.329	102.274	102.245	7	102.329	102.274	102.245	6.625	102.396	102.324	102.280
7.125	102.856	102.797	102.758	7.125	102.856	102.797	102.758	6.75	102.822	102.749	102.705
7.25	103.266	103.207	103.167	7.25	103.266	103.207	103.167	6.875	101.955	101.926	101.898
7.375	102.535	102.426	102.449	7.375	102.535	102.421	102.449	7	102.329	102.274	102.245
7.5	102.978	102.862	102.890	7.5	102.978	102.862	102.890	7.125	102.856	102.797	102.758
7.625	103.406	103.334	103.316	7.625	103.406	103.334	103.316	7.25	103.266	103.207	103.167
7.75	103.759	103.715	103.695	7.75	103.759	103.715	103.695	7.375	102.581	102.467	102.495
7.875	102.943	102.929	102.930					7.5	103.019	102.903	102.931
8	103.062	103.048	103.049					7.625	103.445	103.334	103.355
8.125	103.130	103.116	103.117					7.75	103.759	103.715	103.695
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	96.049	96.167	96.267	4.25	96.049	96.167	96.267	4.875	95.403	95.474	95.474
4.375	96.566	96.684	96.783	4.375	96.566	96.684	96.783	5	95.985	96.057	96.057
4.5	97.069	97.187	97.287	4.5	97.069	97.187	97.287	5.125	96.732	96.803	96.803
4.625	97.555	97.673	97.772	4.625	97.555	97.673	97.772	5.25	97.205	97.257	97.284
4.75	98.039	97.993	97.979	4.75	98.039	97.993	97.979	5.375	97.960	97.953	97.946
4.875	98.143	98.241	98.293	4.875	98.143	98.241	98.293	5.5	98.524	98.576	98.602
5	98.599	98.692	98.743	5	98.593	98.692	98.743	5.625	99.135	99.187	99.213
5.125	99.068	99.112	99.163	5.125	99.013	99.112	99.163	5.75	99.519	99.475	99.450
5.25	99.560	99.514	99.500	5.25	99.560	99.514	99.500	5.875	99.853	99.669	99.537
5.375	99.676	99.756	99.666	5.375	99.676	99.756	99.666	6	100.249	100.094	100.132
5.5	100.060	100.139	100.050	5.5	100.060	100.139	100.050	6.125	100.671	100.659	100.696
5.625	100.512	100.497	100.473	5.625	100.411	100.490	100.401	6.25	100.946	100.873	100.824
5.75	100.892	100.846	100.832	5.75	100.892	100.846	100.832	6.375	100.355	100.327	100.299
5.875	100.559	100.559	100.550	5.875	100.408	100.468	100.425	6.5	100.880	100.852	100.824
6	101.011	101.011	101.002	6	100.803	100.802	100.759	6.625	101.377	101.305	101.261
								6.75	101.803	101.730	101.686
								6.875	101.035	100.945	100.894
								7	101.405	101.313	101.262
								7.125	101.789	101.695	101.644
								7.25	101.978	101.920	101.880
								7.375	100.885	100.841	100.821
								7.5	101.396	101.352	101.332
								7.625	101.891	101.847	101.827
								7.75	102.222	102.178	102.158
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	100.880	100.852	100.824	6.125	100.627	100.659	100.696	4.5	96.196	96.203	96.178
6.625	101.377	101.305	101.261	6.25	100.996	100.923	100.874	4.625	96.662	96.669	96.644
6.75	101.803	101.730	101.686	6.375	100.304	100.232	100.187	4.75	97.591	97.583	97.576
6.875	101.035	100.945	100.894	6.5	100.898	100.826	100.782	4.875	98.057	98.049	98.042
7	101.405	101.313	101.262	6.625	101.427	101.355	101.311	5	98.524	98.516	98.509
7.125	101.789	101.695	101.644	6.75	101.853	101.780	101.736	5.125	98.993	98.985	98.978
7.25	101.978	101.920	101.880	6.875	100.596	100.538	100.498	5.25	99.028	99.012	98.988
7.375	100.885	100.841	100.821	7	101.141	101.083	101.043	5.375	99.497	99.481	99.457
7.5	101.396	101.352	101.332	7.125	101.668	101.610	101.570	5.5	99.967	99.951	99.927
7.625	101.891	101.847	101.827	7.25	102.028	101.970	101.930	5.625	100.437	100.422	100.398
7.75	102.222	102.178	102.158	7.375	100.935	100.891	100.871	5.75	100.024	100.024	100.015
				7.5	101.446	101.402	101.382	5.875	100.484	100.484	100.475
				7.625	101.941	101.897	101.877	6	100.936	100.936	100.927
								6.125	101.375	101.375	101.366

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	101.360	101.332	101.304	6.375	101.360	101.332	101.304	6	100.969	100.860	100.811
6.5	101.867	101.817	101.789	6.5	101.867	101.817	101.789	6.125	101.507	101.435	101.385
6.625	102.396	102.324	102.280	6.625	102.396	102.324	102.280	6.25	102.016	101.943	101.894
6.75	102.822	102.749	102.705	6.75	102.822	102.749	102.705	6.375	101.360	101.332	101.304
6.875	101.955	101.926	101.898	6.875	101.955	101.926	101.898	6.5	101.867	101.817	101.789
7	102.329	102.274	102.245	7	102.329	102.274	102.245	6.625	102.396	102.324	102.280
7.125	102.856	102.797	102.758	7.125	102.856	102.797	102.758	6.75	102.822	102.749	102.705
7.25	103.266	103.207	103.167	7.25	103.266	103.207	103.167	6.875	101.955	101.926	101.898
7.375	102.535	102.426	102.449	7.375	102.535	102.421	102.449	7	102.329	102.274	102.245
7.5	102.978	102.862	102.890	7.5	102.978	102.862	102.890	7.125	102.856	102.797	102.758
7.625	103.406	103.334	103.316	7.625	103.406	103.334	103.316	7.25	103.266	103.207	103.167
7.75	103.759	103.715	103.695	7.75	103.759	103.715	103.695	7.375	102.581	102.467	102.495
7.875	102.943	102.929	102.930					7.5	103.019	102.903	102.931
8	103.062	103.048	103.049					7.625	103.445	103.334	103.355
8.125	103.130	103.116	103.117					7.75	103.759	103.715	103.695
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	97.069	97.187	97.287	4.5	97.069	97.187	97.287	6.625	101.377	101.305	101.261
4.625	97.555	97.673	97.772	4.625	97.555	97.673	97.772	6.75	101.803	101.730	101.686
4.75	98.039	97.993	97.979	4.75	98.039	97.993	97.979	6.875	100.546	100.488	100.448
4.875	98.143	98.241	98.293	4.875	98.143	98.241	98.293	7	101.091	101.033	100.993
5	98.599	98.692	98.743	5	98.593	98.692	98.743	7.125	101.618	101.560	101.520
5.125	99.068	99.112	99.163	5.125	99.013	99.112	99.163	7.25	101.978	101.920	101.880
5.25	99.560	99.514	99.500	5.25	99.560	99.514	99.500	7.375	101.170	101.163	101.151
5.375	99.676	99.756	99.666	5.375	99.676	99.756	99.666	7.5	101.396	101.352	101.332
5.5	100.060	100.139	100.050	5.5	100.060	100.139	100.050	7.625	101.891	101.847	101.827
5.625	100.512	100.497	100.473	5.625	100.411	100.490	100.401	7.75	102.222	102.178	102.158
5.75	100.892	100.846	100.832	5.75	100.892	100.846	100.832	7.875	100.368	100.354	100.355
5.875	100.559	100.559	100.550	5.875	100.408	100.468	100.425	8	100.487	100.473	100.474
6	101.011	101.011	101.002	6	100.803	100.802	100.759	8.125	100.555	100.541	100.542
6.125	101.450	101.450	101.441	6.125	101.335	101.289	101.275				
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	100.880	100.852	100.824	6.125	100.627	100.659	100.696	4.5	96.196	96.203	96.178
6.625	101.377	101.305	101.261	6.25	100.996	100.923	100.874	4.625	96.662	96.669	96.644
6.75	101.803	101.730	101.686	6.375	100.304	100.232	100.187	4.75	97.591	97.583	97.576
6.875	100.546	100.488	100.448	6.5	100.898	100.826	100.782	4.875	98.057	98.049	98.042
7	101.091	101.033	100.993	6.625	101.427	101.355	101.311	5	98.524	98.516	98.509
7.125	101.618	101.560	101.520	6.75	101.853	101.780	101.736	5.125	98.993	98.985	98.978
7.25	101.978	101.920	101.880	6.875	100.596	100.538	100.498	5.25	99.028	99.012	98.988
7.375	100.885	100.841	100.821	7	101.141	101.083	101.043	5.375	99.497	99.481	99.457
7.5	101.396	101.352	101.332	7.125	101.668	101.610	101.570	5.5	99.967	99.951	99.927
7.625	101.891	101.847	101.827	7.25	102.028	101.970	101.930	5.625	100.437	100.422	100.398
7.75	102.222	102.178	102.158	7.375	100.935	100.891	100.871	5.75	100.024	100.024	100.015
				7.5	101.446	101.402	101.382	5.875	100.484	100.484	100.475
				7.625	101.941	101.897	101.877	6	100.936	100.936	100.927
								6.125	101.375	101.375	101.366

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	98.633	98.464	98.164	6.75	97.133	96.964	96.664
6.875	98.882	98.723	98.423	6.875	97.382	97.223	96.923
7	99.389	99.230	98.930	7	97.889	97.730	97.430
7.125	99.848	99.689	99.389	7.125	98.348	98.189	97.889
7.25	100.277	100.118	99.818	7.25	98.777	98.618	98.318
7.375	100.473	100.274	99.974	7.375	98.973	98.774	98.474
7.5	100.940	100.741	100.441	7.5	99.440	99.241	98.941
7.625	101.359	101.160	100.860	7.625	99.859	99.660	99.360
7.75	101.758	101.559	101.259	7.75	100.258	100.059	99.759
7.875	101.870	101.638	101.338	7.875	100.370	100.138	99.838
8	102.297	102.065	101.765	8	100.797	100.565	100.265
8.125	102.686	102.454	102.154	8.125	101.186	100.954	100.654
8.25	103.055	102.823	102.523	8.25	101.555	101.323	101.023

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.633	96.464	96.164	6.75	95.133	94.964	94.664
6.875	96.882	96.723	96.423	6.875	95.382	95.223	94.923
7	97.389	97.230	96.930	7	95.889	95.730	95.430
7.125	97.848	97.689	97.389	7.125	96.348	96.189	95.889
7.25	98.277	98.118	97.818	7.25	96.777	96.618	96.318
7.375	98.473	98.274	97.974	7.375	96.973	96.774	96.474
7.5	98.940	98.741	98.441	7.5	97.440	97.241	96.941
7.625	99.359	99.160	98.860	7.625	97.859	97.660	97.360
7.75	99.758	99.559	99.259	7.75	98.258	98.059	97.759
7.875	99.870	99.638	99.338	7.875	98.370	98.138	97.838
8	100.297	100.065	99.765	8	98.797	98.565	98.265
8.125	100.686	100.454	100.154	8.125	99.186	98.954	98.654
8.25	101.055	100.823	100.523	8.25	99.555	99.323	99.023

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.883	97.714	97.414	6.75	95.883	95.714	95.414
6.875	98.132	97.973	97.673	6.875	96.132	95.973	95.673
7	98.639	98.480	98.180	7	96.639	96.480	96.180
7.125	99.098	98.939	98.639	7.125	97.098	96.939	96.639
7.25	99.527	99.368	99.068	7.25	97.527	97.368	97.068
7.375	99.723	99.524	99.224	7.375	97.723	97.524	97.224
7.5	100.190	99.991	99.691	7.5	98.190	97.991	97.691
7.625	100.609	100.410	100.110	7.625	98.609	98.410	98.110
7.75	101.008	100.809	100.509	7.75	99.008	98.809	98.509
7.875	101.120	100.888	100.588	7.875	99.120	98.888	98.588
8	101.547	101.315	101.015	8	99.547	99.315	99.015
8.125	101.936	101.704	101.404	8.125	99.936	99.704	99.404
8.25	102.305	102.073	101.773	8.25	100.305	100.073	99.773

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.