



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
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Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA
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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	93.216	93.216	93.151	4.75	93.216	93.216	93.151	5.125	95.615	95.571	95.555
4.875	93.894	93.894	93.834	4.875	93.894	93.894	93.834	5.25	96.293	96.249	96.233
5	94.544	94.544	94.489	5	94.544	94.544	94.489	5.375	96.923	96.879	96.863
5.125	95.157	95.157	95.108	5.125	95.157	95.157	95.108	5.5	97.520	97.482	97.460
5.25	96.159	96.105	96.101	5.25	95.712	95.712	95.668	5.625	97.986	97.942	97.926
5.375	96.829	96.775	96.771	5.375	96.491	96.491	96.452	5.75	99.042	99.073	98.993
5.5	97.604	97.550	97.546	5.5	97.106	97.106	97.072	5.875	99.566	99.542	99.521
5.625	98.087	98.033	98.029	5.625	97.631	97.631	97.602	6	100.036	100.012	99.991
5.75	98.294	98.234	98.224	5.75	98.252	98.225	98.077	6.125	100.509	100.484	100.462
5.875	98.895	98.835	98.825	5.875	98.748	98.721	98.566	6.25	100.574	100.543	100.524
6	99.521	99.461	99.451	6	99.227	99.190	99.092	6.375	101.051	101.019	101.001
6.125	99.931	99.871	99.861	6.125	99.721	99.681	99.567	6.5	101.496	101.464	101.447
6.25	99.993	99.921	99.897	6.25	99.901	99.905	99.882	6.625	101.913	101.880	101.863
6.375	100.496	100.424	100.401	6.375	100.384	100.364	100.316	6.75	101.528	101.515	101.493
6.5	100.969	100.897	100.873	6.5	100.777	100.747	100.699	6.875	102.017	102.004	101.982
6.625	101.334	101.262	101.238	6.625	101.225	101.204	101.154	7	102.423	102.410	102.389
6.75	101.297	101.231	101.192	6.75	101.260	101.231	101.192	7.125	102.736	102.722	102.701
6.875	101.681	101.612	101.595	6.875	101.625	101.612	101.595	7.25	102.562	102.572	102.539
7	102.130	102.056	102.035	7	102.069	102.056	102.035	7.375	103.002	103.012	102.981
7.125	102.480	102.390	102.347	7.125	102.358	102.345	102.324	7.5	103.368	103.378	103.347
7.25	102.497	102.488	102.443	7.25	102.497	102.488	102.443	7.625	103.640	103.648	103.618
7.375	102.843	102.853	102.821	7.375	102.843	102.853	102.821	7.75	103.649	103.644	103.639
7.5	103.186	103.190	103.160	7.5	103.181	103.190	103.160	7.875	104.003	103.998	103.993
7.625	103.571	103.477	103.430	7.625	103.323	103.330	103.303	8	103.881	103.795	103.795
7.75	103.433	103.428	103.393	7.75	103.433	103.428	103.393				
7.875	103.755	103.750	103.745	7.875	103.755	103.750	103.745				
8	103.926	103.867	103.836	8	103.926	103.867	103.836				
8.125	104.166	104.089	104.075	8.125	104.166	104.089	104.075				
8.25	104.126	104.043	104.040	8.25	104.126	104.043	104.040				
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	96.914	96.914	96.786	4.625	97.108	97.108	96.979	5	93.408	93.408	93.353
4.75	97.286	97.272	97.259	4.75	97.226	97.226	97.079	5.125	94.348	94.304	94.288
4.875	97.738	97.724	97.711	4.875	97.743	97.743	97.573	5.25	95.755	95.605	95.500
5	98.134	98.120	98.107	5	98.124	98.124	97.960	5.375	96.428	96.278	96.174
5.125	98.516	98.570	98.470	5.125	98.408	98.419	98.319	5.5	97.200	97.050	96.946
5.25	98.884	98.933	98.830	5.25	98.706	98.757	98.653	5.625	97.686	97.536	97.432
5.375	99.239	99.275	99.213	5.375	99.158	99.158	99.099	5.75	98.211	98.076	97.987
5.5	99.652	99.698	99.591	5.5	99.544	99.544	99.491	5.875	98.813	98.678	98.589
5.625	99.948	99.976	99.925	5.625	99.711	99.744	99.692	6	99.419	99.284	99.196
5.75	100.277	100.300	100.244	5.75	100.047	100.063	100.007	6.125	99.859	99.725	99.637
5.875	100.610	100.626	100.567	5.875	100.354	100.373	100.314	6.25	99.873	99.750	99.724
6	101.036	101.050	100.993	6	100.685	100.705	100.645	6.375	100.364	100.239	100.160
6.125	100.898	100.826	100.878	6.125	100.875	100.867	100.829	6.5	100.804	100.677	100.596
6.25	101.151	101.112	101.155	6.25	100.806	100.798	100.914	6.625	101.207	101.078	100.995
6.375	101.554	101.515	101.504	6.375	101.176	101.158	101.188	6.75	101.143	101.102	101.106
6.5	101.832	101.791	101.780	6.5	101.421	101.397	101.492	6.875	101.544	101.429	101.430
6.625	101.762	101.733	101.733	6.625	101.835	101.807	101.807	7	101.952	101.821	101.769
6.75	101.974	101.913	101.986	6.75	101.694	101.660	101.763	7.125	102.330	102.198	102.112
6.875	102.356	102.294	102.284	6.875	101.897	101.858	102.003	7.25	102.179	102.052	101.972
7	102.452	102.406	102.457	7	102.193	102.161	102.306	7.375	102.550	102.422	102.340
7.125	101.916	101.855	101.798	7.125	101.683	101.622	101.565	7.5	102.912	102.782	102.698
7.25	102.404	102.343	102.286	7.25	102.071	102.010	101.953	7.625	103.288	103.156	103.071
7.375	102.872	102.811	102.754	7.375	102.443	102.382	102.325	7.75	101.980	101.975	101.940
								7.875	102.236	102.231	102.226



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	97.310	97.356	97.248	5	96.413	96.459	96.351	5	94.218	94.155	94.093
5.125	97.618	97.659	97.548	5.125	96.929	96.970	96.858	5.125	94.875	94.812	94.750
5.25	97.927	97.962	97.847	5.25	97.388	97.424	97.309	5.25	95.354	95.291	95.228
5.375	98.235	98.266	98.147	5.375	97.771	97.802	97.683	5.375	96.016	95.953	95.891
5.5	98.537	98.562	98.440	5.5	98.135	98.161	98.039	5.5	96.496	96.433	96.371
5.625	98.829	98.850	98.724	5.625	98.479	98.499	98.373	5.625	96.962	96.899	96.837
5.75	99.105	99.120	98.991	5.75	98.804	98.819	98.690	5.75	97.429	97.366	97.303
5.875	99.353	99.363	99.230	5.875	99.106	99.116	98.984	5.875	97.709	97.646	97.583
6	99.587	99.592	99.456	6	99.383	99.387	99.251	6	98.174	98.111	98.048
6.125	99.815	99.815	99.675	6.125	99.627	99.626	99.487	6.125	98.450	98.387	98.325
6.25	100.054	100.048	99.905	6.25	99.848	99.842	99.699	6.25	98.911	98.848	98.786
6.375	100.283	100.272	100.126	6.375	100.042	100.031	99.884	6.375	98.991	98.928	98.866
6.5	100.468	100.452	100.302	6.5	100.277	100.236	100.151	6.5	99.254	99.191	99.128
6.625	100.645	100.623	100.470	6.625	100.485	100.463	100.310	6.625	99.523	99.460	99.397
6.75	100.821	100.794	100.637	6.75	100.591	100.544	100.465	6.75	99.801	99.738	99.676
6.875	100.981	100.949	100.789	6.875	100.670	100.607	100.544	6.875	99.894	99.831	99.768
7	100.784	100.721	100.658	7	100.919	100.856	100.793	7	99.985	99.922	99.860
7.125	100.994	100.931	100.868	7.125	101.168	101.105	101.042	7.125	100.078	100.015	99.953

  

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	97.518	97.564	97.456	5	96.617	96.664	96.555	5	94.268	94.205	94.142
5.125	97.826	97.867	97.756	5.125	97.132	97.173	97.061	5.125	94.925	94.862	94.799
5.25	98.134	98.170	98.055	5.25	97.591	97.627	97.512	5.25	95.404	95.341	95.278
5.375	98.442	98.473	98.354	5.375	97.973	98.004	97.885	5.375	96.066	96.003	95.940
5.5	98.744	98.769	98.647	5.5	98.336	98.362	98.240	5.5	96.546	96.483	96.420
5.625	99.037	99.057	98.932	5.625	98.679	98.699	98.573	5.625	97.012	96.949	96.886
5.75	99.313	99.328	99.199	5.75	99.003	99.018	98.889	5.75	97.479	97.416	97.353
5.875	99.562	99.571	99.439	5.875	99.306	99.315	99.183	5.875	97.759	97.696	97.633
6	99.797	99.802	99.666	6	99.582	99.587	99.451	6	98.224	98.161	98.098
6.125	100.027	100.026	99.887	6.125	99.827	99.826	99.687	6.125	98.500	98.437	98.374
6.25	100.268	100.262	100.119	6.25	100.049	100.044	99.901	6.25	98.961	98.898	98.835
6.375	100.499	100.488	100.342	6.375	100.245	100.234	100.088	6.375	99.041	98.978	98.915
6.5	100.686	100.670	100.520	6.5	100.457	100.441	100.291	6.5	99.304	99.241	99.178
6.625	100.864	100.842	100.689	6.625	100.691	100.670	100.517	6.625	99.573	99.510	99.447
6.75	101.041	101.015	100.858	6.75	100.779	100.752	100.595	6.75	99.851	99.788	99.725
6.875	101.203	101.171	101.010	6.875	100.720	100.657	100.594	6.875	99.944	99.881	99.818
7	100.981	100.944	100.781	7	100.969	100.906	100.843	7	100.035	99.972	99.909
7.125	101.044	100.981	100.918	7.125	101.218	101.155	101.092	7.125	100.128	100.065	100.002

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	94.983	94.939	94.924	4.5	94.983	94.939	94.924	5	97.421	97.377	97.361
4.625	95.640	95.595	95.580	4.625	95.640	95.595	95.580	5.125	98.077	98.033	98.018
4.75	96.385	96.392	96.389	4.75	96.296	96.252	96.236	5.25	98.683	98.704	98.624
4.875	96.938	96.945	96.942	4.875	96.765	96.720	96.705	5.375	99.017	99.010	99.003
5	97.517	97.524	97.521	5	97.421	97.377	97.361	5.5	99.545	99.538	99.531
5.125	98.077	98.033	98.018	5.125	98.077	98.033	98.018	5.625	100.105	100.173	100.035
5.25	98.740	98.733	98.715	5.25	98.683	98.704	98.624	5.75	100.743	100.848	100.665
5.375	99.256	99.249	99.231	5.375	99.017	99.010	99.003	5.875	100.682	100.497	100.387
5.5	99.676	99.669	99.651	5.5	99.545	99.538	99.531	6	101.147	101.049	101.008
5.625	100.105	100.173	100.035	5.625	100.105	100.173	100.035	6.125	101.672	101.641	101.573
5.75	100.743	100.848	100.665	5.75	100.743	100.848	100.665	6.25	102.149	102.235	102.154
5.875	100.826	100.783	100.727	5.875	100.682	100.543	100.492	6.375	101.721	101.652	101.618
6	101.180	101.116	101.069	6	101.158	101.109	101.062	6.5	102.285	102.215	102.186
6.125	101.713	101.663	101.620	6.125	101.713	101.663	101.620	6.625	102.819	102.749	102.724
6.25	102.149	102.235	102.154	6.25	102.149	102.235	102.154	6.75	102.890	102.832	102.840
6.375	101.785	101.715	101.682	6.375	101.785	101.715	101.682	6.875	102.700	102.609	102.500
6.5	102.330	102.259	102.230	6.5	102.330	102.259	102.230	7	103.252	103.161	103.056
6.625	102.844	102.772	102.747	6.625	102.844	102.772	102.747	7.125	103.819	103.727	103.626
6.75	102.890	102.832	102.840	6.75	102.890	102.832	102.840	7.25	103.437	103.378	103.332
6.875	102.758	102.667	102.557	6.875	102.758	102.667	102.557	7.375	103.300	103.187	103.216
7	103.306	103.213	103.108	7	103.306	103.213	103.108	7.5	103.596	103.482	103.511
7.125	103.880	103.786	103.685	7.125	103.880	103.786	103.685	7.625	104.134	104.020	104.049
7.25	103.491	103.378	103.407	7.25	103.491	103.378	103.407	7.75	104.005	103.961	103.935
7.375	103.374	103.261	103.290	7.375	103.374	103.261	103.290				
7.5	103.782	103.742	103.727	7.5	103.671	103.557	103.586				

  

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	96.194	96.303	96.262	4.25	96.194	96.303	96.262	4.75	94.900	94.907	94.904
4.375	96.763	96.872	96.831	4.375	96.763	96.872	96.831	4.875	95.586	95.681	95.559
4.5	97.328	97.437	97.396	4.5	97.328	97.437	97.396	5	96.289	96.383	96.261
4.625	97.887	97.996	97.954	4.625	97.887	97.996	97.954	5.125	97.115	97.209	97.087
4.75	98.252	98.207	98.192	4.75	98.252	98.207	98.192	5.25	98.130	98.123	98.105
4.875	98.433	98.512	98.392	4.875	98.422	98.512	98.392	5.375	98.704	98.679	98.624
5	98.963	99.053	98.932	5	98.963	99.053	98.932	5.5	99.257	99.231	99.180
5.125	99.486	99.576	99.456	5.125	99.486	99.576	99.456	5.625	99.790	99.763	99.716
5.25	99.754	99.708	99.694	5.25	99.754	99.708	99.694	5.75	99.769	99.726	99.673
5.375	99.901	99.861	99.840	5.375	99.710	99.781	99.707	5.875	100.166	100.118	100.066
5.5	100.382	100.343	100.322	5.5	100.204	100.275	100.201	6	100.673	100.625	100.577
5.625	100.864	100.824	100.803	5.625	100.671	100.742	100.668	6.125	101.156	101.150	101.063
5.75	101.045	100.999	100.985	5.75	101.045	100.999	100.985	6.25	101.075	101.017	100.976
5.875	100.934	100.905	100.891	5.875	100.485	100.536	100.633	6.375	100.995	100.925	100.891
6	101.404	101.375	101.360	6	100.927	100.978	101.075	6.5	101.466	101.395	101.365
								6.625	101.926	101.854	101.828
								6.75	101.871	101.813	101.772
								6.875	101.459	101.369	101.260
								7	101.942	101.851	101.746
								7.125	102.442	102.350	102.249
								7.25	102.598	102.486	102.515

  

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	97.511	97.586	97.412	5	96.289	96.383	96.261	4.5	96.428	96.444	96.437
5.375	98.704	98.679	98.624	5.125	97.115	97.209	97.087	4.625	96.894	96.910	96.903
5.5	99.257	99.231	99.180	5.25	97.511	97.586	97.395	4.75	97.936	97.928	97.914
5.625	99.790	99.763	99.716	5.375	98.696	98.672	98.617	4.875	98.402	98.394	98.380
5.75	99.743	99.699	99.673	5.5	99.217	99.192	99.141	5	98.869	98.861	98.847
5.875	100.166	100.118	100.066	5.625	99.724	99.698	99.651	5.125	99.338	99.330	99.316
6	100.673	100.625	100.577	5.75	99.793	99.749	99.723	5.25	99.339	99.323	99.302
6.125	101.156	101.150	101.063	5.875	100.185	100.138	100.086	5.375	99.808	99.792	99.771
6.25	101.075	101.017	100.976	6	100.674	100.626	100.579	5.5	100.278	100.262	100.241
6.375	100.995	100.925	100.891	6.125	101.147	101.150	101.060	5.625	100.748	100.733	100.711
6.5	101.466	101.395	101.365	6.25	101.125	101.067	101.026	5.75	100.254	100.246	100.239
6.625	101.926	101.854	101.828	6.375	101.041	100.972	100.938	5.875	100.714	100.706	100.699
6.75	101.871	101.813	101.772	6.5	101.501	101.432	101.401	6	101.166	101.158	101.151
6.875	101.459	101.369	101.260	6.625	101.946	101.876	101.850	6.125	101.605	101.597	101.590

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	98.683	98.704	98.624	5.25	98.683	98.704	98.624	5.25	98.683	98.704	98.624
5.375	99.017	99.010	99.003	5.375	99.017	99.010	99.003	5.375	99.017	99.010	99.003
5.5	99.545	99.538	99.531	5.5	99.545	99.538	99.531	5.5	99.545	99.538	99.531
5.625	100.105	100.173	100.035	5.625	100.105	100.173	100.035	5.625	100.105	100.173	100.035
5.75	100.743	100.848	100.665	5.75	100.743	100.848	100.665	5.75	100.743	100.848	100.665
5.875	100.682	100.543	100.492	5.875	100.682	100.543	100.492	5.875	100.682	100.497	100.387
6	101.158	101.109	101.062	6	101.158	101.109	101.062	6	101.147	101.049	101.008
6.125	101.713	101.663	101.620	6.125	101.713	101.663	101.620	6.125	101.672	101.641	101.573
6.25	102.149	102.235	102.154	6.25	102.149	102.235	102.154	6.25	102.149	102.235	102.154
6.375	101.785	101.715	101.682	6.375	101.785	101.715	101.682	6.375	101.721	101.652	101.618
6.5	102.330	102.259	102.230	6.5	102.330	102.259	102.230	6.5	102.285	102.215	102.186
6.625	102.844	102.772	102.747	6.625	102.844	102.772	102.747	6.625	102.819	102.749	102.724
6.75	102.890	102.832	102.840	6.75	102.890	102.832	102.840	6.75	102.890	102.832	102.840
6.875	102.758	102.667	102.557	6.875	102.758	102.667	102.557	6.875	102.700	102.609	102.500
7	103.306	103.213	103.108	7	103.306	103.213	103.108	7	103.252	103.161	103.056
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	97.328	97.437	97.396	4.25	96.194	96.303	96.262	5.25	97.561	97.636	97.445
4.625	97.887	97.996	97.954	4.375	96.763	96.872	96.831	5.375	98.704	98.679	98.624
4.75	98.252	98.207	98.192	4.5	97.328	97.437	97.396	5.5	99.257	99.231	99.180
4.875	98.422	98.512	98.392	4.625	97.887	97.996	97.954	5.625	99.790	99.763	99.716
5	98.963	99.053	98.932	4.75	98.252	98.207	98.192	5.75	99.743	99.699	99.673
5.125	99.486	99.576	99.456	4.875	98.422	98.512	98.392	5.875	100.166	100.118	100.066
5.25	99.754	99.708	99.694	5	98.963	99.053	98.932	6	100.673	100.625	100.577
5.375	99.710	99.781	99.707	5.125	99.486	99.576	99.456	6.125	101.156	101.180	101.090
5.5	100.204	100.275	100.201	5.25	99.754	99.708	99.694	6.25	101.075	101.017	100.976
5.625	100.671	100.742	100.668	5.375	99.710	99.781	99.707	6.375	100.995	100.925	100.891
5.75	101.045	100.999	100.985	5.5	100.204	100.275	100.201	6.5	101.466	101.395	101.365
5.875	100.485	100.536	100.633	5.625	100.671	100.742	100.668	6.625	101.926	101.854	101.828
6	100.973	100.978	101.075	5.75	101.045	100.999	100.985	6.75	101.871	101.813	101.772
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	97.561	97.636	97.445	5.25	97.561	97.636	97.445	4.5	94.566	94.675	94.509
5.375	98.704	98.679	98.624	5.375	98.225	98.300	98.109	4.625	95.114	95.223	95.057
5.5	99.257	99.231	99.180	5.5	98.999	99.074	98.883	4.75	93.827	93.782	93.767
5.625	99.790	99.763	99.716	5.625	99.671	99.746	99.555	4.875	93.994	94.084	93.925
5.75	99.743	99.699	99.673	5.75	99.793	99.749	99.723	5	94.509	94.599	94.365
5.875	100.166	100.118	100.066	5.875	99.779	99.835	99.744	5.125	94.990	95.080	94.760
6	100.673	100.625	100.577	6	100.446	100.501	100.411	5.25	96.069	96.054	96.040
6.125	101.156	101.180	101.090	6.125	101.144	101.180	101.090	5.375	96.182	96.168	96.154
6.25	101.075	101.017	100.976	6.25	101.125	101.067	101.026	5.5	96.599	96.585	96.570
6.375	100.995	100.925	100.891	6.375	100.420	100.362	100.352	5.625	97.015	97.001	96.986
6.5	101.466	101.395	101.365	6.5	101.004	100.988	101.004	5.75	97.630	97.616	97.603
6.625	101.926	101.854	101.828	6.625	101.639	101.605	101.622	5.875	97.921	97.907	97.894
6.75	101.871	101.813	101.772	6.75	101.921	101.863	101.822	6	98.271	98.258	98.244
6.875	101.459	101.369	101.260	6.875	100.797	100.738	100.687	6.125	98.599	98.585	98.571

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	



YOUR BFF IN WHOLESALE

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

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	97.977	97.933	97.918	5.125	97.977	97.933	97.918	4.75	96.196	96.152	96.136
5.25	98.583	98.539	98.524	5.25	98.583	98.539	98.524	4.875	96.665	96.620	96.605
5.375	98.985	98.978	98.960	5.375	98.917	98.910	98.903	5	97.321	97.277	97.261
5.5	99.445	99.438	99.431	5.5	99.445	99.438	99.431	5.125	97.977	97.933	97.918
5.625	100.005	99.961	99.935	5.625	100.005	99.961	99.935	5.25	98.583	98.539	98.524
5.75	100.599	100.555	100.529	5.75	100.599	100.555	100.529	5.375	98.917	98.910	98.903
5.875	100.582	100.512	100.457	5.875	100.582	100.397	100.277	5.5	99.445	99.438	99.431
6	101.047	100.949	100.908	6	101.047	100.949	100.908	5.625	100.005	99.961	99.935
6.125	101.572	101.514	101.473	6.125	101.572	101.514	101.473	5.75	100.599	100.555	100.529
6.25	102.045	101.987	101.946	6.25	102.045	101.987	101.946	5.875	100.582	100.397	100.277
6.375	101.467	101.432	101.396	6.375	101.467	101.432	101.396	6	101.047	100.949	100.908
6.5	101.912	101.876	101.840	6.5	101.912	101.876	101.840	6.125	101.572	101.514	101.473
6.625	102.375	102.318	102.282	6.625	102.375	102.318	102.282	6.25	102.045	101.987	101.946
6.75	102.790	102.732	102.691	6.75	102.790	102.732	102.691	6.375	101.467	101.432	101.396
6.875	102.101	102.073	102.045	6.875	102.101	102.073	102.045	6.5	101.912	101.876	101.840
7	102.419	102.375	102.346	7	102.419	102.375	102.346	6.625	102.375	102.318	102.282
7.125	102.936	102.878	102.827	7.125	102.936	102.878	102.827	6.75	102.790	102.732	102.691
7.25	103.337	103.278	103.227	7.25	103.337	103.278	103.227	6.875	102.101	102.073	102.045
7.375	102.683	102.571	102.599	7.375	102.683	102.571	102.599	7	102.419	102.375	102.346
7.5	103.120	103.006	103.034	7.5	103.120	103.006	103.034	7.125	102.936	102.878	102.827
7.625	103.542	103.486	103.461	7.625	103.542	103.486	103.461	7.25	103.337	103.278	103.227
7.75	103.905	103.861	103.835	7.75	103.905	103.861	103.835	7.375	102.736	102.624	102.652
7.875	103.085	103.064	102.973					7.5	103.169	103.056	103.084
8	103.203	103.182	103.092					7.625	103.592	103.486	103.506
8.125	103.272	103.250	103.160					7.75	103.905	103.861	103.835
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	96.198	96.308	96.266	4.25	96.198	96.308	96.266	4.875	95.423	95.488	95.466
4.375	96.714	96.824	96.782	4.375	96.714	96.824	96.782	5	96.006	96.071	96.049
4.5	97.216	97.325	97.284	4.5	97.216	97.325	97.284	5.125	96.753	96.818	96.796
4.625	97.700	97.809	97.768	4.625	97.700	97.809	97.768	5.25	97.375	97.420	97.328
4.75	98.152	98.107	98.092	4.75	98.152	98.107	98.092	5.375	98.175	98.168	98.160
4.875	98.312	98.402	98.282	4.875	98.312	98.402	98.282	5.5	98.694	98.739	98.664
5	98.759	98.849	98.732	5	98.759	98.849	98.729	5.625	99.306	99.351	99.260
5.125	99.223	99.266	99.201	5.125	99.176	99.266	99.145	5.75	99.643	99.599	99.573
5.25	99.654	99.608	99.594	5.25	99.654	99.608	99.594	5.875	99.942	99.757	99.573
5.375	99.693	99.677	99.656	5.375	99.523	99.593	99.519	6	100.327	100.142	100.151
5.5	100.163	100.147	100.126	5.5	99.902	99.973	99.899	6.125	100.721	100.707	100.717
5.625	100.633	100.618	100.596	5.625	100.407	100.362	100.347	6.25	100.975	100.917	100.876
5.75	100.945	100.899	100.885	5.75	100.945	100.899	100.885	6.375	100.462	100.427	100.391
5.875	100.599	100.591	100.584	5.875	100.262	100.297	100.394	6.5	100.947	100.911	100.875
6	101.051	101.043	101.036	6	100.797	100.751	100.737	6.625	101.357	101.298	101.257
								6.75	101.771	101.713	101.672
								6.875	101.136	101.045	100.936
								7	101.496	101.404	101.299
								7.125	101.872	101.779	101.678
								7.25	102.049	101.991	101.940
								7.375	101.053	101.009	100.984
								7.5	101.556	101.511	101.486
								7.625	102.043	101.999	101.973
								7.75	102.368	102.323	102.298
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	100.947	100.911	100.875	6.125	100.681	100.707	100.717	4.5	96.328	96.344	96.337
6.625	101.357	101.298	101.257	6.25	101.025	100.967	100.926	4.625	96.794	96.810	96.803
6.75	101.771	101.713	101.672	6.375	100.320	100.262	100.221	4.75	97.836	97.828	97.814
6.875	101.136	101.045	100.936	6.5	100.904	100.845	100.805	4.875	98.302	98.294	98.280
7	101.496	101.404	101.299	6.625	101.407	101.348	101.307	5	98.769	98.761	98.747
7.125	101.872	101.779	101.678	6.75	101.821	101.763	101.722	5.125	99.238	99.230	99.216
7.25	102.049	101.991	101.940	6.875	100.697	100.638	100.587	5.25	99.239	99.223	99.202
7.375	101.053	101.009	100.984	7	101.231	101.173	101.122	5.375	99.708	99.692	99.671
7.5	101.556	101.511	101.486	7.125	101.749	101.690	101.639	5.5	100.178	100.162	100.141
7.625	102.043	101.999	101.973	7.25	102.099	102.041	101.990	5.625	100.648	100.633	100.611
7.75	102.368	102.323	102.298	7.375	101.103	101.059	101.034	5.75	100.154	100.146	100.139
				7.5	101.606	101.561	101.536	5.875	100.614	100.606	100.599
				7.625	102.093	102.049	102.023	6	101.066	101.058	101.051
								6.125	101.505	101.497	101.490

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	101.467	101.432	101.396	6.375	101.467	101.432	101.396	6	101.047	100.949	100.908
6.5	101.912	101.876	101.840	6.5	101.912	101.876	101.840	6.125	101.572	101.514	101.473
6.625	102.375	102.318	102.282	6.625	102.375	102.318	102.282	6.25	102.045	101.987	101.946
6.75	102.790	102.732	102.691	6.75	102.790	102.732	102.691	6.375	101.467	101.432	101.396
6.875	102.101	102.073	102.045	6.875	102.101	102.073	102.045	6.5	101.912	101.876	101.840
7	102.419	102.375	102.346	7	102.419	102.375	102.346	6.625	102.375	102.318	102.282
7.125	102.936	102.878	102.827	7.125	102.936	102.878	102.827	6.75	102.790	102.732	102.691
7.25	103.337	103.278	103.227	7.25	103.337	103.278	103.227	6.875	102.101	102.073	102.045
7.375	102.683	102.571	102.599	7.375	102.683	102.571	102.599	7	102.419	102.375	102.346
7.5	103.120	103.006	103.034	7.5	103.120	103.006	103.034	7.125	102.936	102.878	102.827
7.625	103.542	103.486	103.461	7.625	103.542	103.486	103.461	7.25	103.337	103.278	103.227
7.75	103.905	103.861	103.835	7.75	103.905	103.861	103.835	7.375	102.736	102.624	102.652
7.875	103.085	103.064	102.973					7.5	103.169	103.056	103.084
8	103.203	103.182	103.092					7.625	103.592	103.486	103.506
8.125	103.272	103.250	103.160					7.75	103.905	103.861	103.835
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	97.216	97.325	97.284	4.5	97.216	97.325	97.284	6.625	101.357	101.298	101.257
4.625	97.700	97.809	97.768	4.625	97.700	97.809	97.768	6.75	101.771	101.713	101.672
4.75	98.152	98.107	98.092	4.75	98.152	98.107	98.092	6.875	100.647	100.588	100.537
4.875	98.312	98.402	98.282	4.875	98.312	98.402	98.282	7	101.181	101.123	101.072
5	98.759	98.849	98.732	5	98.759	98.849	98.729	7.125	101.699	101.640	101.589
5.125	99.223	99.266	99.201	5.125	99.176	99.266	99.145	7.25	102.049	101.991	101.940
5.25	99.654	99.608	99.594	5.25	99.654	99.608	99.594	7.375	101.309	101.288	101.270
5.375	99.693	99.677	99.656	5.375	99.523	99.593	99.519	7.5	101.556	101.511	101.486
5.5	100.163	100.147	100.126	5.5	99.902	99.973	99.899	7.625	102.043	101.999	101.973
5.625	100.633	100.618	100.596	5.625	100.407	100.362	100.347	7.75	102.368	102.323	102.298
5.75	100.945	100.899	100.885	5.75	100.945	100.899	100.885	7.875	100.600	100.579	100.488
5.875	100.599	100.591	100.584	5.875	100.262	100.297	100.394	8	100.718	100.697	100.607
6	101.051	101.043	101.036	6	100.797	100.751	100.737	8.125	100.787	100.765	100.675
6.125	101.490	101.482	101.475	6.125	101.323	101.278	101.264				
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	100.947	100.911	100.875	6.125	100.681	100.707	100.717	4.5	96.328	96.344	96.337
6.625	101.357	101.298	101.257	6.25	101.025	100.967	100.926	4.625	96.794	96.810	96.803
6.75	101.771	101.713	101.672	6.375	100.320	100.262	100.221	4.75	97.836	97.828	97.814
6.875	100.647	100.588	100.537	6.5	100.904	100.845	100.805	4.875	98.302	98.294	98.280
7	101.181	101.123	101.072	6.625	101.407	101.348	101.307	5	98.769	98.761	98.747
7.125	101.699	101.640	101.589	6.75	101.821	101.763	101.722	5.125	99.238	99.230	99.216
7.25	102.049	101.991	101.940	6.875	100.697	100.638	100.587	5.25	99.239	99.223	99.202
7.375	101.053	101.009	100.984	7	101.231	101.173	101.122	5.375	99.708	99.692	99.671
7.5	101.556	101.511	101.486	7.125	101.749	101.690	101.639	5.5	100.178	100.162	100.141
7.625	102.043	101.999	101.973	7.25	102.099	102.041	101.990	5.625	100.648	100.633	100.611
7.75	102.368	102.323	102.298	7.375	101.103	101.059	101.034	5.75	100.154	100.146	100.139
				7.5	101.606	101.561	101.536	5.875	100.614	100.606	100.599
				7.625	102.093	102.049	102.023	6	101.066	101.058	101.051
								6.125	101.505	101.497	101.490

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	98.706	98.546	98.246	6.75	97.206	97.046	96.746
6.875	98.961	98.848	98.548	6.875	97.461	97.348	97.048
7	99.468	99.355	99.055	7	97.968	97.855	97.555
7.125	99.927	99.814	99.514	7.125	98.427	98.314	98.014
7.25	100.356	100.243	99.943	7.25	98.856	98.743	98.443
7.375	100.421	100.262	99.962	7.375	98.921	98.762	98.462
7.5	100.888	100.729	100.429	7.5	99.388	99.229	98.929
7.625	101.307	101.148	100.848	7.625	99.807	99.648	99.348
7.75	101.706	101.547	101.247	7.75	100.206	100.047	99.747
7.875	101.815	101.613	101.313	7.875	100.315	100.113	99.813
8	102.242	102.040	101.740	8	100.742	100.540	100.240
8.125	102.631	102.429	102.129	8.125	101.131	100.929	100.629
8.25	103.000	102.798	102.498	8.25	101.500	101.298	100.998

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.706	96.546	96.246	6.75	95.206	95.046	94.746
6.875	96.961	96.848	96.548	6.875	95.461	95.348	95.048
7	97.468	97.355	97.055	7	95.968	95.855	95.555
7.125	97.927	97.814	97.514	7.125	96.427	96.314	96.014
7.25	98.356	98.243	97.943	7.25	96.856	96.743	96.443
7.375	98.421	98.262	97.962	7.375	96.921	96.762	96.462
7.5	98.888	98.729	98.429	7.5	97.388	97.229	96.929
7.625	99.307	99.148	98.848	7.625	97.807	97.648	97.348
7.75	99.706	99.547	99.247	7.75	98.206	98.047	97.747
7.875	99.815	99.613	99.313	7.875	98.315	98.113	97.813
8	100.242	100.040	99.740	8	98.742	98.540	98.240
8.125	100.631	100.429	100.129	8.125	99.131	98.929	98.629
8.25	101.000	100.798	100.498	8.25	99.500	99.298	98.998

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.956	97.796	97.496	6.75	95.956	95.796	95.496
6.875	98.211	98.098	97.798	6.875	96.211	96.098	95.798
7	98.718	98.605	98.305	7	96.718	96.605	96.305
7.125	99.177	99.064	98.764	7.125	97.177	97.064	96.764
7.25	99.606	99.493	99.193	7.25	97.606	97.493	97.193
7.375	99.671	99.512	99.212	7.375	97.671	97.512	97.212
7.5	100.138	99.979	99.679	7.5	98.138	97.979	97.679
7.625	100.557	100.398	100.098	7.625	98.557	98.398	98.098
7.75	100.956	100.797	100.497	7.75	98.956	98.797	98.497
7.875	101.065	100.863	100.563	7.875	99.065	98.863	98.563
8	101.492	101.290	100.990	8	99.492	99.290	98.990
8.125	101.881	101.679	101.379	8.125	99.881	99.679	99.379
8.25	102.250	102.048	101.748	8.25	100.250	100.048	99.748

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.