



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
 Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	93.391	93.391	93.326	4.75	93.391	93.391	93.326	5.125	96.005	95.960	95.945
4.875	94.067	94.067	94.007	4.875	94.067	94.067	94.007	5.25	96.651	96.607	96.591
5	94.715	94.715	94.661	5	94.715	94.715	94.661	5.375	97.281	97.237	97.221
5.125	95.327	95.327	95.278	5.125	95.327	95.327	95.278	5.5	97.878	97.834	97.818
5.25	96.537	96.481	96.473	5.25	96.025	96.025	95.938	5.625	98.344	98.300	98.284
5.375	97.207	97.151	97.144	5.375	96.801	96.801	96.646	5.75	99.349	99.390	99.357
5.5	97.982	97.926	97.919	5.5	97.412	97.412	97.262	5.875	99.857	99.832	99.805
5.625	98.465	98.408	98.401	5.625	97.933	97.933	97.788	6	100.322	100.289	100.268
5.75	98.672	98.610	98.597	5.75	98.556	98.536	98.512	6.125	100.788	100.753	100.732
5.875	99.275	99.213	99.199	5.875	99.060	99.039	99.008	6.25	100.846	100.840	100.802
6	99.902	99.840	99.826	6	99.541	99.513	99.478	6.375	101.300	101.259	101.240
6.125	100.317	100.255	100.242	6.125	100.039	100.006	99.971	6.5	101.721	101.677	101.660
6.25	100.306	100.232	100.203	6.25	100.189	100.201	100.191	6.625	102.126	102.080	102.063
6.375	100.821	100.747	100.718	6.375	100.669	100.660	100.625	6.75	101.673	101.619	101.592
6.5	101.301	101.226	101.198	6.5	101.066	101.048	101.008	6.875	102.115	102.048	102.024
6.625	101.666	101.592	101.563	6.625	101.504	101.497	101.459	7	102.515	102.446	102.423
6.75	101.541	101.494	101.494	6.75	101.505	101.494	101.494	7.125	102.858	102.787	102.765
6.875	101.938	101.920	101.916	6.875	101.938	101.920	101.916	7.25	102.692	102.666	102.656
7	102.365	102.272	102.223	7	102.267	102.205	102.178	7.375	103.132	103.106	103.096
7.125	102.711	102.618	102.569	7.125	102.600	102.562	102.536	7.5	103.507	103.481	103.471
7.25	102.723	102.690	102.712	7.25	102.723	102.690	102.712	7.625	103.783	103.757	103.747
7.375	102.998	102.961	102.979	7.375	102.998	102.961	102.979	7.75	103.758	103.737	103.732
7.5	103.379	103.279	103.264	7.5	103.300	103.274	103.264	7.875	104.110	104.089	104.084
7.625	103.763	103.663	103.607	7.625	103.545	103.494	103.511	8	103.992	103.906	103.906
7.75	103.633	103.588	103.621	7.75	103.633	103.588	103.621				
7.875	103.862	103.841	103.855	7.875	103.862	103.841	103.855				
8	104.029	103.977	104.024	8	104.029	103.977	104.024				
8.125	104.246	104.197	104.241	8.125	104.246	104.197	104.241				
8.25	104.442	104.377	104.332	8.25	104.442	104.377	104.332				
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	97.167	97.167	97.023	4.625	97.360	97.360	97.217	5	93.722	93.722	93.552
4.75	97.548	97.620	97.571	4.75	97.479	97.479	97.396	5.125	94.706	94.662	94.646
4.875	97.882	97.934	97.874	4.875	97.996	97.996	97.825	5.25	96.134	95.976	95.860
5	98.287	98.364	98.305	5	98.376	98.376	98.212	5.375	96.807	96.649	96.533
5.125	98.779	98.841	98.741	5.125	98.667	98.717	98.624	5.5	97.579	97.421	97.305
5.25	99.175	99.231	99.130	5.25	99.007	99.057	98.963	5.625	98.065	97.907	97.792
5.375	99.512	99.563	99.458	5.375	99.370	99.386	99.326	5.75	98.527	98.384	98.295
5.5	99.914	99.971	99.863	5.5	99.733	99.733	99.696	5.875	99.130	98.987	98.887
5.625	100.211	100.245	100.163	5.625	99.999	100.030	99.952	6	99.737	99.595	99.494
5.75	100.525	100.559	100.469	5.75	100.331	100.361	100.281	6.125	100.184	100.042	99.942
5.875	100.856	100.885	100.792	5.875	100.654	100.676	100.595	6.25	100.186	100.056	100.032
6	101.296	101.316	101.229	6	100.980	100.995	100.914	6.375	100.689	100.557	100.467
6.125	101.067	101.053	100.988	6.125	101.029	101.021	100.984	6.5	101.137	101.002	100.909
6.25	101.312	101.326	101.252	6.25	101.138	101.147	101.083	6.625	101.540	101.403	101.309
6.375	101.615	101.605	101.593	6.375	101.455	101.451	101.386	6.75	101.387	101.355	101.355
6.5	101.961	101.945	101.878	6.5	101.774	101.755	101.689	6.875	101.785	101.696	101.693
6.625	101.890	101.861	101.861	6.625	101.970	101.941	101.941	7	102.188	102.050	101.956
6.75	102.117	102.106	102.085	6.75	101.963	101.951	101.933	7.125	102.562	102.422	102.324
6.875	102.407	102.397	102.388	6.875	102.243	102.220	102.200	7.25	102.366	102.231	102.139
7	102.576	102.532	102.516	7	102.532	102.498	102.479	7.375	102.740	102.604	102.510
7.125	102.039	101.976	101.919	7.125	101.806	101.743	101.686	7.5	103.105	102.967	102.871
7.25	102.527	102.464	102.407	7.25	102.194	102.131	102.074	7.625	103.480	103.340	103.243
7.375	102.995	102.933	102.876	7.375	102.566	102.503	102.447	7.75	102.081	102.060	102.044
								7.875	102.342	102.321	102.316

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	97.456	97.499	97.390	5	96.573	96.615	96.507	5	94.447	94.384	94.321
5.125	97.765	97.802	97.690	5.125	97.088	97.126	97.014	5.125	95.105	95.042	94.979
5.25	98.073	98.106	97.990	5.25	97.548	97.581	97.465	5.25	95.585	95.522	95.459
5.375	98.382	98.409	98.290	5.375	97.931	97.959	97.839	5.375	96.249	96.186	96.123
5.5	98.684	98.707	98.583	5.5	98.295	98.318	98.195	5.5	96.730	96.667	96.604
5.625	98.977	98.996	98.868	5.625	98.639	98.658	98.530	5.625	97.197	97.134	97.071
5.75	99.255	99.269	99.138	5.75	98.967	98.980	98.849	5.75	97.664	97.601	97.539
5.875	99.506	99.514	99.379	5.875	99.273	99.282	99.147	5.875	97.944	97.881	97.819
6	99.742	99.745	99.606	6	99.555	99.559	99.420	6	98.410	98.347	98.284
6.125	99.974	99.973	99.830	6.125	99.805	99.804	99.661	6.125	98.687	98.624	98.561
6.25	100.217	100.211	100.064	6.25	100.030	100.023	99.877	6.25	99.149	99.086	99.023
6.375	100.447	100.437	100.286	6.375	100.222	100.211	100.061	6.375	99.228	99.165	99.103
6.5	100.628	100.612	100.458	6.5	100.497	100.434	100.371	6.5	99.491	99.428	99.365
6.625	100.799	100.778	100.620	6.625	100.653	100.632	100.474	6.625	99.760	99.697	99.634
6.75	100.972	100.946	100.784	6.75	100.810	100.747	100.684	6.75	100.039	99.976	99.913
6.875	101.129	101.099	100.933	6.875	100.888	100.825	100.762	6.875	100.130	100.067	100.005
7	100.975	100.912	100.849	7	101.137	101.074	101.011	7	100.222	100.159	100.096
7.125	101.185	101.122	101.059	7.125	101.386	101.323	101.260	7.125	100.314	100.251	100.188

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	97.666	97.708	97.600	5	96.778	96.820	96.712	5	94.497	94.434	94.371
5.125	97.974	98.012	97.899	5.125	97.292	97.330	97.218	5.125	95.155	95.092	95.029
5.25	98.282	98.315	98.199	5.25	97.751	97.784	97.668	5.25	95.635	95.572	95.509
5.375	98.590	98.618	98.498	5.375	98.133	98.161	98.041	5.375	96.299	96.236	96.173
5.5	98.892	98.915	98.792	5.5	98.496	98.520	98.396	5.5	96.780	96.717	96.654
5.625	99.186	99.204	99.077	5.625	98.840	98.858	98.730	5.625	97.247	97.184	97.121
5.75	99.464	99.478	99.346	5.75	99.166	99.180	99.048	5.75	97.714	97.651	97.588
5.875	99.715	99.723	99.588	5.875	99.473	99.481	99.346	5.875	97.994	97.931	97.868
6	99.952	99.955	99.817	6	99.754	99.758	99.619	6	98.460	98.397	98.334
6.125	100.185	100.184	100.041	6.125	100.005	100.003	99.861	6.125	98.737	98.674	98.611
6.25	100.429	100.423	100.277	6.25	100.229	100.223	100.077	6.25	99.199	99.136	99.073
6.375	100.662	100.651	100.501	6.375	100.423	100.412	100.262	6.375	99.278	99.215	99.152
6.5	100.845	100.829	100.675	6.5	100.631	100.615	100.460	6.5	99.541	99.478	99.415
6.625	101.018	100.998	100.840	6.625	100.859	100.838	100.680	6.625	99.810	99.747	99.684
6.75	101.193	101.168	101.006	6.75	100.941	100.916	100.754	6.75	100.089	100.026	99.963
6.875	101.353	101.322	101.157	6.875	100.938	100.875	100.812	6.875	100.180	100.117	100.054
7	101.130	101.094	100.925	7	101.187	101.124	101.061	7	100.272	100.209	100.146
7.125	101.235	101.172	101.109	7.125	101.436	101.373	101.310	7.125	100.364	100.301	100.238

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.357	95.313	95.298	4.5	95.357	95.313	95.298	5	97.779	97.735	97.720
4.625	96.014	95.969	95.954	4.625	96.014	95.969	95.954	5.125	98.435	98.404	98.376
4.75	96.670	96.626	96.610	4.75	96.670	96.626	96.610	5.25	99.042	99.111	99.025
4.875	97.123	97.079	97.064	4.875	97.123	97.079	97.064	5.375	99.354	99.340	99.325
5	97.779	97.735	97.720	5	97.779	97.735	97.720	5.5	99.885	99.870	99.856
5.125	98.435	98.404	98.376	5.125	98.435	98.404	98.376	5.625	100.417	100.462	100.372
5.25	99.042	99.111	99.025	5.25	99.042	99.111	99.025	5.75	101.043	101.147	101.057
5.375	99.367	99.340	99.325	5.375	99.354	99.340	99.325	5.875	100.925	100.741	100.577
5.5	99.922	99.870	99.856	5.5	99.885	99.870	99.856	6	101.397	101.290	101.208
5.625	100.456	100.462	100.372	5.625	100.417	100.462	100.372	6.125	101.927	101.870	101.773
5.75	101.043	101.147	101.057	5.75	101.043	101.147	101.057	6.25	102.393	102.478	102.381
5.875	100.925	100.828	100.707	5.875	100.925	100.828	100.636	6.375	101.920	101.849	101.708
6	101.442	101.391	101.236	6	101.442	101.391	101.208	6.5	102.478	102.405	102.267
6.125	101.994	101.941	101.773	6.125	101.994	101.941	101.773	6.625	103.006	102.932	102.798
6.25	102.393	102.478	102.381	6.25	102.393	102.478	102.381	6.75	103.029	103.077	103.001
6.375	101.985	101.914	101.772	6.375	101.985	101.914	101.772	6.875	102.841	102.748	102.638
6.5	102.514	102.441	102.303	6.5	102.514	102.441	102.303	7	103.370	103.275	103.170
6.625	103.014	102.939	102.804	6.625	103.014	102.939	102.804	7.125	103.910	103.813	103.712
6.75	103.029	103.077	103.001	6.75	103.029	103.077	103.001	7.25	103.560	103.502	103.448
6.875	102.883	102.790	102.682	6.875	102.883	102.790	102.682	7.375	103.356	103.241	103.161
7	103.389	103.294	103.188	7	103.389	103.294	103.188	7.5	103.659	103.543	103.463
7.125	103.914	103.816	103.715	7.125	103.914	103.816	103.715	7.625	104.200	104.082	104.002
7.25	103.560	103.502	103.448	7.25	103.560	103.502	103.448	7.75	104.067	104.023	103.996
7.375	103.413	103.339	103.284	7.375	103.413	103.298	103.218				
7.5	103.857	103.815	103.760	7.5	103.722	103.604	103.524				

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	96.514	96.623	96.550	4.25	96.514	96.623	96.550	4.625	92.276	92.232	92.217
4.375	97.082	97.192	97.118	4.375	97.082	97.192	97.118	4.75	95.081	95.175	95.068
4.5	97.646	97.755	97.682	4.5	97.646	97.755	97.682	4.875	96.019	96.113	96.005
4.625	98.204	98.313	98.239	4.625	98.204	98.313	98.239	5	96.720	96.814	96.707
4.75	98.361	98.315	98.301	4.75	98.361	98.315	98.301	5.125	97.545	97.639	97.531
4.875	98.694	98.784	98.663	4.875	98.694	98.784	98.663	5.25	98.105	98.024	97.953
5	99.236	99.326	99.205	5	99.236	99.326	99.205	5.375	98.997	98.971	98.790
5.125	99.762	99.852	99.731	5.125	99.762	99.852	99.731	5.5	99.549	99.520	99.343
5.25	99.941	99.895	99.881	5.25	99.941	99.895	99.881	5.625	100.079	100.048	99.895
5.375	100.073	100.039	100.000	5.375	99.968	100.039	99.933	5.75	100.055	100.010	99.984
5.5	100.554	100.529	100.481	5.5	100.459	100.529	100.423	5.875	100.391	100.343	100.150
5.625	101.034	100.990	100.961	5.625	100.919	100.990	100.883	6	100.897	100.846	100.657
5.75	101.216	101.171	101.156	5.75	101.216	101.171	101.156	6.125	101.378	101.389	101.283
5.875	101.067	101.040	101.033	5.875	100.770	100.821	100.865	6.25	101.346	101.218	101.176
6	101.547	101.520	101.513	6	101.210	101.262	101.222	6.375	101.133	101.063	100.920
								6.5	101.589	101.517	101.378
								6.625	102.034	101.959	101.824
								6.75	102.010	101.952	101.910
								6.875	101.581	101.489	101.380
								7	102.021	101.927	101.821
								7.125	102.470	102.374	102.272
								7.25	102.646	102.534	102.454

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	97.805	97.880	97.781	5	96.720	96.814	96.707	4.5	96.447	96.454	96.447
5.375	98.997	98.971	98.790	5.125	97.545	97.639	97.531	4.625	96.913	96.920	96.913
5.5	99.549	99.520	99.343	5.25	97.805	97.880	97.781	4.75	97.946	97.938	97.924
5.625	100.079	100.048	99.895	5.375	98.986	98.961	98.780	4.875	98.412	98.404	98.389
5.75	100.055	100.010	99.984	5.5	99.505	99.477	99.300	5	98.879	98.871	98.857
5.875	100.391	100.343	100.150	5.625	100.010	99.994	99.895	5.125	99.348	99.340	99.325
6	100.897	100.846	100.657	5.75	100.105	100.060	100.034	5.25	99.224	99.211	99.239
6.125	101.378	101.389	101.283	5.875	100.407	100.360	100.167	5.375	99.692	99.680	99.708
6.25	101.346	101.218	101.176	6	100.894	100.845	100.656	5.5	100.163	100.150	100.178
6.375	101.133	101.063	100.920	6.125	101.365	101.389	101.283	5.625	100.633	100.620	100.649
6.5	101.589	101.517	101.378	6.25	101.327	101.268	101.226	5.75	100.171	100.165	100.186
6.625	102.034	101.959	101.824	6.375	101.178	101.108	100.966	5.875	100.631	100.625	100.646
6.75	102.010	101.952	101.910	6.5	101.631	101.559	101.420	6	101.083	101.077	101.098
6.875	101.581	101.489	101.380	6.625	102.070	101.996	101.861	6.125	101.522	101.516	101.537

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	99.042	99.111	99.025	5.25	99.042	99.111	99.025	5.25	99.042	99.111	99.025
5.375	99.354	99.340	99.325	5.375	99.354	99.340	99.325	5.375	99.354	99.340	99.325
5.5	99.885	99.870	99.856	5.5	99.885	99.870	99.856	5.5	99.885	99.870	99.856
5.625	100.417	100.462	100.372	5.625	100.417	100.462	100.372	5.625	100.417	100.462	100.372
5.75	101.043	101.147	101.057	5.75	101.043	101.147	101.057	5.75	101.043	101.147	101.057
5.875	100.925	100.828	100.636	5.875	100.925	100.828	100.636	5.875	100.925	100.741	100.577
6	101.442	101.391	101.208	6	101.442	101.391	101.208	6	101.397	101.290	101.208
6.125	101.994	101.941	101.773	6.125	101.994	101.941	101.773	6.125	101.927	101.870	101.773
6.25	102.393	102.478	102.381	6.25	102.393	102.478	102.381	6.25	102.393	102.478	102.381
6.375	101.985	101.914	101.772	6.375	101.985	101.914	101.772	6.375	101.920	101.849	101.708
6.5	102.514	102.441	102.303	6.5	102.514	102.441	102.303	6.5	102.478	102.405	102.267
6.625	103.014	102.939	102.804	6.625	103.014	102.939	102.804	6.625	103.006	102.932	102.798
6.75	103.029	103.077	103.001	6.75	103.029	103.077	103.001	6.75	103.029	103.077	103.001
6.875	102.883	102.790	102.682	6.875	102.883	102.790	102.682	6.875	102.841	102.748	102.638
7	103.389	103.294	103.188	7	103.389	103.294	103.188	7	103.370	103.275	103.170
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	97.646	97.755	97.682	4.25	96.514	96.623	96.550	5.25	97.855	97.930	97.831
4.625	98.204	98.313	98.239	4.375	97.082	97.192	97.118	5.375	98.997	98.971	98.790
4.75	98.361	98.315	98.301	4.5	97.646	97.755	97.682	5.5	99.549	99.520	99.343
4.875	98.694	98.784	98.663	4.625	98.204	98.313	98.239	5.625	100.079	100.048	99.945
5	99.236	99.326	99.205	4.75	98.361	98.315	98.301	5.75	100.055	100.010	99.984
5.125	99.762	99.852	99.731	4.875	98.694	98.784	98.663	5.875	100.391	100.343	100.150
5.25	99.941	99.895	99.881	5	99.236	99.326	99.205	6	100.897	100.846	100.657
5.375	99.968	100.039	99.933	5.125	99.762	99.852	99.731	6.125	101.384	101.419	101.313
5.5	100.459	100.529	100.423	5.25	99.941	99.895	99.881	6.25	101.346	101.218	101.176
5.625	100.919	100.990	100.883	5.375	99.968	100.039	99.933	6.375	101.133	101.063	100.920
5.75	101.216	101.171	101.156	5.5	100.459	100.529	100.423	6.5	101.589	101.517	101.378
5.875	100.770	100.821	100.865	5.625	100.919	100.990	100.883	6.625	102.034	101.959	101.824
6	101.210	101.262	101.222	5.75	101.216	101.171	101.156	6.75	102.010	101.952	101.910
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	97.855	97.930	97.831	5.25	97.855	97.930	97.831	4.5	95.005	95.115	94.916
5.375	98.997	98.971	98.790	5.375	98.518	98.593	98.494	4.625	95.549	95.658	95.459
5.5	99.549	99.520	99.343	5.5	99.293	99.368	99.269	4.75	93.936	94.016	93.876
5.625	100.079	100.048	99.945	5.625	99.969	100.044	99.945	4.875	94.459	94.549	94.228
5.75	100.055	100.010	99.984	5.75	100.105	100.060	100.034	5	94.968	95.058	94.737
5.875	100.391	100.343	100.150	5.875	99.995	100.050	99.943	5.125	95.443	95.533	95.212
6	100.897	100.846	100.657	6	100.674	100.729	100.622	5.25	96.227	96.212	96.198
6.125	101.384	101.419	101.313	6.125	101.384	101.419	101.313	5.375	96.345	96.331	96.317
6.25	101.346	101.218	101.176	6.25	101.327	101.268	101.226	5.5	96.771	96.757	96.743
6.375	101.133	101.063	100.920	6.375	100.609	100.645	100.551	5.625	97.198	97.184	97.170
6.5	101.589	101.517	101.378	6.5	101.258	101.293	101.199	5.75	97.329	97.790	98.251
6.625	102.034	101.959	101.824	6.625	101.935	101.900	101.806	5.875	97.631	98.092	98.553
6.75	102.010	101.952	101.910	6.75	102.060	102.002	101.960	6	97.987	98.448	98.909
6.875	101.581	101.489	101.380	6.875	100.920	100.862	100.808	6.125	98.319	98.780	99.241

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	98.335	98.291	98.276	5.125	98.335	98.291	98.276	4.75	96.570	96.526	96.510
5.25	98.942	98.898	98.882	5.25	98.942	98.898	98.882	4.875	97.023	96.979	96.964
5.375	99.254	99.240	99.225	5.375	99.254	99.240	99.225	5	97.679	97.635	97.620
5.5	99.785	99.770	99.756	5.5	99.785	99.770	99.756	5.125	98.335	98.291	98.276
5.625	100.317	100.273	100.246	5.625	100.317	100.273	100.246	5.25	98.942	98.898	98.882
5.75	100.911	100.867	100.840	5.75	100.911	100.867	100.840	5.375	99.254	99.240	99.225
5.875	100.825	100.641	100.477	5.875	100.825	100.641	100.477	5.5	99.785	99.770	99.756
6	101.297	101.150	101.108	6	101.297	101.150	101.108	5.625	100.317	100.273	100.246
6.125	101.827	101.715	101.673	6.125	101.827	101.715	101.673	5.75	100.911	100.867	100.840
6.25	102.247	102.188	102.146	6.25	102.247	102.188	102.146	5.875	100.825	100.641	100.477
6.375	101.628	101.585	101.543	6.375	101.628	101.585	101.543	6	101.297	101.150	101.108
6.5	102.101	102.058	102.016	6.5	102.101	102.058	102.016	6.125	101.827	101.715	101.673
6.625	102.549	102.506	102.463	6.625	102.549	102.506	102.463	6.25	102.247	102.188	102.146
6.75	102.929	102.871	102.829	6.75	102.929	102.871	102.829	6.375	101.628	101.585	101.543
6.875	102.211	102.197	102.183	6.875	102.211	102.197	102.183	6.5	102.101	102.058	102.016
7	102.542	102.522	102.507	7	102.542	102.522	102.507	6.625	102.549	102.506	102.463
7.125	103.060	103.001	102.948	7.125	103.060	103.001	102.948	6.75	102.929	102.871	102.829
7.25	103.460	103.402	103.348	7.25	103.460	103.402	103.348	6.875	102.211	102.197	102.183
7.375	102.721	102.605	102.532	7.375	102.721	102.605	102.532	7	102.542	102.522	102.507
7.5	103.169	103.061	103.034	7.5	103.169	103.061	103.034	7.125	103.060	103.001	102.948
7.625	103.593	103.548	103.522	7.625	103.593	103.548	103.522	7.25	103.460	103.402	103.348
7.75	103.967	103.923	103.896	7.75	103.967	103.923	103.896	7.375	102.789	102.674	102.594
7.875	103.011	103.004	102.962					7.5	103.231	103.114	103.034
8	103.129	103.122	103.080					7.625	103.658	103.548	103.522
8.125	103.198	103.191	103.149					7.75	103.967	103.923	103.896
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	96.514	96.623	96.550	4.25	96.514	96.623	96.550	4.875	95.854	95.919	95.911
4.375	97.025	97.135	97.061	4.375	97.025	97.135	97.061	5	96.436	96.500	96.493
4.5	97.522	97.632	97.558	4.5	97.522	97.632	97.558	5.125	97.182	97.246	97.239
4.625	98.000	98.109	98.036	4.625	98.000	98.109	98.036	5.25	97.668	97.712	97.714
4.75	98.261	98.215	98.201	4.75	98.261	98.215	98.201	5.375	98.511	98.497	98.483
4.875	98.574	98.664	98.543	4.875	98.574	98.664	98.543	5.5	99.017	99.032	99.033
5	99.018	99.108	98.987	5	99.018	99.108	98.987	5.625	99.602	99.647	99.648
5.125	99.433	99.523	99.401	5.125	99.433	99.523	99.401	5.75	99.955	99.910	99.884
5.25	99.841	99.795	99.781	5.25	99.841	99.795	99.781	5.875	100.185	100.001	99.816
5.375	99.771	99.842	99.735	5.375	99.771	99.842	99.735	6	100.577	100.392	100.353
5.5	100.144	100.215	100.108	5.5	100.144	100.215	100.108	6.125	100.997	100.925	100.918
5.625	100.578	100.554	100.534	5.625	100.578	100.554	100.518	6.25	101.246	101.118	101.076
5.75	101.116	101.071	101.056	5.75	101.116	101.071	101.056	6.375	100.623	100.580	100.538
5.875	100.527	100.578	100.765	5.875	100.527	100.578	100.765	6.5	101.136	101.093	101.051
6	100.968	100.962	101.122	6	100.921	100.912	101.122	6.625	101.496	101.437	101.395
								6.75	101.910	101.852	101.810
								6.875	101.253	101.161	101.052
								7	101.569	101.475	101.370
								7.125	101.893	101.797	101.710
								7.25	102.173	102.114	102.061
								7.375	101.115	101.071	101.044
								7.5	101.617	101.573	101.546
								7.625	102.105	102.061	102.034
								7.75	102.429	102.385	102.359
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	101.136	101.093	101.051	6.125	100.900	100.925	100.918	4.5	96.347	96.354	96.347
6.625	101.496	101.437	101.395	6.25	101.227	101.168	101.126	4.625	96.813	96.820	96.813
6.75	101.910	101.852	101.810	6.375	100.459	100.400	100.358	4.75	97.846	97.838	97.824
6.875	101.253	101.161	101.052	6.5	101.043	100.984	100.942	4.875	98.312	98.304	98.289
7	101.569	101.475	101.370	6.625	101.546	101.487	101.445	5	98.779	98.771	98.757
7.125	101.893	101.797	101.710	6.75	101.960	101.902	101.860	5.125	99.248	99.240	99.225
7.25	102.173	102.114	102.061	6.875	100.820	100.762	100.708	5.25	99.124	99.111	99.139
7.375	101.115	101.071	101.044	7	101.355	101.296	101.243	5.375	99.592	99.580	99.608
7.5	101.617	101.573	101.546	7.125	101.872	101.814	101.760	5.5	100.063	100.050	100.078
7.625	102.105	102.061	102.034	7.25	102.223	102.164	102.111	5.625	100.533	100.520	100.549
7.75	102.429	102.385	102.359	7.375	101.165	101.121	101.094	5.75	100.071	100.065	100.086
				7.5	101.667	101.623	101.596	5.875	100.531	100.525	100.546
				7.625	102.155	102.111	102.084	6	100.983	100.977	100.998
								6.125	101.422	101.416	101.437

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	101.628	101.585	101.543	6.375	101.628	101.585	101.543	6	101.297	101.150	101.108
6.5	102.101	102.058	102.016	6.5	102.101	102.058	102.016	6.125	101.827	101.715	101.673
6.625	102.549	102.506	102.463	6.625	102.549	102.506	102.463	6.25	102.247	102.188	102.146
6.75	102.929	102.871	102.829	6.75	102.929	102.871	102.829	6.375	101.628	101.585	101.543
6.875	102.211	102.197	102.183	6.875	102.211	102.197	102.183	6.5	102.101	102.058	102.016
7	102.542	102.522	102.507	7	102.542	102.522	102.507	6.625	102.549	102.506	102.463
7.125	103.060	103.001	102.948	7.125	103.060	103.001	102.948	6.75	102.929	102.871	102.829
7.25	103.460	103.402	103.348	7.25	103.460	103.402	103.348	6.875	102.211	102.197	102.183
7.375	102.721	102.605	102.532	7.375	102.721	102.605	102.532	7	102.542	102.522	102.507
7.5	103.169	103.061	103.034	7.5	103.169	103.061	103.034	7.125	103.060	103.001	102.948
7.625	103.593	103.548	103.522	7.625	103.593	103.548	103.522	7.25	103.460	103.402	103.348
7.75	103.967	103.923	103.896	7.75	103.967	103.923	103.896	7.375	102.789	102.674	102.594
7.875	103.011	103.004	102.962					7.5	103.231	103.114	103.034
8	103.129	103.122	103.080					7.625	103.658	103.548	103.522
8.125	103.198	103.191	103.149					7.75	103.967	103.923	103.896
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	97.522	97.632	97.558	4.5	97.522	97.632	97.558	6.625	101.496	101.437	101.395
4.625	98.000	98.109	98.036	4.625	98.000	98.109	98.036	6.75	101.910	101.852	101.810
4.75	98.261	98.215	98.201	4.75	98.261	98.215	98.201	6.875	100.770	100.712	100.658
4.875	98.574	98.664	98.543	4.875	98.574	98.664	98.543	7	101.305	101.246	101.193
5	99.018	99.108	98.987	5	99.018	99.108	98.987	7.125	101.822	101.764	101.710
5.125	99.433	99.523	99.401	5.125	99.433	99.523	99.401	7.25	102.173	102.114	102.061
5.25	99.841	99.795	99.781	5.25	99.841	99.795	99.781	7.375	101.263	101.248	101.227
5.375	99.771	99.842	99.735	5.375	99.771	99.842	99.735	7.5	101.617	101.573	101.546
5.5	100.144	100.215	100.108	5.5	100.144	100.215	100.108	7.625	102.105	102.061	102.034
5.625	100.578	100.554	100.534	5.625	100.578	100.554	100.518	7.75	102.429	102.385	102.359
5.75	101.116	101.071	101.056	5.75	101.116	101.071	101.056	7.875	100.526	100.519	100.477
5.875	100.527	100.578	100.765	5.875	100.527	100.578	100.765	8	100.644	100.637	100.595
6	100.968	100.962	101.122	6	100.921	100.912	101.122	8.125	100.713	100.706	100.664
6.125	101.448	101.402	101.453	6.125	101.448	101.402	101.453				
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	101.136	101.093	101.051	6.125	100.900	100.925	100.918	4.5	96.347	96.354	96.347
6.625	101.496	101.437	101.395	6.25	101.227	101.168	101.126	4.625	96.813	96.820	96.813
6.75	101.910	101.852	101.810	6.375	100.459	100.400	100.358	4.75	97.846	97.838	97.824
6.875	100.770	100.712	100.658	6.5	101.043	100.984	100.942	4.875	98.312	98.304	98.289
7	101.305	101.246	101.193	6.625	101.546	101.487	101.445	5	98.779	98.771	98.757
7.125	101.822	101.764	101.710	6.75	101.960	101.902	101.860	5.125	99.248	99.240	99.225
7.25	102.173	102.114	102.061	6.875	100.820	100.762	100.708	5.25	99.124	99.111	99.139
7.375	101.115	101.071	101.044	7	101.355	101.296	101.243	5.375	99.592	99.580	99.608
7.5	101.617	101.573	101.546	7.125	101.872	101.814	101.760	5.5	100.063	100.050	100.078
7.625	102.105	102.061	102.034	7.25	102.223	102.164	102.111	5.625	100.533	100.520	100.549
7.75	102.429	102.385	102.359	7.375	101.165	101.121	101.094	5.75	100.071	100.065	100.086
				7.5	101.667	101.623	101.596	5.875	100.531	100.525	100.546
				7.625	102.155	102.111	102.084	6	100.983	100.977	100.998
								6.125	101.422	101.416	101.437

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	98.815	98.616	98.316	6.75	97.315	97.116	96.816
6.875	99.129	98.937	98.637	6.875	97.629	97.437	97.137
7	99.636	99.444	99.144	7	98.136	97.944	97.644
7.125	100.095	99.903	99.603	7.125	98.595	98.403	98.103
7.25	100.524	100.332	100.032	7.25	99.024	98.832	98.532
7.375	100.527	100.284	99.984	7.375	99.027	98.784	98.484
7.5	100.994	100.751	100.451	7.5	99.494	99.251	98.951
7.625	101.413	101.170	100.870	7.625	99.913	99.670	99.370
7.75	101.812	101.569	101.269	7.75	100.312	100.069	99.769
7.875	101.920	101.631	101.331	7.875	100.420	100.131	99.831
8	102.347	102.058	101.758	8	100.847	100.558	100.258
8.125	102.736	102.447	102.147	8.125	101.236	100.947	100.647
8.25	103.105	102.816	102.516	8.25	101.605	101.316	101.016

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.815	96.616	96.316	6.75	95.315	95.116	94.816
6.875	97.129	96.937	96.637	6.875	95.629	95.437	95.137
7	97.636	97.444	97.144	7	96.136	95.944	95.644
7.125	98.095	97.903	97.603	7.125	96.595	96.403	96.103
7.25	98.524	98.332	98.032	7.25	97.024	96.832	96.532
7.375	98.527	98.284	97.984	7.375	97.027	96.784	96.484
7.5	98.994	98.751	98.451	7.5	97.494	97.251	96.951
7.625	99.413	99.170	98.870	7.625	97.913	97.670	97.370
7.75	99.812	99.569	99.269	7.75	98.312	98.069	97.769
7.875	99.920	99.631	99.331	7.875	98.420	98.131	97.831
8	100.347	100.058	99.758	8	98.847	98.558	98.258
8.125	100.736	100.447	100.147	8.125	99.236	98.947	98.647
8.25	101.105	100.816	100.516	8.25	99.605	99.316	99.016

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.065	97.866	97.566	6.75	96.065	95.866	95.566
6.875	98.379	98.187	97.887	6.875	96.379	96.187	95.887
7	98.886	98.694	98.394	7	96.886	96.694	96.394
7.125	99.345	99.153	98.853	7.125	97.345	97.153	96.853
7.25	99.774	99.582	99.282	7.25	97.774	97.582	97.282
7.375	99.777	99.534	99.234	7.375	97.777	97.534	97.234
7.5	100.244	100.001	99.701	7.5	98.244	98.001	97.701
7.625	100.663	100.420	100.120	7.625	98.663	98.420	98.120
7.75	101.062	100.819	100.519	7.75	99.062	98.819	98.519
7.875	101.170	100.881	100.581	7.875	99.170	98.881	98.581
8	101.597	101.308	101.008	8	99.597	99.308	99.008
8.125	101.986	101.697	101.397	8.125	99.986	99.697	99.397
8.25	102.355	102.066	101.766	8.25	100.355	100.066	99.766

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.