



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	93.255	93.191	93.191	4.75	93.255	93.191	93.191	5.125	95.690	95.646	95.630
4.875	93.965	93.905	93.905	4.875	93.965	93.905	93.905	5.25	96.353	96.308	96.292
5	94.521	94.467	94.467	5	94.521	94.467	94.467	5.375	96.983	96.938	96.922
5.125	95.160	95.111	95.111	5.125	95.160	95.111	95.111	5.5	97.576	97.531	97.516
5.25	96.319	96.259	96.250	5.25	95.746	95.736	95.720	5.625	98.042	97.998	97.982
5.375	96.990	96.931	96.922	5.375	96.425	96.411	96.395	5.75	99.190	99.199	99.170
5.5	97.766	97.707	97.698	5.5	97.048	97.038	97.023	5.875	99.707	99.685	99.636
5.625	98.250	98.191	98.182	5.625	97.587	97.577	97.562	6	100.171	100.148	100.101
5.75	98.510	98.448	98.436	5.75	98.384	98.352	98.330	6.125	100.632	100.609	100.563
5.875	99.113	99.051	99.039	5.875	98.895	98.856	98.829	6.25	100.684	100.673	100.624
6	99.738	99.676	99.664	6	99.376	99.331	99.299	6.375	101.128	101.097	101.042
6.125	100.157	100.095	100.084	6.125	99.871	99.827	99.796	6.5	101.546	101.515	101.461
6.25	100.185	100.110	100.084	6.25	100.068	100.066	100.023	6.625	101.947	101.914	101.862
6.375	100.699	100.624	100.598	6.375	100.535	100.505	100.458	6.75	101.605	101.559	101.536
6.5	101.181	101.105	101.080	6.5	100.951	100.896	100.844	6.875	102.046	101.970	101.958
6.625	101.543	101.468	101.442	6.625	101.381	101.349	101.299	7	102.445	102.369	102.357
6.75	101.542	101.447	101.407	6.75	101.426	101.403	101.407	7.125	102.784	102.708	102.696
6.875	101.922	101.829	101.829	6.875	101.856	101.829	101.829	7.25	102.746	102.759	102.689
7	102.367	102.271	102.226	7	102.178	102.116	102.092	7.375	103.185	103.198	103.129
7.125	102.713	102.617	102.572	7.125	102.538	102.487	102.464	7.5	103.558	103.570	103.503
7.25	102.849	102.807	102.786	7.25	102.849	102.807	102.786	7.625	103.829	103.840	103.775
7.375	103.132	103.084	103.059	7.375	103.132	103.084	103.059	7.75	103.762	103.773	103.720
7.5	103.421	103.363	103.317	7.5	103.392	103.363	103.317	7.875	104.112	104.122	104.071
7.625	103.808	103.710	103.662	7.625	103.678	103.629	103.603	8	103.771	103.771	103.685
7.75	103.684	103.622	103.658	7.75	103.684	103.622	103.658				
7.875	103.909	103.874	103.900	7.875	103.909	103.874	103.900				
8	104.085	104.015	104.065	8	104.085	104.015	104.065				
8.125	104.306	104.241	104.295	8.125	104.306	104.241	104.295				
8.25	104.383	104.303	104.323	8.25	104.383	104.303	104.323				
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	96.793	96.793	96.744	4.625	96.986	96.986	96.936	5	93.357	93.303	93.303
4.75	97.372	97.433	97.419	4.75	97.189	97.252	97.240	5.125	94.408	94.363	94.347
4.875	97.772	97.745	97.720	4.875	97.685	97.685	97.601	5.25	95.921	95.763	95.654
5	98.236	98.175	98.152	5	98.010	98.053	98.007	5.375	96.595	96.437	96.329
5.125	98.644	98.682	98.632	5.125	98.510	98.556	98.513	5.5	97.368	97.210	97.102
5.25	99.033	99.071	99.021	5.25	98.852	98.896	98.852	5.625	97.855	97.698	97.590
5.375	99.374	99.405	99.350	5.375	99.184	99.226	99.180	5.75	98.307	98.163	98.113
5.5	99.782	99.811	99.753	5.5	99.574	99.574	99.537	5.875	98.911	98.767	98.674
5.625	100.108	100.130	100.083	5.625	99.886	99.913	99.869	6	99.517	99.373	99.280
5.75	100.432	100.445	100.391	5.75	100.219	100.244	100.199	6.125	99.967	99.824	99.731
5.875	100.761	100.770	100.712	5.875	100.537	100.560	100.514	6.25	100.036	99.911	99.888
6	101.189	101.205	101.152	6	100.856	100.879	100.832	6.375	100.536	100.401	100.316
6.125	101.100	101.027	101.019	6.125	100.848	100.840	100.803	6.5	100.982	100.845	100.758
6.25	101.177	101.167	101.286	6.25	100.959	100.965	101.107	6.625	101.381	101.242	101.153
6.375	101.552	101.542	101.548	6.375	101.265	101.269	101.409	6.75	101.358	101.300	101.303
6.5	101.808	101.796	101.923	6.5	101.570	101.573	101.713	6.875	101.754	101.632	101.632
6.625	102.026	101.996	101.996	6.625	101.805	101.776	101.776	7	102.155	102.010	101.914
6.75	101.966	101.957	102.113	6.75	101.782	101.768	101.941	7.125	102.528	102.380	102.283
6.875	102.357	102.348	102.338	6.875	102.053	102.037	102.208	7.25	102.401	102.263	102.175
7	102.461	102.416	102.546	7	102.331	102.314	102.485	7.375	102.775	102.635	102.545
7.125	102.018	101.951	101.895	7.125	101.784	101.718	101.661	7.5	103.139	102.997	102.906
7.25	102.505	102.438	102.382	7.25	102.172	102.106	102.049	7.625	103.516	103.373	103.280
7.375	102.972	102.906	102.849	7.375	102.545	102.478	102.422	7.75	102.079	102.089	102.042
								7.875	102.341	102.351	102.300



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	97.380	97.434	97.326	5	96.480	96.534	96.425	5	94.289	94.226	94.164
5.125	97.688	97.737	97.625	5.125	96.994	97.043	96.931	5.125	94.945	94.882	94.820
5.25	97.996	98.040	97.924	5.25	97.453	97.498	97.382	5.25	95.424	95.361	95.298
5.375	98.303	98.343	98.223	5.375	97.836	97.875	97.756	5.375	96.085	96.022	95.960
5.5	98.605	98.639	98.516	5.5	98.200	98.234	98.111	5.5	96.561	96.498	96.436
5.625	98.898	98.927	98.800	5.625	98.543	98.573	98.446	5.625	97.027	96.964	96.901
5.75	99.175	99.199	99.068	5.75	98.870	98.895	98.764	5.75	97.492	97.429	97.367
5.875	99.424	99.444	99.309	5.875	99.177	99.197	99.062	5.875	97.772	97.709	97.646
6	99.660	99.675	99.536	6	99.458	99.473	99.334	6	98.236	98.173	98.110
6.125	99.891	99.901	99.759	6.125	99.708	99.718	99.575	6.125	98.511	98.448	98.386
6.25	100.132	100.138	99.991	6.25	99.931	99.937	99.790	6.25	98.971	98.908	98.845
6.375	100.361	100.362	100.212	6.375	100.123	100.124	99.973	6.375	99.049	98.986	98.924
6.5	100.535	100.531	100.377	6.5	100.333	100.315	100.207	6.5	99.312	99.249	99.187
6.625	100.691	100.682	100.524	6.625	100.527	100.518	100.360	6.625	99.583	99.520	99.458
6.75	100.855	100.840	100.679	6.75	100.649	100.586	100.523	6.75	99.862	99.799	99.737
6.875	101.011	100.992	100.827	6.875	100.728	100.665	100.602	6.875	99.954	99.891	99.829
7	100.847	100.784	100.721	7	100.976	100.913	100.850	7	100.046	99.983	99.921
7.125	101.057	100.994	100.931	7.125	101.226	101.163	101.100	7.125	100.139	100.076	100.013

  

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	97.589	97.643	97.535	5	96.684	96.738	96.630	5	94.339	94.276	94.213
5.125	97.897	97.946	97.834	5.125	97.198	97.247	97.135	5.125	94.995	94.932	94.869
5.25	98.204	98.248	98.133	5.25	97.657	97.701	97.585	5.25	95.474	95.411	95.348
5.375	98.511	98.551	98.431	5.375	98.038	98.077	97.958	5.375	96.135	96.072	96.009
5.5	98.813	98.847	98.724	5.5	98.401	98.436	98.312	5.5	96.611	96.548	96.485
5.625	99.106	99.136	99.008	5.625	98.744	98.774	98.646	5.625	97.077	97.014	96.951
5.75	99.383	99.408	99.277	5.75	99.070	99.095	98.964	5.75	97.542	97.479	97.416
5.875	99.633	99.653	99.518	5.875	99.376	99.396	99.261	5.875	97.822	97.759	97.696
6	99.869	99.884	99.746	6	99.657	99.672	99.533	6	98.286	98.223	98.160
6.125	100.102	100.112	99.969	6.125	99.907	99.917	99.774	6.125	98.561	98.498	98.435
6.25	100.344	100.350	100.203	6.25	100.131	100.136	99.990	6.25	99.021	98.958	98.895
6.375	100.575	100.576	100.425	6.375	100.324	100.324	100.174	6.375	99.099	99.036	98.973
6.5	100.751	100.747	100.593	6.5	100.522	100.518	100.364	6.5	99.362	99.299	99.236
6.625	100.910	100.901	100.743	6.625	100.732	100.723	100.565	6.625	99.633	99.570	99.507
6.75	101.075	101.061	100.899	6.75	100.804	100.789	100.628	6.75	99.912	99.849	99.786
6.875	101.233	101.214	101.049	6.875	100.778	100.715	100.652	6.875	100.004	99.941	99.878
7	101.010	100.986	100.817	7	101.026	100.963	100.900	7	100.096	100.033	99.970
7.125	101.107	101.044	100.981	7.125	101.276	101.213	101.150	7.125	100.189	100.126	100.063

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	95.105	95.061	95.046	4.5	95.105	95.061	95.046	5	97.480	97.563	97.498
4.625	95.762	95.718	95.702	4.625	95.762	95.718	95.702	5.125	98.142	98.279	98.214
4.75	96.460	96.467	96.462	4.75	96.418	96.377	96.358	5.25	98.851	98.988	98.923
4.875	97.014	97.021	97.015	4.875	96.824	96.801	96.765	5.375	99.168	99.147	99.125
5	97.594	97.601	97.595	5	97.480	97.563	97.498	5.5	99.696	99.674	99.653
5.125	98.142	98.279	98.214	5.125	98.142	98.279	98.214	5.625	100.290	100.338	100.268
5.25	98.851	98.988	98.923	5.25	98.851	98.988	98.923	5.75	100.908	101.025	100.955
5.375	99.265	99.244	99.207	5.375	99.168	99.147	99.125	5.875	100.800	100.615	100.539
5.5	99.733	99.686	99.655	5.5	99.696	99.674	99.653	6	101.260	101.196	101.165
5.625	100.290	100.338	100.268	5.625	100.290	100.338	100.268	6.125	101.818	101.763	101.729
5.75	100.908	101.025	100.955	5.75	100.908	101.025	100.955	6.25	102.282	102.366	102.274
5.875	100.946	100.910	100.852	5.875	100.800	100.678	100.647	6.375	102.052	101.952	101.918
6	101.330	101.260	101.214	6	101.312	101.243	101.214	6.5	102.611	102.511	102.478
6.125	101.865	101.795	101.768	6.125	101.865	101.795	101.768	6.625	103.140	103.040	103.008
6.25	102.282	102.366	102.274	6.25	102.282	102.366	102.274	6.75	103.038	103.117	103.028
6.375	102.116	102.016	101.982	6.375	102.116	102.016	101.982	6.875	103.024	102.965	102.917
6.5	102.645	102.545	102.512	6.5	102.645	102.545	102.512	7	103.554	103.495	103.448
6.625	103.145	103.045	103.013	6.625	103.145	103.045	103.013	7.125	104.095	104.035	103.989
6.75	103.038	103.117	103.028	6.75	103.038	103.117	103.028	7.25	103.671	103.612	103.554
6.875	103.065	103.006	102.957	6.875	103.065	103.006	102.957	7.375	103.376	103.337	103.279
7	103.571	103.511	103.464	7	103.571	103.511	103.464	7.5	103.681	103.640	103.585
7.125	104.095	104.035	103.989	7.125	104.095	104.035	103.989	7.625	104.222	104.181	104.127
7.25	103.671	103.612	103.554	7.25	103.671	103.612	103.554	7.75	104.056	104.012	103.969
7.375	103.457	103.408	103.353	7.375	103.432	103.393	103.335				
7.5	103.933	103.884	103.829	7.5	103.741	103.701	103.645				
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	96.313	96.413	96.397	4.25	96.313	96.413	96.397	4.625	92.024		
4.375	96.882	96.982	96.966	4.375	96.882	96.982	96.966	4.75	94.975	95.048	94.977
4.5	97.447	97.547	97.531	4.5	97.447	97.547	97.531	4.875	95.879	95.986	95.899
4.625	98.007	98.107	98.091	4.625	98.007	98.107	98.091	5	96.582	96.688	96.602
4.75	98.138	98.093	98.079	4.75	98.138	98.093	98.079	5.125	97.407	97.514	97.428
4.875	98.542	98.589	98.558	4.875	98.526	98.589	98.558	5.25	98.140	98.119	98.082
5	99.071	99.135	99.104	5	99.071	99.135	99.104	5.375	98.898	98.825	98.801
5.125	99.602	99.666	99.635	5.125	99.602	99.666	99.635	5.5	99.450	99.376	99.354
5.25	99.795	99.750	99.735	5.25	99.795	99.750	99.735	5.625	99.981	99.906	99.886
5.375	99.961	99.932	99.925	5.375	99.850	99.908	99.862	5.75	100.190	100.115	100.096
5.5	100.442	100.414	100.407	5.5	100.347	100.406	100.360	5.875	100.381	100.312	100.282
5.625	100.923	100.894	100.887	5.625	100.815	100.874	100.828	6	100.886	100.817	100.788
5.75	101.085	101.040	101.025	5.75	101.085	101.040	101.025	6.125	101.367	101.297	101.269
5.875	101.004	100.975	100.968	5.875	100.587	100.828	100.767	6.25	101.523	101.452	101.426
6	101.484	101.456	101.448	6	101.030	101.272	101.210	6.375	101.243	101.142	101.109
								6.5	101.698	101.597	101.565
								6.625	102.142	102.041	102.010
								6.75	101.996	101.937	101.893
								6.875	101.716	101.658	101.609
								7	102.155	102.096	102.049
								7.125	102.604	102.544	102.499
								7.25	102.383	102.325	102.267
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	97.663	97.750	97.672	5	96.582	96.688	96.602	4.5	94.810	94.909	94.769
5.375	98.898	98.825	98.801	5.125	97.407	97.514	97.428	4.625	95.358	95.458	95.317
5.5	99.450	99.376	99.354	5.25	97.663	97.750	97.672	4.75	94.859	94.826	94.812
5.625	99.981	99.906	99.886	5.375	98.887	98.814	98.790	4.875	95.342	95.309	95.295
5.75	100.190	100.115	100.096	5.5	99.406	99.332	99.311	5	95.825	95.792	95.777
5.875	100.381	100.312	100.282	5.625	99.911	99.869	99.817	5.125	96.306	96.273	96.259
6	100.886	100.817	100.788	5.75	100.102	100.026	100.008	5.25	96.279	96.251	96.244
6.125	101.367	101.297	101.269	5.875	100.397	100.328	100.298	5.375	96.761	96.732	96.725
6.25	101.523	101.452	101.426	6	100.884	100.815	100.786	5.5	97.242	97.214	97.207
6.375	101.243	101.142	101.109	6.125	101.355	101.285	101.258	5.625	97.723	97.694	97.687
6.5	101.698	101.597	101.565	6.25	101.509	101.438	101.412	5.75	97.704	97.690	97.676
6.625	102.142	102.041	102.010	6.375	101.289	101.189	101.154	5.875	98.000	97.986	97.972
6.75	101.996	101.937	101.893	6.5	101.742	101.642	101.609	6	98.354	98.340	98.325
6.875	101.716	101.658	101.609	6.625	102.180	102.079	102.047	6.125	98.755	98.727	98.720

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	98.851	98.988	98.923	5.25	98.851	98.988	98.923	5.25	98.851	98.988	98.923
5.375	99.168	99.147	99.125	5.375	99.168	99.147	99.125	5.375	99.168	99.147	99.125
5.5	99.696	99.674	99.653	5.5	99.696	99.674	99.653	5.5	99.696	99.674	99.653
5.625	100.290	100.338	100.268	5.625	100.290	100.338	100.268	5.625	100.290	100.338	100.268
5.75	100.908	101.025	100.955	5.75	100.908	101.025	100.955	5.75	100.908	101.025	100.955
5.875	100.800	100.678	100.647	5.875	100.800	100.678	100.647	5.875	100.800	100.615	100.539
6	101.312	101.243	101.214	6	101.312	101.243	101.214	6	101.260	101.196	101.165
6.125	101.865	101.795	101.768	6.125	101.865	101.795	101.768	6.125	101.818	101.763	101.729
6.25	102.282	102.366	102.274	6.25	102.282	102.366	102.274	6.25	102.282	102.366	102.274
6.375	102.116	102.016	101.982	6.375	102.116	102.016	101.982	6.375	102.052	101.952	101.918
6.5	102.645	102.545	102.512	6.5	102.645	102.545	102.512	6.5	102.611	102.511	102.478
6.625	103.145	103.045	103.013	6.625	103.145	103.045	103.013	6.625	103.140	103.040	103.008
6.75	103.038	103.117	103.028	6.75	103.038	103.117	103.028	6.75	103.038	103.117	103.028
6.875	103.065	103.006	102.957	6.875	103.065	103.006	102.957	6.875	103.024	102.965	102.917
7	103.571	103.511	103.464	7	103.571	103.511	103.464	7	103.554	103.495	103.448
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	97.447	97.547	97.531	4.25	96.313	96.413	96.397	5.25	97.713	97.800	97.722
4.625	98.007	98.107	98.091	4.375	96.882	96.982	96.966	5.375	98.898	98.825	98.801
4.75	98.138	98.093	98.079	4.5	97.447	97.547	97.531	5.5	99.450	99.376	99.354
4.875	98.526	98.589	98.558	4.625	98.007	98.107	98.091	5.625	99.981	99.919	99.886
5	99.071	99.135	99.104	4.75	98.138	98.093	98.079	5.75	100.190	100.115	100.096
5.125	99.602	99.666	99.635	4.875	98.526	98.589	98.558	5.875	100.381	100.312	100.282
5.25	99.795	99.750	99.735	5	99.071	99.135	99.104	6	100.886	100.817	100.788
5.375	99.850	99.908	99.862	5.125	99.602	99.666	99.635	6.125	101.367	101.312	101.269
5.5	100.347	100.406	100.360	5.25	99.795	99.750	99.735	6.25	101.523	101.452	101.426
5.625	100.815	100.874	100.828	5.375	99.850	99.908	99.862	6.375	101.243	101.142	101.109
5.75	101.085	101.040	101.025	5.5	100.347	100.406	100.360	6.5	101.698	101.597	101.565
5.875	100.587	100.828	100.767	5.625	100.815	100.874	100.828	6.625	102.142	102.041	102.010
6	101.030	101.272	101.210	5.75	101.085	101.040	101.025	6.75	101.996	101.937	101.893
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	97.713	97.800	97.722	5.25	97.713	97.800	97.722	4.5	94.810	94.909	94.769
5.375	98.898	98.825	98.801	5.375	98.378	98.465	98.387	4.625	95.358	95.458	95.317
5.5	99.450	99.376	99.354	5.5	99.154	99.241	99.163	4.75	93.757	93.821	93.706
5.625	99.981	99.919	99.886	5.625	99.832	99.919	99.841	4.875	94.297	94.360	94.129
5.75	100.190	100.115	100.096	5.75	99.972	99.928	99.912	5	94.814	94.878	94.647
5.875	100.381	100.312	100.282	5.875	99.868	99.936	99.834	5.125	95.301	95.364	95.134
6	100.886	100.817	100.788	6	100.550	100.618	100.516	5.25	96.113	96.099	96.084
6.125	101.367	101.312	101.269	6.125	101.264	101.312	101.210	5.375	96.231	96.216	96.202
6.25	101.523	101.452	101.426	6.25	101.262	101.204	101.173	5.5	96.646	96.632	96.618
6.375	101.243	101.142	101.109	6.375	100.571	100.620	100.514	5.625	97.069	97.054	97.040
6.5	101.698	101.597	101.565	6.5	101.228	101.277	101.171	5.75	97.704	97.690	97.676
6.625	102.142	102.041	102.010	6.625	101.920	101.899	101.793	5.875	98.000	97.986	97.972
6.75	101.996	101.937	101.893	6.75	102.046	101.987	101.943	6	98.354	98.340	98.325
6.875	101.716	101.658	101.609	6.875	101.036	100.977	100.919	6.125	98.687	98.672	98.658

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	98.037	97.993	97.977	5.125	98.037	97.993	97.977	4.75	96.318	96.274	96.258
5.25	98.643	98.638	98.672	5.25	98.643	98.638	98.672	4.875	96.724	96.680	96.665
5.375	99.068	99.047	99.025	5.375	99.068	99.047	99.025	5	97.380	97.380	97.405
5.5	99.596	99.574	99.553	5.5	99.596	99.574	99.553	5.125	98.037	97.993	97.977
5.625	100.190	100.146	100.130	5.625	100.190	100.146	100.130	5.25	98.643	98.638	98.672
5.75	100.778	100.734	100.718	5.75	100.778	100.734	100.718	5.375	99.068	99.047	99.025
5.875	100.700	100.640	100.581	5.875	100.700	100.515	100.436	5.5	99.596	99.574	99.553
6	101.160	101.096	101.065	6	101.160	101.096	101.065	5.625	100.190	100.146	100.130
6.125	101.718	101.660	101.629	6.125	101.718	101.660	101.629	5.75	100.778	100.734	100.718
6.25	102.182	102.124	102.093	6.25	102.182	102.124	102.093	5.875	100.700	100.515	100.436
6.375	101.621	101.600	101.578	6.375	101.621	101.600	101.578	6	101.160	101.096	101.065
6.5	102.058	102.036	102.015	6.5	102.058	102.036	102.015	6.125	101.718	101.660	101.629
6.625	102.501	102.473	102.452	6.625	102.501	102.473	102.452	6.25	102.182	102.124	102.093
6.75	102.914	102.856	102.811	6.75	102.914	102.856	102.811	6.375	101.621	101.600	101.578
6.875	102.273	102.259	102.245	6.875	102.273	102.259	102.245	6.5	102.058	102.036	102.015
7	102.656	102.598	102.540	7	102.656	102.598	102.540	6.625	102.501	102.473	102.452
7.125	103.172	103.113	103.055	7.125	103.172	103.113	103.055	6.75	102.914	102.856	102.811
7.25	103.571	103.512	103.454	7.25	103.571	103.512	103.454	6.875	102.273	102.259	102.245
7.375	102.737	102.698	102.640	7.375	102.737	102.698	102.640	7	102.656	102.598	102.540
7.5	103.185	103.144	103.088	7.5	103.185	103.144	103.088	7.125	103.172	103.113	103.055
7.625	103.608	103.567	103.513	7.625	103.608	103.567	103.513	7.25	103.571	103.512	103.454
7.75	103.956	103.912	103.869	7.75	103.956	103.912	103.869	7.375	102.808	102.768	102.710
7.875	103.137	103.130	103.082					7.5	103.250	103.209	103.153
8	103.256	103.249	103.200					7.625	103.676	103.635	103.581
8.125	103.324	103.317	103.269					7.75	103.956	103.912	103.869
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	96.317	96.416	96.401	4.25	96.317	96.416	96.401	4.875	95.716	95.793	95.806
4.375	96.832	96.932	96.916	4.375	96.832	96.932	96.916	5	96.299	96.375	96.389
4.5	97.333	97.433	97.417	4.5	97.333	97.433	97.417	5.125	97.046	97.122	97.136
4.625	97.817	97.917	97.901	4.625	97.817	97.917	97.901	5.25	97.526	97.584	97.606
4.75	98.038	98.002	97.979	4.75	98.038	98.002	97.979	5.375	98.326	98.304	98.283
4.875	98.415	98.478	98.448	4.875	98.415	98.478	98.448	5.5	98.850	98.907	98.929
5	98.866	98.930	98.899	5	98.866	98.930	98.899	5.625	99.468	99.525	99.547
5.125	99.289	99.352	99.322	5.125	99.289	99.352	99.322	5.75	99.822	99.778	99.762
5.25	99.695	99.650	99.635	5.25	99.695	99.650	99.635	5.875	100.060	99.875	99.690
5.375	99.692	99.719	99.673	5.375	99.660	99.719	99.673	6	100.440	100.258	100.257
5.5	100.162	100.139	100.118	5.5	100.041	100.100	100.054	6.125	100.848	100.886	100.884
5.625	100.624	100.601	100.579	5.625	100.448	100.446	100.400	6.25	101.112	101.054	101.023
5.75	100.985	100.940	100.925	5.75	100.985	100.940	100.925	6.375	100.616	100.595	100.573
5.875	100.591	100.586	100.553	5.875	100.345	100.586	100.525	6.5	101.093	101.071	101.050
6	101.035	101.018	100.997	6	100.838	100.921	100.859	6.625	101.483	101.424	101.380
								6.75	101.896	101.837	101.793
								6.875	101.385	101.326	101.278
								7	101.699	101.640	101.593
								7.125	102.021	101.962	101.916
								7.25	102.283	102.225	102.167
								7.375	101.108	101.064	101.021
								7.5	101.609	101.564	101.522
								7.625	102.095	102.051	102.008
								7.75	102.418	102.374	102.332
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	101.093	101.071	101.050	6.125	100.848	100.886	100.884	4.5	96.319	96.324	96.317
6.625	101.483	101.424	101.380	6.25	101.162	101.104	101.073	4.625	96.786	96.791	96.784
6.75	101.896	101.837	101.793	6.375	100.453	100.395	100.350	4.75	97.858	97.838	97.831
6.875	101.385	101.326	101.278	6.5	101.032	100.973	100.929	4.875	98.325	98.304	98.297
7	101.699	101.640	101.593	6.625	101.533	101.474	101.430	5	98.793	98.772	98.765
7.125	102.021	101.962	101.916	6.75	101.946	101.887	101.843	5.125	99.262	99.242	99.235
7.25	102.283	102.225	102.167	6.875	100.936	100.877	100.819	5.25	99.238	99.215	99.193
7.375	101.108	101.064	101.021	7	101.469	101.410	101.352	5.375	99.707	99.684	99.663
7.5	101.609	101.564	101.522	7.125	101.984	101.926	101.868	5.5	100.177	100.154	100.133
7.625	102.095	102.051	102.008	7.25	102.333	102.275	102.217	5.625	100.639	100.616	100.594
7.75	102.418	102.374	102.332	7.375	101.158	101.114	101.071	5.75	100.150	100.133	100.112
				7.5	101.659	101.614	101.572	5.875	100.606	100.589	100.568
				7.625	102.145	102.101	102.058	6	101.050	101.033	101.012
								6.125	101.482	101.465	101.444

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	101.621	101.600	101.578	6.375	101.621	101.600	101.578	6	101.160	101.096	101.065
6.5	102.058	102.036	102.015	6.5	102.058	102.036	102.015	6.125	101.718	101.660	101.629
6.625	102.501	102.473	102.452	6.625	102.501	102.473	102.452	6.25	102.182	102.124	102.093
6.75	102.914	102.856	102.811	6.75	102.914	102.856	102.811	6.375	101.621	101.600	101.578
6.875	102.273	102.259	102.245	6.875	102.273	102.259	102.245	6.5	102.058	102.036	102.015
7	102.656	102.598	102.540	7	102.656	102.598	102.540	6.625	102.501	102.473	102.452
7.125	103.172	103.113	103.055	7.125	103.172	103.113	103.055	6.75	102.914	102.856	102.811
7.25	103.571	103.512	103.454	7.25	103.571	103.512	103.454	6.875	102.273	102.259	102.245
7.375	102.737	102.698	102.640	7.375	102.737	102.698	102.640	7	102.656	102.598	102.540
7.5	103.185	103.144	103.088	7.5	103.185	103.144	103.088	7.125	103.172	103.113	103.055
7.625	103.608	103.567	103.513	7.625	103.608	103.567	103.513	7.25	103.571	103.512	103.454
7.75	103.956	103.912	103.869	7.75	103.956	103.912	103.869	7.375	102.808	102.768	102.710
7.875	103.137	103.130	103.082					7.5	103.250	103.209	103.153
8	103.256	103.249	103.200					7.625	103.676	103.635	103.581
8.125	103.324	103.317	103.269					7.75	103.956	103.912	103.869
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	97.333	97.433	97.417	4.5	97.333	97.433	97.417	6.625	101.483	101.424	101.380
4.625	97.817	97.917	97.901	4.625	97.817	97.917	97.901	6.75	101.896	101.837	101.793
4.75	98.038	98.002	97.979	4.75	98.038	98.002	97.979	6.875	100.886	100.827	100.769
4.875	98.415	98.478	98.448	4.875	98.415	98.478	98.448	7	101.419	101.360	101.302
5	98.866	98.930	98.899	5	98.866	98.930	98.899	7.125	101.934	101.876	101.818
5.125	99.289	99.352	99.322	5.125	99.289	99.352	99.322	7.25	102.283	102.225	102.167
5.25	99.695	99.650	99.635	5.25	99.695	99.650	99.635	7.375	101.450	101.457	101.403
5.375	99.692	99.719	99.673	5.375	99.660	99.719	99.673	7.5	101.609	101.564	101.522
5.5	100.162	100.139	100.118	5.5	100.041	100.100	100.054	7.625	102.095	102.051	102.008
5.625	100.624	100.601	100.579	5.625	100.448	100.446	100.400	7.75	102.418	102.374	102.332
5.75	100.985	100.940	100.925	5.75	100.985	100.940	100.925	7.875	100.652	100.645	100.597
5.875	100.591	100.586	100.553	5.875	100.345	100.586	100.525	8	100.771	100.764	100.715
6	101.035	101.018	100.997	6	100.838	100.921	100.859	8.125	100.839	100.832	100.784
6.125	101.467	101.450	101.429	6.125	101.363	101.318	101.303				
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	101.093	101.071	101.050	6.125	100.848	100.886	100.884	4.5	96.319	96.324	96.317
6.625	101.483	101.424	101.380	6.25	101.162	101.104	101.073	4.625	96.786	96.791	96.784
6.75	101.896	101.837	101.793	6.375	100.453	100.395	100.350	4.75	97.858	97.838	97.831
6.875	100.886	100.827	100.769	6.5	101.032	100.973	100.929	4.875	98.325	98.304	98.297
7	101.419	101.360	101.302	6.625	101.533	101.474	101.430	5	98.793	98.772	98.765
7.125	101.934	101.876	101.818	6.75	101.946	101.887	101.843	5.125	99.262	99.242	99.235
7.25	102.283	102.225	102.167	6.875	100.936	100.877	100.819	5.25	99.238	99.215	99.193
7.375	101.108	101.064	101.021	7	101.469	101.410	101.352	5.375	99.707	99.684	99.663
7.5	101.609	101.564	101.522	7.125	101.984	101.926	101.868	5.5	100.177	100.154	100.133
7.625	102.095	102.051	102.008	7.25	102.333	102.275	102.217	5.625	100.639	100.616	100.594
7.75	102.418	102.374	102.332	7.375	101.158	101.114	101.071	5.75	100.150	100.133	100.112
				7.5	101.659	101.614	101.572	5.875	100.606	100.589	100.568
				7.625	102.145	102.101	102.058	6	101.050	101.033	101.012
								6.125	101.482	101.465	101.444

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	98.968	98.804	98.504	6.75	97.468	97.304	97.004
6.875	99.427	99.258	98.958	6.875	97.927	97.758	97.458
7	99.924	99.755	99.455	7	98.424	98.255	97.955
7.125	100.373	100.204	99.904	7.125	98.873	98.704	98.404
7.25	100.802	100.633	100.333	7.25	99.302	99.133	98.833
7.375	100.912	100.687	100.387	7.375	99.412	99.187	98.887
7.5	101.369	101.144	100.844	7.5	99.869	99.644	99.344
7.625	101.778	101.553	101.253	7.625	100.278	100.053	99.753
7.75	102.177	101.952	101.652	7.75	100.677	100.452	100.152
7.875	101.989	101.709	101.409	7.875	100.489	100.209	99.909
8	102.416	102.136	101.836	8	100.916	100.636	100.336
8.125	102.795	102.515	102.215	8.125	101.295	101.015	100.715
8.25	103.154	102.874	102.574	8.25	101.654	101.374	101.074

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.968	96.804	96.504	6.75	95.468	95.304	95.004
6.875	97.427	97.258	96.958	6.875	95.927	95.758	95.458
7	97.924	97.755	97.455	7	96.424	96.255	95.955
7.125	98.373	98.204	97.904	7.125	96.873	96.704	96.404
7.25	98.802	98.633	98.333	7.25	97.302	97.133	96.833
7.375	98.912	98.687	98.387	7.375	97.412	97.187	96.887
7.5	99.369	99.144	98.844	7.5	97.869	97.644	97.344
7.625	99.778	99.553	99.253	7.625	98.278	98.053	97.753
7.75	100.177	99.952	99.652	7.75	98.677	98.452	98.152
7.875	99.989	99.709	99.409	7.875	98.489	98.209	97.909
8	100.416	100.136	99.836	8	98.916	98.636	98.336
8.125	100.795	100.515	100.215	8.125	99.295	99.015	98.715
8.25	101.154	100.874	100.574	8.25	99.654	99.374	99.074

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.218	98.054	97.754	6.75	96.218	96.054	95.754
6.875	98.677	98.508	98.208	6.875	96.677	96.508	96.208
7	99.174	99.005	98.705	7	97.174	97.005	96.705
7.125	99.623	99.454	99.154	7.125	97.623	97.454	97.154
7.25	100.052	99.883	99.583	7.25	98.052	97.883	97.583
7.375	100.162	99.937	99.637	7.375	98.162	97.937	97.637
7.5	100.619	100.394	100.094	7.5	98.619	98.394	98.094
7.625	101.028	100.803	100.503	7.625	99.028	98.803	98.503
7.75	101.427	101.202	100.902	7.75	99.427	99.202	98.902
7.875	101.239	100.959	100.659	7.875	99.239	98.959	98.659
8	101.666	101.386	101.086	8	99.666	99.386	99.086
8.125	102.045	101.765	101.465	8.125	100.045	99.765	99.465
8.25	102.404	102.124	101.824	8.25	100.404	100.124	99.824

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.