



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	93.257	93.209	93.209	4.75	93.257	93.209	93.209	5.125	95.701	95.656	95.641
4.875	93.962	93.919	93.919	4.875	93.962	93.919	93.919	5.25	96.410	96.355	96.324
5	94.520	94.483	94.483	5	94.520	94.483	94.483	5.375	97.040	96.985	96.954
5.125	95.164	95.131	95.131	5.125	95.164	95.131	95.131	5.5	97.630	97.575	97.544
5.25	96.395	96.340	96.333	5.25	95.880	95.875	95.859	5.625	98.097	98.041	98.010
5.375	97.067	97.011	97.005	5.375	96.556	96.550	96.534	5.75	99.331	99.302	99.242
5.5	97.843	97.787	97.781	5.5	97.204	97.198	97.182	5.875	99.857	99.828	99.767
5.625	98.323	98.268	98.261	5.625	97.739	97.734	97.718	6	100.321	100.292	100.231
5.75	98.578	98.510	98.490	5.75	98.479	98.428	98.384	6.125	100.730	100.701	100.639
5.875	99.179	99.111	99.090	5.875	98.989	98.932	98.895	6.25	100.799	100.793	100.725
6	99.804	99.736	99.716	6	99.475	99.414	99.384	6.375	101.254	101.247	101.179
6.125	100.218	100.150	100.130	6.125	99.960	99.897	99.871	6.5	101.671	101.664	101.595
6.25	100.267	100.183	100.146	6.25	100.141	100.130	100.069	6.625	102.018	102.012	101.943
6.375	100.778	100.695	100.658	6.375	100.599	100.561	100.513	6.75	101.690	101.677	101.613
6.5	101.255	101.171	101.134	6.5	101.033	101.000	100.961	6.875	102.130	102.117	102.053
6.625	101.613	101.530	101.492	6.625	101.446	101.405	101.360	7	102.527	102.514	102.450
6.75	101.538	101.444	101.400	6.75	101.526	101.444	101.400	7.125	102.865	102.852	102.787
6.875	101.950	101.862	101.808	6.875	101.950	101.862	101.808	7.25	102.838	102.830	102.776
7	102.353	102.255	102.201	7	102.263	102.144	102.097	7.375	103.276	103.268	103.214
7.125	102.694	102.596	102.542	7.125	102.620	102.507	102.446	7.5	103.648	103.640	103.585
7.25	102.774	102.807	102.703	7.25	102.774	102.807	102.703	7.625	103.917	103.909	103.854
7.375	103.094	103.087	102.992	7.375	103.059	103.087	102.992	7.75	103.877	103.811	103.751
7.5	103.472	103.401	103.346	7.5	103.409	103.401	103.346	7.875	104.226	104.160	104.100
7.625	103.855	103.739	103.664	7.625	103.593	103.618	103.529	8	104.016	103.932	103.844
7.75	103.791	103.923	103.811	7.75	103.791	103.923	103.811				
7.875	104.019	104.151	104.057	7.875	104.019	104.151	104.057				
8	104.171	104.295	104.217	8	104.171	104.295	104.217				
8.125	104.384	104.512	104.425	8.125	104.384	104.512	104.425				
8.25	104.726	104.710	104.601	8.25	104.726	104.710	104.601				
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	97.262	97.105	97.105	4.625	97.455	97.298	97.298	5	93.465	93.412	93.412
4.75	97.545	97.543	97.500	4.75	97.407	97.382	97.295	5.125	94.465	94.410	94.379
4.875	97.997	97.976	97.951	4.875	97.964	97.757	97.757	5.25	96.118	95.939	95.798
5	98.389	98.369	98.343	5	98.252	98.218	98.123	5.375	96.793	96.614	96.474
5.125	98.800	98.847	98.758	5.125	98.660	98.713	98.608	5.5	97.566	97.387	97.247
5.25	99.183	99.228	99.136	5.25	99.001	99.052	98.951	5.625	98.050	97.872	97.732
5.375	99.522	99.541	99.489	5.375	99.331	99.380	99.283	5.75	98.559	98.392	98.265
5.5	99.933	99.970	99.893	5.5	99.760	99.725	99.725	5.875	99.160	98.994	98.867
5.625	100.115	100.144	100.076	5.625	99.953	99.986	99.907	6	99.766	99.600	99.474
5.75	100.450	100.473	100.416	5.75	100.284	100.316	100.240	6.125	100.211	100.046	99.919
5.875	100.808	100.796	100.784	5.875	100.600	100.629	100.557	6.25	100.268	100.114	99.998
6	101.189	101.208	101.155	6	100.918	100.946	100.875	6.375	100.766	100.610	100.492
6.125	101.152	101.159	101.110	6.125	101.003	100.968	100.958	6.5	101.208	101.049	100.928
6.25	101.445	101.447	101.405	6.25	101.253	101.266	101.201	6.625	101.602	101.441	101.319
6.375	101.719	101.717	101.680	6.375	101.555	101.565	101.505	6.75	101.508	101.347	101.288
6.5	102.063	102.066	102.020	6.5	101.857	101.866	101.807	6.875	101.900	101.737	101.622
6.625	102.123	102.123	102.092	6.625	101.915	101.915	101.885	7	102.295	102.130	102.004
6.75	102.180	102.165	102.144	6.75	102.039	102.032	101.996	7.125	102.663	102.496	102.368
6.875	102.460	102.451	102.443	6.875	102.307	102.297	102.265	7.25	102.611	102.444	102.314
7	102.643	102.625	102.612	7	102.584	102.573	102.543	7.375	102.981	102.812	102.681
7.125	102.083	102.009	101.952	7.125	101.850	101.775	101.718	7.5	103.339	103.169	103.036
7.25	102.570	102.495	102.438	7.25	102.238	102.163	102.106	7.625	103.712	103.540	103.406
7.375	103.036	102.961	102.904	7.375	102.610	102.536	102.479	7.75	102.140	102.074	102.023
								7.875	102.373	102.307	102.247



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	97.479	97.522	97.449	5	96.578	96.620	96.547	5	94.349	94.286	94.223
5.125	97.786	97.824	97.746	5.125	97.091	97.129	97.052	5.125	95.003	94.940	94.877
5.25	98.092	98.125	98.043	5.25	97.550	97.583	97.501	5.25	95.480	95.417	95.354
5.375	98.399	98.427	98.340	5.375	97.931	97.959	97.873	5.375	96.140	96.077	96.014
5.5	98.699	98.722	98.631	5.5	98.301	98.324	98.233	5.5	96.611	96.548	96.485
5.625	98.991	99.009	98.914	5.625	98.661	98.679	98.584	5.625	97.075	97.012	96.949
5.75	99.267	99.281	99.181	5.75	98.990	99.003	98.903	5.75	97.539	97.476	97.414
5.875	99.515	99.524	99.419	5.875	99.278	99.286	99.182	5.875	97.817	97.754	97.692
6	99.749	99.753	99.644	6	99.548	99.552	99.443	6	98.280	98.217	98.154
6.125	99.979	99.978	99.865	6.125	99.796	99.795	99.681	6.125	98.554	98.491	98.428
6.25	100.220	100.214	100.096	6.25	100.018	100.012	99.894	6.25	99.011	98.948	98.886
6.375	100.449	100.438	100.315	6.375	100.209	100.198	100.075	6.375	99.088	99.025	98.962
6.5	100.620	100.604	100.477	6.5	100.397	100.373	100.271	6.5	99.352	99.289	99.227
6.625	100.774	100.754	100.622	6.625	100.561	100.540	100.409	6.625	99.625	99.562	99.499
6.75	100.936	100.910	100.774	6.75	100.716	100.653	100.590	6.75	99.903	99.840	99.778
6.875	101.091	101.061	100.920	6.875	100.793	100.730	100.667	6.875	99.995	99.932	99.870
7	100.924	100.861	100.798	7	101.041	100.978	100.915	7	100.087	100.024	99.962
7.125	101.133	101.070	101.007	7.125	101.290	101.227	101.164	7.125	100.180	100.117	100.054

  

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	97.688	97.731	97.658	5	96.782	96.825	96.752	5	94.399	94.336	94.273
5.125	97.994	98.032	97.955	5.125	97.295	97.333	97.255	5.125	95.053	94.990	94.927
5.25	98.300	98.333	98.251	5.25	97.752	97.785	97.703	5.25	95.530	95.467	95.404
5.375	98.607	98.635	98.548	5.375	98.133	98.161	98.074	5.375	96.190	96.127	96.064
5.5	98.907	98.930	98.839	5.5	98.502	98.525	98.434	5.5	96.661	96.598	96.535
5.625	99.199	99.217	99.122	5.625	98.861	98.879	98.784	5.625	97.125	97.062	96.999
5.75	99.475	99.489	99.389	5.75	99.189	99.202	99.102	5.75	97.589	97.526	97.463
5.875	99.724	99.732	99.628	5.875	99.477	99.485	99.381	5.875	97.867	97.804	97.741
6	99.959	99.962	99.853	6	99.746	99.750	99.641	6	98.330	98.267	98.204
6.125	100.190	100.188	100.075	6.125	99.995	99.993	99.880	6.125	98.604	98.541	98.478
6.25	100.432	100.426	100.308	6.25	100.218	100.211	100.094	6.25	99.061	98.998	98.935
6.375	100.662	100.651	100.529	6.375	100.409	100.398	100.276	6.375	99.138	99.075	99.012
6.5	100.836	100.820	100.693	6.5	100.592	100.576	100.449	6.5	99.402	99.339	99.276
6.625	100.992	100.972	100.840	6.625	100.766	100.745	100.613	6.625	99.675	99.612	99.549
6.75	101.156	101.131	100.995	6.75	100.823	100.797	100.661	6.75	99.953	99.890	99.827
6.875	101.313	101.283	101.142	6.875	100.843	100.780	100.717	6.875	100.045	99.982	99.919
7	101.075	101.040	100.895	7	101.091	101.028	100.965	7	100.137	100.074	100.011
7.125	101.183	101.120	101.057	7.125	101.340	101.277	101.214	7.125	100.230	100.167	100.104

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	95.132	95.088	95.072	4.5	95.132	95.088	95.072	5	97.569	97.532	97.519
4.625	95.788	95.744	95.728	4.625	95.788	95.744	95.728	5.125	98.226	98.248	98.235
4.75	96.640	96.648	96.601	4.75	96.444	96.400	96.384	5.25	98.932	98.958	98.945
4.875	97.193	97.201	97.154	4.875	96.913	96.869	96.853	5.375	99.369	99.334	99.298
5	97.773	97.781	97.734	5	97.569	97.532	97.519	5.5	99.885	99.850	99.814
5.125	98.226	98.248	98.235	5.125	98.226	98.248	98.235	5.625	100.426	100.388	100.366
5.25	99.026	98.988	98.945	5.25	98.932	98.958	98.945	5.75	101.042	101.076	101.049
5.375	99.540	99.503	99.402	5.375	99.369	99.334	99.298	5.875	101.096	100.911	100.726
5.5	99.946	99.909	99.814	5.5	99.885	99.850	99.814	6	101.524	101.339	101.277
5.625	100.435	100.388	100.366	5.625	100.426	100.388	100.366	6.125	102.068	101.883	101.819
5.75	101.042	101.076	101.049	5.75	101.042	101.076	101.049	6.25	102.469	102.461	102.418
5.875	101.096	101.024	100.907	5.875	101.096	100.911	100.737	6.375	102.224	102.084	102.043
6	101.527	101.339	101.303	6	101.527	101.339	101.303	6.5	102.783	102.645	102.602
6.125	102.080	101.893	101.856	6.125	102.080	101.893	101.856	6.625	103.312	103.177	103.130
6.25	102.469	102.461	102.418	6.25	102.469	102.461	102.418	6.75	103.248	103.370	103.306
6.375	102.289	102.149	102.109	6.375	102.289	102.149	102.109	6.875	102.941	102.930	102.879
6.5	102.819	102.681	102.637	6.5	102.819	102.681	102.637	7	103.471	103.462	103.408
6.625	103.319	103.184	103.137	6.625	103.319	103.184	103.137	7.125	104.010	104.005	103.947
6.75	103.248	103.370	103.306	6.75	103.248	103.370	103.306	7.25	103.790	103.728	103.681
6.875	102.982	102.971	102.920	6.875	102.982	102.971	102.920	7.375	103.379	103.252	103.204
7	103.487	103.479	103.425	7	103.487	103.479	103.425	7.5	103.683	103.556	103.507
7.125	104.011	104.006	103.948	7.125	104.011	104.006	103.948	7.625	104.223	104.096	104.047
7.25	103.790	103.728	103.681	7.25	103.790	103.728	103.681	7.75	104.057	104.006	103.959
7.375	103.435	103.328	103.260	7.375	103.435	103.308	103.260				
7.5	103.907	103.804	103.710	7.5	103.743	103.616	103.568				

  

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	96.454	96.465	96.464	4.25	96.454	96.465	96.464	4.625	92.051	92.006	
4.375	97.023	97.035	97.033	4.375	97.023	97.035	97.033	4.75	95.155	95.163	95.116
4.5	97.589	97.600	97.599	4.5	97.589	97.600	97.599	4.875	95.847	95.955	95.920
4.625	98.149	98.160	98.159	4.625	98.149	98.160	98.159	5	96.550	96.657	96.623
4.75	98.444	98.399	98.385	4.75	98.444	98.399	98.385	5.125	97.376	97.484	97.449
4.875	98.691	98.696	98.681	4.875	98.691	98.696	98.681	5.25	98.416	98.378	98.277
5	99.236	99.242	99.226	5	99.236	99.242	99.226	5.375	99.089	98.893	98.871
5.125	99.767	99.772	99.757	5.125	99.767	99.772	99.757	5.5	99.642	99.446	99.422
5.25	99.973	99.928	99.914	5.25	99.973	99.928	99.914	5.625	100.174	99.981	99.954
5.375	100.097	100.048	100.020	5.375	99.960	99.990	99.961	5.75	100.384	100.193	100.163
5.5	100.578	100.529	100.501	5.5	100.457	100.487	100.458	5.875	100.565	100.371	100.342
5.625	101.059	101.010	100.982	5.625	100.923	100.953	100.924	6	101.070	100.880	100.847
5.75	101.247	101.202	101.188	5.75	101.247	101.202	101.188	6.125	101.551	101.381	101.329
5.875	101.081	101.054	101.047	5.875	100.861	100.900	100.857	6.25	101.707	101.523	101.483
6	101.561	101.534	101.527	6	101.304	101.344	101.301	6.375	101.356	101.215	101.176
								6.5	101.812	101.673	101.630
								6.625	102.255	102.156	102.075
								6.75	102.145	102.071	102.025
								6.875	101.632	101.621	101.573
								7	102.071	102.062	102.011
								7.125	102.518	102.513	102.459
								7.25	102.503	102.441	102.394

  

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	97.850	97.814	97.779	5	96.550	96.657	96.623	4.5	94.951	94.963	94.836
5.375	99.089	98.889	98.871	5.125	97.376	97.484	97.449	4.625	95.500	95.511	95.385
5.5	99.642	99.446	99.422	5.25	97.795	97.799	97.764	4.75	95.165	95.138	95.131
5.625	100.174	99.981	99.954	5.375	99.077	98.877	98.857	4.875	95.648	95.621	95.614
5.75	100.384	100.193	100.163	5.5	99.597	99.400	99.377	5	96.130	96.103	96.096
5.875	100.565	100.371	100.342	5.625	100.102	99.919	99.884	5.125	96.612	96.585	96.578
6	101.070	100.880	100.847	5.75	100.293	100.101	100.073	5.25	96.595	96.547	96.518
6.125	101.551	101.381	101.329	5.875	100.580	100.387	100.357	5.375	97.077	97.028	97.000
6.25	101.707	101.523	101.483	6	101.067	100.877	100.844	5.5	97.558	97.509	97.481
6.375	101.356	101.215	101.176	6.125	101.538	101.381	101.329	5.625	98.039	97.990	97.962
6.5	101.812	101.673	101.630	6.25	101.691	101.507	101.467	5.75	97.809	97.794	97.780
6.625	102.255	102.156	102.075	6.375	101.401	101.261	101.221	5.875	98.101	98.087	98.073
6.75	102.145	102.071	102.025	6.5	101.854	101.716	101.673	6	98.541	98.514	98.507
6.875	101.632	101.621	101.573	6.625	102.291	102.156	102.110	6.125	99.013	98.986	98.979

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	98.932	98.958	98.945	5.25	98.932	98.958	98.945	5.25	98.932	98.958	98.945
5.375	99.369	99.334	99.298	5.375	99.369	99.334	99.298	5.375	99.369	99.334	99.298
5.5	99.885	99.850	99.814	5.5	99.885	99.850	99.814	5.5	99.885	99.850	99.814
5.625	100.426	100.388	100.366	5.625	100.426	100.388	100.366	5.625	100.426	100.388	100.366
5.75	101.042	101.076	101.049	5.75	101.042	101.076	101.049	5.75	101.042	101.076	101.049
5.875	101.096	100.911	100.737	5.875	101.096	100.911	100.737	5.875	101.096	100.911	100.726
6	101.527	101.339	101.303	6	101.527	101.339	101.303	6	101.524	101.339	101.277
6.125	102.080	101.893	101.856	6.125	102.080	101.893	101.856	6.125	102.068	101.883	101.819
6.25	102.469	102.461	102.418	6.25	102.469	102.461	102.418	6.25	102.469	102.461	102.418
6.375	102.289	102.149	102.109	6.375	102.289	102.149	102.109	6.375	102.224	102.084	102.043
6.5	102.819	102.681	102.637	6.5	102.819	102.681	102.637	6.5	102.783	102.645	102.602
6.625	103.319	103.184	103.137	6.625	103.319	103.184	103.137	6.625	103.312	103.177	103.130
6.75	103.248	103.370	103.306	6.75	103.248	103.370	103.306	6.75	103.248	103.370	103.306
6.875	102.982	102.971	102.920	6.875	102.982	102.971	102.920	6.875	102.941	102.930	102.879
7	103.487	103.479	103.425	7	103.487	103.479	103.425	7	103.471	103.462	103.408
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	97.589	97.600	97.599	4.25	96.454	96.465	96.464	5.25	97.850	97.849	97.814
4.625	98.149	98.160	98.159	4.375	97.023	97.035	97.033	5.375	99.089	98.889	98.871
4.75	98.444	98.399	98.385	4.5	97.589	97.600	97.599	5.5	99.642	99.446	99.422
4.875	98.691	98.696	98.681	4.625	98.149	98.160	98.159	5.625	100.174	99.981	99.954
5	99.236	99.242	99.226	4.75	98.444	98.399	98.385	5.75	100.384	100.193	100.163
5.125	99.767	99.772	99.757	4.875	98.691	98.696	98.681	5.875	100.565	100.371	100.342
5.25	99.973	99.928	99.914	5	99.236	99.242	99.226	6	101.070	100.880	100.847
5.375	99.960	99.990	99.961	5.125	99.767	99.772	99.757	6.125	101.551	101.411	101.359
5.5	100.457	100.487	100.458	5.25	99.973	99.928	99.914	6.25	101.707	101.523	101.483
5.625	100.923	100.953	100.924	5.375	99.960	99.990	99.961	6.375	101.356	101.215	101.176
5.75	101.247	101.202	101.188	5.5	100.457	100.487	100.458	6.5	101.812	101.673	101.630
5.875	100.861	100.900	100.857	5.625	100.923	100.953	100.924	6.625	102.255	102.156	102.075
6	101.304	101.344	101.301	5.75	101.247	101.202	101.188	6.75	102.145	102.071	102.025
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	97.850	97.849	97.814	5.25	97.845	97.849	97.814	4.5	94.951	94.963	94.836
5.375	99.089	98.889	98.871	5.375	98.510	98.514	98.479	4.625	95.500	95.511	95.385
5.5	99.642	99.446	99.422	5.5	99.287	99.291	99.256	4.75	94.019	93.974	93.960
5.625	100.174	99.981	99.954	5.625	99.966	99.969	99.934	4.875	94.462	94.467	94.252
5.75	100.384	100.193	100.163	5.75	100.131	100.087	100.071	5	94.978	94.984	94.768
5.875	100.565	100.371	100.342	5.875	100.072	100.034	99.982	5.125	95.464	95.469	95.254
6	101.070	100.880	100.847	6	100.754	100.716	100.664	5.25	96.271	96.243	96.214
6.125	101.551	101.411	101.359	6.125	101.469	101.411	101.359	5.375	96.385	96.357	96.328
6.25	101.707	101.523	101.483	6.25	101.357	101.298	101.267	5.5	96.802	96.774	96.745
6.375	101.356	101.215	101.176	6.375	100.784	100.876	100.795	5.625	97.219	97.190	97.162
6.5	101.812	101.673	101.630	6.5	101.442	101.533	101.452	5.75	97.809	97.794	97.780
6.625	102.255	102.156	102.075	6.625	102.134	102.156	102.075	5.875	98.101	98.087	98.073
6.75	102.145	102.071	102.025	6.75	102.195	102.121	102.075	6	98.452	98.438	98.424
6.875	101.632	101.621	101.573	6.875	101.161	101.099	101.052	6.125	98.781	98.766	98.752

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

**YOUR BFF IN WHOLESALE**

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	98.126	98.081	98.066	5.125	98.126	98.081	98.066	4.75	96.344	96.300	96.284
5.25	98.832	98.797	98.761	5.25	98.832	98.797	98.761	4.875	96.813	96.769	96.753
5.375	99.270	99.234	99.198	5.375	99.269	99.234	99.198	5	97.469	97.425	97.426
5.5	99.785	99.750	99.714	5.5	99.785	99.750	99.714	5.125	98.126	98.081	98.066
5.625	100.326	100.288	100.266	5.625	100.326	100.288	100.266	5.25	98.832	98.797	98.761
5.75	100.938	100.893	100.877	5.75	100.938	100.893	100.877	5.375	99.269	99.234	99.198
5.875	100.996	100.811	100.636	5.875	100.996	100.811	100.626	5.5	99.785	99.750	99.714
6	101.424	101.239	101.177	6	101.424	101.239	101.177	5.625	100.326	100.288	100.266
6.125	101.968	101.783	101.704	6.125	101.968	101.783	101.704	5.75	100.938	100.893	100.877
6.25	102.257	102.198	102.167	6.25	102.257	102.198	102.167	5.875	100.996	100.811	100.626
6.375	101.977	101.920	101.863	6.375	101.977	101.920	101.863	6	101.424	101.239	101.177
6.5	102.329	102.272	102.216	6.5	102.329	102.272	102.216	6.125	101.968	101.783	101.704
6.625	102.781	102.724	102.667	6.625	102.781	102.724	102.667	6.25	102.257	102.198	102.167
6.75	103.064	102.990	102.943	6.75	103.064	102.990	102.943	6.375	101.977	101.920	101.863
6.875	102.543	102.515	102.486	6.875	102.543	102.515	102.486	6.5	102.329	102.272	102.216
7	102.919	102.890	102.862	7	102.919	102.890	102.862	6.625	102.781	102.724	102.667
7.125	103.293	103.231	103.200	7.125	103.293	103.231	103.200	6.75	103.064	102.990	102.943
7.25	103.690	103.628	103.581	7.25	103.690	103.628	103.581	6.875	102.543	102.515	102.486
7.375	103.062	103.058	102.925	7.375	102.739	102.643	102.575	7	102.919	102.890	102.862
7.5	103.185	103.098	103.009	7.5	103.185	103.058	103.009	7.125	103.293	103.231	103.200
7.625	103.607	103.534	103.487	7.625	103.607	103.534	103.487	7.25	103.690	103.628	103.581
7.75	103.957	103.906	103.859	7.75	103.957	103.906	103.859	7.375	102.809	102.682	102.635
7.875	103.166	103.159	103.151					7.5	103.250	103.123	103.075
8	103.285	103.277	103.270					7.625	103.676	103.549	103.500
8.125	103.353	103.346	103.338					7.75	103.957	103.906	103.859
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	96.457	96.469	96.468	4.25	96.457	96.469	96.468	4.875	95.684	95.761	95.826
4.375	96.972	96.984	96.983	4.375	96.972	96.984	96.983	5	96.267	96.344	96.410
4.5	97.474	97.485	97.484	4.5	97.474	97.485	97.484	5.125	97.014	97.092	97.157
4.625	97.957	97.968	97.967	4.625	97.957	97.968	97.967	5.25	97.750	97.714	97.697
4.75	98.344	98.299	98.285	4.75	98.344	98.299	98.285	5.375	98.527	98.491	98.456
4.875	98.578	98.583	98.568	4.875	98.578	98.583	98.568	5.5	99.018	98.982	99.021
5	99.029	99.034	99.019	5	99.029	99.034	99.019	5.625	99.602	99.575	99.640
5.125	99.450	99.455	99.440	5.125	99.450	99.455	99.440	5.75	99.981	99.937	99.921
5.25	99.873	99.828	99.814	5.25	99.873	99.828	99.814	5.875	100.356	100.171	99.986
5.375	99.807	99.799	99.770	5.375	99.769	99.799	99.770	6	100.704	100.519	100.405
5.5	100.277	100.255	100.226	5.5	100.148	100.178	100.149	6.125	101.138	100.985	101.033
5.625	100.738	100.716	100.688	5.625	100.612	100.567	100.553	6.25	101.207	101.148	101.117
5.75	101.147	101.102	101.088	5.75	101.147	101.102	101.088	6.375	100.972	100.915	100.858
5.875	100.665	100.657	100.647	5.875	100.617	100.657	100.614	6.5	101.364	101.307	101.251
6	101.109	101.098	101.091	6	100.952	100.992	100.949	6.625	101.706	101.649	101.604
								6.75	102.045	101.971	101.925
								6.875	101.299	101.288	101.240
								7	101.612	101.604	101.553
								7.125	102.056	101.993	101.947
								7.25	102.403	102.341	102.294
								7.375	101.113	101.062	101.015
								7.5	101.612	101.561	101.515
								7.625	102.097	102.046	102.000
								7.75	102.419	102.369	102.322
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	101.364	101.307	101.251	6.125	101.054	100.985	101.033	4.5	94.834	94.846	94.719
6.625	101.706	101.649	101.604	6.25	101.257	101.198	101.167	4.625	95.269	95.281	95.154
6.75	102.045	101.971	101.925	6.375	100.563	100.545	100.564	4.75	93.919	93.920	93.860
6.875	101.299	101.288	101.240	6.5	101.135	101.062	101.065	4.875	94.338	94.343	94.128
7	101.612	101.604	101.553	6.625	101.634	101.585	101.604	5	94.722	94.727	94.512
7.125	102.056	101.993	101.947	6.75	102.095	102.021	101.975	5.125	95.063	95.068	94.853
7.25	102.403	102.341	102.294	6.875	101.061	100.999	100.952	5.25	96.171	96.143	96.114
7.375	101.113	101.062	101.015	7	101.592	101.530	101.483	5.375	96.285	96.257	96.228
7.5	101.612	101.561	101.515	7.125	102.106	102.043	101.997	5.5	96.702	96.674	96.645
7.625	102.097	102.046	102.000	7.25	102.453	102.391	102.344	5.625	97.119	97.090	97.062
7.75	102.419	102.369	102.322	7.375	101.163	101.112	101.065	5.75	97.709	97.694	97.680
				7.5	101.662	101.611	101.565	5.875	98.001	97.987	97.973
				7.625	102.147	102.096	102.050	6	98.352	98.338	98.324
								6.125	98.681	98.666	98.652

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	101.977	101.920	101.863	6.375	101.977	101.920	101.863	6	101.424	101.239	101.177
6.5	102.329	102.272	102.216	6.5	102.329	102.272	102.216	6.125	101.968	101.783	101.704
6.625	102.781	102.724	102.667	6.625	102.781	102.724	102.667	6.25	102.257	102.198	102.167
6.75	103.064	102.990	102.943	6.75	103.064	102.990	102.943	6.375	101.977	101.920	101.863
6.875	102.543	102.515	102.486	6.875	102.543	102.515	102.486	6.5	102.329	102.272	102.216
7	102.919	102.890	102.862	7	102.919	102.890	102.862	6.625	102.781	102.724	102.667
7.125	103.293	103.231	103.200	7.125	103.293	103.231	103.200	6.75	103.064	102.990	102.943
7.25	103.690	103.628	103.581	7.25	103.690	103.628	103.581	6.875	102.543	102.515	102.486
7.375	103.062	103.058	102.925	7.375	102.739	102.643	102.575	7	102.919	102.890	102.862
7.5	103.185	103.098	103.009	7.5	103.185	103.058	103.009	7.125	103.293	103.231	103.200
7.625	103.607	103.534	103.487	7.625	103.607	103.534	103.487	7.25	103.690	103.628	103.581
7.75	103.957	103.906	103.859	7.75	103.957	103.906	103.859	7.375	102.809	102.682	102.635
7.875	103.166	103.159	103.151					7.5	103.250	103.123	103.075
8	103.285	103.277	103.270					7.625	103.676	103.549	103.500
8.125	103.353	103.346	103.338					7.75	103.957	103.906	103.859
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	97.474	97.485	97.484	4.5	97.474	97.485	97.484	6.625	101.706	101.649	101.604
4.625	97.957	97.968	97.967	4.625	97.957	97.968	97.967	6.75	102.045	101.971	101.925
4.75	98.344	98.299	98.285	4.75	98.344	98.299	98.285	6.875	101.011	100.949	100.902
4.875	98.578	98.583	98.568	4.875	98.578	98.583	98.568	7	101.542	101.480	101.433
5	99.029	99.034	99.019	5	99.029	99.034	99.019	7.125	102.056	101.993	101.947
5.125	99.450	99.455	99.440	5.125	99.450	99.455	99.440	7.25	102.403	102.341	102.294
5.25	99.873	99.828	99.814	5.25	99.873	99.828	99.814	7.375	101.639	101.635	101.503
5.375	99.807	99.799	99.770	5.375	99.769	99.799	99.770	7.5	101.679	101.675	101.542
5.5	100.277	100.255	100.226	5.5	100.148	100.178	100.149	7.625	102.097	102.046	102.000
5.625	100.738	100.716	100.688	5.625	100.612	100.567	100.553	7.75	102.419	102.369	102.322
5.75	101.147	101.102	101.088	5.75	101.147	101.102	101.088	7.875	100.681	100.674	100.666
5.875	100.665	100.657	100.647	5.875	100.617	100.657	100.614	8	100.800	100.792	100.785
6	101.109	101.098	101.091	6	100.952	100.992	100.949	8.125	100.868	100.861	100.853
6.125	101.541	101.530	101.523	6.125	101.463	101.418	101.404				
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	101.364	101.307	101.251	6.125	101.054	100.985	101.033	4.5	94.834	94.846	94.719
6.625	101.706	101.649	101.604	6.25	101.257	101.198	101.167	4.625	95.269	95.281	95.154
6.75	102.045	101.971	101.925	6.375	100.563	100.545	100.564	4.75	93.919	93.920	93.860
6.875	101.011	100.949	100.902	6.5	101.135	101.062	101.065	4.875	94.338	94.343	94.128
7	101.542	101.480	101.433	6.625	101.634	101.585	101.604	5	94.722	94.727	94.512
7.125	102.056	101.993	101.947	6.75	102.095	102.021	101.975	5.125	95.063	95.068	94.853
7.25	102.403	102.341	102.294	6.875	101.061	100.999	100.952	5.25	96.171	96.143	96.114
7.375	101.113	101.062	101.015	7	101.592	101.530	101.483	5.375	96.285	96.257	96.228
7.5	101.612	101.561	101.515	7.125	102.106	102.043	101.997	5.5	96.702	96.674	96.645
7.625	102.097	102.046	102.000	7.25	102.453	102.391	102.344	5.625	97.119	97.090	97.062
7.75	102.419	102.369	102.322	7.375	101.163	101.112	101.065	5.75	97.709	97.694	97.680
				7.5	101.662	101.611	101.565	5.875	98.001	97.987	97.973
				7.625	102.147	102.096	102.050	6	98.352	98.338	98.324
								6.125	98.681	98.666	98.652

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	99.085	98.886	98.586	6.75	97.585	97.386	97.086
6.875	99.306	99.154	98.854	6.875	97.806	97.654	97.354
7	99.793	99.641	99.341	7	98.293	98.141	97.841
7.125	100.232	100.080	99.780	7.125	98.732	98.580	98.280
7.25	100.651	100.499	100.199	7.25	99.151	98.999	98.699
7.375	100.780	100.566	100.266	7.375	99.280	99.066	98.766
7.5	101.227	101.013	100.713	7.5	99.727	99.513	99.213
7.625	101.626	101.412	101.112	7.625	100.126	99.912	99.612
7.75	102.015	101.801	101.501	7.75	100.515	100.301	100.001
7.875	101.848	101.571	101.271	7.875	100.348	100.071	99.771
8	102.265	101.988	101.688	8	100.765	100.488	100.188
8.125	102.634	102.357	102.057	8.125	101.134	100.857	100.557
8.25	102.983	102.706	102.406	8.25	101.483	101.206	100.906

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.085	96.886	96.586	6.75	95.585	95.386	95.086
6.875	97.306	97.154	96.854	6.875	95.806	95.654	95.354
7	97.793	97.641	97.341	7	96.293	96.141	95.841
7.125	98.232	98.080	97.780	7.125	96.732	96.580	96.280
7.25	98.651	98.499	98.199	7.25	97.151	96.999	96.699
7.375	98.780	98.566	98.266	7.375	97.280	97.066	96.766
7.5	99.227	99.013	98.713	7.5	97.727	97.513	97.213
7.625	99.626	99.412	99.112	7.625	98.126	97.912	97.612
7.75	100.015	99.801	99.501	7.75	98.515	98.301	98.001
7.875	99.848	99.571	99.271	7.875	98.348	98.071	97.771
8	100.265	99.988	99.688	8	98.765	98.488	98.188
8.125	100.634	100.357	100.057	8.125	99.134	98.857	98.557
8.25	100.983	100.706	100.406	8.25	99.483	99.206	98.906

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.335	98.136	97.836	6.75	96.335	96.136	95.836
6.875	98.556	98.404	98.104	6.875	96.556	96.404	96.104
7	99.043	98.891	98.591	7	97.043	96.891	96.591
7.125	99.482	99.330	99.030	7.125	97.482	97.330	97.030
7.25	99.901	99.749	99.449	7.25	97.901	97.749	97.449
7.375	100.030	99.816	99.516	7.375	98.030	97.816	97.516
7.5	100.477	100.263	99.963	7.5	98.477	98.263	97.963
7.625	100.876	100.662	100.362	7.625	98.876	98.662	98.362
7.75	101.265	101.051	100.751	7.75	99.265	99.051	98.751
7.875	101.098	100.821	100.521	7.875	99.098	98.821	98.521
8	101.515	101.238	100.938	8	99.515	99.238	98.938
8.125	101.884	101.607	101.307	8.125	99.884	99.607	99.307
8.25	102.233	101.956	101.656	8.25	100.233	99.956	99.656

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.