



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	92.198	92.135	92.135	4.75	92.198	92.135	92.135	5.125	94.602	94.539	94.539
4.875	92.877	92.819	92.819	4.875	92.877	92.819	92.819	5.25	95.454	95.396	95.396
5	93.532	93.479	93.479	5	93.532	93.479	93.479	5.375	96.254	96.201	96.201
5.125	94.330	94.314	94.297	5.125	94.330	94.314	94.297	5.5	96.897	96.849	96.849
5.25	95.557	95.483	95.460	5.25	95.121	95.097	95.072	5.625	97.278	97.235	97.235
5.375	96.247	96.173	96.150	5.375	95.874	95.820	95.820	5.75	98.662	98.600	98.572
5.5	97.044	96.971	96.948	5.5	96.505	96.457	96.457	5.875	99.203	99.143	99.113
5.625	97.552	97.479	97.455	5.625	97.046	97.003	97.003	6	99.683	99.624	99.593
5.75	97.859	97.785	97.762	5.75	97.766	97.727	97.699	6.125	100.104	100.046	100.013
5.875	98.494	98.420	98.397	5.875	98.290	98.244	98.225	6.25	100.285	100.231	100.194
6	99.152	99.079	99.055	6	98.807	98.747	98.734	6.375	100.755	100.702	100.664
6.125	99.602	99.529	99.506	6.125	99.299	99.275	99.249	6.5	101.187	101.136	101.097
6.25	99.757	99.668	99.629	6.25	99.660	99.651	99.627	6.625	101.547	101.497	101.455
6.375	100.299	100.210	100.171	6.375	100.146	100.119	100.089	6.75	101.328	101.280	101.235
6.5	100.816	100.727	100.688	6.5	100.609	100.570	100.529	6.875	101.785	101.738	101.692
6.625	101.197	101.108	101.069	6.625	101.022	101.004	100.974	7	102.195	102.149	102.102
6.75	101.229	101.125	101.070	6.75	101.141	101.107	101.058	7.125	102.540	102.496	102.447
6.875	101.632	101.528	101.474	6.875	101.517	101.509	101.474	7.25	102.558	102.547	102.495
7	102.101	101.996	101.941	7	101.953	101.899	101.843	7.375	103.008	102.998	102.945
7.125	102.463	102.359	102.304	7.125	102.245	102.207	102.164	7.5	103.391	103.381	103.327
7.25	102.500	102.551	102.476	7.25	102.500	102.551	102.476	7.625	103.673	103.663	103.608
7.375	102.893	102.872	102.796	7.375	102.826	102.872	102.796	7.75	103.791	103.803	103.744
7.5	103.282	103.187	103.133	7.5	103.197	103.187	103.133	7.875	104.152	104.166	104.104
7.625	103.679	103.558	103.488	7.625	103.414	103.458	103.397	8	103.927	103.927	103.840
7.75	103.679	103.719	103.635	7.75	103.679	103.719	103.635				
7.875	103.930	103.970	103.894	7.875	103.930	103.970	103.894				
8	104.114	104.146	104.087	8	104.114	104.146	104.087				
8.125	104.391	104.429	104.358	8.125	104.391	104.429	104.358				
8.25	104.538	104.603	104.509	8.25	104.538	104.603	104.509				

  

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	96.466	96.433	96.433	4.625	96.658	96.625	96.625	5	93.124	93.056	93.056
4.75	97.007	96.938	96.965	4.75	96.807	96.780	96.806	5.125	93.982	93.919	93.919
4.875	97.450	97.381	97.369	4.875	97.324	97.304	97.304	5.25	95.358	95.194	95.080
5	97.924	97.854	97.834	5	97.755	97.700	97.700	5.375	96.050	95.887	95.773
5.125	98.407	98.273	98.289	5.125	98.261	98.137	98.134	5.5	96.844	96.680	96.565
5.25	98.799	98.665	98.677	5.25	98.606	98.480	98.487	5.625	97.354	97.190	97.076
5.375	99.137	99.087	99.075	5.375	99.034	98.976	98.976	5.75	97.919	97.768	97.668
5.5	99.569	99.449	99.453	5.5	99.411	99.359	99.359	5.875	98.555	98.405	98.304
5.625	99.887	99.829	99.819	5.625	99.717	99.666	99.643	6	99.193	99.043	98.943
5.75	100.238	100.173	100.175	5.75	100.055	100.002	99.981	6.125	99.674	99.525	99.425
5.875	100.577	100.507	100.517	5.875	100.386	100.331	100.313	6.25	99.805	99.664	99.573
6	101.004	100.937	100.942	6	100.713	100.659	100.644	6.375	100.333	100.190	100.097
6.125	100.883	100.798	100.764	6.125	100.756	100.721	100.711	6.5	100.814	100.669	100.574
6.25	101.040	101.015	101.005	6.25	100.710	100.710	100.696	6.625	101.251	101.104	101.006
6.375	101.428	101.403	101.393	6.375	101.122	101.122	101.102	6.75	101.211	101.118	101.078
6.5	101.693	101.668	101.658	6.5	101.367	101.367	101.342	6.875	101.630	101.485	101.434
6.625	101.730	101.735	101.686	6.625	101.543	101.543	101.513	7	102.055	101.907	101.809
6.75	101.861	102.002	101.963	6.75	101.628	101.799	101.743	7.125	102.444	102.294	102.195
6.875	102.263	102.238	102.230	6.875	101.814	102.082	102.028	7.25	102.402	102.253	102.155
7	102.223	102.526	102.491	7	102.098	102.373	102.320	7.375	102.794	102.643	102.543
7.125	92.208	92.159	92.137	7.125	100.040	100.007	99.972	7.5	103.162	103.011	102.909
7.25	92.241	92.116	92.017	7.25	99.987	99.893	99.794	7.625	103.548	103.395	103.291
7.375	92.497	92.373	92.274	7.375	100.239	100.145	100.046	7.75	101.564	101.590	101.526
								7.875	101.817	101.829	101.769



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	96.806	96.346	96.368	5	95.929	95.469	95.491				
5.125	97.105	96.641	96.658	5.125	96.434	95.970	95.987				
5.25	97.398	96.928	96.941	5.25	96.877	96.408	96.420				
5.375	97.682	97.208	97.216	5.375	97.235	96.761	96.769				
5.5	97.961	97.482	97.485	5.5	97.582	97.103	97.107				
5.625	98.231	97.747	97.746	5.625	97.918	97.435	97.434				
5.75	98.501	98.013	98.007	5.75	98.246	97.757	97.752				
5.875	98.771	98.277	98.267	5.875	98.563	98.069	98.059				
6	99.025	98.527	98.512	6	98.848	98.349	98.335				
6.125	99.264	98.761	98.742	6.125	99.092	98.589	98.570				
6.25	99.503	98.995	98.971	6.25	99.310	98.802	98.778				
6.375	99.722	99.209	99.181	6.375	99.495	98.982	98.954				
6.5	99.892	99.374	99.341	6.5	99.656	99.138	99.106				
6.625	100.043	99.520	99.483	6.625	99.789	99.266	99.229				
6.75	100.199	99.672	99.630	6.75	99.835	99.308	99.266				
6.875	100.350	99.817	99.771	6.875	99.771	99.238	99.192				
7	100.113	99.576	99.526	7	99.706	99.168	99.118				
7.125	99.390	98.848	98.793	7.125	99.661	99.119	99.063				

  

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	97.014	96.555	96.577	5	96.134	95.881	95.818	5.125	94.658	94.595	94.532
5.125	97.313	96.849	96.866	5.125	96.638	96.473	96.410	5.25	95.132	95.069	95.006
5.25	97.605	97.136	97.149	5.25	97.080	96.902	96.839	5.375	95.785	95.722	95.659
5.375	97.890	97.416	97.424	5.375	97.438	97.167	97.104	5.5	96.262	96.199	96.136
5.5	98.168	97.689	97.692	5.5	97.784	97.597	97.534	5.625	96.739	96.676	96.613
5.625	98.438	97.954	97.953	5.625	98.119	98.028	97.965	5.75	97.207	97.144	97.081
5.75	98.708	98.220	98.214	5.75	98.446	98.283	98.220	5.875	97.485	97.422	97.359
5.875	98.978	98.485	98.474	5.875	98.762	98.531	98.468	6	97.947	97.884	97.821
6	99.233	98.734	98.720	6	99.046	98.944	98.881	6.125	98.223	98.160	98.097
6.125	99.472	98.969	98.950	6.125	99.290	99.189	99.126	6.25	98.682	98.619	98.556
6.25	99.712	99.587	99.524	6.25	99.508	99.432	99.369	6.375	98.770	98.707	98.644
6.375	99.933	99.790	99.727	6.375	99.735	99.672	99.609	6.5	99.037	98.974	98.911
6.5	100.105	99.991	99.928	6.5	100.140	100.077	100.014	6.625	99.298	99.235	99.172
6.625	100.259	100.044	99.981	6.625	100.201	100.138	100.075	6.75	99.561	99.498	99.435
6.75	100.417	100.268	100.205	6.75	100.433	100.370	100.307	6.875	99.647	99.584	99.521
6.875	100.569	100.459	100.396	6.875	100.504	100.441	100.378	7	99.738	99.675	99.612
7	100.714	100.651	100.588	7	100.750	100.687	100.624	7.125	99.830	99.767	99.704

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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





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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	94.376	94.331	94.316	4.5	94.376	94.331	94.316	5	96.876	96.831	96.816
4.625	95.033	94.988	94.972	4.625	95.033	94.988	94.972	5.125	97.533	97.488	97.472
4.75	95.689	95.646	95.628	4.75	95.689	95.644	95.628	5.25	98.380	98.365	98.351
4.875	96.241	96.199	96.159	4.875	96.220	96.175	96.159	5.375	98.808	98.794	98.780
5	96.876	96.831	96.816	5	96.876	96.831	96.816	5.5	99.393	99.379	99.364
5.125	97.533	97.488	97.472	5.125	97.533	97.488	97.472	5.625	99.945	99.931	99.917
5.25	98.380	98.365	98.351	5.25	98.380	98.365	98.351	5.75	100.586	100.496	100.480
5.375	98.808	98.794	98.780	5.375	98.808	98.794	98.780	5.875	100.729	100.544	100.360
5.5	99.393	99.379	99.364	5.5	99.393	99.379	99.364	6	101.279	101.095	100.940
5.625	99.945	99.931	99.917	5.625	99.945	99.931	99.917	6.125	101.772	101.587	101.507
5.75	100.586	100.496	100.480	5.75	100.586	100.496	100.480	6.25	102.121	102.123	102.093
5.875	100.729	100.544	100.473	5.875	100.729	100.544	100.473	6.375	101.961	101.851	101.812
6	101.279	101.095	101.050	6	101.279	101.095	101.050	6.5	102.525	102.416	102.375
6.125	101.772	101.648	101.615	6.125	101.772	101.648	101.615	6.625	103.058	102.951	102.908
6.25	102.121	102.123	102.093	6.25	102.121	102.123	102.093	6.75	103.076	103.108	103.056
6.375	102.039	101.930	101.890	6.375	102.039	101.930	101.890	6.875	102.893	102.694	102.645
6.5	102.580	102.472	102.430	6.5	102.580	102.472	102.430	7	103.429	103.230	103.179
6.625	103.092	102.985	102.942	6.625	103.092	102.985	102.942	7.125	103.971	103.775	103.722
6.75	103.076	103.108	103.056	6.75	103.076	103.108	103.056	7.25	103.636	103.534	103.472
6.875	102.949	102.749	102.700	6.875	102.949	102.749	102.700	7.375	103.325	103.193	103.134
7	103.465	103.266	103.215	7	103.465	103.266	103.215	7.5	103.631	103.500	103.439
7.125	103.997	103.799	103.747	7.125	103.997	103.799	103.747	7.625	104.174	104.044	103.982
7.25	103.636	103.534	103.472	7.25	103.636	103.534	103.472	7.75	104.092	104.028	103.981
7.375	103.391	103.258	103.200	7.375	103.391	103.258	103.200				
7.5	103.820	103.683	103.580	7.5	103.704	103.573	103.512				
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	95.833	95.982	95.993	4.25	95.833	95.982	95.993	4.75	94.229	94.314	94.292
4.375	96.404	96.552	96.563	4.375	96.404	96.552	96.563	4.875	95.169	95.254	95.232
4.5	96.972	97.120	97.131	4.5	96.972	97.120	97.131	5	95.874	95.959	95.937
4.625	97.536	97.685	97.696	4.625	97.536	97.685	97.696	5.125	96.703	96.788	96.766
4.75	97.885	97.841	97.826	4.75	97.885	97.841	97.826	5.25	97.623	97.550	97.464
4.875	98.321	98.244	98.241	4.875	98.321	98.244	98.241	5.375	98.517	98.351	98.330
5	98.875	98.799	98.796	5	98.875	98.799	98.796	5.5	99.079	98.914	98.892
5.125	99.419	99.342	99.340	5.125	99.419	99.342	99.340	5.625	99.622	99.458	99.434
5.25	99.580	99.536	99.522	5.25	99.580	99.536	99.522	5.75	99.844	99.681	99.656
5.375	99.771	99.766	99.749	5.375	99.771	99.766	99.749	5.875	100.196	100.113	100.083
5.5	100.288	100.283	100.266	5.5	100.288	100.283	100.266	6	100.715	100.633	100.601
5.625	100.780	100.776	100.759	5.625	100.780	100.776	100.759	6.125	101.210	101.129	101.096
5.75	100.900	100.856	100.842	5.75	100.900	100.856	100.842	6.25	101.380	101.301	101.266
5.875	100.806	100.779	100.768	5.875	100.339	100.375	100.344	6.375	101.112	101.002	100.962
6	101.285	101.258	101.247	6	100.797	100.833	100.802	6.5	101.581	101.472	101.431
								6.625	102.039	101.932	101.889
								6.75	102.058	101.982	101.936
								6.875	101.604	101.405	101.358
								7	102.056	101.857	101.808
								7.125	102.513	102.316	102.265
								7.25	102.349	102.247	102.184
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	97.235	97.247	97.225	5	95.874	95.959	95.937	4.5	94.331	94.479	94.365
5.375	98.517	98.351	98.330	5.125	96.703	96.788	96.766	4.625	94.889	95.037	94.923
5.5	99.079	98.914	98.892	5.25	97.220	97.247	97.225	4.75	94.734	94.707	94.696
5.625	99.622	99.458	99.434	5.375	98.499	98.333	98.312	4.875	95.216	95.189	95.178
5.75	99.844	99.681	99.656	5.5	99.025	98.860	98.838	5	95.697	95.670	95.659
5.875	100.196	100.113	100.083	5.625	99.538	99.378	99.356	5.125	96.178	96.151	96.140
6	100.715	100.633	100.601	5.75	99.736	99.589	99.574	5.25	96.224	96.182	96.160
6.125	101.210	101.129	101.096	5.875	100.204	100.121	100.091	5.375	96.704	96.663	96.640
6.25	101.380	101.301	101.266	6	100.700	100.618	100.587	5.5	97.183	97.142	97.119
6.375	101.112	101.002	100.962	6.125	101.180	101.100	101.066	5.625	97.663	97.621	97.598
6.5	101.581	101.472	101.431	6.25	101.343	101.264	101.229	5.75	97.488	97.474	97.460
6.625	102.039	101.932	101.889	6.375	101.149	101.039	100.999	5.875	97.821	97.807	97.793
6.75	102.058	101.982	101.936	6.5	101.611	101.502	101.461	6	98.265	98.238	98.227
6.875	101.604	101.405	101.358	6.625	102.059	101.951	101.909	6.125	98.737	98.709	98.698

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	98.380	98.365	98.351	5.25	98.380	98.365	98.351	5.25	98.380	98.365	98.351
5.375	98.808	98.794	98.780	5.375	98.808	98.794	98.780	5.375	98.808	98.794	98.780
5.5	99.393	99.379	99.364	5.5	99.393	99.379	99.364	5.5	99.393	99.379	99.364
5.625	99.945	99.931	99.917	5.625	99.945	99.931	99.917	5.625	99.945	99.931	99.917
5.75	100.586	100.496	100.480	5.75	100.586	100.496	100.480	5.75	100.586	100.496	100.480
5.875	100.729	100.544	100.473	5.875	100.729	100.544	100.473	5.875	100.729	100.544	100.360
6	101.279	101.095	101.050	6	101.279	101.095	101.050	6	101.279	101.095	100.940
6.125	101.772	101.648	101.615	6.125	101.772	101.648	101.615	6.125	101.772	101.587	101.507
6.25	102.121	102.123	102.093	6.25	102.121	102.123	102.093	6.25	102.121	102.123	102.093
6.375	102.039	101.930	101.890	6.375	102.039	101.930	101.890	6.375	101.961	101.851	101.812
6.5	102.580	102.472	102.430	6.5	102.580	102.472	102.430	6.5	102.525	102.416	102.375
6.625	103.092	102.985	102.942	6.625	103.092	102.985	102.942	6.625	103.058	102.951	102.908
6.75	103.076	103.108	103.056	6.75	103.076	103.108	103.056	6.75	103.076	103.108	103.056
6.875	102.949	102.749	102.700	6.875	102.949	102.749	102.700	6.875	102.893	102.694	102.645
7	103.465	103.266	103.215	7	103.465	103.266	103.215	7	103.429	103.230	103.179
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	96.972	97.120	97.131	4.25	95.833	95.982	95.993	5.25	97.235	97.247	97.225
4.625	97.536	97.685	97.696	4.375	96.404	96.552	96.563	5.375	98.517	98.351	98.330
4.75	97.885	97.841	97.826	4.5	96.972	97.120	97.131	5.5	99.079	98.914	98.892
4.875	98.321	98.244	98.241	4.625	97.536	97.685	97.696	5.625	99.622	99.458	99.434
5	98.875	98.799	98.796	4.75	97.885	97.841	97.826	5.75	99.844	99.681	99.656
5.125	99.419	99.342	99.340	4.875	98.321	98.244	98.241	5.875	100.196	100.113	100.083
5.25	99.580	99.536	99.522	5	98.875	98.799	98.796	6	100.715	100.633	100.601
5.375	99.771	99.766	99.749	5.125	99.419	99.342	99.340	6.125	101.210	101.129	101.096
5.5	100.288	100.283	100.266	5.25	99.580	99.536	99.522	6.25	101.380	101.301	101.266
5.625	100.780	100.776	100.759	5.375	99.771	99.766	99.749	6.375	101.112	101.002	100.962
5.75	100.900	100.856	100.842	5.5	100.288	100.283	100.266	6.5	101.581	101.472	101.431
5.875	100.339	100.375	100.344	5.625	100.780	100.776	100.759	6.625	102.039	101.932	101.889
6	100.833	100.833	100.808	5.75	100.900	100.856	100.842	6.75	102.058	101.982	101.936
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	97.235	97.247	97.225	5.25	97.220	97.247	97.225	4.5	94.331	94.479	94.365
5.375	98.517	98.351	98.330	5.375	97.887	97.915	97.892	4.625	94.889	95.037	94.923
5.5	99.079	98.914	98.892	5.5	98.668	98.695	98.673	4.75	93.543	93.466	93.401
5.625	99.622	99.458	99.434	5.625	99.350	99.378	99.356	4.875	94.095	94.018	93.815
5.75	99.844	99.681	99.656	5.75	99.634	99.589	99.574	5	94.633	94.556	94.353
5.875	100.196	100.113	100.083	5.875	99.726	99.696	99.657	5.125	95.150	95.073	94.870
6	100.715	100.633	100.601	6	100.414	100.384	100.344	5.25	95.850	95.828	95.807
6.125	101.210	101.129	101.096	6.125	101.135	101.086	101.046	5.375	95.983	95.962	95.941
6.25	101.380	101.301	101.266	6.25	101.121	101.046	100.999	5.5	96.426	96.404	96.383
6.375	101.112	101.002	100.962	6.375	100.547	100.554	100.485	5.625	96.874	96.853	96.832
6.5	101.581	101.472	101.431	6.5	101.221	101.228	101.159	5.75	97.488	97.474	97.460
6.625	102.039	101.932	101.889	6.625	101.942	101.878	101.810	5.875	97.821	97.807	97.793
6.75	102.058	101.982	101.936	6.75	102.108	102.032	101.986	6	98.194	98.180	98.166
6.875	101.604	101.405	101.358	6.875	100.958	100.856	100.794	6.125	98.550	98.536	98.522

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



YOUR BFF IN WHOLESALE

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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.433	97.388	97.372	5.125	97.433	97.388	97.372	4.75	95.589	95.544	95.528
5.25	98.280	98.265	98.251	5.25	98.280	98.265	98.251	4.875	96.120	96.075	96.059
5.375	98.708	98.694	98.680	5.375	98.708	98.694	98.680	5	96.776	96.731	96.716
5.5	99.293	99.279	99.264	5.5	99.293	99.279	99.264	5.125	97.433	97.388	97.372
5.625	99.845	99.831	99.817	5.625	99.845	99.831	99.817	5.25	98.280	98.265	98.251
5.75	100.486	100.396	100.380	5.75	100.486	100.396	100.380	5.375	98.708	98.694	98.680
5.875	100.629	100.444	100.260	5.875	100.629	100.444	100.260	5.5	99.293	99.279	99.264
6	101.179	100.995	100.840	6	101.179	100.995	100.840	5.625	99.845	99.831	99.817
6.125	101.672	101.487	101.387	6.125	101.672	101.487	101.387	5.75	100.486	100.396	100.380
6.25	102.021	101.946	101.899	6.25	102.021	101.946	101.899	5.875	100.629	100.444	100.260
6.375	101.798	101.748	101.698	6.375	101.798	101.748	101.698	6	101.179	100.995	100.840
6.5	102.163	102.113	102.063	6.5	102.163	102.113	102.063	6.125	101.672	101.487	101.387
6.625	102.768	102.718	102.668	6.625	102.768	102.718	102.668	6.25	102.021	101.946	101.899
6.75	102.976	102.901	102.854	6.75	102.976	102.901	102.854	6.375	101.798	101.748	101.698
6.875	102.454	102.404	102.354	6.875	102.454	102.404	102.354	6.5	102.163	102.113	102.063
7	103.003	102.953	102.903	7	103.003	102.953	102.903	6.625	102.768	102.718	102.668
7.125	103.417	103.367	103.317	7.125	103.417	103.367	103.317	6.75	102.976	102.901	102.854
7.25	103.536	103.434	103.372	7.25	103.536	103.434	103.372	6.875	102.454	102.404	102.354
7.375	102.967	102.899	102.831	7.375	102.967	102.899	102.831	7	103.003	102.953	102.903
7.5	103.281	103.213	103.145	7.5	103.281	103.213	103.145	7.125	103.417	103.367	103.317
7.625	103.609	103.545	103.499	7.625	103.609	103.545	103.499	7.25	103.536	103.434	103.372
7.75	103.992	103.928	103.881	7.75	103.992	103.928	103.881	7.375	102.967	102.899	102.831
7.875	103.200	103.197	103.174					7.5	103.281	103.213	103.145
8	103.318	103.316	103.292					7.625	103.628	103.545	103.499
8.125	103.387	103.384	103.361					7.75	103.992	103.928	103.881
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	95.796	95.944	95.956	4.25	95.796	95.944	95.956	4.875	94.958	95.013	95.091
4.375	96.320	96.469	96.480	4.375	96.320	96.469	96.480	5	95.543	95.598	95.676
4.5	96.834	96.983	96.994	4.5	96.834	96.983	96.994	5.125	96.273	96.328	96.406
4.625	97.335	97.484	97.495	4.625	97.335	97.484	97.495	5.25	97.135	97.120	97.106
4.75	97.785	97.741	97.726	4.75	97.785	97.741	97.726	5.375	97.903	97.889	97.875
4.875	98.189	98.112	98.109	4.875	98.189	98.112	98.109	5.5	98.463	98.449	98.441
5	98.662	98.585	98.582	5	98.662	98.585	98.582	5.625	98.991	98.988	99.066
5.125	99.110	99.034	99.031	5.125	99.110	99.034	99.031	5.75	99.666	99.482	99.424
5.25	99.480	99.436	99.422	5.25	99.480	99.436	99.422	5.875	99.989	99.804	99.620
5.375	99.563	99.559	99.542	5.375	99.563	99.559	99.542	6	100.459	100.275	100.102
5.5	99.971	99.966	99.950	5.5	99.971	99.966	99.950	6.125	100.842	100.694	100.754
5.625	100.358	100.340	100.324	5.625	100.345	100.340	100.324	6.25	100.971	100.896	100.849
5.75	100.800	100.756	100.742	5.75	100.800	100.756	100.742	6.375	100.793	100.743	100.693
5.875	100.361	100.354	100.347	5.875	100.153	100.109	100.095	6.5	101.198	101.148	101.098
6	100.805	100.798	100.791	6	100.694	100.650	100.636	6.625	101.693	101.643	101.593
								6.75	101.958	101.882	101.836
								6.875	101.272	101.072	101.024
								7	101.597	101.453	101.403
								7.125	101.930	101.867	101.817
								7.25	102.249	102.147	102.084
								7.375	101.110	101.047	101.000
								7.5	101.624	101.560	101.513
								7.625	102.122	102.058	102.011
								7.75	102.455	102.391	102.344
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	101.198	101.148	101.098	6.125	100.754	100.694	100.754	4.5	94.182	94.330	94.216
6.625	101.693	101.643	101.593	6.25	101.021	100.946	100.899	4.625	94.648	94.796	94.682
6.75	101.958	101.882	101.836	6.375	100.397	100.321	100.295	4.75	93.483	93.406	93.301
6.875	101.272	101.072	101.024	6.5	100.991	100.916	100.869	4.875	93.937	93.860	93.658
7	101.597	101.453	101.403	6.625	101.525	101.449	101.438	5	94.357	94.281	94.078
7.125	101.930	101.867	101.817	6.75	102.008	101.932	101.886	5.125	94.739	94.663	94.460
7.25	102.249	102.147	102.084	6.875	100.858	100.756	100.694	5.25	95.750	95.728	95.707
7.375	101.110	101.047	101.000	7	101.406	101.304	101.242	5.375	95.883	95.862	95.841
7.5	101.624	101.560	101.513	7.125	101.936	101.834	101.772	5.5	96.326	96.304	96.283
7.625	102.122	102.058	102.011	7.25	102.299	102.197	102.134	5.625	96.774	96.753	96.732
7.75	102.455	102.391	102.344	7.375	101.160	101.097	101.050	5.75	97.388	97.374	97.360
				7.5	101.674	101.610	101.563	5.875	97.721	97.707	97.693
				7.625	102.172	102.108	102.061	6	98.094	98.080	98.066
								6.125	98.450	98.436	98.422



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	101.798	101.748	101.698	6.375	101.798	101.748	101.698	6	101.179	100.995	100.840
6.5	102.163	102.113	102.063	6.5	102.163	102.113	102.063	6.125	101.672	101.487	101.387
6.625	102.768	102.718	102.668	6.625	102.768	102.718	102.668	6.25	102.021	101.946	101.899
6.75	102.976	102.901	102.854	6.75	102.976	102.901	102.854	6.375	101.798	101.748	101.698
6.875	102.454	102.404	102.354	6.875	102.454	102.404	102.354	6.5	102.163	102.113	102.063
7	103.003	102.953	102.903	7	103.003	102.953	102.903	6.625	102.768	102.718	102.668
7.125	103.417	103.367	103.317	7.125	103.417	103.367	103.317	6.75	102.976	102.901	102.854
7.25	103.536	103.434	103.372	7.25	103.536	103.434	103.372	6.875	102.454	102.404	102.354
7.375	102.967	102.899	102.831	7.375	102.967	102.899	102.831	7	103.003	102.953	102.903
7.5	103.281	103.213	103.145	7.5	103.281	103.213	103.145	7.125	103.417	103.367	103.317
7.625	103.609	103.545	103.499	7.625	103.609	103.545	103.499	7.25	103.536	103.434	103.372
7.75	103.992	103.928	103.881	7.75	103.992	103.928	103.881	7.375	102.967	102.899	102.831
7.875	103.200	103.197	103.174					7.5	103.281	103.213	103.145
8	103.318	103.316	103.292					7.625	103.628	103.545	103.499
8.125	103.387	103.384	103.361					7.75	103.992	103.928	103.881
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	96.834	96.983	96.994	4.5	96.834	96.983	96.994	6.625	101.693	101.643	101.593
4.625	97.335	97.484	97.495	4.625	97.335	97.484	97.495	6.75	101.958	101.882	101.836
4.75	97.785	97.741	97.726	4.75	97.785	97.741	97.726	6.875	100.954	100.904	100.854
4.875	98.189	98.112	98.109	4.875	98.189	98.112	98.109	7	101.503	101.453	101.403
5	98.662	98.585	98.582	5	98.662	98.585	98.582	7.125	101.917	101.867	101.817
5.125	99.110	99.034	99.031	5.125	99.110	99.034	99.031	7.25	102.249	102.147	102.084
5.25	99.480	99.436	99.422	5.25	99.480	99.436	99.422	7.375	101.472	101.406	101.281
5.375	99.563	99.559	99.542	5.375	99.563	99.559	99.542	7.5	101.624	101.560	101.513
5.5	99.971	99.966	99.950	5.5	99.971	99.966	99.950	7.625	102.122	102.058	102.011
5.625	100.358	100.340	100.324	5.625	100.345	100.340	100.324	7.75	102.455	102.391	102.344
5.75	100.800	100.756	100.742	5.75	100.800	100.756	100.742	7.875	100.715	100.712	100.689
5.875	100.361	100.354	100.347	5.875	100.153	100.109	100.095	8	100.833	100.831	100.807
6	100.805	100.798	100.791	6	100.694	100.650	100.636	8.125	100.902	100.899	100.876
6.125	101.237	101.230	101.223	6.125	101.228	101.183	101.169				
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	101.198	101.148	101.098	6.125	100.754	100.694	100.754	4.5	94.182	94.330	94.216
6.625	101.693	101.643	101.593	6.25	101.021	100.946	100.899	4.625	94.648	94.796	94.682
6.75	101.958	101.882	101.836	6.375	100.397	100.321	100.295	4.75	93.483	93.406	93.301
6.875	100.954	100.904	100.854	6.5	100.991	100.916	100.869	4.875	93.937	93.860	93.658
7	101.503	101.453	101.403	6.625	101.525	101.449	101.438	5	94.357	94.281	94.078
7.125	101.917	101.867	101.817	6.75	102.008	101.932	101.886	5.125	94.739	94.663	94.460
7.25	102.249	102.147	102.084	6.875	100.858	100.756	100.694	5.25	95.750	95.728	95.707
7.375	101.110	101.047	101.000	7	101.406	101.304	101.242	5.375	95.883	95.862	95.841
7.5	101.624	101.560	101.513	7.125	101.936	101.834	101.772	5.5	96.326	96.304	96.283
7.625	102.122	102.058	102.011	7.25	102.299	102.197	102.134	5.625	96.774	96.753	96.732
7.75	102.455	102.391	102.344	7.375	101.160	101.097	101.050	5.75	97.388	97.374	97.360
				7.5	101.674	101.610	101.563	5.875	97.721	97.707	97.693
				7.625	102.172	102.108	102.061	6	98.094	98.080	98.066
								6.125	98.450	98.436	98.422

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	





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

**YOUR BFF IN WHOLESALE**

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.994	98.749	98.449	6.75	97.494	97.249	96.949
6.875	99.522	99.261	98.961	6.875	98.022	97.761	97.461
7	100.029	99.768	99.468	7	98.529	98.268	97.968
7.125	100.488	100.227	99.927	7.125	98.988	98.727	98.427
7.25	100.917	100.656	100.356	7.25	99.417	99.156	98.856
7.375	100.909	100.585	100.285	7.375	99.409	99.085	98.785
7.5	101.376	101.052	100.752	7.5	99.876	99.552	99.252
7.625	101.795	101.471	101.171	7.625	100.295	99.971	99.671
7.75	102.194	101.870	101.570	7.75	100.694	100.370	100.070
7.875	101.952	101.566	101.266	7.875	100.452	100.066	99.766
8	102.379	101.993	101.693	8	100.879	100.493	100.193
8.125	102.768	102.382	102.082	8.125	101.268	100.882	100.582
8.25	103.137	102.751	102.451	8.25	101.637	101.251	100.951

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.994	96.749	96.449	6.75	95.494	95.249	94.949
6.875	97.522	97.261	96.961	6.875	96.022	95.761	95.461
7	98.029	97.768	97.468	7	96.529	96.268	95.968
7.125	98.488	98.227	97.927	7.125	96.988	96.727	96.427
7.25	98.917	98.656	98.356	7.25	97.417	97.156	96.856
7.375	98.909	98.585	98.285	7.375	97.409	97.085	96.785
7.5	99.376	99.052	98.752	7.5	97.876	97.552	97.252
7.625	99.795	99.471	99.171	7.625	98.295	97.971	97.671
7.75	100.194	99.870	99.570	7.75	98.694	98.370	98.070
7.875	99.952	99.566	99.266	7.875	98.452	98.066	97.766
8	100.379	99.993	99.693	8	98.879	98.493	98.193
8.125	100.768	100.382	100.082	8.125	99.268	98.882	98.582
8.25	101.137	100.751	100.451	8.25	99.637	99.251	98.951

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.244	97.999	97.699	6.75	96.244	95.999	95.699
6.875	98.772	98.511	98.211	6.875	96.772	96.511	96.211
7	99.279	99.018	98.718	7	97.279	97.018	96.718
7.125	99.738	99.477	99.177	7.125	97.738	97.477	97.177
7.25	100.167	99.906	99.606	7.25	98.167	97.906	97.606
7.375	100.159	99.835	99.535	7.375	98.159	97.835	97.535
7.5	100.626	100.302	100.002	7.5	98.626	98.302	98.002
7.625	101.045	100.721	100.421	7.625	99.045	98.721	98.421
7.75	101.444	101.120	100.820	7.75	99.444	99.120	98.820
7.875	101.202	100.816	100.516	7.875	99.202	98.816	98.516
8	101.629	101.243	100.943	8	99.629	99.243	98.943
8.125	102.018	101.632	101.332	8.125	100.018	99.632	99.332
8.25	102.387	102.001	101.701	8.25	100.387	100.001	99.701

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.