



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

Table of Contents

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

Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	91.633	91.633	91.482	4.75	91.633	91.633	91.482	5.125	94.238	94.193	94.171
4.875	92.328	92.328	92.182	4.875	92.328	92.328	92.182	5.25	94.986	94.940	94.919
5	92.912	92.912	92.770	5	92.912	92.912	92.770	5.375	95.616	95.570	95.549
5.125	93.543	93.543	93.405	5.125	93.543	93.543	93.405	5.5	96.217	96.171	96.149
5.25	94.735	94.656	94.625	5.25	94.266	94.266	94.118	5.625	96.709	96.663	96.641
5.375	95.425	95.346	95.315	5.375	94.989	94.989	94.846	5.75	98.079	98.039	98.015
5.5	96.220	96.141	96.110	5.5	95.603	95.603	95.463	5.875	98.578	98.514	98.494
5.625	96.727	96.648	96.616	5.625	96.200	96.200	96.065	6	99.072	99.009	98.985
5.75	97.265	97.206	97.144	5.75	97.265	97.206	97.144	6.125	99.505	99.443	99.419
5.875	97.798	97.730	97.690	5.875	97.798	97.730	97.690	6.25	99.857	99.774	99.741
6	98.465	98.386	98.354	6	98.320	98.241	98.207	6.375	100.345	100.262	100.231
6.125	98.925	98.846	98.815	6.125	98.793	98.722	98.691	6.5	100.794	100.711	100.679
6.25	99.263	99.231	99.178	6.25	99.263	99.231	99.178	6.625	101.164	101.083	101.050
6.375	99.766	99.718	99.667	6.375	99.766	99.718	99.667	6.75	101.094	101.023	100.972
6.5	100.273	100.186	100.147	6.5	100.189	100.124	100.089	6.875	101.569	101.467	101.428
6.625	100.681	100.594	100.555	6.625	100.632	100.593	100.549	7	101.995	101.894	101.854
6.75	100.974	100.911	100.844	6.75	100.921	100.911	100.844	7.125	102.349	102.248	102.209
6.875	101.397	101.363	101.316	6.875	101.379	101.363	101.316	7.25	102.510	102.388	102.342
7	101.892	101.784	101.721	7	101.739	101.706	101.656	7.375	102.974	102.854	102.807
7.125	102.287	102.178	102.116	7.125	102.114	102.094	102.035	7.5	103.369	103.249	103.203
7.25	102.509	102.521	102.427	7.25	102.509	102.521	102.427	7.625	103.663	103.544	103.497
7.375	102.881	102.869	102.790	7.375	102.865	102.869	102.790	7.75	103.901	103.761	103.708
7.5	103.307	103.192	103.122	7.5	103.222	103.167	103.098	7.875	104.276	104.136	104.084
7.625	103.730	103.614	103.544	7.625	103.511	103.516	103.448	8	104.055	104.042	103.971
7.75	103.869	103.913	103.811	7.75	103.869	103.913	103.811				
7.875	104.149	104.194	104.118	7.875	104.149	104.194	104.118				
8	104.336	104.371	104.312	8	104.336	104.371	104.312				
8.125	104.626	104.671	104.598	8.125	104.626	104.671	104.598				
8.25	104.779	104.846	104.742	8.25	104.779	104.846	104.742				
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	96.149	96.101	96.101	4.625	96.341	96.293	96.293	5	92.250	92.250	92.092
4.75	96.576	96.555	96.565	4.75	96.409	96.398	96.405	5.125	93.120	93.120	92.967
4.875	96.939	96.910	96.927	4.875	96.934	96.883	96.883	5.25	94.540	94.375	94.256
5	97.430	97.373	97.351	5	97.351	97.281	97.258	5.375	95.232	95.068	94.949
5.125	97.999	97.926	97.913	5.125	97.848	97.784	97.772	5.5	96.024	95.859	95.740
5.25	98.379	98.304	98.301	5.25	98.189	98.124	98.117	5.625	96.532	96.368	96.249
5.375	98.720	98.638	98.642	5.375	98.535	98.480	98.452	5.75	97.083	97.009	96.953
5.5	99.174	99.114	99.073	5.5	99.016	98.955	98.913	5.875	97.719	97.579	97.503
5.625	99.669	99.604	99.576	5.625	99.501	99.447	99.419	6	98.367	98.227	98.139
5.75	99.998	99.926	99.913	5.75	99.833	99.777	99.754	6.125	98.858	98.719	98.624
5.875	100.310	100.234	100.227	5.875	100.150	100.093	100.074	6.25	99.241	99.128	99.065
6	100.716	100.641	100.630	6	100.483	100.426	100.422	6.375	99.774	99.636	99.549
6.125	100.492	100.623	100.581	6.125	100.445	100.394	100.385	6.5	100.261	100.121	100.026
6.25	100.804	100.907	100.880	6.25	100.565	100.706	100.667	6.625	100.726	100.584	100.487
6.375	101.201	101.188	101.166	6.375	100.882	101.017	100.981	6.75	101.000	100.989	100.922
6.5	101.478	101.604	101.573	6.5	101.202	101.342	101.308	6.875	101.405	101.388	101.341
6.625	101.422	101.328	101.291	6.625	101.168	101.142	101.111	7	101.844	101.695	101.646
6.75	101.803	101.709	101.673	6.75	101.475	101.475	101.439	7.125	102.266	102.115	102.010
6.875	102.211	102.118	102.082	6.875	101.739	101.646	101.610	7.25	102.372	102.230	102.134
7	102.231	102.187	102.172	7	101.892	101.892	101.846	7.375	102.797	102.655	102.557
7.125	101.786	101.727	101.699	7.125	101.552	101.494	101.465	7.5	103.205	103.061	102.962
7.25	102.285	102.227	102.199	7.25	101.952	101.894	101.866	7.625	103.619	103.474	103.373
7.375	102.765	102.707	102.679	7.375	102.337	102.278	102.250	7.75	101.732	101.776	101.593
								7.875	102.111	102.050	102.018

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	96.410	96.331	96.268	5	95.648	95.585	95.522	5.125	94.320	94.257	94.194
5.125	96.758	96.695	96.632	5.125	96.236	96.173	96.110	5.25	94.789	94.726	94.664
5.25	97.123	97.060	96.997	5.25	96.662	96.599	96.536	5.375	95.438	95.375	95.313
5.375	97.348	97.285	97.222	5.375	96.926	96.863	96.800	5.5	95.911	95.848	95.786
5.5	97.713	97.650	97.587	5.5	97.354	97.291	97.228	5.625	96.385	96.322	96.260
5.625	98.079	98.016	97.953	5.625	97.782	97.719	97.656	5.75	96.861	96.798	96.735
5.75	98.446	98.383	98.320	5.75	98.046	97.983	97.920	5.875	97.152	97.089	97.026
5.875	98.670	98.607	98.544	5.875	98.307	98.244	98.181	6	97.611	97.548	97.486
6	99.034	98.971	98.908	6	98.719	98.656	98.593	6.125	97.888	97.825	97.763
6.125	99.241	99.178	99.115	6.125	98.965	98.902	98.839	6.25	98.347	98.284	98.221
6.25	99.447	99.384	99.321	6.25	99.210	99.147	99.084	6.375	98.438	98.375	98.312
6.375	99.653	99.590	99.527	6.375	99.452	99.389	99.326	6.5	98.710	98.647	98.584
6.5	99.856	99.793	99.730	6.5	99.859	99.796	99.733	6.625	98.978	98.915	98.852
6.625	99.914	99.851	99.788	6.625	99.930	99.867	99.804	6.75	99.241	99.178	99.115
6.75	100.138	100.075	100.012	6.75	100.161	100.098	100.035	6.875	99.315	99.252	99.190
6.875	100.336	100.273	100.210	6.875	100.222	100.159	100.096	7	99.398	99.335	99.272
7	100.528	100.465	100.402	7	100.456	100.393	100.330	7.125	99.489	99.426	99.363
7.125	100.716	100.653	100.590	7.125	100.699	100.636	100.573				

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	96.619	96.381	96.318	5	95.698	95.635	95.572	5.125	94.370	94.307	94.244
5.125	96.930	96.745	96.682	5.125	96.286	96.223	96.160	5.25	94.839	94.776	94.713
5.25	97.234	97.110	97.047	5.25	96.712	96.649	96.586	5.375	95.488	95.425	95.362
5.375	97.531	97.335	97.272	5.375	96.992	96.913	96.850	5.5	95.961	95.898	95.835
5.5	97.815	97.700	97.637	5.5	97.404	97.341	97.278	5.625	96.435	96.372	96.309
5.625	98.129	98.066	98.003	5.625	97.832	97.769	97.706	5.75	96.911	96.848	96.785
5.75	98.496	98.433	98.370	5.75	98.096	98.033	97.970	5.875	97.202	97.139	97.076
5.875	98.720	98.657	98.594	5.875	98.357	98.294	98.231	6	97.661	97.598	97.535
6	99.084	99.021	98.958	6	98.769	98.706	98.643	6.125	97.938	97.875	97.812
6.125	99.291	99.228	99.165	6.125	99.015	98.952	98.889	6.25	98.397	98.334	98.271
6.25	99.497	99.434	99.371	6.25	99.260	99.197	99.134	6.375	98.488	98.425	98.362
6.375	99.703	99.640	99.577	6.375	99.502	99.439	99.376	6.5	98.760	98.697	98.634
6.5	99.906	99.843	99.780	6.5	99.909	99.846	99.783	6.625	99.028	98.965	98.902
6.625	99.964	99.901	99.838	6.625	99.980	99.917	99.854	6.75	99.291	99.228	99.165
6.75	100.188	100.125	100.062	6.75	100.211	100.148	100.085	6.875	99.365	99.302	99.239
6.875	100.386	100.323	100.260	6.875	100.272	100.209	100.146	7	99.448	99.385	99.322
7	100.578	100.515	100.452	7	100.506	100.443	100.380	7.125	99.539	99.476	99.413

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	93.638	93.593	93.577	4.5	93.638	93.593	93.577	5	96.169	96.124	96.112
4.625	94.294	94.249	94.233	4.625	94.294	94.249	94.233	5.125	96.826	96.790	96.792
4.75	94.970	94.962	94.954	4.75	94.970	94.962	94.954	5.25	97.457	97.504	97.506
4.875	95.513	95.468	95.452	4.875	95.513	95.468	95.452	5.375	97.936	97.912	97.889
5	96.169	96.124	96.112	5	96.169	96.124	96.112	5.5	98.498	98.467	98.454
5.125	96.826	96.790	96.792	5.125	96.826	96.790	96.792	5.625	99.121	99.132	99.118
5.25	97.457	97.504	97.506	5.25	97.457	97.504	97.506	5.75	100.046	99.843	99.814
5.375	97.936	97.912	97.889	5.375	97.936	97.912	97.889	5.875	100.292	100.089	99.956
5.5	98.498	98.467	98.454	5.5	98.498	98.467	98.454	6	100.849	100.645	100.534
5.625	99.121	99.132	99.118	5.625	99.121	99.132	99.118	6.125	101.411	101.208	101.148
5.75	100.046	99.843	99.814	5.75	100.046	99.843	99.814	6.25	101.744	101.793	101.764
5.875	100.292	100.119	100.086	5.875	100.292	100.119	100.086	6.375	101.844	101.735	101.693
6	100.849	100.705	100.671	6	100.849	100.705	100.671	6.5	102.410	102.301	102.259
6.125	101.411	101.281	101.248	6.125	101.411	101.281	101.248	6.625	102.947	102.839	102.798
6.25	101.744	101.793	101.764	6.25	101.744	101.793	101.764	6.75	102.998	103.029	102.984
6.375	101.937	101.827	101.786	6.375	101.937	101.827	101.786	6.875	102.737	102.616	102.565
6.5	102.489	102.381	102.339	6.5	102.489	102.381	102.339	7	103.275	103.155	103.104
6.625	103.012	102.903	102.863	6.625	103.012	102.903	102.863	7.125	103.822	103.702	103.652
6.75	102.998	103.029	102.984	6.75	102.998	103.029	102.984	7.25	103.546	103.439	103.360
6.875	102.807	102.686	102.636	6.875	102.807	102.686	102.636	7.375	103.284	103.281	103.277
7	103.335	103.215	103.164	7	103.335	103.215	103.164	7.5	103.590	103.587	103.584
7.125	103.876	103.756	103.706	7.125	103.876	103.756	103.706	7.625	104.135	104.132	104.128
7.25	103.546	103.439	103.360	7.25	103.546	103.439	103.360	7.75	104.142	104.097	104.081
7.375	103.363	103.360	103.355	7.375	103.363	103.360	103.355				
7.5	103.788	103.752	103.727	7.5	103.679	103.676	103.673				

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	95.532	95.568	95.584	4.25	95.532	95.568	95.584	4.75	93.594	93.619	93.621
4.375	96.102	96.139	96.155	4.375	96.102	96.139	96.155	4.875	94.534	94.559	94.560
4.5	96.671	96.708	96.724	4.5	96.671	96.708	96.724	5	95.239	95.264	95.265
4.625	97.237	97.274	97.290	4.625	97.237	97.274	97.290	5.125	96.069	96.094	96.095
4.75	97.377	97.361	97.361	4.75	97.377	97.361	97.361	5.25	96.759	96.700	96.621
4.875	97.941	97.925	97.925	4.875	97.941	97.925	97.925	5.375	97.761	97.719	97.696
5	98.499	98.483	98.484	5	98.499	98.483	98.484	5.5	98.330	98.289	98.266
5.125	99.049	99.033	99.034	5.125	99.049	99.033	99.034	5.625	98.882	98.842	98.819
5.25	99.056	99.049	99.034	5.25	99.056	99.049	99.034	5.75	99.164	99.075	99.052
5.375	99.599	99.592	99.578	5.375	99.599	99.592	99.578	5.875	99.613	99.530	99.497
5.5	100.127	100.120	100.105	5.5	100.127	100.120	100.105	6	100.143	100.061	100.028
5.625	100.633	100.626	100.612	5.625	100.633	100.626	100.612	6.125	100.737	100.716	100.687
5.75	100.557	100.499	100.470	5.75	100.557	100.499	100.470	6.25	100.839	100.759	100.726
5.875	100.498	100.524	100.494	5.875	100.334	100.524	100.494	6.375	100.813	100.702	100.662
6	100.976	100.998	100.968	6	100.808	100.998	100.968	6.5	101.296	101.187	101.145
								6.625	101.836	101.739	101.695
								6.75	101.829	101.737	101.675
								6.875	101.350	101.230	101.181
								7	101.816	101.696	101.647
								7.125	102.284	102.165	102.117
								7.25	102.258	102.151	102.073

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	96.566	96.610	96.596	5	95.239	95.264	95.265	4.5	94.032	93.943	93.959
5.375	97.761	97.719	97.696	5.125	96.069	96.094	96.095	4.625	94.594	94.505	94.521
5.5	98.330	98.289	98.266	5.25	96.566	96.610	96.596	4.75	94.173	94.139	94.201
5.625	98.882	98.842	98.819	5.375	97.739	97.697	97.674	4.875	94.654	94.619	94.682
5.75	99.164	99.075	99.052	5.5	98.269	98.228	98.205	5	95.133	95.099	95.161
5.875	99.613	99.530	99.497	5.625	98.787	98.747	98.731	5.125	95.613	95.579	95.641
6	100.143	100.061	100.028	5.75	98.992	98.953	98.930	5.25	95.847	95.798	95.789
6.125	100.737	100.716	100.687	5.875	99.615	99.532	99.499	5.375	96.326	96.278	96.268
6.25	100.839	100.759	100.726	6	100.118	100.036	100.003	5.5	96.804	96.756	96.747
6.375	100.813	100.702	100.662	6.125	100.737	100.716	100.687	5.625	97.282	97.234	97.224
6.5	101.296	101.187	101.145	6.25	100.780	100.700	100.667	5.75	97.238	97.199	97.160
6.625	101.836	101.739	101.695	6.375	100.840	100.731	100.689	5.875	97.589	97.550	97.511
6.75	101.829	101.737	101.675	6.5	101.312	101.202	101.160	6	97.975	97.936	97.948
6.875	101.350	101.230	101.181	6.625	101.836	101.739	101.695	6.125	98.426	98.378	98.419

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	97.457	97.504	97.506	5.25	97.457	97.504	97.506	5.25	97.457	97.504	97.506
5.375	97.936	97.912	97.889	5.375	97.936	97.912	97.889	5.375	97.936	97.912	97.889
5.5	98.498	98.467	98.454	5.5	98.498	98.467	98.454	5.5	98.498	98.467	98.454
5.625	99.121	99.132	99.118	5.625	99.121	99.132	99.118	5.625	99.121	99.132	99.118
5.75	100.046	99.843	99.814	5.75	100.046	99.843	99.814	5.75	100.046	99.843	99.814
5.875	100.292	100.119	100.086	5.875	100.292	100.119	100.086	5.875	100.292	100.089	99.956
6	100.849	100.705	100.671	6	100.849	100.705	100.671	6	100.849	100.645	100.534
6.125	101.411	101.281	101.248	6.125	101.411	101.281	101.248	6.125	101.411	101.208	101.148
6.25	101.744	101.793	101.764	6.25	101.744	101.793	101.764	6.25	101.744	101.793	101.764
6.375	101.937	101.827	101.786	6.375	101.937	101.827	101.786	6.375	101.844	101.735	101.693
6.5	102.489	102.381	102.339	6.5	102.489	102.381	102.339	6.5	102.410	102.301	102.259
6.625	103.012	102.903	102.863	6.625	103.012	102.903	102.863	6.625	102.947	102.839	102.798
6.75	102.998	103.029	102.984	6.75	102.998	103.029	102.984	6.75	102.998	103.029	102.984
6.875	102.807	102.686	102.636	6.875	102.807	102.686	102.636	6.875	102.737	102.616	102.565
7	103.335	103.215	103.164	7	103.335	103.215	103.164	7	103.275	103.155	103.104
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	96.671	96.708	96.724	4.25	95.532	95.568	95.584	5.25	96.566	96.610	96.596
4.625	97.237	97.274	97.290	4.375	96.102	96.139	96.155	5.375	97.761	97.719	97.696
4.75	97.377	97.361	97.361	4.5	96.671	96.708	96.724	5.5	98.330	98.289	98.266
4.875	97.941	97.925	97.925	4.625	97.237	97.274	97.290	5.625	98.882	98.842	98.819
5	98.499	98.483	98.484	4.75	97.377	97.361	97.361	5.75	99.164	99.075	99.052
5.125	99.049	99.033	99.034	4.875	97.941	97.925	97.925	5.875	99.613	99.530	99.497
5.25	99.056	99.049	99.034	5	98.499	98.483	98.484	6	100.143	100.061	100.028
5.375	99.599	99.592	99.578	5.125	99.049	99.033	99.034	6.125	100.737	100.716	100.687
5.5	100.127	100.120	100.105	5.25	99.056	99.049	99.034	6.25	100.839	100.759	100.726
5.625	100.633	100.626	100.612	5.375	99.599	99.592	99.578	6.375	100.813	100.702	100.662
5.75	100.557	100.499	100.470	5.5	100.127	100.120	100.105	6.5	101.296	101.187	101.145
5.875	100.334	100.524	100.494	5.625	100.633	100.626	100.612	6.625	101.836	101.739	101.695
6	100.808	100.998	100.968	5.75	100.557	100.499	100.470	6.75	101.829	101.737	101.675
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	96.566	96.610	96.596	5.25	96.566	96.610	96.596	4.5	94.032	93.943	93.959
5.375	97.761	97.719	97.696	5.375	97.234	97.279	97.265	4.625	94.594	94.505	94.521
5.5	98.330	98.289	98.266	5.5	98.016	98.061	98.047	4.75	93.163	92.946	92.947
5.625	98.882	98.842	98.819	5.625	98.701	98.745	98.731	4.875	93.721	93.504	93.505
5.75	99.164	99.075	99.052	5.75	98.834	98.788	98.773	5	94.268	94.052	94.052
5.875	99.613	99.530	99.497	5.875	99.322	99.321	99.292	5.125	94.800	94.584	94.585
6	100.143	100.061	100.028	6	100.012	100.011	99.982	5.25	95.523	95.491	95.460
6.125	100.737	100.716	100.687	6.125	100.737	100.716	100.687	5.375	95.662	95.630	95.599
6.25	100.839	100.759	100.726	6.25	100.621	100.545	100.498	5.5	96.108	96.076	96.045
6.375	100.813	100.702	100.662	6.375	100.424	100.398	100.354	5.625	96.570	96.539	96.508
6.5	101.296	101.187	101.145	6.5	101.104	101.078	101.034	5.75	97.238	97.199	97.160
6.625	101.836	101.739	101.695	6.625	101.836	101.739	101.695	5.875	97.589	97.550	97.511
6.75	101.829	101.737	101.675	6.75	101.879	101.787	101.725	6	97.975	97.936	97.897
6.875	101.350	101.230	101.181	6.875	100.830	100.722	100.644	6.125	98.344	98.305	98.266

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	96.726	96.680	96.665	5.125	96.726	96.680	96.665	4.75	94.870	94.862	94.854
5.25	97.357	97.334	97.311	5.25	97.357	97.334	97.311	4.875	95.413	95.368	95.352
5.375	97.836	97.812	97.789	5.375	97.836	97.812	97.789	5	96.069	96.024	96.008
5.5	98.398	98.352	98.336	5.5	98.398	98.352	98.336	5.125	96.726	96.680	96.665
5.625	99.021	98.997	98.974	5.625	99.021	98.997	98.974	5.25	97.357	97.334	97.311
5.75	99.946	99.743	99.579	5.75	99.946	99.743	99.579	5.375	97.836	97.812	97.789
5.875	100.192	99.989	99.786	5.875	100.192	99.989	99.786	5.5	98.398	98.352	98.336
6	100.749	100.545	100.342	6	100.749	100.545	100.342	5.625	99.021	98.997	98.974
6.125	101.311	101.108	100.948	6.125	101.311	101.108	100.948	5.75	99.946	99.743	99.579
6.25	101.521	101.445	101.498	6.25	101.521	101.445	101.498	5.875	100.192	99.989	99.786
6.375	101.555	101.469	101.383	6.375	101.555	101.469	101.383	6	100.749	100.545	100.342
6.5	101.950	101.864	101.778	6.5	101.950	101.864	101.778	6.125	101.311	101.108	100.948
6.625	102.558	102.472	102.386	6.625	102.558	102.472	102.386	6.25	101.521	101.445	101.498
6.75	102.756	102.663	102.594	6.75	102.756	102.663	102.594	6.375	101.555	101.469	101.383
6.875	102.339	102.246	102.152	6.875	102.339	102.246	102.152	6.5	101.950	101.864	101.778
7	102.873	102.779	102.686	7	102.873	102.779	102.686	6.625	102.558	102.472	102.386
7.125	103.250	103.156	103.062	7.125	103.250	103.156	103.062	6.75	102.756	102.663	102.594
7.25	103.446	103.339	103.260	7.25	103.446	103.339	103.260	6.875	102.339	102.246	102.152
7.375	103.073	102.998	102.923	7.375	103.073	102.998	102.923	7	102.873	102.779	102.686
7.5	103.412	103.337	103.262	7.5	103.412	103.337	103.262	7.125	103.250	103.156	103.062
7.625	103.650	103.604	103.589	7.625	103.650	103.604	103.589	7.25	103.446	103.339	103.260
7.75	104.042	103.997	103.981	7.75	104.042	103.997	103.981	7.375	103.073	102.998	102.923
7.875	103.091	103.083	103.076					7.5	103.412	103.337	103.262
8	103.210	103.202	103.194					7.625	103.650	103.604	103.589
8.125	103.278	103.270	103.262					7.75	104.042	103.997	103.981
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	95.500	95.536	95.552	4.25	95.500	95.536	95.552	4.875	94.324	94.320	94.421
4.375	96.028	96.065	96.081	4.375	96.028	96.065	96.081	5	94.910	94.905	95.007
4.5	96.549	96.585	96.601	4.5	96.549	96.585	96.601	5.125	95.641	95.636	95.738
4.625	97.059	97.095	97.111	4.625	97.059	97.095	97.111	5.25	96.363	96.377	96.464
4.75	97.324	97.307	97.308	4.75	97.324	97.307	97.308	5.375	97.023	97.037	97.123
4.875	97.827	97.810	97.811	4.875	97.827	97.810	97.811	5.5	97.717	97.731	97.817
5	98.313	98.296	98.297	5	98.313	98.296	98.297	5.625	98.343	98.357	98.444
5.125	98.777	98.761	98.761	5.125	98.777	98.761	98.761	5.75	99.064	98.861	98.658
5.25	98.961	98.954	98.939	5.25	98.961	98.954	98.939	5.875	99.490	99.287	99.116
5.375	99.415	99.408	99.393	5.375	99.415	99.408	99.393	6	99.966	99.763	99.746
5.5	99.840	99.833	99.818	5.5	99.840	99.833	99.818	6.125	100.419	100.337	100.408
5.625	100.232	100.225	100.211	5.625	100.232	100.225	100.211	6.25	100.471	100.395	100.348
5.75	100.457	100.399	100.370	5.75	100.457	100.399	100.370	6.375	100.519	100.433	100.347
5.875	100.075	100.265	100.235	5.875	100.075	100.265	100.235	6.5	100.954	100.868	100.782
6	100.516	100.622	100.592	6	100.432	100.622	100.592	6.625	101.452	101.366	101.379
								6.75	101.729	101.637	101.575
								6.875	101.022	100.902	100.853
								7	101.373	101.279	101.196
								7.125	101.783	101.676	101.598
								7.25	102.158	102.051	101.973
								7.375	101.129	101.083	101.068
								7.5	101.654	101.608	101.593
								7.625	102.162	102.117	102.101
								7.75	102.505	102.459	102.444
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.954	100.868	100.782	6.125	100.367	100.337	100.408	4.5	93.911	93.822	93.838
6.625	101.452	101.366	101.379	6.25	100.521	100.445	100.398	4.625	94.393	94.305	94.321
6.75	101.729	101.637	101.575	6.375	100.182	100.125	100.181	4.75	93.121	92.905	92.905
6.875	101.022	100.902	100.853	6.5	100.749	100.693	100.748	4.875	93.592	93.376	93.377
7	101.373	101.279	101.196	6.625	101.379	101.323	101.379	5	94.034	93.818	93.819
7.125	101.783	101.676	101.598	6.75	101.779	101.687	101.625	5.125	94.441	94.225	94.226
7.25	102.158	102.051	101.973	6.875	100.730	100.622	100.544	5.25	95.423	95.391	95.360
7.375	101.129	101.083	101.068	7	101.290	101.183	101.105	5.375	95.562	95.530	95.499
7.5	101.654	101.608	101.593	7.125	101.833	101.726	101.648	5.5	96.008	95.976	95.945
7.625	102.162	102.117	102.101	7.25	102.208	102.101	102.023	5.625	96.470	96.439	96.408
7.75	102.505	102.459	102.444	7.375	101.179	101.133	101.118	5.75	97.138	97.099	97.060
				7.5	101.704	101.658	101.643	5.875	97.489	97.450	97.411
				7.625	102.212	102.167	102.151	6	97.875	97.836	97.797
								6.125	98.244	98.205	98.166

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	101.555	101.469	101.383	6.375	101.555	101.469	101.383	6	100.749	100.545	100.342
6.5	101.950	101.864	101.778	6.5	101.950	101.864	101.778	6.125	101.311	101.108	100.948
6.625	102.558	102.472	102.386	6.625	102.558	102.472	102.386	6.25	101.521	101.445	101.498
6.75	102.756	102.663	102.594	6.75	102.756	102.663	102.594	6.375	101.555	101.469	101.383
6.875	102.339	102.246	102.152	6.875	102.339	102.246	102.152	6.5	101.950	101.864	101.778
7	102.873	102.779	102.686	7	102.873	102.779	102.686	6.625	102.558	102.472	102.386
7.125	103.250	103.156	103.062	7.125	103.250	103.156	103.062	6.75	102.756	102.663	102.594
7.25	103.446	103.339	103.260	7.25	103.446	103.339	103.260	6.875	102.339	102.246	102.152
7.375	103.073	102.998	102.923	7.375	103.073	102.998	102.923	7	102.873	102.779	102.686
7.5	103.412	103.337	103.262	7.5	103.412	103.337	103.262	7.125	103.250	103.156	103.062
7.625	103.650	103.604	103.589	7.625	103.650	103.604	103.589	7.25	103.446	103.339	103.260
7.75	104.042	103.997	103.981	7.75	104.042	103.997	103.981	7.375	103.073	102.998	102.923
7.875	103.091	103.083	103.076					7.5	103.412	103.337	103.262
8	103.210	103.202	103.194					7.625	103.650	103.604	103.589
8.125	103.278	103.270	103.262					7.75	104.042	103.997	103.981
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	96.549	96.585	96.601	4.5	96.549	96.585	96.601	6.625	101.452	101.366	101.379
4.625	97.059	97.095	97.111	4.625	97.059	97.095	97.111	6.75	101.729	101.637	101.575
4.75	97.324	97.307	97.308	4.75	97.324	97.307	97.308	6.875	100.839	100.746	100.652
4.875	97.827	97.810	97.811	4.875	97.827	97.810	97.811	7	101.373	101.279	101.186
5	98.313	98.296	98.297	5	98.313	98.296	98.297	7.125	101.783	101.676	101.598
5.125	98.777	98.761	98.761	5.125	98.777	98.761	98.761	7.25	102.158	102.051	101.973
5.25	98.961	98.954	98.939	5.25	98.961	98.954	98.939	7.375	101.143	101.104	101.068
5.375	99.415	99.408	99.393	5.375	99.415	99.408	99.393	7.5	101.654	101.608	101.593
5.5	99.840	99.833	99.818	5.5	99.840	99.833	99.818	7.625	102.162	102.117	102.101
5.625	100.232	100.225	100.211	5.625	100.232	100.225	100.211	7.75	102.505	102.459	102.444
5.75	100.457	100.399	100.370	5.75	100.457	100.399	100.370	7.875	100.606	100.598	100.591
5.875	100.075	100.265	100.235	5.875	100.075	100.265	100.235	8	100.725	100.717	100.709
6	100.516	100.622	100.592	6	100.432	100.622	100.592	8.125	100.793	100.785	100.777
6.125	100.964	100.948	100.918	6.125	100.948	100.948	100.918				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.954	100.868	100.782	6.125	100.367	100.337	100.408	4.5	93.911	93.822	93.838
6.625	101.452	101.366	101.379	6.25	100.521	100.445	100.398	4.625	94.393	94.305	94.321
6.75	101.729	101.637	101.575	6.375	100.182	100.125	100.181	4.75	93.121	92.905	92.905
6.875	100.839	100.746	100.652	6.5	100.749	100.693	100.748	4.875	93.592	93.376	93.377
7	101.373	101.279	101.186	6.625	101.379	101.323	101.379	5	94.034	93.818	93.819
7.125	101.783	101.676	101.598	6.75	101.779	101.687	101.625	5.125	94.441	94.225	94.226
7.25	102.158	102.051	101.973	6.875	100.730	100.622	100.544	5.25	95.423	95.391	95.360
7.375	101.129	101.083	101.068	7	101.290	101.183	101.105	5.375	95.562	95.530	95.499
7.5	101.654	101.608	101.593	7.125	101.833	101.726	101.648	5.5	96.008	95.976	95.945
7.625	102.162	102.117	102.101	7.25	102.208	102.101	102.023	5.625	96.470	96.439	96.408
7.75	102.505	102.459	102.444	7.375	101.179	101.133	101.118	5.75	97.138	97.099	97.060
				7.5	101.704	101.658	101.643	5.875	97.489	97.450	97.411
				7.625	102.212	102.167	102.151	6	97.875	97.836	97.797
								6.125	98.244	98.205	98.166

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	98.914	98.714	98.414	6.75	97.414	97.214	96.914
6.875	99.442	99.242	98.942	6.875	97.942	97.742	97.442
7	99.949	99.749	99.449	7	98.449	98.249	97.949
7.125	100.408	100.208	99.908	7.125	98.908	98.708	98.408
7.25	100.837	100.637	100.337	7.25	99.337	99.137	98.837
7.375	100.897	100.668	100.368	7.375	99.397	99.168	98.868
7.5	101.364	101.135	100.835	7.5	99.864	99.635	99.335
7.625	101.783	101.554	101.254	7.625	100.283	100.054	99.754
7.75	102.182	101.953	101.653	7.75	100.682	100.453	100.153
7.875	102.085	101.841	101.541	7.875	100.585	100.341	100.041
8	102.512	102.268	101.968	8	101.012	100.768	100.468
8.125	102.901	102.657	102.357	8.125	101.401	101.157	100.857

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.914	96.714	96.414	6.75	95.414	95.214	94.914
6.875	97.442	97.242	96.942	6.875	95.942	95.742	95.442
7	97.949	97.749	97.449	7	96.449	96.249	95.949
7.125	98.408	98.208	97.908	7.125	96.908	96.708	96.408
7.25	98.837	98.637	98.337	7.25	97.337	97.137	96.837
7.375	98.897	98.668	98.368	7.375	97.397	97.168	96.868
7.5	99.364	99.135	98.835	7.5	97.864	97.635	97.335
7.625	99.783	99.554	99.254	7.625	98.283	98.054	97.754
7.75	100.182	99.953	99.653	7.75	98.682	98.453	98.153
7.875	100.085	99.841	99.541	7.875	98.585	98.341	98.041
8	100.512	100.268	99.968	8	99.012	98.768	98.468
8.125	100.901	100.657	100.357	8.125	99.401	99.157	98.857

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.164	97.964	97.664	6.75	96.164	95.964	95.664
6.875	98.692	98.492	98.192	6.875	96.692	96.492	96.192
7	99.199	98.999	98.699	7	97.199	96.999	96.699
7.125	99.658	99.458	99.158	7.125	97.658	97.458	97.158
7.25	100.087	99.887	99.587	7.25	98.087	97.887	97.587
7.375	100.147	99.918	99.618	7.375	98.147	97.918	97.618
7.5	100.614	100.385	100.085	7.5	98.614	98.385	98.085
7.625	101.033	100.804	100.504	7.625	99.033	98.804	98.504
7.75	101.432	101.203	100.903	7.75	99.432	99.203	98.903
7.875	101.335	101.091	100.791	7.875	99.335	99.091	98.791
8	101.762	101.518	101.218	8	99.762	99.518	99.218
8.125	102.151	101.907	101.607	8.125	100.151	99.907	99.607

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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