



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	91.482	91.482	91.350	4.75	91.482	91.482	91.350	5.125	94.070	94.024	93.990
4.875	92.162	92.162	92.034	4.875	92.162	92.162	92.034	5.25	94.818	94.771	94.738
5	92.815	92.815	92.691	5	92.815	92.815	92.691	5.375	95.448	95.402	95.368
5.125	93.453	93.435	93.394	5.125	93.453	93.435	93.394	5.5	96.049	96.002	95.969
5.25	94.725	94.649	94.620	5.25	94.199	94.174	94.115	5.625	96.541	96.494	96.461
5.375	95.416	95.341	95.312	5.375	94.865	94.839	94.781	5.75	98.178	98.118	98.095
5.5	96.213	96.137	96.108	5.5	95.566	95.540	95.482	5.875	98.743	98.681	98.658
5.625	96.720	96.645	96.615	5.625	96.043	96.034	95.958	6	99.247	99.182	99.159
5.75	97.222	97.156	97.067	5.75	97.222	97.156	97.037	6.125	99.688	99.621	99.598
5.875	97.826	97.741	97.703	5.875	97.754	97.706	97.582	6.25	99.930	99.888	99.861
6	98.491	98.406	98.368	6	98.267	98.216	98.091	6.375	100.429	100.384	100.359
6.125	98.944	98.860	98.821	6.125	98.740	98.699	98.586	6.5	100.883	100.837	100.812
6.25	99.254	99.215	99.109	6.25	99.254	99.215	99.109	6.625	101.248	101.199	101.176
6.375	99.783	99.723	99.645	6.375	99.754	99.723	99.594	6.75	101.150	101.095	101.061
6.5	100.295	100.204	100.157	6.5	100.175	100.142	100.095	6.875	101.635	101.578	101.545
6.625	100.701	100.609	100.562	6.625	100.620	100.602	100.471	7	102.067	102.007	101.976
6.75	100.922	100.866	100.751	6.75	100.922	100.866	100.751	7.125	102.410	102.349	102.318
6.875	101.380	101.341	101.171	6.875	101.380	101.341	101.171	7.25	102.457	102.406	102.365
7	101.822	101.700	101.619	7	101.721	101.691	101.610	7.375	102.931	102.877	102.838
7.125	102.213	102.091	102.010	7.125	102.107	102.078	101.876	7.5	103.329	103.273	103.235
7.25	102.597	102.519	102.349	7.25	102.597	102.519	102.349	7.625	103.610	103.552	103.515
7.375	102.940	102.887	102.701	7.375	102.940	102.887	102.701	7.75	103.847	103.526	103.507
7.5	103.256	103.209	103.111	7.5	103.256	103.209	103.111	7.875	104.230	103.880	103.808
7.625	103.605	103.520	103.383	7.625	103.573	103.520	103.344	8	104.012	103.926	103.950
7.75	103.866	103.778	103.819	7.75	103.866	103.778	103.819				
7.875	104.145	104.073	104.124	7.875	104.145	104.073	104.124				
8	104.305	104.247	104.290	8	104.305	104.247	104.290				
8.125	104.613	104.541	104.592	8.125	104.613	104.541	104.592				
8.25	104.854	104.753	104.892	8.25	104.854	104.753	104.892				
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	96.120	96.120	96.014	4.625	96.530	96.530	96.424	5	92.213	92.213	92.043
4.75	96.360	96.415	96.396	4.75	96.559	96.559	96.473	5.125	93.014	93.014	92.848
4.875	96.774	96.787	96.764	4.875	97.079	97.079	96.998	5.25	94.538	94.368	94.238
5	97.231	97.207	97.183	5	97.453	97.453	97.376	5.375	95.231	95.062	94.932
5.125	97.728	97.752	97.723	5.125	97.699	97.699	97.627	5.5	96.024	95.855	95.724
5.25	98.123	98.117	98.096	5.25	98.137	98.137	98.069	5.625	96.678	96.508	96.378
5.375	98.587	98.573	98.558	5.375	98.516	98.516	98.453	5.75	97.196	97.049	96.942
5.5	98.971	98.957	98.942	5.5	99.036	99.036	98.977	5.875	97.832	97.686	97.579
5.625	99.364	99.371	99.329	5.625	99.185	99.193	99.152	6	98.478	98.332	98.226
5.75	99.775	99.739	99.725	5.75	99.717	99.717	99.636	6.125	98.963	98.817	98.711
5.875	100.210	100.171	100.159	5.875	99.973	99.971	99.895	6.25	99.267	99.127	99.026
6	100.564	100.525	100.511	6	100.456	100.449	100.377	6.375	99.795	99.653	99.550
6.125	100.468	100.388	100.376	6.125	100.409	100.396	100.329	6.5	100.274	100.129	100.025
6.25	100.862	100.805	100.793	6.25	100.560	100.543	100.464	6.625	100.736	100.590	100.484
6.375	101.266	101.207	101.195	6.375	100.925	100.902	100.828	6.75	101.003	100.947	100.758
6.5	101.549	101.487	101.475	6.5	101.153	101.125	101.056	6.875	101.410	101.371	101.180
6.625	101.524	101.497	101.431	6.625	101.244	101.219	101.152	7	101.763	101.671	101.473
6.75	101.769	101.756	101.686	6.75	101.497	101.485	101.415	7.125	102.182	102.014	101.884
6.875	102.164	102.081	102.071	6.875	101.747	101.739	101.666	7.25	102.295	102.212	102.052
7	102.329	102.315	102.242	7	102.058	102.047	101.974	7.375	102.675	102.528	102.391
7.125	101.824	101.765	101.708	7.125	101.590	101.532	101.475	7.5	103.084	102.921	102.797
7.25	102.321	102.263	102.206	7.25	101.986	101.928	101.871	7.625	103.494	103.330	103.204
7.375	102.799	102.741	102.684	7.375	102.367	102.308	102.252	7.75	102.606	102.470	102.520
								7.875	102.782	102.662	102.714

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	96.462	96.510	96.478	5	95.517	95.473	95.442	5.125	94.169	94.106	94.044
5.125	96.799	96.843	96.808	5.125	96.100	96.037	95.999	5.25	94.636	94.573	94.510
5.25	97.131	97.169	97.131	5.25	96.523	96.525	96.488	5.375	95.279	95.216	95.154
5.375	97.454	97.487	97.447	5.375	96.889	96.923	96.882	5.5	95.749	95.686	95.623
5.5	97.771	97.800	97.756	5.5	97.273	97.301	97.258	5.625	96.220	96.157	96.094
5.625	98.080	98.104	98.057	5.625	97.637	97.660	97.614	5.75	96.691	96.628	96.566
5.75	98.377	98.396	98.346	5.75	97.977	97.996	97.946	5.875	96.972	96.909	96.847
5.875	98.656	98.670	98.617	5.875	98.287	98.301	98.248	6	97.428	97.365	97.302
6	98.927	98.936	98.880	6	98.586	98.595	98.539	6.125	97.703	97.640	97.577
6.125	99.189	99.194	99.134	6.125	98.873	98.878	98.818	6.25	98.157	98.094	98.031
6.25	99.443	99.443	99.380	6.25	99.142	99.141	99.079	6.375	98.247	98.184	98.121
6.375	99.669	99.664	99.598	6.375	99.387	99.382	99.316	6.5	98.515	98.452	98.390
6.5	99.855	99.845	99.776	6.5	99.683	99.620	99.557	6.625	98.779	98.716	98.653
6.625	100.029	100.014	99.942	6.625	99.824	99.808	99.737	6.75	99.036	98.973	98.911
6.75	100.202	100.182	100.107	6.75	99.977	99.919	99.851	6.875	99.114	99.051	98.989
6.875	100.360	100.335	100.257	6.875	100.040	99.977	99.914	7	99.201	99.138	99.076
7	100.362	100.299	100.236	7	100.278	100.215	100.152	7.125	99.294	99.231	99.168
7.125	100.552	100.489	100.426	7.125	100.521	100.458	100.395				

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	96.670	96.718	96.687	5	95.630	95.678	95.647	5.125	94.219	94.156	
5.125	97.007	97.051	97.016	5.125	96.195	96.238	96.204	5.25	94.686	94.623	94.560
5.25	97.338	97.377	97.339	5.25	96.691	96.729	96.692	5.375	95.329	95.266	95.203
5.375	97.661	97.695	97.654	5.375	97.092	97.126	97.085	5.5	95.799	95.736	95.673
5.5	97.978	98.007	97.963	5.5	97.475	97.504	97.460	5.625	96.270	96.207	96.144
5.625	98.287	98.311	98.264	5.625	97.838	97.862	97.815	5.75	96.741	96.678	96.615
5.75	98.583	98.602	98.552	5.75	98.177	98.196	98.146	5.875	97.022	96.959	96.896
5.875	98.862	98.877	98.823	5.875	98.486	98.501	98.447	6	97.478	97.415	97.352
6	99.134	99.143	99.087	6	98.785	98.794	98.738	6.125	97.753	97.690	97.627
6.125	99.397	99.401	99.342	6.125	99.072	99.076	99.017	6.25	98.207	98.144	98.081
6.25	99.652	99.651	99.589	6.25	99.340	99.339	99.277	6.375	98.297	98.234	98.171
6.375	99.879	99.874	99.808	6.375	99.586	99.580	99.515	6.5	98.565	98.502	98.439
6.5	100.067	100.057	99.988	6.5	99.814	99.804	99.735	6.625	98.829	98.766	98.703
6.625	100.243	100.228	100.156	6.625	100.025	100.010	99.938	6.75	99.086	99.023	98.960
6.75	100.418	100.398	100.323	6.75	100.142	100.122	100.047	6.875	99.164	99.101	99.038
6.875	100.577	100.553	100.474	6.875	100.135	100.111	100.033	7	99.251	99.188	99.125
7	100.412	100.349	100.286	7	100.328	100.265	100.202	7.125	99.344	99.281	99.218

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	93.471	93.425	93.409	4.5	93.471	93.425	93.409	5	95.955	95.977	95.956
4.625	94.127	94.081	94.065	4.625	94.127	94.081	94.065	5.125	96.580	96.657	96.636
4.75	94.877	94.846	94.815	4.75	94.877	94.846	94.815	5.25	97.421	97.398	97.375
4.875	95.330	95.307	95.268	4.875	95.330	95.299	95.268	5.375	97.919	97.896	97.873
5	95.955	95.977	95.956	5	95.955	95.977	95.956	5.5	98.416	98.509	98.474
5.125	96.580	96.657	96.636	5.125	96.580	96.657	96.636	5.625	99.061	99.175	99.140
5.25	97.421	97.398	97.375	5.25	97.421	97.398	97.375	5.75	99.758	99.871	99.837
5.375	97.919	97.896	97.873	5.375	97.919	97.896	97.873	5.875	100.056	99.927	99.865
5.5	98.430	98.509	98.474	5.5	98.416	98.509	98.474	6	100.611	100.548	100.499
5.625	99.061	99.175	99.140	5.625	99.061	99.175	99.140	6.125	101.195	101.224	101.175
5.75	99.758	99.871	99.837	5.75	99.758	99.871	99.837	6.25	101.746	101.841	101.792
5.875	100.117	100.057	99.995	5.875	100.117	100.057	99.995	6.375	101.690	101.609	101.530
6	100.710	100.648	100.590	6	100.710	100.648	100.590	6.5	102.263	102.179	102.105
6.125	101.295	101.230	101.176	6.125	101.295	101.230	101.176	6.625	102.807	102.720	102.649
6.25	101.746	101.841	101.792	6.25	101.746	101.841	101.792	6.75	102.884	102.959	102.896
6.375	101.784	101.702	101.624	6.375	101.784	101.702	101.624	6.875	102.816	102.712	102.665
6.5	102.346	102.262	102.187	6.5	102.346	102.262	102.187	7	103.361	103.254	103.211
6.625	102.870	102.783	102.712	6.625	102.870	102.783	102.712	7.125	103.914	103.805	103.766
6.75	102.884	102.959	102.896	6.75	102.884	102.959	102.896	7.25	103.519	103.426	103.341
6.875	102.877	102.773	102.726	6.875	102.877	102.773	102.726	7.375	103.500	103.374	103.152
7	103.406	103.300	103.257	7	103.406	103.300	103.257	7.5	103.812	103.683	103.461
7.125	103.948	103.839	103.800	7.125	103.948	103.839	103.800	7.625	104.362	104.231	104.009
7.25	103.519	103.426	103.341	7.25	103.519	103.426	103.341	7.75	104.215	104.170	104.133
7.375	103.566	103.439	103.367	7.375	103.566	103.439	103.217				
7.5	103.922	103.890	103.849	7.5	103.882	103.753	103.531				

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	95.389	95.498	95.480	4.25	95.389	95.498	95.480	4.75	93.416	93.484	93.463
4.375	95.960	96.069	96.051	4.375	95.960	96.069	96.051	4.875	94.356	94.424	94.403
4.5	96.529	96.639	96.620	4.5	96.529	96.639	96.620	5	95.062	95.130	95.109
4.625	97.096	97.205	97.187	4.625	97.096	97.205	97.187	5.125	95.893	95.961	95.940
4.75	97.308	97.264	97.248	4.75	97.308	97.264	97.248	5.25	96.684	96.661	96.615
4.875	97.719	97.811	97.755	4.875	97.719	97.811	97.755	5.375	97.727	97.691	97.642
5	98.277	98.370	98.314	5	98.277	98.370	98.314	5.5	98.305	98.266	98.221
5.125	98.828	98.920	98.864	5.125	98.828	98.920	98.864	5.625	98.865	98.824	98.783
5.25	98.945	98.887	98.871	5.25	98.931	98.887	98.871	5.75	99.107	99.064	99.027
5.375	99.425	99.387	99.404	5.375	99.312	99.387	99.404	5.875	99.562	99.503	99.440
5.5	99.904	99.914	99.930	5.5	99.838	99.914	99.930	6	100.101	100.057	100.008
5.625	100.382	100.420	100.436	5.625	100.344	100.420	100.436	6.125	100.738	100.763	100.714
5.75	100.575	100.517	100.485	5.75	100.575	100.517	100.485	6.25	100.815	100.749	100.697
5.875	100.557	100.500	100.450	5.875	100.089	100.148	100.314	6.375	100.773	100.699	100.636
6	101.035	100.978	100.928	6	100.561	100.620	100.786	6.5	101.354	101.380	101.318
								6.625	102.086	102.043	101.980
								6.75	101.767	101.674	101.589
								6.875	101.451	101.350	101.303
								7	101.918	101.836	101.772
								7.125	102.387	102.334	102.258
								7.25	102.231	102.139	102.054

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	96.585	96.650	96.615	5	95.062	95.130	95.109	4.5	93.891	93.875	93.857
5.375	97.727	97.691	97.642	5.125	95.893	95.961	95.940	4.625	94.453	94.438	94.419
5.5	98.305	98.266	98.221	5.25	96.585	96.650	96.615	4.75	94.164	94.123	94.089
5.625	98.865	98.824	98.783	5.375	97.707	97.671	97.623	4.875	94.645	94.603	94.570
5.75	99.107	99.064	99.027	5.5	98.243	98.204	98.160	5	95.126	95.084	95.050
5.875	99.562	99.503	99.440	5.625	98.768	98.788	98.753	5.125	95.606	95.564	95.530
6	100.101	100.057	100.008	5.75	98.979	98.936	98.898	5.25	95.925	95.867	95.825
6.125	100.738	100.763	100.714	5.875	99.566	99.506	99.444	5.375	96.405	96.347	96.305
6.25	100.815	100.749	100.697	6	100.075	100.057	100.008	5.5	96.884	96.826	96.784
6.375	100.773	100.699	100.636	6.125	100.738	100.763	100.714	5.625	97.362	97.304	97.262
6.5	101.354	101.380	101.318	6.25	100.750	100.683	100.632	5.75	97.276	97.244	97.213
6.625	102.086	102.043	101.980	6.375	100.802	100.721	100.642	5.875	97.619	97.588	97.556
6.75	101.767	101.674	101.589	6.5	101.354	101.380	101.318	6	98.015	97.969	97.938
6.875	101.451	101.350	101.303	6.625	102.086	102.043	101.980	6.125	98.486	98.429	98.379

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	97.421	97.398	97.375	5.25	97.421	97.398	97.375	5.25	97.421	97.398	97.375
5.375	97.919	97.896	97.873	5.375	97.919	97.896	97.873	5.375	97.919	97.896	97.873
5.5	98.416	98.509	98.474	5.5	98.416	98.509	98.474	5.5	98.416	98.509	98.474
5.625	99.061	99.175	99.140	5.625	99.061	99.175	99.140	5.625	99.061	99.175	99.140
5.75	99.758	99.871	99.837	5.75	99.758	99.871	99.837	5.75	99.758	99.871	99.837
5.875	100.117	100.057	99.995	5.875	100.117	100.057	99.995	5.875	100.056	99.927	99.865
6	100.710	100.648	100.590	6	100.710	100.648	100.590	6	100.611	100.548	100.499
6.125	101.295	101.230	101.176	6.125	101.295	101.230	101.176	6.125	101.195	101.224	101.175
6.25	101.746	101.841	101.792	6.25	101.746	101.841	101.792	6.25	101.746	101.841	101.792
6.375	101.784	101.702	101.624	6.375	101.784	101.702	101.624	6.375	101.690	101.609	101.530
6.5	102.346	102.262	102.187	6.5	102.346	102.262	102.187	6.5	102.263	102.179	102.105
6.625	102.870	102.783	102.712	6.625	102.870	102.783	102.712	6.625	102.807	102.720	102.649
6.75	102.884	102.959	102.896	6.75	102.884	102.959	102.896	6.75	102.884	102.959	102.896
6.875	102.877	102.773	102.726	6.875	102.877	102.773	102.726	6.875	102.816	102.712	102.665
7	103.406	103.300	103.257	7	103.406	103.300	103.257	7	103.361	103.254	103.211
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	96.529	96.639	96.620	4.25	95.389	95.498	95.480	5.25	96.585	96.650	96.615
4.625	97.096	97.205	97.187	4.375	95.960	96.069	96.051	5.375	97.727	97.691	97.642
4.75	97.308	97.264	97.248	4.5	96.529	96.639	96.620	5.5	98.305	98.266	98.221
4.875	97.719	97.811	97.755	4.625	97.096	97.205	97.187	5.625	98.865	98.824	98.783
5	98.277	98.370	98.314	4.75	97.308	97.264	97.248	5.75	99.107	99.064	99.027
5.125	98.828	98.920	98.864	4.875	97.719	97.811	97.755	5.875	99.562	99.503	99.440
5.25	98.931	98.887	98.871	5	98.277	98.370	98.314	6	100.101	100.057	100.008
5.375	99.312	99.387	99.404	5.125	98.828	98.920	98.864	6.125	100.738	100.763	100.714
5.5	99.838	99.914	99.930	5.25	98.931	98.887	98.871	6.25	100.815	100.749	100.697
5.625	100.344	100.420	100.436	5.375	99.312	99.387	99.404	6.375	100.773	100.699	100.636
5.75	100.575	100.517	100.485	5.5	99.838	99.914	99.930	6.5	101.354	101.380	101.318
5.875	100.121	100.148	100.314	5.625	100.344	100.420	100.436	6.625	102.086	102.043	101.980
6	100.639	100.620	100.786	5.75	100.575	100.517	100.485	6.75	101.767	101.674	101.589
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	96.585	96.650	96.615	5.25	96.585	96.650	96.615	4.5	93.891	93.875	93.857
5.375	97.727	97.691	97.642	5.375	97.254	97.319	97.285	4.625	94.453	94.438	94.419
5.5	98.305	98.266	98.221	5.5	98.037	98.102	98.068	4.75	92.940	92.839	92.823
5.625	98.865	98.824	98.783	5.625	98.723	98.788	98.753	4.875	93.498	93.391	93.335
5.75	99.107	99.064	99.027	5.75	98.635	98.662	98.614	5	94.047	93.939	93.883
5.875	99.562	99.503	99.440	5.875	99.320	99.365	99.317	5.125	94.579	94.471	94.415
6	100.101	100.057	100.008	6	100.011	100.057	100.008	5.25	95.598	95.559	95.520
6.125	100.738	100.763	100.714	6.125	100.738	100.763	100.714	5.375	95.732	95.693	95.654
6.25	100.815	100.749	100.697	6.25	100.463	100.386	100.327	5.5	96.178	96.139	96.100
6.375	100.773	100.699	100.636	6.375	100.672	100.699	100.636	5.625	96.635	96.596	96.557
6.5	101.354	101.380	101.318	6.5	101.354	101.380	101.318	5.75	97.276	97.244	97.213
6.625	102.086	102.043	101.980	6.625	102.086	102.043	101.980	5.875	97.619	97.588	97.556
6.75	101.767	101.674	101.589	6.75	101.817	101.724	101.639	6	98.000	97.969	97.938
6.875	101.451	101.350	101.303	6.875	101.255	101.245	101.168	6.125	98.362	98.330	98.299

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	96.480	96.434	96.418	5.125	96.480	96.434	96.418	4.75	94.777	94.746	94.715
5.25	97.321	97.298	97.275	5.25	97.321	97.298	97.275	4.875	95.230	95.199	95.168
5.375	97.819	97.796	97.773	5.375	97.819	97.796	97.773	5	95.855	95.823	95.827
5.5	98.316	98.293	98.344	5.5	98.316	98.293	98.344	5.125	96.480	96.434	96.418
5.625	98.944	98.920	98.942	5.625	98.944	98.920	98.942	5.25	97.321	97.298	97.275
5.75	99.550	99.486	99.551	5.75	99.550	99.486	99.551	5.375	97.819	97.796	97.773
5.875	99.956	99.753	99.732	5.875	99.956	99.753	99.732	5.5	98.316	98.293	98.344
6	100.511	100.312	100.363	6	100.511	100.312	100.363	5.625	98.944	98.920	98.942
6.125	101.095	100.924	100.976	6.125	101.095	100.924	100.976	5.75	99.550	99.486	99.551
6.25	101.480	101.505	101.556	6.25	101.480	101.505	101.556	5.875	99.956	99.753	99.732
6.375	101.394	101.316	101.238	6.375	101.394	101.316	101.238	6	100.511	100.312	100.363
6.5	101.799	101.721	101.643	6.5	101.799	101.721	101.643	6.125	101.095	100.924	100.976
6.625	102.374	102.296	102.218	6.625	102.374	102.296	102.218	6.25	101.480	101.505	101.556
6.75	102.685	102.593	102.507	6.75	102.685	102.593	102.507	6.375	101.394	101.316	101.238
6.875	102.347	102.284	102.222	6.875	102.347	102.284	102.222	6.5	101.799	101.721	101.643
7	102.816	102.754	102.691	7	102.816	102.754	102.691	6.625	102.374	102.296	102.218
7.125	103.197	103.135	103.072	7.125	103.197	103.135	103.072	6.75	102.685	102.593	102.507
7.25	103.419	103.326	103.241	7.25	103.419	103.326	103.241	6.875	102.347	102.284	102.222
7.375	102.897	102.771	102.676	7.375	102.897	102.771	102.676	7	102.816	102.754	102.691
7.5	103.354	103.225	103.140	7.5	103.354	103.225	103.140	7.125	103.197	103.135	103.072
7.625	103.789	103.681	103.644	7.625	103.789	103.681	103.644	7.25	103.419	103.326	103.241
7.75	104.115	104.070	104.033	7.75	104.115	104.070	104.033	7.375	102.959	102.833	102.676
7.875	102.637	102.574	102.509					7.5	103.411	103.282	103.140
8	102.755	102.692	102.627					7.625	103.848	103.717	103.644
8.125	102.823	102.761	102.696					7.75	104.115	104.070	104.033
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	95.357	95.466	95.448	4.25	95.357	95.466	95.448	4.875	94.147	94.185	94.264
4.375	95.886	95.995	95.977	4.375	95.886	95.995	95.977	5	94.733	94.771	94.850
4.5	96.407	96.516	96.498	4.5	96.407	96.516	96.498	5.125	95.465	95.503	95.582
4.625	96.917	97.026	97.008	4.625	96.917	97.026	97.008	5.25	96.382	96.417	96.483
4.75	97.208	97.193	97.148	4.75	97.208	97.193	97.148	5.375	97.043	97.078	97.143
4.875	97.603	97.696	97.640	4.875	97.603	97.696	97.640	5.5	97.737	97.772	97.838
5	98.088	98.181	98.125	5	98.088	98.181	98.125	5.625	98.365	98.400	98.465
5.125	98.551	98.644	98.588	5.125	98.551	98.644	98.588	5.75	98.668	98.465	98.467
5.25	98.831	98.787	98.771	5.25	98.831	98.787	98.771	5.875	99.253	99.090	99.141
5.375	99.127	99.200	99.216	5.375	99.124	99.200	99.216	6	99.729	99.721	99.772
5.5	99.597	99.622	99.638	5.5	99.546	99.622	99.638	6.125	100.368	100.383	100.435
5.625	100.068	100.032	100.028	5.625	99.936	100.012	100.028	6.25	100.313	100.236	100.177
5.75	100.475	100.417	100.385	5.75	100.475	100.417	100.385	6.375	100.430	100.427	100.464
5.875	100.151	100.122	100.078	5.875	99.868	99.884	100.051	6.5	100.999	100.996	101.033
6	100.608	100.579	100.535	6	100.413	100.354	100.405	6.625	101.631	101.628	101.666
								6.75	101.667	101.574	101.489
								6.875	101.122	101.021	100.974
								7	101.464	101.361	101.333
								7.125	101.807	101.702	101.687
								7.25	102.131	102.039	101.954
								7.375	101.213	101.168	101.131
								7.5	101.734	101.689	101.652
								7.625	102.239	102.193	102.157
								7.75	102.578	102.532	102.496
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	100.999	100.996	101.033	6.125	100.368	100.383	100.435	4.5	93.769	93.753	93.735
6.625	101.631	101.628	101.666	6.25	100.363	100.286	100.227	4.625	94.251	94.235	94.217
6.75	101.667	101.574	101.489	6.375	100.430	100.427	100.464	4.75	92.897	92.789	92.734
6.875	101.122	101.021	100.974	6.5	100.999	100.996	101.033	4.875	93.367	93.260	93.204
7	101.464	101.361	101.333	6.625	101.631	101.628	101.666	5	93.807	93.700	93.644
7.125	101.807	101.702	101.687	6.75	101.717	101.624	101.539	5.125	94.212	94.104	94.048
7.25	102.131	102.039	101.954	6.875	100.891	100.851	100.875	5.25	95.498	95.459	95.420
7.375	101.213	101.168	101.131	7	101.350	101.310	101.333	5.375	95.632	95.593	95.554
7.5	101.734	101.689	101.652	7.125	101.811	101.718	101.687	5.5	96.078	96.039	96.000
7.625	102.239	102.193	102.157	7.25	102.181	102.089	102.004	5.625	96.535	96.496	96.457
7.75	102.578	102.532	102.496	7.375	101.263	101.218	101.181	5.75	97.176	97.144	97.113
				7.5	101.784	101.739	101.702	5.875	97.519	97.488	97.456
				7.625	102.289	102.243	102.207	6	97.900	97.869	97.838
								6.125	98.262	98.230	98.199

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	101.394	101.316	101.238	6.375	101.394	101.316	101.238	6	100.511	100.312	100.363
6.5	101.799	101.721	101.643	6.5	101.799	101.721	101.643	6.125	101.095	100.924	100.976
6.625	102.374	102.296	102.218	6.625	102.374	102.296	102.218	6.25	101.480	101.505	101.556
6.75	102.685	102.593	102.507	6.75	102.685	102.593	102.507	6.375	101.394	101.316	101.238
6.875	102.347	102.284	102.222	6.875	102.347	102.284	102.222	6.5	101.799	101.721	101.643
7	102.816	102.754	102.691	7	102.816	102.754	102.691	6.625	102.374	102.296	102.218
7.125	103.197	103.135	103.072	7.125	103.197	103.135	103.072	6.75	102.685	102.593	102.507
7.25	103.419	103.326	103.241	7.25	103.419	103.326	103.241	6.875	102.347	102.284	102.222
7.375	102.897	102.771	102.676	7.375	102.897	102.771	102.676	7	102.816	102.754	102.691
7.5	103.354	103.225	103.140	7.5	103.354	103.225	103.140	7.125	103.197	103.135	103.072
7.625	103.789	103.681	103.644	7.625	103.789	103.681	103.644	7.25	103.419	103.326	103.241
7.75	104.115	104.070	104.033	7.75	104.115	104.070	104.033	7.375	102.959	102.833	102.676
7.875	102.637	102.574	102.509					7.5	103.411	103.282	103.140
8	102.755	102.692	102.627					7.625	103.848	103.717	103.644
8.125	102.823	102.761	102.696					7.75	104.115	104.070	104.033
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	96.407	96.516	96.498	4.5	96.407	96.516	96.498	6.625	101.631	101.628	101.666
4.625	96.917	97.026	97.008	4.625	96.917	97.026	97.008	6.75	101.667	101.574	101.489
4.75	97.208	97.193	97.148	4.75	97.208	97.193	97.148	6.875	100.891	100.851	100.875
4.875	97.603	97.696	97.640	4.875	97.603	97.696	97.640	7	101.350	101.310	101.333
5	98.088	98.181	98.125	5	98.088	98.181	98.125	7.125	101.761	101.668	101.687
5.125	98.551	98.644	98.588	5.125	98.551	98.644	98.588	7.25	102.131	102.039	101.954
5.25	98.831	98.787	98.771	5.25	98.831	98.787	98.771	7.375	101.213	101.200	101.131
5.375	99.127	99.200	99.216	5.375	99.124	99.200	99.216	7.5	101.734	101.689	101.652
5.5	99.597	99.622	99.638	5.5	99.546	99.622	99.638	7.625	102.239	102.193	102.157
5.625	100.068	100.032	100.028	5.625	99.936	100.012	100.028	7.75	102.578	102.532	102.496
5.75	100.475	100.417	100.385	5.75	100.475	100.417	100.385	7.875	100.152	100.089	100.024
5.875	100.151	100.122	100.078	5.875	99.868	99.884	100.051	8	100.270	100.207	100.142
6	100.608	100.579	100.535	6	100.413	100.354	100.405	8.125	100.338	100.276	100.211
6.125	101.055	101.027	100.983	6.125	100.950	100.892	100.860				
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	100.999	100.996	101.033	6.125	100.368	100.383	100.435	4.5	93.769	93.753	93.735
6.625	101.631	101.628	101.666	6.25	100.363	100.286	100.227	4.625	94.251	94.235	94.217
6.75	101.667	101.574	101.489	6.375	100.430	100.427	100.464	4.75	92.897	92.789	92.734
6.875	100.891	100.851	100.875	6.5	100.999	100.996	101.033	4.875	93.367	93.260	93.204
7	101.350	101.310	101.333	6.625	101.631	101.628	101.666	5	93.807	93.700	93.644
7.125	101.761	101.668	101.687	6.75	101.717	101.624	101.539	5.125	94.212	94.104	94.048
7.25	102.131	102.039	101.954	6.875	100.891	100.851	100.875	5.25	95.498	95.459	95.420
7.375	101.213	101.168	101.131	7	101.350	101.310	101.333	5.375	95.632	95.593	95.554
7.5	101.734	101.689	101.652	7.125	101.811	101.718	101.687	5.5	96.078	96.039	96.000
7.625	102.239	102.193	102.157	7.25	102.181	102.089	102.004	5.625	96.535	96.496	96.457
7.75	102.578	102.532	102.496	7.375	101.263	101.218	101.181	5.75	97.176	97.144	97.113
				7.5	101.784	101.739	101.702	5.875	97.519	97.488	97.456
				7.625	102.289	102.243	102.207	6	97.900	97.869	97.838
								6.125	98.262	98.230	98.199

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	99.043	98.835	98.535	6.75	97.543	97.335	97.035
6.875	99.571	99.363	99.063	6.875	98.071	97.863	97.563
7	100.078	99.870	99.570	7	98.578	98.370	98.070
7.125	100.537	100.329	100.029	7.125	99.037	98.829	98.529
7.25	100.966	100.758	100.458	7.25	99.466	99.258	98.958
7.375	101.068	100.810	100.510	7.375	99.568	99.310	99.010
7.5	101.535	101.277	100.977	7.5	100.035	99.777	99.477
7.625	101.954	101.696	101.396	7.625	100.454	100.196	99.896
7.75	102.353	102.095	101.795	7.75	100.853	100.595	100.295
7.875	102.245	101.944	101.644	7.875	100.745	100.444	100.144
8	102.672	102.371	102.071	8	101.172	100.871	100.571
8.125	103.061	102.760	102.460	8.125	101.561	101.260	100.960
8.25	103.430	103.129	102.829	8.25	101.930	101.629	101.329

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.043	96.835	96.535	6.75	95.543	95.335	95.035
6.875	97.571	97.363	97.063	6.875	96.071	95.863	95.563
7	98.078	97.870	97.570	7	96.578	96.370	96.070
7.125	98.537	98.329	98.029	7.125	97.037	96.829	96.529
7.25	98.966	98.758	98.458	7.25	97.466	97.258	96.958
7.375	99.068	98.810	98.510	7.375	97.568	97.310	97.010
7.5	99.535	99.277	98.977	7.5	98.035	97.777	97.477
7.625	99.954	99.696	99.396	7.625	98.454	98.196	97.896
7.75	100.353	100.095	99.795	7.75	98.853	98.595	98.295
7.875	100.245	99.944	99.644	7.875	98.745	98.444	98.144
8	100.672	100.371	100.071	8	99.172	98.871	98.571
8.125	101.061	100.760	100.460	8.125	99.561	99.260	98.960
8.25	101.430	101.129	100.829	8.25	99.930	99.629	99.329

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.293	98.085	97.785	6.75	96.293	96.085	95.785
6.875	98.821	98.613	98.313	6.875	96.821	96.613	96.313
7	99.328	99.120	98.820	7	97.328	97.120	96.820
7.125	99.787	99.579	99.279	7.125	97.787	97.579	97.279
7.25	100.216	100.008	99.708	7.25	98.216	98.008	97.708
7.375	100.318	100.060	99.760	7.375	98.318	98.060	97.760
7.5	100.785	100.527	100.227	7.5	98.785	98.527	98.227
7.625	101.204	100.946	100.646	7.625	99.204	98.946	98.646
7.75	101.603	101.345	101.045	7.75	99.603	99.345	99.045
7.875	101.495	101.194	100.894	7.875	99.495	99.194	98.894
8	101.922	101.621	101.321	8	99.922	99.621	99.321
8.125	102.311	102.010	101.710	8.125	100.311	100.010	99.710
8.25	102.680	102.379	102.079	8.25	100.680	100.379	100.079

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.