



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
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Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA
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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	91.292	91.192	91.128	4.75	91.292	91.192	91.128	5.125	93.911	93.861	93.827
4.875	91.978	91.878	91.818	4.875	91.978	91.878	91.818	5.25	94.659	94.609	94.575
5	92.643	92.543	92.488	5	92.643	92.543	92.488	5.375	95.289	95.239	95.205
5.125	93.221	93.121	93.070	5.125	93.221	93.121	93.070	5.5	95.890	95.839	95.806
5.25	94.444	94.358	94.320	5.25	93.937	93.864	93.805	5.625	96.382	96.331	96.298
5.375	95.136	95.050	95.011	5.375	94.660	94.560	94.519	5.75	97.890	97.840	97.782
5.5	95.932	95.846	95.808	5.5	95.294	95.240	95.182	5.875	98.457	98.407	98.350
5.625	96.440	96.354	96.315	5.625	95.879	95.779	95.747	6	98.962	98.912	98.856
5.75	96.886	96.796	96.753	5.75	96.828	96.792	96.716	6.125	99.403	99.353	99.298
5.875	97.522	97.431	97.388	5.875	97.358	97.340	97.261	6.25	99.640	99.609	99.543
6	98.187	98.097	98.054	6	97.881	97.851	97.769	6.375	100.140	100.109	100.045
6.125	98.642	98.551	98.508	6.125	98.345	98.334	98.250	6.5	100.596	100.565	100.502
6.25	99.006	98.905	98.850	6.25	98.839	98.800	98.738	6.625	100.960	100.930	100.868
6.375	99.547	99.447	99.392	6.375	99.338	99.317	99.252	6.75	100.949	100.907	100.835
6.5	100.065	99.965	99.910	6.5	99.800	99.771	99.706	6.875	101.436	101.393	101.323
6.625	100.474	100.373	100.319	6.625	100.205	100.187	100.120	7	101.868	101.826	101.757
6.75	100.792	100.671	100.595	6.75	100.614	100.558	100.507	7.125	102.212	102.169	102.101
6.875	101.213	101.092	101.016	6.875	101.073	101.033	100.979	7.25	102.361	102.324	102.246
7	101.712	101.591	101.515	7	101.455	101.414	101.344	7.375	102.836	102.799	102.722
7.125	102.107	101.986	101.910	7.125	101.828	101.775	101.721	7.5	103.234	103.198	103.122
7.25	102.403	102.324	102.300	7.25	102.403	102.324	102.300	7.625	103.516	103.479	103.404
7.375	102.748	102.693	102.665	7.375	102.748	102.693	102.665	7.75	103.858	103.763	103.681
7.5	103.165	103.027	102.994	7.5	103.071	103.026	102.994	7.875	104.242	104.147	104.066
7.625	103.581	103.443	103.349	7.625	103.402	103.346	103.317	8	104.100	104.023	103.931
7.75	103.863	103.774	103.790	7.75	103.863	103.774	103.790				
7.875	104.155	104.079	104.096	7.875	104.155	104.079	104.096				
8	104.308	104.248	104.257	8	104.308	104.248	104.257				
8.125	104.637	104.562	104.576	8.125	104.637	104.562	104.576				
8.25	104.825	104.724	104.797	8.25	104.825	104.724	104.797				
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	96.126	96.126	95.974	4.625	96.537	96.537	96.385	5	92.010	91.910	91.855
4.75	96.210	96.239	96.216	4.75	96.525	96.525	96.440	5.125	92.813	92.713	92.662
4.875	96.722	96.678	96.661	4.875	97.040	97.040	96.960	5.25	94.251	94.071	93.934
5	97.102	97.085	97.070	5	97.428	97.428	97.351	5.375	94.944	94.765	94.628
5.125	97.460	97.463	97.564	5.125	97.668	97.668	97.596	5.5	95.737	95.557	95.420
5.25	97.998	97.935	97.925	5.25	98.090	98.090	98.023	5.625	96.394	96.214	96.078
5.375	98.414	98.398	98.383	5.375	98.493	98.493	98.430	5.75	96.922	96.762	96.646
5.5	98.807	98.783	98.768	5.5	99.004	99.004	98.946	5.875	97.558	97.399	97.283
5.625	99.181	99.171	99.267	5.625	99.167	99.167	99.113	6	98.204	98.045	97.929
5.75	99.628	99.614	99.600	5.75	99.710	99.710	99.614	6.125	98.690	98.532	98.416
5.875	100.064	100.050	100.035	5.875	99.924	99.921	99.830	6.25	99.022	98.868	98.757
6	100.418	100.404	100.389	6	100.445	100.437	100.350	6.375	99.550	99.394	99.282
6.125	100.360	100.327	100.390	6.125	100.392	100.379	100.297	6.5	100.035	99.877	99.763
6.25	100.760	100.747	100.734	6.25	100.596	100.578	100.484	6.625	100.500	100.341	100.225
6.375	101.164	101.151	101.138	6.375	100.939	100.916	100.827	6.75	100.755	100.646	100.594
6.5	101.448	101.435	101.422	6.5	101.185	101.156	101.071	6.875	101.193	101.081	101.027
6.625	101.496	101.469	101.430	6.625	101.209	101.183	101.144	7	101.649	101.475	101.343
6.75	101.743	101.730	101.688	6.75	101.461	101.449	101.407	7.125	102.071	101.895	101.762
6.875	102.089	102.077	102.066	6.875	101.710	101.703	101.657	7.25	102.230	102.054	102.022
7	102.313	102.298	102.253	7	102.023	102.012	101.967	7.375	102.652	102.475	102.340
7.125	101.774	101.715	101.651	7.125	101.540	101.482	101.417	7.5	103.062	102.883	102.747
7.25	102.273	102.214	102.150	7.25	101.940	101.882	101.817	7.625	103.003	102.913	102.915
7.375	102.752	102.694	102.629	7.375	102.325	102.266	102.202	7.75	102.645	102.508	102.524
								7.875	102.847	102.726	102.742



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	96.547	96.506	96.421	5	95.812	95.749	95.686	5.125	94.473	94.410	94.348
5.125	96.917	96.854	96.791	5.125	96.408	96.345	96.282	5.25	94.949	94.886	94.824
5.25	97.288	97.225	97.162	5.25	96.841	96.778	96.715	5.375	95.607	95.544	95.481
5.375	97.516	97.481	97.390	5.375	97.108	97.045	96.982	5.5	96.086	96.023	95.960
5.5	97.887	97.824	97.761	5.5	97.542	97.479	97.416	5.625	96.566	96.503	96.440
5.625	98.259	98.196	98.133	5.625	97.976	97.913	97.850	5.75	97.047	96.984	96.922
5.75	98.632	98.569	98.506	5.75	98.243	98.180	98.117	5.875	97.340	97.277	97.214
5.875	98.860	98.797	98.734	5.875	98.506	98.443	98.380	6	97.805	97.742	97.679
6	99.226	99.163	99.100	6	98.924	98.861	98.798	6.125	98.086	98.023	97.960
6.125	99.437	99.374	99.311	6.125	99.173	99.110	99.047	6.25	98.550	98.487	98.424
6.25	99.647	99.584	99.521	6.25	99.421	99.358	99.295	6.375	98.642	98.579	98.516
6.375	99.855	99.792	99.729	6.375	99.667	99.604	99.541	6.5	98.917	98.854	98.791
6.5	100.062	99.999	99.936	6.5	100.080	100.017	99.954	6.625	99.188	99.125	99.062
6.625	100.121	100.058	99.995	6.625	100.150	100.087	100.024	6.75	99.453	99.390	99.327
6.75	100.348	100.285	100.222	6.75	100.384	100.321	100.258	6.875	99.530	99.467	99.404
6.875	100.548	100.485	100.422	6.875	100.447	100.384	100.321	7	99.615	99.552	99.489
7	100.743	100.680	100.617	7	100.686	100.623	100.560	7.125	99.707	99.644	99.582
7.125	100.936	100.873	100.810	7.125	100.933	100.870	100.807				

  

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	96.682	96.716	96.471	5	95.862	95.799	95.736	5.125	94.523	94.460	94.397
5.125	97.019	97.048	96.841	5.125	96.458	96.395	96.332	5.25	94.999	94.936	94.873
5.25	97.349	97.373	97.212	5.25	96.891	96.828	96.765	5.375	95.657	95.594	95.531
5.375	97.670	97.690	97.440	5.375	97.158	97.104	97.032	5.5	96.136	96.073	96.010
5.5	97.986	98.000	97.811	5.5	97.592	97.529	97.466	5.625	96.616	96.553	96.490
5.625	98.309	98.303	98.183	5.625	98.026	97.963	97.900	5.75	97.097	97.034	96.971
5.75	98.682	98.619	98.556	5.75	98.293	98.230	98.167	5.875	97.390	97.327	97.264
5.875	98.910	98.867	98.784	5.875	98.556	98.493	98.430	6	97.855	97.792	97.729
6	99.276	99.213	99.150	6	98.974	98.911	98.848	6.125	98.136	98.073	98.010
6.125	99.487	99.424	99.361	6.125	99.223	99.160	99.097	6.25	98.600	98.537	98.474
6.25	99.697	99.638	99.571	6.25	99.471	99.408	99.345	6.375	98.692	98.629	98.566
6.375	99.905	99.860	99.779	6.375	99.717	99.654	99.591	6.5	98.967	98.904	98.841
6.5	100.112	100.049	99.986	6.5	100.130	100.067	100.004	6.625	99.238	99.175	99.112
6.625	100.241	100.212	100.045	6.625	100.200	100.137	100.074	6.75	99.503	99.440	99.377
6.75	100.415	100.380	100.272	6.75	100.434	100.371	100.308	6.875	99.580	99.517	99.454
6.875	100.598	100.535	100.472	6.875	100.497	100.434	100.371	7	99.665	99.602	99.539
7	100.793	100.730	100.667	7	100.736	100.673	100.610	7.125	99.757	99.694	99.631

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	93.343	93.297	93.280	4.5	93.343	93.297	93.280	5	95.733	95.726	95.671
4.625	93.999	93.953	93.937	4.625	93.999	93.953	93.937	5.125	96.389	96.407	96.327
4.75	94.655	94.609	94.593	4.75	94.655	94.609	94.593	5.25	97.066	97.123	97.042
4.875	95.077	95.031	95.015	4.875	95.077	95.031	95.015	5.375	97.564	97.549	97.534
5	95.733	95.726	95.671	5	95.733	95.726	95.671	5.5	98.171	98.125	98.095
5.125	96.389	96.407	96.327	5.125	96.389	96.407	96.327	5.625	98.777	98.731	98.701
5.25	97.066	97.123	97.042	5.25	97.066	97.123	97.042	5.75	99.413	99.399	99.342
5.375	97.567	97.549	97.534	5.375	97.564	97.549	97.534	5.875	99.778	99.587	99.523
5.5	98.171	98.125	98.095	5.5	98.171	98.125	98.095	6	100.322	100.170	100.107
5.625	98.777	98.731	98.701	5.625	98.777	98.731	98.701	6.125	100.898	100.757	100.692
5.75	99.413	99.399	99.342	5.75	99.413	99.399	99.342	6.25	101.308	101.371	101.292
5.875	99.779	99.718	99.654	5.875	99.779	99.718	99.654	6.375	101.473	101.391	101.310
6	100.372	100.312	100.249	6	100.372	100.312	100.249	6.5	102.045	101.963	101.883
6.125	100.958	100.897	100.836	6.125	100.958	100.897	100.836	6.625	102.588	102.506	102.428
6.25	101.308	101.371	101.292	6.25	101.308	101.371	101.292	6.75	102.726	102.654	102.538
6.375	101.568	101.486	101.405	6.375	101.568	101.486	101.405	6.875	102.722	102.619	102.570
6.5	102.131	102.049	101.969	6.5	102.131	102.049	101.969	7	103.266	103.164	103.115
6.625	102.655	102.573	102.495	6.625	102.655	102.573	102.495	7.125	103.819	103.716	103.669
6.75	102.726	102.654	102.538	6.75	102.726	102.654	102.538	7.25	103.603	103.511	103.418
6.875	102.785	102.682	102.633	6.875	102.785	102.682	102.633	7.375	103.450	103.326	103.306
7	103.315	103.212	103.164	7	103.315	103.212	103.164	7.5	103.760	103.637	103.617
7.125	103.857	103.755	103.708	7.125	103.857	103.755	103.708	7.625	104.310	104.186	104.166
7.25	103.603	103.511	103.418	7.25	103.603	103.511	103.418	7.75	104.276	104.231	104.187
7.375	103.517	103.393	103.381	7.375	103.517	103.393	103.373				
7.5	103.891	103.871	103.871	7.5	103.833	103.709	103.689				
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	95.216	95.328	95.306	4.25	95.216	95.328	95.306	4.75	93.161	93.254	93.172
4.375	95.787	95.899	95.877	4.375	95.787	95.899	95.877	4.875	94.102	94.195	94.113
4.5	96.357	96.469	96.447	4.5	96.357	96.469	96.447	5	94.808	94.901	94.820
4.625	96.924	97.036	97.014	4.625	96.924	97.036	97.014	5.125	95.640	95.733	95.651
4.75	97.274	97.230	97.213	4.75	97.274	97.230	97.213	5.25	96.368	96.344	96.259
4.875	97.508	97.528	97.625	4.875	97.433	97.528	97.625	5.375	97.411	97.373	97.325
5	97.992	98.088	98.184	5	97.992	98.088	98.184	5.5	97.989	97.950	97.904
5.125	98.543	98.638	98.735	5.125	98.543	98.638	98.735	5.625	98.550	98.511	98.466
5.25	98.869	98.824	98.808	5.25	98.869	98.824	98.808	5.75	98.793	98.754	98.710
5.375	99.293	99.231	99.284	5.375	99.115	99.194	99.284	5.875	99.275	99.215	99.151
5.5	99.773	99.722	99.812	5.5	99.643	99.722	99.812	6	99.815	99.754	99.691
5.625	100.251	100.229	100.320	5.625	100.151	100.229	100.320	6.125	100.334	100.306	100.228
5.75	100.528	100.470	100.436	5.75	100.528	100.470	100.436	6.25	100.531	100.471	100.410
5.875	100.480	100.411	100.352	5.875	100.158	100.220	100.288	6.375	100.608	100.526	100.445
6	100.959	100.890	100.831	6	100.632	100.694	100.762	6.5	101.103	101.079	100.963
								6.625	101.771	101.743	101.628
								6.75	101.707	101.599	101.503
								6.875	101.361	101.260	101.212
								7	101.829	101.729	101.682
								7.125	102.299	102.220	102.153
								7.25	102.316	102.223	102.130
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	96.107	96.183	96.127	5	94.808	94.901	94.820	4.5	93.719	93.831	93.809
5.375	97.411	97.373	97.325	5.125	95.640	95.733	95.651	4.625	94.283	94.395	94.372
5.5	97.989	97.950	97.904	5.25	96.107	96.183	96.127	4.75	94.007	93.962	93.928
5.625	98.550	98.511	98.466	5.375	97.391	97.352	97.304	4.875	94.488	94.443	94.409
5.75	98.793	98.754	98.710	5.5	97.927	97.888	97.841	5	94.969	94.923	94.890
5.875	99.275	99.215	99.151	5.625	98.451	98.412	98.367	5.125	95.449	95.404	95.370
6	99.815	99.754	99.691	5.75	98.663	98.624	98.580	5.25	95.793	95.731	95.681
6.125	100.334	100.306	100.228	5.875	99.278	99.217	99.153	5.375	96.273	96.211	96.161
6.25	100.531	100.471	100.410	6	99.787	99.726	99.663	5.5	96.753	96.691	96.641
6.375	100.608	100.526	100.445	6.125	100.282	100.306	100.228	5.625	97.231	97.170	97.120
6.5	101.103	101.079	100.963	6.25	100.463	100.402	100.342	5.75	97.167	97.128	97.089
6.625	101.771	101.743	101.628	6.375	100.636	100.554	100.473	5.875	97.510	97.471	97.432
6.75	101.707	101.599	101.503	6.5	101.115	101.079	100.963	6	97.939	97.870	97.813
6.875	101.361	101.260	101.212	6.625	101.771	101.743	101.628	6.125	98.418	98.349	98.290

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	97.066	97.123	97.042	5.25	97.066	97.123	97.042	5.25	97.066	97.123	97.042
5.375	97.564	97.549	97.534	5.375	97.564	97.549	97.534	5.375	97.564	97.549	97.534
5.5	98.171	98.125	98.095	5.5	98.171	98.125	98.095	5.5	98.171	98.125	98.095
5.625	98.777	98.731	98.701	5.625	98.777	98.731	98.701	5.625	98.777	98.731	98.701
5.75	99.413	99.399	99.342	5.75	99.413	99.399	99.342	5.75	99.413	99.399	99.342
5.875	99.779	99.718	99.654	5.875	99.779	99.718	99.654	5.875	99.778	99.587	99.523
6	100.372	100.312	100.249	6	100.372	100.312	100.249	6	100.322	100.170	100.107
6.125	100.958	100.897	100.836	6.125	100.958	100.897	100.836	6.125	100.898	100.757	100.692
6.25	101.308	101.371	101.292	6.25	101.308	101.371	101.292	6.25	101.308	101.371	101.292
6.375	101.568	101.486	101.405	6.375	101.568	101.486	101.405	6.375	101.473	101.391	101.310
6.5	102.131	102.049	101.969	6.5	102.131	102.049	101.969	6.5	102.045	101.963	101.883
6.625	102.655	102.573	102.495	6.625	102.655	102.573	102.495	6.625	102.588	102.506	102.428
6.75	102.726	102.654	102.538	6.75	102.726	102.654	102.538	6.75	102.726	102.654	102.538
6.875	102.785	102.682	102.633	6.875	102.785	102.682	102.633	6.875	102.722	102.619	102.570
7	103.315	103.212	103.164	7	103.315	103.212	103.164	7	103.266	103.164	103.115
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	96.357	96.469	96.447	4.25	95.216	95.328	95.306	5.25	96.107	96.183	96.127
4.625	96.924	97.036	97.014	4.375	95.787	95.899	95.877	5.375	97.411	97.373	97.325
4.75	97.274	97.230	97.213	4.5	96.357	96.469	96.447	5.5	97.989	97.950	97.904
4.875	97.433	97.528	97.625	4.625	96.924	97.036	97.014	5.625	98.550	98.511	98.466
5	97.992	98.088	98.184	4.75	97.274	97.230	97.213	5.75	98.793	98.754	98.710
5.125	98.543	98.638	98.735	4.875	97.433	97.528	97.625	5.875	99.275	99.215	99.151
5.25	98.869	98.824	98.808	5	97.992	98.088	98.184	6	99.815	99.754	99.691
5.375	99.115	99.194	99.284	5.125	98.543	98.638	98.735	6.125	100.334	100.306	100.228
5.5	99.643	99.722	99.812	5.25	98.869	98.824	98.808	6.25	100.531	100.471	100.410
5.625	100.151	100.229	100.320	5.375	99.115	99.194	99.284	6.375	100.608	100.526	100.445
5.75	100.528	100.470	100.436	5.5	99.643	99.722	99.812	6.5	101.103	101.079	100.963
5.875	100.158	100.220	100.288	5.625	100.151	100.229	100.320	6.625	101.771	101.743	101.628
6	100.632	100.694	100.762	5.75	100.528	100.470	100.436	6.75	101.707	101.599	101.503
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	96.107	96.183	96.127	5.25	96.107	96.183	96.127	4.5	93.719	93.831	93.809
5.375	97.411	97.373	97.325	5.375	96.777	96.854	96.797	4.625	94.283	94.395	94.372
5.5	97.989	97.950	97.904	5.5	97.561	97.637	97.581	4.75	92.849	92.805	92.846
5.625	98.550	98.511	98.466	5.625	98.247	98.323	98.267	4.875	93.214	93.310	93.406
5.75	98.793	98.754	98.710	5.75	98.507	98.461	98.431	5	93.764	93.860	93.956
5.875	99.275	99.215	99.151	5.875	98.854	98.913	98.835	5.125	94.299	94.394	94.491
6	99.815	99.754	99.691	6	99.544	99.603	99.525	5.25	95.420	95.381	95.342
6.125	100.334	100.306	100.228	6.125	100.267	100.306	100.228	5.375	95.554	95.515	95.476
6.25	100.531	100.471	100.410	6.25	100.308	100.231	100.168	5.5	95.998	95.959	95.920
6.375	100.608	100.526	100.445	6.375	100.355	100.397	100.281	5.625	96.458	96.418	96.379
6.5	101.103	101.079	100.963	6.5	101.036	101.079	100.963	5.75	97.167	97.128	97.089
6.625	101.771	101.743	101.628	6.625	101.771	101.743	101.628	5.875	97.510	97.471	97.432
6.75	101.707	101.599	101.503	6.75	101.757	101.649	101.553	6	97.891	97.852	97.813
6.875	101.361	101.260	101.212	6.875	101.095	101.121	101.030	6.125	98.252	98.213	98.174

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	96.289	96.244	96.227	5.125	96.289	96.244	96.227	4.75	94.555	94.509	94.493
5.25	96.966	96.951	96.936	5.25	96.966	96.951	96.936	4.875	94.977	94.931	94.915
5.375	97.464	97.449	97.434	5.375	97.464	97.449	97.434	5	95.633	95.588	95.571
5.5	98.071	98.025	97.995	5.5	98.071	98.025	97.995	5.125	96.289	96.244	96.227
5.625	98.677	98.631	98.601	5.625	98.677	98.631	98.601	5.25	96.966	96.951	96.936
5.75	99.313	99.268	99.238	5.75	99.313	99.268	99.238	5.375	97.464	97.449	97.434
5.875	99.678	99.475	99.328	5.875	99.678	99.475	99.328	5.5	98.071	98.025	97.995
6	100.222	100.047	99.984	6	100.222	100.047	99.984	5.625	98.677	98.631	98.601
6.125	100.798	100.609	100.546	6.125	100.798	100.609	100.546	5.75	99.313	99.268	99.238
6.25	101.208	101.131	101.068	6.25	101.208	101.131	101.068	5.875	99.678	99.475	99.328
6.375	101.210	101.139	101.069	6.375	101.210	101.139	101.069	6	100.222	100.047	99.984
6.5	101.625	101.554	101.484	6.5	101.625	101.554	101.484	6.125	100.798	100.609	100.546
6.625	102.182	102.112	102.042	6.625	102.182	102.112	102.042	6.25	101.208	101.131	101.068
6.75	102.626	102.518	102.422	6.75	102.626	102.518	102.422	6.375	101.210	101.139	101.069
6.875	102.275	102.212	102.150	6.875	102.275	102.212	102.150	6.5	101.625	101.554	101.484
7	102.720	102.658	102.595	7	102.720	102.658	102.595	6.625	102.182	102.112	102.042
7.125	103.123	103.060	102.998	7.125	103.123	103.060	102.998	6.75	102.626	102.518	102.422
7.25	103.503	103.411	103.318	7.25	103.503	103.411	103.318	6.875	102.275	102.212	102.150
7.375	102.847	102.724	102.704	7.375	102.847	102.724	102.704	7	102.720	102.658	102.595
7.5	103.304	103.232	103.189	7.5	103.304	103.232	103.189	7.125	103.123	103.060	102.998
7.625	103.785	103.739	103.696	7.625	103.785	103.739	103.696	7.25	103.503	103.411	103.318
7.75	104.176	104.131	104.087	7.75	104.176	104.131	104.087	7.375	102.908	102.785	102.765
7.875	103.314	103.353	103.294					7.5	103.359	103.236	103.216
8	103.432	103.471	103.412					7.625	103.796	103.739	103.696
8.125	103.501	103.540	103.481					7.75	104.176	104.131	104.087
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	95.186	95.298	95.275	4.25	95.186	95.298	95.275	4.875	93.893	93.956	93.974
4.375	95.716	95.828	95.805	4.375	95.716	95.828	95.805	5	94.480	94.543	94.561
4.5	96.238	96.350	96.328	4.5	96.238	96.350	96.328	5.125	95.212	95.275	95.294
4.625	96.750	96.862	96.840	4.625	96.750	96.862	96.840	5.25	95.905	95.951	95.995
4.75	97.174	97.130	97.113	4.75	97.174	97.130	97.113	5.375	96.596	96.613	96.656
4.875	97.322	97.417	97.514	4.875	97.322	97.417	97.514	5.5	97.262	97.308	97.351
5	97.809	97.905	98.001	5	97.809	97.905	98.001	5.625	97.890	97.936	97.979
5.125	98.274	98.370	98.466	5.125	98.274	98.370	98.466	5.75	98.380	98.311	98.281
5.25	98.769	98.724	98.708	5.25	98.769	98.724	98.708	5.875	98.976	98.773	98.659
5.375	98.965	99.011	99.101	5.375	98.932	99.011	99.101	6	99.440	99.267	99.289
5.5	99.434	99.435	99.525	5.5	99.357	99.435	99.525	6.125	99.905	99.927	99.949
5.625	99.905	99.869	99.918	5.625	99.883	99.828	99.918	6.25	100.158	100.081	100.018
5.75	100.428	100.370	100.336	5.75	100.428	100.370	100.336	6.375	100.173	100.129	100.113
5.875	100.044	100.008	100.027	5.875	99.897	99.959	100.027	6.5	100.690	100.703	100.687
6	100.501	100.465	100.408	6	100.395	100.337	100.384	6.625	101.331	101.344	101.328
								6.75	101.607	101.499	101.403
								6.875	101.032	100.931	100.883
								7	101.376	101.275	101.228
								7.125	101.842	101.749	101.657
								7.25	102.216	102.123	102.030
								7.375	101.266	101.221	101.177
								7.5	101.790	101.745	101.701
								7.625	102.298	102.252	102.209
								7.75	102.639	102.593	102.550
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	100.690	100.703	100.687	6.125	99.898	99.927	99.949	4.5	93.604	93.716	93.693
6.625	101.331	101.344	101.328	6.25	100.208	100.131	100.068	4.625	94.090	94.202	94.179
6.75	101.607	101.499	101.403	6.375	100.116	100.129	100.113	4.75	92.749	92.711	92.808
6.875	101.032	100.931	100.883	6.5	100.690	100.703	100.687	4.875	93.090	93.185	93.282
7	101.376	101.275	101.228	6.625	101.331	101.344	101.328	5	93.534	93.630	93.726
7.125	101.842	101.749	101.657	6.75	101.657	101.549	101.453	5.125	93.942	94.038	94.134
7.25	102.216	102.123	102.030	6.875	100.791	100.743	100.752	5.25	95.320	95.281	95.242
7.375	101.266	101.221	101.177	7	101.351	101.258	101.222	5.375	95.454	95.415	95.376
7.5	101.790	101.745	101.701	7.125	101.892	101.799	101.707	5.5	95.898	95.859	95.820
7.625	102.298	102.252	102.209	7.25	102.266	102.173	102.080	5.625	96.358	96.318	96.279
7.75	102.639	102.593	102.550	7.375	101.316	101.271	101.227	5.75	97.067	97.028	96.989
				7.5	101.840	101.795	101.751	5.875	97.410	97.371	97.332
				7.625	102.348	102.302	102.259	6	97.791	97.752	97.713
								6.125	98.152	98.113	98.074



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	101.210	101.139	101.069	6.375	101.210	101.139	101.069	6	100.222	100.047	99.984
6.5	101.625	101.554	101.484	6.5	101.625	101.554	101.484	6.125	100.798	100.609	100.546
6.625	102.182	102.112	102.042	6.625	102.182	102.112	102.042	6.25	101.208	101.131	101.068
6.75	102.626	102.518	102.422	6.75	102.626	102.518	102.422	6.375	101.210	101.139	101.069
6.875	102.275	102.212	102.150	6.875	102.275	102.212	102.150	6.5	101.625	101.554	101.484
7	102.720	102.658	102.595	7	102.720	102.658	102.595	6.625	102.182	102.112	102.042
7.125	103.123	103.060	102.998	7.125	103.123	103.060	102.998	6.75	102.626	102.518	102.422
7.25	103.503	103.411	103.318	7.25	103.503	103.411	103.318	6.875	102.275	102.212	102.150
7.375	102.847	102.724	102.704	7.375	102.847	102.724	102.704	7	102.720	102.658	102.595
7.5	103.304	103.232	103.189	7.5	103.304	103.232	103.189	7.125	103.123	103.060	102.998
7.625	103.785	103.739	103.696	7.625	103.785	103.739	103.696	7.25	103.503	103.411	103.318
7.75	104.176	104.131	104.087	7.75	104.176	104.131	104.087	7.375	102.908	102.785	102.765
7.875	103.314	103.353	103.294					7.5	103.359	103.236	103.216
8	103.432	103.471	103.412					7.625	103.796	103.739	103.696
8.125	103.501	103.540	103.481					7.75	104.176	104.131	104.087
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	96.238	96.350	96.328	4.5	96.238	96.350	96.328	6.625	101.331	101.344	101.328
4.625	96.750	96.862	96.840	4.625	96.750	96.862	96.840	6.75	101.607	101.499	101.403
4.75	97.174	97.130	97.113	4.75	97.174	97.130	97.113	6.875	100.775	100.743	100.752
4.875	97.322	97.417	97.514	4.875	97.322	97.417	97.514	7	101.301	101.213	101.222
5	97.809	97.905	98.001	5	97.809	97.905	98.001	7.125	101.842	101.749	101.657
5.125	98.274	98.370	98.466	5.125	98.274	98.370	98.466	7.25	102.216	102.123	102.030
5.25	98.769	98.724	98.708	5.25	98.769	98.724	98.708	7.375	101.266	101.221	101.177
5.375	98.965	99.011	99.101	5.375	98.932	99.011	99.101	7.5	101.790	101.745	101.701
5.5	99.434	99.435	99.525	5.5	99.357	99.435	99.525	7.625	102.298	102.252	102.209
5.625	99.905	99.869	99.918	5.625	99.883	99.828	99.918	7.75	102.639	102.593	102.550
5.75	100.428	100.370	100.336	5.75	100.428	100.370	100.336	7.875	100.829	100.868	100.809
5.875	100.044	100.008	100.027	5.875	99.897	99.959	100.027	8	100.947	100.986	100.927
6	100.501	100.465	100.408	6	100.395	100.337	100.384	8.125	101.016	101.055	100.996
6.125	100.949	100.913	100.856	6.125	100.935	100.876	100.843				
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	100.690	100.703	100.687	6.125	99.898	99.927	99.949	4.5	93.604	93.716	93.693
6.625	101.331	101.344	101.328	6.25	100.208	100.131	100.068	4.625	94.090	94.202	94.179
6.75	101.607	101.499	101.403	6.375	100.116	100.129	100.113	4.75	92.749	92.711	92.808
6.875	100.775	100.743	100.752	6.5	100.690	100.703	100.687	4.875	93.090	93.185	93.282
7	101.301	101.213	101.222	6.625	101.331	101.344	101.328	5	93.534	93.630	93.726
7.125	101.842	101.749	101.657	6.75	101.657	101.549	101.453	5.125	93.942	94.038	94.134
7.25	102.216	102.123	102.030	6.875	100.791	100.743	100.752	5.25	95.320	95.281	95.242
7.375	101.266	101.221	101.177	7	101.351	101.258	101.222	5.375	95.454	95.415	95.376
7.5	101.790	101.745	101.701	7.125	101.892	101.799	101.707	5.5	95.898	95.859	95.820
7.625	102.298	102.252	102.209	7.25	102.266	102.173	102.080	5.625	96.358	96.318	96.279
7.75	102.639	102.593	102.550	7.375	101.316	101.271	101.227	5.75	97.067	97.028	96.989
				7.5	101.840	101.795	101.751	5.875	97.410	97.371	97.332
				7.625	102.348	102.302	102.259	6	97.791	97.752	97.713
								6.125	98.152	98.113	98.074

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	98.976	98.759	98.459	6.75	97.476	97.259	96.959
6.875	99.504	99.287	98.987	6.875	98.004	97.787	97.487
7	100.011	99.794	99.494	7	98.511	98.294	97.994
7.125	100.470	100.253	99.953	7.125	98.970	98.753	98.453
7.25	100.899	100.682	100.382	7.25	99.399	99.182	98.882
7.375	100.993	100.720	100.420	7.375	99.493	99.220	98.920
7.5	101.460	101.187	100.887	7.5	99.960	99.687	99.387
7.625	101.879	101.606	101.306	7.625	100.379	100.106	99.806
7.75	102.278	102.005	101.705	7.75	100.778	100.505	100.205
7.875	102.166	101.841	101.541	7.875	100.666	100.341	100.041
8	102.593	102.268	101.968	8	101.093	100.768	100.468
8.125	102.982	102.657	102.357	8.125	101.482	101.157	100.857
8.25	103.351	103.026	102.726	8.25	101.851	101.526	101.226

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.976	96.759	96.459	6.75	95.476	95.259	94.959
6.875	97.504	97.287	96.987	6.875	96.004	95.787	95.487
7	98.011	97.794	97.494	7	96.511	96.294	95.994
7.125	98.470	98.253	97.953	7.125	96.970	96.753	96.453
7.25	98.899	98.682	98.382	7.25	97.399	97.182	96.882
7.375	98.993	98.720	98.420	7.375	97.493	97.220	96.920
7.5	99.460	99.187	98.887	7.5	97.960	97.687	97.387
7.625	99.879	99.606	99.306	7.625	98.379	98.106	97.806
7.75	100.278	100.005	99.705	7.75	98.778	98.505	98.205
7.875	100.166	99.841	99.541	7.875	98.666	98.341	98.041
8	100.593	100.268	99.968	8	99.093	98.768	98.468
8.125	100.982	100.657	100.357	8.125	99.482	99.157	98.857
8.25	101.351	101.026	100.726	8.25	99.851	99.526	99.226

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.226	98.009	97.709	6.75	96.226	96.009	95.709
6.875	98.754	98.537	98.237	6.875	96.754	96.537	96.237
7	99.261	99.044	98.744	7	97.261	97.044	96.744
7.125	99.720	99.503	99.203	7.125	97.720	97.503	97.203
7.25	100.149	99.932	99.632	7.25	98.149	97.932	97.632
7.375	100.243	99.970	99.670	7.375	98.243	97.970	97.670
7.5	100.710	100.437	100.137	7.5	98.710	98.437	98.137
7.625	101.129	100.856	100.556	7.625	99.129	98.856	98.556
7.75	101.528	101.255	100.955	7.75	99.528	99.255	98.955
7.875	101.416	101.091	100.791	7.875	99.416	99.091	98.791
8	101.843	101.518	101.218	8	99.843	99.518	99.218
8.125	102.232	101.907	101.607	8.125	100.232	99.907	99.607
8.25	102.601	102.276	101.976	8.25	100.601	100.276	99.976

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.