



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	90.326	90.196	90.196	4.75	90.326	90.196	90.196	5.125	93.062	93.006	92.972
4.875	91.005	90.879	90.879	4.875	91.005	90.879	90.879	5.25	93.810	93.754	93.720
5	91.664	91.542	91.542	5	91.664	91.542	91.542	5.375	94.440	94.384	94.350
5.125	92.346	92.312	92.270	5.125	92.346	92.312	92.270	5.5	95.041	94.984	94.951
5.25	93.593	93.485	93.438	5.25	93.232	93.181	93.122	5.625	95.602	95.536	95.485
5.375	94.296	94.188	94.141	5.375	93.929	93.878	93.820	5.75	97.167	97.158	97.112
5.5	95.106	94.998	94.951	5.5	94.634	94.583	94.524	5.875	97.731	97.682	97.614
5.625	95.626	95.518	95.471	5.625	95.133	95.082	95.024	6	98.238	98.189	98.121
5.75	96.204	96.092	96.054	5.75	96.106	96.092	96.054	6.125	98.681	98.632	98.563
5.875	96.854	96.739	96.685	5.875	96.673	96.657	96.617	6.25	99.123	99.084	99.023
6	97.537	97.422	97.368	6	97.234	97.177	97.130	6.375	99.624	99.579	99.503
6.125	98.017	97.902	97.848	6.125	97.778	97.720	97.645	6.5	100.078	100.033	99.957
6.25	98.486	98.364	98.304	6.25	98.398	98.334	98.275	6.625	100.437	100.392	100.316
6.375	99.053	98.930	98.870	6.375	98.936	98.872	98.796	6.75	100.646	100.604	100.521
6.5	99.588	99.466	99.406	6.5	99.455	99.391	99.316	6.875	101.118	101.077	100.994
6.625	100.007	99.884	99.825	6.625	99.825	99.761	99.691	7	101.535	101.496	101.410
6.75	100.461	100.322	100.249	6.75	100.330	100.269	100.217	7.125	101.866	101.827	101.743
6.875	100.931	100.793	100.720	6.875	100.817	100.754	100.699	7.25	102.240	102.203	102.116
7	101.433	101.294	101.221	7	101.295	101.217	101.133	7.375	102.710	102.675	102.587
7.125	101.835	101.697	101.624	7.125	101.689	101.653	101.588	7.5	103.131	103.096	103.007
7.25	102.297	102.261	102.196	7.25	102.297	102.261	102.196	7.625	103.548	103.524	103.431
7.375	102.681	102.640	102.569	7.375	102.681	102.640	102.569	7.75	103.931	103.907	103.813
7.5	103.090	102.986	102.916	7.5	103.029	102.986	102.916	7.875	104.327	104.303	104.209
7.625	103.522	103.379	103.305	7.625	103.393	103.379	103.305	8	104.231	104.142	104.031
7.75	103.930	103.929	103.846	7.75	103.930	103.929	103.846				
7.875	104.254	104.252	104.169	7.875	104.254	104.252	104.169				
8	104.475	104.467	104.379	8	104.475	104.467	104.379				
8.125	104.779	104.774	104.690	8.125	104.779	104.774	104.690				
8.25	105.147	105.243	105.144	8.25	105.147	105.243	105.144				
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	95.604	95.504	95.504	4.625	96.015	95.915	95.915	5	91.186	91.049	91.049
4.75	95.873	95.881	95.834	4.75	96.032	95.948	95.948	5.125	91.986	91.854	91.854
4.875	96.343	96.326	96.304	4.875	96.556	96.477	96.477	5.25	93.450	93.222	93.069
5	96.786	96.749	96.726	5	96.946	96.872	96.872	5.375	94.155	93.927	93.774
5.125	97.282	97.313	97.183	5.125	97.309	97.340	97.210	5.5	95.102	94.874	94.720
5.25	97.764	97.685	97.623	5.25	97.723	97.695	97.658	5.625	95.623	95.395	95.241
5.375	98.177	98.095	98.036	5.375	98.147	98.149	98.087	5.75	96.193	95.993	95.867
5.5	98.591	98.609	98.491	5.5	98.655	98.639	98.599	5.875	96.844	96.645	96.519
5.625	99.112	99.125	99.003	5.625	99.119	99.132	99.011	6	97.507	97.308	97.182
5.75	99.463	99.472	99.346	5.75	99.455	99.464	99.352	6.125	98.018	97.819	97.694
5.875	99.787	99.792	99.746	5.875	99.768	99.772	99.643	6.25	98.495	98.297	98.173
6	100.187	100.191	100.101	6	100.186	100.101	100.091	6.375	99.048	98.848	98.722
6.125	100.221	100.186	100.338	6.125	100.162	100.112	100.264	6.5	99.560	99.358	99.230
6.25	100.611	100.597	100.645	6.25	100.507	100.415	100.560	6.625	100.015	99.812	99.683
6.375	101.016	101.002	100.988	6.375	100.820	100.733	100.842	6.75	100.407	100.360	100.307
6.5	101.300	101.286	101.332	6.5	101.089	101.013	101.157	6.875	100.868	100.815	100.760
6.625	101.274	101.174	101.471	6.625	101.086	101.008	101.173	7	101.235	101.157	101.095
6.75	101.531	101.519	101.744	6.75	101.188	101.150	101.446	7.125	101.664	101.490	101.427
6.875	101.929	101.917	102.000	6.875	101.464	101.452	101.708	7.25	102.120	102.042	101.977
7	102.094	102.049	102.340	7	101.757	101.725	102.017	7.375	102.563	102.368	102.297
7.125	101.691	101.622	101.555	7.125	101.457	101.388	101.321	7.5	102.702	102.660	102.589
7.25	102.192	102.124	102.057	7.25	101.858	101.789	101.722	7.625	102.711	102.687	102.592
7.375	102.674	102.605	102.538	7.375	102.242	102.173	102.106	7.75	102.703	102.702	102.619
								7.875	102.949	102.947	102.864

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	96.322	96.259	96.196	5	95.497	95.434	95.371	5.125	94.082	94.019	
5.125	96.690	96.627	96.564	5.125	96.089	96.026	95.963	5.25	94.555	94.492	94.429
5.25	97.059	96.996	96.933	5.25	96.519	96.456	96.393	5.375	95.206	95.143	95.081
5.375	97.286	97.223	97.160	5.375	96.785	96.722	96.659	5.5	95.682	95.619	95.556
5.5	97.655	97.592	97.529	5.5	97.216	97.153	97.090	5.625	96.158	96.095	96.033
5.625	98.025	97.962	97.899	5.625	97.647	97.584	97.521	5.75	96.636	96.573	96.511
5.75	98.395	98.332	98.269	5.75	97.913	97.850	97.787	5.875	96.933	96.870	96.808
5.875	98.622	98.559	98.496	5.875	98.179	98.116	98.053	6	97.399	97.336	97.274
6	98.993	98.930	98.867	6	98.601	98.538	98.475	6.125	97.679	97.616	97.554
6.125	99.207	99.144	99.081	6.125	98.849	98.786	98.723	6.25	98.141	98.078	98.015
6.25	99.416	99.353	99.290	6.25	99.097	99.034	98.971	6.375	98.235	98.172	98.109
6.375	99.624	99.561	99.498	6.375	99.342	99.279	99.216	6.5	98.510	98.447	98.384
6.5	99.831	99.768	99.705	6.5	99.754	99.691	99.628	6.625	98.782	98.719	98.656
6.625	99.892	99.829	99.766	6.625	99.828	99.765	99.702	6.75	99.050	98.987	98.924
6.75	100.118	100.055	99.992	6.75	100.064	100.001	99.938	6.875	99.127	99.064	99.001
6.875	100.320	100.257	100.194	6.875	100.127	100.064	100.001	7	99.207	99.144	99.082
7	100.517	100.454	100.391	7	100.360	100.297	100.234	7.125	99.297	99.234	99.172
7.125	100.708	100.645	100.582	7.125	100.602	100.539	100.476				

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	96.372	96.309	96.246	5	95.547	95.484	95.421	5.125	94.132		
5.125	96.740	96.677	96.614	5.125	96.139	96.076	96.013	5.25	94.605	94.542	94.479
5.25	97.109	97.046	96.983	5.25	96.569	96.506	96.443	5.375	95.256	95.193	95.130
5.375	97.347	97.273	97.210	5.375	96.835	96.772	96.709	5.5	95.732	95.669	95.606
5.5	97.705	97.642	97.579	5.5	97.266	97.203	97.140	5.625	96.208	96.145	96.082
5.625	98.075	98.012	97.949	5.625	97.697	97.634	97.571	5.75	96.686	96.623	96.560
5.75	98.445	98.382	98.319	5.75	97.963	97.900	97.837	5.875	96.983	96.920	96.857
5.875	98.672	98.609	98.546	5.875	98.229	98.166	98.103	6	97.449	97.386	97.323
6	99.043	98.980	98.917	6	98.651	98.588	98.525	6.125	97.729	97.666	97.603
6.125	99.257	99.194	99.131	6.125	98.899	98.836	98.773	6.25	98.191	98.128	98.065
6.25	99.466	99.403	99.340	6.25	99.147	99.084	99.021	6.375	98.285	98.222	98.159
6.375	99.674	99.611	99.548	6.375	99.392	99.329	99.266	6.5	98.560	98.497	98.434
6.5	99.881	99.818	99.755	6.5	99.804	99.741	99.678	6.625	98.832	98.769	98.706
6.625	99.975	99.879	99.816	6.625	99.878	99.815	99.752	6.75	99.100	99.037	98.974
6.75	100.168	100.105	100.042	6.75	100.114	100.051	99.988	6.875	99.177	99.114	99.051
6.875	100.370	100.307	100.244	6.875	100.177	100.114	100.051	7	99.257	99.194	99.131
7	100.567	100.504	100.441	7	100.410	100.347	100.284	7.125	99.347	99.284	99.221

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	92.275	92.229	92.212	4.5	92.275	92.229	92.212	5	95.077	95.069	95.061
4.625	92.931	92.885	92.869	4.625	92.931	92.885	92.869	5.125	95.571	95.563	95.555
4.75	93.910	93.902	93.894	4.75	93.910	93.902	93.894	5.25	96.656	96.617	96.578
4.875	94.402	94.395	94.387	4.875	94.402	94.395	94.387	5.375	97.212	97.173	97.134
5	95.077	95.069	95.061	5	95.077	95.069	95.061	5.5	97.680	97.641	97.602
5.125	95.571	95.563	95.555	5.125	95.571	95.563	95.555	5.625	98.231	98.192	98.153
5.25	96.656	96.617	96.578	5.25	96.656	96.617	96.578	5.75	99.202	98.999	98.796
5.375	97.212	97.173	97.134	5.375	97.212	97.173	97.134	5.875	99.620	99.417	99.214
5.5	97.680	97.641	97.602	5.5	97.680	97.641	97.602	6	100.168	99.965	99.762
5.625	98.231	98.192	98.153	5.625	98.231	98.192	98.153	6.125	100.677	100.474	100.351
5.75	99.202	98.999	98.796	5.75	99.202	98.999	98.796	6.25	101.005	101.088	100.968
5.875	99.620	99.417	99.268	5.875	99.620	99.417	99.262	6.375	101.404	101.286	101.239
6	100.168	99.965	99.860	6	100.168	99.965	99.860	6.5	101.977	101.862	101.812
6.125	100.677	100.493	100.450	6.125	100.677	100.493	100.450	6.625	102.520	102.407	102.355
6.25	101.005	101.088	100.968	6.25	101.005	101.088	100.968	6.75	102.688	102.684	102.570
6.375	101.505	101.387	101.340	6.375	101.505	101.387	101.340	6.875	102.801	102.703	102.647
6.5	102.074	101.959	101.910	6.5	102.074	101.959	101.910	7	103.345	103.249	103.190
6.625	102.603	102.491	102.438	6.625	102.603	102.491	102.438	7.125	103.889	103.796	103.735
6.75	102.688	102.684	102.570	6.75	102.688	102.684	102.570	7.25	103.722	103.611	103.510
6.875	102.865	102.766	102.710	6.875	102.865	102.766	102.710	7.375	103.381	103.361	103.357
7	103.394	103.298	103.239	7	103.394	103.298	103.239	7.5	103.676	103.656	103.652
7.125	103.922	103.829	103.767	7.125	103.922	103.829	103.767	7.625	104.220	104.200	104.196
7.25	103.722	103.611	103.510	7.25	103.722	103.611	103.510	7.75	104.364	104.314	104.264
7.375	103.434	103.414	103.410	7.375	103.434	103.414	103.410				
7.5	103.891	103.832	103.782	7.5	103.721	103.701	103.697				
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	94.863	94.957	94.890	4.25	94.863	94.957	94.890	4.75	92.438	92.430	92.422
4.375	95.434	95.528	95.462	4.375	95.434	95.528	95.462	4.875	93.211	93.287	93.174
4.5	96.004	96.098	96.031	4.5	96.004	96.098	96.031	5	93.918	93.994	93.880
4.625	96.572	96.666	96.599	4.625	96.572	96.666	96.599	5.125	94.750	94.825	94.712
4.75	96.727	96.804	96.684	4.75	96.727	96.804	96.684	5.25	95.844	95.804	95.754
4.875	97.293	97.370	97.250	4.875	97.293	97.370	97.250	5.375	96.615	96.552	96.526
5	97.854	97.931	97.811	5	97.854	97.931	97.811	5.5	97.195	97.135	97.107
5.125	98.408	98.485	98.365	5.125	98.408	98.485	98.365	5.625	97.761	97.741	97.673
5.25	98.534	98.595	98.484	5.25	98.534	98.595	98.484	5.75	98.320	98.169	98.077
5.375	99.082	99.142	99.032	5.375	99.082	99.142	99.032	5.875	98.984	98.894	98.857
5.5	99.615	99.676	99.565	5.5	99.615	99.676	99.565	6	99.529	99.442	99.403
5.625	100.132	100.192	100.082	5.625	100.132	100.192	100.082	6.125	100.056	100.031	99.929
5.75	100.248	100.188	100.155	5.75	100.248	100.188	100.155	6.25	100.262	100.181	100.136
5.875	100.320	100.243	100.287	5.875	100.079	100.123	100.287	6.375	100.551	100.432	100.386
6	100.798	100.721	100.773	6	100.565	100.609	100.773	6.5	101.055	101.080	100.957
								6.625	101.794	101.750	101.627
								6.75	101.655	101.544	101.444
								6.875	101.446	101.348	101.294
								7	101.916	101.868	101.764
								7.125	102.383	102.392	102.258
								7.25	102.434	102.323	102.223
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	95.539	95.598	95.523	5	93.918	93.994	93.880	4.5	93.367	93.461	93.269
5.375	96.615	96.552	96.526	5.125	94.750	94.825	94.712	4.625	93.933	94.027	93.835
5.5	97.195	97.135	97.107	5.25	95.539	95.598	95.523	4.75	93.636	93.585	93.552
5.625	97.761	97.741	97.673	5.375	96.594	96.532	96.506	4.875	94.116	94.065	94.032
5.75	98.320	98.117	98.023	5.5	97.131	97.071	97.043	5	94.596	94.544	94.512
5.875	98.984	98.894	98.857	5.625	97.681	97.741	97.666	5.125	95.075	95.024	94.991
6	99.529	99.442	99.403	5.75	98.220	98.127	98.093	5.25	95.496	95.427	95.377
6.125	100.056	100.031	99.929	5.875	98.985	98.894	98.858	5.375	95.975	95.906	95.857
6.25	100.262	100.181	100.136	6	99.497	99.410	99.370	5.5	96.454	96.385	96.336
6.375	100.551	100.432	100.386	6.125	100.009	100.031	99.901	5.625	96.932	96.863	96.814
6.5	101.055	101.080	100.957	6.25	100.183	100.101	100.056	5.75	97.127	97.088	97.049
6.625	101.794	101.750	101.627	6.375	100.575	100.457	100.411	5.875	97.481	97.442	97.402
6.75	101.655	101.544	101.444	6.5	101.059	101.080	100.957	6	97.867	97.828	97.789
6.875	101.446	101.348	101.294	6.625	101.794	101.750	101.627	6.125	98.256	98.193	98.154

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	96.656	96.617	96.578	5.25	96.656	96.617	96.578	5.25	96.656	96.617	96.578
5.375	97.212	97.173	97.134	5.375	97.212	97.173	97.134	5.375	97.212	97.173	97.134
5.5	97.680	97.641	97.602	5.5	97.680	97.641	97.602	5.5	97.680	97.641	97.602
5.625	98.231	98.192	98.153	5.625	98.231	98.192	98.153	5.625	98.231	98.192	98.153
5.75	99.202	98.999	98.796	5.75	99.202	98.999	98.796	5.75	99.202	98.999	98.796
5.875	99.620	99.417	99.262	5.875	99.620	99.417	99.262	5.875	99.620	99.417	99.214
6	100.168	99.965	99.860	6	100.168	99.965	99.860	6	100.168	99.965	99.762
6.125	100.677	100.493	100.450	6.125	100.677	100.493	100.450	6.125	100.677	100.474	100.351
6.25	101.005	101.088	100.968	6.25	101.005	101.088	100.968	6.25	101.005	101.088	100.968
6.375	101.505	101.387	101.340	6.375	101.505	101.387	101.340	6.375	101.404	101.286	101.239
6.5	102.074	101.959	101.910	6.5	102.074	101.959	101.910	6.5	101.977	101.862	101.812
6.625	102.603	102.491	102.438	6.625	102.603	102.491	102.438	6.625	102.520	102.407	102.355
6.75	102.688	102.684	102.570	6.75	102.688	102.684	102.570	6.75	102.688	102.684	102.570
6.875	102.865	102.766	102.710	6.875	102.865	102.766	102.710	6.875	102.801	102.703	102.647
7	103.394	103.298	103.239	7	103.394	103.298	103.239	7	103.345	103.249	103.190
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	96.004	96.098	96.031	4.25	94.863	94.957	94.890	5.25	95.539	95.598	95.523
4.625	96.572	96.666	96.599	4.375	95.434	95.528	95.462	5.375	96.615	96.552	96.526
4.75	96.727	96.804	96.684	4.5	96.004	96.098	96.031	5.5	97.195	97.135	97.107
4.875	97.293	97.370	97.250	4.625	96.572	96.666	96.599	5.625	97.761	97.741	97.673
5	97.854	97.931	97.811	4.75	96.727	96.804	96.684	5.75	98.320	98.117	98.023
5.125	98.408	98.485	98.365	4.875	97.293	97.370	97.250	5.875	98.984	98.894	98.857
5.25	98.534	98.595	98.484	5	97.854	97.931	97.811	6	99.529	99.442	99.403
5.375	99.082	99.142	99.032	5.125	98.408	98.485	98.365	6.125	100.056	100.031	99.929
5.5	99.615	99.676	99.565	5.25	98.534	98.595	98.484	6.25	100.262	100.181	100.136
5.625	100.132	100.192	100.082	5.375	99.082	99.142	99.032	6.375	100.551	100.432	100.386
5.75	100.248	100.188	100.155	5.5	99.615	99.676	99.565	6.5	101.055	101.080	100.957
5.875	100.079	100.123	100.287	5.625	100.132	100.192	100.082	6.625	101.794	101.750	101.627
6	100.565	100.609	100.773	5.75	100.248	100.188	100.155	6.75	101.655	101.544	101.444
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	95.539	95.598	95.523	5.25	95.539	95.598	95.523	4.5	93.367	93.461	93.269
5.375	96.615	96.552	96.526	5.375	96.209	96.268	96.194	4.625	93.933	94.027	93.835
5.5	97.195	97.135	97.107	5.5	96.994	97.053	96.978	4.75	92.514	92.592	92.414
5.625	97.761	97.741	97.673	5.625	97.681	97.741	97.666	4.875	93.077	93.154	92.834
5.75	98.320	98.117	98.023	5.75	97.887	97.930	97.800	5	93.632	93.709	93.389
5.875	98.984	98.894	98.857	5.875	98.592	98.634	98.504	5.125	94.174	94.251	93.931
6	99.529	99.442	99.403	6	99.283	99.326	99.196	5.25	95.269	95.230	95.191
6.125	100.056	100.031	99.929	6.125	100.009	100.031	99.901	5.375	95.404	95.365	95.326
6.25	100.262	100.181	100.136	6.25	99.998	99.918	99.851	5.5	95.854	95.815	95.776
6.375	100.551	100.432	100.386	6.375	100.369	100.395	100.271	5.625	96.316	96.277	96.238
6.5	101.055	101.080	100.957	6.5	101.055	101.080	100.957	5.75	97.127	97.088	97.049
6.625	101.794	101.750	101.627	6.625	101.794	101.750	101.627	5.875	97.481	97.442	97.402
6.75	101.655	101.544	101.444	6.75	101.705	101.594	101.494	6	97.867	97.828	97.789
6.875	101.446	101.348	101.294	6.875	101.250	101.259	101.125	6.125	98.232	98.193	98.154

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	95.471	95.463	95.455	5.125	95.471	95.463	95.455	4.75	93.810	93.802	93.794
5.25	96.556	96.517	96.478	5.25	96.556	96.517	96.478	4.875	94.302	94.295	94.287
5.375	97.112	97.073	97.034	5.375	97.112	97.073	97.034	5	94.977	94.969	94.961
5.5	97.580	97.541	97.502	5.5	97.580	97.541	97.502	5.125	95.471	95.463	95.455
5.625	98.131	98.092	98.053	5.625	98.131	98.092	98.053	5.25	96.556	96.517	96.478
5.75	99.102	98.899	98.696	5.75	99.102	98.899	98.696	5.375	97.112	97.073	97.034
5.875	99.520	99.317	99.114	5.875	99.520	99.317	99.114	5.5	97.580	97.541	97.502
6	100.068	99.865	99.662	6	100.068	99.865	99.662	5.625	98.131	98.092	98.053
6.125	100.577	100.374	100.224	6.125	100.577	100.374	100.224	5.75	99.102	98.899	98.696
6.25	100.898	100.818	100.751	6.25	100.898	100.818	100.751	5.875	99.520	99.317	99.114
6.375	101.252	101.174	101.095	6.375	101.252	101.174	101.095	6	100.068	99.865	99.662
6.5	101.667	101.589	101.510	6.5	101.667	101.589	101.510	6.125	100.577	100.374	100.224
6.625	102.260	102.182	102.104	6.625	102.260	102.182	102.104	6.25	100.898	100.818	100.751
6.75	102.588	102.502	102.417	6.75	102.588	102.502	102.417	6.375	101.252	101.174	101.095
6.875	102.371	102.285	102.200	6.875	102.371	102.285	102.200	6.5	101.667	101.589	101.510
7	102.860	102.774	102.689	7	102.860	102.774	102.689	6.625	102.260	102.182	102.104
7.125	103.298	103.212	103.126	7.125	103.298	103.212	103.126	6.75	102.588	102.502	102.417
7.25	103.622	103.511	103.410	7.25	103.622	103.511	103.410	6.875	102.371	102.285	102.200
7.375	102.846	102.777	102.739	7.375	102.846	102.777	102.739	7	102.860	102.774	102.689
7.5	103.357	103.306	103.256	7.5	103.357	103.306	103.256	7.125	103.298	103.212	103.126
7.625	103.869	103.818	103.768	7.625	103.869	103.818	103.768	7.25	103.622	103.511	103.410
7.75	104.264	104.214	104.164	7.75	104.264	104.214	104.164	7.375	102.846	102.814	102.810
7.875	103.430	103.439	103.455					7.5	103.357	103.306	103.256
8	103.548	103.557	103.574					7.625	103.869	103.818	103.768
8.125	103.616	103.625	103.642					7.75	104.264	104.214	104.164
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	94.836	94.930	94.863	4.25	94.836	94.930	94.863	4.875	93.004	93.050	93.037
4.375	95.368	95.462	95.395	4.375	95.368	95.462	95.395	5	93.591	93.637	93.624
4.5	95.895	95.989	95.922	4.5	95.895	95.989	95.922	5.125	94.324	94.370	94.357
4.625	96.412	96.506	96.440	4.625	96.412	96.506	96.440	5.25	95.349	95.367	95.393
4.75	96.682	96.759	96.639	4.75	96.682	96.759	96.639	5.375	96.245	96.206	96.167
4.875	97.193	97.270	97.150	4.875	97.193	97.270	97.150	5.5	96.696	96.725	96.751
5	97.689	97.766	97.646	5	97.689	97.766	97.646	5.625	97.326	97.355	97.380
5.125	98.164	98.241	98.121	5.125	98.164	98.241	98.121	5.75	98.220	98.017	97.813
5.25	98.450	98.511	98.400	5.25	98.450	98.511	98.400	5.875	98.818	98.615	98.412
5.375	98.915	98.975	98.865	5.375	98.915	98.975	98.865	6	99.286	99.083	98.963
5.5	99.351	99.412	99.301	5.5	99.351	99.412	99.301	6.125	99.685	99.658	99.627
5.625	99.757	99.818	99.707	5.625	99.757	99.818	99.707	6.25	99.848	99.768	99.701
5.75	100.148	100.088	100.055	5.75	100.148	100.088	100.055	6.375	100.215	100.137	100.110
5.875	99.972	99.930	100.040	5.875	99.832	99.876	100.040	6.5	100.724	100.719	100.696
6	100.428	100.387	100.410	6	100.252	100.245	100.410	6.625	101.383	101.379	101.356
								6.75	101.555	101.444	101.344
								6.875	100.931	100.911	100.876
								7	101.432	101.411	101.377
								7.125	101.955	101.844	101.773
								7.25	102.334	102.223	102.123
								7.375	101.340	101.290	101.239
								7.5	101.869	101.819	101.769
								7.625	102.381	102.331	102.281
								7.75	102.727	102.677	102.627
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	100.724	100.719	100.696	6.125	99.645	99.658	99.627	4.5	93.269	93.363	93.171
6.625	101.383	101.379	101.356	6.25	99.898	99.818	99.751	4.625	93.765	93.859	93.667
6.75	101.555	101.444	101.344	6.375	100.138	100.134	100.110	4.75	92.487	92.564	92.314
6.875	100.931	100.911	100.876	6.5	100.724	100.719	100.696	4.875	92.972	93.050	92.730
7	101.432	101.411	101.377	6.625	101.383	101.379	101.356	5	93.431	93.508	93.188
7.125	101.955	101.844	101.773	6.75	101.605	101.494	101.394	5.125	93.856	93.934	93.614
7.25	102.334	102.223	102.123	6.875	100.931	100.911	100.876	5.25	95.169	95.130	95.091
7.375	101.340	101.290	101.239	7	101.458	101.411	101.377	5.375	95.304	95.265	95.226
7.5	101.869	101.819	101.769	7.125	102.005	101.894	101.794	5.5	95.754	95.715	95.676
7.625	102.381	102.331	102.281	7.25	102.384	102.273	102.173	5.625	96.216	96.177	96.138
7.75	102.727	102.677	102.627	7.375	101.390	101.340	101.289	5.75	97.027	96.988	96.949
				7.5	101.919	101.869	101.819	5.875	97.381	97.342	97.302
				7.625	102.431	102.381	102.331	6	97.767	97.728	97.689
								6.125	98.132	98.093	98.054
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	101.252	101.174	101.095	6.375	101.252	101.174	101.095	6	100.068	99.865	99.662
6.5	101.667	101.589	101.510	6.5	101.667	101.589	101.510	6.125	100.577	100.374	100.224
6.625	102.260	102.182	102.104	6.625	102.260	102.182	102.104	6.25	100.898	100.818	100.751
6.75	102.588	102.502	102.417	6.75	102.588	102.502	102.417	6.375	101.252	101.174	101.095
6.875	102.371	102.285	102.200	6.875	102.371	102.285	102.200	6.5	101.667	101.589	101.510
7	102.860	102.774	102.689	7	102.860	102.774	102.689	6.625	102.260	102.182	102.104
7.125	103.298	103.212	103.126	7.125	103.298	103.212	103.126	6.75	102.588	102.502	102.417
7.25	103.622	103.511	103.410	7.25	103.622	103.511	103.410	6.875	102.371	102.285	102.200
7.375	102.846	102.777	102.739	7.375	102.846	102.777	102.739	7	102.860	102.774	102.689
7.5	103.357	103.306	103.256	7.5	103.357	103.306	103.256	7.125	103.298	103.212	103.126
7.625	103.869	103.818	103.768	7.625	103.869	103.818	103.768	7.25	103.622	103.511	103.410
7.75	104.264	104.214	104.164	7.75	104.264	104.214	104.164	7.375	102.846	102.814	102.810
7.875	103.430	103.439	103.455					7.5	103.357	103.306	103.256
8	103.548	103.557	103.574					7.625	103.869	103.818	103.768
8.125	103.616	103.625	103.642					7.75	104.264	104.214	104.164
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	95.895	95.989	95.922	4.5	95.895	95.989	95.922	6.625	101.383	101.379	101.356
4.625	96.412	96.506	96.440	4.625	96.412	96.506	96.440	6.75	101.555	101.444	101.344
4.75	96.682	96.759	96.639	4.75	96.682	96.759	96.639	6.875	100.931	100.911	100.876
4.875	97.193	97.270	97.150	4.875	97.193	97.270	97.150	7	101.432	101.411	101.377
5	97.689	97.766	97.646	5	97.689	97.766	97.646	7.125	101.955	101.844	101.773
5.125	98.164	98.241	98.121	5.125	98.164	98.241	98.121	7.25	102.334	102.223	102.123
5.25	98.450	98.511	98.400	5.25	98.450	98.511	98.400	7.375	101.340	101.290	101.239
5.375	98.915	98.975	98.865	5.375	98.915	98.975	98.865	7.5	101.869	101.819	101.769
5.5	99.351	99.412	99.301	5.5	99.351	99.412	99.301	7.625	102.381	102.331	102.281
5.625	99.757	99.818	99.707	5.625	99.757	99.818	99.707	7.75	102.727	102.677	102.627
5.75	100.148	100.088	100.055	5.75	100.148	100.088	100.055	7.875	100.945	100.954	100.970
5.875	99.972	99.930	100.040	5.875	99.932	99.876	100.040	8	101.063	101.072	101.089
6	100.428	100.387	100.410	6	100.252	100.245	100.410	8.125	101.131	101.140	101.157
6.125	100.876	100.835	100.776	6.125	100.794	100.734	100.746				
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	100.724	100.719	100.696	6.125	99.645	99.658	99.627	4.5	93.269	93.363	93.171
6.625	101.383	101.379	101.356	6.25	99.898	99.818	99.751	4.625	93.765	93.859	93.667
6.75	101.555	101.444	101.344	6.375	100.138	100.134	100.110	4.75	92.487	92.564	92.314
6.875	100.931	100.911	100.876	6.5	100.724	100.719	100.696	4.875	92.972	93.050	92.730
7	101.432	101.411	101.377	6.625	101.383	101.379	101.356	5	93.431	93.508	93.188
7.125	101.955	101.844	101.773	6.75	101.605	101.494	101.394	5.125	93.856	93.934	93.614
7.25	102.334	102.223	102.123	6.875	100.931	100.911	100.876	5.25	95.169	95.130	95.091
7.375	101.340	101.290	101.239	7	101.458	101.411	101.377	5.375	95.304	95.265	95.226
7.5	101.869	101.819	101.769	7.125	102.005	101.894	101.794	5.5	95.754	95.715	95.676
7.625	102.381	102.331	102.281	7.25	102.384	102.273	102.173	5.625	96.216	96.177	96.138
7.75	102.727	102.677	102.627	7.375	101.390	101.340	101.289	5.75	97.027	96.988	96.949
				7.5	101.919	101.869	101.819	5.875	97.381	97.342	97.302
				7.625	102.431	102.381	102.331	6	97.767	97.728	97.689
								6.125	98.132	98.093	98.054

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	99.535	99.318	99.018	6.75	98.035	97.818	97.518
6.875	100.063	99.846	99.546	6.875	98.563	98.346	98.046
7	100.570	100.353	100.053	7	99.070	98.853	98.553
7.125	101.029	100.812	100.512	7.125	99.529	99.312	99.012
7.25	101.458	101.241	100.941	7.25	99.958	99.741	99.441
7.375	101.198	100.905	100.605	7.375	99.698	99.405	99.105
7.5	101.665	101.372	101.072	7.5	100.165	99.872	99.572
7.625	102.084	101.791	101.491	7.625	100.584	100.291	99.991
7.75	102.483	102.190	101.890	7.75	100.983	100.690	100.390
7.875	102.363	101.994	101.694	7.875	100.863	100.494	100.194
8	102.790	102.421	102.121	8	101.290	100.921	100.621
8.125	103.179	102.810	102.510	8.125	101.679	101.310	101.010
8.25	103.548	103.179	102.879	8.25	102.048	101.679	101.379

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.535	97.318	97.018	6.75	96.035	95.818	95.518
6.875	98.063	97.846	97.546	6.875	96.563	96.346	96.046
7	98.570	98.353	98.053	7	97.070	96.853	96.553
7.125	99.029	98.812	98.512	7.125	97.529	97.312	97.012
7.25	99.458	99.241	98.941	7.25	97.958	97.741	97.441
7.375	99.198	98.905	98.605	7.375	97.698	97.405	97.105
7.5	99.665	99.372	99.072	7.5	98.165	97.872	97.572
7.625	100.084	99.791	99.491	7.625	98.584	98.291	97.991
7.75	100.483	100.190	99.890	7.75	98.983	98.690	98.390
7.875	100.363	99.994	99.694	7.875	98.863	98.494	98.194
8	100.790	100.421	100.121	8	99.290	98.921	98.621
8.125	101.179	100.810	100.510	8.125	99.679	99.310	99.010
8.25	101.548	101.179	100.879	8.25	100.048	99.679	99.379

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.785	98.568	98.268	6.75	96.785	96.568	96.268
6.875	99.313	99.096	98.796	6.875	97.313	97.096	96.796
7	99.820	99.603	99.303	7	97.820	97.603	97.303
7.125	100.279	100.062	99.762	7.125	98.279	98.062	97.762
7.25	100.708	100.491	100.191	7.25	98.708	98.491	98.191
7.375	100.448	100.155	99.855	7.375	98.448	98.155	97.855
7.5	100.915	100.622	100.322	7.5	98.915	98.622	98.322
7.625	101.334	101.041	100.741	7.625	99.334	99.041	98.741
7.75	101.733	101.440	101.140	7.75	99.733	99.440	99.140
7.875	101.613	101.244	100.944	7.875	99.613	99.244	98.944
8	102.040	101.671	101.371	8	100.040	99.671	99.371
8.125	102.429	102.060	101.760	8.125	100.429	100.060	99.760
8.25	102.798	102.429	102.129	8.25	100.798	100.429	100.129

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.