



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

Table of Contents

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

Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	89.885	89.755	89.755	4.75	89.885	89.755	89.755	5.125	92.553	92.486	92.452
4.875	90.564	90.439	90.439	4.875	90.564	90.439	90.439	5.25	93.301	93.234	93.200
5	91.222	91.101	91.101	5	91.222	91.101	91.101	5.375	93.931	93.864	93.830
5.125	91.858	91.742	91.742	5.125	91.858	91.742	91.742	5.5	94.531	94.464	94.457
5.25	93.092	92.991	92.935	5.25	92.640	92.581	92.581	5.625	95.167	95.091	95.041
5.375	93.794	93.692	93.636	5.375	93.443	93.389	93.389	5.75	97.173	97.108	97.077
5.5	94.605	94.503	94.448	5.5	94.091	94.041	94.041	5.875	97.661	97.593	97.559
5.625	95.121	95.020	94.964	5.625	94.662	94.617	94.617	6	98.126	98.056	98.019
5.75	95.931	95.862	95.836	5.75	95.931	95.862	95.836	6.125	98.629	98.540	98.494
5.875	96.498	96.427	96.399	5.875	96.498	96.427	96.399	6.25	99.131	99.048	99.001
6	97.048	96.945	96.911	6	97.040	96.943	96.911	6.375	99.631	99.548	99.498
6.125	97.527	97.441	97.403	6.125	97.519	97.441	97.403	6.5	100.084	100.003	99.951
6.25	98.147	98.092	98.070	6.25	98.147	98.092	98.070	6.625	100.442	100.364	100.310
6.375	98.675	98.614	98.586	6.375	98.675	98.614	98.586	6.75	100.588	100.512	100.450
6.5	99.187	99.076	99.010	6.5	99.120	99.052	99.010	6.875	101.060	100.967	100.909
6.625	99.607	99.526	99.492	6.625	99.587	99.526	99.492	7	101.477	101.386	101.327
6.75	100.212	100.095	100.057	6.75	100.147	100.095	100.057	7.125	101.808	101.720	101.659
6.875	100.678	100.578	100.537	6.875	100.634	100.578	100.537	7.25	102.179	102.106	102.043
7	101.183	101.043	100.946	7	101.007	100.944	100.896	7.375	102.650	102.579	102.515
7.125	101.619	101.464	101.390	7.125	101.502	101.442	101.390	7.5	103.070	103.002	102.936
7.25	102.102	102.042	101.989	7.25	102.102	102.042	101.989	7.625	103.610	103.562	103.497
7.375	102.501	102.419	102.362	7.375	102.484	102.419	102.362	7.75	103.993	103.947	103.880
7.5	102.941	102.782	102.712	7.5	102.829	102.770	102.712	7.875	104.387	104.345	104.276
7.625	103.373	103.246	103.179	7.625	103.253	103.246	103.179	8	104.121	104.032	103.934
7.75	103.823	103.813	103.744	7.75	103.823	103.813	103.744				
7.875	104.150	104.140	104.070	7.875	104.150	104.140	104.070				
8	104.372	104.356	104.281	8	104.372	104.356	104.281				
8.125	104.683	104.671	104.598	8.125	104.683	104.671	104.598				
8.25	105.038	105.110	105.025	8.25	105.038	105.110	105.025				
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	95.339	95.189	95.189	4.625	95.749	95.600	95.600	5	90.641	90.573	90.573
4.75	95.750	95.720	95.722	4.75	95.787	95.758	95.759	5.125	91.472	91.409	91.409
4.875	96.128	96.094	96.092	4.875	96.283	96.205	96.205	5.25	93.011	92.839	92.711
5	96.590	96.544	96.538	5	96.699	96.653	96.647	5.375	93.714	93.542	93.414
5.125	97.179	97.129	97.118	5.125	97.205	97.154	97.144	5.5	94.659	94.487	94.358
5.25	97.579	97.498	97.484	5.25	97.563	97.508	97.494	5.625	95.177	95.005	94.876
5.375	97.994	97.919	97.902	5.375	98.014	97.972	97.954	5.75	95.771	95.635	95.629
5.5	98.457	98.431	98.410	5.5	98.486	98.460	98.439	5.875	96.421	96.272	96.199
5.625	98.976	98.946	98.920	5.625	98.981	98.951	98.926	6	97.083	96.934	96.829
5.75	99.326	99.292	99.262	5.75	99.317	99.282	99.253	6.125	97.593	97.444	97.339
5.875	99.648	99.609	99.576	5.875	99.636	99.587	99.554	6.25	98.147	97.997	97.968
6	100.051	100.011	99.978	6	99.938	99.899	99.865	6.375	98.698	98.547	98.448
6.125	100.334	100.356	100.315	6.125	100.258	100.280	100.239	6.5	99.207	99.054	98.944
6.25	100.648	100.666	100.621	6.25	100.559	100.577	100.532	6.625	99.664	99.575	99.541
6.375	100.945	100.958	100.910	6.375	100.847	100.860	100.811	6.75	100.239	100.187	100.148
6.5	101.339	101.352	101.304	6.5	101.159	101.172	101.123	6.875	100.699	100.641	100.599
6.625	101.399	101.505	101.449	6.625	101.096	101.201	101.145	7	101.065	100.977	100.929
6.75	101.680	101.781	101.721	6.75	101.373	101.474	101.414	7.125	101.518	101.336	101.247
6.875	101.941	102.038	101.974	6.875	101.639	101.735	101.671	7.25	101.987	101.852	101.799
7	102.291	102.387	102.323	7	101.949	102.045	101.981	7.375	102.246	102.180	102.123
7.125	101.515	101.441	101.374	7.125	101.281	101.207	101.140	7.5	102.534	102.476	102.418
7.25	102.016	101.943	101.876	7.25	101.682	101.608	101.541	7.625	102.737	102.622	102.556
7.375	102.498	102.424	102.357	7.375	102.066	101.992	101.925	7.75	102.754	102.744	102.675
								7.875	102.999	102.988	102.918



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	96.369	96.306	96.243	5	95.554	95.491	95.428	5.25	94.283	94.220	94.158
5.125	96.736	96.673	96.610	5.125	96.145	96.082	96.019	5.375	94.931	94.868	94.806
5.25	97.104	97.041	96.978	5.25	96.574	96.511	96.448	5.5	95.405	95.342	95.279
5.375	97.331	97.268	97.205	5.375	96.840	96.777	96.714	5.625	95.879	95.816	95.754
5.5	97.700	97.637	97.574	5.5	97.271	97.208	97.145	5.75	96.355	96.292	96.230
5.625	98.069	98.006	97.943	5.625	97.702	97.639	97.576	5.875	96.652	96.589	96.526
5.75	98.439	98.376	98.313	5.75	97.968	97.905	97.842	6	97.115	97.052	96.990
5.875	98.666	98.603	98.540	5.875	98.233	98.170	98.107	6.125	97.394	97.331	97.269
6	99.036	98.973	98.910	6	98.654	98.591	98.528	6.25	97.854	97.791	97.728
6.125	99.249	99.186	99.123	6.125	98.902	98.839	98.776	6.375	97.948	97.885	97.822
6.25	99.458	99.395	99.332	6.25	99.149	99.086	99.023	6.5	98.222	98.159	98.097
6.375	99.666	99.603	99.540	6.375	99.395	99.332	99.269	6.625	98.493	98.430	98.368
6.5	99.873	99.810	99.747	6.5	99.806	99.743	99.680	6.75	98.760	98.697	98.635
6.625	99.933	99.870	99.807	6.625	99.879	99.816	99.753	6.875	98.838	98.775	98.712
6.75	100.159	100.096	100.033	6.75	100.116	100.053	99.990	7	98.919	98.856	98.793
6.875	100.361	100.298	100.235	6.875	100.178	100.115	100.052	7.125	99.009	98.946	98.884
7	100.558	100.495	100.432	7	100.411	100.348	100.285				
7.125	100.748	100.685	100.622	7.125	100.653	100.590	100.527				

  

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	96.419	96.356	96.293	5	95.604	95.541	95.478	5.25	94.333	94.270	94.207
5.125	96.786	96.723	96.660	5.125	96.195	96.132	96.069	5.375	94.981	94.918	94.855
5.25	97.154	97.091	97.028	5.25	96.624	96.561	96.498	5.5	95.455	95.392	95.329
5.375	97.381	97.318	97.255	5.375	96.890	96.827	96.764	5.625	95.929	95.866	95.803
5.5	97.750	97.687	97.624	5.5	97.321	97.258	97.195	5.75	96.405	96.342	96.279
5.625	98.119	98.056	97.993	5.625	97.752	97.689	97.626	5.875	96.702	96.639	96.576
5.75	98.489	98.426	98.363	5.75	98.018	97.955	97.892	6	97.165	97.102	97.039
5.875	98.716	98.653	98.590	5.875	98.283	98.220	98.157	6.125	97.444	97.381	97.318
6	99.086	99.023	98.960	6	98.704	98.641	98.578	6.25	97.904	97.841	97.778
6.125	99.299	99.236	99.173	6.125	98.952	98.889	98.826	6.375	97.998	97.935	97.872
6.25	99.508	99.445	99.382	6.25	99.199	99.136	99.073	6.5	98.272	98.209	98.146
6.375	99.716	99.653	99.590	6.375	99.445	99.382	99.319	6.625	98.543	98.480	98.417
6.5	99.923	99.860	99.797	6.5	99.856	99.793	99.730	6.75	98.810	98.747	98.684
6.625	99.983	99.920	99.857	6.625	99.929	99.866	99.803	6.875	98.888	98.825	98.762
6.75	100.209	100.146	100.083	6.75	100.166	100.103	100.040	7	98.969	98.906	98.843
6.875	100.411	100.348	100.285	6.875	100.228	100.165	100.102	7.125	99.059	98.996	98.933

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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





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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	92.304	92.258	92.241	4.625	92.304	92.258	92.241	5	94.418	94.524	94.392
4.75	93.252	93.237	93.222	4.75	93.252	93.237	93.222	5.125	95.090	95.206	95.075
4.875	93.745	93.730	93.715	4.875	93.745	93.730	93.715	5.25	96.115	96.091	96.068
5	94.418	94.524	94.392	5	94.418	94.524	94.392	5.375	96.671	96.648	96.624
5.125	95.090	95.206	95.075	5.125	95.090	95.206	95.075	5.5	97.169	97.171	97.143
5.25	96.115	96.091	96.068	5.25	96.115	96.091	96.068	5.625	97.765	97.839	97.811
5.375	96.671	96.648	96.624	5.375	96.671	96.648	96.624	5.75	98.797	98.594	98.551
5.5	97.169	97.171	97.143	5.5	97.169	97.171	97.143	5.875	99.265	99.062	98.859
5.625	97.765	97.839	97.811	5.625	97.765	97.839	97.811	6	99.813	99.610	99.459
5.75	98.797	98.594	98.551	5.75	98.797	98.594	98.551	6.125	100.322	100.206	100.109
5.875	99.265	99.062	98.859	5.875	99.265	99.062	98.859	6.25	100.792	100.864	100.767
6	99.813	99.610	99.459	6	99.813	99.610	99.459	6.375	101.067	100.949	100.902
6.125	100.322	100.206	100.109	6.125	100.322	100.206	100.109	6.5	101.640	101.525	101.476
6.25	100.792	100.864	100.767	6.25	100.792	100.864	100.767	6.625	102.182	102.086	102.019
6.375	101.168	101.050	101.003	6.375	101.168	101.050	101.003	6.75	102.522	102.588	102.474
6.5	101.736	101.621	101.572	6.5	101.736	101.621	101.572	6.875	102.604	102.506	102.450
6.625	102.264	102.152	102.101	6.625	102.264	102.152	102.101	7	103.147	103.052	102.994
6.75	102.522	102.588	102.474	6.75	102.522	102.588	102.474	7.125	103.691	103.599	103.539
6.875	102.667	102.568	102.512	6.875	102.667	102.568	102.512	7.25	103.491	103.377	103.277
7	103.195	103.099	103.041	7	103.195	103.099	103.041	7.375	103.396	103.299	103.294
7.125	103.722	103.629	103.570	7.125	103.722	103.629	103.570	7.5	103.689	103.592	103.587
7.25	103.491	103.377	103.277	7.25	103.491	103.377	103.277	7.625	104.234	104.137	104.132
7.375	103.448	103.381	103.346	7.375	103.448	103.351	103.346	7.75	104.205	104.150	104.100
7.5	103.928	103.872	103.833	7.5	103.733	103.636	103.631				
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	94.774	94.804	94.808	4.25	94.774	94.804	94.808	4.75	91.976	92.052	91.899
4.375	95.345	95.375	95.379	4.375	95.345	95.375	95.379	4.875	92.916	92.992	92.839
4.5	95.915	95.945	95.949	4.5	95.915	95.945	95.949	5	93.623	93.699	93.546
4.625	96.483	96.513	96.517	4.625	96.483	96.513	96.517	5.125	94.455	94.531	94.378
4.75	96.620	96.625	96.615	4.75	96.620	96.625	96.615	5.25	95.257	95.316	95.280
4.875	97.186	97.191	97.182	4.875	97.186	97.191	97.182	5.375	96.222	96.159	96.133
5	97.749	97.754	97.744	5	97.749	97.754	97.744	5.5	96.802	96.772	96.736
5.125	98.304	98.309	98.300	5.125	98.304	98.309	98.300	5.625	97.402	97.461	97.424
5.25	98.394	98.421	98.398	5.25	98.394	98.421	98.398	5.75	98.029	97.893	97.812
5.375	98.944	98.971	98.948	5.375	98.944	98.971	98.948	5.875	98.743	98.652	98.615
5.5	99.481	99.508	99.485	5.5	99.481	99.508	99.485	6	99.287	99.199	99.161
5.625	100.002	100.029	100.006	5.625	100.002	100.029	100.006	6.125	99.813	99.766	99.687
5.75	100.009	99.949	99.915	5.75	100.009	99.949	99.915	6.25	100.018	99.936	99.893
5.875	100.226	100.307	100.269	5.875	100.226	100.307	100.269	6.375	100.353	100.332	100.203
6	100.719	100.800	100.763	6	100.719	100.800	100.763	6.5	100.994	101.020	100.890
								6.625	101.736	101.692	101.562
								6.75	101.441	101.327	101.226
								6.875	101.307	101.209	101.157
								7	101.776	101.758	101.627
								7.125	102.279	102.288	102.130
								7.25	102.204	102.090	101.989
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	95.257	95.316	95.280	5	93.623	93.699	93.546	4.5	93.278	93.308	93.187
5.375	96.222	96.159	96.133	5.125	94.455	94.531	94.378	4.625	93.844	93.874	93.754
5.5	96.802	96.772	96.736	5.25	95.257	95.316	95.280	4.75	93.468	93.406	93.368
5.625	97.402	97.461	97.424	5.375	96.202	96.139	96.113	4.875	93.948	93.886	93.848
5.75	97.940	97.846	97.812	5.5	96.738	96.772	96.736	5	94.428	94.366	94.328
5.875	98.743	98.652	98.615	5.625	97.402	97.461	97.424	5.125	94.907	94.845	94.807
6	99.287	99.199	99.161	5.75	97.980	97.886	97.851	5.25	95.325	95.255	95.205
6.125	99.813	99.766	99.687	5.875	98.744	98.653	98.616	5.375	95.805	95.735	95.685
6.25	100.018	99.936	99.893	6	99.256	99.167	99.129	5.5	96.284	96.214	96.164
6.375	100.353	100.332	100.203	6.125	99.754	99.766	99.659	5.625	96.762	96.692	96.642
6.5	100.994	101.020	100.890	6.25	99.939	99.857	99.814	5.75	96.937	96.890	96.843
6.625	101.736	101.692	101.562	6.375	100.378	100.332	100.213	5.875	97.287	97.240	97.193
6.75	101.441	101.327	101.226	6.5	100.994	101.020	100.890	6	97.670	97.624	97.577
6.875	101.307	101.209	101.157	6.625	101.736	101.692	101.562	6.125	98.132	98.054	97.996

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	96.115	96.091	96.068	5.25	96.115	96.091	96.068	5.25	96.115	96.091	96.068
5.375	96.671	96.648	96.624	5.375	96.671	96.648	96.624	5.375	96.671	96.648	96.624
5.5	97.169	97.171	97.143	5.5	97.169	97.171	97.143	5.5	97.169	97.171	97.143
5.625	97.765	97.839	97.811	5.625	97.765	97.839	97.811	5.625	97.765	97.839	97.811
5.75	98.797	98.594	98.551	5.75	98.797	98.594	98.551	5.75	98.797	98.594	98.551
5.875	99.265	99.062	98.859	5.875	99.265	99.062	98.859	5.875	99.265	99.062	98.859
6	99.813	99.610	99.459	6	99.813	99.610	99.459	6	99.813	99.610	99.459
6.125	100.322	100.206	100.109	6.125	100.322	100.206	100.109	6.125	100.322	100.206	100.109
6.25	100.792	100.864	100.767	6.25	100.792	100.864	100.767	6.25	100.792	100.864	100.767
6.375	101.168	101.050	101.003	6.375	101.168	101.050	101.003	6.375	101.067	100.949	100.902
6.5	101.736	101.621	101.572	6.5	101.736	101.621	101.572	6.5	101.640	101.525	101.476
6.625	102.264	102.152	102.101	6.625	102.264	102.152	102.101	6.625	102.182	102.086	102.019
6.75	102.522	102.588	102.474	6.75	102.522	102.588	102.474	6.75	102.522	102.588	102.474
6.875	102.667	102.568	102.512	6.875	102.667	102.568	102.512	6.875	102.604	102.506	102.450
7	103.195	103.099	103.041	7	103.195	103.099	103.041	7	103.147	103.052	102.994
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	95.915	95.945	95.949	4.25	94.774	94.804	94.808	5.25	95.257	95.316	95.280
4.625	96.483	96.513	96.517	4.375	95.345	95.375	95.379	5.375	96.222	96.159	96.133
4.75	96.620	96.625	96.615	4.5	95.915	95.945	95.949	5.5	96.802	96.772	96.736
4.875	97.186	97.191	97.182	4.625	96.483	96.513	96.517	5.625	97.402	97.461	97.424
5	97.749	97.754	97.744	4.75	96.620	96.625	96.615	5.75	97.940	97.846	97.812
5.125	98.304	98.309	98.300	4.875	97.186	97.191	97.182	5.875	98.743	98.652	98.615
5.25	98.394	98.421	98.398	5	97.749	97.754	97.744	6	99.287	99.199	99.161
5.375	98.944	98.971	98.948	5.125	98.304	98.309	98.300	6.125	99.813	99.766	99.687
5.5	99.481	99.508	99.485	5.25	98.394	98.421	98.398	6.25	100.018	99.936	99.893
5.625	100.002	100.029	100.006	5.375	98.944	98.971	98.948	6.375	100.353	100.332	100.203
5.75	100.009	99.949	99.915	5.5	99.481	99.508	99.485	6.5	100.994	101.020	100.890
5.875	100.226	100.307	100.269	5.625	100.002	100.029	100.006	6.625	101.736	101.692	101.562
6	100.719	100.800	100.763	5.75	100.009	99.949	99.915	6.75	101.441	101.327	101.226
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	95.257	95.316	95.280	5.25	95.257	95.316	95.280	4.5	93.278	93.308	93.187
5.375	96.222	96.159	96.133	5.375	95.928	95.987	95.951	4.625	93.844	93.874	93.754
5.5	96.802	96.772	96.736	5.5	96.713	96.772	96.736	4.75	92.407	92.412	92.203
5.625	97.402	97.461	97.424	5.625	97.402	97.461	97.424	4.875	92.971	92.976	92.767
5.75	97.940	97.846	97.812	5.75	97.619	97.662	97.554	5	93.528	93.533	93.324
5.875	98.743	98.652	98.615	5.875	98.324	98.367	98.259	5.125	94.075	94.079	93.870
6	99.287	99.199	99.161	6	99.017	99.059	98.952	5.25	95.019	94.972	94.925
6.125	99.813	99.766	99.687	6.125	99.744	99.766	99.659	5.375	95.153	95.106	95.059
6.25	100.018	99.936	99.893	6.25	99.709	99.689	99.560	5.5	95.598	95.551	95.504
6.375	100.353	100.332	100.203	6.375	100.306	100.332	100.203	5.625	96.057	96.010	95.963
6.5	100.994	101.020	100.890	6.5	100.994	101.020	100.890	5.75	96.937	96.890	96.843
6.625	101.736	101.692	101.562	6.625	101.736	101.692	101.562	5.875	97.287	97.240	97.193
6.75	101.441	101.327	101.226	6.75	101.491	101.377	101.276	6	97.670	97.624	97.577
6.875	101.307	101.209	101.157	6.875	101.137	101.146	100.988	6.125	98.037	97.990	97.943

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



YOUR BFF IN WHOLESALE

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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.891	94.846	94.829	5.125	94.891	94.846	94.829	4.75	93.152	93.137	93.122
5.25	96.015	95.991	95.968	5.25	96.015	95.991	95.968	4.875	93.645	93.630	93.615
5.375	96.571	96.548	96.524	5.375	96.571	96.548	96.524	5	94.309	94.298	94.279
5.5	97.069	97.045	97.022	5.5	97.069	97.045	97.022	5.125	94.891	94.846	94.829
5.625	97.665	97.599	97.616	5.625	97.665	97.599	97.616	5.25	96.015	95.991	95.968
5.75	98.697	98.494	98.291	5.75	98.697	98.494	98.291	5.375	96.571	96.548	96.524
5.875	99.165	98.962	98.759	5.875	99.165	98.962	98.759	5.5	97.069	97.045	97.022
6	99.713	99.510	99.359	6	99.713	99.510	99.359	5.625	97.665	97.599	97.616
6.125	100.222	100.019	99.933	6.125	100.222	100.019	99.933	5.75	98.697	98.494	98.291
6.25	100.609	100.527	100.507	6.25	100.609	100.527	100.507	5.875	99.165	98.962	98.759
6.375	100.886	100.815	100.745	6.375	100.886	100.815	100.745	6	99.713	99.510	99.359
6.5	101.341	101.270	101.200	6.5	101.341	101.270	101.200	6.125	100.222	100.019	99.933
6.625	101.911	101.840	101.770	6.625	101.911	101.840	101.770	6.25	100.609	100.527	100.507
6.75	102.389	102.382	102.374	6.75	102.389	102.382	102.374	6.375	100.886	100.815	100.745
6.875	102.172	102.165	102.157	6.875	102.172	102.165	102.157	6.5	101.341	101.270	101.200
7	102.658	102.650	102.642	7	102.658	102.650	102.642	6.625	101.911	101.840	101.770
7.125	103.094	103.087	103.079	7.125	103.094	103.087	103.079	6.75	102.389	102.382	102.374
7.25	103.391	103.277	103.177	7.25	103.391	103.277	103.177	6.875	102.172	102.165	102.157
7.375	102.844	102.769	102.694	7.375	102.844	102.769	102.694	7	102.658	102.650	102.642
7.5	103.212	103.143	103.099	7.5	103.212	103.143	103.099	7.125	103.094	103.087	103.079
7.625	103.709	103.654	103.604	7.625	103.709	103.654	103.604	7.25	103.391	103.277	103.177
7.75	104.105	104.050	104.000	7.75	104.105	104.050	104.000	7.375	102.848	102.769	102.746
7.875	102.658	102.627	102.468					7.5	103.278	103.181	103.176
8	102.776	102.745	102.586					7.625	103.709	103.654	103.607
8.125	102.845	102.814	102.655					7.75	104.105	104.050	104.000
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	94.748	94.778	94.782	4.25	94.748	94.778	94.782	4.875	92.710	92.756	92.703
4.375	95.282	95.311	95.316	4.375	95.282	95.311	95.316	5	93.297	93.343	93.290
4.5	95.810	95.839	95.844	4.5	95.810	95.839	95.844	5.125	94.030	94.076	94.023
4.625	96.331	96.360	96.365	4.625	96.331	96.360	96.365	5.25	95.057	95.086	95.150
4.75	96.578	96.583	96.574	4.75	96.578	96.583	96.574	5.375	95.719	95.748	95.812
4.875	97.093	97.098	97.088	4.875	97.093	97.098	97.088	5.5	96.416	96.445	96.509
5	97.593	97.598	97.589	5	97.593	97.598	97.589	5.625	97.047	97.076	97.139
5.125	98.075	98.080	98.070	5.125	98.075	98.080	98.070	5.75	97.814	97.611	97.410
5.25	98.317	98.344	98.320	5.25	98.317	98.344	98.320	5.875	98.462	98.259	98.086
5.375	98.787	98.815	98.791	5.375	98.787	98.815	98.791	6	98.930	98.727	98.720
5.5	99.231	99.258	99.235	5.5	99.231	99.258	99.235	6.125	99.381	99.393	99.386
5.625	99.646	99.673	99.650	5.625	99.646	99.673	99.650	6.25	99.559	99.514	99.485
5.75	99.909	99.849	99.815	5.75	99.909	99.849	99.815	6.375	100.077	100.073	100.044
5.875	99.989	100.070	100.032	5.875	99.989	100.070	100.032	6.5	100.667	100.662	100.633
6	100.368	100.448	100.411	6	100.368	100.448	100.411	6.625	101.332	101.328	101.298
								6.75	101.341	101.227	101.126
								6.875	100.827	100.806	100.747
								7	101.337	101.316	101.257
								7.125	101.746	101.725	101.667
								7.25	102.104	101.990	101.889
								7.375	101.181	101.126	101.076
								7.5	101.710	101.655	101.605
								7.625	102.222	102.167	102.117
								7.75	102.567	102.513	102.462
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	100.667	100.662	100.633	6.125	99.381	99.393	99.386	4.5	93.188	93.218	93.097
6.625	101.332	101.328	101.298	6.25	99.609	99.527	99.485	4.625	93.690	93.720	93.599
6.75	101.341	101.227	101.126	6.375	100.077	100.073	100.044	4.75	92.387	92.391	92.182
6.875	100.827	100.806	100.747	6.5	100.667	100.662	100.633	4.875	92.878	92.883	92.674
7	101.337	101.316	101.257	6.625	101.332	101.328	101.298	5	93.345	93.350	93.141
7.125	101.746	101.725	101.667	6.75	101.391	101.277	101.176	5.125	93.781	93.786	93.577
7.25	102.104	101.990	101.889	6.875	100.827	100.806	100.747	5.25	94.919	94.872	94.825
7.375	101.181	101.126	101.076	7	101.337	101.316	101.257	5.375	95.053	95.006	94.959
7.5	101.710	101.655	101.605	7.125	101.775	101.725	101.667	5.5	95.498	95.451	95.404
7.625	102.222	102.167	102.117	7.25	102.154	102.040	101.939	5.625	95.957	95.910	95.863
7.75	102.567	102.513	102.462	7.375	101.231	101.176	101.126	5.75	96.837	96.790	96.743
				7.5	101.760	101.705	101.655	5.875	97.187	97.140	97.093
				7.625	102.272	102.217	102.167	6	97.570	97.524	97.477
								6.125	97.937	97.890	97.843

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	100.886	100.815	100.745	6.375	100.886	100.815	100.745	6	99.713	99.510	99.359
6.5	101.341	101.270	101.200	6.5	101.341	101.270	101.200	6.125	100.222	100.019	99.933
6.625	101.911	101.840	101.770	6.625	101.911	101.840	101.770	6.25	100.609	100.527	100.507
6.75	102.389	102.382	102.374	6.75	102.389	102.382	102.374	6.375	100.886	100.815	100.745
6.875	102.172	102.165	102.157	6.875	102.172	102.165	102.157	6.5	101.341	101.270	101.200
7	102.658	102.650	102.642	7	102.658	102.650	102.642	6.625	101.911	101.840	101.770
7.125	103.094	103.087	103.079	7.125	103.094	103.087	103.079	6.75	102.389	102.382	102.374
7.25	103.391	103.277	103.177	7.25	103.391	103.277	103.177	6.875	102.172	102.165	102.157
7.375	102.844	102.769	102.694	7.375	102.844	102.769	102.694	7	102.658	102.650	102.642
7.5	103.212	103.143	103.099	7.5	103.212	103.143	103.099	7.125	103.094	103.087	103.079
7.625	103.709	103.654	103.604	7.625	103.709	103.654	103.604	7.25	103.391	103.277	103.177
7.75	104.105	104.050	104.000	7.75	104.105	104.050	104.000	7.375	102.848	102.769	102.746
7.875	102.658	102.627	102.468					7.5	103.278	103.181	103.176
8	102.776	102.745	102.586					7.625	103.709	103.654	103.607
8.125	102.845	102.814	102.655					7.75	104.105	104.050	104.000
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	95.810	95.839	95.844	4.5	95.810	95.839	95.844	6.625	101.332	101.328	101.298
4.625	96.331	96.360	96.365	4.625	96.331	96.360	96.365	6.75	101.341	101.227	101.126
4.75	96.578	96.583	96.574	4.75	96.578	96.583	96.574	6.875	100.827	100.806	100.747
4.875	97.093	97.098	97.088	4.875	97.093	97.098	97.088	7	101.337	101.316	101.257
5	97.593	97.598	97.589	5	97.593	97.598	97.589	7.125	101.746	101.725	101.667
5.125	98.075	98.080	98.070	5.125	98.075	98.080	98.070	7.25	102.104	101.990	101.889
5.25	98.317	98.344	98.320	5.25	98.317	98.344	98.320	7.375	101.181	101.126	101.076
5.375	98.787	98.815	98.791	5.375	98.787	98.815	98.791	7.5	101.710	101.655	101.605
5.5	99.231	99.258	99.235	5.5	99.231	99.258	99.235	7.625	102.222	102.167	102.117
5.625	99.646	99.673	99.650	5.625	99.646	99.673	99.650	7.75	102.567	102.513	102.462
5.75	99.909	99.849	99.815	5.75	99.909	99.849	99.815	7.875	100.173	100.142	99.983
5.875	99.989	100.070	100.032	5.875	99.989	100.070	100.032	8	100.291	100.260	100.101
6	100.368	100.448	100.411	6	100.368	100.448	100.411	8.125	100.360	100.329	100.170
6.125	100.713	100.794	100.756	6.125	100.713	100.794	100.756				
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	100.667	100.662	100.633	6.125	99.381	99.393	99.386	4.5	93.188	93.218	93.097
6.625	101.332	101.328	101.298	6.25	99.609	99.527	99.485	4.625	93.690	93.720	93.599
6.75	101.341	101.227	101.126	6.375	100.077	100.073	100.044	4.75	92.387	92.391	92.182
6.875	100.827	100.806	100.747	6.5	100.667	100.662	100.633	4.875	92.878	92.883	92.674
7	101.337	101.316	101.257	6.625	101.332	101.328	101.298	5	93.345	93.350	93.141
7.125	101.746	101.725	101.667	6.75	101.391	101.277	101.176	5.125	93.781	93.786	93.577
7.25	102.104	101.990	101.889	6.875	100.827	100.806	100.747	5.25	94.919	94.872	94.825
7.375	101.181	101.126	101.076	7	101.337	101.316	101.257	5.375	95.053	95.006	94.959
7.5	101.710	101.655	101.605	7.125	101.775	101.725	101.667	5.5	95.498	95.451	95.404
7.625	102.222	102.167	102.117	7.25	102.154	102.040	101.939	5.625	95.957	95.910	95.863
7.75	102.567	102.513	102.462	7.375	101.231	101.176	101.126	5.75	96.837	96.790	96.743
				7.5	101.760	101.705	101.655	5.875	97.187	97.140	97.093
				7.625	102.272	102.217	102.167	6	97.570	97.524	97.477
								6.125	97.937	97.890	97.843

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	





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

**YOUR BFF IN WHOLESALE**

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.253	99.063	98.763	6.75	97.753	97.563	97.263
6.875	99.781	99.591	99.291	6.875	98.281	98.091	97.791
7	100.288	100.098	99.798	7	98.788	98.598	98.298
7.125	100.747	100.557	100.257	7.125	99.247	99.057	98.757
7.25	101.176	100.986	100.686	7.25	99.676	99.486	99.186
7.375	100.809	100.555	100.255	7.375	99.309	99.055	98.755
7.5	101.276	101.022	100.722	7.5	99.776	99.522	99.222
7.625	101.695	101.441	101.141	7.625	100.195	99.941	99.641
7.75	102.094	101.840	101.540	7.75	100.594	100.340	100.040
7.875	101.992	101.676	101.376	7.875	100.492	100.176	99.876
8	102.419	102.103	101.803	8	100.919	100.603	100.303
8.125	102.808	102.492	102.192	8.125	101.308	100.992	100.692
8.25	103.177	102.861	102.561	8.25	101.677	101.361	101.061

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.253	97.063	96.763	6.75	95.753	95.563	95.263
6.875	97.781	97.591	97.291	6.875	96.281	96.091	95.791
7	98.288	98.098	97.798	7	96.788	96.598	96.298
7.125	98.747	98.557	98.257	7.125	97.247	97.057	96.757
7.25	99.176	98.986	98.686	7.25	97.676	97.486	97.186
7.375	98.809	98.555	98.255	7.375	97.309	97.055	96.755
7.5	99.276	99.022	98.722	7.5	97.776	97.522	97.222
7.625	99.695	99.441	99.141	7.625	98.195	97.941	97.641
7.75	100.094	99.840	99.540	7.75	98.594	98.340	98.040
7.875	99.992	99.676	99.376	7.875	98.492	98.176	97.876
8	100.419	100.103	99.803	8	98.919	98.603	98.303
8.125	100.808	100.492	100.192	8.125	99.308	98.992	98.692
8.25	101.177	100.861	100.561	8.25	99.677	99.361	99.061

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.503	98.313	98.013	6.75	96.503	96.313	96.013
6.875	99.031	98.841	98.541	6.875	97.031	96.841	96.541
7	99.538	99.348	99.048	7	97.538	97.348	97.048
7.125	99.997	99.807	99.507	7.125	97.997	97.807	97.507
7.25	100.426	100.236	99.936	7.25	98.426	98.236	97.936
7.375	100.059	99.805	99.505	7.375	98.059	97.805	97.505
7.5	100.526	100.272	99.972	7.5	98.526	98.272	97.972
7.625	100.945	100.691	100.391	7.625	98.945	98.691	98.391
7.75	101.344	101.090	100.790	7.75	99.344	99.090	98.790
7.875	101.242	100.926	100.626	7.875	99.242	98.926	98.626
8	101.669	101.353	101.053	8	99.669	99.353	99.053
8.125	102.058	101.742	101.442	8.125	100.058	99.742	99.442
8.25	102.427	102.111	101.811	8.25	100.427	100.111	99.811

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.