



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
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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	89.679	89.598	89.598	4.75	89.679	89.598	89.598	5.125	92.228	92.148	92.098
4.875	90.357	90.280	90.280	4.875	90.357	90.280	90.280	5.25	92.976	92.895	92.846
5	91.014	90.942	90.942	5	91.014	90.942	90.942	5.375	93.609	93.566	93.566
5.125	91.649	91.581	91.581	5.125	91.649	91.581	91.581	5.5	94.290	94.252	94.252
5.25	92.850	92.741	92.675	5.25	92.418	92.370	92.370	5.625	94.861	94.781	94.764
5.375	93.555	93.446	93.380	5.375	93.221	93.178	93.178	5.75	96.658	96.616	96.613
5.5	94.370	94.261	94.195	5.5	93.872	93.833	93.833	5.875	97.150	97.104	97.105
5.625	94.894	94.785	94.719	5.625	94.446	94.412	94.412	6	97.621	97.572	97.577
5.75	95.464	95.370	95.357	5.75	95.414	95.370	95.357	6.125	98.066	98.031	98.016
5.875	96.120	96.012	95.945	5.875	95.983	95.937	95.926	6.25	98.713	98.674	98.657
6	96.809	96.701	96.634	6	96.529	96.456	96.454	6.375	99.149	99.107	99.094
6.125	97.299	97.191	97.124	6.125	97.040	96.995	96.981	6.5	99.559	99.514	99.505
6.25	97.888	97.762	97.682	6.25	97.719	97.688	97.682	6.625	99.988	99.943	99.934
6.375	98.469	98.343	98.258	6.375	98.308	98.197	98.206	6.75	100.225	100.159	100.128
6.5	99.020	98.894	98.809	6.5	98.870	98.758	98.725	6.875	100.626	100.557	100.530
6.625	99.465	99.332	99.238	6.625	99.248	99.151	99.148	7	100.979	100.907	100.884
6.75	100.085	99.926	99.803	6.75	99.861	99.752	99.728	7.125	101.371	101.299	101.276
6.875	100.569	100.411	100.287	6.875	100.331	100.225	100.216	7.25	101.764	101.686	101.640
7	101.081	100.922	100.799	7	100.808	100.695	100.596	7.375	102.405	102.162	102.092
7.125	101.506	101.341	101.210	7.125	101.230	101.157	101.124	7.5	102.839	102.529	102.454
7.25	101.972	101.779	101.745	7.25	101.850	101.779	101.745	7.625	103.398	103.092	103.012
7.375	102.459	102.234	102.118	7.375	102.249	102.141	102.118	7.75	103.907	103.606	103.520
7.5	102.949	102.705	102.500	7.5	102.749	102.555	102.500	7.875	104.306	104.009	103.918
7.625	103.421	103.170	103.028	7.625	103.268	103.076	103.028	8	104.291	103.999	103.903
7.75	103.859	103.665	103.620	7.75	103.859	103.665	103.620				
7.875	104.185	103.989	103.947	7.875	104.185	103.989	103.947				
8	104.461	104.214	104.181	8	104.461	104.214	104.181				
8.125	104.756	104.562	104.518	8.125	104.756	104.562	104.518				
8.25	105.020	105.034	104.974	8.25	105.020	105.034	104.974				
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	95.072	95.002	95.002	4.625	95.545	95.475	95.475	5	90.422	90.366	90.366
4.75	95.401	95.365	95.397	4.75	95.571	95.537	95.537	5.125	91.252	91.200	91.200
4.875	95.851	95.765	95.780	4.875	96.094	96.064	96.064	5.25	92.735	92.542	92.386
5	96.339	96.260	96.266	5	96.488	96.463	96.463	5.375	93.441	93.249	93.092
5.125	96.873	96.845	96.857	5.125	96.899	96.872	96.884	5.5	94.389	94.196	94.038
5.25	97.415	97.313	97.255	5.25	97.346	97.267	97.267	5.625	94.913	94.720	94.563
5.375	97.828	97.726	97.684	5.375	97.901	97.827	97.827	5.75	95.508	95.335	95.197
5.5	98.244	98.213	98.205	5.5	98.286	98.244	98.236	5.875	96.166	95.992	95.855
5.625	98.758	98.734	98.732	5.625	98.764	98.740	98.738	6	96.835	96.662	96.524
5.75	99.112	99.083	99.088	5.75	99.245	99.153	99.151	6.125	97.359	97.186	97.049
5.875	99.440	99.406	99.417	5.875	99.694	99.606	99.599	6.25	97.946	97.772	97.633
6	99.843	99.809	99.820	6	99.961	99.879	99.866	6.375	98.514	98.338	98.197
6.125	99.970	100.044	100.028	6.125	100.143	100.065	100.047	6.5	99.041	98.863	98.720
6.25	100.290	100.359	100.349	6.25	100.202	100.270	100.261	6.625	99.547	99.351	99.195
6.375	100.664	100.659	100.655	6.375	100.620	100.559	100.556	6.75	100.059	99.838	99.818
6.5	100.991	101.055	101.052	6.5	100.878	100.871	100.868	6.875	100.562	100.340	100.277
6.625	101.127	101.236	101.206	6.625	101.037	100.961	100.923	7	100.947	100.725	100.632
6.75	101.418	101.522	101.498	6.75	101.104	101.207	101.184	7.125	101.408	101.185	100.991
6.875	101.711	101.792	101.775	6.875	101.376	101.475	101.458	7.25	101.894	101.669	101.556
7	102.057	102.155	102.138	7	101.688	101.786	101.770	7.375	102.146	101.955	101.887
7.125	101.469	101.385	101.318	7.125	101.236	101.152	101.085	7.5	102.520	102.333	102.258
7.25	101.976	101.891	101.825	7.25	101.643	101.559	101.492	7.625	102.747	102.565	102.485
7.375	102.463	102.379	102.312	7.375	102.036	101.952	101.885	7.75	102.796	102.602	102.512
								7.875	103.048	102.852	102.765



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	96.275	96.212	96.149	5	95.466	95.403	95.340	5.25	94.204	94.141	94.078
5.125	96.641	96.578	96.515	5.125	96.055	95.992	95.929	5.375	94.850	94.787	94.724
5.25	97.008	96.945	96.882	5.25	96.483	96.420	96.357	5.5	95.322	95.259	95.196
5.375	97.233	97.170	97.107	5.375	96.748	96.685	96.622	5.625	95.794	95.731	95.669
5.5	97.601	97.538	97.475	5.5	97.176	97.113	97.050	5.75	96.268	96.205	96.143
5.625	97.968	97.905	97.842	5.625	97.606	97.543	97.480	5.875	96.564	96.501	96.438
5.75	98.337	98.274	98.211	5.75	97.871	97.808	97.745	6	97.039	96.976	96.914
5.875	98.562	98.499	98.436	5.875	98.136	98.073	98.010	6.125	97.326	97.263	97.200
6	98.931	98.868	98.805	6	98.566	98.503	98.440	6.25	97.785	97.722	97.659
6.125	99.157	99.094	99.031	6.125	98.824	98.761	98.698	6.375	97.881	97.818	97.755
6.25	99.374	99.311	99.248	6.25	99.071	99.008	98.945	6.5	98.156	98.093	98.030
6.375	99.582	99.519	99.456	6.375	99.318	99.255	99.192	6.625	98.429	98.366	98.304
6.5	99.789	99.726	99.663	6.5	99.729	99.666	99.603	6.75	98.700	98.637	98.575
6.625	99.852	99.789	99.726	6.625	99.805	99.742	99.679	6.875	98.785	98.722	98.660
6.75	100.077	100.014	99.951	6.75	100.046	99.983	99.920	7	98.864	98.801	98.739
6.875	100.280	100.217	100.154	6.875	100.116	100.053	99.990	7.125	98.943	98.880	98.818
7	100.482	100.419	100.356	7	100.346	100.283	100.220				
7.125	100.679	100.616	100.553	7.125	100.576	100.513	100.450				

  

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	96.325	96.262	96.199	5	95.516	95.453	95.390	5.25	94.254	94.191	94.128
5.125	96.691	96.628	96.565	5.125	96.105	96.042	95.979	5.375	94.900	94.837	94.774
5.25	97.058	96.995	96.932	5.25	96.533	96.470	96.407	5.5	95.372	95.309	95.246
5.375	97.283	97.220	97.157	5.375	96.798	96.735	96.672	5.625	95.844	95.781	95.718
5.5	97.651	97.588	97.525	5.5	97.226	97.163	97.100	5.75	96.318	96.255	96.192
5.625	98.018	97.955	97.892	5.625	97.656	97.593	97.530	5.875	96.614	96.551	96.488
5.75	98.387	98.324	98.261	5.75	97.921	97.858	97.795	6	97.089	97.026	96.963
5.875	98.612	98.549	98.486	5.875	98.186	98.123	98.060	6.125	97.376	97.313	97.250
6	98.981	98.918	98.855	6	98.616	98.553	98.490	6.25	97.835	97.772	97.709
6.125	99.207	99.144	99.081	6.125	98.874	98.811	98.748	6.375	97.931	97.868	97.805
6.25	99.424	99.361	99.298	6.25	99.121	99.058	98.995	6.5	98.206	98.143	98.080
6.375	99.632	99.569	99.506	6.375	99.368	99.305	99.242	6.625	98.479	98.416	98.353
6.5	99.839	99.776	99.713	6.5	99.779	99.716	99.653	6.75	98.750	98.687	98.624
6.625	99.902	99.839	99.776	6.625	99.855	99.792	99.729	6.875	98.835	98.772	98.709
6.75	100.127	100.064	100.001	6.75	100.096	100.033	99.970	7	98.914	98.851	98.788
6.875	100.330	100.267	100.204	6.875	100.166	100.103	100.040	7.125	98.993	98.930	98.867

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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
4.75	92.784	92.738	92.721	4.75	92.784	92.738	92.721	5	93.978	94.044	94.039
4.875	93.394	93.347	93.331	4.875	93.394	93.347	93.331	5.125	94.706	94.725	94.720
5	94.050	94.044	94.039	5	94.050	94.044	94.039	5.25	95.669	95.646	95.622
5.125	94.706	94.725	94.720	5.125	94.706	94.725	94.720	5.375	96.255	96.231	96.208
5.25	95.669	95.646	95.622	5.25	95.669	95.646	95.622	5.5	96.753	96.730	96.706
5.375	96.255	96.231	96.208	5.375	96.255	96.231	96.208	5.625	97.330	97.307	97.283
5.5	96.753	96.730	96.706	5.5	96.753	96.730	96.706	5.75	98.292	98.089	97.985
5.625	97.330	97.307	97.283	5.625	97.330	97.307	97.283	5.875	98.844	98.641	98.438
5.75	98.292	98.089	97.985	5.75	98.292	98.089	97.985	6	99.397	99.193	99.019
5.875	98.844	98.641	98.438	5.875	98.844	98.641	98.438	6.125	99.897	99.727	99.694
6	99.397	99.193	99.019	6	99.397	99.193	99.019	6.25	100.406	100.385	100.352
6.125	99.897	99.727	99.694	6.125	99.897	99.727	99.694	6.375	100.768	100.698	100.628
6.25	100.406	100.385	100.352	6.25	100.406	100.385	100.352	6.5	101.223	101.153	101.083
6.375	100.772	100.698	100.628	6.375	100.768	100.698	100.628	6.625	101.838	101.768	101.699
6.5	101.223	101.153	101.083	6.5	101.223	101.153	101.083	6.75	102.324	102.264	102.212
6.625	101.838	101.768	101.699	6.625	101.838	101.768	101.699	6.875	102.107	102.036	101.966
6.75	102.324	102.264	102.212	6.75	102.324	102.264	102.212	7	102.644	102.573	102.503
6.875	102.308	102.212	102.095	6.875	102.107	102.036	101.966	7.125	103.140	103.069	102.999
7	102.644	102.573	102.503	7	102.644	102.573	102.503	7.25	103.428	103.308	103.208
7.125	103.140	103.069	102.999	7.125	103.140	103.069	102.999	7.375	102.679	102.604	102.529
7.25	103.428	103.308	103.208	7.25	103.428	103.308	103.208	7.5	103.166	103.102	103.052
7.375	103.207	103.112	103.052	7.375	102.679	102.604	102.529	7.625	103.689	103.624	103.574
7.5	103.699	103.604	103.544	7.5	103.166	103.102	103.052	7.75	104.094	104.030	103.979
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	94.374	94.454	94.465	4.25	94.374	94.454	94.465	4.75	91.539	91.574	91.548
4.375	94.944	95.024	95.035	4.375	94.944	95.024	95.035	4.875	92.478	92.513	92.487
4.5	95.513	95.593	95.605	4.5	95.513	95.593	95.605	5	93.183	93.219	93.192
4.625	96.081	96.161	96.172	4.625	96.081	96.161	96.172	5.125	94.015	94.050	94.023
4.75	96.310	96.346	96.344	4.75	96.310	96.346	96.344	5.25	94.934	94.869	94.769
4.875	96.876	96.912	96.910	4.875	96.876	96.912	96.910	5.375	95.447	95.416	95.389
5	97.438	97.475	97.472	5	97.438	97.475	97.472	5.5	96.223	96.200	96.173
5.125	97.994	98.031	98.028	5.125	97.994	98.031	98.028	5.625	96.910	96.887	96.860
5.25	98.175	98.215	98.199	5.25	98.175	98.215	98.199	5.75	97.670	97.482	97.334
5.375	98.725	98.766	98.749	5.375	98.725	98.766	98.749	5.875	98.244	98.056	97.908
5.5	99.264	99.304	99.288	5.5	99.264	99.304	99.288	6	98.798	98.623	98.582
5.625	99.789	99.829	99.813	5.625	99.789	99.829	99.813	6.125	99.400	99.329	99.288
5.75	99.868	99.801	99.768	5.75	99.868	99.801	99.768	6.25	99.385	99.356	99.298
5.875	100.003	100.006	99.976	5.875	99.868	100.006	99.976	6.375	99.966	99.998	99.940
6	100.480	100.505	100.475	6	100.367	100.505	100.475	6.5	100.653	100.684	100.627
								6.625	101.395	101.356	101.299
								6.75	101.236	101.123	101.022
								6.875	100.920	100.861	100.767
								7	101.534	101.475	101.381
								7.125	102.068	102.009	101.915
								7.25	102.141	102.021	101.920
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	94.769	94.746	94.719	5	93.183	93.219	93.192	4.5	92.876	92.956	92.843
5.375	95.439	95.416	95.389	5.125	94.015	94.050	94.023	4.625	93.442	93.522	93.409
5.5	96.223	96.200	96.173	5.25	94.769	94.746	94.719	4.75	93.142	93.089	93.059
5.625	96.910	96.887	96.860	5.375	95.439	95.416	95.389	4.875	93.621	93.568	93.539
5.75	97.410	97.227	97.186	5.5	96.223	96.200	96.173	5	94.100	94.046	94.017
5.875	98.142	97.939	97.890	5.625	96.910	96.887	96.860	5.125	94.578	94.524	94.495
6	98.674	98.623	98.582	5.75	97.278	97.227	97.186	5.25	95.089	95.019	94.966
6.125	99.400	99.329	99.288	5.875	97.982	97.931	97.890	5.375	95.567	95.497	95.444
6.25	99.325	99.356	99.298	6	98.674	98.623	98.582	5.5	96.045	95.975	95.921
6.375	99.966	99.998	99.940	6.125	99.400	99.329	99.288	5.625	96.522	96.452	96.399
6.5	100.653	100.684	100.627	6.25	99.325	99.356	99.298	5.75	96.820	96.766	96.711
6.625	101.395	101.356	101.299	6.375	99.966	99.998	99.940	5.875	97.189	97.134	97.079
6.75	101.236	101.123	101.022	6.5	100.653	100.684	100.627	6	97.607	97.552	97.497
6.875	100.920	100.861	100.767	6.625	101.395	101.356	101.299	6.125	97.994	97.939	97.885

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	95.669	95.646	95.622	5.25	95.669	95.646	95.622	5.25	95.669	95.646	95.622
5.375	96.255	96.231	96.208	5.375	96.255	96.231	96.208	5.375	96.255	96.231	96.208
5.5	96.753	96.730	96.706	5.5	96.753	96.730	96.706	5.5	96.753	96.730	96.706
5.625	97.330	97.307	97.283	5.625	97.330	97.307	97.283	5.625	97.330	97.307	97.283
5.75	98.292	98.089	97.985	5.75	98.292	98.089	97.985	5.75	98.292	98.089	97.985
5.875	98.844	98.641	98.438	5.875	98.844	98.641	98.438	5.875	98.844	98.641	98.438
6	99.397	99.193	99.019	6	99.397	99.193	99.019	6	99.397	99.193	99.019
6.125	99.897	99.727	99.694	6.125	99.897	99.727	99.694	6.125	99.897	99.727	99.694
6.25	100.406	100.385	100.352	6.25	100.406	100.385	100.352	6.25	100.406	100.385	100.352
6.375	100.768	100.698	100.628	6.375	100.768	100.698	100.628	6.375	100.768	100.698	100.628
6.5	101.223	101.153	101.083	6.5	101.223	101.153	101.083	6.5	101.223	101.153	101.083
6.625	101.838	101.768	101.699	6.625	101.838	101.768	101.699	6.625	101.838	101.768	101.699
6.75	102.324	102.264	102.212	6.75	102.324	102.264	102.212	6.75	102.324	102.264	102.212
6.875	102.107	102.036	101.966	6.875	102.107	102.036	101.966	6.875	102.107	102.036	101.966
7	102.644	102.573	102.503	7	102.644	102.573	102.503	7	102.644	102.573	102.503
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	95.513	95.593	95.605	4.25	94.374	94.454	94.465	5.25	94.769	94.746	94.719
4.625	96.081	96.161	96.172	4.375	94.944	95.024	95.035	5.375	95.439	95.416	95.389
4.75	96.310	96.346	96.344	4.5	95.513	95.593	95.605	5.5	96.223	96.200	96.173
4.875	96.876	96.912	96.910	4.625	96.081	96.161	96.172	5.625	96.910	96.887	96.860
5	97.438	97.475	97.472	4.75	96.310	96.346	96.344	5.75	97.410	97.227	97.186
5.125	97.994	98.031	98.028	4.875	96.876	96.912	96.910	5.875	98.142	97.939	97.890
5.25	98.175	98.215	98.199	5	97.438	97.475	97.472	6	98.674	98.623	98.582
5.375	98.725	98.766	98.749	5.125	97.994	98.031	98.028	6.125	99.400	99.329	99.288
5.5	99.264	99.304	99.288	5.25	98.175	98.215	98.199	6.25	99.325	99.356	99.298
5.625	99.789	99.829	99.813	5.375	98.725	98.766	98.749	6.375	99.966	99.998	99.940
5.75	99.868	99.801	99.768	5.5	99.264	99.304	99.288	6.5	100.653	100.684	100.627
5.875	99.868	100.006	99.976	5.625	99.789	99.829	99.813	6.625	101.395	101.356	101.299
6	100.367	100.505	100.475	5.75	99.868	99.801	99.768	6.75	101.236	101.123	101.022
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	94.769	94.746	94.719	5.25	94.769	94.746	94.719	4.5	92.876	92.956	92.843
5.375	95.439	95.416	95.389	5.375	95.439	95.416	95.389	4.625	93.442	93.522	93.409
5.5	96.223	96.200	96.173	5.5	96.223	96.200	96.173	4.75	92.097	92.134	91.932
5.625	96.910	96.887	96.860	5.625	96.910	96.887	96.860	4.875	92.661	92.697	92.495
5.75	97.410	97.227	97.186	5.75	97.278	97.227	97.186	5	93.218	93.255	93.053
5.875	98.142	97.939	97.890	5.875	97.982	97.931	97.890	5.125	93.766	93.803	93.601
6	98.674	98.623	98.582	6	98.674	98.623	98.582	5.25	94.857	94.795	94.732
6.125	99.400	99.329	99.288	6.125	99.400	99.329	99.288	5.375	94.998	94.935	94.873
6.25	99.325	99.356	99.298	6.25	99.325	99.356	99.298	5.5	95.456	95.394	95.331
6.375	99.966	99.998	99.940	6.375	99.966	99.998	99.940	5.625	95.927	95.864	95.802
6.5	100.653	100.684	100.627	6.5	100.653	100.684	100.627	5.75	96.820	96.766	96.711
6.625	101.395	101.356	101.299	6.625	101.395	101.356	101.299	5.875	97.189	97.134	97.079
6.75	101.236	101.123	101.022	6.75	101.286	101.173	101.072	6	97.607	97.552	97.497
6.875	100.920	100.861	100.767	6.875	100.920	100.861	100.767	6.125	97.994	97.939	97.885

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	94.606	94.560	94.543	5.125	94.606	94.560	94.543	4.75	92.078	92.083	92.178
5.25	95.569	95.546	95.522	5.25	95.569	95.546	95.522	4.875	93.027	93.032	93.127
5.375	96.155	96.131	96.108	5.375	96.155	96.131	96.108	5	93.813	93.818	93.913
5.5	96.653	96.630	96.606	5.5	96.653	96.630	96.606	5.125	94.606	94.560	94.543
5.625	97.230	97.207	97.183	5.625	97.230	97.207	97.183	5.25	95.569	95.546	95.522
5.75	98.192	97.989	97.786	5.75	98.192	97.989	97.786	5.375	96.155	96.131	96.108
5.875	98.744	98.541	98.338	5.875	98.744	98.541	98.338	5.5	96.653	96.630	96.606
6	99.297	99.093	98.894	6	99.297	99.093	98.894	5.625	97.230	97.207	97.183
6.125	99.797	99.594	99.503	6.125	99.797	99.594	99.503	5.75	98.192	97.989	97.786
6.25	100.206	100.110	100.098	6.25	100.206	100.110	100.098	5.875	98.744	98.541	98.338
6.375	100.668	100.598	100.528	6.375	100.668	100.598	100.528	6	99.297	99.093	98.894
6.5	101.123	101.053	100.983	6.5	101.123	101.053	100.983	6.125	99.797	99.594	99.503
6.625	101.738	101.668	101.598	6.625	101.738	101.668	101.598	6.25	100.206	100.110	100.098
6.75	102.224	102.153	102.083	6.75	102.224	102.153	102.083	6.375	100.668	100.598	100.528
6.875	102.037	101.942	101.866	6.875	102.007	101.936	101.866	6.5	101.123	101.053	100.983
7	102.544	102.473	102.403	7	102.544	102.473	102.403	6.625	101.738	101.668	101.598
7.125	103.040	102.969	102.899	7.125	103.040	102.969	102.899	6.75	102.224	102.153	102.083
7.25	103.328	103.208	103.108	7.25	103.328	103.208	103.108	6.875	102.007	101.936	101.866
7.375	102.581	102.545	102.469	7.375	102.579	102.504	102.429	7	102.544	102.473	102.403
7.5	103.066	103.002	102.952	7.5	103.066	103.002	102.952	7.125	103.040	102.969	102.899
7.625	103.589	103.524	103.474	7.625	103.589	103.524	103.474	7.25	103.328	103.208	103.108
7.75	103.994	103.930	103.879	7.75	103.994	103.930	103.879	7.375	102.579	102.504	102.429
7.875	102.833	102.782	102.673					7.5	103.066	103.002	102.952
8	102.948	102.897	102.788					7.625	103.589	103.524	103.474
8.125	103.016	102.965	102.857					7.75	103.994	103.930	103.879
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	94.349	94.429	94.440	4.25	94.349	94.429	94.440	4.875	92.272	92.277	92.351
4.375	94.882	94.962	94.974	4.375	94.882	94.962	94.974	5	92.858	92.864	92.937
4.5	95.411	95.491	95.502	4.5	95.411	95.491	95.502	5.125	93.591	93.596	93.669
4.625	95.933	96.013	96.024	4.625	95.933	96.013	96.024	5.25	94.570	94.516	94.590
4.75	96.270	96.307	96.305	4.75	96.270	96.307	96.305	5.375	95.287	95.264	95.251
4.875	96.787	96.823	96.821	4.875	96.787	96.823	96.821	5.5	95.927	95.873	95.946
5	97.290	97.327	97.325	5	97.290	97.327	97.325	5.625	96.556	96.503	96.576
5.125	97.776	97.813	97.811	5.125	97.776	97.813	97.811	5.75	97.310	97.107	97.042
5.25	98.103	98.143	98.127	5.25	98.103	98.143	98.127	5.875	98.042	97.839	97.718
5.375	98.578	98.619	98.603	5.375	98.578	98.619	98.603	6	98.514	98.311	98.350
5.5	99.029	99.069	99.053	5.5	99.029	99.069	99.053	6.125	99.038	98.957	99.016
5.625	99.452	99.492	99.476	5.625	99.452	99.492	99.476	6.25	99.180	99.181	99.224
5.75	99.768	99.701	99.668	5.75	99.768	99.701	99.668	6.375	99.739	99.740	99.783
5.875	99.657	99.782	99.752	5.875	99.644	99.782	99.752	6.5	100.330	100.331	100.373
6	100.127	100.170	100.140	6	100.032	100.170	100.140	6.625	100.998	100.999	101.041
								6.75	101.136	101.023	100.922
								6.875	100.617	100.528	100.534
								7	101.133	101.045	101.051
								7.125	101.650	101.530	101.469
								7.25	102.041	101.921	101.820
								7.375	101.039	100.975	100.924
								7.5	101.579	101.514	101.464
								7.625	102.101	102.037	101.987
								7.75	102.456	102.392	102.342
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	100.330	100.331	100.373	6.125	99.038	98.957	99.016	4.5	92.792	92.871	92.758
6.625	100.998	100.999	101.041	6.25	99.206	99.181	99.224	4.625	93.296	93.376	93.263
6.75	101.136	101.023	100.922	6.375	99.739	99.740	99.783	4.75	92.081	92.118	91.915
6.875	100.617	100.528	100.534	6.5	100.330	100.331	100.373	4.875	92.576	92.613	92.411
7	101.133	101.045	101.051	6.625	100.998	100.999	101.041	5	93.050	93.087	92.884
7.125	101.650	101.530	101.469	6.75	101.186	101.073	100.972	5.125	93.495	93.532	93.329
7.25	102.041	101.921	101.820	6.875	100.617	100.528	100.534	5.25	94.757	94.695	94.632
7.375	101.039	100.975	100.924	7	101.136	101.045	101.051	5.375	94.898	94.835	94.773
7.5	101.579	101.514	101.464	7.125	101.700	101.580	101.480	5.5	95.356	95.294	95.231
7.625	102.101	102.037	101.987	7.25	102.091	101.971	101.870	5.625	95.827	95.764	95.702
7.75	102.456	102.392	102.342	7.375	101.089	101.025	100.974	5.75	96.720	96.666	96.611
				7.5	101.629	101.564	101.514	5.875	97.089	97.034	96.979
				7.625	102.151	102.087	102.037	6	97.507	97.452	97.397
								6.125	97.894	97.839	97.785

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	100.668	100.598	100.528	6.375	100.668	100.598	100.528	6	99.297	99.093	98.894
6.5	101.123	101.053	100.983	6.5	101.123	101.053	100.983	6.125	99.797	99.594	99.503
6.625	101.738	101.668	101.598	6.625	101.738	101.668	101.598	6.25	100.206	100.110	100.098
6.75	102.224	102.153	102.083	6.75	102.224	102.153	102.083	6.375	100.668	100.598	100.528
6.875	102.037	101.942	101.866	6.875	102.007	101.936	101.866	6.5	101.123	101.053	100.983
7	102.544	102.473	102.403	7	102.544	102.473	102.403	6.625	101.738	101.668	101.598
7.125	103.040	102.969	102.899	7.125	103.040	102.969	102.899	6.75	102.224	102.153	102.083
7.25	103.328	103.208	103.108	7.25	103.328	103.208	103.108	6.875	102.007	101.936	101.866
7.375	102.581	102.545	102.469	7.375	102.579	102.504	102.429	7	102.544	102.473	102.403
7.5	103.066	103.002	102.952	7.5	103.066	103.002	102.952	7.125	103.040	102.969	102.899
7.625	103.589	103.524	103.474	7.625	103.589	103.524	103.474	7.25	103.328	103.208	103.108
7.75	103.994	103.930	103.879	7.75	103.994	103.930	103.879	7.375	102.579	102.504	102.429
7.875	102.833	102.782	102.673					7.5	103.066	103.002	102.952
8	102.948	102.897	102.788					7.625	103.589	103.524	103.474
8.125	103.016	102.965	102.857					7.75	103.994	103.930	103.879
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	95.411	95.491	95.502	4.5	95.411	95.491	95.502	6.625	100.998	100.999	101.041
4.625	95.933	96.013	96.024	4.625	95.933	96.013	96.024	6.75	101.136	101.023	100.922
4.75	96.270	96.307	96.305	4.75	96.270	96.307	96.305	6.875	100.617	100.528	100.534
4.875	96.787	96.823	96.821	4.875	96.787	96.823	96.821	7	101.133	101.045	101.051
5	97.290	97.327	97.325	5	97.290	97.327	97.325	7.125	101.650	101.530	101.469
5.125	97.776	97.813	97.811	5.125	97.776	97.813	97.811	7.25	102.041	101.921	101.820
5.25	98.103	98.143	98.127	5.25	98.103	98.143	98.127	7.375	101.159	101.122	101.047
5.375	98.578	98.619	98.603	5.375	98.578	98.619	98.603	7.5	101.579	101.514	101.464
5.5	99.029	99.069	99.053	5.5	99.029	99.069	99.053	7.625	102.101	102.037	101.987
5.625	99.452	99.492	99.476	5.625	99.452	99.492	99.476	7.75	102.456	102.392	102.342
5.75	99.768	99.701	99.668	5.75	99.768	99.701	99.668	7.875	100.348	100.297	100.188
5.875	99.657	99.782	99.752	5.875	99.644	99.782	99.752	8	100.463	100.412	100.303
6	100.127	100.170	100.140	6	100.032	100.170	100.140	8.125	100.531	100.480	100.372
6.125	100.589	100.533	100.495	6.125	100.524	100.525	100.495				
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	100.330	100.331	100.373	6.125	99.038	98.957	99.016	4.5	92.792	92.871	92.758
6.625	100.998	100.999	101.041	6.25	99.206	99.181	99.224	4.625	93.296	93.376	93.263
6.75	101.136	101.023	100.922	6.375	99.739	99.740	99.783	4.75	92.081	92.118	91.915
6.875	100.617	100.528	100.534	6.5	100.330	100.331	100.373	4.875	92.576	92.613	92.411
7	101.133	101.045	101.051	6.625	100.998	100.999	101.041	5	93.050	93.087	92.884
7.125	101.650	101.530	101.469	6.75	101.186	101.073	100.972	5.125	93.495	93.532	93.329
7.25	102.041	101.921	101.820	6.875	100.617	100.528	100.534	5.25	94.757	94.695	94.632
7.375	101.039	100.975	100.924	7	101.136	101.045	101.051	5.375	94.898	94.835	94.773
7.5	101.579	101.514	101.464	7.125	101.700	101.580	101.480	5.5	95.356	95.294	95.231
7.625	102.101	102.037	101.987	7.25	102.091	101.971	101.870	5.625	95.827	95.764	95.702
7.75	102.456	102.392	102.342	7.375	101.089	101.025	100.974	5.75	96.720	96.666	96.611
				7.5	101.629	101.564	101.514	5.875	97.089	97.034	96.979
				7.625	102.151	102.087	102.037	6	97.507	97.452	97.397
								6.125	97.894	97.839	97.785

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	98.418	98.138	97.838	6.75	96.918	96.638	96.338
6.875	98.959	98.679	98.379	6.875	97.459	97.179	96.879
7	99.481	99.201	98.901	7	97.981	97.701	97.401
7.125	99.942	99.662	99.362	7.125	98.442	98.162	97.862
7.25	100.394	100.114	99.814	7.25	98.894	98.614	98.314
7.375	100.504	100.157	99.857	7.375	99.004	98.657	98.357
7.5	100.986	100.639	100.339	7.5	99.486	99.139	98.839
7.625	101.417	101.070	100.770	7.625	99.917	99.570	99.270
7.75	101.829	101.482	101.182	7.75	100.329	99.982	99.682
7.875	102.017	101.604	101.304	7.875	100.517	100.104	99.804
8	102.459	102.046	101.746	8	100.959	100.546	100.246
8.125	102.860	102.447	102.147	8.125	101.360	100.947	100.647
8.25	103.232	102.819	102.519	8.25	101.732	101.319	101.019

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.418	96.138	95.838	6.75	94.918	94.638	94.338
6.875	96.959	96.679	96.379	6.875	95.459	95.179	94.879
7	97.481	97.201	96.901	7	95.981	95.701	95.401
7.125	97.942	97.662	97.362	7.125	96.442	96.162	95.862
7.25	98.394	98.114	97.814	7.25	96.894	96.614	96.314
7.375	98.504	98.157	97.857	7.375	97.004	96.657	96.357
7.5	98.986	98.639	98.339	7.5	97.486	97.139	96.839
7.625	99.417	99.070	98.770	7.625	97.917	97.570	97.270
7.75	99.829	99.482	99.182	7.75	98.329	97.982	97.682
7.875	100.017	99.604	99.304	7.875	98.517	98.104	97.804
8	100.459	100.046	99.746	8	98.959	98.546	98.246
8.125	100.860	100.447	100.147	8.125	99.360	98.947	98.647
8.25	101.232	100.819	100.519	8.25	99.732	99.319	99.019

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.668	97.388	97.088	6.75	95.668	95.388	95.088
6.875	98.209	97.929	97.629	6.875	96.209	95.929	95.629
7	98.731	98.451	98.151	7	96.731	96.451	96.151
7.125	99.192	98.912	98.612	7.125	97.192	96.912	96.612
7.25	99.644	99.364	99.064	7.25	97.644	97.364	97.064
7.375	99.754	99.407	99.107	7.375	97.754	97.407	97.107
7.5	100.236	99.889	99.589	7.5	98.236	97.889	97.589
7.625	100.667	100.320	100.020	7.625	98.667	98.320	98.020
7.75	101.079	100.732	100.432	7.75	99.079	98.732	98.432
7.875	101.267	100.854	100.554	7.875	99.267	98.854	98.554
8	101.709	101.296	100.996	8	99.709	99.296	98.996
8.125	102.110	101.697	101.397	8.125	100.110	99.697	99.397
8.25	102.482	102.069	101.769	8.25	100.482	100.069	99.769

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.