



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	90.888	90.776	90.592	4.75	90.888	90.776	90.592	5.125	93.748	93.665	93.483
4.875	91.566	91.459	91.281	4.875	91.566	91.459	91.281	5.25	94.568	94.490	94.314
5	92.221	92.118	91.994	5	92.221	92.118	91.994	5.375	95.386	95.313	95.143
5.125	92.808	92.710	92.565	5.125	92.808	92.710	92.565	5.5	96.031	95.962	95.798
5.25	94.147	94.053	94.006	5.25	93.692	93.642	93.587	5.625	96.561	96.450	96.276
5.375	94.846	94.752	94.705	5.375	94.386	94.335	94.281	5.75	97.565	97.458	97.339
5.5	95.652	95.559	95.512	5.5	95.057	95.006	94.952	5.875	98.183	98.080	97.918
5.625	96.169	96.075	96.028	5.625	95.612	95.562	95.508	6	98.714	98.616	98.460
5.75	96.680	96.580	96.525	5.75	96.407	96.348	96.288	6.125	99.297	99.222	99.234
5.875	97.325	97.225	97.170	5.875	96.995	96.936	96.876	6.25	99.827	99.716	99.705
6	98.003	97.902	97.848	6	97.543	97.484	97.424	6.375	100.254	100.139	100.133
6.125	98.478	98.377	98.323	6.125	98.253	98.175	98.188	6.5	100.705	100.610	100.571
6.25	98.953	98.845	98.782	6.25	98.905	98.732	98.730	6.625	101.082	100.965	100.962
6.375	99.514	99.406	99.343	6.375	99.382	99.228	99.241	6.75	101.049	100.957	100.932
6.5	100.042	99.934	99.871	6.5	99.829	99.719	99.699	6.875	101.471	101.389	101.319
6.625	100.450	100.342	100.280	6.625	100.294	100.132	100.142	7	101.799	101.722	101.653
6.75	100.802	100.680	100.602	6.75	100.728	100.561	100.549	7.125	102.162	102.062	102.026
6.875	101.260	101.137	101.059	6.875	101.199	101.028	101.021	7.25	102.487	102.372	102.214
7	101.743	101.621	101.543	7	101.516	101.375	101.381	7.375	103.068	102.957	102.788
7.125	102.131	102.009	101.931	7.125	101.936	101.791	101.789	7.5	103.498	103.252	103.135
7.25	102.517	102.361	102.330	7.25	102.517	102.361	102.330	7.625	104.132	103.890	103.779
7.375	102.941	102.739	102.688	7.375	102.861	102.706	102.688	7.75	104.451	104.213	104.108
7.5	103.404	103.183	103.039	7.5	103.330	103.082	103.039	7.875	104.882	104.649	104.550
7.625	103.894	103.617	103.512	7.625	103.894	103.556	103.512	8	104.933	104.705	104.608
7.75	104.450	104.089	104.048	7.75	104.450	104.089	104.048				
7.875	104.755	104.391	104.354	7.875	104.755	104.391	104.354				
8	104.989	104.619	104.590	8	104.989	104.619	104.590				
8.125	105.286	104.925	104.884	8.125	105.286	104.925	104.884				
8.25	105.541	105.357	105.301	8.25	105.541	105.357	105.301				

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	95.852	95.852	95.852	4.625	96.326	96.326	96.326	5	91.615	91.528	91.340
4.75	96.186	96.189	96.227	4.75	96.262	96.262	96.267	5.125	92.420	92.337	92.155
4.875	96.636	96.559	96.604	4.875	96.789	96.789	96.789	5.25	94.005	93.825	93.688
5	97.118	97.032	97.026	5	97.177	97.177	97.177	5.375	94.706	94.527	94.390
5.125	97.479	97.545	97.562	5.125	97.593	97.572	97.590	5.5	95.508	95.328	95.191
5.25	98.104	97.999	97.938	5.25	98.079	98.017	98.017	5.625	96.167	95.987	95.851
5.375	98.515	98.445	98.436	5.375	98.567	98.499	98.491	5.75	96.681	96.527	96.417
5.5	99.024	98.952	98.949	5.5	99.055	98.983	98.980	5.875	97.327	97.174	97.064
5.625	99.539	99.461	99.465	5.625	99.547	99.469	99.473	6	97.985	97.832	97.723
5.75	99.884	99.802	99.812	5.75	99.881	99.806	99.805	6.125	98.491	98.339	98.229
5.875	100.262	100.151	100.133	5.875	100.182	100.095	100.111	6.25	99.000	98.847	98.738
6	100.603	100.516	100.532	6	100.537	100.470	100.457	6.375	99.548	99.394	99.283
6.125	100.732	100.658	100.648	6.125	100.658	100.584	100.574	6.5	100.052	99.896	99.783
6.25	101.038	100.960	100.956	6.25	100.954	100.907	100.883	6.625	100.497	100.340	100.225
6.375	101.460	101.365	101.298	6.375	101.340	101.340	101.310	6.75	100.788	100.671	100.658
6.5	101.717	101.633	101.636	6.5	101.545	101.516	101.482	6.875	101.227	101.106	101.100
6.625	101.644	101.610	101.570	6.625	101.539	101.539	101.499	7	101.613	101.434	101.426
6.75	101.900	101.856	101.838	6.75	101.602	101.560	101.541	7.125	101.930	101.734	101.796
6.875	102.282	102.203	102.153	6.875	101.858	101.810	101.799	7.25	102.404	102.206	102.127
7	102.497	102.441	102.430	7	102.167	102.119	102.108	7.375	102.864	102.663	102.502
7.125	102.019	101.956	101.923	7.125	101.785	101.723	101.689	7.5	102.629	102.780	102.729
7.25	102.520	102.458	102.424	7.25	102.186	102.123	102.090	7.625	103.012	102.806	102.743
7.375	103.002	102.939	102.906	7.375	102.570	102.507	102.474	7.75	103.335	103.025	102.939
								7.875	103.564	103.251	103.168

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	96.784	96.721	96.658	5	96.054	95.991	95.928	5.125	94.362	94.299	94.236
5.125	97.151	97.088	97.025	5.125	96.646	96.583	96.520	5.25	94.833	94.770	94.708
5.25	97.518	97.455	97.392	5.25	97.076	97.013	96.950	5.375	95.484	95.421	95.358
5.375	97.744	97.681	97.618	5.375	97.341	97.278	97.215	5.5	95.958	95.895	95.833
5.5	98.112	98.049	97.986	5.5	97.772	97.709	97.646	5.625	96.434	96.371	96.309
5.625	98.481	98.418	98.355	5.625	98.203	98.140	98.077	5.75	96.911	96.848	96.785
5.75	98.850	98.787	98.724	5.75	98.468	98.405	98.342	5.875	97.207	97.144	97.081
5.875	99.076	99.013	98.950	5.875	98.734	98.671	98.608	6	97.671	97.608	97.545
6	99.446	99.383	99.320	6	99.153	99.090	99.027	6.125	97.949	97.886	97.824
6.125	99.657	99.594	99.531	6.125	99.401	99.338	99.275	6.25	98.410	98.347	98.284
6.25	99.866	99.803	99.740	6.25	99.648	99.585	99.522	6.375	98.502	98.439	98.377
6.375	100.073	100.010	99.947	6.375	99.892	99.829	99.766	6.5	98.776	98.713	98.651
6.5	100.278	100.215	100.152	6.5	100.304	100.241	100.178	6.625	99.047	98.984	98.922
6.625	100.337	100.274	100.211	6.625	100.375	100.312	100.249	6.75	99.313	99.250	99.188
6.75	100.562	100.499	100.436	6.75	100.611	100.548	100.485	6.875	99.389	99.326	99.263
6.875	100.763	100.700	100.637	6.875	100.671	100.608	100.545	7	99.468	99.405	99.343
7	100.959	100.896	100.833	7	100.903	100.840	100.777	7.125	99.558	99.495	99.432
7.125	101.148	101.085	101.022	7.125	101.145	101.082	101.019				

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	96.834	96.771	96.708	5	96.104	96.041	95.978	5.125	94.412	94.349	94.286
5.125	97.201	97.138	97.075	5.125	96.696	96.633	96.570	5.25	94.883	94.820	94.757
5.25	97.568	97.505	97.442	5.25	97.126	97.063	97.000	5.375	95.534	95.471	95.408
5.375	97.794	97.731	97.668	5.375	97.391	97.328	97.265	5.5	96.008	95.945	95.882
5.5	98.162	98.099	98.036	5.5	97.822	97.759	97.696	5.625	96.484	96.421	96.358
5.625	98.531	98.468	98.405	5.625	98.253	98.190	98.127	5.75	96.961	96.898	96.835
5.75	98.900	98.837	98.774	5.75	98.518	98.455	98.392	5.875	97.257	97.194	97.131
5.875	99.126	99.063	99.000	5.875	98.784	98.721	98.658	6	97.721	97.658	97.595
6	99.496	99.433	99.370	6	99.203	99.140	99.077	6.125	97.999	97.936	97.873
6.125	99.707	99.644	99.581	6.125	99.451	99.388	99.325	6.25	98.460	98.397	98.334
6.25	99.916	99.853	99.790	6.25	99.698	99.635	99.572	6.375	98.552	98.489	98.426
6.375	100.123	100.060	99.997	6.375	99.942	99.879	99.816	6.5	98.826	98.763	98.700
6.5	100.328	100.265	100.202	6.5	100.354	100.291	100.228	6.625	99.097	99.034	98.971
6.625	100.387	100.324	100.261	6.625	100.425	100.362	100.299	6.75	99.363	99.300	99.237
6.75	100.612	100.549	100.486	6.75	100.661	100.598	100.535	6.875	99.439	99.376	99.313
6.875	100.813	100.750	100.687	6.875	100.721	100.658	100.595	7	99.518	99.455	99.392
7	101.009	100.946	100.883	7	100.953	100.890	100.827	7.125	99.608	99.545	99.482

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	92.688	92.642	92.625	4.5	92.688	92.642	92.625	5	95.446	95.371	95.378
4.625	93.345	93.298	93.281	4.625	93.345	93.298	93.281	5.125	96.118	96.043	96.049
4.75	94.153	94.117	94.067	4.75	94.032	93.986	93.969	5.25	96.834	96.782	96.766
4.875	94.704	94.668	94.625	4.875	94.688	94.642	94.625	5.375	97.333	97.310	97.286
5	95.446	95.371	95.378	5	95.446	95.371	95.378	5.5	97.961	97.868	97.844
5.125	96.118	96.043	96.049	5.125	96.118	96.043	96.049	5.625	98.618	98.484	98.477
5.25	96.834	96.782	96.766	5.25	96.834	96.782	96.766	5.75	99.366	99.232	99.225
5.375	97.333	97.310	97.286	5.375	97.333	97.310	97.286	5.875	99.753	99.550	99.386
5.5	97.961	97.868	97.844	5.5	97.961	97.868	97.844	6	100.302	100.099	100.077
5.625	98.618	98.484	98.477	5.625	98.618	98.484	98.477	6.125	100.873	100.773	100.752
5.75	99.366	99.232	99.225	5.75	99.366	99.232	99.225	6.25	101.529	101.429	101.408
5.875	99.753	99.577	99.477	5.875	99.753	99.550	99.386	6.375	101.355	101.293	101.230
6	100.302	100.118	100.077	6	100.302	100.099	100.077	6.5	101.894	101.778	101.715
6.125	100.873	100.773	100.752	6.125	100.873	100.773	100.752	6.625	102.542	102.386	102.351
6.25	101.529	101.429	101.408	6.25	101.529	101.429	101.408	6.75	102.995	102.849	102.814
6.375	101.355	101.293	101.230	6.375	101.355	101.293	101.230	6.875	102.744	102.643	102.590
6.5	101.894	101.778	101.715	6.5	101.894	101.778	101.715	7	103.289	103.189	103.136
6.625	102.542	102.386	102.351	6.625	102.542	102.386	102.351	7.125	103.756	103.656	103.603
6.75	102.995	102.849	102.814	6.75	102.995	102.849	102.814	7.25	103.734	103.616	103.516
6.875	102.815	102.714	102.661	6.875	102.815	102.714	102.661	7.375	103.352	103.378	103.317
7	103.350	103.250	103.197	7	103.350	103.250	103.197	7.5	103.748	103.775	103.714
7.125	103.805	103.705	103.652	7.125	103.805	103.705	103.652	7.625	104.295	104.321	104.261
7.25	103.734	103.616	103.516	7.25	103.734	103.616	103.516	7.75	104.358	104.284	104.234
7.375	103.439	103.439	103.378	7.375	103.412	103.439	103.378				
7.5	103.930	103.851	103.806	7.5	103.806	103.831	103.771				

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.244	95.265	95.286	4.25	95.244	95.265	95.286	4.75	92.985	92.848	92.855
4.375	95.815	95.836	95.857	4.375	95.815	95.836	95.857	4.875	93.925	93.788	93.795
4.5	96.384	96.405	96.426	4.5	96.384	96.405	96.426	5	94.631	94.495	94.501
4.625	96.952	96.973	96.994	4.625	96.952	96.973	96.994	5.125	95.463	95.326	95.333
4.75	97.030	97.029	97.036	4.75	97.027	97.029	97.036	5.25	96.150	96.109	96.058
4.875	97.510	97.594	97.602	4.875	97.460	97.594	97.602	5.375	96.788	96.649	96.624
5	98.021	98.155	98.163	5	98.021	98.155	98.163	5.5	97.552	97.390	97.383
5.125	98.575	98.709	98.716	5.125	98.575	98.709	98.716	5.625	98.259	98.077	98.070
5.25	99.005	98.924	98.917	5.25	99.005	98.924	98.917	5.75	98.637	98.507	98.410
5.375	99.552	99.471	99.464	5.375	99.552	99.471	99.464	5.875	99.203	99.073	98.976
5.5	100.085	100.004	99.997	5.5	100.085	100.004	99.997	6	99.768	99.620	99.599
5.625	100.601	100.520	100.514	5.625	100.601	100.520	100.514	6.125	100.443	100.325	100.304
5.75	100.771	100.660	100.576	5.75	100.771	100.660	100.576	6.25	100.459	100.372	100.337
5.875	100.700	100.705	100.676	5.875	100.664	100.587	100.567	6.375	100.775	100.582	100.547
6	101.178	101.183	101.155	6	101.150	101.073	101.052	6.5	101.459	101.267	101.232
								6.625	102.098	101.936	101.901
								6.75	101.747	101.629	101.528
								6.875	101.440	101.341	101.289
								7	102.031	101.820	101.772
								7.125	102.552	102.341	102.292
								7.25	102.447	102.329	102.228

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.118	95.936	95.929	5	94.631	94.495	94.501	4.5	93.677	93.673	93.694
5.375	96.788	96.649	96.624	5.125	95.463	95.326	95.333	4.625	94.242	94.238	94.259
5.5	97.552	97.390	97.383	5.25	96.118	95.936	95.929	4.75	94.010	93.965	93.936
5.625	98.259	98.077	98.070	5.375	96.788	96.627	96.602	4.875	94.490	94.445	94.415
5.75	98.373	98.268	98.233	5.5	97.552	97.390	97.383	5	94.970	94.925	94.895
5.875	99.077	98.975	98.940	5.625	98.259	98.077	98.070	5.125	95.449	95.404	95.375
6	99.768	99.620	99.599	5.75	98.395	98.306	98.271	5.25	95.880	95.793	95.766
6.125	100.443	100.325	100.304	5.875	99.077	98.973	98.938	5.375	96.359	96.272	96.245
6.25	100.459	100.372	100.337	6	99.768	99.620	99.599	5.5	96.838	96.751	96.724
6.375	100.775	100.582	100.547	6.125	100.443	100.325	100.304	5.625	97.316	97.229	97.202
6.5	101.459	101.267	101.232	6.25	100.371	100.284	100.249	5.75	97.327	97.312	97.297
6.625	102.098	101.936	101.901	6.375	100.775	100.582	100.547	5.875	97.680	97.685	97.656
6.75	101.747	101.629	101.528	6.5	101.459	101.267	101.232	6	98.158	98.163	98.135
6.875	101.440	101.341	101.289	6.625	102.098	101.936	101.901	6.125	98.636	98.641	98.613

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	96.834	96.782	96.766	5.25	96.834	96.782	96.766	5.25	96.834	96.782	96.766
5.375	97.333	97.310	97.286	5.375	97.333	97.310	97.286	5.375	97.333	97.310	97.286
5.5	97.961	97.868	97.844	5.5	97.961	97.868	97.844	5.5	97.961	97.868	97.844
5.625	98.618	98.484	98.477	5.625	98.618	98.484	98.477	5.625	98.618	98.484	98.477
5.75	99.366	99.232	99.225	5.75	99.366	99.232	99.225	5.75	99.366	99.232	99.225
5.875	99.753	99.550	99.386	5.875	99.753	99.550	99.386	5.875	99.753	99.550	99.386
6	100.302	100.099	100.077	6	100.302	100.099	100.077	6	100.302	100.099	100.077
6.125	100.873	100.773	100.752	6.125	100.873	100.773	100.752	6.125	100.873	100.773	100.752
6.25	101.529	101.429	101.408	6.25	101.529	101.429	101.408	6.25	101.529	101.429	101.408
6.375	101.355	101.293	101.230	6.375	101.355	101.293	101.230	6.375	101.355	101.293	101.230
6.5	101.894	101.778	101.715	6.5	101.894	101.778	101.715	6.5	101.894	101.778	101.715
6.625	102.542	102.386	102.351	6.625	102.542	102.386	102.351	6.625	102.542	102.386	102.351
6.75	102.995	102.849	102.814	6.75	102.995	102.849	102.814	6.75	102.995	102.849	102.814
6.875	102.815	102.714	102.661	6.875	102.815	102.714	102.661	6.875	102.744	102.643	102.590
7	103.350	103.250	103.197	7	103.350	103.250	103.197	7	103.289	103.189	103.136
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	96.384	96.405	96.426	4.25	95.244	95.265	95.286	5.25	96.118	95.936	95.929
4.625	96.952	96.973	96.994	4.375	95.815	95.836	95.857	5.375	96.788	96.649	96.624
4.75	97.027	97.029	97.036	4.5	96.384	96.405	96.426	5.5	97.552	97.390	97.383
4.875	97.460	97.594	97.602	4.625	96.952	96.973	96.994	5.625	98.259	98.077	98.070
5	98.021	98.155	98.163	4.75	97.027	97.029	97.036	5.75	98.373	98.268	98.233
5.125	98.575	98.709	98.716	4.875	97.460	97.594	97.602	5.875	99.077	98.975	98.940
5.25	99.005	98.924	98.917	5	98.021	98.155	98.163	6	99.768	99.620	99.599
5.375	99.552	99.471	99.464	5.125	98.575	98.709	98.716	6.125	100.443	100.325	100.304
5.5	100.085	100.004	99.997	5.25	99.005	98.924	98.917	6.25	100.459	100.372	100.337
5.625	100.601	100.520	100.514	5.375	99.552	99.471	99.464	6.375	100.775	100.582	100.547
5.75	100.771	100.660	100.576	5.5	100.085	100.004	99.997	6.5	101.459	101.267	101.232
5.875	100.664	100.587	100.567	5.625	100.601	100.520	100.514	6.625	102.098	101.936	101.901
6	101.150	101.073	101.052	5.75	100.771	100.660	100.576	6.75	101.747	101.629	101.528
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.118	95.936	95.929	5.25	96.118	95.936	95.929	4.5	93.677	93.673	93.694
5.375	96.788	96.649	96.624	5.375	96.788	96.606	96.599	4.625	94.242	94.238	94.259
5.5	97.552	97.390	97.383	5.5	97.552	97.390	97.383	4.75	92.625	92.646	92.653
5.625	98.259	98.077	98.070	5.625	98.259	98.077	98.070	4.875	93.174	93.208	93.215
5.75	98.373	98.268	98.233	5.75	98.373	98.225	98.204	5	93.728	93.762	93.770
5.875	99.077	98.975	98.940	5.875	99.077	98.929	98.908	5.125	94.270	94.304	94.312
6	99.768	99.620	99.599	6	99.768	99.620	99.599	5.25	95.503	95.488	95.473
6.125	100.443	100.325	100.304	6.125	100.443	100.325	100.304	5.375	95.638	95.623	95.608
6.25	100.459	100.372	100.337	6.25	100.268	100.166	100.083	5.5	96.083	96.068	96.053
6.375	100.775	100.582	100.547	6.375	100.775	100.582	100.547	5.625	96.543	96.528	96.513
6.5	101.459	101.267	101.232	6.5	101.459	101.267	101.232	5.75	97.327	97.312	97.297
6.625	102.098	101.936	101.901	6.625	102.098	101.936	101.901	5.875	97.678	97.663	97.648
6.75	101.747	101.629	101.528	6.75	101.797	101.679	101.578	6	98.062	98.047	98.032
6.875	101.440	101.341	101.289	6.875	101.425	101.214	101.166	6.125	98.429	98.414	98.399

Government Adjustments

FICO	Adjustment
> 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	95.902	95.854	95.838	5.125	95.902	95.854	95.838	4.75	93.659	93.385	93.506
5.25	96.705	96.682	96.658	5.25	96.705	96.682	96.658	4.875	94.588	94.542	94.525
5.375	97.233	97.210	97.186	5.375	97.233	97.210	97.186	5	95.339	95.198	95.191
5.5	97.853	97.768	97.744	5.5	97.853	97.768	97.744	5.125	95.902	95.854	95.838
5.625	98.482	98.341	98.317	5.625	98.482	98.341	98.317	5.25	96.705	96.682	96.658
5.75	99.142	98.950	98.899	5.75	99.142	98.950	98.899	5.375	97.233	97.210	97.186
5.875	99.653	99.450	99.252	5.875	99.653	99.450	99.252	5.5	97.853	97.768	97.744
6	100.202	99.999	99.884	6	100.202	99.999	99.884	5.625	98.482	98.341	98.317
6.125	100.709	100.539	100.497	6.125	100.709	100.539	100.497	5.75	99.142	98.950	98.899
6.25	101.290	101.066	101.089	6.25	101.290	101.066	101.089	5.875	99.653	99.450	99.252
6.375	101.255	101.193	101.130	6.375	101.255	101.193	101.130	6	100.202	99.999	99.884
6.5	101.740	101.678	101.615	6.5	101.740	101.678	101.615	6.125	100.709	100.539	100.497
6.625	102.287	102.223	102.160	6.625	102.287	102.223	102.160	6.25	101.290	101.066	101.089
6.75	102.707	102.598	102.591	6.75	102.707	102.598	102.591	6.375	101.255	101.193	101.130
6.875	102.389	102.381	102.374	6.875	102.389	102.381	102.374	6.5	101.740	101.678	101.615
7	102.905	102.897	102.890	7	102.905	102.897	102.890	6.625	102.287	102.223	102.160
7.125	103.367	103.359	103.351	7.125	103.367	103.359	103.351	6.75	102.707	102.598	102.591
7.25	103.634	103.516	103.416	7.25	103.634	103.516	103.416	6.875	102.389	102.381	102.374
7.375	102.923	102.859	102.826	7.375	102.923	102.848	102.773	7	102.905	102.897	102.890
7.5	103.351	103.277	103.227	7.5	103.351	103.277	103.227	7.125	103.367	103.359	103.351
7.625	103.863	103.789	103.739	7.625	103.863	103.789	103.739	7.25	103.634	103.516	103.416
7.75	104.258	104.184	104.134	7.75	104.258	104.184	104.134	7.375	102.923	102.851	102.790
7.875	103.148	103.086	102.985					7.5	103.351	103.285	103.227
8	103.266	103.204	103.104					7.625	103.863	103.789	103.739
8.125	103.335	103.273	103.172					7.75	104.258	104.184	104.134
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.217	95.237	95.258	4.25	95.217	95.237	95.258	4.875	93.858	93.551	93.658
4.375	95.749	95.769	95.790	4.375	95.749	95.769	95.790	5	94.445	94.138	94.245
4.5	96.274	96.295	96.316	4.5	96.274	96.295	96.316	5.125	95.177	94.870	94.977
4.625	96.792	96.813	96.834	4.625	96.792	96.813	96.834	5.25	96.057	95.705	95.798
4.75	96.927	96.983	96.991	4.75	96.927	96.983	96.991	5.375	96.718	96.366	96.459
4.875	97.360	97.494	97.501	4.875	97.360	97.494	97.501	5.5	97.414	97.062	97.155
5	97.856	97.990	97.997	5	97.856	97.990	97.997	5.625	98.043	97.691	97.784
5.125	98.331	98.465	98.472	5.125	98.331	98.465	98.472	5.75	98.298	98.018	98.059
5.25	98.921	98.840	98.833	5.25	98.921	98.840	98.833	5.875	98.973	98.747	98.734
5.375	99.385	99.304	99.297	5.375	99.385	99.304	99.297	6	99.605	99.287	99.366
5.5	99.821	99.740	99.733	5.5	99.821	99.740	99.733	6.125	100.258	99.950	100.029
5.625	100.227	100.146	100.139	5.625	100.227	100.146	100.139	6.25	100.118	100.016	99.933
5.75	100.671	100.560	100.476	5.75	100.671	100.560	100.476	6.375	100.683	100.320	100.385
5.875	100.418	100.341	100.321	5.875	100.418	100.341	100.320	6.5	101.266	100.904	100.969
6	100.788	100.736	100.778	6	100.788	100.710	100.690	6.625	101.863	101.560	101.626
								6.75	101.647	101.529	101.428
								6.875	101.242	100.881	100.912
								7	101.737	101.397	101.407
								7.125	102.128	101.859	101.851
								7.25	102.347	102.229	102.128
								7.375	101.241	101.167	101.117
								7.5	101.770	101.696	101.646
								7.625	102.281	102.208	102.157
								7.75	102.627	102.553	102.503
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	101.266	100.904	100.969	6.125	100.258	99.950	100.029	4.5	93.578	93.574	93.595
6.625	101.863	101.560	101.626	6.25	100.168	100.066	99.983	4.625	94.074	94.070	94.091
6.75	101.647	101.529	101.428	6.375	100.683	100.320	100.385	4.75	92.585	92.619	92.626
6.875	101.242	100.881	100.912	6.5	101.266	100.904	100.969	4.875	93.069	93.103	93.110
7	101.737	101.397	101.407	6.625	101.863	101.560	101.626	5	93.528	93.562	93.569
7.125	102.128	101.859	101.851	6.75	101.697	101.579	101.478	5.125	93.953	93.987	93.994
7.25	102.347	102.229	102.128	6.875	101.242	100.861	100.912	5.25	95.403	95.388	95.373
7.375	101.241	101.167	101.117	7	101.737	101.356	101.407	5.375	95.538	95.523	95.508
7.5	101.770	101.696	101.646	7.125	102.128	101.900	101.800	5.5	95.983	95.968	95.953
7.625	102.281	102.208	102.157	7.25	102.397	102.279	102.178	5.625	96.443	96.428	96.413
7.75	102.627	102.553	102.503	7.375	101.291	101.217	101.167	5.75	97.227	97.212	97.197
				7.5	101.820	101.746	101.696	5.875	97.578	97.563	97.548
				7.625	102.331	102.258	102.207	6	97.962	97.947	97.932
								6.125	98.329	98.314	98.299

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	101.255	101.193	101.130	6.375	101.255	101.193	101.130	6	100.202	99.999	99.884
6.5	101.740	101.678	101.615	6.5	101.740	101.678	101.615	6.125	100.709	100.539	100.497
6.625	102.287	102.223	102.160	6.625	102.287	102.223	102.160	6.25	101.290	101.066	101.089
6.75	102.707	102.598	102.591	6.75	102.707	102.598	102.591	6.375	101.255	101.193	101.130
6.875	102.389	102.381	102.374	6.875	102.389	102.381	102.374	6.5	101.740	101.678	101.615
7	102.905	102.897	102.890	7	102.905	102.897	102.890	6.625	102.287	102.223	102.160
7.125	103.367	103.359	103.351	7.125	103.367	103.359	103.351	6.75	102.707	102.598	102.591
7.25	103.634	103.516	103.416	7.25	103.634	103.516	103.416	6.875	102.389	102.381	102.374
7.375	102.923	102.859	102.826	7.375	102.923	102.848	102.773	7	102.905	102.897	102.890
7.5	103.351	103.277	103.227	7.5	103.351	103.277	103.227	7.125	103.367	103.359	103.351
7.625	103.863	103.789	103.739	7.625	103.863	103.789	103.739	7.25	103.634	103.516	103.416
7.75	104.258	104.184	104.134	7.75	104.258	104.184	104.134	7.375	102.923	102.851	102.790
7.875	103.148	103.086	102.985					7.5	103.351	103.285	103.227
8	103.266	103.204	103.104					7.625	103.863	103.789	103.739
8.125	103.335	103.273	103.172					7.75	104.258	104.184	104.134
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.274	96.295	96.316	4.5	96.274	96.295	96.316	6.625	101.863	101.560	101.626
4.625	96.792	96.813	96.834	4.625	96.792	96.813	96.834	6.75	101.647	101.529	101.428
4.75	96.927	96.983	96.991	4.75	96.927	96.983	96.991	6.875	101.242	100.881	100.912
4.875	97.360	97.494	97.501	4.875	97.360	97.494	97.501	7	101.737	101.397	101.407
5	97.856	97.990	97.997	5	97.856	97.990	97.997	7.125	102.128	101.859	101.851
5.125	98.331	98.465	98.472	5.125	98.331	98.465	98.472	7.25	102.347	102.229	102.128
5.25	98.921	98.840	98.833	5.25	98.921	98.840	98.833	7.375	101.462	101.437	101.403
5.375	99.385	99.304	99.297	5.375	99.385	99.304	99.297	7.5	101.770	101.696	101.646
5.5	99.821	99.740	99.733	5.5	99.821	99.740	99.733	7.625	102.281	102.208	102.157
5.625	100.227	100.146	100.139	5.625	100.227	100.146	100.139	7.75	102.627	102.553	102.503
5.75	100.671	100.560	100.476	5.75	100.671	100.560	100.476	7.875	100.663	100.601	100.500
5.875	100.418	100.341	100.321	5.875	100.418	100.341	100.320	8	100.781	100.719	100.619
6	100.788	100.736	100.778	6	100.788	100.710	100.690	8.125	100.850	100.788	100.687
6.125	101.315	101.220	101.226	6.125	101.315	101.220	101.153				
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	101.266	100.904	100.969	6.125	100.258	99.950	100.029	4.5	93.578	93.574	93.595
6.625	101.863	101.560	101.626	6.25	100.168	100.066	99.983	4.625	94.074	94.070	94.091
6.75	101.647	101.529	101.428	6.375	100.683	100.320	100.385	4.75	92.585	92.619	92.626
6.875	101.242	100.881	100.912	6.5	101.266	100.904	100.969	4.875	93.069	93.103	93.110
7	101.737	101.397	101.407	6.625	101.863	101.560	101.626	5	93.528	93.562	93.569
7.125	102.128	101.859	101.851	6.75	101.697	101.579	101.478	5.125	93.953	93.987	93.994
7.25	102.347	102.229	102.128	6.875	101.242	100.861	100.912	5.25	95.403	95.388	95.373
7.375	101.241	101.167	101.117	7	101.737	101.356	101.407	5.375	95.538	95.523	95.508
7.5	101.770	101.696	101.646	7.125	102.128	101.900	101.800	5.5	95.983	95.968	95.953
7.625	102.281	102.208	102.157	7.25	102.397	102.279	102.178	5.625	96.443	96.428	96.413
7.75	102.627	102.553	102.503	7.375	101.291	101.217	101.167	5.75	97.227	97.212	97.197
				7.5	101.820	101.746	101.696	5.875	97.578	97.563	97.548
				7.625	102.331	102.258	102.207	6	97.962	97.947	97.932
								6.125	98.329	98.314	98.299

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
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	98.665	98.490	98.190	6.75	97.165	96.990	96.690
6.875	99.206	99.031	98.731	6.875	97.706	97.531	97.231
7	99.728	99.553	99.253	7	98.228	98.053	97.753
7.125	100.189	100.014	99.714	7.125	98.689	98.514	98.214
7.25	100.641	100.466	100.166	7.25	99.141	98.966	98.666
7.375	100.734	100.496	100.196	7.375	99.234	98.996	98.696
7.5	101.216	100.978	100.678	7.5	99.716	99.478	99.178
7.625	101.647	101.409	101.109	7.625	100.147	99.909	99.609
7.75	102.059	101.821	101.521	7.75	100.559	100.321	100.021
7.875	102.229	101.929	101.629	7.875	100.729	100.429	100.129
8	102.671	102.371	102.071	8	101.171	100.871	100.571
8.125	103.072	102.772	102.472	8.125	101.572	101.272	100.972
8.25	103.444	103.144	102.844	8.25	101.944	101.644	101.344

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.665	96.490	96.190	6.75	95.165	94.990	94.690
6.875	97.206	97.031	96.731	6.875	95.706	95.531	95.231
7	97.728	97.553	97.253	7	96.228	96.053	95.753
7.125	98.189	98.014	97.714	7.125	96.689	96.514	96.214
7.25	98.641	98.466	98.166	7.25	97.141	96.966	96.666
7.375	98.734	98.496	98.196	7.375	97.234	96.996	96.696
7.5	99.216	98.978	98.678	7.5	97.716	97.478	97.178
7.625	99.647	99.409	99.109	7.625	98.147	97.909	97.609
7.75	100.059	99.821	99.521	7.75	98.559	98.321	98.021
7.875	100.229	99.929	99.629	7.875	98.729	98.429	98.129
8	100.671	100.371	100.071	8	99.171	98.871	98.571
8.125	101.072	100.772	100.472	8.125	99.572	99.272	98.972
8.25	101.444	101.144	100.844	8.25	99.944	99.644	99.344

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.915	97.740	97.440	6.75	95.915	95.740	95.440
6.875	98.456	98.281	97.981	6.875	96.456	96.281	95.981
7	98.978	98.803	98.503	7	96.978	96.803	96.503
7.125	99.439	99.264	98.964	7.125	97.439	97.264	96.964
7.25	99.891	99.716	99.416	7.25	97.891	97.716	97.416
7.375	99.984	99.746	99.446	7.375	97.984	97.746	97.446
7.5	100.466	100.228	99.928	7.5	98.466	98.228	97.928
7.625	100.897	100.659	100.359	7.625	98.897	98.659	98.359
7.75	101.309	101.071	100.771	7.75	99.309	99.071	98.771
7.875	101.479	101.179	100.879	7.875	99.479	99.179	98.879
8	101.921	101.621	101.321	8	99.921	99.621	99.321
8.125	102.322	102.022	101.722	8.125	100.322	100.022	99.722
8.25	102.694	102.394	102.094	8.25	100.694	100.394	100.094

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.