



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	91.297	91.201	91.039	4.75	91.297	91.201	91.039	5.125	94.307	94.209	94.106
4.875	91.975	91.884	91.728	4.875	91.975	91.884	91.728	5.25	95.132	95.039	94.941
5	92.628	92.541	92.391	5	92.628	92.541	92.391	5.375	95.942	95.854	95.762
5.125	93.205	93.124	92.979	5.125	93.205	93.124	92.979	5.5	96.589	96.505	96.419
5.25	94.333	94.247	94.205	5.25	94.016	93.923	93.826	5.625	97.000	96.936	96.828
5.375	95.029	94.943	94.901	5.375	94.805	94.716	94.624	5.75	98.001	97.942	97.836
5.5	95.833	95.747	95.705	5.5	95.355	95.271	95.185	5.875	98.612	98.557	98.458
5.625	96.347	96.261	96.219	5.625	95.936	95.856	95.777	6	99.128	99.077	98.994
5.75	96.817	96.716	96.657	5.75	96.606	96.547	96.457	6.125	99.664	99.618	99.531
5.875	97.459	97.359	97.300	5.875	97.180	97.125	97.042	6.25	99.993	99.890	99.824
6	98.134	98.034	97.975	6	97.996	97.867	97.868	6.375	100.556	100.457	100.397
6.125	98.602	98.501	98.443	6.125	98.484	98.353	98.356	6.5	101.053	100.958	100.904
6.25	98.991	98.883	98.816	6.25	98.925	98.803	98.801	6.625	101.250	101.159	101.111
6.375	99.546	99.438	99.371	6.375	99.442	99.342	99.307	6.75	101.171	101.054	101.006
6.5	100.064	99.956	99.889	6.5	99.980	99.885	99.831	6.875	101.670	101.557	101.505
6.625	100.466	100.358	100.291	6.625	100.345	100.255	100.207	7	101.979	101.871	101.829
6.75	100.868	100.745	100.662	6.75	100.769	100.603	100.591	7.125	102.316	102.212	102.172
6.875	101.315	101.193	101.109	6.875	101.216	101.064	101.060	7.25	102.601	102.471	102.374
7	101.792	101.669	101.586	7	101.587	101.479	101.433	7.375	103.172	103.046	102.955
7.125	102.170	102.048	101.964	7.125	101.943	101.818	101.818	7.5	103.521	103.228	103.139
7.25	102.504	102.369	102.339	7.25	102.504	102.369	102.339	7.625	104.189	103.900	103.720
7.375	102.955	102.742	102.692	7.375	102.843	102.709	102.692	7.75	104.501	104.217	104.037
7.5	103.412	103.180	103.050	7.5	103.342	103.092	103.050	7.875	104.920	104.641	104.421
7.625	103.896	103.612	103.519	7.625	103.896	103.563	103.519	8	104.977	104.702	104.440
7.75	104.441	104.085	104.044	7.75	104.441	104.085	104.044				
7.875	104.757	104.378	104.340	7.875	104.757	104.378	104.340				
8	104.987	104.603	104.572	8	104.987	104.603	104.572				
8.125	105.274	104.936	104.876	8.125	105.274	104.936	104.876				
8.25	105.666	105.482	105.425	8.25	105.666	105.482	105.425				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	96.050	95.981	95.981	4.625	96.523	96.454	96.454	5	92.054	91.952	91.843
4.75	96.172	96.205	96.243	4.75	96.562	96.562	96.562	5.125	92.854	92.757	92.653
4.875	96.693	96.647	96.630	4.875	97.089	97.089	97.089	5.25	94.182	94.002	93.857
5	97.105	97.044	97.056	5	97.480	97.480	97.480	5.375	94.881	94.701	94.556
5.125	97.688	97.622	97.640	5.125	97.744	97.744	97.744	5.5	95.681	95.500	95.355
5.25	98.105	97.991	98.010	5.25	98.237	98.237	98.237	5.625	96.341	96.161	96.016
5.375	98.517	98.402	98.363	5.375	98.655	98.655	98.655	5.75	96.830	96.673	96.554
5.5	98.931	98.859	98.857	5.5	99.158	99.158	99.158	5.875	97.474	97.318	97.198
5.625	99.443	99.366	99.370	5.625	99.452	99.415	99.415	6	98.129	97.973	97.854
5.75	99.786	99.703	99.714	5.75	99.971	99.943	99.939	6.125	98.628	98.473	98.354
5.875	100.232	100.136	100.069	5.875	100.338	100.314	100.306	6.25	99.039	98.886	98.770
6	100.527	100.431	100.427	6	100.658	100.639	100.625	6.375	99.580	99.426	99.308
6.125	100.596	100.581	100.562	6.125	100.752	100.737	100.718	6.5	100.075	99.919	99.799
6.25	101.002	100.906	100.839	6.25	101.012	101.012	100.988	6.625	100.514	100.356	100.234
6.375	101.513	101.417	101.350	6.375	101.333	101.333	101.303	6.75	100.843	100.692	100.680
6.5	101.766	101.671	101.604	6.5	101.615	101.615	101.580	6.875	101.307	101.132	101.114
6.625	101.712	101.712	101.672	6.625	101.639	101.639	101.599	7	101.741	101.564	101.428
6.75	101.932	101.853	101.802	6.75	101.782	101.782	101.737	7.125	102.013	101.832	101.781
6.875	102.427	102.348	102.298	6.875	102.007	102.007	101.956	7.25	102.425	102.225	102.101
7	102.643	102.564	102.514	7	102.272	102.272	102.216	7.375	102.879	102.677	102.506
7.125	102.169	102.106	102.073	7.125	101.936	101.873	101.839	7.5	102.718	102.756	102.706
7.25	102.668	102.605	102.572	7.25	102.336	102.273	102.239	7.625	102.994	102.861	102.765
7.375	103.147	103.085	103.051	7.375	102.720	102.657	102.624	7.75	103.318	102.992	102.906
								7.875	103.532	103.203	103.120

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

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 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	96.827	96.764	96.701	5	96.119	96.056	95.993	5.125	94.450	94.387	94.325
5.125	97.194	97.131	97.068	5.125	96.711	96.648	96.585	5.25	94.922	94.859	94.796
5.25	97.562	97.499	97.436	5.25	97.140	97.077	97.014	5.375	95.573	95.510	95.447
5.375	97.787	97.724	97.661	5.375	97.406	97.343	97.280	5.5	96.047	95.984	95.922
5.5	98.155	98.092	98.029	5.5	97.836	97.773	97.710	5.625	96.523	96.460	96.398
5.625	98.524	98.461	98.398	5.625	98.267	98.204	98.141	5.75	97.000	96.937	96.875
5.75	98.893	98.830	98.767	5.75	98.533	98.470	98.407	5.875	97.290	97.227	97.164
5.875	99.119	99.056	98.993	5.875	98.793	98.730	98.667	6	97.751	97.688	97.625
6	99.482	99.419	99.356	6	99.208	99.145	99.082	6.125	98.029	97.966	97.903
6.125	99.690	99.627	99.564	6.125	99.455	99.392	99.329	6.25	98.489	98.426	98.363
6.25	99.898	99.835	99.772	6.25	99.700	99.637	99.574	6.375	98.580	98.517	98.454
6.375	100.104	100.041	99.978	6.375	99.944	99.881	99.818	6.5	98.852	98.789	98.727
6.5	100.308	100.245	100.182	6.5	100.354	100.291	100.228	6.625	99.121	99.058	98.995
6.625	100.366	100.303	100.240	6.625	100.423	100.360	100.297	6.75	99.383	99.320	99.258
6.75	100.590	100.527	100.464	6.75	100.655	100.592	100.529	6.875	99.460	99.397	99.334
6.875	100.789	100.726	100.663	6.875	100.716	100.653	100.590	7	99.544	99.481	99.418
7	100.981	100.918	100.855	7	100.954	100.891	100.828	7.125	99.636	99.573	99.510
7.125	101.171	101.108	101.045	7.125	101.199	101.136	101.073				

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	96.877	96.814	96.751	5	96.169	96.106	96.043	5.125	94.500	94.437	94.374
5.125	97.244	97.181	97.118	5.125	96.761	96.698	96.635	5.25	94.972	94.909	94.846
5.25	97.612	97.549	97.486	5.25	97.190	97.127	97.064	5.375	95.623	95.560	95.497
5.375	97.837	97.774	97.711	5.375	97.456	97.393	97.330	5.5	96.097	96.034	95.971
5.5	98.205	98.142	98.079	5.5	97.886	97.823	97.760	5.625	96.573	96.510	96.447
5.625	98.574	98.511	98.448	5.625	98.317	98.254	98.191	5.75	97.050	96.987	96.924
5.75	98.943	98.880	98.817	5.75	98.583	98.520	98.457	5.875	97.340	97.277	97.214
5.875	99.169	99.106	99.043	5.875	98.843	98.780	98.717	6	97.801	97.738	97.675
6	99.532	99.469	99.406	6	99.258	99.195	99.132	6.125	98.079	98.016	97.953
6.125	99.740	99.677	99.614	6.125	99.505	99.442	99.379	6.25	98.539	98.476	98.413
6.25	99.948	99.885	99.822	6.25	99.750	99.687	99.624	6.375	98.630	98.567	98.504
6.375	100.154	100.091	100.028	6.375	99.994	99.931	99.868	6.5	98.902	98.839	98.776
6.5	100.358	100.295	100.232	6.5	100.404	100.341	100.278	6.625	99.171	99.108	99.045
6.625	100.416	100.353	100.290	6.625	100.473	100.410	100.347	6.75	99.433	99.370	99.307
6.75	100.640	100.577	100.514	6.75	100.705	100.642	100.579	6.875	99.510	99.447	99.384
6.875	100.839	100.776	100.713	6.875	100.766	100.703	100.640	7	99.594	99.531	99.468
7	101.031	100.968	100.905	7	101.004	100.941	100.878	7.125	99.686	99.623	99.560

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	92.953	92.906	92.890	4.5	92.953	92.906	92.890	5	95.664	95.567	95.574
4.625	93.609	93.563	93.546	4.625	93.609	93.563	93.546	5.125	96.335	96.249	96.256
4.75	94.296	94.279	94.263	4.75	94.265	94.219	94.202	5.25	97.052	96.965	96.972
4.875	94.906	94.860	94.843	4.875	94.906	94.860	94.843	5.375	97.571	97.475	97.433
5	95.664	95.567	95.574	5	95.664	95.567	95.574	5.5	98.285	98.068	98.061
5.125	96.335	96.249	96.256	5.125	96.335	96.249	96.256	5.625	98.942	98.734	98.728
5.25	97.052	96.965	96.972	5.25	97.052	96.965	96.972	5.75	99.689	99.472	99.465
5.375	97.571	97.475	97.433	5.375	97.571	97.475	97.433	5.875	100.204	99.986	99.769
5.5	98.285	98.068	98.061	5.5	98.285	98.068	98.061	6	100.750	100.532	100.314
5.625	98.942	98.734	98.728	5.625	98.942	98.734	98.728	6.125	101.263	101.045	100.864
5.75	99.689	99.472	99.465	5.75	99.689	99.472	99.465	6.25	101.646	101.540	101.519
5.875	100.204	99.986	99.769	5.875	100.204	99.986	99.769	6.375	101.505	101.404	101.304
6	100.750	100.532	100.314	6	100.750	100.532	100.314	6.5	101.990	101.889	101.789
6.125	101.263	101.045	100.864	6.125	101.263	101.045	100.864	6.625	102.532	102.411	102.377
6.25	101.646	101.540	101.519	6.25	101.646	101.540	101.519	6.75	103.008	102.897	102.863
6.375	101.505	101.404	101.304	6.375	101.505	101.404	101.304	6.875	102.681	102.596	102.545
6.5	102.046	101.914	101.871	6.5	102.046	101.914	101.871	7	103.224	103.140	103.089
6.625	102.574	102.442	102.399	6.625	102.574	102.442	102.399	7.125	103.688	103.604	103.553
6.75	103.008	102.897	102.863	6.75	103.008	102.897	102.863	7.25	103.643	103.531	103.447
6.875	102.742	102.658	102.606	6.875	102.742	102.658	102.606	7.375	103.474	103.376	103.364
7	103.271	103.186	103.135	7	103.271	103.186	103.135	7.5	103.866	103.769	103.758
7.125	103.718	103.634	103.583	7.125	103.718	103.634	103.583	7.625	104.411	104.314	104.304
7.25	103.643	103.531	103.447	7.25	103.643	103.531	103.447	7.75	104.235	104.172	104.138
7.375	103.524	103.442	103.415	7.375	103.524	103.427	103.415				
7.5	104.002	103.932	103.885	7.5	103.911	103.813	103.802				

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	95.242	95.299	95.319	4.25	95.242	95.299	95.319	4.75	93.172	93.024	93.031
4.375	95.813	95.870	95.890	4.375	95.813	95.870	95.890	4.875	94.112	93.964	93.971
4.5	96.383	96.439	96.459	4.5	96.383	96.439	96.459	5	94.819	94.671	94.678
4.625	96.950	97.007	97.027	4.625	96.950	97.007	97.027	5.125	95.650	95.502	95.510
4.75	97.245	97.199	97.182	4.75	97.245	97.199	97.182	5.25	96.412	96.262	96.212
4.875	97.753	97.688	97.695	4.875	97.753	97.688	97.695	5.375	97.138	97.015	96.990
5	98.313	98.248	98.255	5	98.313	98.248	98.255	5.5	97.846	97.611	97.604
5.125	98.865	98.800	98.806	5.125	98.865	98.800	98.806	5.625	98.553	98.298	98.291
5.25	98.982	98.919	98.886	5.25	98.982	98.919	98.886	5.75	98.776	98.663	98.556
5.375	99.465	99.388	99.381	5.375	99.465	99.388	99.381	5.875	99.502	99.284	99.238
5.5	99.994	99.918	99.910	5.5	99.994	99.918	99.910	6	99.967	99.816	99.782
5.625	100.505	100.428	100.421	5.625	100.505	100.428	100.421	6.125	100.530	100.417	100.396
5.75	100.740	100.644	100.577	5.75	100.740	100.644	100.577	6.25	100.797	100.648	100.614
5.875	100.655	100.577	100.514	5.875	100.460	100.418	100.396	6.375	100.794	100.661	100.618
6	101.134	101.055	100.993	6	100.937	100.895	100.874	6.5	101.451	101.294	101.259
								6.625	102.088	101.961	101.926
								6.75	101.900	101.787	101.704
								6.875	101.428	101.279	101.229
								7	102.029	101.839	101.790
								7.125	102.542	102.352	102.303
								7.25	102.355	102.243	102.159

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	96.412	96.156	96.149	5	94.819	94.671	94.678	4.5	93.645	93.677	93.697
5.375	97.138	97.015	96.990	5.125	95.650	95.502	95.510	4.625	94.210	94.241	94.261
5.5	97.846	97.611	97.604	5.25	96.412	96.156	96.149	4.75	94.002	93.949	93.921
5.625	98.553	98.298	98.291	5.375	97.118	96.996	96.971	4.875	94.482	94.429	94.402
5.75	98.776	98.569	98.535	5.5	97.846	97.611	97.604	5	94.962	94.909	94.882
5.875	99.502	99.284	99.238	5.625	98.553	98.298	98.291	5.125	95.442	95.389	95.361
6	99.967	99.816	99.782	5.75	98.761	98.609	98.575	5.25	95.885	95.789	95.721
6.125	100.530	100.417	100.396	5.875	99.425	99.273	99.239	5.375	96.364	96.269	96.201
6.25	100.797	100.648	100.614	6	99.936	99.786	99.751	5.5	96.843	96.748	96.680
6.375	100.794	100.661	100.618	6.125	100.530	100.417	100.396	5.625	97.322	97.226	97.158
6.5	101.451	101.294	101.259	6.25	100.719	100.570	100.536	5.75	97.398	97.339	97.280
6.625	102.088	101.961	101.926	6.375	100.820	100.687	100.644	5.875	97.738	97.679	97.621
6.75	101.900	101.787	101.704	6.5	101.451	101.294	101.259	6	98.114	98.054	97.995
6.875	101.428	101.279	101.229	6.625	102.088	101.961	101.926	6.125	98.592	98.514	98.451

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.052	96.965	96.972	5.25	97.052	96.965	96.972	5.25	97.052	96.965	96.972
5.375	97.571	97.475	97.433	5.375	97.571	97.475	97.433	5.375	97.571	97.475	97.433
5.5	98.285	98.068	98.061	5.5	98.285	98.068	98.061	5.5	98.285	98.068	98.061
5.625	98.942	98.734	98.728	5.625	98.942	98.734	98.728	5.625	98.942	98.734	98.728
5.75	99.689	99.472	99.465	5.75	99.689	99.472	99.465	5.75	99.689	99.472	99.465
5.875	100.204	99.986	99.769	5.875	100.204	99.986	99.769	5.875	100.204	99.986	99.769
6	100.750	100.532	100.314	6	100.750	100.532	100.314	6	100.750	100.532	100.314
6.125	101.263	101.045	100.864	6.125	101.263	101.045	100.864	6.125	101.263	101.045	100.864
6.25	101.646	101.540	101.519	6.25	101.646	101.540	101.519	6.25	101.646	101.540	101.519
6.375	101.505	101.404	101.304	6.375	101.505	101.404	101.304	6.375	101.505	101.404	101.304
6.5	102.046	101.914	101.871	6.5	102.046	101.914	101.871	6.5	101.990	101.889	101.789
6.625	102.574	102.442	102.399	6.625	102.574	102.442	102.399	6.625	102.532	102.411	102.377
6.75	103.008	102.897	102.863	6.75	103.008	102.897	102.863	6.75	103.008	102.897	102.863
6.875	102.742	102.658	102.606	6.875	102.742	102.658	102.606	6.875	102.681	102.596	102.545
7	103.271	103.186	103.135	7	103.271	103.186	103.135	7	103.224	103.140	103.089
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	96.383	96.439	96.459	4.25	95.242	95.299	95.319	5.25	96.412	96.156	96.149
4.625	96.950	97.007	97.027	4.375	95.813	95.870	95.890	5.375	97.138	97.015	96.990
4.75	97.245	97.199	97.182	4.5	96.383	96.439	96.459	5.5	97.846	97.611	97.604
4.875	97.753	97.688	97.695	4.625	96.950	97.007	97.027	5.625	98.553	98.298	98.291
5	98.313	98.248	98.255	4.75	97.245	97.199	97.182	5.75	98.776	98.569	98.535
5.125	98.865	98.800	98.806	4.875	97.753	97.688	97.695	5.875	99.502	99.284	99.238
5.25	98.982	98.919	98.886	5	98.313	98.248	98.255	6	99.967	99.816	99.782
5.375	99.465	99.388	99.381	5.125	98.865	98.800	98.806	6.125	100.530	100.417	100.396
5.5	99.994	99.918	99.910	5.25	98.982	98.919	98.886	6.25	100.797	100.648	100.614
5.625	100.505	100.428	100.421	5.375	99.465	99.388	99.381	6.375	100.794	100.661	100.618
5.75	100.740	100.644	100.577	5.5	99.994	99.918	99.910	6.5	101.451	101.294	101.259
5.875	100.460	100.418	100.396	5.625	100.505	100.428	100.421	6.625	102.088	101.961	101.926
6	100.937	100.895	100.874	5.75	100.740	100.644	100.577	6.75	101.900	101.787	101.704
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	96.412	96.156	96.149	5.25	96.412	96.156	96.149	4.5	93.645	93.677	93.697
5.375	97.138	97.015	96.990	5.375	97.082	96.827	96.820	4.625	94.210	94.241	94.261
5.5	97.846	97.611	97.604	5.5	97.846	97.611	97.604	4.75	92.875	92.774	92.757
5.625	98.553	98.298	98.291	5.625	98.553	98.298	98.291	4.875	93.436	93.271	93.277
5.75	98.776	98.569	98.535	5.75	98.469	98.390	98.340	5	93.988	93.823	93.829
5.875	99.502	99.284	99.238	5.875	99.166	99.022	99.001	5.125	94.525	94.360	94.367
6	99.967	99.816	99.782	6	99.856	99.713	99.692	5.25	95.587	95.512	95.436
6.125	100.530	100.417	100.396	6.125	100.530	100.417	100.396	5.375	95.719	95.644	95.569
6.25	100.797	100.648	100.614	6.25	100.440	100.345	100.278	5.5	96.162	96.086	96.011
6.375	100.794	100.661	100.618	6.375	100.767	100.610	100.576	5.625	96.613	96.537	96.462
6.5	101.451	101.294	101.259	6.5	101.451	101.294	101.259	5.75	97.398	97.339	97.280
6.625	102.088	101.961	101.926	6.625	102.088	101.961	101.926	5.875	97.738	97.679	97.621
6.75	101.900	101.787	101.704	6.75	101.950	101.837	101.754	6	98.112	98.054	97.995
6.875	101.428	101.279	101.229	6.875	101.428	101.238	101.189	6.125	98.466	98.408	98.349

Government Adjustments

FICO

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.119	96.072	96.055	5.125	96.119	96.072	96.055	4.75	94.165	94.119	94.102
5.25	96.890	96.848	96.807	5.25	96.890	96.848	96.807	4.875	94.806	94.760	94.743
5.375	97.491	97.375	97.333	5.375	97.491	97.375	97.333	5	95.526	95.416	95.399
5.5	98.146	97.954	97.904	5.5	98.146	97.954	97.904	5.125	96.119	96.072	96.055
5.625	98.795	98.560	98.510	5.625	98.795	98.560	98.510	5.25	96.890	96.848	96.807
5.75	99.558	99.340	99.146	5.75	99.558	99.340	99.146	5.375	97.491	97.375	97.333
5.875	100.104	99.886	99.669	5.875	100.104	99.886	99.669	5.5	98.146	97.954	97.904
6	100.650	100.432	100.214	6	100.650	100.432	100.214	5.625	98.795	98.560	98.510
6.125	101.163	100.945	100.728	6.125	101.163	100.945	100.728	5.75	99.558	99.340	99.146
6.25	101.410	101.245	101.195	6.25	101.410	101.245	101.195	5.875	100.104	99.886	99.669
6.375	101.405	101.304	101.204	6.375	101.405	101.304	101.204	6	100.650	100.432	100.214
6.5	101.890	101.789	101.689	6.5	101.890	101.789	101.689	6.125	101.163	100.945	100.728
6.625	102.374	102.273	102.173	6.625	102.374	102.273	102.173	6.25	101.410	101.245	101.195
6.75	102.818	102.706	102.623	6.75	102.818	102.706	102.623	6.375	101.405	101.304	101.204
6.875	102.325	102.250	102.174	6.875	102.325	102.250	102.174	6.5	101.890	101.789	101.689
7	102.790	102.715	102.639	7	102.790	102.715	102.639	6.625	102.374	102.273	102.173
7.125	103.239	103.164	103.088	7.125	103.239	103.164	103.088	6.75	102.818	102.706	102.623
7.25	103.543	103.431	103.347	7.25	103.543	103.431	103.347	6.875	102.325	102.250	102.174
7.375	103.195	103.115	103.035	7.375	103.195	103.115	103.035	7	102.790	102.715	102.639
7.5	103.449	103.368	103.288	7.5	103.449	103.368	103.288	7.125	103.239	103.164	103.088
7.625	103.769	103.689	103.647	7.625	103.769	103.689	103.647	7.25	103.543	103.431	103.347
7.75	104.135	104.072	104.038	7.75	104.135	104.072	104.038	7.375	103.195	103.115	103.035
7.875	103.142	103.109	103.075					7.5	103.449	103.368	103.288
8	103.261	103.227	103.194					7.625	103.808	103.711	103.701
8.125	103.329	103.296	103.262					7.75	104.135	104.072	104.038
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	95.213	95.270	95.290	4.25	95.213	95.270	95.290	4.875	94.044	93.726	93.833
4.375	95.744	95.801	95.821	4.375	95.744	95.801	95.821	5	94.631	94.313	94.420
4.5	96.268	96.325	96.345	4.5	96.268	96.325	96.345	5.125	95.364	95.046	95.153
4.625	96.783	96.839	96.859	4.625	96.783	96.839	96.859	5.25	96.351	95.925	96.018
4.75	97.145	97.099	97.082	4.75	97.145	97.099	97.082	5.375	97.012	96.586	96.680
4.875	97.646	97.581	97.588	4.875	97.646	97.581	97.588	5.5	97.708	97.282	97.375
5	98.137	98.072	98.078	5	98.137	98.072	98.078	5.625	98.336	97.911	98.004
5.125	98.605	98.540	98.546	5.125	98.605	98.540	98.546	5.75	98.676	98.458	98.240
5.25	98.882	98.819	98.786	5.25	98.882	98.819	98.786	5.875	99.402	99.184	98.966
5.375	99.289	99.210	99.202	5.375	99.287	99.210	99.202	6	99.867	99.650	99.458
5.5	99.758	99.666	99.630	5.5	99.714	99.638	99.630	6.125	100.344	100.053	100.120
5.625	100.229	100.137	100.045	5.625	100.111	100.034	100.026	6.25	100.454	100.236	100.128
5.75	100.640	100.544	100.477	5.75	100.640	100.544	100.477	6.375	100.672	100.345	100.411
5.875	100.280	100.314	100.356	5.875	100.280	100.184	100.139	6.5	101.251	100.924	100.990
6	100.826	100.771	100.813	6	100.826	100.730	100.663	6.625	101.841	101.574	101.640
								6.75	101.800	101.687	101.604
								6.875	101.233	100.873	100.924
								7	101.717	101.356	101.408
								7.125	102.095	101.769	101.786
								7.25	102.255	102.143	102.059
								7.375	101.131	101.068	101.035
								7.5	101.655	101.592	101.558
								7.625	102.162	102.099	102.066
								7.75	102.504	102.441	102.407
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	101.251	100.924	100.990	6.125	100.344	100.040	100.120	4.5	93.538	93.569	93.589
6.625	101.841	101.574	101.640	6.25	100.340	100.245	100.178	4.625	94.027	94.059	94.079
6.75	101.800	101.687	101.604	6.375	100.672	100.345	100.411	4.75	92.841	92.676	92.682
6.875	101.233	100.873	100.924	6.5	101.251	100.924	100.990	4.875	93.319	93.154	93.160
7	101.717	101.356	101.408	6.625	101.841	101.574	101.640	5	93.767	93.603	93.609
7.125	102.095	101.769	101.786	6.75	101.850	101.737	101.654	5.125	94.181	94.016	94.022
7.25	102.255	102.143	102.059	6.875	101.233	100.873	100.924	5.25	95.487	95.412	95.336
7.375	101.131	101.068	101.035	7	101.717	101.356	101.408	5.375	95.619	95.544	95.469
7.5	101.655	101.592	101.558	7.125	102.095	101.819	101.786	5.5	96.062	95.986	95.911
7.625	102.162	102.099	102.066	7.25	102.305	102.193	102.109	5.625	96.513	96.437	96.362
7.75	102.504	102.441	102.407	7.375	101.181	101.118	101.085	5.75	97.298	97.239	97.180
				7.5	101.705	101.642	101.608	5.875	97.638	97.579	97.521
				7.625	102.212	102.149	102.116	6	98.012	97.954	97.895
								6.125	98.366	98.308	98.249

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	101.405	101.304	101.204	6.375	101.405	101.304	101.204	6	100.650	100.432	100.214
6.5	101.890	101.789	101.689	6.5	101.890	101.789	101.689	6.125	101.163	100.945	100.728
6.625	102.374	102.273	102.173	6.625	102.374	102.273	102.173	6.25	101.410	101.245	101.195
6.75	102.818	102.706	102.623	6.75	102.818	102.706	102.623	6.375	101.405	101.304	101.204
6.875	102.325	102.250	102.174	6.875	102.325	102.250	102.174	6.5	101.890	101.789	101.689
7	102.790	102.715	102.639	7	102.790	102.715	102.639	6.625	102.374	102.273	102.173
7.125	103.239	103.164	103.088	7.125	103.239	103.164	103.088	6.75	102.818	102.706	102.623
7.25	103.543	103.431	103.347	7.25	103.543	103.431	103.347	6.875	102.325	102.250	102.174
7.375	103.195	103.115	103.035	7.375	103.195	103.115	103.035	7	102.790	102.715	102.639
7.5	103.449	103.368	103.288	7.5	103.449	103.368	103.288	7.125	103.239	103.164	103.088
7.625	103.769	103.689	103.647	7.625	103.769	103.689	103.647	7.25	103.543	103.431	103.347
7.75	104.135	104.072	104.038	7.75	104.135	104.072	104.038	7.375	103.195	103.115	103.035
7.875	103.142	103.109	103.075					7.5	103.449	103.368	103.288
8	103.261	103.227	103.194					7.625	103.808	103.711	103.701
8.125	103.329	103.296	103.262					7.75	104.135	104.072	104.038
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	96.268	96.325	96.345	4.5	96.268	96.325	96.345	6.625	101.841	101.574	101.640
4.625	96.783	96.839	96.859	4.625	96.783	96.839	96.859	6.75	101.800	101.687	101.604
4.75	97.145	97.099	97.082	4.75	97.145	97.099	97.082	6.875	101.233	100.873	100.924
4.875	97.646	97.581	97.588	4.875	97.646	97.581	97.588	7	101.717	101.356	101.408
5	98.137	98.072	98.078	5	98.137	98.072	98.078	7.125	102.095	101.769	101.786
5.125	98.605	98.540	98.546	5.125	98.605	98.540	98.546	7.25	102.255	102.143	102.059
5.25	98.882	98.819	98.786	5.25	98.882	98.819	98.786	7.375	101.520	101.470	101.419
5.375	99.289	99.210	99.202	5.375	99.287	99.210	99.202	7.5	101.675	101.625	101.575
5.5	99.758	99.666	99.630	5.5	99.714	99.638	99.630	7.625	102.162	102.099	102.066
5.625	100.229	100.137	100.045	5.625	100.111	100.034	100.026	7.75	102.504	102.441	102.407
5.75	100.640	100.544	100.477	5.75	100.640	100.544	100.477	7.875	100.657	100.624	100.590
5.875	100.280	100.314	100.356	5.875	100.280	100.184	100.139	8	100.776	100.742	100.709
6	100.826	100.771	100.813	6	100.826	100.730	100.663	8.125	100.844	100.811	100.777
6.125	101.365	101.270	101.260	6.125	101.365	101.270	101.203				
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	101.251	100.924	100.990	6.125	100.344	100.040	100.120	4.5	93.538	93.569	93.589
6.625	101.841	101.574	101.640	6.25	100.340	100.245	100.178	4.625	94.027	94.059	94.079
6.75	101.800	101.687	101.604	6.375	100.672	100.345	100.411	4.75	92.841	92.676	92.682
6.875	101.233	100.873	100.924	6.5	101.251	100.924	100.990	4.875	93.319	93.154	93.160
7	101.717	101.356	101.408	6.625	101.841	101.574	101.640	5	93.767	93.603	93.609
7.125	102.095	101.769	101.786	6.75	101.850	101.737	101.654	5.125	94.181	94.016	94.022
7.25	102.255	102.143	102.059	6.875	101.233	100.873	100.924	5.25	95.487	95.412	95.336
7.375	101.131	101.068	101.035	7	101.717	101.356	101.408	5.375	95.619	95.544	95.469
7.5	101.655	101.592	101.558	7.125	102.095	101.819	101.786	5.5	96.062	95.986	95.911
7.625	102.162	102.099	102.066	7.25	102.305	102.193	102.109	5.625	96.513	96.437	96.362
7.75	102.504	102.441	102.407	7.375	101.181	101.118	101.085	5.75	97.298	97.239	97.180
				7.5	101.705	101.642	101.608	5.875	97.638	97.579	97.521
				7.625	102.212	102.149	102.116	6	98.012	97.954	97.895
								6.125	98.366	98.308	98.249

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	98.841	98.634	98.334	6.75	97.341	97.134	96.834
6.875	99.303	99.058	98.758	6.875	97.803	97.558	97.258
7	99.815	99.570	99.270	7	98.315	98.070	97.770
7.125	100.276	100.031	99.731	7.125	98.776	98.531	98.231
7.25	100.708	100.463	100.163	7.25	99.208	98.963	98.663
7.375	100.917	100.641	100.341	7.375	99.417	99.141	98.841
7.5	101.389	101.113	100.813	7.5	99.889	99.613	99.313
7.625	101.810	101.534	101.234	7.625	100.310	100.034	99.734
7.75	102.212	101.936	101.636	7.75	100.712	100.436	100.136
7.875	102.481	102.189	101.889	7.875	100.981	100.689	100.389
8	102.913	102.621	102.321	8	101.413	101.121	100.821
8.125	103.304	103.012	102.712	8.125	101.804	101.512	101.212
8.25	103.676	103.384	103.084	8.25	102.176	101.884	101.584

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.841	96.634	96.334	6.75	95.341	95.134	94.834
6.875	97.303	97.058	96.758	6.875	95.803	95.558	95.258
7	97.815	97.570	97.270	7	96.315	96.070	95.770
7.125	98.276	98.031	97.731	7.125	96.776	96.531	96.231
7.25	98.708	98.463	98.163	7.25	97.208	96.963	96.663
7.375	98.917	98.641	98.341	7.375	97.417	97.141	96.841
7.5	99.389	99.113	98.813	7.5	97.889	97.613	97.313
7.625	99.810	99.534	99.234	7.625	98.310	98.034	97.734
7.75	100.212	99.936	99.636	7.75	98.712	98.436	98.136
7.875	100.481	100.189	99.889	7.875	98.981	98.689	98.389
8	100.913	100.621	100.321	8	99.413	99.121	98.821
8.125	101.304	101.012	100.712	8.125	99.804	99.512	99.212
8.25	101.676	101.384	101.084	8.25	100.176	99.884	99.584

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.091	97.884	97.584	6.75	96.091	95.884	95.584
6.875	98.553	98.308	98.008	6.875	96.553	96.308	96.008
7	99.065	98.820	98.520	7	97.065	96.820	96.520
7.125	99.526	99.281	98.981	7.125	97.526	97.281	96.981
7.25	99.958	99.713	99.413	7.25	97.958	97.713	97.413
7.375	100.167	99.891	99.591	7.375	98.167	97.891	97.591
7.5	100.639	100.363	100.063	7.5	98.639	98.363	98.063
7.625	101.060	100.784	100.484	7.625	99.060	98.784	98.484
7.75	101.462	101.186	100.886	7.75	99.462	99.186	98.886
7.875	101.731	101.439	101.139	7.875	99.731	99.439	99.139
8	102.163	101.871	101.571	8	100.163	99.871	99.571
8.125	102.554	102.262	101.962	8.125	100.554	100.262	99.962
8.25	102.926	102.634	102.334	8.25	100.926	100.634	100.334

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.