



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	91.240	91.229	91.062	4.75	91.240	91.229	91.062	5.125	94.231	94.231	94.081
4.875	91.916	91.910	91.748	4.875	91.916	91.910	91.748	5.25	95.069	95.069	94.925
5	92.569	92.567	92.411	5	92.569	92.567	92.411	5.375	95.884	95.884	95.745
5.125	93.205	93.205	93.055	5.125	93.205	93.205	93.055	5.5	96.557	96.557	96.425
5.25	94.293	94.192	94.135	5.25	93.948	93.948	93.804	5.625	96.983	96.973	96.836
5.375	94.987	94.886	94.829	5.375	94.749	94.749	94.611	5.75	98.047	97.980	97.878
5.5	95.793	95.693	95.636	5.5	95.395	95.395	95.263	5.875	98.604	98.594	98.433
5.625	96.322	96.222	96.165	5.625	95.963	95.963	95.837	6	99.151	99.136	98.981
5.75	96.794	96.685	96.619	5.75	96.667	96.614	96.504	6.125	99.628	99.608	99.459
5.875	97.454	97.345	97.279	5.875	97.210	97.201	97.044	6.25	99.982	99.927	99.862
6	98.156	98.048	97.981	6	97.906	97.874	97.836	6.375	100.528	100.498	100.329
6.125	98.658	98.549	98.483	6.125	98.406	98.376	98.337	6.5	100.943	100.908	100.745
6.25	99.014	98.905	98.879	6.25	99.014	98.905	98.879	6.625	101.270	101.210	101.155
6.375	99.570	99.453	99.402	6.375	99.505	99.436	99.402	6.75	101.158	101.048	101.008
6.5	100.126	100.009	99.933	6.5	99.974	99.917	99.872	6.875	101.617	101.506	101.466
6.625	100.548	100.431	100.355	6.625	100.433	100.353	100.321	7	102.025	101.915	101.875
6.75	100.810	100.677	100.582	6.75	100.735	100.581	100.537	7.125	102.360	102.249	102.209
6.875	101.278	101.144	101.049	6.875	101.192	101.061	101.015	7.25	102.598	102.531	102.419
7	101.764	101.631	101.536	7	101.564	101.480	101.394	7.375	103.212	103.140	103.034
7.125	102.139	102.005	101.910	7.125	101.932	101.822	101.771	7.5	103.529	103.367	103.267
7.25	102.535	102.398	102.343	7.25	102.535	102.398	102.343	7.625	103.932	103.850	103.755
7.375	102.916	102.750	102.690	7.375	102.870	102.750	102.690	7.75	104.437	104.349	104.261
7.5	103.381	103.127	103.067	7.5	103.270	103.127	103.067	7.875	104.800	104.708	104.625
7.625	103.808	103.603	103.536	7.625	103.762	103.603	103.536	8	104.806	104.708	104.632
7.75	104.286	104.111	104.042	7.75	104.286	104.111	104.042				
7.875	104.590	104.397	104.326	7.875	104.590	104.397	104.326				
8	104.805	104.618	104.542	8	104.805	104.618	104.542				
8.125	105.165	104.945	104.865	8.125	105.165	104.945	104.865				
8.25	105.676	105.460	105.378	8.25	105.676	105.460	105.378				
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	95.997	95.881	95.810	4.625	96.316	96.200	96.129	5	91.946	91.946	91.791
4.75	96.351	96.340	96.332	4.75	96.623	96.543	96.443	5.125	92.778	92.778	92.628
4.875	96.740	96.723	96.712	4.875	97.142	97.067	96.967	5.25	94.145	93.951	93.792
5	97.175	97.145	97.133	5	97.530	97.460	97.360	5.375	94.839	94.644	94.486
5.125	97.765	97.691	97.672	5.125	97.803	97.737	97.702	5.5	95.640	95.445	95.285
5.25	98.146	98.076	98.054	5.25	98.254	98.177	98.099	5.625	96.313	96.118	95.958
5.375	98.530	98.450	98.424	5.375	98.791	98.719	98.646	5.75	96.806	96.635	96.501
5.5	99.055	98.932	98.903	5.5	99.173	99.105	99.037	5.875	97.466	97.295	97.161
5.625	99.593	99.475	99.443	5.625	99.603	99.485	99.453	6	98.148	97.977	97.936
5.75	99.943	99.830	99.795	5.75	100.044	99.907	99.803	6.125	98.680	98.509	98.423
5.875	100.255	100.147	100.108	5.875	100.474	100.342	100.233	6.25	99.086	98.997	98.971
6	100.643	100.535	100.496	6	100.731	100.603	100.492	6.375	99.599	99.490	99.456
6.125	100.670	100.634	100.588	6.125	100.935	100.811	100.704	6.5	100.132	99.982	99.947
6.25	100.965	100.934	100.884	6.25	100.884	100.853	100.803	6.625	100.590	100.419	100.374
6.375	101.284	101.212	101.159	6.375	101.205	101.124	101.071	6.75	100.781	100.666	100.624
6.5	101.620	101.594	101.541	6.5	101.458	101.431	101.378	6.875	101.265	101.110	101.065
6.625	101.665	101.633	101.573	6.625	101.601	101.527	101.440	7	101.708	101.516	101.382
6.75	101.908	101.881	101.817	6.75	101.624	101.597	101.534	7.125	102.009	101.811	101.647
6.875	102.214	102.134	102.093	6.875	101.853	101.831	101.764	7.25	102.373	102.155	102.089
7	102.444	102.422	102.355	7	102.155	102.133	102.065	7.375	102.847	102.625	102.435
7.125	101.896	101.833	101.791	7.125	101.663	101.599	101.558	7.5	102.665	102.771	102.711
7.25	102.396	102.333	102.291	7.25	102.063	101.999	101.958	7.625	102.978	102.896	102.715
7.375	102.876	102.813	102.771	7.375	102.447	102.384	102.342	7.75	103.155	102.964	102.895
								7.875	103.357	103.168	103.097

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	96.850	96.787	96.724	5	96.160	96.097	96.034	5.125	94.506	94.443	94.380
5.125	97.216	97.153	97.090	5.125	96.751	96.688	96.625	5.25	94.977	94.914	94.851
5.25	97.582	97.519	97.456	5.25	97.179	97.116	97.053	5.375	95.626	95.563	95.501
5.375	97.807	97.744	97.681	5.375	97.443	97.380	97.317	5.5	96.100	96.037	95.975
5.5	98.174	98.111	98.048	5.5	97.873	97.810	97.747	5.625	96.575	96.512	96.450
5.625	98.541	98.478	98.415	5.625	98.303	98.240	98.177	5.75	97.051	96.988	96.926
5.75	98.909	98.846	98.783	5.75	98.567	98.504	98.441	5.875	97.343	97.280	97.217
5.875	99.134	99.071	99.008	5.875	98.830	98.767	98.704	6	97.803	97.740	97.677
6	99.498	99.435	99.372	6	99.244	99.181	99.118	6.125	98.080	98.017	97.955
6.125	99.706	99.643	99.580	6.125	99.490	99.427	99.364	6.25	98.539	98.476	98.414
6.25	99.913	99.850	99.787	6.25	99.735	99.672	99.609	6.375	98.630	98.567	98.505
6.375	100.118	100.055	99.992	6.375	99.978	99.915	99.852	6.5	98.902	98.839	98.777
6.5	100.322	100.259	100.196	6.5	100.387	100.324	100.261	6.625	99.171	99.108	99.045
6.625	100.380	100.317	100.254	6.625	100.457	100.394	100.331	6.75	99.434	99.371	99.308
6.75	100.603	100.540	100.477	6.75	100.689	100.626	100.563	6.875	99.509	99.446	99.383
6.875	100.802	100.739	100.676	6.875	100.749	100.686	100.623	7	99.591	99.528	99.465
7	100.994	100.931	100.868	7	100.984	100.921	100.858	7.125	99.682	99.619	99.556
7.125	101.183	101.120	101.057	7.125	101.228	101.165	101.102				

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	96.900	96.837	96.774	5	96.210	96.147	96.084	5.125	94.556	94.493	94.430
5.125	97.266	97.203	97.140	5.125	96.801	96.738	96.675	5.25	95.027	94.964	94.901
5.25	97.632	97.569	97.506	5.25	97.229	97.166	97.103	5.375	95.676	95.613	95.550
5.375	97.857	97.794	97.731	5.375	97.493	97.430	97.367	5.5	96.150	96.087	96.024
5.5	98.224	98.161	98.098	5.5	97.923	97.860	97.797	5.625	96.625	96.562	96.499
5.625	98.591	98.528	98.465	5.625	98.353	98.290	98.227	5.75	97.101	97.038	96.975
5.75	98.959	98.896	98.833	5.75	98.617	98.554	98.491	5.875	97.393	97.330	97.267
5.875	99.184	99.121	99.058	5.875	98.880	98.817	98.754	6	97.853	97.790	97.727
6	99.548	99.485	99.422	6	99.294	99.231	99.168	6.125	98.130	98.067	98.004
6.125	99.756	99.693	99.630	6.125	99.540	99.477	99.414	6.25	98.589	98.526	98.463
6.25	99.963	99.900	99.837	6.25	99.785	99.722	99.659	6.375	98.680	98.617	98.554
6.375	100.168	100.105	100.042	6.375	100.028	99.965	99.902	6.5	98.952	98.889	98.826
6.5	100.372	100.309	100.246	6.5	100.437	100.374	100.311	6.625	99.221	99.158	99.095
6.625	100.430	100.367	100.304	6.625	100.507	100.444	100.381	6.75	99.484	99.421	99.358
6.75	100.653	100.590	100.527	6.75	100.739	100.676	100.613	6.875	99.559	99.496	99.433
6.875	100.852	100.789	100.726	6.875	100.799	100.736	100.673	7	99.641	99.578	99.515
7	101.044	100.981	100.918	7	101.034	100.971	100.908	7.125	99.732	99.669	99.606

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	93.105	93.058	93.042	4.5	93.105	93.058	93.042	5	95.733	95.671	95.654
4.625	93.761	93.715	93.698	4.625	93.761	93.715	93.698	5.125	96.404	96.352	96.335
4.75	94.418	94.371	94.354	4.75	94.418	94.371	94.354	5.25	97.119	97.067	97.051
4.875	95.043	94.979	94.946	4.875	95.043	94.979	94.946	5.375	97.584	97.542	97.500
5	95.733	95.671	95.654	5	95.733	95.671	95.654	5.5	98.207	98.133	98.103
5.125	96.404	96.352	96.335	5.125	96.404	96.352	96.335	5.625	98.863	98.799	98.769
5.25	97.119	97.067	97.051	5.25	97.119	97.067	97.051	5.75	99.609	99.536	99.505
5.375	97.584	97.542	97.500	5.375	97.584	97.542	97.500	5.875	100.131	99.913	99.695
5.5	98.207	98.133	98.103	5.5	98.207	98.133	98.103	6	100.677	100.459	100.272
5.625	98.863	98.799	98.769	5.625	98.863	98.799	98.769	6.125	101.189	100.989	100.945
5.75	99.609	99.536	99.505	5.75	99.609	99.536	99.505	6.25	101.746	101.643	101.599
5.875	100.131	99.913	99.695	5.875	100.131	99.913	99.695	6.375	101.435	101.335	101.234
6	100.677	100.459	100.272	6	100.677	100.459	100.272	6.5	101.954	101.804	101.761
6.125	101.189	100.989	100.945	6.125	101.189	100.989	100.945	6.625	102.501	102.367	102.309
6.25	101.746	101.643	101.599	6.25	101.746	101.643	101.599	6.75	102.951	102.859	102.801
6.375	101.480	101.335	101.287	6.375	101.480	101.335	101.287	6.875	102.773	102.531	102.480
6.5	102.052	101.901	101.858	6.5	102.052	101.901	101.858	7	103.321	103.078	103.027
6.625	102.582	102.431	102.388	6.625	102.582	102.431	102.388	7.125	103.790	103.547	103.496
6.75	102.951	102.859	102.801	6.75	102.951	102.859	102.801	7.25	103.646	103.532	103.448
6.875	102.841	102.599	102.548	6.875	102.841	102.599	102.548	7.375	103.426	103.406	103.347
7	103.377	103.134	103.083	7	103.377	103.134	103.083	7.5	103.827	103.806	103.747
7.125	103.831	103.589	103.537	7.125	103.831	103.589	103.537	7.625	104.379	104.358	104.299
7.25	103.646	103.532	103.448	7.25	103.646	103.532	103.448	7.75	104.281	104.218	104.181
7.375	103.486	103.466	103.407	7.375	103.486	103.466	103.407				
7.5	103.948	103.886	103.819	7.5	103.884	103.863	103.804				

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	95.428	95.410	95.408	4.25	95.428	95.410	95.408	4.75	93.241	93.128	93.111
4.375	95.999	95.981	95.979	4.375	95.999	95.981	95.979	4.875	94.182	94.068	94.051
4.5	96.568	96.550	96.548	4.5	96.568	96.550	96.548	5	94.888	94.774	94.757
4.625	97.135	97.117	97.115	4.625	97.135	97.117	97.115	5.125	95.719	95.605	95.589
4.75	97.259	97.182	97.166	4.75	97.259	97.182	97.166	5.25	96.335	96.242	96.196
4.875	97.823	97.747	97.731	4.875	97.823	97.747	97.731	5.375	97.270	97.179	97.154
5	98.383	98.306	98.290	5	98.383	98.306	98.290	5.5	97.848	97.756	97.732
5.125	98.934	98.857	98.841	5.125	98.934	98.857	98.841	5.625	98.474	98.362	98.332
5.25	99.063	98.943	98.913	5.25	99.063	98.943	98.913	5.75	98.761	98.626	98.592
5.375	99.607	99.487	99.457	5.375	99.607	99.487	99.457	5.875	99.460	99.324	99.290
5.5	100.135	100.015	99.986	5.5	100.135	100.015	99.986	6	100.000	99.864	99.830
5.625	100.645	100.525	100.495	5.625	100.645	100.525	100.495	6.125	100.632	100.521	100.477
5.75	100.663	100.566	100.508	5.75	100.663	100.566	100.508	6.25	100.821	100.684	100.649
5.875	100.652	100.607	100.552	5.875	100.595	100.557	100.513	6.375	100.780	100.630	100.587
6	101.130	101.085	101.031	6	101.071	101.033	100.990	6.5	101.390	101.252	101.194
								6.625	102.025	101.917	101.858
								6.75	101.775	101.661	101.577
								6.875	101.486	101.330	101.257
								7	102.082	101.926	101.854
								7.125	102.589	102.433	102.361
								7.25	102.358	102.244	102.160

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	96.335	96.223	96.192	5	94.888	94.774	94.757	4.5	93.830	93.787	93.785
5.375	97.270	97.179	97.154	5.125	95.719	95.605	95.589	4.625	94.394	94.351	94.349
5.5	97.848	97.756	97.732	5.25	96.335	96.223	96.192	4.75	94.030	94.001	93.956
5.625	98.474	98.362	98.332	5.375	97.252	97.160	97.135	4.875	94.510	94.482	94.436
5.75	98.761	98.626	98.592	5.5	97.785	97.694	97.669	5	94.990	94.962	94.916
5.875	99.460	99.324	99.290	5.625	98.474	98.362	98.332	5.125	95.470	95.441	95.396
6	100.000	99.864	99.830	5.75	98.801	98.665	98.631	5.25	95.923	95.861	95.791
6.125	100.632	100.521	100.477	5.875	99.462	99.326	99.292	5.375	96.403	96.341	96.270
6.25	100.821	100.684	100.649	6	99.971	99.835	99.801	5.5	96.882	96.820	96.749
6.375	100.780	100.630	100.587	6.125	100.632	100.521	100.477	5.625	97.360	97.298	97.228
6.5	101.390	101.252	101.194	6.25	100.748	100.611	100.576	5.75	97.361	97.336	97.311
6.625	102.025	101.917	101.858	6.375	100.807	100.657	100.614	5.875	97.706	97.681	97.656
6.75	101.775	101.661	101.577	6.5	101.390	101.252	101.194	6	98.110	98.065	98.035
6.875	101.486	101.330	101.257	6.625	102.025	101.917	101.858	6.125	98.588	98.543	98.489

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	97.119	97.067	97.051	5.25	97.119	97.067	97.051	5.25	97.119	97.067	97.051
5.375	97.584	97.542	97.500	5.375	97.584	97.542	97.500	5.375	97.584	97.542	97.500
5.5	98.207	98.133	98.103	5.5	98.207	98.133	98.103	5.5	98.207	98.133	98.103
5.625	98.863	98.799	98.769	5.625	98.863	98.799	98.769	5.625	98.863	98.799	98.769
5.75	99.609	99.536	99.505	5.75	99.609	99.536	99.505	5.75	99.609	99.536	99.505
5.875	100.131	99.913	99.695	5.875	100.131	99.913	99.695	5.875	100.131	99.913	99.695
6	100.677	100.459	100.272	6	100.677	100.459	100.272	6	100.677	100.459	100.272
6.125	101.189	100.989	100.945	6.125	101.189	100.989	100.945	6.125	101.189	100.989	100.945
6.25	101.746	101.643	101.599	6.25	101.746	101.643	101.599	6.25	101.746	101.643	101.599
6.375	101.480	101.335	101.287	6.375	101.480	101.335	101.287	6.375	101.435	101.335	101.234
6.5	102.052	101.901	101.858	6.5	102.052	101.901	101.858	6.5	101.954	101.804	101.761
6.625	102.582	102.431	102.388	6.625	102.582	102.431	102.388	6.625	102.501	102.367	102.309
6.75	102.951	102.859	102.801	6.75	102.951	102.859	102.801	6.75	102.951	102.859	102.801
6.875	102.841	102.599	102.548	6.875	102.841	102.599	102.548	6.875	102.773	102.531	102.480
7	103.377	103.134	103.083	7	103.377	103.134	103.083	7	103.321	103.078	103.027
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	96.568	96.550	96.548	4.25	95.428	95.410	95.408	5.25	96.335	96.223	96.192
4.625	97.135	97.117	97.115	4.375	95.999	95.981	95.979	5.375	97.270	97.179	97.154
4.75	97.259	97.182	97.166	4.5	96.568	96.550	96.548	5.5	97.848	97.756	97.732
4.875	97.823	97.747	97.731	4.625	97.135	97.117	97.115	5.625	98.474	98.362	98.332
5	98.383	98.306	98.290	4.75	97.259	97.182	97.166	5.75	98.761	98.626	98.592
5.125	98.934	98.857	98.841	4.875	97.823	97.747	97.731	5.875	99.460	99.324	99.290
5.25	99.063	98.943	98.913	5	98.383	98.306	98.290	6	100.000	99.864	99.830
5.375	99.607	99.487	99.457	5.125	98.934	98.857	98.841	6.125	100.632	100.521	100.477
5.5	100.135	100.015	99.986	5.25	99.063	98.943	98.913	6.25	100.821	100.684	100.649
5.625	100.645	100.525	100.495	5.375	99.607	99.487	99.457	6.375	100.780	100.630	100.587
5.75	100.663	100.566	100.508	5.5	100.135	100.015	99.986	6.5	101.390	101.252	101.194
5.875	100.595	100.557	100.513	5.625	100.645	100.525	100.495	6.625	102.025	101.917	101.858
6	101.071	101.033	100.990	5.75	100.663	100.566	100.508	6.75	101.775	101.661	101.577
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	96.335	96.223	96.192	5.25	96.335	96.223	96.192	4.5	93.830	93.787	93.785
5.375	97.270	97.179	97.154	5.375	97.005	96.893	96.862	4.625	94.394	94.351	94.349
5.5	97.848	97.756	97.732	5.5	97.768	97.676	97.646	4.75	92.945	92.768	92.752
5.625	98.474	98.362	98.332	5.625	98.474	98.362	98.332	4.875	93.505	93.328	93.312
5.75	98.761	98.626	98.592	5.75	98.567	98.426	98.382	5	94.056	93.879	93.863
5.875	99.460	99.324	99.290	5.875	99.269	99.129	99.084	5.125	94.592	94.415	94.399
6	100.000	99.864	99.830	6	99.959	99.818	99.774	5.25	95.593	95.551	95.509
6.125	100.632	100.521	100.477	6.125	100.632	100.521	100.477	5.375	95.727	95.685	95.644
6.25	100.821	100.684	100.649	6.25	100.412	100.299	100.216	5.5	96.170	96.128	96.086
6.375	100.780	100.630	100.587	6.375	100.708	100.570	100.512	5.625	96.631	96.589	96.547
6.5	101.390	101.252	101.194	6.5	101.390	101.252	101.194	5.75	97.361	97.336	97.311
6.625	102.025	101.917	101.858	6.625	102.025	101.917	101.858	5.875	97.706	97.681	97.656
6.75	101.775	101.661	101.577	6.75	101.825	101.711	101.627	6	98.085	98.060	98.035
6.875	101.486	101.330	101.257	6.875	101.486	101.330	101.257	6.125	98.446	98.421	98.396

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	96.255	96.192	96.159	5.125	96.255	96.192	96.159	4.75	94.318	94.271	94.254
5.25	96.957	96.916	96.874	5.25	96.957	96.916	96.874	4.875	94.943	94.879	94.846
5.375	97.484	97.442	97.400	5.375	97.484	97.442	97.400	5	95.599	95.535	95.502
5.5	98.068	98.000	97.958	5.5	98.068	98.000	97.958	5.125	96.255	96.192	96.159
5.625	98.716	98.578	98.529	5.625	98.716	98.578	98.529	5.25	96.957	96.916	96.874
5.75	99.484	99.267	99.180	5.75	99.484	99.267	99.180	5.375	97.484	97.442	97.400
5.875	100.031	99.813	99.595	5.875	100.031	99.813	99.595	5.5	98.068	98.000	97.958
6	100.577	100.359	100.141	6	100.577	100.359	100.141	5.625	98.716	98.578	98.529
6.125	101.089	100.872	100.697	6.125	101.089	100.872	100.697	5.75	99.484	99.267	99.180
6.25	101.464	101.222	101.277	6.25	101.464	101.222	101.277	5.875	100.031	99.813	99.595
6.375	101.335	101.235	101.134	6.375	101.335	101.235	101.134	6	100.577	100.359	100.141
6.5	101.800	101.700	101.599	6.5	101.800	101.700	101.599	6.125	101.089	100.872	100.697
6.625	102.287	102.186	102.086	6.625	102.287	102.186	102.086	6.25	101.464	101.222	101.277
6.75	102.693	102.580	102.496	6.75	102.693	102.580	102.496	6.375	101.335	101.235	101.134
6.875	102.343	102.243	102.142	6.875	102.343	102.243	102.142	6.5	101.800	101.700	101.599
7	102.816	102.716	102.615	7	102.816	102.716	102.615	6.625	102.287	102.186	102.086
7.125	103.262	103.162	103.062	7.125	103.262	103.162	103.062	6.75	102.693	102.580	102.496
7.25	103.546	103.432	103.348	7.25	103.546	103.432	103.348	6.875	102.343	102.243	102.142
7.375	103.087	103.007	102.926	7.375	103.087	103.007	102.926	7	102.816	102.716	102.615
7.5	103.387	103.307	103.227	7.5	103.387	103.307	103.227	7.125	103.262	103.162	103.062
7.625	103.788	103.725	103.688	7.625	103.788	103.725	103.688	7.25	103.546	103.432	103.348
7.75	104.181	104.118	104.081	7.75	104.181	104.118	104.081	7.375	103.087	103.007	102.926
7.875	102.288	102.238	102.181					7.5	103.387	103.319	103.260
8	102.406	102.356	102.299					7.625	103.788	103.758	103.699
8.125	102.475	102.425	102.367					7.75	104.181	104.118	104.081
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	95.398	95.380	95.378	4.25	95.398	95.380	95.378	4.875	94.113	93.829	93.913
4.375	95.929	95.910	95.908	4.375	95.929	95.910	95.908	5	94.700	94.416	94.499
4.5	96.452	96.434	96.431	4.5	96.452	96.434	96.431	5.125	95.432	95.148	95.232
4.625	96.965	96.947	96.945	4.625	96.965	96.947	96.945	5.25	96.273	95.991	96.061
4.75	97.208	97.132	97.116	4.75	97.208	97.132	97.116	5.375	96.934	96.652	96.721
4.875	97.715	97.638	97.622	4.875	97.715	97.638	97.622	5.5	97.629	97.347	97.417
5	98.204	98.127	98.111	5	98.204	98.127	98.111	5.625	98.257	97.975	98.045
5.125	98.670	98.593	98.577	5.125	98.670	98.593	98.577	5.75	98.602	98.384	98.236
5.25	98.971	98.851	98.821	5.25	98.971	98.851	98.821	5.875	99.328	99.111	98.909
5.375	99.427	99.307	99.277	5.375	99.427	99.307	99.277	6	99.794	99.577	99.539
5.5	99.853	99.734	99.704	5.5	99.853	99.734	99.704	6.125	100.444	100.144	100.199
5.625	100.249	100.129	100.099	5.625	100.249	100.129	100.099	6.25	100.378	100.161	100.066
5.75	100.563	100.466	100.408	5.75	100.563	100.466	100.408	6.375	100.610	100.302	100.344
5.875	100.337	100.299	100.255	5.875	100.337	100.299	100.255	6.5	101.186	100.878	100.919
6	100.696	100.682	100.671	6	100.696	100.658	100.614	6.625	101.769	101.521	101.563
								6.75	101.675	101.561	101.477
								6.875	101.282	100.955	100.983
								7	101.756	101.430	101.458
								7.125	102.124	101.798	101.826
								7.25	102.258	102.144	102.060
								7.375	101.174	101.110	101.073
								7.5	101.699	101.635	101.598
								7.625	102.207	102.144	102.107
								7.75	102.550	102.486	102.449
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	101.186	100.878	100.919	6.125	100.444	100.144	100.199	4.5	93.719	93.676	93.674
6.625	101.769	101.521	101.563	6.25	100.312	100.199	100.116	4.625	94.207	94.164	94.162
6.75	101.675	101.561	101.477	6.375	100.610	100.302	100.344	4.75	92.909	92.732	92.716
6.875	101.282	100.955	100.983	6.5	101.186	100.878	100.919	4.875	93.385	93.208	93.192
7	101.756	101.430	101.458	6.625	101.769	101.521	101.563	5	93.832	93.655	93.639
7.125	102.124	101.798	101.826	6.75	101.725	101.611	101.527	5.125	94.243	94.067	94.051
7.25	102.258	102.144	102.060	6.875	101.282	100.955	100.983	5.25	95.493	95.451	95.409
7.375	101.174	101.110	101.073	7	101.756	101.430	101.458	5.375	95.627	95.585	95.544
7.5	101.699	101.635	101.598	7.125	102.124	101.819	101.826	5.5	96.070	96.028	95.986
7.625	102.207	102.144	102.107	7.25	102.308	102.194	102.110	5.625	96.531	96.489	96.447
7.75	102.550	102.486	102.449	7.375	101.224	101.160	101.123	5.75	97.261	97.236	97.211
				7.5	101.749	101.685	101.648	5.875	97.606	97.581	97.556
				7.625	102.257	102.194	102.157	6	97.985	97.960	97.935
								6.125	98.346	98.321	98.296

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	101.335	101.235	101.134	6.375	101.335	101.235	101.134	6	100.577	100.359	100.141
6.5	101.800	101.700	101.599	6.5	101.800	101.700	101.599	6.125	101.089	100.872	100.697
6.625	102.287	102.186	102.086	6.625	102.287	102.186	102.086	6.25	101.464	101.222	101.277
6.75	102.693	102.580	102.496	6.75	102.693	102.580	102.496	6.375	101.335	101.235	101.134
6.875	102.343	102.243	102.142	6.875	102.343	102.243	102.142	6.5	101.800	101.700	101.599
7	102.816	102.716	102.615	7	102.816	102.716	102.615	6.625	102.287	102.186	102.086
7.125	103.262	103.162	103.062	7.125	103.262	103.162	103.062	6.75	102.693	102.580	102.496
7.25	103.546	103.432	103.348	7.25	103.546	103.432	103.348	6.875	102.343	102.243	102.142
7.375	103.087	103.007	102.926	7.375	103.087	103.007	102.926	7	102.816	102.716	102.615
7.5	103.387	103.307	103.227	7.5	103.387	103.307	103.227	7.125	103.262	103.162	103.062
7.625	103.788	103.725	103.688	7.625	103.788	103.725	103.688	7.25	103.546	103.432	103.348
7.75	104.181	104.118	104.081	7.75	104.181	104.118	104.081	7.375	103.087	103.007	102.926
7.875	102.288	102.238	102.181					7.5	103.387	103.319	103.260
8	102.406	102.356	102.299					7.625	103.788	103.758	103.699
8.125	102.475	102.425	102.367					7.75	104.181	104.118	104.081
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	96.452	96.434	96.431	4.5	96.452	96.434	96.431	6.625	101.769	101.521	101.563
4.625	96.965	96.947	96.945	4.625	96.965	96.947	96.945	6.75	101.675	101.561	101.477
4.75	97.208	97.132	97.116	4.75	97.208	97.132	97.116	6.875	101.282	100.955	100.983
4.875	97.715	97.638	97.622	4.875	97.715	97.638	97.622	7	101.756	101.430	101.458
5	98.204	98.127	98.111	5	98.204	98.127	98.111	7.125	102.124	101.798	101.826
5.125	98.670	98.593	98.577	5.125	98.670	98.593	98.577	7.25	102.258	102.144	102.060
5.25	98.971	98.851	98.821	5.25	98.971	98.851	98.821	7.375	101.491	101.441	101.384
5.375	99.427	99.307	99.277	5.375	99.427	99.307	99.277	7.5	101.699	101.635	101.598
5.5	99.853	99.734	99.704	5.5	99.853	99.734	99.704	7.625	102.207	102.144	102.107
5.625	100.249	100.129	100.099	5.625	100.249	100.129	100.099	7.75	102.550	102.486	102.449
5.75	100.563	100.466	100.408	5.75	100.563	100.466	100.408	7.875	99.803	99.753	99.696
5.875	100.337	100.299	100.255	5.875	100.337	100.299	100.255	8	99.921	99.871	99.814
6	100.696	100.682	100.671	6	100.696	100.658	100.614	8.125	99.990	99.940	99.882
6.125	101.121	101.130	101.119	6.125	101.119	101.039	100.993				
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	101.186	100.878	100.919	6.125	100.444	100.144	100.199	4.5	93.719	93.676	93.674
6.625	101.769	101.521	101.563	6.25	100.312	100.199	100.116	4.625	94.207	94.164	94.162
6.75	101.675	101.561	101.477	6.375	100.610	100.302	100.344	4.75	92.909	92.732	92.716
6.875	101.282	100.955	100.983	6.5	101.186	100.878	100.919	4.875	93.385	93.208	93.192
7	101.756	101.430	101.458	6.625	101.769	101.521	101.563	5	93.832	93.655	93.639
7.125	102.124	101.798	101.826	6.75	101.725	101.611	101.527	5.125	94.243	94.067	94.051
7.25	102.258	102.144	102.060	6.875	101.282	100.955	100.983	5.25	95.493	95.451	95.409
7.375	101.174	101.110	101.073	7	101.756	101.430	101.458	5.375	95.627	95.585	95.544
7.5	101.699	101.635	101.598	7.125	102.124	101.819	101.826	5.5	96.070	96.028	95.986
7.625	102.207	102.144	102.107	7.25	102.308	102.194	102.110	5.625	96.531	96.489	96.447
7.75	102.550	102.486	102.449	7.375	101.224	101.160	101.123	5.75	97.261	97.236	97.211
				7.5	101.749	101.685	101.648	5.875	97.606	97.581	97.556
				7.625	102.257	102.194	102.157	6	97.985	97.960	97.935
								6.125	98.346	98.321	98.296

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.750	98.546	98.246	6.75	97.250	97.046	96.746
6.875	99.275	99.068	98.768	6.875	97.775	97.568	97.268
7	99.787	99.580	99.280	7	98.287	98.080	97.780
7.125	100.248	100.041	99.741	7.125	98.748	98.541	98.241
7.25	100.680	100.473	100.173	7.25	99.180	98.973	98.673
7.375	100.882	100.641	100.341	7.375	99.382	99.141	98.841
7.5	101.354	101.113	100.813	7.5	99.854	99.613	99.313
7.625	101.775	101.534	101.234	7.625	100.275	100.034	99.734
7.75	102.177	101.936	101.636	7.75	100.677	100.436	100.136
7.875	102.443	102.182	101.882	7.875	100.943	100.682	100.382
8	102.875	102.614	102.314	8	101.375	101.114	100.814
8.125	103.266	103.005	102.705	8.125	101.766	101.505	101.205
8.25	103.638	103.377	103.077	8.25	102.138	101.877	101.577

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.750	96.546	96.246	6.75	95.250	95.046	94.746
6.875	97.275	97.068	96.768	6.875	95.775	95.568	95.268
7	97.787	97.580	97.280	7	96.287	96.080	95.780
7.125	98.248	98.041	97.741	7.125	96.748	96.541	96.241
7.25	98.680	98.473	98.173	7.25	97.180	96.973	96.673
7.375	98.882	98.641	98.341	7.375	97.382	97.141	96.841
7.5	99.354	99.113	98.813	7.5	97.854	97.613	97.313
7.625	99.775	99.534	99.234	7.625	98.275	98.034	97.734
7.75	100.177	99.936	99.636	7.75	98.677	98.436	98.136
7.875	100.443	100.182	99.882	7.875	98.943	98.682	98.382
8	100.875	100.614	100.314	8	99.375	99.114	98.814
8.125	101.266	101.005	100.705	8.125	99.766	99.505	99.205
8.25	101.638	101.377	101.077	8.25	100.138	99.877	99.577

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.000	97.796	97.496	6.75	96.000	95.796	95.496
6.875	98.525	98.318	98.018	6.875	96.525	96.318	96.018
7	99.037	98.830	98.530	7	97.037	96.830	96.530
7.125	99.498	99.291	98.991	7.125	97.498	97.291	96.991
7.25	99.930	99.723	99.423	7.25	97.930	97.723	97.423
7.375	100.132	99.891	99.591	7.375	98.132	97.891	97.591
7.5	100.604	100.363	100.063	7.5	98.604	98.363	98.063
7.625	101.025	100.784	100.484	7.625	99.025	98.784	98.484
7.75	101.427	101.186	100.886	7.75	99.427	99.186	98.886
7.875	101.693	101.432	101.132	7.875	99.693	99.432	99.132
8	102.125	101.864	101.564	8	100.125	99.864	99.564
8.125	102.516	102.255	101.955	8.125	100.516	100.255	99.955
8.25	102.888	102.627	102.327	8.25	100.888	100.627	100.327

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.