



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	91.232	91.232	91.080	4.75	91.232	91.232	91.080	5.125	94.207	94.207	94.042
4.875	91.911	91.911	91.765	4.875	91.911	91.911	91.765	5.25	95.031	95.031	94.872
5	92.567	92.567	92.427	5	92.567	92.567	92.427	5.375	95.832	95.832	95.678
5.125	93.154	93.154	93.019	5.125	93.154	93.154	93.019	5.5	96.421	96.421	96.273
5.25	94.431	94.324	94.277	5.25	93.915	93.915	93.805	5.625	96.891	96.891	96.747
5.375	95.120	95.013	94.966	5.375	94.696	94.696	94.542	5.75	98.032	97.959	97.860
5.5	95.921	95.814	95.767	5.5	95.258	95.258	95.155	5.875	98.582	98.508	98.409
5.625	96.445	96.338	96.291	5.625	95.841	95.841	95.717	6	99.074	99.029	98.988
5.75	96.900	96.783	96.729	5.75	96.694	96.639	96.530	6.125	99.568	99.548	99.422
5.875	97.554	97.437	97.383	5.875	97.233	97.177	97.096	6.25	99.978	99.884	99.795
6	98.250	98.134	98.079	6	97.913	97.881	97.845	6.375	100.460	100.385	100.316
6.125	98.744	98.628	98.573	6.125	98.411	98.380	98.343	6.5	100.943	100.907	100.844
6.25	99.039	98.914	98.851	6.25	98.955	98.842	98.819	6.625	101.264	101.167	101.094
6.375	99.618	99.492	99.430	6.375	99.430	99.356	99.325	6.75	101.178	101.065	101.024
6.5	100.169	100.043	99.981	6.5	99.920	99.853	99.804	6.875	101.637	101.526	101.482
6.625	100.585	100.459	100.396	6.625	100.382	100.297	100.267	7	102.045	101.930	101.889
6.75	100.879	100.734	100.656	6.75	100.766	100.602	100.564	7.125	102.380	102.263	102.223
6.875	101.340	101.195	101.117	6.875	101.212	101.074	101.031	7.25	102.515	102.401	102.372
7	101.820	101.676	101.597	7	101.575	101.491	101.405	7.375	103.038	102.966	102.923
7.125	102.189	102.044	101.966	7.125	101.960	101.849	101.800	7.5	103.324	103.190	103.178
7.25	102.561	102.414	102.363	7.25	102.561	102.414	102.363	7.625	103.903	103.821	103.758
7.375	102.973	102.744	102.687	7.375	102.874	102.744	102.687	7.75	104.286	104.198	104.141
7.5	103.440	103.153	103.054	7.5	103.292	103.112	103.054	7.875	104.649	104.556	104.505
7.625	103.860	103.598	103.535	7.625	103.769	103.598	103.535	8	104.711	104.614	104.568
7.75	104.284	104.096	104.030	7.75	104.284	104.096	104.030				
7.875	104.573	104.368	104.299	7.875	104.573	104.368	104.299				
8	104.805	104.602	104.531	8	104.805	104.602	104.531				
8.125	105.152	104.918	104.841	8.125	105.152	104.918	104.841				
8.25	105.655	105.424	105.345	8.25	105.655	105.424	105.345				
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	95.760	95.745	95.689	4.625	96.036	96.021	95.966	5	91.948	91.948	91.777
4.75	96.373	96.303	96.298	4.75	96.416	96.358	96.341	5.125	92.755	92.755	92.589
4.875	96.745	96.679	96.671	4.875	96.881	96.881	96.803	5.25	94.272	94.062	93.925
5	97.212	97.108	97.100	5	97.327	97.271	97.199	5.375	94.960	94.750	94.612
5.125	97.794	97.642	97.628	5.125	97.825	97.673	97.659	5.5	95.760	95.550	95.412
5.25	98.158	98.010	97.992	5.25	98.174	98.071	98.008	5.625	96.431	96.221	96.082
5.375	98.522	98.426	98.404	5.375	98.578	98.481	98.460	5.75	96.907	96.721	96.605
5.5	99.022	98.930	98.905	5.5	99.056	98.972	98.938	5.875	97.561	97.376	97.260
5.625	99.513	99.425	99.396	5.625	99.524	99.436	99.407	6	98.237	98.051	97.943
5.75	99.840	99.756	99.724	5.75	99.923	99.817	99.814	6.125	98.762	98.577	98.462
5.875	100.146	100.067	100.031	5.875	100.286	100.185	100.176	6.25	99.080	98.935	98.911
6	100.553	100.474	100.438	6	100.601	100.504	100.492	6.375	99.646	99.465	99.378
6.125	100.610	100.579	100.537	6.125	100.693	100.601	100.594	6.5	100.173	99.989	99.879
6.25	101.017	100.936	100.908	6.25	100.857	100.857	100.755	6.625	100.624	100.438	100.323
6.375	101.410	101.328	101.300	6.375	101.159	101.159	101.062	6.75	100.848	100.690	100.652
6.5	101.695	101.612	101.584	6.5	101.463	101.463	101.371	6.875	101.323	101.122	101.079
6.625	101.644	101.652	101.596	6.625	101.476	101.476	101.389	7	101.719	101.483	101.398
6.75	101.976	101.896	101.836	6.75	101.645	101.615	101.555	7.125	102.016	101.779	101.621
6.875	102.365	102.260	102.223	6.875	101.946	101.844	101.804	7.25	102.442	102.204	102.096
7	102.522	102.442	102.403	7	102.129	102.145	102.082	7.375	102.905	102.664	102.500
7.125	101.987	101.924	101.880	7.125	101.754	101.690	101.646	7.5	102.577	102.752	102.695
7.25	102.486	102.423	102.379	7.25	102.154	102.090	102.046	7.625	102.940	102.790	102.785
7.375	102.966	102.903	102.859	7.375	102.538	102.475	102.431	7.75	103.147	102.943	102.877
								7.875	103.339	103.139	103.071

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	96.724	96.661	96.598	5	96.039	95.976	95.913	5.125	94.392	94.329	94.266
5.125	97.089	97.026	96.963	5.125	96.629	96.566	96.503	5.25	94.862	94.799	94.737
5.25	97.455	97.392	97.329	5.25	97.057	96.994	96.931	5.375	95.512	95.449	95.386
5.375	97.679	97.616	97.553	5.375	97.321	97.258	97.195	5.5	95.985	95.922	95.860
5.5	98.046	97.983	97.920	5.5	97.750	97.687	97.624	5.625	96.460	96.397	96.334
5.625	98.413	98.350	98.287	5.625	98.180	98.117	98.054	5.75	96.935	96.872	96.810
5.75	98.780	98.717	98.654	5.75	98.444	98.381	98.318	5.875	97.225	97.162	97.100
5.875	99.005	98.942	98.879	5.875	98.705	98.642	98.579	6	97.685	97.622	97.559
6	99.367	99.304	99.241	6	99.118	99.055	98.992	6.125	97.962	97.899	97.836
6.125	99.575	99.512	99.449	6.125	99.364	99.301	99.238	6.25	98.421	98.358	98.295
6.25	99.781	99.718	99.655	6.25	99.609	99.546	99.483	6.375	98.511	98.448	98.386
6.375	99.986	99.923	99.860	6.375	99.852	99.789	99.726	6.5	98.783	98.720	98.657
6.5	100.190	100.127	100.064	6.5	100.260	100.197	100.134	6.625	99.051	98.988	98.925
6.625	100.247	100.184	100.121	6.625	100.329	100.266	100.203	6.75	99.313	99.250	99.187
6.75	100.471	100.408	100.345	6.75	100.561	100.498	100.435	6.875	99.388	99.325	99.263
6.875	100.668	100.605	100.542	6.875	100.621	100.558	100.495	7	99.471	99.408	99.346
7	100.860	100.797	100.734	7	100.857	100.794	100.731	7.125	99.562	99.499	99.437
7.125	101.049	100.986	100.923	7.125	101.101	101.038	100.975				

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	96.774	96.711	96.648	5	96.089	96.026	95.963	5.125	94.442	94.379	94.316
5.125	97.139	97.076	97.013	5.125	96.679	96.616	96.553	5.25	94.912	94.849	94.786
5.25	97.505	97.442	97.379	5.25	97.107	97.044	96.981	5.375	95.562	95.499	95.436
5.375	97.729	97.666	97.603	5.375	97.371	97.308	97.245	5.5	96.035	95.972	95.909
5.5	98.096	98.033	97.970	5.5	97.800	97.737	97.674	5.625	96.510	96.447	96.384
5.625	98.463	98.400	98.337	5.625	98.230	98.167	98.104	5.75	96.985	96.922	96.859
5.75	98.830	98.767	98.704	5.75	98.494	98.431	98.368	5.875	97.275	97.212	97.149
5.875	99.055	98.992	98.929	5.875	98.755	98.692	98.629	6	97.735	97.672	97.609
6	99.417	99.354	99.291	6	99.168	99.105	99.042	6.125	98.012	97.949	97.886
6.125	99.625	99.562	99.499	6.125	99.414	99.351	99.288	6.25	98.471	98.408	98.345
6.25	99.831	99.768	99.705	6.25	99.659	99.596	99.533	6.375	98.561	98.498	98.435
6.375	100.036	99.973	99.910	6.375	99.902	99.839	99.776	6.5	98.833	98.770	98.707
6.5	100.240	100.177	100.114	6.5	100.310	100.247	100.184	6.625	99.101	99.038	98.975
6.625	100.297	100.234	100.171	6.625	100.379	100.316	100.253	6.75	99.363	99.300	99.237
6.75	100.521	100.458	100.395	6.75	100.611	100.548	100.485	6.875	99.438	99.375	99.312
6.875	100.718	100.655	100.592	6.875	100.671	100.608	100.545	7	99.521	99.458	99.395
7	100.910	100.847	100.784	7	100.907	100.844	100.781	7.125	99.612	99.549	99.486

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	93.057	93.010	92.994	4.5	93.057	93.010	92.994	5	95.745	95.683	95.670
4.625	93.713	93.667	93.650	4.625	93.713	93.667	93.650	5.125	96.416	96.364	96.351
4.75	94.370	94.323	94.306	4.75	94.370	94.323	94.306	5.25	97.131	97.079	97.066
4.875	94.947	94.883	94.855	4.875	94.947	94.883	94.855	5.375	97.557	97.532	97.507
5	95.745	95.683	95.670	5	95.745	95.683	95.670	5.5	98.114	98.089	98.064
5.125	96.416	96.364	96.351	5.125	96.416	96.364	96.351	5.625	98.748	98.714	98.687
5.25	97.131	97.079	97.066	5.25	97.131	97.079	97.066	5.75	99.539	99.450	99.423
5.375	97.557	97.532	97.507	5.375	97.557	97.532	97.507	5.875	100.085	99.867	99.650
5.5	98.143	98.089	98.064	5.5	98.114	98.089	98.064	6	100.632	100.414	100.197
5.625	98.748	98.714	98.687	5.625	98.748	98.714	98.687	6.125	101.144	100.926	100.798
5.75	99.539	99.450	99.423	5.75	99.539	99.450	99.423	6.25	101.566	101.491	101.451
5.875	100.085	99.867	99.650	5.875	100.085	99.867	99.650	6.375	101.413	101.313	101.212
6	100.632	100.414	100.197	6	100.632	100.414	100.197	6.5	101.918	101.818	101.726
6.125	101.144	100.926	100.798	6.125	101.144	100.926	100.798	6.625	102.412	102.315	102.272
6.25	101.566	101.491	101.451	6.25	101.566	101.491	101.451	6.75	102.883	102.786	102.732
6.375	101.413	101.313	101.252	6.375	101.413	101.313	101.252	6.875	102.786	102.679	102.628
6.5	101.954	101.865	101.822	6.5	101.954	101.865	101.822	7	103.337	103.226	103.175
6.625	102.487	102.394	102.351	6.625	102.487	102.394	102.351	7.125	103.810	103.694	103.643
6.75	102.883	102.786	102.732	6.75	102.883	102.786	102.732	7.25	103.635	103.521	103.437
6.875	102.853	102.746	102.695	6.875	102.853	102.746	102.695	7.375	103.537	103.408	103.349
7	103.391	103.280	103.229	7	103.391	103.280	103.229	7.5	103.940	103.808	103.748
7.125	103.849	103.734	103.682	7.125	103.849	103.734	103.682	7.625	104.496	104.359	104.300
7.25	103.635	103.521	103.437	7.25	103.635	103.521	103.437	7.75	104.243	104.179	104.141
7.375	103.596	103.467	103.408	7.375	103.596	103.467	103.408				
7.5	103.996	103.897	103.861	7.5	103.996	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	95.373	95.379	95.381	4.25	95.373	95.379	95.381	4.75	93.255	93.141	93.128
4.375	95.943	95.950	95.952	4.375	95.943	95.950	95.952	4.875	94.195	94.081	94.068
4.5	96.513	96.519	96.521	4.5	96.513	96.519	96.521	5	94.901	94.787	94.774
4.625	97.079	97.085	97.087	4.625	97.079	97.085	97.087	5.125	95.731	95.617	95.605
4.75	97.147	97.132	97.120	4.75	97.147	97.132	97.120	5.25	96.329	96.304	96.268
4.875	97.711	97.696	97.685	4.875	97.711	97.696	97.685	5.375	97.225	97.188	97.163
5	98.269	98.255	98.243	5	98.269	98.255	98.243	5.5	97.805	97.764	97.740
5.125	98.819	98.804	98.793	5.125	98.819	98.804	98.793	5.625	98.370	98.325	98.300
5.25	98.925	98.890	98.864	5.25	98.925	98.890	98.864	5.75	98.781	98.667	98.642
5.375	99.468	99.432	99.407	5.375	99.468	99.432	99.407	5.875	99.508	99.294	99.260
5.5	99.994	99.959	99.933	5.5	99.994	99.959	99.933	6	99.974	99.833	99.799
5.625	100.501	100.465	100.440	5.625	100.501	100.465	100.440	6.125	100.453	100.370	100.330
5.75	100.626	100.529	100.473	5.75	100.626	100.529	100.473	6.25	100.723	100.650	100.616
5.875	100.670	100.684	100.627	5.875	100.553	100.497	100.457	6.375	100.679	100.595	100.552
6	101.149	101.162	101.106	6	101.026	100.970	100.930	6.5	101.335	101.192	101.138
								6.625	101.968	101.856	101.801
								6.75	101.766	101.652	101.568
								6.875	101.456	101.352	101.302
								7	102.039	101.877	101.809
								7.125	102.543	102.381	102.312
								7.25	102.347	102.234	102.149
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	96.222	96.140	96.113	5	94.901	94.787	94.774	4.5	93.774	93.755	93.757
5.375	97.225	97.188	97.163	5.125	95.731	95.617	95.605	4.625	94.337	94.318	94.321
5.5	97.805	97.764	97.740	5.25	96.222	96.140	96.113	4.75	93.984	93.939	93.899
5.625	98.370	98.325	98.300	5.375	97.206	97.169	97.144	4.875	94.465	94.419	94.379
5.75	98.781	98.667	98.642	5.5	97.743	97.703	97.678	5	94.945	94.899	94.859
5.875	99.508	99.294	99.260	5.625	98.359	98.277	98.250	5.125	95.424	95.379	95.339
6	99.974	99.833	99.799	5.75	98.694	98.637	98.603	5.25	95.883	95.813	95.813
6.125	100.453	100.370	100.330	5.875	99.358	99.297	99.263	5.375	96.363	96.292	96.292
6.25	100.723	100.650	100.616	6	99.870	99.805	99.771	5.5	96.842	96.771	96.771
6.375	100.679	100.595	100.552	6.125	100.453	100.370	100.330	5.625	97.320	97.250	97.250
6.5	101.335	101.192	101.138	6.25	100.652	100.579	100.545	5.75	97.333	97.317	97.301
6.625	101.968	101.856	101.801	6.375	100.707	100.623	100.580	5.875	97.676	97.664	97.644
6.75	101.766	101.652	101.568	6.5	101.335	101.192	101.138	6	98.129	98.142	98.086
6.875	101.456	101.352	101.302	6.625	101.968	101.856	101.801	6.125	98.607	98.621	98.564

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	97.131	97.079	97.066	5.25	97.131	97.079	97.066	5.25	97.131	97.079	97.066
5.375	97.557	97.532	97.507	5.375	97.557	97.532	97.507	5.375	97.557	97.532	97.507
5.5	98.114	98.089	98.064	5.5	98.114	98.089	98.064	5.5	98.114	98.089	98.064
5.625	98.748	98.714	98.687	5.625	98.748	98.714	98.687	5.625	98.748	98.714	98.687
5.75	99.539	99.450	99.423	5.75	99.539	99.450	99.423	5.75	99.539	99.450	99.423
5.875	100.085	99.867	99.650	5.875	100.085	99.867	99.650	5.875	100.085	99.867	99.650
6	100.632	100.414	100.197	6	100.632	100.414	100.197	6	100.632	100.414	100.197
6.125	101.144	100.926	100.798	6.125	101.144	100.926	100.798	6.125	101.144	100.926	100.798
6.25	101.566	101.491	101.451	6.25	101.566	101.491	101.451	6.25	101.566	101.491	101.451
6.375	101.413	101.313	101.252	6.375	101.413	101.313	101.252	6.375	101.413	101.313	101.212
6.5	101.954	101.865	101.822	6.5	101.954	101.865	101.822	6.5	101.918	101.818	101.726
6.625	102.487	102.394	102.351	6.625	102.487	102.394	102.351	6.625	102.412	102.315	102.272
6.75	102.883	102.786	102.732	6.75	102.883	102.786	102.732	6.75	102.883	102.786	102.732
6.875	102.853	102.746	102.695	6.875	102.853	102.746	102.695	6.875	102.786	102.679	102.628
7	103.391	103.280	103.229	7	103.391	103.280	103.229	7	103.337	103.226	103.175
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	96.513	96.519	96.521	4.25	95.373	95.379	95.381	5.25	96.222	96.140	96.113
4.625	97.079	97.085	97.087	4.375	95.943	95.950	95.952	5.375	97.225	97.188	97.163
4.75	97.147	97.132	97.120	4.5	96.513	96.519	96.521	5.5	97.805	97.764	97.740
4.875	97.711	97.696	97.685	4.625	97.079	97.085	97.087	5.625	98.370	98.325	98.300
5	98.269	98.255	98.243	4.75	97.147	97.132	97.120	5.75	98.781	98.667	98.642
5.125	98.819	98.804	98.793	4.875	97.711	97.696	97.685	5.875	99.508	99.294	99.260
5.25	98.925	98.890	98.864	5	98.269	98.255	98.243	6	99.974	99.833	99.799
5.375	99.468	99.432	99.407	5.125	98.819	98.804	98.793	6.125	100.453	100.370	100.330
5.5	99.994	99.959	99.933	5.25	98.925	98.890	98.864	6.25	100.723	100.650	100.616
5.625	100.501	100.465	100.440	5.375	99.468	99.432	99.407	6.375	100.679	100.595	100.552
5.75	100.626	100.529	100.473	5.5	99.994	99.959	99.933	6.5	101.335	101.192	101.138
5.875	100.553	100.497	100.457	5.625	100.501	100.465	100.440	6.625	101.968	101.856	101.801
6	101.026	100.970	100.930	5.75	100.626	100.529	100.473	6.75	101.766	101.652	101.568
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	96.222	96.140	96.113	5.25	96.222	96.140	96.113	4.5	93.774	93.755	93.757
5.375	97.225	97.188	97.163	5.375	96.891	96.809	96.782	4.625	94.337	94.318	94.321
5.5	97.805	97.764	97.740	5.5	97.654	97.592	97.565	4.75	92.833	92.718	92.706
5.625	98.370	98.325	98.300	5.625	98.359	98.277	98.250	4.875	93.392	93.277	93.265
5.75	98.781	98.667	98.642	5.75	98.422	98.342	98.293	5	93.941	93.826	93.814
5.875	99.508	99.294	99.260	5.875	99.091	98.979	98.939	5.125	94.474	94.359	94.347
6	99.974	99.833	99.799	6	99.780	99.668	99.627	5.25	95.543	95.502	95.460
6.125	100.453	100.370	100.330	6.125	100.453	100.370	100.330	5.375	95.675	95.633	95.591
6.25	100.723	100.650	100.616	6.25	100.358	100.261	100.193	5.5	96.120	96.078	96.036
6.375	100.679	100.595	100.552	6.375	100.653	100.511	100.457	5.625	96.579	96.537	96.495
6.5	101.335	101.192	101.138	6.5	101.335	101.192	101.138	5.75	97.333	97.317	97.301
6.625	101.968	101.856	101.801	6.625	101.968	101.856	101.801	5.875	97.676	97.660	97.644
6.75	101.766	101.652	101.568	6.75	101.816	101.702	101.618	6	98.054	98.038	98.022
6.875	101.456	101.352	101.302	6.875	101.445	101.283	101.214	6.125	98.411	98.395	98.379

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	96.199	96.096	96.063	5.125	96.199	96.096	96.063	4.75	94.270	94.223	94.206
5.25	96.929	96.903	96.878	5.25	96.929	96.903	96.878	4.875	94.881	94.783	94.750
5.375	97.457	97.432	97.407	5.375	97.457	97.432	97.407	5	95.607	95.439	95.492
5.5	98.014	97.989	97.964	5.5	98.014	97.989	97.964	5.125	96.199	96.096	96.063
5.625	98.601	98.558	98.532	5.625	98.601	98.558	98.532	5.25	96.929	96.903	96.878
5.75	99.439	99.221	99.099	5.75	99.439	99.221	99.099	5.375	97.457	97.432	97.407
5.875	99.985	99.767	99.550	5.875	99.985	99.767	99.550	5.5	98.014	97.989	97.964
6	100.532	100.314	100.097	6	100.532	100.314	100.097	5.625	98.601	98.558	98.532
6.125	101.044	100.826	100.608	6.125	101.044	100.826	100.608	5.75	99.439	99.221	99.099
6.25	101.295	101.161	101.123	6.25	101.295	101.161	101.123	5.875	99.985	99.767	99.550
6.375	101.313	101.213	101.112	6.375	101.313	101.213	101.112	6	100.532	100.314	100.097
6.5	101.818	101.718	101.617	6.5	101.818	101.718	101.617	6.125	101.044	100.826	100.608
6.625	102.271	102.171	102.070	6.625	102.271	102.171	102.070	6.25	101.295	101.161	101.123
6.75	102.685	102.571	102.486	6.75	102.685	102.571	102.486	6.375	101.313	101.213	101.112
6.875	102.421	102.338	102.254	6.875	102.421	102.338	102.254	6.5	101.818	101.718	101.617
7	102.899	102.815	102.732	7	102.899	102.815	102.732	6.625	102.271	102.171	102.070
7.125	103.348	103.264	103.180	7.125	103.348	103.264	103.180	6.75	102.685	102.571	102.486
7.25	103.535	103.421	103.337	7.25	103.535	103.421	103.337	6.875	102.421	102.338	102.254
7.375	103.066	102.986	102.905	7.375	103.066	102.986	102.905	7	102.899	102.815	102.732
7.5	103.389	103.290	103.210	7.5	103.389	103.290	103.210	7.125	103.348	103.264	103.180
7.625	103.831	103.695	103.649	7.625	103.831	103.695	103.649	7.25	103.535	103.421	103.337
7.75	104.143	104.079	104.041	7.75	104.143	104.079	104.041	7.375	103.066	102.986	102.905
7.875	103.213	103.171	103.119					7.5	103.455	103.323	103.265
8	103.332	103.290	103.237					7.625	103.899	103.762	103.704
8.125	103.400	103.358	103.306					7.75	104.143	104.079	104.041
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	95.342	95.348	95.350	4.25	95.342	95.348	95.350	4.875	94.126	93.842	93.930
4.375	95.871	95.877	95.880	4.375	95.871	95.877	95.880	5	94.712	94.428	94.516
4.5	96.393	96.399	96.401	4.5	96.393	96.399	96.401	5.125	95.444	95.160	95.247
4.625	96.904	96.910	96.912	4.625	96.904	96.910	96.912	5.25	96.160	95.908	95.981
4.75	97.094	97.080	97.068	4.75	97.094	97.080	97.068	5.375	96.820	96.646	96.641
4.875	97.598	97.584	97.572	4.875	97.598	97.584	97.572	5.5	97.515	97.262	97.336
5	98.085	98.070	98.058	5	98.085	98.070	98.058	5.625	98.142	97.890	97.963
5.125	98.548	98.534	98.522	5.125	98.548	98.534	98.522	5.75	98.681	98.463	98.246
5.25	98.830	98.795	98.769	5.25	98.830	98.795	98.769	5.875	99.408	99.190	98.972
5.375	99.283	99.248	99.222	5.375	99.283	99.248	99.222	6	99.874	99.657	99.439
5.5	99.707	99.671	99.645	5.5	99.707	99.671	99.645	6.125	100.276	100.058	100.052
5.625	100.098	100.063	100.037	5.625	100.098	100.063	100.037	6.25	100.495	100.278	100.060
5.75	100.526	100.429	100.373	5.75	100.526	100.429	100.373	6.375	100.555	100.333	100.288
5.875	100.292	100.236	100.241	5.875	100.292	100.236	100.196	6.5	101.129	100.878	100.862
6	100.668	100.686	100.698	6	100.668	100.591	100.552	6.625	101.709	101.457	101.502
								6.75	101.666	101.552	101.468
								6.875	101.237	101.025	100.942
								7	101.706	101.503	101.419
								7.125	102.068	101.951	101.868
								7.25	102.247	102.134	102.049
								7.375	101.138	101.074	101.036
								7.5	101.662	101.598	101.560
								7.625	102.170	102.106	102.068
								7.75	102.511	102.448	102.409
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	101.129	100.878	100.862	6.125	100.264	99.992	100.052	4.5	93.657	93.638	93.641
6.625	101.709	101.457	101.502	6.25	100.258	100.161	100.093	4.625	94.142	94.123	94.125
6.75	101.666	101.552	101.468	6.375	100.555	100.242	100.288	4.75	92.793	92.678	92.667
6.875	101.237	101.025	100.942	6.5	101.129	100.816	100.862	4.875	93.266	93.151	93.139
7	101.706	101.503	101.419	6.625	101.709	101.457	101.502	5	93.708	93.594	93.582
7.125	102.068	101.951	101.868	6.75	101.716	101.602	101.518	5.125	94.115	94.000	93.988
7.25	102.247	102.134	102.049	6.875	101.237	100.905	100.936	5.25	95.443	95.402	95.360
7.375	101.138	101.074	101.036	7	101.706	101.374	101.406	5.375	95.575	95.533	95.491
7.5	101.662	101.598	101.560	7.125	102.068	101.810	101.768	5.5	96.020	95.978	95.936
7.625	102.170	102.106	102.068	7.25	102.297	102.184	102.099	5.625	96.479	96.437	96.395
7.75	102.511	102.448	102.409	7.375	101.188	101.124	101.086	5.75	97.233	97.217	97.201
				7.5	101.712	101.648	101.610	5.875	97.576	97.560	97.544
				7.625	102.220	102.156	102.118	6	97.954	97.938	97.922
								6.125	98.311	98.295	98.279

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	101.313	101.213	101.112	6.375	101.313	101.213	101.112	6	100.532	100.314	100.097
6.5	101.818	101.718	101.617	6.5	101.818	101.718	101.617	6.125	101.044	100.826	100.608
6.625	102.271	102.171	102.070	6.625	102.271	102.171	102.070	6.25	101.295	101.161	101.123
6.75	102.685	102.571	102.486	6.75	102.685	102.571	102.486	6.375	101.313	101.213	101.112
6.875	102.421	102.338	102.254	6.875	102.421	102.338	102.254	6.5	101.818	101.718	101.617
7	102.899	102.815	102.732	7	102.899	102.815	102.732	6.625	102.271	102.171	102.070
7.125	103.348	103.264	103.180	7.125	103.348	103.264	103.180	6.75	102.685	102.571	102.486
7.25	103.535	103.421	103.337	7.25	103.535	103.421	103.337	6.875	102.421	102.338	102.254
7.375	103.066	102.986	102.905	7.375	103.066	102.986	102.905	7	102.899	102.815	102.732
7.5	103.389	103.290	103.210	7.5	103.389	103.290	103.210	7.125	103.348	103.264	103.180
7.625	103.831	103.695	103.649	7.625	103.831	103.695	103.649	7.25	103.535	103.421	103.337
7.75	104.143	104.079	104.041	7.75	104.143	104.079	104.041	7.375	103.066	102.986	102.905
7.875	103.213	103.171	103.119					7.5	103.455	103.323	103.265
8	103.332	103.290	103.237					7.625	103.899	103.762	103.704
8.125	103.400	103.358	103.306					7.75	104.143	104.079	104.041
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	96.393	96.399	96.401	4.5	96.393	96.399	96.401	6.625	101.709	101.457	101.502
4.625	96.904	96.910	96.912	4.625	96.904	96.910	96.912	6.75	101.666	101.552	101.468
4.75	97.094	97.080	97.068	4.75	97.094	97.080	97.068	6.875	101.237	101.025	100.942
4.875	97.598	97.584	97.572	4.875	97.598	97.584	97.572	7	101.706	101.503	101.419
5	98.085	98.070	98.058	5	98.085	98.070	98.058	7.125	102.068	101.951	101.868
5.125	98.548	98.534	98.522	5.125	98.548	98.534	98.522	7.25	102.247	102.134	102.049
5.25	98.830	98.795	98.769	5.25	98.830	98.795	98.769	7.375	101.490	101.465	101.437
5.375	99.283	99.248	99.222	5.375	99.283	99.248	99.222	7.5	101.662	101.620	101.593
5.5	99.707	99.671	99.645	5.5	99.707	99.671	99.645	7.625	102.170	102.106	102.068
5.625	100.098	100.063	100.037	5.625	100.098	100.063	100.037	7.75	102.511	102.448	102.409
5.75	100.526	100.429	100.373	5.75	100.526	100.429	100.373	7.875	100.728	100.686	100.634
5.875	100.292	100.236	100.241	5.875	100.292	100.236	100.196	8	100.847	100.805	100.752
6	100.668	100.686	100.698	6	100.668	100.591	100.552	8.125	100.915	100.873	100.821
6.125	101.208	101.134	101.146	6.125	101.208	101.128	101.083				
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	101.129	100.878	100.862	6.125	100.264	99.992	100.052	4.5	93.657	93.638	93.641
6.625	101.709	101.457	101.502	6.25	100.258	100.161	100.093	4.625	94.142	94.123	94.125
6.75	101.666	101.552	101.468	6.375	100.555	100.242	100.288	4.75	92.793	92.678	92.667
6.875	101.237	101.025	100.942	6.5	101.129	100.816	100.862	4.875	93.266	93.151	93.139
7	101.706	101.503	101.419	6.625	101.709	101.457	101.502	5	93.708	93.594	93.582
7.125	102.068	101.951	101.868	6.75	101.716	101.602	101.518	5.125	94.115	94.000	93.988
7.25	102.247	102.134	102.049	6.875	101.237	100.905	100.936	5.25	95.443	95.402	95.360
7.375	101.138	101.074	101.036	7	101.706	101.374	101.406	5.375	95.575	95.533	95.491
7.5	101.662	101.598	101.560	7.125	102.068	101.810	101.768	5.5	96.020	95.978	95.936
7.625	102.170	102.106	102.068	7.25	102.297	102.184	102.099	5.625	96.479	96.437	96.395
7.75	102.511	102.448	102.409	7.375	101.188	101.124	101.086	5.75	97.233	97.217	97.201
				7.5	101.712	101.648	101.610	5.875	97.576	97.560	97.544
				7.625	102.220	102.156	102.118	6	97.954	97.938	97.922
								6.125	98.311	98.295	98.279

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	98.807	98.576	98.276	6.75	97.307	97.076	96.776
6.875	99.177	98.932	98.632	6.875	97.677	97.432	97.132
7	99.699	99.454	99.154	7	98.199	97.954	97.654
7.125	100.160	99.915	99.615	7.125	98.660	98.415	98.115
7.25	100.612	100.367	100.067	7.25	99.112	98.867	98.567
7.375	100.813	100.524	100.224	7.375	99.313	99.024	98.724
7.5	101.295	101.006	100.706	7.5	99.795	99.506	99.206
7.625	101.726	101.437	101.137	7.625	100.226	99.937	99.637
7.75	102.138	101.849	101.549	7.75	100.638	100.349	100.049
7.875	102.342	102.022	101.722	7.875	100.842	100.522	100.222
8	102.784	102.464	102.164	8	101.284	100.964	100.664
8.125	103.185	102.865	102.565	8.125	101.685	101.365	101.065
8.25	103.557	103.237	102.937	8.25	102.057	101.737	101.437

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.807	96.576	96.276	6.75	95.307	95.076	94.776
6.875	97.177	96.932	96.632	6.875	95.677	95.432	95.132
7	97.699	97.454	97.154	7	96.199	95.954	95.654
7.125	98.160	97.915	97.615	7.125	96.660	96.415	96.115
7.25	98.612	98.367	98.067	7.25	97.112	96.867	96.567
7.375	98.813	98.524	98.224	7.375	97.313	97.024	96.724
7.5	99.295	99.006	98.706	7.5	97.795	97.506	97.206
7.625	99.726	99.437	99.137	7.625	98.226	97.937	97.637
7.75	100.138	99.849	99.549	7.75	98.638	98.349	98.049
7.875	100.342	100.022	99.722	7.875	98.842	98.522	98.222
8	100.784	100.464	100.164	8	99.284	98.964	98.664
8.125	101.185	100.865	100.565	8.125	99.685	99.365	99.065
8.25	101.557	101.237	100.937	8.25	100.057	99.737	99.437

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.057	97.826	97.526	6.75	96.057	95.826	95.526
6.875	98.427	98.182	97.882	6.875	96.427	96.182	95.882
7	98.949	98.704	98.404	7	96.949	96.704	96.404
7.125	99.410	99.165	98.865	7.125	97.410	97.165	96.865
7.25	99.862	99.617	99.317	7.25	97.862	97.617	97.317
7.375	100.063	99.774	99.474	7.375	98.063	97.774	97.474
7.5	100.545	100.256	99.956	7.5	98.545	98.256	97.956
7.625	100.976	100.687	100.387	7.625	98.976	98.687	98.387
7.75	101.388	101.099	100.799	7.75	99.388	99.099	98.799
7.875	101.592	101.272	100.972	7.875	99.592	99.272	98.972
8	102.034	101.714	101.414	8	100.034	99.714	99.414
8.125	102.435	102.115	101.815	8.125	100.435	100.115	99.815
8.25	102.807	102.487	102.187	8.25	100.807	100.487	100.187

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.