



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
 Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	90.906	90.906	90.739	4.75	90.906	90.906	90.739	5.125	93.885	93.885	93.751
4.875	91.584	91.584	91.423	4.875	91.584	91.584	91.423	5.25	94.718	94.718	94.590
5	92.240	92.240	92.084	5	92.240	92.240	92.084	5.375	95.523	95.523	95.401
5.125	92.813	92.813	92.664	5.125	92.813	92.813	92.664	5.5	96.109	96.109	95.992
5.25	93.985	93.888	93.841	5.25	93.603	93.603	93.475	5.625	96.671	96.671	96.514
5.375	94.675	94.578	94.531	5.375	94.387	94.387	94.264	5.75	97.753	97.683	97.585
5.5	95.480	95.383	95.336	5.5	95.007	95.007	94.891	5.875	98.304	98.279	98.135
5.625	96.007	95.910	95.863	5.625	95.533	95.533	95.423	6	98.812	98.797	98.696
5.75	96.499	96.395	96.340	5.75	96.322	96.272	96.160	6.125	99.276	99.256	99.132
5.875	97.154	97.050	96.995	5.875	96.869	96.860	96.714	6.25	99.963	99.873	99.779
6	97.852	97.747	97.693	6	97.666	97.618	97.602	6.375	100.446	100.355	100.262
6.125	98.348	98.243	98.189	6.125	98.164	98.096	98.079	6.5	100.888	100.796	100.703
6.25	98.731	98.598	98.574	6.25	98.731	98.598	98.574	6.625	101.248	101.156	101.063
6.375	99.283	99.171	99.132	6.375	99.228	99.162	99.132	6.75	101.052	100.943	100.902
6.5	99.834	99.722	99.659	6.5	99.710	99.649	99.608	6.875	101.511	101.401	101.360
6.625	100.251	100.139	100.076	6.625	100.179	100.094	100.064	7	101.919	101.808	101.767
6.75	100.649	100.521	100.447	6.75	100.638	100.485	100.447	7.125	102.251	102.139	102.098
6.875	101.111	100.983	100.914	6.875	101.088	100.957	100.914	7.25	102.398	102.332	102.267
7	101.590	101.462	101.384	7	101.418	101.339	101.293	7.375	102.880	102.808	102.749
7.125	101.959	101.831	101.753	7.125	101.835	101.730	101.684	7.5	103.178	103.096	103.037
7.25	102.382	102.185	102.133	7.25	102.361	102.185	102.133	7.625	103.855	103.772	103.694
7.375	102.832	102.573	102.456	7.375	102.686	102.514	102.456	7.75	104.187	104.099	104.027
7.5	103.297	103.036	102.891	7.5	103.118	102.934	102.891	7.875	104.592	104.499	104.432
7.625	103.717	103.456	103.349	7.625	103.604	103.412	103.349	8	104.668	104.571	104.510
7.75	104.132	103.933	103.868	7.75	104.132	103.933	103.868				
7.875	104.408	104.211	104.142	7.875	104.408	104.211	104.142				
8	104.655	104.458	104.388	8	104.655	104.458	104.388				
8.125	105.004	104.790	104.719	8.125	105.004	104.790	104.719				
8.25	105.544	105.323	105.243	8.25	105.544	105.323	105.243				
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	95.751	95.751	95.711	4.625	96.173	96.173	96.133	5	91.637	91.637	91.496
4.75	95.961	95.900	95.895	4.75	96.188	96.188	96.122	5.125	92.433	92.433	92.299
4.875	96.411	96.338	96.313	4.875	96.713	96.713	96.652	5.25	93.821	93.635	93.498
5	96.898	96.801	96.765	5	97.103	97.103	97.046	5.375	94.511	94.324	94.187
5.125	97.457	97.363	97.349	5.125	97.487	97.422	97.379	5.5	95.314	95.127	94.989
5.25	97.900	97.780	97.714	5.25	97.917	97.917	97.855	5.625	95.983	95.796	95.658
5.375	98.333	98.237	98.216	5.375	98.388	98.336	98.278	5.75	96.502	96.338	96.223
5.5	98.835	98.743	98.717	5.5	98.868	98.825	98.772	5.875	97.158	96.994	96.880
5.625	99.330	99.238	99.209	5.625	99.341	99.249	99.220	6	97.835	97.671	97.650
5.75	99.661	99.571	99.538	5.75	99.766	99.744	99.670	6.125	98.362	98.199	98.134
5.875	99.971	99.882	99.846	5.875	100.128	100.111	100.042	6.25	98.774	98.690	98.667
6	100.379	100.290	100.254	6	100.446	100.432	100.367	6.375	99.304	99.215	99.185
6.125	100.394	100.375	100.315	6.125	100.550	100.530	100.470	6.5	99.831	99.714	99.683
6.25	100.688	100.641	100.598	6.25	100.786	100.761	100.659	6.625	100.284	100.148	100.118
6.375	101.081	101.006	100.990	6.375	101.115	101.085	100.988	6.75	100.678	100.574	100.536
6.5	101.365	101.297	101.273	6.5	101.405	101.370	101.278	6.875	101.116	101.010	100.967
6.625	101.490	101.449	101.379	6.625	101.432	101.392	101.305	7	101.486	101.342	101.295
6.75	101.722	101.681	101.621	6.75	101.591	101.545	101.335	7.125	101.881	101.688	101.642
6.875	102.065	101.964	101.954	6.875	101.842	101.791	101.560	7.25	102.320	102.110	101.950
7	102.263	102.220	102.157	7	102.092	102.036	101.861	7.375	102.784	102.569	102.405
7.125	101.657	101.593	101.547	7.125	101.423	101.360	101.314	7.5	102.736	102.593	102.536
7.25	102.156	102.093	102.047	7.25	101.823	101.760	101.714	7.625	102.855	102.710	102.703
7.375	102.636	102.572	102.526	7.375	102.208	102.144	102.098	7.75	102.982	102.788	102.722
								7.875	103.182	102.990	102.922

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	96.531	96.468	96.405	5	95.792	95.729	95.666	5.125	94.116	94.053	
5.125	96.895	96.832	96.769	5.125	96.380	96.317	96.254	5.25	94.585	94.522	94.459
5.25	97.260	97.197	97.134	5.25	96.807	96.744	96.681	5.375	95.231	95.168	95.106
5.375	97.524	97.438	97.358	5.375	97.071	97.008	96.945	5.5	95.703	95.640	95.577
5.5	97.861	97.787	97.724	5.5	97.499	97.436	97.373	5.625	96.176	96.113	96.050
5.625	98.216	98.153	98.090	5.625	97.927	97.864	97.801	5.75	96.650	96.587	96.524
5.75	98.582	98.519	98.456	5.75	98.191	98.128	98.065	5.875	96.939	96.876	96.813
5.875	98.807	98.744	98.681	5.875	98.535	98.427	98.325	6	97.397	97.334	97.271
6	99.169	99.106	99.043	6	98.884	98.800	98.737	6.125	97.673	97.610	97.548
6.125	99.376	99.313	99.250	6.125	99.210	99.091	98.983	6.25	98.130	98.067	98.005
6.25	99.589	99.519	99.456	6.25	99.525	99.400	99.227	6.375	98.222	98.159	98.096
6.375	99.832	99.724	99.661	6.375	99.826	99.696	99.470	6.5	98.493	98.430	98.367
6.5	100.031	99.927	99.864	6.5	100.014	99.940	99.877	6.625	98.760	98.697	98.635
6.625	100.209	100.068	99.922	6.625	100.083	100.010	99.947	6.75	99.022	98.959	98.897
6.75	100.379	100.232	100.145	6.75	100.304	100.241	100.178	6.875	99.098	99.035	98.973
6.875	100.526	100.406	100.343	6.875	100.365	100.302	100.239	7	99.182	99.119	99.056
7	100.660	100.597	100.534	7	100.600	100.537	100.474	7.125	99.274	99.211	99.148
7.125	100.849	100.786	100.723	7.125	100.844	100.781	100.718				

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	96.644	96.575	96.455	5	95.842	95.779	95.716	5.125	94.166	94.103	
5.125	97.014	96.940	96.819	5.125	96.430	96.367	96.304	5.25	94.635	94.572	94.509
5.25	97.378	97.298	97.184	5.25	96.857	96.794	96.731	5.375	95.281	95.218	95.155
5.375	97.733	97.648	97.408	5.375	97.176	97.090	96.995	5.5	95.753	95.690	95.627
5.5	98.070	97.979	97.774	5.5	97.586	97.495	97.423	5.625	96.226	96.163	96.100
5.625	98.383	98.286	98.140	5.625	97.987	97.914	97.851	5.75	96.700	96.637	96.574
5.75	98.688	98.585	98.506	5.75	98.373	98.270	98.115	5.875	96.989	96.926	96.863
5.875	98.985	98.877	98.731	5.875	98.737	98.630	98.375	6	97.447	97.384	97.321
6	99.268	99.156	99.093	6	99.085	98.972	98.787	6.125	97.723	97.660	97.597
6.125	99.535	99.416	99.300	6.125	99.411	99.292	99.033	6.25	98.180	98.117	98.054
6.25	99.799	99.674	99.506	6.25	99.725	99.601	99.277	6.375	98.272	98.209	98.146
6.375	100.043	99.913	99.711	6.375	100.027	99.897	99.520	6.5	98.543	98.480	98.417
6.5	100.244	100.109	99.914	6.5	100.216	100.080	99.927	6.625	98.810	98.747	98.684
6.625	100.425	100.284	99.972	6.625	100.285	100.150	99.997	6.75	99.072	99.009	98.946
6.75	100.596	100.450	100.195	6.75	100.362	100.291	100.228	6.875	99.148	99.085	99.022
6.875	100.745	100.593	100.393	6.875	100.446	100.352	100.289	7	99.232	99.169	99.106
7	100.710	100.647	100.584	7	100.650	100.587	100.524	7.125	99.324	99.261	99.198

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	92.556	92.509	92.493	4.5	92.556	92.509	92.493	5	95.226	95.162	95.130
4.625	93.212	93.165	93.149	4.625	93.212	93.165	93.149	5.125	95.882	95.818	95.786
4.75	94.037	93.995	93.953	4.75	93.913	93.850	93.817	5.25	96.668	96.609	96.550
4.875	94.587	94.546	94.503	4.875	94.569	94.506	94.473	5.375	97.196	97.137	97.079
5	95.226	95.162	95.130	5	95.226	95.162	95.130	5.5	97.817	97.737	97.688
5.125	95.882	95.818	95.786	5.125	95.882	95.818	95.786	5.625	98.431	98.366	98.344
5.25	96.730	96.672	96.607	5.25	96.668	96.609	96.550	5.75	99.277	99.202	99.180
5.375	97.257	97.187	97.121	5.375	97.196	97.137	97.079	5.875	99.805	99.588	99.370
5.5	97.845	97.775	97.690	5.5	97.817	97.737	97.688	6	100.353	100.135	99.944
5.625	98.431	98.366	98.344	5.625	98.431	98.366	98.344	6.125	100.863	100.653	100.617
5.75	99.277	99.202	99.180	5.75	99.277	99.202	99.180	6.25	101.412	101.307	101.271
5.875	99.805	99.588	99.370	5.875	99.805	99.588	99.370	6.375	101.223	101.131	101.054
6	100.353	100.135	99.944	6	100.353	100.135	99.944	6.5	101.760	101.673	101.631
6.125	100.863	100.653	100.617	6.125	100.863	100.653	100.617	6.625	102.310	102.218	102.176
6.25	101.412	101.307	101.271	6.25	101.412	101.307	101.271	6.75	102.754	102.643	102.592
6.375	101.283	101.199	101.156	6.375	101.283	101.199	101.156	6.875	102.618	102.512	102.461
6.5	101.858	101.769	101.727	6.5	101.858	101.769	101.727	7	103.169	103.059	103.008
6.625	102.391	102.300	102.257	6.625	102.391	102.300	102.257	7.125	103.641	103.528	103.477
6.75	102.754	102.643	102.592	6.75	102.754	102.643	102.592	7.25	103.583	103.469	103.384
6.875	102.687	102.580	102.529	6.875	102.687	102.580	102.529	7.375	103.515	103.387	103.328
7	103.225	103.115	103.064	7	103.225	103.115	103.064	7.5	103.918	103.786	103.727
7.125	103.683	103.569	103.518	7.125	103.683	103.569	103.518	7.625	104.474	104.339	104.280
7.25	103.583	103.469	103.384	7.25	103.583	103.469	103.384	7.75	104.256	104.193	104.153
7.375	103.575	103.447	103.388	7.375	103.575	103.447	103.388				
7.5	103.976	103.897	103.861	7.5	103.976	103.843	103.784				

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	94.969	94.976	94.981	4.25	94.969	94.976	94.981	4.75	92.799	92.685	92.677
4.375	95.540	95.547	95.552	4.375	95.540	95.547	95.552	4.875	93.528	93.415	93.406
4.5	96.109	96.116	96.121	4.5	96.109	96.116	96.121	5	94.254	94.140	94.132
4.625	96.676	96.682	96.687	4.625	96.676	96.682	96.687	5.125	95.074	94.961	94.952
4.75	96.867	96.853	96.844	4.75	96.867	96.853	96.844	5.25	96.120	96.062	95.997
4.875	97.432	97.418	97.409	4.875	97.432	97.418	97.409	5.375	96.914	96.878	96.855
5	97.991	97.977	97.968	5	97.991	97.977	97.968	5.5	97.495	97.455	97.432
5.125	98.542	98.528	98.519	5.125	98.542	98.528	98.519	5.625	98.060	98.017	97.993
5.25	98.739	98.704	98.681	5.25	98.739	98.704	98.681	5.75	98.563	98.382	98.337
5.375	99.283	99.248	99.225	5.375	99.283	99.248	99.225	5.875	99.290	99.077	99.044
5.5	99.812	99.777	99.754	5.5	99.812	99.777	99.754	6	99.758	99.617	99.584
5.625	100.322	100.286	100.264	5.625	100.322	100.286	100.264	6.125	100.298	100.185	100.149
5.75	100.418	100.321	100.268	5.75	100.418	100.321	100.268	6.25	100.508	100.436	100.403
5.875	100.447	100.369	100.312	5.875	100.324	100.268	100.232	6.375	100.553	100.469	100.428
6	100.925	100.847	100.790	6	100.802	100.746	100.709	6.5	101.196	101.038	100.988
								6.625	101.831	101.704	101.653
								6.75	101.886	101.772	101.687
								6.875	101.220	101.116	101.067
								7	101.797	101.636	101.571
								7.125	102.308	102.147	102.082
								7.25	102.295	102.182	102.097

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	95.805	95.692	95.669	5	94.254	94.140	94.132	4.5	93.371	93.352	93.358
5.375	96.914	96.878	96.855	5.125	95.074	94.961	94.952	4.625	93.934	93.916	93.921
5.5	97.495	97.455	97.432	5.25	95.805	95.692	95.669	4.75	93.781	93.720	93.696
5.625	98.060	98.017	97.993	5.375	96.894	96.859	96.835	4.875	94.261	94.200	94.176
5.75	98.563	98.360	98.337	5.5	97.432	97.393	97.369	5	94.741	94.680	94.656
5.875	99.290	99.077	99.044	5.625	98.042	97.930	97.907	5.125	95.220	95.159	95.135
6	99.758	99.617	99.584	5.75	98.475	98.418	98.386	5.25	95.717	95.622	95.557
6.125	100.298	100.185	100.149	5.875	99.140	99.079	99.047	5.375	96.196	96.101	96.037
6.25	100.508	100.436	100.403	6	99.652	99.588	99.555	5.5	96.675	96.580	96.516
6.375	100.553	100.469	100.428	6.125	100.298	100.185	100.149	5.625	97.153	97.059	96.994
6.5	101.196	101.038	100.988	6.25	100.435	100.364	100.331	5.75	97.148	97.106	97.065
6.625	101.831	101.704	101.653	6.375	100.580	100.496	100.454	5.875	97.493	97.451	97.409
6.75	101.886	101.772	101.687	6.5	101.196	101.038	100.988	6	97.905	97.834	97.792
6.875	101.220	101.116	101.067	6.625	101.831	101.704	101.653	6.125	98.384	98.305	98.249

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.668	96.609	96.550	5.25	96.668	96.609	96.550	5.25	96.668	96.609	96.550
5.375	97.196	97.137	97.079	5.375	97.196	97.137	97.079	5.375	97.196	97.137	97.079
5.5	97.817	97.737	97.688	5.5	97.817	97.737	97.688	5.5	97.817	97.737	97.688
5.625	98.431	98.366	98.344	5.625	98.431	98.366	98.344	5.625	98.431	98.366	98.344
5.75	99.277	99.202	99.180	5.75	99.277	99.202	99.180	5.75	99.277	99.202	99.180
5.875	99.805	99.588	99.370	5.875	99.805	99.588	99.370	5.875	99.805	99.588	99.370
6	100.353	100.135	99.944	6	100.353	100.135	99.944	6	100.353	100.135	99.944
6.125	100.863	100.653	100.617	6.125	100.863	100.653	100.617	6.125	100.863	100.653	100.617
6.25	101.412	101.307	101.271	6.25	101.412	101.307	101.271	6.25	101.412	101.307	101.271
6.375	101.283	101.199	101.156	6.375	101.283	101.199	101.156	6.375	101.223	101.131	101.054
6.5	101.858	101.769	101.727	6.5	101.858	101.769	101.727	6.5	101.760	101.673	101.631
6.625	102.391	102.300	102.257	6.625	102.391	102.300	102.257	6.625	102.310	102.218	102.176
6.75	102.754	102.643	102.592	6.75	102.754	102.643	102.592	6.75	102.754	102.643	102.592
6.875	102.687	102.580	102.529	6.875	102.687	102.580	102.529	6.875	102.618	102.512	102.461
7	103.225	103.115	103.064	7	103.225	103.115	103.064	7	103.169	103.059	103.008
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	96.109	96.116	96.121	4.25	94.969	94.976	94.981	5.25	95.805	95.692	95.669
4.625	96.676	96.682	96.687	4.375	95.540	95.547	95.552	5.375	96.914	96.878	96.855
4.75	96.867	96.853	96.844	4.5	96.109	96.116	96.121	5.5	97.495	97.455	97.432
4.875	97.432	97.418	97.409	4.625	96.676	96.682	96.687	5.625	98.060	98.017	97.993
5	97.991	97.977	97.968	4.75	96.867	96.853	96.844	5.75	98.563	98.360	98.337
5.125	98.542	98.528	98.519	4.875	97.432	97.418	97.409	5.875	99.290	99.077	99.044
5.25	98.739	98.704	98.681	5	97.991	97.977	97.968	6	99.758	99.617	99.584
5.375	99.283	99.248	99.225	5.125	98.542	98.528	98.519	6.125	100.298	100.185	100.149
5.5	99.812	99.777	99.754	5.25	98.739	98.704	98.681	6.25	100.508	100.436	100.403
5.625	100.322	100.286	100.264	5.375	99.283	99.248	99.225	6.375	100.553	100.469	100.428
5.75	100.418	100.321	100.268	5.5	99.812	99.777	99.754	6.5	101.196	101.038	100.988
5.875	100.324	100.268	100.232	5.625	100.322	100.286	100.264	6.625	101.831	101.704	101.653
6	100.802	100.746	100.709	5.75	100.418	100.321	100.268	6.75	101.886	101.772	101.687
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	95.805	95.692	95.669	5.25	95.805	95.692	95.669	4.5	93.371	93.352	93.358
5.375	96.914	96.878	96.855	5.375	96.524	96.411	96.388	4.625	93.934	93.916	93.921
5.5	97.495	97.455	97.432	5.5	97.237	97.124	97.101	4.75	92.554	92.439	92.431
5.625	98.060	98.017	97.993	5.625	98.042	97.930	97.907	4.875	93.113	92.999	92.991
5.75	98.563	98.360	98.337	5.75	98.234	98.091	98.055	5	93.664	93.550	93.541
5.875	99.290	99.077	99.044	5.875	98.936	98.793	98.757	5.125	94.200	94.086	94.077
6	99.758	99.617	99.584	6	99.626	99.483	99.446	5.25	95.400	95.325	95.250
6.125	100.298	100.185	100.149	6.125	100.298	100.185	100.149	5.375	95.534	95.458	95.383
6.25	100.508	100.436	100.403	6.25	100.182	100.085	100.017	5.5	95.981	95.906	95.831
6.375	100.553	100.469	100.428	6.375	100.514	100.356	100.306	5.625	96.437	96.362	96.286
6.5	101.196	101.038	100.988	6.5	101.196	101.038	100.988	5.75	97.148	97.106	97.065
6.625	101.831	101.704	101.653	6.625	101.831	101.704	101.653	5.875	97.493	97.451	97.409
6.75	101.886	101.772	101.687	6.75	101.936	101.822	101.737	6	97.876	97.834	97.792
6.875	101.220	101.116	101.067	6.875	101.198	101.036	100.972	6.125	98.236	98.194	98.152

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	95.782	95.718	95.686	5.125	95.782	95.718	95.686	4.75	93.613	93.333	93.438
5.25	96.568	96.509	96.450	5.25	96.568	96.509	96.450	4.875	94.469	94.406	94.373
5.375	97.096	97.037	96.979	5.375	97.096	97.037	96.979	5	95.126	95.062	95.030
5.5	97.717	97.637	97.588	5.5	97.717	97.637	97.588	5.125	95.782	95.718	95.686
5.625	98.323	98.243	98.195	5.625	98.323	98.243	98.195	5.25	96.568	96.509	96.450
5.75	99.158	98.941	98.856	5.75	99.158	98.941	98.856	5.375	97.096	97.037	96.979
5.875	99.705	99.488	99.270	5.875	99.705	99.488	99.270	5.5	97.717	97.637	97.588
6	100.253	100.035	99.818	6	100.253	100.035	99.818	5.625	98.323	98.243	98.195
6.125	100.763	100.546	100.371	6.125	100.763	100.546	100.371	5.75	99.158	98.941	98.856
6.25	101.135	100.892	100.954	6.25	101.135	100.892	100.954	5.875	99.705	99.488	99.270
6.375	101.123	101.031	100.939	6.375	101.123	101.031	100.939	6	100.253	100.035	99.818
6.5	101.628	101.536	101.444	6.5	101.628	101.536	101.444	6.125	100.763	100.546	100.371
6.625	102.091	101.999	101.906	6.625	102.091	101.999	101.906	6.25	101.135	100.892	100.954
6.75	102.523	102.409	102.325	6.75	102.523	102.409	102.325	6.375	101.123	101.031	100.939
6.875	102.271	102.213	102.154	6.875	102.271	102.213	102.154	6.5	101.628	101.536	101.444
7	102.757	102.698	102.640	7	102.757	102.698	102.640	6.625	102.091	101.999	101.906
7.125	103.208	103.150	103.091	7.125	103.208	103.150	103.091	6.75	102.523	102.409	102.325
7.25	103.483	103.369	103.284	7.25	103.483	103.369	103.284	6.875	102.271	102.213	102.154
7.375	103.029	102.949	102.869	7.375	103.029	102.949	102.869	7	102.757	102.698	102.640
7.5	103.367	103.262	103.182	7.5	103.367	103.262	103.182	7.125	103.208	103.150	103.091
7.625	103.808	103.701	103.661	7.625	103.808	103.701	103.661	7.25	103.483	103.369	103.284
7.75	104.156	104.093	104.053	7.75	104.156	104.093	104.053	7.375	103.029	102.949	102.869
7.875	103.227	103.219	103.199					7.5	103.433	103.302	103.242
8	103.346	103.337	103.318					7.625	103.876	103.740	103.682
8.125	103.414	103.406	103.386					7.75	104.156	104.093	104.053
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	94.940	94.946	94.951	4.25	94.940	94.946	94.951	4.875	93.430	93.147	93.238
4.375	95.470	95.476	95.481	4.375	95.470	95.476	95.481	5	94.096	93.813	93.904
4.5	95.992	95.999	96.004	4.5	95.992	95.999	96.004	5.125	94.858	94.575	94.666
4.625	96.506	96.512	96.517	4.625	96.506	96.512	96.517	5.25	95.763	95.480	95.558
4.75	96.817	96.803	96.794	4.75	96.817	96.803	96.794	5.375	96.424	96.336	96.312
4.875	97.324	97.309	97.301	4.875	97.324	97.309	97.301	5.5	97.078	96.820	96.873
5	97.813	97.799	97.790	5	97.813	97.799	97.790	5.625	97.826	97.543	97.621
5.125	98.280	98.266	98.257	5.125	98.280	98.266	98.257	5.75	98.463	98.246	98.028
5.25	98.648	98.613	98.590	5.25	98.648	98.613	98.590	5.875	99.190	98.973	98.755
5.375	99.105	99.070	99.047	5.375	99.105	99.070	99.047	6	99.658	99.440	99.223
5.5	99.533	99.497	99.475	5.5	99.533	99.497	99.475	6.125	100.112	99.841	99.873
5.625	99.929	99.894	99.871	5.625	99.929	99.894	99.871	6.25	100.288	100.071	99.867
5.75	100.318	100.221	100.168	5.75	100.318	100.221	100.168	6.375	100.418	100.213	100.141
5.875	100.069	100.013	99.976	5.875	100.069	100.013	99.976	6.5	100.996	100.758	100.718
6	100.517	100.458	100.397	6	100.429	100.373	100.337	6.625	101.584	101.316	101.366
								6.75	101.786	101.672	101.587
								6.875	101.021	100.963	100.904
								7	101.507	101.448	101.390
								7.125	101.958	101.900	101.841
								7.25	102.195	102.082	101.997
								7.375	101.151	101.088	101.048
								7.5	101.676	101.612	101.572
								7.625	102.183	102.120	102.080
								7.75	102.525	102.462	102.422
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.996	100.758	100.718	6.125	100.112	99.809	99.873	4.5	93.260	93.241	93.247
6.625	101.584	101.316	101.366	6.25	100.082	99.985	99.917	4.625	93.748	93.730	93.735
6.75	101.786	101.672	101.587	6.375	100.418	100.091	100.141	4.75	92.518	92.404	92.395
6.875	101.021	100.963	100.904	6.5	100.996	100.686	100.718	4.875	92.995	92.880	92.872
7	101.507	101.448	101.390	6.625	101.584	101.316	101.366	5	93.443	93.329	93.320
7.125	101.958	101.900	101.841	6.75	101.836	101.722	101.637	5.125	93.856	93.741	93.733
7.25	102.195	102.082	101.997	6.875	101.001	100.670	100.705	5.25	95.300	95.225	95.150
7.375	101.151	101.088	101.048	7	101.482	101.216	101.186	5.375	95.434	95.358	95.283
7.5	101.676	101.612	101.572	7.125	101.871	101.757	101.673	5.5	95.881	95.806	95.731
7.625	102.183	102.120	102.080	7.25	102.245	102.132	102.047	5.625	96.337	96.262	96.186
7.75	102.525	102.462	102.422	7.375	101.201	101.138	101.098	5.75	97.048	97.006	96.965
				7.5	101.726	101.662	101.622	5.875	97.393	97.351	97.309
				7.625	102.233	102.170	102.130	6	97.776	97.734	97.692
								6.125	98.136	98.094	98.052

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	101.123	101.031	100.939	6.375	101.123	101.031	100.939	6	100.253	100.035	99.818
6.5	101.628	101.536	101.444	6.5	101.628	101.536	101.444	6.125	100.763	100.546	100.371
6.625	102.091	101.999	101.906	6.625	102.091	101.999	101.906	6.25	101.135	100.892	100.954
6.75	102.523	102.409	102.325	6.75	102.523	102.409	102.325	6.375	101.123	101.031	100.939
6.875	102.271	102.213	102.154	6.875	102.271	102.213	102.154	6.5	101.628	101.536	101.444
7	102.757	102.698	102.640	7	102.757	102.698	102.640	6.625	102.091	101.999	101.906
7.125	103.208	103.150	103.091	7.125	103.208	103.150	103.091	6.75	102.523	102.409	102.325
7.25	103.483	103.369	103.284	7.25	103.483	103.369	103.284	6.875	102.271	102.213	102.154
7.375	103.029	102.949	102.869	7.375	103.029	102.949	102.869	7	102.757	102.698	102.640
7.5	103.367	103.262	103.182	7.5	103.367	103.262	103.182	7.125	103.208	103.150	103.091
7.625	103.808	103.701	103.661	7.625	103.808	103.701	103.661	7.25	103.483	103.369	103.284
7.75	104.156	104.093	104.053	7.75	104.156	104.093	104.053	7.375	103.029	102.949	102.869
7.875	103.227	103.219	103.199					7.5	103.433	103.302	103.242
8	103.346	103.337	103.318					7.625	103.876	103.740	103.682
8.125	103.414	103.406	103.386					7.75	104.156	104.093	104.053
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.992	95.999	96.004	4.5	95.992	95.999	96.004	6.625	101.584	101.316	101.366
4.625	96.506	96.512	96.517	4.625	96.506	96.512	96.517	6.75	101.786	101.672	101.587
4.75	96.817	96.803	96.794	4.75	96.817	96.803	96.794	6.875	101.021	100.963	100.904
4.875	97.324	97.309	97.301	4.875	97.324	97.309	97.301	7	101.507	101.448	101.390
5	97.813	97.799	97.790	5	97.813	97.799	97.790	7.125	101.958	101.900	101.841
5.125	98.280	98.266	98.257	5.125	98.280	98.266	98.257	7.25	102.195	102.082	101.997
5.25	98.648	98.613	98.590	5.25	98.648	98.613	98.590	7.375	101.472	101.438	101.400
5.375	99.105	99.070	99.047	5.375	99.105	99.070	99.047	7.5	101.676	101.612	101.572
5.5	99.533	99.497	99.475	5.5	99.533	99.497	99.475	7.625	102.183	102.120	102.080
5.625	99.929	99.894	99.871	5.625	99.929	99.894	99.871	7.75	102.525	102.462	102.422
5.75	100.318	100.221	100.168	5.75	100.318	100.221	100.168	7.875	100.742	100.734	100.714
5.875	100.069	100.013	99.976	5.875	100.069	100.013	99.976	8	100.861	100.852	100.833
6	100.517	100.458	100.397	6	100.429	100.373	100.337	8.125	100.929	100.921	100.901
6.125	100.965	100.906	100.845	6.125	100.876	100.796	100.753				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.996	100.758	100.718	6.125	100.112	99.809	99.873	4.5	93.260	93.241	93.247
6.625	101.584	101.316	101.366	6.25	100.082	99.985	99.917	4.625	93.748	93.730	93.735
6.75	101.786	101.672	101.587	6.375	100.418	100.091	100.141	4.75	92.518	92.404	92.395
6.875	101.021	100.963	100.904	6.5	100.996	100.686	100.718	4.875	92.995	92.880	92.872
7	101.507	101.448	101.390	6.625	101.584	101.316	101.366	5	93.443	93.329	93.320
7.125	101.958	101.900	101.841	6.75	101.836	101.722	101.637	5.125	93.856	93.741	93.733
7.25	102.195	102.082	101.997	6.875	101.001	100.670	100.705	5.25	95.300	95.225	95.150
7.375	101.151	101.088	101.048	7	101.482	101.216	101.186	5.375	95.434	95.358	95.283
7.5	101.676	101.612	101.572	7.125	101.871	101.757	101.673	5.5	95.881	95.806	95.731
7.625	102.183	102.120	102.080	7.25	102.245	102.132	102.047	5.625	96.337	96.262	96.186
7.75	102.525	102.462	102.422	7.375	101.201	101.138	101.098	5.75	97.048	97.006	96.965
				7.5	101.726	101.662	101.622	5.875	97.393	97.351	97.309
				7.625	102.233	102.170	102.130	6	97.776	97.734	97.692
								6.125	98.136	98.094	98.052

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	98.677	98.480	98.180	6.75	97.177	96.980	96.680
6.875	99.081	98.907	98.607	6.875	97.581	97.407	97.107
7	99.603	99.429	99.129	7	98.103	97.929	97.629
7.125	100.064	99.890	99.590	7.125	98.564	98.390	98.090
7.25	100.516	100.342	100.042	7.25	99.016	98.842	98.542
7.375	100.711	100.499	100.199	7.375	99.211	98.999	98.699
7.5	101.193	100.981	100.681	7.5	99.693	99.481	99.181
7.625	101.624	101.412	101.112	7.625	100.124	99.912	99.612
7.75	102.036	101.824	101.524	7.75	100.536	100.324	100.024
7.875	102.174	101.934	101.634	7.875	100.674	100.434	100.134
8	102.616	102.376	102.076	8	101.116	100.876	100.576
8.125	103.017	102.777	102.477	8.125	101.517	101.277	100.977
8.25	103.389	103.149	102.849	8.25	101.889	101.649	101.349

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.677	96.480	96.180	6.75	95.177	94.980	94.680
6.875	97.081	96.907	96.607	6.875	95.581	95.407	95.107
7	97.603	97.429	97.129	7	96.103	95.929	95.629
7.125	98.064	97.890	97.590	7.125	96.564	96.390	96.090
7.25	98.516	98.342	98.042	7.25	97.016	96.842	96.542
7.375	98.711	98.499	98.199	7.375	97.211	96.999	96.699
7.5	99.193	98.981	98.681	7.5	97.693	97.481	97.181
7.625	99.624	99.412	99.112	7.625	98.124	97.912	97.612
7.75	100.036	99.824	99.524	7.75	98.536	98.324	98.024
7.875	100.174	99.934	99.634	7.875	98.674	98.434	98.134
8	100.616	100.376	100.076	8	99.116	98.876	98.576
8.125	101.017	100.777	100.477	8.125	99.517	99.277	98.977
8.25	101.389	101.149	100.849	8.25	99.889	99.649	99.349

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.927	97.730	97.430	6.75	95.927	95.730	95.430
6.875	98.331	98.157	97.857	6.875	96.331	96.157	95.857
7	98.853	98.679	98.379	7	96.853	96.679	96.379
7.125	99.314	99.140	98.840	7.125	97.314	97.140	96.840
7.25	99.766	99.592	99.292	7.25	97.766	97.592	97.292
7.375	99.961	99.749	99.449	7.375	97.961	97.749	97.449
7.5	100.443	100.231	99.931	7.5	98.443	98.231	97.931
7.625	100.874	100.662	100.362	7.625	98.874	98.662	98.362
7.75	101.286	101.074	100.774	7.75	99.286	99.074	98.774
7.875	101.424	101.184	100.884	7.875	99.424	99.184	98.884
8	101.866	101.626	101.326	8	99.866	99.626	99.326
8.125	102.267	102.027	101.727	8.125	100.267	100.027	99.727
8.25	102.639	102.399	102.099	8.25	100.639	100.399	100.099

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.