



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	90.783	90.783	90.663	4.75	90.783	90.783	90.663	5.125	93.745	93.745	93.658
4.875	91.461	91.461	91.346	4.875	91.461	91.461	91.346	5.25	94.577	94.577	94.496
5	92.117	92.117	92.008	5	92.117	92.117	92.008	5.375	95.392	95.392	95.317
5.125	92.691	92.691	92.588	5.125	92.691	92.691	92.588	5.5	95.974	95.974	95.904
5.25	94.115	94.018	93.968	5.25	93.463	93.463	93.381	5.625	96.545	96.545	96.466
5.375	94.809	94.712	94.662	5.375	94.254	94.254	94.178	5.75	97.687	97.621	97.521
5.5	95.615	95.518	95.468	5.5	94.871	94.871	94.801	5.875	98.238	98.170	98.092
5.625	96.148	96.051	96.001	5.625	95.395	95.395	95.331	6	98.729	98.683	98.622
5.75	96.645	96.540	96.482	5.75	96.256	96.191	96.132	6.125	99.336	99.249	99.124
5.875	97.305	97.201	97.142	5.875	96.853	96.794	96.735	6.25	99.928	99.841	99.715
6	98.008	97.903	97.845	6	97.577	97.560	97.455	6.375	100.411	100.323	100.198
6.125	98.510	98.405	98.347	6.125	98.076	98.061	97.955	6.5	100.852	100.764	100.639
6.25	98.881	98.768	98.701	6.25	98.691	98.581	98.499	6.625	101.214	101.125	101.000
6.375	99.469	99.356	99.289	6.375	99.168	99.130	99.040	6.75	101.047	100.939	100.867
6.5	100.026	99.913	99.846	6.5	99.692	99.625	99.565	6.875	101.505	101.398	101.325
6.625	100.448	100.335	100.268	6.625	100.121	100.079	99.990	7	101.913	101.805	101.732
6.75	100.784	100.656	100.572	6.75	100.618	100.498	100.414	7.125	102.245	102.137	102.065
6.875	101.253	101.125	101.041	6.875	101.058	100.974	100.885	7.25	102.409	102.295	102.233
7	101.740	101.612	101.528	7	101.401	101.330	101.242	7.375	102.871	102.773	102.714
7.125	102.111	101.983	101.899	7.125	101.809	101.743	101.653	7.5	103.216	103.088	103.040
7.25	102.498	102.325	102.256	7.25	102.418	102.325	102.256	7.625	103.828	103.746	103.636
7.375	102.951	102.710	102.532	7.375	102.733	102.607	102.532	7.75	104.158	104.071	103.969
7.5	103.395	103.119	102.981	7.5	103.165	103.017	102.981	7.875	104.575	104.482	104.384
7.625	103.822	103.545	103.475	7.625	103.660	103.496	103.475	8	104.647	104.549	104.457
7.75	104.199	104.023	104.000	7.75	104.199	104.023	104.000				
7.875	104.477	104.305	104.279	7.875	104.477	104.305	104.279				
8	104.725	104.555	104.528	8	104.725	104.555	104.528				
8.125	105.111	104.912	104.938	8.125	105.111	104.912	104.938				
8.25	105.651	105.453	105.477	8.25	105.651	105.453	105.477				
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	95.739	95.739	95.683	4.625	96.213	96.213	96.157	5	91.497	91.497	91.404
4.75	96.003	95.923	95.915	4.75	96.160	96.160	96.078	5.125	92.293	92.293	92.206
4.875	96.458	96.361	96.311	4.875	96.686	96.686	96.609	5.25	93.953	93.766	93.622
5	96.947	96.850	96.800	5	97.078	97.078	97.006	5.375	94.645	94.458	94.314
5.125	97.388	97.352	97.334	5.125	97.427	97.394	97.363	5.5	95.450	95.263	95.118
5.25	97.956	97.836	97.761	5.25	97.893	97.893	97.815	5.625	96.125	95.938	95.793
5.375	98.374	98.254	98.179	5.375	98.335	98.327	98.254	5.75	96.650	96.486	96.365
5.5	98.796	98.711	98.682	5.5	98.814	98.812	98.744	5.875	97.311	97.147	97.027
5.625	99.268	99.210	99.178	5.625	99.287	99.219	99.187	6	97.993	97.829	97.708
5.75	99.598	99.545	99.509	5.75	99.652	99.648	99.527	6.125	98.526	98.363	98.243
5.875	99.910	99.858	99.819	5.875	100.039	100.029	99.913	6.25	98.915	98.755	98.639
6	100.316	100.267	100.227	6	100.361	100.347	100.235	6.375	99.489	99.328	99.211
6.125	100.521	100.441	100.395	6.125	100.484	100.464	100.358	6.5	100.022	99.859	99.739
6.25	100.870	100.796	100.784	6.25	100.743	100.657	100.607	6.625	100.480	100.315	100.193
6.375	101.263	101.188	101.176	6.375	101.001	100.919	100.866	6.75	100.746	100.568	100.504
6.5	101.548	101.471	101.460	6.5	101.315	101.231	101.178	6.875	101.246	101.050	100.942
6.625	101.634	101.532	101.472	6.625	101.350	101.238	101.178	7	101.607	101.399	101.277
6.75	101.879	101.781	101.748	6.75	101.598	101.490	101.426	7.125	102.004	101.796	101.628
6.875	102.245	102.147	102.138	6.875	101.826	101.727	101.718	7.25	102.440	102.230	102.061
7	102.426	102.330	102.263	7	102.129	102.022	101.955	7.375	102.908	102.694	102.521
7.125	101.625	101.562	101.514	7.125	101.392	101.329	101.281	7.5	102.812	102.665	102.649
7.25	102.126	102.063	102.015	7.25	101.792	101.729	101.681	7.625	102.852	102.698	102.693
7.375	102.607	102.544	102.496	7.375	102.177	102.113	102.065	7.75	103.050	102.859	102.856
								7.875	103.263	103.076	103.070



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	96.610	96.547	96.484	5	95.871	95.808	95.745	5.125	94.194	94.131	94.069
5.125	96.975	96.912	96.849	5.125	96.459	96.396	96.333	5.25	94.663	94.600	94.537
5.25	97.340	97.277	97.214	5.25	96.886	96.823	96.760	5.375	95.309	95.246	95.184
5.375	97.610	97.501	97.438	5.375	97.150	97.087	97.024	5.5	95.781	95.718	95.656
5.5	97.947	97.866	97.803	5.5	97.578	97.515	97.452	5.625	96.254	96.191	96.129
5.625	98.295	98.232	98.169	5.625	98.006	97.943	97.880	5.75	96.728	96.665	96.603
5.75	98.662	98.599	98.536	5.75	98.270	98.207	98.144	5.875	97.022	96.959	96.897
5.875	98.886	98.823	98.760	5.875	98.611	98.470	98.407	6	97.481	97.418	97.355
6	99.253	99.190	99.127	6	98.960	98.884	98.821	6.125	97.757	97.694	97.632
6.125	99.460	99.397	99.334	6.125	99.286	99.130	99.067	6.25	98.215	98.152	98.089
6.25	99.674	99.604	99.541	6.25	99.601	99.430	99.312	6.375	98.307	98.244	98.181
6.375	99.917	99.809	99.746	6.375	99.902	99.726	99.555	6.5	98.579	98.516	98.453
6.5	100.115	100.012	99.949	6.5	100.089	100.026	99.963	6.625	98.847	98.784	98.722
6.625	100.293	100.106	100.008	6.625	100.160	100.097	100.034	6.75	99.111	99.048	98.986
6.75	100.462	100.294	100.231	6.75	100.393	100.330	100.267	6.875	99.185	99.122	99.060
6.875	100.608	100.493	100.430	6.875	100.452	100.389	100.326	7	99.265	99.202	99.140
7	100.749	100.686	100.623	7	100.684	100.621	100.558	7.125	99.356	99.293	99.231
7.125	100.936	100.873	100.810	7.125	100.926	100.863	100.800				

  

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	96.731	96.616	96.534	5	95.921	95.858	95.795	5.125	94.244	94.181	94.118
5.125	97.101	96.981	96.899	5.125	96.509	96.446	96.383	5.25	94.713	94.650	94.587
5.25	97.464	97.338	97.264	5.25	96.936	96.873	96.810	5.375	95.359	95.296	95.233
5.375	97.819	97.688	97.488	5.375	97.252	97.137	97.074	5.5	95.831	95.768	95.705
5.5	98.156	98.019	97.853	5.5	97.662	97.565	97.502	5.625	96.304	96.241	96.178
5.625	98.468	98.326	98.219	5.625	98.063	97.993	97.930	5.75	96.778	96.715	96.652
5.75	98.773	98.649	98.586	5.75	98.448	98.300	98.194	5.875	97.072	97.009	96.946
5.875	99.070	98.916	98.810	5.875	98.813	98.660	98.457	6	97.531	97.468	97.405
6	99.353	99.240	99.177	6	99.161	99.001	98.871	6.125	97.807	97.744	97.681
6.125	99.619	99.455	99.384	6.125	99.486	99.322	99.117	6.25	98.265	98.202	98.139
6.25	99.883	99.713	99.591	6.25	99.801	99.630	99.362	6.375	98.357	98.294	98.231
6.375	100.128	99.952	99.796	6.375	100.102	99.926	99.605	6.5	98.629	98.566	98.503
6.5	100.328	100.146	99.999	6.5	100.290	100.109	100.013	6.625	98.897	98.834	98.771
6.625	100.507	100.320	100.058	6.625	100.360	100.179	100.084	6.75	99.161	99.098	99.035
6.75	100.678	100.486	100.281	6.75	100.443	100.380	100.317	6.875	99.235	99.172	99.109
6.875	100.826	100.628	100.480	6.875	100.519	100.439	100.376	7	99.315	99.252	99.189
7	100.799	100.736	100.673	7	100.734	100.671	100.608	7.125	99.406	99.343	99.280

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	92.570	92.524	92.508	4.5	92.570	92.524	92.508	5	95.161	95.097	95.065
4.625	93.227	93.180	93.164	4.625	93.227	93.180	93.164	5.125	95.817	95.754	95.721
4.75	94.055	94.038	94.020	4.75	93.883	93.836	93.820	5.25	96.700	96.649	96.599
4.875	94.605	94.589	94.570	4.875	94.505	94.441	94.409	5.375	97.228	97.178	97.127
5	95.183	95.166	95.148	5	95.161	95.097	95.065	5.5	97.798	97.736	97.686
5.125	95.817	95.754	95.721	5.125	95.817	95.754	95.721	5.625	98.404	98.324	98.276
5.25	96.769	96.690	96.661	5.25	96.700	96.649	96.599	5.75	99.306	99.101	99.071
5.375	97.374	97.296	97.266	5.375	97.228	97.178	97.127	5.875	99.855	99.637	99.420
5.5	97.965	97.886	97.857	5.5	97.798	97.736	97.686	6	100.405	100.187	99.970
5.625	98.535	98.456	98.427	5.625	98.404	98.324	98.276	6.125	100.911	100.694	100.569
5.75	99.306	99.101	99.071	5.75	99.306	99.101	99.071	6.25	101.336	101.279	101.234
5.875	99.855	99.637	99.420	5.875	99.855	99.637	99.420	6.375	101.321	101.221	101.121
6	100.405	100.187	99.970	6	100.405	100.187	99.970	6.5	101.856	101.756	101.696
6.125	100.911	100.694	100.569	6.125	100.911	100.694	100.569	6.625	102.375	102.284	102.242
6.25	101.336	101.279	101.234	6.25	101.336	101.279	101.234	6.75	102.837	102.715	102.657
6.375	101.348	101.264	101.222	6.375	101.348	101.264	101.222	6.875	102.759	102.654	102.603
6.5	101.922	101.835	101.793	6.5	101.922	101.835	101.793	7	103.310	103.201	103.150
6.625	102.456	102.365	102.323	6.625	102.456	102.365	102.323	7.125	103.782	103.669	103.618
6.75	102.837	102.715	102.657	6.75	102.837	102.715	102.657	7.25	103.531	103.417	103.332
6.875	102.828	102.722	102.671	6.875	102.828	102.722	102.671	7.375	103.529	103.402	103.343
7	103.366	103.257	103.206	7	103.366	103.257	103.206	7.5	103.933	103.803	103.743
7.125	103.823	103.711	103.660	7.125	103.823	103.711	103.660	7.625	104.487	104.354	104.295
7.25	103.531	103.417	103.332	7.25	103.531	103.417	103.332	7.75	104.144	104.081	104.039
7.375	103.590	103.501	103.435	7.375	103.590	103.463	103.404				
7.5	104.012	103.992	103.926	7.5	103.990	103.859	103.800				
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	95.056	94.995	94.990	4.25	95.056	94.993	94.990	4.75	92.719	92.623	92.606
4.375	95.627	95.564	95.561	4.375	95.627	95.564	95.561	4.875	93.449	93.353	93.336
4.5	96.196	96.133	96.130	4.5	96.196	96.133	96.130	5	94.175	94.079	94.062
4.625	96.764	96.700	96.698	4.625	96.764	96.700	96.698	5.125	94.997	94.900	94.884
4.75	96.922	96.837	96.821	4.75	96.922	96.837	96.821	5.25	96.106	96.072	96.035
4.875	97.487	97.403	97.386	4.875	97.487	97.403	97.386	5.375	96.833	96.798	96.774
5	98.047	97.963	97.946	5	98.047	97.963	97.946	5.5	97.414	97.375	97.351
5.125	98.599	98.515	98.499	5.125	98.599	98.515	98.499	5.625	97.978	97.936	97.913
5.25	98.812	98.743	98.646	5.25	98.777	98.672	98.642	5.75	98.617	98.505	98.429
5.375	99.323	99.223	99.187	5.375	99.323	99.218	99.187	5.875	99.340	99.122	98.994
5.5	99.854	99.749	99.718	5.5	99.854	99.749	99.718	6	99.810	99.613	99.538
5.625	100.367	100.262	100.232	5.625	100.367	100.262	100.232	6.125	100.252	100.155	100.111
5.75	100.418	100.322	100.271	5.75	100.418	100.322	100.271	6.25	100.456	100.386	100.353
5.875	100.491	100.411	100.346	5.875	100.491	100.365	100.321	6.375	100.674	100.591	100.549
6	100.973	100.889	100.825	6	100.973	100.847	100.802	6.5	101.218	101.100	101.045
								6.625	101.856	101.768	101.710
								6.75	101.906	101.792	101.707
								6.875	101.385	101.282	101.233
								7	101.924	101.764	101.698
								7.125	102.471	102.281	102.208
								7.25	102.243	102.129	102.044
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	95.700	95.597	95.566	5	94.175	94.079	94.062	4.5	93.479	93.370	93.368
5.375	96.833	96.798	96.774	5.125	94.997	94.900	94.884	4.625	94.043	93.935	93.932
5.5	97.414	97.375	97.351	5.25	95.700	95.597	95.566	4.75	93.864	93.797	93.773
5.625	97.978	97.936	97.913	5.375	96.814	96.779	96.755	4.875	94.344	94.277	94.253
5.75	98.611	98.394	98.296	5.5	97.351	97.313	97.289	5	94.824	94.757	94.733
5.875	99.340	99.122	98.994	5.625	97.941	97.837	97.812	5.125	95.303	95.236	95.212
6	99.810	99.592	99.534	5.75	98.425	98.368	98.335	5.25	95.792	95.723	95.626
6.125	100.221	100.155	100.111	5.875	99.089	99.029	98.996	5.375	96.272	96.203	96.106
6.25	100.456	100.386	100.353	6	99.601	99.537	99.505	5.5	96.751	96.682	96.585
6.375	100.674	100.591	100.549	6.125	100.221	100.155	100.111	5.625	97.229	97.160	97.063
6.5	101.218	101.100	101.045	6.25	100.383	100.313	100.280	5.75	97.176	97.160	97.144
6.625	101.856	101.768	101.710	6.375	100.701	100.618	100.576	5.875	97.529	97.513	97.497
6.75	101.906	101.792	101.707	6.5	101.218	101.100	101.054	6	97.949	97.908	97.892
6.875	101.385	101.282	101.233	6.625	101.856	101.768	101.710	6.125	98.427	98.348	98.283

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	96.700	96.649	96.599	5.25	96.700	96.649	96.599	5.25	96.700	96.649	96.599
5.375	97.228	97.178	97.127	5.375	97.228	97.178	97.127	5.375	97.228	97.178	97.127
5.5	97.798	97.736	97.686	5.5	97.798	97.736	97.686	5.5	97.798	97.736	97.686
5.625	98.404	98.324	98.276	5.625	98.404	98.324	98.276	5.625	98.404	98.324	98.276
5.75	99.306	99.101	99.071	5.75	99.306	99.101	99.071	5.75	99.306	99.101	99.071
5.875	99.855	99.637	99.420	5.875	99.855	99.637	99.420	5.875	99.855	99.637	99.420
6	100.405	100.187	99.970	6	100.405	100.187	99.970	6	100.405	100.187	99.970
6.125	100.911	100.694	100.569	6.125	100.911	100.694	100.569	6.125	100.911	100.694	100.569
6.25	101.336	101.279	101.234	6.25	101.336	101.279	101.234	6.25	101.336	101.279	101.234
6.375	101.348	101.264	101.222	6.375	101.348	101.264	101.222	6.375	101.321	101.221	101.121
6.5	101.922	101.835	101.793	6.5	101.922	101.835	101.793	6.5	101.856	101.756	101.696
6.625	102.456	102.365	102.323	6.625	102.456	102.365	102.323	6.625	102.375	102.284	102.242
6.75	102.837	102.715	102.657	6.75	102.837	102.715	102.657	6.75	102.837	102.715	102.657
6.875	102.828	102.722	102.671	6.875	102.828	102.722	102.671	6.875	102.759	102.654	102.603
7	103.366	103.257	103.206	7	103.366	103.257	103.206	7	103.310	103.201	103.150
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	96.196	96.133	96.130	4.25	95.056	94.993	94.990	5.25	95.700	95.597	95.566
4.625	96.764	96.700	96.698	4.375	95.627	95.564	95.561	5.375	96.833	96.798	96.774
4.75	96.922	96.837	96.821	4.5	96.196	96.133	96.130	5.5	97.414	97.375	97.351
4.875	97.487	97.403	97.386	4.625	96.764	96.700	96.698	5.625	97.978	97.936	97.913
5	98.047	97.963	97.946	4.75	96.922	96.837	96.821	5.75	98.611	98.394	98.296
5.125	98.599	98.515	98.499	4.875	97.487	97.403	97.386	5.875	99.340	99.122	98.994
5.25	98.777	98.672	98.642	5	98.047	97.963	97.946	6	99.810	99.592	99.534
5.375	99.323	99.218	99.187	5.125	98.599	98.515	98.499	6.125	100.221	100.155	100.111
5.5	99.854	99.749	99.718	5.25	98.777	98.672	98.642	6.25	100.456	100.386	100.353
5.625	100.367	100.262	100.232	5.375	99.323	99.218	99.187	6.375	100.674	100.591	100.549
5.75	100.418	100.322	100.271	5.5	99.854	99.749	99.718	6.5	101.218	101.100	101.045
5.875	100.491	100.365	100.321	5.625	100.367	100.262	100.232	6.625	101.856	101.768	101.710
6	100.973	100.847	100.802	5.75	100.418	100.322	100.271	6.75	101.906	101.792	101.707
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	95.700	95.597	95.566	5.25	95.700	95.597	95.566	4.5	93.479	93.370	93.368
5.375	96.833	96.798	96.774	5.375	96.420	96.317	96.286	4.625	94.043	93.935	93.932
5.5	97.414	97.375	97.351	5.5	97.134	97.031	97.000	4.75	92.628	92.443	92.418
5.625	97.978	97.936	97.913	5.625	97.941	97.837	97.807	4.875	93.190	92.985	92.969
5.75	98.611	98.394	98.296	5.75	98.153	98.058	98.013	5	93.742	93.538	93.521
5.875	99.340	99.122	98.994	5.875	98.856	98.761	98.716	5.125	94.281	94.077	94.060
6	99.810	99.592	99.534	6	99.547	99.451	99.407	5.25	95.368	95.301	95.234
6.125	100.221	100.155	100.111	6.125	100.221	100.155	100.111	5.375	95.506	95.439	95.372
6.25	100.456	100.386	100.353	6.25	100.186	100.089	100.020	5.5	95.955	95.888	95.821
6.375	100.674	100.591	100.549	6.375	100.564	100.417	100.358	5.625	96.420	96.353	96.286
6.5	101.218	101.100	101.045	6.5	101.218	101.100	101.042	5.75	97.176	97.160	97.144
6.625	101.856	101.768	101.710	6.625	101.856	101.768	101.710	5.875	97.529	97.513	97.497
6.75	101.906	101.792	101.707	6.75	101.956	101.842	101.757	6	97.924	97.908	97.892
6.875	101.385	101.282	101.233	6.875	101.321	101.160	101.088	6.125	98.294	98.277	98.261

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	95.717	95.654	95.621	5.125	95.717	95.654	95.621	4.75	93.436	93.242	93.340
5.25	96.600	96.549	96.499	5.25	96.600	96.549	96.499	4.875	94.405	94.341	94.309
5.375	97.128	97.078	97.027	5.375	97.128	97.078	97.027	5	95.061	94.997	94.965
5.5	97.698	97.636	97.586	5.5	97.698	97.636	97.586	5.125	95.717	95.654	95.621
5.625	98.304	98.224	98.176	5.625	98.304	98.224	98.176	5.25	96.600	96.549	96.499
5.75	99.206	98.989	98.812	5.75	99.206	98.989	98.812	5.375	97.128	97.078	97.027
5.875	99.755	99.537	99.320	5.875	99.755	99.537	99.320	5.5	97.698	97.636	97.586
6	100.305	100.087	99.870	6	100.305	100.087	99.870	5.625	98.304	98.224	98.176
6.125	100.811	100.594	100.376	6.125	100.811	100.594	100.376	5.75	99.206	98.989	98.812
6.25	101.081	100.896	100.892	6.25	101.081	100.896	100.892	5.875	99.755	99.537	99.320
6.375	101.221	101.121	101.021	6.375	101.221	101.121	101.021	6	100.305	100.087	99.870
6.5	101.756	101.656	101.556	6.5	101.756	101.656	101.556	6.125	100.811	100.594	100.376
6.625	102.263	102.162	102.062	6.625	102.263	102.162	102.062	6.25	101.081	100.896	100.892
6.75	102.543	102.470	102.411	6.75	102.543	102.470	102.411	6.375	101.221	101.121	101.021
6.875	102.361	102.303	102.244	6.875	102.361	102.303	102.244	6.5	101.756	101.656	101.556
7	102.878	102.819	102.761	7	102.878	102.819	102.761	6.625	102.263	102.162	102.062
7.125	103.341	103.282	103.224	7.125	103.341	103.282	103.224	6.75	102.543	102.470	102.411
7.25	103.431	103.317	103.232	7.25	103.431	103.317	103.232	6.875	102.361	102.303	102.244
7.375	102.993	102.912	102.863	7.375	102.993	102.912	102.832	7	102.878	102.819	102.761
7.5	103.381	103.254	103.192	7.5	103.381	103.254	103.192	7.125	103.341	103.282	103.224
7.625	103.822	103.689	103.630	7.625	103.822	103.689	103.630	7.25	103.431	103.317	103.232
7.75	104.044	103.981	103.939	7.75	104.044	103.981	103.939	7.375	103.006	102.912	102.832
7.875	103.337	103.303	103.261					7.5	103.447	103.317	103.258
8	103.455	103.422	103.380					7.625	103.889	103.756	103.697
8.125	103.524	103.490	103.448					7.75	104.044	103.981	103.939
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	95.047	94.964	94.961	4.25	95.047	94.964	94.961	4.875	93.321	93.085	93.168
4.375	95.578	95.495	95.492	4.375	95.578	95.495	95.492	5	93.988	93.752	93.835
4.5	96.103	96.020	96.017	4.5	96.103	96.020	96.017	5.125	94.750	94.514	94.597
4.625	96.618	96.535	96.532	4.625	96.618	96.535	96.532	5.25	95.629	95.386	95.455
4.75	96.894	96.790	96.773	4.75	96.894	96.790	96.773	5.375	96.291	96.255	96.232
4.875	97.403	97.298	97.282	4.875	97.403	97.298	97.282	5.5	96.946	96.743	96.772
5	97.895	97.791	97.774	5	97.895	97.791	97.774	5.625	97.695	97.451	97.521
5.125	98.366	98.262	98.245	5.125	98.366	98.262	98.245	5.75	98.511	98.294	98.076
5.25	98.709	98.584	98.554	5.25	98.709	98.584	98.554	5.875	99.240	99.022	98.805
5.375	99.170	99.045	99.015	5.375	99.170	99.045	99.015	6	99.710	99.492	99.275
5.5	99.602	99.477	99.447	5.5	99.602	99.477	99.447	6.125	100.106	99.889	99.786
5.625	100.003	99.878	99.848	5.625	100.003	99.878	99.848	6.25	100.344	100.126	99.909
5.75	100.318	100.222	100.171	5.75	100.318	100.222	100.171	6.375	100.441	100.304	100.203
5.875	100.260	100.136	100.082	5.875	100.260	100.114	100.069	6.5	101.023	100.879	100.778
6	100.625	100.593	100.539	6	100.625	100.479	100.435	6.625	101.616	101.388	101.430
								6.75	101.806	101.692	101.607
								6.875	101.132	101.053	100.994
								7	101.628	101.569	101.511
								7.125	102.091	102.032	101.974
								7.25	102.143	102.029	101.944
								7.375	101.032	100.968	100.926
								7.5	101.559	101.495	101.453
								7.625	102.069	102.005	101.964
								7.75	102.413	102.349	102.308
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	101.023	100.879	100.778	6.125	99.996	99.730	99.786	4.5	93.373	93.265	93.262
6.625	101.616	101.388	101.430	6.25	100.086	99.989	99.920	4.625	93.865	93.757	93.754
6.75	101.806	101.692	101.607	6.375	100.441	100.153	100.195	4.75	92.597	92.393	92.376
6.875	101.132	101.053	100.994	6.5	101.023	100.735	100.777	4.875	93.077	92.873	92.857
7	101.628	101.569	101.511	6.625	101.616	101.388	101.430	5	93.531	93.326	93.310
7.125	102.091	102.032	101.974	6.75	101.856	101.742	101.657	5.125	93.950	93.745	93.729
7.25	102.143	102.029	101.944	6.875	101.132	100.801	100.829	5.25	95.268	95.201	95.134
7.375	101.032	100.968	100.926	7	101.621	101.290	101.318	5.375	95.406	95.339	95.272
7.5	101.559	101.495	101.453	7.125	102.003	101.702	101.700	5.5	95.855	95.788	95.721
7.625	102.069	102.005	101.964	7.25	102.193	102.079	101.994	5.625	96.320	96.253	96.186
7.75	102.413	102.349	102.308	7.375	101.082	101.018	100.976	5.75	97.076	97.060	97.044
				7.5	101.609	101.545	101.503	5.875	97.429	97.413	97.397
				7.625	102.119	102.055	102.014	6	97.824	97.808	97.792
								6.125	98.194	98.177	98.161

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	101.221	101.121	101.021	6.375	101.221	101.121	101.021	6	100.305	100.087	99.870
6.5	101.756	101.656	101.556	6.5	101.756	101.656	101.556	6.125	100.811	100.594	100.376
6.625	102.263	102.162	102.062	6.625	102.263	102.162	102.062	6.25	101.081	100.896	100.892
6.75	102.543	102.470	102.411	6.75	102.543	102.470	102.411	6.375	101.221	101.121	101.021
6.875	102.361	102.303	102.244	6.875	102.361	102.303	102.244	6.5	101.756	101.656	101.556
7	102.878	102.819	102.761	7	102.878	102.819	102.761	6.625	102.263	102.162	102.062
7.125	103.341	103.282	103.224	7.125	103.341	103.282	103.224	6.75	102.543	102.470	102.411
7.25	103.431	103.317	103.232	7.25	103.431	103.317	103.232	6.875	102.361	102.303	102.244
7.375	102.993	102.912	102.863	7.375	102.993	102.912	102.832	7	102.878	102.819	102.761
7.5	103.381	103.254	103.192	7.5	103.381	103.254	103.192	7.125	103.341	103.282	103.224
7.625	103.822	103.689	103.630	7.625	103.822	103.689	103.630	7.25	103.431	103.317	103.232
7.75	104.044	103.981	103.939	7.75	104.044	103.981	103.939	7.375	103.006	102.912	102.832
7.875	103.337	103.303	103.261					7.5	103.447	103.317	103.258
8	103.455	103.422	103.380					7.625	103.889	103.756	103.697
8.125	103.524	103.490	103.448					7.75	104.044	103.981	103.939
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	96.103	96.020	96.017	4.5	96.103	96.020	96.017	6.625	101.616	101.388	101.430
4.625	96.618	96.535	96.532	4.625	96.618	96.535	96.532	6.75	101.806	101.692	101.607
4.75	96.894	96.790	96.773	4.75	96.894	96.790	96.773	6.875	101.132	101.053	100.994
4.875	97.403	97.298	97.282	4.875	97.403	97.298	97.282	7	101.628	101.569	101.511
5	97.895	97.791	97.774	5	97.895	97.791	97.774	7.125	102.091	102.032	101.974
5.125	98.366	98.262	98.245	5.125	98.366	98.262	98.245	7.25	102.143	102.029	101.944
5.25	98.709	98.584	98.554	5.25	98.709	98.584	98.554	7.375	101.502	101.477	101.441
5.375	99.170	99.045	99.015	5.375	99.170	99.045	99.015	7.5	101.658	101.632	101.596
5.5	99.602	99.477	99.447	5.5	99.602	99.477	99.447	7.625	102.069	102.005	101.964
5.625	100.003	99.878	99.848	5.625	100.003	99.878	99.848	7.75	102.413	102.349	102.308
5.75	100.318	100.222	100.171	5.75	100.318	100.222	100.171	7.875	100.852	100.818	100.776
5.875	100.260	100.136	100.082	5.875	100.260	100.114	100.069	8	100.970	100.937	100.895
6	100.625	100.593	100.539	6	100.625	100.479	100.435	8.125	101.039	101.005	100.963
6.125	101.007	101.040	100.987	6.125	100.957	100.811	100.766				
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	101.023	100.879	100.778	6.125	99.996	99.730	99.786	4.5	93.373	93.265	93.262
6.625	101.616	101.388	101.430	6.25	100.086	99.989	99.920	4.625	93.865	93.757	93.754
6.75	101.806	101.692	101.607	6.375	100.441	100.153	100.195	4.75	92.597	92.393	92.376
6.875	101.132	101.053	100.994	6.5	101.023	100.735	100.777	4.875	93.077	92.873	92.857
7	101.628	101.569	101.511	6.625	101.616	101.388	101.430	5	93.531	93.326	93.310
7.125	102.091	102.032	101.974	6.75	101.856	101.742	101.657	5.125	93.950	93.745	93.729
7.25	102.143	102.029	101.944	6.875	101.132	100.801	100.829	5.25	95.268	95.201	95.134
7.375	101.032	100.968	100.926	7	101.621	101.290	101.318	5.375	95.406	95.339	95.272
7.5	101.559	101.495	101.453	7.125	102.003	101.702	101.700	5.5	95.855	95.788	95.721
7.625	102.069	102.005	101.964	7.25	102.193	102.079	101.994	5.625	96.320	96.253	96.186
7.75	102.413	102.349	102.308	7.375	101.082	101.018	100.976	5.75	97.076	97.060	97.044
				7.5	101.609	101.545	101.503	5.875	97.429	97.413	97.397
				7.625	102.119	102.055	102.014	6	97.824	97.808	97.792
								6.125	98.194	98.177	98.161

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

\*Buydown options and pricing available through PML





**YOUR BFF IN WHOLESALE**

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.609	98.424	98.124	6.75	97.109	96.924	96.624
6.875	99.076	98.909	98.609	6.875	97.576	97.409	97.109
7	99.598	99.431	99.131	7	98.098	97.931	97.631
7.125	100.059	99.892	99.592	7.125	98.559	98.392	98.092
7.25	100.511	100.344	100.044	7.25	99.011	98.844	98.544
7.375	100.987	100.797	100.497	7.375	99.487	99.297	98.997
7.5	101.469	101.279	100.979	7.5	99.969	99.779	99.479
7.625	101.900	101.710	101.410	7.625	100.400	100.210	99.910
7.75	102.312	102.122	101.822	7.75	100.812	100.622	100.322
7.875	102.231	102.014	101.714	7.875	100.731	100.514	100.214
8	102.673	102.456	102.156	8	101.173	100.956	100.656
8.125	103.074	102.857	102.557	8.125	101.574	101.357	101.057
8.25	103.446	103.229	102.929	8.25	101.946	101.729	101.429

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.609	96.424	96.124	6.75	95.109	94.924	94.624
6.875	97.076	96.909	96.609	6.875	95.576	95.409	95.109
7	97.598	97.431	97.131	7	96.098	95.931	95.631
7.125	98.059	97.892	97.592	7.125	96.559	96.392	96.092
7.25	98.511	98.344	98.044	7.25	97.011	96.844	96.544
7.375	98.987	98.797	98.497	7.375	97.487	97.297	96.997
7.5	99.469	99.279	98.979	7.5	97.969	97.779	97.479
7.625	99.900	99.710	99.410	7.625	98.400	98.210	97.910
7.75	100.312	100.122	99.822	7.75	98.812	98.622	98.322
7.875	100.231	100.014	99.714	7.875	98.731	98.514	98.214
8	100.673	100.456	100.156	8	99.173	98.956	98.656
8.125	101.074	100.857	100.557	8.125	99.574	99.357	99.057
8.25	101.446	101.229	100.929	8.25	99.946	99.729	99.429

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.859	97.674	97.374	6.75	95.859	95.674	95.374
6.875	98.326	98.159	97.859	6.875	96.326	96.159	95.859
7	98.848	98.681	98.381	7	96.848	96.681	96.381
7.125	99.309	99.142	98.842	7.125	97.309	97.142	96.842
7.25	99.761	99.594	99.294	7.25	97.761	97.594	97.294
7.375	100.237	100.047	99.747	7.375	98.237	98.047	97.747
7.5	100.719	100.529	100.229	7.5	98.719	98.529	98.229
7.625	101.150	100.960	100.660	7.625	99.150	98.960	98.660
7.75	101.562	101.372	101.072	7.75	99.562	99.372	99.072
7.875	101.481	101.264	100.964	7.875	99.481	99.264	98.964
8	101.923	101.706	101.406	8	99.923	99.706	99.406
8.125	102.324	102.107	101.807	8.125	100.324	100.107	99.807
8.25	102.696	102.479	102.179	8.25	100.696	100.479	100.179

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.