



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	81.280	81.241	81.198	5	92.371	92.325	92.310	5.125	93.858	93.795	93.765
4.875	82.169	82.129	82.086	5.125	92.936	92.891	92.891	5.25	94.616	94.553	94.524
5	92.371	92.325	92.310	5.25	93.970	93.920	93.868	5.375	95.246	95.183	95.154
5.125	92.936	92.891	92.891	5.375	94.675	94.624	94.573	5.5	95.851	95.788	95.759
5.25	94.537	94.437	94.380	5.5	95.302	95.251	95.200	5.625	96.356	96.293	96.263
5.375	95.227	95.127	95.070	5.625	95.905	95.855	95.804	5.75	98.255	98.188	98.114
5.5	96.030	95.929	95.872	5.75	96.751	96.692	96.634	5.875	98.809	98.742	98.667
5.625	96.555	96.455	96.398	5.875	97.347	97.288	97.229	6	99.308	99.240	99.166
5.75	96.987	96.879	96.812	6	98.158	98.131	98.075	6.125	99.782	99.696	99.618
5.875	97.642	97.534	97.467	6.125	98.649	98.604	98.546	6.25	100.386	100.298	100.222
6	98.342	98.234	98.167	6.25	99.127	99.018	98.982	6.375	100.872	100.785	100.706
6.125	98.835	98.726	98.660	6.375	99.644	99.601	99.559	6.5	101.321	101.232	101.155
6.25	99.133	99.018	98.982	6.5	100.113	100.068	100.024	6.625	101.699	101.609	101.532
6.375	99.712	99.601	99.559	6.625	100.573	100.517	100.472	6.75	101.378	101.271	101.231
6.5	100.265	100.148	100.073	6.75	100.981	100.853	100.798	6.875	101.841	101.733	101.693
6.625	100.682	100.566	100.490	6.875	101.422	101.318	101.258	7	102.254	102.146	102.106
6.75	100.981	100.853	100.798	7	101.746	101.686	101.619	7.125	102.598	102.489	102.449
6.875	101.434	101.318	101.258	7.125	102.163	102.085	102.022	7.25	102.630	102.503	102.455
7	101.916	101.783	101.689	7.25	102.624	102.514	102.489	7.375	103.095	102.968	102.919
7.125	102.286	102.153	102.059	7.375	102.931	102.787	102.755	7.5	103.445	103.317	103.268
7.25	102.624	102.514	102.489	7.5	103.300	103.143	103.142	7.625	103.804	103.661	103.655
7.375	103.034	102.787	102.755	7.625	103.773	103.610	103.608	7.75	104.258	104.114	104.108
7.5	103.468	103.183	103.142	7.75	104.296	104.124	104.129	7.875	104.643	104.499	104.493
7.625	103.879	103.610	103.608	7.875	104.563	104.393	104.395	8	104.413	104.258	104.253
7.75	104.296	104.124	104.129	8	104.804	104.635	104.634				
7.875	104.563	104.393	104.395	8.125	105.072	104.899	104.899				
8	104.804	104.635	104.634	8.25	105.406	105.214	105.247				
8.125	105.072	104.899	104.899								
8.25	105.406	105.214	105.247								

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	95.445	95.420	95.377	4.625	94.005	93.980	93.937	5	80.821	80.695	80.562
4.75	96.338	96.308	96.314	4.75	96.352	96.326	96.329	5.125	81.496	81.370	81.237
4.875	96.801	96.764	96.773	4.875	96.763	96.711	96.687	5.25	94.355	94.158	93.996
5	97.233	97.185	97.185	5	97.290	97.241	97.214	5.375	95.044	94.846	94.684
5.125	97.798	97.750	97.725	5.125	97.790	97.742	97.710	5.5	95.845	95.648	95.486
5.25	98.191	98.146	98.118	5.25	98.139	98.093	98.080	5.625	96.519	96.322	96.159
5.375	98.617	98.558	98.561	5.375	98.616	98.543	98.575	5.75	96.987	96.813	96.676
5.5	99.051	98.991	99.020	5.5	99.094	99.024	99.053	5.875	97.643	97.469	97.332
5.625	99.543	99.484	99.509	5.625	99.565	99.496	99.521	6	98.322	98.160	98.125
5.75	99.872	99.815	99.836	5.75	99.880	99.813	99.834	6.125	98.846	98.673	98.602
5.875	100.188	100.133	100.142	5.875	100.174	100.109	100.126	6.25	99.170	99.091	99.074
6	100.586	100.531	100.548	6	100.491	100.429	100.446	6.375	99.726	99.636	99.615
6.125	100.663	100.583	100.426	6.125	100.604	100.514	100.252	6.5	100.255	100.124	100.100
6.25	100.955	100.877	100.834	6.25	100.887	100.799	100.532	6.625	100.708	100.549	100.525
6.375	101.329	101.249	101.228	6.375	101.144	101.058	100.788	6.75	101.017	100.920	100.884
6.5	101.651	101.565	101.512	6.5	101.458	101.372	101.101	6.875	101.435	101.341	101.300
6.625	101.796	101.688	101.643	6.625	101.489	101.379	101.329	7	101.748	101.657	101.611
6.75	102.011	101.911	101.859	6.75	101.734	101.626	101.572	7.125	102.118	101.983	101.939
6.875	102.338	102.229	102.205	6.875	101.960	101.851	101.793	7.25	102.524	102.305	102.164
7	102.510	102.411	102.358	7	102.260	102.150	102.093	7.375	102.990	102.766	102.574
7.125	101.876	101.812	101.756	7.125	101.642	101.579	101.523	7.5	102.900	102.765	102.783
7.25	102.373	102.310	102.253	7.25	102.039	101.975	101.919	7.625	102.960	102.802	102.811
7.375	102.851	102.787	102.731	7.375	102.419	102.356	102.299	7.75	103.136	102.948	102.973
								7.875	103.326	103.140	103.162

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	96.761	96.658	96.595	5	95.994	95.931	95.868	5.125	94.327	94.264	94.201
5.125	97.130	97.021	96.958	5.125	96.581	96.518	96.455	5.25	94.795	94.732	94.670
5.25	97.492	97.385	97.322	5.25	97.007	96.944	96.881	5.375	95.441	95.378	95.316
5.375	97.846	97.609	97.546	5.375	97.326	97.208	97.145	5.5	95.912	95.849	95.787
5.5	98.183	97.973	97.910	5.5	97.736	97.635	97.572	5.625	96.385	96.322	96.259
5.625	98.494	98.338	98.275	5.625	98.136	98.062	97.999	5.75	96.858	96.795	96.733
5.75	98.800	98.704	98.641	5.75	98.521	98.326	98.263	5.875	97.138	97.075	97.013
5.875	99.095	98.927	98.864	5.875	98.885	98.576	98.513	6	97.595	97.532	97.470
6	99.375	99.279	99.216	6	99.231	98.987	98.924	6.125	97.871	97.808	97.745
6.125	99.639	99.485	99.422	6.125	99.556	99.232	99.169	6.25	98.327	98.264	98.201
6.25	99.904	99.690	99.627	6.25	99.869	99.474	99.411	6.375	98.416	98.353	98.291
6.375	100.149	99.893	99.830	6.375	100.168	99.715	99.652	6.5	98.685	98.622	98.560
6.5	100.342	100.095	100.032	6.5	100.354	100.121	100.058	6.625	98.950	98.887	98.824
6.625	100.516	100.151	100.088	6.625	100.425	100.187	100.124	6.75	99.207	99.144	99.082
6.75	100.684	100.373	100.310	6.75	100.502	100.414	100.351	6.875	99.286	99.223	99.161
6.875	100.829	100.567	100.504	6.875	100.575	100.477	100.414	7	99.375	99.312	99.249
7	100.817	100.754	100.691	7	100.781	100.718	100.655	7.125	99.467	99.404	99.342
7.125	101.009	100.946	100.883	7.125	101.025	100.962	100.899				

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	96.971	96.708	96.645	5	96.126	95.981	95.918	5.125	94.377	94.314	94.251
5.125	97.339	97.071	97.008	5.125	96.635	96.568	96.505	5.25	94.845	94.782	94.719
5.25	97.701	97.435	97.372	5.25	97.111	96.994	96.931	5.375	95.491	95.428	95.365
5.375	98.055	97.659	97.596	5.375	97.530	97.258	97.195	5.5	95.962	95.899	95.836
5.5	98.391	98.023	97.960	5.5	97.939	97.685	97.622	5.625	96.435	96.372	96.309
5.625	98.702	98.388	98.325	5.625	98.339	98.112	98.049	5.75	96.908	96.845	96.782
5.75	99.007	98.754	98.691	5.75	98.722	98.376	98.313	5.875	97.188	97.125	97.062
5.875	99.303	98.977	98.914	5.875	99.086	98.626	98.563	6	97.645	97.582	97.519
6	99.583	99.329	99.266	6	99.431	99.037	98.974	6.125	97.921	97.858	97.795
6.125	99.848	99.535	99.472	6.125	99.755	99.282	99.219	6.25	98.377	98.314	98.251
6.25	100.113	99.740	99.677	6.25	100.068	99.524	99.461	6.375	98.466	98.403	98.340
6.375	100.359	99.943	99.880	6.375	100.368	99.765	99.722	6.5	98.735	98.672	98.609
6.5	100.555	100.145	100.082	6.5	100.555	100.171	100.108	6.625	99.000	98.937	98.874
6.625	100.731	100.201	100.138	6.625	100.627	100.237	100.174	6.75	99.257	99.194	99.131
6.75	100.901	100.423	100.360	6.75	100.705	100.464	100.401	6.875	99.336	99.273	99.210
6.875	101.048	100.617	100.554	6.875	100.780	100.527	100.464	7	99.425	99.362	99.299
7	100.867	100.804	100.741	7	100.850	100.768	100.705	7.125	99.517	99.454	99.391

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	93.019	92.972	92.957	4.5	93.019	92.972	92.957	5	95.636	95.573	95.542
4.625	93.675	93.629	93.613	4.625	93.675	93.629	93.613	5.125	96.313	96.238	96.210
4.75	94.524	94.482	94.443	4.75	94.332	94.285	94.269	5.25	97.154	97.104	97.054
4.875	95.075	95.033	94.994	4.875	94.980	94.917	94.886	5.375	97.681	97.631	97.581
5	95.653	95.611	95.573	5	95.636	95.573	95.542	5.5	98.239	98.188	98.138
5.125	96.313	96.238	96.210	5.125	96.313	96.238	96.210	5.625	98.901	98.806	98.711
5.25	97.154	97.104	97.054	5.25	97.154	97.104	97.054	5.75	99.698	99.632	99.538
5.375	97.681	97.631	97.581	5.375	97.681	97.631	97.581	5.875	100.185	99.967	99.749
5.5	98.239	98.188	98.138	5.5	98.239	98.188	98.138	6	100.730	100.512	100.295
5.625	98.901	98.806	98.711	5.625	98.901	98.806	98.711	6.125	101.244	101.026	100.899
5.75	99.698	99.632	99.538	5.75	99.698	99.632	99.538	6.25	101.753	101.685	101.572
5.875	100.185	99.967	99.749	5.875	100.185	99.967	99.749	6.375	101.529	101.429	101.328
6	100.730	100.512	100.295	6	100.730	100.512	100.295	6.5	102.064	101.964	101.863
6.125	101.244	101.026	100.899	6.125	101.244	101.026	100.899	6.625	102.588	102.504	102.410
6.25	101.753	101.685	101.572	6.25	101.753	101.685	101.572	6.75	103.110	102.970	102.853
6.375	101.562	101.480	101.391	6.375	101.562	101.480	101.391	6.875	103.006	102.900	102.847
6.5	102.139	102.053	101.964	6.5	102.139	102.053	101.964	7	103.557	103.449	103.396
6.625	102.675	102.587	102.498	6.625	102.675	102.587	102.498	7.125	104.030	103.919	103.866
6.75	103.110	102.970	102.853	6.75	103.110	102.970	102.853	7.25	103.746	103.632	103.546
6.875	103.077	102.972	102.918	6.875	103.077	102.972	102.918	7.375	103.433	103.306	103.303
7	103.617	103.509	103.456	7	103.617	103.509	103.456	7.5	103.836	103.707	103.704
7.125	104.077	103.966	103.913	7.125	104.077	103.966	103.913	7.625	104.392	104.260	104.257
7.25	103.746	103.632	103.546	7.25	103.746	103.632	103.546	7.75	104.282	104.218	104.170
7.375	103.495	103.397	103.366	7.375	103.495	103.369	103.366				
7.5	103.934	103.886	103.828	7.5	103.897	103.768	103.765				
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	95.431	95.367	95.378	4.25	95.431	95.367	95.378	4.75	93.320	93.224	93.195
4.375	96.002	95.939	95.949	4.375	96.002	95.939	95.949	4.875	94.051	93.954	93.926
4.5	96.571	96.508	96.518	4.5	96.571	96.508	96.518	5	94.777	94.681	94.652
4.625	97.138	97.075	97.085	4.625	97.138	97.075	97.085	5.125	95.598	95.502	95.474
4.75	97.291	97.207	97.178	4.75	97.291	97.207	97.178	5.25	96.500	96.458	96.388
4.875	97.855	97.771	97.743	4.875	97.855	97.771	97.743	5.375	97.353	97.317	97.205
5	98.414	98.329	98.301	5	98.414	98.329	98.301	5.5	97.934	97.896	97.783
5.125	98.963	98.878	98.850	5.125	98.963	98.878	98.850	5.625	98.501	98.459	98.347
5.25	99.062	98.957	98.983	5.25	99.062	98.957	98.983	5.75	98.944	98.726	98.580
5.375	99.603	99.498	99.524	5.375	99.603	99.498	99.524	5.875	99.670	99.452	99.280
5.5	100.127	100.022	100.049	5.5	100.127	100.022	100.049	6	100.135	99.931	99.823
5.625	100.631	100.526	100.552	5.625	100.631	100.526	100.552	6.125	100.640	100.574	100.461
5.75	100.622	100.525	100.484	5.75	100.622	100.525	100.484	6.25	100.826	100.757	100.648
5.875	100.701	100.638	100.493	5.875	100.630	100.504	100.242	6.375	100.879	100.797	100.708
6	101.181	101.117	100.972	6	101.098	100.972	100.710	6.5	101.515	101.378	101.261
								6.625	102.148	102.061	101.944
								6.75	102.105	101.991	101.905
								6.875	101.605	101.502	101.451
								7	102.077	101.971	101.920
								7.125	102.542	102.428	102.377
								7.25	102.458	102.345	102.258
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	96.234	96.130	96.036	5	94.777	94.681	94.652	4.5	93.853	93.744	93.755
5.375	97.353	97.317	97.205	5.125	95.598	95.502	95.474	4.625	94.416	94.307	94.318
5.5	97.934	97.896	97.783	5.25	96.234	96.130	96.036	4.75	94.044	93.991	93.935
5.625	98.501	98.459	98.347	5.375	97.332	97.297	97.184	4.875	94.525	94.472	94.416
5.75	98.944	98.726	98.580	5.5	97.870	97.832	97.719	5	95.006	94.953	94.896
5.875	99.670	99.452	99.280	5.625	98.473	98.369	98.275	5.125	95.486	95.433	95.377
6	100.135	99.931	99.823	5.75	98.785	98.727	98.619	5.25	95.917	95.836	95.747
6.125	100.640	100.574	100.461	5.875	99.450	99.390	99.281	5.375	96.397	96.316	96.227
6.25	100.826	100.757	100.648	6	99.968	99.900	99.792	5.5	96.876	96.796	96.707
6.375	100.879	100.797	100.708	6.125	100.640	100.574	100.461	5.625	97.355	97.275	97.186
6.5	101.515	101.378	101.261	6.25	100.749	100.680	100.572	5.75	97.354	97.338	97.322
6.625	102.148	102.061	101.944	6.375	100.905	100.823	100.734	5.875	97.693	97.677	97.661
6.75	102.105	101.991	101.905	6.5	101.515	101.378	101.261	6	98.161	98.097	98.038
6.875	101.605	101.502	101.451	6.625	102.148	102.061	101.944	6.125	98.639	98.576	98.431

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	97.154	97.104	97.054	5.25	97.154	97.104	97.054	5.25	97.154	97.104	97.054
5.375	97.681	97.631	97.581	5.375	97.681	97.631	97.581	5.375	97.681	97.631	97.581
5.5	98.239	98.188	98.138	5.5	98.239	98.188	98.138	5.5	98.239	98.188	98.138
5.625	98.901	98.806	98.711	5.625	98.901	98.806	98.711	5.625	98.901	98.806	98.711
5.75	99.698	99.632	99.538	5.75	99.698	99.632	99.538	5.75	99.698	99.632	99.538
5.875	100.185	99.967	99.749	5.875	100.185	99.967	99.749	5.875	100.185	99.967	99.749
6	100.730	100.512	100.295	6	100.730	100.512	100.295	6	100.730	100.512	100.295
6.125	101.244	101.026	100.899	6.125	101.244	101.026	100.899	6.125	101.244	101.026	100.899
6.25	101.753	101.685	101.572	6.25	101.753	101.685	101.572	6.25	101.753	101.685	101.572
6.375	101.562	101.480	101.391	6.375	101.562	101.480	101.391	6.375	101.529	101.429	101.328
6.5	102.139	102.053	101.964	6.5	102.139	102.053	101.964	6.5	102.064	101.964	101.863
6.625	102.675	102.587	102.498	6.625	102.675	102.587	102.498	6.625	102.588	102.504	102.410
6.75	103.110	102.970	102.853	6.75	103.110	102.970	102.853	6.75	103.110	102.970	102.853
6.875	103.077	102.972	102.918	6.875	103.077	102.972	102.918	6.875	103.006	102.900	102.847
7	103.617	103.509	103.456	7	103.617	103.509	103.456	7	103.557	103.449	103.396
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	96.571	96.508	96.518	4.25	95.431	95.367	95.378	5.25	96.234	96.130	96.036
4.625	97.138	97.075	97.085	4.375	96.002	95.939	95.949	5.375	97.353	97.317	97.205
4.75	97.291	97.207	97.178	4.5	96.571	96.508	96.518	5.5	97.934	97.896	97.783
4.875	97.855	97.771	97.743	4.625	97.138	97.075	97.085	5.625	98.501	98.459	98.347
5	98.414	98.329	98.301	4.75	97.291	97.207	97.178	5.75	98.944	98.726	98.580
5.125	98.963	98.878	98.850	4.875	97.855	97.771	97.743	5.875	99.670	99.452	99.280
5.25	99.062	98.957	98.983	5	98.414	98.329	98.301	6	100.135	99.931	99.823
5.375	99.603	99.498	99.524	5.125	98.963	98.878	98.850	6.125	100.640	100.574	100.461
5.5	100.127	100.022	100.049	5.25	99.062	98.957	98.983	6.25	100.826	100.757	100.648
5.625	100.631	100.526	100.552	5.375	99.603	99.498	99.524	6.375	100.879	100.797	100.708
5.75	100.622	100.525	100.484	5.5	100.127	100.022	100.049	6.5	101.515	101.378	101.261
5.875	100.630	100.504	100.242	5.625	100.631	100.526	100.552	6.625	102.148	102.061	101.944
6	101.098	100.972	100.710	5.75	100.622	100.525	100.484	6.75	102.105	101.991	101.905
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	96.234	96.130	96.036	5.25	96.234	96.130	96.036	4.5	93.853	93.744	93.755
5.375	97.353	97.317	97.205	5.375	96.953	96.850	96.755	4.625	94.416	94.307	94.318
5.5	97.934	97.896	97.783	5.5	97.667	97.563	97.469	4.75	92.997	92.793	92.764
5.625	98.501	98.459	98.347	5.625	98.473	98.369	98.275	4.875	93.555	93.351	93.323
5.75	98.944	98.726	98.580	5.75	98.576	98.463	98.416	5	94.103	93.899	93.870
5.875	99.670	99.452	99.280	5.875	99.278	99.163	99.049	5.125	94.633	94.429	94.401
6	100.135	99.931	99.823	6	99.968	99.852	99.738	5.25	95.594	95.544	95.494
6.125	100.640	100.574	100.461	6.125	100.640	100.574	100.461	5.375	95.727	95.677	95.627
6.25	100.826	100.757	100.648	6.25	100.550	100.453	100.382	5.5	96.168	96.118	96.068
6.375	100.879	100.797	100.708	6.375	100.844	100.697	100.580	5.625	96.628	96.578	96.528
6.5	101.515	101.378	101.261	6.5	101.515	101.378	101.261	5.75	97.354	97.338	97.322
6.625	102.148	102.061	101.944	6.625	102.148	102.061	101.944	5.875	97.693	97.677	97.661
6.75	102.105	101.991	101.905	6.75	102.155	102.041	101.955	6	98.070	98.054	98.038
6.875	101.605	101.502	101.451	6.875	101.440	101.259	101.216	6.125	98.427	98.411	98.394

Government Adjustments

FICO

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

Loan Amount Adjustments

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

Other Adjustments

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



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.193	96.129	96.098	5.125	96.193	96.129	96.098	4.75	94.232	94.185	94.169
5.25	97.054	97.004	96.954	5.25	97.054	97.004	96.954	4.875	94.880	94.817	94.786
5.375	97.581	97.531	97.481	5.375	97.581	97.531	97.481	5	95.536	95.473	95.442
5.5	98.139	98.088	98.038	5.5	98.139	98.088	98.038	5.125	96.193	96.129	96.098
5.625	98.713	98.656	98.605	5.625	98.713	98.656	98.605	5.25	97.054	97.004	96.954
5.75	99.539	99.321	99.222	5.75	99.539	99.321	99.222	5.375	97.581	97.531	97.481
5.875	100.085	99.867	99.649	5.875	100.085	99.867	99.649	5.5	98.139	98.088	98.038
6	100.630	100.412	100.195	6	100.630	100.412	100.195	5.625	98.713	98.656	98.605
6.125	101.144	100.926	100.709	6.125	101.144	100.926	100.709	5.75	99.539	99.321	99.222
6.25	101.448	101.259	101.197	6.25	101.448	101.259	101.197	5.875	100.085	99.867	99.649
6.375	101.429	101.329	101.228	6.375	101.429	101.329	101.228	6	100.630	100.412	100.195
6.5	101.964	101.864	101.763	6.5	101.964	101.864	101.763	6.125	101.144	100.926	100.709
6.625	102.400	102.299	102.199	6.625	102.400	102.299	102.199	6.25	101.448	101.259	101.197
6.75	102.742	102.643	102.559	6.75	102.742	102.643	102.559	6.375	101.429	101.329	101.228
6.875	102.560	102.476	102.392	6.875	102.560	102.476	102.392	6.5	101.964	101.864	101.763
7	103.021	102.937	102.854	7	103.021	102.937	102.854	6.625	102.400	102.299	102.199
7.125	103.467	103.383	103.300	7.125	103.467	103.383	103.300	6.75	102.742	102.643	102.559
7.25	103.646	103.532	103.446	7.25	103.646	103.532	103.446	6.875	102.560	102.476	102.392
7.375	103.018	102.938	102.858	7.375	103.018	102.938	102.858	7	103.021	102.937	102.854
7.5	103.305	103.226	103.178	7.5	103.305	103.226	103.178	7.125	103.467	103.383	103.300
7.625	103.793	103.730	103.681	7.625	103.793	103.730	103.681	7.25	103.646	103.532	103.446
7.75	104.182	104.118	104.070	7.75	104.182	104.118	104.070	7.375	103.018	102.938	102.858
7.875	103.132	103.132	103.093					7.5	103.350	103.226	103.218
8	103.251	103.251	103.211					7.625	103.793	103.730	103.681
8.125	103.319	103.319	103.280					7.75	104.182	104.118	104.070
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	95.419	95.336	95.346	4.25	95.419	95.336	95.346	4.875	93.921	93.685	93.757
4.375	95.948	95.864	95.875	4.375	95.948	95.864	95.875	5	94.588	94.352	94.423
4.5	96.469	96.385	96.396	4.5	96.469	96.385	96.396	5.125	95.351	95.114	95.186
4.625	96.978	96.895	96.905	4.625	96.978	96.895	96.905	5.25	96.161	95.918	95.923
4.75	97.256	97.152	97.124	4.75	97.256	97.152	97.124	5.375	96.822	96.773	96.661
4.875	97.759	97.654	97.626	4.875	97.759	97.654	97.626	5.5	97.477	97.259	97.239
5	98.242	98.138	98.109	5	98.242	98.138	98.109	5.625	98.225	97.981	97.987
5.125	98.702	98.598	98.569	5.125	98.702	98.598	98.569	5.75	98.844	98.626	98.409
5.25	98.982	98.857	98.884	5.25	98.982	98.857	98.884	5.875	99.570	99.352	99.134
5.375	99.432	99.307	99.333	5.375	99.432	99.307	99.333	6	100.035	99.817	99.600
5.5	99.850	99.725	99.751	5.5	99.850	99.725	99.751	6.125	100.439	100.221	100.111
5.625	100.236	100.143	100.137	5.625	100.236	100.111	100.137	6.25	100.641	100.423	100.232
5.75	100.522	100.425	100.384	5.75	100.522	100.425	100.384	6.375	100.713	100.511	100.411
5.875	100.382	100.236	100.130	5.875	100.382	100.236	99.980	6.5	101.285	101.086	100.986
6	100.732	100.645	100.582	6	100.732	100.586	100.525	6.625	101.882	101.635	101.618
								6.75	102.005	101.891	101.805
								6.875	101.310	101.226	101.142
								7	101.771	101.687	101.604
								7.125	102.217	102.133	102.050
								7.25	102.358	102.245	102.158
								7.375	101.188	101.125	101.076
								7.5	101.709	101.645	101.596
								7.625	102.212	102.149	102.100
								7.75	102.550	102.487	102.438
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	101.285	101.086	100.986	6.125	100.391	100.125	100.111	4.5	93.730	93.622	93.632
6.625	101.882	101.635	101.618	6.25	100.450	100.353	100.282	4.625	94.211	94.103	94.113
6.75	102.005	101.891	101.805	6.375	100.713	100.427	100.410	4.75	92.953	92.749	92.720
6.875	101.310	101.226	101.142	6.5	101.285	100.998	100.981	4.875	93.422	93.217	93.189
7	101.771	101.687	101.604	6.625	101.882	101.635	101.618	5	93.859	93.655	93.626
7.125	102.217	102.133	102.050	6.75	102.055	101.941	101.855	5.125	94.258	94.054	94.025
7.25	102.358	102.245	102.158	6.875	101.205	100.874	100.932	5.25	95.494	95.444	95.394
7.375	101.188	101.125	101.076	7	101.669	101.388	101.395	5.375	95.627	95.577	95.527
7.5	101.709	101.645	101.596	7.125	102.039	101.925	101.839	5.5	96.068	96.018	95.968
7.625	102.212	102.149	102.100	7.25	102.408	102.295	102.208	5.625	96.528	96.478	96.428
7.75	102.550	102.487	102.438	7.375	101.238	101.175	101.126	5.75	97.254	97.238	97.222
				7.5	101.759	101.695	101.646	5.875	97.593	97.577	97.561
				7.625	102.262	102.199	102.150	6	97.970	97.954	97.938
								6.125	98.327	98.311	98.294

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	101.429	101.329	101.228	6.375	101.429	101.329	101.228	6	100.630	100.412	100.195
6.5	101.964	101.864	101.763	6.5	101.964	101.864	101.763	6.125	101.144	100.926	100.709
6.625	102.400	102.299	102.199	6.625	102.400	102.299	102.199	6.25	101.448	101.259	101.197
6.75	102.742	102.643	102.559	6.75	102.742	102.643	102.559	6.375	101.429	101.329	101.228
6.875	102.560	102.476	102.392	6.875	102.560	102.476	102.392	6.5	101.964	101.864	101.763
7	103.021	102.937	102.854	7	103.021	102.937	102.854	6.625	102.400	102.299	102.199
7.125	103.467	103.383	103.300	7.125	103.467	103.383	103.300	6.75	102.742	102.643	102.559
7.25	103.646	103.532	103.446	7.25	103.646	103.532	103.446	6.875	102.560	102.476	102.392
7.375	103.018	102.938	102.858	7.375	103.018	102.938	102.858	7	103.021	102.937	102.854
7.5	103.305	103.226	103.178	7.5	103.305	103.226	103.178	7.125	103.467	103.383	103.300
7.625	103.793	103.730	103.681	7.625	103.793	103.730	103.681	7.25	103.646	103.532	103.446
7.75	104.182	104.118	104.070	7.75	104.182	104.118	104.070	7.375	103.018	102.938	102.858
7.875	103.132	103.132	103.093					7.5	103.350	103.226	103.218
8	103.251	103.251	103.211					7.625	103.793	103.730	103.681
8.125	103.319	103.319	103.280					7.75	104.182	104.118	104.070
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	96.469	96.385	96.396	4.5	96.469	96.385	96.396	6.625	101.882	101.635	101.618
4.625	96.978	96.895	96.905	4.625	96.978	96.895	96.905	6.75	102.005	101.891	101.805
4.75	97.256	97.152	97.124	4.75	97.256	97.152	97.124	6.875	101.310	101.226	101.142
4.875	97.759	97.654	97.626	4.875	97.759	97.654	97.626	7	101.771	101.687	101.604
5	98.242	98.138	98.109	5	98.242	98.138	98.109	7.125	102.217	102.133	102.050
5.125	98.702	98.598	98.569	5.125	98.702	98.598	98.569	7.25	102.358	102.245	102.158
5.25	98.982	98.857	98.884	5.25	98.982	98.857	98.884	7.375	101.455	101.439	101.401
5.375	99.432	99.307	99.333	5.375	99.432	99.307	99.333	7.5	101.709	101.645	101.596
5.5	99.850	99.725	99.751	5.5	99.850	99.725	99.751	7.625	102.212	102.149	102.100
5.625	100.236	100.143	100.137	5.625	100.236	100.111	100.137	7.75	102.550	102.487	102.438
5.75	100.522	100.425	100.384	5.75	100.522	100.425	100.384	7.875	100.647	100.647	100.608
5.875	100.382	100.236	100.130	5.875	100.382	100.236	99.980	8	100.766	100.766	100.726
6	100.732	100.645	100.582	6	100.732	100.586	100.525	8.125	100.834	100.834	100.795
6.125	101.179	101.099	101.062	6.125	101.179	101.099	101.062				
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	101.285	101.086	100.986	6.125	100.391	100.125	100.111	4.5	93.730	93.622	93.632
6.625	101.882	101.635	101.618	6.25	100.450	100.353	100.282	4.625	94.211	94.103	94.113
6.75	102.005	101.891	101.805	6.375	100.713	100.427	100.410	4.75	92.953	92.749	92.720
6.875	101.310	101.226	101.142	6.5	101.285	100.998	100.981	4.875	93.422	93.217	93.189
7	101.771	101.687	101.604	6.625	101.882	101.635	101.618	5	93.859	93.655	93.626
7.125	102.217	102.133	102.050	6.75	102.055	101.941	101.855	5.125	94.258	94.054	94.025
7.25	102.358	102.245	102.158	6.875	101.205	100.874	100.932	5.25	95.494	95.444	95.394
7.375	101.188	101.125	101.076	7	101.669	101.388	101.395	5.375	95.627	95.577	95.527
7.5	101.709	101.645	101.596	7.125	102.039	101.925	101.839	5.5	96.068	96.018	95.968
7.625	102.212	102.149	102.100	7.25	102.408	102.295	102.208	5.625	96.528	96.478	96.428
7.75	102.550	102.487	102.438	7.375	101.238	101.175	101.126	5.75	97.254	97.238	97.222
				7.5	101.759	101.695	101.646	5.875	97.593	97.577	97.561
				7.625	102.262	102.199	102.150	6	97.970	97.954	97.938
								6.125	98.327	98.311	98.294

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	98.978	98.776	98.476	6.75	97.478	97.276	96.976
6.875	99.509	99.307	99.007	6.875	98.009	97.807	97.507
7	100.021	99.819	99.519	7	98.521	98.319	98.019
7.125	100.482	100.280	99.980	7.125	98.982	98.780	98.480
7.25	100.914	100.712	100.412	7.25	99.414	99.212	98.912
7.375	101.163	100.914	100.614	7.375	99.663	99.414	99.114
7.5	101.635	101.386	101.086	7.5	100.135	99.886	99.586
7.625	102.056	101.807	101.507	7.625	100.556	100.307	100.007
7.75	102.458	102.209	101.909	7.75	100.958	100.709	100.409
7.875	102.404	102.115	101.815	7.875	100.904	100.615	100.315
8	102.836	102.547	102.247	8	101.336	101.047	100.747
8.125	103.227	102.938	102.638	8.125	101.727	101.438	101.138
8.25	103.599	103.310	103.010	8.25	102.099	101.810	101.510

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.978	96.776	96.476	6.75	95.478	95.276	94.976
6.875	97.509	97.307	97.007	6.875	96.009	95.807	95.507
7	98.021	97.819	97.519	7	96.521	96.319	96.019
7.125	98.482	98.280	97.980	7.125	96.982	96.780	96.480
7.25	98.914	98.712	98.412	7.25	97.414	97.212	96.912
7.375	99.163	98.914	98.614	7.375	97.663	97.414	97.114
7.5	99.635	99.386	99.086	7.5	98.135	97.886	97.586
7.625	100.056	99.807	99.507	7.625	98.556	98.307	98.007
7.75	100.458	100.209	99.909	7.75	98.958	98.709	98.409
7.875	100.404	100.115	99.815	7.875	98.904	98.615	98.315
8	100.836	100.547	100.247	8	99.336	99.047	98.747
8.125	101.227	100.938	100.638	8.125	99.727	99.438	99.138
8.25	101.599	101.310	101.010	8.25	100.099	99.810	99.510

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.228	98.026	97.726	6.75	96.228	96.026	95.726
6.875	98.759	98.557	98.257	6.875	96.759	96.557	96.257
7	99.271	99.069	98.769	7	97.271	97.069	96.769
7.125	99.732	99.530	99.230	7.125	97.732	97.530	97.230
7.25	100.164	99.962	99.662	7.25	98.164	97.962	97.662
7.375	100.413	100.164	99.864	7.375	98.413	98.164	97.864
7.5	100.885	100.636	100.336	7.5	98.885	98.636	98.336
7.625	101.306	101.057	100.757	7.625	99.306	99.057	98.757
7.75	101.708	101.459	101.159	7.75	99.708	99.459	99.159
7.875	101.654	101.365	101.065	7.875	99.654	99.365	99.065
8	102.086	101.797	101.497	8	100.086	99.797	99.497
8.125	102.477	102.188	101.888	8.125	100.477	100.188	99.888
8.25	102.849	102.560	102.260	8.25	100.849	100.560	100.260

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.