



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	91.811	91.811	91.607	4.75	91.811	91.811	91.607	5.125	94.722	94.722	94.536
4.875	92.487	92.487	92.289	4.875	92.487	92.487	92.289	5.25	95.566	95.566	95.386
5	93.127	93.127	92.935	5	93.127	93.127	92.935	5.375	96.367	96.367	96.192
5.125	93.713	93.713	93.527	5.125	93.713	93.713	93.527	5.5	97.042	97.042	96.873
5.25	94.831	94.741	94.702	5.25	94.452	94.452	94.272	5.625	97.452	97.452	97.290
5.375	95.526	95.436	95.397	5.375	95.235	95.235	95.060	5.75	98.431	98.364	98.319
5.5	96.333	96.244	96.204	5.5	95.850	95.850	95.682	5.875	98.980	98.892	98.867
5.625	96.864	96.774	96.735	5.625	96.373	96.373	96.211	6	99.560	99.486	99.375
5.75	97.300	97.197	97.144	5.75	97.053	96.995	96.944	6.125	100.003	99.982	99.843
5.875	97.961	97.858	97.805	5.875	97.695	97.638	97.586	6.25	100.561	100.439	100.402
6	98.665	98.562	98.509	6	98.471	98.424	98.337	6.375	101.016	100.915	100.881
6.125	99.163	99.060	99.006	6.125	98.966	98.898	98.809	6.5	101.457	101.355	101.321
6.25	99.464	99.353	99.285	6.25	99.464	99.353	99.285	6.625	101.881	101.767	101.692
6.375	99.967	99.887	99.814	6.375	99.958	99.887	99.814	6.75	101.538	101.413	101.373
6.5	100.523	100.414	100.354	6.5	100.424	100.358	100.283	6.875	101.945	101.867	101.827
6.625	100.946	100.836	100.776	6.625	100.885	100.808	100.732	7	102.352	102.272	102.233
6.75	101.197	101.075	100.942	6.75	101.197	101.075	100.942	7.125	102.690	102.610	102.570
6.875	101.622	101.514	101.399	6.875	101.622	101.514	101.375	7.25	102.726	102.658	102.594
7	102.076	101.957	101.889	7	101.946	101.867	101.722	7.375	103.182	103.109	103.051
7.125	102.457	102.339	102.270	7.125	102.363	102.266	102.124	7.5	103.495	103.394	103.348
7.25	102.821	102.683	102.688	7.25	102.821	102.683	102.688	7.625	104.095	104.011	103.996
7.375	103.117	102.958	102.957	7.375	103.117	102.958	102.957	7.75	104.361	104.272	104.263
7.5	103.485	103.281	103.294	7.5	103.485	103.281	103.294	7.875	104.793	104.699	104.696
7.625	103.951	103.760	103.775	7.625	103.951	103.760	103.775	8	104.869	104.770	104.770
7.75	104.465	104.270	104.290	7.75	104.465	104.270	104.290				
7.875	104.717	104.539	104.557	7.875	104.717	104.539	104.557				
8	104.957	104.787	104.802	8	104.957	104.787	104.802				
8.125	105.257	105.051	105.071	8.125	105.257	105.051	105.071				
8.25	105.751	105.536	105.554	8.25	105.751	105.536	105.554				

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	96.392	96.392	96.290	4.625	96.866	96.866	96.764	5	92.467	92.467	92.275
4.75	96.660	96.608	96.536	4.75	96.778	96.778	96.634	5.125	93.284	93.284	93.098
4.875	97.111	97.066	96.997	4.875	97.300	97.300	97.162	5.25	94.626	94.435	94.294
5	97.525	97.475	97.406	5	97.687	97.687	97.553	5.375	95.319	95.128	94.986
5.125	98.044	97.984	97.897	5.125	98.088	98.006	97.912	5.5	96.126	95.934	95.793
5.25	98.444	98.381	98.290	5.25	98.433	98.403	98.326	5.625	96.804	96.612	96.470
5.375	98.876	98.796	98.715	5.375	98.933	98.932	98.860	5.75	97.317	97.146	97.026
5.5	99.337	99.233	99.153	5.5	99.410	99.306	99.239	5.875	97.979	97.808	97.688
5.625	99.822	99.730	99.645	5.625	99.873	99.772	99.688	6	98.662	98.491	98.387
5.75	100.143	100.063	99.975	5.75	100.181	100.105	100.003	6.125	99.191	99.021	98.901
5.875	100.454	100.373	100.291	5.875	100.496	100.486	100.371	6.25	99.487	99.376	99.328
6	100.865	100.782	100.690	6	100.826	100.811	100.700	6.375	100.023	99.922	99.869
6.125	100.920	100.809	100.735	6.125	100.901	100.880	100.774	6.5	100.510	100.415	100.359
6.25	101.205	101.107	101.079	6.25	101.167	101.060	100.981	6.625	100.962	100.839	100.783
6.375	101.534	101.481	101.469	6.375	101.426	101.329	101.240	6.75	101.220	101.088	100.975
6.5	101.901	101.801	101.747	6.5	101.742	101.636	101.554	6.875	101.626	101.509	101.390
6.625	102.049	101.928	101.883	6.625	101.755	101.625	101.569	7	101.992	101.827	101.703
6.75	102.268	102.188	102.178	6.75	101.993	101.870	101.851	7.125	102.281	102.147	101.961
6.875	102.651	102.574	102.564	6.875	102.237	102.161	102.151	7.25	102.516	102.330	102.355
7	102.776	102.662	102.605	7	102.525	102.401	102.344	7.375	102.987	102.783	102.636
7.125	102.137	102.074	102.013	7.125	101.904	101.840	101.780	7.5	103.079	102.898	102.930
7.25	102.635	102.571	102.511	7.25	102.300	102.236	102.176	7.625	103.136	103.006	102.990
7.375	103.112	103.049	102.988	7.375	102.681	102.617	102.557	7.75	103.298	103.088	103.128
								7.875	103.471	103.280	103.317

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	96.855	96.792	96.729	5	96.168	96.105	96.042	5.125	94.522	94.459	94.396
5.125	97.218	97.155	97.092	5.125	96.755	96.692	96.629	5.25	94.991	94.928	94.865
5.25	97.582	97.519	97.456	5.25	97.182	97.119	97.056	5.375	95.638	95.575	95.512
5.375	97.920	97.742	97.679	5.375	97.444	97.381	97.318	5.5	96.109	96.046	95.984
5.5	98.256	98.107	98.044	5.5	97.872	97.809	97.746	5.625	96.582	96.519	96.457
5.625	98.567	98.471	98.408	5.625	98.299	98.236	98.173	5.75	97.056	96.993	96.931
5.75	98.900	98.837	98.774	5.75	98.622	98.499	98.436	5.875	97.336	97.273	97.211
5.875	99.167	99.060	98.997	5.875	98.985	98.750	98.687	6	97.794	97.731	97.668
6	99.475	99.412	99.349	6	99.331	99.161	99.098	6.125	98.069	98.006	97.944
6.125	99.730	99.618	99.555	6.125	99.654	99.406	99.343	6.25	98.525	98.462	98.400
6.25	100.005	99.822	99.759	6.25	99.965	99.648	99.585	6.375	98.615	98.552	98.489
6.375	100.250	100.025	99.962	6.375	100.265	99.889	99.826	6.5	98.884	98.821	98.758
6.5	100.441	100.226	100.163	6.5	100.457	100.294	100.231	6.625	99.148	99.085	99.022
6.625	100.614	100.282	100.219	6.625	100.550	100.360	100.297	6.75	99.405	99.342	99.280
6.75	100.781	100.504	100.441	6.75	100.650	100.587	100.524	6.875	99.483	99.420	99.358
6.875	100.925	100.698	100.635	6.875	100.712	100.649	100.586	7	99.571	99.508	99.445
7	100.948	100.885	100.822	7	100.952	100.889	100.826	7.125	99.663	99.600	99.537
7.125	101.139	101.076	101.013	7.125	101.196	101.133	101.070				

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	97.046	96.842	96.779	5	96.237	96.155	96.092	5.125	94.572	94.509	94.446
5.125	97.413	97.205	97.142	5.125	96.805	96.742	96.679	5.25	95.041	94.978	94.915
5.25	97.775	97.569	97.506	5.25	97.232	97.169	97.106	5.375	95.688	95.625	95.562
5.375	98.129	97.792	97.729	5.375	97.633	97.431	97.368	5.5	96.159	96.096	96.033
5.5	98.464	98.157	98.094	5.5	98.042	97.859	97.796	5.625	96.632	96.569	96.506
5.625	98.774	98.521	98.458	5.625	98.440	98.286	98.223	5.75	97.106	97.043	96.980
5.75	99.079	98.887	98.824	5.75	98.823	98.549	98.486	5.875	97.386	97.323	97.260
5.875	99.375	99.110	99.047	5.875	99.185	98.800	98.737	6	97.844	97.781	97.718
6	99.660	99.462	99.399	6	99.530	99.211	99.148	6.125	98.119	98.056	97.993
6.125	99.939	99.668	99.605	6.125	99.853	99.456	99.393	6.25	98.575	98.512	98.449
6.25	100.214	99.872	99.809	6.25	100.164	99.698	99.635	6.375	98.665	98.602	98.539
6.375	100.461	100.075	100.012	6.375	100.465	99.939	99.876	6.5	98.934	98.871	98.808
6.5	100.654	100.276	100.213	6.5	100.658	100.344	100.281	6.625	99.198	99.135	99.072
6.625	100.829	100.332	100.269	6.625	100.751	100.410	100.347	6.75	99.455	99.392	99.329
6.75	100.999	100.554	100.491	6.75	100.838	100.637	100.574	6.875	99.533	99.470	99.407
6.875	101.144	100.748	100.685	6.875	100.911	100.699	100.636	7	99.621	99.558	99.495
7	100.998	100.935	100.872	7	101.002	100.939	100.876	7.125	99.713	99.650	99.587

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	93.517	93.470	93.455	4.5	93.517	93.470	93.455	5	96.022	95.959	95.929
4.625	94.173	94.126	94.111	4.625	94.173	94.126	94.111	5.125	96.679	96.615	96.585
4.75	94.829	94.783	94.767	4.75	94.829	94.783	94.767	5.25	97.507	97.457	97.407
4.875	95.367	95.325	95.272	4.875	95.366	95.303	95.272	5.375	98.034	97.984	97.934
5	96.022	95.959	95.929	5	96.022	95.959	95.929	5.5	98.591	98.541	98.491
5.125	96.679	96.615	96.585	5.125	96.679	96.615	96.585	5.625	99.220	99.142	99.090
5.25	97.507	97.457	97.407	5.25	97.507	97.457	97.407	5.75	100.036	99.987	99.936
5.375	98.085	97.998	97.934	5.375	98.034	97.984	97.934	5.875	100.343	100.125	99.908
5.5	98.668	98.581	98.500	5.5	98.591	98.541	98.491	6	100.888	100.671	100.564
5.625	99.230	99.142	99.090	5.625	99.220	99.142	99.090	6.125	101.403	101.302	101.216
5.75	100.036	99.987	99.936	5.75	100.036	99.987	99.936	6.25	102.023	101.974	101.888
5.875	100.343	100.125	99.908	5.875	100.343	100.125	99.908	6.375	101.686	101.588	101.497
6	100.888	100.671	100.564	6	100.888	100.671	100.564	6.5	102.248	102.164	102.076
6.125	101.403	101.302	101.216	6.125	101.403	101.302	101.216	6.625	102.795	102.711	102.625
6.25	102.023	101.974	101.888	6.25	102.023	101.974	101.888	6.75	103.229	103.109	102.910
6.375	101.770	101.687	101.596	6.375	101.770	101.687	101.596	6.875	103.052	102.949	102.895
6.5	102.340	102.256	102.168	6.5	102.340	102.256	102.168	7	103.601	103.496	103.445
6.625	102.869	102.784	102.698	6.625	102.869	102.784	102.698	7.125	104.070	103.965	103.916
6.75	103.229	103.109	102.910	6.75	103.229	103.109	102.910	7.25	103.799	103.685	103.598
6.875	103.116	103.013	102.959	6.875	103.116	103.013	102.959	7.375	103.566	103.442	103.440
7	103.650	103.545	103.494	7	103.650	103.545	103.494	7.5	103.967	103.842	103.840
7.125	104.103	103.997	103.949	7.125	104.103	103.997	103.949	7.625	104.521	104.394	104.392
7.25	103.799	103.685	103.598	7.25	103.799	103.685	103.598	7.75	104.382	104.336	104.288
7.375	103.677	103.609	103.565	7.375	103.622	103.498	103.496				
7.5	104.166	104.098	104.055	7.5	104.018	103.893	103.891				

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	95.714	95.667	95.594	4.25	95.714	95.667	95.594	4.75	93.563	93.506	93.442
4.375	96.285	96.239	96.165	4.375	96.285	96.239	96.165	4.875	94.294	94.236	94.173
4.5	96.855	96.808	96.735	4.5	96.855	96.808	96.735	5	95.020	94.963	94.899
4.625	97.421	97.375	97.301	4.625	97.421	97.375	97.301	5.125	95.841	95.784	95.720
4.75	97.509	97.442	97.402	4.75	97.509	97.442	97.402	5.25	96.797	96.738	96.663
4.875	98.074	98.006	97.909	4.875	98.074	98.006	97.909	5.375	97.545	97.508	97.389
5	98.632	98.564	98.467	5	98.632	98.564	98.467	5.5	98.123	98.084	97.969
5.125	99.180	99.113	99.016	5.125	99.180	99.113	99.016	5.625	98.783	98.705	98.653
5.25	99.298	99.212	99.147	5.25	99.292	99.204	99.115	5.75	99.133	99.007	98.887
5.375	99.834	99.745	99.656	5.375	99.834	99.745	99.656	5.875	99.828	99.610	99.445
5.5	100.357	100.269	100.180	5.5	100.357	100.269	100.180	6	100.293	100.142	100.056
5.625	100.860	100.772	100.683	5.625	100.860	100.772	100.683	6.125	100.903	100.864	100.778
5.75	100.895	100.798	100.761	5.75	100.895	100.798	100.761	6.25	100.954	100.891	100.786
5.875	101.024	100.940	100.819	5.875	100.842	100.732	100.652	6.375	101.003	100.921	100.829
6	101.504	101.419	101.298	6	101.309	101.200	101.119	6.5	101.650	101.540	101.340
								6.625	102.280	102.220	102.021
								6.75	102.298	102.184	102.097
								6.875	101.641	101.540	101.485
								7	102.211	102.080	102.049
								7.125	102.715	102.574	102.543
								7.25	102.511	102.398	102.311

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	96.566	96.487	96.435	5	95.020	94.963	94.899	4.5	94.011	94.044	93.971
5.375	97.545	97.508	97.389	5.125	95.841	95.784	95.720	4.625	94.574	94.607	94.534
5.5	98.123	98.084	97.969	5.25	96.566	96.487	96.435	4.75	94.393	94.340	94.316
5.625	98.783	98.705	98.653	5.375	97.526	97.489	97.370	4.875	94.874	94.821	94.797
5.75	99.133	98.986	98.877	5.5	98.062	98.023	97.907	5	95.354	95.302	95.278
5.875	99.828	99.610	99.426	5.625	98.783	98.705	98.653	5.125	95.835	95.782	95.758
6	100.293	100.142	100.056	5.75	98.940	98.882	98.785	5.25	96.278	96.192	96.127
6.125	100.903	100.864	100.778	5.875	99.602	99.543	99.429	5.375	96.758	96.672	96.607
6.25	100.954	100.891	100.786	6	100.232	100.142	100.056	5.5	97.237	97.152	97.087
6.375	101.003	100.921	100.829	6.125	100.903	100.864	100.778	5.625	97.716	97.631	97.566
6.5	101.650	101.540	101.340	6.25	100.886	100.823	100.718	5.75	97.571	97.555	97.539
6.625	102.280	102.220	102.021	6.375	101.032	100.950	100.858	5.875	98.004	97.920	97.875
6.75	102.298	102.184	102.097	6.5	101.650	101.540	101.340	6	98.484	98.399	98.278
6.875	101.641	101.540	101.485	6.625	102.280	102.220	102.021	6.125	98.963	98.878	98.757

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	97.507	97.457	97.407	5.25	97.507	97.457	97.407	5.25	97.507	97.457	97.407
5.375	98.034	97.984	97.934	5.375	98.034	97.984	97.934	5.375	98.034	97.984	97.934
5.5	98.591	98.541	98.491	5.5	98.591	98.541	98.491	5.5	98.591	98.541	98.491
5.625	99.220	99.142	99.090	5.625	99.220	99.142	99.090	5.625	99.220	99.142	99.090
5.75	100.036	99.987	99.936	5.75	100.036	99.987	99.936	5.75	100.036	99.987	99.936
5.875	100.343	100.125	99.908	5.875	100.343	100.125	99.908	5.875	100.343	100.125	99.908
6	100.888	100.671	100.564	6	100.888	100.671	100.564	6	100.888	100.671	100.564
6.125	101.403	101.302	101.216	6.125	101.403	101.302	101.216	6.125	101.403	101.302	101.216
6.25	102.023	101.974	101.888	6.25	102.023	101.974	101.888	6.25	102.023	101.974	101.888
6.375	101.770	101.687	101.596	6.375	101.770	101.687	101.596	6.375	101.686	101.588	101.497
6.5	102.340	102.256	102.168	6.5	102.340	102.256	102.168	6.5	102.248	102.164	102.076
6.625	102.869	102.784	102.698	6.625	102.869	102.784	102.698	6.625	102.795	102.711	102.625
6.75	103.229	103.109	102.910	6.75	103.229	103.109	102.910	6.75	103.229	103.109	102.910
6.875	103.116	103.013	102.959	6.875	103.116	103.013	102.959	6.875	103.052	102.949	102.895
7	103.650	103.545	103.494	7	103.650	103.545	103.494	7	103.601	103.496	103.445
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	96.855	96.808	96.735	4.25	95.714	95.667	95.594	5.25	96.566	96.487	96.435
4.625	97.421	97.375	97.301	4.375	96.285	96.239	96.165	5.375	97.545	97.508	97.389
4.75	97.509	97.442	97.402	4.5	96.855	96.808	96.735	5.5	98.123	98.084	97.969
4.875	98.074	98.006	97.909	4.625	97.421	97.375	97.301	5.625	98.783	98.705	98.653
5	98.632	98.564	98.467	4.75	97.509	97.442	97.402	5.75	99.133	98.986	98.877
5.125	99.180	99.113	99.016	4.875	98.074	98.006	97.909	5.875	99.828	99.610	99.426
5.25	99.292	99.204	99.115	5	98.632	98.564	98.467	6	100.293	100.142	100.056
5.375	99.834	99.745	99.656	5.125	99.180	99.113	99.016	6.125	100.903	100.864	100.778
5.5	100.357	100.269	100.180	5.25	99.292	99.204	99.115	6.25	100.954	100.891	100.786
5.625	100.860	100.772	100.683	5.375	99.834	99.745	99.656	6.375	101.003	100.921	100.829
5.75	100.895	100.798	100.761	5.5	100.357	100.269	100.180	6.5	101.650	101.540	101.340
5.875	100.842	100.732	100.652	5.625	100.860	100.772	100.683	6.625	102.280	102.220	102.021
6	101.309	101.200	101.119	5.75	100.895	100.798	100.761	6.75	102.298	102.184	102.097
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	96.566	96.487	96.435	5.25	96.566	96.487	96.435	4.5	94.011	94.044	93.971
5.375	97.545	97.508	97.389	5.375	97.315	97.237	97.185	4.625	94.574	94.607	94.534
5.5	98.123	98.084	97.969	5.5	98.028	97.950	97.898	4.75	93.040	93.027	92.977
5.625	98.783	98.705	98.653	5.625	98.783	98.705	98.653	4.875	93.573	93.586	93.489
5.75	99.133	98.986	98.877	5.75	98.911	98.831	98.785	5	94.120	94.133	94.036
5.875	99.828	99.610	99.426	5.875	99.543	99.454	99.367	5.125	94.650	94.663	94.566
6	100.293	100.142	100.056	6	100.232	100.142	100.056	5.25	95.839	95.772	95.705
6.125	100.903	100.864	100.778	6.125	100.903	100.864	100.778	5.375	95.967	95.900	95.833
6.25	100.954	100.891	100.786	6.25	100.761	100.664	100.592	5.5	96.407	96.341	96.274
6.375	101.003	100.921	100.829	6.375	100.980	100.860	100.661	5.625	96.863	96.796	96.729
6.5	101.650	101.540	101.340	6.5	101.650	101.540	101.340	5.75	97.571	97.555	97.539
6.625	102.280	102.220	102.021	6.625	102.280	102.220	102.021	5.875	97.907	97.891	97.875
6.75	102.298	102.184	102.097	6.75	102.348	102.234	102.147	6	98.277	98.261	98.245
6.875	101.641	101.540	101.485	6.875	101.624	101.493	101.462	6.125	98.627	98.611	98.595

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	96.579	96.515	96.485	5.125	96.579	96.515	96.485	4.75	94.729	94.683	94.667
5.25	97.407	97.357	97.307	5.25	97.407	97.357	97.307	4.875	95.266	95.203	95.172
5.375	97.934	97.884	97.834	5.375	97.934	97.884	97.834	5	95.922	95.859	95.829
5.5	98.491	98.441	98.391	5.5	98.491	98.441	98.391	5.125	96.579	96.515	96.485
5.625	99.082	99.008	98.958	5.625	99.082	99.008	98.958	5.25	97.407	97.357	97.307
5.75	99.770	99.637	99.600	5.75	99.770	99.637	99.600	5.375	97.934	97.884	97.834
5.875	100.243	100.025	99.808	5.875	100.243	100.025	99.808	5.5	98.491	98.441	98.391
6	100.788	100.571	100.367	6	100.788	100.571	100.367	5.625	99.082	99.008	98.958
6.125	101.303	101.085	100.954	6.125	101.303	101.085	100.954	5.75	99.770	99.637	99.600
6.25	101.723	101.494	101.507	6.25	101.723	101.494	101.507	5.875	100.243	100.025	99.808
6.375	101.586	101.486	101.385	6.375	101.586	101.486	101.385	6	100.788	100.571	100.367
6.5	102.091	101.991	101.890	6.5	102.091	101.991	101.890	6.125	101.303	101.085	100.954
6.625	102.525	102.424	102.324	6.625	102.525	102.424	102.324	6.25	101.723	101.494	101.507
6.75	102.935	102.822	102.735	6.75	102.935	102.822	102.735	6.375	101.586	101.486	101.385
6.875	102.619	102.527	102.435	6.875	102.619	102.527	102.435	6.5	102.091	101.991	101.890
7	103.074	102.982	102.890	7	103.074	102.982	102.890	6.625	102.525	102.424	102.324
7.125	103.521	103.429	103.337	7.125	103.521	103.429	103.337	6.75	102.935	102.822	102.735
7.25	103.699	103.585	103.498	7.25	103.699	103.585	103.498	6.875	102.619	102.527	102.435
7.375	103.162	103.082	103.002	7.375	103.162	103.082	103.002	7	103.074	102.982	102.890
7.5	103.438	103.358	103.296	7.5	103.438	103.358	103.296	7.125	103.521	103.429	103.337
7.625	103.894	103.847	103.800	7.625	103.894	103.847	103.800	7.25	103.699	103.585	103.498
7.75	104.282	104.236	104.188	7.75	104.282	104.236	104.188	7.375	103.162	103.082	103.002
7.875	103.266	103.282	103.228					7.5	103.481	103.358	103.354
8	103.384	103.401	103.346					7.625	103.921	103.847	103.800
8.125	103.453	103.469	103.415					7.75	104.282	104.236	104.188
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	95.702	95.635	95.562	4.25	95.702	95.635	95.562	4.875	94.164	93.967	94.003
4.375	96.231	96.164	96.091	4.375	96.231	96.164	96.091	5	94.881	94.684	94.720
4.5	96.751	96.685	96.611	4.5	96.751	96.685	96.611	5.125	95.643	95.446	95.482
4.625	97.261	97.194	97.121	4.625	97.261	97.194	97.121	5.25	96.543	96.325	96.373
4.75	97.474	97.387	97.302	4.75	97.474	97.387	97.302	5.375	97.204	97.016	97.033
4.875	97.976	97.888	97.792	4.875	97.976	97.888	97.792	5.5	97.858	97.640	97.688
5	98.459	98.371	98.275	5	98.459	98.371	98.275	5.625	98.605	98.387	98.435
5.125	98.918	98.830	98.734	5.125	98.918	98.830	98.734	5.75	99.033	98.815	98.635
5.25	99.213	99.104	99.015	5.25	99.213	99.104	99.015	5.875	99.728	99.510	99.293
5.375	99.661	99.553	99.464	5.375	99.661	99.553	99.464	6	100.193	99.976	99.819
5.5	100.079	99.971	99.882	5.5	100.079	99.971	99.882	6.125	100.652	100.412	100.426
5.625	100.464	100.356	100.267	5.625	100.464	100.356	100.267	6.25	100.802	100.584	100.442
5.75	100.795	100.698	100.661	5.75	100.795	100.698	100.661	6.375	100.846	100.668	100.568
5.875	100.593	100.577	100.444	5.875	100.593	100.464	100.383	6.5	101.413	101.213	101.113
6	100.979	101.029	100.896	6	100.943	100.813	100.733	6.625	102.004	101.784	101.684
								6.75	102.198	102.084	101.997
								6.875	101.380	101.277	101.185
								7	101.836	101.732	101.640
								7.125	102.271	102.179	102.087
								7.25	102.411	102.298	102.211
								7.375	101.289	101.242	101.194
								7.5	101.809	101.762	101.715
								7.625	102.313	102.266	102.219
								7.75	102.651	102.605	102.557
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	101.413	101.213	101.113	6.125	100.652	100.412	100.426	4.5	93.888	93.921	93.847
6.625	102.004	101.784	101.684	6.25	100.661	100.564	100.492	4.625	94.368	94.401	94.328
6.75	102.198	102.084	101.997	6.375	100.846	100.586	100.487	4.75	92.970	92.983	92.886
6.875	101.380	101.277	101.185	6.5	101.413	101.153	101.054	4.875	93.438	93.451	93.354
7	101.836	101.732	101.640	6.625	102.004	101.784	101.684	5	93.875	93.887	93.790
7.125	102.271	102.179	102.087	6.75	102.248	102.134	102.047	5.125	94.273	94.285	94.189
7.25	102.411	102.298	102.211	6.875	101.380	101.099	101.168	5.25	95.739	95.672	95.605
7.375	101.289	101.242	101.194	7	101.836	101.555	101.624	5.375	95.867	95.800	95.733
7.5	101.809	101.762	101.715	7.125	102.188	101.978	101.976	5.5	96.307	96.241	96.174
7.625	102.313	102.266	102.219	7.25	102.461	102.348	102.261	5.625	96.763	96.696	96.629
7.75	102.651	102.605	102.557	7.375	101.339	101.292	101.244	5.75	97.471	97.455	97.439
				7.5	101.859	101.812	101.765	5.875	97.807	97.791	97.775
				7.625	102.363	102.316	102.269	6	98.177	98.161	98.145
								6.125	98.527	98.511	98.495

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	101.586	101.486	101.385	6.375	101.586	101.486	101.385	6	100.788	100.571	100.367
6.5	102.091	101.991	101.890	6.5	102.091	101.991	101.890	6.125	101.303	101.085	100.954
6.625	102.525	102.424	102.324	6.625	102.525	102.424	102.324	6.25	101.723	101.494	101.507
6.75	102.935	102.822	102.735	6.75	102.935	102.822	102.735	6.375	101.586	101.486	101.385
6.875	102.619	102.527	102.435	6.875	102.619	102.527	102.435	6.5	102.091	101.991	101.890
7	103.074	102.982	102.890	7	103.074	102.982	102.890	6.625	102.525	102.424	102.324
7.125	103.521	103.429	103.337	7.125	103.521	103.429	103.337	6.75	102.935	102.822	102.735
7.25	103.699	103.585	103.498	7.25	103.699	103.585	103.498	6.875	102.619	102.527	102.435
7.375	103.162	103.082	103.002	7.375	103.162	103.082	103.002	7	103.074	102.982	102.890
7.5	103.438	103.358	103.296	7.5	103.438	103.358	103.296	7.125	103.521	103.429	103.337
7.625	103.894	103.847	103.800	7.625	103.894	103.847	103.800	7.25	103.699	103.585	103.498
7.75	104.282	104.236	104.188	7.75	104.282	104.236	104.188	7.375	103.162	103.082	103.002
7.875	103.266	103.282	103.228					7.5	103.481	103.358	103.354
8	103.384	103.401	103.346					7.625	103.921	103.847	103.800
8.125	103.453	103.469	103.415					7.75	104.282	104.236	104.188
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	96.751	96.685	96.611	4.5	96.751	96.685	96.611	6.625	102.004	101.784	101.684
4.625	97.261	97.194	97.121	4.625	97.261	97.194	97.121	6.75	102.198	102.084	101.997
4.75	97.474	97.387	97.302	4.75	97.474	97.387	97.302	6.875	101.380	101.277	101.185
4.875	97.976	97.888	97.792	4.875	97.976	97.888	97.792	7	101.836	101.732	101.640
5	98.459	98.371	98.275	5	98.459	98.371	98.275	7.125	102.271	102.179	102.087
5.125	98.918	98.830	98.734	5.125	98.918	98.830	98.734	7.25	102.411	102.298	102.211
5.25	99.213	99.104	99.015	5.25	99.213	99.104	99.015	7.375	101.630	101.622	101.555
5.375	99.661	99.553	99.464	5.375	99.661	99.553	99.464	7.5	101.809	101.778	101.715
5.5	100.079	99.971	99.882	5.5	100.079	99.971	99.882	7.625	102.313	102.266	102.219
5.625	100.464	100.356	100.267	5.625	100.464	100.356	100.267	7.75	102.651	102.605	102.557
5.75	100.795	100.698	100.661	5.75	100.795	100.698	100.661	7.875	100.781	100.797	100.743
5.875	100.593	100.577	100.444	5.875	100.593	100.464	100.383	8	100.899	100.916	100.861
6	100.979	101.029	100.896	6	100.943	100.813	100.733	8.125	100.968	100.984	100.930
6.125	101.418	101.468	101.335	6.125	101.376	101.296	101.261				
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	101.413	101.213	101.113	6.125	100.652	100.412	100.426	4.5	93.888	93.921	93.847
6.625	102.004	101.784	101.684	6.25	100.661	100.564	100.492	4.625	94.368	94.401	94.328
6.75	102.198	102.084	101.997	6.375	100.846	100.586	100.487	4.75	92.970	92.983	92.886
6.875	101.380	101.277	101.185	6.5	101.413	101.153	101.054	4.875	93.438	93.451	93.354
7	101.836	101.732	101.640	6.625	102.004	101.784	101.684	5	93.875	93.887	93.790
7.125	102.271	102.179	102.087	6.75	102.248	102.134	102.047	5.125	94.273	94.285	94.189
7.25	102.411	102.298	102.211	6.875	101.380	101.099	101.168	5.25	95.739	95.672	95.605
7.375	101.289	101.242	101.194	7	101.836	101.555	101.624	5.375	95.867	95.800	95.733
7.5	101.809	101.762	101.715	7.125	102.188	101.978	101.976	5.5	96.307	96.241	96.174
7.625	102.313	102.266	102.219	7.25	102.461	102.348	102.261	5.625	96.763	96.696	96.629
7.75	102.651	102.605	102.557	7.375	101.339	101.292	101.244	5.75	97.471	97.455	97.439
				7.5	101.859	101.812	101.765	5.875	97.807	97.791	97.775
				7.625	102.363	102.316	102.269	6	98.177	98.161	98.145
								6.125	98.527	98.511	98.495

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	99.103	98.882	98.582	6.75	97.603	97.382	97.082
6.875	99.566	99.323	99.023	6.875	98.066	97.823	97.523
7	100.078	99.835	99.535	7	98.578	98.335	98.035
7.125	100.539	100.296	99.996	7.125	99.039	98.796	98.496
7.25	100.971	100.728	100.428	7.25	99.471	99.228	98.928
7.375	101.212	100.918	100.618	7.375	99.712	99.418	99.118
7.5	101.684	101.390	101.090	7.5	100.184	99.890	99.590
7.625	102.105	101.811	101.511	7.625	100.605	100.311	100.011
7.75	102.507	102.213	101.913	7.75	101.007	100.713	100.413
7.875	102.448	102.108	101.808	7.875	100.948	100.608	100.308
8	102.880	102.540	102.240	8	101.380	101.040	100.740
8.125	103.271	102.931	102.631	8.125	101.771	101.431	101.131
8.25	103.643	103.303	103.003	8.25	102.143	101.803	101.503

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.103	96.882	96.582	6.75	95.603	95.382	95.082
6.875	97.566	97.323	97.023	6.875	96.066	95.823	95.523
7	98.078	97.835	97.535	7	96.578	96.335	96.035
7.125	98.539	98.296	97.996	7.125	97.039	96.796	96.496
7.25	98.971	98.728	98.428	7.25	97.471	97.228	96.928
7.375	99.212	98.918	98.618	7.375	97.712	97.418	97.118
7.5	99.684	99.390	99.090	7.5	98.184	97.890	97.590
7.625	100.105	99.811	99.511	7.625	98.605	98.311	98.011
7.75	100.507	100.213	99.913	7.75	99.007	98.713	98.413
7.875	100.448	100.108	99.808	7.875	98.948	98.608	98.308
8	100.880	100.540	100.240	8	99.380	99.040	98.740
8.125	101.271	100.931	100.631	8.125	99.771	99.431	99.131
8.25	101.643	101.303	101.003	8.25	100.143	99.803	99.503

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.353	98.132	97.832	6.75	96.353	96.132	95.832
6.875	98.816	98.573	98.273	6.875	96.816	96.573	96.273
7	99.328	99.085	98.785	7	97.328	97.085	96.785
7.125	99.789	99.546	99.246	7.125	97.789	97.546	97.246
7.25	100.221	99.978	99.678	7.25	98.221	97.978	97.678
7.375	100.462	100.168	99.868	7.375	98.462	98.168	97.868
7.5	100.934	100.640	100.340	7.5	98.934	98.640	98.340
7.625	101.355	101.061	100.761	7.625	99.355	99.061	98.761
7.75	101.757	101.463	101.163	7.75	99.757	99.463	99.163
7.875	101.698	101.358	101.058	7.875	99.698	99.358	99.058
8	102.130	101.790	101.490	8	100.130	99.790	99.490
8.125	102.521	102.181	101.881	8.125	100.521	100.181	99.881
8.25	102.893	102.553	102.253	8.25	100.893	100.553	100.253

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.