



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	91.461	91.361	91.257	4.75	91.461	91.361	91.257	5.125	94.295	94.195	94.109
4.875	92.148	92.048	91.950	4.875	92.148	92.048	91.950	5.25	95.150	95.050	94.970
5	92.800	92.700	92.608	5	92.800	92.700	92.608	5.375	95.961	95.861	95.786
5.125	93.396	93.296	93.210	5.125	93.396	93.296	93.210	5.5	96.653	96.553	96.484
5.25	94.425	94.335	94.293	5.25	94.110	94.068	94.024	5.625	97.162	97.062	97.000
5.375	95.118	95.029	94.986	5.375	94.828	94.766	94.722	5.75	98.354	98.272	98.247
5.5	95.925	95.835	95.793	5.5	95.463	95.407	95.363	5.875	98.914	98.832	98.807
5.625	96.454	96.364	96.322	5.625	96.057	96.014	95.970	6	99.415	99.333	99.307
5.75	96.878	96.789	96.737	5.75	96.845	96.789	96.737	6.125	99.853	99.758	99.725
5.875	97.537	97.434	97.378	5.875	97.484	97.428	97.377	6.25	100.455	100.359	100.327
6	98.238	98.136	98.079	6	98.085	98.029	97.978	6.375	100.945	100.849	100.816
6.125	98.730	98.627	98.570	6.125	98.594	98.537	98.486	6.5	101.393	101.296	101.263
6.25	99.097	99.007	98.956	6.25	99.097	99.007	98.956	6.625	101.764	101.667	101.634
6.375	99.635	99.567	99.515	6.375	99.629	99.567	99.515	6.75	101.469	101.397	101.357
6.5	100.187	100.085	100.033	6.5	100.147	100.085	100.033	6.875	101.933	101.861	101.821
6.625	100.606	100.497	100.435	6.625	100.516	100.444	100.393	7	102.345	102.273	102.233
6.75	100.945	100.817	100.767	6.75	100.945	100.817	100.767	7.125	102.683	102.610	102.570
6.875	101.378	101.258	101.201	6.875	101.369	101.257	101.201	7.25	102.680	102.588	102.542
7	101.863	101.743	101.668	7	101.737	101.666	101.627	7.375	103.147	103.055	103.009
7.125	102.239	102.119	102.044	7.125	102.109	102.006	101.947	7.5	103.499	103.405	103.359
7.25	102.685	102.539	102.495	7.25	102.685	102.539	102.495	7.625	104.001	103.876	103.793
7.375	102.990	102.818	102.767	7.375	102.980	102.818	102.767	7.75	104.318	104.284	104.232
7.5	103.420	103.199	103.157	7.5	103.324	103.184	103.157	7.875	104.706	104.671	104.619
7.625	103.834	103.604	103.587	7.625	103.792	103.598	103.587	8	104.776	104.670	104.571
7.75	104.291	104.087	104.098	7.75	104.291	104.087	104.098				
7.875	104.541	104.440	104.388	7.875	104.541	104.440	104.388				
8	104.779	104.602	104.607	8	104.779	104.602	104.607				
8.125	105.043	104.859	104.866	8.125	105.043	104.859	104.866				
8.25	105.410	105.191	105.136	8.25	105.410	105.191	105.136				

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	96.192	96.192	96.106	4.625	96.666	96.666	96.580	5	92.030	91.930	91.838
4.75	96.381	96.367	96.353	4.75	96.609	96.609	96.465	5.125	92.857	92.757	92.671
4.875	96.844	96.830	96.816	4.875	97.131	97.131	96.993	5.25	94.218	94.026	93.876
5	97.281	97.252	97.238	5	97.518	97.518	97.385	5.375	94.911	94.718	94.568
5.125	97.870	97.797	97.716	5.125	97.913	97.901	97.746	5.5	95.716	95.523	95.373
5.25	98.264	98.201	98.188	5.25	98.395	98.395	98.240	5.625	96.244	96.051	95.901
5.375	98.708	98.658	98.645	5.375	98.917	98.917	98.767	5.75	96.946	96.776	96.720
5.5	99.176	99.079	99.028	5.5	99.295	99.295	99.150	5.875	97.606	97.436	97.310
5.625	99.661	99.573	99.508	5.625	99.713	99.616	99.552	6	98.286	98.117	97.990
5.75	99.982	99.904	99.880	5.75	100.033	100.028	99.908	6.125	98.809	98.640	98.514
5.875	100.332	100.319	100.307	5.875	100.417	100.406	100.291	6.25	99.120	98.998	98.963
6	100.703	100.670	100.658	6	100.748	100.732	100.622	6.375	99.656	99.548	99.508
6.125	100.773	100.667	100.611	6.125	100.826	100.805	100.700	6.5	100.168	100.037	99.994
6.25	101.057	101.025	101.013	6.25	101.020	100.915	100.856	6.625	100.623	100.460	100.418
6.375	101.433	101.422	101.410	6.375	101.279	101.181	101.112	6.75	100.968	100.829	100.799
6.5	101.752	101.700	101.688	6.5	101.595	101.489	101.426	6.875	101.371	101.249	101.213
6.625	101.916	101.786	101.731	6.625	101.623	101.491	101.430	7	101.699	101.561	101.519
6.75	102.133	102.018	101.992	6.75	101.861	101.739	101.674	7.125	102.100	101.894	101.727
6.875	102.453	102.394	102.384	6.875	102.089	101.974	101.964	7.25	102.458	102.252	102.153
7	102.637	102.520	102.451	7	102.392	102.271	102.246	7.375	102.925	102.714	102.545
7.125	101.961	101.897	101.835	7.125	101.728	101.664	101.601	7.5	102.908	102.742	102.745
7.25	102.457	102.394	102.331	7.25	102.124	102.060	101.997	7.625	102.974	102.938	102.886
7.375	102.934	102.870	102.808	7.375	102.504	102.441	102.378	7.75	103.126	102.910	102.941
								7.875	103.300	103.102	103.129

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	96.805	96.742	96.679	5	96.069	96.006	95.943	5.125	94.394	94.331	94.268
5.125	97.167	97.104	97.041	5.125	96.655	96.592	96.529	5.25	94.861	94.798	94.736
5.25	97.530	97.467	97.404	5.25	97.080	97.017	96.954	5.375	95.506	95.443	95.380
5.375	97.849	97.690	97.627	5.375	97.342	97.279	97.216	5.5	95.976	95.913	95.850
5.5	98.184	98.053	97.990	5.5	97.768	97.705	97.642	5.625	96.447	96.384	96.322
5.625	98.495	98.418	98.355	5.625	98.195	98.132	98.069	5.75	96.918	96.855	96.793
5.75	98.845	98.782	98.719	5.75	98.484	98.395	98.332	5.875	97.194	97.131	97.069
5.875	99.073	99.004	98.941	5.875	98.847	98.640	98.577	6	97.650	97.587	97.525
6	99.415	99.352	99.289	6	99.192	99.051	98.988	6.125	97.925	97.862	97.799
6.125	99.620	99.557	99.494	6.125	99.515	99.294	99.231	6.25	98.379	98.316	98.254
6.25	99.876	99.761	99.698	6.25	99.826	99.536	99.473	6.375	98.468	98.405	98.343
6.375	100.134	99.963	99.900	6.375	100.124	99.776	99.713	6.5	98.736	98.673	98.611
6.5	100.336	100.164	100.101	6.5	100.317	100.179	100.116	6.625	98.998	98.935	98.873
6.625	100.509	100.218	100.155	6.625	100.408	100.244	100.181	6.75	99.255	99.192	99.129
6.75	100.676	100.440	100.377	6.75	100.532	100.469	100.406	6.875	99.335	99.272	99.210
6.875	100.820	100.632	100.569	6.875	100.598	100.535	100.472	7	99.426	99.363	99.300
7	100.881	100.818	100.755	7	100.839	100.776	100.713	7.125	99.519	99.456	99.394
7.125	101.074	101.011	100.948	7.125	101.084	101.021	100.958				

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	96.977	96.792	96.729	5	96.119	96.056	95.993	5.125	94.444	94.381	94.318
5.125	97.344	97.154	97.091	5.125	96.705	96.642	96.579	5.25	94.911	94.848	94.785
5.25	97.705	97.517	97.454	5.25	97.130	97.067	97.004	5.375	95.556	95.493	95.430
5.375	98.058	97.740	97.677	5.375	97.498	97.329	97.266	5.5	96.026	95.963	95.900
5.5	98.392	98.103	98.040	5.5	97.906	97.755	97.692	5.625	96.497	96.434	96.371
5.625	98.703	98.468	98.405	5.625	98.304	98.182	98.119	5.75	96.968	96.905	96.842
5.75	99.001	98.832	98.769	5.75	98.686	98.445	98.382	5.875	97.244	97.181	97.118
5.875	99.281	99.054	98.991	5.875	99.047	98.690	98.627	6	97.700	97.637	97.574
6	99.551	99.402	99.339	6	99.391	99.101	99.038	6.125	97.975	97.912	97.849
6.125	99.815	99.607	99.544	6.125	99.714	99.344	99.281	6.25	98.429	98.366	98.303
6.25	100.086	99.811	99.748	6.25	100.025	99.586	99.523	6.375	98.518	98.455	98.392
6.375	100.345	100.013	99.950	6.375	100.324	99.826	99.763	6.5	98.786	98.723	98.660
6.5	100.549	100.214	100.151	6.5	100.518	100.229	100.166	6.625	99.048	98.985	98.922
6.625	100.725	100.268	100.205	6.625	100.609	100.294	100.231	6.75	99.305	99.242	99.179
6.75	100.894	100.490	100.427	6.75	100.695	100.519	100.456	6.875	99.385	99.322	99.259
6.875	101.039	100.682	100.619	6.875	100.769	100.585	100.522	7	99.476	99.413	99.350
7	100.931	100.868	100.805	7	100.889	100.826	100.763	7.125	99.569	99.506	99.443

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	93.063	93.016	93.001	4.5	93.063	93.016	93.001	5	95.567	95.504	95.473
4.625	93.719	93.672	93.657	4.625	93.719	93.672	93.657	5.125	96.223	96.160	96.130
4.75	94.464	94.439	94.313	4.75	94.375	94.328	94.313	5.25	97.354	97.312	97.270
4.875	95.016	94.991	94.862	4.875	94.911	94.847	94.817	5.375	97.882	97.840	97.798
5	95.594	95.569	95.473	5	95.567	95.504	95.473	5.5	98.438	98.396	98.354
5.125	96.223	96.160	96.130	5.125	96.223	96.160	96.130	5.625	99.002	98.961	98.919
5.25	97.354	97.312	97.270	5.25	97.354	97.312	97.270	5.75	99.750	99.562	99.494
5.375	97.882	97.840	97.798	5.375	97.882	97.840	97.798	5.875	100.264	100.047	99.829
5.5	98.438	98.396	98.354	5.5	98.438	98.396	98.354	6	100.807	100.589	100.372
5.625	99.002	98.961	98.919	5.625	99.002	98.961	98.919	6.125	101.326	101.108	100.890
5.75	99.750	99.562	99.494	5.75	99.750	99.562	99.494	6.25	101.678	101.624	101.538
5.875	100.264	100.047	99.829	5.875	100.264	100.047	99.829	6.375	101.677	101.596	101.504
6	100.807	100.589	100.372	6	100.807	100.589	100.372	6.5	102.254	102.173	102.083
6.125	101.326	101.108	100.895	6.125	101.326	101.108	100.895	6.625	102.800	102.719	102.631
6.25	101.678	101.624	101.538	6.25	101.678	101.624	101.538	6.75	102.943	102.819	102.729
6.375	101.777	101.696	101.604	6.375	101.777	101.696	101.604	6.875	103.120	103.018	102.962
6.5	102.347	102.266	102.176	6.5	102.347	102.266	102.176	7	103.668	103.566	103.512
6.625	102.875	102.794	102.706	6.625	102.875	102.794	102.706	7.125	104.137	104.034	103.982
6.75	102.943	102.819	102.729	6.75	102.943	102.819	102.729	7.25	103.763	103.649	103.562
6.875	103.185	103.083	103.027	6.875	103.185	103.083	103.027	7.375	103.582	103.460	103.457
7	103.718	103.616	103.562	7	103.718	103.616	103.562	7.5	103.982	103.860	103.857
7.125	104.171	104.068	104.016	7.125	104.171	104.068	104.016	7.625	104.535	104.412	104.409
7.25	103.763	103.649	103.562	7.25	103.763	103.649	103.562	7.75	104.352	104.305	104.255
7.375	103.639	103.517	103.514	7.375	103.639	103.517	103.514				
7.5	104.053	104.004	103.931	7.5	104.034	103.912	103.909				
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	95.437	95.386	95.328	4.25	95.437	95.386	95.328	4.75	93.160	93.098	93.034
4.375	96.008	95.957	95.899	4.375	96.008	95.957	95.899	4.875	93.890	93.829	93.765
4.5	96.577	96.526	96.468	4.5	96.577	96.526	96.468	5	94.616	94.555	94.491
4.625	97.143	97.093	97.035	4.625	97.143	97.093	97.035	5.125	95.437	95.376	95.312
4.75	97.339	97.268	97.187	4.75	97.339	97.268	97.187	5.25	96.564	96.514	96.439
4.875	97.903	97.832	97.751	4.875	97.903	97.832	97.751	5.375	97.511	97.475	97.356
5	98.461	98.389	98.308	5	98.461	98.389	98.308	5.5	98.089	98.053	97.937
5.125	99.009	98.937	98.856	5.125	99.009	98.937	98.856	5.625	98.651	98.612	98.499
5.25	99.136	99.047	98.986	5.25	99.136	99.043	98.986	5.75	99.055	98.955	98.844
5.375	99.676	99.584	99.526	5.375	99.676	99.584	99.526	5.875	99.749	99.535	99.422
5.5	100.199	100.106	100.049	5.5	100.199	100.106	100.049	6	100.212	100.074	99.963
5.625	100.700	100.607	100.550	5.625	100.700	100.607	100.550	6.125	100.652	100.592	100.483
5.75	100.683	100.586	100.551	5.75	100.683	100.586	100.551	6.25	100.949	100.889	100.782
5.875	100.785	100.716	100.651	5.875	100.696	100.583	100.534	6.375	101.011	100.931	100.838
6	101.264	101.195	101.130	6	101.162	101.048	100.999	6.5	101.505	101.424	101.333
								6.625	101.995	101.931	101.841
								6.75	102.092	101.978	101.891
								6.875	101.710	101.610	101.555
								7	102.173	102.072	102.020
								7.125	102.623	102.522	102.471
								7.25	102.475	102.362	102.275
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	96.146	96.104	96.063	5	94.616	94.555	94.491	4.5	93.733	93.762	93.704
5.375	97.511	97.475	97.356	5.125	95.437	95.376	95.312	4.625	94.295	94.325	94.267
5.5	98.089	98.053	97.937	5.25	96.145	96.062	95.995	4.75	94.224	94.163	94.106
5.625	98.651	98.612	98.499	5.375	97.493	97.457	97.338	4.875	94.705	94.644	94.587
5.75	99.055	98.955	98.844	5.5	98.028	97.990	97.874	5	95.185	95.125	95.068
5.875	99.749	99.535	99.422	5.625	98.552	98.514	98.400	5.125	95.666	95.605	95.548
6	100.212	100.074	99.963	5.75	98.937	98.878	98.763	5.25	96.094	96.027	95.954
6.125	100.652	100.592	100.483	5.875	99.598	99.539	99.426	5.375	96.574	96.507	96.434
6.25	100.949	100.889	100.782	6	100.106	100.046	99.935	5.5	97.053	96.986	96.914
6.375	101.011	100.931	100.838	6.125	100.601	100.540	100.432	5.625	97.532	97.465	97.393
6.5	101.505	101.424	101.333	6.25	100.880	100.820	100.713	5.75	97.466	97.441	97.416
6.625	101.995	101.931	101.841	6.375	101.040	100.959	100.867	5.875	97.788	97.763	97.738
6.75	102.092	101.978	101.891	6.5	101.517	101.436	101.346	6	98.244	98.175	98.110
6.875	101.710	101.610	101.555	6.625	101.995	101.931	101.841	6.125	98.723	98.654	98.589

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	97.354	97.312	97.270	5.25	97.354	97.312	97.270	5.25	97.354	97.312	97.270
5.375	97.882	97.840	97.798	5.375	97.882	97.840	97.798	5.375	97.882	97.840	97.798
5.5	98.438	98.396	98.354	5.5	98.438	98.396	98.354	5.5	98.438	98.396	98.354
5.625	99.002	98.961	98.919	5.625	99.002	98.961	98.919	5.625	99.002	98.961	98.919
5.75	99.750	99.562	99.494	5.75	99.750	99.562	99.494	5.75	99.750	99.562	99.494
5.875	100.264	100.047	99.829	5.875	100.264	100.047	99.829	5.875	100.264	100.047	99.829
6	100.807	100.589	100.372	6	100.807	100.589	100.372	6	100.807	100.589	100.372
6.125	101.326	101.108	100.895	6.125	101.326	101.108	100.895	6.125	101.326	101.108	100.895
6.25	101.678	101.624	101.538	6.25	101.678	101.624	101.538	6.25	101.678	101.624	101.538
6.375	101.777	101.696	101.604	6.375	101.777	101.696	101.604	6.375	101.677	101.596	101.504
6.5	102.347	102.266	102.176	6.5	102.347	102.266	102.176	6.5	102.254	102.173	102.083
6.625	102.875	102.794	102.706	6.625	102.875	102.794	102.706	6.625	102.800	102.719	102.631
6.75	102.943	102.819	102.729	6.75	102.943	102.819	102.729	6.75	102.943	102.819	102.729
6.875	103.185	103.083	103.027	6.875	103.185	103.083	103.027	6.875	103.120	103.018	102.962
7	103.718	103.616	103.562	7	103.718	103.616	103.562	7	103.668	103.566	103.512
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	96.577	96.526	96.468	4.25	95.437	95.386	95.328	5.25	96.146	96.104	96.063
4.625	97.143	97.093	97.035	4.375	96.008	95.957	95.899	5.375	97.511	97.475	97.356
4.75	97.339	97.268	97.187	4.5	96.577	96.526	96.468	5.5	98.089	98.053	97.937
4.875	97.903	97.832	97.751	4.625	97.143	97.093	97.035	5.625	98.651	98.612	98.499
5	98.461	98.389	98.308	4.75	97.339	97.268	97.187	5.75	99.055	98.955	98.844
5.125	99.009	98.937	98.856	4.875	97.903	97.832	97.751	5.875	99.749	99.535	99.422
5.25	99.136	99.043	98.986	5	98.461	98.389	98.308	6	100.212	100.074	99.963
5.375	99.676	99.584	99.526	5.125	99.009	98.937	98.856	6.125	100.652	100.592	100.483
5.5	100.199	100.106	100.049	5.25	99.136	99.043	98.986	6.25	100.949	100.889	100.782
5.625	100.700	100.607	100.550	5.375	99.676	99.584	99.526	6.375	101.011	100.931	100.838
5.75	100.683	100.586	100.551	5.5	100.199	100.106	100.049	6.5	101.505	101.424	101.333
5.875	100.696	100.583	100.534	5.625	100.700	100.607	100.550	6.625	101.995	101.931	101.841
6	101.162	101.048	100.999	5.75	100.683	100.586	100.551	6.75	102.092	101.978	101.891
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	96.146	96.104	96.063	5.25	96.145	96.062	95.995	4.5	93.733	93.762	93.704
5.375	97.511	97.475	97.356	5.375	96.894	96.812	96.744	4.625	94.295	94.325	94.267
5.5	98.089	98.053	97.937	5.5	97.607	97.525	97.457	4.75	92.933	92.916	92.899
5.625	98.651	98.612	98.499	5.625	98.362	98.280	98.212	4.875	93.402	93.411	93.330
5.75	99.055	98.955	98.844	5.75	98.497	98.406	98.360	5	93.948	93.956	93.875
5.875	99.749	99.535	99.422	5.875	99.198	99.105	99.019	5.125	94.476	94.484	94.403
6	100.212	100.074	99.963	6	99.887	99.793	99.707	5.25	95.743	95.726	95.710
6.125	100.652	100.592	100.483	6.125	100.558	100.515	100.428	5.375	95.866	95.849	95.832
6.25	100.949	100.889	100.782	6.25	100.467	100.370	100.298	5.5	96.300	96.284	96.267
6.375	101.011	100.931	100.838	6.375	100.696	100.572	100.482	5.625	96.745	96.728	96.711
6.5	101.505	101.424	101.333	6.5	101.365	101.251	101.161	5.75	97.466	97.441	97.416
6.625	101.995	101.931	101.841	6.625	101.995	101.931	101.841	5.875	97.788	97.763	97.738
6.75	102.092	101.978	101.891	6.75	102.142	102.028	101.941	6	98.151	98.126	98.101
6.875	101.710	101.610	101.555	6.875	101.387	101.253	101.269	6.125	98.492	98.467	98.442

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	96.123	96.060	96.030	5.125	96.123	96.060	96.030	4.75	94.275	94.228	94.213
5.25	97.254	97.212	97.170	5.25	97.254	97.212	97.170	4.875	94.811	94.747	94.717
5.375	97.782	97.740	97.698	5.375	97.782	97.740	97.698	5	95.467	95.404	95.373
5.5	98.338	98.296	98.254	5.5	98.338	98.296	98.254	5.125	96.123	96.060	96.030
5.625	98.902	98.861	98.819	5.625	98.902	98.861	98.819	5.25	97.254	97.212	97.170
5.75	99.650	99.433	99.215	5.75	99.650	99.433	99.215	5.375	97.782	97.740	97.698
5.875	100.164	99.947	99.729	5.875	100.164	99.947	99.729	5.5	98.338	98.296	98.254
6	100.707	100.489	100.272	6	100.707	100.489	100.272	5.625	98.902	98.861	98.819
6.125	101.226	101.008	100.790	6.125	101.226	101.008	100.790	5.75	99.650	99.433	99.215
6.25	101.434	101.216	101.139	6.25	101.434	101.216	101.139	5.875	100.164	99.947	99.729
6.375	101.503	101.419	101.335	6.375	101.503	101.419	101.335	6	100.707	100.489	100.272
6.5	102.008	101.924	101.840	6.5	102.008	101.924	101.840	6.125	101.226	101.008	100.790
6.625	102.424	102.340	102.256	6.625	102.424	102.340	102.256	6.25	101.434	101.216	101.139
6.75	102.729	102.660	102.593	6.75	102.729	102.660	102.593	6.375	101.503	101.419	101.335
6.875	102.560	102.493	102.426	6.875	102.560	102.493	102.426	6.5	102.008	101.924	101.840
7	103.004	102.937	102.870	7	103.004	102.937	102.870	6.625	102.424	102.340	102.256
7.125	103.445	103.378	103.311	7.125	103.445	103.378	103.311	6.75	102.729	102.660	102.593
7.25	103.663	103.549	103.462	7.25	103.663	103.549	103.462	6.875	102.560	102.493	102.426
7.375	102.995	102.914	102.866	7.375	102.995	102.914	102.866	7	103.004	102.937	102.870
7.5	103.426	103.317	103.301	7.5	103.426	103.317	103.301	7.125	103.445	103.378	103.311
7.625	103.866	103.819	103.769	7.625	103.866	103.819	103.769	7.25	103.663	103.549	103.462
7.75	104.252	104.205	104.155	7.75	104.252	104.205	104.155	7.375	103.060	102.938	102.935
7.875	103.139	103.147	103.090					7.5	103.497	103.375	103.372
8	103.257	103.265	103.208					7.625	103.936	103.819	103.811
8.125	103.325	103.334	103.277					7.75	104.252	104.205	104.155
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	95.424	95.353	95.295	4.25	95.424	95.353	95.295	4.875	93.761	93.559	93.595
4.375	95.952	95.881	95.823	4.375	95.952	95.881	95.823	5	94.477	94.276	94.312
4.5	96.471	96.401	96.343	4.5	96.471	96.401	96.343	5.125	95.239	95.038	95.074
4.625	96.979	96.908	96.851	4.625	96.979	96.908	96.851	5.25	96.122	96.004	95.963
4.75	97.303	97.211	97.130	4.75	97.303	97.211	97.130	5.375	96.971	96.935	96.831
4.875	97.803	97.711	97.630	4.875	97.803	97.711	97.630	5.5	97.456	97.418	97.362
5	98.284	98.193	98.112	5	98.284	98.193	98.112	5.625	98.184	97.961	97.994
5.125	98.741	98.650	98.569	5.125	98.741	98.650	98.569	5.75	98.955	98.738	98.520
5.25	99.054	98.942	98.884	5.25	99.054	98.942	98.884	5.875	99.649	99.432	99.214
5.375	99.501	99.388	99.331	5.375	99.501	99.388	99.331	6	100.112	99.894	99.677
5.5	99.916	99.804	99.746	5.5	99.916	99.804	99.746	6.125	100.521	100.303	100.085
5.625	100.299	100.187	100.129	5.625	100.299	100.187	100.129	6.25	100.696	100.479	100.261
5.75	100.583	100.486	100.451	5.75	100.583	100.486	100.451	6.375	100.685	100.601	100.518
5.875	100.446	100.312	100.263	5.875	100.446	100.312	100.263	6.5	101.230	101.146	101.063
6	100.793	100.725	100.663	6	100.793	100.659	100.610	6.625	101.715	101.491	101.501
								6.75	101.992	101.878	101.791
								6.875	101.310	101.243	101.176
								7	101.754	101.687	101.620
								7.125	102.195	102.128	102.061
								7.25	102.375	102.262	102.175
								7.375	101.264	101.218	101.167
								7.5	101.782	101.736	101.686
								7.625	102.284	102.238	102.187
								7.75	102.621	102.574	102.524
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	101.230	101.146	101.063	6.125	100.306	100.063	100.076	4.5	93.605	93.635	93.577
6.625	101.715	101.491	101.501	6.25	100.367	100.270	100.198	4.625	94.083	94.112	94.055
6.75	101.992	101.878	101.791	6.375	100.561	100.297	100.307	4.75	92.833	92.816	92.799
6.875	101.310	101.243	101.176	6.5	101.126	100.898	100.873	4.875	93.263	93.271	93.190
7	101.754	101.687	101.620	6.625	101.715	101.491	101.501	5	93.696	93.705	93.624
7.125	102.195	102.128	102.061	6.75	102.042	101.928	101.841	5.125	94.091	94.100	94.019
7.25	102.375	102.262	102.175	6.875	101.139	100.856	100.970	5.25	95.643	95.626	95.610
7.375	101.264	101.218	101.167	7	101.590	101.409	101.421	5.375	95.766	95.749	95.732
7.5	101.782	101.736	101.686	7.125	102.058	101.944	101.857	5.5	96.200	96.184	96.167
7.625	102.284	102.238	102.187	7.25	102.425	102.312	102.225	5.625	96.645	96.628	96.611
7.75	102.621	102.574	102.524	7.375	101.314	101.268	101.217	5.75	97.366	97.341	97.316
				7.5	101.832	101.786	101.736	5.875	97.688	97.663	97.638
				7.625	102.334	102.288	102.237	6	98.051	98.026	98.001
								6.125	98.392	98.367	98.342

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	101.503	101.419	101.335	6.375	101.503	101.419	101.335	6	100.707	100.489	100.272
6.5	102.008	101.924	101.840	6.5	102.008	101.924	101.840	6.125	101.226	101.008	100.790
6.625	102.424	102.340	102.256	6.625	102.424	102.340	102.256	6.25	101.434	101.216	101.139
6.75	102.729	102.660	102.593	6.75	102.729	102.660	102.593	6.375	101.503	101.419	101.335
6.875	102.560	102.493	102.426	6.875	102.560	102.493	102.426	6.5	102.008	101.924	101.840
7	103.004	102.937	102.870	7	103.004	102.937	102.870	6.625	102.424	102.340	102.256
7.125	103.445	103.378	103.311	7.125	103.445	103.378	103.311	6.75	102.729	102.660	102.593
7.25	103.663	103.549	103.462	7.25	103.663	103.549	103.462	6.875	102.560	102.493	102.426
7.375	102.995	102.914	102.866	7.375	102.995	102.914	102.866	7	103.004	102.937	102.870
7.5	103.426	103.317	103.301	7.5	103.426	103.317	103.301	7.125	103.445	103.378	103.311
7.625	103.866	103.819	103.769	7.625	103.866	103.819	103.769	7.25	103.663	103.549	103.462
7.75	104.252	104.205	104.155	7.75	104.252	104.205	104.155	7.375	103.060	102.938	102.935
7.875	103.139	103.147	103.090					7.5	103.497	103.375	103.372
8	103.257	103.265	103.208					7.625	103.936	103.819	103.811
8.125	103.325	103.334	103.277					7.75	104.252	104.205	104.155
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	96.471	96.401	96.343	4.5	96.471	96.401	96.343	6.625	101.715	101.491	101.501
4.625	96.979	96.908	96.851	4.625	96.979	96.908	96.851	6.75	101.992	101.878	101.791
4.75	97.303	97.211	97.130	4.75	97.303	97.211	97.130	6.875	101.310	101.243	101.176
4.875	97.803	97.711	97.630	4.875	97.803	97.711	97.630	7	101.754	101.687	101.620
5	98.284	98.193	98.112	5	98.284	98.193	98.112	7.125	102.195	102.128	102.061
5.125	98.741	98.650	98.569	5.125	98.741	98.650	98.569	7.25	102.375	102.262	102.175
5.25	99.054	98.942	98.884	5.25	99.054	98.942	98.884	7.375	101.463	101.437	101.403
5.375	99.501	99.388	99.331	5.375	99.501	99.388	99.331	7.5	101.782	101.736	101.686
5.5	99.916	99.804	99.746	5.5	99.916	99.804	99.746	7.625	102.284	102.238	102.187
5.625	100.299	100.187	100.129	5.625	100.299	100.187	100.129	7.75	102.621	102.574	102.524
5.75	100.583	100.486	100.451	5.75	100.583	100.486	100.451	7.875	100.654	100.662	100.605
5.875	100.446	100.312	100.263	5.875	100.446	100.312	100.263	8	100.772	100.780	100.723
6	100.793	100.725	100.663	6	100.793	100.659	100.610	8.125	100.840	100.849	100.792
6.125	101.189	101.164	101.102	6.125	101.112	101.022	100.989				
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	101.230	101.146	101.063	6.125	100.306	100.063	100.076	4.5	93.605	93.635	93.577
6.625	101.715	101.491	101.501	6.25	100.367	100.270	100.198	4.625	94.083	94.112	94.055
6.75	101.992	101.878	101.791	6.375	100.561	100.297	100.307	4.75	92.833	92.816	92.799
6.875	101.310	101.243	101.176	6.5	101.126	100.898	100.873	4.875	93.263	93.271	93.190
7	101.754	101.687	101.620	6.625	101.715	101.491	101.501	5	93.696	93.705	93.624
7.125	102.195	102.128	102.061	6.75	102.042	101.928	101.841	5.125	94.091	94.100	94.019
7.25	102.375	102.262	102.175	6.875	101.139	100.856	100.970	5.25	95.643	95.626	95.610
7.375	101.264	101.218	101.167	7	101.590	101.409	101.421	5.375	95.766	95.749	95.732
7.5	101.782	101.736	101.686	7.125	102.058	101.944	101.857	5.5	96.200	96.184	96.167
7.625	102.284	102.238	102.187	7.25	102.425	102.312	102.225	5.625	96.645	96.628	96.611
7.75	102.621	102.574	102.524	7.375	101.314	101.268	101.217	5.75	97.366	97.341	97.316
				7.5	101.832	101.786	101.736	5.875	97.688	97.663	97.638
				7.625	102.334	102.288	102.237	6	98.051	98.026	98.001
								6.125	98.392	98.367	98.342

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	99.025	98.814	98.514	6.75	97.525	97.314	97.014
6.875	99.544	99.345	99.045	6.875	98.044	97.845	97.545
7	100.056	99.857	99.557	7	98.556	98.357	98.057
7.125	100.517	100.318	100.018	7.125	99.017	98.818	98.518
7.25	100.949	100.750	100.450	7.25	99.449	99.250	98.950
7.375	101.190	100.940	100.640	7.375	99.690	99.440	99.140
7.5	101.662	101.412	101.112	7.5	100.162	99.912	99.612
7.625	102.083	101.833	101.533	7.625	100.583	100.333	100.033
7.75	102.485	102.235	101.935	7.75	100.985	100.735	100.435
7.875	102.425	102.130	101.830	7.875	100.925	100.630	100.330
8	102.857	102.562	102.262	8	101.357	101.062	100.762
8.125	103.248	102.953	102.653	8.125	101.748	101.453	101.153
8.25	103.620	103.325	103.025	8.25	102.120	101.825	101.525

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
4.75	88.763	88.603	88.303	4.75	87.263	87.103	86.803
4.875	89.384	89.224	88.924	4.875	87.884	87.724	87.424
5	90.006	89.846	89.546	5	88.506	88.346	88.046
5.125	90.577	90.417	90.117	5.125	89.077	88.917	88.617
5.25	91.496	91.321	91.021	5.25	89.996	89.821	89.521
5.375	92.117	91.942	91.642	5.375	90.617	90.442	90.142
5.5	92.729	92.554	92.254	5.5	91.229	91.054	90.754
5.625	93.270	93.095	92.795	5.625	91.770	91.595	91.295
5.75	93.802	93.627	93.327	5.75	92.302	92.127	91.827
5.875	94.343	94.153	93.853	5.875	92.843	92.653	92.353
6	94.935	94.745	94.445	6	93.435	93.245	92.945
6.125	95.456	95.266	94.966	6.125	93.956	93.766	93.466
6.25	96.189	95.952	95.652	6.25	94.689	94.452	94.152
6.375	96.760	96.523	96.223	6.375	95.260	95.023	94.723

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.275	98.064	97.764	6.75	96.275	96.064	95.764
6.875	98.794	98.595	98.295	6.875	96.794	96.595	96.295
7	99.306	99.107	98.807	7	97.306	97.107	96.807
7.125	99.767	99.568	99.268	7.125	97.767	97.568	97.268
7.25	100.199	100.000	99.700	7.25	98.199	98.000	97.700
7.375	100.440	100.190	99.890	7.375	98.440	98.190	97.890
7.5	100.912	100.662	100.362	7.5	98.912	98.662	98.362
7.625	101.333	101.083	100.783	7.625	99.333	99.083	98.783
7.75	101.735	101.485	101.185	7.75	99.735	99.485	99.185
7.875	101.675	101.380	101.080	7.875	99.675	99.380	99.080
8	102.107	101.812	101.512	8	100.107	99.812	99.512
8.125	102.498	102.203	101.903	8.125	100.498	100.203	99.903
8.25	102.870	102.575	102.275	8.25	100.870	100.575	100.275

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.