



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	91.316	91.116	91.112	4.75	91.316	91.116	91.112	5.125	94.208	94.008	94.008
4.875	92.004	91.804	91.804	4.875	92.004	91.804	91.804	5.25	95.101	94.901	94.901
5	92.667	92.467	92.467	5	92.667	92.467	92.467	5.375	95.923	95.723	95.723
5.125	93.311	93.111	93.111	5.125	93.311	93.111	93.111	5.5	96.610	96.410	96.410
5.25	94.647	94.557	94.516	5.25	94.184	94.144	94.114	5.625	97.115	96.950	96.950
5.375	95.345	95.254	95.214	5.375	94.887	94.846	94.817	5.75	98.370	98.290	98.231
5.5	96.155	96.065	96.024	5.5	95.531	95.491	95.461	5.875	98.933	98.853	98.795
5.625	96.688	96.597	96.557	5.625	96.143	96.103	96.073	6	99.437	99.356	99.300
5.75	97.125	97.027	96.979	5.75	96.945	96.896	96.860	6.125	99.867	99.772	99.705
5.875	97.789	97.691	97.643	5.875	97.591	97.543	97.506	6.25	100.472	100.377	100.312
6	98.496	98.397	98.349	6	98.236	98.158	98.113	6.375	100.964	100.870	100.806
6.125	98.999	98.901	98.853	6.125	98.730	98.670	98.634	6.5	101.415	101.321	101.258
6.25	99.273	99.163	99.103	6.25	99.225	99.121	99.069	6.625	101.789	101.695	101.634
6.375	99.862	99.753	99.693	6.375	99.759	99.699	99.648	6.75	101.452	101.383	101.311
6.5	100.424	100.314	100.255	6.5	100.289	100.229	100.178	6.875	101.919	101.849	101.779
6.625	100.851	100.741	100.681	6.625	100.658	100.598	100.547	7	102.335	102.265	102.196
6.75	101.062	100.941	100.870	6.75	101.046	100.918	100.844	7.125	102.676	102.606	102.539
6.875	101.534	101.413	101.342	6.875	101.469	101.397	101.331	7.25	102.742	102.651	102.574
7	102.027	101.906	101.835	7	101.904	101.833	101.767	7.375	103.211	103.120	103.045
7.125	102.412	102.291	102.220	7.125	102.210	102.134	102.068	7.5	103.564	103.473	103.400
7.25	102.743	102.596	102.507	7.25	102.743	102.596	102.507	7.625	104.006	103.970	103.888
7.375	103.106	102.925	102.814	7.375	103.038	102.894	102.814	7.75	104.455	104.424	104.343
7.5	103.538	103.337	103.241	7.5	103.472	103.321	103.241	7.875	104.857	104.813	104.733
7.625	103.959	103.805	103.704	7.625	103.905	103.805	103.704	8	104.822	104.763	104.664
7.75	104.429	104.346	104.244	7.75	104.429	104.346	104.244				
7.875	104.681	104.619	104.514	7.875	104.681	104.619	104.514				
8	104.920	104.869	104.762	8	104.920	104.869	104.762				
8.125	105.212	105.132	105.027	8.125	105.212	105.132	105.027				
8.25	105.691	105.590	105.472	8.25	105.691	105.590	105.472				
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	95.906	95.906	95.852	4.625	96.216	96.216	96.162	5	91.946	91.746	91.746
4.75	96.488	96.425	96.373	4.75	96.566	96.512	96.456	5.125	92.806	92.606	92.606
4.875	96.954	96.874	96.827	4.875	97.033	96.980	96.904	5.25	94.445	94.249	94.103
5	97.435	97.324	97.264	5	97.558	97.458	97.372	5.375	95.142	94.945	94.799
5.125	98.006	97.927	97.845	5.125	98.049	97.963	97.873	5.5	95.950	95.754	95.607
5.25	98.402	98.327	98.241	5.25	98.424	98.316	98.223	5.625	96.632	96.435	96.288
5.375	98.850	98.753	98.678	5.375	98.922	98.796	98.737	5.75	97.115	96.938	96.810
5.5	99.325	99.215	99.138	5.5	99.398	99.279	99.203	5.875	97.780	97.603	97.475
5.625	99.809	99.713	99.632	5.625	99.860	99.755	99.675	6	98.466	98.288	98.161
5.75	100.129	100.046	100.005	5.75	100.166	100.075	99.991	6.125	99.001	98.823	98.696
5.875	100.459	100.446	100.433	5.875	100.485	100.475	100.359	6.25	99.287	99.116	99.077
6	100.850	100.800	100.787	6	100.778	100.754	100.643	6.375	99.863	99.691	99.625
6.125	100.918	100.803	100.770	6.125	100.944	100.923	100.818	6.5	100.400	100.226	100.116
6.25	101.207	101.195	101.184	6.25	101.162	101.054	100.917	6.625	100.863	100.687	100.560
6.375	101.606	101.594	101.583	6.375	101.419	101.317	101.176	6.75	101.070	100.932	100.878
6.5	101.900	101.875	101.864	6.5	101.736	101.629	101.488	6.875	101.480	101.360	101.300
6.625	102.014	101.877	101.823	6.625	101.715	101.574	101.553	7	101.786	101.683	101.618
6.75	102.233	102.203	102.193	6.75	101.952	101.868	101.858	7.125	102.195	102.007	101.944
6.875	102.606	102.596	102.586	6.875	102.181	102.171	102.161	7.25	102.568	102.350	102.183
7	102.746	102.631	102.546	7	102.483	102.358	102.273	7.375	103.042	102.820	102.649
7.125	102.067	102.000	101.935	7.125	101.834	101.766	101.702	7.5	103.032	102.921	102.846
7.25	102.565	102.498	102.433	7.25	102.230	102.162	102.098	7.625	103.240	103.077	102.993
7.375	103.044	102.976	102.912	7.375	102.611	102.543	102.478	7.75	103.261	103.166	103.085
								7.875	103.442	103.371	103.285

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	96.826	96.763	96.700	5	96.130	96.067	96.004	5.125	94.472	94.409	94.347
5.125	97.197	97.134	97.071	5.125	96.727	96.664	96.601	5.25	94.948	94.885	94.822
5.25	97.568	97.505	97.442	5.25	97.161	97.098	97.035	5.375	95.604	95.541	95.478
5.375	97.905	97.734	97.671	5.375	97.428	97.365	97.302	5.5	96.082	96.019	95.957
5.5	98.239	98.106	98.043	5.5	97.863	97.800	97.737	5.625	96.562	96.499	96.436
5.625	98.549	98.478	98.415	5.625	98.298	98.235	98.172	5.75	97.043	96.980	96.917
5.75	98.914	98.851	98.788	5.75	98.568	98.503	98.440	5.875	97.331	97.268	97.205
5.875	99.142	99.079	99.016	5.875	98.930	98.761	98.698	6	97.795	97.732	97.670
6	99.505	99.442	99.379	6	99.274	99.180	99.117	6.125	98.075	98.012	97.950
6.125	99.716	99.653	99.590	6.125	99.596	99.429	99.366	6.25	98.539	98.476	98.413
6.25	99.926	99.863	99.800	6.25	99.907	99.677	99.614	6.375	98.630	98.567	98.505
6.375	100.183	100.071	100.008	6.375	100.204	99.922	99.859	6.5	98.904	98.841	98.779
6.5	100.382	100.277	100.214	6.5	100.398	100.335	100.272	6.625	99.174	99.111	99.049
6.625	100.555	100.335	100.272	6.625	100.487	100.404	100.341	6.75	99.437	99.374	99.312
6.75	100.720	100.562	100.499	6.75	100.700	100.637	100.574	6.875	99.516	99.453	99.391
6.875	100.863	100.762	100.699	6.875	100.764	100.701	100.638	7	99.604	99.541	99.478
7	101.018	100.955	100.892	7	101.006	100.943	100.880	7.125	99.698	99.635	99.572
7.125	101.212	101.149	101.086	7.125	101.254	101.191	101.128				

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	97.036	96.813	96.750	5	96.192	96.117	96.054	5.125	94.522	94.459	94.396
5.125	97.402	97.184	97.121	5.125	96.777	96.714	96.651	5.25	94.998	94.935	94.872
5.25	97.762	97.555	97.492	5.25	97.211	97.148	97.085	5.375	95.654	95.591	95.528
5.375	98.114	97.784	97.721	5.375	97.584	97.415	97.352	5.5	96.132	96.069	96.006
5.5	98.447	98.156	98.093	5.5	97.991	97.850	97.787	5.625	96.612	96.549	96.486
5.625	98.757	98.528	98.465	5.625	98.388	98.285	98.222	5.75	97.093	97.030	96.967
5.75	99.054	98.901	98.838	5.75	98.770	98.553	98.490	5.875	97.381	97.318	97.255
5.875	99.333	99.129	99.066	5.875	99.130	98.811	98.748	6	97.845	97.782	97.719
6	99.602	99.492	99.429	6	99.474	99.230	99.167	6.125	98.125	98.062	97.999
6.125	99.864	99.703	99.640	6.125	99.795	99.479	99.416	6.25	98.589	98.526	98.463
6.25	100.135	99.913	99.850	6.25	100.106	99.727	99.664	6.375	98.680	98.617	98.554
6.375	100.394	100.121	100.058	6.375	100.404	99.972	99.909	6.5	98.954	98.891	98.828
6.5	100.595	100.327	100.264	6.5	100.596	100.385	100.322	6.625	99.224	99.161	99.098
6.625	100.770	100.385	100.322	6.625	100.688	100.454	100.391	6.75	99.487	99.424	99.361
6.75	100.937	100.612	100.549	6.75	100.773	100.687	100.624	6.875	99.566	99.503	99.440
6.875	101.082	100.812	100.749	6.875	100.845	100.751	100.688	7	99.654	99.591	99.528
7	101.068	101.005	100.942	7	101.056	100.993	100.930	7.125	99.748	99.685	99.622

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	93.215	93.169	93.154	4.5	93.215	93.169	93.154	5	95.717	95.653	95.609
4.625	93.872	93.825	93.810	4.625	93.872	93.825	93.810	5.125	96.373	96.309	96.265
4.75	94.584	94.559	94.501	4.75	94.528	94.481	94.467	5.25	97.498	97.440	97.381
4.875	95.136	95.111	95.052	4.875	95.060	94.997	94.953	5.375	98.026	97.968	97.909
5	95.717	95.689	95.630	5	95.717	95.653	95.609	5.5	98.583	98.525	98.466
5.125	96.373	96.309	96.265	5.125	96.373	96.309	96.265	5.625	99.152	99.093	99.034
5.25	97.498	97.440	97.381	5.25	97.498	97.440	97.381	5.75	99.809	99.752	99.665
5.375	98.026	97.968	97.909	5.375	98.026	97.968	97.909	5.875	100.270	100.052	99.835
5.5	98.583	98.525	98.466	5.5	98.583	98.525	98.466	6	100.817	100.599	100.381
5.625	99.152	99.093	99.034	5.625	99.152	99.093	99.034	6.125	101.329	101.111	100.954
5.75	99.809	99.752	99.665	5.75	99.809	99.752	99.665	6.25	101.792	101.734	101.626
5.875	100.270	100.052	99.835	5.875	100.270	100.052	99.835	6.375	101.657	101.589	101.530
6	100.817	100.599	100.381	6	100.817	100.599	100.381	6.5	102.235	102.155	102.063
6.125	101.329	101.111	100.954	6.125	101.329	101.111	100.954	6.625	102.782	102.702	102.612
6.25	101.792	101.734	101.626	6.25	101.792	101.734	101.626	6.75	103.046	102.918	102.820
6.375	101.760	101.680	101.586	6.375	101.760	101.680	101.586	6.875	103.101	102.998	102.941
6.5	102.331	102.251	102.159	6.5	102.331	102.251	102.159	7	103.649	103.546	103.491
6.625	102.862	102.782	102.692	6.625	102.862	102.782	102.692	7.125	104.117	104.015	103.962
6.75	103.046	102.918	102.820	6.75	103.046	102.918	102.820	7.25	103.739	103.626	103.538
6.875	103.167	103.066	103.009	6.875	103.167	103.066	103.009	7.375	103.734	103.613	103.610
7	103.703	103.601	103.545	7	103.703	103.601	103.545	7.5	104.135	104.014	104.011
7.125	104.156	104.054	104.001	7.125	104.156	104.054	104.001	7.625	104.687	104.566	104.563
7.25	103.739	103.647	103.607	7.25	103.739	103.626	103.538	7.75	104.371	104.325	104.266
7.375	103.793	103.672	103.669	7.375	103.793	103.672	103.669				
7.5	104.190	104.150	104.099	7.5	104.190	104.069	104.066				
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	95.547	95.492	95.431	4.25	95.547	95.492	95.431	4.75	93.358	93.292	93.186
4.375	96.118	96.063	96.001	4.375	96.118	96.063	96.001	4.875	94.089	94.023	93.917
4.5	96.687	96.632	96.571	4.5	96.687	96.632	96.571	5	94.815	94.749	94.643
4.625	97.254	97.199	97.137	4.625	97.254	97.199	97.137	5.125	95.636	95.570	95.464
4.75	97.477	97.402	97.301	4.75	97.477	97.402	97.301	5.25	96.592	96.499	96.418
4.875	98.042	97.966	97.865	4.875	98.042	97.966	97.865	5.375	97.529	97.490	97.372
5	98.600	98.524	98.424	5	98.600	98.524	98.424	5.5	98.106	98.070	97.952
5.125	99.150	99.074	98.973	5.125	99.150	99.074	98.973	5.625	98.669	98.631	98.517
5.25	99.392	99.294	99.213	5.25	99.287	99.190	99.098	5.75	99.059	98.976	98.863
5.375	99.872	99.774	99.693	5.375	99.829	99.732	99.640	5.875	99.755	99.537	99.407
5.5	100.355	100.258	100.173	5.5	100.355	100.258	100.166	6	100.222	100.062	99.948
5.625	100.860	100.763	100.671	5.625	100.860	100.763	100.671	6.125	100.672	100.624	100.508
5.75	100.849	100.754	100.706	5.75	100.849	100.754	100.706	6.25	100.940	100.881	100.773
5.875	101.064	100.918	100.749	5.875	100.850	100.733	100.586	6.375	100.965	100.885	100.791
6	101.543	101.397	101.227	6	101.321	101.204	101.057	6.5	101.461	101.381	101.289
								6.625	102.091	102.023	101.919
								6.75	102.094	101.981	101.893
								6.875	101.695	101.594	101.538
								7	102.160	102.059	102.005
								7.125	102.612	102.511	102.460
								7.25	102.452	102.338	102.250
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	96.339	96.252	96.173	5	94.815	94.749	94.643	4.5	93.844	93.869	93.682
5.375	97.529	97.490	97.372	5.125	95.636	95.570	95.464	4.625	94.407	94.432	94.245
5.5	98.106	98.070	97.952	5.25	96.339	96.252	96.157	4.75	94.448	94.350	94.245
5.625	98.669	98.631	98.517	5.375	97.508	97.470	97.353	4.875	94.928	94.831	94.726
5.75	99.059	98.976	98.863	5.5	98.044	98.006	97.889	5	95.408	95.311	95.206
5.875	99.755	99.537	99.407	5.625	98.568	98.531	98.416	5.125	95.888	95.791	95.686
6	100.222	100.062	99.948	5.75	98.921	98.860	98.744	5.25	96.372	96.274	96.193
6.125	100.672	100.624	100.508	5.875	99.582	99.523	99.409	5.375	96.852	96.754	96.673
6.25	100.940	100.881	100.773	6	100.091	100.032	99.919	5.5	97.331	97.233	97.153
6.375	100.965	100.885	100.791	6.125	100.672	100.624	100.508	5.625	97.810	97.712	97.631
6.5	101.461	101.381	101.289	6.25	100.868	100.809	100.699	5.75	97.599	97.583	97.567
6.625	102.091	102.023	101.919	6.375	100.992	100.912	100.819	5.875	98.044	97.924	97.908
6.75	102.094	101.981	101.893	6.5	101.471	101.391	101.299	6	98.523	98.377	98.285
6.875	101.695	101.594	101.538	6.625	102.091	102.023	101.919	6.125	99.001	98.856	98.686

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	97.498	97.440	97.381	5.25	97.498	97.440	97.381	5.25	97.498	97.440	97.381
5.375	98.026	97.968	97.909	5.375	98.026	97.968	97.909	5.375	98.026	97.968	97.909
5.5	98.583	98.525	98.466	5.5	98.583	98.525	98.466	5.5	98.583	98.525	98.466
5.625	99.152	99.093	99.034	5.625	99.152	99.093	99.034	5.625	99.152	99.093	99.034
5.75	99.809	99.752	99.665	5.75	99.809	99.752	99.665	5.75	99.809	99.752	99.665
5.875	100.270	100.052	99.835	5.875	100.270	100.052	99.835	5.875	100.270	100.052	99.835
6	100.817	100.599	100.381	6	100.817	100.599	100.381	6	100.817	100.599	100.381
6.125	101.329	101.111	100.954	6.125	101.329	101.111	100.954	6.125	101.329	101.111	100.954
6.25	101.792	101.734	101.626	6.25	101.792	101.734	101.626	6.25	101.792	101.734	101.626
6.375	101.760	101.680	101.586	6.375	101.760	101.680	101.586	6.375	101.657	101.589	101.530
6.5	102.331	102.251	102.159	6.5	102.331	102.251	102.159	6.5	102.235	102.155	102.063
6.625	102.862	102.782	102.692	6.625	102.862	102.782	102.692	6.625	102.782	102.702	102.612
6.75	103.046	102.918	102.820	6.75	103.046	102.918	102.820	6.75	103.046	102.918	102.820
6.875	103.167	103.066	103.009	6.875	103.167	103.066	103.009	6.875	103.101	102.998	102.941
7	103.703	103.601	103.545	7	103.703	103.601	103.545	7	103.649	103.546	103.491
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	96.687	96.632	96.571	4.25	95.547	95.492	95.431	5.25	96.339	96.252	96.173
4.625	97.254	97.199	97.137	4.375	96.118	96.063	96.001	5.375	97.529	97.490	97.372
4.75	97.477	97.402	97.301	4.5	96.687	96.632	96.571	5.5	98.106	98.070	97.952
4.875	98.042	97.966	97.865	4.625	97.254	97.199	97.137	5.625	98.669	98.631	98.517
5	98.600	98.524	98.424	4.75	97.477	97.402	97.301	5.75	99.059	98.976	98.863
5.125	99.150	99.074	98.973	4.875	98.042	97.966	97.865	5.875	99.755	99.537	99.407
5.25	99.287	99.190	99.098	5	98.600	98.524	98.424	6	100.222	100.062	99.948
5.375	99.829	99.732	99.640	5.125	99.150	99.074	98.973	6.125	100.672	100.624	100.508
5.5	100.355	100.258	100.166	5.25	99.287	99.190	99.098	6.25	100.940	100.881	100.773
5.625	100.860	100.763	100.671	5.375	99.829	99.732	99.640	6.375	100.965	100.885	100.791
5.75	100.849	100.754	100.706	5.5	100.355	100.258	100.166	6.5	101.461	101.381	101.289
5.875	100.850	100.733	100.586	5.625	100.860	100.763	100.671	6.625	102.091	102.023	101.919
6	101.321	101.204	101.057	5.75	100.849	100.754	100.706	6.75	102.094	101.981	101.893
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	96.339	96.252	96.173	5.25	96.339	96.252	96.157	4.5	93.844	93.869	93.682
5.375	97.529	97.490	97.372	5.375	97.089	97.002	96.906	4.625	94.407	94.432	94.245
5.5	98.106	98.070	97.952	5.5	97.802	97.715	97.619	4.75	93.042	93.042	93.042
5.625	98.669	98.631	98.517	5.625	98.557	98.470	98.375	4.875	93.542	93.546	93.368
5.75	99.059	98.976	98.863	5.75	98.632	98.552	98.493	5	94.091	94.095	93.812
5.875	99.755	99.537	99.407	5.875	99.311	99.214	99.098	5.125	94.623	94.627	94.326
6	100.222	100.062	99.948	6	100.000	99.902	99.786	5.25	95.873	95.823	95.772
6.125	100.672	100.624	100.508	6.125	100.672	100.624	100.508	5.375	96.005	95.954	95.904
6.25	100.940	100.881	100.773	6.25	100.546	100.449	100.375	5.5	96.446	96.396	96.346
6.375	100.965	100.885	100.791	6.375	100.790	100.661	100.557	5.625	96.905	96.855	96.804
6.5	101.461	101.381	101.289	6.5	101.460	101.341	101.237	5.75	97.599	97.583	97.567
6.625	102.091	102.023	101.919	6.625	102.091	102.023	101.919	5.875	97.940	97.924	97.908
6.75	102.094	101.981	101.893	6.75	102.144	102.031	101.943	6	98.318	98.301	98.285
6.875	101.695	101.594	101.538	6.875	101.433	101.293	101.210	6.125	98.674	98.658	98.642

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	96.273	96.209	96.165	5.125	96.273	96.209	96.165	4.75	94.428	94.381	94.367
5.25	97.398	97.340	97.281	5.25	97.398	97.340	97.281	4.875	94.960	94.897	94.853
5.375	97.926	97.868	97.809	5.375	97.926	97.868	97.809	5	95.617	95.553	95.509
5.5	98.483	98.425	98.366	5.5	98.483	98.425	98.366	5.125	96.273	96.209	96.165
5.625	99.052	98.993	98.934	5.625	99.052	98.993	98.934	5.25	97.398	97.340	97.281
5.75	99.654	99.436	99.329	5.75	99.654	99.436	99.329	5.375	97.926	97.868	97.809
5.875	100.170	99.952	99.735	5.875	100.170	99.952	99.735	5.5	98.483	98.425	98.366
6	100.717	100.499	100.281	6	100.717	100.499	100.281	5.625	99.052	98.993	98.934
6.125	101.229	101.011	100.794	6.125	101.229	101.011	100.794	5.75	99.654	99.436	99.329
6.25	101.487	101.264	101.241	6.25	101.487	101.264	101.241	5.875	100.170	99.952	99.735
6.375	101.547	101.489	101.430	6.375	101.547	101.489	101.430	6	100.717	100.499	100.281
6.5	102.052	101.994	101.935	6.5	102.052	101.994	101.935	6.125	101.229	101.011	100.794
6.625	102.503	102.444	102.386	6.625	102.503	102.444	102.386	6.25	101.487	101.264	101.241
6.75	102.732	102.618	102.530	6.75	102.732	102.618	102.530	6.375	101.547	101.489	101.430
6.875	102.431	102.373	102.314	6.875	102.431	102.373	102.314	6.5	102.052	101.994	101.935
7	102.924	102.866	102.807	7	102.924	102.866	102.807	6.625	102.503	102.444	102.386
7.125	103.371	103.312	103.254	7.125	103.371	103.312	103.254	6.75	102.732	102.618	102.530
7.25	103.639	103.526	103.438	7.25	103.639	103.526	103.438	6.875	102.431	102.373	102.314
7.375	103.144	103.061	103.020	7.375	103.144	103.061	103.020	7	102.924	102.866	102.807
7.5	103.581	103.460	103.457	7.5	103.581	103.460	103.457	7.125	103.371	103.312	103.254
7.625	104.020	103.898	103.895	7.625	104.020	103.898	103.895	7.25	103.639	103.526	103.438
7.75	104.271	104.225	104.166	7.75	104.271	104.225	104.166	7.375	103.211	103.090	103.087
7.875	103.059	103.042	102.969					7.5	103.649	103.528	103.525
8	103.177	103.160	103.087					7.625	104.089	103.968	103.965
8.125	103.245	103.229	103.155					7.75	104.271	104.225	104.166
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	95.536	95.461	95.399	4.25	95.536	95.461	95.399	4.875	93.959	93.753	93.747
4.375	96.065	95.990	95.928	4.375	96.065	95.990	95.928	5	94.676	94.470	94.464
4.5	96.586	96.511	96.450	4.5	96.586	96.511	96.450	5.125	95.438	95.232	95.226
4.625	97.097	97.022	96.960	4.625	97.097	97.022	96.960	5.25	96.317	96.132	96.094
4.75	97.444	97.348	97.248	4.75	97.444	97.348	97.248	5.375	97.059	97.000	96.942
4.875	97.947	97.851	97.751	4.875	97.947	97.851	97.751	5.5	97.632	97.532	97.474
5	98.432	98.337	98.236	5	98.432	98.337	98.236	5.625	98.379	98.152	98.157
5.125	98.894	98.798	98.698	5.125	98.894	98.798	98.698	5.75	98.959	98.741	98.524
5.25	99.210	99.093	99.001	5.25	99.210	99.093	99.001	5.875	99.655	99.437	99.220
5.375	99.661	99.545	99.452	5.375	99.661	99.545	99.452	6	100.122	99.904	99.686
5.5	100.082	99.966	99.873	5.5	100.082	99.966	99.873	6.125	100.524	100.306	100.157
5.625	100.471	100.355	100.262	5.625	100.471	100.355	100.262	6.25	100.744	100.527	100.309
5.75	100.749	100.654	100.606	5.75	100.749	100.654	100.606	6.375	100.730	100.671	100.613
5.875	100.606	100.468	100.321	5.875	100.606	100.468	100.321	6.5	101.275	101.216	101.158
6	100.959	100.892	100.746	6	100.959	100.821	100.674	6.625	101.818	101.590	101.586
								6.75	101.994	101.881	101.793
								6.875	101.192	101.123	101.064
								7	101.674	101.616	101.557
								7.125	102.121	102.062	102.004
								7.25	102.352	102.238	102.150
								7.375	101.273	101.227	101.168
								7.5	101.795	101.749	101.690
								7.625	102.301	102.254	102.195
								7.75	102.640	102.594	102.535
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	101.275	101.216	101.158	6.125	100.421	100.173	100.157	4.5	93.725	93.750	93.563
6.625	101.818	101.590	101.586	6.25	100.446	100.349	100.275	4.625	94.208	94.233	94.046
6.75	101.994	101.881	101.793	6.375	100.657	100.389	100.385	4.75	92.942	92.946	92.942
6.875	101.192	101.123	101.064	6.5	101.225	100.957	100.953	4.875	93.413	93.417	93.268
7	101.674	101.616	101.557	6.625	101.818	101.590	101.586	5	93.853	93.857	93.712
7.125	102.121	102.062	102.004	6.75	102.044	101.931	101.843	5.125	94.256	94.260	94.015
7.25	102.352	102.238	102.150	6.875	101.192	100.903	100.919	5.25	95.773	95.723	95.672
7.375	101.273	101.227	101.168	7	101.651	101.378	101.378	5.375	95.905	95.854	95.804
7.5	101.795	101.749	101.690	7.125	102.030	101.917	101.829	5.5	96.346	96.296	96.246
7.625	102.301	102.254	102.195	7.25	102.402	102.288	102.200	5.625	96.805	96.755	96.704
7.75	102.640	102.594	102.535	7.375	101.323	101.277	101.218	5.75	97.499	97.483	97.467
				7.5	101.845	101.799	101.740	5.875	97.840	97.824	97.808
				7.625	102.351	102.304	102.245	6	98.218	98.201	98.185
								6.125	98.574	98.558	98.542

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	101.547	101.489	101.430	6.375	101.547	101.489	101.430	6	100.717	100.499	100.281
6.5	102.052	101.994	101.935	6.5	102.052	101.994	101.935	6.125	101.229	101.011	100.794
6.625	102.503	102.444	102.386	6.625	102.503	102.444	102.386	6.25	101.487	101.264	101.241
6.75	102.732	102.618	102.530	6.75	102.732	102.618	102.530	6.375	101.547	101.489	101.430
6.875	102.431	102.373	102.314	6.875	102.431	102.373	102.314	6.5	102.052	101.994	101.935
7	102.924	102.866	102.807	7	102.924	102.866	102.807	6.625	102.503	102.444	102.386
7.125	103.371	103.312	103.254	7.125	103.371	103.312	103.254	6.75	102.732	102.618	102.530
7.25	103.639	103.526	103.438	7.25	103.639	103.526	103.438	6.875	102.431	102.373	102.314
7.375	103.144	103.061	103.020	7.375	103.144	103.061	103.020	7	102.924	102.866	102.807
7.5	103.581	103.460	103.457	7.5	103.581	103.460	103.457	7.125	103.371	103.312	103.254
7.625	104.020	103.898	103.895	7.625	104.020	103.898	103.895	7.25	103.639	103.526	103.438
7.75	104.271	104.225	104.166	7.75	104.271	104.225	104.166	7.375	103.211	103.090	103.087
7.875	103.059	103.042	102.969					7.5	103.649	103.528	103.525
8	103.177	103.160	103.087					7.625	104.089	103.968	103.965
8.125	103.245	103.229	103.155					7.75	104.271	104.225	104.166
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	96.586	96.511	96.450	4.5	96.586	96.511	96.450	6.625	101.818	101.590	101.586
4.625	97.097	97.022	96.960	4.625	97.097	97.022	96.960	6.75	101.994	101.881	101.793
4.75	97.444	97.348	97.248	4.75	97.444	97.348	97.248	6.875	101.192	101.123	101.064
4.875	97.947	97.851	97.751	4.875	97.947	97.851	97.751	7	101.674	101.616	101.557
5	98.432	98.337	98.236	5	98.432	98.337	98.236	7.125	102.121	102.062	102.004
5.125	98.894	98.798	98.698	5.125	98.894	98.798	98.698	7.25	102.352	102.238	102.150
5.25	99.210	99.093	99.001	5.25	99.210	99.093	99.001	7.375	101.511	101.511	101.452
5.375	99.661	99.545	99.452	5.375	99.661	99.545	99.452	7.5	101.795	101.749	101.690
5.5	100.082	99.966	99.873	5.5	100.082	99.966	99.873	7.625	102.301	102.254	102.195
5.625	100.471	100.355	100.262	5.625	100.471	100.355	100.262	7.75	102.640	102.594	102.535
5.75	100.749	100.654	100.606	5.75	100.749	100.654	100.606	7.875	100.574	100.557	100.484
5.875	100.606	100.468	100.321	5.875	100.606	100.468	100.321	8	100.692	100.675	100.602
6	100.959	100.892	100.746	6	100.959	100.821	100.674	8.125	100.760	100.744	100.670
6.125	101.328	101.331	101.185	6.125	101.281	101.192	101.144				
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	101.275	101.216	101.158	6.125	100.421	100.173	100.157	4.5	93.725	93.750	93.563
6.625	101.818	101.590	101.586	6.25	100.446	100.349	100.275	4.625	94.208	94.233	94.046
6.75	101.994	101.881	101.793	6.375	100.657	100.389	100.385	4.75	92.942	92.946	92.942
6.875	101.192	101.123	101.064	6.5	101.225	100.957	100.953	4.875	93.413	93.417	93.268
7	101.674	101.616	101.557	6.625	101.818	101.590	101.586	5	93.853	93.857	93.712
7.125	102.121	102.062	102.004	6.75	102.044	101.931	101.843	5.125	94.256	94.260	94.015
7.25	102.352	102.238	102.150	6.875	101.192	100.903	100.919	5.25	95.773	95.723	95.672
7.375	101.273	101.227	101.168	7	101.651	101.378	101.378	5.375	95.905	95.854	95.804
7.5	101.795	101.749	101.690	7.125	102.030	101.917	101.829	5.5	96.346	96.296	96.246
7.625	102.301	102.254	102.195	7.25	102.402	102.288	102.200	5.625	96.805	96.755	96.704
7.75	102.640	102.594	102.535	7.375	101.323	101.277	101.218	5.75	97.499	97.483	97.467
				7.5	101.845	101.799	101.740	5.875	97.840	97.824	97.808
				7.625	102.351	102.304	102.245	6	98.218	98.201	98.185
								6.125	98.574	98.558	98.542

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	99.045	98.817	98.517	6.75	97.545	97.317	97.017
6.875	99.386	99.229	98.929	6.875	97.886	97.729	97.429
7	99.898	99.741	99.441	7	98.398	98.241	97.941
7.125	100.359	100.202	99.902	7.125	98.859	98.702	98.402
7.25	100.791	100.634	100.334	7.25	99.291	99.134	98.834
7.375	101.027	100.814	100.514	7.375	99.527	99.314	99.014
7.5	101.499	101.286	100.986	7.5	99.999	99.786	99.486
7.625	101.920	101.707	101.407	7.625	100.420	100.207	99.907
7.75	102.322	102.109	101.809	7.75	100.822	100.609	100.309
7.875	102.261	101.991	101.691	7.875	100.761	100.491	100.191
8	102.693	102.423	102.123	8	101.193	100.923	100.623
8.125	103.084	102.814	102.514	8.125	101.584	101.314	101.014
8.25	103.456	103.186	102.886	8.25	101.956	101.686	101.386

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.045	96.817	96.517	6.75	95.545	95.317	95.017
6.875	97.386	97.229	96.929	6.875	95.886	95.729	95.429
7	97.898	97.741	97.441	7	96.398	96.241	95.941
7.125	98.359	98.202	97.902	7.125	96.859	96.702	96.402
7.25	98.791	98.634	98.334	7.25	97.291	97.134	96.834
7.375	99.027	98.814	98.514	7.375	97.527	97.314	97.014
7.5	99.499	99.286	98.986	7.5	97.999	97.786	97.486
7.625	99.920	99.707	99.407	7.625	98.420	98.207	97.907
7.75	100.322	100.109	99.809	7.75	98.822	98.609	98.309
7.875	100.261	99.991	99.691	7.875	98.761	98.491	98.191
8	100.693	100.423	100.123	8	99.193	98.923	98.623
8.125	101.084	100.814	100.514	8.125	99.584	99.314	99.014
8.25	101.456	101.186	100.886	8.25	99.956	99.686	99.386

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.295	98.067	97.767	6.75	96.295	96.067	95.767
6.875	98.636	98.479	98.179	6.875	96.636	96.479	96.179
7	99.148	98.991	98.691	7	97.148	96.991	96.691
7.125	99.609	99.452	99.152	7.125	97.609	97.452	97.152
7.25	100.041	99.884	99.584	7.25	98.041	97.884	97.584
7.375	100.277	100.064	99.764	7.375	98.277	98.064	97.764
7.5	100.749	100.536	100.236	7.5	98.749	98.536	98.236
7.625	101.170	100.957	100.657	7.625	99.170	98.957	98.657
7.75	101.572	101.359	101.059	7.75	99.572	99.359	99.059
7.875	101.511	101.241	100.941	7.875	99.511	99.241	98.941
8	101.943	101.673	101.373	8	99.943	99.673	99.373
8.125	102.334	102.064	101.764	8.125	100.334	100.064	99.764
8.25	102.706	102.436	102.136	8.25	100.706	100.436	100.136

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.