



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	92.023	91.982	91.982	4.75	92.023	91.982	91.982	5.125	94.753	94.667	94.667
4.875	92.703	92.667	92.667	4.875	92.703	92.667	92.667	5.25	95.640	95.560	95.560
5	93.360	93.330	93.330	5	93.360	93.330	93.330	5.375	96.453	96.379	96.379
5.125	93.997	93.974	93.974	5.125	93.997	93.974	93.974	5.5	97.131	97.063	97.063
5.25	94.945	94.846	94.806	5.25	94.710	94.630	94.630	5.625	97.576	97.513	97.513
5.375	95.640	95.541	95.501	5.375	95.509	95.435	95.435	5.75	98.544	98.464	98.396
5.5	96.448	96.349	96.309	5.5	96.152	96.083	96.083	5.875	99.094	99.012	98.944
5.625	96.982	96.883	96.842	5.625	96.748	96.685	96.685	6	99.677	99.545	99.500
5.75	97.394	97.288	97.241	5.75	97.248	97.222	97.217	6.125	100.110	100.034	100.013
5.875	98.055	97.949	97.903	5.875	97.853	97.803	97.791	6.25	100.622	100.528	100.453
6	98.759	98.653	98.606	6	98.596	98.526	98.491	6.375	101.101	101.007	100.932
6.125	99.256	99.149	99.103	6.125	99.095	99.027	99.006	6.5	101.543	101.449	101.374
6.25	99.472	99.357	99.303	6.25	99.395	99.330	99.282	6.625	101.916	101.821	101.747
6.375	100.056	99.941	99.887	6.375	99.959	99.916	99.885	6.75	101.585	101.515	101.434
6.5	100.615	100.500	100.446	6.5	100.465	100.419	100.382	6.875	102.044	101.975	101.894
6.625	101.039	100.923	100.870	6.625	100.888	100.857	100.815	7	102.455	102.385	102.304
6.75	101.221	101.092	101.027	6.75	101.149	101.069	101.005	7.125	102.797	102.727	102.646
6.875	101.689	101.560	101.495	6.875	101.594	101.505	101.435	7.25	102.833	102.744	102.657
7	102.183	102.054	101.989	7	102.008	101.938	101.872	7.375	103.304	103.214	103.130
7.125	102.567	102.438	102.372	7.125	102.339	102.257	102.184	7.5	103.726	103.674	103.596
7.25	102.781	102.695	102.617	7.25	102.781	102.695	102.617	7.625	104.296	104.250	104.166
7.375	103.199	103.023	102.919	7.375	103.117	102.984	102.901	7.75	104.688	104.647	104.559
7.5	103.628	103.436	103.319	7.5	103.514	103.397	103.319	7.875	105.000	105.000	105.000
7.625	104.056	103.860	103.742	7.625	103.922	103.833	103.742	8	105.000	105.000	104.981
7.75	104.450	104.368	104.275	7.75	104.450	104.368	104.275				
7.875	104.717	104.630	104.534	7.875	104.717	104.630	104.534				
8	105.015	104.931	104.832	8	105.015	104.931	104.832				
8.125	105.228	105.139	105.041	8.125	105.228	105.139	105.041				
8.25	105.626	105.383	105.275	8.25	105.626	105.383	105.275				

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	96.441	96.371	96.371	4.625	96.835	96.765	96.765	5	92.686	92.594	92.594
4.75	96.709	96.643	96.567	4.75	97.128	97.062	96.987	5.125	93.539	93.453	93.453
4.875	97.086	97.016	96.984	4.875	97.535	97.464	97.363	5.25	94.722	94.506	94.362
5	97.609	97.535	97.429	5	98.070	97.995	97.889	5.375	95.416	95.200	95.056
5.125	98.190	98.121	98.012	5.125	98.577	98.498	98.388	5.5	96.222	96.006	95.862
5.25	98.571	98.488	98.375	5.25	98.934	98.850	98.737	5.625	96.906	96.689	96.545
5.375	98.986	98.901	98.853	5.375	99.306	99.177	99.109	5.75	97.379	97.184	97.061
5.5	99.488	99.406	99.325	5.5	99.675	99.566	99.486	5.875	98.041	97.847	97.723
5.625	99.988	99.900	99.816	5.625	100.136	100.039	99.954	6	98.724	98.558	98.543
5.75	100.324	100.232	100.144	5.75	100.459	100.357	100.289	6.125	99.252	99.058	99.016
5.875	100.637	100.541	100.485	5.875	100.875	100.728	100.718	6.25	99.482	99.328	99.299
6	101.045	100.948	100.856	6	101.158	101.017	101.001	6.375	100.053	99.901	99.870
6.125	100.990	100.847	100.768	6.125	101.344	101.207	101.186	6.5	100.587	100.398	100.353
6.25	101.254	101.149	101.090	6.25	101.220	101.108	101.082	6.625	101.046	100.855	100.771
6.375	101.630	101.550	101.501	6.375	101.526	101.495	101.464	6.75	101.166	101.075	101.032
6.5	101.903	101.816	101.757	6.5	101.801	101.757	101.720	6.875	101.629	101.484	101.435
6.625	102.060	101.937	101.762	6.625	101.941	101.899	101.857	7	102.032	101.819	101.749
6.75	102.305	102.188	102.119	6.75	102.057	101.919	101.796	7.125	102.307	102.104	102.052
6.875	102.658	102.577	102.510	6.875	102.293	102.165	102.096	7.25	102.644	102.411	102.268
7	102.869	102.777	102.729	7	102.591	102.448	102.298	7.375	103.118	102.882	102.723
7.125	102.279	102.207	102.143	7.125	102.046	101.974	101.909	7.5	103.254	102.950	102.883
7.25	102.776	102.704	102.639	7.25	102.442	102.370	102.305	7.625	103.517	103.131	103.038
7.375	103.253	103.181	103.117	7.375	102.822	102.751	102.686	7.75	103.271	103.219	103.146
								7.875	103.470	103.414	103.337

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	97.118	97.055	96.992	5	96.477	96.414	96.351	5	94.198	94.135	94.072
5.125	97.489	97.426	97.363	5.125	97.076	97.013	96.950	5.125	94.851	94.788	94.725
5.25	97.861	97.798	97.735	5.25	97.510	97.447	97.384	5.25	95.327	95.264	95.202
5.375	98.089	98.026	97.963	5.375	97.778	97.715	97.652	5.375	95.986	95.923	95.861
5.5	98.461	98.398	98.335	5.5	98.213	98.150	98.087	5.5	96.466	96.403	96.340
5.625	98.834	98.771	98.708	5.625	98.649	98.586	98.523	5.625	96.947	96.884	96.822
5.75	99.207	99.144	99.081	5.75	98.916	98.853	98.790	5.75	97.429	97.366	97.304
5.875	99.435	99.372	99.309	5.875	99.170	99.107	99.044	5.875	97.712	97.649	97.586
6	99.793	99.730	99.667	6	99.589	99.526	99.463	6	98.178	98.115	98.052
6.125	100.003	99.940	99.877	6.125	99.838	99.775	99.712	6.125	98.458	98.395	98.332
6.25	100.212	100.149	100.086	6.25	100.116	100.022	99.959	6.25	98.922	98.859	98.796
6.375	100.420	100.357	100.294	6.375	100.399	100.267	100.204	6.375	99.012	98.949	98.886
6.5	100.625	100.562	100.499	6.5	100.743	100.680	100.617	6.5	99.285	99.222	99.160
6.625	100.698	100.619	100.556	6.625	100.809	100.746	100.683	6.625	99.553	99.490	99.428
6.75	100.909	100.846	100.783	6.75	101.040	100.977	100.914	6.75	99.815	99.752	99.689
6.875	101.106	101.043	100.980	6.875	101.105	101.042	100.979	6.875	99.895	99.832	99.769
7	101.297	101.234	101.171	7	101.350	101.287	101.224	7	99.985	99.922	99.859
7.125	101.493	101.430	101.367	7.125	101.599	101.536	101.473	7.125	100.078	100.015	99.953

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	97.212	97.105	97.042	5	96.527	96.464	96.401	5	94.248	94.185	94.122
5.125	97.578	97.476	97.413	5.125	97.126	97.063	97.000	5.125	94.901	94.838	94.775
5.25	97.937	97.848	97.785	5.25	97.560	97.497	97.434	5.25	95.377	95.314	95.251
5.375	98.289	98.076	98.013	5.375	97.828	97.765	97.702	5.375	96.036	95.973	95.910
5.5	98.622	98.448	98.385	5.5	98.263	98.200	98.137	5.5	96.516	96.453	96.390
5.625	98.931	98.821	98.758	5.625	98.699	98.636	98.573	5.625	96.997	96.934	96.871
5.75	99.257	99.194	99.131	5.75	98.983	98.903	98.840	5.75	97.479	97.416	97.353
5.875	99.508	99.422	99.359	5.875	99.344	99.157	99.094	5.875	97.762	97.699	97.636
6	99.843	99.780	99.717	6	99.688	99.576	99.513	6	98.228	98.165	98.102
6.125	100.053	99.990	99.927	6.125	100.011	99.825	99.762	6.125	98.508	98.445	98.382
6.25	100.305	100.199	100.136	6.25	100.315	100.072	100.009	6.25	98.972	98.909	98.846
6.375	100.551	100.407	100.344	6.375	100.598	100.317	100.254	6.375	99.062	98.999	98.936
6.5	100.742	100.612	100.549	6.5	100.793	100.730	100.667	6.5	99.335	99.272	99.209
6.625	100.913	100.669	100.606	6.625	100.876	100.796	100.733	6.625	99.603	99.540	99.477
6.75	101.079	100.896	100.833	6.75	101.090	101.027	100.964	6.75	99.865	99.802	99.739
6.875	101.221	101.093	101.030	6.875	101.155	101.092	101.029	6.875	99.945	99.882	99.819
7	101.347	101.284	101.221	7	101.400	101.337	101.274	7	100.035	99.972	99.909
7.125	101.543	101.480	101.417	7.125	101.649	101.586	101.523	7.125	100.128	100.065	100.002

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	93.838	93.792	93.777	4.5	93.838	93.792	93.777	5	96.275	96.210	96.166
4.625	94.495	94.448	94.433	4.625	94.495	94.448	94.433	5.125	96.931	96.866	96.822
4.75	95.151	95.104	95.090	4.75	95.151	95.104	95.090	5.25	97.719	97.669	97.618
4.875	95.618	95.554	95.510	4.875	95.618	95.554	95.510	5.375	98.217	98.167	98.117
5	96.275	96.210	96.166	5	96.275	96.210	96.166	5.5	98.774	98.723	98.673
5.125	96.931	96.866	96.822	5.125	96.931	96.866	96.822	5.625	99.373	99.320	99.270
5.25	97.719	97.669	97.618	5.25	97.719	97.669	97.618	5.75	100.190	100.119	100.046
5.375	98.217	98.167	98.117	5.375	98.217	98.167	98.117	5.875	100.458	100.240	100.023
5.5	98.774	98.723	98.673	5.5	98.774	98.723	98.673	6	101.003	100.785	100.582
5.625	99.373	99.320	99.270	5.625	99.373	99.320	99.270	6.125	101.517	101.300	101.135
5.75	100.190	100.119	100.046	5.75	100.190	100.119	100.046	6.25	101.986	101.912	101.790
5.875	100.458	100.240	100.023	5.875	100.458	100.240	100.023	6.375	101.703	101.589	101.501
6	101.003	100.785	100.582	6	101.003	100.785	100.582	6.5	102.310	102.196	102.108
6.125	101.517	101.300	101.135	6.125	101.517	101.300	101.135	6.625	102.842	102.728	102.640
6.25	101.986	101.912	101.790	6.25	101.986	101.912	101.790	6.75	103.343	103.229	103.141
6.375	101.762	101.636	101.587	6.375	101.762	101.636	101.587	6.875	102.989	102.885	102.829
6.5	102.320	102.196	102.145	6.5	102.320	102.196	102.145	7	103.528	103.424	103.369
6.625	102.842	102.728	102.661	6.625	102.842	102.728	102.661	7.125	103.989	103.885	103.830
6.75	103.343	103.229	103.141	6.75	103.343	103.229	103.141	7.25	104.259	104.159	104.072
6.875	103.046	102.942	102.887	6.875	103.046	102.942	102.887	7.375	103.624	103.591	103.527
7	103.570	103.466	103.411	7	103.570	103.466	103.411	7.5	104.069	104.017	103.958
7.125	104.013	103.909	103.854	7.125	104.013	103.909	103.854	7.625	104.573	104.540	104.477
7.25	104.259	104.159	104.072	7.25	104.259	104.159	104.072	7.75	104.960	104.907	104.849
7.375	103.750	103.677	103.604	7.375	103.679	103.646	103.582				
7.5	104.239	104.166	104.093	7.5	104.074	104.041	103.978				
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	95.802	95.735	95.654	4.25	95.802	95.735	95.654	4.75	93.743	93.664	93.572
4.375	96.373	96.307	96.225	4.375	96.373	96.307	96.225	4.875	94.474	94.395	94.303
4.5	96.942	96.876	96.795	4.5	96.942	96.876	96.795	5	95.201	95.122	95.029
4.625	97.509	97.442	97.361	4.625	97.509	97.442	97.361	5.125	96.022	95.943	95.851
4.75	97.746	97.657	97.538	4.75	97.746	97.657	97.538	5.25	96.844	96.789	96.701
4.875	98.310	98.221	98.102	4.875	98.310	98.221	98.102	5.375	97.616	97.490	97.460
5	98.868	98.779	98.661	5	98.868	98.779	98.661	5.5	98.190	98.087	98.034
5.125	99.417	99.329	99.210	5.125	99.417	99.329	99.210	5.625	98.944	98.843	98.762
5.25	99.554	99.443	99.388	5.25	99.554	99.443	99.388	5.75	99.247	99.037	98.929
5.375	100.096	99.985	99.892	5.375	100.096	99.985	99.892	5.875	99.943	99.725	99.531
5.5	100.622	100.511	100.417	5.5	100.622	100.511	100.417	6	100.408	100.190	100.066
5.625	101.124	101.013	100.920	5.625	101.124	101.013	100.920	6.125	100.872	100.809	100.678
5.75	101.132	101.040	100.991	5.75	101.132	101.040	100.991	6.25	101.047	100.911	100.872
5.875	101.134	100.994	100.864	5.875	100.936	100.803	100.610	6.375	101.005	100.879	100.830
6	101.613	101.473	101.343	6	101.401	101.268	101.074	6.5	101.582	101.447	101.329
								6.625	102.215	102.130	102.012
								6.75	102.306	102.192	102.104
								6.875	101.623	101.520	101.466
								7	102.084	101.981	101.927
								7.125	102.564	102.431	102.377
								7.25	102.597	102.497	102.409
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	96.724	96.623	96.542	5	95.201	95.122	95.029	4.5	94.223	94.237	94.030
5.375	97.616	97.490	97.460	5.125	96.022	95.943	95.851	4.625	94.785	94.799	94.592
5.5	98.190	98.087	98.034	5.25	96.724	96.623	96.542	4.75	94.582	94.504	94.447
5.625	98.944	98.843	98.762	5.375	97.599	97.473	97.443	4.875	95.063	94.985	94.928
5.75	99.247	99.030	98.929	5.5	98.188	98.087	98.006	5	95.544	95.465	95.409
5.875	99.943	99.725	99.531	5.625	98.944	98.843	98.762	5.125	96.024	95.946	95.889
6	100.408	100.190	100.066	5.75	99.094	99.013	98.954	5.25	96.472	96.355	96.258
6.125	100.872	100.809	100.678	5.875	99.711	99.575	99.536	5.375	96.952	96.835	96.738
6.25	101.047	100.911	100.872	6	100.217	100.081	100.042	5.5	97.431	97.315	97.218
6.375	101.005	100.879	100.830	6.125	100.872	100.809	100.678	5.625	97.910	97.794	97.697
6.5	101.582	101.447	101.329	6.25	100.984	100.848	100.809	5.75	97.730	97.722	97.714
6.625	102.215	102.130	102.012	6.375	101.036	100.910	100.861	5.875	98.114	98.047	98.038
6.75	102.306	102.192	102.104	6.5	101.582	101.447	101.335	6	98.593	98.453	98.402
6.875	101.623	101.520	101.466	6.625	102.215	102.130	102.012	6.125	99.072	98.932	98.802

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	97.719	97.669	97.618	5.25	97.719	97.669	97.618	5.25	97.719	97.669	97.618
5.375	98.217	98.167	98.117	5.375	98.217	98.167	98.117	5.375	98.217	98.167	98.117
5.5	98.774	98.723	98.673	5.5	98.774	98.723	98.673	5.5	98.774	98.723	98.673
5.625	99.373	99.320	99.270	5.625	99.373	99.320	99.270	5.625	99.373	99.320	99.270
5.75	100.190	100.119	100.046	5.75	100.190	100.119	100.046	5.75	100.190	100.119	100.046
5.875	100.458	100.240	100.023	5.875	100.458	100.240	100.023	5.875	100.458	100.240	100.023
6	101.003	100.785	100.582	6	101.003	100.785	100.582	6	101.003	100.785	100.582
6.125	101.517	101.300	101.135	6.125	101.517	101.300	101.135	6.125	101.517	101.300	101.135
6.25	101.986	101.912	101.790	6.25	101.986	101.912	101.790	6.25	101.986	101.912	101.790
6.375	101.762	101.636	101.587	6.375	101.762	101.636	101.587	6.375	101.703	101.589	101.501
6.5	102.320	102.196	102.145	6.5	102.320	102.196	102.145	6.5	102.310	102.196	102.108
6.625	102.842	102.728	102.661	6.625	102.842	102.728	102.661	6.625	102.842	102.728	102.640
6.75	103.343	103.229	103.141	6.75	103.343	103.229	103.141	6.75	103.343	103.229	103.141
6.875	103.046	102.942	102.887	6.875	103.046	102.942	102.887	6.875	102.989	102.885	102.829
7	103.570	103.466	103.411	7	103.570	103.466	103.411	7	103.528	103.424	103.369
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	96.942	96.876	96.795	4.25	95.802	95.735	95.654	5.25	96.724	96.623	96.542
4.625	97.509	97.442	97.361	4.375	96.373	96.307	96.225	5.375	97.616	97.490	97.460
4.75	97.746	97.657	97.538	4.5	96.942	96.876	96.795	5.5	98.190	98.087	98.034
4.875	98.310	98.221	98.102	4.625	97.509	97.442	97.361	5.625	98.944	98.843	98.762
5	98.868	98.779	98.661	4.75	97.746	97.657	97.538	5.75	99.247	99.030	98.929
5.125	99.417	99.329	99.210	4.875	98.310	98.221	98.102	5.875	99.943	99.725	99.531
5.25	99.554	99.443	99.388	5	98.868	98.779	98.661	6	100.408	100.190	100.066
5.375	100.096	99.985	99.892	5.125	99.417	99.329	99.210	6.125	100.872	100.809	100.678
5.5	100.622	100.511	100.417	5.25	99.554	99.443	99.388	6.25	101.047	100.911	100.872
5.625	101.124	101.013	100.920	5.375	100.096	99.985	99.892	6.375	101.005	100.879	100.830
5.75	101.132	101.040	100.991	5.5	100.622	100.511	100.417	6.5	101.582	101.447	101.329
5.875	100.936	100.803	100.610	5.625	101.124	101.013	100.920	6.625	102.215	102.130	102.012
6	101.401	101.268	101.074	5.75	101.132	101.040	100.991	6.75	102.306	102.192	102.104
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	96.724	96.623	96.542	5.25	96.724	96.623	96.542	4.5	94.223	94.237	94.030
5.375	97.616	97.490	97.460	5.375	97.474	97.373	97.292	4.625	94.785	94.799	94.592
5.5	98.190	98.087	98.034	5.5	98.188	98.087	98.006	4.75	93.451	93.442	93.243
5.625	98.944	98.843	98.762	5.625	98.944	98.843	98.762	4.875	94.008	93.999	93.681
5.75	99.247	99.030	98.929	5.75	99.094	99.013	98.954	5	94.553	94.545	94.226
5.875	99.943	99.725	99.531	5.875	99.495	99.382	99.252	5.125	95.081	95.072	94.754
6	100.408	100.190	100.066	6	100.190	100.077	99.946	5.25	96.102	96.018	95.934
6.125	100.872	100.809	100.678	6.125	100.872	100.809	100.678	5.375	96.228	96.144	96.061
6.25	101.047	100.911	100.872	6.25	100.918	100.820	100.747	5.5	96.664	96.580	96.496
6.375	101.005	100.879	100.830	6.375	100.907	100.762	100.644	5.625	97.107	97.023	96.939
6.5	101.582	101.447	101.329	6.5	101.582	101.447	101.329	5.75	97.730	97.722	97.714
6.625	102.215	102.130	102.012	6.625	102.215	102.130	102.012	5.875	98.055	98.047	98.038
6.75	102.306	102.192	102.104	6.75	102.356	102.242	102.154	6	98.418	98.410	98.402
6.875	101.623	101.520	101.466	6.875	101.470	101.312	101.200	6.125	98.760	98.752	98.743

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	



YOUR BFF IN WHOLESALE

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

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	96.831	96.766	96.722	5.125	96.831	96.766	96.722	4.75	95.051	95.004	94.990
5.25	97.619	97.569	97.518	5.25	97.619	97.569	97.518	4.875	95.518	95.454	95.410
5.375	98.117	98.067	98.017	5.375	98.117	98.067	98.017	5	96.175	96.110	96.066
5.5	98.674	98.623	98.573	5.5	98.674	98.623	98.573	5.125	96.831	96.766	96.722
5.625	99.270	99.220	99.170	5.625	99.270	99.220	99.170	5.25	97.619	97.569	97.518
5.75	99.924	99.819	99.760	5.75	99.924	99.819	99.760	5.375	98.117	98.067	98.017
5.875	100.358	100.140	99.923	5.875	100.358	100.140	99.923	5.5	98.674	98.623	98.573
6	100.903	100.685	100.482	6	100.903	100.685	100.482	5.625	99.270	99.220	99.170
6.125	101.417	101.200	101.035	6.125	101.417	101.200	101.035	5.75	99.924	99.819	99.760
6.25	101.724	101.626	101.553	6.25	101.724	101.626	101.553	5.875	100.358	100.140	99.923
6.375	101.568	101.485	101.401	6.375	101.568	101.485	101.401	6	100.903	100.685	100.482
6.5	102.073	101.990	101.906	6.5	102.073	101.990	101.906	6.125	101.417	101.200	101.035
6.625	102.567	102.454	102.370	6.625	102.567	102.454	102.370	6.25	101.724	101.626	101.553
6.75	103.068	102.954	102.866	6.75	103.068	102.954	102.866	6.375	101.568	101.485	101.401
6.875	102.545	102.461	102.378	6.875	102.545	102.461	102.378	6.5	102.073	101.990	101.906
7	103.024	102.941	102.857	7	103.024	102.941	102.857	6.625	102.567	102.454	102.370
7.125	103.522	103.422	103.334	7.125	103.522	103.422	103.334	6.75	103.068	102.954	102.866
7.25	103.940	103.840	103.753	7.25	103.940	103.840	103.753	6.875	102.545	102.461	102.378
7.375	103.144	103.070	103.007	7.375	103.144	103.070	103.007	7	103.024	102.941	102.857
7.5	103.539	103.505	103.442	7.5	103.539	103.505	103.442	7.125	103.522	103.422	103.334
7.625	104.022	103.970	103.911	7.625	104.022	103.970	103.911	7.25	103.940	103.840	103.753
7.75	104.410	104.357	104.299	7.75	104.410	104.357	104.299	7.375	103.172	103.139	103.075
7.875	103.382	103.369	103.325					7.5	103.607	103.574	103.511
8	103.500	103.487	103.443					7.625	104.047	104.014	103.951
8.125	103.569	103.556	103.512					7.75	104.410	104.357	104.299
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	95.788	95.702	95.620	4.25	95.788	95.702	95.620	4.875	94.344	94.125	94.133
4.375	96.316	96.229	96.148	4.375	96.316	96.229	96.148	5	95.061	94.842	94.849
4.5	96.834	96.748	96.667	4.5	96.834	96.748	96.667	5.125	95.823	95.604	95.611
4.625	97.341	97.254	97.173	4.625	97.341	97.254	97.173	5.25	96.701	96.460	96.479
4.75	97.707	97.599	97.480	4.75	97.707	97.599	97.480	5.375	97.362	97.199	97.149
4.875	98.207	98.098	97.979	4.875	98.207	98.098	97.979	5.5	98.017	97.776	97.795
5	98.687	98.578	98.460	5	98.687	98.578	98.460	5.625	98.765	98.524	98.543
5.125	99.144	99.035	98.917	5.125	99.144	99.035	98.917	5.75	99.147	98.930	98.804
5.25	99.470	99.339	99.288	5.25	99.470	99.339	99.288	5.875	99.843	99.625	99.408
5.375	99.917	99.787	99.693	5.375	99.917	99.787	99.693	6	100.308	100.090	99.873
5.5	100.334	100.203	100.110	5.5	100.334	100.203	100.110	6.125	100.712	100.495	100.327
5.625	100.717	100.586	100.492	5.625	100.717	100.586	100.492	6.25	100.912	100.694	100.597
5.75	101.032	100.940	100.891	5.75	101.032	100.940	100.891	6.375	100.772	100.667	100.584
5.875	100.682	100.529	100.414	5.875	100.682	100.529	100.335	6.5	101.339	101.212	101.129
6	101.027	100.963	100.866	6	101.027	100.874	100.814	6.625	101.924	101.678	101.661
								6.75	102.206	102.092	102.004
								6.875	101.295	101.211	101.128
								7	101.774	101.691	101.607
								7.125	102.220	102.136	102.052
								7.25	102.497	102.397	102.309
								7.375	101.419	101.367	101.308
								7.5	101.938	101.886	101.827
								7.625	102.441	102.389	102.330
								7.75	102.778	102.726	102.668
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	101.339	101.212	101.129	6.125	100.621	100.357	100.327	4.5	94.091	94.105	93.898
6.625	101.924	101.678	101.661	6.25	100.818	100.720	100.647	4.625	94.566	94.580	94.374
6.75	102.206	102.092	102.004	6.375	100.772	100.502	100.469	4.75	93.401	93.392	93.143
6.875	101.295	101.211	101.128	6.5	101.339	101.108	101.036	4.875	93.864	93.855	93.536
7	101.774	101.691	101.607	6.625	101.924	101.678	101.661	5	94.295	94.286	93.967
7.125	102.220	102.136	102.052	6.75	102.256	102.142	102.054	5.125	94.687	94.679	94.360
7.25	102.497	102.397	102.309	6.875	101.211	100.988	100.900	5.25	96.002	95.918	95.834
7.375	101.419	101.367	101.308	7	101.659	101.542	101.454	5.375	96.128	96.044	95.961
7.5	101.938	101.886	101.827	7.125	102.178	102.078	101.990	5.5	96.564	96.480	96.396
7.625	102.441	102.389	102.330	7.25	102.547	102.447	102.359	5.625	97.007	96.923	96.839
7.75	102.778	102.726	102.668	7.375	101.469	101.417	101.358	5.75	97.630	97.622	97.614
				7.5	101.988	101.936	101.877	5.875	97.955	97.947	97.938
				7.625	102.491	102.439	102.380	6	98.318	98.310	98.302
								6.125	98.660	98.652	98.643

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	101.568	101.485	101.401	6.375	101.568	101.485	101.401	6	100.903	100.685	100.482
6.5	102.073	101.990	101.906	6.5	102.073	101.990	101.906	6.125	101.417	101.200	101.035
6.625	102.567	102.454	102.370	6.625	102.567	102.454	102.370	6.25	101.724	101.626	101.553
6.75	103.068	102.954	102.866	6.75	103.068	102.954	102.866	6.375	101.568	101.485	101.401
6.875	102.545	102.461	102.378	6.875	102.545	102.461	102.378	6.5	102.073	101.990	101.906
7	103.024	102.941	102.857	7	103.024	102.941	102.857	6.625	102.567	102.454	102.370
7.125	103.522	103.422	103.334	7.125	103.522	103.422	103.334	6.75	103.068	102.954	102.866
7.25	103.940	103.840	103.753	7.25	103.940	103.840	103.753	6.875	102.545	102.461	102.378
7.375	103.144	103.070	103.007	7.375	103.144	103.070	103.007	7	103.024	102.941	102.857
7.5	103.539	103.505	103.442	7.5	103.539	103.505	103.442	7.125	103.522	103.422	103.334
7.625	104.022	103.970	103.911	7.625	104.022	103.970	103.911	7.25	103.940	103.840	103.753
7.75	104.410	104.357	104.299	7.75	104.410	104.357	104.299	7.375	103.172	103.139	103.075
7.875	103.382	103.369	103.325					7.5	103.607	103.574	103.511
8	103.500	103.487	103.443					7.625	104.047	104.014	103.951
8.125	103.569	103.556	103.512					7.75	104.410	104.357	104.299
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	96.834	96.748	96.667	4.5	96.834	96.748	96.667	6.625	101.924	101.678	101.661
4.625	97.341	97.254	97.173	4.625	97.341	97.254	97.173	6.75	102.206	102.092	102.004
4.75	97.707	97.599	97.480	4.75	97.707	97.599	97.480	6.875	101.295	101.211	101.128
4.875	98.207	98.098	97.979	4.875	98.207	98.098	97.979	7	101.774	101.691	101.607
5	98.687	98.578	98.460	5	98.687	98.578	98.460	7.125	102.220	102.136	102.052
5.125	99.144	99.035	98.917	5.125	99.144	99.035	98.917	7.25	102.497	102.397	102.309
5.25	99.470	99.339	99.288	5.25	99.470	99.339	99.288	7.375	101.611	101.570	101.431
5.375	99.917	99.787	99.693	5.375	99.917	99.787	99.693	7.5	101.938	101.886	101.827
5.5	100.334	100.203	100.110	5.5	100.334	100.203	100.110	7.625	102.441	102.389	102.330
5.625	100.717	100.586	100.492	5.625	100.717	100.586	100.492	7.75	102.778	102.726	102.668
5.75	101.032	100.940	100.891	5.75	101.032	100.940	100.891	7.875	100.897	100.884	100.840
5.875	100.682	100.529	100.414	5.875	100.682	100.529	100.335	8	101.015	101.002	100.958
6	101.027	100.963	100.866	6	101.027	100.874	100.814	8.125	101.084	101.071	101.027
6.125	101.479	101.402	101.351	6.125	101.479	101.399	101.351				
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	101.339	101.212	101.129	6.125	100.621	100.357	100.327	4.5	94.091	94.105	93.898
6.625	101.924	101.678	101.661	6.25	100.818	100.720	100.647	4.625	94.566	94.580	94.374
6.75	102.206	102.092	102.004	6.375	100.772	100.502	100.469	4.75	93.401	93.392	93.143
6.875	101.295	101.211	101.128	6.5	101.339	101.108	101.036	4.875	93.864	93.855	93.536
7	101.774	101.691	101.607	6.625	101.924	101.678	101.661	5	94.295	94.286	93.967
7.125	102.220	102.136	102.052	6.75	102.256	102.142	102.054	5.125	94.687	94.679	94.360
7.25	102.497	102.397	102.309	6.875	101.211	100.988	100.900	5.25	96.002	95.918	95.834
7.375	101.419	101.367	101.308	7	101.659	101.542	101.454	5.375	96.128	96.044	95.961
7.5	101.938	101.886	101.827	7.125	102.178	102.078	101.990	5.5	96.564	96.480	96.396
7.625	102.441	102.389	102.330	7.25	102.547	102.447	102.359	5.625	97.007	96.923	96.839
7.75	102.778	102.726	102.668	7.375	101.469	101.417	101.358	5.75	97.630	97.622	97.614
				7.5	101.988	101.936	101.877	5.875	97.955	97.947	97.938
				7.625	102.491	102.439	102.380	6	98.318	98.310	98.302
								6.125	98.660	98.652	98.643

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

*Buydown options and pricing available through PML



YOUR BFF IN WHOLESALE

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.141	98.904	98.604	6.75	97.641	97.404	97.104
6.875	99.556	99.311	99.011	6.875	98.056	97.811	97.511
7	100.068	99.823	99.523	7	98.568	98.323	98.023
7.125	100.529	100.284	99.984	7.125	99.029	98.784	98.484
7.25	100.961	100.716	100.416	7.25	99.461	99.216	98.916
7.375	101.316	101.004	100.704	7.375	99.816	99.504	99.204
7.5	101.788	101.476	101.176	7.5	100.288	99.976	99.676
7.625	102.209	101.897	101.597	7.625	100.709	100.397	100.097
7.75	102.611	102.299	101.999	7.75	101.111	100.799	100.499
7.875	102.419	102.041	101.741	7.875	100.919	100.541	100.241
8	102.851	102.473	102.173	8	101.351	100.973	100.673
8.125	103.242	102.864	102.564	8.125	101.742	101.364	101.064
8.25	103.614	103.236	102.936	8.25	102.114	101.736	101.436

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.141	96.904	96.604	6.75	95.641	95.404	95.104
6.875	97.556	97.311	97.011	6.875	96.056	95.811	95.511
7	98.068	97.823	97.523	7	96.568	96.323	96.023
7.125	98.529	98.284	97.984	7.125	97.029	96.784	96.484
7.25	98.961	98.716	98.416	7.25	97.461	97.216	96.916
7.375	99.316	99.004	98.704	7.375	97.816	97.504	97.204
7.5	99.788	99.476	99.176	7.5	98.288	97.976	97.676
7.625	100.209	99.897	99.597	7.625	98.709	98.397	98.097
7.75	100.611	100.299	99.999	7.75	99.111	98.799	98.499
7.875	100.419	100.041	99.741	7.875	98.919	98.541	98.241
8	100.851	100.473	100.173	8	99.351	98.973	98.673
8.125	101.242	100.864	100.564	8.125	99.742	99.364	99.064
8.25	101.614	101.236	100.936	8.25	100.114	99.736	99.436

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.391	98.154	97.854	6.75	96.391	96.154	95.854
6.875	98.806	98.561	98.261	6.875	96.806	96.561	96.261
7	99.318	99.073	98.773	7	97.318	97.073	96.773
7.125	99.779	99.534	99.234	7.125	97.779	97.534	97.234
7.25	100.211	99.966	99.666	7.25	98.211	97.966	97.666
7.375	100.566	100.254	99.954	7.375	98.566	98.254	97.954
7.5	101.038	100.726	100.426	7.5	99.038	98.726	98.426
7.625	101.459	101.147	100.847	7.625	99.459	99.147	98.847
7.75	101.861	101.549	101.249	7.75	99.861	99.549	99.249
7.875	101.669	101.291	100.991	7.875	99.669	99.291	98.991
8	102.101	101.723	101.423	8	100.101	99.723	99.423
8.125	102.492	102.114	101.814	8.125	100.492	100.114	99.814
8.25	102.864	102.486	102.186	8.25	100.864	100.486	100.186

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.