



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	91.895	91.754	91.754	4.75	91.895	91.754	91.754	5.125	94.683	94.608	94.608
4.875	92.573	92.438	92.438	4.875	92.573	92.438	92.438	5.25	95.565	95.496	95.496
5	93.220	93.090	93.090	5	93.220	93.090	93.090	5.375	96.357	96.294	96.294
5.125	93.803	93.679	93.679	5.125	93.803	93.679	93.679	5.5	97.042	96.984	96.984
5.25	94.947	94.854	94.811	5.25	94.639	94.570	94.570	5.625	97.387	97.336	97.336
5.375	95.635	95.542	95.499	5.375	95.419	95.356	95.356	5.75	98.297	98.236	98.235
5.5	96.435	96.342	96.299	5.5	96.050	95.992	95.992	5.875	98.718	98.662	98.656
5.625	96.953	96.861	96.818	5.625	96.560	96.508	96.508	6	99.589	99.459	99.412
5.75	97.392	97.301	97.260	5.75	97.175	97.113	97.112	6.125	100.021	99.890	99.844
5.875	98.043	97.951	97.910	5.875	97.727	97.683	97.646	6.25	100.599	100.489	100.429
6	98.732	98.641	98.600	6	98.507	98.438	98.402	6.375	101.058	100.945	100.882
6.125	99.213	99.122	99.081	6.125	98.997	98.903	98.863	6.5	101.489	101.374	101.309
6.25	99.442	99.344	99.296	6.25	99.429	99.341	99.291	6.625	101.920	101.805	101.741
6.375	100.012	99.913	99.865	6.375	99.950	99.890	99.839	6.75	101.477	101.379	101.304
6.5	100.555	100.457	100.408	6.5	100.409	100.346	100.292	6.875	101.872	101.770	101.692
6.625	100.966	100.867	100.819	6.625	100.865	100.786	100.731	7	102.247	102.198	102.145
6.75	101.167	101.102	101.038	6.75	101.167	101.102	101.038	7.125	102.526	102.421	102.343
6.875	101.602	101.528	101.458	6.875	101.601	101.528	101.458	7.25	102.588	102.477	102.414
7	102.085	101.971	101.906	7	101.943	101.884	101.810	7.375	103.043	102.965	102.896
7.125	102.463	102.348	102.284	7.125	102.337	102.270	102.198	7.5	103.490	103.371	103.297
7.25	102.781	102.696	102.617	7.25	102.781	102.696	102.617	7.625	104.090	103.977	103.897
7.375	103.157	103.022	102.936	7.375	103.110	102.978	102.894	7.75	104.439	104.331	104.247
7.5	103.579	103.434	103.340	7.5	103.425	103.335	103.248	7.875	104.852	104.750	104.661
7.625	104.010	103.866	103.771	7.625	103.906	103.823	103.732	8	104.895	104.799	104.705
7.75	104.427	104.345	104.252	7.75	104.427	104.345	104.252				
7.875	104.686	104.599	104.503	7.875	104.686	104.599	104.503				
8	104.950	104.852	104.754	8	104.950	104.852	104.754				
8.125	105.185	105.098	105.001	8.125	105.185	105.098	105.001				
8.25	105.566	105.323	105.215	8.25	105.566	105.323	105.215				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	96.392	96.271	96.271	4.625	96.865	96.744	96.744	5	92.493	92.412	92.412
4.75	96.715	96.649	96.574	4.75	97.138	97.072	96.996	5.125	93.311	93.236	93.236
4.875	97.092	97.022	96.940	4.875	97.558	97.487	97.401	5.25	94.726	94.537	94.398
5	97.626	97.552	97.462	5	98.088	98.014	97.924	5.375	95.413	95.224	95.085
5.125	98.201	98.131	98.038	5.125	98.589	98.510	98.416	5.5	96.212	96.023	95.884
5.25	98.567	98.493	98.396	5.25	98.941	98.857	98.759	5.625	96.880	96.690	96.551
5.375	98.907	98.829	98.771	5.375	99.267	99.178	99.077	5.75	97.369	97.200	97.081
5.5	99.397	99.314	99.265	5.5	99.593	99.504	99.426	5.875	98.020	97.852	97.733
5.625	99.887	99.800	99.747	5.625	100.038	99.941	99.888	6	98.690	98.521	98.454
5.75	100.217	100.125	100.068	5.75	100.354	100.252	100.195	6.125	99.202	99.033	98.919
5.875	100.523	100.427	100.366	5.875	100.647	100.541	100.480	6.25	99.451	99.362	99.333
6	100.927	100.830	100.770	6	100.966	100.859	100.798	6.375	100.016	99.926	99.895
6.125	100.928	100.823	100.857	6.125	100.907	100.792	100.826	6.5	100.518	100.402	100.368
6.25	101.221	101.111	101.142	6.25	101.192	101.072	101.103	6.625	100.965	100.814	100.778
6.375	101.487	101.373	101.399	6.375	101.452	101.328	101.355	6.75	101.178	101.102	101.059
6.5	101.860	101.746	101.772	6.5	101.766	101.641	101.668	6.875	101.576	101.493	101.443
6.625	101.999	101.875	101.747	6.625	101.747	101.614	101.486	7	102.027	101.822	101.741
6.75	102.236	102.108	101.976	6.75	101.997	101.859	101.727	7.125	102.324	102.117	102.040
6.875	102.450	102.318	102.265	6.875	102.227	102.085	101.949	7.25	102.570	102.367	102.254
7	102.743	102.610	102.483	7	102.527	102.384	102.248	7.375	103.014	102.808	102.653
7.125	102.038	101.964	101.899	7.125	101.804	101.731	101.666	7.5	103.017	102.936	102.869
7.25	102.532	102.458	102.394	7.25	102.200	102.126	102.062	7.625	103.246	102.988	102.924
7.375	103.007	102.933	102.869	7.375	102.581	102.507	102.442	7.75	103.247	103.195	103.122
								7.875	103.437	103.380	103.304

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	97.039	96.940	96.877	5	96.359	96.296	96.233	5	94.093	94.030	
5.125	97.390	97.310	97.247	5.125	96.957	96.894	96.831	5.125	94.745	94.682	94.619
5.25	97.744	97.681	97.618	5.25	97.390	97.327	97.264	5.25	95.220	95.157	95.095
5.375	98.093	97.909	97.846	5.375	97.657	97.594	97.531	5.375	95.878	95.815	95.752
5.5	98.420	98.280	98.217	5.5	98.092	98.029	97.966	5.5	96.357	96.294	96.231
5.625	98.715	98.652	98.589	5.625	98.527	98.464	98.401	5.625	96.837	96.774	96.712
5.75	99.088	99.025	98.962	5.75	98.804	98.724	98.661	5.75	97.310	97.247	97.184
5.875	99.307	99.244	99.181	5.875	99.148	98.974	98.911	5.875	97.591	97.528	97.465
6	99.663	99.600	99.537	6	99.482	99.392	99.329	6	98.055	97.992	97.929
6.125	99.872	99.809	99.746	6.125	99.805	99.639	99.576	6.125	98.333	98.270	98.208
6.25	100.080	100.017	99.954	6.25	100.102	99.885	99.822	6.25	98.796	98.733	98.670
6.375	100.299	100.223	100.160	6.375	100.366	100.128	100.065	6.375	98.885	98.822	98.759
6.5	100.490	100.427	100.364	6.5	100.601	100.538	100.475	6.5	99.155	99.092	99.029
6.625	100.648	100.481	100.418	6.625	100.664	100.601	100.538	6.625	99.419	99.356	99.293
6.75	100.805	100.708	100.645	6.75	100.897	100.834	100.771	6.75	99.683	99.620	99.557
6.875	100.964	100.901	100.838	6.875	100.968	100.905	100.842	6.875	99.768	99.705	99.643
7	101.158	101.095	101.032	7	101.215	101.152	101.089	7	99.861	99.798	99.735
7.125	101.360	101.297	101.234	7.125	101.464	101.401	101.338	7.125	99.954	99.891	99.829

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	97.250	96.990	96.927	5	96.481	96.346	96.283	5	94.143		
5.125	97.601	97.360	97.297	5.125	97.007	96.944	96.881	5.125	94.795	94.732	94.669
5.25	97.951	97.731	97.668	5.25	97.440	97.377	97.314	5.25	95.270	95.207	95.144
5.375	98.303	97.959	97.896	5.375	97.830	97.644	97.581	5.375	95.928	95.865	95.802
5.5	98.630	98.330	98.267	5.5	98.236	98.079	98.016	5.5	96.407	96.344	96.281
5.625	98.923	98.702	98.639	5.625	98.633	98.514	98.451	5.625	96.887	96.824	96.761
5.75	99.212	99.075	99.012	5.75	99.006	98.774	98.711	5.75	97.360	97.297	97.234
5.875	99.491	99.294	99.231	5.875	99.349	99.024	98.961	5.875	97.641	97.578	97.515
6	99.758	99.650	99.587	6	99.682	99.442	99.379	6	98.105	98.042	97.979
6.125	100.020	99.859	99.796	6.125	100.004	99.689	99.626	6.125	98.383	98.320	98.257
6.25	100.280	100.067	100.004	6.25	100.301	99.935	99.872	6.25	98.846	98.783	98.720
6.375	100.511	100.273	100.210	6.375	100.566	100.178	100.115	6.375	98.935	98.872	98.809
6.5	100.693	100.477	100.414	6.5	100.738	100.588	100.525	6.5	99.205	99.142	99.079
6.625	100.864	100.531	100.468	6.625	100.833	100.651	100.588	6.625	99.469	99.406	99.343
6.75	101.024	100.758	100.695	6.75	100.947	100.884	100.821	6.75	99.733	99.670	99.607
6.875	101.151	100.951	100.888	6.875	101.018	100.955	100.892	6.875	99.818	99.755	99.692
7	101.208	101.145	101.082	7	101.265	101.202	101.139	7	99.911	99.848	99.785
7.125	101.410	101.347	101.284	7.125	101.514	101.451	101.388	7.125	100.004	99.941	99.878

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	93.665	93.619	93.604	4.5	93.665	93.619	93.604	5	96.069	96.004	95.960
4.625	94.322	94.275	94.261	4.625	94.322	94.275	94.261	5.125	96.815	96.732	96.665
4.75	95.023	94.986	94.935	4.75	94.998	94.938	94.917	5.25	97.579	97.520	97.462
4.875	95.575	95.538	95.487	4.875	95.413	95.347	95.304	5.375	98.076	98.017	97.959
5	96.153	96.116	96.065	5	96.069	96.004	95.960	5.5	98.630	98.572	98.513
5.125	96.815	96.732	96.665	5.125	96.815	96.732	96.665	5.625	99.229	99.161	99.102
5.25	97.579	97.520	97.462	5.25	97.579	97.520	97.462	5.75	100.045	99.971	99.871
5.375	98.167	98.096	98.008	5.375	98.076	98.017	97.959	5.875	100.346	100.129	99.911
5.5	98.741	98.643	98.555	5.5	98.630	98.572	98.513	6	100.885	100.667	100.465
5.625	99.295	99.192	99.104	5.625	99.229	99.161	99.102	6.125	101.409	101.233	101.115
5.75	100.045	99.971	99.871	5.75	100.045	99.971	99.871	6.25	101.993	101.917	101.799
5.875	100.346	100.129	99.974	5.875	100.346	100.129	99.911	6.375	101.651	101.559	101.467
6	100.885	100.667	100.465	6	100.885	100.667	100.465	6.5	102.209	102.094	102.006
6.125	101.409	101.233	101.115	6.125	101.409	101.233	101.115	6.625	102.743	102.629	102.541
6.25	101.993	101.917	101.799	6.25	101.993	101.917	101.799	6.75	103.229	103.115	103.027
6.375	101.651	101.559	101.467	6.375	101.651	101.559	101.467	6.875	102.640	102.556	102.472
6.5	102.209	102.094	102.006	6.5	102.209	102.094	102.006	7	103.152	103.038	102.950
6.625	102.743	102.629	102.541	6.625	102.743	102.629	102.541	7.125	103.683	103.569	103.481
6.75	103.229	103.115	103.027	6.75	103.229	103.115	103.027	7.25	104.097	103.983	103.895
6.875	102.640	102.556	102.472	6.875	102.640	102.556	102.472	7.375	103.518	103.463	103.404
7	103.152	103.038	102.950	7	103.152	103.038	102.950	7.5	104.033	103.978	103.919
7.125	103.683	103.569	103.481	7.125	103.683	103.569	103.481	7.625	104.531	104.476	104.418
7.25	104.097	103.983	103.895	7.25	104.097	103.983	103.895	7.75	104.915	104.860	104.801
7.375	103.810	103.750	103.706	7.375	103.518	103.463	103.404				
7.5	104.297	104.238	104.194	7.5	104.033	103.978	103.919				

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	95.820	95.678	95.672	4.25	95.820	95.678	95.672	4.75	93.824	93.741	93.653
4.375	96.391	96.249	96.243	4.375	96.391	96.249	96.243	4.875	94.554	94.472	94.383
4.5	96.960	96.818	96.812	4.5	96.960	96.818	96.812	5	95.280	95.197	95.109
4.625	97.525	97.383	97.377	4.625	97.525	97.383	97.377	5.125	96.100	96.017	95.929
4.75	97.762	97.591	97.570	4.75	97.762	97.591	97.570	5.25	96.904	96.846	96.758
4.875	98.325	98.154	98.133	4.875	98.325	98.154	98.133	5.375	97.544	97.486	97.398
5	98.881	98.710	98.689	5	98.881	98.710	98.689	5.5	98.090	98.033	97.945
5.125	99.428	99.257	99.236	5.125	99.428	99.257	99.236	5.625	98.800	98.696	98.588
5.25	99.458	99.321	99.284	5.25	99.458	99.321	99.284	5.75	99.188	99.054	98.935
5.375	99.997	99.860	99.824	5.375	99.997	99.860	99.824	5.875	99.831	99.614	99.486
5.5	100.519	100.382	100.345	5.5	100.519	100.382	100.345	6	100.290	100.139	100.019
5.625	101.016	100.879	100.842	5.625	101.016	100.879	100.842	6.125	100.882	100.815	100.689
5.75	100.883	100.792	100.744	5.75	100.883	100.792	100.744	6.25	100.822	100.604	100.518
5.875	101.006	100.897	100.810	5.875	100.910	100.853	100.801	6.375	100.902	100.753	100.671
6	101.485	101.376	101.290	6	101.369	101.312	101.260	6.5	101.575	101.436	101.354
								6.625	102.205	102.116	102.033
								6.75	102.192	102.077	101.989
								6.875	101.428	101.306	101.222
								7	102.010	101.849	101.803
								7.125	102.507	102.336	102.290
								7.25	102.435	102.320	102.232

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	96.584	96.480	96.371	5	95.280	95.197	95.109	4.5	94.239	94.177	94.046
5.375	97.333	97.229	97.120	5.125	96.100	96.017	95.929	4.625	94.799	94.738	94.606
5.5	98.045	97.941	97.833	5.25	96.584	96.480	96.371	4.75	94.510	94.458	94.425
5.625	98.800	98.696	98.588	5.375	97.333	97.229	97.120	4.875	94.992	94.939	94.906
5.75	99.139	98.921	98.703	5.5	98.045	97.941	97.833	5	95.473	95.421	95.388
5.875	99.831	99.614	99.396	5.625	98.800	98.696	98.588	5.125	95.954	95.902	95.869
6	100.290	100.085	99.958	5.75	98.888	98.806	98.747	5.25	96.321	96.260	96.219
6.125	100.882	100.815	100.689	5.875	99.508	99.392	99.265	5.375	96.801	96.741	96.700
6.25	100.822	100.604	100.518	6	100.201	100.085	99.958	5.5	97.281	97.221	97.179
6.375	100.902	100.753	100.671	6.125	100.882	100.815	100.689	5.625	97.761	97.701	97.659
6.5	101.575	101.436	101.354	6.25	100.739	100.641	100.568	5.75	97.584	97.542	97.500
6.625	102.205	102.116	102.033	6.375	100.902	100.753	100.671	5.875	97.986	97.877	97.819
6.75	102.192	102.077	101.989	6.5	101.575	101.436	101.354	6	98.465	98.356	98.270
6.875	101.428	101.306	101.222	6.625	102.205	102.116	102.033	6.125	98.945	98.836	98.749

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	97.579	97.520	97.462	5.25	97.579	97.520	97.462	5.25	97.579	97.520	97.462
5.375	98.076	98.017	97.959	5.375	98.076	98.017	97.959	5.375	98.076	98.017	97.959
5.5	98.630	98.572	98.513	5.5	98.630	98.572	98.513	5.5	98.630	98.572	98.513
5.625	99.229	99.161	99.102	5.625	99.229	99.161	99.102	5.625	99.229	99.161	99.102
5.75	100.045	99.971	99.871	5.75	100.045	99.971	99.871	5.75	100.045	99.971	99.871
5.875	100.346	100.129	99.911	5.875	100.346	100.129	99.911	5.875	100.346	100.129	99.911
6	100.885	100.667	100.465	6	100.885	100.667	100.465	6	100.885	100.667	100.465
6.125	101.409	101.233	101.115	6.125	101.409	101.233	101.115	6.125	101.409	101.233	101.115
6.25	101.993	101.917	101.799	6.25	101.993	101.917	101.799	6.25	101.993	101.917	101.799
6.375	101.651	101.559	101.467	6.375	101.651	101.559	101.467	6.375	101.651	101.559	101.467
6.5	102.209	102.094	102.006	6.5	102.209	102.094	102.006	6.5	102.209	102.094	102.006
6.625	102.743	102.629	102.541	6.625	102.743	102.629	102.541	6.625	102.743	102.629	102.541
6.75	103.229	103.115	103.027	6.75	103.229	103.115	103.027	6.75	103.229	103.115	103.027
6.875	102.640	102.556	102.472	6.875	102.640	102.556	102.472	6.875	102.640	102.556	102.472
7	103.152	103.038	102.950	7	103.152	103.038	102.950	7	103.152	103.038	102.950
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	96.960	96.818	96.812	4.25	95.820	95.678	95.672	5.25	96.584	96.480	96.371
4.625	97.525	97.383	97.377	4.375	96.391	96.249	96.243	5.375	97.333	97.229	97.120
4.75	97.762	97.591	97.570	4.5	96.960	96.818	96.812	5.5	98.045	97.941	97.833
4.875	98.325	98.154	98.133	4.625	97.525	97.383	97.377	5.625	98.800	98.696	98.588
5	98.881	98.710	98.689	4.75	97.762	97.591	97.570	5.75	99.139	98.921	98.703
5.125	99.428	99.257	99.236	4.875	98.325	98.154	98.133	5.875	99.831	99.614	99.396
5.25	99.458	99.321	99.284	5	98.881	98.710	98.689	6	100.290	100.085	99.958
5.375	99.997	99.860	99.824	5.125	99.428	99.257	99.236	6.125	100.882	100.815	100.689
5.5	100.519	100.382	100.345	5.25	99.458	99.321	99.284	6.25	100.822	100.604	100.518
5.625	101.016	100.879	100.842	5.375	99.997	99.860	99.824	6.375	100.902	100.753	100.671
5.75	100.883	100.792	100.744	5.5	100.519	100.382	100.345	6.5	101.575	101.436	101.354
5.875	100.910	100.853	100.801	5.625	101.016	100.879	100.842	6.625	102.205	102.116	102.033
6	101.369	101.312	101.260	5.75	100.883	100.792	100.744	6.75	102.192	102.077	101.989
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	96.584	96.480	96.371	5.25	96.584	96.480	96.371	4.5	94.239	94.177	94.046
5.375	97.333	97.229	97.120	5.375	97.333	97.229	97.120	4.625	94.799	94.738	94.606
5.5	98.045	97.941	97.833	5.5	98.045	97.941	97.833	4.75	93.466	93.376	93.154
5.625	98.800	98.696	98.588	5.625	98.800	98.696	98.588	4.875	94.021	93.930	93.709
5.75	99.139	98.921	98.703	5.75	98.888	98.806	98.747	5	94.562	94.471	94.250
5.875	99.831	99.614	99.396	5.875	99.508	99.392	99.265	5.125	95.084	94.993	94.772
6	100.290	100.085	99.958	6	100.201	100.085	99.958	5.25	95.910	95.809	95.709
6.125	100.882	100.815	100.689	6.125	100.882	100.815	100.689	5.375	96.036	95.935	95.835
6.25	100.822	100.604	100.518	6.25	100.739	100.641	100.568	5.5	96.470	96.369	96.269
6.375	100.902	100.753	100.671	6.375	100.902	100.753	100.671	5.625	96.906	96.806	96.705
6.5	101.575	101.436	101.354	6.5	101.575	101.436	101.354	5.75	97.584	97.542	97.500
6.625	102.205	102.116	102.033	6.625	102.205	102.116	102.033	5.875	97.903	97.861	97.819
6.75	102.192	102.077	101.989	6.75	102.242	102.127	102.039	6	98.264	98.222	98.180
6.875	101.428	101.306	101.222	6.875	101.428	101.267	101.222	6.125	98.605	98.563	98.521

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	96.655	96.560	96.516	5.125	96.655	96.560	96.516	4.75	94.878	94.831	94.817
5.25	97.479	97.420	97.362	5.25	97.479	97.420	97.362	4.875	95.313	95.247	95.204
5.375	97.976	97.917	97.859	5.375	97.976	97.917	97.859	5	95.969	95.904	95.860
5.5	98.530	98.472	98.413	5.5	98.530	98.472	98.413	5.125	96.655	96.560	96.516
5.625	99.119	99.061	99.002	5.625	99.119	99.061	99.002	5.25	97.479	97.420	97.362
5.75	99.779	99.612	99.553	5.75	99.779	99.612	99.553	5.375	97.976	97.917	97.859
5.875	100.246	100.029	99.811	5.875	100.246	100.029	99.811	5.5	98.530	98.472	98.413
6	100.785	100.567	100.350	6	100.785	100.567	100.350	5.625	99.119	99.061	99.002
6.125	101.309	101.091	100.874	6.125	101.309	101.091	100.874	5.75	99.779	99.612	99.553
6.25	101.670	101.447	101.395	6.25	101.670	101.447	101.395	5.875	100.246	100.029	99.811
6.375	101.551	101.459	101.367	6.375	101.551	101.459	101.367	6	100.785	100.567	100.350
6.5	102.056	101.964	101.872	6.5	102.056	101.964	101.872	6.125	101.309	101.091	100.874
6.625	102.468	102.361	102.269	6.625	102.468	102.361	102.269	6.25	101.670	101.447	101.395
6.75	102.954	102.840	102.752	6.75	102.954	102.840	102.752	6.375	101.551	101.459	101.367
6.875	102.540	102.456	102.372	6.875	102.540	102.456	102.372	6.5	102.056	101.964	101.872
7	102.964	102.880	102.796	7	102.964	102.880	102.796	6.625	102.468	102.361	102.269
7.125	103.398	103.314	103.231	7.125	103.398	103.314	103.231	6.75	102.954	102.840	102.752
7.25	103.778	103.664	103.576	7.25	103.778	103.664	103.576	6.875	102.540	102.456	102.372
7.375	103.245	103.165	103.084	7.375	103.245	103.165	103.084	7	102.964	102.880	102.796
7.5	103.511	103.430	103.369	7.5	103.511	103.430	103.369	7.125	103.398	103.314	103.231
7.625	103.981	103.926	103.868	7.625	103.981	103.926	103.868	7.25	103.778	103.664	103.576
7.75	104.365	104.310	104.251	7.75	104.365	104.310	104.251	7.375	103.245	103.165	103.084
7.875	103.403	103.397	103.331					7.5	103.511	103.430	103.369
8	103.522	103.515	103.449					7.625	103.981	103.926	103.868
8.125	103.590	103.584	103.518					7.75	104.365	104.310	104.251
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	95.804	95.643	95.636	4.25	95.804	95.643	95.636	4.875	94.423	94.201	94.213
4.375	96.330	96.168	96.162	4.375	96.330	96.168	96.162	5	95.139	94.917	94.929
4.5	96.846	96.684	96.678	4.5	96.846	96.684	96.678	5.125	95.901	95.678	95.690
4.625	97.349	97.187	97.181	4.625	97.349	97.187	97.181	5.25	96.561	96.316	96.308
4.75	97.720	97.529	97.508	4.75	97.720	97.529	97.508	5.375	97.220	97.050	96.991
4.875	98.216	98.025	98.003	4.875	98.216	98.025	98.003	5.5	97.874	97.630	97.622
5	98.691	98.500	98.479	5	98.691	98.500	98.479	5.625	98.621	98.377	98.369
5.125	99.142	98.952	98.930	5.125	99.142	98.952	98.930	5.75	99.039	98.821	98.603
5.25	99.369	99.212	99.175	5.25	99.369	99.212	99.175	5.875	99.731	99.514	99.296
5.375	99.811	99.654	99.617	5.375	99.811	99.654	99.617	6	100.190	99.972	99.755
5.5	100.222	100.065	100.028	5.5	100.222	100.065	100.028	6.125	100.628	100.386	100.335
5.625	100.598	100.441	100.405	5.625	100.598	100.441	100.405	6.25	100.722	100.504	100.418
5.75	100.783	100.692	100.644	5.75	100.783	100.692	100.644	6.375	100.763	100.642	100.549
5.875	100.651	100.575	100.523	5.875	100.651	100.575	100.523	6.5	101.325	101.187	101.094
6	100.992	100.916	100.864	6	100.992	100.916	100.864	6.625	101.901	101.652	101.669
								6.75	102.092	101.977	101.889
								6.875	101.290	101.206	101.122
								7	101.714	101.630	101.546
								7.125	102.148	102.064	101.981
								7.25	102.335	102.220	102.132
								7.375	101.387	101.332	101.273
								7.5	101.901	101.846	101.788
								7.625	102.400	102.345	102.286
								7.75	102.734	102.678	102.620
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	101.325	101.187	101.094	6.125	100.628	100.361	100.335	4.5	94.097	94.035	93.904
6.625	101.901	101.652	101.669	6.25	100.639	100.541	100.468	4.625	94.566	94.504	94.373
6.75	102.092	101.977	101.889	6.375	100.763	100.474	100.492	4.75	93.410	93.319	93.098
6.875	101.290	101.206	101.122	6.5	101.325	101.035	101.053	4.875	93.866	93.776	93.554
7	101.714	101.630	101.546	6.625	101.901	101.652	101.669	5	94.290	94.199	93.977
7.125	102.148	102.064	101.981	6.75	102.142	102.027	101.939	5.125	94.674	94.583	94.362
7.25	102.335	102.220	102.132	6.875	101.158	100.847	100.902	5.25	95.810	95.709	95.609
7.375	101.387	101.332	101.273	7	101.594	101.375	101.338	5.375	95.936	95.835	95.735
7.5	101.901	101.846	101.788	7.125	102.021	101.906	101.818	5.5	96.370	96.269	96.169
7.625	102.400	102.345	102.286	7.25	102.385	102.270	102.182	5.625	96.806	96.706	96.605
7.75	102.734	102.678	102.620	7.375	101.437	101.382	101.323	5.75	97.484	97.442	97.400
				7.5	101.951	101.896	101.838	5.875	97.803	97.761	97.719
				7.625	102.450	102.395	102.336	6	98.164	98.122	98.080
								6.125	98.505	98.463	98.421

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	101.551	101.459	101.367	6.375	101.551	101.459	101.367	6	100.785	100.567	100.350
6.5	102.056	101.964	101.872	6.5	102.056	101.964	101.872	6.125	101.309	101.091	100.874
6.625	102.468	102.361	102.269	6.625	102.468	102.361	102.269	6.25	101.670	101.447	101.395
6.75	102.954	102.840	102.752	6.75	102.954	102.840	102.752	6.375	101.551	101.459	101.367
6.875	102.540	102.456	102.372	6.875	102.540	102.456	102.372	6.5	102.056	101.964	101.872
7	102.964	102.880	102.796	7	102.964	102.880	102.796	6.625	102.468	102.361	102.269
7.125	103.398	103.314	103.231	7.125	103.398	103.314	103.231	6.75	102.954	102.840	102.752
7.25	103.778	103.664	103.576	7.25	103.778	103.664	103.576	6.875	102.540	102.456	102.372
7.375	103.245	103.165	103.084	7.375	103.245	103.165	103.084	7	102.964	102.880	102.796
7.5	103.511	103.430	103.369	7.5	103.511	103.430	103.369	7.125	103.398	103.314	103.231
7.625	103.981	103.926	103.868	7.625	103.981	103.926	103.868	7.25	103.778	103.664	103.576
7.75	104.365	104.310	104.251	7.75	104.365	104.310	104.251	7.375	103.245	103.165	103.084
7.875	103.403	103.397	103.331					7.5	103.511	103.430	103.369
8	103.522	103.515	103.449					7.625	103.981	103.926	103.868
8.125	103.590	103.584	103.518					7.75	104.365	104.310	104.251
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	96.846	96.684	96.678	4.5	96.846	96.684	96.678	6.625	101.901	101.652	101.669
4.625	97.349	97.187	97.181	4.625	97.349	97.187	97.181	6.75	102.092	101.977	101.889
4.75	97.720	97.529	97.508	4.75	97.720	97.529	97.508	6.875	101.290	101.206	101.122
4.875	98.216	98.025	98.003	4.875	98.216	98.025	98.003	7	101.714	101.630	101.546
5	98.691	98.500	98.479	5	98.691	98.500	98.479	7.125	102.148	102.064	101.981
5.125	99.142	98.952	98.930	5.125	99.142	98.952	98.930	7.25	102.335	102.220	102.132
5.25	99.369	99.212	99.175	5.25	99.369	99.212	99.175	7.375	101.676	101.672	101.621
5.375	99.811	99.654	99.617	5.375	99.811	99.654	99.617	7.5	101.901	101.846	101.788
5.5	100.222	100.065	100.028	5.5	100.222	100.065	100.028	7.625	102.400	102.345	102.286
5.625	100.598	100.441	100.405	5.625	100.598	100.441	100.405	7.75	102.734	102.678	102.620
5.75	100.783	100.692	100.644	5.75	100.783	100.692	100.644	7.875	100.918	100.912	100.846
5.875	100.651	100.575	100.523	5.875	100.651	100.575	100.523	8	101.037	101.030	100.964
6	100.992	100.916	100.864	6	100.992	100.916	100.864	8.125	101.105	101.099	101.033
6.125	101.367	101.323	101.242	6.125	101.314	101.237	101.185				
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	101.325	101.187	101.094	6.125	100.628	100.361	100.335	4.5	94.097	94.035	93.904
6.625	101.901	101.652	101.669	6.25	100.639	100.541	100.468	4.625	94.566	94.504	94.373
6.75	102.092	101.977	101.889	6.375	100.763	100.474	100.492	4.75	93.410	93.319	93.098
6.875	101.290	101.206	101.122	6.5	101.325	101.035	101.053	4.875	93.866	93.776	93.554
7	101.714	101.630	101.546	6.625	101.901	101.652	101.669	5	94.290	94.199	93.977
7.125	102.148	102.064	101.981	6.75	102.142	102.027	101.939	5.125	94.674	94.583	94.362
7.25	102.335	102.220	102.132	6.875	101.158	100.847	100.902	5.25	95.810	95.709	95.609
7.375	101.387	101.332	101.273	7	101.594	101.375	101.338	5.375	95.936	95.835	95.735
7.5	101.901	101.846	101.788	7.125	102.021	101.906	101.818	5.5	96.370	96.269	96.169
7.625	102.400	102.345	102.286	7.25	102.385	102.270	102.182	5.625	96.806	96.706	96.605
7.75	102.734	102.678	102.620	7.375	101.437	101.382	101.323	5.75	97.484	97.442	97.400
				7.5	101.951	101.896	101.838	5.875	97.803	97.761	97.719
				7.625	102.450	102.395	102.336	6	98.164	98.122	98.080
								6.125	98.505	98.463	98.421

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	99.142	98.927	98.627	6.75	97.642	97.427	97.127
6.875	99.532	99.324	99.024	6.875	98.032	97.824	97.524
7	100.034	99.826	99.526	7	98.534	98.326	98.026
7.125	100.485	100.277	99.977	7.125	98.985	98.777	98.477
7.25	100.907	100.699	100.399	7.25	99.407	99.199	98.899
7.375	101.280	101.017	100.717	7.375	99.780	99.517	99.217
7.5	101.742	101.479	101.179	7.5	100.242	99.979	99.679
7.625	102.153	101.890	101.590	7.625	100.653	100.390	100.090
7.75	102.545	102.282	101.982	7.75	101.045	100.782	100.482
7.875	102.372	102.054	101.754	7.875	100.872	100.554	100.254
8	102.794	102.476	102.176	8	101.294	100.976	100.676
8.125	103.175	102.857	102.557	8.125	101.675	101.357	101.057
8.25	103.547	103.229	102.929	8.25	102.047	101.729	101.429

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.142	96.927	96.627	6.75	95.642	95.427	95.127
6.875	97.532	97.324	97.024	6.875	96.032	95.824	95.524
7	98.034	97.826	97.526	7	96.534	96.326	96.026
7.125	98.485	98.277	97.977	7.125	96.985	96.777	96.477
7.25	98.907	98.699	98.399	7.25	97.407	97.199	96.899
7.375	99.280	99.017	98.717	7.375	97.780	97.517	97.217
7.5	99.742	99.479	99.179	7.5	98.242	97.979	97.679
7.625	100.153	99.890	99.590	7.625	98.653	98.390	98.090
7.75	100.545	100.282	99.982	7.75	99.045	98.782	98.482
7.875	100.372	100.054	99.754	7.875	98.872	98.554	98.254
8	100.794	100.476	100.176	8	99.294	98.976	98.676
8.125	101.175	100.857	100.557	8.125	99.675	99.357	99.057
8.25	101.547	101.229	100.929	8.25	100.047	99.729	99.429

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.392	98.177	97.877	6.75	96.392	96.177	95.877
6.875	98.782	98.574	98.274	6.875	96.782	96.574	96.274
7	99.284	99.076	98.776	7	97.284	97.076	96.776
7.125	99.735	99.527	99.227	7.125	97.735	97.527	97.227
7.25	100.157	99.949	99.649	7.25	98.157	97.949	97.649
7.375	100.530	100.267	99.967	7.375	98.530	98.267	97.967
7.5	100.992	100.729	100.429	7.5	98.992	98.729	98.429
7.625	101.403	101.140	100.840	7.625	99.403	99.140	98.840
7.75	101.795	101.532	101.232	7.75	99.795	99.532	99.232
7.875	101.622	101.304	101.004	7.875	99.622	99.304	99.004
8	102.044	101.726	101.426	8	100.044	99.726	99.426
8.125	102.425	102.107	101.807	8.125	100.425	100.107	99.807
8.25	102.797	102.479	102.179	8.25	100.797	100.479	100.179

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.