



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	91.780	91.686	91.686	4.75	91.780	91.686	91.686	5.125	94.470	94.363	94.363
4.875	92.454	92.366	92.366	4.875	92.454	92.366	92.366	5.25	95.350	95.249	95.249
5	93.108	93.027	93.027	5	93.108	93.027	93.027	5.375	96.146	96.050	96.050
5.125	93.683	93.607	93.607	5.125	93.683	93.607	93.607	5.5	96.836	96.746	96.746
5.25	94.887	94.786	94.736	5.25	94.423	94.322	94.322	5.625	97.195	97.112	97.112
5.375	95.580	95.479	95.428	5.375	95.206	95.111	95.111	5.75	98.547	98.468	98.403
5.5	96.385	96.284	96.233	5.5	95.845	95.756	95.756	5.875	99.095	99.015	98.951
5.625	96.912	96.812	96.761	5.625	96.395	96.311	96.311	6	99.590	99.510	99.452
5.75	97.330	97.236	97.191	5.75	97.063	96.986	96.947	6.125	100.014	99.898	99.884
5.875	97.989	97.894	97.850	5.875	97.680	97.635	97.591	6.25	100.590	100.496	100.423
6	98.691	98.596	98.551	6	98.512	98.443	98.414	6.375	101.069	100.975	100.902
6.125	99.186	99.091	99.046	6.125	99.002	98.908	98.893	6.5	101.511	101.418	101.345
6.25	99.397	99.309	99.268	6.25	99.397	99.309	99.268	6.625	101.885	101.791	101.719
6.375	99.974	99.871	99.825	6.375	99.926	99.866	99.825	6.75	101.533	101.464	101.384
6.5	100.530	100.427	100.375	6.5	100.392	100.329	100.295	6.875	101.992	101.923	101.843
6.625	100.995	100.892	100.839	6.625	100.843	100.769	100.746	7	102.403	102.334	102.254
6.75	101.154	101.053	100.990	6.75	101.134	101.053	100.990	7.125	102.746	102.677	102.597
6.875	101.632	101.516	101.449	6.875	101.568	101.479	101.435	7.25	102.714	102.624	102.538
7	102.106	101.989	101.923	7	101.913	101.838	101.805	7.375	103.185	103.095	103.009
7.125	102.499	102.383	102.316	7.125	102.308	102.226	102.188	7.5	103.511	103.375	103.285
7.25	102.729	102.643	102.565	7.25	102.729	102.643	102.565	7.625	104.030	103.897	103.807
7.375	103.089	102.958	102.876	7.375	103.059	102.927	102.864	7.75	104.374	104.343	104.253
7.5	103.511	103.372	103.283	7.5	103.425	103.301	103.212	7.875	104.767	104.713	104.623
7.625	103.940	103.789	103.689	7.625	103.938	103.694	103.603	8	104.852	104.616	104.521
7.75	104.469	104.169	104.073	7.75	104.469	104.169	104.073				
7.875	104.730	104.516	104.424	7.875	104.730	104.516	104.424				
8	104.987	104.713	104.625	8	104.987	104.713	104.625				
8.125	105.288	105.230	105.110	8.125	105.288	105.230	105.110				
8.25	105.836	105.780	105.672	8.25	105.836	105.780	105.672				
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	96.047	95.848	95.848	4.625	96.366	96.166	96.166	5	92.280	92.167	92.167
4.75	96.648	96.510	96.533	4.75	96.947	96.809	96.832	5.125	93.097	92.990	92.990
4.875	97.030	96.882	96.911	4.875	97.371	97.206	97.194	5.25	94.652	94.448	94.294
5	97.566	97.397	97.391	5	97.904	97.735	97.729	5.375	95.344	95.140	94.986
5.125	98.143	97.979	97.980	5.125	98.407	98.234	98.235	5.5	96.148	95.943	95.789
5.25	98.512	98.344	98.351	5.25	98.761	98.583	98.591	5.625	96.825	96.621	96.467
5.375	98.900	98.767	98.739	5.375	99.089	98.907	98.922	5.75	97.298	97.113	96.979
5.5	99.406	99.269	99.248	5.5	99.517	99.370	99.348	5.875	97.957	97.773	97.639
5.625	99.902	99.761	99.746	5.625	99.991	99.840	99.825	6	98.638	98.505	98.493
5.75	100.236	100.090	100.082	5.75	100.311	100.155	100.148	6.125	99.164	98.981	98.977
5.875	100.546	100.395	100.395	5.875	100.608	100.447	100.447	6.25	99.449	99.361	99.340
6	100.953	100.803	100.802	6	100.927	100.766	100.766	6.375	100.022	99.933	99.911
6.125	100.819	100.685	100.633	6.125	100.874	100.680	100.664	6.5	100.508	100.415	100.401
6.25	101.065	100.957	100.934	6.25	100.971	100.853	100.830	6.625	100.996	100.827	100.822
6.375	101.339	101.256	101.209	6.375	101.238	101.115	101.099	6.75	101.177	101.086	101.043
6.5	101.717	101.604	101.589	6.5	101.551	101.429	101.413	6.875	101.579	101.480	101.456
6.625	101.855	101.727	101.682	6.625	101.596	101.458	101.413	7	102.012	101.818	101.771
6.75	102.100	101.968	101.930	6.75	101.849	101.707	101.669	7.125	102.285	102.088	102.061
6.875	102.339	102.257	102.190	6.875	102.084	101.937	101.906	7.25	102.487	102.280	102.192
7	102.623	102.486	102.455	7	102.385	102.238	102.207	7.375	102.906	102.697	102.538
7.125	101.954	101.872	101.808	7.125	101.721	101.639	101.574	7.5	103.325	103.114	102.952
7.25	102.451	102.368	102.304	7.25	102.117	102.035	101.970	7.625	103.072	103.043	103.169
7.375	102.927	102.845	102.781	7.375	102.498	102.415	102.351	7.75	103.319	103.048	102.930
								7.875	103.524	103.249	103.140

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	96.924	96.814	96.751	5	96.220	96.157	96.094	5.125	94.604	94.541	94.478
5.125	97.274	97.183	97.120	5.125	96.815	96.752	96.689	5.25	95.078	95.015	94.952
5.25	97.617	97.552	97.489	5.25	97.247	97.184	97.121	5.375	95.732	95.669	95.607
5.375	97.952	97.779	97.716	5.375	97.513	97.450	97.387	5.5	96.209	96.146	96.084
5.5	98.275	98.149	98.086	5.5	97.945	97.882	97.819	5.625	96.688	96.625	96.562
5.625	98.582	98.519	98.456	5.625	98.379	98.316	98.253	5.75	97.166	97.103	97.040
5.75	98.953	98.890	98.827	5.75	98.675	98.582	98.519	5.875	97.446	97.383	97.320
5.875	99.179	99.116	99.053	5.875	99.017	98.832	98.769	6	97.909	97.846	97.783
6	99.533	99.470	99.407	6	99.349	99.248	99.185	6.125	98.187	98.124	98.062
6.125	99.742	99.679	99.616	6.125	99.670	99.496	99.433	6.25	98.648	98.585	98.523
6.25	99.950	99.887	99.824	6.25	99.966	99.741	99.678	6.375	98.738	98.675	98.613
6.375	100.185	100.093	100.030	6.375	100.229	99.985	99.922	6.5	99.010	98.947	98.884
6.5	100.374	100.298	100.235	6.5	100.458	100.395	100.332	6.625	99.276	99.213	99.150
6.625	100.543	100.354	100.291	6.625	100.523	100.460	100.397	6.75	99.535	99.472	99.410
6.75	100.698	100.579	100.516	6.75	100.753	100.690	100.627	6.875	99.617	99.554	99.491
6.875	100.838	100.775	100.712	6.875	100.819	100.756	100.693	7	99.708	99.645	99.582
7	101.028	100.965	100.902	7	101.064	101.001	100.938	7.125	99.801	99.738	99.676
7.125	101.224	101.161	101.098	7.125	101.312	101.249	101.186				

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	97.136	96.864	96.801	5	96.360	96.207	96.144	5.125	94.654	94.591	94.528
5.125	97.485	97.233	97.170	5.125	96.865	96.802	96.739	5.25	95.128	95.065	95.002
5.25	97.828	97.602	97.539	5.25	97.297	97.234	97.171	5.375	95.782	95.719	95.656
5.375	98.163	97.829	97.766	5.375	97.706	97.500	97.437	5.5	96.259	96.196	96.133
5.5	98.486	98.199	98.136	5.5	98.111	97.932	97.869	5.625	96.738	96.675	96.612
5.625	98.792	98.569	98.506	5.625	98.506	98.366	98.303	5.75	97.216	97.153	97.090
5.75	99.087	98.940	98.877	5.75	98.877	98.632	98.569	5.875	97.496	97.433	97.370
5.875	99.364	99.166	99.103	5.875	99.219	98.882	98.819	6	97.959	97.896	97.833
6	99.631	99.520	99.457	6	99.551	99.298	99.235	6.125	98.237	98.174	98.111
6.125	99.891	99.729	99.666	6.125	99.871	99.546	99.483	6.25	98.698	98.635	98.572
6.25	100.155	99.937	99.874	6.25	100.167	99.791	99.728	6.375	98.788	98.725	98.662
6.375	100.398	100.143	100.080	6.375	100.430	100.035	99.972	6.5	99.060	98.997	98.934
6.5	100.588	100.348	100.285	6.5	100.608	100.445	100.382	6.625	99.326	99.263	99.200
6.625	100.759	100.404	100.341	6.625	100.720	100.510	100.447	6.75	99.585	99.522	99.459
6.75	100.917	100.629	100.566	6.75	100.803	100.740	100.677	6.875	99.667	99.604	99.541
6.875	101.043	100.825	100.762	6.875	100.869	100.806	100.743	7	99.758	99.695	99.632
7	101.078	101.015	100.952	7	101.114	101.051	100.988	7.125	99.851	99.788	99.725

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	93.598	93.553	93.538	4.5	93.598	93.553	93.538	5	95.998	95.929	95.886
4.625	94.255	94.209	94.194	4.625	94.255	94.209	94.194	5.125	96.654	96.586	96.542
4.75	94.911	94.865	94.850	4.75	94.911	94.865	94.850	5.25	97.557	97.507	97.457
4.875	95.425	95.373	95.300	4.875	95.342	95.273	95.229	5.375	98.105	98.055	98.005
5	96.003	95.951	95.886	5	95.998	95.929	95.886	5.5	98.661	98.610	98.560
5.125	96.654	96.586	96.542	5.125	96.654	96.586	96.542	5.625	99.253	99.154	99.104
5.25	97.557	97.507	97.457	5.25	97.557	97.507	97.457	5.75	100.069	99.938	99.903
5.375	98.105	98.055	98.005	5.375	98.105	98.055	98.005	5.875	100.336	100.118	99.901
5.5	98.682	98.610	98.560	5.5	98.661	98.610	98.560	6	100.858	100.640	100.509
5.625	99.253	99.154	99.104	5.625	99.253	99.154	99.104	6.125	101.397	101.209	101.159
5.75	100.069	99.938	99.903	5.75	100.069	99.938	99.903	6.25	102.028	101.892	101.842
5.875	100.336	100.118	99.901	5.875	100.336	100.118	99.901	6.375	101.676	101.545	101.502
6	100.858	100.640	100.509	6	100.858	100.640	100.509	6.5	102.244	102.116	102.070
6.125	101.397	101.209	101.159	6.125	101.397	101.209	101.159	6.625	102.782	102.656	102.608
6.25	102.028	101.892	101.842	6.25	102.028	101.892	101.842	6.75	103.184	103.068	102.980
6.375	101.766	101.636	101.592	6.375	101.766	101.636	101.592	6.875	102.958	102.851	102.798
6.5	102.324	102.196	102.150	6.5	102.324	102.196	102.150	7	103.497	103.392	103.338
6.625	102.840	102.713	102.666	6.625	102.840	102.713	102.666	7.125	103.957	103.855	103.798
6.75	103.184	103.068	102.980	6.75	103.184	103.068	102.980	7.25	104.130	104.014	103.926
6.875	103.016	102.909	102.857	6.875	103.016	102.909	102.857	7.375	103.431	103.397	103.336
7	103.540	103.435	103.380	7	103.540	103.435	103.380	7.5	103.888	103.821	103.763
7.125	103.983	103.880	103.823	7.125	103.983	103.880	103.823	7.625	104.389	104.349	104.284
7.25	104.130	104.014	103.926	7.25	104.130	104.014	103.926	7.75	104.776	104.710	104.651
7.375	103.599	103.453	103.391	7.375	103.487	103.453	103.391				
7.5	104.087	103.935	103.804	7.5	103.888	103.850	103.786				
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	95.747	95.613	95.606	4.25	95.747	95.613	95.606	4.75	93.652	93.500	93.459
4.375	96.317	96.184	96.177	4.375	96.317	96.184	96.177	4.875	94.382	94.230	94.188
4.5	96.886	96.752	96.745	4.5	96.886	96.752	96.745	5	95.106	94.955	94.913
4.625	97.451	97.317	97.310	4.625	97.451	97.317	97.310	5.125	95.926	95.774	95.733
4.75	97.699	97.521	97.499	4.75	97.699	97.521	97.499	5.25	96.791	96.697	96.609
4.875	98.262	98.084	98.062	4.875	98.262	98.084	98.062	5.375	97.676	97.543	97.520
5	98.819	98.640	98.618	5	98.819	98.640	98.618	5.5	98.249	98.118	98.093
5.125	99.366	99.188	99.166	5.125	99.366	99.188	99.166	5.625	98.824	98.677	98.650
5.25	99.469	99.309	99.271	5.25	99.469	99.309	99.271	5.75	99.189	99.016	98.987
5.375	100.010	99.850	99.812	5.375	100.010	99.850	99.812	5.875	99.883	99.666	99.604
5.5	100.534	100.373	100.336	5.5	100.534	100.373	100.336	6	100.326	100.175	100.138
5.625	101.034	100.874	100.837	5.625	101.034	100.874	100.837	6.125	100.916	100.791	100.732
5.75	100.920	100.834	100.786	5.75	100.920	100.834	100.786	6.25	101.118	100.985	100.945
5.875	100.859	100.799	100.757	5.875	100.750	100.623	100.570	6.375	101.073	100.942	100.899
6	101.338	101.277	101.236	6	101.213	101.086	101.034	6.5	101.609	101.456	101.387
								6.625	102.240	102.137	102.064
								6.75	102.146	102.031	101.943
								6.875	101.656	101.550	101.499
								7	102.118	102.013	101.960
								7.125	102.567	102.465	102.410
								7.25	102.467	102.352	102.264
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	96.610	96.450	96.406	5	95.106	94.955	94.913	4.5	94.165	94.112	93.980
5.375	97.676	97.543	97.520	5.125	95.926	95.774	95.733	4.625	94.725	94.672	94.540
5.5	98.249	98.118	98.093	5.25	96.610	96.450	96.406	4.75	94.546	94.404	94.297
5.625	98.824	98.677	98.650	5.375	97.658	97.526	97.503	4.875	95.026	94.885	94.777
5.75	99.189	99.016	98.987	5.5	98.190	98.059	98.034	5	95.507	95.365	95.258
5.875	99.883	99.666	99.604	5.625	98.824	98.664	98.620	5.125	95.987	95.846	95.738
6	100.326	100.175	100.138	5.75	99.125	98.984	98.952	5.25	96.341	96.200	96.088
6.125	100.916	100.791	100.732	5.875	99.783	99.644	99.610	5.375	96.821	96.680	96.568
6.25	101.118	100.985	100.945	6	100.288	100.151	100.114	5.5	97.300	97.159	97.047
6.375	101.073	100.942	100.899	6.125	100.916	100.791	100.732	5.625	97.779	97.637	97.526
6.5	101.609	101.456	101.387	6.25	101.055	100.922	100.881	5.75	97.518	97.459	97.401
6.625	102.240	102.137	102.064	6.375	101.103	100.973	100.929	5.875	97.841	97.783	97.737
6.75	102.146	102.031	101.943	6.5	101.609	101.456	101.403	6	98.318	98.257	98.216
6.875	101.656	101.550	101.499	6.625	102.240	102.137	102.064	6.125	98.796	98.736	98.694

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	97.557	97.507	97.457	5.25	97.557	97.507	97.457	5.25	97.557	97.507	97.457
5.375	98.105	98.055	98.005	5.375	98.105	98.055	98.005	5.375	98.105	98.055	98.005
5.5	98.661	98.610	98.560	5.5	98.661	98.610	98.560	5.5	98.661	98.610	98.560
5.625	99.253	99.154	99.104	5.625	99.253	99.154	99.104	5.625	99.253	99.154	99.104
5.75	100.069	99.938	99.903	5.75	100.069	99.938	99.903	5.75	100.069	99.938	99.903
5.875	100.336	100.118	99.901	5.875	100.336	100.118	99.901	5.875	100.336	100.118	99.901
6	100.858	100.640	100.509	6	100.858	100.640	100.509	6	100.858	100.640	100.509
6.125	101.397	101.209	101.159	6.125	101.397	101.209	101.159	6.125	101.397	101.209	101.159
6.25	102.028	101.892	101.842	6.25	102.028	101.892	101.842	6.25	102.028	101.892	101.842
6.375	101.766	101.636	101.592	6.375	101.766	101.636	101.592	6.375	101.676	101.545	101.502
6.5	102.324	102.196	102.150	6.5	102.324	102.196	102.150	6.5	102.244	102.116	102.070
6.625	102.840	102.713	102.666	6.625	102.840	102.713	102.666	6.625	102.782	102.656	102.608
6.75	103.184	103.068	102.980	6.75	103.184	103.068	102.980	6.75	103.184	103.068	102.980
6.875	103.016	102.909	102.857	6.875	103.016	102.909	102.857	6.875	102.958	102.851	102.798
7	103.540	103.435	103.380	7	103.540	103.435	103.380	7	103.497	103.392	103.338
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	96.886	96.752	96.745	4.25	95.747	95.613	95.606	5.25	96.610	96.450	96.406
4.625	97.451	97.317	97.310	4.375	96.317	96.184	96.177	5.375	97.676	97.543	97.520
4.75	97.699	97.521	97.499	4.5	96.886	96.752	96.745	5.5	98.249	98.118	98.093
4.875	98.262	98.084	98.062	4.625	97.451	97.317	97.310	5.625	98.824	98.677	98.650
5	98.819	98.640	98.618	4.75	97.699	97.521	97.499	5.75	99.189	99.016	98.987
5.125	99.366	99.188	99.166	4.875	98.262	98.084	98.062	5.875	99.883	99.666	99.604
5.25	99.469	99.309	99.271	5	98.819	98.640	98.618	6	100.326	100.175	100.138
5.375	100.010	99.850	99.812	5.125	99.366	99.188	99.166	6.125	100.916	100.791	100.732
5.5	100.534	100.373	100.336	5.25	99.469	99.309	99.271	6.25	101.118	100.985	100.945
5.625	101.034	100.874	100.837	5.375	100.010	99.850	99.812	6.375	101.073	100.942	100.899
5.75	100.920	100.834	100.786	5.5	100.534	100.373	100.336	6.5	101.609	101.456	101.387
5.875	100.750	100.623	100.570	5.625	101.034	100.874	100.837	6.625	102.240	102.137	102.064
6	101.213	101.086	101.034	5.75	100.920	100.834	100.786	6.75	102.146	102.031	101.943
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	96.610	96.450	96.406	5.25	96.610	96.450	96.406	4.5	94.165	94.112	93.980
5.375	97.676	97.543	97.520	5.375	97.358	97.198	97.155	4.625	94.725	94.672	94.540
5.5	98.249	98.118	98.093	5.5	98.070	97.910	97.866	4.75	93.404	93.305	93.125
5.625	98.824	98.677	98.650	5.625	98.824	98.664	98.620	4.875	93.959	93.860	93.638
5.75	99.189	99.016	98.987	5.75	98.906	98.821	98.763	5	94.502	94.403	94.181
5.875	99.883	99.666	99.604	5.875	99.544	99.369	99.310	5.125	95.026	94.928	94.706
6	100.326	100.175	100.138	6	100.236	100.061	100.002	5.25	95.976	95.909	95.842
6.125	100.916	100.791	100.732	6.125	100.916	100.791	100.732	5.375	96.100	96.033	95.966
6.25	101.118	100.985	100.945	6.25	100.782	100.682	100.609	5.5	96.534	96.468	96.401
6.375	101.073	100.942	100.899	6.375	100.936	100.773	100.701	5.625	96.978	96.911	96.844
6.5	101.609	101.456	101.387	6.5	101.609	101.456	101.383	5.75	97.518	97.459	97.401
6.625	102.240	102.137	102.064	6.625	102.240	102.137	102.064	5.875	97.841	97.783	97.724
6.75	102.146	102.031	101.943	6.75	102.196	102.081	101.993	6	98.203	98.144	98.086
6.875	101.656	101.550	101.499	6.875	101.465	101.350	101.234	6.125	98.545	98.486	98.428

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	96.554	96.486	96.442	5.125	96.554	96.486	96.442	4.75	94.811	94.765	94.750
5.25	97.457	97.407	97.357	5.25	97.457	97.407	97.357	4.875	95.242	95.173	95.129
5.375	98.005	97.955	97.905	5.375	98.005	97.955	97.905	5	95.898	95.829	95.786
5.5	98.561	98.510	98.460	5.5	98.561	98.510	98.460	5.125	96.554	96.486	96.442
5.625	99.115	99.054	99.004	5.625	99.115	99.054	99.004	5.25	97.457	97.407	97.357
5.75	99.803	99.628	99.569	5.75	99.803	99.628	99.569	5.375	98.005	97.955	97.905
5.875	100.236	100.018	99.801	5.875	100.236	100.018	99.801	5.5	98.561	98.510	98.460
6	100.758	100.540	100.347	6	100.758	100.540	100.347	5.625	99.115	99.054	99.004
6.125	101.297	101.079	100.899	6.125	101.297	101.079	100.899	5.75	99.803	99.628	99.569
6.25	101.703	101.488	101.437	6.25	101.703	101.488	101.437	5.875	100.236	100.018	99.801
6.375	101.509	101.400	101.291	6.375	101.509	101.400	101.291	6	100.758	100.540	100.347
6.5	102.034	101.925	101.816	6.5	102.034	101.925	101.816	6.125	101.297	101.079	100.899
6.625	102.473	102.364	102.255	6.625	102.473	102.364	102.255	6.25	101.703	101.488	101.437
6.75	102.909	102.793	102.705	6.75	102.909	102.793	102.705	6.375	101.509	101.400	101.291
6.875	102.546	102.470	102.395	6.875	102.546	102.470	102.395	6.5	102.034	101.925	101.816
7	103.006	102.930	102.855	7	103.006	102.930	102.855	6.625	102.473	102.364	102.255
7.125	103.448	103.373	103.298	7.125	103.448	103.373	103.298	6.75	102.909	102.793	102.705
7.25	103.811	103.695	103.607	7.25	103.811	103.695	103.607	6.875	102.546	102.470	102.395
7.375	103.064	102.983	102.903	7.375	103.064	102.983	102.903	7	103.006	102.930	102.855
7.5	103.366	103.315	103.252	7.5	103.366	103.315	103.252	7.125	103.448	103.373	103.298
7.625	103.839	103.773	103.715	7.625	103.839	103.773	103.715	7.25	103.811	103.695	103.607
7.75	104.226	104.160	104.101	7.75	104.226	104.160	104.101	7.375	103.064	102.983	102.903
7.875	103.344	103.289	103.237					7.5	103.415	103.382	103.319
8	103.463	103.407	103.356					7.625	103.855	103.824	103.759
8.125	103.531	103.476	103.424					7.75	104.226	104.160	104.101
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	95.732	95.578	95.571	4.25	95.732	95.578	95.571	4.875	94.251	93.960	94.018
4.375	96.258	96.104	96.097	4.375	96.258	96.104	96.097	5	94.967	94.675	94.734
4.5	96.775	96.621	96.614	4.5	96.775	96.621	96.614	5.125	95.727	95.436	95.494
4.625	97.280	97.126	97.119	4.625	97.280	97.126	97.119	5.25	96.587	96.286	96.343
4.75	97.660	97.462	97.439	4.75	97.660	97.462	97.439	5.375	97.246	97.087	97.037
4.875	98.157	97.959	97.937	4.875	98.157	97.959	97.937	5.5	97.899	97.618	97.656
5	98.636	98.438	98.416	5	98.636	98.438	98.416	5.625	98.646	98.346	98.402
5.125	99.091	98.893	98.871	5.125	99.091	98.893	98.871	5.75	99.089	98.871	98.654
5.25	99.385	99.204	99.167	5.25	99.385	99.204	99.167	5.875	99.783	99.566	99.348
5.375	99.831	99.651	99.613	5.375	99.831	99.651	99.613	6	100.226	100.008	99.790
5.5	100.247	100.067	100.029	5.5	100.247	100.067	100.029	6.125	100.665	100.437	100.380
5.625	100.629	100.449	100.411	5.625	100.629	100.449	100.411	6.25	100.887	100.669	100.459
5.75	100.820	100.734	100.686	5.75	100.820	100.734	100.686	6.375	100.816	100.707	100.599
5.875	100.498	100.351	100.299	5.875	100.498	100.351	100.299	6.5	101.381	101.272	101.164
6	100.843	100.761	100.721	6	100.843	100.697	100.644	6.625	101.943	101.680	101.707
								6.75	102.046	101.931	101.843
								6.875	101.264	101.189	101.114
								7	101.724	101.649	101.574
								7.125	102.167	102.092	102.016
								7.25	102.367	102.252	102.164
								7.375	101.238	101.172	101.113
								7.5	101.756	101.690	101.631
								7.625	102.258	102.192	102.133
								7.75	102.595	102.528	102.470
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	101.381	101.272	101.164	6.125	100.665	100.340	100.380	4.5	94.029	93.975	93.843
6.625	101.943	101.680	101.707	6.25	100.682	100.582	100.509	4.625	94.501	94.448	94.316
6.75	102.046	101.931	101.843	6.375	100.800	100.497	100.524	4.75	93.352	93.254	93.031
6.875	101.264	101.189	101.114	6.5	101.363	101.060	101.087	4.875	93.813	93.714	93.492
7	101.724	101.649	101.574	6.625	101.943	101.680	101.707	5	94.242	94.143	93.921
7.125	102.167	102.092	102.016	6.75	102.096	101.981	101.893	5.125	94.633	94.535	94.313
7.25	102.367	102.252	102.164	6.875	101.200	100.935	100.919	5.25	95.876	95.809	95.742
7.375	101.238	101.172	101.113	7	101.640	101.399	101.359	5.375	96.000	95.933	95.866
7.5	101.756	101.690	101.631	7.125	102.050	101.934	101.846	5.5	96.434	96.368	96.301
7.625	102.258	102.192	102.133	7.25	102.417	102.302	102.214	5.625	96.878	96.811	96.744
7.75	102.595	102.528	102.470	7.375	101.288	101.222	101.163	5.75	97.418	97.359	97.301
				7.5	101.806	101.740	101.681	5.875	97.741	97.683	97.624
				7.625	102.308	102.242	102.183	6	98.103	98.044	97.986
								6.125	98.445	98.386	98.328

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	101.509	101.400	101.291	6.375	101.509	101.400	101.291	6	100.758	100.540	100.347
6.5	102.034	101.925	101.816	6.5	102.034	101.925	101.816	6.125	101.297	101.079	100.899
6.625	102.473	102.364	102.255	6.625	102.473	102.364	102.255	6.25	101.703	101.488	101.437
6.75	102.909	102.793	102.705	6.75	102.909	102.793	102.705	6.375	101.509	101.400	101.291
6.875	102.546	102.470	102.395	6.875	102.546	102.470	102.395	6.5	102.034	101.925	101.816
7	103.006	102.930	102.855	7	103.006	102.930	102.855	6.625	102.473	102.364	102.255
7.125	103.448	103.373	103.298	7.125	103.448	103.373	103.298	6.75	102.909	102.793	102.705
7.25	103.811	103.695	103.607	7.25	103.811	103.695	103.607	6.875	102.546	102.470	102.395
7.375	103.064	102.983	102.903	7.375	103.064	102.983	102.903	7	103.006	102.930	102.855
7.5	103.366	103.315	103.252	7.5	103.366	103.315	103.252	7.125	103.448	103.373	103.298
7.625	103.839	103.773	103.715	7.625	103.839	103.773	103.715	7.25	103.811	103.695	103.607
7.75	104.226	104.160	104.101	7.75	104.226	104.160	104.101	7.375	103.064	102.983	102.903
7.875	103.344	103.289	103.237					7.5	103.415	103.382	103.319
8	103.463	103.407	103.356					7.625	103.855	103.824	103.759
8.125	103.531	103.476	103.424					7.75	104.226	104.160	104.101
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	96.775	96.621	96.614	4.5	96.775	96.621	96.614	6.625	101.943	101.680	101.707
4.625	97.280	97.126	97.119	4.625	97.280	97.126	97.119	6.75	102.046	101.931	101.843
4.75	97.660	97.462	97.439	4.75	97.660	97.462	97.439	6.875	101.264	101.189	101.114
4.875	98.157	97.959	97.937	4.875	98.157	97.959	97.937	7	101.724	101.649	101.574
5	98.636	98.438	98.416	5	98.636	98.438	98.416	7.125	102.167	102.092	102.016
5.125	99.091	98.893	98.871	5.125	99.091	98.893	98.871	7.25	102.367	102.252	102.164
5.25	99.385	99.204	99.167	5.25	99.385	99.204	99.167	7.375	101.560	101.521	101.477
5.375	99.831	99.651	99.613	5.375	99.831	99.651	99.613	7.5	101.756	101.690	101.634
5.5	100.247	100.067	100.029	5.5	100.247	100.067	100.029	7.625	102.258	102.192	102.133
5.625	100.629	100.449	100.411	5.625	100.629	100.449	100.411	7.75	102.595	102.528	102.470
5.75	100.820	100.734	100.686	5.75	100.820	100.734	100.686	7.875	100.859	100.804	100.752
5.875	100.498	100.351	100.299	5.875	100.498	100.351	100.299	8	100.978	100.922	100.871
6	100.843	100.761	100.721	6	100.843	100.697	100.644	8.125	101.046	100.991	100.939
6.125	101.245	101.200	101.160	6.125	101.164	101.068	101.020				
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	101.381	101.272	101.164	6.125	100.665	100.340	100.380	4.5	94.029	93.975	93.843
6.625	101.943	101.680	101.707	6.25	100.682	100.582	100.509	4.625	94.501	94.448	94.316
6.75	102.046	101.931	101.843	6.375	100.800	100.497	100.524	4.75	93.352	93.254	93.031
6.875	101.264	101.189	101.114	6.5	101.363	101.060	101.087	4.875	93.813	93.714	93.492
7	101.724	101.649	101.574	6.625	101.943	101.680	101.707	5	94.242	94.143	93.921
7.125	102.167	102.092	102.016	6.75	102.096	101.981	101.893	5.125	94.633	94.535	94.313
7.25	102.367	102.252	102.164	6.875	101.200	100.935	100.919	5.25	95.876	95.809	95.742
7.375	101.238	101.172	101.113	7	101.640	101.399	101.359	5.375	96.000	95.933	95.866
7.5	101.756	101.690	101.631	7.125	102.050	101.934	101.846	5.5	96.434	96.368	96.301
7.625	102.258	102.192	102.133	7.25	102.417	102.302	102.214	5.625	96.878	96.811	96.744
7.75	102.595	102.528	102.470	7.375	101.288	101.222	101.163	5.75	97.418	97.359	97.301
				7.5	101.806	101.740	101.681	5.875	97.741	97.683	97.624
				7.625	102.308	102.242	102.183	6	98.103	98.044	97.986
								6.125	98.445	98.386	98.328

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	99.167	98.945	98.645	6.75	97.667	97.445	97.145
6.875	99.608	99.371	99.071	6.875	98.108	97.871	97.571
7	100.120	99.883	99.583	7	98.620	98.383	98.083
7.125	100.581	100.344	100.044	7.125	99.081	98.844	98.544
7.25	101.013	100.776	100.476	7.25	99.513	99.276	98.976
7.375	101.285	100.990	100.690	7.375	99.785	99.490	99.190
7.5	101.757	101.462	101.162	7.5	100.257	99.962	99.662
7.625	102.178	101.883	101.583	7.625	100.678	100.383	100.083
7.75	102.580	102.285	101.985	7.75	101.080	100.785	100.485
7.875	102.369	102.015	101.715	7.875	100.869	100.515	100.215
8	102.801	102.447	102.147	8	101.301	100.947	100.647
8.125	103.192	102.838	102.538	8.125	101.692	101.338	101.038
8.25	103.564	103.210	102.910	8.25	102.064	101.710	101.410

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.167	96.945	96.645	6.75	95.667	95.445	95.145
6.875	97.608	97.371	97.071	6.875	96.108	95.871	95.571
7	98.120	97.883	97.583	7	96.620	96.383	96.083
7.125	98.581	98.344	98.044	7.125	97.081	96.844	96.544
7.25	99.013	98.776	98.476	7.25	97.513	97.276	96.976
7.375	99.285	98.990	98.690	7.375	97.785	97.490	97.190
7.5	99.757	99.462	99.162	7.5	98.257	97.962	97.662
7.625	100.178	99.883	99.583	7.625	98.678	98.383	98.083
7.75	100.580	100.285	99.985	7.75	99.080	98.785	98.485
7.875	100.369	100.015	99.715	7.875	98.869	98.515	98.215
8	100.801	100.447	100.147	8	99.301	98.947	98.647
8.125	101.192	100.838	100.538	8.125	99.692	99.338	99.038
8.25	101.564	101.210	100.910	8.25	100.064	99.710	99.410

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.417	98.195	97.895	6.75	96.417	96.195	95.895
6.875	98.858	98.621	98.321	6.875	96.858	96.621	96.321
7	99.370	99.133	98.833	7	97.370	97.133	96.833
7.125	99.831	99.594	99.294	7.125	97.831	97.594	97.294
7.25	100.263	100.026	99.726	7.25	98.263	98.026	97.726
7.375	100.535	100.240	99.940	7.375	98.535	98.240	97.940
7.5	101.007	100.712	100.412	7.5	99.007	98.712	98.412
7.625	101.428	101.133	100.833	7.625	99.428	99.133	98.833
7.75	101.830	101.535	101.235	7.75	99.830	99.535	99.235
7.875	101.619	101.265	100.965	7.875	99.619	99.265	98.965
8	102.051	101.697	101.397	8	100.051	99.697	99.397
8.125	102.442	102.088	101.788	8.125	100.442	100.088	99.788
8.25	102.814	102.460	102.160	8.25	100.814	100.460	100.160

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.