



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	90.723	90.582	90.582	4.75	90.723	90.582	90.582	5.125	93.529	93.307	93.307
4.875	91.398	91.263	91.263	4.875	91.398	91.263	91.263	5.25	94.409	94.192	94.192
5	92.052	91.924	91.924	5	92.052	91.924	91.924	5.375	95.207	94.996	94.996
5.125	92.627	92.504	92.504	5.125	92.627	92.504	92.504	5.5	95.903	95.699	95.699
5.25	94.025	93.925	93.884	5.25	93.554	93.510	93.466	5.625	96.327	96.243	96.243
5.375	94.721	94.622	94.581	5.375	94.267	94.211	94.167	5.75	97.656	97.564	97.536
5.5	95.533	95.433	95.392	5.5	94.915	94.857	94.813	5.875	98.204	98.113	98.083
5.625	96.065	95.966	95.925	5.625	95.512	95.468	95.424	6	98.766	98.631	98.638
5.75	96.577	96.486	96.452	5.75	96.338	96.301	96.264	6.125	99.300	99.069	99.075
5.875	97.242	97.151	97.117	5.875	96.994	96.957	96.920	6.25	99.898	99.815	99.778
6	97.950	97.859	97.824	6	97.779	97.711	97.680	6.375	100.377	100.295	100.257
6.125	98.455	98.364	98.329	6.125	98.271	98.177	98.162	6.5	100.819	100.738	100.699
6.25	98.834	98.748	98.702	6.25	98.834	98.748	98.702	6.625	101.192	101.112	101.073
6.375	99.390	99.290	99.254	6.375	99.350	99.289	99.254	6.75	101.070	100.997	100.952
6.5	99.954	99.854	99.813	6.5	99.828	99.765	99.734	6.875	101.530	101.457	101.412
6.625	100.427	100.327	100.286	6.625	100.288	100.213	100.192	7	101.940	101.868	101.822
6.75	100.776	100.695	100.635	6.75	100.776	100.695	100.635	7.125	102.283	102.212	102.165
6.875	101.226	101.131	101.089	6.875	101.220	101.131	101.089	7.25	102.497	102.419	102.368
7	101.711	101.603	101.555	7	101.549	101.485	101.448	7.375	102.968	102.891	102.839
7.125	102.114	102.006	101.958	7.125	101.981	101.900	101.864	7.5	103.430	103.310	103.236
7.25	102.553	102.482	102.409	7.25	102.553	102.482	102.409	7.625	104.035	103.921	103.843
7.375	102.901	102.785	102.724	7.375	102.901	102.785	102.724	7.75	104.341	104.244	104.189
7.5	103.371	103.255	103.200	7.5	103.341	103.253	103.194	7.875	104.742	104.640	104.559
7.625	103.879	103.736	103.638	7.625	103.879	103.736	103.637	8	104.851	104.754	104.660
7.75	104.433	104.289	104.194	7.75	104.433	104.289	104.194				
7.875	104.708	104.559	104.475	7.875	104.708	104.559	104.475				
8	104.987	104.838	104.757	8	104.987	104.838	104.757				
8.125	105.253	105.106	105.021	8.125	105.253	105.106	105.021				
8.25	105.674	105.587	105.481	8.25	105.674	105.587	105.481				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	95.668	95.547	95.547	4.625	96.032	95.911	95.911	5	91.338	91.110	91.110
4.75	96.108	95.989	95.932	4.75	96.164	96.161	96.145	5.125	92.155	91.932	91.932
4.875	96.562	96.443	96.386	4.875	96.701	96.693	96.684	5.25	93.888	93.712	93.602
5	97.055	96.936	96.885	5	97.235	97.222	97.220	5.375	94.583	94.407	94.297
5.125	97.480	97.473	97.478	5.125	97.742	97.725	97.729	5.5	95.393	95.216	95.106
5.25	97.984	97.841	97.852	5.25	98.098	98.076	98.088	5.625	96.066	95.889	95.778
5.375	98.401	98.254	98.213	5.375	98.562	98.422	98.422	5.75	96.606	96.452	96.362
5.5	98.825	98.741	98.724	5.5	98.938	98.839	98.822	5.875	97.271	97.118	97.029
5.625	99.317	99.238	99.227	5.625	99.402	99.313	99.303	6	97.959	97.804	97.762
5.75	99.654	99.571	99.567	5.75	99.726	99.631	99.628	6.125	98.495	98.341	98.252
5.875	100.033	99.919	99.883	5.875	100.126	100.022	100.017	6.25	98.886	98.801	98.774
6	100.384	100.289	100.292	6	100.399	100.300	100.289	6.375	99.446	99.355	99.340
6.125	100.557	100.422	100.397	6.125	100.591	100.496	100.480	6.5	99.973	99.852	99.841
6.25	100.861	100.722	100.702	6.25	100.761	100.641	100.619	6.625	100.482	100.327	100.274
6.375	101.226	101.117	101.084	6.375	101.031	100.959	100.932	6.75	100.834	100.744	100.703
6.5	101.527	101.396	101.372	6.5	101.345	101.249	101.217	6.875	101.270	101.172	101.150
6.625	101.733	101.605	101.564	6.625	101.457	101.319	101.278	7	101.595	101.488	101.485
6.75	101.989	101.856	101.822	6.75	101.716	101.573	101.539	7.125	101.960	101.856	101.841
6.875	102.239	102.132	102.091	6.875	101.956	101.809	101.782	7.25	102.352	102.163	102.089
7	102.542	102.404	102.378	7	102.258	102.110	102.083	7.375	102.541	102.454	102.405
7.125	101.811	101.725	101.660	7.125	101.578	101.492	101.427	7.5	102.942	102.841	102.764
7.25	102.309	102.222	102.158	7.25	101.974	101.888	101.823	7.625	103.050	102.968	102.906
7.375	102.787	102.700	102.636	7.375	102.355	102.268	102.204	7.75	103.181	103.067	102.945
								7.875	103.405	103.285	103.175

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	96.497	96.434	96.371	5	95.762	95.699	95.636	5.125	94.104	94.041	
5.125	96.864	96.801	96.738	5.125	96.353	96.290	96.227	5.25	94.575	94.512	94.449
5.25	97.231	97.168	97.105	5.25	96.782	96.719	96.656	5.375	95.224	95.161	95.098
5.375	97.458	97.395	97.332	5.375	97.047	96.984	96.921	5.5	95.697	95.634	95.572
5.5	97.826	97.763	97.700	5.5	97.477	97.414	97.351	5.625	96.172	96.109	96.047
5.625	98.194	98.131	98.068	5.625	97.908	97.845	97.782	5.75	96.648	96.585	96.523
5.75	98.563	98.500	98.437	5.75	98.174	98.111	98.048	5.875	96.931	96.868	96.805
5.875	98.790	98.727	98.664	5.875	98.427	98.364	98.301	6	97.391	97.328	97.265
6	99.146	99.083	99.020	6	98.841	98.778	98.715	6.125	97.668	97.605	97.543
6.125	99.354	99.291	99.228	6.125	99.088	99.025	98.962	6.25	98.126	98.063	98.001
6.25	99.562	99.499	99.436	6.25	99.333	99.270	99.207	6.375	98.218	98.155	98.093
6.375	99.768	99.705	99.642	6.375	99.577	99.514	99.451	6.5	98.489	98.426	98.364
6.5	99.972	99.909	99.846	6.5	99.985	99.922	99.859	6.625	98.756	98.693	98.630
6.625	100.030	99.967	99.904	6.625	100.053	99.990	99.927	6.75	99.016	98.953	98.890
6.75	100.255	100.192	100.129	6.75	100.283	100.220	100.157	6.875	99.096	99.033	98.970
6.875	100.452	100.389	100.326	6.875	100.348	100.285	100.222	7	99.186	99.123	99.060
7	100.642	100.579	100.516	7	100.590	100.527	100.464	7.125	99.280	99.217	99.155
7.125	100.836	100.773	100.710	7.125	100.837	100.774	100.711				

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.547	96.484	96.421	5	95.812	95.749	95.686	5.125	94.154		
5.125	96.914	96.851	96.788	5.125	96.403	96.340	96.277	5.25	94.625	94.562	94.499
5.25	97.281	97.218	97.155	5.25	96.832	96.769	96.706	5.375	95.274	95.211	95.148
5.375	97.508	97.445	97.382	5.375	97.097	97.034	96.971	5.5	95.747	95.684	95.621
5.5	97.876	97.813	97.750	5.5	97.527	97.464	97.401	5.625	96.222	96.159	96.096
5.625	98.244	98.181	98.118	5.625	97.958	97.895	97.832	5.75	96.698	96.635	96.572
5.75	98.613	98.550	98.487	5.75	98.224	98.161	98.098	5.875	96.981	96.918	96.855
5.875	98.840	98.777	98.714	5.875	98.477	98.414	98.351	6	97.441	97.378	97.315
6	99.196	99.133	99.070	6	98.891	98.828	98.765	6.125	97.718	97.655	97.592
6.125	99.404	99.341	99.278	6.125	99.138	99.075	99.012	6.25	98.176	98.113	98.050
6.25	99.612	99.549	99.486	6.25	99.383	99.320	99.257	6.375	98.268	98.205	98.142
6.375	99.818	99.755	99.692	6.375	99.627	99.564	99.501	6.5	98.539	98.476	98.413
6.5	100.022	99.959	99.896	6.5	100.035	99.972	99.909	6.625	98.806	98.743	98.680
6.625	100.080	100.017	99.954	6.625	100.103	100.040	99.977	6.75	99.066	99.003	98.940
6.75	100.305	100.242	100.179	6.75	100.333	100.270	100.207	6.875	99.146	99.083	99.020
6.875	100.502	100.439	100.376	6.875	100.398	100.335	100.272	7	99.236	99.173	99.110
7	100.692	100.629	100.566	7	100.640	100.577	100.514	7.125	99.330	99.267	99.204

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



YOUR BFF IN WHOLESALE

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	92.674	92.629	92.614	4.5	92.674	92.629	92.614	5	95.103	95.033	94.989
4.625	93.330	93.285	93.270	4.625	93.330	93.285	93.270	5.125	95.859	95.689	95.645
4.75	93.987	93.941	93.927	4.75	93.987	93.941	93.927	5.25	96.911	96.877	96.844
4.875	94.447	94.377	94.333	4.875	94.447	94.377	94.333	5.375	97.457	97.424	97.390
5	95.103	95.033	94.989	5	95.103	95.033	94.989	5.5	98.014	97.981	97.947
5.125	95.859	95.689	95.645	5.125	95.859	95.689	95.645	5.625	98.562	98.528	98.495
5.25	96.911	96.877	96.844	5.25	96.911	96.877	96.844	5.75	99.342	99.245	99.220
5.375	97.457	97.424	97.390	5.375	97.457	97.424	97.390	5.875	99.809	99.591	99.374
5.5	98.014	97.981	97.947	5.5	98.014	97.981	97.947	6	100.335	100.117	99.918
5.625	98.562	98.528	98.495	5.625	98.562	98.528	98.495	6.125	100.868	100.650	100.602
5.75	99.342	99.245	99.220	5.75	99.342	99.245	99.220	6.25	101.432	101.300	101.259
5.875	99.809	99.591	99.374	5.875	99.809	99.591	99.374	6.375	101.901	101.815	101.731
6	100.335	100.117	99.918	6	100.335	100.117	99.918	6.5	102.431	102.343	102.282
6.125	100.868	100.650	100.602	6.125	100.868	100.650	100.602	6.625	102.935	102.848	102.787
6.25	101.432	101.300	101.259	6.25	101.432	101.300	101.259	6.75	103.309	103.202	103.150
6.375	101.948	101.818	101.774	6.375	101.948	101.818	101.774	6.875	103.770	103.663	103.610
6.5	102.464	102.343	102.290	6.5	102.464	102.343	102.290	7	104.291	104.182	104.094
6.625	102.935	102.848	102.787	6.625	102.935	102.848	102.787	7.125	104.771	104.699	104.641
6.75	103.352	103.244	103.193	6.75	103.352	103.244	103.193				
6.875	103.795	103.688	103.635	6.875	103.795	103.688	103.635				
7	104.291	104.182	104.094	7	104.291	104.182	104.094				
7.125	104.771	104.699	104.641	7.125	104.771	104.699	104.641				
7.25				7.25							
7.375				7.375							
7.5				7.5							

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	94.980	94.927	94.934	4.25	94.980	94.927	94.934	4.75	92.870	92.659	92.630
4.375	95.550	95.498	95.504	4.375	95.550	95.498	95.504	4.875	93.599	93.389	93.359
4.5	96.119	96.066	96.073	4.5	96.119	96.066	96.073	5	94.324	94.114	94.084
4.625	96.685	96.632	96.639	4.625	96.685	96.632	96.639	5.125	95.144	94.934	94.904
4.75	97.057	97.023	97.013	4.75	97.057	97.023	97.013	5.25	96.024	95.938	95.874
4.875	97.622	97.587	97.577	4.875	97.622	97.587	97.577	5.375	96.936	96.804	96.781
5	98.181	98.146	98.136	5	98.181	98.146	98.136	5.5	97.510	97.378	97.354
5.125	98.733	98.699	98.688	5.125	98.733	98.699	98.688	5.625	98.124	97.968	97.935
5.25	98.966	98.890	98.831	5.25	98.907	98.797	98.770	5.75	98.598	98.470	98.372
5.375	99.453	99.369	99.316	5.375	99.453	99.343	99.316	5.875	99.294	99.129	99.095
5.5	99.985	99.875	99.848	5.5	99.985	99.875	99.848	6	99.803	99.665	99.630
5.625	100.497	100.387	100.360	5.625	100.497	100.387	100.360	6.125	100.346	100.224	100.175
5.75	100.509	100.426	100.377	5.75	100.509	100.426	100.377	6.25	100.609	100.472	100.436
5.875	100.699	100.639	100.613	5.875	100.580	100.409	100.366	6.375	100.888	100.757	100.714
6	101.178	101.117	101.092	6	101.057	100.887	100.843	6.5	101.385	101.298	101.233
								6.625	102.024	101.987	101.922
								6.75	101.897	101.781	101.693
								6.875	101.609	101.501	101.451
								7	102.070	101.963	101.912
								7.125	102.520	102.414	102.362
								7.25	102.291	102.182	102.094

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	95.906	95.750	95.717	5	94.324	94.114	94.084	4.5	93.400	93.427	93.309
5.375	96.936	96.804	96.781	5.125	95.144	94.934	94.904	4.625	93.963	93.990	93.872
5.5	97.510	97.378	97.354	5.25	95.906	95.750	95.717	4.75	93.973	93.921	93.900
5.625	98.124	97.968	97.935	5.375	96.919	96.787	96.764	4.875	94.454	94.401	94.380
5.75	98.598	98.380	98.248	5.5	97.451	97.320	97.295	5	94.934	94.881	94.860
5.875	99.294	99.129	99.095	5.625	98.124	97.968	97.935	5.125	95.414	95.361	95.340
6	99.803	99.665	99.630	5.75	98.616	98.476	98.443	5.25	95.946	95.870	95.814
6.125	100.346	100.224	100.175	5.875	99.274	99.135	99.101	5.375	96.426	96.349	96.291
6.25	100.609	100.472	100.436	6	99.779	99.640	99.606	5.5	96.905	96.829	96.770
6.375	100.888	100.757	100.714	6.125	100.346	100.224	100.175	5.625	97.384	97.307	97.249
6.5	101.385	101.298	101.233	6.25	100.546	100.409	100.372	5.75	97.346	97.422	97.497
6.625	102.024	101.987	101.922	6.375	100.919	100.787	100.745	5.875	97.682	97.757	97.832
6.75	101.897	101.781	101.693	6.5	101.392	101.298	101.233	6	98.158	98.127	98.202
6.875	101.609	101.501	101.451	6.625	102.024	101.987	101.922	6.125	98.636	98.576	98.552

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	96.911	96.877	96.844	5.25	96.911	96.877	96.844	5.25	96.911	96.877	96.844
5.375	97.457	97.424	97.390	5.375	97.457	97.424	97.390	5.375	97.457	97.424	97.390
5.5	98.014	97.981	97.947	5.5	98.014	97.981	97.947	5.5	98.014	97.981	97.947
5.625	98.562	98.528	98.495	5.625	98.562	98.528	98.495	5.625	98.562	98.528	98.495
5.75	99.342	99.245	99.220	5.75	99.342	99.245	99.220	5.75	99.342	99.245	99.220
5.875	99.809	99.591	99.374	5.875	99.809	99.591	99.374	5.875	99.809	99.591	99.374
6	100.335	100.117	99.918	6	100.335	100.117	99.918	6	100.335	100.117	99.918
6.125	100.868	100.650	100.602	6.125	100.868	100.650	100.602	6.125	100.868	100.650	100.602
6.25	101.432	101.300	101.259	6.25	101.432	101.300	101.259	6.25	101.432	101.300	101.259
6.375	101.391	101.290	101.217	6.375	101.391	101.290	101.217	6.375	101.374	101.290	101.206
6.5	101.948	101.818	101.774	6.5	101.948	101.818	101.774	6.5	101.901	101.815	101.731
6.625	102.464	102.343	102.290	6.625	102.464	102.343	102.290	6.625	102.431	102.343	102.282
6.75	102.935	102.848	102.787	6.75	102.935	102.848	102.787	6.75	102.935	102.848	102.787
6.875	102.828	102.720	102.669	6.875	102.828	102.720	102.669	6.875	102.770	102.661	102.610
7	103.352	103.244	103.193	7	103.352	103.244	103.193	7	103.309	103.202	103.150
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	96.119	96.066	96.073	4.25	94.980	94.927	94.934	5.25	95.906	95.750	95.717
4.625	96.685	96.632	96.639	4.375	95.550	95.498	95.504	5.375	96.936	96.804	96.781
4.75	97.057	97.023	97.013	4.5	96.119	96.066	96.073	5.5	97.510	97.378	97.354
4.875	97.622	97.587	97.577	4.625	96.685	96.632	96.639	5.625	98.124	97.968	97.935
5	98.181	98.146	98.136	4.75	97.057	97.023	97.013	5.75	98.598	98.380	98.248
5.125	98.733	98.699	98.688	4.875	97.622	97.587	97.577	5.875	99.294	99.129	99.095
5.25	98.907	98.797	98.770	5	98.181	98.146	98.136	6	99.803	99.665	99.630
5.375	99.453	99.343	99.316	5.125	98.733	98.699	98.688	6.125	100.346	100.224	100.175
5.5	99.985	99.875	99.848	5.25	98.907	98.797	98.770	6.25	100.609	100.472	100.436
5.625	100.497	100.387	100.360	5.375	99.453	99.343	99.316	6.375	100.888	100.757	100.714
5.75	100.509	100.426	100.377	5.5	99.985	99.875	99.848	6.5	101.385	101.298	101.233
5.875	100.580	100.409	100.366	5.625	100.497	100.387	100.360	6.625	102.024	101.987	101.922
6	101.057	100.887	100.843	5.75	100.509	100.426	100.377	6.75	101.897	101.781	101.693
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	95.906	95.750	95.717	5.25	95.906	95.750	95.717	4.5	93.400	93.427	93.309
5.375	96.936	96.804	96.781	5.375	96.655	96.499	96.466	4.625	93.963	93.990	93.872
5.5	97.510	97.378	97.354	5.5	97.368	97.211	97.179	4.75	92.763	92.809	92.784
5.625	98.124	97.968	97.935	5.625	98.124	97.968	97.935	4.875	93.322	93.368	93.158
5.75	98.598	98.380	98.248	5.75	98.263	98.092	98.042	5	93.872	93.918	93.708
5.875	99.294	99.129	99.095	5.875	98.968	98.796	98.747	5.125	94.408	94.454	94.244
6	99.803	99.665	99.630	6	99.663	99.491	99.442	5.25	95.613	95.714	95.814
6.125	100.346	100.224	100.175	6.125	100.346	100.224	100.175	5.375	95.740	95.841	95.941
6.25	100.609	100.472	100.436	6.25	100.156	100.055	99.982	5.5	96.179	96.280	96.380
6.375	100.888	100.757	100.714	6.375	100.706	100.610	100.545	5.625	96.633	96.733	96.834
6.5	101.385	101.298	101.233	6.5	101.385	101.298	101.233	5.75	97.346	97.422	97.497
6.625	102.024	101.987	101.922	6.625	102.024	101.987	101.922	5.875	97.682	97.757	97.832
6.75	101.897	101.781	101.693	6.75	101.947	101.831	101.743	6	98.052	98.127	98.202
6.875	101.609	101.501	101.451	6.875	101.358	101.200	101.091	6.125	98.402	98.477	98.552

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	95.702	95.589	95.545	5.125	95.702	95.589	95.545	4.75	93.715	93.374	93.482
5.25	96.811	96.777	96.744	5.25	96.811	96.777	96.744	4.875	94.347	94.277	94.233
5.375	97.357	97.324	97.290	5.375	97.357	97.324	97.290	5	95.003	94.933	94.889
5.5	97.914	97.881	97.847	5.5	97.914	97.881	97.847	5.125	95.702	95.589	95.545
5.625	98.462	98.428	98.395	5.625	98.462	98.428	98.395	5.25	96.811	96.777	96.744
5.75	99.193	98.975	98.887	5.75	99.193	98.975	98.887	5.375	97.357	97.324	97.290
5.875	99.709	99.491	99.274	5.875	99.709	99.491	99.274	5.5	97.914	97.881	97.847
6	100.235	100.017	99.799	6	100.235	100.017	99.799	5.625	98.462	98.428	98.395
6.125	100.768	100.550	100.350	6.125	100.768	100.550	100.350	5.75	99.193	98.975	98.887
6.25	101.178	100.866	100.925	6.25	101.178	100.866	100.925	5.875	99.709	99.491	99.274
6.375	101.274	101.190	101.106	6.375	101.274	101.190	101.106	6	100.235	100.017	99.799
6.5	101.799	101.715	101.631	6.5	101.799	101.715	101.631	6.125	100.768	100.550	100.350
6.625	102.270	102.186	102.103	6.625	102.270	102.186	102.103	6.25	101.178	100.866	100.925
6.75	102.660	102.543	102.456	6.75	102.660	102.543	102.456	6.375	101.274	101.190	101.106
6.875	102.426	102.359	102.292	6.875	102.426	102.359	102.292	6.5	101.799	101.715	101.631
7	102.907	102.840	102.773	7	102.907	102.840	102.773	6.625	102.270	102.186	102.103
7.125	103.355	103.288	103.221	7.125	103.355	103.288	103.221	6.75	102.660	102.543	102.456
7.25	103.635	103.525	103.438	7.25	103.635	103.525	103.438	6.875	102.426	102.359	102.292
7.375	103.252	103.252	103.252	7.375	103.252	103.252	103.252	7	102.907	102.840	102.773
7.5	103.563	103.563	103.563	7.5	103.563	103.563	103.563	7.125	103.355	103.288	103.221
7.625	103.912	103.912	103.912	7.625	103.912	103.912	103.912	7.25	103.635	103.525	103.438
7.75	104.221	104.149	104.091	7.75	104.221	104.149	104.091	7.375	103.252	103.252	103.252
7.875	103.518	103.535	103.491					7.5	103.563	103.563	103.563
8	103.634	103.651	103.607					7.625	103.942	103.912	103.912
8.125	103.699	103.717	103.673					7.75	104.221	104.149	104.091
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	94.969	94.897	94.903	4.25	94.969	94.897	94.903	4.875	93.471	93.120	93.191
4.375	95.498	95.426	95.432	4.375	95.498	95.426	95.432	5	94.186	93.836	93.906
4.5	96.020	95.947	95.954	4.5	96.020	95.947	95.954	5.125	94.947	94.597	94.668
4.625	96.532	96.459	96.466	4.625	96.532	96.459	96.466	5.25	95.885	95.588	95.656
4.75	97.026	96.972	96.962	4.75	97.026	96.972	96.962	5.375	96.545	96.456	96.423
4.875	97.532	97.477	97.467	4.875	97.532	97.477	97.467	5.5	97.200	96.988	96.971
5	98.021	97.966	97.956	5	98.021	97.966	97.956	5.625	97.949	97.652	97.719
5.125	98.489	98.434	98.424	5.125	98.489	98.434	98.424	5.75	98.498	98.280	98.062
5.25	98.836	98.705	98.679	5.25	98.836	98.705	98.679	5.875	99.194	98.976	98.759
5.375	99.295	99.164	99.138	5.375	99.295	99.164	99.138	6	99.640	99.422	99.210
5.5	99.725	99.595	99.568	5.5	99.725	99.595	99.568	6.125	100.104	99.845	99.833
5.625	100.123	99.993	99.966	5.625	100.123	99.993	99.966	6.25	100.336	100.118	99.900
5.75	100.409	100.326	100.277	5.75	100.409	100.326	100.277	6.375	100.585	100.435	100.384
5.875	100.344	100.230	100.190	5.875	100.344	100.153	100.110	6.5	101.169	101.000	100.967
6	100.704	100.679	100.639	6	100.704	100.513	100.470	6.625	101.779	101.582	101.617
								6.75	101.797	101.681	101.593
								6.875	101.144	101.077	101.010
								7	101.626	101.559	101.492
								7.125	102.073	102.006	101.939
								7.25	102.191	102.082	101.994
								7.375	101.227	101.155	101.097
								7.5	101.748	101.676	101.617
								7.625	102.252	102.180	102.121
								7.75	102.590	102.518	102.459
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	101.169	101.000	100.967	6.125	100.104	99.783	99.833	4.5	93.286	93.313	93.195
6.625	101.779	101.582	101.617	6.25	100.056	99.955	99.882	4.625	93.772	93.799	93.681
6.75	101.797	101.681	101.593	6.375	100.585	100.349	100.384	4.75	92.726	92.772	92.684
6.875	101.144	101.077	101.010	6.5	101.169	100.932	100.967	4.875	93.201	93.246	93.036
7	101.626	101.559	101.492	6.625	101.779	101.582	101.617	5	93.648	93.693	93.483
7.125	102.073	102.006	101.939	6.75	101.847	101.731	101.643	5.125	94.061	94.106	93.896
7.25	102.191	102.082	101.994	6.875	101.141	100.832	100.823	5.25	95.513	95.614	95.714
7.375	101.227	101.155	101.097	7	101.625	101.316	101.307	5.375	95.640	95.741	95.841
7.5	101.748	101.676	101.617	7.125	101.999	101.762	101.681	5.5	96.079	96.180	96.280
7.625	102.252	102.180	102.121	7.25	102.241	102.132	102.044	5.625	96.533	96.633	96.734
7.75	102.590	102.518	102.459	7.375	101.277	101.205	101.147	5.75	97.246	97.322	97.397
				7.5	101.798	101.726	101.667	5.875	97.582	97.657	97.732
				7.625	102.302	102.230	102.171	6	97.952	98.027	98.102
								6.125	98.302	98.377	98.452

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	101.274	101.190	101.106	6.375	101.274	101.190	101.106	6	100.235	100.017	99.799
6.5	101.799	101.715	101.631	6.5	101.799	101.715	101.631	6.125	100.768	100.550	100.350
6.625	102.270	102.186	102.103	6.625	102.270	102.186	102.103	6.25	101.178	100.866	100.925
6.75	102.660	102.543	102.456	6.75	102.660	102.543	102.456	6.375	101.274	101.190	101.106
6.875	102.426	102.359	102.292	6.875	102.426	102.359	102.292	6.5	101.799	101.715	101.631
7	102.907	102.840	102.773	7	102.907	102.840	102.773	6.625	102.270	102.186	102.103
7.125	103.355	103.288	103.221	7.125	103.355	103.288	103.221	6.75	102.660	102.543	102.456
7.25	103.635	103.525	103.438	7.25	103.635	103.525	103.438	6.875	102.426	102.359	102.292
7.375	103.252	103.252	103.252	7.375	103.252	103.252	103.252	7	102.907	102.840	102.773
7.5	103.563	103.563	103.563	7.5	103.563	103.563	103.563	7.125	103.355	103.288	103.221
7.625	103.912	103.912	103.912	7.625	103.912	103.912	103.912	7.25	103.635	103.525	103.438
7.75	104.221	104.149	104.091	7.75	104.221	104.149	104.091	7.375	103.252	103.252	103.252
7.875	103.518	103.535	103.491					7.5	103.563	103.563	103.563
8	103.634	103.651	103.607					7.625	103.942	103.912	103.912
8.125	103.699	103.717	103.673					7.75	104.221	104.149	104.091
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	96.020	95.947	95.954	4.5	96.020	95.947	95.954	6.625	101.779	101.582	101.617
4.625	96.532	96.459	96.466	4.625	96.532	96.459	96.466	6.75	101.797	101.681	101.593
4.75	97.026	96.972	96.962	4.75	97.026	96.972	96.962	6.875	101.144	101.077	101.010
4.875	97.532	97.477	97.467	4.875	97.532	97.477	97.467	7	101.626	101.559	101.492
5	98.021	97.966	97.956	5	98.021	97.966	97.956	7.125	102.073	102.006	101.939
5.125	98.489	98.434	98.424	5.125	98.489	98.434	98.424	7.25	102.191	102.082	101.994
5.25	98.836	98.705	98.679	5.25	98.836	98.705	98.679	7.375	101.627	101.598	101.554
5.375	99.295	99.164	99.138	5.375	99.295	99.164	99.138	7.5	101.790	101.760	101.716
5.5	99.725	99.595	99.568	5.5	99.725	99.595	99.568	7.625	102.252	102.180	102.121
5.625	100.123	99.993	99.966	5.625	100.123	99.993	99.966	7.75	102.590	102.518	102.459
5.75	100.409	100.326	100.277	5.75	100.409	100.326	100.277	7.875	101.043	101.060	101.016
5.875	100.344	100.230	100.190	5.875	100.344	100.153	100.110	8	101.159	101.176	101.132
6	100.704	100.679	100.639	6	100.704	100.513	100.470	8.125	101.224	101.242	101.198
6.125	101.121	101.116	101.076	6.125	101.033	100.925	100.877				
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	101.169	101.000	100.967	6.125	100.104	99.783	99.833	4.5	93.286	93.313	93.195
6.625	101.779	101.582	101.617	6.25	100.056	99.955	99.882	4.625	93.772	93.799	93.681
6.75	101.797	101.681	101.593	6.375	100.585	100.349	100.384	4.75	92.726	92.772	92.684
6.875	101.144	101.077	101.010	6.5	101.169	100.932	100.967	4.875	93.201	93.246	93.036
7	101.626	101.559	101.492	6.625	101.779	101.582	101.617	5	93.648	93.693	93.483
7.125	102.073	102.006	101.939	6.75	101.847	101.731	101.643	5.125	94.061	94.106	93.896
7.25	102.191	102.082	101.994	6.875	101.141	100.832	100.823	5.25	95.513	95.614	95.714
7.375	101.227	101.155	101.097	7	101.625	101.316	101.307	5.375	95.640	95.741	95.841
7.5	101.748	101.676	101.617	7.125	101.999	101.762	101.681	5.5	96.079	96.180	96.280
7.625	102.252	102.180	102.121	7.25	102.241	102.132	102.044	5.625	96.533	96.633	96.734
7.75	102.590	102.518	102.459	7.375	101.277	101.205	101.147	5.75	97.246	97.322	97.397
				7.5	101.798	101.726	101.667	5.875	97.582	97.657	97.732
				7.625	102.302	102.230	102.171	6	97.952	98.027	98.102
								6.125	98.302	98.377	98.452

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	98.923	98.678	98.378	6.75	97.423	97.178	96.878
6.875	99.454	99.209	98.909	6.875	97.954	97.709	97.409
7	99.966	99.721	99.421	7	98.466	98.221	97.921
7.125	100.427	100.182	99.882	7.125	98.927	98.682	98.382
7.25	100.859	100.614	100.314	7.25	99.359	99.114	98.814
7.375	101.124	100.813	100.513	7.375	99.624	99.313	99.013
7.5	101.596	101.285	100.985	7.5	100.096	99.785	99.485
7.625	102.017	101.706	101.406	7.625	100.517	100.206	99.906
7.75	102.419	102.108	101.808	7.75	100.919	100.608	100.308
7.875	102.201	101.822	101.522	7.875	100.701	100.322	100.022
8	102.633	102.254	101.954	8	101.133	100.754	100.454
8.125	103.024	102.645	102.345	8.125	101.524	101.145	100.845
8.25	103.396	103.017	102.717	8.25	101.896	101.517	101.217

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.923	96.678	96.378	6.75	95.423	95.178	94.878
6.875	97.454	97.209	96.909	6.875	95.954	95.709	95.409
7	97.966	97.721	97.421	7	96.466	96.221	95.921
7.125	98.427	98.182	97.882	7.125	96.927	96.682	96.382
7.25	98.859	98.614	98.314	7.25	97.359	97.114	96.814
7.375	99.124	98.813	98.513	7.375	97.624	97.313	97.013
7.5	99.596	99.285	98.985	7.5	98.096	97.785	97.485
7.625	100.017	99.706	99.406	7.625	98.517	98.206	97.906
7.75	100.419	100.108	99.808	7.75	98.919	98.608	98.308
7.875	100.201	99.822	99.522	7.875	98.701	98.322	98.022
8	100.633	100.254	99.954	8	99.133	98.754	98.454
8.125	101.024	100.645	100.345	8.125	99.524	99.145	98.845
8.25	101.396	101.017	100.717	8.25	99.896	99.517	99.217

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.173	97.928	97.628	6.75	96.173	95.928	95.628
6.875	98.704	98.459	98.159	6.875	96.704	96.459	96.159
7	99.216	98.971	98.671	7	97.216	96.971	96.671
7.125	99.677	99.432	99.132	7.125	97.677	97.432	97.132
7.25	100.109	99.864	99.564	7.25	98.109	97.864	97.564
7.375	100.374	100.063	99.763	7.375	98.374	98.063	97.763
7.5	100.846	100.535	100.235	7.5	98.846	98.535	98.235
7.625	101.267	100.956	100.656	7.625	99.267	98.956	98.656
7.75	101.669	101.358	101.058	7.75	99.669	99.358	99.058
7.875	101.451	101.072	100.772	7.875	99.451	99.072	98.772
8	101.883	101.504	101.204	8	99.883	99.504	99.204
8.125	102.274	101.895	101.595	8.125	100.274	99.895	99.595
8.25	102.646	102.267	101.967	8.25	100.646	100.267	99.967

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.