



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	91.273	91.179	91.179	4.75	91.273	91.179	91.179	5.125	94.058	93.920	93.920
4.875	91.948	91.860	91.860	4.875	91.948	91.860	91.860	5.25	94.935	94.803	94.803
5	92.603	92.522	92.522	5	92.603	92.522	92.522	5.375	95.741	95.614	95.614
5.125	93.177	93.101	93.101	5.125	93.177	93.101	93.101	5.5	96.436	96.315	96.315
5.25	94.497	94.406	94.365	5.25	94.008	93.882	93.876	5.625	96.795	96.680	96.680
5.375	95.201	95.110	95.069	5.375	94.798	94.672	94.672	5.75	98.204	98.137	98.114
5.5	96.020	95.929	95.888	5.5	95.449	95.328	95.328	5.875	98.768	98.702	98.678
5.625	96.564	96.473	96.432	5.625	96.001	95.886	95.886	6	99.278	99.212	99.188
5.75	96.989	96.904	96.870	5.75	96.770	96.720	96.686	6.125	99.745	99.658	99.626
5.875	97.664	97.579	97.545	5.875	97.373	97.324	97.290	6.25	100.353	100.266	100.234
6	98.384	98.300	98.265	6	98.088	98.038	98.015	6.375	100.850	100.763	100.731
6.125	98.906	98.822	98.788	6.125	98.587	98.511	98.500	6.5	101.307	101.221	101.189
6.25	99.169	99.072	99.024	6.25	99.111	99.014	98.972	6.625	101.689	101.603	101.571
6.375	99.777	99.680	99.632	6.375	99.634	99.562	99.530	6.75	101.445	101.339	101.299
6.5	100.361	100.263	100.215	6.5	100.121	100.047	100.019	6.875	101.920	101.815	101.775
6.625	100.852	100.755	100.707	6.625	100.586	100.501	100.484	7	102.345	102.240	102.200
6.75	101.057	100.952	100.897	6.75	100.987	100.882	100.825	7.125	102.695	102.590	102.550
6.875	101.570	101.466	101.411	6.875	101.440	101.328	101.289	7.25	102.739	102.614	102.568
7	102.071	101.966	101.912	7	101.827	101.768	101.710	7.375	103.222	103.097	103.051
7.125	102.490	102.385	102.330	7.125	102.211	102.134	102.075	7.5	103.558	103.434	103.388
7.25	102.806	102.662	102.592	7.25	102.806	102.662	102.592	7.625	104.108	104.009	103.931
7.375	103.162	103.023	102.966	7.375	103.162	103.023	102.966	7.75	104.554	104.411	104.359
7.5	103.604	103.472	103.390	7.5	103.517	103.403	103.316	7.875	104.936	104.793	104.741
7.625	104.060	103.928	103.846	7.625	104.045	103.868	103.785	8	104.936	104.856	104.761
7.75	104.597	104.419	104.327	7.75	104.597	104.419	104.327				
7.875	104.892	104.708	104.628	7.875	104.892	104.708	104.628				
8	105.173	104.989	104.910	8	105.173	104.989	104.910				
8.125	105.443	105.257	105.173	8.125	105.443	105.257	105.173				
8.25	105.957	105.760	105.657	8.25	105.957	105.760	105.657				
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	95.947	95.873	95.873	4.625	96.385	96.311	96.311	5	91.866	91.721	91.721
4.75	96.266	96.262	96.292	4.75	96.491	96.556	96.587	5.125	92.682	92.544	92.544
4.875	96.724	96.686	96.680	4.875	97.019	97.027	97.022	5.25	94.341	94.179	94.067
5	97.222	97.225	97.226	5	97.558	97.561	97.563	5.375	95.043	94.881	94.768
5.125	97.808	97.816	97.825	5.125	98.069	98.068	98.076	5.5	95.860	95.697	95.584
5.25	98.193	98.189	98.204	5.25	98.430	98.424	98.440	5.625	96.553	96.390	96.277
5.375	98.616	98.535	98.558	5.375	98.768	98.757	98.780	5.75	97.005	96.857	96.758
5.5	99.046	98.958	98.981	5.5	99.095	99.084	99.107	5.875	97.680	97.532	97.434
5.625	99.487	99.377	99.370	5.625	99.572	99.452	99.445	6	98.380	98.231	98.132
5.75	99.830	99.715	99.715	5.75	99.902	99.777	99.777	6.125	98.933	98.785	98.687
5.875	100.252	100.128	100.080	5.875	100.230	100.126	100.120	6.25	99.220	99.080	99.043
6	100.608	100.448	100.450	6	100.530	100.406	100.408	6.375	99.815	99.673	99.616
6.125	100.709	100.587	100.553	6.125	100.709	100.615	100.599	6.5	100.374	100.229	100.135
6.25	101.006	100.883	100.868	6.25	100.905	100.772	100.757	6.625	100.901	100.754	100.657
6.375	101.366	101.254	101.228	6.375	101.185	101.089	101.062	6.75	101.042	100.927	100.890
6.5	101.685	101.557	101.549	6.5	101.499	101.374	101.353	6.875	101.551	101.395	101.340
6.625	101.854	101.726	101.689	6.625	101.577	101.439	101.402	7	101.912	101.753	101.686
6.75	102.119	101.986	101.956	6.75	101.845	101.702	101.672	7.125	102.335	102.161	102.037
6.875	102.438	102.330	102.293	6.875	102.095	101.948	101.925	7.25	102.580	102.411	102.292
7	102.685	102.547	102.524	7	102.398	102.250	102.227	7.375	102.791	102.652	102.605
7.125	101.908	101.820	101.755	7.125	101.675	101.587	101.522	7.5	103.114	102.973	102.902
7.25	102.409	102.320	102.256	7.25	102.075	101.987	101.922	7.625	103.303	103.176	103.114
7.375	102.889	102.801	102.736	7.375	102.460	102.371	102.307	7.75	103.351	103.202	103.083
								7.875	103.591	103.437	103.329

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	96.678	96.615	96.552	5	95.974	95.911	95.848	5.125	94.331	94.268	94.205
5.125	97.046	96.983	96.920	5.125	96.566	96.503	96.440	5.25	94.802	94.739	94.677
5.25	97.413	97.350	97.287	5.25	96.995	96.932	96.869	5.375	95.453	95.390	95.327
5.375	97.639	97.576	97.513	5.375	97.261	97.198	97.135	5.5	95.928	95.865	95.802
5.5	98.008	97.945	97.882	5.5	97.691	97.628	97.565	5.625	96.403	96.340	96.278
5.625	98.377	98.314	98.251	5.625	98.123	98.060	97.997	5.75	96.880	96.817	96.755
5.75	98.746	98.683	98.620	5.75	98.388	98.325	98.262	5.875	97.175	97.112	97.049
5.875	98.972	98.909	98.846	5.875	98.654	98.591	98.528	6	97.636	97.573	97.511
6	99.340	99.277	99.214	6	99.069	99.006	98.943	6.125	97.915	97.852	97.789
6.125	99.549	99.486	99.423	6.125	99.317	99.254	99.191	6.25	98.375	98.312	98.249
6.25	99.758	99.695	99.632	6.25	99.563	99.500	99.437	6.375	98.467	98.404	98.341
6.375	99.965	99.902	99.839	6.375	99.807	99.744	99.681	6.5	98.740	98.677	98.615
6.5	100.170	100.107	100.044	6.5	100.218	100.155	100.092	6.625	99.010	98.947	98.885
6.625	100.229	100.166	100.103	6.625	100.289	100.226	100.163	6.75	99.275	99.212	99.150
6.75	100.454	100.391	100.328	6.75	100.524	100.461	100.398	6.875	99.350	99.287	99.225
6.875	100.654	100.591	100.528	6.875	100.584	100.521	100.458	7	99.432	99.369	99.306
7	100.849	100.786	100.723	7	100.818	100.755	100.692	7.125	99.523	99.460	99.398
7.125	101.038	100.975	100.912	7.125	101.063	101.000	100.937				

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	96.728	96.665	96.602	5	96.024	95.961	95.898	5.125	94.381	94.318	94.255
5.125	97.096	97.033	96.970	5.125	96.616	96.553	96.490	5.25	94.852	94.789	94.726
5.25	97.463	97.400	97.337	5.25	97.045	96.982	96.919	5.375	95.503	95.440	95.377
5.375	97.689	97.626	97.563	5.375	97.311	97.248	97.185	5.5	95.978	95.915	95.852
5.5	98.058	97.995	97.932	5.5	97.741	97.678	97.615	5.625	96.453	96.390	96.327
5.625	98.427	98.364	98.301	5.625	98.173	98.110	98.047	5.75	96.930	96.867	96.804
5.75	98.796	98.733	98.670	5.75	98.438	98.375	98.312	5.875	97.225	97.162	97.099
5.875	99.022	98.959	98.896	5.875	98.704	98.641	98.578	6	97.686	97.623	97.560
6	99.390	99.327	99.264	6	99.119	99.056	98.993	6.125	97.965	97.902	97.839
6.125	99.599	99.536	99.473	6.125	99.367	99.304	99.241	6.25	98.425	98.362	98.299
6.25	99.808	99.745	99.682	6.25	99.613	99.550	99.487	6.375	98.517	98.454	98.391
6.375	100.015	99.952	99.889	6.375	99.857	99.794	99.731	6.5	98.790	98.727	98.664
6.5	100.220	100.157	100.094	6.5	100.268	100.205	100.142	6.625	99.060	98.997	98.934
6.625	100.279	100.216	100.153	6.625	100.339	100.276	100.213	6.75	99.325	99.262	99.199
6.75	100.504	100.441	100.378	6.75	100.574	100.511	100.448	6.875	99.400	99.337	99.274
6.875	100.704	100.641	100.578	6.875	100.634	100.571	100.508	7	99.482	99.419	99.356
7	100.899	100.836	100.773	7	100.868	100.805	100.742	7.125	99.573	99.510	99.447

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	93.157	93.112	93.097	4.5	93.157	93.112	93.097	5	95.569	95.499	95.455
4.625	93.814	93.768	93.754	4.625	93.814	93.768	93.754	5.125	96.251	96.193	96.189
4.75	94.486	94.425	94.410	4.75	94.486	94.425	94.410	5.25	97.190	97.139	97.089
4.875	95.019	94.974	94.916	4.875	94.913	94.843	94.799	5.375	97.737	97.687	97.637
5	95.602	95.557	95.499	5	95.569	95.499	95.455	5.5	98.295	98.245	98.195
5.125	96.251	96.193	96.189	5.125	96.251	96.193	96.189	5.625	98.864	98.799	98.749
5.25	97.190	97.139	97.089	5.25	97.190	97.139	97.089	5.75	99.652	99.536	99.515
5.375	97.752	97.687	97.637	5.375	97.737	97.687	97.637	5.875	100.001	99.784	99.566
5.5	98.348	98.269	98.212	5.5	98.295	98.245	98.195	6	100.531	100.313	100.180
5.625	98.923	98.844	98.787	5.625	98.864	98.799	98.749	6.125	101.056	100.900	100.862
5.75	99.652	99.536	99.515	5.75	99.652	99.536	99.515	6.25	101.707	101.556	101.519
5.875	100.001	99.784	99.653	5.875	100.001	99.784	99.566	6.375	101.627	101.495	101.454
6	100.531	100.313	100.181	6	100.531	100.313	100.180	6.5	102.200	102.068	102.026
6.125	101.056	100.900	100.862	6.125	101.056	100.900	100.862	6.625	102.742	102.611	102.569
6.25	101.707	101.556	101.519	6.25	101.707	101.556	101.519	6.75	103.161	103.045	102.957
6.375	101.731	101.599	101.558	6.375	101.731	101.599	101.558	6.875	102.883	102.774	102.723
6.5	102.301	102.169	102.127	6.5	102.301	102.169	102.127	7	103.427	103.318	103.267
6.625	102.830	102.699	102.657	6.625	102.830	102.699	102.657	7.125	103.892	103.784	103.733
6.75	103.161	103.045	102.957	6.75	103.161	103.045	102.957	7.25	104.084	103.973	103.885
6.875	102.956	102.848	102.797	6.875	102.956	102.848	102.797	7.375	103.508	103.470	103.411
7	103.491	103.383	103.332	7	103.491	103.383	103.332	7.5	103.918	103.870	103.811
7.125	103.946	103.838	103.787	7.125	103.946	103.838	103.787	7.625	104.460	104.423	104.364
7.25	104.084	103.973	103.885	7.25	104.084	103.973	103.885	7.75	104.821	104.747	104.688
7.375	104.007	103.980	103.972	7.375	103.576	103.539	103.479				
7.5	104.498	104.471	104.463	7.5	103.979	103.941	103.882				

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	95.314	95.367	95.377	4.25	95.314	95.367	95.377	4.75	93.261	93.203	93.177
4.375	95.884	95.937	95.948	4.375	95.884	95.937	95.948	4.875	93.991	93.933	93.907
4.5	96.453	96.506	96.516	4.5	96.453	96.506	96.516	5	94.716	94.658	94.632
4.625	97.019	97.072	97.083	4.625	97.019	97.072	97.083	5.125	95.536	95.478	95.453
4.75	97.390	97.367	97.361	4.75	97.390	97.367	97.361	5.25	96.438	96.359	96.320
4.875	97.954	97.932	97.925	4.875	97.954	97.932	97.925	5.375	97.330	97.199	97.175
5	98.514	98.491	98.485	5	98.514	98.491	98.485	5.5	97.910	97.779	97.756
5.125	99.066	99.044	99.037	5.125	99.066	99.044	99.037	5.625	98.476	98.346	98.322
5.25	99.188	99.111	99.053	5.25	99.082	98.937	98.914	5.75	98.867	98.757	98.667
5.375	99.667	99.590	99.531	5.375	99.628	99.483	99.460	5.875	99.486	99.326	99.235
5.5	100.161	100.069	100.010	5.5	100.161	100.016	99.993	6	99.984	99.873	99.783
5.625	100.673	100.546	100.505	5.625	100.673	100.528	100.505	6.125	100.623	100.481	100.435
5.75	100.719	100.636	100.588	5.75	100.719	100.636	100.588	6.25	100.784	100.646	100.614
5.875	100.890	100.829	100.806	5.875	100.722	100.564	100.525	6.375	100.875	100.744	100.702
6	101.367	101.307	101.284	6	101.200	101.042	101.003	6.5	101.534	101.365	101.303
								6.625	102.170	102.051	101.990
								6.75	102.124	102.007	101.920
								6.875	101.672	101.565	101.516
								7	102.213	102.066	101.992
								7.125	102.734	102.577	102.472
								7.25	102.372	102.261	102.173

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	96.218	96.041	96.013	5	94.716	94.658	94.632	4.5	93.734	93.867	93.753
5.375	97.330	97.199	97.175	5.125	95.536	95.478	95.453	4.625	94.297	94.430	94.315
5.5	97.910	97.779	97.756	5.25	96.218	96.041	96.013	4.75	94.165	94.113	94.093
5.625	98.476	98.346	98.322	5.375	97.308	97.177	97.153	4.875	94.644	94.592	94.573
5.75	98.822	98.683	98.651	5.5	97.844	97.713	97.689	5	95.123	95.071	95.052
5.875	99.486	99.269	99.234	5.625	98.436	98.259	98.230	5.125	95.602	95.550	95.531
6	99.951	99.812	99.780	5.75	98.860	98.721	98.689	5.25	96.168	96.091	96.033
6.125	100.623	100.481	100.435	5.875	99.404	99.265	99.233	5.375	96.647	96.570	96.511
6.25	100.784	100.646	100.614	6	99.940	99.777	99.745	5.5	97.125	97.049	96.990
6.375	100.875	100.744	100.702	6.125	100.623	100.481	100.435	5.625	97.603	97.526	97.468
6.5	101.534	101.365	101.303	6.25	100.700	100.562	100.530	5.75	97.392	97.332	97.308
6.625	102.170	102.051	101.990	6.375	100.898	100.766	100.724	5.875	97.870	97.809	97.786
6.75	102.124	102.007	101.920	6.5	101.534	101.365	101.303	6	98.347	98.287	98.264
6.875	101.672	101.565	101.516	6.625	102.170	102.051	101.990	6.125	98.825	98.764	98.741

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	97.190	97.139	97.089	5.25	97.190	97.139	97.089	5.25	97.190	97.139	97.089
5.375	97.737	97.687	97.637	5.375	97.737	97.687	97.637	5.375	97.737	97.687	97.637
5.5	98.295	98.245	98.195	5.5	98.295	98.245	98.195	5.5	98.295	98.245	98.195
5.625	98.864	98.799	98.749	5.625	98.864	98.799	98.749	5.625	98.864	98.799	98.749
5.75	99.652	99.536	99.515	5.75	99.652	99.536	99.515	5.75	99.652	99.536	99.515
5.875	100.001	99.784	99.566	5.875	100.001	99.784	99.566	5.875	100.001	99.784	99.566
6	100.531	100.313	100.180	6	100.531	100.313	100.180	6	100.531	100.313	100.180
6.125	101.056	100.900	100.862	6.125	101.056	100.900	100.862	6.125	101.056	100.900	100.862
6.25	101.707	101.556	101.519	6.25	101.707	101.556	101.519	6.25	101.707	101.556	101.519
6.375	101.731	101.599	101.558	6.375	101.731	101.599	101.558	6.375	101.627	101.495	101.454
6.5	102.301	102.169	102.127	6.5	102.301	102.169	102.127	6.5	102.200	102.068	102.026
6.625	102.830	102.699	102.657	6.625	102.830	102.699	102.657	6.625	102.742	102.611	102.569
6.75	103.161	103.045	102.957	6.75	103.161	103.045	102.957	6.75	103.161	103.045	102.957
6.875	102.956	102.848	102.797	6.875	102.956	102.848	102.797	6.875	102.883	102.774	102.723
7	103.491	103.383	103.332	7	103.491	103.383	103.332	7	103.427	103.318	103.267
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	96.453	96.506	96.516	4.25	95.314	95.367	95.377	5.25	96.218	96.041	96.013
4.625	97.019	97.072	97.083	4.375	95.884	95.937	95.948	5.375	97.330	97.199	97.175
4.75	97.390	97.367	97.361	4.5	96.453	96.506	96.516	5.5	97.910	97.779	97.756
4.875	97.954	97.932	97.925	4.625	97.019	97.072	97.083	5.625	98.476	98.346	98.322
5	98.514	98.491	98.485	4.75	97.390	97.367	97.361	5.75	98.822	98.683	98.651
5.125	99.066	99.044	99.037	4.875	97.954	97.932	97.925	5.875	99.486	99.269	99.234
5.25	99.082	98.937	98.914	5	98.514	98.491	98.485	6	99.951	99.812	99.780
5.375	99.628	99.483	99.460	5.125	99.066	99.044	99.037	6.125	100.623	100.481	100.435
5.5	100.161	100.016	99.993	5.25	99.082	98.937	98.914	6.25	100.784	100.646	100.614
5.625	100.673	100.528	100.505	5.375	99.628	99.483	99.460	6.375	100.875	100.744	100.702
5.75	100.719	100.636	100.588	5.5	100.161	100.016	99.993	6.5	101.534	101.365	101.303
5.875	100.722	100.564	100.525	5.625	100.673	100.528	100.505	6.625	102.170	102.051	101.990
6	101.200	101.042	101.003	5.75	100.719	100.636	100.588	6.75	102.124	102.007	101.920
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	96.218	96.041	96.013	5.25	96.218	96.041	96.013	4.5	93.734	93.867	93.753
5.375	97.330	97.199	97.175	5.375	96.967	96.790	96.762	4.625	94.297	94.430	94.315
5.5	97.910	97.779	97.756	5.5	97.680	97.503	97.474	4.75	93.096	93.153	92.947
5.625	98.476	98.346	98.322	5.625	98.436	98.259	98.230	4.875	93.655	93.712	93.506
5.75	98.822	98.683	98.651	5.75	98.559	98.473	98.415	5	94.205	94.263	94.056
5.875	99.486	99.269	99.234	5.875	99.246	99.055	99.009	5.125	94.741	94.799	94.593
6	99.951	99.812	99.780	6	99.940	99.749	99.703	5.25	95.780	95.713	95.646
6.125	100.623	100.481	100.435	6.125	100.623	100.481	100.435	5.375	95.915	95.848	95.781
6.25	100.784	100.646	100.614	6.25	100.484	100.383	100.310	5.5	96.366	96.299	96.232
6.375	100.875	100.744	100.702	6.375	100.857	100.678	100.617	5.625	96.823	96.756	96.689
6.5	101.534	101.365	101.303	6.5	101.534	101.365	101.303	5.75	97.296	97.279	97.263
6.625	102.170	102.051	101.990	6.625	102.170	102.051	101.990	5.875	97.649	97.633	97.617
6.75	102.124	102.007	101.920	6.75	102.174	102.057	101.970	6	98.043	98.027	98.011
6.875	101.672	101.565	101.516	6.875	101.612	101.465	101.360	6.125	98.409	98.393	98.377

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	96.126	96.055	96.011	5.125	96.126	96.055	96.011	4.75	94.370	94.325	94.310
5.25	97.090	97.039	96.989	5.25	97.090	97.039	96.989	4.875	94.813	94.743	94.699
5.375	97.637	97.587	97.537	5.375	97.637	97.587	97.537	5	95.469	95.399	95.355
5.5	98.195	98.145	98.095	5.5	98.195	98.145	98.095	5.125	96.126	96.055	96.011
5.625	98.750	98.699	98.649	5.625	98.750	98.699	98.649	5.25	97.090	97.039	96.989
5.75	99.418	99.280	99.221	5.75	99.418	99.280	99.221	5.375	97.637	97.587	97.537
5.875	99.901	99.684	99.466	5.875	99.901	99.684	99.466	5.5	98.195	98.145	98.095
6	100.431	100.213	100.007	6	100.431	100.213	100.007	5.625	98.750	98.699	98.649
6.125	100.956	100.739	100.608	6.125	100.956	100.739	100.608	5.75	99.418	99.280	99.221
6.25	101.437	101.189	101.159	6.25	101.437	101.189	101.159	5.875	99.901	99.684	99.466
6.375	101.424	101.341	101.257	6.375	101.424	101.341	101.257	6	100.431	100.213	100.007
6.5	101.949	101.866	101.782	6.5	101.949	101.866	101.782	6.125	100.956	100.739	100.608
6.625	102.502	102.419	102.335	6.625	102.502	102.419	102.335	6.25	101.437	101.189	101.159
6.75	102.886	102.770	102.682	6.75	102.886	102.770	102.682	6.375	101.424	101.341	101.257
6.875	102.428	102.354	102.287	6.875	102.428	102.354	102.287	6.5	101.949	101.866	101.782
7	102.969	102.902	102.835	7	102.969	102.902	102.835	6.625	102.502	102.419	102.335
7.125	103.432	103.365	103.298	7.125	103.432	103.365	103.298	6.75	102.886	102.770	102.682
7.25	103.765	103.654	103.566	7.25	103.765	103.654	103.566	6.875	102.428	102.354	102.287
7.375	103.212	103.211	103.196	7.375	103.102	103.022	102.941	7	102.969	102.902	102.835
7.5	103.474	103.431	103.372	7.5	103.474	103.431	103.372	7.125	103.432	103.365	103.298
7.625	103.915	103.878	103.818	7.625	103.915	103.878	103.818	7.25	103.765	103.654	103.566
7.75	104.271	104.197	104.138	7.75	104.271	104.197	104.138	7.375	103.102	103.046	102.987
7.875	103.482	103.480	103.466					7.5	103.521	103.484	103.425
8	103.597	103.596	103.581					7.625	103.962	103.925	103.866
8.125	103.663	103.662	103.647					7.75	104.271	104.197	104.138
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	95.303	95.336	95.347	4.25	95.303	95.336	95.347	4.875	93.862	93.664	93.738
4.375	95.832	95.865	95.876	4.375	95.832	95.865	95.876	5	94.578	94.380	94.454
4.5	96.354	96.387	96.398	4.5	96.354	96.387	96.398	5.125	95.339	95.141	95.215
4.625	96.866	96.899	96.910	4.625	96.866	96.899	96.910	5.25	96.196	95.879	95.951
4.75	97.359	97.316	97.310	4.75	97.359	97.316	97.310	5.375	96.884	96.753	96.731
4.875	97.864	97.822	97.816	4.875	97.864	97.822	97.816	5.5	97.511	97.252	97.265
5	98.354	98.311	98.305	5	98.354	98.311	98.305	5.625	98.259	97.942	98.014
5.125	98.823	98.780	98.774	5.125	98.823	98.780	98.774	5.75	98.686	98.469	98.265
5.25	99.010	98.845	98.823	5.25	99.010	98.845	98.823	5.875	99.386	99.169	98.997
5.375	99.470	99.305	99.282	5.375	99.470	99.305	99.282	6	99.836	99.618	99.470
5.5	99.901	99.736	99.713	5.5	99.901	99.736	99.713	6.125	100.378	100.037	100.091
5.625	100.300	100.208	100.152	5.625	100.300	100.135	100.112	6.25	100.551	100.334	100.160
5.75	100.619	100.536	100.488	5.75	100.619	100.536	100.488	6.375	100.731	100.586	100.502
5.875	100.487	100.377	100.337	5.875	100.487	100.308	100.269	6.5	101.308	101.151	101.067
6	100.847	100.833	100.793	6	100.847	100.669	100.630	6.625	101.909	101.630	101.669
								6.75	102.024	101.907	101.820
								6.875	101.379	101.082	101.077
								7	101.849	101.620	101.554
								7.125	102.210	102.084	102.017
								7.25	102.272	102.161	102.073
								7.375	101.261	101.186	101.127
								7.5	101.787	101.712	101.654
								7.625	102.296	102.222	102.163
								7.75	102.640	102.565	102.507
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	101.308	101.151	101.067	6.125	100.378	100.037	100.091	4.5	93.620	93.753	93.638
6.625	101.909	101.630	101.669	6.25	100.384	100.283	100.210	4.625	94.106	94.239	94.125
6.75	102.024	101.907	101.820	6.375	100.731	100.412	100.451	4.75	93.058	93.116	92.910
6.875	101.379	101.082	101.077	6.5	101.308	100.989	101.028	4.875	93.534	93.591	93.385
7	101.849	101.620	101.554	6.625	101.909	101.630	101.669	5	93.981	94.039	93.833
7.125	102.210	102.084	102.017	6.75	102.074	101.957	101.870	5.125	94.395	94.453	94.246
7.25	102.272	102.161	102.073	6.875	101.379	101.082	101.077	5.25	95.680	95.613	95.546
7.375	101.261	101.186	101.127	7	101.849	101.552	101.547	5.375	95.815	95.748	95.681
7.5	101.787	101.712	101.654	7.125	102.210	101.913	101.908	5.5	96.266	96.199	96.132
7.625	102.296	102.222	102.163	7.25	102.322	102.211	102.123	5.625	96.723	96.656	96.589
7.75	102.640	102.565	102.507	7.375	101.311	101.236	101.177	5.75	97.196	97.179	97.163
				7.5	101.837	101.762	101.704	5.875	97.549	97.533	97.517
				7.625	102.346	102.272	102.213	6	97.943	97.927	97.911
								6.125	98.309	98.293	98.277

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	101.424	101.341	101.257	6.375	101.424	101.341	101.257	6	100.431	100.213	100.007
6.5	101.949	101.866	101.782	6.5	101.949	101.866	101.782	6.125	100.956	100.739	100.608
6.625	102.502	102.419	102.335	6.625	102.502	102.419	102.335	6.25	101.437	101.189	101.159
6.75	102.886	102.770	102.682	6.75	102.886	102.770	102.682	6.375	101.424	101.341	101.257
6.875	102.428	102.354	102.287	6.875	102.428	102.354	102.287	6.5	101.949	101.866	101.782
7	102.969	102.902	102.835	7	102.969	102.902	102.835	6.625	102.502	102.419	102.335
7.125	103.432	103.365	103.298	7.125	103.432	103.365	103.298	6.75	102.886	102.770	102.682
7.25	103.765	103.654	103.566	7.25	103.765	103.654	103.566	6.875	102.428	102.354	102.287
7.375	103.212	103.211	103.196	7.375	103.102	103.022	102.941	7	102.969	102.902	102.835
7.5	103.474	103.431	103.372	7.5	103.474	103.431	103.372	7.125	103.432	103.365	103.298
7.625	103.915	103.878	103.818	7.625	103.915	103.878	103.818	7.25	103.765	103.654	103.566
7.75	104.271	104.197	104.138	7.75	104.271	104.197	104.138	7.375	103.102	103.046	102.987
7.875	103.482	103.480	103.466					7.5	103.521	103.484	103.425
8	103.597	103.596	103.581					7.625	103.962	103.925	103.866
8.125	103.663	103.662	103.647					7.75	104.271	104.197	104.138
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	96.354	96.387	96.398	4.5	96.354	96.387	96.398	6.625	101.909	101.630	101.669
4.625	96.866	96.899	96.910	4.625	96.866	96.899	96.910	6.75	102.024	101.907	101.820
4.75	97.359	97.316	97.310	4.75	97.359	97.316	97.310	6.875	101.379	101.082	101.077
4.875	97.864	97.822	97.816	4.875	97.864	97.822	97.816	7	101.849	101.620	101.554
5	98.354	98.311	98.305	5	98.354	98.311	98.305	7.125	102.210	102.084	102.017
5.125	98.823	98.780	98.774	5.125	98.823	98.780	98.774	7.25	102.272	102.161	102.073
5.25	99.010	98.845	98.823	5.25	99.010	98.845	98.823	7.375	101.675	101.673	101.659
5.375	99.470	99.305	99.282	5.375	99.470	99.305	99.282	7.5	101.837	101.836	101.821
5.5	99.901	99.736	99.713	5.5	99.901	99.736	99.713	7.625	102.296	102.222	102.163
5.625	100.300	100.208	100.152	5.625	100.300	100.135	100.112	7.75	102.640	102.565	102.507
5.75	100.619	100.536	100.488	5.75	100.619	100.536	100.488	7.875	101.007	101.005	100.991
5.875	100.487	100.377	100.337	5.875	100.487	100.308	100.269	8	101.122	101.121	101.106
6	100.847	100.833	100.793	6	100.847	100.669	100.630	8.125	101.188	101.187	101.172
6.125	101.285	101.276	101.236	6.125	101.176	101.090	101.042				
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	101.308	101.151	101.067	6.125	100.378	100.037	100.091	4.5	93.620	93.753	93.638
6.625	101.909	101.630	101.669	6.25	100.384	100.283	100.210	4.625	94.106	94.239	94.125
6.75	102.024	101.907	101.820	6.375	100.731	100.412	100.451	4.75	93.058	93.116	92.910
6.875	101.379	101.082	101.077	6.5	101.308	100.989	101.028	4.875	93.534	93.591	93.385
7	101.849	101.620	101.554	6.625	101.909	101.630	101.669	5	93.981	94.039	93.833
7.125	102.210	102.084	102.017	6.75	102.074	101.957	101.870	5.125	94.395	94.453	94.246
7.25	102.272	102.161	102.073	6.875	101.379	101.082	101.077	5.25	95.680	95.613	95.546
7.375	101.261	101.186	101.127	7	101.849	101.552	101.547	5.375	95.815	95.748	95.681
7.5	101.787	101.712	101.654	7.125	102.210	101.913	101.908	5.5	96.266	96.199	96.132
7.625	102.296	102.222	102.163	7.25	102.322	102.211	102.123	5.625	96.723	96.656	96.589
7.75	102.640	102.565	102.507	7.375	101.311	101.236	101.177	5.75	97.196	97.179	97.163
				7.5	101.837	101.762	101.704	5.875	97.549	97.533	97.517
				7.625	102.346	102.272	102.213	6	97.943	97.927	97.911
								6.125	98.309	98.293	98.277

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	99.217	99.002	98.702	6.75	97.717	97.502	97.202
6.875	99.696	99.488	99.188	6.875	98.196	97.988	97.688
7	100.218	100.010	99.710	7	98.718	98.510	98.210
7.125	100.679	100.471	100.171	7.125	99.179	98.971	98.671
7.25	101.131	100.923	100.623	7.25	99.631	99.423	99.123
7.375	101.573	101.310	101.010	7.375	100.073	99.810	99.510
7.5	102.055	101.792	101.492	7.5	100.555	100.292	99.992
7.625	102.486	102.223	101.923	7.625	100.986	100.723	100.423
7.75	102.898	102.635	102.335	7.75	101.398	101.135	100.835
7.875	102.231	101.914	101.614	7.875	100.731	100.414	100.114
8	102.673	102.356	102.056	8	101.173	100.856	100.556
8.125	103.074	102.757	102.457	8.125	101.574	101.257	100.957
8.25	103.446	103.129	102.829	8.25	101.946	101.629	101.329

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.217	97.002	96.702	6.75	95.717	95.502	95.202
6.875	97.696	97.488	97.188	6.875	96.196	95.988	95.688
7	98.218	98.010	97.710	7	96.718	96.510	96.210
7.125	98.679	98.471	98.171	7.125	97.179	96.971	96.671
7.25	99.131	98.923	98.623	7.25	97.631	97.423	97.123
7.375	99.573	99.310	99.010	7.375	98.073	97.810	97.510
7.5	100.055	99.792	99.492	7.5	98.555	98.292	97.992
7.625	100.486	100.223	99.923	7.625	98.986	98.723	98.423
7.75	100.898	100.635	100.335	7.75	99.398	99.135	98.835
7.875	100.231	99.914	99.614	7.875	98.731	98.414	98.114
8	100.673	100.356	100.056	8	99.173	98.856	98.556
8.125	101.074	100.757	100.457	8.125	99.574	99.257	98.957
8.25	101.446	101.129	100.829	8.25	99.946	99.629	99.329

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.467	98.252	97.952	6.75	96.467	96.252	95.952
6.875	98.946	98.738	98.438	6.875	96.946	96.738	96.438
7	99.468	99.260	98.960	7	97.468	97.260	96.960
7.125	99.929	99.721	99.421	7.125	97.929	97.721	97.421
7.25	100.381	100.173	99.873	7.25	98.381	98.173	97.873
7.375	100.823	100.560	100.260	7.375	98.823	98.560	98.260
7.5	101.305	101.042	100.742	7.5	99.305	99.042	98.742
7.625	101.736	101.473	101.173	7.625	99.736	99.473	99.173
7.75	102.148	101.885	101.585	7.75	100.148	99.885	99.585
7.875	101.481	101.164	100.864	7.875	99.481	99.164	98.864
8	101.923	101.606	101.306	8	99.923	99.606	99.306
8.125	102.324	102.007	101.707	8.125	100.324	100.007	99.707
8.25	102.696	102.379	102.079	8.25	100.696	100.379	100.079

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.