



Lock Cut-off Time  
 Lock Desk: 8:30 AM – 5:00 PM PST  
 Phone Number: (949) 676-0868  
 Contact Email: lockdesk@flexpointinc.com  
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%  
 Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.042	92.042	91.911	4.75	92.042	92.042	91.911	5.125	94.879	94.837	94.745
4.875	92.718	92.718	92.598	4.875	92.718	92.718	92.598	5.25	95.716	95.716	95.506
5	93.373	93.373	93.286	5	93.373	93.373	93.286	5.375	96.482	96.482	96.217
5.125	93.955	93.955	93.871	5.125	93.955	93.955	93.871	5.5	97.179	97.179	96.919
5.25	95.348	95.229	95.156	5.25	94.867	94.794	94.730	5.625	97.534	97.534	97.295
5.375	96.048	95.930	95.856	5.375	95.572	95.539	95.434	5.75	98.801	98.739	98.662
5.5	96.858	96.740	96.667	5.5	96.237	96.189	96.099	5.875	99.356	99.295	99.218
5.625	97.396	97.277	97.204	5.625	96.883	96.810	96.746	6	99.854	99.795	99.718
5.75	97.739	97.655	97.618	5.75	97.538	97.501	97.454	6.125	100.270	100.188	100.104
5.875	98.405	98.321	98.285	5.875	98.145	98.109	98.061	6.25	100.868	100.786	100.703
6	99.114	99.030	98.993	6	98.804	98.767	98.720	6.375	101.352	101.272	101.188
6.125	99.619	99.535	99.499	6.125	99.285	99.248	99.201	6.5	101.797	101.717	101.634
6.25	99.781	99.690	99.646	6.25	99.663	99.619	99.560	6.625	102.168	102.088	102.005
6.375	100.373	100.282	100.238	6.375	100.189	100.145	100.086	6.75	101.849	101.747	101.697
6.5	100.938	100.847	100.803	6.5	100.709	100.665	100.606	6.875	102.311	102.211	102.160
6.625	101.408	101.317	101.274	6.625	101.088	101.044	100.985	7	102.721	102.621	102.571
6.75	101.474	101.369	101.311	6.75	101.368	101.289	101.218	7.125	103.060	102.961	102.911
6.875	101.957	101.852	101.794	6.875	101.780	101.708	101.637	7.25	103.050	102.930	102.866
7	102.432	102.327	102.269	7	102.205	102.146	102.076	7.375	103.523	103.403	103.339
7.125	102.833	102.728	102.669	7.125	102.552	102.494	102.423	7.5	103.849	103.730	103.666
7.25	102.958	102.842	102.756	7.25	102.958	102.842	102.756	7.625	104.255	104.117	104.114
7.375	103.354	103.235	103.162	7.375	103.297	103.201	103.111	7.75	104.701	104.563	104.560
7.5	103.764	103.646	103.573	7.5	103.674	103.600	103.510	7.875	105.071	104.934	104.931
7.625	104.171	104.030	103.955	7.625	104.171	104.023	103.925	8	104.829	104.716	104.663
7.75	104.676	104.535	104.436	7.75	104.676	104.535	104.436				
7.875	104.949	104.815	104.712	7.875	104.949	104.815	104.712				
8	105.204	105.071	104.968	8	105.204	105.071	104.968				
8.125	105.469	105.318	105.216	8.125	105.469	105.318	105.216				
8.25	105.934	105.778	105.665	8.25	105.934	105.778	105.665				

  

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	96.503	96.503	96.412	4.625	96.875	96.875	96.784	5	92.610	92.610	92.331
4.75	96.852	96.772	96.740	4.75	97.101	97.101	96.921	5.125	93.430	93.430	93.156
4.875	97.299	97.219	97.201	4.875	97.520	97.520	97.345	5.25	95.132	94.969	94.849
5	97.783	97.703	97.671	5	97.914	97.914	97.807	5.375	95.831	95.668	95.548
5.125	98.145	98.068	98.045	5.125	98.439	98.439	98.298	5.5	96.641	96.478	96.358
5.25	98.587	98.540	98.518	5.25	98.831	98.831	98.639	5.625	97.177	97.013	96.894
5.375	99.122	99.076	99.053	5.375	99.335	99.335	99.135	5.75	97.684	97.542	97.445
5.5	99.466	99.420	99.398	5.5	99.724	99.724	99.524	5.875	98.351	98.209	98.112
5.625	99.768	99.713	99.674	5.625	99.891	99.891	99.783	6	99.040	98.897	98.799
5.75	100.134	100.082	100.033	5.75	100.202	100.202	100.090	6.125	99.576	99.434	99.337
5.875	100.652	100.590	100.551	5.875	100.590	100.585	100.378	6.25	99.818	99.684	99.595
6	100.942	100.879	100.841	6	100.885	100.874	100.709	6.375	100.397	100.262	100.171
6.125	100.916	100.845	100.772	6.125	100.984	100.969	100.749	6.5	100.938	100.800	100.708
6.25	101.255	101.184	101.121	6.25	101.186	101.165	100.965	6.625	101.444	101.304	101.209
6.375	101.685	101.622	101.584	6.375	101.493	101.467	101.267	6.75	101.449	101.313	101.263
6.5	101.938	101.875	101.837	6.5	101.785	101.754	101.554	6.875	101.937	101.781	101.684
6.625	101.963	101.872	101.803	6.625	101.842	101.806	101.606	7	102.387	102.228	102.114
6.75	102.260	102.167	102.119	6.75	101.952	101.910	101.794	7.125	102.800	102.639	102.523
6.875	102.687	102.608	102.560	6.875	102.259	102.181	102.132	7.25	102.814	102.644	102.518
7	102.903	102.824	102.776	7	102.606	102.554	102.354	7.375	103.239	103.067	102.939
7.125	102.380	102.317	102.272	7.125	102.146	102.084	102.039	7.5	103.651	103.477	103.346
7.25	102.874	102.812	102.767	7.25	102.542	102.480	102.435	7.625	103.444	103.279	103.276
7.375	103.349	103.287	103.241	7.375	102.923	102.860	102.815	7.75	103.401	103.214	103.135
								7.875	103.576	103.397	103.315



Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.159	97.096	97.033	5	96.515	96.452	96.389	5	94.267	94.204	94.142
5.125	97.525	97.462	97.399	5.125	97.108	97.045	96.982	5.125	94.914	94.851	94.789
5.25	97.892	97.829	97.766	5.25	97.537	97.474	97.411	5.25	95.386	95.323	95.261
5.375	98.117	98.054	97.991	5.375	97.802	97.739	97.676	5.375	96.039	95.976	95.913
5.5	98.484	98.421	98.358	5.5	98.232	98.169	98.106	5.5	96.514	96.451	96.389
5.625	98.852	98.789	98.726	5.625	98.664	98.601	98.538	5.625	96.991	96.928	96.865
5.75	99.220	99.157	99.094	5.75	98.921	98.858	98.795	5.75	97.459	97.396	97.334
5.875	99.436	99.373	99.310	5.875	99.168	99.105	99.042	5.875	97.738	97.675	97.612
6	99.788	99.725	99.662	6	99.582	99.519	99.456	6	98.198	98.135	98.073
6.125	99.995	99.932	99.869	6.125	99.827	99.764	99.701	6.125	98.474	98.411	98.349
6.25	100.200	100.137	100.074	6.25	100.070	100.007	99.944	6.25	98.933	98.870	98.808
6.375	100.403	100.340	100.277	6.375	100.311	100.248	100.185	6.375	99.021	98.958	98.895
6.5	100.605	100.542	100.479	6.5	100.716	100.653	100.590	6.5	99.288	99.225	99.163
6.625	100.657	100.594	100.531	6.625	100.778	100.715	100.652	6.625	99.550	99.487	99.424
6.75	100.881	100.818	100.755	6.75	101.008	100.945	100.882	6.75	99.811	99.748	99.686
6.875	101.072	101.009	100.946	6.875	101.078	101.015	100.952	6.875	99.896	99.833	99.770
7	101.263	101.200	101.137	7	101.323	101.260	101.197	7	99.987	99.924	99.862
7.125	101.462	101.399	101.336	7.125	101.569	101.506	101.443	7.125	100.079	100.016	99.954

  

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	97.209	97.146	97.083	5	96.565	96.502	96.439	5	94.317	94.254	94.191
5.125	97.575	97.512	97.449	5.125	97.158	97.095	97.032	5.125	94.964	94.901	94.838
5.25	97.942	97.879	97.816	5.25	97.587	97.524	97.461	5.25	95.436	95.373	95.310
5.375	98.167	98.104	98.041	5.375	97.852	97.789	97.726	5.375	96.089	96.026	95.963
5.5	98.534	98.471	98.408	5.5	98.282	98.219	98.156	5.5	96.564	96.501	96.438
5.625	98.902	98.839	98.776	5.625	98.714	98.651	98.588	5.625	97.041	96.978	96.915
5.75	99.270	99.207	99.144	5.75	98.971	98.908	98.845	5.75	97.509	97.446	97.383
5.875	99.486	99.423	99.360	5.875	99.218	99.155	99.092	5.875	97.788	97.725	97.662
6	99.838	99.775	99.712	6	99.632	99.569	99.506	6	98.248	98.185	98.122
6.125	100.045	99.982	99.919	6.125	99.877	99.814	99.751	6.125	98.524	98.461	98.398
6.25	100.250	100.187	100.124	6.25	100.120	100.057	99.994	6.25	98.983	98.920	98.857
6.375	100.453	100.390	100.327	6.375	100.361	100.298	100.235	6.375	99.071	99.008	98.945
6.5	100.655	100.592	100.529	6.5	100.766	100.703	100.640	6.5	99.338	99.275	99.212
6.625	100.707	100.644	100.581	6.625	100.828	100.765	100.702	6.625	99.600	99.537	99.474
6.75	100.931	100.868	100.805	6.75	101.058	100.995	100.932	6.75	99.861	99.798	99.735
6.875	101.122	101.059	100.996	6.875	101.128	101.065	101.002	6.875	99.946	99.883	99.820
7	101.313	101.250	101.187	7	101.373	101.310	101.247	7	100.037	99.974	99.911
7.125	101.512	101.449	101.386	7.125	101.619	101.556	101.493	7.125	100.129	100.066	100.003

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	94.055	94.011	93.996	4.5	94.055	94.011	93.996	5	96.540	96.495	96.479
4.625	94.711	94.667	94.652	4.625	94.711	94.667	94.652	5.125	97.196	97.151	97.135
4.75	95.627	95.620	95.604	4.75	95.368	95.323	95.308	5.25	98.008	97.993	97.978
4.875	96.184	96.177	96.161	4.875	95.883	95.839	95.823	5.375	98.555	98.540	98.526
5	96.768	96.760	96.745	5	96.540	96.495	96.479	5.5	99.111	99.096	99.082
5.125	97.278	97.271	97.256	5.125	97.196	97.151	97.135	5.625	99.705	99.691	99.676
5.25	98.069	98.048	98.023	5.25	98.008	97.993	97.978	5.75	100.405	100.381	100.357
5.375	98.715	98.693	98.668	5.375	98.555	98.540	98.526	5.875	100.830	100.640	100.450
5.5	99.267	99.245	99.220	5.5	99.111	99.096	99.082	6	101.384	101.193	101.003
5.625	99.705	99.691	99.676	5.625	99.705	99.691	99.676	6.125	101.911	101.721	101.530
5.75	100.405	100.381	100.357	5.75	100.405	100.381	100.357	6.25	102.210	102.119	102.079
5.875	100.830	100.640	100.563	5.875	100.830	100.640	100.450	6.375	101.943	101.861	101.820
6	101.384	101.193	101.003	6	101.384	101.193	101.003	6.5	102.513	102.432	102.391
6.125	101.911	101.721	101.530	6.125	101.911	101.721	101.530	6.625	103.053	102.972	102.932
6.25	102.210	102.119	102.079	6.25	102.210	102.119	102.079	6.75	103.407	103.318	103.258
6.375	102.039	101.956	101.916	6.375	102.039	101.956	101.916	6.875	103.215	103.111	103.062
6.5	102.600	102.519	102.478	6.5	102.600	102.519	102.478	7	103.756	103.652	103.603
6.625	103.120	103.040	102.999	6.625	103.120	103.040	102.999	7.125	104.217	104.114	104.066
6.75	103.407	103.318	103.258	6.75	103.407	103.318	103.258	7.25	104.212	104.138	104.091
6.875	103.278	103.173	103.124	6.875	103.278	103.173	103.124	7.375	103.748	103.623	103.565
7	103.804	103.700	103.651	7	103.804	103.700	103.651	7.5	104.145	104.021	103.963
7.125	104.249	104.146	104.097	7.125	104.249	104.146	104.097	7.625	104.696	104.573	104.515
7.25	104.212	104.138	104.091	7.25	104.212	104.138	104.091	7.75	104.851	104.807	104.789
7.375	104.018	103.991	103.947	7.375	103.806	103.681	103.623				
7.5	104.507	104.480	104.436	7.5	104.202	104.078	104.020				

  

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	96.000	95.877	95.881	4.25	96.000	95.877	95.881	4.75	94.152	94.145	94.129
4.375	96.571	96.448	96.452	4.375	96.571	96.448	96.452	4.875	94.823	94.710	94.701
4.5	97.139	97.016	97.020	4.5	97.139	97.016	97.020	5	95.548	95.435	95.426
4.625	97.705	97.582	97.586	4.625	97.705	97.582	97.586	5.125	96.368	96.255	96.246
4.75	97.859	97.824	97.754	4.75	97.859	97.770	97.754	5.25	97.469	97.448	97.423
4.875	98.422	98.304	98.261	4.875	98.422	98.272	98.261	5.375	98.115	98.093	98.068
5	98.980	98.829	98.818	5	98.980	98.829	98.818	5.5	98.667	98.645	98.620
5.125	99.528	99.378	99.367	5.125	99.528	99.378	99.367	5.625	99.189	99.098	99.074
5.25	99.653	99.606	99.584	5.25	99.653	99.606	99.584	5.75	99.608	99.418	99.361
5.375	100.109	99.972	99.920	5.375	100.109	99.947	99.920	5.875	100.253	100.062	99.901
5.5	100.634	100.472	100.445	5.5	100.634	100.472	100.445	6	100.726	100.536	100.355
5.625	101.136	100.974	100.948	5.625	101.136	100.974	100.948	6.125	101.157	101.118	101.078
5.75	101.156	101.093	101.055	5.75	101.156	101.093	101.055	6.25	101.422	101.232	101.153
5.875	101.158	101.094	100.997	5.875	101.006	100.864	100.822	6.375	101.180	101.098	101.057
6	101.637	101.573	101.476	6	101.471	101.329	101.287	6.5	101.772	101.707	101.652
								6.625	102.403	102.388	102.333
								6.75	102.352	102.263	102.203
								6.875	101.957	101.855	101.806
								7	102.421	102.319	102.270
								7.125	102.873	102.771	102.722
								7.25	102.499	102.425	102.379

  

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	96.974	96.882	96.858	5	95.548	95.435	95.426	4.5	94.419	94.251	94.256
5.375	97.897	97.857	97.835	5.125	96.368	96.255	96.246	4.625	94.980	94.812	94.816
5.5	98.475	98.435	98.414	5.25	96.974	96.882	96.858	4.75	94.828	94.804	94.731
5.625	99.189	99.098	99.074	5.375	97.877	97.837	97.815	4.875	95.309	95.284	95.211
5.75	99.608	99.418	99.320	5.5	98.435	98.372	98.350	5	95.789	95.764	95.692
5.875	100.253	100.062	99.872	5.625	99.189	99.098	99.074	5.125	96.269	96.244	96.172
6	100.726	100.536	100.348	5.75	99.427	99.368	99.337	5.25	96.529	96.472	96.367
6.125	101.157	101.118	101.078	5.875	99.890	99.829	99.799	5.375	97.009	96.952	96.847
6.25	101.422	101.232	101.153	6	100.477	100.387	100.348	5.5	97.488	97.431	97.326
6.375	101.180	101.098	101.057	6.125	101.157	101.118	101.078	5.625	97.967	97.909	97.804
6.5	101.772	101.707	101.652	6.25	101.171	101.112	101.080	5.75	97.882	97.852	97.823
6.625	102.403	102.388	102.333	6.375	101.208	101.125	101.085	5.875	98.211	98.182	98.152
6.75	102.352	102.263	102.203	6.5	101.772	101.707	101.652	6	98.617	98.553	98.518
6.875	101.957	101.855	101.806	6.625	102.403	102.388	102.333	6.125	99.095	99.031	98.934

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	98.008	97.993	97.978	5.25	98.008	97.993	97.978	5.25	98.008	97.993	97.978
5.375	98.555	98.540	98.526	5.375	98.555	98.540	98.526	5.375	98.555	98.540	98.526
5.5	99.111	99.096	99.082	5.5	99.111	99.096	99.082	5.5	99.111	99.096	99.082
5.625	99.705	99.691	99.676	5.625	99.705	99.691	99.676	5.625	99.705	99.691	99.676
5.75	100.405	100.381	100.357	5.75	100.405	100.381	100.357	5.75	100.405	100.381	100.357
5.875	100.830	100.640	100.450	5.875	100.830	100.640	100.450	5.875	100.830	100.640	100.450
6	101.384	101.193	101.003	6	101.384	101.193	101.003	6	101.384	101.193	101.003
6.125	101.911	101.721	101.530	6.125	101.911	101.721	101.530	6.125	101.911	101.721	101.530
6.25	102.210	102.119	102.079	6.25	102.210	102.119	102.079	6.25	102.210	102.119	102.079
6.375	102.039	101.956	101.916	6.375	102.039	101.956	101.916	6.375	101.943	101.861	101.820
6.5	102.600	102.519	102.478	6.5	102.600	102.519	102.478	6.5	102.513	102.432	102.391
6.625	103.120	103.040	102.999	6.625	103.120	103.040	102.999	6.625	103.053	102.972	102.932
6.75	103.407	103.318	103.258	6.75	103.407	103.318	103.258	6.75	103.407	103.318	103.258
6.875	103.278	103.173	103.124	6.875	103.278	103.173	103.124	6.875	103.215	103.111	103.062
7	103.804	103.700	103.651	7	103.804	103.700	103.651	7	103.756	103.652	103.603
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	97.139	97.016	97.020	4.25	96.000	95.877	95.881	5.25	96.974	96.882	96.858
4.625	97.705	97.582	97.586	4.375	96.571	96.448	96.452	5.375	97.897	97.857	97.835
4.75	97.859	97.770	97.754	4.5	97.139	97.016	97.020	5.5	98.475	98.435	98.414
4.875	98.422	98.272	98.261	4.625	97.705	97.582	97.586	5.625	99.189	99.098	99.074
5	98.980	98.829	98.818	4.75	97.859	97.770	97.754	5.75	99.608	99.418	99.320
5.125	99.528	99.378	99.367	4.875	98.422	98.272	98.261	5.875	100.253	100.062	99.872
5.25	99.653	99.606	99.584	5	98.980	98.829	98.818	6	100.726	100.536	100.348
5.375	100.109	99.947	99.920	5.125	99.528	99.378	99.367	6.125	101.157	101.118	101.078
5.5	100.634	100.472	100.445	5.25	99.653	99.606	99.584	6.25	101.422	101.232	101.153
5.625	101.136	100.974	100.948	5.375	100.109	99.947	99.920	6.375	101.180	101.098	101.057
5.75	101.156	101.093	101.055	5.5	100.634	100.472	100.445	6.5	101.772	101.707	101.652
5.875	101.006	100.864	100.822	5.625	101.136	100.974	100.948	6.625	102.403	102.388	102.333
6	101.471	101.329	101.287	5.75	101.156	101.093	101.055	6.75	102.352	102.263	102.203
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	96.974	96.882	96.858	5.25	96.974	96.882	96.858	4.5	94.419	94.251	94.256
5.375	97.897	97.857	97.835	5.375	97.722	97.631	97.607	4.625	94.980	94.812	94.816
5.5	98.475	98.435	98.414	5.5	98.435	98.343	98.319	4.75	93.564	93.507	93.493
5.625	99.189	99.098	99.074	5.625	99.189	99.098	99.074	4.875	94.120	93.849	93.838
5.75	99.608	99.418	99.320	5.75	99.427	99.368	99.337	5	94.664	94.394	94.383
5.875	100.253	100.062	99.872	5.875	99.784	99.694	99.655	5.125	95.191	94.921	94.909
6	100.726	100.536	100.348	6	100.477	100.387	100.348	5.25	96.209	96.172	96.135
6.125	101.157	101.118	101.078	6.125	101.157	101.118	101.078	5.375	96.334	96.297	96.261
6.25	101.422	101.232	101.153	6.25	101.097	101.023	100.978	5.5	96.769	96.732	96.696
6.375	101.180	101.098	101.057	6.375	101.098	101.024	100.969	5.625	97.218	97.181	97.144
6.5	101.772	101.707	101.652	6.5	101.772	101.707	101.652	5.75	97.882	97.852	97.823
6.625	102.403	102.388	102.333	6.625	102.403	102.388	102.333	5.875	98.211	98.182	98.152
6.75	102.352	102.263	102.203	6.75	102.402	102.313	102.253	6	98.577	98.548	98.518
6.875	101.957	101.855	101.806	6.875	101.438	101.464	101.393	6.125	98.923	98.894	98.865

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



YOUR BFF IN WHOLESALE

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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.096	97.051	97.035	5.125	97.096	97.051	97.035	4.75	95.268	95.223	95.208
5.25	97.908	97.893	97.878	5.25	97.908	97.893	97.878	4.875	95.783	95.739	95.723
5.375	98.455	98.440	98.426	5.375	98.455	98.440	98.426	5	96.440	96.395	96.379
5.5	99.011	98.996	98.982	5.5	99.011	98.996	98.982	5.125	97.096	97.051	97.035
5.625	99.605	99.591	99.576	5.625	99.605	99.591	99.576	5.25	97.908	97.893	97.878
5.75	100.266	100.174	100.144	5.75	100.266	100.174	100.144	5.375	98.455	98.440	98.426
5.875	100.730	100.540	100.350	5.875	100.730	100.540	100.350	5.5	99.011	98.996	98.982
6	101.284	101.093	100.903	6	101.284	101.093	100.903	5.625	99.605	99.591	99.576
6.125	101.811	101.621	101.430	6.125	101.811	101.621	101.430	5.75	100.266	100.174	100.144
6.25	102.060	101.869	101.784	6.25	102.060	101.869	101.784	5.875	100.730	100.540	100.350
6.375	101.758	101.707	101.656	6.375	101.758	101.707	101.656	6	101.284	101.093	100.903
6.5	102.233	102.182	102.131	6.5	102.233	102.182	102.131	6.125	101.811	101.621	101.430
6.625	102.677	102.625	102.574	6.625	102.677	102.625	102.574	6.25	102.060	101.869	101.784
6.75	103.121	103.032	102.972	6.75	103.121	103.032	102.972	6.375	101.758	101.707	101.656
6.875	102.762	102.718	102.674	6.875	102.762	102.718	102.674	6.5	102.233	102.182	102.131
7	103.164	103.121	103.077	7	103.164	103.121	103.077	6.625	102.677	102.625	102.574
7.125	103.601	103.557	103.513	7.125	103.601	103.557	103.513	6.75	103.121	103.032	102.972
7.25	103.893	103.819	103.772	7.25	103.893	103.819	103.772	6.875	102.762	102.718	102.674
7.375	103.519	103.511	103.502	7.375	103.415	103.344	103.274	7	103.164	103.121	103.077
7.5	103.692	103.674	103.664	7.5	103.692	103.604	103.534	7.125	103.601	103.557	103.513
7.625	104.133	104.010	103.952	7.625	104.133	104.010	103.952	7.25	103.893	103.819	103.772
7.75	104.301	104.257	104.239	7.75	104.301	104.257	104.239	7.375	103.415	103.344	103.274
7.875	103.769	103.783	103.797					7.5	103.759	103.635	103.577
8	103.884	103.899	103.913					7.625	104.197	104.074	104.016
8.125	103.950	103.965	103.979					7.75	104.301	104.257	104.239
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	95.986	95.843	95.847	4.25	95.986	95.843	95.847	4.875	94.693	94.440	94.531
4.375	96.512	96.369	96.373	4.375	96.512	96.369	96.373	5	95.409	95.156	95.247
4.5	97.030	96.887	96.891	4.5	97.030	96.887	96.891	5.125	96.170	95.917	96.008
4.625	97.536	97.393	97.397	4.625	97.536	97.393	97.397	5.25	96.950	96.719	96.795
4.75	97.821	97.670	97.654	4.75	97.821	97.670	97.654	5.375	97.610	97.416	97.454
4.875	98.319	98.149	98.138	4.875	98.319	98.149	98.138	5.5	98.264	98.033	98.108
5	98.800	98.629	98.618	5	98.800	98.629	98.618	5.625	99.011	98.780	98.856
5.125	99.257	99.086	99.075	5.125	99.257	99.086	99.075	5.75	99.508	99.318	99.187
5.25	99.553	99.506	99.484	5.25	99.553	99.506	99.484	5.875	100.153	99.962	99.772
5.375	99.932	99.750	99.723	5.375	99.932	99.750	99.723	6	100.626	100.436	100.245
5.5	100.350	100.173	100.141	5.5	100.350	100.167	100.141	6.125	101.043	100.853	100.726
5.625	100.733	100.643	100.578	5.625	100.733	100.551	100.525	6.25	101.322	101.132	100.941
5.75	101.056	100.993	100.955	5.75	101.056	100.993	100.955	6.375	100.962	100.890	100.838
5.875	100.764	100.732	100.657	5.875	100.755	100.593	100.551	6.5	101.525	101.405	101.356
6	101.213	101.180	101.106	6	101.103	100.940	100.898	6.625	102.105	101.930	101.976
								6.75	102.252	102.163	102.103
								6.875	101.481	101.437	101.393
								7	101.883	101.839	101.795
								7.125	102.320	102.276	102.232
								7.25	102.399	102.325	102.279
								7.375	101.323	101.279	101.261
								7.5	101.838	101.793	101.775
								7.625	102.337	102.292	102.274
								7.75	102.670	102.625	102.607
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	101.525	101.405	101.356	6.125	100.906	100.666	100.726	4.5	94.286	94.118	94.122
6.625	102.105	101.930	101.976	6.25	100.997	100.923	100.878	4.625	94.761	94.593	94.597
6.75	102.252	102.163	102.103	6.375	100.962	100.747	100.792	4.75	93.514	93.407	93.393
6.875	101.481	101.437	101.393	6.5	101.525	101.311	101.356	4.875	93.976	93.729	93.715
7	101.883	101.839	101.795	6.625	102.105	101.930	101.976	5	94.408	94.168	94.154
7.125	102.320	102.276	102.232	6.75	102.302	102.213	102.153	5.125	94.802	94.532	94.520
7.25	102.399	102.325	102.279	6.875	101.174	101.049	101.079	5.25	96.109	96.072	96.035
7.375	101.323	101.279	101.261	7	101.616	101.491	101.521	5.375	96.234	96.197	96.161
7.5	101.838	101.793	101.775	7.125	102.085	102.011	101.965	5.5	96.669	96.632	96.596
7.625	102.337	102.292	102.274	7.25	102.449	102.375	102.329	5.625	97.118	97.081	97.044
7.75	102.670	102.625	102.607	7.375	101.373	101.329	101.311	5.75	97.782	97.752	97.723
				7.5	101.888	101.843	101.825	5.875	98.111	98.082	98.052
				7.625	102.387	102.342	102.324	6	98.477	98.448	98.418
								6.125	98.823	98.794	98.765



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	101.758	101.707	101.656	6.375	101.758	101.707	101.656	6	101.284	101.093	100.903
6.5	102.233	102.182	102.131	6.5	102.233	102.182	102.131	6.125	101.811	101.621	101.430
6.625	102.677	102.625	102.574	6.625	102.677	102.625	102.574	6.25	102.060	101.869	101.784
6.75	103.121	103.032	102.972	6.75	103.121	103.032	102.972	6.375	101.758	101.707	101.656
6.875	102.762	102.718	102.674	6.875	102.762	102.718	102.674	6.5	102.233	102.182	102.131
7	103.164	103.121	103.077	7	103.164	103.121	103.077	6.625	102.677	102.625	102.574
7.125	103.601	103.557	103.513	7.125	103.601	103.557	103.513	6.75	103.121	103.032	102.972
7.25	103.893	103.819	103.772	7.25	103.893	103.819	103.772	6.875	102.762	102.718	102.674
7.375	103.519	103.511	103.502	7.375	103.415	103.344	103.274	7	103.164	103.121	103.077
7.5	103.692	103.674	103.664	7.5	103.692	103.604	103.534	7.125	103.601	103.557	103.513
7.625	104.133	104.010	103.952	7.625	104.133	104.010	103.952	7.25	103.893	103.819	103.772
7.75	104.301	104.257	104.239	7.75	104.301	104.257	104.239	7.375	103.415	103.344	103.274
7.875	103.769	103.783	103.797					7.5	103.759	103.635	103.577
8	103.884	103.899	103.913					7.625	104.197	104.074	104.016
8.125	103.950	103.965	103.979					7.75	104.301	104.257	104.239
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	97.030	96.887	96.891	4.5	97.030	96.887	96.891	6.625	102.105	101.930	101.976
4.625	97.536	97.393	97.397	4.625	97.536	97.393	97.397	6.75	102.252	102.163	102.103
4.75	97.821	97.670	97.654	4.75	97.821	97.670	97.654	6.875	101.481	101.437	101.393
4.875	98.319	98.149	98.138	4.875	98.319	98.149	98.138	7	101.883	101.839	101.795
5	98.800	98.629	98.618	5	98.800	98.629	98.618	7.125	102.320	102.276	102.232
5.125	99.257	99.086	99.075	5.125	99.257	99.086	99.075	7.25	102.399	102.325	102.279
5.25	99.553	99.506	99.484	5.25	99.553	99.506	99.484	7.375	101.981	101.974	101.964
5.375	99.932	99.750	99.723	5.375	99.932	99.750	99.723	7.5	102.144	102.136	102.127
5.5	100.350	100.173	100.141	5.5	100.350	100.167	100.141	7.625	102.337	102.292	102.274
5.625	100.733	100.643	100.578	5.625	100.733	100.551	100.525	7.75	102.670	102.625	102.607
5.75	101.056	100.993	100.955	5.75	101.056	100.993	100.955	7.875	101.294	101.308	101.322
5.875	100.764	100.732	100.657	5.875	100.755	100.593	100.551	8	101.409	101.424	101.438
6	101.213	101.180	101.106	6	101.103	100.940	100.898	8.125	101.475	101.490	101.504
6.125	101.650	101.617	101.543	6.125	101.530	101.468	101.429				
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	101.525	101.405	101.356	6.125	100.906	100.666	100.726	4.5	94.286	94.118	94.122
6.625	102.105	101.930	101.976	6.25	100.997	100.923	100.878	4.625	94.761	94.593	94.597
6.75	102.252	102.163	102.103	6.375	100.962	100.747	100.792	4.75	93.514	93.407	93.393
6.875	101.481	101.437	101.393	6.5	101.525	101.311	101.356	4.875	93.976	93.729	93.715
7	101.883	101.839	101.795	6.625	102.105	101.930	101.976	5	94.408	94.168	94.154
7.125	102.320	102.276	102.232	6.75	102.302	102.213	102.153	5.125	94.802	94.532	94.520
7.25	102.399	102.325	102.279	6.875	101.174	101.049	101.079	5.25	96.109	96.072	96.035
7.375	101.323	101.279	101.261	7	101.616	101.491	101.521	5.375	96.234	96.197	96.161
7.5	101.838	101.793	101.775	7.125	102.085	102.011	101.965	5.5	96.669	96.632	96.596
7.625	102.337	102.292	102.274	7.25	102.449	102.375	102.329	5.625	97.118	97.081	97.044
7.75	102.670	102.625	102.607	7.375	101.373	101.329	101.311	5.75	97.782	97.752	97.723
				7.5	101.888	101.843	101.825	5.875	98.111	98.082	98.052
				7.625	102.387	102.342	102.324	6	98.477	98.448	98.418
								6.125	98.823	98.794	98.765

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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





**YOUR BFF IN WHOLESALE**

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.375	99.215	98.915	6.75	97.875	97.715	97.415
6.875	99.850	99.697	99.397	6.875	98.350	98.197	97.897
7	100.352	100.199	99.899	7	98.852	98.699	98.399
7.125	100.803	100.650	100.350	7.125	99.303	99.150	98.850
7.25	101.254	101.073	100.773	7.25	99.754	99.573	99.273
7.375	101.735	101.554	101.254	7.375	100.235	100.054	99.754
7.5	102.197	102.016	101.716	7.5	100.697	100.516	100.216
7.625	102.608	102.427	102.127	7.625	101.108	100.927	100.627
7.75	103.000	102.819	102.519	7.75	101.500	101.319	101.019
7.875	102.513	102.318	102.018	7.875	101.013	100.818	100.518
8	102.935	102.740	102.440	8	101.435	101.240	100.940
8.125	103.316	103.121	102.821	8.125	101.816	101.621	101.321
8.25	103.688	103.493	103.193	8.25	102.188	101.993	101.693

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.375	97.215	96.915	6.75	95.875	95.715	95.415
6.875	97.850	97.697	97.397	6.875	96.350	96.197	95.897
7	98.352	98.199	97.899	7	96.852	96.699	96.399
7.125	98.803	98.650	98.350	7.125	97.303	97.150	96.850
7.25	99.254	99.073	98.773	7.25	97.754	97.573	97.273
7.375	99.735	99.554	99.254	7.375	98.235	98.054	97.754
7.5	100.197	100.016	99.716	7.5	98.697	98.516	98.216
7.625	100.608	100.427	100.127	7.625	99.108	98.927	98.627
7.75	101.000	100.819	100.519	7.75	99.500	99.319	99.019
7.875	100.513	100.318	100.018	7.875	99.013	98.818	98.518
8	100.935	100.740	100.440	8	99.435	99.240	98.940
8.125	101.316	101.121	100.821	8.125	99.816	99.621	99.321
8.25	101.688	101.493	101.193	8.25	100.188	99.993	99.693

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.625	98.465	98.165	6.75	96.625	96.465	96.165
6.875	99.100	98.947	98.647	6.875	97.100	96.947	96.647
7	99.602	99.449	99.149	7	97.602	97.449	97.149
7.125	100.053	99.900	99.600	7.125	98.053	97.900	97.600
7.25	100.504	100.323	100.023	7.25	98.504	98.323	98.023
7.375	100.985	100.804	100.504	7.375	98.985	98.804	98.504
7.5	101.447	101.266	100.966	7.5	99.447	99.266	98.966
7.625	101.858	101.677	101.377	7.625	99.858	99.677	99.377
7.75	102.250	102.069	101.769	7.75	100.250	100.069	99.769
7.875	101.763	101.568	101.268	7.875	99.763	99.568	99.268
8	102.185	101.990	101.690	8	100.185	99.990	99.690
8.125	102.566	102.371	102.071	8.125	100.566	100.371	100.071
8.25	102.938	102.743	102.443	8.25	100.938	100.743	100.443

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.