



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	92.317	92.317	92.200	4.75	92.317	92.317	92.200	5.125	95.125	95.125	94.956
4.875	92.992	92.992	92.880	4.875	92.992	92.992	92.880	5.25	96.003	96.003	95.827
5	93.640	93.640	93.532	5	93.640	93.640	93.532	5.375	96.764	96.764	96.593
5.125	94.225	94.225	94.123	5.125	94.225	94.225	94.123	5.5	97.457	97.457	97.291
5.25	95.573	95.442	95.361	5.25	95.077	95.077	94.901	5.625	97.803	97.803	97.641
5.375	96.268	96.137	96.056	5.375	95.822	95.822	95.651	5.75	99.257	99.187	99.116
5.5	97.070	96.940	96.859	5.5	96.465	96.465	96.299	5.875	99.804	99.733	99.663
5.625	97.598	97.467	97.387	5.625	97.073	97.028	96.923	6	100.290	100.218	100.149
5.75	97.912	97.826	97.789	5.75	97.739	97.687	97.611	6.125	100.613	100.524	100.446
5.875	98.570	98.483	98.447	5.875	98.337	98.282	98.208	6.25	101.208	101.118	101.041
6	99.267	99.180	99.144	6	99.092	99.016	98.937	6.375	101.687	101.595	101.520
6.125	99.755	99.669	99.632	6.125	99.601	99.515	99.435	6.5	102.118	102.024	101.950
6.25	99.924	99.812	99.748	6.25	99.924	99.812	99.748	6.625	102.473	102.378	102.304
6.375	100.458	100.364	100.320	6.375	100.440	100.353	100.284	6.75	102.039	101.929	101.885
6.5	101.000	100.906	100.862	6.5	100.914	100.819	100.748	6.875	102.486	102.374	102.332
6.625	101.457	101.363	101.319	6.625	101.385	101.290	101.212	7	102.883	102.771	102.729
6.75	101.598	101.483	101.427	6.75	101.598	101.483	101.427	7.125	103.215	103.101	103.061
6.875	102.046	101.937	101.879	6.875	102.008	101.878	101.816	7.25	103.164	103.035	102.978
7	102.509	102.400	102.342	7	102.380	102.277	102.209	7.375	103.616	103.486	103.430
7.125	102.908	102.800	102.741	7.125	102.745	102.605	102.541	7.5	103.959	103.828	103.773
7.25	103.119	102.969	102.914	7.25	103.119	102.969	102.914	7.625	104.318	104.168	104.177
7.375	103.443	103.317	103.258	7.375	103.443	103.317	103.258	7.75	104.762	104.614	104.611
7.5	103.840	103.717	103.644	7.5	103.760	103.659	103.579	7.875	105.128	104.979	104.976
7.625	104.253	104.097	104.048	7.625	104.253	104.097	104.048	8	105.000	104.967	104.914
7.75	104.754	104.586	104.535	7.75	104.754	104.586	104.535				
7.875	105.011	104.857	104.803	7.875	105.011	104.857	104.803				
8	105.260	105.103	105.048	8	105.260	105.103	105.048				
8.125	105.497	105.330	105.277	8.125	105.497	105.330	105.277				
8.25	105.732	105.555	105.545	8.25	105.732	105.555	105.545				
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	96.510	96.510	96.357	4.625	96.723	96.723	96.570	5	92.898	92.898	92.712
4.75	97.013	97.001	96.933	4.75	97.289	97.230	97.213	5.125	93.718	93.718	93.537
4.875	97.473	97.461	97.393	4.875	97.764	97.696	97.614	5.25	95.371	95.201	95.080
5	97.952	97.879	97.811	5	98.286	98.198	98.135	5.375	96.066	95.896	95.775
5.125	98.508	98.433	98.366	5.125	98.770	98.687	98.620	5.5	96.869	96.698	96.578
5.25	98.854	98.814	98.715	5.25	99.102	99.025	98.954	5.625	97.396	97.225	97.104
5.375	99.299	99.264	99.163	5.375	99.485	99.485	99.263	5.75	97.869	97.721	97.622
5.5	99.677	99.641	99.541	5.5	99.872	99.872	99.613	5.875	98.528	98.380	98.281
5.625	100.038	99.948	99.843	5.625	100.156	100.057	99.953	6	99.204	99.069	99.017
5.75	100.350	100.278	100.158	5.75	100.455	100.362	100.253	6.125	99.724	99.576	99.510
5.875	100.755	100.697	100.583	5.875	100.744	100.674	100.570	6.25	99.976	99.855	99.810
6	101.093	101.034	100.916	6	101.076	100.976	100.864	6.375	100.536	100.419	100.370
6.125	101.094	100.988	100.909	6.125	101.126	101.111	101.016	6.5	101.030	100.905	100.855
6.25	101.392	101.313	101.256	6.25	101.282	101.200	101.110	6.625	101.499	101.354	101.277
6.375	101.784	101.704	101.649	6.375	101.544	101.488	101.403	6.75	101.637	101.501	101.466
6.5	102.059	101.975	101.921	6.5	101.853	101.779	101.698	6.875	102.038	101.908	101.866
6.625	102.148	102.026	101.972	6.625	101.896	101.825	101.750	7	102.460	102.296	102.181
6.75	102.375	102.269	102.226	6.75	102.136	102.010	101.952	7.125	102.861	102.695	102.579
6.875	102.756	102.653	102.612	6.875	102.362	102.257	102.215	7.25	102.898	102.722	102.596
7	102.926	102.863	102.821	7	102.670	102.587	102.472	7.375	103.313	103.135	103.006
7.125	102.432	102.369	102.318	7.125	102.198	102.136	102.084	7.5	103.701	103.521	103.390
7.25	102.924	102.862	102.810	7.25	102.590	102.528	102.476	7.625	103.507	103.388	103.370
7.375	103.397	103.335	103.283	7.375	102.967	102.905	102.853	7.75	103.474	103.260	103.229
								7.875	103.649	103.444	103.410

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	97.114	97.051	96.988	5	96.476	96.413	96.350	5	94.228	94.165	94.103
5.125	97.479	97.416	97.353	5.125	97.068	97.005	96.942	5.125	94.875	94.812	94.749
5.25	97.845	97.782	97.719	5.25	97.497	97.434	97.371	5.25	95.346	95.283	95.221
5.375	98.070	98.007	97.944	5.375	97.761	97.698	97.635	5.375	95.998	95.935	95.873
5.5	98.436	98.373	98.310	5.5	98.191	98.128	98.065	5.5	96.473	96.410	96.348
5.625	98.804	98.741	98.678	5.625	98.622	98.559	98.496	5.625	96.949	96.886	96.824
5.75	99.171	99.108	99.045	5.75	98.871	98.808	98.745	5.75	97.410	97.347	97.284
5.875	99.379	99.316	99.253	5.875	99.117	99.054	98.991	5.875	97.687	97.624	97.562
6	99.730	99.667	99.604	6	99.530	99.467	99.404	6	98.147	98.084	98.022
6.125	99.935	99.872	99.809	6.125	99.774	99.711	99.648	6.125	98.422	98.359	98.297
6.25	100.139	100.076	100.013	6.25	100.016	99.953	99.890	6.25	98.879	98.816	98.754
6.375	100.342	100.279	100.216	6.375	100.255	100.192	100.129	6.375	98.965	98.902	98.840
6.5	100.541	100.478	100.415	6.5	100.658	100.595	100.532	6.5	99.231	99.168	99.105
6.625	100.591	100.528	100.465	6.625	100.716	100.653	100.590	6.625	99.489	99.426	99.363
6.75	100.815	100.752	100.689	6.75	100.949	100.886	100.823	6.75	99.753	99.690	99.627
6.875	101.002	100.939	100.876	6.875	101.023	100.960	100.897	6.875	99.842	99.779	99.716
7	101.195	101.132	101.069	7	101.269	101.206	101.143	7	99.934	99.871	99.809
7.125	101.399	101.336	101.273	7.125	101.515	101.452	101.389	7.125	100.026	99.963	99.900

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	97.164	97.101	97.038	5	96.526	96.463	96.400	5	94.278	94.215	94.152
5.125	97.529	97.466	97.403	5.125	97.118	97.055	96.992	5.125	94.925	94.862	94.799
5.25	97.895	97.832	97.769	5.25	97.547	97.484	97.421	5.25	95.396	95.333	95.270
5.375	98.120	98.057	97.994	5.375	97.811	97.748	97.685	5.375	96.048	95.985	95.922
5.5	98.486	98.423	98.360	5.5	98.241	98.178	98.115	5.5	96.523	96.460	96.397
5.625	98.854	98.791	98.728	5.625	98.672	98.609	98.546	5.625	96.999	96.936	96.873
5.75	99.221	99.158	99.095	5.75	98.921	98.858	98.795	5.75	97.460	97.397	97.334
5.875	99.429	99.366	99.303	5.875	99.167	99.104	99.041	5.875	97.737	97.674	97.611
6	99.780	99.717	99.654	6	99.580	99.517	99.454	6	98.197	98.134	98.071
6.125	99.985	99.922	99.859	6.125	99.824	99.761	99.698	6.125	98.472	98.409	98.346
6.25	100.189	100.126	100.063	6.25	100.066	100.003	99.940	6.25	98.929	98.866	98.803
6.375	100.392	100.329	100.266	6.375	100.305	100.242	100.179	6.375	99.015	98.952	98.889
6.5	100.591	100.528	100.465	6.5	100.708	100.645	100.582	6.5	99.281	99.218	99.155
6.625	100.641	100.578	100.515	6.625	100.766	100.703	100.640	6.625	99.539	99.476	99.413
6.75	100.865	100.802	100.739	6.75	100.999	100.936	100.873	6.75	99.803	99.740	99.677
6.875	101.052	100.989	100.926	6.875	101.073	101.010	100.947	6.875	99.892	99.829	99.766
7	101.245	101.182	101.119	7	101.319	101.256	101.193	7	99.984	99.921	99.858
7.125	101.449	101.386	101.323	7.125	101.565	101.502	101.439	7.125	100.076	100.013	99.950

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
---	---

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	94.193	94.148	94.133	4.5	94.193	94.148	94.133	5	96.646	96.601	96.582
4.625	94.849	94.804	94.789	4.625	94.849	94.804	94.789	5.125	97.302	97.258	97.238
4.75	95.604	95.582	95.544	4.75	95.505	95.461	95.446	5.25	98.123	98.101	98.079
4.875	96.162	96.140	96.102	4.875	95.990	95.945	95.926	5.375	98.671	98.649	98.627
5	96.747	96.725	96.687	5	96.646	96.601	96.582	5.5	99.225	99.203	99.181
5.125	97.302	97.258	97.238	5.125	97.302	97.258	97.238	5.625	99.814	99.792	99.770
5.25	98.123	98.101	98.079	5.25	98.123	98.101	98.079	5.75	100.520	100.487	100.451
5.375	98.695	98.673	98.629	5.375	98.671	98.649	98.627	5.875	100.833	100.642	100.452
5.5	99.245	99.223	99.181	5.5	99.225	99.203	99.181	6	101.360	101.169	100.979
5.625	99.814	99.792	99.770	5.625	99.814	99.792	99.770	6.125	101.885	101.695	101.548
5.75	100.520	100.487	100.451	5.75	100.520	100.487	100.451	6.25	102.326	102.213	102.161
5.875	100.833	100.642	100.490	5.875	100.833	100.642	100.452	6.375	101.997	101.937	101.886
6	101.360	101.169	100.979	6	101.360	101.169	100.979	6.5	102.565	102.482	102.414
6.125	101.885	101.695	101.548	6.125	101.885	101.695	101.548	6.625	103.102	103.015	102.950
6.25	102.326	102.213	102.161	6.25	102.326	102.213	102.161	6.75	103.455	103.381	103.327
6.375	102.078	101.997	101.929	6.375	102.078	101.997	101.929	6.875	103.184	103.081	103.012
6.5	102.634	102.551	102.483	6.5	102.634	102.551	102.483	7	103.721	103.616	103.550
6.625	103.147	103.060	102.994	6.625	103.147	103.060	102.994	7.125	104.179	104.071	104.006
6.75	103.455	103.381	103.327	6.75	103.455	103.381	103.327	7.25	104.210	104.136	104.082
6.875	103.224	103.120	103.053	6.875	103.224	103.120	103.053	7.375	103.721	103.596	103.595
7	103.730	103.625	103.559	7	103.730	103.625	103.559	7.5	104.113	103.985	103.984
7.125	104.159	104.051	103.986	7.125	104.159	104.051	103.986	7.625	104.657	104.526	104.525
7.25	104.210	104.136	104.082	7.25	104.210	104.136	104.082	7.75	104.858	104.813	104.785
7.375	103.999	104.023	103.980	7.375	103.748	103.623	103.622				
7.5	104.487	104.511	104.469	7.5	104.122	103.994	103.993				

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	96.101	96.038	96.030	4.25	96.101	96.038	96.030	4.75	94.247	94.154	94.133
4.375	96.672	96.609	96.601	4.375	96.672	96.609	96.601	4.875	94.977	94.884	94.863
4.5	97.241	97.177	97.170	4.5	97.241	97.177	97.170	5	95.703	95.609	95.589
4.625	97.806	97.743	97.735	4.625	97.806	97.743	97.735	5.125	96.523	96.429	96.409
4.75	98.000	97.956	97.867	4.75	97.965	97.881	97.860	5.25	97.449	97.427	97.383
4.875	98.527	98.443	98.420	4.875	98.527	98.443	98.420	5.375	98.170	98.135	98.066
5	99.083	98.999	98.976	5	99.083	98.999	98.976	5.5	98.744	98.706	98.638
5.125	99.629	99.545	99.522	5.125	99.629	99.545	99.522	5.625	99.305	99.259	99.192
5.25	99.724	99.678	99.652	5.25	99.724	99.678	99.652	5.75	99.636	99.592	99.527
5.375	100.137	100.055	100.006	5.375	100.137	100.032	99.993	5.875	100.255	100.065	99.929
5.5	100.657	100.552	100.514	5.5	100.657	100.552	100.514	6	100.702	100.537	100.464
5.625	101.154	101.049	101.011	5.625	101.154	101.049	101.011	6.125	101.265	101.203	101.152
5.75	101.188	101.126	101.084	5.75	101.188	101.126	101.084	6.25	101.347	101.279	101.182
5.875	101.280	101.221	101.165	5.875	101.064	100.938	100.884	6.375	101.231	101.139	101.070
6	101.759	101.701	101.644	6	101.522	101.396	101.343	6.5	101.903	101.772	101.705
								6.625	102.531	102.450	102.384
								6.75	102.399	102.325	102.272
								6.875	101.901	101.800	101.732
								7	102.342	102.240	102.174
								7.125	102.776	102.669	102.603
								7.25	102.497	102.423	102.369

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	97.090	96.989	96.953	5	95.703	95.609	95.589	4.5	94.520	94.412	94.404
5.375	98.170	98.135	98.066	5.125	96.523	96.429	96.409	4.625	95.080	94.972	94.964
5.5	98.744	98.706	98.638	5.25	97.090	96.989	96.953	4.75	94.980	94.936	94.847
5.625	99.305	99.259	99.192	5.375	98.157	98.122	98.053	4.875	95.461	95.417	95.328
5.75	99.636	99.592	99.527	5.5	98.688	98.650	98.583	5	95.942	95.898	95.809
5.875	100.255	100.065	99.874	5.625	99.305	99.204	99.168	5.125	96.423	96.379	96.290
6	100.702	100.512	100.422	5.75	99.515	99.456	99.421	5.25	96.569	96.554	96.506
6.125	101.265	101.203	101.152	5.875	100.024	99.965	99.865	5.375	97.050	97.035	96.986
6.25	101.347	101.279	101.182	6	100.585	100.473	100.422	5.5	97.530	97.515	97.466
6.375	101.231	101.139	101.070	6.125	101.265	101.203	101.152	5.625	98.009	97.994	97.946
6.5	101.903	101.772	101.705	6.25	101.289	101.222	101.125	5.75	97.964	97.935	97.905
6.625	102.531	102.450	102.384	6.375	101.255	101.175	101.106	5.875	98.285	98.256	98.227
6.75	102.399	102.325	102.272	6.5	101.903	101.772	101.705	6	98.739	98.681	98.624
6.875	101.901	101.800	101.732	6.625	102.531	102.450	102.384	6.125	99.219	99.160	99.103

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	98.123	98.101	98.079	5.25	98.123	98.101	98.079	5.25	98.123	98.101	98.079
5.375	98.671	98.649	98.627	5.375	98.671	98.649	98.627	5.375	98.671	98.649	98.627
5.5	99.225	99.203	99.181	5.5	99.225	99.203	99.181	5.5	99.225	99.203	99.181
5.625	99.814	99.792	99.770	5.625	99.814	99.792	99.770	5.625	99.814	99.792	99.770
5.75	100.520	100.487	100.451	5.75	100.520	100.487	100.451	5.75	100.520	100.487	100.451
5.875	100.833	100.642	100.452	5.875	100.833	100.642	100.452	5.875	100.833	100.642	100.452
6	101.360	101.169	100.979	6	101.360	101.169	100.979	6	101.360	101.169	100.979
6.125	101.885	101.695	101.548	6.125	101.885	101.695	101.548	6.125	101.885	101.695	101.548
6.25	102.326	102.213	102.161	6.25	102.326	102.213	102.161	6.25	102.326	102.213	102.161
6.375	102.078	101.997	101.929	6.375	102.078	101.997	101.929	6.375	101.997	101.937	101.886
6.5	102.634	102.551	102.483	6.5	102.634	102.551	102.483	6.5	102.565	102.482	102.414
6.625	103.147	103.060	102.994	6.625	103.147	103.060	102.994	6.625	103.102	103.015	102.950
6.75	103.455	103.381	103.327	6.75	103.455	103.381	103.327	6.75	103.455	103.381	103.327
6.875	103.224	103.120	103.053	6.875	103.224	103.120	103.053	6.875	103.184	103.081	103.012
7	103.730	103.625	103.559	7	103.730	103.625	103.559	7	103.721	103.616	103.550
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	97.241	97.177	97.170	4.25	96.101	96.038	96.030	5.25	97.090	96.989	96.953
4.625	97.806	97.743	97.735	4.375	96.672	96.609	96.601	5.375	98.170	98.135	98.066
4.75	97.965	97.881	97.860	4.5	97.241	97.177	97.170	5.5	98.744	98.706	98.638
4.875	98.527	98.443	98.420	4.625	97.806	97.743	97.735	5.625	99.305	99.259	99.192
5	99.083	98.999	98.976	4.75	97.965	97.881	97.860	5.75	99.636	99.592	99.527
5.125	99.629	99.545	99.522	4.875	98.527	98.443	98.420	5.875	100.255	100.065	99.874
5.25	99.724	99.678	99.652	5	99.083	98.999	98.976	6	100.702	100.512	100.422
5.375	100.137	100.032	99.993	5.125	99.629	99.545	99.522	6.125	101.265	101.203	101.152
5.5	100.657	100.552	100.514	5.25	99.724	99.678	99.652	6.25	101.347	101.279	101.182
5.625	101.154	101.049	101.011	5.375	100.137	100.032	99.993	6.375	101.231	101.139	101.070
5.75	101.188	101.126	101.084	5.5	100.657	100.552	100.514	6.5	101.903	101.772	101.705
5.875	101.064	100.938	100.884	5.625	101.154	101.049	101.011	6.625	102.531	102.450	102.384
6	101.522	101.396	101.343	5.75	101.188	101.126	101.084	6.75	102.399	102.325	102.272
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	97.090	96.989	96.953	5.25	97.090	96.989	96.953	4.5	94.520	94.412	94.404
5.375	98.170	98.135	98.066	5.375	97.838	97.738	97.702	4.625	95.080	94.972	94.964
5.5	98.744	98.706	98.638	5.5	98.550	98.450	98.414	4.75	93.669	93.655	93.641
5.625	99.305	99.259	99.192	5.625	99.305	99.204	99.168	4.875	94.223	94.019	93.996
5.75	99.636	99.592	99.527	5.75	99.515	99.456	99.421	5	94.763	94.559	94.536
5.875	100.255	100.065	99.874	5.875	99.892	99.780	99.729	5.125	95.284	95.080	95.057
6	100.702	100.512	100.422	6	100.585	100.473	100.422	5.25	96.310	96.280	96.251
6.125	101.265	101.203	101.152	6.125	101.265	101.203	101.152	5.375	96.437	96.407	96.378
6.25	101.347	101.279	101.182	6.25	101.152	101.078	101.029	5.5	96.872	96.843	96.813
6.375	101.231	101.139	101.070	6.375	101.231	101.089	101.023	5.625	97.309	97.280	97.251
6.5	101.903	101.772	101.705	6.5	101.903	101.772	101.705	5.75	97.964	97.935	97.905
6.625	102.531	102.450	102.384	6.625	102.531	102.450	102.384	5.875	98.285	98.256	98.227
6.75	102.399	102.325	102.272	6.75	102.449	102.375	102.322	6	98.646	98.617	98.588
6.875	101.901	101.800	101.732	6.875	101.669	101.489	101.407	6.125	98.988	98.959	98.930

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	97.202	97.158	97.138	5.125	97.202	97.158	97.138	4.75	95.405	95.361	95.346
5.25	98.023	98.001	97.979	5.25	98.023	98.001	97.979	4.875	95.890	95.845	95.826
5.375	98.571	98.549	98.527	5.375	98.571	98.549	98.527	5	96.546	96.501	96.482
5.5	99.125	99.103	99.081	5.5	99.125	99.103	99.081	5.125	97.202	97.158	97.138
5.625	99.714	99.692	99.670	5.625	99.714	99.692	99.670	5.25	98.023	98.001	97.979
5.75	100.321	100.262	100.228	5.75	100.321	100.262	100.228	5.375	98.571	98.549	98.527
5.875	100.733	100.542	100.352	5.875	100.733	100.542	100.352	5.5	99.125	99.103	99.081
6	101.260	101.069	100.879	6	101.260	101.069	100.879	5.625	99.714	99.692	99.670
6.125	101.785	101.595	101.405	6.125	101.785	101.595	101.405	5.75	100.321	100.262	100.228
6.25	102.036	101.884	101.835	6.25	102.036	101.884	101.835	5.875	100.733	100.542	100.352
6.375	101.889	101.837	101.786	6.375	101.889	101.837	101.786	6	101.260	101.069	100.879
6.5	102.364	102.312	102.261	6.5	102.364	102.312	102.261	6.125	101.785	101.595	101.405
6.625	102.766	102.715	102.663	6.625	102.766	102.715	102.663	6.25	102.036	101.884	101.835
6.75	103.169	103.095	103.041	6.75	103.169	103.095	103.041	6.375	101.889	101.837	101.786
6.875	102.831	102.788	102.744	6.875	102.831	102.788	102.744	6.5	102.364	102.312	102.261
7	103.203	103.159	103.115	7	103.203	103.159	103.115	6.625	102.766	102.715	102.663
7.125	103.639	103.595	103.551	7.125	103.639	103.595	103.551	6.75	103.169	103.095	103.041
7.25	103.891	103.817	103.763	7.25	103.891	103.817	103.763	6.875	102.831	102.788	102.744
7.375	103.386	103.386	103.371	7.375	103.316	103.245	103.175	7	103.203	103.159	103.115
7.5	103.623	103.542	103.527	7.5	103.623	103.502	103.494	7.125	103.639	103.595	103.551
7.625	104.041	103.910	103.909	7.625	104.041	103.910	103.909	7.25	103.891	103.817	103.763
7.75	104.308	104.263	104.235	7.75	104.308	104.263	104.235	7.375	103.316	103.245	103.176
7.875	103.562	103.409	103.289					7.5	103.731	103.603	103.602
8	103.678	103.524	103.405					7.625	104.162	104.031	104.030
8.125	103.744	103.590	103.471					7.75	104.308	104.263	104.235
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	96.085	96.002	95.994	4.25	96.085	96.002	95.994	4.875	94.847	94.613	94.692
4.375	96.610	96.527	96.520	4.375	96.610	96.527	96.520	5	95.563	95.329	95.408
4.5	97.126	97.043	97.035	4.5	97.126	97.043	97.035	5.125	96.324	96.090	96.169
4.625	97.628	97.545	97.537	4.625	97.628	97.545	97.537	5.25	97.066	96.825	96.889
4.75	97.922	97.818	97.795	4.75	97.922	97.818	97.795	5.375	97.739	97.704	97.635
4.875	98.417	98.313	98.290	4.875	98.417	98.313	98.290	5.5	98.379	98.183	98.203
5	98.892	98.788	98.765	5	98.892	98.788	98.765	5.625	99.126	98.886	98.949
5.125	99.342	99.238	99.215	5.125	99.342	99.238	99.215	5.75	99.533	99.342	99.271
5.25	99.624	99.578	99.552	5.25	99.624	99.578	99.552	5.875	100.155	99.965	99.774
5.375	99.949	99.825	99.786	5.375	99.949	99.825	99.786	6	100.602	100.412	100.221
5.5	100.360	100.235	100.196	5.5	100.360	100.235	100.196	6.125	101.018	100.827	100.797
5.625	100.735	100.610	100.572	5.625	100.735	100.610	100.572	6.25	101.189	100.999	100.879
5.75	101.088	101.026	100.984	5.75	101.088	101.026	100.984	6.375	101.090	101.020	100.969
5.875	100.805	100.659	100.605	5.875	100.805	100.659	100.605	6.5	101.649	101.535	101.484
6	101.146	101.021	100.971	6	101.146	101.000	100.946	6.625	102.221	101.980	102.013
								6.75	102.299	102.225	102.172
								6.875	101.550	101.506	101.462
								7	101.921	101.877	101.833
								7.125	102.358	102.314	102.270
								7.25	102.397	102.323	102.269
								7.375	101.340	101.295	101.267
								7.5	101.851	101.806	101.778
								7.625	102.346	102.301	102.273
								7.75	102.676	102.632	102.604
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	101.649	101.535	101.484	6.125	101.010	100.749	100.797	4.5	94.376	94.268	94.260
6.625	102.221	101.980	102.013	6.25	101.052	100.978	100.929	4.625	94.844	94.736	94.728
6.75	102.299	102.225	102.172	6.375	101.090	100.808	100.842	4.75	93.611	93.555	93.541
6.875	101.550	101.506	101.462	6.5	101.649	101.367	101.401	4.875	94.067	93.875	93.861
7	101.921	101.877	101.833	6.625	102.221	101.980	102.013	5	94.489	94.315	94.301
7.125	102.358	102.314	102.270	6.75	102.349	102.275	102.222	5.125	94.872	94.668	94.645
7.25	102.397	102.323	102.269	6.875	101.394	101.064	101.082	5.25	96.210	96.180	96.151
7.375	101.340	101.295	101.267	7	101.827	101.497	101.515	5.375	96.337	96.307	96.278
7.5	101.851	101.806	101.778	7.125	102.163	102.013	101.960	5.5	96.772	96.743	96.713
7.625	102.346	102.301	102.273	7.25	102.447	102.373	102.319	5.625	97.209	97.180	97.151
7.75	102.676	102.632	102.604	7.375	101.390	101.345	101.317	5.75	97.864	97.835	97.805
				7.5	101.901	101.856	101.828	5.875	98.185	98.156	98.127
				7.625	102.396	102.351	102.323	6	98.546	98.517	98.488
								6.125	98.888	98.859	98.830

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	101.889	101.837	101.786	6.375	101.889	101.837	101.786	6	101.260	101.069	100.879
6.5	102.364	102.312	102.261	6.5	102.364	102.312	102.261	6.125	101.785	101.595	101.405
6.625	102.766	102.715	102.663	6.625	102.766	102.715	102.663	6.25	102.036	101.884	101.835
6.75	103.169	103.095	103.041	6.75	103.169	103.095	103.041	6.375	101.889	101.837	101.786
6.875	102.831	102.788	102.744	6.875	102.831	102.788	102.744	6.5	102.364	102.312	102.261
7	103.203	103.159	103.115	7	103.203	103.159	103.115	6.625	102.766	102.715	102.663
7.125	103.639	103.595	103.551	7.125	103.639	103.595	103.551	6.75	103.169	103.095	103.041
7.25	103.891	103.817	103.763	7.25	103.891	103.817	103.763	6.875	102.831	102.788	102.744
7.375	103.386	103.386	103.371	7.375	103.316	103.245	103.175	7	103.203	103.159	103.115
7.5	103.623	103.542	103.527	7.5	103.623	103.502	103.494	7.125	103.639	103.595	103.551
7.625	104.041	103.910	103.909	7.625	104.041	103.910	103.909	7.25	103.891	103.817	103.763
7.75	104.308	104.263	104.235	7.75	104.308	104.263	104.235	7.375	103.316	103.245	103.176
7.875	103.562	103.409	103.289					7.5	103.731	103.603	103.602
8	103.678	103.524	103.405					7.625	104.162	104.031	104.030
8.125	103.744	103.590	103.471					7.75	104.308	104.263	104.235
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	97.126	97.043	97.035	4.5	97.126	97.043	97.035	6.625	102.221	101.980	102.013
4.625	97.628	97.545	97.537	4.625	97.628	97.545	97.537	6.75	102.299	102.225	102.172
4.75	97.922	97.818	97.795	4.75	97.922	97.818	97.795	6.875	101.550	101.506	101.462
4.875	98.417	98.313	98.290	4.875	98.417	98.313	98.290	7	101.921	101.877	101.833
5	98.892	98.788	98.765	5	98.892	98.788	98.765	7.125	102.358	102.314	102.270
5.125	99.342	99.238	99.215	5.125	99.342	99.238	99.215	7.25	102.397	102.323	102.269
5.25	99.624	99.578	99.552	5.25	99.624	99.578	99.552	7.375	101.848	101.848	101.833
5.375	99.949	99.825	99.786	5.375	99.949	99.825	99.786	7.5	102.004	102.004	101.989
5.5	100.360	100.235	100.196	5.5	100.360	100.235	100.196	7.625	102.346	102.301	102.273
5.625	100.735	100.610	100.572	5.625	100.735	100.610	100.572	7.75	102.676	102.632	102.604
5.75	101.088	101.026	100.984	5.75	101.088	101.026	100.984	7.875	101.087	100.934	100.814
5.875	100.805	100.659	100.605	5.875	100.805	100.659	100.605	8	101.203	101.049	100.930
6	101.146	101.021	100.971	6	101.146	101.000	100.946	8.125	101.269	101.115	100.996
6.125	101.578	101.516	101.474	6.125	101.578	101.516	101.474				
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	101.649	101.535	101.484	6.125	101.010	100.749	100.797	4.5	94.376	94.268	94.260
6.625	102.221	101.980	102.013	6.25	101.052	100.978	100.929	4.625	94.844	94.736	94.728
6.75	102.299	102.225	102.172	6.375	101.090	100.808	100.842	4.75	93.611	93.555	93.541
6.875	101.550	101.506	101.462	6.5	101.649	101.367	101.401	4.875	94.067	93.875	93.861
7	101.921	101.877	101.833	6.625	102.221	101.980	102.013	5	94.489	94.315	94.301
7.125	102.358	102.314	102.270	6.75	102.349	102.275	102.222	5.125	94.872	94.668	94.645
7.25	102.397	102.323	102.269	6.875	101.394	101.064	101.082	5.25	96.210	96.180	96.151
7.375	101.340	101.295	101.267	7	101.827	101.497	101.515	5.375	96.337	96.307	96.278
7.5	101.851	101.806	101.778	7.125	102.163	102.013	101.960	5.5	96.772	96.743	96.713
7.625	102.346	102.301	102.273	7.25	102.447	102.373	102.319	5.625	97.209	97.180	97.151
7.75	102.676	102.632	102.604	7.375	101.390	101.345	101.317	5.75	97.864	97.835	97.805
				7.5	101.901	101.856	101.828	5.875	98.185	98.156	98.127
				7.625	102.396	102.351	102.323	6	98.546	98.517	98.488
								6.125	98.888	98.859	98.830

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	99.415	99.234	98.934	6.75	97.915	97.734	97.434
6.875	99.829	99.658	99.358	6.875	98.329	98.158	97.858
7	100.331	100.160	99.860	7	98.831	98.660	98.360
7.125	100.782	100.611	100.311	7.125	99.282	99.111	98.811
7.25	101.229	101.033	100.733	7.25	99.729	99.533	99.233
7.375	101.710	101.503	101.203	7.375	100.210	100.003	99.703
7.5	102.172	101.965	101.665	7.5	100.672	100.465	100.165
7.625	102.583	102.376	102.076	7.625	101.083	100.876	100.576
7.75	102.975	102.768	102.468	7.75	101.475	101.268	100.968
7.875	102.485	102.254	101.954	7.875	100.985	100.754	100.454
8	102.907	102.676	102.376	8	101.407	101.176	100.876
8.125	103.288	103.057	102.757	8.125	101.788	101.557	101.257
8.25	103.660	103.429	103.129	8.25	102.160	101.929	101.629

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.415	97.234	96.934	6.75	95.915	95.734	95.434
6.875	97.829	97.658	97.358	6.875	96.329	96.158	95.858
7	98.331	98.160	97.860	7	96.831	96.660	96.360
7.125	98.782	98.611	98.311	7.125	97.282	97.111	96.811
7.25	99.229	99.033	98.733	7.25	97.729	97.533	97.233
7.375	99.710	99.503	99.203	7.375	98.210	98.003	97.703
7.5	100.172	99.965	99.665	7.5	98.672	98.465	98.165
7.625	100.583	100.376	100.076	7.625	99.083	98.876	98.576
7.75	100.975	100.768	100.468	7.75	99.475	99.268	98.968
7.875	100.485	100.254	99.954	7.875	98.985	98.754	98.454
8	100.907	100.676	100.376	8	99.407	99.176	98.876
8.125	101.288	101.057	100.757	8.125	99.788	99.557	99.257
8.25	101.660	101.429	101.129	8.25	100.160	99.929	99.629

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.665	98.484	98.184	6.75	96.665	96.484	96.184
6.875	99.079	98.908	98.608	6.875	97.079	96.908	96.608
7	99.581	99.410	99.110	7	97.581	97.410	97.110
7.125	100.032	99.861	99.561	7.125	98.032	97.861	97.561
7.25	100.479	100.283	99.983	7.25	98.479	98.283	97.983
7.375	100.960	100.753	100.453	7.375	98.960	98.753	98.453
7.5	101.422	101.215	100.915	7.5	99.422	99.215	98.915
7.625	101.833	101.626	101.326	7.625	99.833	99.626	99.326
7.75	102.225	102.018	101.718	7.75	100.225	100.018	99.718
7.875	101.735	101.504	101.204	7.875	99.735	99.504	99.204
8	102.157	101.926	101.626	8	100.157	99.926	99.626
8.125	102.538	102.307	102.007	8.125	100.538	100.307	100.007
8.25	102.910	102.679	102.379	8.25	100.910	100.679	100.379

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.