



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	92.805	92.805	92.657	4.75	92.805	92.805	92.657	5.125	95.580	95.580	95.402
4.875	93.455	93.455	93.312	4.875	93.455	93.455	93.312	5.25	96.442	96.442	96.251
5	94.130	94.130	93.992	5	94.130	94.130	93.992	5.375	97.201	97.201	97.014
5.125	94.728	94.728	94.595	5.125	94.728	94.728	94.595	5.5	97.879	97.879	97.697
5.25	95.986	95.856	95.764	5.25	95.516	95.516	95.325	5.625	98.235	98.235	98.059
5.375	96.679	96.548	96.457	5.375	96.263	96.263	96.076	5.75	99.631	99.560	99.490
5.5	97.479	97.348	97.257	5.5	96.902	96.902	96.720	5.875	100.176	100.105	100.036
5.625	98.004	97.873	97.782	5.625	97.486	97.486	97.309	6	100.661	100.588	100.520
5.75	98.289	98.210	98.176	5.75	98.112	98.067	98.022	6.125	101.002	100.940	100.859
5.875	98.943	98.864	98.830	5.875	98.707	98.661	98.616	6.25	101.471	101.380	101.303
6	99.638	99.558	99.525	6	99.380	99.294	99.210	6.375	101.947	101.856	101.780
6.125	100.118	100.039	100.006	6.125	99.885	99.798	99.698	6.5	102.376	102.283	102.208
6.25	100.176	100.090	100.048	6.25	100.134	100.038	99.976	6.625	102.730	102.632	102.559
6.375	100.748	100.661	100.620	6.375	100.659	100.565	100.501	6.75	102.206	102.096	102.052
6.5	101.284	101.197	101.156	6.5	101.129	101.024	100.958	6.875	102.650	102.539	102.497
6.625	101.734	101.648	101.606	6.625	101.597	101.489	101.417	7	103.045	102.932	102.891
6.75	101.726	101.625	101.567	6.75	101.692	101.581	101.515	7.125	103.377	103.258	103.219
6.875	102.190	102.089	102.031	6.875	102.109	101.991	101.923	7.25	103.223	103.092	103.036
7	102.649	102.547	102.489	7	102.475	102.395	102.327	7.375	103.672	103.542	103.487
7.125	103.043	102.942	102.884	7.125	102.849	102.717	102.649	7.5	104.015	103.883	103.828
7.25	103.132	102.992	102.940	7.25	103.132	102.992	102.940	7.625	104.338	104.260	104.192
7.375	103.485	103.362	103.279	7.375	103.427	103.332	103.253	7.75	104.728	104.580	104.577
7.5	103.885	103.761	103.678	7.5	103.804	103.730	103.632	7.875	105.092	104.955	104.940
7.625	104.261	104.124	104.026	7.625	104.132	104.023	104.014	8	105.000	105.000	105.000
7.75	104.619	104.441	104.495	7.75	104.619	104.441	104.495				
7.875	104.873	104.707	104.760	7.875	104.873	104.707	104.760				
8	105.102	104.933	104.984	8	105.102	104.933	104.984				
8.125	105.417	105.236	105.275	8.125	105.417	105.236	105.275				
8.25	105.916	105.725	105.761	8.25	105.916	105.725	105.761				

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	96.859	96.859	96.784	4.625	96.997	96.997	96.921	5	93.383	93.383	93.181
4.75	97.363	97.314	97.252	4.75	97.659	97.604	97.551	5.125	94.234	94.187	94.090
4.875	97.786	97.774	97.706	4.875	98.004	97.950	97.893	5.25	95.827	95.662	95.536
5	98.239	98.190	98.122	5	98.468	98.384	98.317	5.375	96.520	96.354	96.229
5.125	98.688	98.615	98.546	5.125	98.952	98.871	98.801	5.5	97.320	97.154	97.029
5.25	99.096	99.062	98.960	5.25	99.284	99.207	99.135	5.625	97.844	97.679	97.553
5.375	99.546	99.512	99.410	5.375	99.696	99.696	99.531	5.75	98.286	98.141	98.038
5.5	99.924	99.886	99.786	5.5	100.053	100.053	99.893	5.875	98.940	98.796	98.694
5.625	100.234	100.143	100.039	5.625	100.353	100.254	100.150	6	99.615	99.471	99.368
5.75	100.546	100.463	100.350	5.75	100.653	100.556	100.449	6.125	100.127	99.983	99.881
5.875	100.939	100.881	100.780	5.875	100.941	100.863	100.774	6.25	100.208	100.080	100.038
6	101.277	101.214	101.097	6	101.273	101.166	101.066	6.375	100.774	100.650	100.606
6.125	101.226	101.116	101.055	6.125	101.295	101.279	101.200	6.5	101.288	101.153	101.078
6.25	101.545	101.465	101.408	6.25	101.417	101.364	101.274	6.625	101.774	101.637	101.541
6.375	101.936	101.855	101.799	6.375	101.680	101.642	101.557	6.75	101.716	101.574	101.529
6.5	102.209	102.122	102.067	6.5	101.987	101.928	101.847	6.875	102.165	102.010	101.901
6.625	102.313	102.186	102.090	6.625	102.078	101.978	101.902	7	102.598	102.441	102.323
6.75	102.569	102.468	102.425	6.75	102.317	102.181	102.118	7.125	103.008	102.849	102.729
6.875	102.953	102.850	102.808	6.875	102.562	102.459	102.417	7.25	102.945	102.769	102.629
7	103.075	103.013	102.970	7	102.847	102.756	102.600	7.375	103.357	103.179	103.036
7.125	102.584	102.521	102.467	7.125	102.350	102.288	102.234	7.5	103.744	103.564	103.420
7.25	103.075	103.013	102.959	7.25	102.742	102.680	102.626	7.625	104.133	103.949	103.803
7.375	103.547	103.484	103.431	7.375	103.119	103.056	103.003	7.75	103.309	103.083	103.158
								7.875	103.490	103.271	103.343

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	97.337	97.274	97.211	5	96.746	96.683	96.620	5	94.524	94.461	94.399
5.125	97.703	97.640	97.577	5.125	97.339	97.276	97.213	5.125	95.173	95.110	95.047
5.25	98.069	98.006	97.943	5.25	97.769	97.706	97.643	5.25	95.646	95.583	95.520
5.375	98.349	98.231	98.168	5.375	98.166	98.018	97.907	5.375	96.300	96.237	96.174
5.5	98.684	98.598	98.535	5.5	98.579	98.425	98.338	5.5	96.776	96.713	96.650
5.625	99.028	98.965	98.902	5.625	98.981	98.829	98.766	5.625	97.249	97.186	97.123
5.75	99.392	99.329	99.266	5.75	99.367	99.203	99.013	5.75	97.710	97.647	97.584
5.875	99.630	99.536	99.473	5.875	99.733	99.563	99.260	5.875	97.988	97.925	97.862
6	99.950	99.887	99.824	6	100.074	99.899	99.673	6	98.448	98.385	98.323
6.125	100.173	100.092	100.029	6.125	100.383	100.203	99.916	6.125	98.723	98.660	98.597
6.25	100.441	100.295	100.232	6.25	100.674	100.489	100.158	6.25	99.181	99.118	99.055
6.375	100.679	100.497	100.434	6.375	100.943	100.752	100.395	6.375	99.265	99.202	99.139
6.5	100.845	100.695	100.632	6.5	101.102	100.907	100.797	6.5	99.528	99.465	99.402
6.625	100.986	100.785	100.679	6.625	101.127	100.931	100.856	6.625	99.788	99.725	99.662
6.75	101.123	100.966	100.903	6.75	101.218	101.155	101.092	6.75	100.055	99.992	99.929
6.875	101.236	101.154	101.091	6.875	101.293	101.230	101.167	6.875	100.144	100.081	100.019
7	101.414	101.351	101.288	7	101.539	101.476	101.413	7	100.236	100.173	100.110
7.125	101.618	101.555	101.492	7.125	101.784	101.721	101.658	7.125	100.327	100.264	100.202

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	97.511	97.378	97.261	5	96.947	96.814	96.670	5	94.574	94.511	94.448
5.125	97.867	97.728	97.627	5.125	97.469	97.330	97.263	5.125	95.223	95.160	95.097
5.25	98.216	98.073	97.993	5.25	97.948	97.805	97.693	5.25	95.696	95.633	95.570
5.375	98.558	98.409	98.218	5.375	98.370	98.221	97.957	5.375	96.350	96.287	96.224
5.5	98.893	98.739	98.585	5.5	98.781	98.627	98.388	5.5	96.826	96.763	96.700
5.625	99.220	99.061	98.952	5.625	99.183	99.023	98.816	5.625	97.299	97.236	97.173
5.75	99.540	99.379	99.316	5.75	99.568	99.404	99.063	5.75	97.760	97.697	97.634
5.875	99.839	99.669	99.523	5.875	99.933	99.763	99.339	5.875	98.038	97.975	97.912
6	100.117	99.942	99.874	6	100.273	100.098	99.723	6	98.498	98.435	98.372
6.125	100.384	100.204	100.079	6.125	100.582	100.402	99.972	6.125	98.773	98.710	98.647
6.25	100.653	100.467	100.282	6.25	100.873	100.688	100.255	6.25	99.231	99.168	99.105
6.375	100.892	100.702	100.484	6.375	101.142	100.952	100.515	6.375	99.315	99.252	99.189
6.5	101.060	100.864	100.682	6.5	101.303	101.108	100.847	6.5	99.578	99.515	99.452
6.625	101.203	101.002	100.729	6.625	101.329	101.133	100.906	6.625	99.838	99.775	99.712
6.75	101.343	101.137	100.953	6.75	101.364	101.205	101.142	6.75	100.105	100.042	99.979
6.875	101.458	101.247	101.141	6.875	101.414	101.280	101.217	6.875	100.194	100.131	100.068
7	101.464	101.401	101.338	7	101.589	101.526	101.463	7	100.286	100.223	100.160
7.125	101.668	101.605	101.542	7.125	101.834	101.771	101.708	7.125	100.377	100.314	100.251

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	94.583	94.538	94.523	4.5	94.583	94.538	94.523	5	97.020	96.975	96.955
4.625	95.239	95.194	95.179	4.625	95.239	95.194	95.179	5.125	97.676	97.632	97.611
4.75	96.109	96.102	96.070	4.75	95.895	95.850	95.835	5.25	98.465	98.443	98.421
4.875	96.667	96.660	96.628	4.875	96.364	96.319	96.299	5.375	99.012	98.990	98.968
5	97.252	97.245	97.213	5	97.020	96.975	96.955	5.5	99.565	99.543	99.521
5.125	97.763	97.756	97.724	5.125	97.676	97.632	97.611	5.625	100.150	100.128	100.106
5.25	98.465	98.443	98.421	5.25	98.465	98.443	98.421	5.75	100.832	100.799	100.755
5.375	99.084	99.062	99.018	5.375	99.012	98.990	98.968	5.875	101.084	100.894	100.703
5.5	99.634	99.612	99.568	5.5	99.565	99.543	99.521	6	101.610	101.420	101.229
5.625	100.150	100.128	100.106	5.625	100.150	100.128	100.106	6.125	102.138	101.948	101.757
5.75	100.832	100.799	100.755	5.75	100.832	100.799	100.755	6.25	102.492	102.381	102.322
5.875	101.084	100.894	100.746	5.875	101.084	100.894	100.703	6.375	102.152	102.071	102.003
6	101.610	101.420	101.229	6	101.610	101.420	101.229	6.5	102.720	102.636	102.570
6.125	102.138	101.948	101.757	6.125	102.138	101.948	101.757	6.625	103.257	103.171	103.105
6.25	102.492	102.381	102.322	6.25	102.492	102.381	102.322	6.75	103.515	103.441	103.385
6.375	102.232	102.152	102.084	6.375	102.232	102.152	102.084	6.875	103.057	102.953	102.885
6.5	102.786	102.703	102.636	6.5	102.786	102.703	102.636	7	103.595	103.488	103.421
6.625	103.298	103.211	103.146	6.625	103.298	103.211	103.146	7.125	104.052	103.943	103.877
6.75	103.515	103.441	103.385	6.75	103.515	103.441	103.385	7.25	104.175	104.101	104.045
6.875	103.095	102.991	102.923	6.875	103.095	102.991	102.923	7.375	103.563	103.438	103.437
7	103.600	103.493	103.427	7	103.600	103.493	103.427	7.5	103.955	103.827	103.825
7.125	104.027	103.917	103.852	7.125	104.027	103.917	103.852	7.625	104.498	104.369	104.366
7.25	104.175	104.101	104.045	7.25	104.175	104.101	104.045	7.75	104.671	104.627	104.595
7.375	103.761	103.741	103.693	7.375	103.587	103.462	103.461				
7.5	104.249	104.229	104.181	7.5	103.961	103.834	103.831				

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	96.478	96.408	96.352	4.25	96.478	96.408	96.352	4.75	94.634	94.627	94.595
4.375	97.049	96.979	96.923	4.375	97.049	96.979	96.923	4.875	95.348	95.252	95.223
4.5	97.617	97.547	97.491	4.5	97.617	97.547	97.491	5	96.074	95.977	95.948
4.625	98.182	98.112	98.056	4.625	98.182	98.112	98.056	5.125	96.893	96.797	96.768
4.75	98.289	98.240	98.216	4.75	98.279	98.233	98.216	5.25	97.838	97.816	97.772
4.875	98.771	98.721	98.616	4.875	98.708	98.620	98.542	5.375	98.546	98.510	98.441
5	99.262	99.203	99.098	5	99.262	99.174	99.096	5.5	99.119	99.081	99.013
5.125	99.804	99.716	99.638	5.125	99.804	99.716	99.638	5.625	99.675	99.634	99.567
5.25	99.986	99.940	99.913	5.25	99.986	99.940	99.913	5.75	100.010	99.966	99.901
5.375	100.332	100.269	100.220	5.375	100.321	100.215	100.100	5.875	100.507	100.316	100.126
5.5	100.836	100.749	100.700	5.5	100.836	100.730	100.614	6	100.953	100.762	100.640
5.625	101.324	101.229	101.180	5.625	101.324	101.218	101.102	6.125	101.444	101.385	101.325
5.75	101.384	101.322	101.279	5.75	101.384	101.322	101.279	6.25	101.643	101.507	101.411
5.875	101.407	101.341	101.284	5.875	101.172	101.048	100.973	6.375	101.381	101.322	101.263
6	101.886	101.821	101.764	6	101.624	101.500	101.425	6.5	101.977	101.851	101.778
								6.625	102.594	102.518	102.443
								6.75	102.459	102.386	102.329
								6.875	101.770	101.668	101.601
								7	102.209	102.105	102.039
								7.125	102.639	102.533	102.468
								7.25	102.370	102.296	102.239

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	97.406	97.305	97.261	5	96.074	95.977	95.948	4.5	94.895	94.780	94.724
5.375	98.546	98.510	98.441	5.125	96.893	96.797	96.768	4.625	95.452	95.337	95.281
5.5	99.119	99.081	99.013	5.25	97.406	97.305	97.261	4.75	95.269	95.220	95.115
5.625	99.675	99.634	99.567	5.375	98.532	98.497	98.428	4.875	95.751	95.701	95.596
5.75	100.010	99.966	99.901	5.5	99.064	99.026	98.958	5	96.232	96.183	96.078
5.875	100.507	100.316	100.126	5.625	99.619	99.542	99.476	5.125	96.713	96.664	96.559
6	100.953	100.762	100.619	5.75	99.889	99.845	99.780	5.25	96.831	96.768	96.720
6.125	101.444	101.385	101.325	5.875	100.257	100.198	100.098	5.375	97.312	97.249	97.200
6.25	101.643	101.507	101.411	6	100.767	100.698	100.600	5.5	97.792	97.729	97.680
6.375	101.381	101.322	101.263	6.125	101.444	101.385	101.325	5.625	98.272	98.209	98.160
6.5	101.977	101.851	101.778	6.25	101.519	101.452	101.356	5.75	98.096	98.059	98.023
6.625	102.594	102.518	102.443	6.375	101.411	101.332	101.266	5.875	98.404	98.368	98.331
6.75	102.459	102.386	102.329	6.5	101.977	101.851	101.776	6	98.866	98.801	98.744
6.875	101.770	101.668	101.601	6.625	102.594	102.518	102.443	6.125	99.346	99.280	99.224

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	98.465	98.443	98.421	5.25	98.465	98.443	98.421	5.25	98.465	98.443	98.421
5.375	99.012	98.990	98.968	5.375	99.012	98.990	98.968	5.375	99.012	98.990	98.968
5.5	99.565	99.543	99.521	5.5	99.565	99.543	99.521	5.5	99.565	99.543	99.521
5.625	100.150	100.128	100.106	5.625	100.150	100.128	100.106	5.625	100.150	100.128	100.106
5.75	100.832	100.799	100.755	5.75	100.832	100.799	100.755	5.75	100.832	100.799	100.755
5.875	101.084	100.894	100.703	5.875	101.084	100.894	100.703	5.875	101.084	100.894	100.703
6	101.610	101.420	101.229	6	101.610	101.420	101.229	6	101.610	101.420	101.229
6.125	102.138	101.948	101.757	6.125	102.138	101.948	101.757	6.125	102.138	101.948	101.757
6.25	102.492	102.381	102.322	6.25	102.492	102.381	102.322	6.25	102.492	102.381	102.322
6.375	102.232	102.152	102.084	6.375	102.232	102.152	102.084	6.375	102.152	102.071	102.003
6.5	102.786	102.703	102.636	6.5	102.786	102.703	102.636	6.5	102.720	102.636	102.570
6.625	103.298	103.211	103.146	6.625	103.298	103.211	103.146	6.625	103.257	103.171	103.105
6.75	103.515	103.441	103.385	6.75	103.515	103.441	103.385	6.75	103.515	103.441	103.385
6.875	103.095	102.991	102.923	6.875	103.095	102.991	102.923	6.875	103.057	102.953	102.885
7	103.600	103.493	103.427	7	103.600	103.493	103.427	7	103.595	103.488	103.421
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	97.617	97.547	97.491	4.25	96.478	96.408	96.352	5.25	97.406	97.305	97.261
4.625	98.182	98.112	98.056	4.375	97.049	96.979	96.923	5.375	98.546	98.510	98.441
4.75	98.279	98.233	98.216	4.5	97.617	97.547	97.491	5.5	99.119	99.081	99.013
4.875	98.708	98.620	98.542	4.625	98.182	98.112	98.056	5.625	99.675	99.634	99.567
5	99.262	99.174	99.096	4.75	98.279	98.233	98.216	5.75	100.010	99.966	99.901
5.125	99.804	99.716	99.638	4.875	98.708	98.620	98.542	5.875	100.507	100.316	100.126
5.25	99.986	99.940	99.913	5	99.262	99.174	99.096	6	100.953	100.762	100.619
5.375	100.321	100.215	100.100	5.125	99.804	99.716	99.638	6.125	101.444	101.385	101.325
5.5	100.836	100.730	100.614	5.25	99.986	99.940	99.913	6.25	101.643	101.507	101.411
5.625	101.324	101.218	101.102	5.375	100.321	100.215	100.100	6.375	101.381	101.322	101.263
5.75	101.384	101.322	101.279	5.5	100.836	100.730	100.614	6.5	101.977	101.851	101.778
5.875	101.172	101.048	100.973	5.625	101.324	101.218	101.102	6.625	102.594	102.518	102.443
6	101.624	101.500	101.425	5.75	101.384	101.322	101.279	6.75	102.459	102.386	102.329
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	97.406	97.305	97.261	5.25	97.406	97.305	97.261	4.5	94.895	94.780	94.724
5.375	98.546	98.510	98.441	5.375	98.155	98.054	98.010	4.625	95.452	95.337	95.281
5.5	99.119	99.081	99.013	5.5	98.866	98.765	98.721	4.75	93.902	93.888	93.873
5.625	99.675	99.634	99.567	5.625	99.619	99.518	99.474	4.875	94.400	94.205	94.191
5.75	100.010	99.966	99.901	5.75	99.841	99.782	99.746	5	94.934	94.726	94.648
5.875	100.507	100.316	100.126	5.875	100.076	99.966	99.907	5.125	95.445	95.237	95.159
6	100.953	100.762	100.619	6	100.767	100.657	100.598	5.25	96.464	96.435	96.406
6.125	101.444	101.385	101.325	6.125	101.444	101.385	101.325	5.375	96.583	96.554	96.524
6.25	101.643	101.507	101.411	6.25	101.343	101.269	101.218	5.5	97.011	96.981	96.952
6.375	101.381	101.322	101.263	6.375	101.311	101.175	101.100	5.625	97.441	97.411	97.382
6.5	101.977	101.851	101.778	6.5	101.977	101.851	101.776	5.75	98.096	98.059	98.023
6.625	102.594	102.518	102.443	6.625	102.594	102.518	102.443	5.875	98.404	98.368	98.331
6.75	102.459	102.386	102.329	6.75	102.509	102.436	102.379	6	98.757	98.720	98.684
6.875	101.770	101.668	101.601	6.875	101.598	101.426	101.337	6.125	99.088	99.051	99.014

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	97.576	97.532	97.511	5.125	97.576	97.532	97.511	4.75	95.795	95.750	95.735
5.25	98.365	98.343	98.321	5.25	98.365	98.343	98.321	4.875	96.264	96.219	96.199
5.375	98.912	98.890	98.868	5.375	98.912	98.890	98.868	5	96.920	96.875	96.855
5.5	99.465	99.443	99.421	5.5	99.465	99.443	99.421	5.125	97.576	97.532	97.511
5.625	100.050	100.028	100.006	5.625	100.050	100.028	100.006	5.25	98.365	98.343	98.321
5.75	100.648	100.588	100.553	5.75	100.648	100.588	100.553	5.375	98.912	98.890	98.868
5.875	100.984	100.794	100.603	5.875	100.984	100.794	100.603	5.5	99.465	99.443	99.421
6	101.510	101.320	101.129	6	101.510	101.320	101.129	5.625	100.050	100.028	100.006
6.125	102.038	101.848	101.657	6.125	102.038	101.848	101.657	5.75	100.648	100.588	100.553
6.25	102.168	102.075	102.025	6.25	102.168	102.075	102.025	5.875	100.984	100.794	100.603
6.375	101.973	101.915	101.856	6.375	101.973	101.915	101.856	6	101.510	101.320	101.129
6.5	102.448	102.390	102.331	6.5	102.448	102.390	102.331	6.125	102.038	101.848	101.657
6.625	102.830	102.771	102.713	6.625	102.830	102.771	102.713	6.25	102.168	102.075	102.025
6.75	103.229	103.155	103.099	6.75	103.229	103.155	103.099	6.375	101.973	101.915	101.856
6.875	102.728	102.684	102.640	6.875	102.728	102.684	102.640	6.5	102.448	102.390	102.331
7	103.069	103.025	102.981	7	103.069	103.025	102.981	6.625	102.830	102.771	102.713
7.125	103.492	103.448	103.404	7.125	103.492	103.448	103.404	6.75	103.229	103.155	103.099
7.25	103.802	103.728	103.672	7.25	103.802	103.728	103.672	6.875	102.728	102.684	102.640
7.375	103.261	103.261	103.245	7.375	103.109	103.039	102.969	7	103.069	103.025	102.981
7.5	103.460	103.417	103.400	7.5	103.460	103.334	103.332	7.125	103.492	103.448	103.404
7.625	103.877	103.748	103.746	7.625	103.877	103.748	103.746	7.25	103.802	103.728	103.672
7.75	104.121	104.077	104.045	7.75	104.121	104.077	104.045	7.375	103.144	103.039	103.019
7.875	103.514	103.514	103.498					7.5	103.572	103.445	103.444
8	103.630	103.630	103.613					7.625	104.002	103.873	103.871
8.125	103.695	103.695	103.679					7.75	104.121	104.077	104.045
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	96.458	96.368	96.312	4.25	96.458	96.368	96.312	4.875	95.216	94.979	95.051
4.375	96.981	96.891	96.835	4.375	96.981	96.891	96.835	5	95.932	95.695	95.767
4.5	97.493	97.402	97.347	4.5	97.493	97.402	97.347	5.125	96.692	96.456	96.527
4.625	97.989	97.899	97.843	4.625	97.989	97.899	97.843	5.25	97.381	97.140	97.196
4.75	98.179	98.133	98.116	4.75	98.179	98.133	98.116	5.375	98.115	98.080	98.011
4.875	98.587	98.479	98.401	4.875	98.587	98.479	98.401	5.5	98.693	98.558	98.508
5	99.054	98.946	98.868	5	99.054	98.946	98.868	5.625	99.438	99.197	99.253
5.125	99.496	99.387	99.323	5.125	99.496	99.387	99.310	5.75	99.785	99.632	99.596
5.25	99.886	99.840	99.813	5.25	99.886	99.840	99.813	5.875	100.407	100.216	100.026
5.375	100.121	99.995	99.879	5.375	100.121	99.995	99.879	6	100.853	100.662	100.472
5.5	100.521	100.395	100.309	5.5	100.521	100.395	100.280	6.125	101.271	101.080	100.956
5.625	100.887	100.824	100.778	5.625	100.887	100.761	100.645	6.25	101.543	101.352	101.162
5.75	101.284	101.222	101.179	5.75	101.284	101.222	101.179	6.375	101.281	101.222	101.163
5.875	100.905	100.835	100.784	5.875	100.905	100.761	100.686	6.5	101.796	101.737	101.678
6	101.324	101.284	101.232	6	101.242	101.103	101.060	6.625	102.231	102.009	102.020
								6.75	102.359	102.286	102.229
								6.875	101.478	101.434	101.390
								7	101.819	101.775	101.731
								7.125	102.242	102.198	102.154
								7.25	102.270	102.196	102.139
								7.375	101.159	101.115	101.083
								7.5	101.668	101.623	101.592
								7.625	102.161	102.116	102.085
								7.75	102.490	102.445	102.414
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	101.796	101.737	101.678	6.125	101.175	100.916	100.956	4.5	94.734	94.618	94.563
6.625	102.231	102.009	102.020	6.25	101.243	101.169	101.118	4.625	95.191	95.076	95.020
6.75	102.359	102.286	102.229	6.375	101.151	100.875	100.900	4.75	93.802	93.788	93.773
6.875	101.478	101.434	101.390	6.5	101.689	101.413	101.438	4.875	94.226	94.105	94.091
7	101.819	101.775	101.731	6.625	102.231	101.995	102.020	5	94.636	94.542	94.528
7.125	102.242	102.198	102.154	6.75	102.409	102.336	102.279	5.125	95.005	94.855	94.828
7.25	102.270	102.196	102.139	6.875	101.290	100.968	100.978	5.25	96.364	96.335	96.306
7.375	101.159	101.115	101.083	7	101.707	101.385	101.395	5.375	96.483	96.454	96.424
7.5	101.668	101.623	101.592	7.125	102.040	101.888	101.832	5.5	96.911	96.881	96.852
7.625	102.161	102.116	102.085	7.25	102.320	102.246	102.189	5.625	97.341	97.311	97.282
7.75	102.490	102.445	102.414	7.375	101.209	101.165	101.133	5.75	97.996	97.959	97.923
				7.5	101.718	101.673	101.642	5.875	98.304	98.268	98.231
				7.625	102.211	102.166	102.135	6	98.657	98.620	98.584
								6.125	98.988	98.951	98.914

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	101.973	101.915	101.856	6.375	101.973	101.915	101.856	6	101.510	101.320	101.129
6.5	102.448	102.390	102.331	6.5	102.448	102.390	102.331	6.125	102.038	101.848	101.657
6.625	102.830	102.771	102.713	6.625	102.830	102.771	102.713	6.25	102.168	102.075	102.025
6.75	103.229	103.155	103.099	6.75	103.229	103.155	103.099	6.375	101.973	101.915	101.856
6.875	102.728	102.684	102.640	6.875	102.728	102.684	102.640	6.5	102.448	102.390	102.331
7	103.069	103.025	102.981	7	103.069	103.025	102.981	6.625	102.830	102.771	102.713
7.125	103.492	103.448	103.404	7.125	103.492	103.448	103.404	6.75	103.229	103.155	103.099
7.25	103.802	103.728	103.672	7.25	103.802	103.728	103.672	6.875	102.728	102.684	102.640
7.375	103.261	103.261	103.245	7.375	103.109	103.039	102.969	7	103.069	103.025	102.981
7.5	103.460	103.417	103.400	7.5	103.460	103.334	103.332	7.125	103.492	103.448	103.404
7.625	103.877	103.748	103.746	7.625	103.877	103.748	103.746	7.25	103.802	103.728	103.672
7.75	104.121	104.077	104.045	7.75	104.121	104.077	104.045	7.375	103.144	103.039	103.019
7.875	103.514	103.514	103.498					7.5	103.572	103.445	103.444
8	103.630	103.630	103.613					7.625	104.002	103.873	103.871
8.125	103.695	103.695	103.679					7.75	104.121	104.077	104.045
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	97.493	97.402	97.347	4.5	97.493	97.402	97.347	6.625	102.231	102.009	102.020
4.625	97.989	97.899	97.843	4.625	97.989	97.899	97.843	6.75	102.359	102.286	102.229
4.75	98.179	98.133	98.116	4.75	98.179	98.133	98.116	6.875	101.478	101.434	101.390
4.875	98.587	98.479	98.401	4.875	98.587	98.479	98.401	7	101.819	101.775	101.731
5	99.054	98.946	98.868	5	99.054	98.946	98.868	7.125	102.242	102.198	102.154
5.125	99.496	99.387	99.323	5.125	99.496	99.387	99.310	7.25	102.270	102.196	102.139
5.25	99.886	99.840	99.813	5.25	99.886	99.840	99.813	7.375	101.723	101.723	101.707
5.375	100.121	99.995	99.879	5.375	100.121	99.995	99.879	7.5	101.879	101.879	101.863
5.5	100.521	100.395	100.309	5.5	100.521	100.395	100.280	7.625	102.161	102.116	102.085
5.625	100.887	100.824	100.778	5.625	100.887	100.761	100.645	7.75	102.490	102.445	102.414
5.75	101.284	101.222	101.179	5.75	101.284	101.222	101.179	7.875	101.039	101.039	101.023
5.875	100.905	100.835	100.784	5.875	100.905	100.761	100.686	8	101.155	101.155	101.138
6	101.324	101.284	101.232	6	101.242	101.103	101.060	8.125	101.220	101.220	101.204
6.125	101.761	101.721	101.669	6.125	101.695	101.633	101.590				
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	101.796	101.737	101.678	6.125	101.175	100.916	100.956	4.5	94.734	94.618	94.563
6.625	102.231	102.009	102.020	6.25	101.243	101.169	101.118	4.625	95.191	95.076	95.020
6.75	102.359	102.286	102.229	6.375	101.151	100.875	100.900	4.75	93.802	93.788	93.773
6.875	101.478	101.434	101.390	6.5	101.689	101.413	101.438	4.875	94.226	94.105	94.091
7	101.819	101.775	101.731	6.625	102.231	101.995	102.020	5	94.636	94.542	94.528
7.125	102.242	102.198	102.154	6.75	102.409	102.336	102.279	5.125	95.005	94.855	94.828
7.25	102.270	102.196	102.139	6.875	101.290	100.968	100.978	5.25	96.364	96.335	96.306
7.375	101.159	101.115	101.083	7	101.707	101.385	101.395	5.375	96.483	96.454	96.424
7.5	101.668	101.623	101.592	7.125	102.040	101.888	101.832	5.5	96.911	96.881	96.852
7.625	102.161	102.116	102.085	7.25	102.320	102.246	102.189	5.625	97.341	97.311	97.282
7.75	102.490	102.445	102.414	7.375	101.209	101.165	101.133	5.75	97.996	97.959	97.923
				7.5	101.718	101.673	101.642	5.875	98.304	98.268	98.231
				7.625	102.211	102.166	102.135	6	98.657	98.620	98.584
								6.125	98.988	98.951	98.914

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	99.542	99.367	99.067	6.75	98.042	97.867	97.567
6.875	99.711	99.559	99.259	6.875	98.211	98.059	97.759
7	100.213	100.061	99.761	7	98.713	98.561	98.261
7.125	100.664	100.512	100.212	7.125	99.164	99.012	98.712
7.25	101.086	100.934	100.634	7.25	99.586	99.434	99.134
7.375	101.528	101.337	101.037	7.375	100.028	99.837	99.537
7.5	101.990	101.799	101.499	7.5	100.490	100.299	99.999
7.625	102.401	102.210	101.910	7.625	100.901	100.710	100.410
7.75	102.793	102.602	102.302	7.75	101.293	101.102	100.802
7.875	102.365	102.146	101.846	7.875	100.865	100.646	100.346
8	102.787	102.568	102.268	8	101.287	101.068	100.768
8.125	103.168	102.949	102.649	8.125	101.668	101.449	101.149
8.25	103.540	103.321	103.021	8.25	102.040	101.821	101.521

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.542	97.367	97.067	6.75	96.042	95.867	95.567
6.875	97.711	97.559	97.259	6.875	96.211	96.059	95.759
7	98.213	98.061	97.761	7	96.713	96.561	96.261
7.125	98.664	98.512	98.212	7.125	97.164	97.012	96.712
7.25	99.086	98.934	98.634	7.25	97.586	97.434	97.134
7.375	99.528	99.337	99.037	7.375	98.028	97.837	97.537
7.5	99.990	99.799	99.499	7.5	98.490	98.299	97.999
7.625	100.401	100.210	99.910	7.625	98.901	98.710	98.410
7.75	100.793	100.602	100.302	7.75	99.293	99.102	98.802
7.875	100.365	100.146	99.846	7.875	98.865	98.646	98.346
8	100.787	100.568	100.268	8	99.287	99.068	98.768
8.125	101.168	100.949	100.649	8.125	99.668	99.449	99.149
8.25	101.540	101.321	101.021	8.25	100.040	99.821	99.521

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.792	98.617	98.317	6.75	96.792	96.617	96.317
6.875	98.961	98.809	98.509	6.875	96.961	96.809	96.509
7	99.463	99.311	99.011	7	97.463	97.311	97.011
7.125	99.914	99.762	99.462	7.125	97.914	97.762	97.462
7.25	100.336	100.184	99.884	7.25	98.336	98.184	97.884
7.375	100.778	100.587	100.287	7.375	98.778	98.587	98.287
7.5	101.240	101.049	100.749	7.5	99.240	99.049	98.749
7.625	101.651	101.460	101.160	7.625	99.651	99.460	99.160
7.75	102.043	101.852	101.552	7.75	100.043	99.852	99.552
7.875	101.615	101.396	101.096	7.875	99.615	99.396	99.096
8	102.037	101.818	101.518	8	100.037	99.818	99.518
8.125	102.418	102.199	101.899	8.125	100.418	100.199	99.899
8.25	102.790	102.571	102.271	8.25	100.790	100.571	100.271

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.