



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	93.617	93.572	93.556	4.75	93.617	93.572	93.556	5.125	96.327	96.282	96.266
4.875	94.305	94.260	94.244	4.875	94.305	94.260	94.244	5.25	96.991	96.908	96.875
5	94.992	94.947	94.931	5	94.992	94.947	94.931	5.375	97.621	97.569	97.505
5.125	95.569	95.527	95.527	5.125	95.569	95.527	95.527	5.5	98.254	98.254	98.166
5.25	96.480	96.360	96.281	5.25	96.090	96.010	95.974	5.625	98.708	98.708	98.624
5.375	97.198	97.078	96.998	5.375	96.778	96.701	96.662	5.75	100.193	100.112	100.094
5.5	98.006	97.886	97.806	5.5	97.541	97.471	97.414	5.875	100.718	100.637	100.619
5.625	98.521	98.401	98.321	5.625	98.141	98.072	98.015	6	101.183	101.101	101.083
5.75	98.673	98.572	98.545	5.75	98.673	98.572	98.545	6.125	101.508	101.426	101.408
5.875	99.273	99.190	99.147	5.875	99.247	99.146	99.122	6.25	101.830	101.730	101.709
6	99.924	99.841	99.798	6	99.814	99.752	99.677	6.375	102.285	102.184	102.165
6.125	100.379	100.295	100.252	6.125	100.323	100.248	100.201	6.5	102.693	102.592	102.574
6.25	100.385	100.316	100.266	6.25	100.385	100.316	100.266	6.625	103.031	102.930	102.913
6.375	100.902	100.830	100.779	6.375	100.902	100.830	100.779	6.75	102.402	102.322	102.294
6.5	101.369	101.277	101.225	6.5	101.348	101.273	101.219	6.875	102.824	102.744	102.717
6.625	101.810	101.724	101.664	6.625	101.810	101.724	101.664	7	103.199	103.119	103.093
6.75	101.843	101.753	101.700	6.75	101.843	101.753	101.700	7.125	103.518	103.437	103.413
6.875	102.253	102.126	102.063	6.875	102.253	102.123	102.063	7.25	103.370	103.281	103.245
7	102.643	102.538	102.472	7	102.605	102.479	102.415	7.375	103.808	103.718	103.684
7.125	103.022	102.916	102.851	7.125	102.967	102.854	102.793	7.5	104.140	104.049	104.016
7.25	103.169	103.049	103.008	7.25	103.169	103.049	103.008	7.625	104.485	104.432	104.390
7.375	103.469	103.351	103.306	7.375	103.469	103.351	103.306	7.75	104.912	104.858	104.817
7.5	103.837	103.713	103.680	7.5	103.801	103.713	103.680	7.875	105.264	105.209	105.170
7.625	104.201	104.083	104.029	7.625	104.165	104.083	104.029	8	105.000	104.960	104.960
7.75	104.649	104.576	104.526	7.75	104.649	104.576	104.526				
7.875	104.947	104.895	104.856	7.875	104.947	104.895	104.856				
8	105.118	104.983	104.955	8	105.118	104.983	104.955				
8.125	105.320	105.206	105.142	8.125	105.320	105.206	105.142				
8.25	105.699	105.521	105.429	8.25	105.699	105.521	105.429				

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	97.012	97.012	96.905	4.625	97.098	97.098	96.992	5	94.261	94.178	94.146
4.75	97.757	97.703	97.689	4.75	98.038	97.980	97.986	5.125	95.068	94.984	94.952
4.875	98.292	98.246	98.229	4.875	98.382	98.319	98.321	5.25	96.273	96.097	95.960
5	98.669	98.623	98.607	5	98.852	98.784	98.776	5.375	96.987	96.809	96.672
5.125	98.944	98.881	98.870	5.125	99.334	99.261	99.251	5.5	97.789	97.610	97.472
5.25	99.389	99.286	99.275	5.25	99.668	99.589	99.575	5.625	98.299	98.120	97.980
5.375	99.832	99.759	99.727	5.375	99.970	99.887	99.870	5.75	98.596	98.440	98.403
5.5	100.200	100.097	100.086	5.5	100.285	100.202	100.185	5.875	99.231	99.074	98.957
5.625	100.421	100.338	100.230	5.625	100.574	100.480	100.372	6	99.917	99.836	99.780
5.75	100.754	100.653	100.611	5.75	100.870	100.771	100.660	6.125	100.408	100.313	100.245
5.875	101.229	101.166	101.117	5.875	101.146	101.042	100.927	6.25	100.457	100.358	100.328
6	101.510	101.447	101.398	6	101.474	101.370	101.255	6.375	101.015	100.913	100.881
6.125	101.324	101.231	101.212	6.125	101.348	101.333	101.254	6.5	101.468	101.363	101.329
6.25	101.708	101.625	101.606	6.25	101.487	101.367	101.268	6.625	101.854	101.738	101.698
6.375	102.141	102.078	102.029	6.375	101.737	101.643	101.594	6.75	101.833	101.713	101.680
6.5	102.395	102.331	102.283	6.5	102.043	101.918	101.852	6.875	102.206	102.076	102.035
6.625	102.273	102.192	102.162	6.625	102.030	101.949	101.920	7	102.595	102.428	102.351
6.75	102.617	102.536	102.508	6.75	102.330	102.249	102.220	7.125	102.980	102.811	102.683
6.875	103.027	102.964	102.915	6.875	102.627	102.546	102.519	7.25	102.920	102.745	102.617
7	103.242	103.179	103.130	7	102.803	102.740	102.691	7.375	103.335	103.158	103.020
7.125	102.750	102.686	102.621	7.125	102.512	102.447	102.383	7.5	103.743	103.562	103.421
7.25	103.241	103.177	103.112	7.25	102.901	102.836	102.771	7.625	103.775	103.702	103.647
7.375	103.711	103.647	103.582	7.375	103.272	103.207	103.143	7.75	103.330	103.171	103.195
								7.875	103.523	103.360	103.383

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	97.843	97.739	97.676	5	97.300	97.102	97.108	5	95.227	95.164	95.101
5.125	98.322	98.259	98.196	5.125	97.820	97.641	97.620	5.125	95.890	95.827	95.765
5.25	98.844	98.781	98.718	5.25	98.312	98.249	98.186	5.25	96.557	96.494	96.432
5.375	99.072	99.009	98.946	5.375	98.720	98.517	98.503	5.375	96.857	96.794	96.732
5.5	99.437	99.374	99.311	5.5	99.123	98.956	98.897	5.5	97.331	97.268	97.206
5.625	99.814	99.751	99.688	5.625	99.506	99.376	99.313	5.625	97.798	97.735	97.672
5.75	100.022	99.959	99.896	5.75	99.879	99.650	99.637	5.75	98.079	98.016	97.953
5.875	100.232	100.169	100.106	5.875	100.242	100.007	99.992	5.875	98.360	98.297	98.234
6	100.590	100.527	100.464	6	100.581	100.341	100.322	6	98.826	98.763	98.700
6.125	100.797	100.734	100.671	6.125	100.888	100.643	100.621	6.125	99.102	99.039	98.977
6.25	101.003	100.940	100.877	6.25	101.176	100.926	100.901	6.25	99.379	99.316	99.254
6.375	101.227	101.145	101.082	6.375	101.443	101.187	101.159	6.375	99.653	99.590	99.527
6.5	101.560	101.497	101.434	6.5	101.600	101.441	101.378	6.5	100.113	100.050	99.988
6.625	101.611	101.548	101.485	6.625	101.627	101.500	101.437	6.625	100.187	100.124	100.062
6.75	101.838	101.775	101.712	6.75	101.793	101.730	101.667	6.75	100.448	100.385	100.323
6.875	101.882	101.819	101.756	6.875	101.857	101.794	101.731	6.875	100.528	100.465	100.402
7	101.923	101.860	101.797	7	101.931	101.868	101.805	7	100.617	100.554	100.491
7.125	101.973	101.910	101.847	7.125	102.009	101.946	101.883	7.125	100.709	100.646	100.583
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	98.052	97.854	97.860	5	97.505	97.306	97.312	5	95.277	95.214	95.151
5.125	98.406	98.309	98.246	5.125	98.024	97.820	97.824	5.125	95.940	95.877	95.814
5.25	98.894	98.831	98.768	5.25	98.502	98.299	98.293	5.25	96.607	96.544	96.481
5.375	99.122	99.059	98.996	5.375	98.921	98.708	98.704	5.375	96.907	96.844	96.781
5.5	99.487	99.424	99.361	5.5	99.323	99.104	99.098	5.5	97.381	97.318	97.255
5.625	99.864	99.801	99.738	5.625	99.705	99.481	99.472	5.625	97.848	97.785	97.722
5.75	100.089	100.009	99.946	5.75	100.078	99.849	99.836	5.75	98.129	98.066	98.003
5.875	100.357	100.219	100.156	5.875	100.440	100.206	100.190	5.875	98.410	98.347	98.284
6	100.640	100.577	100.514	6	100.778	100.538	100.520	6	98.876	98.813	98.750
6.125	100.900	100.784	100.721	6.125	101.085	100.840	100.818	6.125	99.152	99.089	99.026
6.25	101.185	100.990	100.927	6.25	101.374	101.124	101.099	6.25	99.429	99.366	99.303
6.375	101.440	101.195	101.156	6.375	101.641	101.386	101.357	6.375	99.703	99.640	99.577
6.5	101.610	101.547	101.484	6.5	101.800	101.539	101.508	6.5	100.163	100.100	100.037
6.625	101.688	101.598	101.535	6.625	101.829	101.567	101.527	6.625	100.237	100.174	100.111
6.75	101.888	101.825	101.762	6.75	101.855	101.780	101.717	6.75	100.498	100.435	100.372
6.875	101.932	101.869	101.806	6.875	101.907	101.844	101.781	6.875	100.578	100.515	100.452
7	101.973	101.910	101.847	7	101.981	101.918	101.855	7	100.667	100.604	100.541
7.125	102.023	101.960	101.897	7.125	102.059	101.996	101.933	7.125	100.759	100.696	100.633

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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	95.608	95.563	95.548	4.5	95.608	95.563	95.548	5	97.920	97.876	97.848
4.625	96.264	96.220	96.204	4.625	96.264	96.220	96.204	5.125	98.577	98.532	98.504
4.75	96.920	96.876	96.860	4.75	96.920	96.876	96.860	5.25	99.233	99.188	99.161
4.875	97.306	97.335	97.320	4.875	97.264	97.220	97.192	5.375	99.378	99.356	99.334
5	97.920	97.921	97.905	5	97.920	97.876	97.848	5.5	100.014	99.992	99.971
5.125	98.577	98.532	98.504	5.125	98.577	98.532	98.504	5.625	100.658	100.598	100.555
5.25	99.233	99.188	99.161	5.25	99.233	99.188	99.161	5.75	101.299	101.240	101.197
5.375	99.424	99.410	99.335	5.375	99.378	99.356	99.334	5.875	101.113	100.922	100.732
5.5	100.014	99.992	99.971	5.5	100.014	99.992	99.971	6	101.675	101.484	101.303
5.625	100.658	100.598	100.555	5.625	100.658	100.598	100.555	6.125	102.161	101.997	101.893
5.75	101.299	101.240	101.197	5.75	101.299	101.240	101.197	6.25	102.625	102.521	102.417
5.875	101.113	100.922	100.799	5.875	101.113	100.922	100.732	6.375	102.320	102.242	102.172
6	101.675	101.484	101.303	6	101.675	101.484	101.303	6.5	102.882	102.804	102.736
6.125	102.161	101.997	101.893	6.125	102.161	101.997	101.893	6.625	103.412	103.333	103.268
6.25	102.625	102.521	102.417	6.25	102.625	102.521	102.417	6.75	103.757	103.683	103.624
6.375	102.382	102.304	102.233	6.375	102.382	102.304	102.233	6.875	103.433	103.333	103.263
6.5	102.919	102.840	102.773	6.5	102.919	102.840	102.773	7	103.964	103.864	103.796
6.625	103.413	103.334	103.268	6.625	103.413	103.334	103.268	7.125	104.415	104.314	104.249
6.75	103.757	103.683	103.624	6.75	103.757	103.683	103.624	7.25	104.410	104.351	104.319
6.875	103.450	103.350	103.280	6.875	103.450	103.350	103.280	7.375	103.714	103.593	103.592
7	103.937	103.836	103.769	7	103.937	103.836	103.769	7.5	104.101	103.980	103.979
7.125	104.348	104.247	104.182	7.125	104.348	104.247	104.182	7.625	104.643	104.521	104.520
7.25	104.410	104.351	104.319	7.25	104.410	104.351	104.319	7.75	104.781	104.737	104.697
7.375	103.938	103.942	103.916	7.375	103.720	103.600	103.599				
7.5	104.424	104.429	104.402	7.5	104.083	103.962	103.961				

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	97.092	97.087	97.006	4.25	96.746	96.683	96.690	4.5	92.495	92.451	92.435
4.375	97.560	97.555	97.474	4.375	97.318	97.255	97.261	4.625	93.152	93.107	93.091
4.5	98.030	98.025	97.944	4.5	97.886	97.823	97.829	4.75	95.397	95.427	95.411
4.625	98.501	98.496	98.415	4.625	98.450	98.387	98.393	4.875	96.001	95.985	95.970
4.75	98.786	98.740	98.724	4.75	98.786	98.740	98.724	5	96.727	96.659	96.630
4.875	99.199	99.144	99.112	4.875	98.981	98.900	98.884	5.125	97.547	97.479	97.450
5	99.672	99.617	99.585	5	99.532	99.451	99.435	5.25	98.046	97.977	97.902
5.125	100.146	100.091	100.059	5.125	100.069	99.988	99.972	5.375	99.049	99.015	98.942
5.25	100.267	100.219	100.187	5.25	100.267	100.219	100.187	5.5	99.609	99.574	99.504
5.375	100.654	100.636	100.587	5.375	100.515	100.416	100.300	5.625	100.148	100.113	100.045
5.5	101.124	101.106	101.058	5.5	101.021	100.922	100.806	5.75	100.415	100.380	100.314
5.625	101.583	101.565	101.516	5.625	101.498	101.399	101.283	5.875	100.535	100.446	100.386
5.75	101.697	101.634	101.585	5.75	101.697	101.634	101.585	6	101.017	100.953	100.853
5.875	101.636	101.594	101.538	5.875	101.270	101.152	101.046	6.125	101.622	101.578	101.474
6	102.079	102.037	101.981	6	101.717	101.600	101.493	6.25	101.764	101.707	101.612
								6.375	101.515	101.442	101.383
								6.5	102.131	102.019	101.940
								6.625	102.738	102.676	102.597
								6.75	102.683	102.609	102.549
								6.875	102.235	102.138	102.067
								7	102.655	102.557	102.489
								7.125	103.069	102.970	102.904
								7.25	102.605	102.545	102.514

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	97.799	97.713	97.630	5	96.727	96.659	96.630	4.5	95.162	95.179	95.185
5.375	99.049	99.015	98.942	5.125	97.547	97.479	97.450	4.625	95.717	95.734	95.740
5.5	99.609	99.574	99.504	5.25	97.799	97.723	97.680	4.75	95.608	95.499	95.375
5.625	100.148	100.113	100.045	5.375	99.042	99.008	98.935	4.875	96.091	95.982	95.859
5.75	100.415	100.380	100.314	5.5	99.565	99.531	99.460	5	96.575	96.465	96.342
5.875	100.535	100.439	100.337	5.625	100.073	100.039	99.970	5.125	97.057	96.948	96.824
6	101.017	100.953	100.853	5.75	100.393	100.334	100.291	5.25	97.043	96.981	96.923
6.125	101.622	101.578	101.474	5.875	100.515	100.459	100.356	5.375	97.525	97.463	97.405
6.25	101.764	101.707	101.612	6	101.007	100.950	100.850	5.5	98.008	97.946	97.887
6.375	101.515	101.442	101.383	6.125	101.622	101.578	101.474	5.625	98.489	98.427	98.369
6.5	102.131	102.019	101.940	6.25	101.739	101.681	101.586	5.75	98.150	98.114	98.077
6.625	102.738	102.676	102.597	6.375	101.564	101.486	101.417	5.875	98.468	98.432	98.414
6.75	102.683	102.609	102.549	6.5	102.131	102.019	101.940	6	98.950	98.913	98.895
6.875	102.235	102.138	102.067	6.625	102.738	102.676	102.597	6.125	99.431	99.394	99.376

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	99.233	99.188	99.161	5.25	99.233	99.188	99.161	5.25	99.233	99.188	99.161
5.375	99.378	99.356	99.334	5.375	99.378	99.356	99.334	5.375	99.378	99.356	99.334
5.5	100.014	99.992	99.971	5.5	100.014	99.992	99.971	5.5	100.014	99.992	99.971
5.625	100.658	100.598	100.555	5.625	100.658	100.598	100.555	5.625	100.658	100.598	100.555
5.75	101.299	101.240	101.197	5.75	101.299	101.240	101.197	5.75	101.299	101.240	101.197
5.875	101.113	100.922	100.732	5.875	101.113	100.922	100.732	5.875	101.113	100.922	100.732
6	101.675	101.484	101.303	6	101.675	101.484	101.303	6	101.675	101.484	101.303
6.125	102.161	101.997	101.893	6.125	102.161	101.997	101.893	6.125	102.161	101.997	101.893
6.25	102.625	102.521	102.417	6.25	102.625	102.521	102.417	6.25	102.625	102.521	102.417
6.375	102.382	102.304	102.233	6.375	102.382	102.304	102.233	6.375	102.320	102.242	102.172
6.5	102.919	102.840	102.773	6.5	102.919	102.840	102.773	6.5	102.882	102.804	102.736
6.625	103.413	103.334	103.268	6.625	103.413	103.334	103.268	6.625	103.412	103.333	103.268
6.75	103.757	103.683	103.624	6.75	103.757	103.683	103.624	6.75	103.757	103.683	103.624
6.875	103.450	103.350	103.280	6.875	103.450	103.350	103.280	6.875	103.433	103.333	103.263
7	103.937	103.836	103.769	7	103.937	103.836	103.769	7	103.964	103.864	103.796
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	97.886	97.823	97.829	4.25	96.746	96.683	96.690	5.25	97.799	97.713	97.630
4.625	98.450	98.387	98.393	4.375	97.318	97.255	97.261	5.375	99.049	99.015	98.942
4.75	98.786	98.740	98.724	4.5	97.886	97.823	97.829	5.5	99.609	99.574	99.504
4.875	98.981	98.900	98.884	4.625	98.450	98.387	98.393	5.625	100.148	100.113	100.045
5	99.532	99.451	99.435	4.75	98.786	98.740	98.724	5.75	100.415	100.380	100.314
5.125	100.069	99.988	99.972	4.875	98.981	98.900	98.884	5.875	100.535	100.439	100.337
5.25	100.267	100.219	100.187	5	99.532	99.451	99.435	6	101.017	100.953	100.853
5.375	100.515	100.416	100.300	5.125	100.069	99.988	99.972	6.125	101.622	101.578	101.474
5.5	101.021	100.922	100.806	5.25	100.267	100.219	100.187	6.25	101.764	101.707	101.612
5.625	101.498	101.399	101.283	5.375	100.515	100.416	100.300	6.375	101.515	101.442	101.383
5.75	101.697	101.634	101.585	5.5	101.021	100.922	100.806	6.5	102.131	102.019	101.940
5.875	101.270	101.152	101.046	5.625	101.498	101.399	101.283	6.625	102.738	102.676	102.597
6	101.717	101.600	101.493	5.75	101.697	101.634	101.585	6.75	102.683	102.609	102.549
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	97.799	97.713	97.630	5.25	97.799	97.723	97.680	4.5	95.162	95.179	95.185
5.375	99.049	99.015	98.942	5.375	98.548	98.462	98.336	4.625	95.717	95.734	95.740
5.5	99.609	99.574	99.504	5.5	99.259	99.173	99.044	4.75	94.361	94.315	94.299
5.625	100.148	100.113	100.045	5.625	100.012	99.926	99.797	4.875	94.667	94.666	94.651
5.75	100.415	100.380	100.314	5.75	100.393	100.334	100.291	5	95.193	95.192	95.176
5.875	100.535	100.439	100.337	5.875	100.256	100.162	100.058	5.125	95.691	95.690	95.674
6	101.017	100.953	100.853	6	100.946	100.852	100.748	5.25	96.671	96.649	96.627
6.125	101.622	101.578	101.474	6.125	101.622	101.578	101.474	5.375	96.778	96.756	96.734
6.25	101.764	101.707	101.612	6.25	101.559	101.485	101.426	5.5	97.187	97.165	97.143
6.375	101.515	101.442	101.383	6.375	101.470	101.348	101.269	5.625	97.597	97.575	97.553
6.5	102.131	102.019	101.940	6.5	102.131	102.019	101.940	5.75	98.150	98.114	98.077
6.625	102.738	102.676	102.597	6.625	102.738	102.676	102.597	5.875	98.432	98.395	98.358
6.75	102.683	102.609	102.549	6.75	102.733	102.659	102.599	6	98.775	98.738	98.702
6.875	102.235	102.138	102.067	6.875	101.555	101.425	101.449	6.125	99.092	99.055	99.019

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	98.477	98.432	98.404	5.125	98.477	98.432	98.404	4.75	96.820	96.776	96.760
5.25	99.133	99.088	99.061	5.25	99.133	99.088	99.061	4.875	97.164	97.120	97.092
5.375	99.278	99.256	99.234	5.375	99.278	99.256	99.234	5	97.820	97.776	97.748
5.5	99.914	99.892	99.871	5.5	99.914	99.892	99.871	5.125	98.477	98.432	98.404
5.625	100.558	100.498	100.455	5.625	100.558	100.498	100.455	5.25	99.133	99.088	99.061
5.75	101.199	101.140	101.097	5.75	101.199	101.140	101.097	5.375	99.278	99.256	99.234
5.875	101.013	100.822	100.632	5.875	101.013	100.822	100.632	5.5	99.914	99.892	99.871
6	101.575	101.384	101.203	6	101.575	101.384	101.203	5.625	100.558	100.498	100.455
6.125	102.061	101.871	101.745	6.125	102.061	101.871	101.745	5.75	101.199	101.140	101.097
6.25	102.365	102.291	102.232	6.25	102.365	102.291	102.232	5.875	101.013	100.822	100.632
6.375	102.093	102.034	101.976	6.375	102.093	102.034	101.976	6	101.575	101.384	101.203
6.5	102.514	102.456	102.397	6.5	102.514	102.456	102.397	6.125	102.061	101.871	101.745
6.625	102.975	102.901	102.842	6.625	102.975	102.901	102.842	6.25	102.365	102.291	102.232
6.75	103.460	103.386	103.327	6.75	103.460	103.386	103.327	6.375	102.093	102.034	101.976
6.875	102.922	102.893	102.864	6.875	102.922	102.893	102.864	6.5	102.514	102.456	102.397
7	103.202	103.172	103.143	7	103.202	103.172	103.143	6.625	102.975	102.901	102.842
7.125	103.608	103.579	103.550	7.125	103.608	103.579	103.550	6.75	103.460	103.386	103.327
7.25	104.037	103.978	103.946	7.25	104.037	103.978	103.946	6.875	102.922	102.893	102.864
7.375	103.364	103.496	103.507	7.375	103.247	103.176	103.106	7	103.202	103.172	103.143
7.5	103.557	103.641	103.653	7.5	103.557	103.447	103.435	7.125	103.608	103.579	103.550
7.625	103.966	103.844	103.843	7.625	103.966	103.844	103.843	7.25	104.037	103.978	103.946
7.75	104.231	104.187	104.147	7.75	104.231	104.187	104.147	7.375	103.267	103.176	103.145
7.875	103.287	103.309	103.279					7.5	103.689	103.568	103.567
8	103.403	103.425	103.395					7.625	104.116	103.995	103.994
8.125	103.469	103.491	103.461					7.75	104.231	104.187	104.147
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	96.992	96.987	96.906	4.25	96.864	96.781	96.771	4.875	96.118	95.910	95.934
4.375	97.460	97.455	97.374	4.375	97.383	97.300	97.291	5	96.834	96.626	96.650
4.5	97.930	97.925	97.844	4.5	97.890	97.807	97.798	5.125	97.595	97.387	97.411
4.625	98.401	98.396	98.315	4.625	98.380	98.297	98.288	5.25	97.914	97.688	97.721
4.75	98.686	98.640	98.624	4.75	98.686	98.640	98.624	5.375	98.573	98.537	98.463
4.875	99.099	99.044	99.012	4.875	99.080	98.979	98.854	5.5	99.226	99.001	99.033
5	99.572	99.517	99.485	5	99.538	99.437	99.312	5.625	99.970	99.744	99.777
5.125	100.046	99.991	99.959	5.125	99.968	99.867	99.742	5.75	100.243	100.184	100.141
5.25	100.167	100.119	100.087	5.25	100.167	100.119	100.087	5.875	100.435	100.245	100.110
5.375	100.554	100.536	100.487	5.375	100.361	100.242	100.157	6	100.917	100.727	100.574
5.5	101.024	101.006	100.958	5.5	100.749	100.630	100.545	6.125	101.408	101.164	101.160
5.625	101.483	101.465	101.416	5.625	101.101	101.002	100.954	6.25	101.549	101.359	101.276
5.75	101.597	101.534	101.485	5.75	101.597	101.534	101.485	6.375	101.400	101.342	101.283
5.875	101.536	101.494	101.438	5.875	101.119	100.982	100.860	6.5	101.879	101.803	101.745
6	101.979	101.937	101.881	6	101.455	101.364	101.316	6.625	102.399	102.177	102.198
								6.75	102.583	102.509	102.449
								6.875	101.672	101.643	101.614
								7	101.955	101.922	101.893
								7.125	102.358	102.329	102.300
								7.25	102.505	102.445	102.414
								7.375	101.290	101.246	101.206
								7.5	101.793	101.748	101.709
								7.625	102.278	102.233	102.193
								7.75	102.600	102.555	102.516
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	101.879	101.803	101.745	6.125	101.408	101.164	101.160	4.5	95.119	95.136	95.127
6.625	102.399	102.177	102.198	6.25	101.459	101.385	101.326	4.625	95.564	95.581	95.572
6.75	102.583	102.509	102.449	6.375	101.357	101.161	101.116	4.75	94.274	94.273	94.199
6.875	101.672	101.643	101.614	6.5	101.879	101.617	101.638	4.875	94.706	94.705	94.580
7	101.955	101.922	101.893	6.625	102.399	102.177	102.198	5	95.099	95.098	94.973
7.125	102.358	102.329	102.300	6.75	102.633	102.559	102.499	5.125	95.450	95.449	95.324
7.25	102.505	102.445	102.414	6.875	101.732	101.634	101.563	5.25	96.571	96.549	96.527
7.375	101.290	101.246	101.206	7	102.047	101.949	101.880	5.375	96.678	96.656	96.634
7.5	101.793	101.748	101.709	7.125	102.346	102.248	102.181	5.5	97.087	97.065	97.043
7.625	102.278	102.233	102.193	7.25	102.555	102.495	102.464	5.625	97.497	97.475	97.453
7.75	102.600	102.555	102.516	7.375	101.340	101.296	101.256	5.75	98.050	98.014	97.977
				7.5	101.843	101.798	101.759	5.875	98.332	98.295	98.258
				7.625	102.328	102.283	102.243	6	98.675	98.638	98.602
								6.125	98.992	98.955	98.919

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	102.093	102.034	101.976	6.375	102.093	102.034	101.976	6	101.575	101.384	101.203
6.5	102.514	102.456	102.397	6.5	102.514	102.456	102.397	6.125	102.061	101.871	101.745
6.625	102.975	102.901	102.842	6.625	102.975	102.901	102.842	6.25	102.365	102.291	102.232
6.75	103.460	103.386	103.327	6.75	103.460	103.386	103.327	6.375	102.093	102.034	101.976
6.875	102.922	102.893	102.864	6.875	102.922	102.893	102.864	6.5	102.514	102.456	102.397
7	103.202	103.172	103.143	7	103.202	103.172	103.143	6.625	102.975	102.901	102.842
7.125	103.608	103.579	103.550	7.125	103.608	103.579	103.550	6.75	103.460	103.386	103.327
7.25	104.037	103.978	103.946	7.25	104.037	103.978	103.946	6.875	102.922	102.893	102.864
7.375	103.364	103.496	103.507	7.375	103.247	103.176	103.106	7	103.202	103.172	103.143
7.5	103.557	103.641	103.653	7.5	103.557	103.447	103.435	7.125	103.608	103.579	103.550
7.625	103.966	103.844	103.843	7.625	103.966	103.844	103.843	7.25	104.037	103.978	103.946
7.75	104.231	104.187	104.147	7.75	104.231	104.187	104.147	7.375	103.267	103.176	103.145
7.875	103.287	103.309	103.279					7.5	103.689	103.568	103.567
8	103.403	103.425	103.395					7.625	104.116	103.995	103.994
8.125	103.469	103.491	103.461					7.75	104.231	104.187	104.147
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	97.930	97.925	97.844	4.5	97.890	97.807	97.798	6.625	102.399	102.177	102.198
4.625	98.401	98.396	98.315	4.625	98.380	98.297	98.288	6.75	102.583	102.509	102.449
4.75	98.686	98.640	98.624	4.75	98.686	98.640	98.624	6.875	101.672	101.643	101.614
4.875	99.099	99.044	99.012	4.875	99.080	98.979	98.854	7	101.952	101.922	101.893
5	99.572	99.517	99.485	5	99.538	99.437	99.312	7.125	102.358	102.329	102.300
5.125	100.046	99.991	99.959	5.125	99.968	99.867	99.742	7.25	102.505	102.445	102.414
5.25	100.167	100.119	100.087	5.25	100.167	100.119	100.087	7.375	101.701	101.833	101.845
5.375	100.554	100.536	100.487	5.375	100.361	100.242	100.157	7.5	101.847	101.979	101.990
5.5	101.024	101.006	100.958	5.5	100.749	100.630	100.545	7.625	102.278	102.233	102.193
5.625	101.483	101.465	101.416	5.625	101.101	101.002	100.954	7.75	102.600	102.555	102.516
5.75	101.597	101.534	101.485	5.75	101.597	101.534	101.485	7.875	100.812	100.834	100.804
5.875	101.536	101.494	101.438	5.875	101.119	100.982	100.860	8	100.928	100.950	100.920
6	101.979	101.937	101.881	6	101.455	101.364	101.316	8.125	100.994	101.016	100.986
6.125	102.419	102.378	102.321	6.125	101.930	101.867	101.818				
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	101.879	101.803	101.745	6.125	101.408	101.164	101.160	4.5	95.119	95.136	95.127
6.625	102.399	102.177	102.198	6.25	101.459	101.385	101.326	4.625	95.564	95.581	95.572
6.75	102.583	102.509	102.449	6.375	101.357	101.095	101.116	4.75	94.274	94.273	94.199
6.875	101.672	101.643	101.614	6.5	101.879	101.617	101.638	4.875	94.706	94.705	94.580
7	101.952	101.922	101.893	6.625	102.399	102.177	102.198	5	95.099	95.098	94.973
7.125	102.358	102.329	102.300	6.75	102.633	102.559	102.499	5.125	95.450	95.449	95.324
7.25	102.505	102.445	102.414	6.875	101.430	101.150	101.274	5.25	96.571	96.549	96.527
7.375	101.290	101.246	101.206	7	101.842	101.629	101.686	5.375	96.678	96.656	96.634
7.5	101.793	101.748	101.709	7.125	102.206	102.147	102.115	5.5	97.087	97.065	97.043
7.625	102.278	102.233	102.193	7.25	102.555	102.495	102.464	5.625	97.497	97.475	97.453
7.75	102.600	102.555	102.516	7.375	101.340	101.296	101.256	5.75	98.050	98.014	97.977
				7.5	101.843	101.798	101.759	5.875	98.332	98.295	98.258
				7.625	102.328	102.283	102.243	6	98.675	98.638	98.602
								6.125	98.992	98.955	98.919

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	99.866	99.652	99.352	6.75	98.366	98.152	97.852
6.875	100.377	100.163	99.863	6.875	98.877	98.663	98.363
7	100.869	100.655	100.355	7	99.369	99.155	98.855
7.125	101.310	101.096	100.796	7.125	99.810	99.596	99.296
7.25	101.722	101.508	101.208	7.25	100.222	100.008	99.708
7.375	101.713	101.446	101.146	7.375	100.213	99.946	99.646
7.5	102.165	101.898	101.598	7.5	100.665	100.398	100.098
7.625	102.566	102.299	101.999	7.625	101.066	100.799	100.499
7.75	102.958	102.691	102.391	7.75	101.458	101.191	100.891
7.875	102.294	101.980	101.680	7.875	100.794	100.480	100.180
8	102.716	102.402	102.102	8	101.216	100.902	100.602
8.125	103.087	102.773	102.473	8.125	101.587	101.273	100.973
8.25	103.439	103.125	102.825	8.25	101.939	101.625	101.325

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.866	97.652	97.352	6.75	96.366	96.152	95.852
6.875	98.377	98.163	97.863	6.875	96.877	96.663	96.363
7	98.869	98.655	98.355	7	97.369	97.155	96.855
7.125	99.310	99.096	98.796	7.125	97.810	97.596	97.296
7.25	99.722	99.508	99.208	7.25	98.222	98.008	97.708
7.375	99.713	99.446	99.146	7.375	98.213	97.946	97.646
7.5	100.165	99.898	99.598	7.5	98.665	98.398	98.098
7.625	100.566	100.299	99.999	7.625	99.066	98.799	98.499
7.75	100.958	100.691	100.391	7.75	99.458	99.191	98.891
7.875	100.294	99.980	99.680	7.875	98.794	98.480	98.180
8	100.716	100.402	100.102	8	99.216	98.902	98.602
8.125	101.087	100.773	100.473	8.125	99.587	99.273	98.973
8.25	101.439	101.125	100.825	8.25	99.939	99.625	99.325

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.116	98.902	98.602	6.75	97.116	96.902	96.602
6.875	99.627	99.413	99.113	6.875	97.627	97.413	97.113
7	100.119	99.905	99.605	7	98.119	97.905	97.605
7.125	100.560	100.346	100.046	7.125	98.560	98.346	98.046
7.25	100.972	100.758	100.458	7.25	98.972	98.758	98.458
7.375	100.963	100.696	100.396	7.375	98.963	98.696	98.396
7.5	101.415	101.148	100.848	7.5	99.415	99.148	98.848
7.625	101.816	101.549	101.249	7.625	99.816	99.549	99.249
7.75	102.208	101.941	101.641	7.75	100.208	99.941	99.641
7.875	101.544	101.230	100.930	7.875	99.544	99.230	98.930
8	101.966	101.652	101.352	8	99.966	99.652	99.352
8.125	102.337	102.023	101.723	8.125	100.337	100.023	99.723
8.25	102.689	102.375	102.075	8.25	100.689	100.375	100.075

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.