



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	93.181	93.001	93.001	4.75	93.181	93.001	93.001	5.125	95.958	95.748	95.748
4.875	93.830	93.656	93.656	4.875	93.830	93.656	93.656	5.25	96.707	96.531	96.531
5	94.484	94.314	94.314	5	94.484	94.314	94.314	5.375	97.505	97.334	97.334
5.125	95.105	94.940	94.940	5.125	95.105	94.940	94.940	5.5	98.587	98.405	98.433
5.25	96.265	96.153	96.081	5.25	95.835	95.727	95.670	5.625	99.063	98.915	98.909
5.375	96.985	96.873	96.801	5.375	96.578	96.421	96.407	5.75	99.811	99.769	99.703
5.5	97.798	97.686	97.613	5.5	97.475	97.325	97.340	5.875	100.343	100.301	100.234
5.625	98.317	98.205	98.132	5.625	98.085	97.922	97.951	6	100.812	100.771	100.704
5.75	98.589	98.471	98.453	5.75	98.589	98.471	98.453	6.125	101.155	101.103	101.053
5.875	99.165	99.078	99.031	5.875	99.141	99.019	99.006	6.25	101.311	101.243	101.170
6	99.827	99.740	99.694	6	99.669	99.547	99.552	6.375	101.768	101.700	101.627
6.125	100.295	100.208	100.162	6.125	100.165	100.020	100.037	6.5	102.194	102.113	102.039
6.25	100.301	100.184	100.156	6.25	100.301	100.184	100.156	6.625	102.622	102.463	102.465
6.375	100.832	100.728	100.710	6.375	100.832	100.728	100.710	6.75	102.182	102.134	102.055
6.5	101.325	101.225	101.176	6.5	101.288	101.194	101.176	6.875	102.596	102.548	102.469
6.625	101.749	101.649	101.613	6.625	101.749	101.609	101.613	7	102.956	102.909	102.829
6.75	101.812	101.696	101.660	6.75	101.812	101.696	101.660	7.125	103.267	103.220	103.141
6.875	102.251	102.141	102.071	6.875	102.207	102.083	102.058	7.25	103.211	103.170	103.085
7	102.678	102.568	102.498	7	102.580	102.451	102.432	7.375	103.620	103.579	103.494
7.125	103.064	102.954	102.884	7.125	102.930	102.805	102.782	7.5	103.918	103.879	103.793
7.25	103.218	103.154	103.103	7.25	103.218	103.154	103.103	7.625	104.417	104.302	104.224
7.375	103.563	103.487	103.444	7.375	103.558	103.487	103.444	7.75	104.741	104.631	104.548
7.5	103.939	103.825	103.744	7.5	103.894	103.825	103.744	7.875	105.000	104.987	104.898
7.625	104.282	104.154	104.066	7.625	104.157	104.110	104.044	8	105.000	105.000	105.000
7.75	104.635	104.591	104.528	7.75	104.635	104.591	104.528				
7.875	104.898	104.851	104.792	7.875	104.898	104.851	104.792				
8	105.102	105.053	104.997	8	105.102	105.053	104.997				
8.125	105.274	105.228	105.168	8.125	105.274	105.228	105.168				
8.25	105.684	105.427	105.348	8.25	105.684	105.427	105.348				

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	97.321	97.217	97.239	4.625	97.759	97.655	97.677	5	93.674	93.488	93.488
4.75	97.705	97.596	97.625	4.75	98.127	98.018	98.047	5.125	94.502	94.322	94.322
4.875	98.063	97.949	97.986	4.875	98.470	98.356	98.392	5.25	96.146	95.955	95.803
5	98.490	98.376	98.412	5	98.916	98.806	98.808	5.375	96.862	96.669	96.517
5.125	99.020	98.904	98.914	5.125	99.399	99.283	99.292	5.5	97.667	97.474	97.320
5.25	99.366	99.246	99.262	5.25	99.730	99.609	99.626	5.625	98.182	97.987	97.833
5.375	99.750	99.666	99.633	5.375	100.034	99.908	99.932	5.75	98.654	98.536	98.538
5.5	100.122	100.020	99.988	5.5	100.349	100.223	100.247	5.875	99.213	99.092	99.098
5.625	100.345	100.265	100.261	5.625	100.455	100.374	100.371	6	99.773	99.622	99.635
5.75	100.655	100.570	100.574	5.75	100.753	100.668	100.672	6.125	100.268	100.096	100.133
5.875	101.055	100.984	100.936	5.875	101.031	100.940	100.952	6.25	100.363	100.246	100.239
6	101.380	101.270	101.282	6	101.365	101.273	101.285	6.375	100.916	100.792	100.794
6.125	101.549	101.442	101.383	6.125	101.460	101.396	101.381	6.5	101.381	101.257	101.259
6.25	101.916	101.833	101.774	6.25	101.644	101.471	101.412	6.625	101.769	101.627	101.651
6.375	102.296	102.214	102.155	6.375	101.900	101.774	101.715	6.75	101.793	101.677	101.661
6.5	102.557	102.476	102.415	6.5	102.206	102.083	102.023	6.875	102.202	102.058	102.053
6.625	102.335	102.207	102.140	6.625	102.151	101.982	101.946	7	102.616	102.426	102.382
6.75	102.626	102.547	102.478	6.75	102.353	102.263	102.194	7.125	103.009	102.817	102.666
6.875	103.015	102.937	102.888	6.875	102.639	102.561	102.491	7.25	103.010	102.817	102.706
7	103.230	103.152	103.103	7	102.865	102.709	102.674	7.375	103.401	103.206	103.051
7.125	102.727	102.647	102.583	7.125	102.489	102.409	102.344	7.5	103.764	103.567	103.410
7.25	103.219	103.140	103.075	7.25	102.876	102.797	102.732	7.625	103.537	103.437	103.359
7.375	103.694	103.614	103.549	7.375	103.251	103.171	103.107	7.75	103.334	103.290	103.196
								7.875	103.527	103.481	103.391

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	97.903	97.731	97.707	5	97.332	97.161	97.137	5	95.037	94.974	94.912
5.125	98.269	98.176	98.113	5.125	97.835	97.658	97.632	5.125	95.696	95.633	95.571
5.25	98.758	98.695	98.632	5.25	98.290	98.108	98.078	5.25	96.358	96.295	96.233
5.375	98.985	98.922	98.859	5.375	98.671	98.484	98.451	5.375	96.657	96.594	96.531
5.5	99.359	99.296	99.233	5.5	99.037	98.845	98.809	5.5	97.139	97.076	97.013
5.625	99.733	99.670	99.607	5.625	99.381	99.229	99.166	5.625	97.606	97.543	97.480
5.75	100.014	99.881	99.818	5.75	99.710	99.507	99.465	5.75	97.884	97.821	97.759
5.875	100.170	100.088	100.025	5.875	100.016	99.808	99.762	5.875	98.164	98.101	98.039
6	100.508	100.445	100.382	6	100.327	100.144	100.081	6	98.629	98.566	98.504
6.125	100.716	100.653	100.590	6.125	100.645	100.427	100.375	6.125	98.905	98.842	98.780
6.25	100.992	100.858	100.795	6.25	100.947	100.724	100.669	6.25	99.180	99.117	99.055
6.375	101.179	101.062	100.999	6.375	101.225	100.996	100.938	6.375	99.455	99.392	99.330
6.5	101.477	101.414	101.351	6.5	101.416	101.288	101.225	6.5	99.914	99.851	99.788
6.625	101.529	101.466	101.403	6.625	101.517	101.354	101.291	6.625	99.995	99.932	99.870
6.75	101.755	101.692	101.629	6.75	101.645	101.582	101.519	6.75	100.254	100.191	100.129
6.875	101.805	101.742	101.679	6.875	101.702	101.639	101.576	6.875	100.327	100.264	100.201
7	101.846	101.783	101.720	7	101.770	101.707	101.644	7	100.409	100.346	100.284
7.125	101.888	101.825	101.762	7.125	101.846	101.783	101.720	7.125	100.501	100.438	100.375
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	98.110	97.939	97.915	5	97.536	97.364	97.341	5	95.087	95.024	94.961
5.125	98.477	98.300	98.273	5.125	98.038	97.861	97.834	5.125	95.746	95.683	95.620
5.25	98.838	98.745	98.682	5.25	98.491	98.309	98.280	5.25	96.408	96.345	96.282
5.375	99.190	99.002	98.970	5.375	98.872	98.684	98.651	5.375	96.707	96.644	96.581
5.5	99.548	99.356	99.320	5.5	99.237	99.044	99.008	5.5	97.189	97.126	97.063
5.625	99.917	99.720	99.680	5.625	99.580	99.382	99.343	5.625	97.656	97.593	97.530
5.75	100.220	100.017	99.975	5.75	99.908	99.705	99.663	5.75	97.934	97.871	97.808
5.875	100.377	100.169	100.124	5.875	100.213	100.005	99.959	5.875	98.214	98.151	98.088
6	100.596	100.495	100.432	6	100.523	100.310	100.261	6	98.679	98.616	98.553
6.125	100.887	100.703	100.640	6.125	100.842	100.624	100.572	6.125	98.955	98.892	98.829
6.25	101.202	100.978	100.923	6.25	101.144	100.921	100.866	6.25	99.230	99.167	99.104
6.375	101.392	101.163	101.105	6.375	101.423	101.194	101.136	6.375	99.505	99.442	99.379
6.5	101.545	101.464	101.401	6.5	101.616	101.382	101.321	6.5	99.964	99.901	99.838
6.625	101.684	101.516	101.453	6.625	101.719	101.473	101.413	6.625	100.045	99.982	99.919
6.75	101.823	101.742	101.679	6.75	101.737	101.632	101.569	6.75	100.304	100.241	100.178
6.875	101.965	101.792	101.729	6.875	101.752	101.689	101.626	6.875	100.377	100.314	100.251
7	101.896	101.833	101.770	7	101.820	101.757	101.694	7	100.459	100.396	100.333
7.125	101.938	101.875	101.812	7.125	101.896	101.833	101.770	7.125	100.551	100.488	100.425

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	97.475	97.325	97.340
5.625	98.085	97.922	97.951
5.75	98.589	98.471	98.453
5.875	99.141	99.019	99.006
6	99.669	99.547	99.552
6.125	100.165	100.020	100.037
6.25	100.301	100.184	100.156
6.375	100.832	100.728	100.710
6.5	101.288	101.194	101.176
6.625	101.749	101.609	101.613
6.75	101.812	101.696	101.660
6.875	102.207	102.083	102.058
7	102.580	102.451	102.432
7.125	102.930	102.805	102.782
7.25	103.218	103.154	103.103
7.375	103.558	103.487	103.444

RefiNow 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	-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

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	94.773	94.728	94.712	4.5	94.773	94.728	94.712	5	97.179	97.131	97.099
4.625	95.429	95.384	95.368	4.625	95.429	95.384	95.368	5.125	97.923	97.830	97.772
4.75	96.132	96.082	96.024	4.75	96.132	96.059	96.024	5.25	98.638	98.610	98.588
4.875	96.661	96.640	96.568	4.875	96.523	96.475	96.442	5.375	99.121	99.099	99.077
5	97.245	97.225	97.152	5	97.179	97.131	97.099	5.5	99.762	99.740	99.718
5.125	97.923	97.830	97.772	5.125	97.923	97.830	97.772	5.625	100.347	100.325	100.303
5.25	98.638	98.610	98.588	5.25	98.638	98.610	98.588	5.75	101.032	100.920	100.872
5.375	99.146	99.099	99.077	5.375	99.121	99.099	99.077	5.875	100.907	100.716	100.526
5.5	99.762	99.740	99.718	5.5	99.762	99.740	99.718	6	101.485	101.295	101.104
5.625	100.347	100.325	100.303	5.625	100.347	100.325	100.303	6.125	102.001	101.811	101.679
5.75	101.032	100.920	100.872	5.75	101.032	100.920	100.872	6.25	102.474	102.343	102.212
5.875	100.907	100.716	100.609	5.875	100.907	100.716	100.526	6.375	102.283	102.170	102.128
6	101.485	101.295	101.120	6	101.485	101.295	101.104	6.5	102.846	102.738	102.691
6.125	102.001	101.811	101.679	6.125	102.001	101.811	101.679	6.625	103.378	103.272	103.223
6.25	102.474	102.343	102.212	6.25	102.474	102.343	102.212	6.75	103.730	103.652	103.587
6.375	102.348	102.236	102.193	6.375	102.348	102.236	102.193	6.875	103.420	103.298	103.245
6.5	102.891	102.781	102.736	6.5	102.891	102.781	102.736	7	103.950	103.831	103.774
6.625	103.390	103.284	103.235	6.625	103.390	103.284	103.235	7.125	104.400	104.283	104.224
6.75	103.730	103.652	103.587	6.75	103.730	103.652	103.587	7.25	104.500	104.440	104.407
6.875	103.441	103.319	103.265	6.875	103.441	103.319	103.265	7.375	104.041	103.970	103.900
7	103.924	103.805	103.748	7	103.924	103.805	103.748	7.5	104.317	104.247	104.177
7.125	104.330	104.213	104.154	7.125	104.330	104.213	104.154	7.625	104.696	104.626	104.556
7.25	104.500	104.440	104.407	7.25	104.500	104.440	104.407	7.75	105.028	104.883	104.834
7.375	104.255	104.107	103.976	7.375	104.041	103.970	103.900				
7.5	104.742	104.595	104.464	7.5	104.317	104.247	104.177				

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	96.889	96.863	96.815	4.25	96.838	96.692	96.692	4.625	92.317	92.272	92.256
4.375	97.410	97.331	97.283	4.375	97.410	97.264	97.264	4.75	94.926	94.834	94.753
4.5	97.979	97.834	97.834	4.5	97.979	97.834	97.834	4.875	95.659	95.567	95.486
4.625	98.544	98.399	98.399	4.625	98.544	98.399	98.399	5	96.387	96.294	96.214
4.75	98.675	98.619	98.514	4.75	98.520	98.392	98.376	5.125	97.208	97.116	97.035
4.875	99.146	99.090	98.985	4.875	99.081	98.925	98.911	5.25	98.191	98.116	98.048
5	99.633	99.563	99.463	5	99.633	99.477	99.463	5.375	98.782	98.707	98.639
5.125	100.171	100.037	100.002	5.125	100.171	100.016	100.002	5.5	99.353	99.278	99.210
5.25	100.186	100.131	100.099	5.25	100.186	100.131	100.099	5.625	99.901	99.826	99.758
5.375	100.533	100.492	100.452	5.375	100.434	100.314	100.286	5.75	100.008	99.927	99.895
5.5	101.003	100.963	100.922	5.5	100.939	100.820	100.792	5.875	100.329	100.253	100.196
5.625	101.462	101.421	101.381	5.625	101.415	101.296	101.268	6	100.827	100.764	100.707
5.75	101.526	101.455	101.406	5.75	101.526	101.455	101.406	6.125	101.523	101.391	101.252
5.875	101.817	101.660	101.511	5.875	101.523	101.221	101.180	6.25	101.534	101.374	101.332
6	102.298	102.141	101.992	6	101.971	101.669	101.628	6.375	101.607	101.457	101.383
								6.5	102.137	101.986	101.898
								6.625	102.709	102.578	102.464
								6.75	102.655	102.577	102.513
								6.875	102.230	102.108	102.058
								7	102.647	102.528	102.474
								7.125	103.057	102.940	102.884
								7.25	102.694	102.634	102.602

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	97.542	97.430	97.374	5	96.387	96.294	96.214	4.5	95.237	95.191	95.066
5.375	98.625	98.535	98.512	5.125	97.208	97.116	97.035	4.625	95.793	95.748	95.623
5.5	99.189	99.102	99.076	5.25	97.542	97.430	97.374	4.75	95.503	95.418	95.351
5.625	99.759	99.650	99.621	5.375	98.619	98.529	98.506	4.875	95.986	95.901	95.833
5.75	100.008	99.927	99.895	5.5	99.145	99.057	99.031	5	96.468	96.384	96.316
5.875	100.329	100.139	100.042	5.625	99.759	99.647	99.591	5.125	96.950	96.866	96.798
6	100.827	100.668	100.562	5.75	99.904	99.831	99.791	5.25	96.959	96.898	96.849
6.125	101.523	101.391	101.252	5.875	100.226	100.095	100.061	5.375	97.440	97.380	97.331
6.25	101.534	101.374	101.332	6	100.800	100.668	100.556	5.5	97.922	97.861	97.813
6.375	101.485	101.434	101.383	6.125	101.523	101.391	101.252	5.625	98.403	98.343	98.294
6.5	102.021	101.949	101.898	6.25	101.463	101.340	101.298	5.75	98.558	98.390	98.221
6.625	102.709	102.578	102.464	6.375	101.470	101.360	101.320	5.875	98.858	98.690	98.521
6.75	102.655	102.577	102.513	6.5	102.021	101.870	101.781	6	99.278	99.121	98.972
6.875	102.230	102.108	102.058	6.625	102.709	102.578	102.464	6.125	99.759	99.601	99.453

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	98.638	98.610	98.588	5.25	98.638	98.610	98.588	5.25	98.638	98.610	98.588
5.375	99.121	99.099	99.077	5.375	99.121	99.099	99.077	5.375	99.121	99.099	99.077
5.5	99.762	99.740	99.718	5.5	99.762	99.740	99.718	5.5	99.762	99.740	99.718
5.625	100.347	100.325	100.303	5.625	100.347	100.325	100.303	5.625	100.347	100.325	100.303
5.75	101.032	100.920	100.872	5.75	101.032	100.920	100.872	5.75	101.032	100.920	100.872
5.875	100.907	100.716	100.526	5.875	100.907	100.716	100.526	5.875	100.907	100.716	100.526
6	101.485	101.295	101.104	6	101.485	101.295	101.104	6	101.485	101.295	101.104
6.125	102.001	101.811	101.679	6.125	102.001	101.811	101.679	6.125	102.001	101.811	101.679
6.25	102.474	102.343	102.212	6.25	102.474	102.343	102.212	6.25	102.474	102.343	102.212
6.375	102.348	102.236	102.193	6.375	102.348	102.236	102.193	6.375	102.283	102.170	102.128
6.5	102.891	102.781	102.736	6.5	102.891	102.781	102.736	6.5	102.846	102.738	102.691
6.625	103.390	103.284	103.235	6.625	103.390	103.284	103.235	6.625	103.378	103.272	103.223
6.75	103.730	103.652	103.587	6.75	103.730	103.652	103.587	6.75	103.730	103.652	103.587
6.875	103.441	103.319	103.265	6.875	103.441	103.319	103.265	6.875	103.420	103.298	103.245
7	103.924	103.805	103.748	7	103.924	103.805	103.748	7	103.950	103.831	103.774
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	97.979	97.834	97.834	4.25	96.838	96.692	96.692	5.25	97.542	97.430	97.374
4.625	98.544	98.399	98.399	4.375	97.410	97.264	97.264	5.375	98.625	98.535	98.512
4.75	98.520	98.392	98.376	4.5	97.979	97.834	97.834	5.5	99.189	99.102	99.076
4.875	99.081	98.925	98.911	4.625	98.544	98.399	98.399	5.625	99.759	99.650	99.621
5	99.633	99.477	99.463	4.75	98.520	98.392	98.376	5.75	100.008	99.927	99.895
5.125	100.171	100.016	100.002	4.875	99.081	98.925	98.911	5.875	100.329	100.139	100.042
5.25	100.186	100.131	100.099	5	99.633	99.477	99.463	6	100.827	100.668	100.562
5.375	100.434	100.314	100.286	5.125	100.171	100.016	100.002	6.125	101.523	101.391	101.252
5.5	100.939	100.820	100.792	5.25	100.186	100.131	100.099	6.25	101.534	101.374	101.332
5.625	101.415	101.296	101.268	5.375	100.434	100.314	100.286	6.375	101.485	101.434	101.383
5.75	101.526	101.455	101.406	5.5	100.939	100.820	100.792	6.5	102.021	101.949	101.898
5.875	101.523	101.221	101.180	5.625	101.415	101.296	101.268	6.625	102.709	102.578	102.464
6	101.971	101.669	101.628	5.75	101.526	101.455	101.406	6.75	102.655	102.577	102.513
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	97.542	97.430	97.374	5.25	97.542	97.430	97.374	4.5	95.237	95.191	95.066
5.375	98.625	98.535	98.512	5.375	98.292	98.180	98.124	4.625	95.793	95.748	95.623
5.5	99.189	99.102	99.076	5.5	99.005	98.892	98.836	4.75	94.201	94.146	94.109
5.625	99.759	99.650	99.621	5.625	99.759	99.647	99.591	4.875	94.750	94.694	94.480
5.75	100.008	99.927	99.895	5.75	99.894	99.831	99.782	5	95.278	95.223	95.009
5.875	100.329	100.139	100.042	5.875	100.110	99.979	99.839	5.125	95.779	95.723	95.509
6	100.827	100.668	100.562	6	100.800	100.668	100.529	5.25	96.577	96.540	96.503
6.125	101.523	101.391	101.252	6.125	101.523	101.391	101.252	5.375	96.697	96.661	96.624
6.25	101.534	101.374	101.332	6.25	101.299	101.221	101.157	5.5	97.114	97.077	97.041
6.375	101.485	101.434	101.383	6.375	101.353	101.202	101.089	5.625	97.539	97.503	97.466
6.5	102.021	101.949	101.898	6.5	102.021	101.870	101.757	5.75	98.558	98.390	98.221
6.625	102.709	102.578	102.464	6.625	102.709	102.578	102.464	5.875	98.858	98.690	98.521
6.75	102.655	102.577	102.513	6.75	102.705	102.627	102.563	6	99.211	99.043	98.874
6.875	102.230	102.108	102.058	6.875	101.749	101.578	101.528	6.125	99.546	99.378	99.209

Government Adjustments

FICO	Adjustment
> 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	97.790	97.687	97.655	5.125	97.790	97.687	97.655	4.75	95.985	95.941	95.924
5.25	98.532	98.510	98.488	5.25	98.532	98.510	98.488	4.875	96.423	96.375	96.342
5.375	99.021	98.999	98.977	5.375	99.021	98.999	98.977	5	97.079	97.031	96.999
5.5	99.662	99.640	99.618	5.5	99.662	99.640	99.618	5.125	97.790	97.687	97.655
5.625	100.247	100.225	100.203	5.625	100.247	100.225	100.203	5.25	98.532	98.510	98.488
5.75	100.728	100.637	100.589	5.75	100.728	100.637	100.589	5.375	99.021	98.999	98.977
5.875	100.807	100.616	100.426	5.875	100.807	100.616	100.426	5.5	99.662	99.640	99.618
6	101.385	101.195	101.004	6	101.385	101.195	101.004	5.625	100.247	100.225	100.203
6.125	101.901	101.711	101.521	6.125	101.901	101.711	101.521	5.75	100.728	100.637	100.589
6.25	102.106	102.027	101.963	6.25	102.106	102.027	101.963	5.875	100.807	100.616	100.426
6.375	102.078	102.026	101.975	6.375	102.078	102.026	101.975	6	101.385	101.195	101.004
6.5	102.553	102.501	102.450	6.5	102.553	102.501	102.450	6.125	101.901	101.711	101.521
6.625	102.928	102.872	102.821	6.625	102.928	102.872	102.821	6.25	102.106	102.027	101.963
6.75	103.433	103.355	103.290	6.75	103.433	103.355	103.290	6.375	102.078	102.026	101.975
6.875	103.049	103.020	102.991	6.875	103.049	103.020	102.991	6.5	102.553	102.501	102.450
7	103.389	103.360	103.331	7	103.389	103.360	103.331	6.625	102.928	102.872	102.821
7.125	103.816	103.786	103.757	7.125	103.816	103.786	103.757	6.75	103.433	103.355	103.290
7.25	104.127	104.067	104.034	7.25	104.127	104.067	104.034	6.875	103.049	103.020	102.991
7.375	103.941	103.870	103.800	7.375	103.941	103.870	103.800	7	103.389	103.360	103.331
7.5	104.217	104.147	104.077	7.5	104.217	104.147	104.077	7.125	103.816	103.786	103.757
7.625	104.596	104.526	104.456	7.625	104.596	104.526	104.456	7.25	104.127	104.067	104.034
7.75	104.478	104.333	104.284	7.75	104.478	104.333	104.284	7.375	103.941	103.870	103.800
7.875	104.035	103.889	103.889					7.5	104.217	104.147	104.077
8	104.151	104.004	104.004					7.625	104.596	104.526	104.456
8.125	104.217	104.070	104.070					7.75	104.478	104.333	104.284

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	96.795	96.763	96.715	4.25	96.795	96.650	96.650	4.875	95.556	95.323	95.343
4.375	97.317	97.231	97.183	4.375	97.317	97.171	97.171	5	96.273	96.041	96.060
4.5	97.826	97.701	97.680	4.5	97.826	97.680	97.680	5.125	97.035	96.803	96.822
4.625	98.318	98.173	98.173	4.625	98.318	98.173	98.173	5.25	97.546	97.293	97.337
4.75	98.575	98.519	98.414	4.75	98.444	98.292	98.276	5.375	98.206	98.059	98.036
4.875	99.046	98.990	98.885	4.875	98.928	98.772	98.758	5.5	98.860	98.654	98.652
5	99.519	99.463	99.358	5	99.388	99.232	99.218	5.625	99.605	99.353	99.397
5.125	99.993	99.937	99.832	5.125	99.819	99.663	99.649	5.75	99.744	99.681	99.632
5.25	100.086	100.031	99.999	5.25	100.086	100.031	99.999	5.875	100.229	100.039	99.848
5.375	100.433	100.392	100.352	5.375	100.197	100.078	100.050	6	100.727	100.537	100.347
5.5	100.903	100.863	100.822	5.5	100.585	100.466	100.438	6.125	101.171	100.943	100.860
5.625	101.362	101.321	101.281	5.625	100.936	100.817	100.789	6.25	101.434	101.244	101.054
5.75	101.426	101.355	101.306	5.75	101.426	101.355	101.306	6.375	101.385	101.334	101.283
5.875	101.616	101.486	101.406	5.875	101.226	100.924	100.882	6.5	101.900	101.849	101.798
6	102.059	101.929	101.848	6	101.562	101.405	101.341	6.625	102.296	102.110	102.058
								6.75	102.555	102.477	102.413
								6.875	101.799	101.770	101.741
								7	102.139	102.110	102.081
								7.125	102.566	102.536	102.507
								7.25	102.594	102.534	102.502
								7.375	101.523	101.401	101.331
								7.5	102.029	101.884	101.836
								7.625	102.522	102.376	102.328
								7.75	102.847	102.701	102.653

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	101.900	101.849	101.798	6.125	101.171	100.899	100.860	4.5	95.059	95.013	94.888
6.625	102.296	102.110	102.058	6.25	101.199	101.121	101.057	4.625	95.507	95.462	95.337
6.75	102.555	102.477	102.413	6.375	101.208	100.917	100.904	4.75	94.122	94.066	94.009
6.875	101.799	101.770	101.741	6.5	101.731	101.496	101.431	4.875	94.557	94.501	94.320
7	102.139	102.110	102.081	6.625	102.296	102.022	101.992	5	94.953	94.897	94.762
7.125	102.566	102.536	102.507	6.75	102.605	102.527	102.463	5.125	95.305	95.249	95.055
7.25	102.594	102.534	102.502	6.875	101.448	101.164	101.187	5.25	96.477	96.440	96.403
7.375	101.523	101.401	101.331	7	101.861	101.705	101.672	5.375	96.597	96.561	96.524
7.5	102.029	101.884	101.836	7.125	102.288	102.228	102.196	5.5	97.014	96.977	96.941
7.625	102.522	102.376	102.328	7.25	102.644	102.584	102.552	5.625	97.439	97.403	97.366
7.75	102.847	102.701	102.653	7.375	101.573	101.427	101.379	5.75	98.458	98.290	98.121
				7.5	102.079	101.934	101.886	5.875	98.758	98.590	98.421
				7.625	102.572	102.426	102.378	6	99.111	98.943	98.774
								6.125	99.446	99.278	99.109

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	102.078	102.026	101.975	6.375	102.078	102.026	101.975	6	101.385	101.195	101.004
6.5	102.553	102.501	102.450	6.5	102.553	102.501	102.450	6.125	101.901	101.711	101.521
6.625	102.928	102.872	102.821	6.625	102.928	102.872	102.821	6.25	102.116	102.027	101.963
6.75	103.433	103.355	103.290	6.75	103.433	103.355	103.290	6.375	102.078	102.026	101.975
6.875	103.049	103.020	102.991	6.875	103.049	103.020	102.991	6.5	102.553	102.501	102.450
7	103.389	103.360	103.331	7	103.389	103.360	103.331	6.625	102.928	102.872	102.821
7.125	103.816	103.786	103.757	7.125	103.816	103.786	103.757	6.75	103.433	103.355	103.290
7.25	104.127	104.067	104.034	7.25	104.127	104.067	104.034	6.875	103.049	103.020	102.991
7.375	103.941	103.870	103.800	7.375	103.941	103.870	103.800	7	103.389	103.360	103.331
7.5	104.217	104.147	104.077	7.5	104.217	104.147	104.077	7.125	103.816	103.786	103.757
7.625	104.596	104.526	104.456	7.625	104.596	104.526	104.456	7.25	104.127	104.067	104.034
7.75	104.478	104.333	104.284	7.75	104.478	104.333	104.284	7.375	103.941	103.870	103.800
7.875	104.035	103.889	103.889					7.5	104.217	104.147	104.077
8	104.151	104.004	104.004					7.625	104.596	104.526	104.456
8.125	104.217	104.070	104.070					7.75	104.478	104.333	104.284
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	97.826	97.701	97.680	4.5	97.826	97.680	97.680	6.625	102.296	102.110	102.058
4.625	98.318	98.173	98.173	4.625	98.318	98.173	98.173	6.75	102.555	102.477	102.413
4.75	98.575	98.519	98.414	4.75	98.444	98.292	98.276	6.875	101.799	101.770	101.741
4.875	99.046	98.990	98.885	4.875	98.928	98.772	98.758	7	102.139	102.110	102.081
5	99.519	99.463	99.358	5	99.388	99.232	99.218	7.125	102.566	102.536	102.507
5.125	99.993	99.937	99.832	5.125	99.819	99.663	99.649	7.25	102.594	102.534	102.502
5.25	100.086	100.031	99.999	5.25	100.086	100.031	99.999	7.375	102.433	102.272	102.199
5.375	100.433	100.392	100.352	5.375	100.197	100.078	100.050	7.5	102.589	102.428	102.355
5.5	100.903	100.863	100.822	5.5	100.585	100.466	100.438	7.625	102.655	102.494	102.421
5.625	101.362	101.321	101.281	5.625	100.936	100.817	100.789	7.75	102.847	102.701	102.653
5.75	101.426	101.355	101.306	5.75	101.426	101.355	101.306	7.875	101.560	101.414	101.414
5.875	101.616	101.486	101.406	5.875	101.226	100.924	100.882	8	101.676	101.529	101.529
6	102.059	101.929	101.848	6	101.562	101.405	101.341	8.125	101.742	101.595	101.595
6.125	102.500	102.370	102.289	6.125	102.044	101.904	101.840				
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	101.900	101.849	101.798	6.125	101.171	100.899	100.860	4.5	95.059	95.013	94.888
6.625	102.296	102.110	102.058	6.25	101.199	101.121	101.057	4.625	95.507	95.462	95.337
6.75	102.555	102.477	102.413	6.375	101.208	100.917	100.904	4.75	94.122	94.066	94.009
6.875	101.799	101.770	101.741	6.5	101.731	101.496	101.431	4.875	94.557	94.501	94.320
7	102.139	102.110	102.081	6.625	102.296	102.022	101.992	5	94.953	94.897	94.762
7.125	102.566	102.536	102.507	6.75	102.605	102.527	102.463	5.125	95.305	95.249	95.055
7.25	102.594	102.534	102.502	6.875	101.448	101.164	101.187	5.25	96.477	96.440	96.403
7.375	101.523	101.401	101.331	7	101.861	101.705	101.672	5.375	96.597	96.561	96.524
7.5	102.029	101.884	101.836	7.125	102.288	102.228	102.196	5.5	97.014	96.977	96.941
7.625	102.522	102.376	102.328	7.25	102.644	102.584	102.552	5.625	97.439	97.403	97.366
7.75	102.847	102.701	102.653	7.375	101.573	101.427	101.379	5.75	98.458	98.290	98.121
				7.5	102.079	101.934	101.886	5.875	98.758	98.590	98.421
				7.625	102.572	102.426	102.378	6	99.111	98.943	98.774
								6.125	99.446	99.278	99.109

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	100.295	100.078	99.778	6.75	98.795	98.578	98.278
6.875	100.806	100.589	100.289	6.875	99.306	99.089	98.789
7	101.298	101.081	100.781	7	99.798	99.581	99.281
7.125	101.739	101.522	101.222	7.125	100.239	100.022	99.722
7.25	102.151	101.934	101.634	7.25	100.651	100.434	100.134
7.375	101.843	101.561	101.261	7.375	100.343	100.061	99.761
7.5	102.295	102.013	101.713	7.5	100.795	100.513	100.213
7.625	102.696	102.414	102.114	7.625	101.196	100.914	100.614
7.75	103.088	102.806	102.506	7.75	101.588	101.306	101.006
7.875	102.473	102.126	101.826	7.875	100.973	100.626	100.326
8	102.895	102.548	102.248	8	101.395	101.048	100.748
8.125	103.266	102.919	102.619	8.125	101.766	101.419	101.119
8.25	103.618	103.271	102.971	8.25	102.118	101.771	101.471

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.295	98.078	97.778	6.75	96.795	96.578	96.278
6.875	98.806	98.589	98.289	6.875	97.306	97.089	96.789
7	99.298	99.081	98.781	7	97.798	97.581	97.281
7.125	99.739	99.522	99.222	7.125	98.239	98.022	97.722
7.25	100.151	99.934	99.634	7.25	98.651	98.434	98.134
7.375	99.843	99.561	99.261	7.375	98.343	98.061	97.761
7.5	100.295	100.013	99.713	7.5	98.795	98.513	98.213
7.625	100.696	100.414	100.114	7.625	99.196	98.914	98.614
7.75	101.088	100.806	100.506	7.75	99.588	99.306	99.006
7.875	100.473	100.126	99.826	7.875	98.973	98.626	98.326
8	100.895	100.548	100.248	8	99.395	99.048	98.748
8.125	101.266	100.919	100.619	8.125	99.766	99.419	99.119
8.25	101.618	101.271	100.971	8.25	100.118	99.771	99.471

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.545	99.328	99.028	6.75	97.545	97.328	97.028
6.875	100.056	99.839	99.539	6.875	98.056	97.839	97.539
7	100.548	100.331	100.031	7	98.548	98.331	98.031
7.125	100.989	100.772	100.472	7.125	98.989	98.772	98.472
7.25	101.401	101.184	100.884	7.25	99.401	99.184	98.884
7.375	101.093	100.811	100.511	7.375	99.093	98.811	98.511
7.5	101.545	101.263	100.963	7.5	99.545	99.263	98.963
7.625	101.946	101.664	101.364	7.625	99.946	99.664	99.364
7.75	102.338	102.056	101.756	7.75	100.338	100.056	99.756
7.875	101.723	101.376	101.076	7.875	99.723	99.376	99.076
8	102.145	101.798	101.498	8	100.145	99.798	99.498
8.125	102.516	102.169	101.869	8.125	100.516	100.169	99.869
8.25	102.868	102.521	102.221	8.25	100.868	100.521	100.221

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.