



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	93.008	92.962	92.946	4.75	93.008	92.962	92.946	5.125	95.772	95.727	95.711
4.875	93.695	93.649	93.633	4.875	93.695	93.649	93.633	5.25	96.491	96.422	96.389
5	94.383	94.337	94.321	5	94.383	94.337	94.321	5.375	97.257	97.180	97.180
5.125	94.962	94.928	94.928	5.125	94.962	94.928	94.928	5.5	98.210	98.054	98.068
5.25	95.912	95.814	95.751	5.25	95.538	95.466	95.456	5.625	98.746	98.611	98.598
5.375	96.626	96.528	96.465	5.375	96.325	96.248	96.248	5.75	99.702	99.658	99.593
5.5	97.430	97.332	97.269	5.5	97.088	96.960	96.969	5.875	100.226	100.182	100.116
5.625	97.941	97.844	97.780	5.625	97.698	97.550	97.580	6	100.688	100.644	100.578
5.75	98.267	98.201	98.164	5.75	98.267	98.201	98.164	6.125	101.005	100.962	100.895
5.875	98.867	98.783	98.738	5.875	98.842	98.777	98.738	6.25	101.272	101.203	101.131
6	99.513	99.430	99.382	6	99.397	99.335	99.294	6.375	101.719	101.651	101.578
6.125	99.955	99.872	99.824	6.125	99.923	99.862	99.820	6.5	102.123	102.055	101.982
6.25	100.088	99.995	99.936	6.25	100.055	99.961	99.918	6.625	102.451	102.384	102.310
6.375	100.622	100.528	100.469	6.375	100.581	100.488	100.466	6.75	102.089	102.043	101.964
6.5	101.102	101.009	100.950	6.5	101.035	100.949	100.910	6.875	102.494	102.447	102.368
6.625	101.494	101.410	101.360	6.625	101.494	101.410	101.360	7	102.845	102.799	102.719
6.75	101.692	101.585	101.547	6.75	101.692	101.585	101.547	7.125	103.149	103.104	103.024
6.875	102.072	101.959	101.929	6.875	102.072	101.959	101.929	7.25	103.098	103.063	103.001
7	102.442	102.341	102.272	7	102.412	102.295	102.271	7.375	103.472	103.432	103.357
7.125	102.799	102.698	102.630	7.125	102.754	102.643	102.612	7.5	103.904	103.904	103.831
7.25	103.139	103.068	103.015	7.25	103.139	103.068	103.015	7.625	104.397	104.397	104.319
7.375	103.478	103.402	103.356	7.375	103.478	103.402	103.356	7.75	104.803	104.803	104.720
7.5	103.784	103.677	103.627	7.5	103.749	103.677	103.627	7.875	105.000	105.000	105.000
7.625	104.120	104.037	103.967	7.625	104.061	104.037	103.967	8	105.000	105.000	105.000
7.75	104.517	104.490	104.424	7.75	104.517	104.490	104.424				
7.875	104.782	104.753	104.690	7.875	104.782	104.753	104.690				
8	105.005	105.000	104.912	8	105.005	105.000	104.912				
8.125	105.242	105.149	105.100	8.125	105.242	105.149	105.100				
8.25	105.605	105.463	105.382	8.25	105.605	105.463	105.382				
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	97.103	96.997	97.018	4.625	97.303	97.215	97.237	5	93.411	93.319	93.319
4.75	97.747	97.689	97.659	4.75	97.669	97.575	97.605	5.125	94.505	94.435	94.403
4.875	98.198	98.141	98.111	4.875	98.392	98.171	98.171	5.25	95.821	95.631	95.468
5	98.608	98.550	98.520	5	98.789	98.572	98.572	5.375	96.531	96.341	96.177
5.125	98.881	98.778	98.739	5.125	99.067	98.858	98.868	5.5	97.329	97.138	96.973
5.25	99.349	99.247	99.207	5.25	99.317	99.181	99.198	5.625	97.836	97.644	97.478
5.375	99.789	99.695	99.662	5.375	99.777	99.600	99.600	5.75	98.330	98.220	98.221
5.5	100.156	100.055	100.014	5.5	100.096	99.924	99.924	5.875	98.887	98.775	98.779
5.625	100.251	100.120	100.071	5.625	100.312	100.184	100.181	6	99.484	99.305	99.301
5.75	100.667	100.536	100.483	5.75	100.643	100.565	100.565	6.125	100.043	99.862	99.788
5.875	101.069	100.971	100.923	5.875	101.059	100.986	100.981	6.25	100.118	100.010	100.001
6	101.388	101.257	101.206	6	101.292	101.224	101.213	6.375	100.667	100.554	100.551
6.125	101.419	101.318	101.258	6.125	101.440	101.376	101.361	6.5	101.106	100.991	100.992
6.25	101.787	101.705	101.644	6.25	101.499	101.351	101.291	6.625	101.503	101.332	101.356
6.375	102.163	102.081	102.020	6.375	101.735	101.653	101.593	6.75	101.664	101.558	101.540
6.5	102.416	102.333	102.272	6.5	102.043	101.961	101.900	6.875	102.032	101.919	101.910
6.625	102.320	102.155	102.125	6.625	102.109	101.943	101.915	7	102.380	102.205	102.201
6.75	102.520	102.352	102.327	6.75	102.331	102.159	102.139	7.125	102.745	102.560	102.402
6.875	102.910	102.832	102.783	6.875	102.535	102.393	102.344	7.25	102.890	102.709	102.642
7	103.125	103.046	102.998	7	102.836	102.658	102.645	7.375	103.256	103.087	103.020
7.125	102.438	102.356	102.292	7.125	102.200	102.118	102.053	7.5	103.608	103.423	103.328
7.25	102.929	102.848	102.783	7.25	102.589	102.507	102.442	7.625	103.652	103.632	103.554
7.375	103.400	103.319	103.254	7.375	102.962	102.880	102.815	7.75	103.224	103.197	103.102
								7.875	103.412	103.383	103.290

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	97.865	97.802	97.739	5	97.214	97.043	97.019	5	95.182	95.119	95.056
5.125	98.382	98.319	98.256	5.125	97.717	97.640	97.577	5.125	95.841	95.778	95.716
5.25	98.900	98.837	98.774	5.25	98.307	98.244	98.181	5.25	96.504	96.441	96.379
5.375	99.128	99.065	99.002	5.375	98.574	98.511	98.448	5.375	96.803	96.740	96.677
5.5	99.494	99.431	99.368	5.5	99.011	98.948	98.885	5.5	97.278	97.215	97.152
5.625	99.869	99.806	99.743	5.625	99.432	99.369	99.306	5.625	97.741	97.678	97.616
5.75	100.076	100.013	99.950	5.75	99.680	99.617	99.554	5.75	98.021	97.958	97.895
5.875	100.284	100.221	100.158	5.875	99.929	99.866	99.803	5.875	98.301	98.238	98.175
6	100.640	100.577	100.514	6	100.346	100.283	100.220	6	98.765	98.702	98.639
6.125	100.846	100.783	100.720	6.125	100.590	100.527	100.464	6.125	99.040	98.977	98.915
6.25	101.051	100.988	100.925	6.25	100.835	100.772	100.709	6.25	99.316	99.253	99.190
6.375	101.255	101.192	101.129	6.375	101.103	101.040	100.977	6.375	99.589	99.526	99.463
6.5	101.606	101.543	101.480	6.5	101.488	101.425	101.362	6.5	100.047	99.984	99.922
6.625	101.656	101.593	101.530	6.625	101.549	101.486	101.423	6.625	100.124	100.061	99.998
6.75	101.882	101.819	101.756	6.75	101.776	101.713	101.650	6.75	100.382	100.319	100.257
6.875	101.928	101.865	101.802	6.875	101.838	101.775	101.712	6.875	100.459	100.396	100.334
7	101.967	101.904	101.841	7	101.911	101.848	101.785	7	100.547	100.484	100.422
7.125	102.014	101.951	101.888	7.125	101.988	101.925	101.862	7.125	100.640	100.577	100.514
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	97.984	97.852	97.789	5	97.417	97.246	97.222	5	95.232	95.169	95.106
5.125	98.432	98.369	98.306	5.125	97.919	97.742	97.715	5.125	95.891	95.828	95.765
5.25	98.950	98.887	98.824	5.25	98.372	98.294	98.231	5.25	96.554	96.491	96.428
5.375	99.178	99.115	99.052	5.375	98.751	98.564	98.531	5.375	96.853	96.790	96.727
5.5	99.544	99.481	99.418	5.5	99.109	98.998	98.935	5.5	97.328	97.265	97.202
5.625	99.919	99.856	99.793	5.625	99.482	99.419	99.356	5.625	97.791	97.728	97.665
5.75	100.139	100.063	100.000	5.75	99.758	99.667	99.604	5.75	98.071	98.008	97.945
5.875	100.334	100.271	100.208	5.875	100.081	99.916	99.853	5.875	98.351	98.288	98.225
6	100.690	100.627	100.564	6	100.401	100.333	100.270	6	98.815	98.752	98.689
6.125	100.896	100.833	100.770	6.125	100.720	100.577	100.514	6.125	99.090	99.027	98.964
6.25	101.120	101.038	100.975	6.25	101.022	100.822	100.759	6.25	99.366	99.303	99.240
6.375	101.311	101.242	101.179	6.375	101.301	101.072	101.014	6.375	99.639	99.576	99.513
6.5	101.656	101.593	101.530	6.5	101.538	101.475	101.412	6.5	100.097	100.034	99.971
6.625	101.706	101.643	101.580	6.625	101.599	101.536	101.473	6.625	100.174	100.111	100.048
6.75	101.932	101.869	101.806	6.75	101.826	101.763	101.700	6.75	100.432	100.369	100.306
6.875	101.978	101.915	101.852	6.875	101.888	101.825	101.762	6.875	100.509	100.446	100.383
7	102.017	101.954	101.891	7	101.961	101.898	101.835	7	100.597	100.534	100.471
7.125	102.064	102.001	101.938	7.125	102.038	101.975	101.912	7.125	100.690	100.627	100.564

Conventional ARM Adjustments

Cumulative LLPA Cap

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	97.088	96.960	96.969
5.625	97.698	97.550	97.580
5.75	98.264	98.155	98.136
5.875	98.813	98.701	98.685
6	99.322	99.218	99.212
6.125	99.811	99.675	99.692
6.25	100.055	99.947	99.918
6.375	100.581	100.488	100.466
6.5	101.014	100.929	100.910
6.625	101.450	101.318	101.322
6.75	101.692	101.585	101.547
6.875	102.072	101.959	101.929
7	102.412	102.295	102.271
7.125	102.754	102.643	102.612
7.25	103.139	103.068	103.015
7.375	103.478	103.402	103.356

RefiNow Adjustments

Cumulative LLPA Cap

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-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	94.819	94.774	94.758	4.5	94.819	94.774	94.758	5	97.303	97.254	97.222
4.625	95.475	95.430	95.414	4.625	95.475	95.430	95.414	5.125	97.959	97.910	97.878
4.75	96.131	96.086	96.070	4.75	96.131	96.086	96.070	5.25	98.616	98.610	98.617
4.875	96.647	96.598	96.565	4.875	96.647	96.598	96.565	5.375	99.090	99.098	99.105
5	97.303	97.254	97.222	5	97.303	97.254	97.222	5.5	99.710	99.717	99.724
5.125	97.959	97.910	97.878	5.125	97.959	97.910	97.878	5.625	100.307	100.314	100.322
5.25	98.616	98.610	98.617	5.25	98.616	98.610	98.617	5.75	100.821	100.756	100.708
5.375	99.090	99.098	99.105	5.375	99.090	99.098	99.105	5.875	100.828	100.637	100.447
5.5	99.710	99.717	99.724	5.5	99.710	99.717	99.724	6	101.395	101.205	101.039
5.625	100.307	100.314	100.322	5.625	100.307	100.314	100.322	6.125	101.908	101.717	101.582
5.75	100.821	100.756	100.708	5.75	100.821	100.756	100.708	6.25	102.226	102.135	102.070
5.875	100.828	100.637	100.485	5.875	100.828	100.637	100.447	6.375	102.247	102.134	102.093
6	101.395	101.205	101.039	6	101.395	101.205	101.039	6.5	102.810	102.699	102.655
6.125	101.908	101.717	101.582	6.125	101.908	101.717	101.582	6.625	103.340	103.230	103.185
6.25	102.226	102.135	102.070	6.25	102.226	102.135	102.070	6.75	103.784	103.705	103.640
6.375	102.306	102.193	102.150	6.375	102.306	102.193	102.150	6.875	103.355	103.232	103.180
6.5	102.843	102.732	102.688	6.5	102.843	102.732	102.688	7	103.883	103.762	103.708
6.625	103.336	103.227	103.181	6.625	103.336	103.227	103.181	7.125	104.331	104.211	104.156
6.75	103.784	103.705	103.640	6.75	103.784	103.705	103.640	7.25	104.436	104.376	104.344
6.875	103.367	103.244	103.211	6.875	103.367	103.244	103.192	7.375	103.858	103.788	103.718
7	103.843	103.722	103.669	7	103.843	103.722	103.669	7.5	104.130	104.060	103.990
7.125	104.244	104.124	104.069	7.125	104.244	104.124	104.069	7.625	104.569	104.548	104.484
7.25	104.436	104.376	104.344	7.25	104.436	104.376	104.344	7.75	104.942	104.803	104.754
7.375	104.182	104.115	104.064	7.375	103.858	103.788	103.718				
7.5	104.669	104.602	104.551	7.5	104.130	104.060	103.990				

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	96.792	96.747	96.666	4.25	96.640	96.625	96.611	4.625	92.363	92.318	92.301
4.375	97.260	97.215	97.134	4.375	97.174	97.044	97.044	4.75	94.536	94.443	94.363
4.5	97.743	97.685	97.614	4.5	97.743	97.614	97.614	4.875	95.269	95.177	95.096
4.625	98.307	98.178	98.178	4.625	98.307	98.178	98.178	5	95.997	95.904	95.824
4.75	98.669	98.623	98.607	4.75	98.669	98.623	98.607	5.125	96.819	96.726	96.646
4.875	98.953	98.895	98.814	4.875	98.891	98.719	98.705	5.25	97.925	97.834	97.750
5	99.441	99.367	99.287	5	99.441	99.269	99.256	5.375	98.595	98.505	98.482
5.125	99.977	99.841	99.791	5.125	99.977	99.805	99.791	5.5	99.155	99.067	99.042
5.25	100.212	100.156	100.124	5.25	100.212	100.156	100.124	5.625	99.695	99.609	99.582
5.375	100.436	100.375	100.328	5.375	100.286	100.120	100.092	5.75	99.963	99.878	99.849
5.5	100.918	100.858	100.811	5.5	100.787	100.621	100.593	5.875	100.250	100.113	100.072
5.625	101.401	101.340	101.293	5.625	101.259	101.092	101.065	6	100.738	100.624	100.583
5.75	101.512	101.440	101.392	5.75	101.512	101.440	101.392	6.125	101.289	101.157	101.096
5.875	101.610	101.477	101.349	5.875	101.387	101.086	101.044	6.25	101.468	101.341	101.303
6	102.092	101.959	101.831	6	101.834	101.532	101.491	6.375	101.536	101.420	101.368
								6.5	102.064	101.948	101.855
								6.625	102.587	102.471	102.364
								6.75	102.654	102.574	102.509
								6.875	102.053	101.929	101.880
								7	102.462	102.340	102.289
								7.125	102.865	102.745	102.693
								7.25	102.631	102.571	102.538

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	97.301	97.308	97.316	5	95.997	95.904	95.824	4.5	95.000	94.970	94.845
5.375	98.595	98.505	98.482	5.125	96.819	96.726	96.646	4.625	95.555	95.525	95.400
5.5	99.155	99.067	99.042	5.25	97.298	97.234	97.185	4.75	95.449	95.324	95.226
5.625	99.695	99.609	99.582	5.375	98.592	98.502	98.478	4.875	95.933	95.808	95.710
5.75	99.963	99.878	99.849	5.5	99.115	99.026	99.001	5	96.417	96.292	96.193
5.875	100.250	100.067	100.034	5.625	99.623	99.537	99.510	5.125	96.900	96.775	96.676
6	100.738	100.583	100.548	5.75	99.914	99.850	99.801	5.25	96.933	96.872	96.825
6.125	101.289	101.157	101.096	5.875	100.222	100.090	100.056	5.375	97.416	97.355	97.308
6.25	101.468	101.341	101.303	6	100.713	100.583	100.548	5.5	97.898	97.838	97.791
6.375	101.426	101.397	101.368	6.125	101.289	101.157	101.096	5.625	98.381	98.320	98.273
6.5	101.914	101.885	101.855	6.25	101.446	101.319	101.280	5.75	98.451	98.275	98.099
6.625	102.551	102.420	102.338	6.375	101.430	101.318	101.279	5.875	98.735	98.559	98.383
6.75	102.654	102.574	102.509	6.5	101.886	101.776	101.734	6	99.083	98.939	98.811
6.875	102.053	101.929	101.880	6.625	102.551	102.420	102.338	6.125	99.554	99.421	99.293

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	98.616	98.610	98.617	5.25	98.616	98.610	98.617	5.25	98.616	98.610	98.617
5.375	99.090	99.098	99.105	5.375	99.090	99.098	99.105	5.375	99.090	99.098	99.105
5.5	99.710	99.717	99.724	5.5	99.710	99.717	99.724	5.5	99.710	99.717	99.724
5.625	100.307	100.314	100.322	5.625	100.307	100.314	100.322	5.625	100.307	100.314	100.322
5.75	100.821	100.756	100.708	5.75	100.821	100.756	100.708	5.75	100.821	100.756	100.708
5.875	100.828	100.637	100.447	5.875	100.828	100.637	100.447	5.875	100.828	100.637	100.447
6	101.395	101.205	101.039	6	101.395	101.205	101.039	6	101.395	101.205	101.039
6.125	101.908	101.717	101.582	6.125	101.908	101.717	101.582	6.125	101.908	101.717	101.582
6.25	102.226	102.135	102.070	6.25	102.226	102.135	102.070	6.25	102.226	102.135	102.070
6.375	102.306	102.193	102.150	6.375	102.306	102.193	102.150	6.375	102.247	102.134	102.093
6.5	102.843	102.732	102.688	6.5	102.843	102.732	102.688	6.5	102.810	102.699	102.655
6.625	103.336	103.227	103.181	6.625	103.336	103.227	103.181	6.625	103.340	103.230	103.185
6.75	103.784	103.705	103.640	6.75	103.784	103.705	103.640	6.75	103.784	103.705	103.640
6.875	103.367	103.244	103.192	6.875	103.367	103.244	103.192	6.875	103.355	103.232	103.180
7	103.843	103.722	103.669	7	103.843	103.722	103.669	7	103.883	103.762	103.708
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	97.743	97.614	97.614	4.25	96.640	96.625	96.611	5.25	97.301	97.308	97.316
4.625	98.307	98.178	98.178	4.375	97.174	97.044	97.044	5.375	98.595	98.505	98.482
4.75	98.669	98.623	98.607	4.5	97.743	97.614	97.614	5.5	99.155	99.067	99.042
4.875	98.891	98.719	98.705	4.625	98.307	98.178	98.178	5.625	99.695	99.609	99.582
5	99.441	99.269	99.256	4.75	98.669	98.623	98.607	5.75	99.963	99.878	99.849
5.125	99.977	99.805	99.791	4.875	98.891	98.719	98.705	5.875	100.250	100.067	100.034
5.25	100.212	100.156	100.124	5	99.441	99.269	99.256	6	100.738	100.583	100.548
5.375	100.286	100.120	100.092	5.125	99.977	99.805	99.791	6.125	101.289	101.157	101.096
5.5	100.787	100.621	100.593	5.25	100.212	100.156	100.124	6.25	101.468	101.341	101.303
5.625	101.259	101.092	101.065	5.375	100.286	100.120	100.092	6.375	101.426	101.397	101.368
5.75	101.512	101.440	101.392	5.5	100.787	100.621	100.593	6.5	101.914	101.885	101.855
5.875	101.387	101.086	101.044	5.625	101.259	101.092	101.065	6.625	102.551	102.420	102.338
6	101.834	101.532	101.491	5.75	101.512	101.440	101.392	6.75	102.654	102.574	102.509
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	97.301	97.308	97.316	5.25	97.298	97.234	97.185	4.5	95.000	94.970	94.845
5.375	98.595	98.505	98.482	5.375	97.996	97.890	97.842	4.625	95.555	95.525	95.400
5.5	99.155	99.067	99.042	5.5	98.708	98.596	98.525	4.75	94.244	94.207	94.192
5.625	99.695	99.609	99.582	5.625	99.463	99.351	99.279	4.875	94.556	94.512	94.498
5.75	99.963	99.878	99.849	5.75	99.914	99.850	99.801	5	95.081	95.010	94.935
5.875	100.250	100.067	100.034	5.875	99.876	99.744	99.683	5.125	95.575	95.504	95.290
6	100.738	100.583	100.548	6	100.566	100.434	100.373	5.25	96.591	96.577	96.563
6.125	101.289	101.157	101.096	6.125	101.289	101.157	101.096	5.375	96.700	96.686	96.672
6.25	101.468	101.341	101.303	6.25	101.308	101.229	101.164	5.5	97.110	97.096	97.082
6.375	101.426	101.397	101.368	6.375	101.196	101.045	100.963	5.625	97.527	97.513	97.499
6.5	101.914	101.885	101.855	6.5	101.865	101.714	101.632	5.75	98.451	98.275	98.099
6.625	102.551	102.420	102.338	6.625	102.551	102.420	102.338	5.875	98.735	98.559	98.383
6.75	102.654	102.574	102.509	6.75	102.704	102.624	102.559	6	99.083	98.908	98.732
6.875	102.053	101.929	101.880	6.875	101.718	101.548	101.557	6.125	99.408	99.232	99.056

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	97.859	97.810	97.778	5.125	97.859	97.810	97.778	4.75	96.031	95.986	95.970
5.25	98.516	98.510	98.517	5.25	98.516	98.510	98.517	4.875	96.547	96.498	96.465
5.375	98.990	98.998	99.005	5.375	98.990	98.998	99.005	5	97.203	97.154	97.122
5.5	99.610	99.617	99.624	5.5	99.610	99.617	99.624	5.125	97.859	97.810	97.778
5.625	100.207	100.214	100.222	5.625	100.207	100.214	100.222	5.25	98.516	98.510	98.517
5.75	100.721	100.656	100.608	5.75	100.721	100.656	100.608	5.375	98.990	98.998	99.005
5.875	100.728	100.537	100.347	5.875	100.728	100.537	100.347	5.5	99.610	99.617	99.624
6	101.295	101.105	100.939	6	101.295	101.105	100.939	5.625	100.207	100.214	100.222
6.125	101.808	101.617	101.482	6.125	101.808	101.617	101.482	5.75	100.721	100.656	100.608
6.25	102.114	102.035	101.970	6.25	102.114	102.035	101.970	5.875	100.728	100.537	100.347
6.375	102.019	101.989	101.960	6.375	102.019	101.989	101.960	6	101.295	101.105	100.939
6.5	102.466	102.437	102.408	6.5	102.466	102.437	102.408	6.125	101.808	101.617	101.482
6.625	102.965	102.886	102.821	6.625	102.965	102.886	102.821	6.25	102.114	102.035	101.970
6.75	103.455	103.376	103.311	6.75	103.455	103.376	103.311	6.375	102.019	101.989	101.960
6.875	102.979	102.964	102.950	6.875	102.979	102.964	102.950	6.5	102.466	102.437	102.408
7	103.284	103.269	103.255	7	103.284	103.269	103.255	6.625	102.965	102.886	102.821
7.125	103.704	103.690	103.675	7.125	103.704	103.690	103.675	6.75	103.455	103.376	103.311
7.25	104.063	104.003	103.971	7.25	104.063	104.003	103.971	6.875	102.979	102.964	102.950
7.375	103.758	103.688	103.618	7.375	103.758	103.688	103.618	7	103.284	103.269	103.255
7.5	104.030	103.960	103.890	7.5	104.030	103.960	103.890	7.125	103.704	103.690	103.675
7.625	104.405	104.335	104.264	7.625	104.405	104.335	104.264	7.25	104.063	104.003	103.971
7.75	104.411	104.272	104.223	7.75	104.411	104.272	104.223	7.375	103.758	103.688	103.618
7.875	103.927	103.755	103.674					7.5	104.030	103.960	103.890
8	104.043	103.871	103.790					7.625	104.405	104.335	104.264
8.125	104.109	103.937	103.856					7.75	104.411	104.272	104.223
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	96.692	96.647	96.566	4.25	96.557	96.525	96.511	4.875	95.166	94.933	94.953
4.375	97.160	97.115	97.034	4.375	97.077	96.948	96.948	5	95.883	95.651	95.670
4.5	97.630	97.585	97.504	4.5	97.584	97.454	97.454	5.125	96.646	96.413	96.433
4.625	98.101	98.056	97.975	4.625	98.073	97.958	97.943	5.25	97.249	97.208	97.216
4.75	98.569	98.523	98.507	4.75	98.569	98.523	98.507	5.375	98.120	98.037	98.044
4.875	98.853	98.795	98.714	4.875	98.731	98.560	98.546	5.5	98.623	98.631	98.638
5	99.326	99.267	99.187	5	99.186	99.015	99.001	5.625	99.309	99.093	99.100
5.125	99.800	99.741	99.661	5.125	99.612	99.503	99.471	5.75	99.764	99.700	99.651
5.25	100.112	100.056	100.024	5.25	100.112	100.056	100.024	5.875	100.150	99.960	99.809
5.375	100.214	100.186	100.146	5.375	100.043	99.876	99.849	6	100.638	100.447	100.257
5.5	100.684	100.657	100.617	5.5	100.424	100.262	100.231	6.125	101.040	100.850	100.703
5.625	101.143	101.116	101.075	5.625	100.879	100.807	100.758	6.25	101.282	101.092	101.014
5.75	101.412	101.340	101.292	5.75	101.412	101.340	101.292	6.375	101.326	101.297	101.268
5.875	101.401	101.288	101.223	5.875	101.087	100.799	100.744	6.5	101.814	101.785	101.755
6	101.844	101.730	101.666	6	101.454	101.321	101.256	6.625	102.134	102.029	102.000
								6.75	102.554	102.474	102.409
								6.875	101.729	101.714	101.700
								7	102.034	102.019	102.005
								7.125	102.454	102.440	102.425
								7.25	102.531	102.471	102.438
								7.375	101.467	101.327	101.279
								7.5	101.971	101.832	101.783
								7.625	102.457	102.318	102.269
								7.75	102.780	102.641	102.592
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	101.814	101.785	101.755	6.125	100.936	100.664	100.703	4.5	94.812	94.782	94.657
6.625	102.134	102.029	102.000	6.25	101.208	101.129	101.064	4.625	95.254	95.224	95.099
6.75	102.554	102.474	102.409	6.375	101.050	100.924	100.859	4.75	94.144	94.107	94.092
6.875	101.729	101.714	101.700	6.5	101.592	101.513	101.448	4.875	94.427	94.412	94.398
7	102.034	102.019	102.005	6.625	102.134	102.034	101.970	5	94.864	94.850	94.835
7.125	102.454	102.440	102.425	6.75	102.604	102.524	102.459	5.125	95.161	95.146	95.131
7.25	102.531	102.471	102.438	6.875	101.414	101.116	101.212	5.25	96.491	96.477	96.463
7.375	101.467	101.327	101.279	7	101.826	101.651	101.624	5.375	96.600	96.586	96.572
7.5	101.971	101.832	101.783	7.125	102.230	102.170	102.138	5.5	97.010	96.996	96.982
7.625	102.457	102.318	102.269	7.25	102.581	102.521	102.488	5.625	97.427	97.413	97.399
7.75	102.780	102.641	102.592	7.375	101.517	101.377	101.329	5.75	98.351	98.175	97.999
				7.5	102.021	101.882	101.833	5.875	98.635	98.459	98.283
				7.625	102.507	102.368	102.319	6	98.983	98.808	98.632
								6.125	99.308	99.132	98.956

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	102.019	101.989	101.960	6.375	102.019	101.989	101.960	6	101.295	101.105	100.939
6.5	102.466	102.437	102.408	6.5	102.466	102.437	102.408	6.125	101.808	101.617	101.482
6.625	102.965	102.886	102.821	6.625	102.965	102.886	102.821	6.25	102.114	102.035	101.970
6.75	103.455	103.376	103.311	6.75	103.455	103.376	103.311	6.375	102.019	101.989	101.960
6.875	102.979	102.964	102.950	6.875	102.979	102.964	102.950	6.5	102.466	102.437	102.408
7	103.284	103.269	103.255	7	103.284	103.269	103.255	6.625	102.965	102.886	102.821
7.125	103.704	103.690	103.675	7.125	103.704	103.690	103.675	6.75	103.455	103.376	103.311
7.25	104.063	104.003	103.971	7.25	104.063	104.003	103.971	6.875	102.979	102.964	102.950
7.375	103.758	103.688	103.618	7.375	103.758	103.688	103.618	7	103.284	103.269	103.255
7.5	104.030	103.960	103.890	7.5	104.030	103.960	103.890	7.125	103.704	103.690	103.675
7.625	104.405	104.335	104.264	7.625	104.405	104.335	104.264	7.25	104.063	104.003	103.971
7.75	104.411	104.272	104.223	7.75	104.411	104.272	104.223	7.375	103.758	103.688	103.618
7.875	103.927	103.755	103.674					7.5	104.030	103.960	103.890
8	104.043	103.871	103.790					7.625	104.405	104.335	104.264
8.125	104.109	103.937	103.856					7.75	104.411	104.272	104.223
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	97.630	97.585	97.504	4.5	97.584	97.454	97.454	6.625	102.134	102.029	102.000
4.625	98.101	98.056	97.975	4.625	98.073	97.958	97.943	6.75	102.554	102.474	102.409
4.75	98.569	98.523	98.507	4.75	98.569	98.523	98.507	6.875	101.729	101.714	101.700
4.875	98.853	98.795	98.714	4.875	98.731	98.560	98.546	7	102.034	102.019	102.005
5	99.326	99.267	99.187	5	99.186	99.015	99.001	7.125	102.454	102.440	102.425
5.125	99.800	99.741	99.661	5.125	99.612	99.503	99.471	7.25	102.531	102.471	102.438
5.25	100.112	100.056	100.024	5.25	100.112	100.056	100.024	7.375	102.268	102.162	102.105
5.375	100.214	100.186	100.146	5.375	100.043	99.876	99.849	7.5	102.424	102.317	102.261
5.5	100.684	100.657	100.617	5.5	100.424	100.262	100.231	7.625	102.491	102.384	102.328
5.625	101.143	101.116	101.075	5.625	100.879	100.807	100.758	7.75	102.780	102.641	102.592
5.75	101.412	101.340	101.292	5.75	101.412	101.340	101.292	7.875	101.452	101.280	101.199
5.875	101.401	101.288	101.223	5.875	101.087	100.799	100.744	8	101.568	101.396	101.315
6	101.844	101.730	101.666	6	101.454	101.321	101.256	8.125	101.634	101.462	101.381
6.125	102.284	102.171	102.106	6.125	101.953	101.819	101.755				
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	101.814	101.785	101.755	6.125	100.936	100.664	100.703	4.5	94.812	94.782	94.657
6.625	102.134	102.029	102.000	6.25	101.208	101.129	101.064	4.625	95.254	95.224	95.099
6.75	102.554	102.474	102.409	6.375	101.050	100.924	100.859	4.75	94.144	94.107	94.092
6.875	101.729	101.714	101.700	6.5	101.592	101.513	101.448	4.875	94.427	94.412	94.398
7	102.034	102.019	102.005	6.625	102.134	102.034	101.970	5	94.864	94.850	94.835
7.125	102.454	102.440	102.425	6.75	102.604	102.524	102.459	5.125	95.161	95.146	95.131
7.25	102.531	102.471	102.438	6.875	101.414	101.116	101.212	5.25	96.491	96.477	96.463
7.375	101.467	101.327	101.279	7	101.826	101.651	101.624	5.375	96.600	96.586	96.572
7.5	101.971	101.832	101.783	7.125	102.230	102.170	102.138	5.5	97.010	96.996	96.982
7.625	102.457	102.318	102.269	7.25	102.581	102.521	102.488	5.625	97.427	97.413	97.399
7.75	102.780	102.641	102.592	7.375	101.517	101.377	101.329	5.75	98.351	98.175	97.999
				7.5	102.021	101.882	101.833	5.875	98.635	98.459	98.283
				7.625	102.507	102.368	102.319	6	98.983	98.808	98.632
								6.125	99.308	99.132	98.956

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	100.208	100.055	99.755	6.75	98.708	98.555	98.255
6.875	100.719	100.566	100.266	6.875	99.219	99.066	98.766
7	101.211	101.058	100.758	7	99.711	99.558	99.258
7.125	101.652	101.499	101.199	7.125	100.152	99.999	99.699
7.25	102.064	101.911	101.611	7.25	100.564	100.411	100.111
7.375	101.813	101.596	101.296	7.375	100.313	100.096	99.796
7.5	102.265	102.048	101.748	7.5	100.765	100.548	100.248
7.625	102.666	102.449	102.149	7.625	101.166	100.949	100.649
7.75	103.058	102.841	102.541	7.75	101.558	101.341	101.041
7.875	102.314	102.032	101.732	7.875	100.814	100.532	100.232
8	102.736	102.454	102.154	8	101.236	100.954	100.654
8.125	103.107	102.825	102.525	8.125	101.607	101.325	101.025
8.25	103.459	103.177	102.877	8.25	101.959	101.677	101.377

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.208	98.055	97.755	6.75	96.708	96.555	96.255
6.875	98.719	98.566	98.266	6.875	97.219	97.066	96.766
7	99.211	99.058	98.758	7	97.711	97.558	97.258
7.125	99.652	99.499	99.199	7.125	98.152	97.999	97.699
7.25	100.064	99.911	99.611	7.25	98.564	98.411	98.111
7.375	99.813	99.596	99.296	7.375	98.313	98.096	97.796
7.5	100.265	100.048	99.748	7.5	98.765	98.548	98.248
7.625	100.666	100.449	100.149	7.625	99.166	98.949	98.649
7.75	101.058	100.841	100.541	7.75	99.558	99.341	99.041
7.875	100.314	100.032	99.732	7.875	98.814	98.532	98.232
8	100.736	100.454	100.154	8	99.236	98.954	98.654
8.125	101.107	100.825	100.525	8.125	99.607	99.325	99.025
8.25	101.459	101.177	100.877	8.25	99.959	99.677	99.377

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.458	99.305	99.005	6.75	97.458	97.305	97.005
6.875	99.969	99.816	99.516	6.875	97.969	97.816	97.516
7	100.461	100.308	100.008	7	98.461	98.308	98.008
7.125	100.902	100.749	100.449	7.125	98.902	98.749	98.449
7.25	101.314	101.161	100.861	7.25	99.314	99.161	98.861
7.375	101.063	100.846	100.546	7.375	99.063	98.846	98.546
7.5	101.515	101.298	100.998	7.5	99.515	99.298	98.998
7.625	101.916	101.699	101.399	7.625	99.916	99.699	99.399
7.75	102.308	102.091	101.791	7.75	100.308	100.091	99.791
7.875	101.564	101.282	100.982	7.875	99.564	99.282	98.982
8	101.986	101.704	101.404	8	99.986	99.704	99.404
8.125	102.357	102.075	101.775	8.125	100.357	100.075	99.775
8.25	102.709	102.427	102.127	8.25	100.709	100.427	100.127

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.