



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
 Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.761	92.535	92.535	4.75	92.761	92.535	92.535	5.125	95.492	95.280	95.280
4.875	93.410	93.188	93.188	4.875	93.410	93.188	93.188	5.25	96.182	96.069	96.069
5	94.064	93.847	93.847	5	94.064	93.847	93.847	5.375	97.008	96.900	96.900
5.125	94.683	94.471	94.471	5.125	94.683	94.471	94.471	5.5	97.914	97.797	97.783
5.25	95.665	95.561	95.507	5.25	95.310	95.197	95.197	5.625	98.569	98.505	98.492
5.375	96.381	96.277	96.223	5.375	96.077	95.968	95.968	5.75	99.236	99.168	99.160
5.5	97.188	97.084	97.029	5.5	96.863	96.737	96.744	5.875	99.723	99.652	99.649
5.625	97.702	97.598	97.543	5.625	97.480	97.380	97.372	6	100.184	100.107	100.115
5.75	98.161	98.122	98.102	5.75	98.161	98.122	98.102	6.125	100.623	100.539	100.554
5.875	98.714	98.672	98.656	5.875	98.714	98.672	98.656	6.25	101.006	100.833	100.812
6	99.342	99.252	99.210	6	99.226	99.193	99.187	6.375	101.461	101.284	101.269
6.125	99.794	99.704	99.671	6.125	99.720	99.655	99.671	6.5	101.861	101.681	101.670
6.25	100.060	99.913	99.884	6.25	100.060	99.913	99.884	6.625	102.273	102.083	102.086
6.375	100.590	100.459	100.436	6.375	100.590	100.459	100.436	6.75	101.947	101.824	101.791
6.5	101.027	100.904	100.884	6.5	101.027	100.903	100.884	6.875	102.319	102.192	102.164
6.625	101.470	101.298	101.303	6.625	101.470	101.298	101.303	7	102.620	102.512	102.460
6.75	101.683	101.584	101.546	6.75	101.683	101.584	101.546	7.125	102.888	102.759	102.736
6.875	102.069	101.964	101.935	6.875	102.069	101.964	101.935	7.25	102.953	102.918	102.855
7	102.417	102.308	102.284	7	102.417	102.308	102.284	7.375	103.316	103.286	103.218
7.125	102.769	102.665	102.635	7.125	102.769	102.665	102.635	7.5	103.601	103.575	103.502
7.25	103.169	103.091	103.037	7.25	103.169	103.091	103.037	7.625	104.044	104.044	103.966
7.375	103.523	103.439	103.393	7.375	103.523	103.439	103.393	7.75	104.366	104.362	104.279
7.5	103.806	103.749	103.684	7.5	103.806	103.749	103.684	7.875	104.725	104.725	104.637
7.625	104.139	104.130	104.061	7.625	104.139	104.130	104.061	8	104.878	104.878	104.784
7.75	104.600	104.588	104.523	7.75	104.600	104.588	104.523				
7.875	104.877	104.864	104.801	7.875	104.877	104.864	104.801				
8	105.101	105.086	105.027	8	105.101	105.086	105.027				
8.125	105.316	105.278	105.215	8.125	105.316	105.278	105.215				
8.25	105.791	105.692	105.611	8.25	105.791	105.692	105.611				

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	97.134	96.950	96.950	4.625	97.370	97.186	97.186	5	93.175	93.052	93.052
4.75	97.347	97.255	97.260	4.75	97.525	97.432	97.461	5.125	94.002	93.884	93.884
4.875	97.858	97.697	97.673	4.875	98.250	98.029	98.029	5.25	95.595	95.429	95.319
5	98.264	98.171	98.126	5	98.633	98.416	98.416	5.375	96.307	96.141	96.030
5.125	98.687	98.525	98.534	5.125	98.926	98.715	98.715	5.5	97.107	96.940	96.828
5.25	99.037	98.980	98.947	5.25	99.237	99.005	99.022	5.625	97.752	97.584	97.471
5.375	99.578	99.521	99.488	5.375	99.749	99.472	99.472	5.75	98.226	98.187	98.187
5.5	99.919	99.862	99.830	5.5	99.980	99.708	99.708	5.875	98.787	98.746	98.750
5.625	100.151	99.977	99.974	5.625	100.199	99.959	99.956	6	99.341	99.269	99.276
5.75	100.454	100.304	100.279	5.75	100.435	100.357	100.357	6.125	99.824	99.730	99.767
5.875	100.894	100.821	100.773	5.875	100.836	100.763	100.758	6.25	100.124	99.977	99.968
6	101.177	101.104	101.055	6	101.130	101.062	101.052	6.375	100.679	100.528	100.525
6.125	101.420	101.156	101.140	6.125	101.316	101.252	101.237	6.5	101.132	100.978	100.979
6.25	101.680	101.410	101.402	6.25	101.368	101.108	101.091	6.625	101.518	101.346	101.371
6.375	101.982	101.844	101.779	6.375	101.606	101.401	101.358	6.75	101.696	101.597	101.579
6.5	102.265	102.097	102.032	6.5	101.908	101.657	101.632	6.875	102.079	101.974	101.965
6.625	102.352	102.217	102.188	6.625	102.085	101.950	101.922	7	102.383	102.263	102.259
6.75	102.558	102.418	102.397	6.75	102.310	102.170	102.149	7.125	102.753	102.587	102.475
6.875	102.977	102.899	102.850	6.875	102.535	102.456	102.408	7.25	102.941	102.784	102.680
7	103.192	103.113	103.065	7	102.821	102.675	102.662	7.375	103.310	103.151	103.046
7.125	102.504	102.420	102.355	7.125	102.265	102.181	102.117	7.5	103.682	103.520	103.413
7.25	102.996	102.912	102.847	7.25	102.653	102.569	102.505	7.625	103.489	103.468	103.390
7.375	103.470	103.386	103.321	7.375	103.027	102.944	102.879	7.75	103.341	103.330	103.234
								7.875	103.524	103.511	103.418

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	97.693	97.521	97.497	5	97.108	96.936	96.913	5	94.808	94.745	94.682
5.125	98.097	98.011	97.948	5.125	97.604	97.427	97.400	5.125	95.464	95.401	95.338
5.25	98.591	98.528	98.465	5.25	98.052	97.884	97.840	5.25	96.123	96.060	95.997
5.375	98.825	98.755	98.692	5.375	98.429	98.241	98.208	5.375	96.420	96.357	96.295
5.5	99.190	99.127	99.064	5.5	98.790	98.597	98.561	5.5	96.901	96.838	96.775
5.625	99.563	99.500	99.437	5.625	99.130	99.016	98.953	5.625	97.365	97.302	97.240
5.75	99.836	99.711	99.648	5.75	99.461	99.262	99.216	5.75	97.643	97.580	97.517
5.875	99.992	99.917	99.854	5.875	99.781	99.572	99.527	5.875	97.923	97.860	97.797
6	100.336	100.273	100.210	6	100.098	99.928	99.865	6	98.385	98.322	98.260
6.125	100.543	100.480	100.417	6.125	100.413	100.194	100.142	6.125	98.661	98.598	98.535
6.25	100.794	100.684	100.621	6.25	100.710	100.486	100.431	6.25	98.935	98.872	98.810
6.375	100.981	100.888	100.825	6.375	100.984	100.755	100.697	6.375	99.210	99.147	99.084
6.5	101.302	101.239	101.176	6.5	101.172	101.069	101.006	6.5	99.666	99.603	99.541
6.625	101.354	101.291	101.228	6.625	101.257	101.135	101.072	6.625	99.748	99.685	99.623
6.75	101.580	101.517	101.454	6.75	101.425	101.362	101.299	6.75	100.006	99.943	99.881
6.875	101.631	101.568	101.505	6.875	101.483	101.420	101.357	6.875	100.079	100.016	99.954
7	101.671	101.608	101.545	7	101.551	101.488	101.425	7	100.163	100.100	100.037
7.125	101.713	101.650	101.587	7.125	101.628	101.565	101.502	7.125	100.255	100.192	100.129
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	97.900	97.729	97.705	5	97.312	97.140	97.117	5	94.858	94.795	94.732
5.125	98.304	98.127	98.100	5.125	97.807	97.630	97.603	5.125	95.514	95.451	95.388
5.25	98.685	98.578	98.515	5.25	98.254	98.072	98.042	5.25	96.173	96.110	96.047
5.375	99.031	98.844	98.811	5.375	98.630	98.442	98.409	5.375	96.470	96.407	96.344
5.5	99.384	99.191	99.155	5.5	98.990	98.797	98.761	5.5	96.951	96.888	96.825
5.625	99.746	99.550	99.509	5.625	99.329	99.131	99.092	5.625	97.415	97.352	97.289
5.75	100.042	99.838	99.796	5.75	99.659	99.456	99.414	5.75	97.693	97.630	97.567
5.875	100.198	99.990	99.944	5.875	99.978	99.770	99.724	5.875	97.973	97.910	97.847
6	100.413	100.323	100.260	6	100.295	100.081	100.033	6	98.435	98.372	98.309
6.125	100.699	100.530	100.467	6.125	100.609	100.390	100.339	6.125	98.711	98.648	98.585
6.25	101.004	100.780	100.725	6.25	100.907	100.683	100.628	6.25	98.985	98.922	98.859
6.375	101.192	100.963	100.905	6.375	101.181	100.952	100.894	6.375	99.260	99.197	99.134
6.5	101.352	101.289	101.226	6.5	101.371	101.136	101.075	6.5	99.716	99.653	99.590
6.625	101.480	101.341	101.278	6.625	101.458	101.209	101.150	6.625	99.798	99.735	99.672
6.75	101.630	101.567	101.504	6.75	101.475	101.412	101.349	6.75	100.056	99.993	99.930
6.875	101.756	101.618	101.555	6.875	101.533	101.470	101.407	6.875	100.129	100.066	100.003
7	101.721	101.658	101.595	7	101.601	101.538	101.475	7	100.213	100.150	100.087
7.125	101.763	101.700	101.637	7.125	101.678	101.615	101.552	7.125	100.305	100.242	100.179

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	96.863	96.737	96.744
5.625	97.480	97.380	97.372
5.75	98.161	98.122	98.102
5.875	98.714	98.672	98.656
6	99.226	99.193	99.187
6.125	99.720	99.655	99.671
6.25	100.060	99.913	99.884
6.375	100.590	100.459	100.436
6.5	101.027	100.903	100.884
6.625	101.470	101.298	101.303
6.75	101.683	101.584	101.546
6.875	102.069	101.964	101.935
7	102.417	102.308	102.284
7.125	102.769	102.665	102.635
7.25	103.169	103.091	103.037
7.375	103.523	103.439	103.393

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	94.052	94.007	93.991	4.5	94.052	94.007	93.991	5	96.646	96.595	96.563
4.625	94.709	94.663	94.647	4.625	94.709	94.663	94.647	5.125	97.340	97.252	97.219
4.75	95.586	95.549	95.452	4.75	95.408	95.334	95.303	5.25	98.126	98.112	98.097
4.875	96.144	96.107	96.010	4.875	95.990	95.939	95.907	5.375	98.615	98.600	98.585
5	96.729	96.692	96.595	5	96.646	96.595	96.563	5.5	99.235	99.221	99.206
5.125	97.340	97.252	97.219	5.125	97.340	97.252	97.219	5.625	99.841	99.822	99.807
5.25	98.126	98.112	98.097	5.25	98.126	98.112	98.097	5.75	100.688	100.576	100.450
5.375	98.615	98.600	98.585	5.375	98.615	98.600	98.585	5.875	100.691	100.501	100.310
5.5	99.290	99.261	99.206	5.5	99.235	99.221	99.206	6	101.263	101.072	100.952
5.625	99.841	99.822	99.807	5.625	99.841	99.822	99.807	6.125	101.785	101.653	101.538
5.75	100.688	100.576	100.450	5.75	100.688	100.576	100.450	6.25	102.313	102.181	102.066
5.875	100.691	100.501	100.403	5.875	100.691	100.501	100.310	6.375	102.086	102.026	101.975
6	101.263	101.072	100.952	6	101.263	101.072	100.952	6.5	102.680	102.589	102.524
6.125	101.785	101.653	101.538	6.125	101.785	101.653	101.538	6.625	103.206	103.115	103.050
6.25	102.313	102.181	102.066	6.25	102.313	102.181	102.066	6.75	103.710	103.619	103.555
6.375	102.086	102.026	101.975	6.375	102.086	102.026	101.975	6.875	102.989	102.960	102.930
6.5	102.680	102.589	102.524	6.5	102.680	102.589	102.524	7	103.529	103.455	103.422
6.625	103.206	103.115	103.050	6.625	103.206	103.115	103.050	7.125	104.038	103.978	103.945
6.75	103.710	103.619	103.555	6.75	103.710	103.619	103.555	7.25	104.494	104.434	104.401
6.875	103.288	103.241	103.145	6.875	102.989	102.960	102.930	7.375	103.869	103.799	103.728
7	103.610	103.563	103.466	7	103.529	103.455	103.422	7.5	104.189	104.114	104.065
7.125	104.038	103.978	103.945	7.125	104.038	103.978	103.945	7.625	104.681	104.606	104.557
7.25	104.494	104.434	104.401	7.25	104.494	104.434	104.401	7.75	105.056	104.981	104.932
7.375	104.227	104.159	104.098	7.375	103.869	103.799	103.728				
7.5	104.715	104.647	104.586	7.5	104.189	104.114	104.065				
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	96.608	96.592	96.567	4.25	96.456	96.327	96.327	4.75	94.342	94.249	94.102
4.375	97.076	97.060	97.036	4.375	97.029	96.899	96.899	4.875	95.075	94.982	94.808
4.5	97.599	97.529	97.505	4.5	97.599	97.469	97.469	5	95.803	95.710	95.536
4.625	98.165	98.035	98.035	4.625	98.165	98.035	98.035	5.125	96.625	96.532	96.358
4.75	98.410	98.356	98.275	4.75	98.233	98.187	98.171	5.25	97.636	97.502	97.380
4.875	98.881	98.827	98.746	4.875	98.748	98.546	98.532	5.375	98.225	98.091	97.970
5	99.353	99.300	99.219	5	99.302	99.100	99.086	5.5	98.794	98.660	98.539
5.125	99.845	99.774	99.693	5.125	99.845	99.642	99.628	5.625	99.412	99.300	99.166
5.25	100.043	99.986	99.953	5.25	100.043	99.986	99.953	5.75	99.586	99.535	99.471
5.375	100.337	100.294	100.245	5.375	100.245	100.032	100.004	5.875	100.114	100.055	99.990
5.5	100.808	100.764	100.716	5.5	100.756	100.543	100.516	6	100.640	100.566	100.501
5.625	101.273	101.223	101.175	5.625	101.240	101.027	101.000	6.125	101.367	101.235	101.111
5.75	101.365	101.292	101.243	5.75	101.365	101.292	101.243	6.25	101.242	101.051	100.978
5.875	101.465	101.360	101.274	5.875	101.025	100.724	100.683	6.375	101.507	101.350	101.282
6	101.942	101.841	101.742	6	101.477	101.246	101.182	6.5	102.037	101.879	101.789
								6.625	102.726	102.595	102.482
								6.75	102.580	102.489	102.424
								6.875	101.938	101.891	101.795
								7	102.378	102.213	102.153
								7.125	102.851	102.680	102.626
								7.25	102.688	102.628	102.596
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	97.191	97.079	96.945	5	95.803	95.710	95.536	4.5	94.858	94.828	94.703
5.375	97.942	97.830	97.696	5.125	96.625	96.532	96.358	4.625	95.417	95.388	95.263
5.5	98.656	98.544	98.410	5.25	97.191	97.079	96.945	4.75	95.243	95.167	95.112
5.625	99.412	99.300	99.166	5.375	97.942	97.830	97.696	4.875	95.727	95.650	95.595
5.75	99.584	99.436	99.404	5.5	98.656	98.544	98.410	5	96.210	96.133	96.078
5.875	100.114	99.923	99.733	5.625	99.412	99.300	99.166	5.125	96.693	96.616	96.561
6	100.640	100.509	100.385	5.75	99.546	99.486	99.454	5.25	96.806	96.738	96.685
6.125	101.367	101.235	101.111	5.875	99.949	99.817	99.693	5.375	97.288	97.220	97.167
6.25	101.242	101.051	100.978	6	100.640	100.509	100.385	5.5	97.771	97.702	97.649
6.375	101.385	101.333	101.282	6.125	101.367	101.235	101.111	5.625	98.253	98.184	98.131
6.5	102.026	101.875	101.789	6.25	101.152	101.076	101.028	5.75	98.167	98.020	97.874
6.625	102.726	102.595	102.482	6.375	101.350	101.199	101.086	5.875	98.459	98.340	98.240
6.75	102.580	102.489	102.424	6.5	102.026	101.875	101.762	6	98.922	98.821	98.722
6.875	101.812	101.710	101.680	6.625	102.726	102.595	102.482	6.125	99.403	99.303	99.203

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	98.126	98.112	98.097	5.25	98.126	98.112	98.097	5.25	98.126	98.112	98.097
5.375	98.615	98.600	98.585	5.375	98.615	98.600	98.585	5.375	98.615	98.600	98.585
5.5	99.235	99.221	99.206	5.5	99.235	99.221	99.206	5.5	99.235	99.221	99.206
5.625	99.841	99.822	99.807	5.625	99.841	99.822	99.807	5.625	99.841	99.822	99.807
5.75	100.688	100.576	100.450	5.75	100.688	100.576	100.450	5.75	100.688	100.576	100.450
5.875	100.691	100.501	100.310	5.875	100.691	100.501	100.310	5.875	100.691	100.501	100.310
6	101.263	101.072	100.952	6	101.263	101.072	100.952	6	101.263	101.072	100.952
6.125	101.785	101.653	101.538	6.125	101.785	101.653	101.538	6.125	101.785	101.653	101.538
6.25	102.313	102.181	102.066	6.25	102.313	102.181	102.066	6.25	102.313	102.181	102.066
6.375	102.086	102.026	101.975	6.375	102.086	102.026	101.975	6.375	102.086	102.026	101.975
6.5	102.680	102.589	102.524	6.5	102.680	102.589	102.524	6.5	102.680	102.589	102.524
6.625	103.206	103.115	103.050	6.625	103.206	103.115	103.050	6.625	103.206	103.115	103.050
6.75	103.710	103.619	103.555	6.75	103.710	103.619	103.555	6.75	103.710	103.619	103.555
6.875	102.989	102.960	102.930	6.875	102.989	102.960	102.930	6.875	102.989	102.960	102.930
7	103.529	103.455	103.422	7	103.529	103.455	103.422	7	103.529	103.455	103.422
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	97.599	97.469	97.469	4.25	96.456	96.327	96.327	5.25	97.191	97.079	96.945
4.625	98.165	98.035	98.035	4.375	97.029	96.899	96.899	5.375	97.942	97.830	97.696
4.75	98.233	98.187	98.171	4.5	97.599	97.469	97.469	5.5	98.656	98.544	98.410
4.875	98.748	98.546	98.532	4.625	98.165	98.035	98.035	5.625	99.412	99.300	99.166
5	99.302	99.100	99.086	4.75	98.233	98.187	98.171	5.75	99.584	99.436	99.404
5.125	99.845	99.642	99.628	4.875	98.748	98.546	98.532	5.875	100.114	99.923	99.733
5.25	100.043	99.986	99.953	5	99.302	99.100	99.086	6	100.640	100.509	100.385
5.375	100.245	100.032	100.004	5.125	99.845	99.642	99.628	6.125	101.367	101.235	101.111
5.5	100.756	100.543	100.516	5.25	100.043	99.986	99.953	6.25	101.242	101.051	100.978
5.625	101.240	101.027	101.000	5.375	100.245	100.032	100.004	6.375	101.385	101.333	101.282
5.75	101.365	101.292	101.243	5.5	100.756	100.543	100.516	6.5	102.026	101.875	101.789
5.875	101.025	100.724	100.683	5.625	101.240	101.027	101.000	6.625	102.726	102.595	102.482
6	101.477	101.246	101.182	5.75	101.365	101.292	101.243	6.75	102.580	102.489	102.424
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	97.191	97.079	96.945	5.25	97.191	97.079	96.945	4.5	94.858	94.828	94.703
5.375	97.942	97.830	97.696	5.375	97.942	97.830	97.696	4.625	95.417	95.388	95.263
5.5	98.656	98.544	98.410	5.5	98.656	98.544	98.410	4.75	93.868	93.851	93.837
5.625	99.412	99.300	99.166	5.625	99.412	99.300	99.166	4.875	94.420	94.318	94.145
5.75	99.584	99.436	99.404	5.75	99.546	99.486	99.454	5	94.956	94.854	94.640
5.875	100.114	99.923	99.733	5.875	99.949	99.817	99.693	5.125	95.466	95.364	95.150
6	100.640	100.509	100.385	6	100.640	100.509	100.385	5.25	96.426	96.397	96.367
6.125	101.367	101.235	101.111	6.125	101.367	101.235	101.111	5.375	96.543	96.514	96.485
6.25	101.242	101.051	100.978	6.25	101.152	101.076	101.028	5.5	96.954	96.925	96.896
6.375	101.385	101.333	101.282	6.375	101.350	101.199	101.086	5.625	97.377	97.347	97.318
6.5	102.026	101.875	101.789	6.5	102.026	101.875	101.762	5.75	98.167	98.020	97.874
6.625	102.726	102.595	102.482	6.625	102.726	102.595	102.482	5.875	98.459	98.313	98.166
6.75	102.580	102.489	102.424	6.75	102.630	102.539	102.474	6	98.811	98.664	98.518
6.875	101.812	101.710	101.680	6.875	101.812	101.642	101.588	6.125	99.142	98.996	98.849

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline)	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.208	97.152	97.119	5.125	97.208	97.152	97.119	4.75	95.265	95.220	95.203
5.25	98.026	98.012	97.997	5.25	98.026	98.012	97.997	4.875	95.890	95.839	95.807
5.375	98.515	98.500	98.485	5.375	98.515	98.500	98.485	5	96.546	96.495	96.463
5.5	99.135	99.121	99.106	5.5	99.135	99.121	99.106	5.125	97.208	97.152	97.119
5.625	99.736	99.722	99.707	5.625	99.736	99.722	99.707	5.25	98.026	98.012	97.997
5.75	100.387	100.262	100.230	5.75	100.387	100.262	100.230	5.375	98.515	98.500	98.485
5.875	100.591	100.401	100.210	5.875	100.591	100.401	100.210	5.5	99.135	99.121	99.106
6	101.163	100.972	100.791	6	101.163	100.972	100.791	5.625	99.736	99.722	99.707
6.125	101.685	101.495	101.353	6.125	101.685	101.495	101.353	5.75	100.387	100.262	100.230
6.25	101.936	101.852	101.804	6.25	101.936	101.852	101.804	5.875	100.591	100.401	100.210
6.375	101.977	101.926	101.875	6.375	101.977	101.926	101.875	6	101.163	100.972	100.791
6.5	102.444	102.393	102.341	6.5	102.444	102.393	102.341	6.125	101.685	101.495	101.353
6.625	102.877	102.786	102.721	6.625	102.877	102.786	102.721	6.25	101.936	101.852	101.804
6.75	103.381	103.290	103.226	6.75	103.381	103.290	103.226	6.375	101.977	101.926	101.875
6.875	102.904	102.860	102.830	6.875	102.889	102.860	102.830	6.5	102.444	102.393	102.341
7	103.225	103.183	103.154	7	103.213	103.183	103.154	6.625	102.877	102.786	102.721
7.125	103.665	103.608	103.579	7.125	103.665	103.608	103.579	6.75	103.381	103.290	103.226
7.25	104.121	104.061	104.028	7.25	104.121	104.061	104.028	6.875	102.889	102.860	102.830
7.375	103.808	103.711	103.654	7.375	103.769	103.699	103.628	7	103.213	103.183	103.154
7.5	104.046	103.975	103.905	7.5	104.046	103.975	103.905	7.125	103.665	103.608	103.579
7.625	104.424	104.354	104.284	7.625	104.424	104.354	104.284	7.25	104.121	104.061	104.028
7.75	104.525	104.450	104.401	7.75	104.525	104.450	104.401	7.375	103.769	103.699	103.628
7.875	104.010	103.930	103.882					7.5	104.046	103.975	103.905
8	104.126	104.046	103.998					7.625	104.424	104.354	104.284
8.125	104.192	104.112	104.064					7.75	104.525	104.450	104.401
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	96.508	96.492	96.467	4.25	96.417	96.288	96.288	4.875	94.972	94.739	94.665
4.375	96.976	96.960	96.936	4.375	96.941	96.812	96.812	5	95.691	95.458	95.384
4.5	97.454	97.429	97.405	4.5	97.454	97.325	97.325	5.125	96.454	96.221	96.147
4.625	97.952	97.900	97.876	4.625	97.952	97.822	97.822	5.25	97.196	96.944	96.910
4.75	98.310	98.256	98.175	4.75	98.133	98.087	98.071	5.375	97.858	97.605	97.571
4.875	98.781	98.727	98.646	4.875	98.604	98.402	98.388	5.5	98.513	98.261	98.227
5	99.253	99.200	99.119	5	99.071	98.868	98.854	5.625	99.261	99.008	98.974
5.125	99.727	99.674	99.593	5.125	99.510	99.333	99.301	5.75	99.484	99.336	99.304
5.25	99.943	99.886	99.853	5.25	99.943	99.886	99.853	5.875	100.014	99.823	99.633
5.375	100.237	100.194	100.145	5.375	100.019	99.806	99.778	6	100.505	100.315	100.170
5.5	100.708	100.664	100.616	5.5	100.414	100.201	100.173	6.125	101.030	100.758	100.734
5.625	101.166	101.123	101.075	5.625	100.773	100.652	100.604	6.25	101.142	100.951	100.878
5.75	101.265	101.192	101.143	5.75	101.265	101.192	101.143	6.375	101.285	101.233	101.182
5.875	101.365	101.247	101.174	5.875	100.750	100.612	100.548	6.5	101.791	101.740	101.689
6	101.808	101.689	101.617	6	101.284	101.146	101.082	6.625	102.360	102.069	102.055
								6.75	102.480	102.389	102.324
								6.875	101.639	101.610	101.580
								7	101.963	101.933	101.904
								7.125	102.388	102.358	102.329
								7.25	102.588	102.528	102.496
								7.375	101.571	101.495	101.447
								7.5	102.077	102.002	101.953
								7.625	102.569	102.493	102.445
								7.75	102.894	102.819	102.770
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	101.791	101.740	101.689	6.125	101.030	100.758	100.734	4.5	94.696	94.667	94.542
6.625	102.360	102.069	102.055	6.25	101.052	100.976	100.928	4.625	95.154	95.124	94.999
6.75	102.480	102.389	102.324	6.375	101.224	100.933	100.920	4.75	93.798	93.751	93.737
6.875	101.639	101.610	101.580	6.5	101.767	101.476	101.463	4.875	94.242	94.140	94.045
7	101.963	101.933	101.904	6.625	102.360	102.069	102.055	5	94.649	94.546	94.487
7.125	102.388	102.358	102.329	6.75	102.530	102.439	102.374	5.125	95.012	94.910	94.876
7.25	102.588	102.528	102.496	6.875	101.535	101.225	101.271	5.25	96.326	96.297	96.267
7.375	101.571	101.495	101.447	7	101.960	101.699	101.696	5.375	96.443	96.414	96.385
7.5	102.077	102.002	101.953	7.125	102.298	102.222	102.190	5.5	96.854	96.825	96.796
7.625	102.569	102.493	102.445	7.25	102.638	102.578	102.546	5.625	97.277	97.247	97.218
7.75	102.894	102.819	102.770	7.375	101.621	101.545	101.497	5.75	98.067	97.920	97.774
				7.5	102.127	102.052	102.003	5.875	98.359	98.213	98.066
				7.625	102.619	102.543	102.495	6	98.711	98.564	98.418
								6.125	99.042	98.896	98.749

VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	101.977	101.926	101.875	6.375	101.977	101.926	101.875	6	101.163	100.972	100.791
6.5	102.444	102.393	102.341	6.5	102.444	102.393	102.341	6.125	101.685	101.495	101.353
6.625	102.877	102.786	102.721	6.625	102.877	102.786	102.721	6.25	101.986	101.852	101.804
6.75	103.381	103.290	103.226	6.75	103.381	103.290	103.226	6.375	101.977	101.926	101.875
6.875	102.904	102.860	102.830	6.875	102.889	102.860	102.830	6.5	102.444	102.393	102.341
7	103.225	103.183	103.154	7	103.213	103.183	103.154	6.625	102.877	102.786	102.721
7.125	103.665	103.608	103.579	7.125	103.665	103.608	103.579	6.75	103.381	103.290	103.226
7.25	104.121	104.061	104.028	7.25	104.121	104.061	104.028	6.875	102.889	102.860	102.830
7.375	103.808	103.711	103.654	7.375	103.769	103.699	103.628	7	103.213	103.183	103.154
7.5	104.046	103.975	103.905	7.5	104.046	103.975	103.905	7.125	103.665	103.608	103.579
7.625	104.424	104.354	104.284	7.625	104.424	104.354	104.284	7.25	104.121	104.061	104.028
7.75	104.525	104.450	104.401	7.75	104.525	104.450	104.401	7.375	103.769	103.699	103.628
7.875	104.010	103.930	103.882					7.5	104.046	103.975	103.905
8	104.126	104.046	103.998					7.625	104.424	104.354	104.284
8.125	104.192	104.112	104.064					7.75	104.525	104.450	104.401
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	97.454	97.429	97.405	4.5	97.454	97.325	97.325	6.625	102.360	102.069	102.055
4.625	97.952	97.900	97.876	4.625	97.952	97.822	97.822	6.75	102.480	102.389	102.324
4.75	98.310	98.256	98.175	4.75	98.133	98.087	98.071	6.875	101.639	101.610	101.580
4.875	98.781	98.727	98.646	4.875	98.604	98.402	98.388	7	101.963	101.933	101.904
5	99.253	99.200	99.119	5	99.071	98.868	98.854	7.125	102.388	102.358	102.329
5.125	99.727	99.674	99.593	5.125	99.510	99.333	99.301	7.25	102.588	102.528	102.496
5.25	99.943	99.886	99.853	5.25	99.943	99.886	99.853	7.375	102.333	102.236	102.180
5.375	100.237	100.194	100.145	5.375	100.019	99.806	99.778	7.5	102.489	102.392	102.335
5.5	100.708	100.664	100.616	5.5	100.414	100.201	100.173	7.625	102.569	102.493	102.445
5.625	101.166	101.123	101.075	5.625	100.773	100.652	100.604	7.75	102.894	102.819	102.770
5.75	101.265	101.192	101.143	5.75	101.265	101.192	101.143	7.875	101.535	101.455	101.407
5.875	101.365	101.247	101.174	5.875	100.750	100.612	100.548	8	101.651	101.571	101.523
6	101.808	101.689	101.617	6	101.284	101.146	101.082	8.125	101.717	101.637	101.589
6.125	102.249	102.130	102.057	6.125	101.782	101.644	101.579				
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	101.791	101.740	101.689	6.125	101.030	100.758	100.734	4.5	94.696	94.667	94.542
6.625	102.360	102.069	102.055	6.25	101.052	100.976	100.928	4.625	95.154	95.124	94.999
6.75	102.480	102.389	102.324	6.375	101.224	100.933	100.920	4.75	93.798	93.751	93.737
6.875	101.639	101.610	101.580	6.5	101.767	101.476	101.463	4.875	94.242	94.140	94.045
7	101.963	101.933	101.904	6.625	102.360	102.069	102.055	5	94.649	94.546	94.487
7.125	102.388	102.358	102.329	6.75	102.530	102.439	102.374	5.125	95.012	94.910	94.876
7.25	102.588	102.528	102.496	6.875	101.535	101.225	101.271	5.25	96.326	96.297	96.267
7.375	101.571	101.495	101.447	7	101.960	101.699	101.696	5.375	96.443	96.414	96.385
7.5	102.077	102.002	101.953	7.125	102.298	102.222	102.190	5.5	96.854	96.825	96.796
7.625	102.569	102.493	102.445	7.25	102.638	102.578	102.546	5.625	97.277	97.247	97.218
7.75	102.894	102.819	102.770	7.375	101.621	101.545	101.497	5.75	98.067	97.920	97.774
				7.5	102.127	102.052	102.003	5.875	98.359	98.213	98.066
				7.625	102.619	102.543	102.495	6	98.711	98.564	98.418
								6.125	99.042	98.896	98.749

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	99.955	99.797	99.497	6.75	98.455	98.297	97.997
6.875	100.466	100.308	100.008	6.875	98.966	98.808	98.508
7	100.958	100.800	100.500	7	99.458	99.300	99.000
7.125	101.399	101.241	100.941	7.125	99.899	99.741	99.441
7.25	101.811	101.653	101.353	7.25	100.311	100.153	99.853
7.375	101.556	101.325	101.025	7.375	100.056	99.825	99.525
7.5	102.008	101.777	101.477	7.5	100.508	100.277	99.977
7.625	102.409	102.178	101.878	7.625	100.909	100.678	100.378
7.75	102.801	102.570	102.270	7.75	101.301	101.070	100.770
7.875	102.053	101.748	101.448	7.875	100.553	100.248	99.948
8	102.475	102.170	101.870	8	100.975	100.670	100.370
8.125	102.846	102.541	102.241	8.125	101.346	101.041	100.741
8.25	103.198	102.893	102.593	8.25	101.698	101.393	101.093

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.955	97.797	97.497	6.75	96.455	96.297	95.997
6.875	98.466	98.308	98.008	6.875	96.966	96.808	96.508
7	98.958	98.800	98.500	7	97.458	97.300	97.000
7.125	99.399	99.241	98.941	7.125	97.899	97.741	97.441
7.25	99.811	99.653	99.353	7.25	98.311	98.153	97.853
7.375	99.556	99.325	99.025	7.375	98.056	97.825	97.525
7.5	100.008	99.777	99.477	7.5	98.508	98.277	97.977
7.625	100.409	100.178	99.878	7.625	98.909	98.678	98.378
7.75	100.801	100.570	100.270	7.75	99.301	99.070	98.770
7.875	100.053	99.748	99.448	7.875	98.553	98.248	97.948
8	100.475	100.170	99.870	8	98.975	98.670	98.370
8.125	100.846	100.541	100.241	8.125	99.346	99.041	98.741
8.25	101.198	100.893	100.593	8.25	99.698	99.393	99.093

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.205	99.047	98.747	6.75	97.205	97.047	96.747
6.875	99.716	99.558	99.258	6.875	97.716	97.558	97.258
7	100.208	100.050	99.750	7	98.208	98.050	97.750
7.125	100.649	100.491	100.191	7.125	98.649	98.491	98.191
7.25	101.061	100.903	100.603	7.25	99.061	98.903	98.603
7.375	100.806	100.575	100.275	7.375	98.806	98.575	98.275
7.5	101.258	101.027	100.727	7.5	99.258	99.027	98.727
7.625	101.659	101.428	101.128	7.625	99.659	99.428	99.128
7.75	102.051	101.820	101.520	7.75	100.051	99.820	99.520
7.875	101.303	100.998	100.698	7.875	99.303	98.998	98.698
8	101.725	101.420	101.120	8	99.725	99.420	99.120
8.125	102.096	101.791	101.491	8.125	100.096	99.791	99.491
8.25	102.448	102.143	101.843	8.25	100.448	100.143	99.843

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.