



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	92.670	92.459	92.459	4.75	92.670	92.459	92.459	5.125	95.400	95.203	95.203
4.875	93.318	93.112	93.112	4.875	93.318	93.112	93.112	5.25	96.075	95.993	95.993
5	93.971	93.770	93.770	5	93.971	93.770	93.770	5.375	96.896	96.819	96.819
5.125	94.591	94.395	94.395	5.125	94.591	94.395	94.395	5.5	97.912	97.771	97.788
5.25	95.708	95.620	95.572	5.25	95.258	95.217	95.177	5.625	98.524	98.381	98.372
5.375	96.422	96.334	96.286	5.375	95.968	95.905	95.891	5.75	99.188	99.042	99.038
5.5	97.216	97.128	97.080	5.5	96.860	96.750	96.760	5.875	99.673	99.524	99.524
5.625	97.737	97.649	97.601	5.625	97.473	97.341	97.374	6	100.130	99.976	99.986
5.75	98.131	98.040	97.989	5.75	98.113	97.996	97.979	6.125	100.571	100.451	100.435
5.875	98.766	98.675	98.624	5.875	98.664	98.545	98.531	6.25	100.925	100.783	100.766
6	99.417	99.326	99.275	6	99.175	99.064	99.058	6.375	101.379	101.234	101.221
6.125	99.867	99.776	99.725	6.125	99.665	99.539	99.542	6.5	101.776	101.627	101.619
6.25	99.980	99.887	99.838	6.25	99.979	99.864	99.838	6.625	102.188	102.029	102.036
6.375	100.516	100.423	100.388	6.375	100.508	100.408	100.388	6.75	101.882	101.744	101.714
6.5	100.993	100.901	100.848	6.5	100.943	100.850	100.834	6.875	102.252	102.110	102.085
6.625	101.388	101.295	101.248	6.625	101.380	101.240	101.248	7	102.551	102.506	102.454
6.75	101.617	101.502	101.467	6.75	101.617	101.502	101.467	7.125	102.820	102.717	102.660
6.875	102.000	101.900	101.852	6.875	101.999	101.878	101.852	7.25	102.932	102.896	102.834
7	102.371	102.270	102.210	7	102.344	102.220	102.199	7.375	103.297	103.266	103.199
7.125	102.727	102.627	102.566	7.125	102.696	102.576	102.548	7.5	103.553	103.528	103.455
7.25	103.102	103.040	102.989	7.25	103.102	103.040	102.989	7.625	104.034	104.029	103.951
7.375	103.453	103.385	103.342	7.375	103.453	103.385	103.342	7.75	104.350	104.348	104.265
7.5	103.771	103.704	103.642	7.5	103.753	103.704	103.642	7.875	104.711	104.711	104.622
7.625	104.151	104.089	104.022	7.625	104.128	104.089	104.022	8	104.859	104.859	104.765
7.75	104.579	104.537	104.474	7.75	104.579	104.537	104.474				
7.875	104.855	104.811	104.751	7.875	104.855	104.811	104.751				
8	105.075	105.028	104.971	8	105.075	105.028	104.971				
8.125	105.398	105.300	105.221	8.125	105.398	105.300	105.221				
8.25	105.877	105.778	105.700	8.25	105.877	105.778	105.700				

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	97.206	97.084	97.084	4.625	97.442	97.321	97.321	5	93.067	92.976	92.976
4.75	97.354	97.277	97.309	4.75	97.556	97.478	97.511	5.125	93.894	93.807	93.807
4.875	97.832	97.750	97.734	4.875	98.221	98.015	98.015	5.25	95.652	95.491	95.370
5	98.231	98.145	98.111	5	98.607	98.406	98.406	5.375	96.361	96.199	96.077
5.125	98.764	98.618	98.630	5.125	98.922	98.775	98.788	5.5	97.149	96.986	96.864
5.25	99.109	98.958	98.977	5.25	99.249	99.097	99.117	5.625	97.798	97.635	97.512
5.375	99.498	99.440	99.408	5.375	99.658	99.481	99.481	5.75	98.178	98.061	98.064
5.5	99.841	99.783	99.751	5.5	99.890	99.718	99.734	5.875	98.789	98.630	98.625
5.625	100.274	100.101	100.100	5.625	100.257	100.083	100.083	6	99.387	99.230	99.149
5.75	100.576	100.397	100.404	5.75	100.547	100.368	100.375	6.125	99.855	99.708	99.637
5.875	100.854	100.711	100.685	5.875	100.815	100.630	100.645	6.25	100.046	99.927	99.921
6	101.268	101.083	101.099	6	101.142	100.957	100.973	6.375	100.597	100.477	100.477
6.125	101.323	101.138	101.125	6.125	101.149	101.085	101.069	6.5	101.048	100.925	100.929
6.25	101.581	101.390	101.385	6.25	101.270	101.119	101.098	6.625	101.455	101.310	101.317
6.375	101.888	101.763	101.698	6.375	101.506	101.396	101.370	6.75	101.630	101.516	101.501
6.5	102.162	102.016	101.968	6.5	101.806	101.670	101.639	6.875	102.010	101.889	101.883
6.625	102.318	102.152	102.126	6.625	102.050	101.884	101.859	7	102.375	102.222	102.174
6.75	102.520	102.348	102.331	6.75	102.272	102.101	102.083	7.125	102.738	102.585	102.473
6.875	102.813	102.725	102.677	6.875	102.476	102.299	102.289	7.25	102.945	102.799	102.692
7	103.027	102.940	102.892	7	102.778	102.609	102.591	7.375	103.315	103.166	103.058
7.125	102.393	102.307	102.243	7.125	102.155	102.069	102.004	7.5	103.691	103.540	103.429
7.25	102.886	102.800	102.735	7.25	102.542	102.456	102.392	7.625	103.479	103.458	103.380
7.375	103.361	103.275	103.210	7.375	102.917	102.831	102.766	7.75	103.319	103.276	103.183
								7.875	103.497	103.453	103.362

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	97.668	97.507	97.488	5	97.123	96.962	96.942	5	94.617	94.554	94.492
5.125	98.057	97.891	97.868	5.125	97.619	97.453	97.430	5.125	95.271	95.208	95.145
5.25	98.440	98.377	98.314	5.25	98.067	97.896	97.870	5.25	95.928	95.865	95.802
5.375	98.776	98.603	98.570	5.375	98.443	98.266	98.237	5.375	96.225	96.162	96.100
5.5	99.128	98.975	98.914	5.5	98.797	98.616	98.583	5.5	96.704	96.641	96.578
5.625	99.490	99.347	99.284	5.625	99.120	98.933	98.897	5.625	97.170	97.107	97.044
5.75	99.785	99.592	99.554	5.75	99.433	99.241	99.203	5.75	97.447	97.384	97.321
5.875	99.941	99.766	99.703	5.875	99.735	99.538	99.496	5.875	97.726	97.663	97.600
6	100.183	100.120	100.057	6	100.042	99.839	99.794	6	98.187	98.124	98.062
6.125	100.440	100.327	100.264	6.125	100.356	100.148	100.100	6.125	98.463	98.400	98.337
6.25	100.742	100.532	100.477	6.25	100.653	100.440	100.389	6.25	98.737	98.674	98.611
6.375	100.928	100.735	100.672	6.375	100.926	100.708	100.654	6.375	99.011	98.948	98.885
6.5	101.149	101.086	101.023	6.5	101.114	100.891	100.833	6.5	99.467	99.404	99.341
6.625	101.211	101.138	101.075	6.625	101.200	100.961	100.905	6.625	99.549	99.486	99.423
6.75	101.427	101.364	101.301	6.75	101.248	101.185	101.122	6.75	99.808	99.745	99.682
6.875	101.483	101.415	101.352	6.875	101.306	101.243	101.180	6.875	99.881	99.818	99.755
7	101.519	101.456	101.393	7	101.373	101.310	101.247	7	99.963	99.900	99.838
7.125	101.561	101.498	101.435	7.125	101.449	101.386	101.323	7.125	100.055	99.992	99.929
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	97.877	97.716	97.696	5	97.328	97.167	97.147	5	94.667	94.604	94.541
5.125	98.265	98.099	98.076	5.125	97.822	97.656	97.633	5.125	95.321	95.258	95.195
5.25	98.637	98.466	98.439	5.25	98.270	98.098	98.072	5.25	95.978	95.915	95.852
5.375	98.983	98.806	98.777	5.375	98.644	98.468	98.439	5.375	96.275	96.212	96.149
5.5	99.335	99.153	99.121	5.5	98.998	98.816	98.784	5.5	96.754	96.691	96.628
5.625	99.696	99.509	99.474	5.625	99.319	99.132	99.097	5.625	97.220	97.157	97.094
5.75	99.991	99.799	99.760	5.75	99.632	99.440	99.401	5.75	97.497	97.434	97.371
5.875	100.148	99.951	99.909	5.875	99.933	99.736	99.694	5.875	97.776	97.713	97.650
6	100.363	100.170	100.115	6	100.239	100.036	99.991	6	98.237	98.174	98.111
6.125	100.648	100.441	100.393	6.125	100.553	100.345	100.297	6.125	98.513	98.450	98.387
6.25	100.952	100.738	100.687	6.25	100.850	100.637	100.586	6.25	98.787	98.724	98.661
6.375	101.140	100.922	100.868	6.375	101.124	100.906	100.852	6.375	99.061	98.998	98.935
6.5	101.293	101.136	101.073	6.5	101.314	101.090	101.033	6.5	99.517	99.454	99.391
6.625	101.428	101.199	101.139	6.625	101.400	101.161	101.105	6.625	99.599	99.536	99.473
6.75	101.565	101.414	101.351	6.75	101.411	101.235	101.172	6.75	99.858	99.795	99.732
6.875	101.703	101.465	101.402	6.875	101.394	101.293	101.230	6.875	99.931	99.868	99.805
7	101.569	101.506	101.443	7	101.423	101.360	101.297	7	100.013	99.950	99.887
7.125	101.611	101.548	101.485	7.125	101.499	101.436	101.373	7.125	100.105	100.042	99.979

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	96.860	96.750	96.760
5.625	97.473	97.341	97.374
5.75	98.113	97.996	97.979
5.875	98.664	98.545	98.531
6	99.175	99.064	99.058
6.125	99.665	99.521	99.542
6.25	99.979	99.864	99.838
6.375	100.508	100.408	100.388
6.5	100.943	100.850	100.834
6.625	101.380	101.240	101.248
6.75	101.617	101.502	101.467
6.875	101.999	101.878	101.852
7	102.344	102.220	102.199
7.125	102.696	102.576	102.548
7.25	103.102	103.040	102.989
7.375	103.453	103.385	103.342

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	94.239	94.194	94.177	4.5	94.239	94.194	94.177	5	96.770	96.718	96.686
4.625	94.895	94.850	94.834	4.625	94.895	94.850	94.834	5.125	97.426	97.375	97.342
4.75	95.551	95.506	95.490	4.75	95.551	95.506	95.490	5.25	98.190	98.168	98.146
4.875	96.114	96.062	96.030	4.875	96.114	96.062	96.030	5.375	98.679	98.657	98.635
5	96.770	96.718	96.686	5	96.770	96.718	96.686	5.5	99.300	99.278	99.256
5.125	97.426	97.375	97.342	5.125	97.426	97.375	97.342	5.625	99.905	99.883	99.861
5.25	98.190	98.168	98.146	5.25	98.190	98.168	98.146	5.75	100.555	100.413	100.391
5.375	98.702	98.657	98.635	5.375	98.679	98.657	98.635	5.875	100.730	100.539	100.349
5.5	99.300	99.278	99.256	5.5	99.300	99.278	99.256	6	101.308	101.118	100.965
5.625	99.905	99.883	99.861	5.625	99.905	99.883	99.861	6.125	101.825	101.634	101.550
5.75	100.555	100.413	100.391	5.75	100.555	100.413	100.391	6.25	102.277	102.125	102.088
5.875	100.730	100.539	100.376	5.875	100.730	100.539	100.349	6.375	102.157	102.098	102.040
6	101.308	101.118	100.965	6	101.308	101.118	100.965	6.5	102.725	102.634	102.569
6.125	101.825	101.634	101.550	6.125	101.825	101.634	101.550	6.625	103.252	103.161	103.096
6.25	102.277	102.125	102.088	6.25	102.277	102.125	102.088	6.75	103.759	103.668	103.604
6.375	102.157	102.098	102.040	6.375	102.157	102.098	102.040	6.875	103.146	103.124	103.102
6.5	102.725	102.634	102.569	6.5	102.725	102.634	102.569	7	103.552	103.492	103.459
6.625	103.252	103.161	103.096	6.625	103.252	103.161	103.096	7.125	104.076	104.015	103.983
6.75	103.759	103.668	103.604	6.75	103.759	103.668	103.604	7.25	104.533	104.473	104.440
6.875	103.302	103.253	103.165	6.875	103.146	103.124	103.102	7.375	103.746	103.607	103.543
7	103.624	103.575	103.486	7	103.552	103.492	103.459	7.5	104.236	104.099	104.050
7.125	104.076	104.015	103.983	7.125	104.076	104.015	103.983	7.625	104.729	104.592	104.544
7.25	104.533	104.473	104.440	7.25	104.533	104.473	104.440	7.75	105.105	104.968	104.919
7.375	104.180	104.087	104.001	7.375	103.746	103.607	103.543				
7.5	104.667	104.575	104.489	7.5	104.236	104.099	104.050				

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	96.644	96.598	96.541	4.25	96.481	96.375	96.379	4.75	94.273	94.235	94.205
4.375	97.112	97.066	97.009	4.375	97.054	96.947	96.951	4.875	95.005	94.968	94.938
4.5	97.623	97.535	97.521	4.5	97.623	97.517	97.521	5	95.733	95.695	95.666
4.625	98.189	98.083	98.087	4.625	98.189	98.083	98.087	5.125	96.555	96.517	96.488
4.75	98.450	98.374	98.261	4.75	98.295	98.249	98.233	5.25	97.747	97.661	97.588
4.875	98.921	98.845	98.732	4.875	98.818	98.639	98.629	5.375	98.338	98.252	98.179
5	99.394	99.317	99.204	5	99.373	99.193	99.183	5.5	98.909	98.823	98.750
5.125	99.915	99.791	99.726	5.125	99.915	99.736	99.726	5.625	99.457	99.371	99.298
5.25	99.965	99.907	99.874	5.25	99.965	99.907	99.874	5.75	99.571	99.491	99.442
5.375	100.361	100.297	100.253	5.375	100.361	100.156	100.132	5.875	100.152	100.010	99.962
5.5	100.872	100.779	100.735	5.5	100.872	100.667	100.643	6	100.651	100.521	100.473
5.625	101.357	101.261	101.216	5.625	101.357	101.151	101.127	6.125	101.310	101.157	101.112
5.75	101.255	101.181	101.132	5.75	101.255	101.181	101.132	6.25	101.308	101.118	101.041
5.875	101.492	101.388	101.302	5.875	100.922	100.706	100.668	6.375	101.552	101.419	101.347
6	101.970	101.869	101.763	6	101.372	101.165	101.119	6.5	102.081	101.948	101.832
								6.625	102.605	102.472	102.415
								6.75	102.629	102.538	102.473
								6.875	101.952	101.903	101.852
								7	102.303	102.225	102.191
								7.125	102.775	102.680	102.579
								7.25	102.709	102.648	102.616

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	97.089	96.947	96.918	5	95.733	95.695	95.666	4.5	94.883	94.876	94.755
5.375	97.840	97.698	97.673	5.125	96.555	96.517	96.488	4.625	95.442	95.435	95.314
5.5	98.554	98.412	98.382	5.25	97.089	96.947	96.918	4.75	95.304	95.187	95.100
5.625	99.309	99.167	99.138	5.375	97.840	97.698	97.668	4.875	95.787	95.670	95.583
5.75	99.571	99.465	99.433	5.5	98.554	98.412	98.382	5	96.270	96.153	96.066
5.875	100.152	99.962	99.771	5.625	99.309	99.167	99.138	5.125	96.752	96.635	96.548
6	100.651	100.461	100.387	5.75	99.576	99.515	99.483	5.25	96.856	96.796	96.751
6.125	101.310	101.157	101.112	5.875	99.892	99.740	99.695	5.375	97.338	97.277	97.233
6.25	101.308	101.118	101.041	6	100.584	100.432	100.387	5.5	97.819	97.759	97.715
6.375	101.464	101.406	101.347	6.125	101.310	101.157	101.112	5.625	98.301	98.241	98.196
6.5	101.949	101.891	101.832	6.25	101.215	101.140	101.091	5.75	98.196	98.028	97.859
6.625	102.599	102.472	102.415	6.375	101.223	101.076	101.019	5.875	98.494	98.368	98.262
6.75	102.629	102.538	102.473	6.5	101.899	101.752	101.695	6	98.950	98.849	98.743
6.875	101.896	101.874	101.852	6.625	102.599	102.472	102.415	6.125	99.431	99.330	99.224

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	98.190	98.168	98.146	5.25	98.190	98.168	98.146	5.25	98.190	98.168	98.146
5.375	98.679	98.657	98.635	5.375	98.679	98.657	98.635	5.375	98.679	98.657	98.635
5.5	99.300	99.278	99.256	5.5	99.300	99.278	99.256	5.5	99.300	99.278	99.256
5.625	99.905	99.883	99.861	5.625	99.905	99.883	99.861	5.625	99.905	99.883	99.861
5.75	100.555	100.413	100.391	5.75	100.555	100.413	100.391	5.75	100.555	100.413	100.391
5.875	100.730	100.539	100.349	5.875	100.730	100.539	100.349	5.875	100.730	100.539	100.349
6	101.308	101.118	100.965	6	101.308	101.118	100.965	6	101.308	101.118	100.965
6.125	101.825	101.634	101.550	6.125	101.825	101.634	101.550	6.125	101.825	101.634	101.550
6.25	102.277	102.125	102.088	6.25	102.277	102.125	102.088	6.25	102.277	102.125	102.088
6.375	102.157	102.098	102.040	6.375	102.157	102.098	102.040	6.375	102.157	102.098	102.040
6.5	102.725	102.634	102.569	6.5	102.725	102.634	102.569	6.5	102.725	102.634	102.569
6.625	103.252	103.161	103.096	6.625	103.252	103.161	103.096	6.625	103.252	103.161	103.096
6.75	103.759	103.668	103.604	6.75	103.759	103.668	103.604	6.75	103.759	103.668	103.604
6.875	103.146	103.124	103.102	6.875	103.146	103.124	103.102	6.875	103.146	103.124	103.102
7	103.552	103.492	103.459	7	103.552	103.492	103.459	7	103.552	103.492	103.459
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	97.623	97.517	97.521	4.25	96.481	96.375	96.379	5.25	97.089	96.947	96.918
4.625	98.189	98.083	98.087	4.375	97.054	96.947	96.951	5.375	97.840	97.698	97.673
4.75	98.295	98.249	98.233	4.5	97.623	97.517	97.521	5.5	98.554	98.412	98.382
4.875	98.818	98.639	98.629	4.625	98.189	98.083	98.087	5.625	99.309	99.167	99.138
5	99.373	99.193	99.183	4.75	98.295	98.249	98.233	5.75	99.571	99.465	99.433
5.125	99.915	99.736	99.726	4.875	98.818	98.639	98.629	5.875	100.152	99.962	99.771
5.25	99.965	99.907	99.874	5	99.373	99.193	99.183	6	100.651	100.461	100.387
5.375	100.361	100.156	100.132	5.125	99.915	99.736	99.726	6.125	101.310	101.157	101.112
5.5	100.872	100.667	100.643	5.25	99.965	99.907	99.874	6.25	101.308	101.118	101.041
5.625	101.357	101.151	101.127	5.375	100.361	100.156	100.132	6.375	101.464	101.406	101.347
5.75	101.255	101.181	101.132	5.5	100.872	100.667	100.643	6.5	101.949	101.891	101.832
5.875	100.922	100.706	100.668	5.625	101.357	101.151	101.127	6.625	102.599	102.472	102.415
6	101.372	101.165	101.119	5.75	101.255	101.181	101.132	6.75	102.629	102.538	102.473
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	97.089	96.947	96.918	5.25	97.089	96.947	96.918	4.5	94.883	94.876	94.755
5.375	97.840	97.698	97.673	5.375	97.840	97.698	97.668	4.625	95.442	95.435	95.314
5.5	98.554	98.412	98.382	5.5	98.554	98.412	98.382	4.75	93.978	93.949	93.920
5.625	99.309	99.167	99.138	5.625	99.309	99.167	99.138	4.875	94.491	94.412	94.229
5.75	99.571	99.465	99.433	5.75	99.576	99.515	99.483	5	95.026	94.947	94.737
5.875	100.152	99.962	99.771	5.875	99.892	99.740	99.695	5.125	95.536	95.457	95.247
6	100.651	100.461	100.387	6	100.584	100.432	100.387	5.25	96.483	96.475	96.468
6.125	101.310	101.157	101.112	6.125	101.310	101.157	101.112	5.375	96.603	96.595	96.588
6.25	101.308	101.118	101.041	6.25	101.215	101.140	101.091	5.5	97.023	97.015	97.008
6.375	101.464	101.406	101.347	6.375	101.223	101.076	101.019	5.625	97.443	97.435	97.428
6.5	101.949	101.891	101.832	6.5	101.899	101.752	101.695	5.75	98.196	98.028	97.859
6.625	102.599	102.472	102.415	6.625	102.599	102.472	102.415	5.875	98.494	98.326	98.157
6.75	102.629	102.538	102.473	6.75	102.679	102.588	102.523	6	98.847	98.678	98.510
6.875	101.896	101.874	101.852	6.875	101.738	101.643	101.541	6.125	99.180	99.012	98.843

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	97.326	97.275	97.242	5.125	97.326	97.275	97.242	4.75	95.451	95.406	95.390
5.25	98.090	98.068	98.046	5.25	98.090	98.068	98.046	4.875	96.014	95.962	95.930
5.375	98.579	98.557	98.535	5.375	98.579	98.557	98.535	5	96.670	96.618	96.586
5.5	99.200	99.178	99.156	5.5	99.200	99.178	99.156	5.125	97.326	97.275	97.242
5.625	99.805	99.783	99.761	5.625	99.805	99.783	99.761	5.25	98.090	98.068	98.046
5.75	100.352	100.291	100.259	5.75	100.352	100.291	100.259	5.375	98.579	98.557	98.535
5.875	100.630	100.439	100.249	5.875	100.630	100.439	100.249	5.5	99.200	99.178	99.156
6	101.208	101.018	100.852	6	101.208	101.018	100.852	5.625	99.805	99.783	99.761
6.125	101.725	101.534	101.418	6.125	101.725	101.534	101.418	5.75	100.352	100.291	100.259
6.25	101.992	101.916	101.867	6.25	101.992	101.916	101.867	5.875	100.630	100.439	100.249
6.375	102.057	101.998	101.940	6.375	102.057	101.998	101.940	6	101.208	101.018	100.852
6.5	102.502	102.443	102.385	6.5	102.502	102.443	102.385	6.125	101.725	101.534	101.418
6.625	102.923	102.832	102.767	6.625	102.923	102.832	102.767	6.25	101.992	101.916	101.867
6.75	103.430	103.339	103.275	6.75	103.430	103.339	103.275	6.375	102.057	101.998	101.940
6.875	103.046	103.024	103.002	6.875	103.046	103.024	103.002	6.5	102.502	102.443	102.385
7	103.385	103.363	103.341	7	103.385	103.363	103.341	6.625	102.923	102.832	102.767
7.125	103.692	103.639	103.617	7.125	103.692	103.639	103.617	6.75	103.430	103.339	103.275
7.25	104.149	104.089	104.056	7.25	104.149	104.089	104.056	6.875	103.046	103.024	103.002
7.375	103.811	103.723	103.666	7.375	103.646	103.507	103.368	7	103.385	103.363	103.341
7.5	103.967	103.878	103.822	7.5	103.908	103.768	103.629	7.125	103.692	103.639	103.617
7.625	104.286	104.147	104.013	7.625	104.286	104.147	104.013	7.25	104.149	104.089	104.056
7.75	104.574	104.437	104.388	7.75	104.574	104.437	104.388	7.375	103.646	103.507	103.368
7.875	104.035	103.921	103.857					7.5	103.908	103.768	103.629
8	104.151	104.037	103.973					7.625	104.286	104.147	104.013
8.125	104.217	104.103	104.038					7.75	104.574	104.437	104.388
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	96.544	96.498	96.441	4.25	96.442	96.336	96.340	4.875	94.903	94.725	94.796
4.375	97.012	96.966	96.909	4.375	96.966	96.860	96.864	5	95.621	95.443	95.513
4.5	97.481	97.435	97.379	4.5	97.479	97.373	97.376	5.125	96.383	96.206	96.276
4.625	97.976	97.907	97.874	4.625	97.976	97.870	97.874	5.25	97.094	96.812	96.883
4.75	98.350	98.274	98.161	4.75	98.195	98.149	98.133	5.375	97.756	97.595	97.573
4.875	98.821	98.745	98.632	4.875	98.675	98.496	98.486	5.5	98.411	98.192	98.199
5	99.294	99.217	99.104	5	99.141	98.962	98.952	5.625	99.158	98.876	98.946
5.125	99.768	99.691	99.578	5.125	99.580	99.401	99.391	5.75	99.471	99.365	99.333
5.25	99.865	99.807	99.774	5.25	99.865	99.807	99.774	5.875	100.052	99.862	99.671
5.375	100.233	100.191	100.142	5.375	100.135	99.930	99.906	6	100.551	100.361	100.172
5.5	100.703	100.661	100.613	5.5	100.531	100.325	100.302	6.125	100.973	100.767	100.736
5.625	101.162	101.120	101.071	5.625	100.891	100.685	100.662	6.25	101.208	101.018	100.941
5.75	101.155	101.081	101.032	5.75	101.155	101.081	101.032	6.375	101.364	101.306	101.247
5.875	101.392	101.283	101.202	5.875	100.707	100.538	100.467	6.5	101.849	101.791	101.732
6	101.834	101.726	101.645	6	101.190	101.065	101.001	6.625	102.233	102.051	101.992
								6.75	102.529	102.438	102.373
								6.875	101.796	101.774	101.752
								7	102.135	102.113	102.091
								7.125	102.411	102.389	102.367
								7.25	102.609	102.548	102.516
								7.375	101.617	101.480	101.431
								7.5	102.124	101.987	101.938
								7.625	102.617	102.480	102.431
								7.75	102.943	102.805	102.757
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	101.849	101.791	101.732	6.125	100.973	100.681	100.736	4.5	94.721	94.714	94.593
6.625	102.233	102.051	101.992	6.25	101.115	101.040	100.991	4.625	95.178	95.172	95.051
6.75	102.529	102.438	102.373	6.375	101.097	100.858	100.853	4.75	93.878	93.849	93.820
6.875	101.796	101.774	101.752	6.5	101.641	101.453	101.396	4.875	94.313	94.234	94.129
7	102.135	102.113	102.091	6.625	102.233	101.980	101.989	5	94.720	94.641	94.571
7.125	102.411	102.389	102.367	6.75	102.579	102.488	102.423	5.125	95.084	95.005	94.864
7.25	102.609	102.548	102.516	6.875	101.460	101.225	101.224	5.25	96.383	96.375	96.368
7.375	101.617	101.480	101.431	7	101.885	101.717	101.685	5.375	96.503	96.495	96.488
7.5	102.124	101.987	101.938	7.125	102.302	102.241	102.209	5.5	96.923	96.915	96.908
7.625	102.617	102.480	102.431	7.25	102.659	102.598	102.566	5.625	97.343	97.335	97.328
7.75	102.943	102.805	102.757	7.375	101.667	101.530	101.481	5.75	98.096	97.928	97.759
				7.5	102.174	102.037	101.988	5.875	98.394	98.226	98.057
				7.625	102.667	102.530	102.481	6	98.747	98.578	98.410
								6.125	99.080	98.912	98.743

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	102.057	101.998	101.940	6.375	102.057	101.998	101.940	6	101.208	101.018	100.852
6.5	102.502	102.443	102.385	6.5	102.502	102.443	102.385	6.125	101.725	101.534	101.418
6.625	102.923	102.832	102.767	6.625	102.923	102.832	102.767	6.25	101.992	101.916	101.867
6.75	103.430	103.339	103.275	6.75	103.430	103.339	103.275	6.375	102.057	101.998	101.940
6.875	103.046	103.024	103.002	6.875	103.046	103.024	103.002	6.5	102.502	102.443	102.385
7	103.385	103.363	103.341	7	103.385	103.363	103.341	6.625	102.923	102.832	102.767
7.125	103.692	103.639	103.617	7.125	103.692	103.639	103.617	6.75	103.430	103.339	103.275
7.25	104.149	104.089	104.056	7.25	104.149	104.089	104.056	6.875	103.046	103.024	103.002
7.375	103.811	103.723	103.666	7.375	103.646	103.507	103.368	7	103.385	103.363	103.341
7.5	103.967	103.878	103.822	7.5	103.908	103.768	103.629	7.125	103.692	103.639	103.617
7.625	104.286	104.147	104.013	7.625	104.286	104.147	104.013	7.25	104.149	104.089	104.056
7.75	104.574	104.437	104.388	7.75	104.574	104.437	104.388	7.375	103.646	103.507	103.368
7.875	104.035	103.921	103.857					7.5	103.908	103.768	103.629
8	104.151	104.037	103.973					7.625	104.286	104.147	104.013
8.125	104.217	104.103	104.038					7.75	104.574	104.437	104.388
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	97.481	97.435	97.379	4.5	97.479	97.373	97.376	6.625	102.233	102.051	101.992
4.625	97.976	97.907	97.874	4.625	97.976	97.870	97.874	6.75	102.529	102.438	102.373
4.75	98.350	98.274	98.161	4.75	98.195	98.149	98.133	6.875	101.796	101.774	101.752
4.875	98.821	98.745	98.632	4.875	98.675	98.496	98.486	7	102.135	102.113	102.091
5	99.294	99.217	99.104	5	99.141	98.962	98.952	7.125	102.411	102.389	102.367
5.125	99.768	99.691	99.578	5.125	99.580	99.401	99.391	7.25	102.609	102.548	102.516
5.25	99.865	99.807	99.774	5.25	99.865	99.807	99.774	7.375	102.336	102.248	102.191
5.375	100.233	100.191	100.142	5.375	100.135	99.930	99.906	7.5	102.492	102.403	102.347
5.5	100.703	100.661	100.613	5.5	100.531	100.325	100.302	7.625	102.617	102.480	102.431
5.625	101.162	101.120	101.071	5.625	100.891	100.685	100.662	7.75	102.943	102.805	102.757
5.75	101.155	101.081	101.032	5.75	101.155	101.081	101.032	7.875	101.560	101.446	101.382
5.875	101.392	101.283	101.202	5.875	100.707	100.538	100.467	8	101.676	101.562	101.498
6	101.834	101.726	101.645	6	101.190	101.065	101.001	8.125	101.742	101.628	101.563
6.125	102.275	102.166	102.085	6.125	101.693	101.568	101.503				
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	101.849	101.791	101.732	6.125	100.973	100.681	100.736	4.5	94.721	94.714	94.593
6.625	102.233	102.051	101.992	6.25	101.115	101.040	100.991	4.625	95.178	95.172	95.051
6.75	102.529	102.438	102.373	6.375	101.097	100.858	100.853	4.75	93.878	93.849	93.820
6.875	101.796	101.774	101.752	6.5	101.641	101.453	101.396	4.875	94.313	94.234	94.129
7	102.135	102.113	102.091	6.625	102.233	101.980	101.989	5	94.720	94.641	94.571
7.125	102.411	102.389	102.367	6.75	102.579	102.488	102.423	5.125	95.084	95.005	94.864
7.25	102.609	102.548	102.516	6.875	101.460	101.225	101.224	5.25	96.383	96.375	96.368
7.375	101.617	101.480	101.431	7	101.885	101.717	101.685	5.375	96.503	96.495	96.488
7.5	102.124	101.987	101.938	7.125	102.302	102.241	102.209	5.5	96.923	96.915	96.908
7.625	102.617	102.480	102.431	7.25	102.659	102.598	102.566	5.625	97.343	97.335	97.328
7.75	102.943	102.805	102.757	7.375	101.667	101.530	101.481	5.75	98.096	97.928	97.759
				7.5	102.174	102.037	101.988	5.875	98.394	98.226	98.057
				7.625	102.667	102.530	102.481	6	98.747	98.578	98.410
								6.125	99.080	98.912	98.743

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.057	99.847	99.547	6.75	98.557	98.347	98.047
6.875	100.568	100.358	100.058	6.875	99.068	98.858	98.558
7	101.060	100.850	100.550	7	99.560	99.350	99.050
7.125	101.501	101.291	100.991	7.125	100.001	99.791	99.491
7.25	101.913	101.703	101.403	7.25	100.413	100.203	99.903
7.375	101.646	101.375	101.075	7.375	100.146	99.875	99.575
7.5	102.098	101.827	101.527	7.5	100.598	100.327	100.027
7.625	102.499	102.228	101.928	7.625	100.999	100.728	100.428
7.75	102.891	102.620	102.320	7.75	101.391	101.120	100.820
7.875	102.129	101.798	101.498	7.875	100.629	100.298	99.998
8	102.551	102.220	101.920	8	101.051	100.720	100.420
8.125	102.922	102.591	102.291	8.125	101.422	101.091	100.791
8.25	103.274	102.943	102.643	8.25	101.774	101.443	101.143

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.057	97.847	97.547	6.75	96.557	96.347	96.047
6.875	98.568	98.358	98.058	6.875	97.068	96.858	96.558
7	99.060	98.850	98.550	7	97.560	97.350	97.050
7.125	99.501	99.291	98.991	7.125	98.001	97.791	97.491
7.25	99.913	99.703	99.403	7.25	98.413	98.203	97.903
7.375	99.646	99.375	99.075	7.375	98.146	97.875	97.575
7.5	100.098	99.827	99.527	7.5	98.598	98.327	98.027
7.625	100.499	100.228	99.928	7.625	98.999	98.728	98.428
7.75	100.891	100.620	100.320	7.75	99.391	99.120	98.820
7.875	100.129	99.798	99.498	7.875	98.629	98.298	97.998
8	100.551	100.220	99.920	8	99.051	98.720	98.420
8.125	100.922	100.591	100.291	8.125	99.422	99.091	98.791
8.25	101.274	100.943	100.643	8.25	99.774	99.443	99.143

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.307	99.097	98.797	6.75	97.307	97.097	96.797
6.875	99.818	99.608	99.308	6.875	97.818	97.608	97.308
7	100.310	100.100	99.800	7	98.310	98.100	97.800
7.125	100.751	100.541	100.241	7.125	98.751	98.541	98.241
7.25	101.163	100.953	100.653	7.25	99.163	98.953	98.653
7.375	100.896	100.625	100.325	7.375	98.896	98.625	98.325
7.5	101.348	101.077	100.777	7.5	99.348	99.077	98.777
7.625	101.749	101.478	101.178	7.625	99.749	99.478	99.178
7.75	102.141	101.870	101.570	7.75	100.141	99.870	99.570
7.875	101.379	101.048	100.748	7.875	99.379	99.048	98.748
8	101.801	101.470	101.170	8	99.801	99.470	99.170
8.125	102.172	101.841	101.541	8.125	100.172	99.841	99.541
8.25	102.524	102.193	101.893	8.25	100.524	100.193	99.893

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.