



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

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Relock Policy

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

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	93.180	92.970	92.970	4.75	93.180	92.970	92.970	5.125	95.971	95.775	95.775
4.875	93.861	93.655	93.655	4.875	93.861	93.655	93.655	5.25	96.515	96.433	96.433
5	94.513	94.312	94.312	5	94.513	94.312	94.312	5.375	97.358	97.281	97.281
5.125	95.150	94.954	94.954	5.125	95.150	94.954	94.954	5.5	98.360	98.199	98.217
5.25	95.881	95.799	95.756	5.25	95.640	95.559	95.559	5.625	98.907	98.758	98.752
5.375	96.595	96.512	96.470	5.375	96.425	96.348	96.348	5.75	99.570	99.418	99.416
5.5	97.389	97.306	97.264	5.5	97.182	97.054	97.058	5.875	100.054	99.899	99.902
5.625	97.910	97.828	97.785	5.625	97.789	97.638	97.671	6	100.509	100.351	100.361
5.75	98.369	98.249	98.232	5.75	98.369	98.249	98.232	6.125	100.946	100.780	100.799
5.875	98.918	98.796	98.783	5.875	98.918	98.796	98.783	6.25	101.081	100.991	100.959
6	99.545	99.447	99.388	6	99.428	99.314	99.304	6.375	101.537	101.447	101.414
6.125	99.996	99.897	99.839	6.125	99.911	99.776	99.784	6.5	101.948	101.858	101.825
6.25	100.120	100.001	99.975	6.25	100.120	100.001	99.975	6.625	102.326	102.192	102.169
6.375	100.646	100.543	100.523	6.375	100.646	100.543	100.523	6.75	101.955	101.840	101.800
6.5	101.103	101.004	100.968	6.5	101.080	100.985	100.968	6.875	102.367	102.252	102.212
6.625	101.513	101.402	101.377	6.625	101.513	101.370	101.377	7	102.724	102.610	102.570
6.75	101.688	101.571	101.536	6.75	101.688	101.571	101.536	7.125	103.034	102.920	102.880
6.875	102.070	101.960	101.920	6.875	102.070	101.946	101.920	7.25	103.066	103.046	102.984
7	102.441	102.334	102.268	7	102.414	102.289	102.266	7.375	103.415	103.376	103.308
7.125	102.799	102.692	102.626	7.125	102.766	102.644	102.616	7.5	103.727	103.717	103.644
7.25	103.090	103.025	102.974	7.25	103.090	103.025	102.974	7.625	104.125	104.120	104.042
7.375	103.461	103.369	103.325	7.375	103.439	103.369	103.325	7.75	104.522	104.513	104.460
7.5	103.863	103.764	103.706	7.5	103.754	103.705	103.654	7.875	104.876	104.867	104.814
7.625	104.244	104.145	104.087	7.625	104.124	104.082	104.015	8	104.999	104.999	104.905
7.75	104.575	104.530	104.467	7.75	104.575	104.530	104.467				
7.875	104.848	104.801	104.741	7.875	104.848	104.801	104.741				
8	105.065	105.016	104.959	8	105.065	105.016	104.959				
8.125	105.266	105.208	105.148	8.125	105.266	105.208	105.148				
8.25	105.695	105.593	105.515	8.25	105.695	105.593	105.515				

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	97.315	97.146	97.146	4.625	97.495	97.326	97.326	5	93.515	93.424	93.424
4.75	97.561	97.433	97.465	4.75	97.845	97.744	97.744	5.125	94.340	94.253	94.253
4.875	98.017	97.921	97.921	4.875	98.405	98.309	98.309	5.25	95.778	95.600	95.462
5	98.394	98.302	98.302	5	98.798	98.707	98.707	5.375	96.487	96.308	96.170
5.125	98.795	98.739	98.751	5.125	99.075	98.989	98.989	5.5	97.275	97.095	96.956
5.25	99.138	99.077	99.096	5.25	99.318	99.220	99.237	5.625	97.792	97.612	97.472
5.375	99.491	99.392	99.415	5.375	99.852	99.759	99.759	5.75	98.433	98.314	98.317
5.5	99.861	99.783	99.810	5.5	100.177	100.089	100.089	5.875	98.992	98.870	98.876
5.625	100.221	100.044	100.044	5.625	100.369	100.286	100.286	6	99.559	99.390	99.399
5.75	100.521	100.338	100.345	5.75	100.604	100.510	100.510	6.125	100.044	99.883	99.880
5.875	100.816	100.703	100.683	5.875	101.007	100.918	100.913	6.25	100.183	100.064	100.058
6	101.209	101.027	101.036	6	101.205	101.121	101.111	6.375	100.735	100.612	100.612
6.125	101.374	101.201	101.187	6.125	101.403	101.324	101.308	6.5	101.185	101.059	101.063
6.25	101.631	101.452	101.447	6.25	101.320	101.206	101.185	6.625	101.566	101.416	101.444
6.375	101.952	101.810	101.781	6.375	101.592	101.492	101.465	6.75	101.696	101.579	101.564
6.5	102.212	102.070	102.040	6.5	101.857	101.750	101.719	6.875	102.072	101.945	101.939
6.625	102.363	102.209	102.183	6.625	102.096	101.942	101.917	7	102.444	102.279	102.230
6.75	102.565	102.415	102.387	6.75	102.317	102.157	102.140	7.125	102.809	102.642	102.516
6.875	102.916	102.822	102.758	6.875	102.554	102.437	102.392	7.25	102.979	102.821	102.702
7	103.131	103.036	102.973	7	102.821	102.686	102.646	7.375	103.369	103.209	103.088
7.125	102.447	102.385	102.351	7.125	102.209	102.147	102.113	7.5	103.752	103.588	103.465
7.25	102.940	102.877	102.843	7.25	102.596	102.534	102.500	7.625	103.617	103.535	103.457
7.375	103.415	103.352	103.319	7.375	102.971	102.909	102.875	7.75	103.315	103.270	103.177
								7.875	103.492	103.445	103.355

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	97.602	97.445	97.425	5	97.185	97.027	97.007	5	94.622	94.559	94.496
5.125	98.008	97.846	97.823	5.125	97.679	97.516	97.493	5.125	95.274	95.211	95.148
5.25	98.394	98.331	98.268	5.25	98.126	97.958	97.932	5.25	95.929	95.866	95.804
5.375	98.733	98.559	98.530	5.375	98.500	98.327	98.298	5.375	96.226	96.163	96.100
5.5	99.083	98.927	98.873	5.5	98.867	98.689	98.657	5.5	96.703	96.640	96.578
5.625	99.439	99.298	99.235	5.625	99.223	99.039	99.004	5.625	97.168	97.105	97.042
5.75	99.736	99.547	99.509	5.75	99.542	99.353	99.315	5.75	97.444	97.381	97.319
5.875	99.892	99.715	99.656	5.875	99.808	99.614	99.572	5.875	97.722	97.659	97.597
6	100.131	100.068	100.005	6	100.078	99.879	99.834	6	98.183	98.120	98.057
6.125	100.388	100.275	100.212	6.125	100.356	100.151	100.103	6.125	98.457	98.394	98.332
6.25	100.687	100.478	100.426	6.25	100.630	100.421	100.370	6.25	98.731	98.668	98.605
6.375	100.872	100.681	100.618	6.375	100.902	100.687	100.633	6.375	99.004	98.941	98.878
6.5	101.093	101.030	100.967	6.5	101.088	100.868	100.811	6.5	99.458	99.395	99.333
6.625	101.153	101.082	101.019	6.625	101.175	100.938	100.883	6.625	99.540	99.477	99.415
6.75	101.370	101.307	101.244	6.75	101.211	101.148	101.085	6.75	99.799	99.736	99.673
6.875	101.422	101.358	101.295	6.875	101.268	101.205	101.142	6.875	99.871	99.808	99.745
7	101.462	101.399	101.336	7	101.334	101.271	101.208	7	99.953	99.890	99.827
7.125	101.504	101.441	101.378	7.125	101.410	101.347	101.284	7.125	100.044	99.981	99.918
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	97.811	97.653	97.633	5	97.389	97.232	97.212	5	94.672	94.609	94.546
5.125	98.216	98.054	98.031	5.125	97.883	97.720	97.697	5.125	95.324	95.261	95.198
5.25	98.595	98.427	98.401	5.25	98.329	98.161	98.135	5.25	95.979	95.916	95.853
5.375	98.940	98.767	98.737	5.375	98.702	98.529	98.500	5.375	96.276	96.213	96.150
5.5	99.290	99.112	99.079	5.5	99.068	98.890	98.857	5.5	96.753	96.690	96.627
5.625	99.646	99.462	99.427	5.625	99.422	99.239	99.203	5.625	97.218	97.155	97.092
5.75	99.943	99.754	99.715	5.75	99.741	99.552	99.513	5.75	97.494	97.431	97.368
5.875	100.099	99.905	99.863	5.875	100.006	99.812	99.770	5.875	97.772	97.709	97.646
6	100.308	100.118	100.064	6	100.275	100.076	100.031	6	98.233	98.170	98.107
6.125	100.596	100.392	100.344	6.125	100.553	100.348	100.300	6.125	98.507	98.444	98.381
6.25	100.897	100.687	100.636	6.25	100.828	100.618	100.567	6.25	98.781	98.718	98.655
6.375	101.085	100.870	100.815	6.375	101.100	100.885	100.831	6.375	99.054	98.991	98.928
6.5	101.236	101.080	101.017	6.5	101.288	101.068	101.011	6.5	99.508	99.445	99.382
6.625	101.370	101.145	101.085	6.625	101.376	101.139	101.084	6.625	99.590	99.527	99.464
6.75	101.506	101.357	101.294	6.75	101.383	101.198	101.135	6.75	99.849	99.786	99.723
6.875	101.643	101.408	101.345	6.875	101.358	101.255	101.192	6.875	99.921	99.858	99.795
7	101.512	101.449	101.386	7	101.384	101.321	101.258	7	100.003	99.940	99.877
7.125	101.554	101.491	101.428	7.125	101.460	101.397	101.334	7.125	100.094	100.031	99.968

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	97.182	97.054	97.058
5.625	97.789	97.638	97.671
5.75	98.369	98.249	98.232
5.875	98.918	98.796	98.783
6	99.428	99.314	99.304
6.125	99.911	99.764	99.784
6.25	100.120	100.001	99.975
6.375	100.646	100.543	100.523
6.5	101.080	100.985	100.968
6.625	101.513	101.370	101.377
6.75	101.688	101.571	101.536
6.875	102.070	101.946	101.920
7	102.414	102.287	102.266
7.125	102.766	102.644	102.616
7.25	103.090	103.025	102.974
7.375	103.439	103.369	103.325

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	94.313	94.267	94.251	4.5	94.313	94.267	94.251	5	96.829	96.772	96.740
4.625	94.969	94.924	94.907	4.625	94.969	94.924	94.907	5.125	97.568	97.428	97.409
4.75	95.783	95.711	95.670	4.75	95.783	95.646	95.649	5.25	98.325	98.303	98.281
4.875	96.296	96.269	96.228	4.875	96.172	96.116	96.084	5.375	98.813	98.792	98.770
5	96.880	96.854	96.813	5	96.829	96.772	96.740	5.5	99.435	99.413	99.391
5.125	97.568	97.428	97.409	5.125	97.568	97.428	97.409	5.625	100.040	100.018	99.996
5.25	98.325	98.303	98.281	5.25	98.325	98.303	98.281	5.75	100.799	100.657	100.631
5.375	98.815	98.792	98.770	5.375	98.813	98.792	98.770	5.875	100.855	100.665	100.474
5.5	99.462	99.436	99.403	5.5	99.435	99.413	99.391	6	101.435	101.245	101.091
5.625	100.040	100.018	99.996	5.625	100.040	100.018	99.996	6.125	101.950	101.760	101.676
5.75	100.799	100.657	100.631	5.75	100.799	100.657	100.631	6.25	102.424	102.256	102.215
5.875	100.855	100.665	100.506	5.875	100.855	100.665	100.474	6.375	102.298	102.185	102.146
6	101.435	101.245	101.091	6	101.435	101.245	101.091	6.5	102.861	102.750	102.709
6.125	101.950	101.760	101.676	6.125	101.950	101.760	101.676	6.625	103.394	103.283	103.241
6.25	102.424	102.256	102.215	6.25	102.424	102.256	102.215	6.75	103.646	103.558	103.494
6.375	102.363	102.250	102.209	6.375	102.363	102.250	102.209	6.875	103.403	103.279	103.229
6.5	102.905	102.792	102.751	6.5	102.905	102.792	102.751	7	103.932	103.809	103.759
6.625	103.405	103.292	103.251	6.625	103.405	103.292	103.251	7.125	104.383	104.259	104.209
6.75	103.646	103.558	103.494	6.75	103.646	103.558	103.494	7.25	104.490	104.434	104.401
6.875	103.421	103.297	103.248	6.875	103.421	103.297	103.248	7.375	103.923	103.853	103.783
7	103.904	103.781	103.731	7	103.904	103.781	103.731	7.5	104.195	104.118	104.069
7.125	104.310	104.187	104.137	7.125	104.310	104.187	104.137	7.625	104.688	104.611	104.563
7.25	104.490	104.434	104.401	7.25	104.490	104.434	104.401	7.75	105.064	104.987	104.938
7.375	104.185	104.116	104.041	7.375	103.923	103.853	103.783				
7.5	104.673	104.604	104.529	7.5	104.195	104.118	104.069				

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	96.796	96.763	96.730	4.25	96.693	96.540	96.540	4.75	94.572	94.425	94.392
4.375	97.265	97.231	97.198	4.375	97.265	97.112	97.112	4.875	95.304	95.157	95.124
4.5	97.835	97.701	97.681	4.5	97.835	97.681	97.681	5	96.032	95.885	95.851
4.625	98.400	98.247	98.247	4.625	98.400	98.247	98.247	5.125	96.853	96.706	96.673
4.75	98.504	98.463	98.420	4.75	98.290	98.205	98.191	5.25	97.757	97.671	97.602
4.875	98.975	98.934	98.891	4.875	98.852	98.767	98.753	5.375	98.383	98.294	98.272
5	99.447	99.407	99.363	5	99.406	99.320	99.306	5.5	98.948	98.860	98.837
5.125	99.948	99.881	99.848	5.125	99.948	99.862	99.848	5.625	99.554	99.413	99.382
5.25	99.915	99.866	99.814	5.25	99.851	99.805	99.788	5.75	99.766	99.679	99.655
5.375	100.389	100.340	100.288	5.375	100.311	100.105	100.078	5.875	100.278	100.159	100.094
5.5	100.859	100.811	100.759	5.5	100.821	100.616	100.588	6	100.778	100.670	100.605
5.625	101.318	101.270	101.217	5.625	101.304	101.099	101.071	6.125	101.455	101.287	101.238
5.75	101.231	101.169	101.136	5.75	101.231	101.169	101.136	6.25	101.461	101.330	101.297
5.875	101.458	101.393	101.327	5.875	100.975	100.775	100.733	6.375	101.464	101.420	101.377
6	101.934	101.836	101.770	6	101.425	101.225	101.183	6.5	101.949	101.905	101.862
								6.625	102.642	102.515	102.454
								6.75	102.516	102.428	102.363
								6.875	101.906	101.892	101.868
								7	102.291	102.258	102.189
								7.125	102.760	102.728	102.622
								7.25	102.665	102.609	102.577

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	97.336	97.194	97.161	5	96.032	95.885	95.851	4.5	95.094	95.040	94.915
5.375	98.383	98.294	98.272	5.125	96.853	96.706	96.673	4.625	95.652	95.599	95.474
5.5	98.948	98.860	98.837	5.25	97.336	97.194	97.161	4.75	95.229	95.176	95.142
5.625	99.554	99.413	99.382	5.375	98.377	98.289	98.266	4.875	95.711	95.659	95.625
5.75	99.766	99.679	99.655	5.5	98.903	98.815	98.792	5	96.194	96.142	96.108
5.875	100.278	100.087	100.009	5.625	99.554	99.413	99.379	5.125	96.676	96.624	96.590
6	100.778	100.587	100.529	5.75	99.663	99.585	99.552	5.25	96.716	96.647	96.599
6.125	101.455	101.287	101.238	5.875	100.193	100.060	100.028	5.375	97.197	97.129	97.081
6.25	101.461	101.330	101.297	6	100.730	100.562	100.523	5.5	97.679	97.610	97.562
6.375	101.464	101.420	101.377	6.125	101.455	101.287	101.238	5.625	98.160	98.092	98.044
6.5	101.949	101.905	101.862	6.25	101.429	101.297	101.264	5.75	97.979	97.906	97.833
6.625	102.642	102.515	102.454	6.375	101.365	101.253	101.214	5.875	98.433	98.332	98.265
6.75	102.516	102.428	102.363	6.5	101.944	101.797	101.737	6	98.914	98.813	98.746
6.875	101.765	101.751	101.737	6.625	102.642	102.515	102.454	6.125	99.394	99.294	99.227

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	98.325	98.303	98.281	5.25	98.325	98.303	98.281	5.25	98.325	98.303	98.281
5.375	98.813	98.792	98.770	5.375	98.813	98.792	98.770	5.375	98.813	98.792	98.770
5.5	99.435	99.413	99.391	5.5	99.435	99.413	99.391	5.5	99.435	99.413	99.391
5.625	100.040	100.018	99.996	5.625	100.040	100.018	99.996	5.625	100.040	100.018	99.996
5.75	100.799	100.657	100.631	5.75	100.799	100.657	100.631	5.75	100.799	100.657	100.631
5.875	100.855	100.665	100.474	5.875	100.855	100.665	100.474	5.875	100.855	100.665	100.474
6	101.435	101.245	101.091	6	101.435	101.245	101.091	6	101.435	101.245	101.091
6.125	101.950	101.760	101.676	6.125	101.950	101.760	101.676	6.125	101.950	101.760	101.676
6.25	102.424	102.256	102.215	6.25	102.424	102.256	102.215	6.25	102.424	102.256	102.215
6.375	102.363	102.250	102.209	6.375	102.363	102.250	102.209	6.375	102.298	102.185	102.146
6.5	102.905	102.792	102.751	6.5	102.905	102.792	102.751	6.5	102.861	102.750	102.709
6.625	103.405	103.292	103.251	6.625	103.405	103.292	103.251	6.625	103.394	103.283	103.241
6.75	103.646	103.558	103.494	6.75	103.646	103.558	103.494	6.75	103.646	103.558	103.494
6.875	103.421	103.297	103.248	6.875	103.421	103.297	103.248	6.875	103.403	103.279	103.229
7	103.904	103.781	103.731	7	103.904	103.781	103.731	7	103.932	103.809	103.759
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	97.835	97.681	97.681	4.25	96.693	96.540	96.540	5.25	97.336	97.194	97.161
4.625	98.400	98.247	98.247	4.375	97.265	97.112	97.112	5.375	98.383	98.294	98.272
4.75	98.290	98.205	98.191	4.5	97.835	97.681	97.681	5.5	98.948	98.860	98.837
4.875	98.852	98.767	98.753	4.625	98.400	98.247	98.247	5.625	99.554	99.413	99.382
5	99.406	99.320	99.306	4.75	98.290	98.205	98.191	5.75	99.766	99.679	99.655
5.125	99.948	99.862	99.848	4.875	98.852	98.767	98.753	5.875	100.278	100.087	100.009
5.25	99.851	99.805	99.788	5	99.406	99.320	99.306	6	100.778	100.587	100.529
5.375	100.311	100.105	100.078	5.125	99.948	99.862	99.848	6.125	101.455	101.287	101.238
5.5	100.821	100.616	100.588	5.25	99.851	99.805	99.788	6.25	101.461	101.330	101.297
5.625	101.304	101.099	101.071	5.375	100.311	100.105	100.078	6.375	101.464	101.420	101.377
5.75	101.231	101.169	101.136	5.5	100.821	100.616	100.588	6.5	101.949	101.905	101.862
5.875	100.975	100.775	100.733	5.625	101.304	101.099	101.071	6.625	102.642	102.515	102.454
6	101.425	101.252	101.223	5.75	101.231	101.169	101.136	6.75	102.516	102.428	102.363
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	97.336	97.194	97.161	5.25	97.336	97.194	97.161	4.5	95.094	95.040	94.915
5.375	98.383	98.294	98.272	5.375	98.086	97.944	97.911	4.625	95.652	95.599	95.474
5.5	98.948	98.860	98.837	5.5	98.799	98.658	98.624	4.75	93.973	93.987	93.774
5.625	99.554	99.413	99.382	5.625	99.554	99.413	99.379	4.875	94.524	94.539	94.325
5.75	99.766	99.679	99.655	5.75	99.646	99.585	99.552	5	95.059	95.073	94.859
5.875	100.278	100.087	100.009	5.875	100.039	99.871	99.822	5.125	95.568	95.582	95.368
6	100.778	100.587	100.529	6	100.730	100.562	100.513	5.25	96.246	96.202	96.158
6.125	101.455	101.287	101.238	6.125	101.455	101.287	101.238	5.375	96.366	96.322	96.278
6.25	101.461	101.330	101.297	6.25	101.220	101.143	101.094	5.5	96.789	96.745	96.701
6.375	101.464	101.420	101.377	6.375	101.270	101.123	101.062	5.625	97.219	97.175	97.131
6.5	101.949	101.905	101.862	6.5	101.944	101.797	101.737	5.75	97.979	97.906	97.833
6.625	102.642	102.515	102.454	6.625	102.642	102.515	102.454	5.875	98.283	98.210	98.137
6.75	102.516	102.428	102.363	6.75	102.566	102.478	102.413	6	98.640	98.566	98.493
6.875	101.765	101.751	101.737	6.875	101.729	101.697	101.591	6.125	98.978	98.905	98.831

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	97.436	97.328	97.296	5.125	97.436	97.328	97.296	4.75	95.541	95.480	95.464
5.25	98.225	98.203	98.181	5.25	98.225	98.203	98.181	4.875	96.072	96.016	95.984
5.375	98.713	98.692	98.670	5.375	98.713	98.692	98.670	5	96.729	96.672	96.640
5.5	99.335	99.313	99.291	5.5	99.335	99.313	99.291	5.125	97.436	97.328	97.296
5.625	99.940	99.918	99.896	5.625	99.940	99.918	99.896	5.25	98.225	98.203	98.181
5.75	100.528	100.361	100.329	5.75	100.528	100.361	100.329	5.375	98.713	98.692	98.670
5.875	100.755	100.565	100.374	5.875	100.755	100.565	100.374	5.5	99.335	99.313	99.291
6	101.335	101.145	100.954	6	101.335	101.145	100.954	5.625	99.940	99.918	99.896
6.125	101.850	101.660	101.469	6.125	101.850	101.660	101.469	5.75	100.528	100.361	100.329
6.25	102.066	101.919	101.871	6.25	102.066	101.919	101.871	5.875	100.755	100.565	100.374
6.375	102.057	102.013	101.969	6.375	102.057	102.013	101.969	6	101.335	101.145	100.954
6.5	102.502	102.458	102.414	6.5	102.502	102.458	102.414	6.125	101.850	101.660	101.469
6.625	102.874	102.830	102.786	6.625	102.874	102.830	102.786	6.25	102.066	101.919	101.871
6.75	103.317	103.229	103.165	6.75	103.317	103.229	103.165	6.375	102.057	102.013	101.969
6.875	102.915	102.901	102.887	6.875	102.915	102.901	102.887	6.5	102.502	102.458	102.414
7	103.286	103.272	103.257	7	103.286	103.272	103.257	6.625	102.874	102.830	102.786
7.125	103.649	103.592	103.560	7.125	103.649	103.592	103.560	6.75	103.317	103.229	103.165
7.25	104.106	104.050	104.017	7.25	104.106	104.050	104.017	6.875	102.915	102.901	102.887
7.375	103.823	103.753	103.683	7.375	103.823	103.753	103.683	7	103.286	103.272	103.257
7.5	104.050	103.980	103.909	7.5	104.050	103.980	103.909	7.125	103.649	103.592	103.560
7.625	104.429	104.358	104.288	7.625	104.429	104.358	104.288	7.25	104.106	104.050	104.017
7.75	104.533	104.456	104.407	7.75	104.533	104.456	104.407	7.375	103.823	103.753	103.683
7.875	104.046	103.957	103.901					7.5	104.050	103.980	103.909
8	104.162	104.073	104.017					7.625	104.429	104.358	104.288
8.125	104.228	104.139	104.082					7.75	104.533	104.456	104.407
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	96.696	96.663	96.630	4.25	96.654	96.500	96.500	4.875	95.202	94.915	94.981
4.375	97.177	97.131	97.098	4.375	97.177	97.024	97.024	5	95.919	95.632	95.699
4.5	97.689	97.601	97.568	4.5	97.689	97.536	97.536	5.125	96.682	96.395	96.461
4.625	98.186	98.072	98.039	4.625	98.186	98.033	98.033	5.25	97.341	97.059	97.125
4.75	98.404	98.363	98.320	4.75	98.220	98.134	98.120	5.375	98.002	97.818	97.795
4.875	98.875	98.834	98.791	4.875	98.708	98.622	98.609	5.5	98.656	98.374	98.441
5	99.347	99.307	99.263	5	99.174	99.088	99.074	5.625	99.403	99.121	99.187
5.125	99.821	99.781	99.737	5.125	99.612	99.526	99.512	5.75	99.577	99.435	99.402
5.25	99.815	99.766	99.714	5.25	99.751	99.705	99.688	5.875	100.178	99.987	99.797
5.375	100.289	100.240	100.188	5.375	100.084	99.879	99.851	6	100.678	100.487	100.298
5.5	100.759	100.711	100.659	5.5	100.479	100.273	100.246	6.125	101.116	100.892	100.860
5.625	101.218	101.170	101.117	5.625	100.838	100.632	100.605	6.25	101.316	101.126	100.944
5.75	101.131	101.069	101.036	5.75	101.131	101.069	101.036	6.375	101.364	101.320	101.277
5.875	101.358	101.293	101.227	5.875	100.683	100.562	100.513	6.5	101.849	101.805	101.762
6	101.801	101.736	101.670	6	101.174	101.096	101.047	6.625	102.268	102.067	102.023
								6.75	102.416	102.328	102.263
								6.875	101.665	101.651	101.637
								7	102.036	102.022	102.007
								7.125	102.312	102.298	102.284
								7.25	102.565	102.509	102.477
								7.375	101.575	101.498	101.450
								7.5	102.082	102.006	101.957
								7.625	102.576	102.499	102.450
								7.75	102.901	102.824	102.776
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	101.805	101.762	6.125	101.116	100.809	100.860	4.5	94.930	94.877	94.752
6.625	102.268	102.067	102.023	6.25	101.120	101.043	100.994	4.625	95.387	95.333	95.208
6.75	102.416	102.328	102.263	6.375	101.141	100.854	100.893	4.75	93.902	93.916	93.702
6.875	101.665	101.651	101.637	6.5	101.681	101.394	101.433	4.875	94.345	94.359	94.146
7	102.036	102.022	102.007	6.625	102.268	101.981	102.021	5	94.751	94.765	94.551
7.125	102.312	102.298	102.284	6.75	102.466	102.378	102.313	5.125	95.114	95.128	94.914
7.25	102.565	102.509	102.477	6.875	101.445	101.273	101.267	5.25	96.146	96.102	96.058
7.375	101.575	101.498	101.450	7	101.866	101.693	101.688	5.375	96.266	96.222	96.178
7.5	102.082	102.006	101.957	7.125	102.258	102.202	102.169	5.5	96.689	96.645	96.601
7.625	102.576	102.499	102.450	7.25	102.615	102.559	102.527	5.625	97.119	97.075	97.031
7.75	102.901	102.824	102.776	7.375	101.625	101.548	101.500	5.75	97.879	97.806	97.733
				7.5	102.132	102.056	102.007	5.875	98.183	98.110	98.037
				7.625	102.626	102.549	102.500	6	98.540	98.466	98.393
								6.125	98.878	98.805	98.731

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	102.013	101.969	6.375	102.057	102.013	101.969	6	101.335	101.145	100.954
6.5	102.502	102.458	102.414	6.5	102.502	102.458	102.414	6.125	101.850	101.660	101.469
6.625	102.874	102.830	102.786	6.625	102.874	102.830	102.786	6.25	102.116	101.919	101.871
6.75	103.317	103.229	103.165	6.75	103.317	103.229	103.165	6.375	102.057	102.013	101.969
6.875	102.915	102.901	102.887	6.875	102.915	102.901	102.887	6.5	102.502	102.458	102.414
7	103.286	103.272	103.257	7	103.286	103.272	103.257	6.625	102.874	102.830	102.786
7.125	103.649	103.592	103.560	7.125	103.649	103.592	103.560	6.75	103.317	103.229	103.165
7.25	104.106	104.050	104.017	7.25	104.106	104.050	104.017	6.875	102.915	102.901	102.887
7.375	103.823	103.753	103.683	7.375	103.823	103.753	103.683	7	103.286	103.272	103.257
7.5	104.050	103.980	103.909	7.5	104.050	103.980	103.909	7.125	103.649	103.592	103.560
7.625	104.429	104.358	104.288	7.625	104.429	104.358	104.288	7.25	104.106	104.050	104.017
7.75	104.533	104.456	104.407	7.75	104.533	104.456	104.407	7.375	103.823	103.753	103.683
7.875	104.046	103.957	103.901					7.5	104.050	103.980	103.909
8	104.162	104.073	104.017					7.625	104.429	104.358	104.288
8.125	104.228	104.139	104.082					7.75	104.533	104.456	104.407
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	97.689	97.601	97.568	4.5	97.689	97.536	97.536	6.625	102.268	102.067	102.023
4.625	98.186	98.072	98.039	4.625	98.186	98.033	98.033	6.75	102.416	102.328	102.263
4.75	98.404	98.363	98.320	4.75	98.220	98.134	98.120	6.875	101.665	101.651	101.637
4.875	98.875	98.834	98.791	4.875	98.708	98.622	98.609	7	102.036	102.022	102.007
5	99.347	99.307	99.263	5	99.174	99.088	99.074	7.125	102.312	102.298	102.284
5.125	99.821	99.781	99.737	5.125	99.612	99.526	99.512	7.25	102.565	102.509	102.477
5.25	99.815	99.766	99.714	5.25	99.751	99.705	99.688	7.375	102.236	102.140	102.083
5.375	100.289	100.240	100.188	5.375	100.084	99.879	99.851	7.5	102.392	102.295	102.239
5.5	100.759	100.711	100.659	5.5	100.479	100.273	100.246	7.625	102.576	102.499	102.450
5.625	101.218	101.170	101.117	5.625	100.838	100.632	100.605	7.75	102.901	102.824	102.776
5.75	101.131	101.069	101.036	5.75	101.131	101.069	101.036	7.875	101.571	101.482	101.426
5.875	101.358	101.293	101.227	5.875	100.683	100.562	100.513	8	101.687	101.598	101.542
6	101.801	101.736	101.670	6	101.174	101.096	101.047	8.125	101.753	101.664	101.607
6.125	102.241	102.177	102.111	6.125	101.677	101.599	101.550				
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	101.805	101.762	6.125	101.116	100.809	100.860	4.5	94.930	94.877	94.752
6.625	102.268	102.067	102.023	6.25	101.120	101.043	100.994	4.625	95.387	95.333	95.208
6.75	102.416	102.328	102.263	6.375	101.141	100.854	100.893	4.75	93.902	93.916	93.702
6.875	101.665	101.651	101.637	6.5	101.681	101.394	101.433	4.875	94.345	94.359	94.146
7	102.036	102.022	102.007	6.625	102.268	101.981	102.021	5	94.751	94.765	94.551
7.125	102.312	102.298	102.284	6.75	102.466	102.378	102.313	5.125	95.114	95.128	94.914
7.25	102.565	102.509	102.477	6.875	101.445	101.273	101.267	5.25	96.146	96.102	96.058
7.375	101.575	101.498	101.450	7	101.866	101.693	101.688	5.375	96.266	96.222	96.178
7.5	102.082	102.006	101.957	7.125	102.258	102.202	102.169	5.5	96.689	96.645	96.601
7.625	102.576	102.499	102.450	7.25	102.615	102.559	102.527	5.625	97.119	97.075	97.031
7.75	102.901	102.824	102.776	7.375	101.625	101.548	101.500	5.75	97.879	97.806	97.733
				7.5	102.132	102.056	102.007	5.875	98.183	98.110	98.037
				7.625	102.626	102.549	102.500	6	98.540	98.466	98.393
								6.125	98.878	98.805	98.731

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	99.926	99.733	99.433	6.75	98.426	98.233	97.933
6.875	100.285	100.141	99.841	6.875	98.785	98.641	98.341
7	100.777	100.633	100.333	7	99.277	99.133	98.833
7.125	101.218	101.074	100.774	7.125	99.718	99.574	99.274
7.25	101.630	101.486	101.186	7.25	100.130	99.986	99.686
7.375	101.479	101.270	100.970	7.375	99.979	99.770	99.470
7.5	101.931	101.722	101.422	7.5	100.431	100.222	99.922
7.625	102.332	102.123	101.823	7.625	100.832	100.623	100.323
7.75	102.724	102.515	102.215	7.75	101.224	101.015	100.715
7.875	101.954	101.680	101.380	7.875	100.454	100.180	99.880
8	102.376	102.102	101.802	8	100.876	100.602	100.302
8.125	102.747	102.473	102.173	8.125	101.247	100.973	100.673
8.25	103.099	102.825	102.525	8.25	101.599	101.325	101.025

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.926	97.733	97.433	6.75	96.426	96.233	95.933
6.875	98.285	98.141	97.841	6.875	96.785	96.641	96.341
7	98.777	98.633	98.333	7	97.277	97.133	96.833
7.125	99.218	99.074	98.774	7.125	97.718	97.574	97.274
7.25	99.630	99.486	99.186	7.25	98.130	97.986	97.686
7.375	99.479	99.270	98.970	7.375	97.979	97.770	97.470
7.5	99.931	99.722	99.422	7.5	98.431	98.222	97.922
7.625	100.332	100.123	99.823	7.625	98.832	98.623	98.323
7.75	100.724	100.515	100.215	7.75	99.224	99.015	98.715
7.875	99.954	99.680	99.380	7.875	98.454	98.180	97.880
8	100.376	100.102	99.802	8	98.876	98.602	98.302
8.125	100.747	100.473	100.173	8.125	99.247	98.973	98.673
8.25	101.099	100.825	100.525	8.25	99.599	99.325	99.025

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.176	98.983	98.683	6.75	97.176	96.983	96.683
6.875	99.535	99.391	99.091	6.875	97.535	97.391	97.091
7	100.027	99.883	99.583	7	98.027	97.883	97.583
7.125	100.468	100.324	100.024	7.125	98.468	98.324	98.024
7.25	100.880	100.736	100.436	7.25	98.880	98.736	98.436
7.375	100.729	100.520	100.220	7.375	98.729	98.520	98.220
7.5	101.181	100.972	100.672	7.5	99.181	98.972	98.672
7.625	101.582	101.373	101.073	7.625	99.582	99.373	99.073
7.75	101.974	101.765	101.465	7.75	99.974	99.765	99.465
7.875	101.204	100.930	100.630	7.875	99.204	98.930	98.630
8	101.626	101.352	101.052	8	99.626	99.352	99.052
8.125	101.997	101.723	101.423	8.125	99.997	99.723	99.423
8.25	102.349	102.075	101.775	8.25	100.349	100.075	99.775

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.