



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	92.776	92.612	92.512	4.75	92.776	92.612	92.512	5.125	95.497	95.348	95.248
4.875	93.422	93.263	93.163	4.875	93.422	93.263	93.163	5.25	96.165	96.099	95.999
5	94.074	93.920	93.820	5	94.074	93.920	93.820	5.375	96.972	96.911	96.811
5.125	94.690	94.541	94.441	5.125	94.690	94.541	94.441	5.5	98.184	98.038	98.057
5.25	95.707	95.625	95.578	5.25	95.291	95.230	95.191	5.625	98.794	98.660	98.654
5.375	96.421	96.339	96.292	5.375	96.049	95.988	95.888	5.75	99.457	99.319	99.319
5.5	97.215	97.132	97.086	5.5	97.001	96.889	96.894	5.875	99.941	99.844	99.823
5.625	97.736	97.654	97.607	5.625	97.608	97.470	97.505	6	100.395	100.316	100.295
5.75	98.250	98.144	98.129	5.75	98.250	98.144	98.129	6.125	100.833	100.679	100.701
5.875	98.799	98.690	98.679	5.875	98.799	98.690	98.679	6.25	101.048	100.958	100.931
6	99.386	99.287	99.222	6	99.309	99.208	99.202	6.375	101.509	101.419	101.393
6.125	99.837	99.738	99.681	6.125	99.792	99.657	99.681	6.5	101.925	101.833	101.807
6.25	100.067	99.946	99.922	6.25	100.067	99.946	99.922	6.625	102.274	102.166	102.143
6.375	100.588	100.480	100.466	6.375	100.588	100.480	100.466	6.75	102.005	101.896	101.864
6.5	101.023	100.923	100.911	6.5	101.023	100.923	100.911	6.875	102.422	102.312	102.281
6.625	101.460	101.311	101.324	6.625	101.460	101.311	101.324	7	102.783	102.673	102.642
6.75	101.680	101.558	101.528	6.75	101.680	101.558	101.528	7.125	103.093	102.982	102.952
6.875	102.069	101.941	101.918	6.875	102.069	101.941	101.918	7.25	103.105	102.977	102.938
7	102.418	102.302	102.269	7	102.418	102.287	102.269	7.375	103.517	103.388	103.350
7.125	102.768	102.661	102.611	7.125	102.762	102.639	102.611	7.5	103.817	103.687	103.650
7.25	103.120	103.049	103.005	7.25	103.120	103.049	103.005	7.625	104.190	104.044	103.999
7.375	103.476	103.400	103.362	7.375	103.476	103.400	103.362	7.75	104.639	104.491	104.447
7.5	103.797	103.703	103.648	7.5	103.762	103.703	103.648	7.875	104.996	104.848	104.803
7.625	104.178	104.081	104.021	7.625	104.130	104.081	104.021	8	104.819	104.778	104.747
7.75	104.584	104.532	104.475	7.75	104.584	104.532	104.475				
7.875	104.851	104.796	104.744	7.875	104.851	104.796	104.744				
8	105.064	105.006	104.958	8	105.064	105.006	104.958				
8.125	105.392	105.266	105.196	8.125	105.392	105.266	105.196				
8.25	105.863	105.736	105.667	8.25	105.863	105.736	105.667				

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	96.920	96.814	96.814	4.625	97.101	96.994	96.994	5	93.154	93.078	92.978
4.75	97.354	97.264	97.228	4.75	97.581	97.480	97.480	5.125	93.978	93.907	93.807
4.875	97.762	97.697	97.684	4.875	98.106	98.010	98.010	5.25	95.589	95.412	95.262
5	98.249	98.140	98.095	5	98.491	98.392	98.392	5.375	96.298	96.120	95.970
5.125	98.806	98.608	98.621	5.125	98.967	98.768	98.781	5.5	97.086	96.908	96.756
5.25	99.147	98.967	98.963	5.25	99.293	99.089	99.109	5.625	97.732	97.553	97.401
5.375	99.456	99.411	99.398	5.375	99.609	99.517	99.517	5.75	98.315	98.208	98.214
5.5	99.861	99.781	99.768	5.5	99.905	99.745	99.745	5.875	98.872	98.763	98.773
5.625	100.170	100.005	100.007	5.625	100.156	99.991	99.993	6	99.395	99.283	99.296
5.75	100.470	100.358	100.346	5.75	100.443	100.273	100.283	6.125	99.868	99.732	99.776
5.875	100.825	100.767	100.755	5.875	100.711	100.627	100.621	6.25	100.130	100.009	100.005
6	101.157	101.092	101.080	6	101.038	100.921	100.911	6.375	100.676	100.548	100.553
6.125	101.321	101.143	101.133	6.125	101.159	101.096	101.080	6.5	101.125	100.995	101.004
6.25	101.578	101.427	101.405	6.25	101.272	101.109	101.088	6.625	101.500	101.351	101.384
6.375	101.889	101.809	101.788	6.375	101.507	101.382	101.356	6.75	101.679	101.556	101.546
6.5	102.150	102.068	102.048	6.5	101.807	101.666	101.646	6.875	102.052	101.925	101.922
6.625	102.351	102.191	102.171	6.625	102.094	101.934	101.914	7	102.409	102.244	102.215
6.75	102.557	102.454	102.424	6.75	102.316	102.165	102.138	7.125	102.776	102.609	102.470
6.875	102.928	102.833	102.786	6.875	102.564	102.462	102.432	7.25	102.958	102.800	102.671
7	103.143	103.048	102.987	7	102.825	102.717	102.665	7.375	103.323	103.163	103.033
7.125	102.461	102.399	102.364	7.125	102.223	102.160	102.125	7.5	103.691	103.528	103.395
7.25	102.954	102.891	102.856	7.25	102.610	102.548	102.513	7.625	103.379	103.340	103.162
7.375	103.429	103.367	103.331	7.375	102.985	102.923	102.887	7.75	103.320	103.268	103.181
								7.875	103.495	103.441	103.358

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	97.583	97.425	97.406	5	97.154	96.996	96.977	5	94.628	94.565	94.503
5.125	97.985	97.831	97.800	5.125	97.648	97.485	97.463	5.125	95.280	95.217	95.154
5.25	98.406	98.343	98.280	5.25	98.095	97.926	97.901	5.25	95.935	95.872	95.809
5.375	98.709	98.569	98.507	5.375	98.469	98.294	98.267	5.375	96.231	96.168	96.106
5.5	99.060	98.939	98.876	5.5	98.835	98.655	98.625	5.5	96.708	96.645	96.583
5.625	99.419	99.309	99.246	5.625	99.191	99.005	98.972	5.625	97.174	97.111	97.048
5.75	99.712	99.522	99.485	5.75	99.510	99.318	99.283	5.75	97.450	97.387	97.324
5.875	99.868	99.727	99.664	5.875	99.775	99.578	99.539	5.875	97.728	97.665	97.602
6	100.143	100.080	100.017	6	100.045	99.842	99.801	6	98.188	98.125	98.063
6.125	100.364	100.286	100.223	6.125	100.323	100.115	100.071	6.125	98.462	98.399	98.337
6.25	100.662	100.489	100.426	6.25	100.597	100.384	100.337	6.25	98.735	98.672	98.610
6.375	100.848	100.692	100.629	6.375	100.869	100.650	100.600	6.375	99.008	98.945	98.883
6.5	101.104	101.041	100.978	6.5	101.055	100.865	100.802	6.5	99.463	99.400	99.338
6.625	101.156	101.093	101.030	6.625	101.142	100.931	100.868	6.625	99.545	99.482	99.419
6.75	101.381	101.318	101.255	6.75	101.222	101.159	101.096	6.75	99.804	99.741	99.678
6.875	101.431	101.368	101.305	6.875	101.278	101.215	101.152	6.875	99.875	99.812	99.750
7	101.474	101.411	101.348	7	101.345	101.282	101.219	7	99.957	99.894	99.831
7.125	101.515	101.452	101.389	7.125	101.420	101.357	101.294	7.125	100.047	99.984	99.922
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	97.792	97.634	97.615	5	97.359	97.201	97.182	5	94.678	94.615	94.552
5.125	98.194	98.030	98.008	5.125	97.852	97.689	97.667	5.125	95.330	95.267	95.204
5.25	98.573	98.403	98.379	5.25	98.298	98.129	98.104	5.25	95.985	95.922	95.859
5.375	98.917	98.742	98.715	5.375	98.671	98.496	98.469	5.375	96.281	96.218	96.155
5.5	99.267	99.087	99.057	5.5	99.036	98.856	98.826	5.5	96.758	96.695	96.632
5.625	99.627	99.441	99.408	5.625	99.391	99.205	99.172	5.625	97.224	97.161	97.098
5.75	99.919	99.728	99.692	5.75	99.709	99.518	99.482	5.75	97.500	97.437	97.374
5.875	100.075	99.879	99.840	5.875	99.973	99.776	99.738	5.875	97.778	97.715	97.652
6	100.289	100.130	100.067	6	100.243	100.040	99.999	6	98.238	98.175	98.112
6.125	100.573	100.365	100.321	6.125	100.520	100.312	100.268	6.125	98.512	98.449	98.386
6.25	100.873	100.660	100.613	6.25	100.795	100.582	100.535	6.25	98.785	98.722	98.659
6.375	101.061	100.842	100.792	6.375	101.068	100.849	100.799	6.375	99.058	98.995	98.932
6.5	101.213	101.091	101.028	6.5	101.256	101.031	100.979	6.5	99.513	99.450	99.387
6.625	101.348	101.143	101.080	6.625	101.343	101.102	101.051	6.625	99.595	99.532	99.469
6.75	101.483	101.368	101.305	6.75	101.351	101.209	101.146	6.75	99.854	99.791	99.728
6.875	101.620	101.418	101.355	6.875	101.333	101.265	101.202	6.875	99.925	99.862	99.799
7	101.524	101.461	101.398	7	101.395	101.332	101.269	7	100.007	99.944	99.881
7.125	101.565	101.502	101.439	7.125	101.470	101.407	101.344	7.125	100.097	100.034	99.971

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	97.001	96.889	96.894
5.625	97.608	97.470	97.505
5.75	98.250	98.144	98.129
5.875	98.799	98.690	98.679
6	99.309	99.208	99.202
6.125	99.792	99.657	99.681
6.25	100.067	99.946	99.922
6.375	100.588	100.480	100.466
6.5	101.023	100.923	100.911
6.625	101.460	101.311	101.324
6.75	101.680	101.558	101.528
6.875	102.069	101.941	101.918
7	102.418	102.287	102.269
7.125	102.762	102.639	102.611
7.25	103.120	103.049	103.005
7.375	103.476	103.400	103.362

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	94.281	94.235	94.219	4.5	94.281	94.235	94.219	5	96.687	96.629	96.597
4.625	94.937	94.891	94.875	4.625	94.937	94.891	94.875	5.125	97.377	97.286	97.253
4.75	95.593	95.548	95.531	4.75	95.593	95.548	95.531	5.25	98.167	98.145	98.123
4.875	96.031	96.003	95.987	4.875	96.031	95.973	95.941	5.375	98.656	98.634	98.612
5	96.687	96.629	96.597	5	96.687	96.629	96.597	5.5	99.280	99.258	99.236
5.125	97.377	97.286	97.253	5.125	97.377	97.286	97.253	5.625	99.893	99.841	99.819
5.25	98.167	98.145	98.123	5.25	98.167	98.145	98.123	5.75	100.668	100.528	100.517
5.375	98.679	98.638	98.612	5.375	98.656	98.634	98.612	5.875	100.703	100.512	100.351
5.5	99.354	99.313	99.264	5.5	99.280	99.258	99.236	6	101.292	101.101	101.040
5.625	99.893	99.841	99.819	5.625	99.893	99.841	99.819	6.125	101.816	101.647	101.624
5.75	100.668	100.528	100.517	5.75	100.668	100.528	100.517	6.25	102.356	102.186	102.163
5.875	100.703	100.512	100.422	5.875	100.703	100.512	100.351	6.375	102.289	102.175	102.134
6	101.292	101.101	101.040	6	101.292	101.101	101.040	6.5	102.854	102.738	102.700
6.125	101.816	101.647	101.624	6.125	101.816	101.647	101.624	6.625	103.387	103.271	103.233
6.25	102.356	102.186	102.163	6.25	102.356	102.186	102.163	6.75	103.661	103.584	103.535
6.375	102.357	102.242	102.203	6.375	102.357	102.242	102.203	6.875	103.499	103.373	103.326
6.5	102.902	102.787	102.748	6.5	102.902	102.787	102.748	7	104.030	103.903	103.857
6.625	103.405	103.289	103.251	6.625	103.405	103.289	103.251	7.125	104.481	104.354	104.308
6.75	103.661	103.584	103.535	6.75	103.661	103.584	103.535	7.25	104.507	104.461	104.445
6.875	103.523	103.397	103.349	6.875	103.523	103.397	103.349	7.375	103.953	103.883	103.812
7	104.009	103.883	103.836	7	104.009	103.883	103.836	7.5	104.204	104.134	104.064
7.125	104.418	104.290	104.244	7.125	104.418	104.290	104.244	7.625	104.605	104.531	104.483
7.25	104.507	104.461	104.445	7.25	104.507	104.461	104.445	7.75	104.981	104.907	104.859
7.375	103.988	103.903	103.812	7.375	103.953	103.883	103.812				
7.5	104.476	104.391	104.284	7.5	104.204	104.134	104.064				

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	96.622	96.589	96.558	4.25	96.394	96.201	96.209	4.75	94.383	94.235	94.234
4.375	97.090	97.057	97.027	4.375	96.966	96.772	96.780	4.875	95.115	94.967	94.966
4.5	97.559	97.527	97.496	4.5	97.534	97.341	97.349	5	95.841	95.694	95.693
4.625	98.099	97.998	97.967	4.625	98.099	97.905	97.913	5.125	96.662	96.514	96.514
4.75	98.360	98.312	98.261	4.75	98.303	98.088	98.072	5.25	97.601	97.523	97.461
4.875	98.864	98.783	98.732	4.875	98.864	98.626	98.623	5.375	98.351	98.264	98.241
5	99.416	99.255	99.205	5	99.416	99.178	99.175	5.5	98.918	98.830	98.808
5.125	99.954	99.729	99.714	5.125	99.954	99.717	99.714	5.625	99.466	99.376	99.356
5.25	99.850	99.804	99.787	5.25	99.850	99.804	99.787	5.75	99.743	99.652	99.632
5.375	100.261	100.221	100.174	5.375	100.257	100.052	100.038	5.875	100.129	100.067	100.010
5.5	100.763	100.691	100.644	5.5	100.763	100.559	100.545	6	100.663	100.578	100.521
5.625	101.241	101.154	101.103	5.625	101.241	101.037	101.023	6.125	101.386	101.209	101.186
5.75	101.245	101.183	101.149	5.75	101.245	101.183	101.149	6.25	101.377	101.243	101.214
5.875	101.434	101.357	101.288	5.875	100.918	100.700	100.675	6.375	101.396	101.330	101.264
6	101.915	101.838	101.734	6	101.365	101.177	101.128	6.5	101.923	101.815	101.749
								6.625	102.617	102.495	102.461
								6.75	102.530	102.453	102.405
								6.875	101.826	101.818	101.802
								7	102.356	102.280	102.234
								7.125	102.822	102.745	102.700
								7.25	102.682	102.637	102.620

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	97.209	97.062	97.050	5	95.841	95.694	95.693	4.5	94.792	94.574	94.582
5.375	98.351	98.264	98.241	5.125	96.662	96.514	96.514	4.625	95.349	95.130	95.138
5.5	98.918	98.830	98.808	5.25	97.209	97.062	97.050	4.75	95.246	95.178	95.086
5.625	99.466	99.376	99.356	5.375	98.344	98.257	98.234	4.875	95.729	95.660	95.569
5.75	99.743	99.652	99.632	5.5	98.871	98.783	98.761	5	96.212	96.143	96.052
5.875	100.125	99.946	99.915	5.625	99.425	99.296	99.275	5.125	96.694	96.625	96.534
6	100.663	100.485	100.462	5.75	99.635	99.567	99.535	5.25	96.750	96.689	96.583
6.125	101.386	101.209	101.186	5.875	100.096	99.963	99.932	5.375	97.231	97.171	97.065
6.25	101.377	101.243	101.214	6	100.663	100.485	100.462	5.5	97.713	97.653	97.546
6.375	101.396	101.330	101.264	6.125	101.386	101.209	101.186	5.625	98.194	98.134	98.028
6.5	101.923	101.815	101.749	6.25	101.339	101.204	101.175	5.75	97.992	97.941	97.889
6.625	102.617	102.495	102.461	6.375	101.359	101.246	101.208	5.875	98.414	98.337	98.233
6.75	102.530	102.453	102.405	6.5	101.923	101.781	101.747	6	98.895	98.818	98.714
6.875	101.799	101.780	101.766	6.625	102.617	102.495	102.461	6.125	99.376	99.299	99.195

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	98.167	98.145	98.123	5.25	98.167	98.145	98.123	5.25	98.167	98.145	98.123
5.375	98.656	98.634	98.612	5.375	98.656	98.634	98.612	5.375	98.656	98.634	98.612
5.5	99.280	99.258	99.236	5.5	99.280	99.258	99.236	5.5	99.280	99.258	99.236
5.625	99.893	99.841	99.819	5.625	99.893	99.841	99.819	5.625	99.893	99.841	99.819
5.75	100.668	100.528	100.517	5.75	100.668	100.528	100.517	5.75	100.668	100.528	100.517
5.875	100.703	100.512	100.351	5.875	100.703	100.512	100.351	5.875	100.703	100.512	100.351
6	101.292	101.101	101.040	6	101.292	101.101	101.040	6	101.292	101.101	101.040
6.125	101.816	101.647	101.624	6.125	101.816	101.647	101.624	6.125	101.816	101.647	101.624
6.25	102.356	102.186	102.163	6.25	102.356	102.186	102.163	6.25	102.356	102.186	102.163
6.375	102.357	102.242	102.203	6.375	102.357	102.242	102.203	6.375	102.289	102.175	102.134
6.5	102.902	102.787	102.748	6.5	102.902	102.787	102.748	6.5	102.854	102.738	102.700
6.625	103.405	103.289	103.251	6.625	103.405	103.289	103.251	6.625	103.387	103.271	103.233
6.75	103.661	103.584	103.535	6.75	103.661	103.584	103.535	6.75	103.661	103.584	103.535
6.875	103.523	103.397	103.349	6.875	103.523	103.397	103.349	6.875	103.499	103.373	103.326
7	104.009	103.883	103.836	7	104.009	103.883	103.836	7	104.030	103.903	103.857
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	97.534	97.341	97.349	4.25	96.394	96.201	96.209	5.25	97.209	97.062	97.050
4.625	98.099	97.905	97.913	4.375	96.966	96.772	96.780	5.375	98.351	98.264	98.241
4.75	98.303	98.088	98.072	4.5	97.534	97.341	97.349	5.5	98.918	98.830	98.808
4.875	98.864	98.626	98.623	4.625	98.099	97.905	97.913	5.625	99.466	99.376	99.356
5	99.416	99.178	99.175	4.75	98.303	98.088	98.072	5.75	99.743	99.652	99.632
5.125	99.954	99.717	99.714	4.875	98.864	98.626	98.623	5.875	100.125	99.946	99.915
5.25	99.850	99.804	99.787	5	99.416	99.178	99.175	6	100.663	100.485	100.462
5.375	100.257	100.052	100.038	5.125	99.954	99.717	99.714	6.125	101.386	101.209	101.186
5.5	100.763	100.559	100.545	5.25	99.850	99.804	99.787	6.25	101.377	101.243	101.214
5.625	101.241	101.037	101.023	5.375	100.257	100.052	100.038	6.375	101.396	101.330	101.264
5.75	101.245	101.183	101.149	5.5	100.763	100.559	100.545	6.5	101.923	101.815	101.749
5.875	100.918	100.734	100.707	5.625	101.241	101.037	101.023	6.625	102.617	102.495	102.461
6	101.365	101.246	101.220	5.75	101.245	101.183	101.149	6.75	102.530	102.453	102.405
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	97.209	97.062	97.050	5.25	97.209	97.062	97.050	4.5	94.792	94.574	94.582
5.375	98.351	98.264	98.241	5.375	97.959	97.811	97.799	4.625	95.349	95.130	95.138
5.5	98.918	98.830	98.808	5.5	98.671	98.523	98.512	4.75	93.985	93.769	93.725
5.625	99.466	99.376	99.356	5.625	99.425	99.277	99.265	4.875	94.533	94.196	94.193
5.75	99.743	99.652	99.632	5.75	99.628	99.567	99.535	5	95.063	94.726	94.723
5.875	100.125	99.946	99.915	5.875	99.973	99.796	99.773	5.125	95.566	95.228	95.225
6	100.663	100.485	100.462	6	100.663	100.485	100.462	5.25	96.291	96.255	96.218
6.125	101.386	101.209	101.186	6.125	101.386	101.209	101.186	5.375	96.412	96.375	96.339
6.25	101.377	101.243	101.214	6.25	101.172	101.094	101.046	5.5	96.835	96.799	96.762
6.375	101.396	101.330	101.264	6.375	101.250	101.108	101.074	5.625	97.265	97.228	97.191
6.5	101.923	101.815	101.749	6.5	101.923	101.781	101.747	5.75	97.992	97.941	97.889
6.625	102.617	102.495	102.461	6.625	102.617	102.495	102.461	5.875	98.297	98.245	98.194
6.75	102.530	102.453	102.405	6.75	102.580	102.503	102.455	6	98.652	98.601	98.550
6.875	101.799	101.780	101.766	6.875	101.799	101.722	101.677	6.125	98.991	98.940	98.888

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	97.245	97.186	97.153	5.125	97.245	97.186	97.153	4.75	95.493	95.448	95.431
5.25	98.067	98.045	98.023	5.25	98.067	98.045	98.023	4.875	95.931	95.873	95.841
5.375	98.556	98.534	98.512	5.375	98.556	98.534	98.512	5	96.587	96.529	96.497
5.5	99.180	99.158	99.136	5.5	99.180	99.158	99.136	5.125	97.245	97.186	97.153
5.625	99.778	99.741	99.719	5.625	99.778	99.741	99.719	5.25	98.067	98.045	98.023
5.75	100.405	100.343	100.311	5.75	100.405	100.343	100.311	5.375	98.556	98.534	98.512
5.875	100.603	100.412	100.269	5.875	100.603	100.412	100.269	5.5	99.180	99.158	99.136
6	101.192	101.001	100.811	6	101.192	101.001	100.811	5.625	99.778	99.741	99.719
6.125	101.695	101.505	101.373	6.125	101.695	101.505	101.373	5.75	100.405	100.343	100.311
6.25	101.991	101.870	101.822	6.25	101.991	101.870	101.822	5.875	100.603	100.412	100.269
6.375	101.989	101.923	101.857	6.375	101.989	101.923	101.857	6	101.192	101.001	100.811
6.5	102.434	102.368	102.302	6.5	102.434	102.368	102.302	6.125	101.695	101.505	101.373
6.625	102.877	102.811	102.745	6.625	102.877	102.811	102.745	6.25	101.991	101.870	101.822
6.75	103.332	103.255	103.206	6.75	103.332	103.255	103.206	6.375	101.989	101.923	101.857
6.875	103.006	102.992	102.978	6.875	103.006	102.992	102.978	6.5	102.434	102.368	102.302
7	103.446	103.432	103.418	7	103.446	103.432	103.418	6.625	102.877	102.811	102.745
7.125	103.735	103.721	103.707	7.125	103.735	103.721	103.707	6.75	103.332	103.255	103.206
7.25	104.123	104.077	104.061	7.25	104.123	104.077	104.061	6.875	103.006	102.992	102.978
7.375	103.853	103.783	103.712	7.375	103.853	103.783	103.712	7	103.446	103.432	103.418
7.5	104.104	104.034	103.964	7.5	104.104	104.034	103.964	7.125	103.735	103.721	103.707
7.625	104.496	104.425	104.355	7.625	104.496	104.425	104.355	7.25	104.123	104.077	104.061
7.75	104.450	104.376	104.328	7.75	104.450	104.376	104.328	7.375	103.853	103.783	103.712
7.875	104.038	103.908	103.763					7.5	104.104	104.034	103.964
8	104.154	104.024	103.879					7.625	104.496	104.425	104.355
8.125	104.220	104.090	103.945					7.75	104.450	104.376	104.328
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	96.522	96.489	96.458	4.25	96.353	96.159	96.168	4.875	95.012	94.724	94.824
4.375	96.990	96.957	96.927	4.375	96.875	96.681	96.689	5	95.729	95.441	95.540
4.5	97.459	97.427	97.396	4.5	97.384	97.190	97.198	5.125	96.490	96.203	96.302
4.625	97.930	97.898	97.867	4.625	97.877	97.684	97.692	5.25	97.214	96.926	97.015
4.75	98.260	98.212	98.161	4.75	98.229	97.991	97.988	5.375	97.875	97.787	97.765
4.875	98.731	98.683	98.632	4.875	98.714	98.476	98.473	5.5	98.527	98.259	98.328
5	99.204	99.155	99.105	5	99.175	98.937	98.934	5.625	99.273	98.985	99.074
5.125	99.678	99.629	99.579	5.125	99.608	99.370	99.367	5.75	99.478	99.417	99.385
5.25	99.750	99.704	99.687	5.25	99.750	99.704	99.687	5.875	100.025	99.835	99.691
5.375	100.161	100.121	100.074	5.375	100.024	99.820	99.806	6	100.534	100.344	100.245
5.5	100.632	100.591	100.544	5.5	100.414	100.210	100.195	6.125	101.045	100.738	100.805
5.625	101.090	101.050	101.003	5.625	100.767	100.563	100.549	6.25	101.207	101.017	100.896
5.75	101.145	101.083	101.049	5.75	101.145	101.083	101.049	6.375	101.296	101.230	101.164
5.875	101.307	101.251	101.188	5.875	100.623	100.543	100.494	6.5	101.781	101.715	101.649
6	101.750	101.693	101.631	6	101.156	101.077	101.028	6.625	102.232	102.048	102.016
								6.75	102.430	102.353	102.305
								6.875	101.694	101.680	101.666
								7	102.133	102.119	102.105
								7.125	102.422	102.408	102.394
								7.25	102.582	102.537	102.520
								7.375	101.491	101.418	101.370
								7.5	101.999	101.925	101.877
								7.625	102.493	102.419	102.371
								7.75	102.818	102.745	102.696
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	101.781	101.715	101.649	6.125	101.045	100.728	100.805	4.5	94.620	94.401	94.409
6.625	102.232	102.048	102.016	6.25	101.072	100.994	100.946	4.625	95.070	94.852	94.860
6.75	102.430	102.353	102.305	6.375	101.118	100.836	100.902	4.75	93.908	93.669	93.625
6.875	101.694	101.680	101.666	6.5	101.652	101.370	101.436	4.875	94.346	94.008	94.005
7	102.133	102.119	102.105	6.625	102.232	101.950	102.016	5	94.744	94.422	94.404
7.125	102.422	102.408	102.394	6.75	102.480	102.403	102.355	5.125	95.100	94.762	94.759
7.25	102.582	102.537	102.520	6.875	101.507	101.291	101.346	5.25	96.191	96.155	96.118
7.375	101.491	101.418	101.370	7	101.923	101.707	101.762	5.375	96.312	96.275	96.239
7.5	101.999	101.925	101.877	7.125	102.275	102.229	102.213	5.5	96.735	96.699	96.662
7.625	102.493	102.419	102.371	7.25	102.632	102.587	102.570	5.625	97.165	97.128	97.091
7.75	102.818	102.745	102.696	7.375	101.541	101.468	101.420	5.75	97.892	97.841	97.789
				7.5	102.049	101.975	101.927	5.875	98.197	98.145	98.094
				7.625	102.543	102.469	102.421	6	98.552	98.501	98.450
								6.125	98.891	98.840	98.788

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	101.989	101.923	101.857	6.375	101.989	101.923	101.857	6	101.192	101.001	100.811
6.5	102.434	102.368	102.302	6.5	102.434	102.368	102.302	6.125	101.695	101.505	101.373
6.625	102.877	102.811	102.745	6.625	102.877	102.811	102.745	6.25	102.041	101.870	101.822
6.75	103.332	103.255	103.206	6.75	103.332	103.255	103.206	6.375	101.989	101.923	101.857
6.875	103.006	102.992	102.978	6.875	103.006	102.992	102.978	6.5	102.434	102.368	102.302
7	103.446	103.432	103.418	7	103.446	103.432	103.418	6.625	102.877	102.811	102.745
7.125	103.735	103.721	103.707	7.125	103.735	103.721	103.707	6.75	103.332	103.255	103.206
7.25	104.123	104.077	104.061	7.25	104.123	104.077	104.061	6.875	103.006	102.992	102.978
7.375	103.853	103.783	103.712	7.375	103.853	103.783	103.712	7	103.446	103.432	103.418
7.5	104.104	104.034	103.964	7.5	104.104	104.034	103.964	7.125	103.735	103.721	103.707
7.625	104.496	104.425	104.355	7.625	104.496	104.425	104.355	7.25	104.123	104.077	104.061
7.75	104.450	104.376	104.328	7.75	104.450	104.376	104.328	7.375	103.853	103.783	103.712
7.875	104.038	103.908	103.763					7.5	104.104	104.034	103.964
8	104.154	104.024	103.879					7.625	104.496	104.425	104.355
8.125	104.220	104.090	103.945					7.75	104.450	104.376	104.328
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	97.459	97.427	97.396	4.5	97.384	97.190	97.198	6.625	102.232	102.048	102.016
4.625	97.930	97.898	97.867	4.625	97.877	97.684	97.692	6.75	102.430	102.353	102.305
4.75	98.260	98.212	98.161	4.75	98.229	97.991	97.988	6.875	101.694	101.680	101.666
4.875	98.731	98.683	98.632	4.875	98.714	98.476	98.473	7	102.133	102.119	102.105
5	99.204	99.155	99.105	5	99.175	98.937	98.934	7.125	102.422	102.408	102.394
5.125	99.678	99.629	99.579	5.125	99.608	99.370	99.367	7.25	102.582	102.537	102.520
5.25	99.750	99.704	99.687	5.25	99.750	99.704	99.687	7.375	102.142	102.042	101.986
5.375	100.161	100.121	100.074	5.375	100.024	99.820	99.806	7.5	102.298	102.198	102.141
5.5	100.632	100.591	100.544	5.5	100.414	100.210	100.195	7.625	102.493	102.419	102.371
5.625	101.090	101.050	101.003	5.625	100.767	100.563	100.549	7.75	102.818	102.745	102.696
5.75	101.145	101.083	101.049	5.75	101.145	101.083	101.049	7.875	101.563	101.433	101.288
5.875	101.307	101.251	101.188	5.875	100.623	100.543	100.494	8	101.679	101.549	101.404
6	101.750	101.693	101.631	6	101.156	101.077	101.028	8.125	101.745	101.615	101.470
6.125	102.191	102.134	102.071	6.125	101.661	101.582	101.533				
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	101.781	101.715	101.649	6.125	101.045	100.728	100.805	4.5	94.620	94.401	94.409
6.625	102.232	102.048	102.016	6.25	101.072	100.994	100.946	4.625	95.070	94.852	94.860
6.75	102.430	102.353	102.305	6.375	101.118	100.836	100.902	4.75	93.908	93.669	93.625
6.875	101.694	101.680	101.666	6.5	101.652	101.370	101.436	4.875	94.346	94.008	94.005
7	102.133	102.119	102.105	6.625	102.232	101.950	102.016	5	94.744	94.422	94.404
7.125	102.422	102.408	102.394	6.75	102.480	102.403	102.355	5.125	95.100	94.762	94.759
7.25	102.582	102.537	102.520	6.875	101.507	101.291	101.346	5.25	96.191	96.155	96.118
7.375	101.491	101.418	101.370	7	101.923	101.707	101.762	5.375	96.312	96.275	96.239
7.5	101.999	101.925	101.877	7.125	102.275	102.229	102.213	5.5	96.735	96.699	96.662
7.625	102.493	102.419	102.371	7.25	102.632	102.587	102.570	5.625	97.165	97.128	97.091
7.75	102.818	102.745	102.696	7.375	101.541	101.468	101.420	5.75	97.892	97.841	97.789
				7.5	102.049	101.975	101.927	5.875	98.197	98.145	98.094
				7.625	102.543	102.469	102.421	6	98.552	98.501	98.450
								6.125	98.891	98.840	98.788

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	99.877	99.748	99.448	6.75	98.377	98.248	97.948
6.875	100.388	100.259	99.959	6.875	98.888	98.759	98.459
7	100.880	100.751	100.451	7	99.380	99.251	98.951
7.125	101.321	101.192	100.892	7.125	99.821	99.692	99.392
7.25	101.733	101.604	101.304	7.25	100.233	100.104	99.804
7.375	101.577	101.384	101.084	7.375	100.077	99.884	99.584
7.5	102.029	101.836	101.536	7.5	100.529	100.336	100.036
7.625	102.430	102.237	101.937	7.625	100.930	100.737	100.437
7.75	102.822	102.629	102.329	7.75	101.322	101.129	100.829
7.875	102.048	101.790	101.490	7.875	100.548	100.290	99.990
8	102.470	102.212	101.912	8	100.970	100.712	100.412
8.125	102.841	102.583	102.283	8.125	101.341	101.083	100.783
8.25	103.193	102.935	102.635	8.25	101.693	101.435	101.135

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.877	97.748	97.448	6.75	96.377	96.248	95.948
6.875	98.388	98.259	97.959	6.875	96.888	96.759	96.459
7	98.880	98.751	98.451	7	97.380	97.251	96.951
7.125	99.321	99.192	98.892	7.125	97.821	97.692	97.392
7.25	99.733	99.604	99.304	7.25	98.233	98.104	97.804
7.375	99.577	99.384	99.084	7.375	98.077	97.884	97.584
7.5	100.029	99.836	99.536	7.5	98.529	98.336	98.036
7.625	100.430	100.237	99.937	7.625	98.930	98.737	98.437
7.75	100.822	100.629	100.329	7.75	99.322	99.129	98.829
7.875	100.048	99.790	99.490	7.875	98.548	98.290	97.990
8	100.470	100.212	99.912	8	98.970	98.712	98.412
8.125	100.841	100.583	100.283	8.125	99.341	99.083	98.783
8.25	101.193	100.935	100.635	8.25	99.693	99.435	99.135

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.127	98.998	98.698	6.75	97.127	96.998	96.698
6.875	99.638	99.509	99.209	6.875	97.638	97.509	97.209
7	100.130	100.001	99.701	7	98.130	98.001	97.701
7.125	100.571	100.442	100.142	7.125	98.571	98.442	98.142
7.25	100.983	100.854	100.554	7.25	98.983	98.854	98.554
7.375	100.827	100.634	100.334	7.375	98.827	98.634	98.334
7.5	101.279	101.086	100.786	7.5	99.279	99.086	98.786
7.625	101.680	101.487	101.187	7.625	99.680	99.487	99.187
7.75	102.072	101.879	101.579	7.75	100.072	99.879	99.579
7.875	101.298	101.040	100.740	7.875	99.298	99.040	98.740
8	101.720	101.462	101.162	8	99.720	99.462	99.162
8.125	102.091	101.833	101.533	8.125	100.091	99.833	99.533
8.25	102.443	102.185	101.885	8.25	100.443	100.185	99.885

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.