



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	92.844	92.844	92.553	4.75	92.844	92.844	92.553	5.125	95.639	95.639	95.453
4.875	93.527	93.527	93.241	4.875	93.527	93.527	93.241	5.25	96.349	96.349	96.251
5	94.181	94.181	93.901	5	94.181	94.181	93.901	5.375	97.192	97.192	97.099
5.125	94.819	94.819	94.543	5.125	94.819	94.819	94.543	5.5	97.972	98.032	97.994
5.25	95.582	95.499	95.467	5.25	95.475	95.475	95.377	5.625	98.564	98.590	98.552
5.375	96.281	96.254	96.166	5.375	96.254	96.254	96.161	5.75	99.373	99.306	99.270
5.5	97.060	96.977	96.945	5.5	96.885	96.885	96.827	5.875	99.902	99.834	99.799
5.625	97.570	97.487	97.455	5.625	97.486	97.486	97.440	6	100.378	100.318	100.272
5.75	98.053	98.045	98.005	5.75	98.053	98.045	98.005	6.125	100.743	100.680	100.634
5.875	98.597	98.585	98.549	5.875	98.597	98.585	98.549	6.25	100.998	100.912	100.864
6	99.257	99.159	99.110	6	99.161	99.150	99.089	6.375	101.451	101.365	101.316
6.125	99.722	99.705	99.571	6.125	99.722	99.705	99.571	6.5	101.855	101.769	101.720
6.25	99.965	99.934	99.884	6.25	99.965	99.934	99.884	6.625	102.225	102.157	102.097
6.375	100.502	100.473	100.423	6.375	100.502	100.473	100.423	6.75	101.994	101.889	101.875
6.5	100.966	100.923	100.872	6.5	100.966	100.923	100.872	6.875	102.402	102.295	102.282
6.625	101.410	101.357	101.296	6.625	101.410	101.357	101.296	7	102.758	102.652	102.638
6.75	101.673	101.621	101.561	6.75	101.673	101.621	101.561	7.125	103.085	102.979	102.966
6.875	102.062	102.014	101.952	6.875	102.062	102.014	101.952	7.25	103.241	103.178	103.100
7	102.441	102.394	102.330	7	102.441	102.394	102.330	7.375	103.620	103.521	103.489
7.125	102.832	102.803	102.731	7.125	102.832	102.803	102.731	7.5	103.923	103.843	103.791
7.25	103.243	103.166	103.096	7.25	103.243	103.166	103.096	7.625	104.265	104.140	104.133
7.375	103.622	103.549	103.477	7.375	103.622	103.549	103.477	7.75	104.637	104.493	104.472
7.5	103.924	103.851	103.778	7.5	103.924	103.851	103.778	7.875	104.988	104.844	104.822
7.625	104.194	104.096	104.047	7.625	104.181	104.095	104.011	8	104.997	104.903	104.903
7.75	104.625	104.525	104.445	7.75	104.625	104.525	104.445				
7.875	104.904	104.806	104.724	7.875	104.904	104.806	104.724				
8	105.113	105.015	104.932	8	105.113	105.015	104.932				
8.125	105.328	105.221	105.126	8.125	105.328	105.221	105.126				
8.25	105.752	105.629	105.538	8.25	105.752	105.629	105.538				

  

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	97.174	97.174	97.100	4.625	97.491	97.491	97.417	5	93.338	93.338	93.230
4.75	97.374	97.288	97.265	4.75	97.538	97.538	97.470	5.125	94.167	94.167	94.063
4.875	97.793	97.775	97.714	4.875	98.100	98.100	98.039	5.25	95.475	95.294	95.164
5	98.252	98.161	98.121	5	98.497	98.497	98.442	5.375	96.175	95.995	95.865
5.125	98.604	98.663	98.632	5.125	98.776	98.776	98.728	5.5	96.955	96.775	96.645
5.25	98.974	98.978	98.944	5.25	98.966	98.997	98.963	5.625	97.465	97.303	97.155
5.375	99.447	99.384	99.355	5.375	99.504	99.504	99.407	5.75	98.068	98.109	98.090
5.5	99.754	99.714	99.678	5.5	99.828	99.828	99.738	5.875	98.698	98.659	98.643
5.625	100.012	100.050	100.007	5.625	100.024	100.032	99.990	6	99.337	99.203	99.173
5.75	100.371	100.328	100.283	5.75	100.259	100.300	100.255	6.125	99.809	99.698	99.668
5.875	100.883	100.805	100.760	5.875	100.661	100.655	100.585	6.25	99.979	99.996	99.968
6	101.124	101.045	101.001	6	100.893	100.882	100.818	6.375	100.520	100.540	100.510
6.125	101.205	101.220	101.167	6.125	101.072	101.056	100.998	6.5	100.975	100.993	100.961
6.25	101.585	101.508	101.459	6.25	101.226	101.192	101.100	6.625	101.364	101.390	101.349
6.375	101.963	101.885	101.837	6.375	101.530	101.490	101.404	6.75	101.634	101.616	101.576
6.5	102.221	102.144	102.096	6.5	101.859	101.782	101.733	6.875	102.071	101.998	101.955
6.625	102.275	102.268	102.203	6.625	102.023	102.016	101.951	7	102.490	102.325	102.276
6.75	102.566	102.477	102.439	6.75	102.286	102.244	102.177	7.125	102.745	102.631	102.578
6.875	103.026	102.915	102.855	6.875	102.586	102.484	102.457	7.25	103.033	102.868	102.753
7	103.222	103.111	103.051	7	102.788	102.790	102.720	7.375	103.386	103.219	103.102
7.125	102.552	102.489	102.445	7.125	102.313	102.251	102.206	7.5	103.729	103.559	103.440
7.25	103.043	102.981	102.937	7.25	102.702	102.640	102.595	7.625	103.476	103.398	103.121
7.375	103.514	103.452	103.408	7.375	103.075	103.012	102.968	7.75	103.305	103.205	103.145
								7.875	103.493	103.393	103.331



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	97.194	97.129	97.066	5	97.254	97.152	97.135	5	94.379	94.316	94.254
5.125	97.700	97.637	97.574	5.125	97.714	97.605	97.585	5.125	95.027	94.964	94.902
5.25	98.209	98.146	98.083	5.25	98.119	97.996	97.969	5.25	95.679	95.616	95.553
5.375	98.434	98.371	98.308	5.375	98.506	98.378	98.347	5.375	95.973	95.910	95.848
5.5	98.797	98.734	98.671	5.5	98.886	98.752	98.718	5.5	96.443	96.380	96.318
5.625	99.165	99.102	99.039	5.625	99.254	99.114	99.078	5.625	96.899	96.836	96.774
5.75	99.370	99.307	99.244	5.75	99.593	99.448	99.408	5.75	97.175	97.112	97.049
5.875	99.574	99.511	99.448	5.875	99.888	99.737	99.695	5.875	97.451	97.388	97.326
6	99.925	99.862	99.799	6	100.173	100.017	99.972	6	97.908	97.845	97.782
6.125	100.129	100.066	100.003	6.125	100.446	100.284	100.236	6.125	98.180	98.117	98.055
6.25	100.339	100.267	100.204	6.25	100.715	100.547	100.497	6.25	98.452	98.389	98.326
6.375	100.542	100.469	100.406	6.375	100.981	100.808	100.755	6.375	98.722	98.659	98.597
6.5	100.732	100.669	100.606	6.5	101.187	101.016	100.965	6.5	99.173	99.110	99.048
6.625	100.851	100.719	100.656	6.625	101.361	101.185	101.131	6.625	99.252	99.189	99.126
6.75	101.006	100.943	100.880	6.75	101.360	101.177	101.120	6.75	99.506	99.443	99.381
6.875	101.142	100.990	100.927	6.875	101.293	101.104	101.044	6.875	99.583	99.520	99.457
7	101.092	101.029	100.966	7	101.187	100.988	100.924	7	99.671	99.608	99.545
7.125	101.138	101.075	101.012	7.125	101.027	100.930	100.867	7.125	99.764	99.701	99.638

  

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	97.402	97.290	97.268	5	97.453	97.351	97.334	5	94.429	94.366	94.303
5.125	97.787	97.687	97.644	5.125	97.912	97.804	97.783	5.125	95.077	95.014	94.951
5.25	98.259	98.196	98.133	5.25	98.321	98.198	98.169	5.25	95.729	95.666	95.603
5.375	98.518	98.421	98.359	5.375	98.707	98.579	98.548	5.375	96.023	95.960	95.897
5.5	98.881	98.784	98.721	5.5	99.086	98.952	98.918	5.5	96.493	96.430	96.367
5.625	99.254	99.152	99.089	5.625	99.453	99.313	99.277	5.625	96.949	96.886	96.823
5.75	99.553	99.408	99.369	5.75	99.791	99.646	99.606	5.75	97.225	97.162	97.099
5.875	99.726	99.575	99.533	5.875	100.085	99.934	99.892	5.875	97.501	97.438	97.375
6	99.975	99.912	99.849	6	100.370	100.214	100.169	6	97.958	97.895	97.832
6.125	100.247	100.116	100.053	6.125	100.642	100.480	100.433	6.125	98.230	98.167	98.104
6.25	100.549	100.381	100.331	6.25	100.911	100.744	100.694	6.25	98.502	98.439	98.376
6.375	100.754	100.581	100.528	6.375	101.179	101.006	100.952	6.375	98.772	98.709	98.646
6.5	100.923	100.744	100.688	6.5	101.386	101.215	101.163	6.5	99.223	99.160	99.097
6.625	101.068	100.884	100.825	6.625	101.562	101.385	101.331	6.625	99.302	99.239	99.176
6.75	101.215	101.025	100.964	6.75	101.563	101.381	101.323	6.75	99.556	99.493	99.430
6.875	101.363	101.168	101.103	6.875	101.499	101.310	101.249	6.875	99.633	99.570	99.507
7	101.142	101.079	101.016	7	101.396	101.196	101.132	7	99.721	99.658	99.595
7.125	101.188	101.125	101.062	7.125	101.237	101.031	100.961	7.125	99.814	99.751	99.688

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	96.834	96.866	96.827
5.625	97.447	97.479	97.440
5.75	98.053	98.045	98.005
5.875	98.597	98.585	98.549
6	99.132	99.139	99.089
6.125	99.614	99.621	99.571
6.25	99.965	99.934	99.884
6.375	100.502	100.473	100.423
6.5	100.966	100.923	100.872
6.625	101.372	101.357	101.296
6.75	101.673	101.621	101.561
6.875	102.062	102.014	101.952
7	102.441	102.394	102.330
7.125	102.832	102.803	102.731
7.25	103.243	103.166	103.096
7.375	103.622	103.549	103.477

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



YOUR BFF IN WHOLESALE

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	94.243	94.197	94.182	4.5	94.243	94.197	94.182	5	96.681	96.635	96.619
4.625	94.900	94.854	94.838	4.625	94.900	94.854	94.838	5.125	97.337	97.291	97.275
4.75	95.556	95.510	95.494	4.75	95.556	95.510	95.494	5.25	98.203	98.179	98.155
4.875	96.072	96.031	95.974	4.875	96.025	95.979	95.963	5.375	98.692	98.668	98.643
5	96.681	96.635	96.619	5	96.681	96.635	96.619	5.5	99.313	99.289	99.264
5.125	97.337	97.291	97.275	5.125	97.337	97.291	97.275	5.625	99.819	99.795	99.770
5.25	98.203	98.179	98.155	5.25	98.203	98.179	98.155	5.75	100.555	100.346	100.315
5.375	98.692	98.668	98.643	5.375	98.692	98.668	98.643	5.875	100.843	100.633	100.422
5.5	99.313	99.289	99.264	5.5	99.313	99.289	99.264	6	101.399	101.189	101.085
5.625	99.819	99.795	99.770	5.625	99.819	99.795	99.770	6.125	101.921	101.711	101.610
5.75	100.555	100.346	100.315	5.75	100.555	100.346	100.315	6.25	102.200	102.187	102.148
5.875	100.843	100.633	100.440	5.875	100.843	100.633	100.422	6.375	102.363	102.280	102.240
6	101.399	101.189	101.085	6	101.399	101.189	101.085	6.5	102.927	102.843	102.803
6.125	101.921	101.711	101.610	6.125	101.921	101.711	101.610	6.625	103.459	103.375	103.335
6.25	102.200	102.187	102.148	6.25	102.200	102.187	102.148	6.75	103.665	103.586	103.539
6.375	102.425	102.342	102.302	6.375	102.425	102.342	102.302	6.875	103.608	103.503	103.454
6.5	102.966	102.882	102.842	6.5	102.966	102.882	102.842	7	104.137	104.032	103.983
6.625	103.463	103.379	103.339	6.625	103.463	103.379	103.339	7.125	104.587	104.481	104.432
6.75	103.665	103.586	103.539	6.75	103.665	103.586	103.539	7.25	104.579	104.532	104.517
6.875	103.623	103.518	103.469	6.875	103.623	103.518	103.469	7.375	103.746	103.673	103.639
7	104.103	103.998	103.949	7	104.103	103.998	103.949	7.5	104.240	104.177	104.143
7.125	104.506	104.400	104.351	7.125	104.506	104.400	104.351	7.625	104.727	104.665	104.631
7.25	104.579	104.532	104.517	7.25	104.579	104.532	104.517	7.75	105.101	105.038	105.004
7.375	104.260	104.167	104.104	7.375	103.741	103.673	103.639				
7.5	104.747	104.654	104.591	7.5	104.240	104.177	104.143				

  

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	96.648	96.632	96.609	4.25	96.352	96.373	96.366	4.625	92.006		
4.375	97.116	97.100	97.077	4.375	96.925	96.945	96.938	4.75	94.164	94.124	94.106
4.5	97.585	97.569	97.547	4.5	97.494	97.515	97.507	4.875	94.842	94.855	94.839
4.625	98.059	98.079	98.072	4.625	98.059	98.079	98.072	5	95.570	95.582	95.566
4.75	98.380	98.347	98.310	4.75	98.234	98.188	98.173	5.125	96.441	96.454	96.438
4.875	98.851	98.818	98.781	4.875	98.636	98.634	98.615	5.25	97.535	97.465	97.402
5	99.323	99.291	99.254	5	99.188	99.186	99.168	5.375	98.294	98.254	98.232
5.125	99.797	99.765	99.728	5.125	99.726	99.725	99.706	5.5	98.859	98.818	98.796
5.25	99.910	99.848	99.818	5.25	99.910	99.848	99.818	5.625	99.403	99.361	99.340
5.375	100.324	100.283	100.235	5.375	100.044	100.020	99.990	5.75	99.798	99.633	99.611
5.5	100.794	100.754	100.705	5.5	100.550	100.526	100.496	5.875	100.265	100.091	100.051
5.625	101.265	101.212	101.164	5.625	101.027	101.003	100.974	6	100.742	100.602	100.569
5.75	101.354	101.276	101.231	5.75	101.354	101.276	101.231	6.125	101.245	101.225	101.187
5.875	101.499	101.415	101.388	5.875	101.032	100.986	100.945	6.25	101.425	101.362	101.332
6	101.980	101.897	101.869	6	101.480	101.434	101.394	6.375	101.414	101.357	101.301
								6.5	101.889	101.832	101.776
								6.625	102.509	102.433	102.383
								6.75	102.496	102.418	102.371
								6.875	102.002	102.002	101.994
								7	102.324	102.324	102.316
								7.125	102.690	102.674	102.614
								7.25	102.754	102.708	102.692

  

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	96.946	96.944	96.916	5	95.570	95.582	95.566	4.5	94.852	94.748	94.740
5.375	98.294	98.254	98.232	5.125	96.441	96.454	96.438	4.625	95.409	95.304	95.297
5.5	98.859	98.818	98.796	5.25	96.946	96.944	96.916	4.75	95.225	95.171	95.130
5.625	99.403	99.361	99.340	5.375	98.289	98.248	98.227	4.875	95.709	95.655	95.613
5.75	99.798	99.633	99.611	5.5	98.814	98.774	98.752	5	96.192	96.138	96.097
5.875	100.265	100.082	100.051	5.625	99.326	99.285	99.263	5.125	96.675	96.621	96.579
6	100.742	100.600	100.569	5.75	99.573	99.531	99.510	5.25	96.798	96.729	96.673
6.125	101.245	101.225	101.187	5.875	100.163	100.102	100.071	5.375	97.281	97.211	97.156
6.25	101.425	101.362	101.332	6	100.658	100.596	100.565	5.5	97.763	97.693	97.638
6.375	101.414	101.357	101.301	6.125	101.245	101.225	101.187	5.625	98.245	98.175	98.120
6.5	101.889	101.832	101.776	6.25	101.396	101.333	101.303	5.75	98.097	98.056	98.016
6.625	102.509	102.433	102.383	6.375	101.427	101.344	101.307	5.875	98.479	98.395	98.368
6.75	102.496	102.418	102.371	6.5	101.886	101.803	101.766	6	98.960	98.877	98.849
6.875	101.887	101.872	101.856	6.625	102.509	102.433	102.383	6.125	99.442	99.358	99.330

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	98.203	98.179	98.155	5.25	98.203	98.179	98.155	5.25	98.203	98.179	98.155
5.375	98.692	98.668	98.643	5.375	98.692	98.668	98.643	5.375	98.692	98.668	98.643
5.5	99.313	99.289	99.264	5.5	99.313	99.289	99.264	5.5	99.313	99.289	99.264
5.625	99.819	99.795	99.770	5.625	99.819	99.795	99.770	5.625	99.819	99.795	99.770
5.75	100.555	100.346	100.315	5.75	100.555	100.346	100.315	5.75	100.555	100.346	100.315
5.875	100.843	100.633	100.422	5.875	100.843	100.633	100.422	5.875	100.843	100.633	100.422
6	101.399	101.189	101.085	6	101.399	101.189	101.085	6	101.399	101.189	101.085
6.125	101.921	101.711	101.610	6.125	101.921	101.711	101.610	6.125	101.921	101.711	101.610
6.25	102.200	102.187	102.148	6.25	102.200	102.187	102.148	6.25	102.200	102.187	102.148
6.375	102.425	102.342	102.302	6.375	102.425	102.342	102.302	6.375	102.363	102.280	102.240
6.5	102.966	102.882	102.842	6.5	102.966	102.882	102.842	6.5	102.927	102.843	102.803
6.625	103.463	103.379	103.339	6.625	103.463	103.379	103.339	6.625	103.459	103.375	103.335
6.75	103.665	103.586	103.539	6.75	103.665	103.586	103.539	6.75	103.665	103.586	103.539
6.875	103.623	103.518	103.469	6.875	103.623	103.518	103.469	6.875	103.608	103.503	103.454
7	104.103	103.998	103.949	7	104.103	103.998	103.949	7	104.137	104.032	103.983
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	97.494	97.515	97.507	4.25	96.352	96.373	96.366	5.25	96.946	96.944	96.916
4.625	98.059	98.079	98.072	4.375	96.925	96.945	96.938	5.375	98.294	98.254	98.232
4.75	98.234	98.188	98.173	4.5	97.494	97.515	97.507	5.5	98.859	98.818	98.796
4.875	98.636	98.634	98.615	4.625	98.059	98.079	98.072	5.625	99.403	99.361	99.340
5	99.188	99.186	99.168	4.75	98.234	98.188	98.173	5.75	99.798	99.633	99.611
5.125	99.726	99.725	99.706	4.875	98.636	98.634	98.615	5.875	100.265	100.082	100.051
5.25	99.910	99.848	99.818	5	99.188	99.186	99.168	6	100.742	100.600	100.569
5.375	100.044	100.020	99.990	5.125	99.726	99.725	99.706	6.125	101.245	101.225	101.187
5.5	100.550	100.526	100.496	5.25	99.910	99.848	99.818	6.25	101.425	101.362	101.332
5.625	101.027	101.003	100.974	5.375	100.044	100.020	99.990	6.375	101.414	101.357	101.301
5.75	101.354	101.276	101.231	5.5	100.550	100.526	100.496	6.5	101.889	101.832	101.776
5.875	101.032	100.986	100.945	5.625	101.027	101.003	100.974	6.625	102.509	102.433	102.383
6	101.480	101.434	101.394	5.75	101.354	101.276	101.231	6.75	102.496	102.418	102.371
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	96.946	96.944	96.916	5.25	96.946	96.944	96.916	4.5	94.852	94.748	94.740
5.375	98.294	98.254	98.232	5.375	97.646	97.644	97.617	4.625	95.409	95.304	95.297
5.5	98.859	98.818	98.796	5.5	98.400	98.397	98.370	4.75	93.923	93.890	93.858
5.625	99.403	99.361	99.340	5.625	99.155	99.152	99.125	4.875	94.405	94.203	94.185
5.75	99.798	99.633	99.611	5.75	99.532	99.470	99.438	5	94.935	94.733	94.715
5.875	100.265	100.082	100.051	5.875	99.830	99.810	99.772	5.125	95.437	95.235	95.216
6	100.742	100.600	100.569	6	100.520	100.501	100.462	5.25	96.424	96.376	96.327
6.125	101.245	101.225	101.187	6.125	101.245	101.225	101.187	5.375	96.532	96.483	96.435
6.25	101.425	101.362	101.332	6.25	101.117	101.039	100.992	5.5	96.940	96.891	96.843
6.375	101.414	101.357	101.301	6.375	101.123	101.047	100.998	5.625	97.350	97.302	97.253
6.5	101.889	101.832	101.776	6.5	101.796	101.720	101.670	5.75	98.097	98.056	98.016
6.625	102.509	102.433	102.383	6.625	102.509	102.433	102.383	5.875	98.379	98.339	98.298
6.75	102.496	102.418	102.371	6.75	102.546	102.468	102.421	6	98.725	98.684	98.644
6.875	101.887	101.872	101.856	6.875	101.549	101.621	101.560	6.125	99.046	99.006	98.965

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

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	97.237	97.191	97.175	5.125	97.237	97.191	97.175	4.75	95.456	95.410	95.394
5.25	98.103	98.079	98.055	5.25	98.103	98.079	98.055	4.875	95.925	95.879	95.863
5.375	98.592	98.568	98.543	5.375	98.592	98.568	98.543	5	96.581	96.535	96.519
5.5	99.213	99.189	99.164	5.5	99.213	99.189	99.164	5.125	97.237	97.191	97.175
5.625	99.719	99.695	99.670	5.625	99.719	99.695	99.670	5.25	98.103	98.079	98.055
5.75	100.455	100.246	100.215	5.75	100.455	100.246	100.215	5.375	98.592	98.568	98.543
5.875	100.743	100.533	100.353	5.875	100.743	100.533	100.353	5.5	99.213	99.189	99.164
6	101.299	101.089	100.879	6	101.299	101.089	100.879	5.625	99.719	99.695	99.670
6.125	101.821	101.611	101.400	6.125	101.821	101.611	101.400	5.75	100.455	100.246	100.215
6.25	101.923	101.815	101.831	6.25	101.923	101.815	101.831	5.875	100.743	100.533	100.353
6.375	102.006	101.950	101.893	6.375	102.006	101.950	101.893	6	101.299	101.089	100.879
6.5	102.441	102.385	102.328	6.5	102.441	102.385	102.328	6.125	101.821	101.611	101.400
6.625	102.865	102.809	102.752	6.625	102.865	102.809	102.752	6.25	101.923	101.815	101.831
6.75	103.313	103.234	103.187	6.75	103.313	103.234	103.187	6.375	102.006	101.950	101.893
6.875	103.100	103.084	103.069	6.875	103.100	103.084	103.069	6.5	102.441	102.385	102.328
7	103.451	103.435	103.420	7	103.451	103.435	103.420	6.625	102.865	102.809	102.752
7.125	103.765	103.749	103.733	7.125	103.765	103.749	103.733	6.75	103.313	103.234	103.187
7.25	104.195	104.148	104.133	7.25	104.195	104.148	104.133	6.875	103.100	103.084	103.069
7.375	103.696	103.559	103.450	7.375	103.475	103.398	103.320	7	103.451	103.435	103.420
7.5	103.852	103.715	103.631	7.5	103.786	103.709	103.631	7.125	103.765	103.749	103.733
7.625	104.177	104.115	104.081	7.625	104.177	104.115	104.081	7.25	104.195	104.148	104.133
7.75	104.551	104.488	104.454	7.75	104.551	104.488	104.454	7.375	103.475	103.398	103.320
7.875	103.767	103.702	103.646					7.5	103.786	103.709	103.631
8	103.882	103.818	103.762					7.625	104.177	104.115	104.081
8.125	103.948	103.884	103.828					7.75	104.551	104.488	104.454
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	96.548	96.532	96.509	4.25	96.311	96.332	96.324	4.875	94.789	94.662	94.746
4.375	97.016	97.000	96.977	4.375	96.833	96.854	96.846	5	95.507	95.380	95.463
4.5	97.485	97.469	97.447	4.5	97.342	97.363	97.356	5.125	96.269	96.142	96.226
4.625	97.956	97.940	97.918	4.625	97.835	97.856	97.849	5.25	97.001	96.858	96.931
4.75	98.280	98.247	98.210	4.75	98.134	98.088	98.073	5.375	97.818	97.778	97.756
4.875	98.751	98.718	98.681	4.875	98.484	98.483	98.464	5.5	98.316	98.247	98.246
5	99.223	99.191	99.154	5	98.945	98.943	98.925	5.625	99.032	98.890	98.962
5.125	99.697	99.665	99.628	5.125	99.377	99.375	99.357	5.75	99.698	99.488	99.288
5.25	99.810	99.748	99.718	5.25	99.810	99.748	99.718	5.875	100.165	99.955	99.826
5.375	100.224	100.183	100.135	5.375	99.809	99.785	99.755	6	100.642	100.432	100.294
5.5	100.694	100.654	100.605	5.5	100.197	100.173	100.144	6.125	101.053	100.843	100.853
5.625	101.153	101.112	101.064	5.625	100.719	100.641	100.596	6.25	101.229	101.019	100.842
5.75	101.254	101.176	101.131	5.75	101.254	101.176	101.131	6.375	101.314	101.257	101.201
5.875	101.277	101.236	101.188	5.875	100.735	100.690	100.649	6.5	101.789	101.732	101.676
6	101.720	101.679	101.631	6	101.232	101.153	101.101	6.625	102.150	102.046	101.990
								6.75	102.396	102.318	102.271
								6.875	101.787	101.772	101.756
								7	102.138	102.123	102.107
								7.125	102.452	102.437	102.421
								7.25	102.654	102.608	102.592
								7.375	101.604	101.541	101.507
								7.5	102.109	102.046	102.012
								7.625	102.596	102.533	102.499
								7.75	102.919	102.857	102.823
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	101.789	101.732	101.676	6.125	100.951	100.792	100.853	4.5	94.677	94.573	94.565
6.625	102.150	102.046	101.990	6.25	101.017	100.939	100.892	4.625	95.127	95.023	95.015
6.75	102.396	102.318	102.271	6.375	101.038	100.822	100.873	4.75	93.823	93.790	93.758
6.875	101.787	101.772	101.756	6.5	101.571	101.355	101.406	4.875	94.214	94.098	94.065
7	102.138	102.123	102.107	6.625	102.150	101.934	101.984	5	94.611	94.533	94.501
7.125	102.452	102.437	102.421	6.75	102.446	102.368	102.321	5.125	94.965	94.824	94.792
7.25	102.654	102.608	102.592	6.875	101.310	101.250	101.281	5.25	96.324	96.276	96.227
7.375	101.604	101.541	101.507	7	101.832	101.786	101.771	5.375	96.432	96.383	96.335
7.5	102.109	102.046	102.012	7.125	102.353	102.306	102.291	5.5	96.840	96.791	96.743
7.625	102.596	102.533	102.499	7.25	102.704	102.658	102.642	5.625	97.250	97.202	97.153
7.75	102.919	102.857	102.823	7.375	101.654	101.591	101.557	5.75	97.997	97.956	97.916
				7.5	102.159	102.096	102.062	5.875	98.279	98.239	98.198
				7.625	102.646	102.583	102.549	6	98.625	98.584	98.544
								6.125	98.946	98.906	98.865

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	102.006	101.950	101.893	6.375	102.006	101.950	101.893	6	101.299	101.089	100.879
6.5	102.441	102.385	102.328	6.5	102.441	102.385	102.328	6.125	101.821	101.611	101.400
6.625	102.865	102.809	102.752	6.625	102.865	102.809	102.752	6.25	101.973	101.820	101.881
6.75	103.313	103.234	103.187	6.75	103.313	103.234	103.187	6.375	102.006	101.950	101.893
6.875	103.100	103.084	103.069	6.875	103.100	103.084	103.069	6.5	102.441	102.385	102.328
7	103.451	103.435	103.420	7	103.451	103.435	103.420	6.625	102.865	102.809	102.752
7.125	103.765	103.749	103.733	7.125	103.765	103.749	103.733	6.75	103.313	103.234	103.187
7.25	104.195	104.148	104.133	7.25	104.195	104.148	104.133	6.875	103.100	103.084	103.069
7.375	103.696	103.559	103.450	7.375	103.475	103.398	103.320	7	103.451	103.435	103.420
7.5	103.852	103.715	103.631	7.5	103.786	103.709	103.631	7.125	103.765	103.749	103.733
7.625	104.177	104.115	104.081	7.625	104.177	104.115	104.081	7.25	104.195	104.148	104.133
7.75	104.551	104.488	104.454	7.75	104.551	104.488	104.454	7.375	103.475	103.398	103.320
7.875	103.767	103.702	103.646					7.5	103.786	103.709	103.631
8	103.882	103.818	103.762					7.625	104.177	104.115	104.081
8.125	103.948	103.884	103.828					7.75	104.551	104.488	104.454
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	97.485	97.469	97.447	4.5	97.342	97.363	97.356	6.625	102.150	102.046	101.990
4.625	97.956	97.940	97.918	4.625	97.835	97.856	97.849	6.75	102.396	102.318	102.271
4.75	98.280	98.247	98.210	4.75	98.134	98.088	98.073	6.875	101.787	101.772	101.756
4.875	98.751	98.718	98.681	4.875	98.484	98.483	98.464	7	102.138	102.123	102.107
5	99.223	99.191	99.154	5	98.945	98.943	98.925	7.125	102.452	102.437	102.421
5.125	99.697	99.665	99.628	5.125	99.377	99.375	99.357	7.25	102.654	102.608	102.592
5.25	99.810	99.748	99.718	5.25	99.810	99.748	99.718	7.375	102.222	102.084	101.976
5.375	100.224	100.183	100.135	5.375	99.809	99.785	99.755	7.5	102.377	102.240	102.131
5.5	100.694	100.654	100.605	5.5	100.197	100.173	100.144	7.625	102.596	102.533	102.499
5.625	101.153	101.112	101.064	5.625	100.719	100.641	100.596	7.75	102.919	102.857	102.823
5.75	101.254	101.176	101.131	5.75	101.254	101.176	101.131	7.875	101.292	101.227	101.171
5.875	101.277	101.236	101.188	5.875	100.735	100.690	100.649	8	101.407	101.343	101.287
6	101.720	101.679	101.631	6	101.232	101.153	101.101	8.125	101.473	101.409	101.353
6.125	102.160	102.120	102.071	6.125	101.728	101.649	101.597				
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	101.789	101.732	101.676	6.125	100.951	100.792	100.853	4.5	94.677	94.573	94.565
6.625	102.150	102.046	101.990	6.25	101.017	100.939	100.892	4.625	95.127	95.023	95.015
6.75	102.396	102.318	102.271	6.375	101.038	100.822	100.873	4.75	93.823	93.790	93.758
6.875	101.787	101.772	101.756	6.5	101.571	101.355	101.406	4.875	94.214	94.098	94.065
7	102.138	102.123	102.107	6.625	102.150	101.934	101.984	5	94.611	94.533	94.501
7.125	102.452	102.437	102.421	6.75	102.446	102.368	102.321	5.125	94.965	94.824	94.792
7.25	102.654	102.608	102.592	6.875	101.310	101.250	101.281	5.25	96.324	96.276	96.227
7.375	101.604	101.541	101.507	7	101.832	101.786	101.771	5.375	96.432	96.383	96.335
7.5	102.109	102.046	102.012	7.125	102.353	102.306	102.291	5.5	96.840	96.791	96.743
7.625	102.596	102.533	102.499	7.25	102.704	102.658	102.642	5.625	97.250	97.202	97.153
7.75	102.919	102.857	102.823	7.375	101.654	101.591	101.557	5.75	97.997	97.956	97.916
				7.5	102.159	102.096	102.062	5.875	98.279	98.239	98.198
				7.625	102.646	102.583	102.549	6	98.625	98.584	98.544
								6.125	98.946	98.906	98.865

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	100.203	100.051	99.751	6.75	98.703	98.551	98.251
6.875	100.638	100.562	100.262	6.875	99.138	99.062	98.762
7	101.130	101.054	100.754	7	99.630	99.554	99.254
7.125	101.571	101.495	101.195	7.125	100.071	99.995	99.695
7.25	101.983	101.907	101.607	7.25	100.483	100.407	100.107
7.375	101.347	100.787	100.487	7.375	99.847	99.287	98.987
7.5	101.799	101.239	100.939	7.5	100.299	99.739	99.439
7.625	102.200	101.640	101.340	7.625	100.700	100.140	99.840
7.75	102.592	102.032	101.732	7.75	101.092	100.532	100.232
7.875	102.062	101.481	101.181	7.875	100.562	99.981	99.681
8	102.484	101.903	101.603	8	100.984	100.403	100.103
8.125	102.855	102.274	101.974	8.125	101.355	100.774	100.474
8.25	103.207	102.626	102.326	8.25	101.707	101.126	100.826

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.203	98.051	97.751	6.75	96.703	96.551	96.251
6.875	98.638	98.562	98.262	6.875	97.138	97.062	96.762
7	99.130	99.054	98.754	7	97.630	97.554	97.254
7.125	99.571	99.495	99.195	7.125	98.071	97.995	97.695
7.25	99.983	99.907	99.607	7.25	98.483	98.407	98.107
7.375	99.347	98.787	98.487	7.375	97.847	97.287	96.987
7.5	99.799	99.239	98.939	7.5	98.299	97.739	97.439
7.625	100.200	99.640	99.340	7.625	98.700	98.140	97.840
7.75	100.592	100.032	99.732	7.75	99.092	98.532	98.232
7.875	100.062	99.481	99.181	7.875	98.562	97.981	97.681
8	100.484	99.903	99.603	8	98.984	98.403	98.103
8.125	100.855	100.274	99.974	8.125	99.355	98.774	98.474
8.25	101.207	100.626	100.326	8.25	99.707	99.126	98.826

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.453	99.301	99.001	6.75	97.453	97.301	97.001
6.875	99.888	99.812	99.512	6.875	97.888	97.812	97.512
7	100.380	100.304	100.004	7	98.380	98.304	98.004
7.125	100.821	100.745	100.445	7.125	98.821	98.745	98.445
7.25	101.233	101.157	100.857	7.25	99.233	99.157	98.857
7.375	100.597	100.037	99.737	7.375	98.597	98.037	97.737
7.5	101.049	100.489	100.189	7.5	99.049	98.489	98.189
7.625	101.450	100.890	100.590	7.625	99.450	98.890	98.590
7.75	101.842	101.282	100.982	7.75	99.842	99.282	98.982
7.875	101.312	100.731	100.431	7.875	99.312	98.731	98.431
8	101.734	101.153	100.853	8	99.734	99.153	98.853
8.125	102.105	101.524	101.224	8.125	100.105	99.524	99.224
8.25	102.457	101.876	101.576	8.25	100.457	99.876	99.576

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.