



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	90.661	90.661	90.526	4.75	90.661	90.661	90.526	5.125	94.888	94.951	94.976
4.875	91.740	91.806	91.848	4.875	91.740	91.806	91.848	5.25	95.574	95.649	95.672
5	92.393	92.477	92.515	5	92.393	92.477	92.515	5.375	96.234	96.254	96.273
5.125	92.981	93.063	93.101	5.125	92.981	93.063	93.101	5.5	96.950	96.984	97.000
5.25	93.886	93.839	93.849	5.25	93.770	93.817	93.849	5.625	97.643	97.695	97.707
5.375	94.576	94.529	94.452	5.375	94.355	94.417	94.446	5.75	98.276	98.343	98.354
5.5	95.307	95.259	95.182	5.5	94.930	95.013	95.039	5.875	98.758	98.841	98.849
5.625	95.882	95.834	95.757	5.625	95.629	95.646	95.669	6	99.218	99.315	99.320
5.75	96.495	96.441	96.425	5.75	96.378	96.416	96.425	6.125	99.657	99.759	99.763
5.875	97.074	97.020	96.972	5.875	96.930	96.966	96.972	6.25	99.958	99.990	99.988
6	97.698	97.644	97.560	6	97.461	97.510	97.493	6.375	100.443	100.436	100.432
6.125	98.217	98.149	98.051	6.125	98.063	98.070	98.040	6.5	100.887	100.861	100.854
6.25	98.851	98.783	98.715	6.25	98.678	98.708	98.715	6.625	101.259	101.292	101.284
6.375	99.387	99.319	99.221	6.375	99.215	99.234	99.217	6.75	101.220	101.108	101.089
6.5	99.921	99.840	99.728	6.5	99.715	99.720	99.671	6.875	101.684	101.576	101.552
6.625	100.350	100.269	100.223	6.625	100.248	100.245	100.223	7	102.157	102.104	102.047
6.75	100.938	100.856	100.785	6.75	100.769	100.790	100.785	7.125	102.464	102.405	102.354
6.875	101.337	101.258	101.240	6.875	101.227	101.240	101.240	7.25	102.809	102.679	102.668
7	101.784	101.709	101.660	7	101.721	101.702	101.660	7.375	103.291	103.161	103.150
7.125	102.213	102.165	102.130	7.125	102.173	102.165	102.130	7.5	103.625	103.496	103.485
7.25	102.632	102.604	102.586	7.25	102.594	102.604	102.586	7.625	103.860	103.813	103.730
7.375	103.036	103.036	103.024	7.375	103.036	103.036	103.024	7.75	104.403	104.255	104.249
7.5	103.393	103.366	103.352	7.5	103.393	103.366	103.352	7.875	104.777	104.630	104.624
7.625	103.799	103.783	103.756	7.625	103.799	103.783	103.756	8	105.148	105.053	104.976
7.75	104.208	104.205	104.175	7.75	104.208	104.205	104.175				
7.875	104.590	104.550	104.526	7.875	104.590	104.550	104.526				
8	104.962	104.867	104.790	8	104.962	104.867	104.790				
8.125	105.044	105.046	105.013	8.125	105.044	105.046	105.013				
8.25	105.477	105.459	105.418	8.25	105.477	105.459	105.418				
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	96.349	96.349	96.328	4.625	96.707	96.707	96.686	5	91.491	91.583	91.571
4.75	96.719	96.669	96.649	4.75	96.858	96.840	96.878	5.125	92.103	92.200	92.187
4.875	97.188	97.172	97.155	4.875	97.331	97.344	97.379	5.25	93.636	93.509	93.351
5	97.592	97.569	97.552	5	97.790	97.833	97.865	5.375	94.328	94.201	94.044
5.125	98.127	98.111	98.094	5.125	98.219	98.293	98.322	5.5	95.237	95.111	94.954
5.25	98.503	98.445	98.401	5.25	98.530	98.630	98.656	5.625	95.764	95.638	95.483
5.375	98.946	98.910	98.893	5.375	98.941	98.947	98.969	5.75	96.403	96.401	96.370
5.5	99.324	99.288	99.273	5.5	99.347	99.383	99.402	5.875	97.034	96.950	96.922
5.625	99.814	99.776	99.761	5.625	99.707	99.773	99.789	6	97.649	97.534	97.467
5.75	100.065	100.007	99.987	5.75	99.982	100.068	100.081	6.125	98.223	98.107	97.985
5.875	100.528	100.469	100.450	5.875	100.286	100.332	100.343	6.25	98.832	98.714	98.650
6	100.861	100.804	100.784	6	100.590	100.686	100.697	6.375	99.364	99.244	99.199
6.125	101.360	101.300	101.281	6.125	100.824	100.815	100.819	6.5	99.877	99.742	99.674
6.25	101.476	101.395	101.368	6.25	101.232	101.128	101.074	6.625	100.316	100.227	100.175
6.375	101.904	101.824	101.795	6.375	101.566	101.466	101.419	6.75	100.847	100.765	100.709
6.5	102.180	102.101	102.073	6.5	101.887	101.792	101.751	6.875	101.252	101.197	101.147
6.625	102.646	102.565	102.536	6.625	101.972	101.890	101.863	7	101.573	101.609	101.557
6.75	102.561	102.459	102.420	6.75	102.170	102.146	102.132	7.125	101.992	101.929	101.867
6.875	102.997	102.894	102.855	6.875	102.487	102.446	102.438	7.25	102.401	102.285	102.217
7	102.858	102.796	102.765	7	102.687	102.674	102.672	7.375	102.773	102.644	102.582
7.125	103.041	102.978	102.947	7.125	102.609	102.547	102.516	7.5	102.884	102.918	102.854
7.25	102.941	102.862	102.811	7.25	102.607	102.528	102.477	7.625	102.747	102.667	102.667
7.375	103.439	103.360	103.309	7.375	103.000	102.922	102.871	7.75	102.343	102.334	102.253
								7.875	102.609	102.560	102.485

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	0
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	97.470	97.485	97.458	5	96.844	96.859	96.832	5.125	94.403	94.340	94.277
5.125	97.793	97.805	97.775	5.125	97.332	97.344	97.314	5.25	95.048	94.985	94.923
5.25	98.110	98.120	98.087	5.25	97.780	97.790	97.757	5.375	95.343	95.280	95.217
5.375	98.418	98.427	98.391	5.375	98.166	98.174	98.138	5.5	95.814	95.751	95.689
5.5	98.722	98.728	98.689	5.5	98.538	98.544	98.505	5.625	96.287	96.224	96.162
5.625	99.016	99.020	98.977	5.625	98.888	98.892	98.850	5.75	96.582	96.519	96.457
5.75	99.296	99.298	99.252	5.75	99.223	99.225	99.180	5.875	96.877	96.814	96.751
5.875	99.540	99.540	99.491	5.875	99.535	99.535	99.487	6	97.154	97.091	97.029
6	99.769	99.767	99.715	6	99.823	99.821	99.769	6.125	97.429	97.366	97.303
6.125	99.969	99.965	99.910	6.125	100.076	100.072	100.017	6.25	97.705	97.642	97.580
6.25	100.197	100.190	100.132	6.25	100.311	100.305	100.246	6.375	97.979	97.916	97.854
6.375	100.365	100.357	100.296	6.375	100.523	100.514	100.453	6.5	98.431	98.368	98.306
6.5	100.477	100.466	100.402	6.5	100.652	100.641	100.577	6.625	98.522	98.459	98.396
6.625	100.530	100.517	100.450	6.625	100.670	100.660	100.600	6.75	98.792	98.729	98.667
6.75	100.567	100.553	100.482	6.75	100.696	100.683	100.619	6.875	98.878	98.815	98.752
6.875	100.579	100.563	100.489	6.875	100.754	100.738	100.664	7	98.962	98.899	98.836
7	100.609	100.546	100.483	7	100.779	100.760	100.683	7.125	99.035	98.972	98.910
7.125	100.661	100.598	100.535	7.125	100.764	100.743	100.663				

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	97.574	97.589	97.562	5	96.945	96.960	96.933	5.125	94.353	94.290	94.227
5.125	97.896	97.909	97.879	5.125	97.432	97.445	97.415	5.25	94.998	94.935	94.872
5.25	98.213	98.223	98.190	5.25	97.879	97.890	97.856	5.375	95.293	95.230	95.167
5.375	98.521	98.530	98.493	5.375	98.264	98.273	98.236	5.5	95.764	95.701	95.638
5.5	98.824	98.830	98.791	5.5	98.635	98.642	98.602	5.625	96.237	96.174	96.111
5.625	99.118	99.122	99.079	5.625	98.985	98.989	98.946	5.75	96.532	96.469	96.406
5.75	99.398	99.400	99.354	5.75	99.319	99.321	99.275	5.875	96.827	96.764	96.701
5.875	99.642	99.642	99.593	5.875	99.630	99.630	99.581	6	97.104	97.041	96.978
6	99.872	99.870	99.818	6	99.917	99.915	99.863	6.125	97.379	97.316	97.253
6.125	100.074	100.070	100.015	6.125	100.169	100.165	100.110	6.25	97.655	97.592	97.529
6.25	100.303	100.297	100.239	6.25	100.404	100.398	100.340	6.375	97.929	97.866	97.803
6.375	100.474	100.466	100.404	6.375	100.617	100.609	100.547	6.5	98.381	98.318	98.255
6.5	100.588	100.577	100.513	6.5	100.748	100.737	100.673	6.625	98.472	98.409	98.346
6.625	100.643	100.630	100.563	6.625	100.767	100.757	100.696	6.75	98.742	98.679	98.616
6.75	100.682	100.667	100.597	6.75	100.795	100.782	100.717	6.875	98.828	98.765	98.702
6.875	100.696	100.679	100.605	6.875	100.855	100.838	100.764	7	98.912	98.849	98.786
7	100.559	100.496	100.433	7	100.881	100.862	100.785	7.125	98.985	98.922	98.859

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	0
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
5.125	92.681	92.763	92.801
5.25	93.470	93.517	93.549
5.375	94.055	94.117	94.146
5.5	94.630	94.713	94.739
5.625	95.329	95.346	95.369
5.75	96.078	96.116	96.125
5.875	96.630	96.666	96.672
6	97.161	97.210	97.193
6.125	97.763	97.770	97.740
6.25	98.378	98.408	98.415
6.375	98.915	98.934	98.917
6.5	99.415	99.420	99.371
6.625	99.948	99.945	99.923
6.75	100.469	100.490	100.485
6.875	100.927	100.940	100.940
7	101.421	101.402	101.360
7.125	101.873	101.865	101.830
7.25	102.294	102.304	102.286
7.375	102.736	102.736	102.724

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
4.75	93.182	93.867	93.771	4.75	93.182	93.867	93.771	5	94.444	94.751	94.655
4.875	93.739	94.267	94.171	4.875	93.739	94.267	94.171	5.125	95.144	95.273	95.177
5	94.444	94.751	94.655	5	94.444	94.751	94.655	5.25	96.193	96.637	96.533
5.125	95.144	95.273	95.177	5.125	95.144	95.273	95.177	5.375	96.717	96.956	96.851
5.25	96.347	96.637	96.533	5.25	96.193	96.637	96.533	5.5	97.383	97.556	97.451
5.375	97.127	97.073	96.939	5.375	96.717	96.956	96.851	5.625	97.973	98.162	98.058
5.5	97.569	97.556	97.451	5.5	97.383	97.556	97.451	5.75	98.928	99.214	99.093
5.625	98.087	98.162	98.058	5.625	97.973	98.162	98.058	5.875	99.476	99.545	99.424
5.75	98.928	99.214	99.093	5.75	98.928	99.214	99.093	6	99.985	100.177	100.056
5.875	99.476	99.545	99.424	5.875	99.476	99.545	99.424	6.125	100.489	100.689	100.568
6	99.985	100.177	100.056	6	99.985	100.177	100.056	6.25	101.157	101.792	101.646
6.125	100.489	100.689	100.568	6.125	100.489	100.689	100.568	6.375	101.132	101.580	101.434
6.25	101.157	101.792	101.646	6.25	101.157	101.792	101.646	6.5	101.687	102.242	102.096
6.375	101.215	101.580	101.434	6.375	101.132	101.580	101.434	6.625	102.259	102.630	102.484
6.5	101.687	102.242	102.096	6.5	101.687	102.242	102.096	6.75	102.778	103.313	103.200
6.625	102.259	102.630	102.484	6.625	102.259	102.630	102.484	6.875	102.508	102.675	102.563
6.75	102.778	103.313	103.200	6.75	102.778	103.313	103.200	7	103.022	103.175	103.063
6.875	102.698	102.675	102.563	6.875	102.508	102.675	102.563	7.125	103.441	103.657	103.544
7	103.180	103.175	103.063	7	103.022	103.175	103.063	7.25	103.922	103.860	103.826
7.125	103.539	103.657	103.544	7.125	103.441	103.657	103.544	7.375	103.169	103.088	103.008
7.25	103.922	103.860	103.826	7.25	103.922	103.860	103.826	7.5	103.606	103.543	103.509
7.375	103.628	103.550	103.444	7.375	103.169	103.088	103.008	7.625	104.120	104.057	104.024
7.5	104.091	104.012	103.906	7.5	103.606	103.543	103.509	7.75	104.516	104.453	104.420
								7.875	102.473	102.390	102.333
								8	102.896	102.813	102.756

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	95.420	95.360	95.352	4.25	95.026	94.983	95.080	4.75	91.809	91.802	91.845
4.375	95.919	95.843	95.823	4.375	95.601	95.557	95.654	4.875	92.545	92.538	92.581
4.5	96.488	96.411	96.391	4.5	96.173	96.130	96.227	5	93.277	93.270	93.313
4.625	96.827	96.765	96.797	4.625	96.743	96.700	96.797	5.125	94.155	94.148	94.191
4.75	97.535	98.003	97.783	4.75	97.535	98.003	97.783	5.25	95.596	95.828	95.692
4.875	97.813	98.112	97.892	4.875	97.644	98.112	97.892	5.375	96.376	96.323	96.189
5	98.323	98.467	98.247	5	98.141	98.467	98.247	5.5	96.818	96.765	96.630
5.125	98.704	98.651	98.716	5.125	98.691	98.636	98.716	5.625	97.336	97.292	97.318
5.25	99.295	99.754	99.527	5.25	99.295	99.754	99.527	5.75	98.456	98.709	98.557
5.375	99.709	99.689	99.570	5.375	99.230	99.689	99.462	5.875	98.898	98.791	98.638
5.5	100.060	100.164	99.937	5.5	99.707	100.164	99.937	6	99.350	99.472	99.320
5.625	100.492	100.503	100.353	5.625	100.208	100.503	100.275	6.125	99.874	99.934	99.799
5.75	100.793	101.212	100.944	5.75	100.793	101.212	100.944	6.25	100.936	101.164	100.987
5.875	101.158	101.225	101.001	5.875	100.805	101.225	100.956	6.375	100.997	101.226	101.048
6	101.591	101.514	101.433	6	101.012	101.225	100.981	6.5	101.317	101.546	101.368
								6.625	101.668	101.897	101.719
								6.75	101.569	101.832	101.688
								6.875	101.370	101.457	101.313
								7	101.814	101.777	101.727
								7.125	102.248	102.211	102.161
								7.25	102.104	102.042	102.008

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	95.557	95.828	95.692	5	93.277	93.270	93.313	4.5	93.537	93.391	93.371
5.375	95.772	95.896	95.795	5.125	94.155	94.148	94.191	4.625	94.103	93.935	93.932
5.5	96.533	96.546	96.555	5.25	95.557	95.828	95.692	4.75	94.300	94.248	94.210
5.625	97.296	97.292	97.318	5.375	95.772	95.896	95.795	4.875	94.793	94.740	94.702
5.75	98.456	98.709	98.557	5.5	96.533	96.546	96.555	5	95.303	95.250	95.212
5.875	98.898	98.791	98.638	5.625	97.296	97.292	97.318	5.125	95.684	95.631	95.593
6	99.328	99.472	99.320	5.75	98.456	98.709	98.557	5.25	96.085	96.032	95.946
6.125	99.822	99.934	99.799	5.875	98.544	98.791	98.638	5.375	96.689	96.637	96.550
6.25	100.936	101.164	100.987	6	99.218	99.472	99.320	5.5	97.040	96.988	96.901
6.375	100.997	101.226	101.048	6.125	99.822	99.934	99.799	5.625	97.472	97.420	97.333
6.5	101.317	101.546	101.368	6.25	100.936	101.164	100.987	5.75	97.623	97.546	97.465
6.625	101.668	101.897	101.719	6.375	100.997	101.226	101.048	5.875	98.138	98.062	97.981
6.75	101.569	101.832	101.688	6.5	101.317	101.546	101.368	6	98.571	98.494	98.413
6.875	101.370	101.457	101.313	6.625	101.668	101.897	101.719	6.125	99.044	98.967	98.886

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	96.193	96.637	96.533	5.25	96.193	96.637	96.533	5.25	96.193	96.637	96.533
5.375	96.717	96.956	96.851	5.375	96.717	96.956	96.851	5.375	96.717	96.956	96.851
5.5	97.383	97.556	97.451	5.5	97.383	97.556	97.451	5.5	97.383	97.556	97.451
5.625	97.973	98.162	98.058	5.625	97.973	98.162	98.058	5.625	97.973	98.162	98.058
5.75	98.928	99.214	99.093	5.75	98.928	99.214	99.093	5.75	98.928	99.214	99.093
5.875	99.476	99.545	99.424	5.875	99.476	99.545	99.424	5.875	99.476	99.545	99.424
6	99.985	100.177	100.056	6	99.985	100.177	100.056	6	99.985	100.177	100.056
6.125	100.489	100.689	100.568	6.125	100.489	100.689	100.568	6.125	100.489	100.689	100.568
6.25	101.157	101.792	101.646	6.25	101.157	101.792	101.646	6.25	101.157	101.792	101.646
6.375	101.132	101.580	101.434	6.375	101.132	101.580	101.434	6.375	101.132	101.580	101.434
6.5	101.687	102.242	102.096	6.5	101.687	102.242	102.096	6.5	101.687	102.242	102.096
6.625	102.259	102.630	102.484	6.625	102.259	102.630	102.484	6.625	102.259	102.630	102.484
6.75	102.778	103.313	103.200	6.75	102.778	103.313	103.200	6.75	102.778	103.313	103.200
6.875	102.508	102.675	102.563	6.875	102.508	102.675	102.563	6.875	102.508	102.675	102.563
7	103.022	103.175	103.063	7	103.022	103.175	103.063	7	103.022	103.175	103.063
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	96.173	96.130	96.227	4.25	95.026	94.983	95.080	5.25	95.557	95.828	95.692
4.625	96.743	96.700	96.797	4.375	95.601	95.557	95.654	5.375	95.772	95.896	95.795
4.75	97.535	98.003	97.783	4.5	96.173	96.130	96.227	5.5	96.533	96.546	96.555
4.875	97.644	98.112	97.892	4.625	96.743	96.700	96.797	5.625	97.296	97.292	97.318
5	98.141	98.467	98.247	4.75	97.054	97.008	97.039	5.75	98.456	98.709	98.557
5.125	98.691	98.636	98.716	4.875	97.580	97.525	97.606	5.875	98.898	98.791	98.638
5.25	99.295	99.754	99.527	5	98.141	98.086	98.166	6	99.328	99.472	99.320
5.375	99.230	99.689	99.462	5.125	98.691	98.636	98.716	6.125	99.822	99.934	99.799
5.5	99.707	100.164	99.937	5.25	98.725	98.679	98.660	6.25	100.936	101.164	100.987
5.625	100.208	100.503	100.275	5.375	99.184	99.101	99.166	6.375	100.997	101.226	101.048
5.75	100.793	101.212	100.944	5.5	99.707	99.624	99.688	6.5	101.317	101.546	101.368
5.875	100.805	101.225	100.956	5.625	100.208	100.125	100.189	6.625	101.668	101.897	101.719
6	101.012	101.225	100.981	5.75	100.372	100.309	100.278	6.75	101.569	101.832	101.688
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	95.557	95.828	95.692	5.25	95.557	95.828	95.692	4.5	93.537	93.368	93.365
5.375	95.772	95.896	95.795	5.375	95.772	95.896	95.795	4.625	94.103	93.935	93.932
5.5	96.533	96.546	96.555	5.5	96.533	96.546	96.555	4.75	92.800	92.703	92.669
5.625	97.296	97.292	97.318	5.625	97.296	97.292	97.318	4.875	93.361	93.106	93.087
5.75	98.456	98.709	98.557	5.75	98.456	98.709	98.557	5	93.910	93.655	93.636
5.875	98.898	98.791	98.638	5.875	98.537	98.791	98.638	5.125	94.440	94.184	94.165
6	99.328	99.472	99.320	6	99.218	99.472	99.320	5.25	95.398	95.356	95.315
6.125	99.822	99.934	99.799	6.125	99.822	99.934	99.799	5.375	95.513	95.471	95.429
6.25	100.936	101.164	100.987	6.25	100.936	101.164	100.987	5.5	95.946	95.904	95.862
6.375	100.997	101.226	101.048	6.375	100.997	101.226	101.048	5.625	96.389	96.347	96.306
6.5	101.317	101.546	101.368	6.5	101.317	101.546	101.368	5.75	97.499	97.424	97.349
6.625	101.668	101.897	101.719	6.625	101.668	101.897	101.719	5.875	97.790	97.714	97.639
6.75	101.569	101.832	101.688	6.75	101.569	101.832	101.688	6	98.170	98.095	98.019
6.875	101.370	101.457	101.313	6.875	101.194	101.457	101.313	6.125	98.520	98.445	98.369

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	



YOUR BFF IN WHOLESALE

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	95.169	95.123	95.106	5.125	95.169	95.123	95.106	4.75	92.957	93.673	93.577
5.25	96.218	96.587	96.483	5.25	96.218	96.587	96.483	4.875	93.300	94.017	93.921
5.375	96.742	96.968	96.864	5.375	96.742	96.968	96.864	5	94.469	94.634	94.538
5.5	97.408	97.481	97.376	5.5	97.408	97.481	97.376	5.125	95.169	95.123	95.106
5.625	97.998	97.957	97.915	5.625	97.998	97.957	97.915	5.25	96.218	96.587	96.483
5.75	98.953	99.008	98.887	5.75	98.953	99.008	98.887	5.375	96.742	96.968	96.864
5.875	99.501	99.308	99.187	5.875	99.501	99.308	99.187	5.5	97.408	97.481	97.376
6	100.010	99.852	99.731	6	100.010	99.852	99.731	5.625	97.998	97.957	97.915
6.125	100.514	100.389	100.268	6.125	100.514	100.389	100.268	5.75	98.953	99.008	98.887
6.25	100.776	101.442	101.296	6.25	100.776	101.442	101.296	5.875	99.501	99.308	99.187
6.375	101.157	101.230	101.084	6.375	101.157	101.230	101.084	6	100.010	99.852	99.731
6.5	101.632	101.799	101.653	6.5	101.632	101.799	101.653	6.125	100.514	100.389	100.268
6.625	102.220	102.249	102.103	6.625	102.220	102.249	102.103	6.25	100.776	101.442	101.296
6.75	102.520	102.470	102.420	6.75	102.520	102.470	102.420	6.375	101.157	101.230	101.084
6.875	102.533	102.483	102.433	6.875	102.533	102.483	102.433	6.5	101.632	101.799	101.653
7	103.047	102.997	102.946	7	103.047	102.997	102.946	6.625	102.220	102.249	102.103
7.125	103.466	103.416	103.366	7.125	103.466	103.416	103.366	6.75	102.520	102.470	102.420
7.25	103.591	103.529	103.495	7.25	103.591	103.529	103.495	6.875	102.533	102.483	102.433
7.375	103.194	103.113	103.033	7.375	103.194	103.113	103.033	7	103.047	102.997	102.946
7.5	103.582	103.502	103.421	7.5	103.582	103.502	103.421	7.125	103.466	103.416	103.366
7.625	103.985	103.905	103.825	7.625	103.985	103.905	103.825	7.25	103.591	103.529	103.495
7.75	104.060	103.997	103.964	7.75	104.060	103.997	103.964	7.375	103.194	103.113	103.033
7.875	103.640	103.598	103.556	7.875	103.640	103.598	103.556	7.5	103.582	103.502	103.421
8	103.745	103.703	103.661	8	103.745	103.703	103.661	7.625	103.985	103.905	103.825
8.125	103.801	103.759	103.717	8.125	103.801	103.759	103.717	7.75	104.060	103.997	103.964
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	95.393	95.385	95.377	4.25	95.120	95.076	95.174	4.875	92.521	92.474	92.557
4.375	95.860	95.851	95.844	4.375	95.652	95.608	95.706	5	93.243	93.196	93.279
4.5	96.328	96.320	96.312	4.5	96.175	96.132	96.229	5.125	94.011	93.964	94.047
4.625	96.798	96.790	96.782	4.625	96.686	96.643	96.740	5.25	95.738	96.009	95.904
4.75	97.404	97.872	97.652	4.75	97.082	97.033	97.107	5.375	95.869	96.140	96.036
4.875	97.677	98.106	97.886	4.875	97.584	97.529	97.609	5.5	96.477	96.603	96.499
5	98.148	98.429	98.209	5	98.066	98.011	98.092	5.625	97.202	97.158	97.224
5.125	98.617	98.593	98.570	5.125	98.522	98.467	98.548	5.75	98.481	98.734	98.613
5.25	99.257	99.717	99.489	5.25	98.750	98.704	98.685	5.875	98.923	98.784	98.663
5.375	99.324	99.683	99.455	5.375	99.106	99.023	99.087	6	99.353	99.278	99.157
5.5	99.774	100.127	99.899	5.5	99.519	99.436	99.500	6.125	99.747	99.866	99.745
5.625	100.210	100.178	100.143	5.625	99.897	99.814	99.879	6.25	100.617	100.846	100.699
5.75	100.505	100.925	100.656	5.75	100.397	100.334	100.303	6.375	100.678	100.907	100.761
5.875	100.776	100.719	100.670	5.875	100.390	100.311	100.359	6.5	100.980	101.133	100.987
6	101.188	101.131	101.082	6	100.737	100.659	100.705	6.625	101.458	101.547	101.401
								6.75	101.484	101.389	101.322
								6.875	101.221	101.170	101.120
								7	101.734	101.684	101.634
								7.125	102.154	102.103	102.053
								7.25	102.129	102.067	102.033
								7.375	100.755	100.693	100.659
								7.5	101.287	101.224	101.191
								7.625	101.802	101.739	101.705
								7.75	102.148	102.085	102.051
								7.875	98.829	98.557	98.540
								8	99.167	98.895	98.878
								8.125	99.477	99.204	99.187
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	100.980	101.133	100.987	6.125	99.612	99.866	99.745	4.5	93.538	93.369	93.367
6.625	101.458	101.547	101.401	6.25	100.617	100.846	100.699	4.625	94.018	93.850	93.847
6.75	101.484	101.389	101.322	6.375	100.678	100.907	100.761	4.75	92.876	92.728	92.694
6.875	101.221	101.170	101.120	6.5	100.904	101.133	100.987	4.875	93.342	93.087	93.068
7	101.734	101.684	101.634	6.625	101.421	101.547	101.401	5	93.774	93.518	93.499
7.125	102.154	102.103	102.053	6.75	101.534	101.439	101.372	5.125	94.163	93.908	93.889
7.25	102.129	102.067	102.033	6.875	100.923	100.873	100.890	5.25	95.423	95.381	95.340
7.375	100.755	100.693	100.659	7	101.402	101.353	101.369	5.375	95.538	95.496	95.454
7.5	101.287	101.224	101.191	7.125	101.760	101.710	101.727	5.5	95.971	95.929	95.887
7.625	101.802	101.739	101.705	7.25	102.179	102.117	102.083	5.625	96.414	96.372	96.331
7.75	102.148	102.085	102.051	7.375	100.805	100.743	100.709	5.75	97.524	97.449	97.374
7.875	98.829	98.557	98.540	7.5	101.337	101.274	101.241	5.875	97.815	97.739	97.664
8	99.167	98.895	98.878	7.625	101.852	101.789	101.755	6	98.195	98.120	98.044
8.125	99.477	99.204	99.187	7.75	98.500	98.228	98.211	6.125	98.545	98.470	98.394

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	101.157	101.230	101.084	6.375	101.157	101.230	101.084	6	100.010	99.852	99.731
6.5	101.632	101.799	101.653	6.5	101.632	101.799	101.653	6.125	100.514	100.389	100.268
6.625	102.220	102.249	102.103	6.625	102.220	102.249	102.103	6.25	100.776	101.442	101.296
6.75	102.520	102.470	102.420	6.75	102.520	102.470	102.420	6.375	101.157	101.230	101.084
6.875	102.533	102.483	102.433	6.875	102.533	102.483	102.433	6.5	101.632	101.799	101.653
7	103.047	102.997	102.946	7	103.047	102.997	102.946	6.625	102.220	102.249	102.103
7.125	103.466	103.416	103.366	7.125	103.466	103.416	103.366	6.75	102.520	102.470	102.420
7.25	103.591	103.529	103.495	7.25	103.591	103.529	103.495	6.875	102.533	102.483	102.433
7.375	103.194	103.113	103.033	7.375	103.194	103.113	103.033	7	103.047	102.997	102.946
7.5	103.582	103.502	103.421	7.5	103.582	103.502	103.421	7.125	103.466	103.416	103.366
7.625	103.985	103.905	103.825	7.625	103.985	103.905	103.825	7.25	103.591	103.529	103.495
7.75	104.060	103.997	103.964	7.75	104.060	103.997	103.964	7.375	103.194	103.113	103.033
7.875	103.640	103.598	103.556	7.875	102.331	102.209	102.192	7.5	103.582	103.502	103.421
8	103.745	103.703	103.661	8	102.669	102.546	102.529	7.625	103.985	103.905	103.825
8.125	103.801	103.759	103.717	8.125	102.978	102.856	102.839	7.75	104.060	103.997	103.964
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	96.328	96.320	96.312	4.5	96.175	96.132	96.229	6.625	101.458	101.547	101.401
4.625	96.798	96.790	96.782	4.625	96.686	96.643	96.740	6.75	101.484	101.389	101.322
4.75	97.404	97.872	97.652	4.75	97.082	97.033	97.107	6.875	101.221	101.170	101.120
4.875	97.677	98.106	97.886	4.875	97.584	97.529	97.609	7	101.734	101.684	101.634
5	98.148	98.429	98.209	5	98.066	98.011	98.092	7.125	102.154	102.103	102.053
5.125	98.617	98.593	98.570	5.125	98.522	98.467	98.548	7.25	102.129	102.067	102.033
5.25	99.257	99.717	99.489	5.25	98.750	98.704	98.685	7.375	101.625	101.575	101.525
5.375	99.324	99.683	99.455	5.375	99.106	99.023	99.087	7.5	101.773	101.722	101.672
5.5	99.774	100.127	99.899	5.5	99.519	99.436	99.500	7.625	101.848	101.797	101.747
5.625	100.210	100.178	100.143	5.625	99.897	99.814	99.879	7.75	102.148	102.085	102.051
5.75	100.505	100.925	100.656	5.75	100.397	100.334	100.303	7.875	101.165	101.123	101.081
5.875	100.776	100.719	100.670	5.875	100.390	100.311	100.359	8	101.270	101.228	101.186
6	101.188	101.131	101.082	6	100.737	100.659	100.705	8.125	101.326	101.284	101.242
6.125	101.577	101.520	101.471	6.125	101.276	101.198	101.154				
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	100.980	101.133	100.987	6.125	99.612	99.866	99.745	4.5	93.538	93.369	93.367
6.625	101.458	101.547	101.401	6.25	100.617	100.846	100.699	4.625	94.018	93.850	93.847
6.75	101.484	101.389	101.322	6.375	100.678	100.907	100.761	4.75	92.876	92.728	92.694
6.875	101.221	101.170	101.120	6.5	100.904	101.133	100.987	4.875	93.342	93.087	93.068
7	101.734	101.684	101.634	6.625	101.421	101.547	101.401	5	93.774	93.518	93.499
7.125	102.154	102.103	102.053	6.75	101.534	101.439	101.372	5.125	94.163	93.908	93.889
7.25	102.129	102.067	102.033	6.875	100.923	100.873	100.890	5.25	95.423	95.381	95.340
7.375	100.755	100.693	100.659	7	101.402	101.353	101.369	5.375	95.538	95.496	95.454
7.5	101.287	101.224	101.191	7.125	101.760	101.710	101.727	5.5	95.971	95.929	95.887
7.625	101.802	101.739	101.705	7.25	102.179	102.117	102.083	5.625	96.414	96.372	96.331
7.75	102.148	102.085	102.051	7.375	100.805	100.743	100.709	5.75	97.524	97.449	97.374
7.875	98.829	98.557	98.540	7.5	101.337	101.274	101.241	5.875	97.815	97.739	97.664
8	99.167	98.895	98.878	7.625	101.852	101.789	101.755	6	98.195	98.120	98.044
8.125	99.477	99.204	99.187	7.75	98.500	98.228	98.211	6.125	98.545	98.470	98.394

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	99.060	98.904	98.604	6.75	97.560	97.404	97.104
6.875	99.593	99.437	99.137	6.875	98.093	97.937	97.637
7	100.105	99.949	99.649	7	98.605	98.449	98.149
7.125	100.569	100.413	100.113	7.125	99.069	98.913	98.613
7.25	101.013	100.857	100.557	7.25	99.513	99.357	99.057
7.375	101.115	100.930	100.630	7.375	99.615	99.430	99.130
7.5	101.587	101.402	101.102	7.5	100.087	99.902	99.602
7.625	102.011	101.826	101.526	7.625	100.511	100.326	100.026
7.75	102.425	102.240	101.940	7.75	100.925	100.740	100.440
7.875	101.841	101.641	101.341	7.875	100.341	100.141	99.841
8	102.273	102.073	101.773	8	100.773	100.573	100.273
8.125	102.667	102.467	102.167	8.125	101.167	100.967	100.667
8.25	103.041	102.841	102.541	8.25	101.541	101.341	101.041

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.060	96.904	96.604	6.75	95.560	95.404	95.104
6.875	97.593	97.437	97.137	6.875	96.093	95.937	95.637
7	98.105	97.949	97.649	7	96.605	96.449	96.149
7.125	98.569	98.413	98.113	7.125	97.069	96.913	96.613
7.25	99.013	98.857	98.557	7.25	97.513	97.357	97.057
7.375	99.115	98.930	98.630	7.375	97.615	97.430	97.130
7.5	99.587	99.402	99.102	7.5	98.087	97.902	97.602
7.625	100.011	99.826	99.526	7.625	98.511	98.326	98.026
7.75	100.425	100.240	99.940	7.75	98.925	98.740	98.440
7.875	99.841	99.641	99.341	7.875	98.341	98.141	97.841
8	100.273	100.073	99.773	8	98.773	98.573	98.273
8.125	100.667	100.467	100.167	8.125	99.167	98.967	98.667
8.25	101.041	100.841	100.541	8.25	99.541	99.341	99.041

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.310	98.154	97.854	6.75	96.310	96.154	95.854
6.875	98.843	98.687	98.387	6.875	96.843	96.687	96.387
7	99.355	99.199	98.899	7	97.355	97.199	96.899
7.125	99.819	99.663	99.363	7.125	97.819	97.663	97.363
7.25	100.263	100.107	99.807	7.25	98.263	98.107	97.807
7.375	100.365	100.180	99.880	7.375	98.365	98.180	97.880
7.5	100.837	100.652	100.352	7.5	98.837	98.652	98.352
7.625	101.261	101.076	100.776	7.625	99.261	99.076	98.776
7.75	101.675	101.490	101.190	7.75	99.675	99.490	99.190
7.875	101.091	100.891	100.591	7.875	99.091	98.891	98.591
8	101.523	101.323	101.023	8	99.523	99.323	99.023
8.125	101.917	101.717	101.417	8.125	99.917	99.717	99.417
8.25	102.291	102.091	101.791	8.25	100.291	100.091	99.791

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.