

CORPORATE OFFICE
15030 LA MIRADA BLVD
LA MIRADA, CA 90638
TEL: 714-367-5125
https://www.pacbaylending.com



Today's Date: 03/04/2024
Effective Time: 08:55 AM
Current Index
SOFR Rate: 5.319%
Prime Rate: 8.500%

CONFORMING CLASSIC PRODUCTS (DU/LP)											
30 YEARS FIXED			20 YEARS FIXED			15 YEARS FIXED			10 YEARS FIXED		
PB30	15 DAYS	30 DAYS	PB20	15 DAYS	30 DAYS	PB15	15 DAYS	30 DAYS	PB10	15 DAYS	30 DAYS
7.000%	(2.750)	(2.625)	6.875%	(2.500)	(2.375)	6.625%	(1.750)	(1.625)	6.625%	(1.875)	(1.750)
6.875%	(2.500)	(2.375)	6.750%	(2.375)	(2.250)	6.500%	(1.625)	(1.500)	6.500%	(1.625)	(1.500)
6.750%	(2.000)	(1.875)	6.625%	(2.250)	(2.125)	6.375%	(1.375)	(1.250)	6.375%	(1.375)	(1.250)
6.625%	(1.750)	(1.625)	6.500%	(1.875)	(1.750)	6.250%	(1.000)	(0.875)	6.250%	(1.125)	(1.000)
6.500%	(1.500)	(1.375)	6.375%	(1.500)	(1.375)	6.125%	(0.750)	(0.625)	6.125%	(1.250)	(1.125)
6.375%	(1.125)	(1.000)	6.250%	(1.250)	(1.125)	6.000%	(0.875)	(0.750)	6.000%	(1.000)	(0.875)
6.250%	(0.750)	(0.625)	6.125%	(1.000)	(0.875)	5.875%	(0.500)	(0.375)	5.875%	(0.750)	(0.625)
6.125%	(0.250)	(0.125)	6.000%	(0.375)	(0.250)	5.750%	(0.125)	0.000	5.750%	(0.500)	(0.375)
5/6 ARM (2/1/5)			7/6 ARM (5/1/5)			10/6 ARM (5/1/5)			OFFSHEET PRICING AVAILABLE IN PRICING ENGINE		
PB56	15 DAYS	30 DAYS	PB76	15 DAYS	30 DAYS	PB106	15 DAYS	30 DAYS			
7.125%	(1.375)	(1.250)	7.000%	(2.000)	(1.875)	7.250%	(2.125)	(2.000)	MIN LOAN AMOUNT FOR CONFORMING PRODUCTS \$100,000		
7.000%	(1.375)	(1.250)	6.875%	(1.750)	(1.625)	7.125%	(2.125)	(2.000)			
6.875%	(1.250)	(1.125)	6.750%	(1.500)	(1.375)	7.000%	(1.875)	(1.750)			
6.750%	(1.125)	(1.000)	6.625%	(1.250)	(1.125)	6.875%	(1.625)	(1.500)			
6.625%	(0.875)	(0.750)	6.500%	(1.125)	(1.000)	6.750%	(1.250)	(1.125)			
6.500%	(0.750)	(0.625)	6.375%	(0.875)	(0.750)	6.625%	(1.000)	(0.875)			
6.375%	(0.500)	(0.375)	6.250%	(0.500)	(0.375)	6.500%	(0.750)	(0.625)			
6.250%	(0.375)	(0.250)	6.125%	(0.250)	(0.125)	6.375%	(0.375)	(0.250)			

FANNIE MAE DIRECT																	
30/25 YEARS FIXED			20 YEARS FIXED						15 YEARS FIXED			10 YEARS FIXED					
FD30	15 DAYS	30 DAYS	FD20	15 DAYS	30 DAYS	FD15	15 DAYS	30 DAYS	FD10	15 DAYS	30 DAYS						
7.000%	(2.375)	(2.250)	6.875%	(2.125)	(2.000)	6.625%	(1.375)	(1.250)	6.625%	(1.500)	(1.375)						
6.875%	(2.125)	(2.000)	6.750%	(2.000)	(1.875)	6.500%	(1.250)	(1.125)	6.500%	(1.250)	(1.125)						
6.750%	(1.625)	(1.500)	6.625%	(1.875)	(1.750)	6.375%	(1.000)	(0.875)	6.375%	(1.000)	(0.875)						
6.625%	(1.375)	(1.250)	6.500%	(1.500)	(1.375)	6.250%	(0.625)	(0.500)	6.250%	(0.750)	(0.625)						
6.500%	(1.125)	(1.000)	6.375%	(1.125)	(1.000)	6.125%	(0.375)	(0.250)	6.125%	(0.875)	(0.750)						
6.375%	(0.750)	(0.625)	6.250%	(0.875)	(0.750)	6.000%	(0.500)	(0.375)	6.000%	(0.625)	(0.500)						
6.250%	(0.375)	(0.250)	6.125%	(0.625)	(0.500)	5.875%	(0.125)	0.000	5.875%	(0.375)	(0.250)						
6.125%	0.125	0.250	6.000%	0.000	0.125	5.750%	0.250	0.375	5.750%	(0.125)	0.000						
PURCHASE LTV & FICO ADJUSTMENT (Terms > 15 YR)									RATE & TERM LTV & FICO ADJUSTMENT (Terms > 15 YR)								
FICO	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	FICO	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	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125	>= 780	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760 - 779	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250	760 - 779	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740 - 759	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500	740 - 759	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720 - 739	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750	720 - 739	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700 - 719	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875	700 - 719	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680 - 699	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125	680 - 699	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660 - 679	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250	660 - 679	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640 - 659	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500	640 - 659	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
620 - 639	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750	620 - 639	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
PURCHASE & RATE/TERM PROGRAM ADJUSTMENT (ALL AMORTIZATION TERMS)																	
LTV				<= 30		30.01-60		60.01-70		70.01-75		75.01-80		80.01-85		85.01-90	
ARMS				0.000		0.000		0.000		0.000		0.000		0.000		0.250	
CONDO				0.000		0.000		0.125		0.125		0.750		0.750		0.750	
INVESTMENT				1.125		1.125		1.625		2.125		3.375		4.125		N/A	
SECOND HOME				1.125		1.125		1.625		2.125		3.375		4.125		N/A	
2-4 UNITS				0.000		0.000		0.375		0.375		0.625		0.625		0.625	
SUBORDINATE				0.625		0.625		0.625		0.875		1.125		1.125		1.875	
WAIVE IMPOUNDS (NON-CA)				0.125		0.125		0.125		0.125		0.125		N/A		N/A	
LOAN AMT < \$100,000 EXCEPTION ONLY				1.000		1.000		1.000		1.000		1.000		1.000		1.000	
CASH OUT LTV & FICO ADJUSTMENT (ALL AMORTIZATION TERMS)									CASH OUT PROGRAM ADJUSTMENT (ALL AMORTIZATION TERMS)								
FICO	<= 30	30.01-60	60.01-70	70.01-75	75.01-80	LTV			<= 30	30.01-60	60.01-70	70.01-75	75.01-80				
>= 780	0.375	0.375	0.625	0.875	1.375	ARMS			0.000	0.000	0.000	0.000	0.000				
760 - 779	0.375	0.375	0.875	1.250	1.875	CONDO			0.000	0.000	0.125	0.125	0.750				
740 - 759	0.375	0.375	1.000	1.625	2.375	INVESTMENT			1.125	1.125	1.625	2.125	N/A				
720 - 739	0.375	0.500	1.375	2.000	2.750	SECOND HOME			1.125	1.125	1.625	2.125	N/A				
700 - 719	0.375	0.500	1.625	2.625	3.250	2-4 UNITS			0.000	0.000	0.375	0.375	N/A				
680 - 699	0.375	0.625	2.000	2.875	3.750	SUBORDINATE			0.625	0.625	0.625	0.875	1.125				
660 - 679	0.375	0.875	2.750	4.000	4.750	WAIVE IMPOUNDS (NON-CA)			0.125	0.125	0.125	0.125	0.125				
640 - 659	0.375	1.375	3.125	4.625	5.125	**0.250 ADJUSTMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS**											
620 - 639	0.375	1.375	3.375	4.875	5.125	**MAX REBATE AFTER ADJUSTMENTS 4%**											

ARM MARGIN 3.000%

LPMI	LENDER PAID MI PRICE ADJUSTMENT														
	LTV	Coverage	FIXED						ARM						
			>= 760	740-759	720-739	680-699	660-679	<660	>=760	740-759	720-739	680-719	660-679	640-659	620-639
	95.01-97	35%	2.500	3.375	4.250	6.375	8.500	10.000	4.500	4.500	4.500	5.750	8.750	9.000	9.250
	90.01-95	30%	2.000	2.750	3.375	4.875	6.500	7.875	2.500	2.750	3.125	4.375	6.250	6.500	7.250
	85.01-90	25%	1.500	2.125	2.500	3.750	5.125	6.000	1.750	2.000	2.375	3.375	4.750	4.875	5.250
	80.01-85	12%	0.875	1.000	1.125	1.500	1.875	2.250	1.250	1.375	1.500	1.625	2.125	2.250	2.500
	LoanTerm < 30	All	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)
	R/T Refi	All	0.250	0.250	0.375	0.625	1.125	1.125	0.250	0.250	0.375	0.625	0.625	1.125	1.125
	Cash Out	All	0.500	0.500	0.750	1.000	1.375	1.375	0.500	0.500	0.750	1.000	1.000	1.375	1.375
2nd Home	All	0.375	0.375	0.500	0.750	1.250	1.250	0.375	0.375	0.500	0.750	0.750	1.250	1.250	
3-4 Units	All	1.250	1.250	1.375	N/A	N/A	N/A	1.250	1.250	1.375	N/A	N/A	N/A	N/A	
LAMT >\$650k	All	0.625	0.750	1.250	1.250	1.500	2.125	0.625	0.750	0.750	1.000	1.250	1.500	2.125	
NOO	All	1.250	1.250	1.375	N/A	N/A	N/A	1.250	1.250	1.375	N/A	N/A	N/A	N/A	



HIGH BALANCE DU / LP											
30 YEARS FIXED			20 YEARS FIXED			15 YEARS FIXED			1 YR TAX RETURNS		
HB30	15 DAYS	30 DAYS	HB20	15 DAYS	30 DAYS	HB15	15 DAYS	30 DAYS			
7.125%	(2.375)	(2.250)	7.375%	(1.750)	(1.625)	6.875%	(1.500)	(1.375)			
7.000%	(2.125)	(2.000)	7.250%	(1.500)	(1.375)	6.750%	(1.250)	(1.125)			
6.875%	(1.875)	(1.750)	7.125%	(1.250)	(1.125)	6.625%	(1.000)	(0.875)	1 MONTH BANK STATEMENT		
6.750%	(1.500)	(1.375)	7.000%	(0.875)	(0.750)	6.500%	(1.000)	(0.875)			
6.625%	(1.375)	(1.250)	6.875%	(0.500)	(0.375)	6.375%	(0.750)	(0.625)			
6.500%	(1.000)	(0.875)	6.750%	(0.250)	(0.125)	6.250%	(0.500)	(0.375)			
6.375%	(0.625)	(0.500)	6.625%	(0.500)	(0.375)	6.125%	(0.125)	0.000	1 MONTH BANK STATEMENT		
6.250%	(0.250)	(0.125)	6.500%	(0.125)	0.000	6.000%	(0.375)	(0.250)			
5/6 ARM (2/1/5)			7/6 ARM (5/1/5)			10/6 ARM (5/1/5)					
HB56	15 DAYS	30 DAYS	HB76	15 DAYS	30 DAYS	HB106	15 DAYS	30 DAYS			
7.625%	(0.375)	(0.250)	7.375%	(1.750)	(1.625)	7.500%	(1.625)	(1.500)	OFFSHEET PRICING AVAILABLE IN PRICING ENGINE		
7.500%	(0.250)	(0.125)	7.250%	(1.750)	(1.625)	7.375%	(1.625)	(1.500)			
7.375%	(1.000)	(0.875)	7.125%	(1.625)	(1.500)	7.250%	(1.750)	(1.625)			
7.250%	(0.875)	(0.750)	7.000%	(1.500)	(1.375)	7.125%	(1.750)	(1.625)			
7.125%	(0.750)	(0.625)	6.875%	(1.250)	(1.125)	7.000%	(1.375)	(1.250)	OFFSHEET PRICING AVAILABLE IN PRICING ENGINE		
7.000%	(0.500)	(0.375)	6.750%	(1.125)	(1.000)	6.875%	(1.125)	(1.000)			
6.875%	(0.250)	(0.125)	6.625%	(0.875)	(0.750)	6.750%	(0.875)	(0.750)			
6.750%	0.000	0.125	6.500%	(0.625)	(0.500)	6.625%	(0.500)	(0.375)			
									0.25 PRICE ADJ. APPLIES TO ALL NON-CA PROPERTIES		
									MAX PRICING 103% AFTER ADJUSTMENTS		

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Prime Rate: 8.500%

FHA PREMIUM											
30 YEARS FIXED			15 YEARS FIXED			5/1 ARM			30 YEAR JUMBO		
FH30	15 DAYS	30 DAYS	FH15	15 DAYS	30 DAYS	FH51	15 DAYS	30 DAYS	FHJ30	15 DAYS	30 DAYS
6.625%	(2.375)	(2.250)	6.750%	(1.500)	(1.375)	7.250%	(0.250)	(0.125)	6.750%	(1.625)	(1.500)
6.500%	(2.000)	(1.875)	6.625%	(1.250)	(1.125)	7.125%	0.000	0.125	6.625%	(1.875)	(1.750)
6.375%	(1.625)	(1.500)	6.500%	(0.875)	(0.750)	7.000%	0.250	0.375	6.500%	(1.500)	(1.375)
6.250%	(1.500)	(1.375)	6.375%	(0.500)	(0.375)	6.875%	0.500	0.625	6.375%	(0.875)	(0.750)
6.125%	(1.500)	(1.375)	6.250%	(0.625)	(0.500)	6.750%	0.750	0.875	6.250%	(0.500)	(0.375)
6.000%	(1.125)	(1.000)	6.125%	(0.750)	(0.625)	6.625%	1.000	1.125	6.125%	(0.625)	(0.500)
5.875%	(0.750)	(0.625)	6.000%	(0.375)	(0.250)	6.500%	1.250	1.375	6.000%	(0.250)	(0.125)
5.750%	(0.375)	(0.250)	5.875%	0.000	0.125	6.375%	1.500	1.625	5.875%	0.250	0.375
PROGRAM / FICO ADJUSTMENT						ARM VALUES			JUMBO ADJUSTMENT		
FICO 640 - 659	0.250		MANUAL UW (NO FICO / DOWNGRADE)			1 YEAR CMT			FICO 640 - 659	0.250	
FICO 620 - 639	0.625		TOTAL LAMT < \$140,000			2.000			FICO 620 - 639	0.625	
FICO < 620	N / A		LN AMT < \$100,000 EXCEPTION ONLY			1 / 1 / 5			FICO < 620	N / A	
STREAMLINE	0.125		MANUFACTURED HOMES			COUNTY LIMIT			STREAMLINE	0.125	

FHA PORTFOLIO											
30 YEARS FIXED			15 YEARS FIXED			30 YEARS FIXED			MIN FICO 550 UP TO 90% LTV		
FHP30	15 DAYS	30 DAYS	FHP15	15 DAYS	30 DAYS	FHPHB30	15 DAYS	30 DAYS			
6.875%	(1.750)	(1.625)	7.375%	(1.500)	(1.375)	6.875%	(1.750)	(1.625)	MIN FICO 580 UP TO 96.5% LTV		
6.750%	(1.625)	(1.500)	7.250%	(1.375)	(1.250)	6.750%	(1.625)	(1.500)			
6.625%	(1.500)	(1.375)	7.125%	(1.125)	(1.000)	6.625%	(1.500)	(1.375)			
6.500%	(1.250)	(1.125)	7.000%	(1.000)	(0.875)	6.500%	(1.250)	(1.125)			
6.375%	(1.000)	(0.875)	6.875%	(0.750)	(0.625)	6.375%	(1.000)	(0.875)			
6.250%	(0.875)	(0.750)	6.750%	(0.625)	(0.500)	6.250%	(0.875)	(0.750)			
6.125%	(0.750)	(0.625)	6.625%	(0.500)	(0.375)	6.125%	(0.750)	(0.625)			
6.000%	(0.375)	(0.250)	6.500%	(0.250)	(0.125)	6.000%	(0.375)	(0.250)			
PROGRAM ADJUSTMENT			FICO ADJUSTMENT			HIGH BALANCE LOAN AMOUNT ADJUSTMENT			PROGRAM NOTE		
LN AMT < \$100,000 EXCEPTION ONLY		0.500	FICO 600 - 619		0.375	LN AMT \$726,201 - \$999,999		0.875	STREAMLINE NOT AVAILABLE FOR FHA PORTFOLIO PRODUCTS		
LN AMT \$100,000 - \$149,000		0.250	FICO 580 - 599		0.750	LN AMT \$1,000,000 - \$1,499,999		1.375			
2-4 UNITS		0.500	FICO < 580		2.750	LN AMT \$1,500,000 - \$2,000,000		1.875			
CASH OUT		0.250	NO FICO		2.750						

0.250 ADJUSTMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS

MAX REBATE AFTER ADJUSTMENTS 5%

VA											
30 YEARS FIXED			15 YEARS FIXED			30 YEAR HIGH BALANCE			30 YEAR FIXED IRRRL		
VA30	15 DAYS	30 DAYS	VA15	15 DAYS	30 DAYS	VAH30	15 DAYS	30 DAYS	VA30I	15 DAYS	30 DAYS
6.875%	(2.500)	(2.375)	6.875%	(1.000)	(0.875)	6.875%	(1.500)	(1.375)	6.875%	(1.625)	(1.500)
6.750%	(2.125)	(2.000)	6.750%	(0.875)	(0.750)	6.750%	(1.250)	(1.125)	6.750%	(1.875)	(1.750)
6.625%	(2.250)	(2.125)	6.625%	(1.250)	(1.125)	6.625%	(1.750)	(1.625)	6.625%	(1.750)	(1.625)
6.500%	(1.875)	(1.750)	6.500%	(0.875)	(0.750)	6.500%	(1.375)	(1.250)	6.500%	(1.500)	(1.375)
6.375%	(1.500)	(1.375)	6.375%	(0.625)	(0.500)	6.375%	(0.875)	(0.750)	6.375%	(1.000)	(0.875)
6.250%	(1.500)	(1.375)	6.250%	(0.250)	(0.125)	6.250%	(0.500)	(0.375)	6.250%	(1.250)	(1.125)
6.125%	(1.250)	(1.125)	6.125%	(0.750)	(0.625)	6.125%	(0.750)	(0.625)	6.125%	(1.000)	(0.875)
6.000%	(0.875)	(0.750)	6.000%	(0.375)	(0.250)	6.000%	(0.125)	0.000	6.000%	(0.375)	(0.250)
5.875%	(0.375)	(0.250)	5.875%	0.000	0.125	5.875%	0.250	0.375	5.875%	0.000	0.125
PROGRAM ADJUSTMENTS				FICO ADJUSTMENT				CASH OUT ADJUSTMENTS			
DTI > 50%		0.250	>= 680		0.000	FICO		80.01-90%			
2 UNITS		0.500	660 - 679		0.250	>= 720		0.000			
3-4 UNITS		1.000	640 - 659		0.500	680 - 719		0.250			
VA IRRRL		1.000	620 - 639		0.625	620 - 679		0.375			
HB FICO <=679		0.250	600 - 619		0.750						
LOAN AMOUNT \$100,000 - \$149,999		0.250	580 - 599		1.000						
FULLY DELEGATED						VA IRRRL MAX LTV 110%					
MIN FICO 580						FOR VAH30 IRRRL, PLEASE CONTACT LOCK DESK FOR PRICING					

VA PORTFOLIO											
30 YEARS FIXED			15 YEARS FIXED			30 YEAR HIGH BALANCE			30 YEAR FIXED IRRRL		
VAP30	15 DAYS	30 DAYS	VAP15	15 DAYS	30 DAYS	VAHP30	15 DAYS	30 DAYS	VAP30I	15 DAYS	30 DAYS
6.625%	(1.500)	(1.375)	7.125%	(1.125)	(1.000)	7.375%	(1.250)	(1.125)	7.125%	(1.250)	(1.125)
6.500%	(1.250)	(1.125)	7.000%	(1.000)	(0.875)	7.250%	(1.125)	(1.000)	7.000%	(1.125)	(1.000)
6.375%	(1.000)	(0.875)	6.875%	(0.750)	(0.625)	7.125%	(0.875)	(0.750)	6.875%	(0.875)	(0.750)
6.250%	(0.875)	(0.750)	6.750%	(0.625)	(0.500)	7.000%	(0.750)	(0.625)	6.750%	(0.750)	(0.625)
6.125%	(0.750)	(0.625)	6.625%	(0.500)	(0.375)	6.875%	(0.500)	(0.375)	6.625%	(0.625)	(0.500)
6.000%	(0.375)	(0.250)	6.500%	(0.250)	(0.125)	6.750%	(0.375)	(0.250)	6.500%	(0.375)	(0.250)
FICO ADJUSTMENTS			VAP IRRRL FICO ADJUSTMENTS						PROGRAM ADJUSTMENTS		
600 - 619		0.375	600 - 619		0.375	2-4 UNITS			0.500		
580 - 599		0.750	580 - 599		0.750	MANUFACTURED HOME			1.000		
< 580		2.750	< 580		2.750	LN AMT < \$100,000 EXCEPTION ONLY			0.500		
VA AUTOMATIC ID: 907777000						NOO (IRRRL ONLY) / 90+ LTV VA CASH OUT			1.000 / 1.750		
MINIMUM FICO 550			CASH OUT MAX LTV 90%			INVESTOR APPROVAL REQUIRED					

USDA											
30 YEARS FIXED			USDA FICO ADJUSTMENTS				USDA PROGRAM ADJUSTMENTS				
USDA30	15 DAYS	30 DAYS									
6.875%	(2.375)	(2.250)			FICO 760+	(0.375)	LN AMT < \$100,000 EXCEPTION ONLY				1.000
6.750%	(2.000)	(1.875)			FICO 720 - 759	(0.375)	LN AMT \$100,000 - \$149,999				0.250
6.625%	(2.375)	(2.250)			FICO 680 - 719	(0.250)	LN AMT \$150,000 - \$726,200				0.000
6.500%	(2.000)	(1.875)			FICO 660 - 679	(0.125)	LN AMT \$726,201 - \$999,999				0.875
6.375%	(1.500)	(1.375)			FICO 640 - 659	0.000	LN AMT \$1.0M - \$1,499,999				1.375
6.250%	(1.000)	(0.875)			FICO 620 - 639	0.000	LN AMT \$1.5M - \$2.0M				1.875
6.125%	(1.000)	(0.875)			FICO 600 - 619	0.750	2-4 UNITS				0.500
6.000%	(0.625)	(0.500)			FICO 580 - 599	1.000	CASH OUT				0.250
5.875%	(0.125)	0.000			FICO < 580	2.500	MANUFACTURED HOMES				1.000
PRIMARY ONLY		GUS ACCEPT/ELIGIBLE REQUIRED				30 YEAR FIXED ONLY AVAILABLE					



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Program rates are subject to change without notice and may differ by geographic location. Contact your Account Executive for details. Licensed by the CA BRE. NMLS #1921103.

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Today's Date: 03/04/2024
Effective Time: 08:55 AM

Current Index
SOFR Rate: 5.319%
Prime Rate: 8.500%

PACBAY TRUE STATED					
7/6 ARM (5/1/5)		STATED INCOME		ADJUSTMENT TO RATE	
				INVESTMENT	0.250
PBTS76		30 DAYS		2 -UNIT	0.125
				3 - 4 UNIT	0.250
7.125%		0.500		LTV > 50% / LTV > 60%	
				0.250 / 0.500	
7.250%		0.250		HOUSING EVENTS	
				BANKRUPTCY	3 YEARS
7.375%		PAR		FORECLOSURE	5 YEARS
				SS / DIL	2 YEARS
		NO 4506-C		MIN FICO 700	
KEY NOTES FOR TRUE STATED					
WAGE EARNER:	VERBAL VOE ONLY		RATE & TERM:		PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED
SELF-EMPLOYED:	CPA LETTER W/ 2 YRS OR 2 YRS BUSINESS LICENSE		ASSETS:		GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT
RESERVES:	12 MONTHS P&I ONLY		CREDIT:		MORTGAGE LATE MAX 1 X 30 IN PAST 12 MONTHS
MAX LOAN AMT:	\$2.5M		FOREIGN NATIONAL & CASH OUT:		NOT ALLOWED
AVAILABLE IN CA, CO, GA, IL, NJ, NV, TX, VA, WA					
MARGIN: 3.000% Index: 30 Day Avg. SOFR					

PACBAY ALT DOC							
7/6 ARM (5/1/5)		30 YEARS FIXED		ADJUSTMENT TO RATE		VOE ONLY	
PBSV76	30 DAYS	PBSV30H	30 DAYS	INVESTMENT	0.250	NO 4506-C	
7.125%	0.500	7.375%	0.500	2 -UNIT	0.125		
				3 - 4 UNIT	0.250		
7.250%	0.250	7.500%	0.250	FOREIGN NATIONAL	0.500	NO TAX RETURNS	
				CASH OUT	0.250		
7.375%	PAR	7.625%	PAR	CASH OUT > 60% (CUMULATIVE)	0.125		
				SELF PREPARED P&L	0.125		
				MIN FICO 700		FOREIGN NATIONALS	
KEY NOTES FOR ALT DOC							
WAGE EARNER:		VOE ONLY		LISTING HISTORY:		NO SEASONING	
SELF EMPLOYED:		YTD P&L COMPLETED BY AN INDEPENDENT THIRD PARTY		ASSETS:		MORTGAGE LATE MAX 1 X 30 IN PAST 12 MONTHS	
		CPA LETTER & 2 YRS BUSINESS LICENSE				NON TRADITIONAL CREDIT ALLOWED	
RESERVES:		6 MONTHS P&I IF LTV <= 60% & LOAN AMT UP TO \$1M		RATE & TERM:		PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED	
		12 MONTHS P&I IF LTV > 60% OR LOAN AMT > \$1M		FOREIGN NATIONALS:		ALLOWED WITH VALID VISA TYPE	
		12 MONTHS P&I FOR ALL CASH OUT LOANS				MUST OPEN ACCOUNT WITH INVESTOR BANK AND DEPOSIT 12 MONTHS P&I	
		GIFT NOT ALLOWED FOR RESERVES		AVAILABLE STATES:		CA, CO, GA, IL, NJ, NV, TX, VA, WA	
MARGIN: 3.000% Index: 30 Day Avg. SOFR							

PACBAY TRUE STATED						
5/6 ARM (2/1/5)		7/6 ARM (5/1/5)		STATED INCOME	ADJUSTMENT TO RATE	
PBTS56R	30 DAYS	PBTS76R	30 DAYS		INVESTMENT	0.375 2 - 4 UNITS 0.250
9.625%	PAR	9.750%	PAR	NO WVOE	INVESTMENT LTV > 60%	0.125 NON-TRADITIONAL 0.125
					LTV > 50%	0.250 (TO FEE NOT TO RATE)
					EXCEPTIONS: MIN 0.25% TO FEE & ADDITIONAL ADD-ON MAY APPLY	
					HOUSING EVENTS	
					BANKRUPTCY	3 YEARS
9.625%	PAR	9.750%	PAR	NO TAX RETURNS	FORECLOSURE	5 YEARS
					SS / DIL	2 YEARS
KEY NOTES FOR TRUE STATED						
WAGE EARNER:	VERBAL VOE ONLY			RATE & TERM:	PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED	
SELF-EMPLOYED:	CPA LETTER <u>OR</u> 2 YRS BUSINESS LICENSE			ASSETS:	GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT	
RESERVES:	12 MONTHS P&I				MORTGAGE LATE MAX 1 X 30 IN PAST 12 MONTHS	
MAX LOAN AMT:	\$1.5M			FOREIGN NATIONALS:	NOT ALLOWED	
MARGIN: PRIMARY:3.000% SECOND HOME/INVESTMENT: 3.500% Index: 30 Day Avg. SOFR						

PACBAY ALT DOC									
5/6 ARM (2/1/5)		7/6 ARM (5/1/5)		30 YEARS FIXED					
PBSV56R	30 DAYS	PBSV76R	30 DAYS	PBSV30	30 DAYS				
8.625%	PAR	8.750%	PAR	8.875%	0.250				
VOE ONLY		FOREIGN NATIONALS		ADJUSTMENT TO RATE					
				INVESTMENT	0.375	2-4 UNIT	0.250		
				INVESTMENT LTV > 60%	0.125	BORROWER SIGNED P&L	1.000		
				CASH OUT	0.375	FOREIGN NATIONAL	0.500		
				CASH OUT 60% < LTV ≤ 65%	0.125	FICO 680 - 699	0.250		
				NON-TRADITIONAL CREDIT	0.125	CONDO LTV > 65%	0.125		
				SAME LINE OF WORK < 2 YRS OR EXTENDED EMP. GAP		0.125% TO RATE OR 0.5% TO FEE			
				ANY EXCEPTION (30 YRS FIXED NOT ALLOWED)		0.125% TO RATE OR 0.5% TO FEE			
				NO 4506-C		CASH OUT UP TO 65%		ADJUSTMENT TO PRICE	
								FICO 680 - 719	0.125
ADJUSTMENT TO RATE & PRICE FOR 30 YR FIXED (PRIMARY RESIDENCE ONLY)									
CASH OUT	0.375% TO RATE OR 0.75% TO FEE								
FICO 680 - 699	0.25% TO RATE & 0.125% TO FEE								
BORROWER SIGNED P&L	1.00% TO RATE OR 2.00% TO FEE								
2-4 UNIT	0.25% TO RATE OR 0.5% TO FEE								
FICO 700 - 719	0.125% TO FEE								
AVAILABLE IN CA, NV, NJ, IL, HI									
KEY NOTES FOR ALT DOC									
WAGE EARNER:	VOE ONLY		LISTING HISTORY:	NO SEASONING					
SELF EMPLOYED:	MOST CURRENT YTD AND ONE FULL YEAR OF P&L COMPLETED BY AN INDEPENDENT THIRD PARTY		ASSETS:	GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT					
RESERVES:	CPA LETTER & 2 YRS BUSINESS LICENSE			MORTGAGE LATE MAX 1X30 IN PAST 12 MONTHS					
	6 MONTHS P&I IF LTV <= 60% & LOAN AMT UP TO \$1M			NON TRADITIONAL CREDIT ALLOWED					
	12 MONTHS P&I IF LTV > 60% OR LOAN AMT > \$1M		RATE & TERM:	GIFT ALLOWED					
	12 MONTHS P&I FOR ALL CASH OUT LOANS		FOREIGN NATIONALS:	PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED					
ALLOWED W/ VALID VISA TYPE									
MARGIN: PRIMARY:3.000% SECOND HOME/INVESTMENT: 3.500% Index: 30 day Avg. SOFR									

LOCK EXPIRATION DATES		CURRENT TURN TIMES	
15 Days:	Tuesday, March 19, 2024	Underwriting	24 Hours
		Condition Review	24 Hours
30 Days:	Wednesday, April 3, 2024	Loan Documents	24 Hours
		Funding	24 Hours
LOCK POLICY			
Lock expiration date on a weekend or holiday is automatically rolled over to the next business day.			
EXTENSIONS:	3 Days	7 Days	10 Days
	-0.125%	-0.250%	-0.375%
RELOCKS:	Worst Case Pricing - 0.250%	Limits By County: https://www.fanniemae.com/singlefamily/loan-limits	
APPROVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI			

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Today's Date: 03/04/2024
Effective Time: 08:55 AM
Current Index
SOFR Rate: 5.319%
Prime Rate: 8.500%

OPTIMAL JUMBO																								
30 YEARS FIXED						15 YEARS FIXED						5/6 ARM (2/1/5)						7/6 ARM (5/1/5)						
OJ30	15 DAYS		30 DAYS			OJ15	15 DAYS		30 DAYS			OJ56	15 DAYS		30 DAYS			OJ76	15 DAYS		30 DAYS			
7.875%	(1.500)		(1.250)			7.625%		0.000		0.250		7.625%		1.375		1.625		7.875%		0.125		0.375		
7.750%	(1.250)		(1.000)			7.500%		0.125		0.375		7.500%		1.500		1.750		7.750%		0.375		0.625		
7.625%	(0.875)		(0.625)			7.375%		0.250		0.500		7.375%		1.750		2.000		7.625%		0.625		0.875		
7.500%	(0.625)		(0.375)			7.250%		0.500		0.750		7.250%		2.000		2.250		7.500%		0.875		1.125		
7.375%	(0.375)		(0.125)			7.125%		0.625		0.875		7.125%		2.125		2.375		7.375%		1.125		1.375		
	PURCHASE (Term > 15YR)										PURCHASE (Term <= 15YR)						PURCHASE (ARM)							
FICO	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780
80.01 <= 85	N/A	1.500	0.875	0.625	0.500	0.375	N/A	1.375	0.875	0.625	0.500	0.375	N/A	1.250	0.750	0.500	0.375	0.250	N/A	1.250	0.750	0.500	0.375	0.250
75.01 <= 80	0.625	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.500	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.875	0.125	(0.250)	(0.375)	(0.500)	(0.625)	0.875	0.125	(0.250)	(0.375)	(0.500)	(0.625)
70.01 <= 75	0.250	(0.125)	(0.375)	(0.500)	(0.625)	(0.625)	0.125	(0.125)	(0.375)	(0.500)	(0.625)	(0.625)	0.500	0.125	(0.375)	(0.500)	(0.625)	(0.625)	0.500	0.125	(0.375)	(0.500)	(0.625)	(0.625)
65.01 <= 70	0.000	(0.250)	(0.500)	(0.500)	(0.625)	(0.625)	0.000	(0.250)	(0.500)	(0.500)	(0.625)	(0.625)	0.250	0.000	(0.500)	(0.500)	(0.625)	(0.625)	0.250	0.000	(0.500)	(0.500)	(0.625)	(0.625)
60.01 <= 65	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(0.750)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(0.750)	0.000	(0.125)	(0.500)	(0.625)	(0.750)	(0.750)	0.000	(0.125)	(0.500)	(0.625)	(0.750)	(0.750)
55.01 <= 60	(0.250)	(0.500)	(0.625)	(0.750)	(0.750)	(0.750)	(0.250)	(0.500)	(0.625)	(0.750)	(0.750)	(0.750)	0.000	(0.250)	(0.625)	(0.750)	(0.750)	(0.750)	0.000	(0.250)	(0.625)	(0.750)	(0.750)	(0.750)
<=55	(0.375)	(0.625)	(0.750)	(0.750)	(0.750)	(1.000)	(0.375)	(0.625)	(0.750)	(0.750)	(1.000)	(1.000)	(0.125)	(0.375)	(0.750)	(0.750)	(0.750)	(1.000)	(0.125)	(0.375)	(0.750)	(0.750)	(1.000)	(1.000)
	RATE & TERM (Term > 15YR)										RATE & TERM (Term <= 15YR)						RATE & TERM (ARM)							
FICO	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780
80.01 <= 85	N/A	1.500	1.000	0.750	0.625	0.500	N/A	1.500	1.000	0.750	0.625	0.500	N/A	1.125	0.750	0.500	0.375	0.250	N/A	1.125	0.750	0.500	0.375	0.250
75.01 <= 80	1.000	0.375	0.000	(0.125)	(0.250)	(0.375)	1.000	0.375	0.000	(0.125)	(0.250)	(0.375)	0.750	0.125	0.000	(0.125)	(0.250)	(0.375)	0.750	0.125	0.000	(0.125)	(0.250)	(0.375)
70.01 <= 75	0.625	0.375	(0.125)	(0.250)	(0.375)	(0.375)	0.625	0.375	(0.125)	(0.250)	(0.375)	(0.375)	0.375	0.125	(0.125)	(0.250)	(0.375)	(0.375)	0.375	0.125	(0.125)	(0.250)	(0.375)	(0.375)
65.01 <= 70	0.500	0.250	(0.250)	(0.250)	(0.375)	(0.375)	0.500	0.250	(0.250)	(0.250)	(0.375)	(0.375)	0.250	0.000	(0.250)	(0.250)	(0.375)	(0.375)	0.250	0.000	(0.250)	(0.250)	(0.375)	(0.375)
60.01 <= 65	0.250	0.125	(0.250)	(0.375)	(0.500)	(0.500)	0.250	0.125	(0.250)	(0.375)	(0.500)	(0.500)	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)
55.01 <= 60	0.250	0.000	(0.375)	(0.500)	(0.500)	(0.500)	0.250	0.000	(0.375)	(0.500)	(0.500)	(0.500)	0.000	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	0.000	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)
<=55	0.125	(0.125)	(0.500)	(0.500)	(0.500)	(0.750)	0.125	(0.125)	(0.500)	(0.500)	(0.500)	(0.750)	(0.125)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.125)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)
	CASH OUT (Term > 15YR)										CASH OUT (Term <= 15YR)						CASH OUT (ARM)							
FICO	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780
80.01 <= 85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75.01 <= 80	N/A	N/A	0.750	0.625	0.500	0.375	N/A	N/A	0.750	0.625	0.500	0.375	N/A	N/A	0.750	0.625	0.500	0.375	N/A	N/A	0.750	0.625	0.500	0.375
70.01 <= 75	N/A	N/A	0.375	0.250	0.125	0.125	N/A	N/A	0.375	0.250	0.125	0.125	N/A	N/A	0.375	0.250	0.125	0.125	N/A	N/A	0.375	0.250	0.125	0.125
65.01 <= 70	0.500	0.250	0.000	0.000	(0.125)	(0.125)	0.500	0.250	0.000	0.000	(0.125)	(0.125)	0.500	0.250	0.000	0.000	(0.125)	(0.125)	0.500	0.250	0.000	0.000	(0.125)	(0.125)
60.01 <= 65	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)
55.01 <= 60	0.000	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	0.000	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	0.000	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	0.000	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)
<=55	(0.125)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.125)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.125)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.125)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)
PROGRAM PRICE ADJUSTMENTS													\$3M MAX LOAN AMT						PROGRAM NOTES					
LOAN AMOUNT > \$1.5M						0.125																		
INTEREST ONLY						2 - 4 UNIT ADJUSTMENTS																		
IMPOUND WAIVER						LTV <= 80%																		
20 YR FIXED (ADD TO 30 YR FIXED)						0.500																		
10 YR FIXED (ADD TO 15 YR FIXED)						(0.500)						SECOND HOME ADJUSTMENTS												
STATE SPECIFIC CA						0.250						LTV <= 80%						0.750						
STATE SPECIFIC FL & TX						(0.250)						LTV <= 75%						0.500						
SAN BENITO & SANTA CLARA COUNTY CASH OUT						0.000						LTV <= 70%						0.375						
MAX PRICE AFTER LLPA						(1.500)						LTV <= 65%						0.125						
45 DAYS LOCK OFFERED WITH 0.25% TO 30 DAYS PRICING																								

0.250 ADJUSTMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS

MARGIN 2.750%

DELUXE JUMBO									
30 YEARS FIXED		15 YEARS FIXED		5/6 ARM (2/1/5)		7/6 ARM (5/1/5)		10/6 ARM (5/1/5)	
DJ30	30 DAYS	DJ15	30 DAYS	DJ56	30 DAYS	DJ76	30 DAYS	DJ106	30 DAYS
7.750%	(2.250)	7.500%	(1.250)	8.500%	(1.750)	7.250%	(1.375)	7.625%	(2.125)
7.625%	(2.000)	7.375%	(0.875)	8.375%	(1.625)	7.125%	(1.125)	7.500%	(2.000)
7.500%	(1.750)	7.250%	(0.500)	8.250%	(1.500)	7.000%	(0.750)	7.375%	(1.875)
7.375%	(1.500)	7.125%	0.000	8.125%	(1.250)	6.875%	(0.375)	7.250%	(1.625)
7.250%	(1.125)	7.000%	0.500	8.000%	(1.000)	6.750%	0.125	7.125%	(1.375)
7.125%	(0.750)	6.875%	1.125	7.875%	(0.625)	6.625%	0.625	7.000%	(1.000)
7.000%	(0.375)	6.750%	1.750	7.750%	(0.250)	6.500%	1.125	6.875%	(0.625)
6.875%	0.125	6.625%	2.375	7.625%	0.250	6.375%	1.625	6.750%	(0.125)
6.750%	0.625	6.500%	3.000	7.500%	0.750	6.250%	2.250	6.625%	0.375
LTV & FICO PRICE ADJUSTMENT						PROGRAM ADJUSTMENT			
FICO	<=60	60.01-65	65.01-70	70.01-75	75.01-80	CASH OUT	0.500	SECOND HOME	0.125
800 >=	(0.500)	(0.500)	(0.250)	0.000	0.000	INVESTMENT	0.500	2-4 UNITS <= 65%	0.125
780 - 799	(0.500)	(0.500)	(0.250)	0.000	0.000	ESCROW WAIVER	0.125	2-4 UNITS > 65%	0.250
760 - 779	(0.250)	(0.250)	0.000	0.000	0.000	CONDO > 65%	0.125	SELF EMPLOYED LAMT > \$2M	0.250
740 - 759	(0.250)	(0.250)	0.000	0.000	0.000	STATE ADJUSTERS: CA, CT, DC, FL, IL, MD, NJ, NV, VA			
720 - 739	(0.250)	(0.250)	0.000	0.000	0.000	DELEGATED UP TO \$3M	MAX LTV 80%	PURCHASE SPECIAL (0.625)	
< 720	N/A	N/A	N/A	N/A	N/A				
0.250 ADJUSTMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS						MAX PRICE (2.000) AFTER LLPA / INDEX: 30 DAY AVG. SOFR / ARM MARGIN 2.750%			

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Today's Date: 03/04/2024
Effective Time: 08:55 AM
Current Index
SOFR Rate: 5.319%
Prime Rate: 8.500%

PRIME JUMBO EXPRESS										
30 YEARS FIXED		PROGRAM PRICE ADJUSTMENTS								
			LTV <= 55%	LTV <= 60%	LTV <= 65%	LTV <= 70%	LTV <= 75%	LTV <= 80%	LTV <= 85%	LTV <= 90%
PJE30	30DAYS	780+	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	3.035	3.535
		760 - 779	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.090)	3.160	3.785
8.625%	(2.625)	740 - 759	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	0.160	3.285	3.910
8.500%	(2.500)	720 - 739	(0.340)	(0.215)	(0.090)	0.035	0.160	0.535	3.410	4.160
8.375%	(2.500)	700 - 719	(0.090)	0.035	0.160	0.410	0.660	1.160	3.785	4.410
8.250%	(2.375)	680 - 699	0.160	0.285	0.410	1.035	1.660	2.660	4.410	5.035
8.125%	(2.250)	660 - 679	0.660	0.910	1.410	1.910	2.910	4.160	N/A	N/A
8.000%	(2.250)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875%	(2.000)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750%	(1.875)	CASH OUT	0.000	0.000	0.000	0.250	0.500	0.750	N/A	N/A
7.625%	(1.625)	SECOND HOME	0.250	0.500	0.500	0.750	0.750	0.750	1.750	1.750
7.500%	(1.500)	INVESTMENT	0.500	0.500	0.750	1.000	1.250	1.750	N/A	N/A
7.375%	(1.250)	2-4 UNITS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.250%	(1.125)	CONDO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.125%	(0.875)	ESCROW WAIVER	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.000%	(0.625)	INTEREST ONLY	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.875%	(0.375)	SELF EMPLOYED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750%	(0.125)	NON-CA	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
6.625%	0.250	>80 LTV NO MI	N/A	N/A	N/A	N/A	N/A	N/A	2.000	2.500
PROGRAM NOTES						\$2M MAX LOAN AMOUNT				
MAX DTI 45% / CASH OUT MAX DTI 45%			PREPAYMENT PENALTY NOT ALLOWED							
MAX CASH OUT LIMIT \$1M			MINIMUM FICO 660							
APPRAISAL TRANSFER NOT ALLOWED			NON TRADITIONAL CREDIT NOT ACCEPTABLE							
PROPERTY INSPECTION WAIVER (PIW) NOT ALLOWED			SIGNED 4506-T FORM REQUIRED FOR ALL BORROWERS							
ARM TERMS NOT AVAILABLE			PAST TWO (2) YEARS TAX TRANSCRIPTS REQUIRED							
						FULLY DELEGATED UNDERWRITING				

MAX PRICE (2.250) AFTER LLPA

PACBAY INVESTOR SOLUTIONS DSCR										
30 YEARS FIXED		PROGRAM PRICE ADJUSTMENTS								
			FICO/LTV	LTV <= 50%	50.01% - 55%	55.01% - 60%	60.01% - 65%	65.01% - 70%	70.01% - 75%	75.01% - 80%
PBI30	30DAYS	DSCR	760+	(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	0.250	2.500
			740 - 759	(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500	2.750
			720 - 739	(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750	3.500
			700 - 719	(0.875)	(0.625)	(0.375)	0.125	1.000	1.375	4.250
			680 - 699	(0.250)	0.125	0.125	0.625	2.000	3.250	N/A
			660 - 679	0.000	0.375	0.625	1.125	2.500	5.000	N/A
			640 - 659	2.500	3.000	3.500	4.000	4.500	5.500	N/A
			620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.375%	(7.500)	DSCR ADDITIONAL ADJUSTMENTS	>= 1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.250%	(7.250)		1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125%	(7.000)		0.75 - 0.99	1.375	1.375	1.375	1.875	2.375	3.000	N/A
10.000%	(6.750)		< 0.75	2.625	2.625	2.625	3.250	3.625	5.000	N/A
9.875%	(6.500)	HOUSING HISTORY	0x60x12	0.250	0.250	0.250	0.250	0.250	0.250	N/A
9.750%	(6.250)		<= \$150,000	0.750	0.750	0.875	0.875	1.750	2.000	
9.625%	(6.000)	LOAN AMOUNT	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.500%	(5.750)		\$250,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375%	(5.500)		\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
9.250%	(5.250)		\$1,500,001 - \$2,000,000	0.125	0.125	0.250	0.250	0.375	0.500	N/A
9.125%	(5.125)		\$2,000,001 - \$2,500,000	0.125	0.125	0.250	0.375	0.500	N/A	N/A
9.000%	(4.750)		\$2,500,001 - \$3,000,000	0.500	0.500	0.875	1.000	N/A	N/A	N/A
8.875%	(4.375)		\$3,000,001 - \$3,500,000	1.250	1.250	1.250	1.500	N/A	N/A	N/A
8.750%	(4.000)		\$3,500,001 - \$4,000,000	1.250	1.250	1.250	1.250	N/A	N/A	N/A
8.625%	(3.625)	PURPOSE	CASH OUT & FICO >= 700	0.375	0.375	0.375	0.500	0.750	1.250	N/A
8.500%	(3.250)		CASH OUT & FICO < 700	0.500	0.500	0.500	0.500	1.750	2.250	N/A
8.250%	(2.875)	PROPERTY TYPE	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	N/A
8.375%	(2.500)		CONDOTEL	1.375	1.375	1.375	1.375	1.375	1.375	N/A
8.125%	(2.125)		2 - 4 UNIT	0.500	0.500	0.500	0.500	0.625	0.750	N/A
8.000%	(1.750)	AMORTIZATION	40 YEAR MATURITY	0.250	0.250	0.250	0.250	0.250	0.375	0.500
7.875%	(1.375)		INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	N/A
7.750%	(0.875)	PREPAYMENT PENALTY	5 YEARS	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)
7.625%	(0.500)		4 YEARS	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)
7.500%	0.000		3 YEARS	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.375%	0.375		2 YEARS	0.500	0.500	0.500	0.500	0.625	0.625	0.625
7.250%	1.000		1 YEAR	1.250	1.250	1.500	1.500	1.750	1.750	1.750
7.125%	1.625		NO PENALTY	1.750	1.750	2.000	2.000	2.250	2.250	2.250
7.000%	3.000	OTHER	ESCROW WAIVER	0.250	0.250	0.250	0.250	0.250	0.250	0.250
6.875%	3.750									
PREPAY TERM		MAX PRICE								
5 YRS / 4 YRS		5.0 / 4.5								
3 YRS / 2 YRS		4.0 / 3.5								
1 YR / NO PPP		1.0 / 0.0								

0.250 ADJUSTMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS

LOCK POLICY			
Lock expiration date on a weekend or holiday is automatically rolled over to the next business day.			
EXTENSIONS:	3 Days	7 Days	10 Days
	-0.125%	-0.250%	-0.375%
RELOCKS:	Worst Case Pricing - 0.250%	Limits By County: https://www.fanniemae.com/singlefamily/loan-limits	
APPROVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI			



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Today's Date: 03/04/2024
Effective Time: 08:55 AM
Current Index
SOFR Rate: 4.550%
Prime Rate: 8.500%

PACBAY ITIN									
30 YEARS FIXED		PROGRAM PRICE ADJUSTMENTS							
				LTV <= 60%	LTV <= 65%	LTV <= 70%	LTV <= 75%	LTV <= 80%	
PBITIN30	30DAYS	FULL DOC	>= 720	(0.375)	(0.375)	(0.250)	0.125	1.375	
10.875%	(2.375)		700 - 719	(0.250)	(0.125)	0.250	0.750	1.750	
10.750%	(2.250)		680 - 699	0.500	0.875	1.250	2.000	3.250	
10.625%	(2.125)		660 - 679	1.500	1.875	2.500	3.250	4.875	
10.500%	(2.000)		640 - 659	2.375	2.750	3.375	4.250	N/A	
10.375%	(2.000)		620 - 639	3.000	3.375	3.875	4.625	N/A	
10.250%	(1.875)	12 MO FULL DOC	>= 620	N/A	N/A	N/A	N/A	N/A	
10.125%	(1.750)	24/12 MONTH BANK STATEMENTS	>= 720	(0.375)	(0.375)	(0.250)	0.125	1.500	
9.990%	(1.625)		700 - 719	(0.250)	(0.125)	0.250	0.875	1.875	
9.875%	(1.375)		680 - 699	0.500	0.875	1.250	2.125	3.375	
9.750%	(1.125)		660 - 679	1.500	1.875	2.625	3.500	5.125	
9.625%	(0.875)		640 - 659	2.500	2.875	3.500	4.500	N/A	
9.500%	(0.625)		620 - 639	3.250	3.625	4.125	4.875	N/A	
9.375%	(0.375)	1 YR P&L**	>= 660	0.375	0.375	0.375	0.500	0.750	
9.250%	(0.125)	1099 DOC TYPE**	>= 620	0.500	0.500	0.500	0.500	0.500	
9.125%	0.125	PRODUCT	INTEREST ONLY	0.250	0.375	0.500	0.625	0.875	
8.990%	0.375		5/6 ARM	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
8.875%	0.625		< \$150,000	1.000	1.000	1.000	1.000	1.000	
8.750%	0.875		< \$250,000	0.250	0.250	0.250	0.250	0.500	
8.625%	1.125	LOAN AMOUNT	> \$1,000,000	0.000	0.000	0.000	0.000	0.000	
8.500%	1.375		CASH OUT	0.500	0.750	1.000	1.500	N/A	
8.375%	1.625		SECOND HOME	0.500	0.500	0.500	0.500	N/A	
8.250%	1.875		INVESTMENT	0.250	0.250	0.500	0.750	N/A	
8.125%	2.125	OTHER	CONDO	0.125	0.125	0.250	0.250	0.250	
7.990%	2.375		NON WARRANTABLE	0.750	0.750	0.750	0.750	0.750	
7.875%	2.625		2-4 UNITS	0.250	0.250	0.500	0.500	0.500	
7.750%	2.875		DTI > 43%	0.125	0.125	0.125	0.125	0.250	
			ESCROW WAIVER	0.250	0.250	0.250	0.250	0.250	
PROGRAM NOTES									
MORTGAGE HISTORY:		0 X 60 X 12	ARM CAPS (5/6):	2 / 1 / 5		MIN. FICO (PURCHASE):		620	
FORECLOSURE / SHORTSALE / DIL SEASONING:		24 MONTHS	ARM FLOOR:	MARGIN		MIN. FICO (REFINANCE):		660	
MINIMUM LOAN AMOUNT:		\$100,000	MAX LOAN AMOUNT:	\$1.5MM		DECLINING MARKET:		REDUCE LTV BY 5%	
MAX. CASH OUT:		\$500,000	STANDARD MAX DTI:	50%		LENDER FEE:		\$1,490	
INELIGIBLE STATES:		AK, HI	RESIDUAL INCOME LIMIT:	\$1,500		MARGIN:		6.00% SOFR	
MAX PRICE (2.000) AFTER LLPA		** IN ADDITION TO 24 MONTH BANK STATEMENT FICO/LTV LLPA				**0.250 ADJUSTMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS**			

PACBAY PRIME										
30 YEARS FIXED		PROGRAM PRICE ADJUSTMENTS								
			LTV <= 50%	LTV <= 55%	LTV <= 60%	LTV <= 65%	LTV <= 70%	LTV <= 75%	LTV <= 80%	LTV <= 85%
PBP30	30DAYS	760+	(1.375)	(1.375)	(1.375)	(1.375)	(1.250)	(1.125)	(0.750)	2.375
		740 - 759	(1.250)	(1.250)	(1.250)	(1.250)	(1.125)	(1.000)	(0.375)	2.875
9.625%	(4.125)	720 - 739	(1.250)	(1.125)	(1.125)	(1.125)	(1.000)	(0.750)	(0.250)	3.375
9.500%	(3.875)	700 - 719	(1.000)	(1.000)	(1.000)	(1.000)	(0.750)	(0.375)	1.250	4.375
9.375%	(3.750)	680 - 699	(0.875)	(0.875)	(0.875)	(0.875)	(0.500)	0.500	1.875	N/A
9.250%	(3.500)	660 - 679	(0.875)	(0.750)	(0.625)	(0.250)	0.375	1.750	2.500	N/A
9.125%	(3.250)	640 - 659	0.125	0.125	0.125	0.750	1.500	3.125	N/A	N/A
9.000%	(3.000)	620 - 639	0.625	0.625	0.625	1.250	2.250	4.125	N/A	N/A
8.875%	(2.750)	12 MO BANK STATEMENTS	0.375	0.375	0.500	0.500	0.500	0.500	0.500	2.000
8.750%	(2.500)	24 MO BANK STATEMENTS	0.000	0.000	0.125	0.250	0.375	0.375	0.375	1.625
8.625%	(2.250)	CASH OUT	0.125	0.250	0.250	0.250	0.375	0.500	1.375	N/A
8.500%	(2.000)	LOAN AMOUNT 1.501 - 2.0M	0.000	0.000	0.125	0.125	0.250	0.500	0.750	0.750
8.375%	(1.750)	> \$2M LOAN AMOUNT	0.500	0.500	0.500	0.750	0.750	1.000	N/A	N/A
8.250%	(1.500)	INTEREST ONLY	0.125	0.125	0.125	0.125	0.250	0.375	0.750	N/A
8.125%	(1.125)	SECOND HOME	0.125	0.125	0.125	0.250	0.375	0.500	1.000	N/A
8.000%	(0.750)	INVESTOR OCC (3 YR PPP)	0.125	0.125	0.125	0.250	0.375	0.500	1.125	N/A
7.875%	(0.500)	WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	1.500
7.750%	(0.125)	2-4 UNITS	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
7.625%	0.125	LOAN AMOUNT < 150K	0.750	0.750	0.750	0.750	0.750	1.000	1.000	1.250
PROGRAM NOTES						PPP ADJUSTMENT		\$3M MAX LOAN AMOUNT		
CREDIT EVENTS 2+ YRS		PREPAYMENT PENALTY BUY DOWN 0.375/YR				4 YEAR	(0.125)			
HOUSING HISTORY 0x60x12		PPP MAX PRICE: 3YR+ (3.500), 2YR (1.500), 1YR (0.500), 0YR (0.500)				3 YEAR	0.000			
MINIMUM LOAN AMOUNT \$150,000		ARM INDEX: 30 DAY SOFR				2 YEAR	0.375			
ARM MARGIN 3.50%		ARM FLOOR: MARGIN				1 YEAR	0.750			
ARM CAPS (5/6) 2/2/5		MAX DTI: 50%				NO PENALTY	1.125	MIN FICO 700 UP TO 85% LTV		

PACBAY INVESTOR DSCR											
30 YEARS FIXED		PROGRAM PRICE ADJUSTMENTS									
			LTV <= 50%	LTV <= 55%	LTV <= 60%	LTV <= 65%	LTV <= 70%	LTV <= 75%	LTV <= 80%	LTV <= 85%	
PBPDSCR30	30DAYS	760+	(1.625)	(1.375)	(1.250)	(1.000)	(0.875)	(0.250)	0.500	N/A	
		740 - 759	(1.500)	(1.250)	(1.125)	(0.875)	(0.750)	(0.125)	0.625	N/A	
10.250%	(4.750)	720 - 739	(1.375)	(1.125)	(1.000)	(0.625)	(0.500)	0.000	1.250	N/A	
10.125%	(4.500)	700 - 719	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.250	2.375	N/A	
10.000%	(4.250)	680 - 699	(0.375)	(0.250)	0.000	0.250	0.375	1.000	N/A	N/A	
9.875%	(4.000)	660 - 679	(0.125)	0.125	0.250	0.500	1.000	2.000	N/A	N/A	
9.750%	(3.750)	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
9.625%	(3.500)	CASH OUT	0.000	0.000	0.000	0.250	0.375	0.750	1.500	N/A	
9.500%	(3.250)	DSCR > 1.15	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	
9.375%	(3.000)	DSCR < 1.1	0.000	0.000	0.000	0.000	1.000	1.000	1.000	N/A	
9.250%	(2.750)	> \$2M LOAN AMOUNT	0.500	0.500	0.750	1.000	1.500	2.000	N/A	N/A	
9.125%	(2.500)	INTEREST ONLY	0.000	0.000	0.000	0.250	0.250	0.250	1.250	N/A	
9.000%	(2.250)	WARRANTABLE CONDO	0.000	0.000	0.000	0.000	0.250	0.500	0.500	N/A	
8.875%	(2.000)	2-4 UNITS	0.000	0.000	0.000	0.000	0.250	0.500	0.500	N/A	
8.750%	(1.750)	0x60x12	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	
8.625%	(1.500)	PROGRAM NOTES									
8.500%	(1.250)	CREDIT EVENTS 2+ YRS				PREPAYMENT PENALTY BUY DOWN 0.375/YR					
8.375%	(1.000)	HOUSING HISTORY 0x60x12				PPP MAX PRICE: 3YR+ (3.500), 2YR (1.500), 1YR (0.500), 0YR (0.500)					
8.250%	(0.750)	MINIMUM LOAN AMOUNT \$150,000				ARM INDEX: 30 DAY SOFR					
8.125%	(0.500)	ARM MARGIN 3.50%				ARM FLOOR: MARGIN					
8.000%	(0.250)	ARM CAPS (5/6) 2/2/5 ARM CAPS (7/6) 5/2/5				NO PREPAYMENT PENALTY WILL RESULT IN NO YSP					
PREPAYMENT PENALTY ADJUSTMENT		MIN DSCR RATIO: 1.000 \$2M MAX LOAN AMOUNT			MIN FICO 700 UP TO 80% LTV						
5 YEAR	(0.250)									2 YEAR	0.375
4 YEAR	(0.125)									1 YEAR	0.750
3 YEAR	0.000									NO PENALTY	1.125



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Program rates are subject to change without notice and may differ by geographic location. Contact your Account Executive for details. Licensed by the CA BRE. NMLS #192103.

CORPORATE OFFICE
15030 LA MIRADA BLVD
LA MIRADA, CA 90638
TEL: 714-367-5125
https://www.pacbaylending.com



Today's Date: 03/04/2024
Effective Time: 08:55 AM
Current Index
SOFR Rate: 5.319%
Prime Rate: 8.500%

PACBAY LITE DOC							
5/6 ARM		30 YEARS FIXED		5/6 ARM		30 YEARS FIXED	
PPA56AD	30 DAYS	PPA30AD	30 DAYS	PPA56BS	30 DAYS	PPA30BS	30 DAYS
9.375%	(6.125)	9.375%	(5.875)	9.375%	(6.125)	9.375%	(5.875)
9.250%	(6.000)	9.250%	(5.750)	9.250%	(6.000)	9.250%	(5.750)
9.125%	(5.875)	9.125%	(5.625)	9.125%	(5.875)	9.125%	(5.625)
9.000%	(5.750)	9.000%	(5.500)	9.000%	(5.750)	9.000%	(5.500)
8.875%	(5.625)	8.875%	(5.375)	8.875%	(5.625)	8.875%	(5.375)
8.750%	(5.375)	8.750%	(5.125)	8.750%	(5.375)	8.750%	(5.125)
8.625%	(5.125)	8.625%	(4.875)	8.625%	(5.125)	8.625%	(4.875)
8.500%	(4.875)	8.500%	(4.625)	8.500%	(4.875)	8.500%	(4.625)
8.375%	(4.625)	8.375%	(4.375)	8.375%	(4.625)	8.375%	(4.375)
8.250%	(4.375)	8.250%	(4.125)	8.250%	(4.375)	8.250%	(4.125)
8.125%	(4.125)	8.125%	(3.875)	8.125%	(4.125)	8.125%	(3.875)
8.000%	(3.875)	8.000%	(3.625)	8.000%	(3.875)	8.000%	(3.625)
7.875%	(3.500)	7.875%	(3.250)	7.875%	(3.500)	7.875%	(3.250)
7.750%	(3.125)	7.750%	(2.875)	7.750%	(3.125)	7.750%	(2.875)
7.625%	(2.750)	7.625%	(2.500)	7.625%	(2.750)	7.625%	(2.500)
7.500%	(2.250)	7.500%	(2.000)	7.500%	(2.250)	7.500%	(2.000)

PROGRAM PRICE ADJUSTMENTS										
DOCUMENTATION	CREDIT SCORE	LTV <= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
ASSET DEPLETION (PPA56AD & PPA30AD ONLY)	≥ 780	0.125	0.250	0.250	0.625	0.875	1.125	1.500	N/A	N/A
	760 - 779	0.125	0.250	0.375	0.750	1.000	1.375	1.875	N/A	N/A
	740 - 759	0.250	0.250	0.500	0.875	1.125	1.625	2.250	N/A	N/A
	720 - 739	0.375	0.500	0.625	1.000	1.500	2.000	2.750	N/A	N/A
	700 - 719	0.500	0.625	1.000	1.375	1.875	2.500	3.250	N/A	N/A
	680 - 699	0.625	0.750	1.250	1.750	2.250	3.000	N/A	N/A	N/A
	660 - 679	0.750	1.000	1.500	2.250	3.125	4.375	N/A	N/A	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	≥ 780	0.000	0.125	0.125	0.250	0.375	0.500	0.875	2.875	4.500
BANK STATEMENTS (PPA56BS & PPA30BS ONLY)	760 - 779	0.125	0.125	0.125	0.375	0.500	0.625	1.125	3.375	5.000
	740 - 759	0.125	0.125	0.125	0.500	0.625	0.875	1.500	4.000	5.500
	720 - 739	0.125	0.250	0.250	0.625	0.750	1.000	1.750	4.375	6.250
	700 - 719	0.250	0.250	0.500	0.750	1.000	1.500	2.250	5.000	7.125
	680 - 699	0.375	0.500	0.750	1.125	1.500	2.500	3.250	5.875	N/A
	660 - 679	1.125	1.375	1.625	2.125	2.875	3.625	5.125	N/A	N/A
	640 - 659	3.500	3.750	3.875	4.250	5.125	6.125	N/A	N/A	N/A
	620 - 639	4.875	5.250	5.625	6.375	7.750	N/A	N/A	N/A	N/A
	12mo Bank Statements	0.125	0.125	0.125	0.125	0.250	0.250	0.250	0.250	0.250
	Interest Only	0.250	0.250	0.250	0.375	0.500	0.750	0.875	1.250	N/A
BANK STATEMENTS	7/6 ARM	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
LOAN AMOUNT	\$125,000 - \$150K	0.750	0.750	0.750	0.750	0.750	1.000	1.000	1.250	1.250
	\$150,001 - \$200K	0.500	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.000
	\$200,001 - \$300K	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.375	0.375
	\$300,001 - \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,500,001 - \$2.0M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
	\$2,000,001 - \$2.5M	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
	\$2,500,001 - \$3.0M	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
	00.01% - 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI	43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.125
	50.01% - 55%	0.000	0.000	0.000	0.000	0.000	0.375	0.375	0.500	N/A
	Cash-Out	0.250	0.375	0.375	0.375	0.500	1.000	2.000	N/A	N/A
PURPOSE	No Escrows (No HPML)	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
OTHER MISCELLANEOUS	Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
OCCUPANCY	Condo-Warrantable	0.250	0.250	0.250	0.250	0.500	0.500	0.750	N/A	N/A
	Condo-NonWarrantable	0.500	0.500	0.500	0.500	0.750	0.750	N/A	N/A	N/A
	2-4Units	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
	Modular	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
	Rural	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
	1 x 30 x 12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
DEROGATORY CREDIT	Multiple 30 x 12	2.250	2.250	2.250	2.250	2.250	2.250	2.500	3.000	N/A
	FC/SS/DIL/BK7 OVER 48 MO.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	FC/SS/DIL/BK7 36-47 MO.	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
	FC/SS/DIL/BK7 24-35 MO.	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A
	BK7 12-23 MO.	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A
	BK13 DISCHARGED	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A

MAX PRICE (2.000) AFTER LLPA		**0.250 ADJUSTMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS**		LENDER FEE: \$1,490.00		MARGIN: 4.000% SOFR	
RESERVED FOR FUTURE USE							

LOCK EXPIRATION DATES		CURRENT TURN TIMES	
15 Days:	Tuesday, March 19, 2024	Underwriting	24 Hours
		Condition Review	24 Hours
30 Days:	Wednesday, April 3, 2024	Loan Documents	24 Hours
		Funding	24 Hours
LOCK POLICY			
Lock expiration date on a weekend or holiday is automatically rolled over to the next business day.			
EXTENSIONS:	3 Days	7 Days	10 Days
	-0.125%	-0.250%	-0.375%
RELOCKS:	Worst Case Pricing - 0.250%	Limits By County: https://www.fanniemae.com/singlefamily/loan-limits	

CORPORATE OFFICE
15030 LA MIRADA BLVD
LA MIRADA, CA 90638
TEL: 714-367-5125
https://www.pacbaylending.com



Today's Date: 03/04/2024
Effective Time: 08:55 AM
Current Index
SOFR Rate: 5.319%
Prime Rate: 8.500%

PACBAY EQUITY SOLUTIONS (PRIMARY OR SECOND HOME ONLY)										
30 YEARS FIXED		20 YEARS FIXED			15 YEARS FIXED			10 YEARS FIXED		
PB30HES	30 DAYS	PB20HES	30 DAYS		PB15HES	30 DAYS		PB10HES	30 DAYS	
11.125%	(6.750)	11.125%	(6.875)		11.125%	(6.875)		11.125%	(6.875)	
11.000%	(6.500)	11.000%	(6.625)		11.000%	(6.625)		11.000%	(6.625)	
10.875%	(6.250)	10.875%	(6.375)		10.875%	(6.375)		10.875%	(6.375)	
10.750%	(6.000)	10.750%	(6.125)		10.750%	(6.125)		10.750%	(6.125)	
10.625%	(5.750)	10.625%	(5.875)		10.625%	(5.875)		10.625%	(5.875)	
10.500%	(5.500)	10.500%	(5.625)		10.500%	(5.625)		10.500%	(5.625)	
10.375%	(5.250)	10.375%	(5.375)		10.375%	(5.375)		10.375%	(5.375)	
10.250%	(5.000)	10.250%	(5.125)		10.250%	(5.125)		10.250%	(5.125)	
10.125%	(4.750)	10.125%	(4.875)		10.125%	(4.875)		10.125%	(4.875)	
10.000%	(4.500)	10.000%	(4.625)		10.000%	(4.625)		10.000%	(4.625)	
9.990%	(4.375)	9.990%	(4.500)		9.990%	(4.500)		9.990%	(4.500)	
9.875%	(4.250)	9.875%	(4.375)		9.875%	(4.375)		9.875%	(4.375)	
9.750%	(3.875)	9.750%	(4.000)		9.750%	(4.000)		9.750%	(4.000)	
9.625%	(3.500)	9.625%	(3.625)		9.625%	(3.625)		9.625%	(3.625)	
9.500%	(3.125)	9.500%	(3.250)		9.500%	(3.250)		9.500%	(3.250)	
9.375%	(2.750)	9.375%	(2.875)		9.375%	(2.875)		9.375%	(2.875)	
9.250%	(2.375)	9.250%	(2.500)		9.250%	(2.500)		9.250%	(2.500)	
9.125%	(2.000)	9.125%	(2.125)		9.125%	(2.125)		9.125%	(2.125)	
9.000%	(1.625)	9.000%	(1.750)		9.000%	(1.750)		9.000%	(1.750)	
8.875%	(1.250)	8.875%	(1.375)		8.875%	(1.375)		8.875%	(1.375)	
8.750%	(0.875)	8.750%	(1.000)		8.750%	(1.000)		8.750%	(1.000)	
8.625%	(0.500)	8.625%	(0.625)		8.625%	(0.625)		8.625%	(0.625)	
8.500%	0.000	8.500%	(0.125)		8.500%	(0.125)		8.500%	(0.125)	
8.375%	0.500	8.375%	0.375		8.375%	0.375		8.375%	0.375	
8.250%	1.000	8.250%	0.875		8.250%	0.875		8.250%	0.875	
PROGRAM PRICE ADJUSTMENTS										
DOCUMENTATION	CREDIT SCORE	LTV <= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FULL DOC 2YR, 1YR	≥ 800	0.000	0.000	0.125	0.375	0.625	1.125	2.125	4.500	6.000
	780 - 799	0.000	0.000	0.375	0.625	0.875	1.375	2.375	4.750	6.250
	760 - 779	0.125	0.125	0.625	0.875	1.250	1.750	2.625	5.250	7.250
	740 - 759	0.375	0.375	0.875	1.125	1.500	2.000	3.250	6.250	8.500
	720 - 739	0.875	0.875	1.375	1.625	2.000	2.375	4.000	7.500	9.500
	700 - 719	2.000	2.000	2.500	2.750	3.125	3.375	5.500	8.750	11.000
	680 - 699	3.500	3.500	4.000	4.250	4.500	5.250	7.750	10.500	N/A
	660 - 679	4.500	4.500	5.000	5.250	5.500	6.750	9.500	N/A	N/A
BANK STATEMENTS 24MO, 12MO (PROGRAM CODE: PB30HES/BS, PB20HES/BS, PB15HES/BS, PB10HES/BS)	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	≥ 800	0.500	0.500	1.000	1.250	1.500	2.000	3.125	6.500	N/A
	780 - 799	0.750	0.750	1.250	1.500	1.750	2.250	3.375	6.750	N/A
	760 - 779	1.000	1.000	1.500	1.750	2.125	2.625	3.625	7.250	N/A
	740 - 759	1.250	1.250	1.750	2.000	2.375	2.875	4.000	8.250	N/A
	720 - 739	1.625	1.625	2.125	2.375	2.750	3.125	4.750	9.500	N/A
	700 - 719	2.750	2.750	3.250	3.500	3.875	4.125	6.500	N/A	N/A
	680 - 699	4.500	4.500	5.000	5.250	5.500	6.250	N/A	N/A	N/A
PRODUCT	660 - 679	6.000	6.000	6.500	6.750	7.000	N/A	N/A	N/A	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	30/15YR BALLOON	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
LOAN AMOUNT	40/15YR BALLOON	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	INTEREST ONLY	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$75,000 - \$100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI	\$100,001 - \$125,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	\$125,001 - \$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$150,001 - \$550,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
OCCUPANCY	00.01 - 43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	43.01 - 45	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.750	0.750
	45.01 - 50	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.250	1.250
PROPERTY TYPE	SECOND HOME	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
	WARRANTABLE CONDO	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	2-4 UNITS	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
	MODULAR	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000

0.250 ADJUSTMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS LENDER FEE: \$1,490.00 MAX PRICE (2.000) AFTER LLPA

LOCK EXPIRATION DATES		CURRENT TURN TIMES	
15 Days:	Tuesday, March 19, 2024	Underwriting	24 Hours
		Condition Review	24 Hours
30 Days:	Wednesday, April 3, 2024	Loan Documents	24 Hours
		Funding	24 Hours
LOCK POLICY			
Lock expiration date on a weekend or holiday is automatically rolled over to the next business day.			
EXTENSIONS:	3 Days	7 Days	10 Days
	-0.125%	-0.250%	-0.375%
RELOCKS:	Worst Case Pricing - 0.250%	Limits By County: https://www.fanniemae.com/singlefamily/loan-limits	
APPROVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI			



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Program rates are subject to change without notice and may differ by geographic location. Contact your Account Executive for details. Licensed by the CA BRE. NMLS #192103.



PACBAY EQUITY SOLUTIONS (INVESTMENT ONLY)										
30 YEARS FIXED		20 YEARS FIXED		15 YEARS FIXED			10 YEARS FIXED			
PB30HES	30 DAYS	PB20HES	30 DAYS	PB15HES	30 DAYS		PB10HES	30 DAYS		
13.000%	(7.750)	13.000%	(7.875)	13.000%	(7.875)		13.000%	(7.875)		
12.875%	(7.625)	12.875%	(7.750)	12.875%	(7.750)		12.875%	(7.750)		
12.750%	(7.500)	12.750%	(7.625)	12.750%	(7.625)		12.750%	(7.625)		
12.625%	(7.375)	12.625%	(7.500)	12.625%	(7.500)		12.625%	(7.500)		
12.500%	(7.250)	12.500%	(7.375)	12.500%	(7.375)		12.500%	(7.375)		
12.375%	(7.125)	12.375%	(7.250)	12.375%	(7.250)		12.375%	(7.250)		
12.250%	(6.875)	12.250%	(7.000)	12.250%	(7.000)		12.250%	(7.000)		
12.125%	(6.625)	12.125%	(6.750)	12.125%	(6.750)		12.125%	(6.750)		
12.000%	(6.375)	12.000%	(6.500)	12.000%	(6.500)		12.000%	(6.500)		
11.875%	(6.125)	11.875%	(6.250)	11.875%	(6.250)		11.875%	(6.250)		
11.750%	(5.875)	11.750%	(6.000)	11.750%	(6.000)		11.750%	(6.000)		
11.625%	(5.625)	11.625%	(5.750)	11.625%	(5.750)		11.625%	(5.750)		
11.500%	(5.375)	11.500%	(5.500)	11.500%	(5.500)		11.500%	(5.500)		
11.375%	(5.125)	11.375%	(5.250)	11.375%	(5.250)		11.375%	(5.250)		
11.250%	(4.875)	11.250%	(5.000)	11.250%	(5.000)		11.250%	(5.000)		
11.125%	(4.625)	11.125%	(4.750)	11.125%	(4.750)		11.125%	(4.750)		
11.000%	(4.375)	11.000%	(4.500)	11.000%	(4.500)		11.000%	(4.500)		
10.875%	(4.125)	10.875%	(4.250)	10.875%	(4.250)		10.875%	(4.250)		
10.750%	(3.875)	10.750%	(4.000)	10.750%	(4.000)		10.750%	(4.000)		
10.625%	(3.625)	10.625%	(3.750)	10.625%	(3.750)		10.625%	(3.750)		
10.500%	(3.375)	10.500%	(3.500)	10.500%	(3.500)		10.500%	(3.500)		
10.375%	(3.125)	10.375%	(3.250)	10.375%	(3.250)		10.375%	(3.250)		
10.250%	(2.875)	10.250%	(3.000)	10.250%	(3.000)		10.250%	(3.000)		
10.125%	(2.625)	10.125%	(2.750)	10.125%	(2.750)		10.125%	(2.750)		
10.000%	(2.375)	10.000%	(2.500)	10.000%	(2.500)		10.000%	(2.500)		
PROGRAM PRICE ADJUSTMENTS										
DOCUMENTATION	CREDIT SCORE	LTV <= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FULL DOC 2YR, 1YR	≥ 800	0.000	0.000	0.500	0.750	1.000	1.500	2.375	4.500	N/A
	780 - 799	0.250	0.250	0.750	1.000	1.250	1.750	2.625	4.750	N/A
	760 - 779	0.500	0.500	1.000	1.250	1.625	2.125	2.875	5.250	N/A
	740 - 759	0.750	0.750	1.250	1.500	1.875	2.375	3.250	6.250	N/A
	720 - 739	1.125	1.125	1.625	1.875	2.250	2.625	4.000	7.500	N/A
	700 - 719	2.000	2.000	2.500	2.750	3.125	3.375	5.500	N/A	N/A
	680 - 699	3.500	3.500	4.000	4.250	4.500	5.250	N/A	N/A	N/A
	660 - 679	4.500	4.500	5.000	5.250	5.500	N/A	N/A	N/A	N/A
BANK STATEMENTS 24MO, 12MO (PROGRAM CODE: PB30HES/BS, PB20HES/BS, PB15HES/BS, PB10HES/BS)	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	≥ 800	0.500	0.500	1.000	1.250	1.500	2.000	3.125	5.000	N/A
	780 - 799	0.750	0.750	1.250	1.500	1.750	2.250	3.375	5.250	N/A
	760 - 779	1.000	1.000	1.500	1.750	2.125	2.625	3.625	5.750	N/A
	740 - 759	1.250	1.250	1.750	2.000	2.375	2.875	4.000	6.750	N/A
	720 - 739	1.625	1.625	2.125	2.375	2.750	3.125	4.750	8.000	N/A
	700 - 719	2.750	2.750	3.250	3.500	3.875	4.125	6.500	N/A	N/A
	680 - 699	4.500	4.500	5.000	5.250	5.500	6.250	N/A	N/A	N/A
PRODUCT	660 - 679	6.000	6.000	6.500	6.750	7.000	N/A	N/A	N/A	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	30/15YR BALLOON	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
LOAN AMOUNT	40/15YR BALLOON	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
	INTEREST ONLY	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$75,000 - \$100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
DTI	\$100,001 - \$125,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
	\$125,001 - \$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$150,001 - \$550,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	00.01 - 43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
OCCUPANCY	43.01 - 45	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.750	N/A
	45.01 - 50	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.250	N/A
	SECOND HOME	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
PROPERTY TYPE	WARRANTABLE CONDO	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
	2-4 UNITS	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
	MODULAR	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A

0.250 ADJUSTMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS LENDER FEE: \$1,490.00 MAX PRICE (2.000) AFTER LLPA

LOCK EXPIRATION DATES		CURRENT TURN TIMES	
15 Days:	Tuesday, March 19, 2024	Underwriting	24 Hours
		Condition Review	24 Hours
30 Days:	Wednesday, April 3, 2024	Loan Documents	24 Hours
		Funding	24 Hours
LOCK POLICY			
Lock expiration date on a weekend or holiday is automatically rolled over to the next business day.			
EXTENSIONS:	3 Days	7 Days	10 Days
	-0.125%	-0.250%	-0.375%
RELOCKS:	Worst Case Pricing - 0.250%	Limits By County: https://www.fanniemae.com/singlefamily/loan-limits	
APPROVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI			



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FHA HECM Programs

* All Prices Depicted Below Are Subject to Change At Any Time

HECMF, HECM1M, HECM1Y

Effective Date	1/30/2024	Effective Time	6:00 PM EST	Rate Sheet Number	013024-01
10 Year Swap	4.140			One Year CMT	4.800

HECM1M

PACBAY HECM Program - Monthly CMT ARM - 5% Lifetime Cap

All Locks Are 15 Day Locks - Loan Must Be Purchasable Within The Lock Period

ARM Margin	Loans 20% Utilized or less			Loans > 20% Utilization							
	Pct on Unused PL	00.00% to 10%	10.01% to 20%	20.01% to 30%	30.01% to 40%	40.01% to 50%	50.01% to 60%	60.01% to 70%	70.01% to 80%	80.01% to 90%	90.01% to 100%
3.000	0.150%	111.125	107.500	105.300	103.725	102.975	102.750	101.875	101.250	101.000	100.750
2.875	0.150%	110.625	107.000	105.300	103.875	103.100	103.000	101.875	101.250	100.875	100.750
2.750	0.150%	110.125	106.625	105.300	103.875	103.125	103.000	102.250	101.875	101.500	101.375
2.625	0.150%	109.125	106.000	104.550	103.750	102.750	102.625	101.875	101.450	101.050	100.875
2.500	0.150%	108.125	105.375	103.850	103.000	102.125	101.875	101.375	100.875	100.500	100.250
2.375	0.150%	106.375	103.875	103.050	101.900	101.200	101.000	100.550	100.050	99.800	99.500
2.250	0.150%	104.875	102.375	101.625	100.550	100.125	100.050	99.750	99.300	99.125	99.000

PACBAY HECM Program - Annual CMT ARM - 5% Lifetime Cap

All Locks Are 15 Day Locks - Loan Must Be Purchasable Within The Lock Period

ARM Margin	Loans 20% Utilized or less			Loans > 20% Utilization							
	Pct on Unused PL	00.00% to 10%	10.01% to 20%	20.01% to 30%	30.01% to 40%	40.01% to 50%	50.01% to 60%	60.01% to 70%	70.01% to 80%	80.01% to 90%	90.01% to 100%
3.000	0.150%	102.625	100.000	98.800	97.225	97.975	98.000	97.125	96.750	96.875	96.750
2.875	0.150%	102.125	99.500	98.800	97.375	98.100	98.250	97.125	96.750	96.750	96.750
2.750	0.150%	101.625	99.125	98.800	97.375	98.125	98.250	97.500	97.375	97.375	97.375
2.625	0.150%	100.625	98.500	98.050	97.250	97.750	97.875	97.125	96.950	96.925	96.875
2.500	0.150%	99.625	97.875	97.350	96.500	97.125	97.125	96.625	96.375	96.375	96.250
2.375	0.150%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.250	0.150%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Negative Price Adjustment of 25 bps for all loans with Credit Scores < 660 or Manufactured Homes.

Fixed Rate HECM Pricing

Rate	Price	Orig Fee	Borr Credit	Rate	Price	Orig Fee	Borr Credit
7.43%	102.000	\$6,000.00	0.000%	7.68%	102.000	\$3,000	0.000%
7.56%	102.000	\$4,250.00	0.000%	7.81%	102.000	\$2,000	0.000%

Rate is finalized when closing docs are drawn
Broker Premium is paid on UPB
Lender Paid closing costs do not include appraisal fee, counseling fee, owners title insurance or fees listed in the 1200 section of the HUD-1
See PBLG Partner Updates for List of Approved States

HECM to HECM Refinance Transactions are priced at 2.00% Below the Prices Noted Above

NEW - Pacbay Financial Program!

The loan must meet all Financial Assessment requirements borrower, use the 660 MID FICO score. If more than 1 Loans with extenuating circumstances middle scores.

Borrower Requirements:

- Be 62 years of age or older
- Own the property outright or paid-down a considerable amount
- Occupy the property as your principal residence
- Not be delinquent on any federal debt
- Have financial resources to continue to make timely payment of ongoing property charges such as property taxes, insurance and Homeowner Association fees, etc.
- Participate in a consumer information session given by a HUD- approved HECM counselor –https://entp.hud.gov/idapp/html/hecm_agency_look.cfm

* Single family home or 2-4 unit home with one unit occupied by the borrower * HUD-approved condominium project Manufactured Homes are not permitted.