



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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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

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	

Delegated Admin Fee's	
Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

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

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
5.625	95.826	95.826	95.795	5.625	95.826	95.826	95.795	5	92.847	92.847	92.792
5.75	96.830	96.822	96.807	5.75	96.830	96.822	96.807	5.125	93.631	93.631	93.581
5.875	97.362	97.355	97.339	5.875	97.362	97.355	97.339	5.25	94.585	94.585	94.539
6	97.930	97.922	97.907	6	97.930	97.922	97.907	5.375	95.125	95.125	95.084
6.125	98.396	98.388	98.373	6.125	98.396	98.388	98.373	5.5	95.741	95.741	95.705
6.25	98.878	98.863	98.840	6.25	98.878	98.863	98.840	5.625	96.879	96.946	96.895
6.375	99.391	99.377	99.354	6.375	99.391	99.377	99.354	5.75	98.237	98.222	98.172
6.5	99.897	99.883	99.860	6.5	99.897	99.883	99.860	5.875	98.833	98.818	98.768
6.625	100.326	100.312	100.289	6.625	100.326	100.312	100.289	6	99.388	99.373	99.323
6.75	100.433	100.411	100.384	6.75	100.433	100.411	100.384	6.125	99.670	99.655	99.605
6.875	100.961	100.939	100.912	6.875	100.961	100.939	100.912	6.25	99.999	99.982	99.944
7	101.313	101.291	101.264	7	101.313	101.291	101.264	6.375	100.543	100.526	100.488
7.125	101.658	101.636	101.609	7.125	101.658	101.636	101.609	6.5	100.978	100.962	100.923
7.25	101.683	101.646	101.604	7.25	101.683	101.646	101.604	6.625	101.339	101.323	101.284
7.375	102.098	102.061	102.019	7.375	102.098	102.061	102.019	6.75	100.938	100.901	100.892
7.5	102.426	102.389	102.347	7.5	102.426	102.389	102.347	6.875	101.405	101.367	101.358
7.625	102.756	102.722	102.598	7.625	102.756	102.722	102.598	7	101.749	101.712	101.703
7.75	102.575	102.536	102.400	7.75	102.575	102.536	102.400	7.125	102.041	102.004	101.995
7.875	102.950	102.906	102.778	7.875	102.950	102.906	102.778	7.25	101.874	101.817	101.810
8	103.294	103.245	103.119	8	103.294	103.245	103.119	7.375	102.215	102.156	102.150
8.125	103.631	103.576	103.455	8.125	103.631	103.576	103.455	7.5	102.552	102.495	102.487
8.25	102.942	102.868	102.799	8.25	102.942	102.868	102.799	7.625	102.858	102.784	102.777
8.375	103.369	103.295	103.227	8.375	103.369	103.295	103.227	7.75	102.681	102.643	102.507
8.5	103.764	103.690	103.621	8.5	103.764	103.690	103.621	7.875	103.033	102.989	102.858
8.625	103.972	103.898	103.829	8.625	103.972	103.898	103.829	8	103.361	103.312	103.186
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	95.951	95.924	95.860	4.625	96.322	96.268	96.187	6	97.775	97.775	97.727
4.75	96.520	96.520	96.461	4.75	96.970	96.970	96.911	6.125	98.309	98.309	98.266
4.875	96.998	96.998	96.943	4.875	97.426	97.426	97.371	6.25	98.728	98.728	98.675
5	97.162	97.162	97.111	5	97.364	97.327	97.277	6.375	99.262	99.250	99.214
5.125	97.647	97.614	97.514	5.125	98.139	98.106	98.006	6.5	99.749	99.737	99.701
5.25	97.978	97.950	97.850	5.25	98.407	98.378	98.278	6.625	99.963	99.963	99.865
5.375	98.434	98.411	98.311	5.375	98.895	98.872	98.772	6.75	100.328	100.293	100.286
5.5	98.761	98.743	98.643	5.5	99.288	99.270	99.170	6.875	100.767	100.732	100.725
5.625	98.844	98.769	98.679	5.625	99.067	98.992	98.902	7	101.059	101.025	101.018
5.75	99.277	99.207	99.122	5.75	99.732	99.662	99.577	7.125	101.263	101.228	101.221
5.875	99.664	99.599	99.535	5.875	100.095	100.030	99.949	7.25	101.310	101.322	101.232
6	99.959	99.900	99.823	6	100.367	100.308	100.231	7.375	101.649	101.640	101.546
6.125	99.903	99.903	99.878	6.125	100.181	100.181	100.156	7.5	101.903	101.913	101.817
6.25	100.251	100.218	100.212	6.25	100.466	100.466	100.445	7.625	102.240	102.207	102.082
6.375	100.690	100.629	100.593	6.375	100.795	100.795	100.778	7.75	101.369	101.327	101.215
6.5	100.932	100.871	100.835	6.5	101.052	101.052	101.040	7.875	101.564	101.512	101.403
6.625	100.432	100.386	100.380	6.625	100.342	100.349	100.342				
6.75	100.911	100.865	100.841	6.75	100.754	100.754	100.754				
6.875	101.332	101.286	101.261	6.875	101.013	101.011	101.011				
7	101.537	101.491	101.466	7	101.260	101.253	101.253				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.496	91.496	91.441	5.125	95.684	95.638	95.618				

5.125	92.348	92.348	92.297	5.25	96.222	96.176	96.156
5.25	93.127	93.127	93.081	5.375	96.713	96.667	96.647
5.375	93.860	93.860	93.819	5.5	97.043	96.998	96.977
5.5	94.353	94.308	94.293	5.625	97.156	97.079	97.031
5.625	96.151	96.151	96.089	5.75	97.688	97.627	97.591
5.75	96.876	96.876	96.819	5.875	98.137	98.076	98.039
5.875	97.461	97.461	97.408	6	98.573	98.511	98.475
6	97.927	97.927	97.880	6.125	99.137	99.076	99.039
6.125	98.439	98.439	98.396	6.25	99.624	99.562	99.526
6.25	98.897	98.897	98.781	6.375	100.056	99.995	99.958
6.375	99.355	99.355	99.244	6.5	100.285	100.224	100.188
6.5	99.797	99.797	99.690	6.625	99.685	99.640	99.615
6.625	100.201	100.201	100.099	6.75	100.159	100.113	100.088
6.75	100.167	100.167	100.039	6.875	100.571	100.525	100.500
6.875	100.553	100.551	100.428	7	100.752	100.706	100.681

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	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

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	95.213	95.150	95.087	5	94.616	94.553	94.490	5.375	94.556	94.493	94.430
5.125	95.574	95.511	95.448	5.125	95.037	94.974	94.911	5.5	95.025	94.962	94.900
5.25	95.935	95.872	95.809	5.25	95.459	95.396	95.333	5.625	95.676	95.613	95.550
5.375	96.296	96.233	96.170	5.375	95.881	95.818	95.755	5.75	96.149	96.086	96.023
5.5	96.614	96.551	96.488	5.5	96.305	96.242	96.179	5.875	96.441	96.378	96.316
5.625	96.977	96.914	96.851	5.625	96.729	96.666	96.603	6	96.915	96.852	96.789
5.75	97.311	97.248	97.185	5.75	97.154	97.091	97.028	6.125	97.193	97.130	97.068
5.875	97.647	97.584	97.521	5.875	97.401	97.338	97.275	6.25	97.639	97.576	97.513
6	97.985	97.922	97.859	6	97.633	97.570	97.507	6.375	98.086	98.023	97.960
6.125	98.181	98.118	98.055	6.125	98.030	97.967	97.904	6.5	98.536	98.473	98.410
6.25	98.520	98.457	98.394	6.25	98.429	98.366	98.303	6.625	98.801	98.738	98.676
6.375	98.717	98.654	98.591	6.375	98.664	98.601	98.538	6.75	99.253	99.190	99.127
6.5	98.914	98.851	98.788	6.5	98.898	98.835	98.772	6.875	99.519	99.456	99.393
6.625	99.256	99.193	99.130	6.625	99.133	99.070	99.007	7	99.972	99.909	99.847
6.75	99.478	99.415	99.352	6.75	99.535	99.472	99.409	7.125	100.239	100.176	100.113
6.875	99.534	99.471	99.408	6.875	99.771	99.708	99.645				
7	99.875	99.812	99.749	7	100.175	100.112	100.049				
7.125	100.218	100.155	100.092	7.125	100.412	100.349	100.286				

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	95.383	95.320	95.257	5	94.786	94.723	94.660	5.375	94.726	94.663	94.600
5.125	95.744	95.681	95.618	5.125	95.207	95.144	95.081	5.5	95.195	95.132	95.069
5.25	96.105	96.042	95.979	5.25	95.629	95.566	95.503	5.625	95.846	95.783	95.720
5.375	96.466	96.403	96.340	5.375	96.051	95.988	95.925	5.75	96.319	96.256	96.193
5.5	96.784	96.721	96.658	5.5	96.475	96.412	96.349	5.875	96.611	96.548	96.485
5.625	97.147	97.084	97.021	5.625	96.899	96.836	96.773	6	97.085	97.022	96.959
5.75	97.481	97.418	97.355	5.75	97.324	97.261	97.198	6.125	97.363	97.300	97.237
5.875	97.817	97.754	97.691	5.875	97.571	97.508	97.445	6.25	97.808	97.745	97.682
6	98.155	98.092	98.029	6	97.803	97.740	97.677	6.375	98.255	98.192	98.129
6.125	98.351	98.288	98.225	6.125	98.200	98.137	98.074	6.5	98.706	98.643	98.580
6.25	98.690	98.627	98.564	6.25	98.599	98.536	98.473	6.625	98.971	98.908	98.845
6.375	98.887	98.824	98.761	6.375	98.834	98.771	98.708	6.75	99.423	99.360	99.297
6.5	99.084	99.021	98.958	6.5	99.068	99.005	98.942	6.875	99.689	99.626	99.563
6.625	99.426	99.363	99.300	6.625	99.303	99.240	99.177	7	100.142	100.079	100.016
6.75	99.648	99.585	99.522	6.75	99.705	99.642	99.579	7.125	100.409	100.346	100.283

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

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

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

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

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	97.147	97.125	97.107	5.75	98.148	98.133	98.076	5	95.792	95.761	95.732
5.875	97.846	97.828	97.808	5.875	98.639	98.624	98.567	5.125	96.004	95.973	95.939
6	98.440	98.424	98.402	6	99.143	99.128	99.071	5.25	96.586	96.554	96.520
6.125	99.029	99.013	98.990	6.125	99.461	99.446	99.388	5.375	96.918	96.886	96.852
6.25	99.354	99.348	99.338	6.25	99.922	99.888	99.860	5.5	97.346	97.314	97.280
6.375	99.902	99.896	99.886	6.375	100.361	100.328	100.299	5.625	97.681	97.631	97.582
6.5	100.418	100.412	100.399	6.5	100.753	100.720	100.691	5.75	98.061	97.998	97.930
6.625	100.871	100.865	100.850	6.625	101.140	101.107	101.078	5.875	98.395	98.332	98.264
6.75	100.981	100.975	100.942	6.75	100.880	100.826	100.817	6	98.596	98.533	98.465
6.875	101.458	101.450	101.412	6.875	101.264	101.210	101.201				
7	101.891	101.881	101.843	7	101.616	101.562	101.553				
7.125	102.321	102.312	102.275	7.125	101.954	101.900	101.891				
7.25	102.256	102.238	102.219	7.25	101.858	101.784	101.777				
7.375	102.687	102.667	102.648	7.375	102.188	102.112	102.105				
7.5	103.042	103.021	102.999	7.5	102.537	102.462	102.456				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.612	95.604	95.597
4.875	96.028	96.020	96.013
5	96.539	96.531	96.524
5.125	96.999	96.991	96.984
5.25	97.308	97.300	97.293
5.375	97.614	97.606	97.599
5.5	97.811	97.803	97.796
5.625	98.244	98.237	98.230
5.75	98.539	98.532	98.525
5.875	98.831	98.824	98.817
6	99.168	99.161	99.154

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	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

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
5.625	95.540	95.608	95.556
5.75	96.432	96.503	96.448
5.875	97.027	97.101	97.042
6	97.606	97.682	97.620
6.125	98.089	98.165	98.103
6.25	98.529	98.581	98.504
6.375	99.078	99.131	99.050
6.5	99.569	99.623	99.539
6.625	100.023	100.077	99.993
6.75	100.155	100.187	100.103
6.875	100.620	100.652	100.564
7	101.036	101.069	100.979
7.125	101.445	101.478	101.388
7.25	101.533	101.545	101.455
7.375	101.884	101.895	101.802

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	95.326	95.281	95.266	5	95.326	95.281	95.266	5	95.326	95.281	95.266
5.125	95.919	95.875	95.870	5.125	95.919	95.875	95.870	5.125	95.919	95.875	95.870
5.25	96.654	96.609	96.594	5.25	96.654	96.609	96.594	5.25	96.654	96.609	96.594
5.375	97.247	97.203	97.188	5.375	97.247	97.203	97.188	5.375	97.247	97.203	97.188
5.5	97.922	97.925	97.933	5.5	97.922	97.925	97.933	5.5	97.922	97.925	97.933
5.625	98.496	98.503	98.510	5.625	98.496	98.503	98.510	5.625	98.496	98.503	98.510
5.75	99.493	99.302	99.112	5.75	99.493	99.302	99.112	5.75	99.493	99.302	99.112
5.875	99.933	99.742	99.552	5.875	99.933	99.742	99.552	5.875	99.933	99.742	99.552
6	100.435	100.244	100.054	6	100.435	100.244	100.054	6	100.435	100.244	100.054
6.125	100.898	100.708	100.578	6.125	100.898	100.708	100.578	6.125	100.898	100.708	100.578
6.25	101.382	101.191	101.001	6.25	101.382	101.191	101.001	6.25	101.382	101.191	101.001
6.375	101.062	100.989	100.916	6.375	101.062	100.989	100.916	6.375	101.062	100.989	100.916
6.5	101.607	101.534	101.461	6.5	101.607	101.534	101.461	6.5	101.607	101.534	101.461
6.625	102.015	101.904	101.876	6.625	102.015	101.904	101.876	6.625	102.015	101.904	101.876
6.75	102.428	102.317	102.289	6.75	102.428	102.317	102.289	6.75	102.428	102.317	102.289
6.875	101.662	101.691	101.720	6.875	101.662	101.691	101.720	6.875	101.662	101.691	101.720
7	102.141	102.170	102.199	7	102.141	102.170	102.199	7	102.141	102.170	102.199
7.125	102.563	102.592	102.622	7.125	102.563	102.592	102.622	7.125	102.563	102.592	102.622
7.25	103.007	102.890	102.773	7.25	103.007	102.890	102.773	7.25	103.007	102.890	102.773
7.375	102.524	102.407	102.290	7.375	102.524	102.407	102.290	7.375	102.524	102.407	102.290
7.5	102.917	102.800	102.683	7.5	102.917	102.800	102.683	7.5	102.917	102.800	102.683
7.625	103.182	103.065	102.948	7.625	103.182	103.065	102.948	7.625	103.182	103.065	102.948
7.75	103.153	103.065	103.006	7.75	103.153	103.065	103.006	7.75	103.153	103.065	103.006
7.875	101.944	101.856	101.797	7.875	101.944	101.856	101.797	7.875	101.944	101.856	101.797
8	102.361	102.273	102.214	8	102.361	102.273	102.214	8	102.361	102.273	102.214
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
3.5	90.335	90.395	90.473	3.5	90.335	90.395	90.473	5	93.864	93.823	93.850
3.625	90.899	90.959	91.037	3.625	90.899	90.959	91.037	5.125	94.665	94.625	94.652
3.75	92.075	92.139	92.200	3.75	92.075	92.139	92.200	5.25	95.914	95.908	95.903
3.875	92.638	92.703	92.763	3.875	92.638	92.703	92.763	5.375	96.465	96.459	96.454
4	93.200	93.265	93.325	4	93.200	93.265	93.325	5.5	97.238	97.213	97.221
4.125	93.761	93.826	93.886	4.125	93.761	93.826	93.886	5.625	97.838	97.845	97.853
4.25	94.799	94.837	94.880	4.25	94.799	94.837	94.880	5.75	98.673	98.482	98.292
4.375	95.358	95.397	95.439	4.375	95.358	95.397	95.439	5.875	99.343	99.152	98.962
4.5	95.914	95.953	95.995	4.5	95.914	95.953	95.995	6	99.705	99.555	99.545
4.625	96.466	96.504	96.547	4.625	96.466	96.504	96.547	6.125	100.234	100.134	100.125
4.75	96.627	96.624	96.648	4.75	96.627	96.624	96.648	6.25	100.943	100.753	100.562
4.875	97.175	97.172	97.196	4.875	97.175	97.172	97.196	6.375	100.300	100.220	100.147
5	97.715	97.712	97.736	5	97.715	97.712	97.736	6.5	100.928	100.800	100.772
5.125	98.244	98.240	98.265	5.125	98.244	98.240	98.265	6.625	101.464	101.337	101.309
5.25	98.191	98.115	98.121	5.25	98.191	98.115	98.121	6.75	101.059	101.088	101.117
5.375	98.713	98.637	98.643	5.375	98.713	98.637	98.643	6.875	101.018	100.965	100.919
5.5	99.216	99.139	99.146	5.5	99.216	99.139	99.146	7	101.553	101.500	101.454
5.625	99.693	99.617	99.623	5.625	99.693	99.617	99.623	7.125	101.961	101.908	101.862
5.75	99.593	99.516	99.468	5.75	99.593	99.516	99.468	7.25	101.481	101.393	101.334
5.875	99.732	99.724	99.712	5.875	99.732	99.724	99.712	7.375	101.256	101.207	101.144
6	100.181	100.173	100.161	6	100.181	100.173	100.161	7.5	101.734	101.686	101.622
								7.625	102.000	101.952	101.888
								7.75	101.491	101.402	101.343
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	95.914	95.908	95.903	5	93.864	93.823	93.850	4.5	93.267	93.180	93.223
5.375	96.465	96.459	96.454	5.125	94.665	94.625	94.652	4.625	93.809	93.722	93.764
5.5	97.238	97.213	97.221	5.25	95.967	95.961	95.956	4.75	92.405	92.202	92.226
5.625	97.838	97.845	97.853	5.375	96.481	96.475	96.470	4.875	92.939	92.736	92.760
5.75	98.673	98.482	98.292	5.5	97.238	97.213	97.221	5	93.456	93.253	93.277
5.875	99.343	99.152	98.962	5.625	97.673	97.647	97.656	5.125	93.949	93.746	93.770
6	99.705	99.555	99.545	5.75	97.955	97.944	97.939	5.25	93.942	93.758	93.699
6.125	100.234	100.134	100.125	5.875	98.982	98.882	98.873	5.375	94.420	94.144	94.150
6.25	100.943	100.753	100.562	6	99.654	99.555	99.545	5.5	94.859	94.583	94.589
6.375	100.300	100.220	100.147	6.125	100.234	100.134	100.125	5.625	95.251	94.975	94.981
6.5	100.928	100.800	100.772	6.25	99.824	99.750	99.706	5.75	95.644	95.622	95.600
6.625	101.464	101.337	101.309	6.375	100.300	100.172	100.145	5.875	96.007	95.985	95.963
6.75	101.059	101.088	101.117	6.5	100.928	100.800	100.772	6	96.360	96.338	96.316

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	96.654	96.609	96.594	5.25	96.654	96.609	96.594	5.25	96.654	96.609	96.594
5.375	97.247	97.203	97.188	5.375	97.247	97.203	97.188	5.375	97.247	97.203	97.188
5.5	97.922	97.925	97.933	5.5	97.922	97.925	97.933	5.5	97.922	97.925	97.933
5.625	98.496	98.503	98.510	5.625	98.496	98.503	98.510	5.625	98.496	98.503	98.510
5.75	99.493	99.302	99.112	5.75	99.493	99.302	99.112	5.75	99.493	99.302	99.112
5.875	99.933	99.742	99.552	5.875	99.933	99.742	99.552	5.875	99.933	99.742	99.552
6	100.435	100.244	100.054	6	100.435	100.244	100.054	6	100.435	100.244	100.054
6.125	100.898	100.708	100.578	6.125	100.898	100.708	100.578	6.125	100.898	100.708	100.578
6.25	101.382	101.191	101.001	6.25	101.382	101.191	101.001	6.25	101.382	101.191	101.001
6.375	101.062	100.989	100.916	6.375	101.062	100.989	100.916	6.375	101.062	100.989	100.916
6.5	101.607	101.534	101.461	6.5	101.607	101.534	101.461	6.5	101.607	101.534	101.461
6.625	102.015	101.904	101.876	6.625	102.015	101.904	101.876	6.625	102.015	101.904	101.876
6.75	102.428	102.317	102.289	6.75	102.428	102.317	102.289	6.75	102.428	102.317	102.289
6.875	101.662	101.691	101.720	6.875	101.662	101.691	101.720	6.875	101.662	101.691	101.720
7	102.141	102.170	102.199	7	102.141	102.170	102.199	7	102.141	102.170	102.199
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	95.914	95.953	95.995	4.25	94.799	94.837	94.880	5.25	95.914	95.908	95.903
4.625	96.466	96.504	96.547	4.375	95.358	95.397	95.439	5.375	96.465	96.459	96.454
4.75	96.627	96.624	96.648	4.5	95.914	95.953	95.995	5.5	97.238	97.213	97.221
4.875	97.175	97.172	97.196	4.625	96.466	96.504	96.547	5.625	97.838	97.845	97.853
5	97.715	97.712	97.736	4.75	96.627	96.624	96.648	5.75	98.673	98.482	98.292
5.125	98.244	98.240	98.265	4.875	97.175	97.172	97.196	5.875	99.343	99.152	98.962
5.25	98.191	98.115	98.121	5	97.715	97.712	97.736	6	99.705	99.555	99.545
5.375	98.713	98.637	98.643	5.125	98.244	98.240	98.265	6.125	100.234	100.134	100.125
5.5	99.216	99.139	99.146	5.25	98.191	98.115	98.121	6.25	100.943	100.753	100.562
5.625	99.693	99.617	99.623	5.375	98.713	98.637	98.643	6.375	100.300	100.220	100.147
5.75	99.593	99.516	99.468	5.5	99.216	99.139	99.146	6.5	100.928	100.800	100.772
5.875	99.732	99.724	99.712	5.625	99.693	99.617	99.623	6.625	101.464	101.337	101.309
6	100.181	100.173	100.161	5.75	99.593	99.516	99.468	6.75	101.059	101.088	101.117
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	95.914	95.908	95.903	5.25	95.494	95.469	95.478	4.5	93.267	93.180	93.223
5.375	96.465	96.459	96.454	5.375	96.395	96.369	96.378	4.625	93.809	93.722	93.764
5.5	97.238	97.213	97.221	5.5	97.238	97.213	97.221	4.75	92.405	92.202	92.226
5.625	97.838	97.845	97.853	5.625	97.673	97.647	97.656	4.875	92.939	92.736	92.760
5.75	98.673	98.482	98.292	5.75	97.949	97.849	97.840	5	93.456	93.253	93.277
5.875	99.343	99.152	98.962	5.875	98.982	98.882	98.873	5.125	93.949	93.746	93.770
6	99.705	99.555	99.545	6	99.654	99.555	99.545	5.25	93.942	93.758	93.699
6.125	100.234	100.134	100.125	6.125	100.234	100.134	100.125	5.375	94.420	94.144	94.150
6.25	100.943	100.753	100.562	6.25	99.824	99.750	99.706	5.5	94.859	94.583	94.589
6.375	100.300	100.220	100.147	6.375	100.300	100.172	100.145	5.625	95.251	94.975	94.981
6.5	100.928	100.800	100.772	6.5	100.928	100.800	100.772	5.75	95.644	95.622	95.600
6.625	101.464	101.337	101.309	6.625	101.464	101.337	101.309	5.875	96.007	95.985	95.963
6.75	101.059	101.088	101.117	6.75	100.775	100.672	100.599	6	96.360	96.338	96.316
6.875	101.018	100.965	100.919	6.875	101.018	100.965	100.919	6.125	96.662	96.640	96.618

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	-3.5
< 550	-4.5
No FICO Score	-3.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
Other Adjustments	
2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline)	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	95.419	95.375	95.360	5.125	95.419	95.375	95.360	4.75	94.247	94.203	94.188
5.25	96.672	96.665	96.658	5.25	96.672	96.665	96.658	4.875	94.232	94.187	94.173
5.375	97.192	97.185	97.178	5.375	97.192	97.185	97.178	5	94.826	94.781	94.766
5.5	97.695	97.688	97.681	5.5	97.695	97.688	97.681	5.125	95.419	95.375	95.360
5.625	98.178	98.171	98.164	5.625	98.178	98.171	98.164	5.25	96.154	96.109	96.094
5.75	98.993	98.802	98.635	5.75	98.993	98.802	98.635	5.375	96.747	96.703	96.688
5.875	99.433	99.242	99.115	5.875	99.433	99.242	99.115	5.5	97.341	97.297	97.282
6	99.935	99.744	99.583	6	99.935	99.744	99.583	5.625	97.996	98.003	98.010
6.125	100.398	100.208	100.018	6.125	100.398	100.208	100.018	5.75	98.993	98.802	98.612
6.25	100.882	100.691	100.501	6.25	100.882	100.691	100.501	5.875	99.433	99.242	99.052
6.375	100.562	100.489	100.416	6.375	100.562	100.489	100.416	6	99.935	99.744	99.554
6.5	101.107	101.034	100.961	6.5	101.107	101.034	100.961	6.125	100.398	100.208	100.017
6.625	101.416	101.343	101.270	6.625	101.416	101.343	101.270	6.25	100.882	100.691	100.501
6.75	101.559	101.588	101.617	6.75	101.559	101.588	101.617	6.375	100.562	100.489	100.416
6.875	101.162	101.191	101.220	6.875	101.162	101.191	101.220	6.5	101.107	101.034	100.961
7	101.641	101.670	101.699	7	101.641	101.670	101.699	6.625	101.416	101.343	101.270
7.125	102.063	102.092	102.122	7.125	102.063	102.092	102.122	6.75	101.559	101.588	101.617
7.25	102.507	102.390	102.273	7.25	102.507	102.390	102.273	6.875	101.162	101.191	101.220
7.375	102.024	101.907	101.790	7.375	102.024	101.907	101.790	7	101.641	101.670	101.699
7.5	102.417	102.300	102.183	7.5	102.417	102.300	102.183	7.125	102.063	102.092	102.122
7.625	102.682	102.565	102.448	7.625	102.682	102.565	102.448	7.25	102.507	102.390	102.273
7.75	102.653	102.565	102.506	7.75	102.653	102.565	102.506	7.375	102.024	101.907	101.790
7.875	101.444	101.356	101.297	7.875	101.444	101.356	101.297	7.5	102.417	102.300	102.183
8	101.861	101.773	101.714	8	101.861	101.773	101.714	7.625	102.682	102.565	102.448
8.125	102.259	102.171	102.112	8.125	102.259	102.171	102.112	7.75	102.653	102.565	102.506
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
3.5	89.657	89.716	89.795	3.5	89.657	89.716	89.795	4.875	92.807	92.786	92.813
3.625	90.185	90.245	90.323	3.625	90.185	90.245	90.323	5	93.137	93.117	93.143
3.75	91.457	91.521	91.582	3.75	91.457	91.521	91.582	5.125	93.822	93.802	93.828
3.875	91.983	92.047	92.108	3.875	91.983	92.047	92.108	5.25	95.888	95.883	95.877
4	92.504	92.568	92.629	4	92.504	92.568	92.629	5.375	96.343	96.338	96.332
4.125	93.018	93.083	93.143	4.125	93.018	93.083	93.143	5.5	96.792	96.787	96.781
4.25	94.167	94.205	94.248	4.25	94.167	94.205	94.248	5.625	97.338	97.345	97.353
4.375	94.677	94.715	94.757	4.375	94.677	94.715	94.757	5.75	98.173	97.982	97.942
4.5	95.175	95.213	95.255	4.5	95.175	95.213	95.255	5.875	98.843	98.652	98.462
4.625	95.659	95.697	95.740	4.625	95.659	95.697	95.740	6	99.205	99.014	98.824
4.75	96.055	96.009	95.993	4.75	96.055	96.009	95.993	6.125	99.578	99.388	99.245
4.875	96.443	96.440	96.464	4.875	96.443	96.440	96.464	6.25	100.443	100.253	100.062
5	96.899	96.896	96.920	5	96.899	96.896	96.920	6.375	100.054	100.021	100.007
5.125	97.331	97.328	97.352	5.125	97.331	97.328	97.352	6.5	100.365	100.332	100.318
5.25	97.659	97.613	97.593	5.25	97.659	97.613	97.593	6.625	100.688	100.655	100.641
5.375	97.912	97.836	97.842	5.375	97.912	97.836	97.842	6.75	100.559	100.588	100.617
5.5	98.307	98.231	98.237	5.5	98.307	98.231	98.237	6.875	100.191	100.159	100.113
5.625	98.670	98.594	98.600	5.625	98.670	98.594	98.600	7	100.564	100.531	100.485
5.75	99.093	99.016	98.968	5.75	99.093	99.016	98.968	7.125	100.813	100.842	100.872
5.875	98.875	98.867	98.855	5.875	98.875	98.867	98.855	7.25	100.981	100.893	100.834
6	99.217	99.209	99.197	6	99.217	99.209	99.197	7.375	100.430	100.314	100.250
								7.5	100.823	100.706	100.615
								7.625	101.089	100.971	100.854
								7.75	100.991	100.902	100.843
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	100.365	100.332	100.318	6.125	99.334	99.255	99.245	4.5	92.508	92.421	92.463
6.625	100.688	100.655	100.641	6.25	99.738	99.705	99.692	4.625	92.952	92.865	92.908
6.75	100.559	100.588	100.617	6.375	100.098	100.065	100.051	4.75	91.747	91.584	91.568
6.875	100.191	100.159	100.113	6.5	100.422	100.388	100.375	4.875	92.180	91.977	92.001
7	100.564	100.531	100.485	6.625	100.765	100.731	100.717	5	92.580	92.377	92.401
7.125	100.813	100.842	100.872	6.75	100.275	100.172	100.099	5.125	92.944	92.741	92.765
7.25	100.981	100.893	100.834	6.875	100.191	100.159	100.113	5.25	93.317	93.258	93.199
7.375	100.430	100.314	100.250	7	100.564	100.531	100.485	5.375	93.584	93.373	93.314
7.5	100.823	100.706	100.615	7.125	100.796	100.763	100.717	5.5	93.900	93.795	93.737
7.625	101.089	100.971	100.854	7.25	101.031	100.943	100.884	5.625	94.285	94.226	94.168
7.75	100.991	100.902	100.843	7.375	100.342	100.314	100.250	5.75	95.144	95.122	95.100
				7.5	100.707	100.678	100.615	5.875	95.507	95.485	95.463

				7.625	100.919	100.891	100.827		6	95.860	95.838	95.816
									6.125	96.162	96.140	96.118
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	100.562	100.489	100.416	6.375	100.562	100.489	100.416	6	99.935	99.744	99.554	
6.5	101.107	101.034	100.961	6.5	101.107	101.034	100.961	6.125	100.398	100.208	100.017	
6.625	101.416	101.343	101.270	6.625	101.416	101.343	101.270	6.25	100.882	100.691	100.501	
6.75	101.559	101.588	101.617	6.75	101.559	101.588	101.617	6.375	100.562	100.489	100.416	
6.875	101.162	101.191	101.220	6.875	101.162	101.191	101.220	6.5	101.107	101.034	100.961	
7	101.641	101.670	101.699	7	101.641	101.670	101.699	6.625	101.416	101.343	101.270	
7.125	102.063	102.092	102.122	7.125	102.063	102.092	102.122	6.75	101.559	101.588	101.617	
7.25	102.507	102.390	102.273	7.25	102.507	102.390	102.273	6.875	101.162	101.191	101.220	
7.375	102.024	101.907	101.790	7.375	102.024	101.907	101.790	7	101.641	101.670	101.699	
7.5	102.417	102.300	102.183	7.5	102.417	102.300	102.183	7.125	102.063	102.092	102.122	
7.625	102.682	102.565	102.448	7.625	102.682	102.565	102.448	7.25	102.507	102.390	102.273	
7.75	102.653	102.565	102.506	7.75	102.653	102.565	102.506	7.375	102.024	101.907	101.790	
7.875	101.444	101.356	101.297	7.875	101.444	101.356	101.297	7.5	102.417	102.300	102.183	
8	101.861	101.773	101.714	8	101.861	101.773	101.714	7.625	102.682	102.565	102.448	
8.125	102.259	102.171	102.112	8.125	102.259	102.171	102.112	7.75	102.653	102.565	102.506	
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	95.175	95.213	95.255	4.5	95.175	95.213	95.255	6.625	100.647	100.574	100.501	
4.625	95.659	95.697	95.740	4.625	95.659	95.697	95.740	6.75	100.559	100.588	100.617	
4.75	96.055	96.009	95.993	4.75	96.055	96.009	95.993	6.875	100.191	100.159	100.113	
4.875	96.443	96.440	96.464	4.875	96.443	96.440	96.464	7	100.564	100.531	100.485	
5	96.899	96.896	96.920	5	96.899	96.896	96.920	7.125	100.813	100.842	100.872	
5.125	97.331	97.328	97.352	5.125	97.331	97.328	97.352	7.25	100.981	100.893	100.834	
5.25	97.659	97.613	97.593	5.25	97.659	97.613	97.593	7.375	100.430	100.314	100.250	
5.375	97.912	97.836	97.842	5.375	97.912	97.836	97.842	7.5	100.823	100.706	100.615	
5.5	98.307	98.231	98.237	5.5	98.307	98.231	98.237	7.625	101.089	100.971	100.854	
5.625	98.670	98.594	98.600	5.625	98.670	98.594	98.600	7.75	100.991	100.902	100.843	
5.75	99.093	99.016	98.968	5.75	99.093	99.016	98.968					
5.875	98.875	98.867	98.855	5.875	98.875	98.867	98.855					
6	99.217	99.209	99.197	6	99.217	99.209	99.197					
6.125	99.690	99.629	99.593	6.125	99.690	99.629	99.593					
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	100.338	100.265	100.192	6.125	99.334	99.255	99.245	4.5	92.508	92.421	92.463	
6.625	100.647	100.574	100.501	6.25	99.324	99.250	99.206	4.625	92.952	92.865	92.908	
6.75	100.559	100.588	100.617	6.375	99.513	99.406	99.378	4.75	91.747	91.584	91.568	
6.875	100.191	100.159	100.113	6.5	100.049	99.941	99.913	4.875	92.180	91.977	92.001	
7	100.564	100.531	100.485	6.625	100.407	100.299	100.272	5	92.580	92.377	92.401	
7.125	100.813	100.842	100.872	6.75	100.275	100.172	100.099	5.125	92.944	92.741	92.765	
7.25	100.981	100.893	100.834	6.875	100.191	100.159	100.113	5.25	93.317	93.258	93.199	
7.375	100.430	100.314	100.250	7	100.564	100.531	100.485	5.375	93.584	93.373	93.314	
7.5	100.823	100.706	100.615	7.125	100.796	100.763	100.717	5.5	93.900	93.795	93.737	
7.625	101.089	100.971	100.854	7.25	101.031	100.943	100.884	5.625	94.285	94.226	94.168	
7.75	100.991	100.902	100.843	7.375	100.342	100.314	100.250	5.75	95.144	95.122	95.100	
				7.5	100.707	100.678	100.615	5.875	95.507	95.485	95.463	
				7.625	100.919	100.891	100.827	6	95.860	95.838	95.816	
								6.125	96.162	96.140	96.118	

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	-3.5
FICO < 550	-4.5
No FICO Score	-3.5

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

BFF_DPA_Repayable1				BFF_DPA_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.588	98.437	98.137	6.75	95.988	95.837	95.537
6.875	98.503	98.321	98.021	6.875	95.903	95.721	95.421
7	99.016	98.834	98.534	7	96.416	96.234	95.934
7.125	99.472	99.290	98.990	7.125	96.872	96.690	96.390
7.25	100.199	99.966	99.666	7.25	97.599	97.366	97.066
7.375	100.693	100.460	100.160	7.375	98.093	97.860	97.560
7.5	101.166	100.933	100.633	7.5	98.566	98.333	98.033
7.625	101.592	101.359	101.059	7.625	98.992	98.759	98.459
7.75	101.998	101.765	101.465	7.75	99.398	99.165	98.865
7.875	101.445	101.161	100.861	7.875	98.845	98.561	98.261
8	101.878	101.594	101.294	8	99.278	98.994	98.694
8.125	102.274	101.990	101.690	8.125	99.674	99.390	99.090
8.25	102.640	102.356	102.056	8.25	100.040	99.756	99.456
BFF_DPA_HB_Repayable1				BFF_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.588	96.437	96.137	6.75	93.988	93.837	93.537
6.875	96.503	96.321	96.021	6.875	93.903	93.721	93.421
7	97.016	96.834	96.534	7	94.416	94.234	93.934
7.125	97.472	97.290	96.990	7.125	94.872	94.690	94.390
7.25	98.199	97.966	97.666	7.25	95.599	95.366	95.066
7.375	98.693	98.460	98.160	7.375	96.093	95.860	95.560
7.5	99.166	98.933	98.633	7.5	96.566	96.333	96.033
7.625	99.592	99.359	99.059	7.625	96.992	96.759	96.459
7.75	99.998	99.765	99.465	7.75	97.398	97.165	96.865
7.875	99.445	99.161	98.861	7.875	96.845	96.561	96.261
8	99.878	99.594	99.294	8	97.278	96.994	96.694
8.125	100.274	99.990	99.690	8.125	97.674	97.390	97.090
8.25	100.640	100.356	100.056	8.25	98.040	97.756	97.456

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortiza

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