



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%

Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID: 79613-0002

VA Lender ID: 900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	95.512	95.598	95.518	5.625	95.512	95.598	95.518	5	92.870	92.826	92.810
5.75	96.627	96.611	96.565	5.75	96.627	96.611	96.565	5.125	93.720	93.675	93.660
5.875	97.281	97.265	97.215	5.875	97.281	97.265	97.215	5.25	94.482	94.437	94.422
6	97.899	97.883	97.830	6	97.899	97.883	97.830	5.375	95.121	95.076	95.061
6.125	98.337	98.330	98.323	6.125	98.300	98.284	98.229	5.5	95.724	95.679	95.663
6.25	98.674	98.658	98.618	6.25	98.674	98.658	98.618	5.625	97.048	97.115	97.055
6.375	99.329	99.311	99.271	6.375	99.329	99.311	99.271	5.75	98.257	98.241	98.194
6.5	99.867	99.846	99.806	6.5	99.867	99.846	99.806	5.875	98.862	98.846	98.796
6.625	100.267	100.244	100.208	6.625	100.267	100.244	100.203	6	99.424	99.408	99.355
6.75	100.298	100.260	100.248	6.75	100.298	100.260	100.248	6.125	99.713	99.697	99.641
6.875	100.883	100.844	100.834	6.875	100.883	100.844	100.834	6.25	100.077	100.060	100.021
7	101.316	101.274	101.263	7	101.316	101.274	101.263	6.375	100.631	100.612	100.572
7.125	101.633	101.590	101.579	7.125	101.633	101.590	101.579	6.5	101.075	101.053	101.013
7.25	101.613	101.554	101.547	7.25	101.613	101.554	101.547	6.625	101.442	101.418	101.378
7.375	102.047	101.986	101.979	7.375	102.047	101.986	101.979	6.75	100.963	100.926	100.915
7.5	102.419	102.355	102.348	7.5	102.419	102.355	102.348	6.875	101.441	101.400	101.389
7.625	102.731	102.665	102.658	7.625	102.731	102.665	102.658	7	101.790	101.748	101.737
7.75	102.727	102.630	102.625	7.75	102.727	102.630	102.625	7.125	102.090	102.045	102.034
7.875	103.127	103.030	103.025	7.875	103.127	103.030	103.025	7.25	101.944	101.885	101.878
8	103.256	103.207	103.163	8	103.256	103.207	103.055	7.375	102.294	102.233	102.226
8.125	103.613	103.576	103.539	8.125	103.613	103.559	103.406	7.5	102.636	102.572	102.565
8.25	103.107	103.033	102.961	8.25	103.107	103.033	102.961	7.625	102.921	102.855	102.848
8.375	103.538	103.464	103.392	8.375	103.538	103.464	103.392	7.75	102.807	102.726	102.721
8.5	103.936	103.862	103.790	8.5	103.936	103.862	103.790	7.875	103.145	103.049	103.044
8.625	104.125	104.051	103.979	8.625	104.125	104.051	103.979	8	103.331	103.282	103.124
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	95.550	95.550	95.486	4.625	95.940	95.940	95.793	6	97.823	97.813	97.783
4.75	96.231	96.231	96.172	4.75	96.681	96.681	96.622	6.125	98.263	98.253	98.219
4.875	96.738	96.738	96.683	4.875	97.165	97.165	97.110	6.25	98.804	98.793	98.757
5	97.130	97.084	97.068	5	97.073	97.073	97.022	6.375	99.352	99.339	99.302
5.125	97.385	97.385	97.253	5.125	97.877	97.877	97.722	6.5	99.851	99.835	99.798
5.25	97.865	97.819	97.797	5.25	98.151	98.151	98.000	6.625	100.072	100.040	100.033
5.375	98.372	98.326	98.305	5.375	98.650	98.650	98.504	6.75	100.356	100.322	100.314
5.5	98.711	98.665	98.643	5.5	99.048	99.048	98.907	6.875	100.805	100.769	100.762
5.625	98.782	98.733	98.657	5.625	98.955	98.955	98.756	7	101.108	101.069	101.061
5.75	99.295	99.218	99.170	5.75	99.642	99.642	99.447	7.125	101.348	101.304	101.271
5.875	99.761	99.684	99.636	5.875	100.025	100.025	99.835	7.25	101.495	101.508	101.426
6	100.047	99.970	99.922	6	100.293	100.293	100.107	7.375	101.818	101.837	101.751
6.125	99.926	99.926	99.786	6.125	100.205	100.205	100.065	7.5	102.098	102.121	102.032
6.25	100.289	100.227	100.190	6.25	100.503	100.503	100.367	7.625	102.262	102.285	102.196
6.375	100.729	100.668	100.630	6.375	100.843	100.843	100.711	7.75	101.999	101.827	101.648
6.5	100.970	100.909	100.871	6.5	101.100	101.100	100.973	7.875	102.364	102.188	102.004
6.625	100.640	100.611	100.580	6.625	100.430	100.430	100.330				
6.75	100.949	100.903	100.876	6.75	100.846	100.846	100.750				
6.875	101.370	101.324	101.297	6.875	101.116	101.113	101.022				
7	101.574	101.528	101.501	7	101.363	101.356	101.268				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.128	91.128	91.042	5.125	95.761	95.715	95.694				
5.125	91.981	91.981	91.900	5.25	96.299	96.253	96.232				
5.25	92.758	92.758	92.681	5.375	96.800	96.754	96.732				
5.375	93.491	93.491	93.419	5.5	97.131	97.086	97.064				
5.5	94.523	94.479	94.463	5.625	97.253	97.177	97.129				
5.625	95.798	95.798	95.736	5.75	97.761	97.684	97.636				

5.75	96.523	96.523	96.466	5.875	98.221	98.144	98.096
5.875	97.110	97.110	97.057	6	98.608	98.547	98.509
6	97.575	97.575	97.527	6.125	99.172	99.111	99.073
6.125	98.090	98.090	98.047	6.25	99.661	99.600	99.562
6.25	98.624	98.624	98.508	6.375	100.095	100.033	99.996
6.375	99.095	99.095	99.036	6.5	100.323	100.262	100.224
6.5	99.533	99.533	99.427	6.625	99.720	99.675	99.647
6.625	99.946	99.946	99.844	6.75	100.196	100.151	100.123
6.75	100.091	100.091	99.963	6.875	100.609	100.563	100.536
6.875	100.490	100.488	100.387	7	100.788	100.743	100.716

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
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≥ 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	95.542	95.610	95.547	5	95.015	95.082	95.019	5.25	94.002		
5.125	95.901	95.964	95.897	5.125	95.438	95.501	95.434	5.375	94.647	94.584	94.522
5.25	96.251	96.309	96.238	5.25	95.829	95.887	95.816	5.5	95.117	95.054	94.991
5.375	96.595	96.648	96.574	5.375	96.202	96.255	96.181	5.625	95.768	95.705	95.642
5.5	96.931	96.979	96.900	5.5	96.607	96.655	96.577	5.75	96.241	96.178	96.115
5.625	97.261	97.304	97.222	5.625	97.028	97.072	96.989	5.875	96.533	96.470	96.408
5.75	97.582	97.620	97.534	5.75	97.395	97.433	97.347	6	97.007	96.944	96.882
5.875	97.897	97.931	97.841	5.875	97.732	97.766	97.676	6.125	97.283	97.220	97.158
6	98.194	98.223	98.129	6	98.067	98.096	98.002	6.25	97.728	97.665	97.603
6.125	98.480	98.504	98.407	6.125	98.401	98.425	98.327	6.375	98.176	98.113	98.050
6.25	98.814	98.833	98.731	6.25	98.733	98.752	98.651	6.5	98.626	98.563	98.501
6.375	99.171	99.185	99.080	6.375	99.063	99.078	98.972	6.625	98.892	98.829	98.766
6.5	99.462	99.472	99.363	6.5	99.392	99.401	99.292	6.75	99.344	99.281	99.218
6.625	99.719	99.723	99.610	6.625	99.718	99.723	99.610	6.875	99.610	99.547	99.484
6.75	99.943	99.943	99.826	6.75	99.987	99.986	99.870	7	100.063	100.000	99.937
6.875	100.153	100.148	100.027	6.875	100.225	100.220	100.100	7.125	100.330	100.267	100.204
7	100.045	100.035	99.911	7	100.354	100.344	100.220				
7.125	100.285	100.222	100.159	7.125	100.494	100.431	100.368				

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	95.454	95.391	95.328	5	94.870	94.807	94.744	5.375	94.817	94.754	94.691
5.125	95.815	95.752	95.689	5.125	95.291	95.228	95.165	5.5	95.287	95.224	95.161
5.25	96.175	96.112	96.049	5.25	95.713	95.650	95.587	5.625	95.938	95.875	95.812
5.375	96.537	96.474	96.411	5.375	96.136	96.073	96.010	5.75	96.411	96.348	96.285
5.5	96.852	96.789	96.726	5.5	96.559	96.496	96.433	5.875	96.703	96.640	96.577
5.625	97.215	97.152	97.089	5.625	96.984	96.921	96.858	6	97.177	97.114	97.051
5.75	97.549	97.486	97.423	5.75	97.409	97.346	97.283	6.125	97.453	97.390	97.327
5.875	97.886	97.823	97.760	5.875	97.653	97.590	97.527	6.25	97.898	97.835	97.772
6	98.223	98.160	98.097	6	97.885	97.822	97.759	6.375	98.346	98.283	98.220
6.125	98.419	98.356	98.293	6.125	98.282	98.219	98.156	6.5	98.796	98.733	98.670
6.25	98.758	98.695	98.632	6.25	98.682	98.619	98.556	6.625	99.062	98.999	98.936
6.375	98.955	98.892	98.829	6.375	98.916	98.853	98.790	6.75	99.513	99.450	99.387
6.5	99.152	99.089	99.026	6.5	99.150	99.087	99.024	6.875	99.779	99.716	99.653
6.625	99.494	99.431	99.368	6.625	99.385	99.322	99.259	7	100.233	100.170	100.107
6.75	99.715	99.652	99.589	6.75	99.787	99.724	99.661	7.125	100.500	100.437	100.374

Conventional ARM 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
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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

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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	96.757	96.733	96.701	5.75	98.169	98.153	98.096	5	96.364	96.333	96.298
5.875	97.464	97.446	97.412	5.875	98.663	98.647	98.590	5.125	96.578	96.546	96.511
6	98.071	98.053	98.017	6	99.167	99.151	99.094	5.25	97.161	97.129	97.095
6.125	98.712	98.695	98.658	6.125	99.457	99.458	99.392	5.375	97.497	97.466	97.431
6.25	99.155	99.149	99.140	6.25	99.999	99.965	99.935	5.5	97.929	97.897	97.863
6.375	99.717	99.711	99.701	6.375	100.442	100.408	100.378	5.625	98.238	98.207	98.172
6.5	100.250	100.243	100.231	6.5	100.832	100.798	100.768	5.75	98.608	98.545	98.475
6.625	100.719	100.713	100.698	6.625	101.203	101.171	101.140	5.875	98.943	98.881	98.811
6.75	100.862	100.855	100.821	6.75	100.902	100.847	100.837	6	99.152	99.089	99.020
6.875	101.350	101.341	101.304	6.875	101.290	101.236	101.224				
7	101.805	101.796	101.756	7	101.639	101.585	101.575				
7.125	102.201	102.192	102.155	7.125	101.962	101.911	101.900				
7.25	102.267	102.249	102.229	7.25	101.923	101.849	101.842				
7.375	102.696	102.678	102.656	7.375	102.253	102.179	102.172				
7.5	103.062	103.043	103.019	7.5	102.599	102.525	102.518				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.556	95.547	95.361
4.875	95.998	95.991	95.877
5	96.520	96.513	96.400
5.125	96.987	96.980	96.868
5.25	97.296	97.289	97.178
5.375	97.605	97.598	97.487
5.5	97.791	97.810	97.676
5.625	98.240	98.233	98.062
5.75	98.537	98.530	98.359
5.875	98.829	98.822	98.652
6	99.153	99.146	98.977

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	95.712	95.798	95.718
5.75	96.604	96.676	96.612
5.875	97.199	97.278	97.210
6	97.778	97.862	97.792
6.125	98.264	98.350	98.280
6.25	98.716	98.769	98.699
6.375	99.265	99.326	99.252
6.5	99.756	99.823	99.747
6.625	100.214	100.281	100.204
6.75	100.297	100.330	100.255
6.875	100.760	100.800	100.720
7	101.178	101.223	101.140
7.125	101.594	101.639	101.556
7.25	101.697	101.710	101.628
7.375	102.053	102.072	101.986

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des 0

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

5.5	98.082	98.084	98.085	5.5	98.082	98.084	98.085	5.5	98.082	98.084	98.085
5.625	98.575	98.530	98.521	5.625	98.575	98.530	98.521	5.625	98.575	98.530	98.521
5.75	99.371	99.180	99.147	5.75	99.371	99.180	99.147	5.75	99.371	99.180	99.147
5.875	99.812	99.621	99.493	5.875	99.812	99.621	99.493	5.875	99.812	99.621	99.493
6	100.315	100.184	100.167	6	100.315	100.184	100.167	6	100.315	100.184	100.167
6.125	100.834	100.765	100.748	6.125	100.834	100.765	100.748	6.125	100.834	100.765	100.748
6.25	101.275	101.189	101.172	6.25	101.275	101.189	101.172	6.25	101.275	101.189	101.172
6.375	100.948	100.848	100.802	6.375	100.948	100.848	100.802	6.375	100.948	100.848	100.802
6.5	101.599	101.488	101.453	6.5	101.599	101.488	101.453	6.5	101.599	101.488	101.453
6.625	102.123	102.012	101.977	6.625	102.123	102.012	101.977	6.625	102.123	102.012	101.977
6.75	102.562	102.451	102.415	6.75	102.562	102.451	102.415	6.75	102.562	102.451	102.415
6.875	101.707	101.641	101.575	6.875	101.707	101.641	101.575	6.875	101.707	101.641	101.575
7	102.204	102.138	102.072	7	102.204	102.138	102.072	7	102.204	102.138	102.072
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.093	96.116	96.150	4.25	94.977	95.000	95.035	5.25	95.964	95.958	95.952
4.625	96.645	96.668	96.703	4.375	95.537	95.559	95.594	5.375	96.554	96.529	96.530
4.75	96.695	96.629	96.646	4.5	96.093	96.116	96.150	5.5	97.397	97.372	97.373
4.875	97.245	97.179	97.196	4.625	96.645	96.668	96.703	5.625	97.833	97.808	97.808
5	97.786	97.721	97.737	4.75	96.695	96.629	96.646	5.75	99.113	98.923	98.732
5.125	98.318	98.252	98.269	4.875	97.245	97.179	97.196	5.875	99.784	99.594	99.403
5.25	98.276	98.216	98.214	5	97.786	97.721	97.737	6	100.147	99.957	99.767
5.375	98.801	98.741	98.739	5.125	98.318	98.252	98.269	6.125	100.518	100.328	100.294
5.5	99.309	99.248	99.247	5.25	98.276	98.216	98.214	6.25	101.024	100.833	100.643
5.625	99.793	99.733	99.731	5.375	98.801	98.741	98.739	6.375	100.397	100.270	100.235
5.75	99.689	99.612	99.564	5.5	99.309	99.248	99.247	6.5	101.029	100.901	100.866
5.875	99.793	99.753	99.734	5.625	99.793	99.733	99.731	6.625	101.573	101.445	101.410
6	100.248	100.208	100.189	5.75	99.689	99.612	99.564	6.75	101.166	101.100	101.034
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	95.964	95.958	95.952	5.25	95.653	95.628	95.629	4.5	93.447	93.345	93.379
5.375	96.554	96.529	96.530	5.375	96.554	96.529	96.530	4.625	93.990	93.888	93.923
5.5	97.397	97.372	97.373	5.5	97.397	97.372	97.373	4.75	92.617	92.587	92.558
5.625	97.833	97.808	97.808	5.625	97.833	97.808	97.808	4.875	93.012	92.894	92.865
5.75	99.113	98.923	98.732	5.75	98.107	98.023	98.006	5	93.534	93.323	93.294
5.875	99.784	99.594	99.403	5.875	99.141	99.057	99.040	5.125	94.034	93.768	93.785
6	100.147	99.957	99.767	6	99.814	99.730	99.713	5.25	95.165	95.143	95.121
6.125	100.518	100.328	100.294	6.125	100.395	100.311	100.294	5.375	95.279	95.257	95.236
6.25	101.024	100.833	100.643	6.25	100.059	99.985	99.938	5.5	95.704	95.682	95.660
6.375	100.397	100.270	100.235	6.375	100.397	100.270	100.235	5.625	96.140	96.118	96.096
6.5	101.029	100.901	100.866	6.5	101.029	100.901	100.866	5.75	96.924	96.895	96.866
6.625	101.573	101.445	101.410	6.625	101.573	101.445	101.410	5.875	97.292	97.263	97.233
6.75	101.166	101.100	101.034	6.75	100.885	100.782	100.708	6	97.647	97.618	97.588
6.875	101.175	101.106	101.053	6.875	101.175	101.106	101.053	6.125	97.953	97.924	97.895

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

6.5	100.973	100.925	100.909	6.5	100.973	100.925	100.909	6.125	100.276	100.120	100.073
6.625	101.394	101.314	101.296	6.625	101.394	101.314	101.296	6.25	100.775	100.584	100.501
6.75	101.697	101.594	101.520	6.75	101.697	101.594	101.520	6.375	100.428	100.348	100.267
6.875	101.263	101.214	101.188	6.875	101.263	101.214	101.188	6.5	100.973	100.893	100.812
7	101.704	101.638	101.572	7	101.704	101.638	101.572	6.625	101.394	101.291	101.217
7.125	102.130	102.064	101.998	7.125	102.130	102.064	101.998	6.75	101.697	101.594	101.520
7.25	102.468	102.351	102.234	7.25	102.468	102.351	102.234	6.875	101.207	101.141	101.075
7.375	102.000	101.883	101.829	7.375	102.000	101.883	101.829	7	101.704	101.638	101.572
7.5	102.397	102.280	102.170	7.5	102.397	102.280	102.170	7.125	102.130	102.064	101.998
7.625	102.672	102.554	102.437	7.625	102.672	102.554	102.437	7.25	102.468	102.351	102.234
7.75	102.738	102.650	102.590	7.75	102.738	102.650	102.590	7.375	102.000	101.883	101.766
7.875	101.533	101.444	101.382	7.875	101.533	101.444	101.382	7.5	102.397	102.280	102.163
8	101.954	101.865	101.803	8	101.954	101.865	101.803	7.625	102.672	102.554	102.437
8.125	102.356	102.267	102.205	8.125	102.356	102.267	102.205	7.75	102.738	102.650	102.590
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	95.360	95.383	95.418	4.5	95.360	95.383	95.418	6.625	100.722	100.641	100.561
4.625	95.849	95.871	95.906	4.625	95.849	95.871	95.906	6.75	100.666	100.600	100.534
4.75	96.119	96.073	96.057	4.75	96.119	96.073	96.057	6.875	100.367	100.319	100.265
4.875	96.520	96.455	96.471	4.875	96.520	96.455	96.471	7	100.745	100.696	100.643
5	96.983	96.917	96.934	5	96.983	96.917	96.934	7.125	100.968	100.920	100.867
5.125	97.422	97.356	97.373	5.125	97.422	97.356	97.373	7.25	101.020	100.931	100.871
5.25	97.740	97.694	97.673	5.25	97.740	97.694	97.673	7.375	100.598	100.527	100.456
5.375	98.011	97.950	97.949	5.375	98.011	97.950	97.949	7.5	100.969	100.898	100.827
5.5	98.415	98.354	98.353	5.5	98.415	98.354	98.353	7.625	101.188	101.117	101.045
5.625	98.787	98.727	98.725	5.625	98.787	98.727	98.725	7.75	101.116	101.027	100.967
5.75	99.189	99.112	99.064	5.75	99.189	99.112	99.064				
5.875	99.104	99.075	99.046	5.875	99.104	99.075	99.046				
6	99.459	99.430	99.401	6	99.459	99.430	99.401				
6.125	99.766	99.736	99.707	6.125	99.766	99.736	99.707				
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	100.392	100.312	100.231	6.125	99.505	99.441	99.424	4.5	92.700	92.598	92.632
6.625	100.722	100.641	100.561	6.25	99.559	99.485	99.438	4.625	93.152	93.049	93.084
6.75	100.666	100.600	100.534	6.375	99.623	99.515	99.480	4.75	92.117	92.087	92.058
6.875	100.367	100.319	100.265	6.5	100.170	100.063	100.027	4.875	92.424	92.394	92.365
7	100.745	100.696	100.643	6.625	100.545	100.438	100.402	5	92.852	92.823	92.794
7.125	100.968	100.920	100.867	6.75	100.385	100.282	100.208	5.125	93.137	93.107	93.078
7.25	101.020	100.931	100.871	6.875	100.367	100.319	100.265	5.25	94.665	94.643	94.621
7.375	100.598	100.527	100.456	7	100.745	100.696	100.643	5.375	94.779	94.757	94.736
7.5	100.969	100.898	100.827	7.125	100.968	100.920	100.867	5.5	95.204	95.182	95.160
7.625	101.188	101.117	101.045	7.25	101.070	100.981	100.921	5.625	95.640	95.618	95.596
7.75	101.116	101.027	100.967	7.375	100.598	100.527	100.456	5.75	96.424	96.395	96.366
				7.5	100.969	100.898	100.827	5.875	96.792	96.763	96.733
				7.625	101.188	101.117	101.045	6	97.147	97.118	97.088
								6.125	97.453	97.424	97.395

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



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

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.291	98.109	97.809	6.75	95.691	95.509	95.209
6.875	98.312	98.149	97.849	6.875	95.712	95.549	95.249
7	98.825	98.662	98.362	7	96.225	96.062	95.762
7.125	99.281	99.118	98.818	7.125	96.681	96.518	96.218
7.25	100.008	99.794	99.494	7.25	97.408	97.194	96.894
7.375	100.502	100.288	99.988	7.375	97.902	97.688	97.388
7.5	100.975	100.761	100.461	7.5	98.375	98.161	97.861
7.625	101.401	101.187	100.887	7.625	98.801	98.587	98.287
7.75	101.807	101.593	101.293	7.75	99.207	98.993	98.693
7.875	101.254	100.989	100.689	7.875	98.654	98.389	98.089
8	101.687	101.422	101.122	8	99.087	98.822	98.522
8.125	102.083	101.818	101.518	8.125	99.483	99.218	98.918
8.25	102.449	102.184	101.884	8.25	99.849	99.584	99.284

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.291	96.109	95.809	6.75	93.691	93.509	93.209
6.875	96.312	96.149	95.849	6.875	93.712	93.549	93.249
7	96.825	96.662	96.362	7	94.225	94.062	93.762
7.125	97.281	97.118	96.818	7.125	94.681	94.518	94.218
7.25	98.008	97.794	97.494	7.25	95.408	95.194	94.894
7.375	98.502	98.288	97.988	7.375	95.902	95.688	95.388
7.5	98.975	98.761	98.461	7.5	96.375	96.161	95.861
7.625	99.401	99.187	98.887	7.625	96.801	96.587	96.287
7.75	99.807	99.593	99.293	7.75	97.207	96.993	96.693
7.875	99.254	98.989	98.689	7.875	96.654	96.389	96.089
8	99.687	99.422	99.122	8	97.087	96.822	96.522
8.125	100.083	99.818	99.518	8.125	97.483	97.218	96.918
8.25	100.449	100.184	99.884	8.25	97.849	97.584	97.284

Government DPA Adjustments

FICO

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

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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