



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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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	95.137	95.233	95.174	5.625	95.137	95.233	95.174	5	92.413	92.369	92.353
5.75	96.522	96.515	96.506	5.75	96.424	96.416	96.396	5.125	93.263	93.218	93.203
5.875	97.516	97.439	97.398	5.875	96.987	96.979	96.958	5.25	94.025	93.980	93.965
6	98.134	98.057	98.016	6	97.558	97.550	97.529	5.375	94.664	94.619	94.603
6.125	98.673	98.595	98.554	6.125	98.026	98.018	97.998	5.5	95.266	95.222	95.206
6.25	98.884	98.807	98.760	6.25	98.480	98.473	98.445	5.625	96.628	96.696	96.625
6.375	99.432	99.355	99.308	6.375	98.997	98.990	98.962	5.75	97.811	97.795	97.747
6.5	99.942	99.864	99.817	6.5	99.540	99.520	99.479	5.875	98.415	98.399	98.347
6.625	100.413	100.336	100.288	6.625	99.939	99.916	99.889	6	98.976	98.960	98.905
6.75	100.334	100.242	100.206	6.75	100.114	100.092	100.049	6.125	99.264	99.248	99.191
6.875	100.804	100.712	100.663	6.875	100.648	100.626	100.583	6.25	99.704	99.687	99.647
7	101.238	101.186	101.161	7	101.014	100.986	100.960	6.375	100.256	100.237	100.197
7.125	101.636	101.560	101.535	7.125	101.354	101.332	101.289	6.5	100.698	100.677	100.636
7.25	101.505	101.468	101.426	7.25	101.459	101.400	101.392	6.625	101.065	101.041	101.000
7.375	101.914	101.878	101.836	7.375	101.892	101.830	101.822	6.75	100.665	100.626	100.616
7.5	102.310	102.274	102.232	7.5	102.262	102.198	102.190	6.875	101.141	101.100	101.090
7.625	102.697	102.660	102.619	7.625	102.573	102.507	102.499	7	101.489	101.446	101.436
7.75	102.571	102.474	102.469	7.75	102.571	102.474	102.469	7.125	101.788	101.742	101.732
7.875	102.970	102.873	102.868	7.875	102.970	102.873	102.868	7.25	101.791	101.731	101.723
8	103.203	103.166	103.125	8	103.027	102.978	102.894	7.375	102.139	102.077	102.069
8.125	103.579	103.542	103.501	8.125	103.263	103.209	103.114	7.5	102.479	102.415	102.407
8.25	103.126	103.052	102.966	8.25	103.126	103.052	102.966	7.625	102.764	102.697	102.689
8.375	103.558	103.484	103.397	8.375	103.558	103.484	103.397	7.75	102.651	102.569	102.564
8.5	103.955	103.881	103.795	8.5	103.955	103.881	103.795	7.875	102.988	102.892	102.887
8.625	104.145	104.071	103.984	8.625	104.145	104.071	103.984	8	103.106	103.057	102.947
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	95.191	95.199	95.143	4.625	95.592	95.592	95.497	6	97.456	97.351	97.415
4.75	96.021	96.012	95.949	4.75	96.063	96.063	96.019	6.125	97.893	97.882	97.848
4.875	96.494	96.494	96.455	4.875	96.918	96.918	96.879	6.25	98.431	98.419	98.383
5	96.905	96.874	96.839	5	97.144	97.144	97.109	6.375	98.976	98.962	98.926
5.125	97.247	97.216	97.181	5.125	97.594	97.594	97.517	6.5	99.474	99.457	99.420
5.25	97.635	97.603	97.568	5.25	97.867	97.867	97.794	6.625	99.777	99.745	99.737
5.375	98.072	98.027	98.000	5.375	98.356	98.356	98.288	6.75	100.059	100.024	100.016
5.5	98.411	98.366	98.339	5.5	98.747	98.747	98.684	6.875	100.505	100.468	100.460
5.625	98.689	98.648	98.602	5.625	98.623	98.623	98.533	7	100.804	100.765	100.757
5.75	99.029	98.966	98.895	5.75	99.300	99.300	99.215	7.125	101.105	101.034	100.992
5.875	99.422	99.345	99.296	5.875	99.673	99.673	99.591	7.25	101.140	101.152	101.059
6	99.708	99.631	99.582	6	99.914	99.914	99.837	7.375	101.460	101.474	101.377
6.125	99.915	99.853	99.782	6.125	99.859	99.859	99.840	7.5	101.735	101.753	101.653
6.25	100.058	100.035	99.947	6.25	100.176	100.176	100.162	7.625	102.015	101.904	101.804
6.375	100.394	100.363	100.290	6.375	100.481	100.481	100.471	7.75	101.883	101.703	101.509
6.5	100.665	100.648	100.553	6.5	100.708	100.708	100.702	7.875	102.245	102.061	101.863
6.625	100.779	100.748	100.713	6.625	100.227	100.258	100.193				
6.75	100.680	100.634	100.608	6.75	100.554	100.554	100.554				
6.875	101.101	101.056	101.029	6.875	100.834	100.832	100.832				
7	101.305	101.259	101.233	7	101.064	101.103	101.031				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	90.755	90.755	90.684	5.125	95.460	95.414	95.388				
5.125	91.585	91.585	91.519	5.25	96.008	95.952	95.926				
5.25	92.340	92.340	92.279	5.375	96.500	96.454	96.428				
5.375	93.050	93.050	92.994	5.5	96.832	96.786	96.760				
5.5	94.113	93.489	93.422	5.625	96.914	96.837	96.788				
5.625	95.424	95.424	95.362	5.75	97.422	97.345	97.296				

5.75	96.134	96.134	96.077	5.875	97.882	97.805	97.756
5.875	96.705	96.705	96.652	6	98.272	98.211	98.168
6	97.173	97.173	97.125	6.125	98.837	98.776	98.733
6.125	97.672	97.672	97.629	6.25	99.326	99.265	99.222
6.25	98.236	98.236	98.119	6.375	99.760	99.698	99.656
6.375	98.708	98.695	98.659	6.5	99.988	99.927	99.884
6.5	99.124	99.124	99.043	6.625	99.451	99.406	99.379
6.625	99.535	99.533	99.496	6.75	99.928	99.882	99.856
6.75	99.909	99.909	99.875	6.875	100.340	100.295	100.268
6.875	100.304	100.302	100.273	7	100.520	100.474	100.448

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	95.508	95.580	95.505	5	94.963	95.034	94.960	5.375	94.441	94.378	94.315
5.125	95.865	95.931	95.853	5.125	95.384	95.451	95.372	5.5	94.908	94.845	94.783
5.25	96.212	96.274	96.192	5.25	95.772	95.834	95.752	5.625	95.556	95.493	95.430
5.375	96.555	96.612	96.526	5.375	96.143	96.200	96.114	5.75	96.026	95.963	95.901
5.5	96.889	96.941	96.851	5.5	96.546	96.598	96.508	5.875	96.318	96.255	96.192
5.625	97.217	97.264	97.171	5.625	96.965	97.012	96.918	6	96.790	96.727	96.664
5.75	97.536	97.578	97.481	5.75	97.329	97.371	97.273	6.125	97.064	97.001	96.939
5.875	97.850	97.887	97.786	5.875	97.663	97.701	97.600	6.25	97.507	97.444	97.382
6	98.144	98.177	98.072	6	97.996	98.029	97.924	6.375	97.953	97.890	97.827
6.125	98.429	98.457	98.348	6.125	98.327	98.355	98.246	6.5	98.401	98.338	98.275
6.25	98.760	98.783	98.671	6.25	98.657	98.680	98.568	6.625	98.666	98.603	98.540
6.375	99.116	99.134	99.018	6.375	98.986	99.004	98.887	6.75	99.115	99.052	98.989
6.5	99.406	99.419	99.299	6.5	99.313	99.326	99.205	6.875	99.380	99.317	99.254
6.625	99.660	99.668	99.544	6.625	99.637	99.645	99.521	7	99.831	99.768	99.706
6.75	99.884	99.887	99.759	6.75	99.904	99.907	99.779	7.125	100.097	100.034	99.972
6.875	100.092	100.090	99.958	6.875	100.141	100.139	100.008				
7	99.983	99.977	99.841	7	100.269	100.262	100.127				
7.125	100.131	100.068	100.005	7.125	100.343	100.332	100.192				

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	95.323	95.260	95.197	5	94.699	94.636	94.573	5.375	94.611	94.548	94.485
5.125	95.682	95.619	95.556	5.125	95.118	95.055	94.992	5.5	95.078	95.015	94.952
5.25	96.041	95.978	95.915	5.25	95.538	95.475	95.412	5.625	95.726	95.663	95.600
5.375	96.401	96.338	96.275	5.375	95.959	95.896	95.833	5.75	96.196	96.133	96.070
5.5	96.715	96.652	96.589	5.5	96.380	96.317	96.254	5.875	96.488	96.425	96.362
5.625	97.075	97.012	96.949	5.625	96.803	96.740	96.677	6	96.959	96.896	96.833
5.75	97.408	97.345	97.282	5.75	97.226	97.163	97.100	6.125	97.234	97.171	97.108
5.875	97.743	97.680	97.617	5.875	97.470	97.407	97.344	6.25	97.677	97.614	97.551
6	98.079	98.016	97.953	6	97.700	97.637	97.574	6.375	98.123	98.060	97.997
6.125	98.274	98.211	98.148	6.125	98.095	98.032	97.969	6.5	98.571	98.508	98.445
6.25	98.611	98.548	98.485	6.25	98.493	98.430	98.367	6.625	98.835	98.772	98.709
6.375	98.807	98.744	98.681	6.375	98.727	98.664	98.601	6.75	99.285	99.222	99.159
6.5	99.004	98.941	98.878	6.5	98.960	98.897	98.834	6.875	99.550	99.487	99.424
6.625	99.344	99.281	99.218	6.625	99.194	99.131	99.068	7	100.001	99.938	99.875
6.75	99.565	99.502	99.439	6.75	99.594	99.531	99.468	7.125	100.267	100.204	100.141

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
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	96.621	96.588	96.576	5.75	97.724	97.708	97.650	5	96.522	96.491	96.454
5.875	97.327	97.295	97.285	5.875	98.217	98.201	98.143	5.125	96.735	96.704	96.666
6	97.930	97.899	97.888	6	98.720	98.704	98.646	5.25	97.316	97.285	97.247
6.125	98.570	98.538	98.527	6.125	99.022	99.006	98.948	5.375	97.652	97.620	97.583
6.25	99.048	99.044	99.034	6.25	99.625	99.592	99.561	5.5	98.077	98.046	98.008
6.375	99.608	99.603	99.593	6.375	100.068	100.034	100.003	5.625	98.397	98.357	98.315
6.5	100.139	100.134	100.123	6.5	100.457	100.424	100.393	5.75	98.768	98.706	98.631
6.625	100.606	100.599	100.587	6.625	100.829	100.796	100.764	5.875	99.104	99.041	98.966
6.75	100.796	100.792	100.754	6.75	100.604	100.549	100.539	6	99.310	99.248	99.173
6.875	101.282	101.273	101.234	6.875	100.991	100.936	100.926				
7	101.734	101.723	101.684	7	101.340	101.285	101.275				
7.125	102.133	102.122	102.082	7.125	101.663	101.609	101.599				
7.25	102.181	102.161	102.141	7.25	101.770	101.695	101.687				
7.375	102.611	102.591	102.569	7.375	102.099	102.025	102.017				
7.5	102.980	102.959	102.938	7.5	102.444	102.370	102.362				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.580	95.571	95.386
4.875	95.811	95.803	95.692
5	96.333	96.325	96.214
5.125	96.800	96.792	96.680
5.25	97.110	97.102	96.990
5.375	97.418	97.410	97.299
5.5	97.606	97.598	97.487
5.625	98.100	98.092	97.922
5.75	98.397	98.389	98.219
5.875	98.690	98.682	98.512
6	99.013	99.005	98.835

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
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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	95.337	95.433	95.374
5.75	96.198	96.269	96.194
5.875	96.791	96.866	96.788
6	97.369	97.447	97.366
6.125	97.851	97.930	97.849
6.25	98.319	98.371	98.337
6.375	98.867	98.923	98.885
6.5	99.356	99.415	99.375
6.625	99.809	99.868	99.827
6.75	100.002	100.034	99.947
6.875	100.464	100.501	100.410
7	100.880	100.917	100.823
7.125	101.288	101.326	101.232
7.25	101.390	101.402	101.309
7.375	101.740	101.754	101.657

RefiNow 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

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	95.102	95.057	95.042	5	95.102	95.057	95.042	5	95.102	95.057	95.042
5.125	95.696	95.747	95.766	5.125	95.696	95.747	95.766	5.125	95.696	95.747	95.766
5.25	96.430	96.385	96.370	5.25	96.430	96.385	96.370	5.25	96.430	96.385	96.370
5.375	97.024	96.979	96.953	5.375	97.024	96.979	96.953	5.375	97.024	96.979	96.953
5.5	97.650	97.712	97.713	5.5	97.650	97.712	97.713	5.5	97.650	97.712	97.713
5.625	98.224	98.231	98.239	5.625	98.224	98.231	98.239	5.625	98.224	98.231	98.239
5.75	99.226	99.036	98.846	5.75	99.226	99.036	98.846	5.75	99.226	99.036	98.846
5.875	99.668	99.478	99.287	5.875	99.668	99.478	99.287	5.875	99.668	99.478	99.287
6	100.175	99.984	99.819	6	100.175	99.984	99.819	6	100.175	99.984	99.819
6.125	100.631	100.441	100.397	6.125	100.631	100.441	100.397	6.125	100.631	100.441	100.397
6.25	101.092	100.902	100.819	6.25	101.092	100.902	100.819	6.25	101.092	100.902	100.819
6.375	100.887	100.821	100.755	6.375	100.887	100.821	100.755	6.375	100.887	100.821	100.755
6.5	101.432	101.366	101.300	6.5	101.432	101.366	101.300	6.5	101.432	101.366	101.300
6.625	101.776	101.722	101.687	6.625	101.776	101.722	101.687	6.625	101.776	101.722	101.687
6.75	102.133	102.149	102.113	6.75	102.133	102.149	102.113	6.75	102.133	102.149	102.113
6.875	101.673	101.608	101.542	6.875	101.673	101.608	101.542	6.875	101.673	101.608	101.542
7	102.182	102.116	102.050	7	102.182	102.116	102.050	7	102.182	102.116	102.050
7.125	102.610	102.544	102.478	7.125	102.610	102.544	102.478	7.125	102.610	102.544	102.478
7.25	102.828	102.710	102.605	7.25	102.828	102.710	102.605	7.25	102.828	102.710	102.605
7.375	102.343	102.225	102.108	7.375	102.343	102.225	102.108	7.375	102.343	102.225	102.108
7.5	102.747	102.630	102.513	7.5	102.747	102.630	102.513	7.5	102.747	102.630	102.513
7.625	103.038	102.921	102.804	7.625	103.038	102.921	102.804	7.625	103.038	102.921	102.804
7.75	103.191	103.102	103.036	7.75	103.191	103.102	103.036	7.75	103.191	103.102	103.036
7.875	101.986	101.897	101.820	7.875	101.986	101.897	101.820	7.875	101.986	101.897	101.820
8	102.407	102.318	102.242	8	102.407	102.318	102.242	8	102.407	102.318	102.242
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	90.164	90.353	90.424	3.5	90.164	90.353	90.424	5	93.695	93.727	93.746
3.625	90.728	90.917	90.988	3.625	90.728	90.917	90.988	5.125	94.496	94.528	94.547
3.75	91.892	92.060	92.113	3.75	91.892	92.060	92.113	5.25	95.543	95.537	95.531
3.875	92.455	92.623	92.676	3.875	92.455	92.623	92.676	5.375	96.123	96.158	96.158
4	93.017	93.185	93.238	4	93.017	93.185	93.238	5.5	96.966	97.000	97.001
4.125	93.577	93.745	93.798	4.125	93.577	93.745	93.798	5.625	97.567	97.574	97.581
4.25	94.619	94.767	94.801	4.25	94.619	94.767	94.801	5.75	98.969	98.778	98.588
4.375	95.178	95.326	95.360	4.375	95.178	95.326	95.360	5.875	99.641	99.450	99.260
4.5	95.734	95.881	95.916	4.5	95.734	95.881	95.916	6	100.007	99.817	99.626
4.625	96.285	96.433	96.467	4.625	96.285	96.433	96.467	6.125	100.374	100.184	99.993
4.75	96.558	96.544	96.547	4.75	96.558	96.544	96.547	6.25	100.841	100.651	100.460
4.875	96.952	97.078	97.095	4.875	96.952	97.078	97.095	6.375	100.306	100.240	100.174
5	97.491	97.618	97.635	5	97.491	97.618	97.635	6.5	100.851	100.785	100.719
5.125	98.020	98.146	98.163	5.125	98.020	98.146	98.163	6.625	101.195	101.155	101.120
5.25	98.076	98.078	98.076	5.25	98.076	98.078	98.076	6.75	101.133	101.067	101.001
5.375	98.494	98.599	98.598	5.375	98.494	98.599	98.598	6.875	100.828	100.811	100.758
5.5	98.997	99.102	99.101	5.5	98.997	99.102	99.101	7	101.364	101.347	101.294
5.625	99.475	99.581	99.579	5.625	99.475	99.581	99.579	7.125	101.772	101.754	101.701
5.75	99.349	99.273	99.228	5.75	99.349	99.273	99.228	7.25	101.410	101.321	101.255
5.875	99.664	99.628	99.591	5.875	99.664	99.628	99.591	7.375	101.145	101.091	101.020
6	100.020	100.054	100.035	6	100.020	100.054	100.035	7.5	101.624	101.571	101.500
								7.625	101.893	101.839	101.768
								7.75	101.569	101.480	101.414
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	95.543	95.537	95.531	5	93.695	93.727	93.746	4.5	93.086	93.108	93.143
5.375	96.123	96.158	96.158	5.125	94.496	94.528	94.547	4.625	93.627	93.649	93.684
5.5	96.966	97.000	97.001	5.25	95.596	95.590	95.584	4.75	92.621	92.606	92.592
5.625	97.567	97.574	97.581	5.375	96.123	96.158	96.158	4.875	92.926	92.912	92.897
5.75	98.969	98.778	98.588	5.5	96.966	97.000	97.001	5	93.354	93.339	93.324
5.875	99.641	99.450	99.260	5.625	97.400	97.434	97.435	5.125	93.725	93.651	93.668
6	100.007	99.817	99.626	5.75	97.718	97.712	97.707	5.25	95.201	95.150	95.099
6.125	100.374	100.184	99.993	5.875	98.685	98.710	98.693	5.375	95.315	95.263	95.212
6.25	100.841	100.651	100.460	6	99.357	99.382	99.365	5.5	95.736	95.685	95.634
6.375	100.306	100.240	100.174	6.125	99.936	99.961	99.944	5.625	96.164	96.113	96.061
6.5	100.851	100.785	100.719	6.25	99.703	99.629	99.573	5.75	96.989	96.952	96.916
6.625	101.195	101.155	101.120	6.375	99.994	99.993	99.958	5.875	97.352	97.315	97.278
6.75	101.133	101.067	101.001	6.5	100.621	100.620	100.585	6	97.708	97.671	97.635
6.875	100.828	100.811	100.758	6.625	101.156	101.155	101.120	6.125	98.006	97.969	97.933
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	96.430	96.385	96.370	5.25	96.430	96.385	96.370	5.25	96.430	96.385	96.370
5.375	97.024	96.979	96.953	5.375	97.024	96.979	96.953	5.375	97.024	96.979	96.953

5.5	97.650	97.712	97.713	5.5	97.650	97.712	97.713	5.5	97.650	97.712	97.713
5.625	98.224	98.231	98.239	5.625	98.224	98.231	98.239	5.625	98.224	98.231	98.239
5.75	99.226	99.036	98.846	5.75	99.226	99.036	98.846	5.75	99.226	99.036	98.846
5.875	99.668	99.478	99.287	5.875	99.668	99.478	99.287	5.875	99.668	99.478	99.287
6	100.175	99.984	99.819	6	100.175	99.984	99.819	6	100.175	99.984	99.819
6.125	100.631	100.441	100.397	6.125	100.631	100.441	100.397	6.125	100.631	100.441	100.397
6.25	101.092	100.902	100.819	6.25	101.092	100.902	100.819	6.25	101.092	100.902	100.819
6.375	100.887	100.821	100.755	6.375	100.887	100.821	100.755	6.375	100.887	100.821	100.755
6.5	101.432	101.366	101.300	6.5	101.432	101.366	101.300	6.5	101.432	101.366	101.300
6.625	101.776	101.722	101.687	6.625	101.776	101.722	101.687	6.625	101.776	101.722	101.687
6.75	102.133	102.149	102.113	6.75	102.133	102.149	102.113	6.75	102.133	102.149	102.113
6.875	101.673	101.608	101.542	6.875	101.673	101.608	101.542	6.875	101.673	101.608	101.542
7	102.182	102.116	102.050	7	102.182	102.116	102.050	7	102.182	102.116	102.050
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	95.734	95.881	95.916	4.25	94.619	94.767	94.801	5.25	95.543	95.537	95.531
4.625	96.285	96.433	96.467	4.375	95.178	95.326	95.360	5.375	96.123	96.158	96.158
4.75	96.558	96.544	96.547	4.5	95.734	95.881	95.916	5.5	96.966	97.000	97.001
4.875	96.952	97.078	97.095	4.625	96.285	96.433	96.467	5.625	97.567	97.574	97.581
5	97.491	97.618	97.635	4.75	96.558	96.544	96.547	5.75	98.969	98.778	98.588
5.125	98.020	98.146	98.163	4.875	96.952	97.078	97.095	5.875	99.641	99.450	99.260
5.25	98.076	98.078	98.076	5	97.491	97.618	97.635	6	100.007	99.817	99.626
5.375	98.494	98.599	98.598	5.125	98.020	98.146	98.163	6.125	100.374	100.184	99.993
5.5	98.997	99.102	99.101	5.25	98.076	98.078	98.076	6.25	100.841	100.651	100.460
5.625	99.475	99.581	99.579	5.375	98.494	98.599	98.598	6.375	100.306	100.240	100.174
5.75	99.349	99.273	99.228	5.5	98.997	99.102	99.101	6.5	100.851	100.785	100.719
5.875	99.664	99.628	99.591	5.625	99.475	99.581	99.579	6.625	101.195	101.155	101.120
6	100.020	100.054	100.035	5.75	99.349	99.273	99.228	6.75	101.133	101.067	101.001
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	95.543	95.537	95.531	5.25	95.243	95.258	95.259	4.5	93.086	93.108	93.143
5.375	96.123	96.158	96.158	5.375	96.123	96.158	96.158	4.625	93.627	93.649	93.684
5.5	96.966	97.000	97.001	5.5	96.966	97.000	97.001	4.75	92.621	92.606	92.592
5.625	97.567	97.574	97.581	5.625	97.400	97.434	97.435	4.875	92.926	92.912	92.897
5.75	98.969	98.778	98.588	5.75	97.653	97.678	97.661	5	93.354	93.339	93.324
5.875	99.641	99.450	99.260	5.875	98.685	98.710	98.693	5.125	93.725	93.651	93.668
6	100.007	99.817	99.626	6	99.357	99.382	99.365	5.25	95.201	95.150	95.099
6.125	100.374	100.184	99.993	6.125	99.936	99.961	99.944	5.375	95.315	95.263	95.212
6.25	100.841	100.651	100.460	6.25	99.703	99.629	99.573	5.5	95.736	95.685	95.634
6.375	100.306	100.240	100.174	6.375	99.994	99.993	99.958	5.625	96.164	96.113	96.061
6.5	100.851	100.785	100.719	6.5	100.621	100.620	100.585	5.75	96.989	96.952	96.916
6.625	101.195	101.155	101.120	6.625	101.156	101.155	101.120	5.875	97.352	97.315	97.278
6.75	101.133	101.067	101.001	6.75	100.662	100.559	100.483	6	97.708	97.671	97.635
6.875	100.828	100.811	100.758	6.875	100.828	100.811	100.758	6.125	98.006	97.969	97.933

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

YOUR BFF IN WHOLESALE

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	95.196	95.151	95.136	5.125	95.196	95.151	95.136	4.75	93.711	93.667	93.651
5.25	96.300	96.292	96.284	5.25	96.300	96.292	96.284	4.875	94.008	93.970	93.989
5.375	96.823	96.815	96.807	5.375	96.823	96.815	96.807	5	94.602	94.557	94.542
5.5	97.329	97.321	97.313	5.5	97.329	97.321	97.313	5.125	95.196	95.151	95.136
5.625	97.816	97.808	97.800	5.625	97.816	97.808	97.800	5.25	95.930	95.885	95.859
5.75	98.726	98.536	98.401	5.75	98.726	98.536	98.401	5.375	96.524	96.479	96.453
5.875	99.168	98.978	98.886	5.875	99.168	98.978	98.886	5.5	97.118	97.073	97.047
6	99.675	99.484	99.358	6	99.675	99.484	99.358	5.625	97.724	97.731	97.739
6.125	100.131	99.941	99.796	6.125	100.131	99.941	99.796	5.75	98.726	98.536	98.346
6.25	100.592	100.402	100.211	6.25	100.592	100.402	100.211	5.875	99.168	98.978	98.787
6.375	100.387	100.321	100.255	6.375	100.387	100.321	100.255	6	99.675	99.484	99.294
6.5	100.932	100.866	100.800	6.5	100.932	100.866	100.800	6.125	100.131	99.941	99.751
6.625	101.276	101.210	101.144	6.625	101.276	101.210	101.144	6.25	100.592	100.402	100.211
6.75	101.570	101.505	101.439	6.75	101.570	101.505	101.439	6.375	100.387	100.321	100.255
6.875	101.173	101.108	101.075	6.875	101.173	101.108	101.075	6.5	100.932	100.866	100.800
7	101.682	101.616	101.550	7	101.682	101.616	101.550	6.625	101.276	101.210	101.144
7.125	102.110	102.044	101.978	7.125	102.110	102.044	101.978	6.75	101.570	101.505	101.439
7.25	102.328	102.210	102.105	7.25	102.328	102.210	102.105	6.875	101.173	101.108	101.042
7.375	101.844	101.771	101.735	7.375	101.844	101.771	101.735	7	101.682	101.616	101.550
7.5	102.247	102.130	102.076	7.5	102.247	102.130	102.076	7.125	102.110	102.044	101.978
7.625	102.538	102.421	102.304	7.625	102.538	102.421	102.304	7.25	102.328	102.210	102.105
7.75	102.691	102.602	102.536	7.75	102.691	102.602	102.536	7.375	101.843	101.725	101.608
7.875	101.486	101.397	101.320	7.875	101.486	101.397	101.320	7.5	102.247	102.130	102.013
8	101.907	101.818	101.742	8	101.907	101.818	101.742	7.625	102.538	102.421	102.304
8.125	102.309	102.220	102.143	8.125	102.309	102.220	102.143	7.75	102.691	102.602	102.536
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	89.485	89.674	89.745	3.5	89.485	89.674	89.745	4.875	92.628	92.681	92.700
3.625	90.013	90.202	90.273	3.625	90.013	90.202	90.273	5	92.958	93.011	93.030
3.75	91.274	91.442	91.494	3.75	91.274	91.442	91.494	5.125	93.643	93.695	93.714
3.875	91.799	91.967	92.020	3.875	91.799	91.967	92.020	5.25	95.517	95.510	95.504
4	92.320	92.488	92.541	4	92.320	92.488	92.541	5.375	95.975	95.968	95.962
4.125	92.834	93.002	93.055	4.125	92.834	93.002	93.055	5.5	96.428	96.421	96.415
4.25	93.987	94.134	94.169	4.25	93.987	94.134	94.169	5.625	97.067	97.074	97.081
4.375	94.602	94.644	94.679	4.375	94.602	94.644	94.679	5.75	98.469	98.278	98.088
4.5	95.144	95.159	95.177	4.5	95.144	95.159	95.177	5.875	99.141	98.950	98.760
4.625	95.694	95.709	95.724	4.625	95.694	95.709	95.724	6	99.507	99.317	99.126
4.75	96.058	96.044	96.029	4.75	96.058	96.044	96.029	6.125	99.874	99.684	99.493
4.875	96.364	96.349	96.364	4.875	96.364	96.349	96.364	6.25	100.341	100.151	99.960
5	96.791	96.804	96.821	5	96.791	96.804	96.821	6.375	99.849	99.824	99.809
5.125	97.111	97.237	97.254	5.125	97.111	97.237	97.254	6.5	100.351	100.285	100.219
5.25	97.576	97.525	97.474	5.25	97.576	97.525	97.474	6.625	100.695	100.629	100.563
5.375	97.695	97.801	97.800	5.375	97.695	97.801	97.800	6.75	100.633	100.567	100.501
5.5	98.111	98.198	98.197	5.5	98.111	98.198	98.197	6.875	99.995	99.998	99.944
5.625	98.539	98.564	98.563	5.625	98.539	98.564	98.563	7	100.494	100.428	100.362
5.75	98.849	98.773	98.728	5.75	98.849	98.773	98.728	7.125	100.922	100.856	100.790
5.875	99.164	99.128	99.091	5.875	99.164	99.128	99.091	7.25	100.910	100.821	100.755
6	99.520	99.484	99.447	6	99.520	99.484	99.447	7.375	100.249	100.189	100.117
								7.5	100.654	100.554	100.483
								7.625	100.945	100.828	100.710
								7.75	101.069	100.980	100.914
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	100.351	100.285	100.219	6.125	99.025	99.070	99.053	4.5	92.328	92.350	92.385
6.625	100.695	100.629	100.563	6.25	99.526	99.504	99.489	4.625	92.773	92.795	92.830
6.75	100.633	100.567	100.501	6.375	99.891	99.866	99.852	4.75	92.121	92.106	92.092
6.875	99.995	99.998	99.944	6.5	100.220	100.193	100.178	4.875	92.426	92.412	92.397
7	100.494	100.428	100.362	6.625	100.568	100.539	100.524	5	92.854	92.839	92.824
7.125	100.922	100.856	100.790	6.75	100.162	100.059	99.983	5.125	93.141	93.126	93.112
7.25	100.910	100.821	100.755	6.875	99.995	99.998	99.944	5.25	94.701	94.650	94.599
7.375	100.249	100.189	100.117	7	100.369	100.372	100.319	5.375	94.815	94.763	94.712
7.5	100.654	100.554	100.483	7.125	100.647	100.602	100.549	5.5	95.236	95.185	95.134
7.625	100.945	100.828	100.710	7.25	100.960	100.871	100.805	5.625	95.664	95.613	95.561
7.75	101.069	100.980	100.914	7.375	100.222	100.189	100.117	5.75	96.489	96.452	96.416
				7.5	100.588	100.554	100.483	5.875	96.852	96.815	96.778
				7.625	100.819	100.768	100.697	6	97.208	97.171	97.135
								6.125	97.506	97.469	97.433
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	100.387	100.321	100.255	6.375	100.387	100.321	100.255	6	99.675	99.484	99.294

6.5	100.932	100.866	100.800	6.5	100.932	100.866	100.800	6.125	100.131	99.941	99.751
6.625	101.276	101.210	101.144	6.625	101.276	101.210	101.144	6.25	100.592	100.402	100.211
6.75	101.570	101.505	101.439	6.75	101.570	101.505	101.439	6.375	100.387	100.321	100.255
6.875	101.173	101.108	101.075	6.875	101.173	101.108	101.075	6.5	100.932	100.866	100.800
7	101.682	101.616	101.550	7	101.682	101.616	101.550	6.625	101.276	101.210	101.144
7.125	102.110	102.044	101.978	7.125	102.110	102.044	101.978	6.75	101.570	101.505	101.439
7.25	102.328	102.210	102.105	7.25	102.328	102.210	102.105	6.875	101.173	101.108	101.042
7.375	101.844	101.771	101.735	7.375	101.844	101.771	101.735	7	101.682	101.616	101.550
7.5	102.247	102.130	102.076	7.5	102.247	102.130	102.076	7.125	102.110	102.044	101.978
7.625	102.538	102.421	102.304	7.625	102.538	102.421	102.304	7.25	102.328	102.210	102.105
7.75	102.691	102.602	102.536	7.75	102.691	102.602	102.536	7.375	101.843	101.725	101.608
7.875	101.486	101.397	101.320	7.875	101.486	101.397	101.320	7.5	102.247	102.130	102.013
8	101.907	101.818	101.742	8	101.907	101.818	101.742	7.625	102.538	102.421	102.304
8.125	102.309	102.220	102.143	8.125	102.309	102.220	102.143	7.75	102.691	102.602	102.536
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	95.144	95.159	95.177	4.5	95.144	95.159	95.177	6.625	100.695	100.629	100.563
4.625	95.694	95.709	95.724	4.625	95.694	95.709	95.724	6.75	100.633	100.567	100.501
4.75	96.058	96.044	96.029	4.75	96.058	96.044	96.029	6.875	99.995	99.998	99.944
4.875	96.364	96.349	96.364	4.875	96.364	96.349	96.364	7	100.494	100.428	100.362
5	96.791	96.804	96.821	5	96.791	96.804	96.821	7.125	100.922	100.856	100.790
5.125	97.111	97.237	97.254	5.125	97.111	97.237	97.254	7.25	100.910	100.821	100.755
5.25	97.576	97.525	97.474	5.25	97.576	97.525	97.474	7.375	100.249	100.189	100.117
5.375	97.695	97.801	97.800	5.375	97.695	97.801	97.800	7.5	100.654	100.554	100.483
5.5	98.111	98.198	98.197	5.5	98.111	98.198	98.197	7.625	100.945	100.828	100.710
5.625	98.539	98.564	98.563	5.625	98.539	98.564	98.563	7.75	101.069	100.980	100.914
5.75	98.849	98.773	98.728	5.75	98.849	98.773	98.728				
5.875	99.164	99.128	99.091	5.875	99.164	99.128	99.091				
6	99.520	99.484	99.447	6	99.520	99.484	99.447				
6.125	99.819	99.782	99.745	6.125	99.819	99.782	99.745				
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	100.351	100.285	100.219	6.125	99.025	99.070	99.053	4.5	92.328	92.350	92.385
6.625	100.695	100.629	100.563	6.25	99.203	99.129	99.073	4.625	92.773	92.795	92.830
6.75	100.633	100.567	100.501	6.375	99.197	99.216	99.181	4.75	92.121	92.106	92.092
6.875	99.995	99.998	99.944	6.5	99.731	99.751	99.715	4.875	92.426	92.412	92.397
7	100.494	100.428	100.362	6.625	100.089	100.109	100.074	5	92.854	92.839	92.824
7.125	100.922	100.856	100.790	6.75	100.162	100.059	99.983	5.125	93.141	93.126	93.112
7.25	100.910	100.821	100.755	6.875	99.995	99.998	99.944	5.25	94.701	94.650	94.599
7.375	100.249	100.189	100.117	7	100.369	100.372	100.319	5.375	94.815	94.763	94.712
7.5	100.654	100.554	100.483	7.125	100.647	100.602	100.549	5.5	95.236	95.185	95.134
7.625	100.945	100.828	100.710	7.25	100.960	100.871	100.805	5.625	95.664	95.613	95.561
7.75	101.069	100.980	100.914	7.375	100.222	100.189	100.117	5.75	96.489	96.452	96.416
				7.5	100.588	100.554	100.483	5.875	96.852	96.815	96.778
				7.625	100.819	100.768	100.697	6	97.208	97.171	97.135
								6.125	97.506	97.469	97.433

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	98.462	98.279	97.979	6.75	95.862	95.679	95.379
6.875	98.392	98.184	97.884	6.875	95.792	95.584	95.284
7	98.915	98.707	98.407	7	96.315	96.107	95.807
7.125	99.381	99.173	98.873	7.125	96.781	96.573	96.273
7.25	100.066	99.801	99.501	7.25	97.466	97.201	96.901
7.375	100.570	100.305	100.005	7.375	97.970	97.705	97.405
7.5	101.053	100.788	100.488	7.5	98.453	98.188	97.888
7.625	101.489	101.224	100.924	7.625	98.889	98.624	98.324
7.75	101.905	101.640	101.340	7.75	99.305	99.040	98.740
7.875	101.373	101.052	100.752	7.875	98.773	98.452	98.152
8	101.816	101.495	101.195	8	99.216	98.895	98.595
8.125	102.212	101.891	101.591	8.125	99.612	99.291	98.991
8.25	102.598	102.277	101.977	8.25	99.998	99.677	99.377

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.462	96.279	95.979	6.75	93.862	93.679	93.379
6.875	96.392	96.184	95.884	6.875	93.792	93.584	93.284
7	96.915	96.707	96.407	7	94.315	94.107	93.807
7.125	97.381	97.173	96.873	7.125	94.781	94.573	94.273
7.25	98.066	97.801	97.501	7.25	95.466	95.201	94.901
7.375	98.570	98.305	98.005	7.375	95.970	95.705	95.405
7.5	99.053	98.788	98.488	7.5	96.453	96.188	95.888
7.625	99.489	99.224	98.924	7.625	96.889	96.624	96.324
7.75	99.905	99.640	99.340	7.75	97.305	97.040	96.740
7.875	99.373	99.052	98.752	7.875	96.773	96.452	96.152
8	99.816	99.495	99.195	8	97.216	96.895	96.595
8.125	100.212	99.891	99.591	8.125	97.612	97.291	96.991
8.25	100.598	100.277	99.977	8.25	97.998	97.677	97.377

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.