



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	95.695	95.681	95.676	5.625	95.695	95.681	95.676	5	92.892	92.847	92.831
5.75	96.761	96.760	96.752	5.75	96.761	96.760	96.752	5.125	93.742	93.697	93.680
5.875	97.614	97.542	97.514	5.875	97.366	97.364	97.356	5.25	94.504	94.459	94.442
6	98.241	98.170	98.142	6	97.948	97.947	97.939	5.375	95.142	95.097	95.081
6.125	98.833	98.761	98.733	6.125	98.428	98.426	98.418	5.5	95.745	95.700	95.684
6.25	99.026	98.947	98.911	6.25	98.875	98.866	98.850	5.625	97.101	97.059	97.049
6.375	99.583	99.504	99.468	6.375	99.407	99.398	99.382	5.75	98.216	98.155	98.138
6.5	100.110	100.031	99.995	6.5	99.945	99.936	99.920	5.875	98.827	98.766	98.749
6.625	100.594	100.515	100.479	6.625	100.365	100.356	100.340	6	99.394	99.332	99.315
6.75	100.497	100.420	100.387	6.75	100.444	100.420	100.387	6.125	99.688	99.626	99.609
6.875	100.977	100.945	100.913	6.875	100.970	100.945	100.913	6.25	99.972	99.929	99.913
7	101.425	101.350	101.326	7	101.364	101.340	101.307	6.375	100.533	100.490	100.476
7.125	101.837	101.743	101.718	7.125	101.722	101.698	101.665	6.5	100.982	100.938	100.924
7.25	101.741	101.733	101.707	7.25	101.741	101.733	101.707	6.625	101.355	101.311	101.297
7.375	102.185	102.177	102.153	7.375	102.185	102.177	102.153	6.75	100.890	100.868	100.845
7.5	102.564	102.556	102.535	7.5	102.564	102.556	102.535	6.875	101.377	101.354	101.334
7.625	102.891	102.864	102.844	7.625	102.872	102.864	102.844	7	101.733	101.710	101.691
7.75	102.657	102.633	102.614	7.75	102.657	102.633	102.614	7.125	102.032	102.009	101.993
7.875	103.038	103.032	103.014	7.875	103.038	103.032	103.014	7.25	102.071	102.063	102.038
8	103.355	103.306	103.230	8	103.355	103.306	103.102	7.375	102.428	102.420	102.396
8.125	103.716	103.666	103.617	8.125	103.569	103.515	103.316	7.5	102.775	102.767	102.745
8.25	103.102	103.018	102.921	8.25	103.102	103.018	102.921	7.625	103.051	103.043	103.024
8.375	103.537	103.452	103.355	8.375	103.537	103.452	103.355	7.75	102.750	102.734	102.695
8.5	103.936	103.852	103.755	8.5	103.936	103.852	103.755	7.875	103.078	103.062	103.025
8.625	104.111	104.027	103.930	8.625	104.111	104.027	103.930	8	103.396	103.347	103.143
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	95.530	95.553	95.531	4.625	95.932	95.932	95.851	6	97.757	97.719	97.698
4.75	96.186	96.177	96.083	4.75	96.301	96.301	96.301	6.125	98.212	98.173	98.156
4.875	96.729	96.729	96.729	4.875	97.152	97.152	97.152	6.25	98.766	98.727	98.713
5	97.107	97.107	97.107	5	97.568	97.568	97.568	6.375	99.327	99.288	99.276
5.125	97.440	97.440	97.332	5.125	97.930	97.930	97.822	6.5	99.837	99.798	99.788
5.25	97.854	97.826	97.801	5.25	98.193	98.193	98.089	6.625	99.988	99.968	99.944
5.375	98.364	98.319	98.285	5.375	98.686	98.686	98.587	6.75	100.290	100.269	100.247
5.5	98.711	98.665	98.632	5.5	99.070	99.070	98.975	6.875	100.752	100.731	100.712
5.625	98.871	98.863	98.838	5.625	98.947	98.947	98.779	7	101.104	101.059	101.043
5.75	99.242	99.165	99.115	5.75	99.597	99.597	99.433	7.125	101.416	101.371	101.355
5.875	99.709	99.632	99.582	5.875	99.990	99.990	99.830	7.25	101.659	101.652	101.627
6	99.995	99.918	99.868	6	100.277	100.277	100.123	7.375	102.020	102.013	101.990
6.125	100.029	99.937	99.870	6.125	100.192	100.192	100.088	7.5	102.361	102.354	102.333
6.25	100.246	100.184	100.134	6.25	100.489	100.489	100.390	7.625	102.551	102.544	102.525
6.375	100.687	100.626	100.576	6.375	100.807	100.807	100.713	7.75	102.021	101.826	101.631
6.5	100.928	100.866	100.816	6.5	101.012	101.012	100.922	7.875	102.390	102.191	101.992
6.625	100.825	100.794	100.763	6.625	100.394	100.394	100.387				
6.75	100.945	100.900	100.866	6.75	100.811	100.811	100.808				
6.875	101.368	101.323	101.289	6.875	101.091	101.089	101.089				
7	101.571	101.526	101.492	7	101.277	101.269	101.269				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.252	91.252	91.150	5.125	95.751	95.705	95.672				
5.125	92.064	92.064	91.967	5.25	96.289	96.243	96.209				
5.25	92.825	92.825	92.733	5.375	96.792	96.746	96.713				
5.375	93.538	93.538	93.450	5.5	97.131	97.086	97.052				
5.5	95.148	95.148	95.055	5.625	97.198	97.121	97.071				
5.625	95.861	95.861	95.768	5.75	97.708	97.631	97.581				

5.75	96.569	96.569	96.480	5.875	98.169	98.092	98.042
5.875	97.146	97.146	97.062	6	98.562	98.501	98.450
6	97.660	97.660	97.581	6.125	99.127	99.066	99.016
6.125	98.134	98.134	98.060	6.25	99.618	99.557	99.507
6.25	98.430	98.430	98.345	6.375	100.053	99.992	99.941
6.375	99.060	99.021	99.008	6.5	100.281	100.219	100.169
6.5	99.494	99.449	99.433	6.625	99.715	99.670	99.636
6.625	99.894	99.849	99.833	6.75	100.193	100.147	100.114
6.75	100.270	100.270	100.236	6.875	100.608	100.562	100.528
6.875	100.677	100.675	100.645	7	100.786	100.740	100.707

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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	95.711	95.775	95.744	5	95.249	95.313	95.282	5.25	94.072	94.009	
5.125	96.068	96.127	96.092	5.125	95.671	95.730	95.696	5.375	94.725	94.662	94.600
5.25	96.415	96.470	96.431	5.25	96.060	96.115	96.076	5.5	95.202	95.139	95.076
5.375	96.757	96.808	96.765	5.375	96.431	96.482	96.438	5.625	95.861	95.798	95.735
5.5	97.090	97.137	97.089	5.5	96.834	96.881	96.833	5.75	96.340	96.277	96.214
5.625	97.418	97.461	97.408	5.625	97.254	97.296	97.243	5.875	96.636	96.573	96.511
5.75	97.746	97.785	97.727	5.75	97.618	97.656	97.599	6	97.116	97.053	96.991
5.875	98.074	98.108	98.046	5.875	97.953	97.987	97.925	6.125	97.403	97.340	97.278
6	98.373	98.403	98.336	6	98.285	98.316	98.249	6.25	97.855	97.792	97.729
6.125	98.657	98.683	98.612	6.125	98.617	98.643	98.572	6.375	98.308	98.245	98.182
6.25	99.011	99.033	98.958	6.25	98.947	98.968	98.893	6.5	98.764	98.701	98.638
6.375	99.393	99.411	99.331	6.375	99.275	99.292	99.212	6.625	99.034	98.971	98.908
6.5	99.691	99.704	99.619	6.5	99.601	99.615	99.530	6.75	99.491	99.428	99.366
6.625	99.944	99.954	99.865	6.625	99.925	99.934	99.845	6.875	99.761	99.698	99.636
6.75	100.166	100.172	100.078	6.75	100.191	100.196	100.102	7	100.221	100.158	100.095
6.875	100.373	100.374	100.276	6.875	100.426	100.427	100.329	7.125	100.491	100.428	100.365
7	100.261	100.257	100.155	7	100.552	100.549	100.446				
7.125	100.503	100.440	100.377	7.125	100.690	100.627	100.564				

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	95.571	95.508	95.445	5	94.967	94.904	94.841	5.25	94.242		
5.125	95.938	95.875	95.812	5.125	95.395	95.332	95.269	5.375	94.895	94.832	94.769
5.25	96.305	96.242	96.179	5.25	95.824	95.761	95.698	5.5	95.371	95.308	95.245
5.375	96.673	96.610	96.547	5.375	96.253	96.190	96.127	5.625	96.031	95.968	95.905
5.5	97.003	96.940	96.877	5.5	96.683	96.620	96.557	5.75	96.510	96.447	96.384
5.625	97.372	97.309	97.246	5.625	97.113	97.050	96.987	5.875	96.806	96.743	96.680
5.75	97.712	97.649	97.586	5.75	97.545	97.482	97.419	6	97.286	97.223	97.160
5.875	98.055	97.992	97.929	5.875	97.801	97.738	97.675	6.125	97.573	97.510	97.447
6	98.399	98.336	98.273	6	98.036	97.973	97.910	6.25	98.025	97.962	97.899
6.125	98.599	98.536	98.473	6.125	98.439	98.376	98.313	6.375	98.478	98.415	98.352
6.25	98.944	98.881	98.818	6.25	98.845	98.782	98.719	6.5	98.934	98.871	98.808
6.375	99.145	99.082	99.019	6.375	99.083	99.020	98.957	6.625	99.204	99.141	99.078
6.5	99.346	99.283	99.220	6.5	99.322	99.259	99.196	6.75	99.661	99.598	99.535
6.625	99.694	99.631	99.568	6.625	99.560	99.497	99.434	6.875	99.931	99.868	99.805
6.75	99.919	99.856	99.793	6.75	99.968	99.905	99.842	7	100.390	100.327	100.264
6.875	99.977	99.914	99.851	6.875	100.208	100.145	100.082	7.125	100.661	100.598	100.535

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



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	96.974	96.898	96.885	5.75	98.094	98.054	98.037	5	97.024	97.024	97.015
5.875	97.683	97.606	97.596	5.875	98.593	98.553	98.536	5.125	97.261	97.261	97.252
6	98.275	98.197	98.189	6	99.101	99.061	99.044	5.25	97.833	97.826	97.801
6.125	98.903	98.823	98.816	6.125	99.315	99.293	99.279	5.375	98.173	98.165	98.140
6.25	99.461	99.451	99.443	6.25	99.860	99.838	99.824	5.5	98.608	98.600	98.575
6.375	100.003	99.992	99.984	6.375	100.308	100.286	100.272	5.625	98.871	98.863	98.838
6.5	100.517	100.503	100.496	6.5	100.702	100.680	100.666	5.75	99.208	99.153	99.086
6.625	100.980	100.964	100.957	6.625	101.075	101.052	101.038	5.875	99.596	99.542	99.475
6.75	101.150	101.142	101.107	6.75	100.796	100.785	100.774	6	99.808	99.753	99.686
6.875	101.595	101.584	101.551	6.875	101.188	101.177	101.166				
7	102.062	102.051	102.018	7	101.541	101.530	101.519				
7.125	102.439	102.423	102.391	7.125	101.863	101.852	101.841				
7.25	102.444	102.431	102.414	7.25	102.018	102.010	102.002				
7.375	102.871	102.856	102.838	7.375	102.350	102.342	102.334				
7.5	103.197	103.182	103.164	7.5	102.695	102.687	102.679				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.767	95.758	95.600
4.875	96.091	96.082	95.924
5	96.578	96.569	96.486
5.125	97.055	97.046	96.963
5.25	97.365	97.356	97.273
5.375	97.676	97.667	97.585
5.5	97.883	97.875	97.733
5.625	98.341	98.333	98.191
5.75	98.638	98.630	98.488
5.875	98.933	98.925	98.784
6	99.260	99.252	99.110

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
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≥ 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	95.695	95.681	95.676
5.75	96.500	96.455	96.440
5.875	97.109	97.060	97.040
6	97.702	97.649	97.626
6.125	98.188	98.136	98.113
6.25	98.582	98.544	98.511
6.375	99.146	99.104	99.066
6.5	99.649	99.604	99.563
6.625	100.107	100.062	100.021
6.75	100.195	100.196	100.145
6.875	100.673	100.671	100.615
7	101.099	101.093	101.034
7.125	101.516	101.510	101.451
7.25	101.577	101.571	101.502
7.375	101.946	101.936	101.862

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

YOUR BFF IN WHOLESALE

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	95.596	95.551	95.536	5	95.596	95.551	95.536	5	95.596	95.551	95.536
5.125	96.190	96.210	96.174	5.125	96.190	96.210	96.174	5.125	96.190	96.210	96.174
5.25	96.924	96.880	96.852	5.25	96.924	96.880	96.852	5.25	96.924	96.880	96.852
5.375	97.518	97.473	97.446	5.375	97.518	97.473	97.446	5.375	97.518	97.473	97.446
5.5	98.112	98.181	98.108	5.5	98.112	98.181	98.108	5.5	98.112	98.181	98.108
5.625	98.705	98.661	98.633	5.625	98.705	98.661	98.633	5.625	98.705	98.661	98.633
5.75	99.528	99.337	99.177	5.75	99.528	99.337	99.177	5.75	99.528	99.337	99.177
5.875	99.972	99.781	99.591	5.875	99.972	99.781	99.591	5.875	99.972	99.781	99.591
6	100.482	100.291	100.101	6	100.482	100.291	100.101	6	100.482	100.291	100.101
6.125	100.933	100.847	100.659	6.125	100.933	100.847	100.659	6.125	100.933	100.847	100.659
6.25	101.442	101.272	101.084	6.25	101.442	101.272	101.084	6.25	101.442	101.272	101.084
6.375	101.158	101.078	100.997	6.375	101.158	101.078	100.997	6.375	101.158	101.078	100.997
6.5	101.733	101.653	101.572	6.5	101.733	101.653	101.572	6.5	101.733	101.653	101.572
6.625	102.076	102.071	101.954	6.625	102.076	102.071	101.954	6.625	102.076	102.071	101.954
6.75	102.483	102.512	102.395	6.75	102.483	102.512	102.395	6.75	102.483	102.512	102.395
6.875	101.871	101.790	101.710	6.875	101.871	101.790	101.710	6.875	101.871	101.790	101.710
7	102.383	102.302	102.222	7	102.383	102.302	102.222	7	102.383	102.302	102.222
7.125	102.815	102.735	102.654	7.125	102.815	102.735	102.654	7.125	102.815	102.735	102.654
7.25	102.979	102.875	102.797	7.25	102.979	102.875	102.797	7.25	102.979	102.875	102.797
7.375	102.392	102.275	102.158	7.375	102.392	102.275	102.158	7.375	102.392	102.275	102.158
7.5	102.789	102.672	102.555	7.5	102.789	102.672	102.555	7.5	102.789	102.672	102.555
7.625	103.084	102.966	102.849	7.625	103.084	102.966	102.849	7.625	103.084	102.966	102.849
7.75	103.176	103.087	103.012	7.75	103.176	103.087	103.012	7.75	103.176	103.087	103.012
7.875	101.989	101.900	101.802	7.875	101.989	101.900	101.802	7.875	101.989	101.900	101.802
8	102.414	102.325	102.227	8	102.414	102.325	102.227	8	102.414	102.325	102.227

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	90.572	90.778	90.734	3.5	90.572	90.778	90.734	5	94.142	94.238	94.203
3.625	91.136	91.342	91.298	3.625	91.136	91.342	91.298	5.125	94.945	95.041	95.006
3.75	92.198	92.382	92.393	3.75	92.198	92.382	92.393	5.25	96.034	96.028	95.944
3.875	92.761	92.945	92.956	3.875	92.761	92.945	92.956	5.375	96.588	96.652	96.579
4	93.323	93.507	93.519	4	93.323	93.507	93.519	5.5	97.423	97.496	97.423
4.125	93.885	94.069	94.080	4.125	93.885	94.069	94.080	5.625	97.917	97.933	97.917
4.25	94.902	95.064	95.036	4.25	94.902	95.064	95.036	5.75	99.270	99.080	98.889
4.375	95.462	95.624	95.596	4.375	95.462	95.624	95.596	5.875	99.944	99.754	99.564
4.5	96.019	96.181	96.153	4.5	96.019	96.181	96.153	6	100.314	100.124	99.933
4.625	96.572	96.734	96.707	4.625	96.572	96.734	96.707	6.125	100.675	100.485	100.294
4.75	96.777	96.777	96.777	4.75	96.777	96.777	96.777	6.25	101.190	101.000	100.809
4.875	97.136	97.276	97.178	4.875	97.136	97.276	97.178	6.375	100.577	100.497	100.416
5	97.679	97.819	97.721	5	97.679	97.819	97.721	6.5	101.152	101.072	100.991
5.125	98.212	98.352	98.255	5.125	98.212	98.352	98.255	6.625	101.495	101.497	101.381
5.25	98.234	98.312	98.155	5.25	98.234	98.312	98.155	6.75	101.360	101.280	101.199
5.375	98.722	98.839	98.625	5.375	98.722	98.839	98.625	6.875	101.135	101.143	101.004
5.5	99.231	99.349	99.134	5.5	99.231	99.349	99.134	7	101.682	101.690	101.551
5.625	99.718	99.836	99.621	5.625	99.718	99.836	99.621	7.125	102.091	102.098	101.959
5.75	99.632	99.570	99.541	5.75	99.632	99.570	99.541	7.25	101.629	101.525	101.447
5.875	99.919	99.890	99.861	5.875	99.919	99.890	99.861	7.375	101.353	101.338	101.267
6	100.278	100.249	100.220	6	100.278	100.249	100.220	7.5	101.839	101.824	101.753
								7.625	102.112	102.096	102.026
								7.75	101.553	101.465	101.390

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	96.034	96.028	95.944	5	94.142	94.238	94.203	4.5	93.374	93.536	93.508
5.375	96.588	96.652	96.579	5.125	94.945	95.041	95.006	4.625	93.919	94.081	94.054
5.5	97.423	97.496	97.423	5.25	96.086	96.080	95.997	4.75	92.840	92.840	92.840
5.625	97.917	97.933	97.917	5.375	96.602	96.652	96.579	4.875	93.149	93.149	93.149
5.75	99.270	99.080	98.889	5.5	97.423	97.496	97.423	5	93.579	93.579	93.579
5.875	99.944	99.754	99.564	5.625	97.859	97.933	97.860	5.125	93.933	94.072	93.975
6	100.314	100.124	99.933	5.75	98.112	98.067	98.039	5.25	95.359	95.257	95.154
6.125	100.675	100.485	100.294	5.875	99.041	99.093	98.904	5.375	95.473	95.370	95.268
6.25	101.190	101.000	100.809	6	99.716	99.768	99.579	5.5	95.900	95.798	95.695
6.375	100.577	100.497	100.416	6.125	100.298	100.350	100.161	5.625	96.333	96.231	96.128
6.5	101.152	101.072	100.991	6.25	100.073	99.999	99.952	5.75	97.287	97.258	97.229
6.625	101.495	101.497	101.381	6.375	100.290	100.319	100.202	5.875	97.607	97.577	97.548
6.75	101.360	101.280	101.199	6.5	100.923	100.952	100.835	6	97.966	97.936	97.907
6.875	101.135	101.143	101.004	6.625	101.468	101.497	101.381	6.125	98.289	98.260	98.230

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	96.924	96.880	96.852	5.25	96.924	96.880	96.852	5.25	96.924	96.880	96.852
5.375	97.518	97.473	97.446	5.375	97.518	97.473	97.446	5.375	97.518	97.473	97.446

5.5	98.112	98.181	98.108	5.5	98.112	98.181	98.108	5.5	98.112	98.181	98.108
5.625	98.705	98.661	98.633	5.625	98.705	98.661	98.633	5.625	98.705	98.661	98.633
5.75	99.528	99.337	99.177	5.75	99.528	99.337	99.177	5.75	99.528	99.337	99.177
5.875	99.972	99.781	99.591	5.875	99.972	99.781	99.591	5.875	99.972	99.781	99.591
6	100.482	100.291	100.101	6	100.482	100.291	100.101	6	100.482	100.291	100.101
6.125	100.933	100.847	100.659	6.125	100.933	100.847	100.659	6.125	100.933	100.847	100.659
6.25	101.442	101.272	101.084	6.25	101.442	101.272	101.084	6.25	101.442	101.272	101.084
6.375	101.158	101.078	100.997	6.375	101.158	101.078	100.997	6.375	101.158	101.078	100.997
6.5	101.733	101.653	101.572	6.5	101.733	101.653	101.572	6.5	101.733	101.653	101.572
6.625	102.076	102.071	101.954	6.625	102.076	102.071	101.954	6.625	102.076	102.071	101.954
6.75	102.483	102.512	102.395	6.75	102.483	102.512	102.395	6.75	102.483	102.512	102.395
6.875	101.871	101.790	101.710	6.875	101.871	101.790	101.710	6.875	101.871	101.790	101.710
7	102.383	102.302	102.222	7	102.383	102.302	102.222	7	102.383	102.302	102.222
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	96.019	96.181	96.153	4.25	94.902	95.064	95.036	5.25	96.034	96.028	95.944
4.625	96.572	96.734	96.707	4.375	95.462	95.624	95.596	5.375	96.588	96.652	96.579
4.75	96.777	96.777	96.777	4.5	96.019	96.181	96.153	5.5	97.423	97.496	97.423
4.875	97.136	97.276	97.178	4.625	96.572	96.734	96.707	5.625	97.917	97.933	97.917
5	97.679	97.819	97.721	4.75	96.777	96.777	96.777	5.75	99.270	99.080	98.889
5.125	98.212	98.352	98.255	4.875	97.136	97.276	97.178	5.875	99.944	99.754	99.564
5.25	98.234	98.312	98.155	5	97.679	97.819	97.721	6	100.314	100.124	99.933
5.375	98.722	98.839	98.625	5.125	98.212	98.352	98.255	6.125	100.675	100.485	100.294
5.5	99.231	99.349	99.134	5.25	98.234	98.312	98.155	6.25	101.190	101.000	100.809
5.625	99.718	99.836	99.621	5.375	98.722	98.839	98.625	6.375	100.577	100.497	100.416
5.75	99.632	99.570	99.541	5.5	99.231	99.349	99.134	6.5	101.152	101.072	100.991
5.875	99.919	99.890	99.861	5.625	99.718	99.836	99.621	6.625	101.495	101.497	101.381
6	100.278	100.249	100.220	5.75	99.632	99.570	99.541	6.75	101.360	101.280	101.199
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	96.034	96.028	95.944	5.25	95.737	95.750	95.677	4.5	93.374	93.536	93.508
5.375	96.588	96.652	96.579	5.375	96.578	96.652	96.579	4.625	93.919	94.081	94.054
5.5	97.423	97.496	97.423	5.5	97.423	97.496	97.423	4.75	92.840	92.840	92.840
5.625	97.917	97.933	97.917	5.625	97.859	97.933	97.860	4.875	93.149	93.149	93.149
5.75	99.270	99.080	98.889	5.75	98.112	98.067	98.039	5	93.579	93.579	93.579
5.875	99.944	99.754	99.564	5.875	99.041	99.093	98.904	5.125	93.933	94.072	93.975
6	100.314	100.124	99.933	6	99.716	99.768	99.579	5.25	95.359	95.257	95.154
6.125	100.675	100.485	100.294	6.125	100.298	100.350	100.161	5.375	95.473	95.370	95.268
6.25	101.190	101.000	100.809	6.25	100.073	99.999	99.952	5.5	95.900	95.798	95.695
6.375	100.577	100.497	100.416	6.375	100.290	100.319	100.202	5.625	96.333	96.231	96.128
6.5	101.152	101.072	100.991	6.5	100.923	100.952	100.835	5.75	97.287	97.258	97.229
6.625	101.495	101.497	101.381	6.625	101.468	101.497	101.381	5.875	97.607	97.577	97.548
6.75	101.360	101.280	101.199	6.75	100.977	100.874	100.807	6	97.966	97.936	97.907
6.875	101.135	101.143	101.004	6.875	101.135	101.143	101.004	6.125	98.289	98.260	98.230

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	95.690	95.645	95.629	5.125	95.690	95.645	95.629	4.75	93.909	93.864	93.848
5.25	96.787	96.778	96.695	5.25	96.787	96.778	96.695	4.875	94.502	94.458	94.442
5.375	97.310	97.301	97.220	5.375	97.310	97.301	97.220	5	95.096	95.051	95.036
5.5	97.796	97.787	97.708	5.5	97.796	97.787	97.708	5.125	95.690	95.645	95.629
5.625	98.284	98.275	98.199	5.625	98.284	98.275	98.199	5.25	96.424	96.380	96.352
5.75	99.028	98.837	98.722	5.75	99.028	98.837	98.722	5.375	97.018	96.973	96.946
5.875	99.472	99.322	99.209	5.875	99.472	99.322	99.209	5.5	97.612	97.567	97.539
6	99.982	99.791	99.645	6	99.982	99.791	99.645	5.625	98.205	98.161	98.133
6.125	100.433	100.242	100.089	6.125	100.433	100.242	100.089	5.75	99.028	98.837	98.677
6.25	100.942	100.751	100.561	6.25	100.942	100.751	100.561	5.875	99.472	99.281	99.091
6.375	100.658	100.617	100.497	6.375	100.658	100.617	100.497	6	99.982	99.791	99.601
6.5	101.233	101.153	101.072	6.5	101.233	101.153	101.072	6.125	100.433	100.242	100.074
6.625	101.576	101.495	101.415	6.625	101.576	101.495	101.415	6.25	100.942	100.751	100.561
6.75	101.798	101.717	101.637	6.75	101.798	101.717	101.637	6.375	100.658	100.578	100.497
6.875	101.371	101.290	101.210	6.875	101.371	101.290	101.210	6.5	101.233	101.153	101.072
7	101.883	101.802	101.722	7	101.883	101.802	101.722	6.625	101.576	101.495	101.415
7.125	102.315	102.235	102.154	7.125	102.315	102.235	102.154	6.75	101.798	101.717	101.637
7.25	102.479	102.375	102.297	7.25	102.479	102.375	102.297	6.875	101.371	101.290	101.210
7.375	101.892	101.775	101.658	7.375	101.892	101.775	101.658	7	101.883	101.802	101.722
7.5	102.289	102.172	102.055	7.5	102.289	102.172	102.055	7.125	102.315	102.235	102.154
7.625	102.584	102.466	102.349	7.625	102.584	102.466	102.349	7.25	102.479	102.375	102.297
7.75	102.676	102.587	102.512	7.75	102.676	102.587	102.512	7.375	101.892	101.775	101.658
7.875	101.489	101.400	101.302	7.875	101.489	101.400	101.302	7.5	102.289	102.172	102.055
8	101.914	101.825	101.727	8	101.914	101.825	101.727	7.625	102.584	102.466	102.349
8.125	102.318	102.230	102.131	8.125	102.318	102.230	102.131	7.75	102.676	102.587	102.512

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	89.895	90.101	90.058	3.5	89.895	90.101	90.058	4.875	93.025	93.141	93.106
3.625	90.424	90.630	90.587	3.625	90.424	90.630	90.587	5	93.356	93.472	93.437
3.75	91.581	91.765	91.776	3.75	91.581	91.765	91.776	5.125	94.042	94.158	94.123
3.875	92.108	92.292	92.304	3.875	92.108	92.292	92.304	5.25	96.006	95.999	95.917
4	92.631	92.815	92.827	4	92.631	92.815	92.827	5.375	96.465	96.458	96.377
4.125	93.148	93.332	93.344	4.125	93.148	93.332	93.344	5.5	96.919	96.912	96.834
4.25	94.273	94.435	94.407	4.25	94.273	94.435	94.407	5.625	97.417	97.417	97.417
4.375	94.786	94.948	94.920	4.375	94.786	94.948	94.920	5.75	98.770	98.580	98.389
4.5	95.289	95.451	95.423	4.5	95.289	95.451	95.423	5.875	99.444	99.254	99.064
4.625	95.779	95.941	95.914	4.625	95.779	95.941	95.914	6	99.814	99.624	99.433
4.75	96.277	96.277	96.277	4.75	96.277	96.277	96.277	6.125	100.175	99.985	99.794
4.875	96.587	96.587	96.587	4.875	96.587	96.587	96.587	6.25	100.690	100.500	100.309
5	97.017	97.018	97.017	5	97.017	97.018	97.017	6.375	100.148	100.119	99.922
5.125	97.320	97.460	97.363	5.125	97.320	97.460	97.363	6.5	100.652	100.572	100.491
5.25	97.734	97.689	97.655	5.25	97.734	97.689	97.655	6.625	100.995	100.914	100.833
5.375	97.933	98.050	97.836	5.375	97.933	98.050	97.836	6.75	100.860	100.780	100.699
5.5	98.339	98.457	98.242	5.5	98.339	98.457	98.242	6.875	100.269	100.296	100.157
5.625	98.714	98.832	98.617	5.625	98.714	98.832	98.617	7	100.695	100.677	100.538
5.75	99.132	99.070	99.041	5.75	99.132	99.070	99.041	7.125	101.128	101.047	100.966
5.875	99.419	99.390	99.361	5.875	99.419	99.390	99.361	7.25	101.129	101.025	100.947
6	99.778	99.749	99.720	6	99.778	99.749	99.720	7.375	100.379	100.384	100.313
								7.5	100.750	100.755	100.684
								7.625	100.990	100.972	100.902
								7.75	101.053	100.965	100.890

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	100.652	100.572	100.491	6.125	99.349	99.420	99.232	4.5	92.631	92.793	92.765
6.625	100.995	100.914	100.833	6.25	99.822	99.794	99.594	4.625	93.086	93.248	93.220
6.75	100.860	100.780	100.699	6.375	100.188	100.160	99.962	4.75	92.340	92.340	92.340
6.875	100.269	100.296	100.157	6.5	100.519	100.491	100.296	4.875	92.649	92.649	92.649
7	100.695	100.677	100.538	6.625	100.869	100.841	100.648	5	93.079	93.079	93.079
7.125	101.128	101.047	100.966	6.75	100.477	100.374	100.307	5.125	93.363	93.363	93.363
7.25	101.129	101.025	100.947	6.875	100.269	100.296	100.157	5.25	94.859	94.757	94.654
7.375	100.379	100.384	100.313	7	100.649	100.677	100.538	5.375	94.973	94.870	94.768
7.5	100.750	100.755	100.684	7.125	100.870	100.897	100.758	5.5	95.400	95.298	95.195
7.625	100.990	100.972	100.902	7.25	101.179	101.075	100.997	5.625	95.833	95.731	95.628
7.75	101.053	100.965	100.890	7.375	100.379	100.384	100.313	5.75	96.787	96.758	96.729
				7.5	100.750	100.755	100.684	5.875	97.107	97.077	97.048
				7.625	100.967	100.972	100.902	6	97.466	97.436	97.407
								6.125	97.789	97.760	97.730

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	100.658	100.617	100.497	6.375	100.658	100.617	100.497	6	99.982	99.791	99.601

6.5	101.233	101.153	101.072	6.5	101.233	101.153	101.072	6.125	100.433	100.242	100.074
6.625	101.576	101.495	101.415	6.625	101.576	101.495	101.415	6.25	100.942	100.751	100.561
6.75	101.798	101.717	101.637	6.75	101.798	101.717	101.637	6.375	100.658	100.578	100.497
6.875	101.371	101.290	101.210	6.875	101.371	101.290	101.210	6.5	101.233	101.153	101.072
7	101.883	101.802	101.722	7	101.883	101.802	101.722	6.625	101.576	101.495	101.415
7.125	102.315	102.235	102.154	7.125	102.315	102.235	102.154	6.75	101.798	101.717	101.637
7.25	102.479	102.375	102.297	7.25	102.479	102.375	102.297	6.875	101.371	101.290	101.210
7.375	101.892	101.775	101.658	7.375	101.892	101.775	101.658	7	101.883	101.802	101.722
7.5	102.289	102.172	102.055	7.5	102.289	102.172	102.055	7.125	102.315	102.235	102.154
7.625	102.584	102.466	102.349	7.625	102.584	102.466	102.349	7.25	102.479	102.375	102.297
7.75	102.676	102.587	102.512	7.75	102.676	102.587	102.512	7.375	101.892	101.775	101.658
7.875	101.489	101.400	101.302	7.875	101.489	101.400	101.302	7.5	102.289	102.172	102.055
8	101.914	101.825	101.727	8	101.914	101.825	101.727	7.625	102.584	102.466	102.349
8.125	102.318	102.230	102.131	8.125	102.318	102.230	102.131	7.75	102.676	102.587	102.512
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	95.289	95.451	95.423	4.5	95.289	95.451	95.423	6.625	100.995	100.914	100.833
4.625	95.779	95.941	95.914	4.625	95.779	95.941	95.914	6.75	100.860	100.780	100.699
4.75	96.277	96.277	96.277	4.75	96.277	96.277	96.277	6.875	100.269	100.296	100.157
4.875	96.587	96.587	96.587	4.875	96.587	96.587	96.587	7	100.695	100.677	100.538
5	97.017	97.018	97.017	5	97.017	97.018	97.017	7.125	101.128	101.047	100.966
5.125	97.320	97.460	97.363	5.125	97.320	97.460	97.363	7.25	101.129	101.025	100.947
5.25	97.734	97.689	97.655	5.25	97.734	97.689	97.655	7.375	100.379	100.384	100.313
5.375	97.933	98.050	97.836	5.375	97.933	98.050	97.836	7.5	100.750	100.755	100.684
5.5	98.339	98.457	98.242	5.5	98.339	98.457	98.242	7.625	100.990	100.972	100.902
5.625	98.714	98.832	98.617	5.625	98.714	98.832	98.617	7.75	101.053	100.965	100.890
5.75	99.132	99.070	99.041	5.75	99.132	99.070	99.041				
5.875	99.419	99.390	99.361	5.875	99.419	99.390	99.361				
6	99.778	99.749	99.720	6	99.778	99.749	99.720				
6.125	100.101	100.072	100.043	6.125	100.101	100.072	100.043				
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	100.652	100.572	100.491	6.125	99.349	99.420	99.232	4.5	92.631	92.793	92.765
6.625	100.995	100.914	100.833	6.25	99.573	99.499	99.452	4.625	93.086	93.248	93.220
6.75	100.860	100.780	100.699	6.375	99.456	99.506	99.389	4.75	92.340	92.340	92.340
6.875	100.269	100.296	100.157	6.5	100.006	100.055	99.938	4.875	92.649	92.649	92.649
7	100.695	100.677	100.538	6.625	100.383	100.432	100.315	5	93.079	93.079	93.079
7.125	101.128	101.047	100.966	6.75	100.477	100.374	100.307	5.125	93.363	93.363	93.363
7.25	101.129	101.025	100.947	6.875	100.269	100.296	100.157	5.25	94.859	94.757	94.654
7.375	100.379	100.384	100.313	7	100.649	100.677	100.538	5.375	94.973	94.870	94.768
7.5	100.750	100.755	100.684	7.125	100.870	100.897	100.758	5.5	95.400	95.298	95.195
7.625	100.990	100.972	100.902	7.25	101.179	101.075	100.997	5.625	95.833	95.731	95.628
7.75	101.053	100.965	100.890	7.375	100.379	100.384	100.313	5.75	96.787	96.758	96.729
				7.5	100.750	100.755	100.684	5.875	97.107	97.077	97.048
				7.625	100.967	100.972	100.902	6	97.466	97.436	97.407
								6.125	97.789	97.760	97.730

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	98.578	98.397	98.097	6.75	95.978	95.797	95.497
6.875	98.770	98.568	98.268	6.875	96.170	95.968	95.668
7	99.293	99.091	98.791	7	96.693	96.491	96.191
7.125	99.759	99.557	99.257	7.125	97.159	96.957	96.657
7.25	100.215	100.013	99.713	7.25	97.615	97.413	97.113
7.375	100.674	100.413	100.113	7.375	98.074	97.813	97.513
7.5	101.157	100.896	100.596	7.5	98.557	98.296	97.996
7.625	101.593	101.332	101.032	7.625	98.993	98.732	98.432
7.75	102.009	101.748	101.448	7.75	99.409	99.148	98.848
7.875	101.485	101.165	100.865	7.875	98.885	98.565	98.265
8	101.928	101.608	101.308	8	99.328	99.008	98.708
8.125	102.324	102.004	101.704	8.125	99.724	99.404	99.104
8.25	102.710	102.390	102.090	8.25	100.110	99.790	99.490

BFF_DPA_HB_Repayable1				BFF_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.578	96.397	96.097	6.75	93.978	93.797	93.497
6.875	96.770	96.568	96.268	6.875	94.170	93.968	93.668
7	97.293	97.091	96.791	7	94.693	94.491	94.191
7.125	97.759	97.557	97.257	7.125	95.159	94.957	94.657
7.25	98.215	98.013	97.713	7.25	95.615	95.413	95.113
7.375	98.674	98.413	98.113	7.375	96.074	95.813	95.513
7.5	99.157	98.896	98.596	7.5	96.557	96.296	95.996
7.625	99.593	99.332	99.032	7.625	96.993	96.732	96.432
7.75	100.009	99.748	99.448	7.75	97.409	97.148	96.848
7.875	99.485	99.165	98.865	7.875	96.885	96.565	96.265
8	99.928	99.608	99.308	8	97.328	97.008	96.708
8.125	100.324	100.004	99.704	8.125	97.724	97.404	97.104
8.25	100.710	100.390	100.090	8.25	98.110	97.790	97.490

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.