



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	96.286	96.260	96.259	5.625	96.286	96.260	96.259	5	93.545	93.500	93.483
5.75	97.190	97.188	97.185	5.75	97.130	97.128	97.120	5.125	94.350	94.305	94.289
5.875	97.847	97.824	97.821	5.875	97.718	97.716	97.708	5.25	95.112	95.067	95.051
6	98.499	98.497	98.494	6	98.336	98.280	98.272	5.375	95.751	95.706	95.689
6.125	99.030	99.021	99.019	6.125	98.739	98.737	98.729	5.5	96.353	96.308	96.292
6.25	99.154	99.145	99.134	6.25	99.075	99.065	99.049	5.625	97.654	97.617	97.610
6.375	99.747	99.738	99.727	6.375	99.646	99.602	99.588	5.75	98.705	98.645	98.628
6.5	100.309	100.300	100.289	6.5	100.226	100.181	100.167	5.875	99.303	99.241	99.224
6.625	100.764	100.755	100.744	6.625	100.616	100.570	100.556	6	99.854	99.791	99.774
6.75	100.565	100.547	100.525	6.75	100.496	100.476	100.444	6.125	100.132	100.069	100.052
6.875	101.013	100.995	100.973	6.875	100.985	100.966	100.933	6.25	100.387	100.344	100.329
7	101.500	101.482	101.460	7	101.373	101.346	101.328	6.375	100.933	100.889	100.875
7.125	101.868	101.850	101.828	7.125	101.703	101.684	101.652	6.5	101.366	101.321	101.307
7.25	101.828	101.819	101.794	7.25	101.828	101.819	101.794	6.625	101.727	101.680	101.666
7.375	102.256	102.247	102.222	7.375	102.256	102.247	102.222	6.75	101.117	101.093	101.071
7.5	102.620	102.611	102.587	7.5	102.620	102.611	102.587	6.875	101.585	101.560	101.540
7.625	102.948	102.919	102.896	7.625	102.928	102.919	102.896	7	101.928	101.901	101.883
7.75	102.663	102.644	102.626	7.75	102.649	102.644	102.626	7.125	102.218	102.191	102.175
7.875	103.051	103.046	103.028	7.875	103.051	103.046	103.028	7.25	102.157	102.148	102.123
8	103.376	103.335	103.285	8	103.327	103.232	103.183	7.375	102.497	102.488	102.463
8.125	103.746	103.705	103.655	8.125	103.516	103.426	103.372	7.5	102.833	102.824	102.801
8.25	103.139	103.051	102.954	8.25	103.139	103.051	102.954	7.625	103.113	103.104	103.081
8.375	103.566	103.478	103.381	8.375	103.566	103.478	103.381	7.75	102.732	102.727	102.708
8.5	103.960	103.872	103.775	8.5	103.960	103.872	103.775	7.875	103.055	103.050	103.031
8.625	104.171	104.083	103.986	8.625	104.171	104.083	103.986	8	103.356	103.261	103.212
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	96.107	96.107	96.027	4.625	96.330	96.330	96.250	6	98.242	98.184	98.171
4.75	96.697	96.651	96.634	4.75	96.822	96.822	96.747	6.125	98.636	98.599	98.583
4.875	97.362	97.362	97.292	4.875	97.807	97.807	97.736	6.25	99.175	99.137	99.123
5	97.748	97.748	97.682	5	98.209	98.209	98.143	6.375	99.721	99.682	99.670
5.125	97.827	97.827	97.734	5.125	98.317	98.317	98.224	6.5	100.212	100.171	100.161
5.25	98.244	98.197	98.163	5.25	98.605	98.605	98.517	6.625	100.373	100.331	100.321
5.375	98.735	98.688	98.654	5.375	99.105	99.105	99.021	6.75	100.506	100.486	100.465
5.5	99.072	99.025	98.991	5.5	99.494	99.494	99.415	6.875	100.953	100.931	100.912
5.625	99.141	99.029	98.970	5.625	99.212	99.212	99.090	7	101.247	101.224	101.207
5.75	99.497	99.454	99.387	5.75	99.860	99.860	99.743	7.125	101.550	101.505	101.488
5.875	99.944	99.883	99.849	5.875	100.249	100.249	100.137	7.25	101.739	101.733	101.708
6	100.230	100.169	100.135	6	100.531	100.531	100.423	7.375	102.086	102.080	102.055
6.125	100.188	100.136	100.073	6.125	100.336	100.336	100.326	7.5	102.414	102.408	102.385
6.25	100.408	100.346	100.312	6.25	100.641	100.641	100.636	7.625	102.603	102.597	102.591
6.375	100.846	100.784	100.733	6.375	100.948	100.948	100.947	7.75	102.074	101.892	101.686
6.5	101.089	101.027	100.976	6.5	101.146	101.146	101.146	7.875	102.429	102.243	102.033
6.625	101.064	101.034	100.997	6.625	100.587	100.593	100.530				
6.75	101.112	101.065	101.032	6.75	100.860	100.862	100.846				
6.875	101.533	101.486	101.452	6.875	101.214	101.168	101.134				
7	101.739	101.692	101.658	7	101.419	101.418	101.348				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.771	91.700	91.698	5.125	96.140	96.093	96.060				
5.125	92.584	92.518	92.518	5.25	96.751	96.682	96.612				
5.25	93.353	93.291	93.291	5.375	97.162	97.116	97.082				
5.375	94.069	94.013	94.013	5.5	97.492	97.445	97.412				
5.5	94.508	94.456	94.456	5.625	97.443	97.382	97.348				
5.625	96.294	96.200	96.200	5.75	97.948	97.887	97.853				

5.75	97.005	96.916	96.916	5.875	98.404	98.343	98.310
5.875	97.597	97.513	97.513	6	98.731	98.669	98.618
6	98.110	98.031	98.031	6.125	99.295	99.232	99.182
6.125	98.643	98.569	98.569	6.25	99.781	99.718	99.668
6.25	98.728	98.705	98.705	6.375	100.212	100.150	100.099
6.375	99.458	99.420	99.407	6.5	100.442	100.379	100.329
6.5	99.836	99.796	99.786	6.625	99.888	99.841	99.808
6.625	100.207	100.162	100.146	6.75	100.360	100.313	100.280
6.75	100.410	100.392	100.392	6.875	100.772	100.725	100.691
6.875	100.833	100.819	100.818	7	100.953	100.907	100.873

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	95.893	95.888	95.938	5	95.583	95.577	95.627	5.25	94.453	94.390	94.327
5.125	96.249	96.240	96.285	5.125	96.004	95.995	96.040	5.375	95.109	95.046	94.984
5.25	96.596	96.582	96.623	5.25	96.392	96.379	96.419	5.5	95.587	95.524	95.461
5.375	96.938	96.920	96.956	5.375	96.763	96.745	96.781	5.625	96.249	96.186	96.124
5.5	97.279	97.258	97.289	5.5	97.165	97.143	97.175	5.75	96.730	96.667	96.604
5.625	97.621	97.595	97.623	5.625	97.584	97.558	97.585	5.875	97.027	96.964	96.901
5.75	97.973	97.943	97.965	5.75	97.947	97.917	97.940	6	97.509	97.446	97.383
5.875	98.329	98.295	98.313	5.875	98.281	98.247	98.265	6.125	97.796	97.733	97.670
6	98.638	98.600	98.614	6	98.613	98.574	98.588	6.25	98.249	98.186	98.124
6.125	98.923	98.880	98.889	6.125	98.943	98.900	98.909	6.375	98.704	98.641	98.578
6.25	99.280	99.233	99.238	6.25	99.272	99.225	99.230	6.5	99.162	99.099	99.036
6.375	99.661	99.610	99.610	6.375	99.599	99.548	99.549	6.625	99.432	99.369	99.306
6.5	99.956	99.901	99.897	6.5	99.925	99.870	99.865	6.75	99.891	99.828	99.765
6.625	100.210	100.150	100.141	6.625	100.248	100.189	100.180	6.875	100.161	100.098	100.035
6.75	100.431	100.368	100.354	6.75	100.514	100.450	100.437	7	100.622	100.559	100.497
6.875	100.638	100.570	100.552	6.875	100.750	100.682	100.665	7.125	100.893	100.830	100.767
7	100.525	100.453	100.431	7	100.831	100.759	100.737				
7.125	100.799	100.736	100.673	7.125	101.049	100.986	100.923				

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	95.861	95.798	95.735	5	95.315	95.252	95.189	5.25	94.623	94.560	94.497
5.125	96.228	96.165	96.102	5.125	95.744	95.681	95.618	5.375	95.279	95.216	95.153
5.25	96.596	96.533	96.470	5.25	96.173	96.110	96.047	5.5	95.757	95.694	95.631
5.375	96.965	96.902	96.839	5.375	96.603	96.540	96.477	5.625	96.419	96.356	96.293
5.5	97.295	97.232	97.169	5.5	97.035	96.972	96.909	5.75	96.900	96.837	96.774
5.625	97.665	97.602	97.539	5.625	97.466	97.403	97.340	5.875	97.197	97.134	97.071
5.75	98.005	97.942	97.879	5.75	97.899	97.836	97.773	6	97.678	97.615	97.552
5.875	98.349	98.286	98.223	5.875	98.155	98.092	98.029	6.125	97.966	97.903	97.840
6	98.694	98.631	98.568	6	98.390	98.327	98.264	6.25	98.419	98.356	98.293
6.125	98.893	98.830	98.767	6.125	98.794	98.731	98.668	6.375	98.874	98.811	98.748
6.25	99.239	99.176	99.113	6.25	99.202	99.139	99.076	6.5	99.332	99.269	99.206
6.375	99.440	99.377	99.314	6.375	99.440	99.377	99.314	6.625	99.602	99.539	99.476
6.5	99.641	99.578	99.515	6.5	99.679	99.616	99.553	6.75	100.061	99.998	99.935
6.625	99.989	99.926	99.863	6.625	99.917	99.854	99.791	6.875	100.331	100.268	100.205
6.75	100.215	100.152	100.089	6.75	100.326	100.263	100.200	7	100.792	100.729	100.666
6.875	100.272	100.209	100.146	6.875	100.566	100.503	100.440	7.125	101.063	101.000	100.937

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	97.311	97.283	97.273	5.75	98.592	98.550	98.533	5	97.182	97.182	97.174
5.875	98.017	97.986	97.981	5.875	99.077	99.034	99.017	5.125	97.422	97.413	97.404
6	98.606	98.575	98.569	6	99.573	99.529	99.512	5.25	97.993	97.977	97.952
6.125	99.224	99.191	99.187	6.125	99.871	99.826	99.809	5.375	98.322	98.306	98.281
6.25	99.669	99.654	99.647	6.25	100.286	100.261	100.247	5.5	98.748	98.732	98.706
6.375	100.203	100.186	100.180	6.375	100.721	100.695	100.681	5.625	99.005	98.981	98.956
6.5	100.707	100.688	100.682	6.5	101.104	101.077	101.063	5.75	99.353	99.297	99.230
6.625	101.165	101.144	101.138	6.625	101.474	101.446	101.432	5.875	99.731	99.675	99.608
6.75	101.240	101.228	101.192	6.75	101.035	101.023	101.013	6	99.928	99.872	99.805
6.875	101.676	101.660	101.625	6.875	101.415	101.403	101.393				
7	102.126	102.108	102.073	7	101.759	101.747	101.737				
7.125	102.500	102.480	102.446	7.125	102.081	102.069	102.059				
7.25	102.479	102.463	102.443	7.25	102.117	102.108	102.101				
7.375	102.893	102.876	102.855	7.375	102.444	102.435	102.428				
7.5	103.244	103.224	103.203	7.5	102.787	102.778	102.771				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.132	95.934	95.925
4.875	96.452	96.409	96.401
5	97.055	96.942	96.934
5.125	97.530	97.417	97.409
5.25	97.835	97.721	97.713
5.375	98.142	98.028	98.020
5.5	98.249	98.215	98.207
5.625	98.706	98.545	98.536
5.75	98.998	98.837	98.828
5.875	99.290	99.128	99.119
6	99.613	99.450	99.441

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	96.286	96.260	96.259
5.75	97.036	96.995	96.983
5.875	97.632	97.586	97.570
6	98.208	98.159	98.140
6.125	98.687	98.638	98.619
6.25	98.972	98.970	98.940
6.375	99.517	99.511	99.477
6.5	100.002	99.993	99.955
6.625	100.452	100.442	100.405
6.75	100.403	100.424	100.377
6.875	100.862	100.879	100.828
7	101.271	101.285	101.230
7.125	101.670	101.684	101.628
7.25	101.686	101.684	101.619
7.375	102.025	102.019	101.949

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	96.095	96.050	96.035	5	96.095	96.050	96.035	5	96.095	96.050	96.035
5.125	96.689	96.734	96.684	5.125	96.689	96.734	96.684	5.125	96.689	96.734	96.684
5.25	97.283	97.339	97.289	5.25	97.283	97.339	97.289	5.25	97.283	97.339	97.289
5.375	97.876	97.832	97.803	5.375	97.876	97.832	97.803	5.375	97.876	97.832	97.803
5.5	98.560	98.622	98.646	5.5	98.560	98.622	98.646	5.5	98.560	98.622	98.646
5.625	99.064	99.057	99.080	5.625	99.064	99.057	99.080	5.625	99.064	99.057	99.080
5.75	99.620	99.683	99.706	5.75	99.620	99.683	99.706	5.75	99.620	99.683	99.706
5.875	100.033	99.843	99.689	5.875	100.033	99.843	99.689	5.875	100.033	99.843	99.689
6	100.538	100.515	100.362	6	100.538	100.515	100.362	6	100.538	100.515	100.362
6.125	101.055	101.095	100.942	6.125	101.055	101.095	100.942	6.125	101.055	101.095	100.942
6.25	101.477	101.517	101.364	6.25	101.477	101.517	101.364	6.25	101.477	101.517	101.364
6.375	101.131	101.058	100.985	6.375	101.131	101.058	100.985	6.375	101.131	101.058	100.985
6.5	101.706	101.633	101.560	6.5	101.706	101.633	101.560	6.5	101.706	101.633	101.560
6.625	102.102	102.120	102.024	6.625	102.102	102.120	102.024	6.625	102.102	102.120	102.024
6.75	102.496	102.514	102.419	6.75	102.496	102.514	102.419	6.75	102.496	102.514	102.419
6.875	101.859	101.786	101.713	6.875	101.859	101.786	101.713	6.875	101.859	101.786	101.713
7	102.330	102.257	102.184	7	102.330	102.257	102.184	7	102.330	102.257	102.184
7.125	102.756	102.682	102.609	7.125	102.756	102.682	102.609	7.125	102.756	102.682	102.609
7.25	102.954	102.851	102.772	7.25	102.954	102.851	102.772	7.25	102.954	102.851	102.772
7.375	102.260	102.143	102.026	7.375	102.260	102.143	102.026	7.375	102.260	102.143	102.026
7.5	102.627	102.510	102.429	7.5	102.627	102.510	102.429	7.5	102.627	102.510	102.429
7.625	102.914	102.797	102.691	7.625	102.914	102.797	102.691	7.625	102.914	102.797	102.691
7.75	103.112	103.024	102.947	7.75	103.112	103.024	102.947	7.75	103.112	103.024	102.947
7.875	101.957	101.869	101.767	7.875	101.957	101.869	101.767	7.875	101.957	101.869	101.767
8	102.374	102.285	102.183	8	102.374	102.285	102.183	8	102.374	102.285	102.183
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	91.059	91.254	91.208	3.5	91.059	91.254	91.208	5	94.680	94.764	94.714
3.625	91.624	91.819	91.772	3.625	91.624	91.819	91.772	5.125	95.481	95.566	95.516
3.75	92.773	92.946	92.893	3.75	92.773	92.946	92.893	5.25	96.383	96.377	96.247
3.875	93.337	93.510	93.457	3.875	93.337	93.510	93.457	5.375	97.032	97.095	97.118
4	93.900	94.072	94.020	4	93.900	94.072	94.020	5.5	97.875	97.938	97.961
4.125	94.461	94.633	94.581	4.125	94.461	94.633	94.581	5.625	98.310	98.373	98.396
4.25	95.411	95.561	95.503	4.25	95.411	95.561	95.503	5.75	99.335	99.145	98.954
4.375	95.971	96.121	96.062	4.375	95.971	96.121	96.062	5.875	100.006	99.815	99.625
4.5	96.526	96.677	96.618	4.5	96.526	96.677	96.618	6	100.370	100.180	99.990
4.625	97.077	97.227	97.169	4.625	97.077	97.227	97.169	6.125	100.741	100.614	100.461
4.75	97.121	97.249	97.137	4.75	97.121	97.249	97.137	6.25	101.206	101.016	100.825
4.875	97.668	97.796	97.684	4.875	97.668	97.796	97.684	6.375	100.550	100.477	100.403
5	98.206	98.334	98.222	5	98.206	98.334	98.222	6.5	101.125	101.052	100.978
5.125	98.731	98.859	98.747	5.125	98.731	98.859	98.747	6.625	101.529	101.547	101.451
5.25	98.613	98.719	98.585	5.25	98.613	98.719	98.585	6.75	101.349	101.275	101.202
5.375	99.131	99.237	99.103	5.375	99.131	99.237	99.103	6.875	101.126	101.122	100.990
5.5	99.629	99.735	99.601	5.5	99.629	99.735	99.601	7	101.660	101.656	101.524
5.625	100.102	100.208	100.074	5.625	100.102	100.208	100.074	7.125	102.066	102.062	101.930
5.75	99.881	99.819	99.786	5.75	99.881	99.819	99.786	7.25	101.604	101.501	101.422
5.875	99.953	100.037	99.959	5.875	99.953	100.037	99.959	7.375	101.285	101.258	101.192
6	100.398	100.482	100.404	6	100.398	100.482	100.404	7.5	101.757	101.730	101.664
								7.625	102.018	101.991	101.925
								7.75	101.490	101.401	101.325
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	96.383	96.377	96.247	5	94.680	94.764	94.714	4.5	93.877	94.027	93.969
5.375	97.032	97.095	97.118	5.125	95.481	95.566	95.516	4.625	94.416	94.566	94.507
5.5	97.875	97.938	97.961	5.25	96.438	96.432	96.303	4.75	93.061	93.031	93.002
5.625	98.310	98.373	98.396	5.375	97.032	97.095	97.118	4.875	93.428	93.556	93.444
5.75	99.335	99.145	98.954	5.5	97.875	97.938	97.961	5	93.939	94.067	93.955
5.875	100.006	99.815	99.625	5.625	98.310	98.373	98.396	5.125	94.423	94.551	94.439
6	100.370	100.180	99.990	5.75	98.470	98.425	98.397	5.25	95.504	95.468	95.431
6.125	100.741	100.614	100.461	5.875	99.321	99.361	99.208	5.375	95.614	95.578	95.541
6.25	101.206	101.016	100.825	6	99.994	100.034	99.881	5.5	96.038	96.001	95.964
6.375	100.550	100.477	100.403	6.125	100.574	100.614	100.461	5.625	96.456	96.419	96.382
6.5	101.125	101.052	100.978	6.25	100.224	100.165	100.120	5.75	97.224	97.202	97.180
6.625	101.529	101.547	101.451	6.375	100.374	100.392	100.296	5.875	97.525	97.503	97.482
6.75	101.349	101.275	101.202	6.5	101.000	101.018	100.922	6	97.878	97.856	97.834
6.875	101.126	101.122	100.990	6.625	101.529	101.547	101.451	6.125	98.193	98.171	98.149
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	97.283	97.339	97.289	5.25	97.283	97.339	97.289	5.25	97.283	97.339	97.289
5.375	97.876	97.832	97.803	5.375	97.876	97.832	97.803	5.375	97.876	97.832	97.803

5.5	98.560	98.622	98.646	5.5	98.560	98.622	98.646	5.5	98.560	98.622	98.646
5.625	99.064	99.057	99.080	5.625	99.064	99.057	99.080	5.625	99.064	99.057	99.080
5.75	99.620	99.683	99.706	5.75	99.620	99.683	99.706	5.75	99.620	99.683	99.706
5.875	100.033	99.843	99.689	5.875	100.033	99.843	99.689	5.875	100.033	99.843	99.689
6	100.538	100.515	100.362	6	100.538	100.515	100.362	6	100.538	100.515	100.362
6.125	101.055	101.095	100.942	6.125	101.055	101.095	100.942	6.125	101.055	101.095	100.942
6.25	101.477	101.517	101.364	6.25	101.477	101.517	101.364	6.25	101.477	101.517	101.364
6.375	101.131	101.058	100.985	6.375	101.131	101.058	100.985	6.375	101.131	101.058	100.985
6.5	101.706	101.633	101.560	6.5	101.706	101.633	101.560	6.5	101.706	101.633	101.560
6.625	102.102	102.120	102.024	6.625	102.102	102.120	102.024	6.625	102.102	102.120	102.024
6.75	102.496	102.514	102.419	6.75	102.496	102.514	102.419	6.75	102.496	102.514	102.419
6.875	101.859	101.786	101.713	6.875	101.859	101.786	101.713	6.875	101.859	101.786	101.713
7	102.330	102.257	102.184	7	102.330	102.257	102.184	7	102.330	102.257	102.184
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	96.526	96.677	96.618	4.25	95.411	95.561	95.503	5.25	96.383	96.377	96.247
4.625	97.077	97.227	97.169	4.375	95.971	96.121	96.062	5.375	97.032	97.095	97.118
4.75	97.121	97.249	97.137	4.5	96.526	96.677	96.618	5.5	97.875	97.938	97.961
4.875	97.668	97.796	97.684	4.625	97.077	97.227	97.169	5.625	98.310	98.373	98.396
5	98.206	98.334	98.222	4.75	97.121	97.249	97.137	5.75	99.335	99.145	98.954
5.125	98.731	98.859	98.747	4.875	97.668	97.796	97.684	5.875	100.006	99.815	99.625
5.25	98.613	98.719	98.585	5	98.206	98.334	98.222	6	100.370	100.180	99.990
5.375	99.131	99.237	99.103	5.125	98.731	98.859	98.747	6.125	100.741	100.614	100.461
5.5	99.629	99.735	99.601	5.25	98.613	98.719	98.585	6.25	101.206	101.016	100.825
5.625	100.102	100.208	100.074	5.375	99.131	99.237	99.103	6.375	100.550	100.477	100.403
5.75	99.881	99.819	99.786	5.5	99.629	99.735	99.601	6.5	101.125	101.052	100.978
5.875	99.953	100.037	99.959	5.625	100.102	100.208	100.074	6.625	101.529	101.547	101.451
6	100.398	100.482	100.404	5.75	99.881	99.819	99.786	6.75	101.349	101.275	101.202
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	96.383	96.377	96.247	5.25	96.132	96.194	96.217	4.5	93.877	94.027	93.969
5.375	97.032	97.095	97.118	5.375	97.032	97.095	97.118	4.625	94.416	94.566	94.507
5.5	97.875	97.938	97.961	5.5	97.875	97.938	97.961	4.75	93.061	93.031	93.002
5.625	98.310	98.373	98.396	5.625	98.310	98.373	98.396	4.875	93.428	93.556	93.444
5.75	99.335	99.145	98.954	5.75	98.470	98.425	98.397	5	93.939	94.067	93.955
5.875	100.006	99.815	99.625	5.875	99.321	99.361	99.208	5.125	94.423	94.551	94.439
6	100.370	100.180	99.990	6	99.994	100.034	99.881	5.25	95.504	95.468	95.431
6.125	100.741	100.614	100.461	6.125	100.574	100.614	100.461	5.375	95.614	95.578	95.541
6.25	101.206	101.016	100.825	6.25	100.224	100.165	100.120	5.5	96.038	96.001	95.964
6.375	100.550	100.477	100.403	6.375	100.374	100.392	100.296	5.625	96.456	96.419	96.382
6.5	101.125	101.052	100.978	6.5	101.000	101.018	100.922	5.75	97.224	97.202	97.180
6.625	101.529	101.547	101.451	6.625	101.529	101.547	101.451	5.875	97.525	97.503	97.482
6.75	101.349	101.275	101.202	6.75	100.914	100.825	100.762	6	97.878	97.856	97.834
6.875	101.126	101.122	100.990	6.875	101.126	101.122	100.990	6.125	98.193	98.171	98.149

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	96.189	96.144	96.128	5.125	96.189	96.144	96.128	4.75	94.408	94.363	94.347
5.25	97.142	97.133	97.002	5.25	97.142	97.133	97.002	4.875	95.001	94.974	94.941
5.375	97.660	97.651	97.520	5.375	97.660	97.651	97.520	5	95.595	95.550	95.535
5.5	98.139	98.130	98.001	5.5	98.139	98.130	98.001	5.125	96.189	96.144	96.128
5.625	98.619	98.610	98.490	5.625	98.619	98.610	98.490	5.25	96.783	96.738	96.722
5.75	99.135	99.128	99.043	5.75	99.135	99.128	99.043	5.375	97.376	97.332	97.303
5.875	99.612	99.605	99.521	5.875	99.612	99.605	99.521	5.5	97.970	97.925	97.897
6	100.038	100.029	99.946	6	100.038	100.029	99.946	5.625	98.564	98.519	98.490
6.125	100.498	100.460	100.379	6.125	100.498	100.460	100.379	5.75	99.108	99.063	99.034
6.25	100.958	100.767	100.683	6.25	100.958	100.767	100.683	5.875	99.533	99.343	99.152
6.375	100.705	100.677	100.485	6.375	100.705	100.677	100.485	6	100.038	99.848	99.681
6.5	101.206	101.133	101.060	6.5	101.206	101.133	101.060	6.125	100.498	100.318	100.273
6.625	101.504	101.432	101.358	6.625	101.504	101.432	101.358	6.25	100.958	100.767	100.683
6.75	101.786	101.713	101.640	6.75	101.786	101.713	101.640	6.375	100.631	100.558	100.485
6.875	101.359	101.286	101.213	6.875	101.359	101.286	101.213	6.5	101.206	101.133	101.060
7	101.830	101.757	101.684	7	101.830	101.757	101.684	6.625	101.504	101.431	101.358
7.125	102.256	102.182	102.109	7.125	102.256	102.182	102.109	6.75	101.786	101.713	101.640
7.25	102.454	102.351	102.272	7.25	102.454	102.351	102.272	6.875	101.359	101.286	101.213
7.375	101.760	101.643	101.535	7.375	101.760	101.643	101.535	7	101.830	101.757	101.684
7.5	102.127	102.010	101.893	7.5	102.127	102.010	101.893	7.125	102.256	102.182	102.109
7.625	102.414	102.297	102.180	7.625	102.414	102.297	102.180	7.25	102.454	102.351	102.272
7.75	102.612	102.524	102.447	7.75	102.612	102.524	102.447	7.375	101.760	101.643	101.526
7.875	101.457	101.369	101.267	7.875	101.457	101.369	101.267	7.5	102.127	102.010	101.893
8	101.874	101.785	101.683	8	101.874	101.785	101.683	7.625	102.414	102.297	102.180
8.125	102.271	102.183	102.080	8.125	102.271	102.183	102.080	7.75	102.612	102.524	102.447
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	90.379	90.574	90.527	3.5	90.379	90.574	90.527	4.875	93.561	93.666	93.616
3.625	90.907	91.102	91.056	3.625	90.907	91.102	91.056	5	93.892	93.996	93.946
3.75	92.154	92.326	92.274	3.75	92.154	92.326	92.274	5.125	94.577	94.681	94.632
3.875	92.679	92.852	92.799	3.875	92.679	92.852	92.799	5.25	96.361	96.354	96.225
4	93.199	93.372	93.319	4	93.199	93.372	93.319	5.375	96.811	96.804	96.677
4.125	93.712	93.884	93.832	4.125	93.712	93.884	93.832	5.5	97.257	97.250	97.123
4.25	94.776	94.926	94.867	4.25	94.776	94.926	94.867	5.625	97.749	97.749	97.749
4.375	95.284	95.434	95.375	4.375	95.284	95.434	95.375	5.75	98.835	98.645	98.454
4.5	95.779	95.929	95.870	4.5	95.779	95.929	95.870	5.875	99.506	99.315	99.125
4.625	96.258	96.408	96.349	4.625	96.258	96.408	96.349	6	99.870	99.680	99.490
4.75	96.602	96.583	96.540	4.75	96.602	96.583	96.540	6.125	100.241	100.050	99.860
4.875	96.927	97.055	96.943	4.875	96.927	97.055	96.943	6.25	100.706	100.516	100.325
5	97.377	97.505	97.393	5	97.377	97.505	97.393	6.375	100.202	100.175	99.978
5.125	97.802	97.930	97.818	5.125	97.802	97.930	97.818	6.5	100.625	100.552	100.478
5.25	98.112	98.065	98.032	5.25	98.112	98.065	98.032	6.625	100.923	100.850	100.777
5.375	98.320	98.426	98.292	5.375	98.320	98.426	98.292	6.75	100.849	100.775	100.702
5.5	98.709	98.815	98.681	5.5	98.709	98.815	98.681	6.875	100.226	100.241	100.109
5.625	99.066	99.172	99.038	5.625	99.066	99.172	99.038	7	100.643	100.619	100.496
5.75	99.381	99.319	99.286	5.75	99.381	99.319	99.286	7.125	101.068	100.995	100.922
5.875	99.338	99.316	99.294	5.875	99.338	99.316	99.294	7.25	101.104	101.001	100.922
6	99.690	99.668	99.646	6	99.690	99.668	99.646	7.375	100.309	100.302	100.236
								7.5	100.667	100.660	100.594
								7.625	100.874	100.868	100.801
								7.75	100.990	100.901	100.825
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	100.625	100.552	100.478	6.125	99.600	99.660	99.507	4.5	93.104	93.254	93.195
6.625	100.923	100.850	100.777	6.25	99.891	99.865	99.666	4.625	93.539	93.689	93.630
6.75	100.849	100.775	100.702	6.375	100.247	100.220	100.024	4.75	92.561	92.531	92.502
6.875	100.226	100.241	100.109	6.5	100.568	100.540	100.345	4.875	92.865	92.835	92.806
7	100.643	100.619	100.496	6.625	100.908	100.879	100.686	5	93.289	93.260	93.231
7.125	101.068	100.995	100.922	6.75	100.414	100.325	100.262	5.125	93.576	93.546	93.517
7.25	101.104	101.001	100.922	6.875	100.226	100.241	100.109	5.25	95.004	94.968	94.931
7.375	100.309	100.302	100.236	7	100.603	100.619	100.487	5.375	95.114	95.078	95.041
7.5	100.667	100.660	100.594	7.125	100.845	100.854	100.722	5.5	95.538	95.501	95.464
7.625	100.874	100.868	100.801	7.25	101.154	101.051	100.972	5.625	95.956	95.919	95.882
7.75	100.990	100.901	100.825	7.375	100.309	100.302	100.236	5.75	96.724	96.702	96.680
				7.5	100.667	100.660	100.594	5.875	97.025	97.003	96.982
				7.625	100.874	100.868	100.801	6	97.378	97.356	97.334
								6.125	97.693	97.671	97.649
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	100.705	100.677	100.485	6.375	100.705	100.677	100.485	6	100.038	99.848	99.681

6.5	101.206	101.133	101.060	6.5	101.206	101.133	101.060	6.125	100.498	100.318	100.273
6.625	101.504	101.432	101.358	6.625	101.504	101.432	101.358	6.25	100.958	100.767	100.683
6.75	101.786	101.713	101.640	6.75	101.786	101.713	101.640	6.375	100.631	100.558	100.485
6.875	101.359	101.286	101.213	6.875	101.359	101.286	101.213	6.5	101.206	101.133	101.060
7	101.830	101.757	101.684	7	101.830	101.757	101.684	6.625	101.504	101.431	101.358
7.125	102.256	102.182	102.109	7.125	102.256	102.182	102.109	6.75	101.786	101.713	101.640
7.25	102.454	102.351	102.272	7.25	102.454	102.351	102.272	6.875	101.359	101.286	101.213
7.375	101.760	101.643	101.535	7.375	101.760	101.643	101.535	7	101.830	101.757	101.684
7.5	102.127	102.010	101.893	7.5	102.127	102.010	101.893	7.125	102.256	102.182	102.109
7.625	102.414	102.297	102.180	7.625	102.414	102.297	102.180	7.25	102.454	102.351	102.272
7.75	102.612	102.524	102.447	7.75	102.612	102.524	102.447	7.375	101.760	101.643	101.526
7.875	101.457	101.369	101.267	7.875	101.457	101.369	101.267	7.5	102.127	102.010	101.893
8	101.874	101.785	101.683	8	101.874	101.785	101.683	7.625	102.414	102.297	102.180
8.125	102.271	102.183	102.080	8.125	102.271	102.183	102.080	7.75	102.612	102.524	102.447
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	95.779	95.929	95.870	4.5	95.779	95.929	95.870	6.625	100.923	100.850	100.777
4.625	96.258	96.408	96.349	4.625	96.258	96.408	96.349	6.75	100.849	100.775	100.702
4.75	96.602	96.583	96.540	4.75	96.602	96.583	96.540	6.875	100.226	100.241	100.109
4.875	96.927	97.055	96.943	4.875	96.927	97.055	96.943	7	100.643	100.619	100.496
5	97.377	97.505	97.393	5	97.377	97.505	97.393	7.125	101.068	100.995	100.922
5.125	97.802	97.930	97.818	5.125	97.802	97.930	97.818	7.25	101.104	101.001	100.922
5.25	98.112	98.065	98.032	5.25	98.112	98.065	98.032	7.375	100.309	100.302	100.236
5.375	98.320	98.426	98.292	5.375	98.320	98.426	98.292	7.5	100.667	100.660	100.594
5.5	98.709	98.815	98.681	5.5	98.709	98.815	98.681	7.625	100.874	100.868	100.801
5.625	99.066	99.172	99.038	5.625	99.066	99.172	99.038	7.75	100.990	100.901	100.825
5.75	99.381	99.319	99.286	5.75	99.381	99.319	99.286				
5.875	99.338	99.316	99.294	5.875	99.338	99.316	99.294				
6	99.690	99.668	99.646	6	99.690	99.668	99.646				
6.125	100.005	99.983	99.961	6.125	100.005	99.983	99.961				
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	100.625	100.552	100.478	6.125	99.600	99.660	99.507	4.5	93.104	93.254	93.195
6.625	100.923	100.850	100.777	6.25	99.724	99.665	99.620	4.625	93.539	93.689	93.630
6.75	100.849	100.775	100.702	6.375	99.513	99.551	99.455	4.75	92.561	92.531	92.502
6.875	100.226	100.241	100.109	6.5	100.037	100.075	99.979	4.875	92.865	92.835	92.806
7	100.643	100.619	100.496	6.625	100.378	100.416	100.321	5	93.289	93.260	93.231
7.125	101.068	100.995	100.922	6.75	100.414	100.325	100.262	5.125	93.576	93.546	93.517
7.25	101.104	101.001	100.922	6.875	100.226	100.241	100.109	5.25	95.004	94.968	94.931
7.375	100.309	100.302	100.236	7	100.603	100.619	100.487	5.375	95.114	95.078	95.041
7.5	100.667	100.660	100.594	7.125	100.845	100.854	100.722	5.5	95.538	95.501	95.464
7.625	100.874	100.868	100.801	7.25	101.154	101.051	100.972	5.625	95.956	95.919	95.882
7.75	100.990	100.901	100.825	7.375	100.309	100.302	100.236	5.75	96.724	96.702	96.680
				7.5	100.667	100.660	100.594	5.875	97.025	97.003	96.982
				7.625	100.874	100.868	100.801	6	97.378	97.356	97.334
								6.125	97.693	97.671	97.649

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	98.577	98.405	98.105	6.75	95.977	95.805	95.505
6.875	98.823	98.607	98.307	6.875	96.223	96.007	95.707
7	99.336	99.120	98.820	7	96.736	96.520	96.220
7.125	99.792	99.576	99.276	7.125	97.192	96.976	96.676
7.25	100.238	100.022	99.722	7.25	97.638	97.422	97.122
7.375	100.724	100.448	100.148	7.375	98.124	97.848	97.548
7.5	101.197	100.921	100.621	7.5	98.597	98.321	98.021
7.625	101.623	101.347	101.047	7.625	99.023	98.747	98.447
7.75	102.029	101.753	101.453	7.75	99.429	99.153	98.853
7.875	101.530	101.196	100.896	7.875	98.930	98.596	98.296
8	101.963	101.629	101.329	8	99.363	99.029	98.729
8.125	102.359	102.025	101.725	8.125	99.759	99.425	99.125
8.25	102.725	102.391	102.091	8.25	100.125	99.791	99.491

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.577	96.405	96.105	6.75	93.977	93.805	93.505
6.875	96.823	96.607	96.307	6.875	94.223	94.007	93.707
7	97.336	97.120	96.820	7	94.736	94.520	94.220
7.125	97.792	97.576	97.276	7.125	95.192	94.976	94.676
7.25	98.238	98.022	97.722	7.25	95.638	95.422	95.122
7.375	98.724	98.448	98.148	7.375	96.124	95.848	95.548
7.5	99.197	98.921	98.621	7.5	96.597	96.321	96.021
7.625	99.623	99.347	99.047	7.625	97.023	96.747	96.447
7.75	100.029	99.753	99.453	7.75	97.429	97.153	96.853
7.875	99.530	99.196	98.896	7.875	96.930	96.596	96.296
8	99.963	99.629	99.329	8	97.363	97.029	96.729
8.125	100.359	100.025	99.725	8.125	97.759	97.425	97.125
8.25	100.725	100.391	100.091	8.25	98.125	97.791	97.491

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.