



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	96.474	96.409	96.466	5.625	96.474	96.409	96.466	5	93.794	93.748	93.732
5.75	97.403	97.400	97.398	5.75	97.279	97.276	97.304	5.125	94.583	94.538	94.522
5.875	98.075	98.031	98.028	5.875	97.897	97.862	97.896	5.25	95.345	95.300	95.284
6	98.702	98.699	98.696	6	98.546	98.481	98.469	5.375	95.984	95.939	95.923
6.125	99.244	99.214	99.212	6.125	98.921	98.907	98.946	5.5	96.587	96.542	96.525
6.25	99.332	99.312	99.305	6.25	99.165	99.186	99.196	5.625	97.904	97.905	97.927
6.375	99.907	99.899	99.892	6.375	99.782	99.738	99.736	5.75	98.940	98.878	98.860
6.5	100.463	100.454	100.447	6.5	100.348	100.302	100.287	5.875	99.529	99.465	99.447
6.625	100.916	100.907	100.900	6.625	100.731	100.684	100.669	6	100.071	100.007	99.989
6.75	100.779	100.761	100.747	6.75	100.577	100.606	100.598	6.125	100.337	100.272	100.254
6.875	101.222	101.204	101.190	6.875	101.101	101.075	101.053	6.25	100.539	100.496	100.480
7	101.700	101.683	101.669	7	101.512	101.486	101.464	6.375	101.074	101.030	101.014
7.125	102.066	102.049	102.035	7.125	101.825	101.843	101.846	6.5	101.497	101.451	101.436
7.25	101.951	101.943	101.916	7.25	101.951	101.943	101.916	6.625	101.849	101.802	101.787
7.375	102.367	102.359	102.332	7.375	102.367	102.359	102.332	6.75	101.284	101.260	101.237
7.5	102.726	102.718	102.689	7.5	102.726	102.718	102.689	6.875	101.740	101.715	101.692
7.625	103.072	103.035	103.004	7.625	103.037	103.029	103.000	7	102.074	102.048	102.026
7.75	102.847	102.841	102.781	7.75	102.847	102.841	102.781	7.125	102.366	102.338	102.317
7.875	103.252	103.246	103.186	7.875	103.252	103.246	103.186	7.25	102.281	102.273	102.246
8	103.476	103.424	103.381	8	103.428	103.349	103.300	7.375	102.613	102.605	102.578
8.125	103.847	103.795	103.752	8.125	103.608	103.533	103.479	7.5	102.945	102.937	102.910
8.25	103.232	103.141	103.044	8.25	103.232	103.141	103.044	7.625	103.230	103.222	103.194
8.375	103.655	103.564	103.467	8.375	103.655	103.564	103.467	7.75	102.926	102.920	102.861
8.5	104.067	103.975	103.878	8.5	104.067	103.975	103.878	7.875	103.247	103.241	103.182
8.625	104.277	104.186	104.089	8.625	104.277	104.186	104.089	8	103.448	103.369	103.320
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	96.266	96.266	96.187	4.625	96.490	96.490	96.410	6	98.450	98.391	98.378
4.75	96.903	96.903	96.828	4.75	97.240	97.240	97.165	6.125	98.797	98.760	98.745
4.875	97.517	97.517	97.447	4.875	97.960	97.960	97.890	6.25	99.323	99.284	99.270
5	97.905	97.905	97.839	5	98.367	98.367	98.301	6.375	99.855	99.815	99.802
5.125	97.997	97.997	97.873	5.125	98.491	98.491	98.366	6.5	100.336	100.295	100.283
5.25	98.378	98.341	98.296	5.25	98.774	98.774	98.654	6.625	100.488	100.446	100.434
5.375	98.865	98.816	98.783	5.375	99.271	99.271	99.156	6.75	100.669	100.648	100.628
5.5	99.201	99.153	99.119	5.5	99.659	99.659	99.549	6.875	101.104	101.082	101.062
5.625	99.138	99.067	99.027	5.625	99.362	99.362	99.194	7	101.390	101.367	101.348
5.75	99.613	99.571	99.518	5.75	99.996	99.996	99.833	7.125	101.696	101.651	101.635
5.875	100.073	100.011	99.978	5.875	100.379	100.379	100.219	7.25	101.861	101.855	101.830
6	100.359	100.297	100.264	6	100.659	100.659	100.504	7.375	102.202	102.196	102.170
6.125	100.336	100.336	100.157	6.125	100.606	100.606	100.409	7.5	102.525	102.519	102.493
6.25	100.664	100.600	100.550	6.25	100.893	100.893	100.701	7.625	102.734	102.728	102.692
6.375	101.102	101.038	100.988	6.375	101.193	101.193	101.004	7.75	102.226	102.027	101.850
6.5	101.345	101.282	101.231	6.5	101.432	101.432	101.248	7.875	102.579	102.376	102.196
6.625	101.148	101.110	101.078	6.625	100.838	100.838	100.686				
6.75	101.308	101.260	101.227	6.75	101.174	101.174	100.984				
6.875	101.728	101.680	101.647	6.875	101.481	101.479	101.324				
7	101.935	101.887	101.854	7	101.728	101.721	101.540				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.071	92.000	92.000	5.125	96.280	96.232	96.198				
5.125	92.903	92.837	92.837	5.25	96.825	96.764	96.731				
5.25	93.649	93.588	93.588	5.375	97.292	97.244	97.211				
5.375	94.366	94.310	94.310	5.5	97.622	97.574	97.540				
5.5	94.802	94.751	94.751	5.625	97.576	97.514	97.481				
5.625	96.545	96.498	96.498	5.75	98.105	98.041	97.991				

5.75	97.254	97.212	97.212	5.875	98.553	98.490	98.439
5.875	97.846	97.809	97.809	6	98.989	98.925	98.875
6	98.357	98.324	98.324	6.125	99.553	99.489	99.439
6.125	98.888	98.860	98.860	6.25	100.037	99.973	99.923
6.25	98.907	98.862	98.846	6.375	100.468	100.404	100.354
6.375	99.594	99.555	99.541	6.5	100.698	100.635	100.584
6.5	99.965	99.924	99.911	6.625	100.085	100.037	100.004
6.625	100.367	100.322	100.306	6.75	100.556	100.508	100.474
6.75	100.309	100.264	100.247	6.875	100.967	100.919	100.886
6.875	100.817	100.772	100.756	7	101.150	101.102	101.068

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
--	------	----------	----------	----------	----------

≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



**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	95.958	95.953	96.002	5	95.640	95.635	95.684	5.125	94.092	94.029	
5.125	96.313	96.304	96.349	5.125	96.061	96.051	96.096	5.25	94.567	94.504	94.441
5.25	96.660	96.646	96.687	5.25	96.470	96.456	96.497	5.375	95.224	95.161	95.098
5.375	97.001	96.984	97.020	5.375	96.873	96.855	96.892	5.5	95.702	95.639	95.576
5.5	97.352	97.330	97.362	5.5	97.287	97.265	97.297	5.625	96.365	96.302	96.239
5.625	97.708	97.682	97.710	5.625	97.706	97.680	97.707	5.75	96.846	96.783	96.720
5.75	98.065	98.035	98.057	5.75	98.068	98.038	98.061	5.875	97.142	97.079	97.017
5.875	98.421	98.387	98.405	5.875	98.402	98.367	98.386	6	97.625	97.562	97.499
6	98.730	98.692	98.705	6	98.733	98.694	98.708	6.125	97.912	97.849	97.786
6.125	99.014	98.972	98.981	6.125	99.063	99.020	99.029	6.25	98.366	98.303	98.240
6.25	99.372	99.326	99.330	6.25	99.392	99.345	99.349	6.375	98.820	98.757	98.695
6.375	99.753	99.702	99.702	6.375	99.719	99.667	99.668	6.5	99.279	99.216	99.153
6.5	100.048	99.993	99.988	6.5	100.044	99.989	99.984	6.625	99.548	99.485	99.423
6.625	100.301	100.242	100.233	6.625	100.367	100.308	100.299	6.75	100.008	99.945	99.883
6.75	100.523	100.459	100.446	6.75	100.633	100.569	100.556	6.875	100.278	100.215	100.153
6.875	100.729	100.661	100.644	6.875	100.869	100.801	100.783	7	100.739	100.676	100.614
7	100.616	100.544	100.521	7	100.927	100.855	100.833	7.125	101.010	100.947	100.885
7.125	100.875	100.812	100.749	7.125	101.150	101.087	101.024				

  

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	95.939	95.876	95.813	5	95.416	95.353	95.290	5.125	94.262		
5.125	96.306	96.243	96.180	5.125	95.845	95.782	95.719	5.25	94.737	94.674	94.611
5.25	96.674	96.611	96.548	5.25	96.275	96.212	96.149	5.375	95.394	95.331	95.268
5.375	97.042	96.979	96.916	5.375	96.705	96.642	96.579	5.5	95.872	95.809	95.746
5.5	97.373	97.310	97.247	5.5	97.136	97.073	97.010	5.625	96.535	96.472	96.409
5.625	97.742	97.679	97.616	5.625	97.568	97.505	97.442	5.75	97.016	96.953	96.890
5.75	98.083	98.020	97.957	5.75	98.001	97.938	97.875	5.875	97.312	97.249	97.186
5.875	98.426	98.363	98.300	5.875	98.257	98.194	98.131	6	97.795	97.732	97.669
6	98.771	98.708	98.645	6	98.492	98.429	98.366	6.125	98.082	98.019	97.956
6.125	98.970	98.907	98.844	6.125	98.896	98.833	98.770	6.25	98.535	98.472	98.409
6.25	99.316	99.253	99.190	6.25	99.303	99.240	99.177	6.375	98.990	98.927	98.864
6.375	99.517	99.454	99.391	6.375	99.542	99.479	99.416	6.5	99.448	99.385	99.322
6.5	99.718	99.655	99.592	6.5	99.780	99.717	99.654	6.625	99.718	99.655	99.592
6.625	100.066	100.003	99.940	6.625	100.019	99.956	99.893	6.75	100.178	100.115	100.052
6.75	100.291	100.228	100.165	6.75	100.428	100.365	100.302	6.875	100.448	100.385	100.322
6.875	100.348	100.285	100.222	6.875	100.667	100.604	100.541	7	100.909	100.846	100.783
7	100.696	100.633	100.570	7	101.079	101.016	100.953	7.125	101.180	101.117	101.054

Conventional ARM Adjustments

Cumulative LLPA Cap

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-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	97.368	97.321	97.302	5.75	98.835	98.791	98.755	5	97.126	97.125	97.117
5.875	98.070	98.026	98.012	5.875	99.312	99.268	99.233	5.125	97.363	97.349	97.341
6	98.653	98.609	98.596	6	99.802	99.757	99.722	5.25	97.936	97.919	97.894
6.125	99.263	99.218	99.206	6.125	100.097	100.050	100.016	5.375	98.263	98.246	98.221
6.25	99.663	99.648	99.641	6.25	100.447	100.422	100.379	5.5	98.682	98.665	98.640
6.375	100.194	100.178	100.171	6.375	100.875	100.850	100.807	5.625	98.933	98.916	98.891
6.5	100.697	100.679	100.672	6.5	101.254	101.227	101.185	5.75	99.261	99.205	99.138
6.625	101.146	101.129	101.123	6.625	101.621	101.593	101.551	5.875	99.636	99.579	99.512
6.75	101.258	101.242	101.209	6.75	101.212	101.200	101.156	6	99.829	99.772	99.706
6.875	101.687	101.668	101.636	6.875	101.588	101.576	101.531				
7	102.132	102.114	102.083	7	101.928	101.916	101.872				
7.125	102.505	102.486	102.455	7.125	102.250	102.238	102.193				
7.25	102.536	102.516	102.500	7.25	102.252	102.244	102.208				
7.375	102.958	102.936	102.920	7.375	102.577	102.569	102.533				
7.5	103.306	103.281	103.264	7.5	102.921	102.913	102.877				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.238	96.038	96.028
4.875	96.605	96.493	96.481
5	97.140	97.028	97.016
5.125	97.616	97.502	97.492
5.25	97.920	97.807	97.797
5.375	98.227	98.112	98.102
5.5	98.414	98.298	98.288
5.625	98.707	98.546	98.525
5.75	98.999	98.837	98.817
5.875	99.290	99.127	99.109
6	99.612	99.448	99.430

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
---------------	---

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

DTI > 40%	0	0	0	0	0	0	0	0	0
-----------	---	---	---	---	---	---	---	---	---

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	96.474	96.409	96.466
5.75	97.279	97.276	97.304
5.875	97.868	97.862	97.896
6	98.440	98.430	98.469
6.125	98.917	98.907	98.946
6.25	99.165	99.186	99.196
6.375	99.704	99.720	99.736
6.5	100.182	100.196	100.217
6.625	100.627	100.641	100.662
6.75	100.577	100.606	100.598
6.875	101.029	101.054	101.052
7	101.432	101.453	101.456
7.125	101.821	101.843	101.846
7.25	101.800	101.790	101.763
7.375	102.130	102.116	102.096

RefiNow Adjustments

Cumulative LLPA Cap

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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	96.313	96.268	96.252	5	96.313	96.268	96.252	5	96.313	96.268	96.252
5.125	96.907	96.932	96.846	5.125	96.907	96.932	96.846	5.125	96.907	96.932	96.846
5.25	97.500	97.537	97.440	5.25	97.500	97.537	97.440	5.25	97.500	97.537	97.440
5.375	98.063	98.022	97.988	5.375	98.063	98.022	97.988	5.375	98.063	98.022	97.988
5.5	98.810	98.865	98.779	5.5	98.810	98.865	98.779	5.5	98.810	98.865	98.779
5.625	99.250	99.299	99.212	5.625	99.250	99.299	99.212	5.625	99.250	99.299	99.212
5.75	99.869	99.923	99.837	5.75	99.869	99.923	99.837	5.75	99.869	99.923	99.837
5.875	99.987	99.989	99.852	5.875	99.987	99.989	99.852	5.875	99.987	99.989	99.852
6	100.628	100.661	100.523	6	100.628	100.661	100.523	6	100.628	100.661	100.523
6.125	101.206	101.238	101.101	6.125	101.206	101.238	101.101	6.125	101.206	101.238	101.101
6.25	101.625	101.657	101.519	6.25	101.625	101.657	101.519	6.25	101.625	101.657	101.519
6.375	101.077	101.076	100.975	6.375	101.077	101.076	100.975	6.375	101.077	101.076	100.975
6.5	101.705	101.715	101.557	6.5	101.705	101.715	101.557	6.5	101.705	101.715	101.557
6.625	102.204	102.214	102.056	6.625	102.204	102.214	102.056	6.625	102.204	102.214	102.056
6.75	102.584	102.595	102.436	6.75	102.584	102.595	102.436	6.75	102.584	102.595	102.436
6.875	102.007	101.949	101.890	6.875	102.007	101.949	101.890	6.875	102.007	101.949	101.890
7	102.435	102.377	102.318	7	102.435	102.377	102.318	7	102.435	102.377	102.318
7.125	102.823	102.764	102.705	7.125	102.823	102.764	102.705	7.125	102.823	102.764	102.705
7.25	102.966	102.878	102.814	7.25	102.966	102.878	102.814	7.25	102.966	102.878	102.814
7.375	102.431	102.313	102.196	7.375	102.431	102.313	102.196	7.375	102.431	102.313	102.196
7.5	102.797	102.680	102.563	7.5	102.797	102.680	102.563	7.5	102.797	102.680	102.563
7.625	103.053	102.935	102.818	7.625	103.053	102.935	102.818	7.625	103.053	102.935	102.818
7.75	103.150	103.076	103.000	7.75	103.150	103.076	103.000	7.75	103.150	103.076	103.000
7.875	102.032	101.943	101.837	7.875	102.032	101.943	101.837	7.875	102.032	101.943	101.837
8	102.443	102.355	102.249	8	102.443	102.355	102.249	8	102.443	102.355	102.249
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	91.304	91.491	91.444	3.5	91.304	91.491	91.444	5	94.886	94.963	94.866
3.625	91.869	92.056	92.009	3.625	91.869	92.056	92.009	5.125	95.687	95.764	95.667
3.75	92.937	93.102	93.065	3.75	92.937	93.102	93.065	5.25	96.621	96.613	96.495
3.875	93.501	93.666	93.629	3.875	93.501	93.666	93.629	5.375	97.283	97.338	97.252
4	94.064	94.229	94.192	4	94.064	94.229	94.192	5.5	98.126	98.180	98.094
4.125	94.625	94.790	94.753	4.125	94.625	94.790	94.753	5.625	98.560	98.614	98.528
4.25	95.510	95.653	95.610	4.25	95.510	95.653	95.610	5.75	99.197	99.007	98.816
4.375	96.070	96.212	96.169	4.375	96.070	96.212	96.169	5.875	99.865	99.675	99.485
4.5	96.625	96.767	96.724	4.5	96.625	96.767	96.724	6	100.225	100.180	100.042
4.625	97.174	97.316	97.273	4.625	97.174	97.316	97.273	6.125	100.725	100.757	100.619
4.75	97.239	97.291	97.195	4.75	97.239	97.291	97.195	6.25	100.997	100.807	100.616
4.875	97.716	97.836	97.740	4.875	97.716	97.836	97.740	6.375	100.493	100.503	100.344
5	98.251	98.371	98.275	5	98.251	98.371	98.275	6.5	101.112	101.122	100.964
5.125	98.772	98.892	98.796	5.125	98.772	98.892	98.796	6.625	101.630	101.640	101.482
5.25	98.748	98.710	98.666	5.25	98.748	98.710	98.666	6.75	101.487	101.428	101.370
5.375	99.126	99.224	99.105	5.375	99.126	99.224	99.105	6.875	101.263	101.251	101.104
5.5	99.617	99.715	99.597	5.5	99.617	99.715	99.597	7	101.794	101.782	101.634
5.625	100.082	100.180	100.062	5.625	100.082	100.180	100.062	7.125	102.195	102.182	102.035
5.75	100.013	99.952	99.918	5.75	100.013	99.952	99.918	7.25	101.616	101.528	101.464
5.875	100.053	100.128	100.051	5.875	100.053	100.128	100.051	7.375	101.406	101.371	101.305
6	100.493	100.569	100.491	6	100.493	100.569	100.491	7.5	101.872	101.837	101.771
								7.625	102.128	102.093	102.027
								7.75	101.683	101.609	101.534
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	96.621	96.613	96.495	5	94.886	94.963	94.866	4.5	93.973	94.115	94.072
5.375	97.283	97.338	97.252	5.125	95.687	95.764	95.667	4.625	94.508	94.650	94.607
5.5	98.126	98.180	98.094	5.25	96.678	96.670	96.552	4.75	92.986	93.065	92.986
5.625	98.560	98.614	98.528	5.375	97.283	97.338	97.252	4.875	93.471	93.591	93.495
5.75	99.197	99.007	98.816	5.5	98.126	98.180	98.094	5	93.974	94.095	93.998
5.875	99.865	99.675	99.485	5.625	98.560	98.614	98.528	5.125	94.448	94.568	94.472
6	100.225	100.180	100.042	5.75	98.657	98.612	98.582	5.25	95.419	95.382	95.346
6.125	100.725	100.757	100.619	5.875	99.476	99.508	99.371	5.375	95.528	95.491	95.454
6.25	100.997	100.807	100.616	6	100.147	100.180	100.042	5.5	95.931	95.895	95.858
6.375	100.493	100.503	100.344	6.125	100.725	100.757	100.619	5.625	96.344	96.307	96.270
6.5	101.112	101.122	100.964	6.25	100.485	100.425	100.379	5.75	97.170	97.148	97.126
6.625	101.630	101.640	101.482	6.375	100.493	100.503	100.344	5.875	97.459	97.437	97.415
6.75	101.487	101.428	101.370	6.5	101.112	101.122	100.964	6	97.804	97.782	97.760
6.875	101.263	101.251	101.104	6.625	101.630	101.640	101.482	6.125	98.116	98.094	98.072
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	97.500	97.537	97.440	5.25	97.500	97.537	97.440	5.25	97.500	97.537	97.440
5.375	98.063	98.022	97.988	5.375	98.063	98.022	97.988	5.375	98.063	98.022	97.988

5.5	98.810	98.865	98.779	5.5	98.810	98.865	98.779	5.5	98.810	98.865	98.779
5.625	99.250	99.299	99.212	5.625	99.250	99.299	99.212	5.625	99.250	99.299	99.212
5.75	99.869	99.923	99.837	5.75	99.869	99.923	99.837	5.75	99.869	99.923	99.837
5.875	99.987	99.989	99.852	5.875	99.987	99.989	99.852	5.875	99.987	99.989	99.852
6	100.628	100.661	100.523	6	100.628	100.661	100.523	6	100.628	100.661	100.523
6.125	101.206	101.238	101.101	6.125	101.206	101.238	101.101	6.125	101.206	101.238	101.101
6.25	101.625	101.657	101.519	6.25	101.625	101.657	101.519	6.25	101.625	101.657	101.519
6.375	101.077	101.076	100.975	6.375	101.077	101.076	100.975	6.375	101.077	101.076	100.975
6.5	101.705	101.715	101.557	6.5	101.705	101.715	101.557	6.5	101.705	101.715	101.557
6.625	102.204	102.214	102.056	6.625	102.204	102.214	102.056	6.625	102.204	102.214	102.056
6.75	102.584	102.595	102.436	6.75	102.584	102.595	102.436	6.75	102.584	102.595	102.436
6.875	102.007	101.949	101.890	6.875	102.007	101.949	101.890	6.875	102.007	101.949	101.890
7	102.435	102.377	102.318	7	102.435	102.377	102.318	7	102.435	102.377	102.318
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	96.625	96.767	96.724	4.25	95.510	95.653	95.610	5.25	96.621	96.613	96.495
4.625	97.174	97.316	97.273	4.375	96.070	96.212	96.169	5.375	97.283	97.338	97.252
4.75	97.239	97.291	97.195	4.5	96.625	96.767	96.724	5.5	98.126	98.180	98.094
4.875	97.716	97.836	97.740	4.625	97.174	97.316	97.273	5.625	98.560	98.614	98.528
5	98.251	98.371	98.275	4.75	97.239	97.291	97.195	5.75	99.197	99.007	98.816
5.125	98.772	98.892	98.796	4.875	97.716	97.836	97.740	5.875	99.865	99.675	99.485
5.25	98.748	98.710	98.666	5	98.251	98.371	98.275	6	100.225	100.180	100.042
5.375	99.126	99.224	99.105	5.125	98.772	98.892	98.796	6.125	100.725	100.757	100.619
5.5	99.617	99.715	99.597	5.25	98.748	98.710	98.666	6.25	100.997	100.807	100.616
5.625	100.082	100.180	100.062	5.375	99.126	99.224	99.105	6.375	100.493	100.503	100.344
5.75	100.013	99.952	99.918	5.5	99.617	99.715	99.597	6.5	101.112	101.122	100.964
5.875	100.053	100.128	100.051	5.625	100.082	100.180	100.062	6.625	101.630	101.640	101.482
6	100.493	100.569	100.491	5.75	100.013	99.952	99.918	6.75	101.487	101.428	101.370
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	96.621	96.613	96.495	5.25	96.383	96.438	96.352	4.5	93.973	94.115	94.072
5.375	97.283	97.338	97.252	5.375	97.283	97.338	97.252	4.625	94.508	94.650	94.607
5.5	98.126	98.180	98.094	5.5	98.126	98.180	98.094	4.75	92.986	93.065	92.986
5.625	98.560	98.614	98.528	5.625	98.560	98.614	98.528	4.875	93.471	93.591	93.495
5.75	99.197	99.007	98.816	5.75	98.657	98.612	98.582	5	93.974	94.095	93.998
5.875	99.865	99.675	99.485	5.875	99.476	99.508	99.371	5.125	94.448	94.568	94.472
6	100.225	100.180	100.042	6	100.147	100.180	100.042	5.25	95.419	95.382	95.346
6.125	100.725	100.757	100.619	6.125	100.725	100.757	100.619	5.375	95.528	95.491	95.454
6.25	100.997	100.807	100.616	6.25	100.485	100.425	100.379	5.5	95.931	95.895	95.858
6.375	100.493	100.503	100.344	6.375	100.493	100.503	100.344	5.625	96.344	96.307	96.270
6.5	101.112	101.122	100.964	6.5	101.112	101.122	100.964	5.75	97.170	97.148	97.126
6.625	101.630	101.640	101.482	6.625	101.630	101.640	101.482	5.875	97.459	97.437	97.415
6.75	101.487	101.428	101.370	6.75	101.141	101.052	100.989	6	97.804	97.782	97.760
6.875	101.263	101.251	101.104	6.875	101.263	101.251	101.104	6.125	98.116	98.094	98.072

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	96.407	96.362	96.346	5.125	96.407	96.362	96.346	4.75	94.625	94.581	94.565
5.25	97.384	97.374	97.254	5.25	97.384	97.374	97.254	4.875	95.219	95.174	95.158
5.375	97.899	97.889	97.769	5.375	97.899	97.889	97.769	5	95.813	95.768	95.752
5.5	98.376	98.366	98.245	5.5	98.376	98.366	98.245	5.125	96.407	96.362	96.346
5.625	98.852	98.842	98.721	5.625	98.852	98.842	98.721	5.25	97.000	96.956	96.940
5.75	99.294	99.257	99.219	5.75	99.294	99.257	99.219	5.375	97.563	97.518	97.488
5.875	99.737	99.730	99.660	5.875	99.737	99.730	99.660	5.5	98.157	98.112	98.082
6	100.158	100.151	100.080	6	100.158	100.151	100.080	5.625	98.750	98.706	98.676
6.125	100.585	100.578	100.508	6.125	100.585	100.578	100.508	5.75	99.294	99.249	99.219
6.25	100.953	100.894	100.848	6.25	100.953	100.894	100.848	5.875	99.487	99.352	99.271
6.375	100.774	100.746	100.549	6.375	100.774	100.746	100.549	6	99.986	99.911	99.865
6.5	101.165	101.136	101.050	6.5	101.165	101.136	101.050	6.125	100.549	100.489	100.443
6.625	101.521	101.491	101.367	6.625	101.521	101.491	101.367	6.25	100.953	100.894	100.848
6.75	101.924	101.866	101.807	6.75	101.924	101.866	101.807	6.375	100.577	100.526	100.475
6.875	101.507	101.449	101.390	6.875	101.507	101.449	101.390	6.5	101.152	101.101	101.050
7	101.935	101.877	101.818	7	101.935	101.877	101.818	6.625	101.520	101.431	101.367
7.125	102.323	102.264	102.205	7.125	102.323	102.264	102.205	6.75	101.924	101.866	101.807
7.25	102.466	102.378	102.314	7.25	102.466	102.378	102.314	6.875	101.507	101.449	101.390
7.375	101.931	101.828	101.724	7.375	101.931	101.828	101.724	7	101.935	101.877	101.818
7.5	102.297	102.180	102.063	7.5	102.297	102.180	102.063	7.125	102.323	102.264	102.205
7.625	102.553	102.435	102.318	7.625	102.553	102.435	102.318	7.25	102.466	102.378	102.314
7.75	102.650	102.576	102.500	7.75	102.650	102.576	102.500	7.375	101.931	101.813	101.696
7.875	101.532	101.443	101.337	7.875	101.532	101.443	101.337	7.5	102.297	102.180	102.063
8	101.943	101.855	101.749	8	101.943	101.855	101.749	7.625	102.553	102.435	102.318
8.125	102.337	102.248	102.142	8.125	102.337	102.248	102.142	7.75	102.650	102.576	102.500

  

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	90.622	90.809	90.762	3.5	90.622	90.809	90.762	4.875	93.767	93.864	93.767
3.625	91.149	91.336	91.290	3.625	91.149	91.336	91.290	5	94.097	94.194	94.097
3.75	92.316	92.481	92.444	3.75	92.316	92.481	92.444	5.125	94.782	94.879	94.782
3.875	92.841	93.005	92.968	3.875	92.841	93.005	92.968	5.25	96.600	96.593	96.475
4	93.359	93.524	93.487	4	93.359	93.524	93.487	5.375	97.047	97.040	96.922
4.125	93.869	94.034	93.997	4.125	93.869	94.034	93.997	5.5	97.489	97.482	97.363
4.25	94.872	95.015	94.971	4.25	94.872	95.015	94.971	5.625	97.892	97.885	97.766
4.375	95.377	95.519	95.476	4.375	95.377	95.519	95.476	5.75	98.697	98.507	98.404
4.5	95.868	96.010	95.967	4.5	95.868	96.010	95.967	5.875	99.365	99.175	98.985
4.625	96.342	96.484	96.441	4.625	96.342	96.484	96.441	6	99.725	99.534	99.344
4.75	96.739	96.693	96.676	4.75	96.739	96.693	96.676	6.125	100.103	99.913	99.722
4.875	96.966	97.086	96.990	4.875	96.966	97.086	96.990	6.25	100.497	100.307	100.116
5	97.409	97.529	97.433	5	97.409	97.529	97.433	6.375	100.266	100.240	100.044
5.125	97.826	97.947	97.850	5.125	97.826	97.947	97.850	6.5	100.567	100.540	100.375
5.25	98.248	98.200	98.166	5.25	98.248	98.200	98.166	6.625	100.882	100.854	100.659
5.375	98.305	98.403	98.285	5.375	98.305	98.403	98.285	6.75	100.987	100.928	100.870
5.5	98.686	98.784	98.666	5.5	98.686	98.784	98.666	6.875	100.353	100.361	100.214
5.625	99.035	99.133	99.015	5.625	99.035	99.133	99.015	7	100.748	100.742	100.630
5.75	99.513	99.452	99.418	5.75	99.513	99.452	99.418	7.125	101.135	101.076	101.018
5.875	99.272	99.263	99.228	5.875	99.272	99.263	99.228	7.25	101.116	101.028	100.964
6	99.633	99.597	99.572	6	99.633	99.597	99.572	7.375	100.430	100.416	100.349
								7.5	100.783	100.769	100.702
								7.625	100.987	100.972	100.906
								7.75	101.183	101.109	101.034

  

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	100.567	100.540	100.375	6.125	99.737	99.790	99.652	4.5	93.184	93.327	93.284
6.625	100.882	100.854	100.659	6.25	99.985	99.937	99.879	4.625	93.610	93.753	93.710
6.75	100.987	100.928	100.870	6.375	100.315	100.289	100.093	4.75	92.486	92.486	92.486
6.875	100.353	100.361	100.214	6.5	100.631	100.604	100.409	4.875	92.787	92.806	92.787
7	100.748	100.742	100.630	6.625	100.968	100.940	100.745	5	93.213	93.213	93.213
7.125	101.135	101.076	101.018	6.75	100.641	100.552	100.489	5.125	93.498	93.527	93.498
7.25	101.116	101.028	100.964	6.875	100.353	100.361	100.214	5.25	94.919	94.882	94.846
7.375	100.430	100.416	100.349	7	100.734	100.742	100.594	5.375	95.028	94.991	94.954
7.5	100.783	100.769	100.702	7.125	100.968	100.976	100.828	5.5	95.431	95.395	95.358
7.625	100.987	100.972	100.906	7.25	101.166	101.078	101.014	5.625	95.844	95.807	95.770
7.75	101.183	101.109	101.034	7.375	100.430	100.416	100.349	5.75	96.670	96.648	96.626
				7.5	100.783	100.769	100.702	5.875	96.959	96.937	96.915
				7.625	100.987	100.972	100.906	6	97.304	97.282	97.260
								6.125	97.616	97.594	97.572

  

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	100.774	100.746	100.549	6.375	100.774	100.746	100.549	6	99.986	99.911	99.865

6.5	101.165	101.136	101.050	6.5	101.165	101.136	101.050	6.125	100.549	100.489	100.443
6.625	101.521	101.491	101.367	6.625	101.521	101.491	101.367	6.25	100.953	100.894	100.848
6.75	101.924	101.866	101.807	6.75	101.924	101.866	101.807	6.375	100.577	100.526	100.475
6.875	101.507	101.449	101.390	6.875	101.507	101.449	101.390	6.5	101.152	101.101	101.050
7	101.935	101.877	101.818	7	101.935	101.877	101.818	6.625	101.520	101.431	101.367
7.125	102.323	102.264	102.205	7.125	102.323	102.264	102.205	6.75	101.924	101.866	101.807
7.25	102.466	102.378	102.314	7.25	102.466	102.378	102.314	6.875	101.507	101.449	101.390
7.375	101.931	101.828	101.724	7.375	101.931	101.828	101.724	7	101.935	101.877	101.818
7.5	102.297	102.180	102.063	7.5	102.297	102.180	102.063	7.125	102.323	102.264	102.205
7.625	102.553	102.435	102.318	7.625	102.553	102.435	102.318	7.25	102.466	102.378	102.314
7.75	102.650	102.576	102.500	7.75	102.650	102.576	102.500	7.375	101.931	101.813	101.696
7.875	101.532	101.443	101.337	7.875	101.532	101.443	101.337	7.5	102.297	102.180	102.063
8	101.943	101.855	101.749	8	101.943	101.855	101.749	7.625	102.553	102.435	102.318
8.125	102.337	102.248	102.142	8.125	102.337	102.248	102.142	7.75	102.650	102.576	102.500
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	95.868	96.010	95.967	4.5	95.868	96.010	95.967	6.625	100.730	100.679	100.628
4.625	96.342	96.484	96.441	4.625	96.342	96.484	96.441	6.75	100.987	100.928	100.870
4.75	96.739	96.693	96.676	4.75	96.739	96.693	96.676	6.875	100.353	100.361	100.214
4.875	96.966	97.086	96.990	4.875	96.966	97.086	96.990	7	100.748	100.742	100.630
5	97.409	97.529	97.433	5	97.409	97.529	97.433	7.125	101.135	101.076	101.018
5.125	97.826	97.947	97.850	5.125	97.826	97.947	97.850	7.25	101.116	101.028	100.964
5.25	98.248	98.200	98.166	5.25	98.248	98.200	98.166	7.375	100.430	100.416	100.349
5.375	98.305	98.403	98.285	5.375	98.305	98.403	98.285	7.5	100.783	100.769	100.702
5.5	98.686	98.784	98.666	5.5	98.686	98.784	98.666	7.625	100.987	100.972	100.906
5.625	99.035	99.133	99.015	5.625	99.035	99.133	99.015	7.75	101.183	101.109	101.034
5.75	99.513	99.452	99.418	5.75	99.513	99.452	99.418				
5.875	99.272	99.263	99.228	5.875	99.272	99.263	99.228				
6	99.633	99.597	99.572	6	99.633	99.597	99.572				
6.125	100.103	100.040	99.989	6.125	100.103	100.040	99.989				
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	100.477	100.426	100.375	6.125	99.737	99.790	99.652	4.5	93.184	93.327	93.284
6.625	100.730	100.679	100.628	6.25	99.985	99.925	99.879	4.625	93.610	93.753	93.710
6.75	100.987	100.928	100.870	6.375	99.617	99.647	99.489	4.75	92.486	92.486	92.486
6.875	100.353	100.361	100.214	6.5	100.127	100.157	99.999	4.875	92.787	92.806	92.787
7	100.748	100.742	100.630	6.625	100.451	100.481	100.322	5	93.213	93.213	93.213
7.125	101.135	101.076	101.018	6.75	100.641	100.552	100.489	5.125	93.498	93.527	93.498
7.25	101.116	101.028	100.964	6.875	100.353	100.361	100.214	5.25	94.919	94.882	94.846
7.375	100.430	100.416	100.349	7	100.734	100.742	100.594	5.375	95.028	94.991	94.954
7.5	100.783	100.769	100.702	7.125	100.968	100.976	100.828	5.5	95.431	95.395	95.358
7.625	100.987	100.972	100.906	7.25	101.166	101.078	101.014	5.625	95.844	95.807	95.770
7.75	101.183	101.109	101.034	7.375	100.430	100.416	100.349	5.75	96.670	96.648	96.626
				7.5	100.783	100.769	100.702	5.875	96.959	96.937	96.915
				7.625	100.987	100.972	100.906	6	97.304	97.282	97.260
								6.125	97.616	97.594	97.572

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	98.686	98.449	98.149	6.75	96.086	95.849	95.549
6.875	98.930	98.670	98.370	6.875	96.330	96.070	95.770
7	99.443	99.183	98.883	7	96.843	96.583	96.283
7.125	99.899	99.639	99.339	7.125	97.299	97.039	96.739
7.25	100.345	100.085	99.785	7.25	97.745	97.485	97.185
7.375	100.767	100.435	100.135	7.375	98.167	97.835	97.535
7.5	101.240	100.908	100.608	7.5	98.640	98.308	98.008
7.625	101.666	101.334	101.034	7.625	99.066	98.734	98.434
7.75	102.072	101.740	101.440	7.75	99.472	99.140	98.840
7.875	101.512	101.108	100.808	7.875	98.912	98.508	98.208
8	101.945	101.541	101.241	8	99.345	98.941	98.641
8.125	102.341	101.937	101.637	8.125	99.741	99.337	99.037
8.25	102.707	102.303	102.003	8.25	100.107	99.703	99.403

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.686	96.449	96.149	6.75	94.086	93.849	93.549
6.875	96.930	96.670	96.370	6.875	94.330	94.070	93.770
7	97.443	97.183	96.883	7	94.843	94.583	94.283
7.125	97.899	97.639	97.339	7.125	95.299	95.039	94.739
7.25	98.345	98.085	97.785	7.25	95.745	95.485	95.185
7.375	98.767	98.435	98.135	7.375	96.167	95.835	95.535
7.5	99.240	98.908	98.608	7.5	96.640	96.308	96.008
7.625	99.666	99.334	99.034	7.625	97.066	96.734	96.434
7.75	100.072	99.740	99.440	7.75	97.472	97.140	96.840
7.875	99.512	99.108	98.808	7.875	96.912	96.508	96.208
8	99.945	99.541	99.241	8	97.345	96.941	96.641
8.125	100.341	99.937	99.637	8.125	97.741	97.337	97.037
8.25	100.707	100.303	100.003	8.25	98.107	97.703	97.403

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

<sup>(1)</sup> 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.

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