



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	96.521	96.448	96.517	5.625	96.521	96.448	96.517	5	93.860	93.815	93.799
5.75	97.454	97.451	97.448	5.75	97.337	97.334	97.326	5.125	94.661	94.615	94.599
5.875	98.128	98.074	98.071	5.875	97.931	97.927	97.919	5.25	95.423	95.378	95.362
6	98.738	98.735	98.732	6	98.546	98.486	98.478	5.375	96.065	96.019	96.003
6.125	99.246	99.243	99.240	6.125	98.947	98.943	98.935	5.5	96.669	96.624	96.607
6.25	99.369	99.362	99.355	6.25	99.236	99.228	99.220	5.625	97.891	97.869	97.902
6.375	99.939	99.932	99.925	6.375	99.782	99.738	99.722	5.75	98.940	98.878	98.860
6.5	100.483	100.476	100.469	6.5	100.348	100.302	100.287	5.875	99.529	99.465	99.447
6.625	100.928	100.921	100.914	6.625	100.731	100.684	100.669	6	100.071	100.007	99.989
6.75	100.808	100.793	100.779	6.75	100.665	100.650	100.633	6.125	100.337	100.272	100.254
6.875	101.238	101.224	101.210	6.875	101.138	101.123	101.106	6.25	100.539	100.496	100.480
7	101.709	101.695	101.680	7	101.512	101.493	101.477	6.375	101.074	101.030	101.014
7.125	102.070	102.055	102.041	7.125	101.874	101.859	101.842	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	103.084	103.052	103.021	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	103.501	103.456	103.412	8	103.324	103.292	103.243	7.375	102.613	102.605	102.578
8.125	103.874	103.829	103.785	8.125	103.515	103.487	103.433	7.5	102.945	102.937	102.910
8.25	103.221	103.126	103.029	8.25	103.221	103.126	103.029	7.625	103.230	103.222	103.194
8.375	103.643	103.548	103.451	8.375	103.643	103.548	103.451	7.75	102.926	102.920	102.861
8.5	104.069	103.974	103.877	8.5	104.069	103.974	103.877	7.875	103.247	103.241	103.182
8.625	104.280	104.185	104.088	8.625	104.280	104.185	104.088	8	103.357	103.325	103.276
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	96.206	96.206	96.126	4.625	96.376	96.376	96.288	6	98.450	98.391	98.378
4.75	96.937	96.937	96.862	4.75	97.221	97.221	97.146	6.125	98.797	98.760	98.745
4.875	97.459	97.459	97.388	4.875	97.837	97.837	97.767	6.25	99.323	99.284	99.270
5	97.880	97.880	97.814	5	98.279	98.279	98.213	6.375	99.855	99.815	99.802
5.125	97.949	97.949	97.840	5.125	98.384	98.384	98.275	6.5	100.336	100.295	100.283
5.25	98.330	98.291	98.247	5.25	98.664	98.664	98.560	6.625	100.488	100.446	100.434
5.375	98.814	98.765	98.731	5.375	99.157	99.157	99.058	6.75	100.669	100.648	100.628
5.5	99.149	99.100	99.066	5.5	99.542	99.542	99.447	6.875	101.104	101.082	101.062
5.625	99.138	99.081	99.049	5.625	99.306	99.306	99.138	7	101.390	101.367	101.348
5.75	99.602	99.578	99.507	5.75	99.939	99.939	99.775	7.125	101.692	101.647	101.631
5.875	100.056	99.994	99.961	5.875	100.311	100.311	100.151	7.25	101.861	101.855	101.830
6	100.340	100.279	100.245	6	100.584	100.584	100.429	7.375	102.202	102.196	102.170
6.125	100.272	100.272	100.169	6.125	100.418	100.418	100.314	7.5	102.525	102.519	102.493
6.25	100.597	100.519	100.483	6.25	100.707	100.707	100.607	7.625	102.734	102.728	102.692
6.375	101.013	100.948	100.897	6.375	100.999	100.999	100.904	7.75	102.240	102.062	101.885
6.5	101.254	101.189	101.139	6.5	101.227	101.227	101.136	7.875	102.593	102.411	102.230
6.625	101.087	101.060	101.033	6.625	100.760	100.760	100.731				
6.75	101.259	101.210	101.177	6.75	101.096	101.096	101.062				
6.875	101.673	101.624	101.590	6.875	101.397	101.395	101.365				
7	101.879	101.830	101.797	7	101.671	101.664	101.638				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.113	91.995	91.995	5.125	96.237	96.188	96.154				
5.125	92.917	92.804	92.804	5.25	96.819	96.748	96.677				
5.25	93.663	93.555	93.555	5.375	97.234	97.185	97.152				
5.375	94.379	94.276	94.276	5.5	97.563	97.513	97.480				
5.5	94.816	94.717	94.717	5.625	97.569	97.508	97.474				
5.625	96.575	96.497	96.497	5.75	98.062	98.000	97.967				

5.75	97.283	97.210	97.210	5.875	98.509	98.447	98.414
5.875	97.864	97.796	97.796	6	98.916	98.851	98.801
6	98.368	98.305	98.305	6.125	99.477	99.412	99.362
6.125	98.889	98.830	98.830	6.25	99.951	99.886	99.835
6.25	99.028	98.943	98.943	6.375	100.372	100.307	100.256
6.375	99.594	99.555	99.541	6.5	100.600	100.535	100.485
6.5	99.978	99.933	99.917	6.625	100.038	99.989	99.955
6.625	100.378	100.333	100.317	6.75	100.501	100.452	100.419
6.75	100.336	100.291	100.275	6.875	100.906	100.856	100.823
6.875	100.829	100.784	100.768	7	101.087	101.038	101.005

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  
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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	96.056	96.043	96.101	5	95.330	95.267	95.319	5.125	94.177	94.114	94.052
5.125	96.398	96.380	96.433	5.125	95.759	95.696	95.745	5.25	94.652	94.589	94.527
5.25	96.739	96.718	96.766	5.25	96.188	96.125	96.150	5.375	95.309	95.246	95.184
5.375	97.080	97.055	97.099	5.375	96.619	96.556	96.543	5.5	95.787	95.724	95.662
5.5	97.419	97.389	97.429	5.5	97.050	96.987	96.935	5.625	96.450	96.387	96.325
5.625	97.749	97.715	97.750	5.625	97.482	97.419	97.356	5.75	96.931	96.868	96.806
5.75	98.076	98.038	98.068	5.75	97.914	97.851	97.788	5.875	97.228	97.165	97.103
5.875	98.403	98.361	98.387	5.875	98.170	98.107	98.079	6	97.710	97.647	97.585
6	98.701	98.655	98.676	6	98.465	98.419	98.440	6.125	97.997	97.934	97.872
6.125	98.985	98.934	98.951	6.125	98.828	98.778	98.795	6.25	98.451	98.388	98.325
6.25	99.313	99.258	99.270	6.25	99.210	99.147	99.125	6.375	98.904	98.841	98.779
6.375	99.649	99.590	99.598	6.375	99.494	99.435	99.443	6.5	99.358	99.295	99.232
6.5	99.890	99.827	99.830	6.5	99.785	99.722	99.725	6.625	99.623	99.560	99.497
6.625	100.083	100.016	100.015	6.625	100.056	99.989	99.987	6.75	100.080	100.017	99.955
6.75	100.265	100.193	100.188	6.75	100.325	100.262	100.214	6.875	100.349	100.286	100.224
6.875	100.441	100.365	100.355	6.875	100.561	100.498	100.435	7	100.809	100.746	100.683
7	100.590	100.527	100.464	7	100.970	100.907	100.844	7.125	101.077	101.014	100.951
7.125	100.940	100.877	100.814	7.125	101.210	101.147	101.084				

  

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	96.024	95.961	95.898	5	95.498	95.435	95.372	5.125	94.345	94.282	94.219
5.125	96.391	96.328	96.265	5.125	95.927	95.864	95.801	5.25	94.820	94.757	94.694
5.25	96.759	96.696	96.633	5.25	96.356	96.293	96.230	5.375	95.477	95.414	95.351
5.375	97.127	97.064	97.001	5.375	96.787	96.724	96.661	5.5	95.955	95.892	95.829
5.5	97.457	97.394	97.331	5.5	97.218	97.155	97.092	5.625	96.618	96.555	96.492
5.625	97.826	97.763	97.700	5.625	97.650	97.587	97.524	5.75	97.099	97.036	96.973
5.75	98.165	98.102	98.039	5.75	98.083	98.020	97.957	5.875	97.396	97.333	97.270
5.875	98.504	98.441	98.378	5.875	98.338	98.275	98.212	6	97.878	97.815	97.752
6	98.843	98.780	98.717	6	98.573	98.510	98.447	6.125	98.165	98.102	98.039
6.125	99.041	98.978	98.915	6.125	98.976	98.913	98.850	6.25	98.619	98.556	98.493
6.25	99.385	99.322	99.259	6.25	99.378	99.315	99.252	6.375	99.072	99.009	98.946
6.375	99.584	99.521	99.458	6.375	99.612	99.549	99.486	6.5	99.526	99.463	99.400
6.5	99.782	99.719	99.656	6.5	99.848	99.785	99.722	6.625	99.791	99.728	99.665
6.625	100.128	100.065	100.002	6.625	100.085	100.022	99.959	6.75	100.248	100.185	100.122
6.75	100.353	100.290	100.227	6.75	100.493	100.430	100.367	6.875	100.517	100.454	100.391
6.875	100.408	100.345	100.282	6.875	100.729	100.666	100.603	7	100.977	100.914	100.851
7	100.758	100.695	100.632	7	101.139	101.076	101.013	7.125	101.245	101.182	101.119

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	98.252	98.249	98.241	5.75	98.075	98.030	98.014	5	97.293	97.292	97.283
5.875	98.886	98.882	98.874	5.875	98.697	98.652	98.636	5.125	97.523	97.510	97.502
6	99.492	99.489	99.481	6	99.237	99.192	99.176	5.25	98.092	98.074	98.049
6.125	100.069	100.066	100.058	6.125	99.665	99.620	99.604	5.375	98.414	98.397	98.372
6.25	100.252	100.244	100.236	6.25	99.812	99.766	99.750	5.5	98.828	98.810	98.785
6.375	100.787	100.780	100.772	6.375	100.349	100.304	100.288	5.625	99.068	99.050	99.025
6.5	101.302	101.294	101.286	6.5	100.805	100.760	100.744	5.75	99.369	99.318	99.251
6.625	101.775	101.767	101.759	6.625	101.168	101.123	101.106	5.875	99.737	99.686	99.619
6.75	101.696	101.671	101.655	6.75	100.981	100.936	100.920	6	99.920	99.870	99.803
6.875	102.166	102.142	102.126	6.875	101.473	101.427	101.411				
7	102.608	102.584	102.568	7	101.887	101.842	101.826				
7.125	103.022	102.998	102.982	7.125	102.182	102.136	102.120				
7.25	102.913	102.870	102.830	7.25	101.982	101.930	101.898				
7.375	103.330	103.287	103.247	7.375	102.439	102.387	102.354				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.846	95.845	95.836
5.125	96.221	96.209	96.200
5.25	96.590	96.573	96.547
5.375	96.942	96.925	96.900
5.5	97.286	97.269	97.243
5.625	97.606	97.589	97.563
5.75	97.843	97.776	97.693
5.875	98.161	98.094	98.010
6	98.684	98.617	98.534

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625

740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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





**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	97.541	97.503	97.485	5.75	98.835	98.791	98.755	5	97.293	97.292	97.283
5.875	98.241	98.206	98.192	5.875	99.312	99.268	99.233	5.125	97.523	97.510	97.502
6	98.816	98.780	98.768	6	99.802	99.757	99.722	5.25	98.092	98.074	98.049
6.125	99.410	99.373	99.362	6.125	100.097	100.050	100.016	5.375	98.414	98.397	98.372
6.25	99.867	99.851	99.844	6.25	100.447	100.422	100.379	5.5	98.828	98.810	98.785
6.375	100.424	100.407	100.400	6.375	100.875	100.850	100.807	5.625	99.068	99.050	99.025
6.5	100.812	100.793	100.786	6.5	101.254	101.227	101.185	5.75	99.369	99.318	99.251
6.625	101.253	101.231	101.225	6.625	101.621	101.593	101.551	5.875	99.737	99.686	99.619
6.75	101.468	101.458	101.425	6.75	101.212	101.200	101.156	6	99.920	99.870	99.803
6.875	101.951	101.934	101.903	6.875	101.588	101.576	101.531				
7	102.405	102.388	102.358	7	101.928	101.916	101.872				
7.125	102.688	102.670	102.640	7.125	102.250	102.238	102.193				
7.25	102.816	102.801	102.785	7.25	102.252	102.244	102.208				
7.375	103.187	103.170	103.154	7.375	102.577	102.569	102.533				
7.5	103.532	103.514	103.497	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
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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



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	96.359	96.314	96.298	5	96.359	96.314	96.298	5	96.359	96.314	96.298
5.125	96.953	96.949	96.892	5.125	96.953	96.949	96.892	5.125	96.953	96.949	96.892
5.25	97.546	97.553	97.486	5.25	97.546	97.553	97.486	5.25	97.546	97.553	97.486
5.375	98.109	98.064	98.033	5.375	98.109	98.064	98.033	5.375	98.109	98.064	98.033
5.5	98.763	98.818	98.735	5.5	98.763	98.818	98.735	5.5	98.763	98.818	98.735
5.625	99.296	99.252	99.220	5.625	99.296	99.252	99.220	5.625	99.296	99.252	99.220
5.75	99.840	99.875	99.793	5.75	99.840	99.875	99.793	5.75	99.840	99.875	99.793
5.875	100.190	100.000	99.854	5.875	100.190	100.000	99.854	5.875	100.190	100.000	99.854
6	100.681	100.643	100.525	6	100.681	100.643	100.525	6	100.681	100.643	100.525
6.125	101.188	101.220	101.102	6.125	101.188	101.220	101.102	6.125	101.188	101.220	101.102
6.25	101.605	101.638	101.519	6.25	101.605	101.638	101.519	6.25	101.605	101.638	101.519
6.375	101.256	101.212	101.168	6.375	101.256	101.212	101.168	6.375	101.256	101.212	101.168
6.5	101.816	101.772	101.729	6.5	101.816	101.772	101.729	6.5	101.816	101.772	101.729
6.625	102.165	102.175	102.036	6.625	102.165	102.175	102.036	6.625	102.165	102.175	102.036
6.75	102.529	102.539	102.400	6.75	102.529	102.539	102.400	6.75	102.529	102.539	102.400
6.875	102.076	102.025	101.974	6.875	102.076	102.025	101.974	6.875	102.076	102.025	101.974
7	102.470	102.418	102.367	7	102.470	102.418	102.367	7	102.470	102.418	102.367
7.125	102.854	102.803	102.751	7.125	102.854	102.803	102.751	7.125	102.854	102.803	102.751
7.25	102.972	102.883	102.819	7.25	102.972	102.883	102.819	7.25	102.972	102.883	102.819
7.375	102.371	102.253	102.136	7.375	102.371	102.253	102.136	7.375	102.371	102.253	102.136
7.5	102.732	102.614	102.537	7.5	102.732	102.614	102.537	7.5	102.732	102.614	102.537
7.625	102.978	102.861	102.790	7.625	102.978	102.861	102.790	7.625	102.978	102.861	102.790
7.75	103.142	103.053	102.974	7.75	103.142	103.053	102.974	7.75	103.142	103.053	102.974
7.875	102.030	101.942	101.832	7.875	102.030	101.942	101.832	7.875	102.030	101.942	101.832
8	102.438	102.349	102.240	8	102.438	102.349	102.240	8	102.438	102.349	102.240
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	91.326	91.513	91.454	3.5	91.326	91.513	91.454	5	94.903	94.980	94.902
3.625	91.891	92.078	92.020	3.625	91.891	92.078	92.020	5.125	95.704	95.781	95.704
3.75	92.926	93.091	93.042	3.75	92.926	93.091	93.042	5.25	96.621	96.613	96.495
3.875	93.490	93.655	93.606	3.875	93.490	93.655	93.606	5.375	97.237	97.291	97.209
4	94.053	94.218	94.169	4	94.053	94.218	94.169	5.5	98.079	98.133	98.051
4.125	94.614	94.778	94.730	4.125	94.614	94.778	94.730	5.625	98.512	98.567	98.484
4.25	95.498	95.640	95.570	4.25	95.498	95.640	95.570	5.75	99.403	99.213	99.022
4.375	96.057	96.199	96.128	4.375	96.057	96.199	96.128	5.875	100.069	99.878	99.688
4.5	96.611	96.754	96.683	4.5	96.611	96.754	96.683	6	100.420	100.229	100.044
4.625	97.160	97.302	97.231	4.625	97.160	97.302	97.231	6.125	100.793	100.739	100.621
4.75	97.128	97.229	97.184	4.75	97.128	97.229	97.184	6.25	101.153	100.962	100.772
4.875	97.653	97.774	97.728	4.875	97.653	97.774	97.728	6.375	100.581	100.537	100.493
5	98.187	98.307	98.262	5	98.187	98.307	98.262	6.5	101.141	101.104	101.054
5.125	98.706	98.826	98.781	5.125	98.706	98.826	98.781	6.625	101.609	101.619	101.480
5.25	98.692	98.693	98.609	5.25	98.692	98.693	98.609	6.75	101.556	101.505	101.453
5.375	99.106	99.204	99.090	5.375	99.106	99.204	99.090	6.875	101.270	101.258	101.130
5.5	99.595	99.693	99.579	5.5	99.595	99.693	99.579	7	101.800	101.788	101.660
5.625	100.056	100.154	100.040	5.625	100.056	100.154	100.040	7.125	102.198	102.186	102.058
5.75	99.997	99.936	99.902	5.75	99.997	99.936	99.902	7.25	101.622	101.533	101.469
5.875	100.030	100.106	100.064	5.875	100.030	100.106	100.064	7.375	101.409	101.375	101.308
6	100.469	100.545	100.502	6	100.469	100.545	100.502	7.5	101.872	101.837	101.771
								7.625	102.125	102.091	102.024
								7.75	101.675	101.587	101.507
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	94.903	94.980	94.902	4.5	93.958	94.101	94.030
5.375	97.237	97.291	97.209	5.125	95.704	95.781	95.704	4.625	94.492	94.634	94.563
5.5	98.079	98.133	98.051	5.25	96.678	96.670	96.552	4.75	93.188	93.188	93.188
5.625	98.512	98.567	98.484	5.375	97.237	97.291	97.209	4.875	93.486	93.527	93.486
5.75	99.403	99.213	99.022	5.5	98.079	98.133	98.051	5	93.909	94.027	93.981
5.875	100.069	99.878	99.688	5.625	98.512	98.567	98.484	5.125	94.375	94.496	94.450
6	100.420	100.229	100.044	5.75	98.703	98.658	98.627	5.25	95.647	95.617	95.588
6.125	100.793	100.739	100.621	5.875	99.459	99.491	99.373	5.375	95.748	95.719	95.690
6.25	101.153	100.962	100.772	6	100.130	100.162	100.044	5.5	96.144	96.115	96.086
6.375	100.581	100.537	100.493	6.125	100.707	100.739	100.621	5.625	96.550	96.521	96.491
6.5	101.141	101.104	101.054	6.25	100.499	100.440	100.393	5.75	97.433	97.411	97.389
6.625	101.609	101.619	101.480	6.375	100.477	100.487	100.348	5.875	97.714	97.692	97.670
6.75	101.556	101.505	101.453	6.5	101.094	101.104	100.965	6	98.048	98.026	98.004
6.875	101.270	101.258	101.130	6.625	101.609	101.619	101.480	6.125	98.347	98.325	98.303
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	97.546	97.553	97.486	5.25	97.546	97.553	97.486	5.25	97.546	97.553	97.486
5.375	98.109	98.064	98.033	5.375	98.109	98.064	98.033	5.375	98.109	98.064	98.033

5.5	98.763	98.818	98.735	5.5	98.763	98.818	98.735	5.5	98.763	98.818	98.735
5.625	99.296	99.252	99.220	5.625	99.296	99.252	99.220	5.625	99.296	99.252	99.220
5.75	99.840	99.875	99.793	5.75	99.840	99.875	99.793	5.75	99.840	99.875	99.793
5.875	100.190	100.000	99.854	5.875	100.190	100.000	99.854	5.875	100.190	100.000	99.854
6	100.681	100.643	100.525	6	100.681	100.643	100.525	6	100.681	100.643	100.525
6.125	101.188	101.220	101.102	6.125	101.188	101.220	101.102	6.125	101.188	101.220	101.102
6.25	101.605	101.638	101.519	6.25	101.605	101.638	101.519	6.25	101.605	101.638	101.519
6.375	101.256	101.212	101.168	6.375	101.256	101.212	101.168	6.375	101.256	101.212	101.168
6.5	101.816	101.772	101.729	6.5	101.816	101.772	101.729	6.5	101.816	101.772	101.729
6.625	102.165	102.175	102.036	6.625	102.165	102.175	102.036	6.625	102.165	102.175	102.036
6.75	102.529	102.539	102.400	6.75	102.529	102.539	102.400	6.75	102.529	102.539	102.400
6.875	102.076	102.025	101.974	6.875	102.076	102.025	101.974	6.875	102.076	102.025	101.974
7	102.470	102.418	102.367	7	102.470	102.418	102.367	7	102.470	102.418	102.367
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	96.611	96.754	96.683	4.25	95.498	95.640	95.570	5.25	96.621	96.613	96.495
4.625	97.160	97.302	97.231	4.375	96.057	96.199	96.128	5.375	97.237	97.291	97.209
4.75	97.128	97.229	97.184	4.5	96.611	96.754	96.683	5.5	98.079	98.133	98.051
4.875	97.653	97.774	97.728	4.625	97.160	97.302	97.231	5.625	98.512	98.567	98.484
5	98.187	98.307	98.262	4.75	97.128	97.229	97.184	5.75	99.403	99.213	99.022
5.125	98.706	98.826	98.781	4.875	97.653	97.774	97.728	5.875	100.069	99.878	99.688
5.25	98.692	98.693	98.609	5	98.187	98.307	98.262	6	100.420	100.229	100.044
5.375	99.106	99.204	99.090	5.125	98.706	98.826	98.781	6.125	100.793	100.739	100.621
5.5	99.595	99.693	99.579	5.25	98.692	98.693	98.609	6.25	101.153	100.962	100.772
5.625	100.056	100.154	100.040	5.375	99.106	99.204	99.090	6.375	100.581	100.537	100.493
5.75	99.997	99.936	99.902	5.5	99.595	99.693	99.579	6.5	101.141	101.104	101.054
5.875	100.030	100.106	100.064	5.625	100.056	100.154	100.040	6.625	101.609	101.619	101.480
6	100.469	100.545	100.502	5.75	99.997	99.936	99.902	6.75	101.556	101.505	101.453
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	96.337	96.392	96.309	4.5	93.958	94.101	94.030
5.375	97.237	97.291	97.209	5.375	97.237	97.291	97.209	4.625	94.492	94.634	94.563
5.5	98.079	98.133	98.051	5.5	98.079	98.133	98.051	4.75	93.188	93.188	93.188
5.625	98.512	98.567	98.484	5.625	98.512	98.567	98.484	4.875	93.486	93.527	93.486
5.75	99.403	99.213	99.022	5.75	98.703	98.658	98.627	5	93.909	94.027	93.981
5.875	100.069	99.878	99.688	5.875	99.459	99.491	99.373	5.125	94.375	94.496	94.450
6	100.420	100.229	100.044	6	100.130	100.162	100.044	5.25	95.647	95.617	95.588
6.125	100.793	100.739	100.621	6.125	100.707	100.739	100.621	5.375	95.748	95.719	95.690
6.25	101.153	100.962	100.772	6.25	100.499	100.440	100.393	5.5	96.144	96.115	96.086
6.375	100.581	100.537	100.493	6.375	100.477	100.487	100.348	5.625	96.550	96.521	96.491
6.5	101.141	101.104	101.054	6.5	101.094	101.104	100.965	5.75	97.433	97.411	97.389
6.625	101.609	101.619	101.480	6.625	101.609	101.619	101.480	5.875	97.714	97.692	97.670
6.75	101.556	101.505	101.453	6.75	101.107	101.033	100.970	6	98.048	98.026	98.004
6.875	101.270	101.258	101.130	6.875	101.270	101.258	101.130	6.125	98.347	98.325	98.303

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-3.5
< 550	-4.5
No FICO Score	-3.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline)	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

\*Buydown options and pricing available through PML



6.5	101.316	101.272	101.229	6.5	101.316	101.272	101.229	6.125	100.644	100.517	100.470
6.625	101.546	101.502	101.458	6.625	101.546	101.502	101.458	6.25	100.998	100.909	100.862
6.75	101.993	101.942	101.891	6.75	101.993	101.942	101.891	6.375	100.756	100.712	100.668
6.875	101.576	101.525	101.474	6.875	101.576	101.525	101.474	6.5	101.316	101.272	101.229
7	101.970	101.918	101.867	7	101.970	101.918	101.867	6.625	101.546	101.502	101.458
7.125	102.354	102.303	102.251	7.125	102.354	102.303	102.251	6.75	101.993	101.942	101.891
7.25	102.472	102.383	102.319	7.25	102.472	102.383	102.319	6.875	101.576	101.525	101.474
7.375	101.902	101.828	101.724	7.375	101.902	101.828	101.724	7	101.970	101.918	101.867
7.5	102.234	102.159	102.056	7.5	102.234	102.159	102.056	7.125	102.354	102.303	102.251
7.625	102.478	102.361	102.243	7.625	102.478	102.361	102.243	7.25	102.472	102.383	102.319
7.75	102.642	102.553	102.474	7.75	102.642	102.553	102.474	7.375	101.871	101.753	101.636
7.875	101.530	101.442	101.332	7.875	101.530	101.442	101.332	7.5	102.232	102.114	101.997
8	101.938	101.849	101.740	8	101.938	101.849	101.740	7.625	102.478	102.361	102.243
8.125	102.328	102.239	102.130	8.125	102.328	102.239	102.130	7.75	102.642	102.553	102.474
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	95.851	95.993	95.922	4.5	95.851	95.993	95.922	6.625	100.871	100.827	100.783
4.625	96.322	96.464	96.394	4.625	96.322	96.464	96.394	6.75	101.056	101.005	100.953
4.75	96.628	96.625	96.625	4.75	96.628	96.625	96.625	6.875	100.389	100.365	100.286
4.875	96.924	97.019	96.974	4.875	96.924	97.019	96.974	7	100.782	100.747	100.680
5	97.346	97.460	97.414	5	97.346	97.460	97.414	7.125	101.166	101.115	101.064
5.125	97.753	97.874	97.828	5.125	97.753	97.874	97.828	7.25	101.122	101.033	100.969
5.25	98.192	98.143	98.109	5.25	98.192	98.143	98.109	7.375	100.433	100.419	100.353
5.375	98.282	98.380	98.265	5.375	98.282	98.380	98.265	7.5	100.784	100.770	100.703
5.5	98.659	98.757	98.642	5.5	98.659	98.757	98.642	7.625	100.986	100.972	100.905
5.625	99.022	99.102	98.987	5.625	99.022	99.102	98.987	7.75	101.175	101.087	101.007
5.75	99.497	99.436	99.402	5.75	99.497	99.436	99.402				
5.875	99.526	99.504	99.482	5.875	99.526	99.504	99.482				
6	99.860	99.838	99.816	6	99.860	99.838	99.816				
6.125	100.160	100.138	100.116	6.125	100.160	100.138	100.116				
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	100.641	100.597	100.554	6.125	99.715	99.767	99.649	4.5	93.163	93.306	93.235
6.625	100.871	100.827	100.783	6.25	99.999	99.940	99.893	4.625	93.585	93.728	93.657
6.75	101.056	101.005	100.953	6.375	99.597	99.627	99.488	4.75	92.688	92.688	92.688
6.875	100.389	100.365	100.286	6.5	100.102	100.132	99.993	4.875	92.986	92.986	92.986
7	100.782	100.747	100.680	6.625	100.419	100.450	100.311	5	93.409	93.409	93.409
7.125	101.166	101.115	101.064	6.75	100.607	100.533	100.470	5.125	93.694	93.694	93.694
7.25	101.122	101.033	100.969	6.875	100.357	100.365	100.236	5.25	95.147	95.117	95.088
7.375	100.433	100.419	100.353	7	100.739	100.747	100.619	5.375	95.248	95.219	95.190
7.5	100.784	100.770	100.703	7.125	100.972	100.980	100.851	5.5	95.644	95.615	95.586
7.625	100.986	100.972	100.905	7.25	101.172	101.083	101.019	5.625	96.050	96.021	95.991
7.75	101.175	101.087	101.007	7.375	100.433	100.419	100.353	5.75	96.933	96.911	96.889
				7.5	100.784	100.770	100.703	5.875	97.214	97.192	97.170
				7.625	100.986	100.972	100.905	6	97.548	97.526	97.504
								6.125	97.847	97.825	97.803

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	98.697	98.509	98.209	6.75	96.097	95.909	95.609
6.875	98.898	98.695	98.395	6.875	96.298	96.095	95.795
7	99.401	99.198	98.898	7	96.801	96.598	96.298
7.125	99.857	99.654	99.354	7.125	97.257	97.054	96.754
7.25	100.293	100.090	99.790	7.25	97.693	97.490	97.190
7.375	100.599	100.336	100.036	7.375	97.999	97.736	97.436
7.5	101.062	100.799	100.499	7.5	98.462	98.199	97.899
7.625	101.478	101.215	100.915	7.625	98.878	98.615	98.315
7.75	101.874	101.611	101.311	7.75	99.274	99.011	98.711
7.875	101.332	101.008	100.708	7.875	98.732	98.408	98.108
8	101.755	101.431	101.131	8	99.155	98.831	98.531
8.125	102.141	101.817	101.517	8.125	99.541	99.217	98.917
8.25	102.507	102.183	101.883	8.25	99.907	99.583	99.283

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.697	96.509	96.209	6.75	94.097	93.909	93.609
6.875	96.898	96.695	96.395	6.875	94.298	94.095	93.795
7	97.401	97.198	96.898	7	94.801	94.598	94.298
7.125	97.857	97.654	97.354	7.125	95.257	95.054	94.754
7.25	98.293	98.090	97.790	7.25	95.693	95.490	95.190
7.375	98.599	98.336	98.036	7.375	95.999	95.736	95.436
7.5	99.062	98.799	98.499	7.5	96.462	96.199	95.899
7.625	99.478	99.215	98.915	7.625	96.878	96.615	96.315
7.75	99.874	99.611	99.311	7.75	97.274	97.011	96.711
7.875	99.332	99.008	98.708	7.875	96.732	96.408	96.108
8	99.755	99.431	99.131	8	97.155	96.831	96.531
8.125	100.141	99.817	99.517	8.125	97.541	97.217	96.917
8.25	100.507	100.183	99.883	8.25	97.907	97.583	97.283

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.