



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%

Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID: 79613-0002

VA Lender ID: 900136-00-00



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	95.944	95.897	95.897	5.625	95.944	95.897	95.897	5	93.215	93.169	93.153
5.75	97.199	97.201	97.203	5.75	96.953	96.881	96.858	5.125	94.046	94.001	93.984
5.875	97.846	97.848	97.850	5.875	97.626	97.554	97.529	5.25	94.809	94.763	94.747
6	98.536	98.538	98.540	6	98.293	98.221	98.196	5.375	95.450	95.405	95.388
6.125	99.078	99.080	99.082	6.125	98.692	98.620	98.595	5.5	96.055	96.009	95.993
6.25	99.195	99.187	99.178	6.25	98.908	98.857	98.835	5.625	96.571	96.526	96.509
6.375	99.808	99.800	99.791	6.375	99.564	99.513	99.490	5.75	98.587	98.516	98.491
6.5	100.396	100.388	100.379	6.5	100.152	100.101	100.076	5.875	99.190	99.119	99.094
6.625	100.887	100.879	100.870	6.625	100.555	100.504	100.478	6	99.749	99.678	99.653
6.75	100.789	100.774	100.756	6.75	100.472	100.442	100.413	6.125	100.036	99.965	99.940
6.875	101.266	101.250	101.233	6.875	101.065	101.035	101.004	6.25	100.267	100.216	100.193
7	101.788	101.772	101.754	7	101.503	101.473	101.441	6.375	100.820	100.769	100.745
7.125	102.186	102.170	102.152	7.125	101.830	101.800	101.768	6.5	101.264	101.213	101.188
7.25	102.040	102.008	101.973	7.25	101.890	101.878	101.846	6.625	101.633	101.582	101.556
7.375	102.458	102.427	102.391	7.375	102.331	102.319	102.285	6.75	101.168	101.138	101.109
7.5	102.870	102.839	102.803	7.5	102.711	102.699	102.664	6.875	101.650	101.621	101.590
7.625	103.267	103.236	103.200	7.625	103.026	103.014	102.978	7	102.004	101.974	101.943
7.75	102.919	102.870	102.814	7.75	102.757	102.709	102.641	7.125	102.304	102.274	102.242
7.875	103.304	103.255	103.199	7.875	103.141	103.120	103.051	7.25	102.217	102.205	102.174
8	103.674	103.625	103.569	8	103.517	103.438	103.389	7.375	102.573	102.561	102.528
8.125	104.065	104.016	103.960	8.125	103.693	103.618	103.564	7.5	102.921	102.909	102.875
8.25	103.152	103.039	102.942	8.25	103.152	103.039	102.942	7.625	103.206	103.194	103.159
8.375	103.585	103.472	103.375	8.375	103.585	103.472	103.375	7.75	102.844	102.787	102.721
8.5	103.985	103.872	103.775	8.5	103.985	103.872	103.775	7.875	103.134	103.116	103.049
8.625	104.172	104.059	103.962	8.625	104.172	104.059	103.962	8	103.529	103.449	103.400
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	95.761	95.783	95.841	4.625	95.938	95.866	95.866	6	98.201	98.135	98.116
4.75	96.583	96.567	96.553	4.75	96.316	96.303	96.303	6.125	98.551	98.476	98.460
4.875	96.993	96.975	96.961	4.875	97.349	97.341	97.341	6.25	99.062	99.016	99.000
5	97.413	97.394	97.380	5	97.760	97.756	97.756	6.375	99.610	99.564	99.547
5.125	97.708	97.589	97.574	5.125	97.949	97.857	97.857	6.5	100.108	100.062	100.043
5.25	98.123	98.003	97.988	5.25	98.251	98.163	98.163	6.625	100.385	100.287	100.259
5.375	98.518	98.397	98.382	5.375	98.778	98.694	98.694	6.75	100.595	100.570	100.546
5.5	98.895	98.773	98.759	5.5	99.160	99.080	99.080	6.875	101.048	101.023	100.997
5.625	98.959	98.938	98.914	5.625	99.101	98.932	98.932	7	101.409	101.329	101.302
5.75	99.217	99.163	99.102	5.75	99.575	99.411	99.411	7.125	101.816	101.725	101.629
5.875	99.658	99.596	99.562	5.875	99.994	99.834	99.834	7.25	101.897	101.887	101.860
6	99.950	99.877	99.843	6	100.286	100.131	100.131	7.375	102.254	102.244	102.215
6.125	100.137	100.083	100.022	6.125	100.104	100.048	100.048	7.5	102.593	102.583	102.553
6.25	100.251	100.206	100.169	6.25	100.422	100.369	100.369	7.625	102.789	102.779	102.748
6.375	100.641	100.570	100.520	6.375	100.752	100.704	100.704	7.75	102.443	102.258	102.059
6.5	100.879	100.824	100.784	6.5	100.970	100.927	100.927	7.875	102.821	102.632	102.428
6.625	101.138	101.093	101.042	6.625	100.638	100.640	100.626				
6.75	101.142	101.069	101.026	6.75	100.961	100.961	100.961				
6.875	101.450	101.394	101.392	6.875	101.272	101.272	101.271				
7	101.592	101.562	101.555	7	101.507	101.507	101.500				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.579	91.507	91.507	5.125	95.794	95.748	95.731				
5.125	92.410	92.343	92.343	5.25	96.378	96.315	96.268				
5.25	93.155	93.094	93.094	5.375	96.832	96.786	96.769				
5.375	93.870	93.813	93.813	5.5	97.166	97.120	97.103				
5.5	94.309	94.257	94.257	5.625	97.152	97.089	97.056				
5.625	96.059	95.981	95.981	5.75	97.658	97.595	97.562				

5.75	96.821	96.747	96.747	5.875	98.111	98.049	98.015
5.875	97.419	97.350	97.350	6	98.526	98.455	98.405
6	97.941	97.878	97.878	6.125	99.089	99.018	98.968
6.125	98.572	98.513	98.513	6.25	99.573	99.502	99.451
6.25	98.931	98.909	98.909	6.375	100.000	99.929	99.879
6.375	99.452	99.434	99.434	6.5	100.225	100.153	100.103
6.5	99.893	99.880	99.880	6.625	99.742	99.687	99.654
6.625	100.306	100.298	100.298	6.75	100.209	100.154	100.121
6.75	100.226	100.208	100.208	6.875	100.619	100.563	100.530
6.875	100.665	100.651	100.649	7	100.800	100.744	100.711

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	95.744	95.737	95.779	5	94.969	94.906	94.907	5.25	94.239	94.176	94.114
5.125	96.098	96.086	96.124	5.125	95.395	95.332	95.332	5.375	94.890	94.827	94.765
5.25	96.442	96.427	96.460	5.25	95.822	95.759	95.745	5.5	95.365	95.302	95.239
5.375	96.782	96.762	96.791	5.375	96.249	96.186	96.153	5.625	96.022	95.959	95.896
5.5	97.112	97.088	97.112	5.5	96.677	96.614	96.551	5.75	96.499	96.436	96.374
5.625	97.437	97.409	97.428	5.625	97.106	97.043	96.980	5.875	96.794	96.731	96.669
5.75	97.771	97.739	97.754	5.75	97.536	97.473	97.410	6	97.273	97.210	97.147
5.875	98.111	98.074	98.085	5.875	97.785	97.722	97.717	6.125	97.554	97.491	97.428
6	98.412	98.371	98.377	6	98.117	98.077	98.083	6.25	98.003	97.940	97.878
6.125	98.694	98.649	98.650	6.125	98.479	98.435	98.436	6.375	98.453	98.390	98.328
6.25	99.007	98.958	98.955	6.25	98.818	98.768	98.766	6.5	98.903	98.840	98.777
6.375	99.328	99.275	99.267	6.375	99.142	99.089	99.082	6.625	99.167	99.104	99.041
6.5	99.582	99.525	99.513	6.5	99.443	99.385	99.373	6.75	99.621	99.558	99.496
6.625	99.803	99.741	99.725	6.625	99.729	99.667	99.651	6.875	99.889	99.826	99.763
6.75	100.002	99.936	99.915	6.75	99.979	99.914	99.893	7	100.344	100.281	100.219
6.875	100.191	100.121	100.096	6.875	100.212	100.142	100.117	7.125	100.611	100.548	100.486
7	100.264	100.201	100.138	7	100.568	100.505	100.442				
7.125	100.612	100.549	100.486	7.125	100.807	100.744	100.681				

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	95.733	95.670	95.607	5	95.137	95.074	95.011	5.25	94.407	94.344	94.281
5.125	96.098	96.035	95.972	5.125	95.563	95.500	95.437	5.375	95.058	94.995	94.932
5.25	96.463	96.400	96.337	5.25	95.990	95.927	95.864	5.5	95.533	95.470	95.407
5.375	96.829	96.766	96.703	5.375	96.417	96.354	96.291	5.625	96.190	96.127	96.064
5.5	97.151	97.088	97.025	5.5	96.845	96.782	96.719	5.75	96.667	96.604	96.541
5.625	97.518	97.455	97.392	5.625	97.274	97.211	97.148	5.875	96.962	96.899	96.836
5.75	97.854	97.791	97.728	5.75	97.704	97.641	97.578	6	97.441	97.378	97.315
5.875	98.190	98.127	98.064	5.875	97.953	97.890	97.827	6.125	97.722	97.659	97.596
6	98.528	98.465	98.402	6	98.187	98.124	98.061	6.25	98.172	98.109	98.046
6.125	98.725	98.662	98.599	6.125	98.587	98.524	98.461	6.375	98.621	98.558	98.495
6.25	99.067	99.004	98.941	6.25	98.986	98.923	98.860	6.5	99.071	99.008	98.945
6.375	99.264	99.201	99.138	6.375	99.219	99.156	99.093	6.625	99.335	99.272	99.209
6.5	99.462	99.399	99.336	6.5	99.454	99.391	99.328	6.75	99.789	99.726	99.663
6.625	99.805	99.742	99.679	6.625	99.690	99.627	99.564	6.875	100.057	99.994	99.931
6.75	100.029	99.966	99.903	6.75	100.094	100.031	99.968	7	100.512	100.449	100.386
6.875	100.085	100.022	99.959	6.875	100.330	100.267	100.204	7.125	100.779	100.716	100.653

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	97.112	97.076	97.057	5.75	98.485	98.433	98.388	5	96.878	96.866	96.857
5.875	97.833	97.803	97.781	5.875	98.977	98.924	98.879	5.125	97.143	97.123	97.098
6	98.427	98.397	98.374	6	99.479	99.425	99.379	5.25	97.728	97.707	97.682
6.125	99.055	99.026	99.002	6.125	99.778	99.723	99.678	5.375	98.066	98.046	98.021
6.25	99.507	99.494	99.484	6.25	100.176	100.143	100.091	5.5	98.500	98.479	98.454
6.375	100.086	100.073	100.062	6.375	100.619	100.585	100.533	5.625	98.761	98.741	98.716
6.5	100.491	100.477	100.464	6.5	101.008	100.973	100.921	5.75	99.050	98.996	98.929
6.625	100.956	100.941	100.927	6.625	101.378	101.342	101.290	5.875	99.440	99.386	99.319
6.75	101.243	101.244	101.238	6.75	101.094	101.076	101.024	6	99.651	99.597	99.530
6.875	101.763	101.759	101.748	6.875	101.483	101.465	101.412				
7	102.239	102.233	102.221	7	101.834	101.816	101.762				
7.125	102.546	102.539	102.527	7.125	102.156	102.138	102.083				
7.25	102.706	102.698	102.670	7.25	102.185	102.173	102.130				
7.375	103.072	103.064	103.035	7.375	102.519	102.507	102.463				
7.5	103.419	103.408	103.379	7.5	102.868	102.856	102.811				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.169	96.154	96.140
4.875	96.492	96.476	96.462
5	96.973	96.871	96.857
5.125	97.450	97.332	97.318
5.25	97.758	97.639	97.625
5.375	98.068	97.949	97.934
5.5	98.258	98.138	98.123
5.625	98.374	98.208	98.183
5.75	98.668	98.503	98.477
5.875	98.963	98.796	98.771
6	99.289	99.121	99.096

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
5.75	96.824	96.833	96.858
5.875	97.429	97.434	97.465
6	98.016	98.018	98.053
6.125	98.503	98.504	98.540
6.25	98.769	98.786	98.793
6.375	99.331	99.343	99.356
6.5	99.831	99.841	99.858
6.625	100.289	100.299	100.316
6.75	100.323	100.348	100.336
6.875	100.802	100.823	100.818
7	101.233	101.251	101.250
7.125	101.643	101.661	101.660
7.25	101.672	101.705	101.675
7.375	102.039	102.068	102.044

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	95.791	95.762	95.730	5	95.791	95.762	95.730	5	95.791	95.762	95.730
5.125	96.485	96.574	96.492	5.125	96.485	96.574	96.492	5.125	96.485	96.574	96.492
5.25	97.091	97.180	97.097	5.25	97.091	97.180	97.097	5.25	97.091	97.180	97.097
5.375	97.557	97.611	97.552	5.375	97.557	97.611	97.552	5.375	97.557	97.611	97.552
5.5	98.387	98.455	98.396	5.5	98.387	98.455	98.396	5.5	98.387	98.455	98.396
5.625	98.823	98.891	98.832	5.625	98.823	98.891	98.832	5.625	98.823	98.891	98.832
5.75	99.450	99.518	99.459	5.75	99.450	99.518	99.459	5.75	99.450	99.518	99.459
5.875	99.858	99.730	99.631	5.875	99.858	99.730	99.631	5.875	99.858	99.730	99.631
6	100.367	100.404	100.305	6	100.367	100.404	100.305	6	100.367	100.404	100.305
6.125	100.939	100.986	100.887	6.125	100.939	100.986	100.887	6.125	100.939	100.986	100.887
6.25	101.365	101.412	101.313	6.25	101.365	101.412	101.313	6.25	101.365	101.412	101.313
6.375	100.970	100.933	100.896	6.375	100.970	100.933	100.896	6.375	100.970	100.933	100.896
6.5	101.535	101.549	101.473	6.5	101.535	101.549	101.473	6.5	101.535	101.549	101.473
6.625	102.043	102.069	101.994	6.625	102.043	102.069	101.994	6.625	102.043	102.069	101.994
6.75	102.469	102.495	102.420	6.75	102.469	102.495	102.420	6.75	102.469	102.495	102.420
6.875	101.876	101.817	101.759	6.875	101.876	101.817	101.759	6.875	101.876	101.817	101.759
7	102.360	102.302	102.243	7	102.360	102.302	102.243	7	102.360	102.302	102.243
7.125	102.765	102.706	102.647	7.125	102.765	102.706	102.647	7.125	102.765	102.706	102.647
7.25	102.879	102.848	102.749	7.25	102.879	102.848	102.749	7.25	102.879	102.848	102.749
7.375	102.333	102.215	102.098	7.375	102.333	102.215	102.098	7.375	102.333	102.215	102.098
7.5	102.669	102.552	102.434	7.5	102.669	102.552	102.434	7.5	102.669	102.552	102.434
7.625	102.937	102.819	102.709	7.625	102.937	102.819	102.709	7.625	102.937	102.819	102.709
7.75	103.191	103.096	103.016	7.75	103.191	103.096	103.016	7.75	103.191	103.096	103.016
7.875	102.049	101.946	101.833	7.875	102.049	101.946	101.833	7.875	102.049	101.946	101.833
8	102.478	102.375	102.262	8	102.478	102.375	102.262	8	102.478	102.375	102.262

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
3.5	90.984	91.110	91.172	3.5	90.984	91.110	91.172	5	94.514	94.603	94.471
3.625	91.549	91.675	91.736	3.625	91.549	91.675	91.736	5.125	95.317	95.406	95.273
3.75	92.627	92.756	92.801	3.75	92.627	92.756	92.801	5.25	96.332	96.257	96.247
3.875	93.191	93.320	93.365	3.875	93.191	93.320	93.365	5.375	96.883	96.927	96.840
4	93.754	93.882	93.927	4	93.754	93.882	93.927	5.5	97.702	97.770	97.684
4.125	94.315	94.444	94.489	4.125	94.315	94.444	94.489	5.625	98.138	98.206	98.120
4.25	95.209	95.309	95.337	4.25	95.209	95.309	95.337	5.75	99.045	98.854	98.664
4.375	95.769	95.869	95.897	4.375	95.769	95.869	95.897	5.875	99.737	99.547	99.356
4.5	96.326	96.426	96.454	4.5	96.326	96.426	96.454	6	100.106	99.923	99.808
4.625	96.878	96.978	97.006	4.625	96.878	96.978	97.006	6.125	100.470	100.505	100.390
4.75	96.895	96.903	96.915	4.75	96.895	96.903	96.915	6.25	100.920	100.730	100.539
4.875	97.444	97.452	97.464	4.875	97.444	97.452	97.464	6.375	100.315	100.341	100.246
5	97.985	97.993	98.005	5	97.985	97.993	98.005	6.5	100.947	100.973	100.878
5.125	98.515	98.523	98.535	5.125	98.515	98.523	98.535	6.625	101.487	101.514	101.419
5.25	98.333	98.344	98.339	5.25	98.333	98.344	98.339	6.75	101.335	101.277	101.218
5.375	98.857	98.867	98.862	5.375	98.857	98.867	98.862	6.875	101.242	101.247	101.133
5.5	99.362	99.372	99.367	5.5	99.362	99.372	99.367	7	101.782	101.788	101.673
5.625	99.843	99.854	99.849	5.625	99.843	99.854	99.849	7.125	102.191	102.196	102.082
5.75	99.575	99.543	99.529	5.75	99.575	99.543	99.529	7.25	101.529	101.450	101.385
5.875	99.877	99.890	99.868	5.875	99.877	99.890	99.868	7.375	101.305	101.290	101.170
6	100.328	100.341	100.320	6	100.328	100.341	100.320	7.5	101.786	101.771	101.651
								7.625	102.055	102.040	101.920
								7.75	101.725	101.630	101.549

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	96.332	96.257	96.247	5	94.514	94.603	94.471	4.5	93.679	93.779	93.682
5.375	96.883	96.927	96.840	5.125	95.317	95.406	95.273	4.625	94.222	94.321	94.224
5.5	97.702	97.770	97.684	5.25	96.387	96.312	96.302	4.75	92.838	92.838	92.838
5.625	98.138	98.206	98.120	5.375	96.901	96.927	96.840	4.875	93.209	93.217	93.144
5.75	99.045	98.854	98.664	5.5	97.702	97.770	97.684	5	93.727	93.736	93.574
5.875	99.737	99.547	99.356	5.625	98.138	98.206	98.120	5.125	94.222	94.230	94.042
6	100.106	99.923	99.808	5.75	98.272	98.215	98.167	5.25	95.273	95.244	95.215
6.125	100.470	100.505	100.390	5.875	99.201	99.249	99.133	5.375	95.384	95.355	95.325
6.25	100.920	100.730	100.539	6	99.876	99.923	99.808	5.5	95.803	95.774	95.744
6.375	100.315	100.341	100.246	6.125	100.458	100.505	100.390	5.625	96.223	96.193	96.164
6.5	100.947	100.973	100.878	6.25	100.138	100.063	100.015	5.75	97.245	97.231	97.216
6.625	101.487	101.514	101.419	6.375	100.315	100.341	100.246	5.875	97.553	97.538	97.523
6.75	101.335	101.277	101.218	6.5	100.947	100.973	100.878	6	97.903	97.888	97.874
6.875	101.242	101.247	101.133	6.625	101.487	101.514	101.419	6.125	98.217	98.203	98.188

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	97.091	97.180	97.097	5.25	97.091	97.180	97.097	5.25	97.091	97.180	97.097
5.375	97.557	97.611	97.552	5.375	97.557	97.611	97.552	5.375	97.557	97.611	97.552

5.5	98.387	98.455	98.396	5.5	98.387	98.455	98.396	5.5	98.387	98.455	98.396
5.625	98.823	98.891	98.832	5.625	98.823	98.891	98.832	5.625	98.823	98.891	98.832
5.75	99.450	99.518	99.459	5.75	99.450	99.518	99.459	5.75	99.450	99.518	99.459
5.875	99.858	99.730	99.631	5.875	99.858	99.730	99.631	5.875	99.858	99.730	99.631
6	100.367	100.404	100.305	6	100.367	100.404	100.305	6	100.367	100.404	100.305
6.125	100.939	100.986	100.887	6.125	100.939	100.986	100.887	6.125	100.939	100.986	100.887
6.25	101.365	101.412	101.313	6.25	101.365	101.412	101.313	6.25	101.365	101.412	101.313
6.375	100.970	100.933	100.896	6.375	100.970	100.933	100.896	6.375	100.970	100.933	100.896
6.5	101.535	101.549	101.473	6.5	101.535	101.549	101.473	6.5	101.535	101.549	101.473
6.625	102.043	102.069	101.994	6.625	102.043	102.069	101.994	6.625	102.043	102.069	101.994
6.75	102.469	102.495	102.420	6.75	102.469	102.495	102.420	6.75	102.469	102.495	102.420
6.875	101.876	101.817	101.759	6.875	101.876	101.817	101.759	6.875	101.876	101.817	101.759
7	102.360	102.302	102.243	7	102.360	102.302	102.243	7	102.360	102.302	102.243
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	96.326	96.426	96.454	4.25	95.209	95.309	95.337	5.25	96.332	96.257	96.247
4.625	96.878	96.978	97.006	4.375	95.769	95.869	95.897	5.375	96.883	96.927	96.840
4.75	96.895	96.903	96.915	4.5	96.326	96.426	96.454	5.5	97.702	97.770	97.684
4.875	97.444	97.452	97.464	4.625	96.878	96.978	97.006	5.625	98.138	98.206	98.120
5	97.985	97.993	98.005	4.75	96.895	96.903	96.915	5.75	99.045	98.854	98.664
5.125	98.515	98.523	98.535	4.875	97.444	97.452	97.464	5.875	99.737	99.547	99.356
5.25	98.333	98.344	98.339	5	97.985	97.993	98.005	6	100.106	99.923	99.808
5.375	98.857	98.867	98.862	5.125	98.515	98.523	98.535	6.125	100.470	100.505	100.390
5.5	99.362	99.372	99.367	5.25	98.333	98.344	98.339	6.25	100.920	100.730	100.539
5.625	99.843	99.854	99.849	5.375	98.857	98.867	98.862	6.375	100.315	100.341	100.246
5.75	99.575	99.543	99.529	5.5	99.362	99.372	99.367	6.5	100.947	100.973	100.878
5.875	99.877	99.890	99.868	5.625	99.843	99.854	99.849	6.625	101.487	101.514	101.419
6	100.328	100.341	100.320	5.75	99.575	99.543	99.529	6.75	101.335	101.277	101.218
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	96.332	96.257	96.247	5.25	95.957	96.025	95.939	4.5	93.679	93.779	93.682
5.375	96.883	96.927	96.840	5.375	96.858	96.927	96.840	4.625	94.222	94.321	94.224
5.5	97.702	97.770	97.684	5.5	97.702	97.770	97.684	4.75	92.838	92.838	92.838
5.625	98.138	98.206	98.120	5.625	98.138	98.206	98.120	4.875	93.209	93.217	93.144
5.75	99.045	98.854	98.664	5.75	98.167	98.215	98.099	5	93.727	93.736	93.574
5.875	99.737	99.547	99.356	5.875	99.201	99.249	99.133	5.125	94.222	94.230	94.042
6	100.106	99.923	99.808	6	99.876	99.923	99.808	5.25	95.273	95.244	95.215
6.125	100.470	100.505	100.390	6.125	100.458	100.505	100.390	5.375	95.384	95.355	95.325
6.25	100.920	100.730	100.539	6.25	100.138	100.063	100.015	5.5	95.803	95.774	95.744
6.375	100.315	100.341	100.246	6.375	100.315	100.341	100.246	5.625	96.223	96.193	96.164
6.5	100.947	100.973	100.878	6.5	100.947	100.973	100.878	5.75	97.245	97.231	97.216
6.625	101.487	101.514	101.419	6.625	101.487	101.514	101.419	5.875	97.553	97.538	97.523
6.75	101.335	101.277	101.218	6.75	100.904	100.825	100.760	6	97.903	97.888	97.874
6.875	101.242	101.247	101.133	6.875	101.242	101.247	101.133	6.125	98.217	98.203	98.188

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

*Buydown options and pricing available through PML



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	95.885	95.840	95.824	5.125	95.885	95.840	95.824	4.75	94.104	94.059	94.043
5.25	97.087	97.010	96.996	5.25	97.087	97.010	96.996	4.875	94.705	94.814	94.731
5.375	97.607	97.531	97.517	5.375	97.607	97.531	97.517	5	95.291	95.246	95.230
5.5	98.090	98.014	98.000	5.5	98.090	98.014	98.000	5.125	95.885	95.840	95.824
5.625	98.575	98.499	98.485	5.625	98.575	98.499	98.485	5.25	96.479	96.434	96.418
5.75	99.057	98.958	98.946	5.75	99.057	98.958	98.946	5.375	97.057	97.008	96.975
5.875	99.538	99.440	99.428	5.875	99.538	99.440	99.428	5.5	97.651	97.677	97.618
6	99.968	99.870	99.858	6	99.968	99.870	99.858	5.625	98.244	98.255	98.277
6.125	100.405	100.307	100.295	6.125	100.405	100.307	100.295	5.75	98.896	98.756	98.707
6.25	100.765	100.600	100.501	6.25	100.765	100.600	100.501	5.875	99.358	99.168	99.002
6.375	100.639	100.565	100.546	6.375	100.639	100.565	100.546	6	99.867	99.677	99.511
6.5	101.042	100.998	100.961	6.5	101.042	100.998	100.961	6.125	100.321	100.198	100.099
6.625	101.410	101.351	101.315	6.625	101.410	101.351	101.315	6.25	100.765	100.600	100.501
6.75	101.773	101.714	101.656	6.75	101.773	101.714	101.656	6.375	100.470	100.433	100.396
6.875	101.436	101.369	101.341	6.875	101.436	101.369	101.341	6.5	101.035	100.998	100.961
7	101.860	101.802	101.743	7	101.860	101.802	101.743	6.625	101.387	101.351	101.314
7.125	102.265	102.206	102.147	7.125	102.265	102.206	102.147	6.75	101.773	101.714	101.656
7.25	102.379	102.300	102.235	7.25	102.379	102.300	102.235	6.875	101.376	101.317	101.259
7.375	101.858	101.779	101.742	7.375	101.858	101.779	101.742	7	101.860	101.802	101.743
7.5	102.198	102.119	102.080	7.5	102.198	102.119	102.080	7.125	102.265	102.206	102.147
7.625	102.437	102.319	102.209	7.625	102.437	102.319	102.209	7.25	102.379	102.300	102.235
7.75	102.691	102.596	102.516	7.75	102.691	102.596	102.516	7.375	101.833	101.715	101.598
7.875	101.549	101.446	101.333	7.875	101.549	101.446	101.333	7.5	102.169	102.052	101.934
8	101.978	101.875	101.762	8	101.978	101.875	101.762	7.625	102.437	102.319	102.209
8.125	102.383	102.280	102.167	8.125	102.383	102.280	102.167	7.75	102.691	102.596	102.516

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	90.306	90.432	90.494	3.5	90.306	90.432	90.494	4.875	93.396	93.505	93.373
3.625	90.835	90.961	91.023	3.625	90.835	90.961	91.023	5	93.727	93.836	93.704
3.75	92.010	92.138	92.183	3.75	92.010	92.138	92.183	5.125	94.413	94.522	94.389
3.875	92.536	92.664	92.709	3.875	92.536	92.664	92.709	5.25	96.308	96.234	96.224
4	93.058	93.186	93.231	4	93.058	93.186	93.231	5.375	96.763	96.690	96.680
4.125	93.573	93.701	93.746	4.125	93.573	93.701	93.746	5.5	97.214	97.141	97.131
4.25	94.578	94.677	94.705	4.25	94.578	94.677	94.705	5.625	97.629	97.556	97.546
4.375	95.088	95.188	95.216	4.375	95.088	95.188	95.216	5.75	98.545	98.354	98.171
4.5	95.588	95.687	95.716	4.5	95.588	95.687	95.716	5.875	99.237	99.047	98.856
4.625	96.073	96.172	96.201	4.625	96.073	96.172	96.201	6	99.606	99.416	99.225
4.75	96.276	96.276	96.276	4.75	96.276	96.276	96.276	6.125	99.970	99.780	99.589
4.875	96.713	96.721	96.733	4.875	96.713	96.721	96.733	6.25	100.420	100.230	100.039
5	97.171	97.179	97.191	5	97.171	97.179	97.191	6.375	100.203	100.130	100.115
5.125	97.605	97.613	97.625	5.125	97.605	97.613	97.625	6.5	100.518	100.445	100.429
5.25	97.773	97.727	97.710	5.25	97.773	97.727	97.710	6.625	100.846	100.773	100.755
5.375	98.057	98.068	98.063	5.375	98.057	98.068	98.063	6.75	100.835	100.777	100.718
5.5	98.456	98.467	98.462	5.5	98.456	98.467	98.462	6.875	100.359	100.385	100.271
5.625	98.823	98.834	98.829	5.625	98.823	98.834	98.829	7	100.735	100.760	100.646
5.75	99.075	99.043	99.029	5.75	99.075	99.043	99.029	7.125	101.077	101.018	100.960
5.875	99.365	99.350	99.336	5.875	99.365	99.350	99.336	7.25	101.029	100.950	100.885
6	99.715	99.701	99.686	6	99.715	99.701	99.686	7.375	100.329	100.334	100.214
								7.5	100.694	100.699	100.579
								7.625	100.928	100.913	100.793
								7.75	101.225	101.130	101.049

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	100.518	100.445	100.429	6.125	99.499	99.567	99.451	4.5	92.922	93.021	92.925
6.625	100.846	100.773	100.755	6.25	99.883	99.811	99.797	4.625	93.367	93.467	93.370
6.75	100.835	100.777	100.718	6.375	100.245	100.173	100.157	4.75	92.338	92.338	92.338
6.875	100.359	100.385	100.271	6.5	100.571	100.499	100.483	4.875	92.644	92.644	92.644
7	100.735	100.760	100.646	6.625	100.917	100.845	100.828	5	93.074	93.074	93.074
7.125	101.077	101.018	100.960	6.75	100.404	100.325	100.260	5.125	93.364	93.364	93.364
7.25	101.029	100.950	100.885	6.875	100.359	100.385	100.271	5.25	94.773	94.744	94.715
7.375	100.329	100.334	100.214	7	100.735	100.760	100.646	5.375	94.884	94.855	94.825
7.5	100.694	100.699	100.579	7.125	100.963	100.989	100.875	5.5	95.303	95.274	95.244
7.625	100.928	100.913	100.793	7.25	101.079	101.000	100.935	5.625	95.723	95.693	95.664
7.75	101.225	101.130	101.049	7.375	100.329	100.334	100.214	5.75	96.745	96.731	96.716
				7.5	100.694	100.699	100.579	5.875	97.053	97.038	97.023
				7.625	100.978	100.913	100.802	6	97.403	97.388	97.374
								6.125	97.717	97.703	97.688

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	100.639	100.565	100.546	6.375	100.639	100.565	100.546	6	99.867	99.677	99.511

6.5	101.042	100.998	100.961	6.5	101.042	100.998	100.961	6.125	100.321	100.198	100.099
6.625	101.410	101.351	101.315	6.625	101.410	101.351	101.315	6.25	100.765	100.600	100.501
6.75	101.773	101.714	101.656	6.75	101.773	101.714	101.656	6.375	100.470	100.433	100.396
6.875	101.436	101.369	101.341	6.875	101.436	101.369	101.341	6.5	101.035	100.998	100.961
7	101.860	101.802	101.743	7	101.860	101.802	101.743	6.625	101.387	101.351	101.314
7.125	102.265	102.206	102.147	7.125	102.265	102.206	102.147	6.75	101.773	101.714	101.656
7.25	102.379	102.300	102.235	7.25	102.379	102.300	102.235	6.875	101.376	101.317	101.259
7.375	101.858	101.779	101.742	7.375	101.858	101.779	101.742	7	101.860	101.802	101.743
7.5	102.198	102.119	102.080	7.5	102.198	102.119	102.080	7.125	102.265	102.206	102.147
7.625	102.437	102.319	102.209	7.625	102.437	102.319	102.209	7.25	102.379	102.300	102.235
7.75	102.691	102.596	102.516	7.75	102.691	102.596	102.516	7.375	101.833	101.715	101.598
7.875	101.549	101.446	101.333	7.875	101.549	101.446	101.333	7.5	102.169	102.052	101.934
8	101.978	101.875	101.762	8	101.978	101.875	101.762	7.625	102.437	102.319	102.209
8.125	102.383	102.280	102.167	8.125	102.383	102.280	102.167	7.75	102.691	102.596	102.516
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	95.588	95.687	95.716	4.5	95.588	95.687	95.716	6.625	100.712	100.676	100.639
4.625	96.073	96.172	96.201	4.625	96.073	96.172	96.201	6.75	100.835	100.777	100.718
4.75	96.276	96.276	96.276	4.75	96.276	96.276	96.276	6.875	100.359	100.385	100.271
4.875	96.713	96.721	96.733	4.875	96.713	96.721	96.733	7	100.735	100.760	100.646
5	97.171	97.179	97.191	5	97.171	97.179	97.191	7.125	101.077	101.018	100.960
5.125	97.605	97.613	97.625	5.125	97.605	97.613	97.625	7.25	101.029	100.950	100.885
5.25	97.773	97.727	97.710	5.25	97.773	97.727	97.710	7.375	100.329	100.334	100.214
5.375	98.057	98.068	98.063	5.375	98.057	98.068	98.063	7.5	100.694	100.699	100.579
5.5	98.456	98.467	98.462	5.5	98.456	98.467	98.462	7.625	100.928	100.913	100.793
5.625	98.823	98.834	98.829	5.625	98.823	98.834	98.829	7.75	101.225	101.130	101.049
5.75	99.075	99.043	99.029	5.75	99.075	99.043	99.029				
5.875	99.365	99.350	99.336	5.875	99.365	99.350	99.336				
6	99.715	99.701	99.686	6	99.715	99.701	99.686				
6.125	100.030	100.015	100.001	6.125	100.030	100.015	100.001				
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	100.360	100.323	100.286	6.125	99.499	99.567	99.451	4.5	92.922	93.021	92.925
6.625	100.712	100.676	100.639	6.25	99.638	99.563	99.515	4.625	93.367	93.467	93.370
6.75	100.835	100.777	100.718	6.375	99.470	99.517	99.422	4.75	92.338	92.338	92.338
6.875	100.359	100.385	100.271	6.5	100.011	100.058	99.962	4.875	92.644	92.644	92.644
7	100.735	100.760	100.646	6.625	100.374	100.421	100.326	5	93.074	93.074	93.074
7.125	101.077	101.018	100.960	6.75	100.404	100.325	100.260	5.125	93.364	93.364	93.364
7.25	101.029	100.950	100.885	6.875	100.359	100.385	100.271	5.25	94.773	94.744	94.715
7.375	100.329	100.334	100.214	7	100.735	100.760	100.646	5.375	94.884	94.855	94.825
7.5	100.694	100.699	100.579	7.125	100.963	100.989	100.875	5.5	95.303	95.274	95.244
7.625	100.928	100.913	100.793	7.25	101.079	101.000	100.935	5.625	95.723	95.693	95.664
7.75	101.225	101.130	101.049	7.375	100.329	100.334	100.214	5.75	96.745	96.731	96.716
				7.5	100.694	100.699	100.579	5.875	97.053	97.038	97.023
				7.625	100.978	100.913	100.802	6	97.403	97.388	97.374
								6.125	97.717	97.703	97.688

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	98.337	98.176	97.876	6.75	95.737	95.576	95.276
6.875	98.560	98.374	98.074	6.875	95.960	95.774	95.474
7	99.073	98.887	98.587	7	96.473	96.287	95.987
7.125	99.529	99.343	99.043	7.125	96.929	96.743	96.443
7.25	99.975	99.789	99.489	7.25	97.375	97.189	96.889
7.375	100.467	100.217	99.917	7.375	97.867	97.617	97.317
7.5	100.940	100.690	100.390	7.5	98.340	98.090	97.790
7.625	101.366	101.116	100.816	7.625	98.766	98.516	98.216
7.75	101.772	101.522	101.222	7.75	99.172	98.922	98.622
7.875	101.249	100.934	100.634	7.875	98.649	98.334	98.034
8	101.682	101.367	101.067	8	99.082	98.767	98.467
8.125	102.078	101.763	101.463	8.125	99.478	99.163	98.863
8.25	102.444	102.129	101.829	8.25	99.844	99.529	99.229

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.337	96.176	95.876	6.75	93.737	93.576	93.276
6.875	96.560	96.374	96.074	6.875	93.960	93.774	93.474
7	97.073	96.887	96.587	7	94.473	94.287	93.987
7.125	97.529	97.343	97.043	7.125	94.929	94.743	94.443
7.25	97.975	97.789	97.489	7.25	95.375	95.189	94.889
7.375	98.467	98.217	97.917	7.375	95.867	95.617	95.317
7.5	98.940	98.690	98.390	7.5	96.340	96.090	95.790
7.625	99.366	99.116	98.816	7.625	96.766	96.516	96.216
7.75	99.772	99.522	99.222	7.75	97.172	96.922	96.622
7.875	99.249	98.934	98.634	7.875	96.649	96.334	96.034
8	99.682	99.367	99.067	8	97.082	96.767	96.467
8.125	100.078	99.763	99.463	8.125	97.478	97.163	96.863
8.25	100.444	100.129	99.829	8.25	97.844	97.529	97.229

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.