



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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| 9 | FHA DPA |

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 |

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

Lender ID

| | |
|----------------|--------------|
| FHA Lender ID: | 79613-0002 |
| VA Lender ID: | 900136-00-00 |

Eligible States

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



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 | 97.044 | 97.012 | 97.012 | 5.625 | 97.044 | 97.012 | 97.012 | 5 | 94.650 | 94.604 | 94.588 |
| 5.75 | 97.947 | 97.948 | 97.949 | 5.75 | 97.652 | 97.693 | 97.721 | 5.125 | 95.310 | 95.264 | 95.248 |
| 5.875 | 98.578 | 98.579 | 98.580 | 5.875 | 98.239 | 98.276 | 98.310 | 5.25 | 96.073 | 96.027 | 96.011 |
| 6 | 99.246 | 99.247 | 99.248 | 6 | 98.808 | 98.842 | 98.881 | 5.375 | 96.714 | 96.668 | 96.652 |
| 6.125 | 99.765 | 99.766 | 99.767 | 6.125 | 99.315 | 99.315 | 99.354 | 5.5 | 97.318 | 97.272 | 97.256 |
| 6.25 | 99.719 | 99.719 | 99.719 | 6.25 | 99.361 | 99.374 | 99.384 | 5.625 | 97.835 | 97.789 | 97.773 |
| 6.375 | 100.299 | 100.299 | 100.299 | 6.375 | 99.887 | 99.906 | 99.923 | 5.75 | 99.143 | 99.124 | 99.103 |
| 6.5 | 100.852 | 100.852 | 100.852 | 6.5 | 100.425 | 100.425 | 100.425 | 5.875 | 99.721 | 99.702 | 99.681 |
| 6.625 | 101.311 | 101.311 | 101.311 | 6.625 | 100.853 | 100.853 | 100.853 | 6 | 100.258 | 100.239 | 100.218 |
| 6.75 | 101.138 | 101.130 | 101.122 | 6.75 | 100.759 | 100.766 | 100.758 | 6.125 | 100.522 | 100.503 | 100.482 |
| 6.875 | 101.581 | 101.573 | 101.564 | 6.875 | 101.223 | 101.223 | 101.222 | 6.25 | 100.585 | 100.570 | 100.552 |
| 7 | 102.064 | 102.056 | 102.047 | 7 | 101.616 | 101.616 | 101.613 | 6.375 | 101.113 | 101.098 | 101.080 |
| 7.125 | 102.437 | 102.429 | 102.421 | 7.125 | 101.995 | 101.986 | 101.984 | 6.5 | 101.532 | 101.517 | 101.499 |
| 7.25 | 102.194 | 102.171 | 102.147 | 7.25 | 101.991 | 101.961 | 101.943 | 6.625 | 101.882 | 101.867 | 101.849 |
| 7.375 | 102.592 | 102.569 | 102.546 | 7.375 | 102.359 | 102.334 | 102.311 | 6.75 | 101.283 | 101.269 | 101.247 |
| 7.5 | 102.984 | 102.960 | 102.937 | 7.5 | 102.829 | 102.808 | 102.780 | 6.875 | 101.738 | 101.724 | 101.701 |
| 7.625 | 103.363 | 103.340 | 103.317 | 7.625 | 103.104 | 103.088 | 103.055 | 7 | 102.073 | 102.059 | 102.036 |
| 7.75 | 102.927 | 102.891 | 102.855 | 7.75 | 102.763 | 102.763 | 102.725 | 7.125 | 102.359 | 102.345 | 102.321 |
| 7.875 | 103.294 | 103.258 | 103.221 | 7.875 | 103.106 | 103.106 | 103.062 | 7.25 | 102.183 | 102.170 | 102.136 |
| 8 | 103.650 | 103.614 | 103.578 | 8 | 103.485 | 103.485 | 103.437 | 7.375 | 102.514 | 102.501 | 102.467 |
| 8.125 | 104.028 | 103.992 | 103.956 | 8.125 | 103.671 | 103.671 | 103.618 | 7.5 | 102.847 | 102.834 | 102.799 |
| 8.25 | 103.339 | 103.261 | 103.213 | 8.25 | 103.339 | 103.261 | 103.213 | 7.625 | 103.131 | 103.118 | 103.082 |
| 8.375 | 103.764 | 103.686 | 103.637 | 8.375 | 103.764 | 103.686 | 103.637 | 7.75 | 102.820 | 102.820 | 102.782 |
| 8.5 | 104.190 | 104.112 | 104.063 | 8.5 | 104.190 | 104.112 | 104.063 | 7.875 | 103.062 | 103.031 | 102.994 |
| 8.625 | 104.400 | 104.322 | 104.274 | 8.625 | 104.400 | 104.322 | 104.274 | 8 | 103.457 | 103.457 | 103.409 |
| 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 | 96.537 | 96.488 | 96.488 | 4.625 | 96.786 | 96.728 | 96.728 | 6 | 98.781 | 98.768 | 98.752 |
| 4.75 | 97.346 | 97.302 | 97.302 | 4.75 | 97.577 | 97.533 | 97.533 | 6.125 | 99.325 | 99.251 | 99.251 |
| 4.875 | 97.868 | 97.829 | 97.829 | 4.875 | 98.250 | 98.211 | 98.211 | 6.25 | 99.471 | 99.448 | 99.448 |
| 5 | 98.285 | 98.250 | 98.250 | 5 | 98.684 | 98.649 | 98.649 | 6.375 | 99.987 | 99.969 | 99.969 |
| 5.125 | 98.369 | 98.245 | 98.245 | 5.125 | 98.800 | 98.676 | 98.676 | 6.5 | 100.447 | 100.437 | 100.424 |
| 5.25 | 98.752 | 98.706 | 98.689 | 5.25 | 99.089 | 98.969 | 98.969 | 6.625 | 100.849 | 100.745 | 100.642 |
| 5.375 | 99.233 | 99.187 | 99.170 | 5.375 | 99.609 | 99.494 | 99.494 | 6.75 | 100.833 | 100.760 | 100.737 |
| 5.5 | 99.568 | 99.521 | 99.505 | 5.5 | 99.980 | 99.869 | 99.869 | 6.875 | 101.258 | 101.193 | 101.173 |
| 5.625 | 99.612 | 99.604 | 99.597 | 5.625 | 99.667 | 99.499 | 99.499 | 7 | 101.676 | 101.593 | 101.509 |
| 5.75 | 99.948 | 99.891 | 99.857 | 5.75 | 100.311 | 100.147 | 100.147 | 7.125 | 102.061 | 101.973 | 101.885 |
| 5.875 | 100.401 | 100.343 | 100.310 | 5.875 | 100.695 | 100.535 | 100.535 | 7.25 | 101.987 | 101.977 | 101.946 |
| 6 | 100.685 | 100.627 | 100.594 | 6 | 100.973 | 100.818 | 100.818 | 7.375 | 102.330 | 102.320 | 102.288 |
| 6.125 | 100.693 | 100.651 | 100.610 | 6.125 | 100.698 | 100.460 | 100.460 | 7.5 | 102.658 | 102.647 | 102.615 |
| 6.25 | 100.880 | 100.768 | 100.718 | 6.25 | 101.005 | 100.869 | 100.869 | 7.625 | 102.865 | 102.836 | 102.811 |
| 6.375 | 101.265 | 101.196 | 101.146 | 6.375 | 101.302 | 101.179 | 101.179 | 7.75 | 102.414 | 102.230 | 102.047 |
| 6.5 | 101.508 | 101.440 | 101.389 | 6.5 | 101.610 | 101.462 | 101.462 | 7.875 | 102.776 | 102.588 | 102.400 |
| 6.625 | 101.576 | 101.546 | 101.515 | 6.625 | 101.012 | 101.005 | 100.995 | | | | |
| 6.75 | 101.527 | 101.470 | 101.436 | 6.75 | 101.311 | 101.270 | 101.266 | | | | |
| 6.875 | 101.940 | 101.883 | 101.849 | 6.875 | 101.627 | 101.569 | 101.536 | | | | |
| 7 | 102.148 | 102.091 | 102.057 | 7 | 101.907 | 101.812 | 101.812 | | | | |
| Conventional 20 Yr Fixed HB | | | | Conventional 15 Yr Fixed HB | | | | | | | |
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | | | | |
| 5 | 91.232 | 91.192 | 91.192 | 5.125 | 96.664 | 96.618 | 96.601 | | | | |
| 5.125 | 93.562 | 93.511 | 93.511 | 5.25 | 97.181 | 97.134 | 97.118 | | | | |
| 5.25 | 94.296 | 94.250 | 94.250 | 5.375 | 97.654 | 97.608 | 97.591 | | | | |
| 5.375 | 95.009 | 94.968 | 94.968 | 5.5 | 97.981 | 97.935 | 97.918 | | | | |
| 5.5 | 95.447 | 95.411 | 95.411 | 5.625 | 97.917 | 97.860 | 97.826 | | | | |
| 5.625 | 95.917 | 95.886 | 95.886 | 5.75 | 98.408 | 98.351 | 98.317 | | | | |

| | | | | | | | |
|-------|---------|---------|---------|-------|---------|---------|---------|
| 5.75 | 97.786 | 97.697 | 97.697 | 5.875 | 98.854 | 98.796 | 98.763 |
| 5.875 | 98.370 | 98.286 | 98.286 | 6 | 99.172 | 99.103 | 99.053 |
| 6 | 98.872 | 98.793 | 98.793 | 6.125 | 99.732 | 99.663 | 99.613 |
| 6.125 | 99.500 | 99.426 | 99.426 | 6.25 | 100.204 | 100.135 | 100.085 |
| 6.25 | 99.650 | 99.627 | 99.627 | 6.375 | 100.624 | 100.556 | 100.505 |
| 6.375 | 100.133 | 100.115 | 100.115 | 6.5 | 100.854 | 100.786 | 100.736 |
| 6.5 | 100.569 | 100.556 | 100.556 | 6.625 | 100.308 | 100.250 | 100.217 |
| 6.625 | 100.961 | 100.953 | 100.953 | 6.75 | 100.769 | 100.712 | 100.678 |
| 6.75 | 100.733 | 100.730 | 100.730 | 6.875 | 101.173 | 101.115 | 101.082 |
| 6.875 | 101.147 | 101.147 | 101.145 | 7 | 101.357 | 101.299 | 101.265 |

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 | 96.362 | 96.397 | 96.407 | 5 | 95.583 | 95.562 | 95.571 | 5.125 | 94.425 | 94.362 | 94.299 |
| 5.125 | 96.702 | 96.733 | 96.738 | 5.125 | 96.011 | 95.992 | 95.997 | 5.25 | 94.899 | 94.836 | 94.774 |
| 5.25 | 97.033 | 97.059 | 97.060 | 5.25 | 96.440 | 96.401 | 96.401 | 5.375 | 95.555 | 95.492 | 95.430 |
| 5.375 | 97.358 | 97.380 | 97.376 | 5.375 | 96.869 | 96.806 | 96.794 | 5.5 | 96.033 | 95.970 | 95.907 |
| 5.5 | 97.683 | 97.701 | 97.693 | 5.5 | 97.299 | 97.236 | 97.185 | 5.625 | 96.695 | 96.632 | 96.569 |
| 5.625 | 98.008 | 98.022 | 98.009 | 5.625 | 97.730 | 97.667 | 97.604 | 5.75 | 97.175 | 97.112 | 97.050 |
| 5.75 | 98.334 | 98.343 | 98.326 | 5.75 | 98.161 | 98.098 | 98.035 | 5.875 | 97.471 | 97.408 | 97.345 |
| 5.875 | 98.659 | 98.664 | 98.642 | 5.875 | 98.411 | 98.348 | 98.326 | 6 | 97.952 | 97.889 | 97.827 |
| 6 | 98.936 | 98.937 | 98.911 | 6 | 98.700 | 98.702 | 98.675 | 6.125 | 98.234 | 98.171 | 98.108 |
| 6.125 | 99.188 | 99.185 | 99.155 | 6.125 | 99.047 | 99.043 | 99.012 | 6.25 | 98.686 | 98.623 | 98.561 |
| 6.25 | 99.468 | 99.461 | 99.426 | 6.25 | 99.448 | 99.385 | 99.324 | 6.375 | 99.139 | 99.076 | 99.013 |
| 6.375 | 99.762 | 99.751 | 99.711 | 6.375 | 99.681 | 99.663 | 99.623 | 6.5 | 99.591 | 99.528 | 99.466 |
| 6.5 | 99.989 | 99.974 | 99.929 | 6.5 | 99.946 | 99.931 | 99.887 | 6.625 | 99.856 | 99.793 | 99.731 |
| 6.625 | 100.180 | 100.161 | 100.112 | 6.625 | 100.199 | 100.179 | 100.131 | 6.75 | 100.313 | 100.250 | 100.188 |
| 6.75 | 100.403 | 100.355 | 100.302 | 6.75 | 100.559 | 100.496 | 100.433 | 6.875 | 100.581 | 100.518 | 100.456 |
| 6.875 | 100.582 | 100.555 | 100.497 | 6.875 | 100.795 | 100.732 | 100.669 | 7 | 101.040 | 100.977 | 100.914 |
| 7 | 100.806 | 100.743 | 100.680 | 7 | 101.203 | 101.140 | 101.077 | 7.125 | 101.307 | 101.244 | 101.182 |
| 7.125 | 101.155 | 101.092 | 101.029 | 7.125 | 101.442 | 101.379 | 101.316 | | | | |

| 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 | 96.265 | 96.202 | 96.139 | 5 | 95.751 | 95.688 | 95.625 | 5.125 | 94.593 | 94.530 | 94.467 |
| 5.125 | 96.631 | 96.568 | 96.505 | 5.125 | 96.179 | 96.116 | 96.053 | 5.25 | 95.067 | 95.004 | 94.941 |
| 5.25 | 96.997 | 96.934 | 96.871 | 5.25 | 96.608 | 96.545 | 96.482 | 5.375 | 95.724 | 95.661 | 95.598 |
| 5.375 | 97.364 | 97.301 | 97.238 | 5.375 | 97.037 | 96.974 | 96.911 | 5.5 | 96.201 | 96.138 | 96.075 |
| 5.5 | 97.687 | 97.624 | 97.561 | 5.5 | 97.467 | 97.404 | 97.341 | 5.625 | 96.863 | 96.800 | 96.737 |
| 5.625 | 98.055 | 97.992 | 97.929 | 5.625 | 97.898 | 97.835 | 97.772 | 5.75 | 97.343 | 97.280 | 97.217 |
| 5.75 | 98.393 | 98.330 | 98.267 | 5.75 | 98.329 | 98.266 | 98.203 | 5.875 | 97.639 | 97.576 | 97.513 |
| 5.875 | 98.730 | 98.667 | 98.604 | 5.875 | 98.579 | 98.516 | 98.453 | 6 | 98.120 | 98.057 | 97.994 |
| 6 | 99.069 | 99.006 | 98.943 | 6 | 98.813 | 98.750 | 98.687 | 6.125 | 98.402 | 98.339 | 98.276 |
| 6.125 | 99.265 | 99.202 | 99.139 | 6.125 | 99.215 | 99.152 | 99.089 | 6.25 | 98.854 | 98.791 | 98.728 |
| 6.25 | 99.608 | 99.545 | 99.482 | 6.25 | 99.616 | 99.553 | 99.490 | 6.375 | 99.307 | 99.244 | 99.181 |
| 6.375 | 99.806 | 99.743 | 99.680 | 6.375 | 99.849 | 99.786 | 99.723 | 6.5 | 99.759 | 99.696 | 99.633 |
| 6.5 | 100.003 | 99.940 | 99.877 | 6.5 | 100.085 | 100.022 | 99.959 | 6.625 | 100.024 | 99.961 | 99.898 |
| 6.625 | 100.347 | 100.284 | 100.221 | 6.625 | 100.321 | 100.258 | 100.195 | 6.75 | 100.481 | 100.418 | 100.355 |
| 6.75 | 100.572 | 100.509 | 100.446 | 6.75 | 100.727 | 100.664 | 100.601 | 6.875 | 100.749 | 100.686 | 100.623 |
| 6.875 | 100.626 | 100.563 | 100.500 | 6.875 | 100.963 | 100.900 | 100.837 | 7 | 101.208 | 101.145 | 101.082 |
| 7 | 100.974 | 100.911 | 100.848 | 7 | 101.371 | 101.308 | 101.245 | 7.125 | 101.475 | 101.412 | 101.349 |

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 | 97.908 | 97.875 | 97.838 | 5.75 | 99.052 | 99.021 | 99.000 | 5 | 97.449 | 97.446 | 97.438 |
| 5.875 | 98.563 | 98.530 | 98.491 | 5.875 | 99.526 | 99.495 | 99.474 | 5.125 | 97.705 | 97.696 | 97.680 |
| 6 | 99.153 | 99.113 | 99.074 | 6 | 100.011 | 99.981 | 99.960 | 5.25 | 98.279 | 98.270 | 98.254 |
| 6.125 | 99.740 | 99.692 | 99.653 | 6.125 | 100.302 | 100.272 | 100.251 | 5.375 | 98.605 | 98.597 | 98.580 |
| 6.25 | 100.286 | 100.275 | 100.265 | 6.25 | 100.505 | 100.479 | 100.461 | 5.5 | 99.027 | 99.019 | 99.002 |
| 6.375 | 100.841 | 100.822 | 100.811 | 6.375 | 100.929 | 100.904 | 100.886 | 5.625 | 99.272 | 99.264 | 99.247 |
| 6.5 | 101.179 | 101.156 | 101.145 | 6.5 | 101.303 | 101.278 | 101.260 | 5.75 | 99.541 | 99.497 | 99.438 |
| 6.625 | 101.628 | 101.597 | 101.585 | 6.625 | 101.666 | 101.641 | 101.623 | 5.875 | 99.917 | 99.873 | 99.814 |
| 6.75 | 101.603 | 101.597 | 101.580 | 6.75 | 101.221 | 101.193 | 101.175 | 6 | 100.109 | 100.065 | 100.006 |
| 6.875 | 102.150 | 102.135 | 102.119 | 6.875 | 101.592 | 101.564 | 101.546 | | | | |
| 7 | 102.619 | 102.599 | 102.583 | 7 | 101.931 | 101.903 | 101.883 | | | | |
| 7.125 | 102.977 | 102.948 | 102.932 | 7.125 | 102.250 | 102.222 | 102.201 | | | | |
| 7.25 | 102.834 | 102.821 | 102.801 | 7.25 | 102.163 | 102.132 | 102.107 | | | | |
| 7.375 | 103.320 | 103.297 | 103.275 | 7.375 | 102.488 | 102.457 | 102.431 | | | | |
| 7.5 | 103.695 | 103.666 | 103.644 | 7.5 | 102.833 | 102.803 | 102.776 | | | | |

| Home Possible 10 Yr Fixed | | | |
|---------------------------|--------|--------|--------|
| Rate | 15 | 30 | 45 |
| 4.75 | 96.639 | 96.611 | 96.599 |
| 4.875 | 96.958 | 96.932 | 96.920 |
| 5 | 97.527 | 97.381 | 97.369 |
| 5.125 | 98.003 | 97.858 | 97.846 |
| 5.25 | 98.306 | 98.162 | 98.150 |
| 5.375 | 98.611 | 98.468 | 98.456 |
| 5.5 | 98.797 | 98.653 | 98.641 |
| 5.625 | 99.024 | 98.832 | 98.821 |
| 5.75 | 99.314 | 99.123 | 99.112 |
| 5.875 | 99.605 | 99.414 | 99.403 |
| 6 | 99.925 | 99.735 | 99.724 |

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 |
| 5.75 | 97.652 | 97.693 | 97.721 |
| 5.875 | 98.239 | 98.276 | 98.310 |
| 6 | 98.808 | 98.842 | 98.881 |
| 6.125 | 99.281 | 99.315 | 99.354 |
| 6.25 | 99.350 | 99.374 | 99.384 |
| 6.375 | 99.886 | 99.906 | 99.923 |
| 6.5 | 100.364 | 100.381 | 100.402 |
| 6.625 | 100.803 | 100.821 | 100.842 |
| 6.75 | 100.759 | 100.766 | 100.758 |
| 6.875 | 101.211 | 101.215 | 101.213 |
| 7 | 101.609 | 101.610 | 101.613 |
| 7.125 | 101.980 | 101.981 | 101.984 |
| 7.25 | 101.910 | 101.901 | 101.875 |
| 7.375 | 102.238 | 102.225 | 102.206 |

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 |

| | | | | | | | | | | | |
|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|
| 5.5 | 99.069 | 99.086 | 99.098 | 5.5 | 99.069 | 99.086 | 99.098 | 5.5 | 99.069 | 99.086 | 99.098 |
| 5.625 | 99.586 | 99.535 | 99.531 | 5.625 | 99.586 | 99.535 | 99.531 | 5.625 | 99.586 | 99.535 | 99.531 |
| 5.75 | 100.130 | 100.141 | 100.154 | 5.75 | 100.130 | 100.141 | 100.154 | 5.75 | 100.130 | 100.141 | 100.154 |
| 5.875 | 100.327 | 100.137 | 100.094 | 5.875 | 100.327 | 100.137 | 100.094 | 5.875 | 100.327 | 100.137 | 100.094 |
| 6 | 100.825 | 100.769 | 100.764 | 6 | 100.825 | 100.769 | 100.764 | 6 | 100.825 | 100.769 | 100.764 |
| 6.125 | 101.386 | 101.344 | 101.338 | 6.125 | 101.386 | 101.344 | 101.338 | 6.125 | 101.386 | 101.344 | 101.338 |
| 6.25 | 101.779 | 101.737 | 101.731 | 6.25 | 101.779 | 101.737 | 101.731 | 6.25 | 101.779 | 101.737 | 101.731 |
| 6.375 | 101.260 | 101.230 | 101.201 | 6.375 | 101.260 | 101.230 | 101.201 | 6.375 | 101.260 | 101.230 | 101.201 |
| 6.5 | 101.825 | 101.795 | 101.766 | 6.5 | 101.825 | 101.795 | 101.766 | 6.5 | 101.825 | 101.795 | 101.766 |
| 6.625 | 102.206 | 102.137 | 102.115 | 6.625 | 102.206 | 102.137 | 102.115 | 6.625 | 102.206 | 102.137 | 102.115 |
| 6.75 | 102.552 | 102.483 | 102.460 | 6.75 | 102.552 | 102.483 | 102.460 | 6.75 | 102.552 | 102.483 | 102.460 |
| 6.875 | 102.067 | 102.023 | 101.979 | 6.875 | 102.067 | 102.023 | 101.979 | 6.875 | 102.067 | 102.023 | 101.979 |
| 7 | 102.489 | 102.445 | 102.401 | 7 | 102.489 | 102.445 | 102.401 | 7 | 102.489 | 102.445 | 102.401 |
| 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 | 96.636 | 96.646 | 96.689 | 4.25 | 95.594 | 95.547 | 95.577 | 5.25 | 96.793 | 96.727 | 96.718 |
| 4.625 | 97.182 | 97.192 | 97.236 | 4.375 | 96.095 | 96.092 | 96.136 | 5.375 | 97.544 | 97.560 | 97.545 |
| 4.75 | 97.585 | 97.539 | 97.522 | 4.5 | 96.636 | 96.646 | 96.689 | 5.5 | 98.385 | 98.402 | 98.386 |
| 4.875 | 97.776 | 97.772 | 97.799 | 4.625 | 97.182 | 97.192 | 97.236 | 5.625 | 98.817 | 98.834 | 98.819 |
| 5 | 98.305 | 98.302 | 98.329 | 4.75 | 97.585 | 97.539 | 97.522 | 5.75 | 99.518 | 99.328 | 99.137 |
| 5.125 | 98.819 | 98.816 | 98.843 | 4.875 | 97.776 | 97.772 | 97.799 | 5.875 | 100.206 | 100.016 | 99.825 |
| 5.25 | 99.117 | 99.070 | 99.054 | 5 | 98.305 | 98.302 | 98.329 | 6 | 100.563 | 100.373 | 100.266 |
| 5.375 | 99.212 | 99.180 | 99.190 | 5.125 | 98.819 | 98.816 | 98.843 | 6.125 | 100.945 | 100.863 | 100.840 |
| 5.5 | 99.694 | 99.662 | 99.672 | 5.25 | 99.117 | 99.070 | 99.054 | 6.25 | 101.313 | 101.122 | 100.932 |
| 5.625 | 100.150 | 100.118 | 100.128 | 5.375 | 99.212 | 99.180 | 99.190 | 6.375 | 100.585 | 100.555 | 100.526 |
| 5.75 | 100.346 | 100.289 | 100.255 | 5.5 | 99.694 | 99.662 | 99.672 | 6.5 | 101.150 | 101.120 | 101.091 |
| 5.875 | 100.406 | 100.230 | 100.216 | 5.625 | 100.150 | 100.118 | 100.128 | 6.625 | 101.651 | 101.582 | 101.539 |
| 6 | 100.840 | 100.639 | 100.632 | 5.75 | 100.346 | 100.289 | 100.255 | 6.75 | 101.527 | 101.483 | 101.439 |
| 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 | 96.793 | 96.727 | 96.718 | 5.25 | 96.644 | 96.661 | 96.646 | 4.5 | 93.980 | 93.990 | 93.908 |
| 5.375 | 97.544 | 97.560 | 97.545 | 5.375 | 97.544 | 97.560 | 97.545 | 4.625 | 94.508 | 94.518 | 94.437 |
| 5.5 | 98.385 | 98.402 | 98.386 | 5.5 | 98.385 | 98.402 | 98.386 | 4.75 | 93.422 | 93.429 | 93.436 |
| 5.625 | 98.817 | 98.834 | 98.819 | 5.625 | 98.817 | 98.834 | 98.819 | 4.875 | 93.721 | 93.728 | 93.736 |
| 5.75 | 99.518 | 99.328 | 99.137 | 5.75 | 98.993 | 98.941 | 98.908 | 5 | 94.142 | 94.149 | 94.157 |
| 5.875 | 100.206 | 100.016 | 99.825 | 5.875 | 99.661 | 99.619 | 99.597 | 5.125 | 94.470 | 94.467 | 94.438 |
| 6 | 100.563 | 100.373 | 100.266 | 6 | 100.330 | 100.288 | 100.266 | 5.25 | 95.773 | 95.744 | 95.714 |
| 6.125 | 100.945 | 100.863 | 100.840 | 6.125 | 100.905 | 100.863 | 100.840 | 5.375 | 95.875 | 95.845 | 95.816 |
| 6.25 | 101.313 | 101.122 | 100.932 | 6.25 | 100.742 | 100.666 | 100.617 | 5.5 | 96.269 | 96.239 | 96.210 |
| 6.375 | 100.585 | 100.555 | 100.526 | 6.375 | 100.539 | 100.470 | 100.427 | 5.625 | 96.671 | 96.642 | 96.613 |
| 6.5 | 101.150 | 101.120 | 101.091 | 6.5 | 101.148 | 101.079 | 101.037 | 5.75 | 97.655 | 97.640 | 97.625 |
| 6.625 | 101.651 | 101.582 | 101.539 | 6.625 | 101.651 | 101.582 | 101.539 | 5.875 | 97.933 | 97.918 | 97.903 |
| 6.75 | 101.527 | 101.483 | 101.439 | 6.75 | 101.183 | 101.109 | 101.044 | 6 | 98.264 | 98.249 | 98.235 |
| 6.875 | 101.222 | 101.126 | 101.071 | 6.875 | 101.222 | 101.126 | 101.071 | 6.125 | 98.563 | 98.548 | 98.533 |

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 | 101.325 | 101.295 | 101.266 | 6.5 | 101.325 | 101.295 | 101.266 | 6.125 | 100.820 | 100.744 | 100.695 |
| 6.625 | 101.601 | 101.572 | 101.542 | 6.625 | 101.601 | 101.572 | 101.542 | 6.25 | 101.210 | 101.135 | 101.086 |
| 6.75 | 101.964 | 101.920 | 101.876 | 6.75 | 101.964 | 101.920 | 101.876 | 6.375 | 100.760 | 100.730 | 100.701 |
| 6.875 | 101.567 | 101.523 | 101.479 | 6.875 | 101.567 | 101.523 | 101.479 | 6.5 | 101.325 | 101.295 | 101.266 |
| 7 | 101.989 | 101.945 | 101.901 | 7 | 101.989 | 101.945 | 101.901 | 6.625 | 101.601 | 101.572 | 101.542 |
| 7.125 | 102.374 | 102.330 | 102.286 | 7.125 | 102.374 | 102.330 | 102.286 | 6.75 | 101.964 | 101.920 | 101.876 |
| 7.25 | 102.525 | 102.443 | 102.378 | 7.25 | 102.525 | 102.443 | 102.378 | 6.875 | 101.567 | 101.523 | 101.479 |
| 7.375 | 101.902 | 101.785 | 101.742 | 7.375 | 101.902 | 101.785 | 101.742 | 7 | 101.989 | 101.945 | 101.901 |
| 7.5 | 102.215 | 102.111 | 102.074 | 7.5 | 102.215 | 102.111 | 102.074 | 7.125 | 102.374 | 102.330 | 102.286 |
| 7.625 | 102.470 | 102.352 | 102.280 | 7.625 | 102.470 | 102.352 | 102.280 | 7.25 | 102.525 | 102.443 | 102.378 |
| 7.75 | 102.735 | 102.644 | 102.579 | 7.75 | 102.735 | 102.644 | 102.579 | 7.375 | 101.902 | 101.785 | 101.668 |
| 7.875 | 101.626 | 101.515 | 101.402 | 7.875 | 101.626 | 101.515 | 101.402 | 7.5 | 102.215 | 102.098 | 101.981 |
| 8 | 102.033 | 101.922 | 101.809 | 8 | 102.033 | 101.922 | 101.809 | 7.625 | 102.470 | 102.352 | 102.280 |
| 8.125 | 102.423 | 102.312 | 102.199 | 8.125 | 102.423 | 102.312 | 102.199 | 7.75 | 102.735 | 102.644 | 102.579 |
| 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 | 96.094 | 96.048 | 96.031 | 4.5 | 96.094 | 96.048 | 96.031 | 6.625 | 100.926 | 100.897 | 100.867 |
| 4.625 | 96.591 | 96.545 | 96.528 | 4.625 | 96.591 | 96.545 | 96.528 | 6.75 | 101.027 | 100.983 | 100.939 |
| 4.75 | 97.085 | 97.039 | 97.022 | 4.75 | 97.085 | 97.039 | 97.022 | 6.875 | 100.380 | 100.336 | 100.292 |
| 4.875 | 97.159 | 97.166 | 97.173 | 4.875 | 97.159 | 97.166 | 97.173 | 7 | 100.802 | 100.758 | 100.714 |
| 5 | 97.645 | 97.598 | 97.594 | 5 | 97.645 | 97.598 | 97.594 | 7.125 | 101.187 | 101.143 | 101.099 |
| 5.125 | 98.132 | 98.086 | 98.069 | 5.125 | 98.132 | 98.086 | 98.069 | 7.25 | 101.175 | 101.093 | 101.028 |
| 5.25 | 98.617 | 98.570 | 98.554 | 5.25 | 98.617 | 98.570 | 98.554 | 7.375 | 100.308 | 100.315 | 100.229 |
| 5.375 | 98.408 | 98.350 | 98.356 | 5.375 | 98.408 | 98.350 | 98.356 | 7.5 | 100.621 | 100.660 | 100.575 |
| 5.5 | 98.892 | 98.835 | 98.801 | 5.5 | 98.892 | 98.835 | 98.801 | 7.625 | 100.979 | 100.888 | 100.824 |
| 5.625 | 99.372 | 99.314 | 99.281 | 5.625 | 99.372 | 99.314 | 99.281 | 7.75 | 101.269 | 101.178 | 101.113 |
| 5.75 | 99.846 | 99.789 | 99.755 | 5.75 | 99.846 | 99.789 | 99.755 | | | | |
| 5.875 | 99.745 | 99.730 | 99.716 | 5.875 | 99.745 | 99.730 | 99.716 | | | | |
| 6 | 100.077 | 100.062 | 100.047 | 6 | 100.077 | 100.062 | 100.047 | | | | |
| 6.125 | 100.375 | 100.361 | 100.346 | 6.125 | 100.375 | 100.361 | 100.346 | | | | |
| 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 | 100.650 | 100.620 | 100.591 | 6.125 | 99.896 | 99.874 | 99.852 | 4.5 | 93.169 | 93.179 | 93.097 |
| 6.625 | 100.926 | 100.897 | 100.867 | 6.25 | 100.242 | 100.166 | 100.117 | 4.625 | 93.580 | 93.590 | 93.508 |
| 6.75 | 101.027 | 100.983 | 100.939 | 6.375 | 99.644 | 99.595 | 99.552 | 4.75 | 92.922 | 92.929 | 92.936 |
| 6.875 | 100.380 | 100.336 | 100.292 | 6.5 | 100.134 | 100.084 | 100.042 | 4.875 | 93.221 | 93.228 | 93.236 |
| 7 | 100.802 | 100.758 | 100.714 | 6.625 | 100.435 | 100.386 | 100.343 | 5 | 93.642 | 93.649 | 93.657 |
| 7.125 | 101.187 | 101.143 | 101.099 | 6.75 | 100.683 | 100.609 | 100.544 | 5.125 | 93.923 | 93.930 | 93.938 |
| 7.25 | 101.175 | 101.093 | 101.028 | 6.875 | 100.306 | 100.229 | 100.174 | 5.25 | 95.273 | 95.244 | 95.214 |
| 7.375 | 100.308 | 100.315 | 100.229 | 7 | 100.686 | 100.609 | 100.555 | 5.375 | 95.375 | 95.345 | 95.316 |
| 7.5 | 100.621 | 100.660 | 100.575 | 7.125 | 100.934 | 100.852 | 100.787 | 5.5 | 95.769 | 95.739 | 95.710 |
| 7.625 | 100.979 | 100.888 | 100.824 | 7.25 | 101.225 | 101.143 | 101.078 | 5.625 | 96.171 | 96.142 | 96.113 |
| 7.75 | 101.269 | 101.178 | 101.113 | 7.375 | 100.267 | 100.315 | 100.229 | 5.75 | 97.155 | 97.140 | 97.125 |
| | | | | 7.5 | 100.612 | 100.660 | 100.575 | 5.875 | 97.433 | 97.418 | 97.403 |
| | | | | 7.625 | 101.029 | 100.938 | 100.874 | 6 | 97.764 | 97.749 | 97.735 |
| | | | | | | | | 6.125 | 98.063 | 98.048 | 98.033 |

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 | 98.808 | 98.575 | 98.275 | 6.75 | 96.208 | 95.975 | 95.675 |
| 6.875 | 99.342 | 99.109 | 98.809 | 6.875 | 96.742 | 96.509 | 96.209 |
| 7 | 99.855 | 99.622 | 99.322 | 7 | 97.255 | 97.022 | 96.722 |
| 7.125 | 100.311 | 100.078 | 99.778 | 7.125 | 97.711 | 97.478 | 97.178 |
| 7.25 | 100.757 | 100.524 | 100.224 | 7.25 | 98.157 | 97.924 | 97.624 |
| 7.375 | 100.919 | 100.626 | 100.326 | 7.375 | 98.319 | 98.026 | 97.726 |
| 7.5 | 101.392 | 101.099 | 100.799 | 7.5 | 98.792 | 98.499 | 98.199 |
| 7.625 | 101.818 | 101.525 | 101.225 | 7.625 | 99.218 | 98.925 | 98.625 |
| 7.75 | 102.224 | 101.931 | 101.631 | 7.75 | 99.624 | 99.331 | 99.031 |
| 7.875 | 101.621 | 101.268 | 100.968 | 7.875 | 99.021 | 98.668 | 98.368 |
| 8 | 102.054 | 101.701 | 101.401 | 8 | 99.454 | 99.101 | 98.801 |
| 8.125 | 102.450 | 102.097 | 101.797 | 8.125 | 99.850 | 99.497 | 99.197 |
| 8.25 | 102.816 | 102.463 | 102.163 | 8.25 | 100.216 | 99.863 | 99.563 |

| BFF DPA HB Repayable1 | | | | BFF DPA HB Forgivable2 | | | |
|-----------------------|---------|---------|---------|------------------------|--------|--------|--------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.75 | 96.808 | 96.575 | 96.275 | 6.75 | 94.208 | 93.975 | 93.675 |
| 6.875 | 97.342 | 97.109 | 96.809 | 6.875 | 94.742 | 94.509 | 94.209 |
| 7 | 97.855 | 97.622 | 97.322 | 7 | 95.255 | 95.022 | 94.722 |
| 7.125 | 98.311 | 98.078 | 97.778 | 7.125 | 95.711 | 95.478 | 95.178 |
| 7.25 | 98.757 | 98.524 | 98.224 | 7.25 | 96.157 | 95.924 | 95.624 |
| 7.375 | 98.919 | 98.626 | 98.326 | 7.375 | 96.319 | 96.026 | 95.726 |
| 7.5 | 99.392 | 99.099 | 98.799 | 7.5 | 96.792 | 96.499 | 96.199 |
| 7.625 | 99.818 | 99.525 | 99.225 | 7.625 | 97.218 | 96.925 | 96.625 |
| 7.75 | 100.224 | 99.931 | 99.631 | 7.75 | 97.624 | 97.331 | 97.031 |
| 7.875 | 99.621 | 99.268 | 98.968 | 7.875 | 97.021 | 96.668 | 96.368 |
| 8 | 100.054 | 99.701 | 99.401 | 8 | 97.454 | 97.101 | 96.801 |
| 8.125 | 100.450 | 100.097 | 99.797 | 8.125 | 97.850 | 97.497 | 97.197 |
| 8.25 | 100.816 | 100.463 | 100.163 | 8.25 | 98.216 | 97.863 | 97.563 |

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.