



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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	96.860	96.860	96.827	5.625	96.860	96.860	96.827	5	94.312	94.265	94.250
5.75	97.597	97.597	97.597	5.75	97.419	97.424	97.409	5.125	95.043	94.997	94.982
5.875	98.212	98.212	98.212	5.875	98.060	98.036	98.012	5.25	95.800	95.754	95.738
6	98.866	98.866	98.866	6	98.691	98.667	98.643	5.375	96.441	96.395	96.380
6.125	99.366	99.366	99.366	6.125	99.101	99.101	99.079	5.5	97.041	96.995	96.980
6.25	99.491	99.491	99.491	6.25	99.275	99.275	99.273	5.625	97.545	97.499	97.484
6.375	100.054	100.054	100.054	6.375	99.851	99.828	99.808	5.75	99.058	99.034	99.010
6.5	100.590	100.590	100.590	6.5	100.401	100.378	100.357	5.875	99.624	99.600	99.576
6.625	101.020	101.020	101.020	6.625	100.757	100.734	100.714	6	100.148	100.124	100.100
6.75	100.918	100.910	100.903	6.75	100.739	100.730	100.720	6.125	100.405	100.381	100.357
6.875	101.331	101.324	101.316	6.875	101.223	101.182	101.172	6.25	100.533	100.509	100.488
7	101.782	101.775	101.767	7	101.608	101.566	101.555	6.375	101.044	101.020	100.999
7.125	102.151	102.144	102.136	7.125	101.968	101.960	101.950	6.5	101.450	101.426	101.405
7.25	102.091	102.069	102.046	7.25	102.011	101.953	101.927	6.625	101.782	101.759	101.737
7.375	102.486	102.463	102.440	7.375	102.431	102.374	102.348	6.75	101.309	101.267	101.241
7.5	102.885	102.862	102.840	7.5	102.796	102.741	102.716	6.875	101.746	101.705	101.679
7.625	103.269	103.247	103.224	7.625	103.069	103.043	103.017	7	102.055	102.014	101.987
7.75	102.800	102.778	102.755	7.75	102.788	102.688	102.659	7.125	102.331	102.290	102.263
7.875	103.170	103.148	103.125	7.875	103.154	103.054	103.025	7.25	102.345	102.286	102.252
8	103.530	103.507	103.484	8	103.500	103.451	103.403	7.375	102.677	102.617	102.584
8.125	103.906	103.883	103.861	8.125	103.625	103.571	103.530	7.5	103.006	102.946	102.913
8.25	103.235	103.157	103.095	8.25	103.235	103.157	103.095	7.625	103.256	103.197	103.163
8.375	103.663	103.585	103.523	8.375	103.663	103.585	103.523	7.75	102.871	102.790	102.750
8.5	104.089	104.011	103.948	8.5	104.089	104.011	103.948	7.875	103.192	103.112	103.071
8.625	104.295	104.216	104.154	8.625	104.295	104.216	104.154	8	103.405	103.356	103.308
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	96.471	96.422	96.322	4.625	96.743	96.679	96.579	6	98.572	98.553	98.535
4.75	97.049	97.005	96.911	4.75	97.437	97.393	97.293	6.125	99.056	99.056	99.034
4.875	97.546	97.506	97.428	4.875	97.945	97.906	97.813	6.25	99.372	99.354	99.338
5	97.955	97.920	97.834	5	98.354	98.319	98.233	6.375	99.879	99.861	99.845
5.125	98.112	98.066	97.976	5.125	98.553	98.507	98.407	6.5	100.325	100.308	100.291
5.25	98.572	98.525	98.510	5.25	98.830	98.788	98.688	6.625	100.555	100.507	100.484
5.375	99.056	99.009	98.993	5.375	99.341	99.304	99.204	6.75	100.779	100.742	100.719
5.5	99.384	99.337	99.321	5.5	99.704	99.671	99.571	6.875	101.194	101.157	101.134
5.625	99.302	99.290	99.278	5.625	99.573	99.498	99.398	7	101.462	101.424	101.401
5.75	99.676	99.637	99.625	5.75	99.976	99.906	99.806	7.125	101.774	101.694	101.678
5.875	100.129	100.083	100.063	5.875	100.364	100.298	100.198	7.25	102.010	101.952	101.922
6	100.406	100.359	100.340	6	100.617	100.555	100.455	7.375	102.349	102.292	102.261
6.125	100.259	100.235	100.212	6.125	100.326	100.285	100.185	7.5	102.673	102.615	102.585
6.25	100.548	100.502	100.479	6.25	100.613	100.576	100.476	7.625	102.828	102.771	102.740
6.375	100.976	100.930	100.907	6.375	100.875	100.843	100.743	7.75	102.269	102.088	101.908
6.5	101.211	101.164	101.141	6.5	101.172	101.144	101.044	7.875	102.633	102.448	102.263
6.625	100.992	100.969	100.945	6.625	100.710	100.710	100.710				
6.75	101.297	101.250	101.231	6.75	101.048	101.048	101.048				
6.875	101.711	101.664	101.645	6.875	101.400	101.353	101.353				
7	101.912	101.865	101.845	7	101.631	101.631	101.631				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	90.978	90.978	90.959	5.125	96.475	96.429	96.413				
5.125	93.338	93.338	93.279	5.25	97.001	96.954	96.938				
5.25	94.070	94.070	94.018	5.375	97.477	97.430	97.414				
5.375	94.791	94.791	94.745	5.5	97.797	97.751	97.735				
5.5	95.230	95.230	95.191	5.625	97.643	97.596	97.576				
5.625	95.750	95.750	95.717	5.75	98.137	98.090	98.071				
5.75	97.607	97.607	97.565	5.875	98.582	98.536	98.516				
5.875	98.140	98.140	98.105	6	98.931	98.884	98.861				
6	98.669	98.669	98.641	6.125	99.441	99.394	99.371				
6.125	99.283	99.283	99.261	6.25	99.915	99.868	99.845				
6.25	99.185	99.185	99.108	6.375	100.335	100.288	100.265				
6.375	99.627	99.627	99.583	6.5	100.557	100.511	100.488				
6.5	100.075	100.075	100.011	6.625	100.075	100.029	100.009				
6.625	100.464	100.464	100.406	6.75	100.539	100.493	100.473				
6.75	100.879	100.879	100.812	6.875	100.943	100.897	100.877				
6.875	101.281	101.279	101.219	7	101.120	101.073	101.053				

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de:	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

ARM	0	0	0	0	0	0	0	0	-0.25	-0.25
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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	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	98.234	98.234	98.229	5.75	98.278	98.232	98.217	5	97.325	97.308	97.292
5.875	98.869	98.869	98.863	5.875	98.897	98.851	98.835	5.125	97.546	97.530	97.514
6	99.479	99.479	99.473	6	99.431	99.384	99.369	5.25	98.091	98.074	98.058
6.125	100.040	100.040	100.034	6.125	99.829	99.783	99.768	5.375	98.392	98.376	98.360
6.25	100.201	100.201	100.198	6.25	99.867	99.821	99.806	5.5	98.791	98.774	98.758
6.375	100.742	100.742	100.739	6.375	100.402	100.356	100.341	5.625	99.009	98.992	98.977
6.5	101.250	101.250	101.247	6.5	100.853	100.807	100.792	5.75	99.355	99.330	99.300
6.625	101.713	101.713	101.710	6.625	101.172	101.126	101.111	5.875	99.705	99.679	99.650
6.75	101.640	101.616	101.596	6.75	101.037	100.991	100.976	6	99.867	99.842	99.813
6.875	102.103	102.078	102.058	6.875	101.527	101.480	101.465				
7	102.538	102.514	102.494	7	101.939	101.893	101.878				
7.125	102.969	102.945	102.925	7.125	102.232	102.186	102.171				
7.25	102.869	102.829	102.793	7.25	102.055	102.009	101.993				
7.375	103.300	103.260	103.225	7.375	102.509	102.463	102.448				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.878	95.861	95.845
5.125	96.244	96.228	96.212
5.25	96.589	96.572	96.556
5.375	96.921	96.904	96.888
5.5	97.249	97.232	97.216
5.625	97.547	97.531	97.515
5.75	97.845	97.803	97.758
5.875	98.145	98.103	98.058
6	98.647	98.605	98.560

Home Ready Adjustments

Cumulative LLPA Caps

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

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

Additional Purchase LLPA Adjusters

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

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

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

640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	97.588	97.557	97.527	5.75	98.977	98.953	98.929	5	97.325	97.308	97.292
5.875	98.266	98.243	98.209	5.875	99.444	99.420	99.396	5.125	97.546	97.530	97.514
6	98.804	98.783	98.747	6	99.922	99.898	99.874	5.25	98.091	98.074	98.058
6.125	99.373	99.353	99.316	6.125	100.209	100.185	100.161	5.375	98.392	98.376	98.360
6.25	99.885	99.871	99.866	6.25	100.464	100.422	100.402	5.5	98.791	98.774	98.758
6.375	100.464	100.454	100.443	6.375	100.875	100.833	100.813	5.625	99.009	98.992	98.977
6.5	100.990	100.980	100.967	6.5	101.239	101.197	101.177	5.75	99.355	99.330	99.300
6.625	101.512	101.503	101.488	6.625	101.595	101.553	101.533	5.875	99.705	99.679	99.650
6.75	101.389	101.376	101.368	6.75	101.259	101.199	101.183	6	99.867	99.842	99.813
6.875	101.910	101.897	101.888	6.875	101.613	101.553	101.537				
7	102.378	102.366	102.354	7	101.935	101.876	101.860				
7.125	102.788	102.775	102.762	7.125	102.239	102.180	102.164				
7.25	102.679	102.668	102.653	7.25	102.329	102.251	102.228				
7.375	103.187	103.171	103.154	7.375	102.629	102.551	102.528				
7.5	103.607	103.591	103.571	7.5	102.947	102.870	102.846				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.400	96.386	96.373
4.875	96.631	96.618	96.605
5	97.170	97.157	97.144
5.125	97.649	97.636	97.623
5.25	97.951	97.938	97.925
5.375	98.256	98.243	98.230
5.5	98.441	98.428	98.415
5.625	98.879	98.867	98.855
5.75	99.169	99.157	99.145
5.875	99.460	99.448	99.436
6	99.778	99.766	99.754

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625

680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.626	96.580	96.564	5	96.626	96.580	96.564	5	96.626	96.580	96.564
5.125	97.220	97.174	97.158	5.125	97.220	97.174	97.158	5.125	97.220	97.174	97.158
5.25	97.814	97.768	97.752	5.25	97.814	97.768	97.752	5.25	97.814	97.768	97.752
5.375	98.204	98.158	98.142	5.375	98.204	98.158	98.142	5.375	98.204	98.158	98.142
5.5	98.798	98.781	98.796	5.5	98.798	98.781	98.796	5.5	98.798	98.781	98.796
5.625	99.392	99.346	99.330	5.625	99.392	99.346	99.330	5.625	99.392	99.346	99.330
5.75	99.936	99.890	99.874	5.75	99.936	99.890	99.874	5.75	99.936	99.890	99.874
5.875	100.173	99.962	99.752	5.875	100.173	99.962	99.752	5.875	100.173	99.962	99.752
6	100.672	100.462	100.406	6	100.672	100.462	100.406	6	100.672	100.462	100.406
6.125	101.141	100.983	100.982	6.125	101.141	100.983	100.982	6.125	101.141	100.983	100.982
6.25	101.509	101.379	101.377	6.25	101.509	101.379	101.377	6.25	101.509	101.379	101.377
6.375	100.964	100.932	100.900	6.375	100.964	100.932	100.900	6.375	100.964	100.932	100.900
6.5	101.509	101.477	101.445	6.5	101.509	101.477	101.445	6.5	101.509	101.477	101.445
6.625	101.904	101.893	101.875	6.625	101.904	101.893	101.875	6.625	101.904	101.893	101.875
6.75	102.247	102.236	102.218	6.75	102.247	102.236	102.218	6.75	102.247	102.236	102.218
6.875	101.773	101.724	101.676	6.875	101.773	101.724	101.676	6.875	101.773	101.724	101.676
7	102.211	102.163	102.115	7	102.211	102.163	102.115	7	102.211	102.163	102.115
7.125	102.639	102.590	102.542	7.125	102.639	102.590	102.542	7.125	102.639	102.590	102.542
7.25	102.839	102.761	102.713	7.25	102.839	102.761	102.713	7.25	102.839	102.761	102.713
7.375	102.221	102.092	101.963	7.375	102.221	102.092	101.963	7.375	102.221	102.092	101.963
7.5	102.544	102.415	102.286	7.5	102.544	102.415	102.286	7.5	102.544	102.415	102.286
7.625	102.807	102.678	102.618	7.625	102.807	102.678	102.618	7.625	102.807	102.678	102.618
7.75	103.040	102.962	102.913	7.75	103.040	102.962	102.913	7.75	103.040	102.962	102.913
7.875	101.969	101.875	101.810	7.875	101.969	101.875	101.810	7.875	101.969	101.875	101.810
8	102.374	102.280	102.216	8	102.374	102.280	102.216	8	102.374	102.280	102.216
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
3.5	91.444	91.516	91.595	3.5	91.444	91.516	91.595	5	95.018	95.012	95.044
3.625	92.009	92.081	92.160	3.625	92.009	92.081	92.160	5.125	95.819	95.813	95.845
3.75	93.119	93.192	93.254	3.75	93.119	93.192	93.254	5.25	96.737	96.729	96.719
3.875	93.683	93.756	93.819	3.875	93.683	93.756	93.819	5.375	97.273	97.266	97.281
4	94.246	94.319	94.382	4	94.246	94.319	94.382	5.5	98.102	98.107	98.122
4.125	94.807	94.880	94.942	4.125	94.807	94.880	94.942	5.625	98.535	98.540	98.555
4.25	95.321	95.275	95.292	4.25	95.321	95.275	95.292	5.75	99.206	98.996	98.786
4.375	95.824	95.805	95.851	4.375	95.824	95.805	95.851	5.875	99.595	99.385	99.277
4.5	96.324	96.359	96.405	4.5	96.324	96.359	96.405	6	100.255	100.045	99.946
4.625	96.848	96.907	96.953	4.625	96.848	96.907	96.953	6.125	100.633	100.524	100.522
4.75	97.318	97.271	97.255	4.75	97.318	97.271	97.255	6.25	101.102	100.892	100.682
4.875	97.514	97.514	97.514	4.875	97.514	97.514	97.514	6.375	100.282	100.252	100.234
5	97.981	97.963	97.992	5	97.981	97.963	97.992	6.5	100.896	100.866	100.848
5.125	98.499	98.480	98.510	5.125	98.499	98.480	98.510	6.625	101.405	101.375	101.357
5.25	98.883	98.836	98.820	5.25	98.883	98.836	98.820	6.75	101.190	101.141	101.093
5.375	98.866	98.833	98.846	5.375	98.866	98.833	98.846	6.875	101.138	101.102	101.067
5.5	99.354	99.320	99.333	5.5	99.354	99.320	99.333	7	101.665	101.630	101.594
5.625	99.814	99.781	99.794	5.625	99.814	99.781	99.794	7.125	102.059	102.023	101.988
5.75	100.020	99.973	99.954	5.75	100.020	99.973	99.954	7.25	101.489	101.411	101.363
5.875	99.897	99.889	99.881	5.875	99.897	99.889	99.881	7.375	101.130	101.110	101.058
6	100.243	100.259	100.255	6	100.243	100.259	100.255	7.5	101.592	101.571	101.520
								7.625	101.845	101.824	101.773
								7.75	101.573	101.495	101.447
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	96.737	96.729	96.719	5	95.018	95.012	95.044	4.5	93.646	93.579	93.625
5.375	97.273	97.266	97.281	5.125	95.819	95.813	95.845	4.625	94.177	94.111	94.157
5.5	98.102	98.107	98.122	5.25	96.793	96.785	96.775	4.75	93.280	93.280	93.280
5.625	98.535	98.540	98.555	5.375	97.298	97.290	97.281	4.875	93.577	93.577	93.577
5.75	99.206	98.996	98.786	5.5	98.102	98.107	98.122	5	94.005	94.005	94.005
5.875	99.595	99.385	99.277	5.625	98.535	98.540	98.555	5.125	94.293	94.293	94.293
6	100.255	100.045	99.946	5.75	98.798	98.752	98.736	5.25	95.632	95.616	95.600
6.125	100.633	100.524	100.522	5.875	99.323	99.278	99.277	5.375	95.735	95.719	95.703
6.25	101.102	100.892	100.682	6	99.993	99.948	99.946	5.5	96.135	96.119	96.103
6.375	100.282	100.252	100.234	6.125	100.569	100.524	100.522	5.625	96.545	96.529	96.513
6.5	100.896	100.866	100.848	6.25	100.353	100.291	100.259	5.75	97.304	97.296	97.288
6.625	101.405	101.375	101.357	6.375	100.282	100.252	100.234	5.875	97.585	97.577	97.569
6.75	101.190	101.141	101.093	6.5	100.896	100.866	100.848	6	97.930	97.922	97.914
6.875	101.138	101.102	101.067	6.625	101.405	101.375	101.357	6.125	98.236	98.228	98.220
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	97.814	97.768	97.752	5.25	97.814	97.768	97.752	5.25	97.814	97.768	97.752
5.375	98.204	98.158	98.142	5.375	98.204	98.158	98.142	5.375	98.204	98.158	98.142

5.5	98.798	98.781	98.796	5.5	98.798	98.781	98.796	5.5	98.798	98.781	98.796
5.625	99.392	99.346	99.330	5.625	99.392	99.346	99.330	5.625	99.392	99.346	99.330
5.75	99.936	99.890	99.874	5.75	99.936	99.890	99.874	5.75	99.936	99.890	99.874
5.875	100.173	99.962	99.752	5.875	100.173	99.962	99.752	5.875	100.173	99.962	99.752
6	100.672	100.462	100.406	6	100.672	100.462	100.406	6	100.672	100.462	100.406
6.125	101.141	100.983	100.982	6.125	101.141	100.983	100.982	6.125	101.141	100.983	100.982
6.25	101.509	101.379	101.377	6.25	101.509	101.379	101.377	6.25	101.509	101.379	101.377
6.375	100.964	100.932	100.900	6.375	100.964	100.932	100.900	6.375	100.964	100.932	100.900
6.5	101.509	101.477	101.445	6.5	101.509	101.477	101.445	6.5	101.509	101.477	101.445
6.625	101.904	101.893	101.875	6.625	101.904	101.893	101.875	6.625	101.904	101.893	101.875
6.75	102.247	102.236	102.218	6.75	102.247	102.236	102.218	6.75	102.247	102.236	102.218
6.875	101.773	101.724	101.676	6.875	101.773	101.724	101.676	6.875	101.773	101.724	101.676
7	102.211	102.163	102.115	7	102.211	102.163	102.115	7	102.211	102.163	102.115
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	96.324	96.359	96.405	4.25	95.321	95.275	95.292	5.25	96.737	96.729	96.719
4.625	96.848	96.907	96.953	4.375	95.824	95.805	95.851	5.375	97.273	97.266	97.281
4.75	97.318	97.271	97.255	4.5	96.324	96.359	96.405	5.5	98.102	98.107	98.122
4.875	97.514	97.514	97.514	4.625	96.848	96.907	96.953	5.625	98.535	98.540	98.555
5	97.981	97.963	97.992	4.75	97.318	97.271	97.255	5.75	99.206	98.996	98.786
5.125	98.499	98.480	98.510	4.875	97.514	97.514	97.514	5.875	99.595	99.385	99.277
5.25	98.883	98.836	98.820	5	97.981	97.963	97.992	6	100.255	100.045	99.946
5.375	98.866	98.833	98.846	5.125	98.499	98.480	98.510	6.125	100.633	100.524	100.522
5.5	99.354	99.320	99.333	5.25	98.883	98.836	98.820	6.25	101.102	100.892	100.682
5.625	99.814	99.781	99.794	5.375	98.866	98.833	98.846	6.375	100.282	100.252	100.234
5.75	100.020	99.973	99.954	5.5	99.354	99.320	99.333	6.5	100.896	100.866	100.848
5.875	99.897	99.889	99.881	5.625	99.814	99.781	99.794	6.625	101.405	101.375	101.357
6	100.243	100.259	100.255	5.75	100.020	99.973	99.954	6.75	101.190	101.141	101.093
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	96.737	96.729	96.719	5.25	96.423	96.377	96.381	4.5	93.646	93.579	93.625
5.375	97.273	97.266	97.281	5.375	97.261	97.266	97.281	4.625	94.177	94.111	94.157
5.5	98.102	98.107	98.122	5.5	98.102	98.107	98.122	4.75	93.280	93.280	93.280
5.625	98.535	98.540	98.555	5.625	98.535	98.540	98.555	4.875	93.577	93.577	93.577
5.75	99.206	98.996	98.786	5.75	98.798	98.752	98.736	5	94.005	94.005	94.005
5.875	99.595	99.385	99.277	5.875	99.323	99.278	99.277	5.125	94.293	94.293	94.293
6	100.255	100.045	99.946	6	99.993	99.948	99.946	5.25	95.632	95.616	95.600
6.125	100.633	100.524	100.522	6.125	100.569	100.524	100.522	5.375	95.735	95.719	95.703
6.25	101.102	100.892	100.682	6.25	100.353	100.291	100.259	5.5	96.135	96.119	96.103
6.375	100.282	100.252	100.234	6.375	100.282	100.252	100.234	5.625	96.545	96.529	96.513
6.5	100.896	100.866	100.848	6.5	100.896	100.866	100.848	5.75	97.304	97.296	97.288
6.625	101.405	101.375	101.357	6.625	101.405	101.375	101.357	5.875	97.585	97.577	97.569
6.75	101.190	101.141	101.093	6.75	100.939	100.877	100.845	6	97.930	97.922	97.914
6.875	101.138	101.102	101.067	6.875	101.138	101.102	101.067	6.125	98.236	98.228	98.220

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

*Buydown options and pricing available through PML



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.720	96.674	96.658	5.125	96.720	96.674	96.658	4.75	94.939	94.893	94.877
5.25	97.448	97.438	97.425	5.25	97.448	97.438	97.425	4.875	95.533	95.487	95.470
5.375	97.959	97.948	97.935	5.375	97.959	97.948	97.935	5	96.126	96.080	96.064
5.5	98.429	98.419	98.406	5.5	98.429	98.419	98.406	5.125	96.720	96.674	96.658
5.625	98.897	98.887	98.874	5.625	98.897	98.887	98.874	5.25	97.314	97.268	97.252
5.75	99.436	99.390	99.374	5.75	99.436	99.390	99.374	5.375	97.704	97.658	97.642
5.875	99.673	99.531	99.521	5.875	99.673	99.531	99.521	5.5	98.298	98.252	98.236
6	100.172	99.962	99.934	6	100.172	99.962	99.934	5.625	98.892	98.846	98.830
6.125	100.641	100.430	100.352	6.125	100.641	100.430	100.352	5.75	99.436	99.390	99.374
6.25	101.009	100.799	100.727	6.25	101.009	100.799	100.727	5.875	99.673	99.462	99.252
6.375	100.576	100.533	100.515	6.375	100.576	100.533	100.515	6	100.172	99.962	99.781
6.5	101.009	100.977	100.945	6.5	101.009	100.977	100.945	6.125	100.641	100.430	100.339
6.625	101.336	101.287	101.254	6.625	101.336	101.287	101.254	6.25	101.009	100.799	100.727
6.75	101.690	101.641	101.593	6.75	101.690	101.641	101.593	6.375	100.464	100.432	100.400
6.875	101.328	101.261	101.233	6.875	101.328	101.261	101.233	6.5	101.009	100.977	100.945
7	101.711	101.663	101.615	7	101.711	101.663	101.615	6.625	101.336	101.287	101.254
7.125	102.139	102.090	102.042	7.125	102.139	102.090	102.042	6.75	101.690	101.641	101.593
7.25	102.339	102.261	102.213	7.25	102.339	102.261	102.213	6.875	101.273	101.224	101.176
7.375	101.721	101.592	101.515	7.375	101.721	101.592	101.515	7	101.711	101.663	101.615
7.5	102.044	101.915	101.838	7.5	102.044	101.915	101.838	7.125	102.139	102.090	102.042
7.625	102.307	102.178	102.118	7.625	102.307	102.178	102.118	7.25	102.339	102.261	102.213
7.75	102.540	102.462	102.413	7.75	102.540	102.462	102.413	7.375	101.721	101.592	101.463
7.875	101.469	101.375	101.310	7.875	101.469	101.375	101.310	7.5	102.044	101.915	101.785
8	101.874	101.780	101.716	8	101.874	101.780	101.716	7.625	102.307	102.178	102.118
8.125	102.263	102.169	102.104	8.125	102.263	102.169	102.104	7.75	102.540	102.462	102.413

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	90.759	90.831	90.911	3.5	90.759	90.831	90.911	4.875	93.899	93.913	93.945
3.625	91.286	91.358	91.437	3.625	91.286	91.358	91.437	5	94.229	94.243	94.275
3.75	92.496	92.569	92.632	3.75	92.496	92.569	92.632	5.125	94.913	94.927	94.959
3.875	93.020	93.093	93.155	3.875	93.020	93.093	93.155	5.25	96.714	96.707	96.698
4	93.537	93.610	93.672	4	93.537	93.610	93.672	5.375	97.153	97.145	97.136
4.125	94.044	94.117	94.180	4.125	94.044	94.117	94.180	5.5	97.582	97.575	97.566
4.25	94.821	94.775	94.759	4.25	94.821	94.775	94.759	5.625	97.973	97.965	97.956
4.375	95.324	95.277	95.262	4.375	95.324	95.277	95.262	5.75	98.706	98.496	98.291
4.5	95.824	95.778	95.762	4.5	95.824	95.778	95.762	5.875	99.095	98.885	98.681
4.625	96.323	96.276	96.260	4.625	96.323	96.276	96.260	6	99.755	99.545	99.335
4.75	96.818	96.771	96.755	4.75	96.818	96.771	96.755	6.125	100.133	99.923	99.713
4.875	97.014	97.014	97.014	4.875	97.014	97.014	97.014	6.25	100.602	100.392	100.182
5	97.443	97.443	97.443	5	97.443	97.443	97.443	6.375	100.163	100.123	100.106
5.125	97.897	97.851	97.835	5.125	97.897	97.851	97.835	6.5	100.450	100.411	100.394
5.25	98.383	98.336	98.320	5.25	98.383	98.336	98.320	6.625	100.752	100.712	100.695
5.375	98.110	98.094	98.078	5.375	98.110	98.094	98.078	6.75	100.690	100.641	100.593
5.5	98.562	98.515	98.496	5.5	98.562	98.515	98.496	6.875	100.226	100.210	100.175
5.625	99.044	98.997	98.977	5.625	99.044	98.997	98.977	7	100.606	100.590	100.555
5.75	99.520	99.473	99.454	5.75	99.520	99.473	99.454	7.125	100.889	100.840	100.792
5.875	99.397	99.389	99.381	5.875	99.397	99.389	99.381	7.25	100.989	100.911	100.863
6	99.743	99.734	99.726	6	99.743	99.734	99.726	7.375	100.155	100.155	100.103
								7.5	100.505	100.504	100.453
								7.625	100.788	100.710	100.661
								7.75	101.073	100.995	100.947

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	100.450	100.411	100.394	6.125	99.570	99.544	99.543	4.5	92.846	92.779	92.825
6.625	100.752	100.712	100.695	6.25	99.874	99.834	99.817	4.625	93.265	93.198	93.245
6.75	100.690	100.641	100.593	6.375	100.216	100.177	100.160	4.75	92.780	92.780	92.780
6.875	100.226	100.210	100.175	6.5	100.523	100.483	100.466	4.875	93.077	93.077	93.077
7	100.606	100.590	100.555	6.625	100.850	100.811	100.794	5	93.505	93.505	93.505
7.125	100.889	100.840	100.792	6.75	100.439	100.377	100.345	5.125	93.793	93.793	93.793
7.25	100.989	100.911	100.863	6.875	100.259	100.210	100.175	5.25	95.132	95.116	95.100
7.375	100.155	100.155	100.103	7	100.606	100.590	100.555	5.375	95.235	95.219	95.203
7.5	100.505	100.504	100.453	7.125	100.833	100.817	100.782	5.5	95.635	95.619	95.603
7.625	100.788	100.710	100.661	7.25	101.039	100.961	100.913	5.625	96.045	96.029	96.013
7.75	101.073	100.995	100.947	7.375	100.155	100.155	100.103	5.75	96.804	96.796	96.788
				7.5	100.505	100.504	100.453	5.875	97.085	97.077	97.069

				7.625	100.838	100.760	100.711			6	97.430	97.422	97.414
										6.125	97.736	97.728	97.720
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	100.576	100.533	100.515	6.375	100.576	100.533	100.515	6	100.172	99.962	99.781		
6.5	101.009	100.977	100.945	6.5	101.009	100.977	100.945	6.125	100.641	100.430	100.339		
6.625	101.336	101.287	101.254	6.625	101.336	101.287	101.254	6.25	101.009	100.799	100.727		
6.75	101.690	101.641	101.593	6.75	101.690	101.641	101.593	6.375	100.464	100.432	100.400		
6.875	101.328	101.261	101.233	6.875	101.328	101.261	101.233	6.5	101.009	100.977	100.945		
7	101.711	101.663	101.615	7	101.711	101.663	101.615	6.625	101.336	101.287	101.254		
7.125	102.139	102.090	102.042	7.125	102.139	102.090	102.042	6.75	101.690	101.641	101.593		
7.25	102.339	102.261	102.213	7.25	102.339	102.261	102.213	6.875	101.273	101.224	101.176		
7.375	101.721	101.592	101.515	7.375	101.721	101.592	101.515	7	101.711	101.663	101.615		
7.5	102.044	101.915	101.838	7.5	102.044	101.915	101.838	7.125	102.139	102.090	102.042		
7.625	102.307	102.178	102.118	7.625	102.307	102.178	102.118	7.25	102.339	102.261	102.213		
7.75	102.540	102.462	102.413	7.75	102.540	102.462	102.413	7.375	101.721	101.592	101.463		
7.875	101.469	101.375	101.310	7.875	101.469	101.375	101.310	7.5	102.044	101.915	101.785		
8	101.874	101.780	101.716	8	101.874	101.780	101.716	7.625	102.307	102.178	102.118		
8.125	102.263	102.169	102.104	8.125	102.263	102.169	102.104	7.75	102.540	102.462	102.413		
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	95.824	95.778	95.762	4.5	95.824	95.778	95.762	6.625	100.582	100.549	100.517		
4.625	96.323	96.276	96.260	4.625	96.323	96.276	96.260	6.75	100.690	100.641	100.593		
4.75	96.818	96.771	96.755	4.75	96.818	96.771	96.755	6.875	100.226	100.210	100.175		
4.875	97.014	97.014	97.014	4.875	97.014	97.014	97.014	7	100.606	100.590	100.555		
5	97.443	97.443	97.443	5	97.443	97.443	97.443	7.125	100.889	100.840	100.792		
5.125	97.897	97.851	97.835	5.125	97.897	97.851	97.835	7.25	100.989	100.911	100.863		
5.25	98.383	98.336	98.320	5.25	98.383	98.336	98.320	7.375	100.155	100.155	100.103		
5.375	98.110	98.094	98.078	5.375	98.110	98.094	98.078	7.5	100.505	100.504	100.453		
5.5	98.562	98.515	98.496	5.5	98.562	98.515	98.496	7.625	100.788	100.710	100.661		
5.625	99.044	98.997	98.977	5.625	99.044	98.997	98.977	7.75	101.073	100.995	100.947		
5.75	99.520	99.473	99.454	5.75	99.520	99.473	99.454						
5.875	99.397	99.389	99.381	5.875	99.397	99.389	99.381						
6	99.743	99.734	99.726	6	99.743	99.734	99.726						
6.125	100.049	100.041	100.033	6.125	100.049	100.041	100.033						
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	100.272	100.239	100.207	6.125	99.570	99.544	99.543	4.5	92.846	92.779	92.825		
6.625	100.582	100.549	100.517	6.25	99.853	99.791	99.759	4.625	93.265	93.198	93.245		
6.75	100.690	100.641	100.593	6.375	99.396	99.386	99.368	4.75	92.780	92.780	92.780		
6.875	100.226	100.210	100.175	6.5	99.895	99.885	99.867	4.875	93.077	93.077	93.077		
7	100.606	100.590	100.555	6.625	100.206	100.196	100.178	5	93.505	93.505	93.505		
7.125	100.889	100.840	100.792	6.75	100.439	100.377	100.345	5.125	93.793	93.793	93.793		
7.25	100.989	100.911	100.863	6.875	100.226	100.210	100.175	5.25	95.132	95.116	95.100		
7.375	100.155	100.155	100.103	7	100.606	100.590	100.555	5.375	95.235	95.219	95.203		
7.5	100.505	100.504	100.453	7.125	100.833	100.817	100.782	5.5	95.635	95.619	95.603		
7.625	100.788	100.710	100.661	7.25	101.039	100.961	100.913	5.625	96.045	96.029	96.013		
7.75	101.073	100.995	100.947	7.375	100.155	100.155	100.103	5.75	96.804	96.796	96.788		
				7.5	100.505	100.504	100.453	5.875	97.085	97.077	97.069		
				7.625	100.838	100.760	100.711	6	97.430	97.422	97.414		
								6.125	97.736	97.728	97.720		

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
BFF DPA HB Repayable1			BFF DPA HB Forgivable2				
Rate	15	30	45	Rate	15	30	45

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.