



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	96.844	96.844	96.811	5.625	96.844	96.844	96.811	5	94.323	94.277	94.262
5.75	97.769	97.769	97.769	5.75	97.457	97.531	97.447	5.125	95.023	94.977	94.963
5.875	98.389	98.389	98.389	5.875	98.098	98.110	98.038	5.25	95.780	95.734	95.719
6	99.046	99.046	99.046	6	98.733	98.708	98.674	5.375	96.421	96.375	96.360
6.125	99.554	99.554	99.554	6.125	99.123	99.147	99.114	5.5	97.021	96.975	96.961
6.25	99.571	99.571	99.571	6.25	99.370	99.370	99.366	5.625	97.525	97.479	97.464
6.375	100.138	100.138	100.138	6.375	99.911	99.911	99.907	5.75	99.091	99.066	99.002
6.5	100.680	100.680	100.680	6.5	100.434	100.423	100.419	5.875	99.661	99.636	99.571
6.625	101.115	101.115	101.115	6.625	100.832	100.832	100.828	6	100.192	100.167	100.103
6.75	100.960	100.944	100.928	6.75	100.752	100.736	100.716	6.125	100.450	100.425	100.361
6.875	101.378	101.362	101.346	6.875	101.228	101.212	101.193	6.25	100.559	100.535	100.489
7	101.834	101.818	101.802	7	101.617	101.600	101.581	6.375	101.074	101.050	101.003
7.125	102.209	102.192	102.176	7.125	101.996	101.980	101.960	6.5	101.481	101.458	101.412
7.25	102.105	102.081	102.056	7.25	102.026	102.002	101.975	6.625	101.818	101.794	101.748
7.375	102.503	102.478	102.454	7.375	102.450	102.426	102.400	6.75	101.301	101.260	101.246
7.5	102.906	102.882	102.857	7.5	102.812	102.778	102.751	6.875	101.742	101.701	101.687
7.625	103.294	103.269	103.245	7.625	103.096	103.071	103.045	7	102.051	102.010	101.996
7.75	102.802	102.774	102.749	7.75	102.802	102.701	102.694	7.125	102.332	102.291	102.277
7.875	103.172	103.147	103.123	7.875	103.171	103.070	103.063	7.25	102.356	102.295	102.285
8	103.535	103.510	103.486	8	103.422	103.373	103.341	7.375	102.692	102.631	102.621
8.125	103.911	103.886	103.862	8.125	103.585	103.532	103.506	7.5	103.022	102.962	102.952
8.25	103.228	103.149	103.078	8.25	103.228	103.149	103.078	7.625	103.278	103.218	103.208
8.375	103.650	103.572	103.501	8.375	103.650	103.572	103.501	7.75	102.881	102.800	102.793
8.5	104.076	103.998	103.926	8.5	104.076	103.998	103.926	7.875	103.206	103.125	103.118
8.625	104.282	104.203	104.132	8.625	104.282	104.203	104.132	8	103.360	103.311	103.279
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	96.315	96.315	96.194	4.625	96.632	96.632	96.494	6	98.607	98.588	98.525
4.75	97.009	97.009	96.892	4.75	97.397	97.397	97.266	6.125	99.021	98.902	98.849
4.875	97.516	97.516	97.409	4.875	97.912	97.912	97.787	6.25	99.399	99.381	99.339
5	97.958	97.958	97.840	5	98.355	98.355	98.238	6.375	99.905	99.886	99.844
5.125	98.001	98.001	97.881	5.125	98.431	98.431	98.290	6.5	100.350	100.330	100.288
5.25	98.547	98.547	98.416	5.25	98.892	98.892	98.757	6.625	100.637	100.523	100.494
5.375	98.963	98.916	98.901	5.375	99.247	99.247	99.119	6.75	100.773	100.735	100.724
5.5	99.291	99.244	99.229	5.5	99.622	99.622	99.501	6.875	101.185	101.145	101.134
5.625	99.239	99.227	99.186	5.625	99.619	99.619	99.380	7	101.453	101.412	101.401
5.75	99.646	99.599	99.577	5.75	99.927	99.927	99.695	7.125	101.825	101.722	101.668
5.875	100.099	100.052	100.030	5.875	100.382	100.382	100.157	7.25	101.769	101.720	101.704
6	100.376	100.329	100.307	6	100.594	100.594	100.376	7.375	102.127	102.105	102.040
6.125	100.222	100.206	100.189	6.125	100.319	100.319	100.139	7.5	102.431	102.372	102.364
6.25	100.532	100.486	100.456	6.25	100.589	100.589	100.415	7.625	102.706	102.665	102.522
6.375	100.961	100.914	100.885	6.375	100.921	100.921	100.755	7.75	102.255	102.068	101.881
6.5	101.195	101.148	101.119	6.5	101.150	101.150	100.990	7.875	102.623	102.431	102.239
6.625	100.987	100.971	100.954	6.625	100.683	100.683	100.615				
6.75	101.249	101.202	101.180	6.75	101.033	101.033	100.935				
6.875	101.663	101.616	101.594	6.875	101.359	101.357	101.282				
7	101.863	101.816	101.794	7	101.578	101.571	101.486				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.014	91.014	90.933	5.125	96.377	96.331	96.316				
5.125	93.313	93.313	93.254	5.25	96.906	96.860	96.845				
5.25	94.040	94.040	93.988	5.375	97.383	97.336	97.321				
5.375	94.758	94.758	94.712	5.5	97.704	97.658	97.643				
5.5	95.197	95.197	95.158	5.625	97.610	97.564	97.541				
5.625	95.719	95.719	95.687	5.75	98.106	98.059	98.037				
5.75	97.055	97.055	97.014	5.875	98.552	98.505	98.483				
5.875	97.618	97.618	97.583	6	98.914	98.867	98.838				
6	98.127	98.127	98.098	6.125	99.424	99.377	99.348				
6.125	98.698	98.698	98.676	6.25	99.899	99.853	99.823				
6.25	99.121	99.121	99.065	6.375	100.320	100.273	100.244				
6.375	99.641	99.621	99.579	6.5	100.541	100.495	100.465				
6.5	100.058	100.047	100.004	6.625	100.026	99.979	99.957				
6.625	100.432	100.432	100.396	6.75	100.491	100.444	100.422				
6.75	100.696	100.696	100.629	6.875	100.896	100.849	100.827				
6.875	101.106	101.104	101.044	7	101.071	101.024	101.002				

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	98.411	98.411	98.402	5.75	98.275	98.229	98.214	5	97.334	97.325	97.314
5.875	99.050	99.050	99.041	5.875	98.897	98.851	98.836	5.125	97.557	97.549	97.538
6	99.665	99.665	99.656	6	99.433	99.387	99.373	5.25	98.103	98.095	98.084
6.125	100.236	100.236	100.227	6.125	99.833	99.786	99.772	5.375	98.409	98.400	98.389
6.25	100.296	100.296	100.291	6.25	99.902	99.856	99.841	5.5	98.810	98.801	98.790
6.375	100.842	100.842	100.838	6.375	100.439	100.393	100.379	5.625	99.031	99.023	99.012
6.5	101.358	101.358	101.353	6.5	100.892	100.846	100.832	5.75	99.321	99.304	99.278
6.625	101.829	101.829	101.824	6.625	101.212	101.165	101.151	5.875	99.674	99.657	99.632
6.75	101.670	101.637	101.613	6.75	101.025	100.979	100.964	6	99.847	99.830	99.805
6.875	102.137	102.105	102.080	6.875	101.516	101.470	101.455				
7	102.578	102.546	102.521	7	101.929	101.883	101.869				
7.125	103.013	102.981	102.956	7.125	102.222	102.176	102.161				
7.25	102.914	102.874	102.842	7.25	102.026	101.980	101.965				
7.375	103.350	103.310	103.278	7.375	102.482	102.436	102.421				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.887	95.879	95.868
5.125	96.256	96.247	96.236
5.25	96.601	96.593	96.582
5.375	96.937	96.928	96.917
5.5	97.268	97.260	97.249
5.625	97.570	97.561	97.550
5.75	97.807	97.773	97.733
5.875	98.110	98.076	98.036
6	98.623	98.589	98.549

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	97.702	97.691	97.686	5.75	99.013	98.988	98.916	5	97.334	97.325	97.314
5.875	98.363	98.356	98.343	5.875	99.484	99.459	99.387	5.125	97.557	97.549	97.538
6	98.928	98.923	98.907	6	99.962	99.937	99.865	5.25	98.103	98.095	98.084
6.125	99.425	99.420	99.402	6.125	100.237	100.212	100.140	5.375	98.409	98.400	98.389
6.25	99.957	99.949	99.944	6.25	100.492	100.451	100.415	5.5	98.810	98.801	98.790
6.375	100.565	100.559	100.549	6.375	100.907	100.865	100.830	5.625	99.031	99.023	99.012
6.5	101.087	101.081	101.069	6.5	101.272	101.230	101.195	5.75	99.321	99.304	99.278
6.625	101.597	101.592	101.577	6.625	101.622	101.581	101.545	5.875	99.674	99.657	99.632
6.75	101.441	101.432	101.424	6.75	101.254	101.195	101.181	6	99.847	99.830	99.805
6.875	101.962	101.953	101.943	6.875	101.611	101.552	101.538				
7	102.444	102.434	102.421	7	101.936	101.877	101.863				
7.125	102.887	102.877	102.863	7.125	102.242	102.183	102.169				
7.25	102.758	102.741	102.735	7.25	102.342	102.263	102.253				
7.375	103.262	103.242	103.232	7.375	102.645	102.566	102.556				
7.5	103.657	103.636	103.625	7.5	102.966	102.887	102.877				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.373	96.359	96.338
4.875	96.727	96.685	96.655
5	97.244	97.231	97.111
5.125	97.705	97.692	97.572
5.25	98.009	97.996	97.876
5.375	98.310	98.297	98.178
5.5	98.478	98.465	98.345
5.625	98.815	98.803	98.643
5.75	99.106	99.094	98.934
5.875	99.392	99.380	99.221
6	99.696	99.684	99.524

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	96.575	96.529	96.513	5	96.575	96.529	96.513	5	96.575	96.529	96.513
5.125	97.169	97.194	97.206	5.125	97.169	97.194	97.206	5.125	97.169	97.194	97.206
5.25	97.763	97.797	97.810	5.25	97.763	97.797	97.810	5.25	97.763	97.797	97.810
5.375	98.169	98.123	98.104	5.375	98.169	98.123	98.104	5.375	98.169	98.123	98.104
5.5	98.836	98.875	98.871	5.5	98.836	98.875	98.871	5.5	98.836	98.875	98.871
5.625	99.357	99.310	99.304	5.625	99.357	99.310	99.304	5.625	99.357	99.310	99.304
5.75	99.900	99.931	99.927	5.75	99.900	99.931	99.927	5.75	99.900	99.931	99.927
5.875	100.245	100.035	99.867	5.875	100.245	100.035	99.867	5.875	100.245	100.035	99.867
6	100.755	100.558	100.537	6	100.755	100.558	100.537	6	100.755	100.558	100.537
6.125	101.209	101.134	101.113	6.125	101.209	101.134	101.113	6.125	101.209	101.134	101.113
6.25	101.615	101.529	101.508	6.25	101.615	101.529	101.508	6.25	101.615	101.529	101.508
6.375	100.983	100.943	100.902	6.375	100.983	100.943	100.902	6.375	100.983	100.943	100.902
6.5	101.528	101.488	101.447	6.5	101.528	101.488	101.447	6.5	101.528	101.488	101.447
6.625	101.961	101.958	101.921	6.625	101.961	101.958	101.921	6.625	101.961	101.958	101.921
6.75	102.309	102.306	102.268	6.75	102.309	102.306	102.268	6.75	102.309	102.306	102.268
6.875	101.835	101.787	101.738	6.875	101.835	101.787	101.738	6.875	101.835	101.787	101.738
7	102.314	102.266	102.217	7	102.314	102.266	102.217	7	102.314	102.266	102.217
7.125	102.735	102.687	102.638	7.125	102.735	102.687	102.638	7.125	102.735	102.687	102.638
7.25	102.824	102.745	102.695	7.25	102.824	102.745	102.695	7.25	102.824	102.745	102.695
7.375	102.269	102.139	102.010	7.375	102.269	102.139	102.010	7.375	102.269	102.139	102.010
7.5	102.606	102.477	102.347	7.5	102.606	102.477	102.347	7.5	102.606	102.477	102.347
7.625	102.881	102.752	102.622	7.625	102.881	102.752	102.622	7.625	102.881	102.752	102.622
7.75	102.996	102.934	102.897	7.75	102.996	102.934	102.897	7.75	102.996	102.934	102.897
7.875	101.943	101.848	101.777	7.875	101.943	101.848	101.777	7.875	101.943	101.848	101.777
8	102.350	102.256	102.185	8	102.350	102.256	102.185	8	102.350	102.256	102.185
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	91.664	91.743	91.803	3.5	91.664	91.743	91.803	5	95.173	95.174	95.187
3.625	92.229	92.309	92.369	3.625	92.229	92.309	92.369	5.125	95.974	95.975	95.988
3.75	93.145	93.210	93.254	3.75	93.145	93.210	93.254	5.25	96.729	96.722	96.712
3.875	93.710	93.775	93.819	3.875	93.710	93.775	93.819	5.375	97.346	97.359	97.355
4	94.273	94.338	94.382	4	94.273	94.338	94.382	5.5	98.188	98.201	98.197
4.125	94.834	94.899	94.942	4.125	94.834	94.899	94.942	5.625	98.621	98.634	98.630
4.25	95.459	95.525	95.552	4.25	95.459	95.525	95.552	5.75	99.276	99.066	98.856
4.375	96.018	96.084	96.111	4.375	96.018	96.084	96.111	5.875	99.667	99.457	99.408
4.5	96.573	96.639	96.666	4.5	96.573	96.639	96.666	6	100.338	100.127	100.078
4.625	97.121	97.187	97.214	4.625	97.121	97.187	97.214	6.125	100.712	100.674	100.654
4.75	97.300	97.253	97.238	4.75	97.300	97.253	97.238	6.25	101.208	100.998	100.788
4.875	97.591	97.595	97.605	4.875	97.591	97.595	97.605	6.375	100.341	100.319	100.281
5	98.123	98.128	98.138	5	98.123	98.128	98.138	6.5	100.954	100.932	100.895
5.125	98.642	98.646	98.656	5.125	98.642	98.646	98.656	6.625	101.462	101.440	101.403
5.25	98.787	98.740	98.725	5.25	98.787	98.740	98.725	6.75	101.222	101.174	101.125
5.375	98.940	98.946	98.940	5.375	98.940	98.946	98.940	6.875	101.157	101.144	101.090
5.5	99.428	99.434	99.428	5.5	99.428	99.434	99.428	7	101.684	101.671	101.617
5.625	99.889	99.895	99.888	5.625	99.889	99.895	99.888	7.125	102.078	102.065	102.011
5.75	99.987	99.940	99.918	5.75	99.987	99.940	99.918	7.25	101.474	101.395	101.345
5.875	99.885	99.877	99.869	5.875	99.885	99.877	99.869	7.375	101.175	101.178	101.107
6	100.232	100.224	100.216	6	100.232	100.224	100.216	7.5	101.636	101.638	101.568
								7.625	101.887	101.890	101.819
								7.75	101.530	101.467	101.430
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	96.729	96.722	96.712	5	95.173	95.174	95.187	4.5	93.918	93.859	93.886
5.375	97.346	97.359	97.355	5.125	95.974	95.975	95.988	4.625	94.451	94.392	94.419
5.5	98.188	98.201	98.197	5.25	96.785	96.777	96.767	4.75	93.219	93.219	93.219
5.625	98.621	98.634	98.630	5.375	97.346	97.359	97.355	4.875	93.519	93.519	93.519
5.75	99.276	99.066	98.856	5.5	98.188	98.201	98.197	5	93.950	93.950	93.950
5.875	99.667	99.457	99.408	5.625	98.621	98.634	98.630	5.125	94.307	94.237	94.237
6	100.338	100.127	100.078	5.75	98.763	98.717	98.698	5.25	95.587	95.579	95.571
6.125	100.712	100.674	100.654	5.875	99.466	99.429	99.408	5.375	95.692	95.684	95.676
6.25	101.208	100.998	100.788	6	100.136	100.099	100.078	5.5	96.098	96.090	96.082
6.375	100.341	100.319	100.281	6.125	100.712	100.674	100.654	5.625	96.507	96.499	96.490
6.5	100.954	100.932	100.895	6.25	100.432	100.370	100.335	5.75	97.288	97.280	97.272
6.625	101.462	101.440	101.403	6.375	100.341	100.319	100.281	5.875	97.573	97.565	97.557
6.75	101.222	101.174	101.125	6.5	100.954	100.932	100.895	6	97.920	97.912	97.904
6.875	101.157	101.144	101.090	6.625	101.462	101.440	101.403	6.125	98.230	98.222	98.214
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	97.763	97.797	97.810	5.25	97.763	97.797	97.810	5.25	97.763	97.797	97.810
5.375	98.169	98.123	98.104	5.375	98.169	98.123	98.104	5.375	98.169	98.123	98.104

5.5	98.836	98.875	98.871	5.5	98.836	98.875	98.871	5.5	98.836	98.875	98.871
5.625	99.357	99.310	99.304	5.625	99.357	99.310	99.304	5.625	99.357	99.310	99.304
5.75	99.900	99.931	99.927	5.75	99.900	99.931	99.927	5.75	99.900	99.931	99.927
5.875	100.245	100.035	99.867	5.875	100.245	100.035	99.867	5.875	100.245	100.035	99.867
6	100.755	100.558	100.537	6	100.755	100.558	100.537	6	100.755	100.558	100.537
6.125	101.209	101.134	101.113	6.125	101.209	101.134	101.113	6.125	101.209	101.134	101.113
6.25	101.615	101.529	101.508	6.25	101.615	101.529	101.508	6.25	101.615	101.529	101.508
6.375	100.983	100.943	100.902	6.375	100.983	100.943	100.902	6.375	100.983	100.943	100.902
6.5	101.528	101.488	101.447	6.5	101.528	101.488	101.447	6.5	101.528	101.488	101.447
6.625	101.961	101.958	101.921	6.625	101.961	101.958	101.921	6.625	101.961	101.958	101.921
6.75	102.309	102.306	102.268	6.75	102.309	102.306	102.268	6.75	102.309	102.306	102.268
6.875	101.835	101.787	101.738	6.875	101.835	101.787	101.738	6.875	101.835	101.787	101.738
7	102.314	102.266	102.217	7	102.314	102.266	102.217	7	102.314	102.266	102.217
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	96.573	96.639	96.666	4.25	95.459	95.525	95.552	5.25	96.729	96.722	96.712
4.625	97.121	97.187	97.214	4.375	96.018	96.084	96.111	5.375	97.346	97.359	97.355
4.75	97.300	97.253	97.238	4.5	96.573	96.639	96.666	5.5	98.188	98.201	98.197
4.875	97.591	97.595	97.605	4.625	97.121	97.187	97.214	5.625	98.621	98.634	98.630
5	98.123	98.128	98.138	4.75	97.300	97.253	97.238	5.75	99.276	99.066	98.856
5.125	98.642	98.646	98.656	4.875	97.591	97.595	97.605	5.875	99.667	99.457	99.408
5.25	98.787	98.740	98.725	5	98.123	98.128	98.138	6	100.338	100.127	100.078
5.375	98.940	98.946	98.940	5.125	98.642	98.646	98.656	6.125	100.712	100.674	100.654
5.5	99.428	99.434	99.428	5.25	98.787	98.740	98.725	6.25	101.208	100.998	100.788
5.625	99.889	99.895	99.888	5.375	98.940	98.946	98.940	6.375	100.341	100.319	100.281
5.75	99.987	99.940	99.918	5.5	99.428	99.434	99.428	6.5	100.954	100.932	100.895
5.875	99.885	99.877	99.869	5.625	99.889	99.895	99.888	6.625	101.462	101.440	101.403
6	100.232	100.224	100.216	5.75	99.987	99.940	99.918	6.75	101.222	101.174	101.125
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	96.729	96.722	96.712	5.25	96.447	96.460	96.455	4.5	93.918	93.859	93.886
5.375	97.346	97.359	97.355	5.375	97.346	97.359	97.355	4.625	94.451	94.392	94.419
5.5	98.188	98.201	98.197	5.5	98.188	98.201	98.197	4.75	93.219	93.219	93.219
5.625	98.621	98.634	98.630	5.625	98.621	98.634	98.630	4.875	93.519	93.519	93.519
5.75	99.276	99.066	98.856	5.75	98.763	98.717	98.698	5	93.950	93.950	93.950
5.875	99.667	99.457	99.408	5.875	99.466	99.429	99.408	5.125	94.307	94.237	94.237
6	100.338	100.127	100.078	6	100.136	100.099	100.078	5.25	95.587	95.579	95.571
6.125	100.712	100.674	100.654	6.125	100.712	100.674	100.654	5.375	95.692	95.684	95.676
6.25	101.208	100.998	100.788	6.25	100.432	100.370	100.335	5.5	96.098	96.090	96.082
6.375	100.341	100.319	100.281	6.375	100.341	100.319	100.281	5.625	96.507	96.499	96.490
6.5	100.954	100.932	100.895	6.5	100.954	100.932	100.895	5.75	97.288	97.280	97.272
6.625	101.462	101.440	101.403	6.625	101.462	101.440	101.403	5.875	97.573	97.565	97.557
6.75	101.222	101.174	101.125	6.75	100.946	100.883	100.847	6	97.920	97.912	97.904
6.875	101.157	101.144	101.090	6.875	101.157	101.144	101.090	6.125	98.230	98.222	98.214

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	101.028	100.988	100.947	6.5	101.028	100.988	100.947	6.125	100.709	100.499	100.413
6.625	101.398	101.358	101.317	6.625	101.398	101.358	101.317	6.25	101.115	100.905	100.804
6.75	101.722	101.674	101.625	6.75	101.722	101.674	101.625	6.375	100.483	100.443	100.402
6.875	101.335	101.287	101.238	6.875	101.335	101.287	101.238	6.5	101.028	100.988	100.947
7	101.814	101.766	101.717	7	101.814	101.766	101.717	6.625	101.398	101.358	101.317
7.125	102.235	102.187	102.138	7.125	102.235	102.187	102.138	6.75	101.722	101.674	101.625
7.25	102.324	102.245	102.195	7.25	102.324	102.245	102.195	6.875	101.335	101.287	101.238
7.375	101.769	101.639	101.523	7.375	101.769	101.639	101.523	7	101.814	101.766	101.717
7.5	102.106	101.977	101.848	7.5	102.106	101.977	101.848	7.125	102.235	102.187	102.138
7.625	102.381	102.252	102.122	7.625	102.381	102.252	102.122	7.25	102.324	102.245	102.195
7.75	102.496	102.434	102.397	7.75	102.496	102.434	102.397	7.375	101.769	101.639	101.510
7.875	101.443	101.348	101.277	7.875	101.443	101.348	101.277	7.5	102.106	101.977	101.847
8	101.850	101.756	101.685	8	101.850	101.756	101.685	7.625	102.381	102.252	102.122
8.125	102.241	102.146	102.075	8.125	102.241	102.146	102.075	7.75	102.496	102.434	102.397
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	95.809	95.875	95.902	4.5	95.809	95.875	95.902	6.625	100.661	100.620	100.580
4.625	96.304	96.346	96.373	4.625	96.304	96.346	96.373	6.75	100.722	100.674	100.625
4.75	96.800	96.753	96.738	4.75	96.800	96.753	96.738	6.875	100.241	100.248	100.194
4.875	96.957	96.957	96.957	4.875	96.957	96.957	96.957	7	100.623	100.630	100.576
5	97.387	97.387	97.387	5	97.387	97.387	97.387	7.125	100.985	100.937	100.888
5.125	97.802	97.755	97.740	5.125	97.802	97.755	97.740	7.25	100.974	100.895	100.845
5.25	98.287	98.240	98.225	5.25	98.287	98.240	98.225	7.375	100.200	100.222	100.152
5.375	98.115	98.120	98.114	5.375	98.115	98.120	98.114	7.5	100.548	100.571	100.500
5.5	98.528	98.497	98.490	5.5	98.528	98.497	98.490	7.625	100.787	100.771	100.701
5.625	99.010	98.963	98.941	5.625	99.010	98.963	98.941	7.75	101.030	100.967	100.930
5.75	99.487	99.440	99.418	5.75	99.487	99.440	99.418				
5.875	99.385	99.377	99.369	5.875	99.385	99.377	99.369				
6	99.732	99.724	99.716	6	99.732	99.724	99.716				
6.125	100.042	100.034	100.026	6.125	100.042	100.034	100.026				
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	100.291	100.250	100.210	6.125	99.711	99.693	99.672	4.5	93.120	93.061	93.088
6.625	100.661	100.620	100.580	6.25	99.932	99.870	99.835	4.625	93.540	93.481	93.508
6.75	100.722	100.674	100.625	6.375	99.452	99.450	99.413	4.75	92.719	92.719	92.719
6.875	100.241	100.248	100.194	6.5	99.949	99.947	99.909	4.875	93.019	93.019	93.019
7	100.623	100.630	100.576	6.625	100.257	100.255	100.217	5	93.450	93.450	93.450
7.125	100.985	100.937	100.888	6.75	100.446	100.383	100.347	5.125	93.737	93.737	93.737
7.25	100.974	100.895	100.845	6.875	100.241	100.248	100.194	5.25	95.087	95.079	95.071
7.375	100.200	100.222	100.152	7	100.623	100.630	100.576	5.375	95.192	95.184	95.176
7.5	100.548	100.571	100.500	7.125	100.852	100.859	100.805	5.5	95.598	95.590	95.582
7.625	100.787	100.771	100.701	7.25	101.024	100.945	100.895	5.625	96.007	95.999	95.990
7.75	101.030	100.967	100.930	7.375	100.200	100.222	100.152	5.75	96.788	96.780	96.772
				7.5	100.548	100.571	100.500	5.875	97.073	97.065	97.057
				7.625	100.789	100.771	100.701	6	97.420	97.412	97.404
								6.125	97.730	97.722	97.714

Government Adjustments

FICO

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (> 110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.686	98.517	98.217	6.75	96.086	95.917	95.617
6.875	99.230	99.061	98.761	6.875	96.630	96.461	96.161
7	99.753	99.584	99.284	7	97.153	96.984	96.684
7.125	100.219	100.050	99.750	7.125	97.619	97.450	97.150
7.25	100.675	100.506	100.206	7.25	98.075	97.906	97.606
7.375	100.737	100.504	100.204	7.375	98.137	97.904	97.604
7.5	101.220	100.987	100.687	7.5	98.620	98.387	98.087
7.625	101.656	101.423	101.123	7.625	99.056	98.823	98.523
7.75	102.072	101.839	101.539	7.75	99.472	99.239	98.939
7.875	101.588	101.292	100.992	7.875	98.988	98.692	98.392
8	102.031	101.735	101.435	8	99.431	99.135	98.835
8.125	102.427	102.131	101.831	8.125	99.827	99.531	99.231
8.25	102.813	102.517	102.217	8.25	100.213	99.917	99.617

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.686	96.517	96.217	6.75	94.086	93.917	93.617
6.875	97.230	97.061	96.761	6.875	94.630	94.461	94.161
7	97.753	97.584	97.284	7	95.153	94.984	94.684
7.125	98.219	98.050	97.750	7.125	95.619	95.450	95.150
7.25	98.675	98.506	98.206	7.25	96.075	95.906	95.606
7.375	98.737	98.504	98.204	7.375	96.137	95.904	95.604
7.5	99.220	98.987	98.687	7.5	96.620	96.387	96.087
7.625	99.656	99.423	99.123	7.625	97.056	96.823	96.523
7.75	100.072	99.839	99.539	7.75	97.472	97.239	96.939
7.875	99.588	99.292	98.992	7.875	96.988	96.692	96.392
8	100.031	99.735	99.435	8	97.431	97.135	96.835
8.125	100.427	100.131	99.831	8.125	97.827	97.531	97.231
8.25	100.813	100.517	100.217	8.25	98.213	97.917	97.617

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.