



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	96.521	96.457	96.457	5.625	96.521	96.457	96.457	5	94.089	94.044	94.030
5.75	97.496	97.488	97.480	5.75	97.353	97.383	97.345	5.125	94.727	94.682	94.669
5.875	98.117	98.109	98.101	5.875	97.952	97.955	97.913	5.25	95.484	95.439	95.425
6	98.776	98.768	98.760	6	98.588	98.518	98.499	5.375	96.125	96.080	96.066
6.125	99.286	99.278	99.270	6.125	98.974	98.996	98.950	5.5	96.725	96.680	96.666
6.25	99.466	99.461	99.457	6.25	99.296	99.309	99.286	5.625	97.229	97.184	97.170
6.375	100.037	100.033	100.029	6.375	99.824	99.833	99.805	5.75	98.944	98.875	98.856
6.5	100.584	100.580	100.576	6.5	100.362	100.318	100.303	5.875	99.507	99.438	99.419
6.625	101.024	101.020	101.016	6.625	100.744	100.750	100.719	6	100.035	99.966	99.947
6.75	100.925	100.905	100.885	6.75	100.734	100.731	100.707	6.125	100.300	100.232	100.213
6.875	101.351	101.331	101.311	6.875	101.205	101.189	101.169	6.25	100.557	100.513	100.498
7	101.815	101.795	101.776	7	101.595	101.579	101.562	6.375	101.070	101.026	101.011
7.125	102.192	102.172	102.152	7.125	101.969	101.959	101.927	6.5	101.482	101.438	101.423
7.25	102.117	102.090	102.063	7.25	101.966	101.946	101.921	6.625	101.825	101.781	101.766
7.375	102.521	102.494	102.466	7.375	102.389	102.338	102.311	6.75	101.360	101.344	101.324
7.5	102.933	102.906	102.879	7.5	102.759	102.708	102.683	6.875	101.800	101.784	101.766
7.625	103.326	103.299	103.272	7.625	103.047	102.996	102.973	7	102.114	102.098	102.081
7.75	102.926	102.870	102.814	7.75	102.832	102.826	102.800	7.125	102.403	102.388	102.372
7.875	103.300	103.244	103.188	7.875	103.218	103.212	103.188	7.25	102.421	102.371	102.343
8	103.665	103.609	103.553	8	103.423	103.391	103.342	7.375	102.751	102.700	102.674
8.125	104.047	103.991	103.935	8.125	103.587	103.561	103.507	7.5	103.084	103.034	103.009
8.25	103.266	103.167	103.084	8.25	103.266	103.167	103.084	7.625	103.346	103.318	103.270
8.375	103.689	103.590	103.507	8.375	103.689	103.590	103.507	7.75	103.080	103.074	103.049
8.5	104.109	104.010	103.927	8.5	104.109	104.010	103.927	7.875	103.405	103.399	103.376
8.625	104.315	104.216	104.133	8.625	104.315	104.216	104.133	8	103.397	103.364	103.316
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	96.312	96.151	96.151	4.625	96.589	96.428	96.428	6	98.559	98.519	98.504
4.75	96.922	96.877	96.864	4.75	97.070	96.970	96.970	6.125	98.958	98.918	98.905
4.875	97.447	97.394	97.381	4.875	97.932	97.839	97.839	6.25	99.413	99.373	99.361
5	97.889	97.803	97.803	5	98.338	98.251	98.251	6.375	99.931	99.892	99.880
5.125	98.054	97.958	97.945	5.125	98.447	98.289	98.289	6.5	100.387	100.348	100.336
5.25	98.622	98.496	98.483	5.25	98.944	98.793	98.793	6.625	100.655	100.661	100.635
5.375	99.027	98.981	98.968	5.375	99.193	99.049	99.049	6.75	100.817	100.804	100.785
5.5	99.355	99.310	99.297	5.5	99.572	99.435	99.435	6.875	101.241	101.228	101.211
5.625	99.239	99.206	99.112	5.625	99.628	99.435	99.435	7	101.517	101.504	101.489
5.75	99.694	99.642	99.616	5.75	99.917	99.732	99.732	7.125	101.838	101.749	101.701
5.875	100.147	100.096	100.069	5.875	100.311	100.132	100.132	7.25	101.826	101.800	101.748
6	100.424	100.373	100.346	6	100.526	100.354	100.354	7.375	102.185	102.136	102.112
6.125	100.253	100.224	100.195	6.125	100.441	100.308	100.308	7.5	102.517	102.468	102.445
6.25	100.643	100.585	100.545	6.25	100.685	100.559	100.559	7.625	102.803	102.708	102.613
6.375	101.072	101.014	100.974	6.375	100.965	100.845	100.845	7.75	102.488	102.318	102.147
6.5	101.306	101.248	101.208	6.5	101.229	101.116	101.116	7.875	102.856	102.681	102.507
6.625	101.084	101.055	101.026	6.625	100.793	100.742	100.742				
6.75	101.452	101.395	101.355	6.75	101.195	101.138	101.097				
6.875	101.867	101.810	101.769	6.875	101.554	101.497	101.457				
7	102.067	102.009	101.969	7	101.754	101.696	101.656				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.211	92.114	92.114	5.125	96.440	96.395	96.381				
5.125	92.995	92.905	92.905	5.25	96.970	96.925	96.911				
5.25	93.674	93.590	93.590	5.375	97.447	97.402	97.389				
5.375	94.359	94.282	94.282	5.5	97.769	97.723	97.710				
5.5	94.827	94.757	94.757	5.625	97.658	97.607	97.580				
5.625	96.229	96.196	96.196	5.75	98.213	98.155	98.115				
5.75	96.954	96.927	96.927	5.875	98.635	98.578	98.538				
5.875	97.514	97.494	97.494	6	99.024	98.967	98.926				
6	97.986	97.973	97.973	6.125	99.534	99.476	99.436				
6.125	98.583	98.576	98.576	6.25	100.010	99.952	99.912				
6.25	99.326	99.295	99.295	6.375	100.431	100.373	100.333				
6.375	99.833	99.809	99.809	6.5	100.652	100.594	100.554				
6.5	100.263	100.245	100.245	6.625	100.230	100.172	100.132				
6.625	100.613	100.602	100.602	6.75	100.695	100.637	100.597				
6.75	100.805	100.784	100.784	6.875	101.100	101.042	101.002				
6.875	101.214	101.200	101.199	7	101.275	101.218	101.177				

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	98.163	98.154	98.141	5.75	98.089	98.044	98.030	5	97.146	97.135	97.122
5.875	98.801	98.793	98.779	5.875	98.715	98.670	98.656	5.125	97.370	97.359	97.346
6	99.415	99.407	99.393	6	99.253	99.209	99.195	5.25	97.937	97.915	97.896
6.125	99.984	99.976	99.962	6.125	99.653	99.608	99.594	5.375	98.265	98.238	98.209
6.25	100.224	100.220	100.213	6.25	99.833	99.789	99.775	5.5	98.690	98.661	98.628
6.375	100.773	100.769	100.762	6.375	100.373	100.328	100.314	5.625	98.952	98.923	98.889
6.5	101.294	101.289	101.282	6.5	100.827	100.783	100.769	5.75	99.305	99.276	99.242
6.625	101.770	101.766	101.759	6.625	101.146	101.102	101.088	5.875	99.659	99.630	99.597
6.75	101.657	101.629	101.588	6.75	101.002	100.957	100.943	6	99.830	99.801	99.767
6.875	102.132	102.104	102.062	6.875	101.496	101.451	101.437				
7	102.579	102.551	102.510	7	101.910	101.865	101.851				
7.125	103.020	102.992	102.950	7.125	102.201	102.156	102.142				
7.25	102.900	102.865	102.817	7.25	102.032	101.971	101.930				
7.375	103.343	103.308	103.259	7.375	102.491	102.430	102.389				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.777	95.767	95.753
5.125	96.146	96.135	96.122
5.25	96.504	96.481	96.468
5.375	96.849	96.819	96.803
5.5	97.204	97.169	97.143
5.625	97.546	97.504	97.463
5.75	97.868	97.824	97.777
5.875	98.173	98.129	98.082
6	98.684	98.639	98.592

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	97.383	97.373	97.346	5.75	98.851	98.804	98.772	5	97.146	97.135	97.122
5.875	98.057	98.041	98.020	5.875	99.324	99.277	99.247	5.125	97.370	97.359	97.346
6	98.625	98.606	98.586	6	99.803	99.757	99.729	5.25	97.937	97.915	97.896
6.125	99.127	99.108	99.090	6.125	100.080	100.034	100.007	5.375	98.265	98.238	98.209
6.25	99.806	99.790	99.778	6.25	100.475	100.453	100.415	5.5	98.690	98.661	98.628
6.375	100.392	100.374	100.365	6.375	100.896	100.875	100.839	5.625	98.952	98.923	98.889
6.5	100.917	100.896	100.887	6.5	101.265	101.244	101.210	5.75	99.305	99.276	99.242
6.625	101.379	101.357	101.348	6.625	101.618	101.597	101.564	5.875	99.659	99.630	99.597
6.75	101.431	101.423	101.414	6.75	101.298	101.286	101.259	6	99.830	99.801	99.767
6.875	101.924	101.914	101.903	6.875	101.664	101.652	101.627				
7	102.356	102.344	102.333	7	101.997	101.985	101.961				
7.125	102.775	102.765	102.755	7.125	102.309	102.297	102.276				
7.25	102.617	102.601	102.591	7.25	102.397	102.368	102.316				
7.375	103.101	103.082	103.067	7.375	102.712	102.684	102.632				
7.5	103.457	103.437	103.421	7.5	103.045	103.017	102.967				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.460	96.433	96.423
4.875	96.816	96.749	96.739
5	97.340	97.224	97.214
5.125	97.806	97.690	97.680
5.25	98.107	97.992	97.982
5.375	98.407	98.293	98.283
5.5	98.576	98.461	98.451
5.625	98.803	98.657	98.642
5.75	99.091	98.946	98.932
5.875	99.377	99.232	99.220
6	99.681	99.537	99.526

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	96.310	96.264	96.251	5	96.310	96.264	96.251	5	96.310	96.264	96.251
5.125	96.904	96.858	96.844	5.125	96.904	96.858	96.844	5.125	96.904	96.858	96.844
5.25	97.498	97.452	97.438	5.25	97.498	97.452	97.438	5.25	97.498	97.452	97.438
5.375	98.060	98.011	97.969	5.375	98.060	98.011	97.969	5.375	98.060	98.011	97.969
5.5	98.669	98.725	98.673	5.5	98.669	98.725	98.673	5.5	98.669	98.725	98.673
5.625	99.248	99.198	99.157	5.625	99.248	99.198	99.157	5.625	99.248	99.198	99.157
5.75	99.792	99.790	99.737	5.75	99.792	99.790	99.737	5.75	99.792	99.790	99.737
5.875	100.100	99.935	99.830	5.875	100.100	99.935	99.830	5.875	100.100	99.935	99.830
6	100.584	100.608	100.503	6	100.584	100.608	100.503	6	100.584	100.608	100.503
6.125	101.150	101.186	101.082	6.125	101.150	101.186	101.082	6.125	101.150	101.186	101.082
6.25	101.547	101.583	101.479	6.25	101.547	101.583	101.479	6.25	101.547	101.583	101.479
6.375	101.146	101.129	101.113	6.375	101.146	101.129	101.113	6.375	101.146	101.129	101.113
6.5	101.691	101.674	101.658	6.5	101.691	101.674	101.658	6.5	101.691	101.674	101.658
6.625	102.068	102.085	102.007	6.625	102.068	102.085	102.007	6.625	102.068	102.085	102.007
6.75	102.432	102.449	102.345	6.75	102.432	102.449	102.345	6.75	102.432	102.449	102.345
6.875	101.884	101.827	101.771	6.875	101.884	101.827	101.771	6.875	101.884	101.827	101.771
7	102.323	102.267	102.210	7	102.323	102.267	102.210	7	102.323	102.267	102.210
7.125	102.734	102.678	102.621	7.125	102.734	102.678	102.621	7.125	102.734	102.678	102.621
7.25	102.948	102.869	102.813	7.25	102.948	102.869	102.813	7.25	102.948	102.869	102.813
7.375	102.336	102.207	102.078	7.375	102.336	102.207	102.078	7.375	102.336	102.207	102.078
7.5	102.653	102.523	102.515	7.5	102.653	102.523	102.515	7.5	102.653	102.523	102.515
7.625	102.935	102.806	102.798	7.625	102.935	102.806	102.798	7.625	102.935	102.806	102.798
7.75	103.121	103.056	103.000	7.75	103.121	103.056	103.000	7.75	103.121	103.056	103.000
7.875	102.045	101.946	101.850	7.875	102.045	101.946	101.850	7.875	102.045	101.946	101.850
8	102.455	102.356	102.260	8	102.455	102.356	102.260	8	102.455	102.356	102.260

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
4.25	95.298	95.436	95.350	4.25	95.298	95.436	95.350	5	94.782	94.858	94.741
4.375	95.859	95.997	95.911	4.375	95.859	95.997	95.911	5.125	95.587	95.662	95.546
4.5	96.416	96.554	96.468	4.5	96.416	96.554	96.468	5.25	96.659	96.625	96.618
4.625	96.967	97.105	97.019	4.625	96.967	97.105	97.019	5.375	97.196	97.232	97.155
4.75	97.418	97.537	97.403	4.75	97.418	97.537	97.403	5.5	98.022	98.077	97.999
4.875	97.965	98.084	97.950	4.875	97.965	98.084	97.950	5.625	98.459	98.515	98.436
5	98.501	98.620	98.487	5	98.501	98.620	98.487	5.75	99.103	98.893	98.683
5.125	99.023	99.142	99.008	5.125	99.023	99.142	99.008	5.875	99.473	99.510	99.393
5.25	98.850	98.809	98.792	5.25	98.850	98.809	98.792	6	100.147	100.183	100.067
5.375	99.223	99.322	99.188	5.375	99.223	99.322	99.188	6.125	100.725	100.762	100.645
5.5	99.713	99.812	99.678	5.5	99.713	99.812	99.678	6.25	100.708	100.498	100.287
5.625	100.174	100.274	100.140	5.625	100.174	100.274	100.140	6.375	100.464	100.481	100.361
5.75	100.035	99.984	99.957	5.75	100.035	99.984	99.957	6.5	101.085	101.102	100.981
5.875	100.025	100.105	100.064	5.875	100.025	100.105	100.064	6.625	101.608	101.626	101.505
6	100.464	100.544	100.503	6	100.464	100.544	100.503	6.75	101.393	101.337	101.280
								6.875	101.276	101.274	101.172
								7	101.807	101.805	101.703
								7.125	102.207	102.205	102.103
								7.25	101.692	101.612	101.557
								7.375	101.362	101.340	101.321
								7.5	101.828	101.806	101.787
								7.625	102.111	102.089	102.070
								7.75	101.759	101.693	101.638

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	96.659	96.625	96.618	5	94.782	94.858	94.741	4.5	93.765	93.903	93.692
5.375	97.196	97.232	97.155	5.125	95.587	95.662	95.546	4.625	94.303	94.441	94.230
5.5	98.022	98.077	97.999	5.25	96.712	96.679	96.672	4.75	93.206	93.312	93.222
5.625	98.459	98.515	98.436	5.375	97.218	97.232	97.178	4.875	93.721	93.840	93.524
5.75	99.103	98.893	98.683	5.5	98.022	98.077	97.999	5	94.226	94.345	94.011
5.875	99.473	99.510	99.393	5.625	98.459	98.515	98.436	5.125	94.699	94.818	94.485
6	100.147	100.183	100.067	5.75	98.654	98.604	98.563	5.25	95.596	95.571	95.547
6.125	100.725	100.762	100.645	5.875	99.473	99.510	99.393	5.375	95.699	95.675	95.651
6.25	100.708	100.498	100.287	6	100.147	100.183	100.067	5.5	96.102	96.078	96.054
6.375	100.464	100.481	100.361	6.125	100.725	100.762	100.645	5.625	96.517	96.493	96.469
6.5	101.085	101.102	100.981	6.25	100.442	100.378	100.337	5.75	97.360	97.336	97.311
6.625	101.608	101.626	101.505	6.375	100.464	100.481	100.361	5.875	97.646	97.622	97.598
6.75	101.393	101.337	101.280	6.5	101.085	101.102	100.981	6	97.997	97.973	97.948
6.875	101.276	101.274	101.172	6.625	101.608	101.626	101.505	6.125	98.308	98.283	98.259

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	97.498	97.452	97.438	5.25	97.498	97.452	97.438	5.25	97.498	97.452	97.438
5.375	98.060	98.011	97.969	5.375	98.060	98.011	97.969	5.375	98.060	98.011	97.969

5.5	98.669	98.725	98.673	5.5	98.669	98.725	98.673	5.5	98.669	98.725	98.673
5.625	99.248	99.198	99.157	5.625	99.248	99.198	99.157	5.625	99.248	99.198	99.157
5.75	99.792	99.790	99.737	5.75	99.792	99.790	99.737	5.75	99.792	99.790	99.737
5.875	100.100	99.935	99.830	5.875	100.100	99.935	99.830	5.875	100.100	99.935	99.830
6	100.584	100.608	100.503	6	100.584	100.608	100.503	6	100.584	100.608	100.503
6.125	101.150	101.186	101.082	6.125	101.150	101.186	101.082	6.125	101.150	101.186	101.082
6.25	101.547	101.583	101.479	6.25	101.547	101.583	101.479	6.25	101.547	101.583	101.479
6.375	101.146	101.129	101.113	6.375	101.146	101.129	101.113	6.375	101.146	101.129	101.113
6.5	101.691	101.674	101.658	6.5	101.691	101.674	101.658	6.5	101.691	101.674	101.658
6.625	102.068	102.085	102.007	6.625	102.068	102.085	102.007	6.625	102.068	102.085	102.007
6.75	102.432	102.449	102.345	6.75	102.432	102.449	102.345	6.75	102.432	102.449	102.345
6.875	101.884	101.827	101.771	6.875	101.884	101.827	101.771	6.875	101.884	101.827	101.771
7	102.323	102.267	102.210	7	102.323	102.267	102.210	7	102.323	102.267	102.210
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	96.416	96.554	96.468	4.25	95.298	95.436	95.350	5.25	96.659	96.625	96.618
4.625	96.967	97.105	97.019	4.375	95.859	95.997	95.911	5.375	97.196	97.232	97.155
4.75	97.418	97.537	97.403	4.5	96.416	96.554	96.468	5.5	98.022	98.077	97.999
4.875	97.965	98.084	97.950	4.625	96.967	97.105	97.019	5.625	98.459	98.515	98.436
5	98.501	98.620	98.487	4.75	97.418	97.537	97.403	5.75	99.103	98.893	98.683
5.125	99.023	99.142	99.008	4.875	97.965	98.084	97.950	5.875	99.473	99.510	99.393
5.25	98.850	98.809	98.792	5	98.501	98.620	98.487	6	100.147	100.183	100.067
5.375	99.223	99.322	99.188	5.125	99.023	99.142	99.008	6.125	100.725	100.762	100.645
5.5	99.713	99.812	99.678	5.25	98.850	98.809	98.792	6.25	100.708	100.498	100.287
5.625	100.174	100.274	100.140	5.375	99.223	99.322	99.188	6.375	100.464	100.481	100.361
5.75	100.035	99.984	99.957	5.5	99.713	99.812	99.678	6.5	101.085	101.102	100.981
5.875	100.025	100.105	100.064	5.625	100.174	100.274	100.140	6.625	101.608	101.626	101.505
6	100.464	100.544	100.503	5.75	100.035	99.984	99.957	6.75	101.393	101.337	101.280
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	96.659	96.625	96.618	5.25	96.279	96.329	96.250	4.5	93.765	93.903	93.692
5.375	97.196	97.232	97.155	5.375	97.176	97.232	97.153	4.625	94.303	94.441	94.230
5.5	98.022	98.077	97.999	5.5	98.022	98.077	97.999	4.75	93.206	93.312	93.222
5.625	98.459	98.515	98.436	5.625	98.459	98.515	98.436	4.875	93.721	93.840	93.524
5.75	99.103	98.893	98.683	5.75	98.654	98.604	98.563	5	94.226	94.345	94.011
5.875	99.473	99.510	99.393	5.875	99.473	99.510	99.393	5.125	94.699	94.818	94.485
6	100.147	100.183	100.067	6	100.147	100.183	100.067	5.25	95.596	95.571	95.547
6.125	100.725	100.762	100.645	6.125	100.725	100.762	100.645	5.375	95.699	95.675	95.651
6.25	100.708	100.498	100.287	6.25	100.442	100.378	100.337	5.5	96.102	96.078	96.054
6.375	100.464	100.481	100.361	6.375	100.464	100.481	100.361	5.625	96.517	96.493	96.469
6.5	101.085	101.102	100.981	6.5	101.085	101.102	100.981	5.75	97.360	97.336	97.311
6.625	101.608	101.626	101.505	6.625	101.608	101.626	101.505	5.875	97.646	97.622	97.598
6.75	101.393	101.337	101.280	6.75	101.249	101.183	101.128	6	97.997	97.973	97.948
6.875	101.276	101.274	101.172	6.875	101.276	101.274	101.172	6.125	98.308	98.283	98.259

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	96.404	96.358	96.344	5.125	96.404	96.358	96.344	4.75	94.623	94.577	94.563
5.25	97.367	97.331	97.321	5.25	97.367	97.331	97.321	4.875	95.217	95.171	95.157
5.375	97.879	97.843	97.833	5.375	97.879	97.843	97.833	5	95.810	95.764	95.751
5.5	98.351	98.315	98.305	5.5	98.351	98.315	98.305	5.125	96.404	96.358	96.344
5.625	98.821	98.786	98.776	5.625	98.821	98.786	98.776	5.25	96.998	96.952	96.938
5.75	99.292	99.242	99.202	5.75	99.292	99.242	99.202	5.375	97.560	97.511	97.469
5.875	99.738	99.684	99.672	5.875	99.738	99.684	99.672	5.5	98.154	98.104	98.063
6	100.153	100.100	100.089	6	100.153	100.100	100.089	5.625	98.748	98.698	98.657
6.125	100.575	100.522	100.513	6.125	100.575	100.522	100.513	5.75	99.292	99.242	99.201
6.25	100.911	100.847	100.806	6.25	100.911	100.847	100.806	5.875	99.600	99.390	99.266
6.375	100.726	100.670	100.649	6.375	100.726	100.670	100.649	6	100.084	99.891	99.850
6.5	101.191	101.174	101.158	6.5	101.191	101.174	101.158	6.125	100.540	100.453	100.412
6.625	101.540	101.524	101.507	6.625	101.540	101.524	101.507	6.25	100.911	100.847	100.806
6.75	101.831	101.774	101.718	6.75	101.831	101.774	101.718	6.375	100.646	100.629	100.613
6.875	101.417	101.361	101.331	6.875	101.417	101.361	101.331	6.5	101.191	101.174	101.158
7	101.823	101.767	101.710	7	101.823	101.767	101.710	6.625	101.540	101.524	101.507
7.125	102.234	102.178	102.121	7.125	102.234	102.178	102.121	6.75	101.831	101.774	101.718
7.25	102.448	102.369	102.313	7.25	102.448	102.369	102.313	6.875	101.384	101.327	101.271
7.375	101.836	101.748	101.708	7.375	101.836	101.748	101.708	7	101.823	101.767	101.710
7.5	102.153	102.076	102.039	7.5	102.153	102.076	102.039	7.125	102.234	102.178	102.121
7.625	102.435	102.306	102.178	7.625	102.435	102.306	102.178	7.25	102.448	102.369	102.313
7.75	102.621	102.556	102.500	7.75	102.621	102.556	102.500	7.375	101.836	101.707	101.578
7.875	101.545	101.446	101.350	7.875	101.545	101.446	101.350	7.5	102.153	102.023	101.894
8	101.955	101.856	101.760	8	101.955	101.856	101.760	7.625	102.435	102.306	102.178
8.125	102.347	102.248	102.152	8.125	102.347	102.248	102.152	7.75	102.621	102.556	102.500
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
4.25	94.770	94.798	94.712	4.25	94.770	94.798	94.712	4.875	93.660	93.756	93.639
4.375	95.274	95.304	95.218	4.375	95.274	95.304	95.218	5	93.993	94.089	93.972
4.5	95.774	95.796	95.716	4.5	95.774	95.796	95.716	5.125	94.681	94.776	94.660
4.625	96.273	96.271	96.215	4.625	96.273	96.271	96.215	5.25	96.630	96.597	96.589
4.75	96.769	96.864	96.730	4.75	96.769	96.864	96.730	5.375	97.070	97.037	97.029
4.875	97.212	97.331	97.197	4.875	97.212	97.331	97.197	5.5	97.501	97.469	97.461
5	97.655	97.774	97.641	5	97.655	97.774	97.641	5.625	97.895	97.862	97.854
5.125	98.071	98.190	98.056	5.125	98.071	98.190	98.056	5.75	98.603	98.540	98.527
5.25	98.350	98.305	98.292	5.25	98.350	98.305	98.292	5.875	98.983	98.932	98.921
5.375	98.397	98.496	98.362	5.375	98.397	98.496	98.362	6	99.604	99.394	99.290
5.5	98.774	98.874	98.739	5.5	98.774	98.874	98.739	6.125	99.970	99.802	99.685
5.625	99.118	99.218	99.083	5.625	99.118	99.218	99.083	6.25	100.208	99.998	99.814
5.75	99.535	99.484	99.457	5.75	99.535	99.484	99.457	6.375	100.222	100.169	100.149
5.875	99.459	99.435	99.410	5.875	99.459	99.435	99.410	6.5	100.514	100.461	100.442
6	99.809	99.785	99.761	6	99.809	99.785	99.761	6.625	100.820	100.767	100.750
								6.75	100.893	100.837	100.780
								6.875	100.645	100.590	100.561
								7	100.907	100.852	100.825
								7.125	101.165	101.110	101.084
								7.25	101.192	101.112	101.057
								7.375	100.430	100.417	100.398
								7.5	100.775	100.773	100.754
								7.625	101.029	100.976	100.957
								7.75	101.259	101.193	101.138
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	100.514	100.461	100.442	6.125	99.745	99.802	99.685	4.5	92.974	93.112	92.901
6.625	100.820	100.767	100.750	6.25	99.942	99.878	99.854	4.625	93.399	93.538	93.327
6.75	100.893	100.837	100.780	6.375	100.274	100.221	100.201	4.75	92.706	92.714	92.722
6.875	100.645	100.590	100.561	6.5	100.584	100.531	100.512	4.875	93.008	93.049	93.024
7	100.907	100.852	100.825	6.625	100.914	100.862	100.844	5	93.437	93.445	93.453
7.125	101.165	101.110	101.084	6.75	100.749	100.683	100.628	5.125	93.729	93.764	93.745
7.25	101.192	101.112	101.057	6.875	100.720	100.665	100.636	5.25	95.096	95.071	95.071
7.375	100.430	100.417	100.398	7	101.013	100.958	100.931	5.375	95.199	95.175	95.151
7.5	100.775	100.773	100.754	7.125	101.301	101.246	101.220	5.5	95.602	95.578	95.554
7.625	101.029	100.976	100.957	7.25	101.242	101.162	101.107	5.625	96.017	95.993	95.969
7.75	101.259	101.193	101.138	7.375	100.419	100.417	100.398	5.75	96.860	96.836	96.811
				7.5	100.775	100.773	100.754	5.875	97.146	97.122	97.098
				7.625	100.986	100.976	100.957	6	97.497	97.473	97.448
								6.125	97.808	97.783	97.759
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	100.726	100.670	100.649	6.375	100.726	100.670	100.649	6	100.084	99.891	99.850

6.5	101.191	101.174	101.158	6.5	101.191	101.174	101.158	6.125	100.540	100.453	100.412
6.625	101.540	101.524	101.507	6.625	101.540	101.524	101.507	6.25	100.911	100.847	100.806
6.75	101.831	101.774	101.718	6.75	101.831	101.774	101.718	6.375	100.646	100.629	100.613
6.875	101.417	101.361	101.331	6.875	101.417	101.361	101.331	6.5	101.191	101.174	101.158
7	101.823	101.767	101.710	7	101.823	101.767	101.710	6.625	101.540	101.524	101.507
7.125	102.234	102.178	102.121	7.125	102.234	102.178	102.121	6.75	101.831	101.774	101.718
7.25	102.448	102.369	102.313	7.25	102.448	102.369	102.313	6.875	101.384	101.327	101.271
7.375	101.836	101.748	101.708	7.375	101.836	101.748	101.708	7	101.823	101.767	101.710
7.5	102.153	102.076	102.039	7.5	102.153	102.076	102.039	7.125	102.234	102.178	102.121
7.625	102.435	102.306	102.178	7.625	102.435	102.306	102.178	7.25	102.448	102.369	102.313
7.75	102.621	102.556	102.500	7.75	102.621	102.556	102.500	7.375	101.836	101.707	101.578
7.875	101.545	101.446	101.350	7.875	101.545	101.446	101.350	7.5	102.153	102.023	101.894
8	101.955	101.856	101.760	8	101.955	101.856	101.760	7.625	102.435	102.306	102.178
8.125	102.347	102.248	102.152	8.125	102.347	102.248	102.152	7.75	102.621	102.556	102.500
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	95.774	95.796	95.716	4.5	95.774	95.796	95.716	6.625	100.552	100.536	100.520
4.625	96.273	96.271	96.215	4.625	96.273	96.271	96.215	6.75	100.893	100.837	100.780
4.75	96.769	96.864	96.730	4.75	96.769	96.864	96.730	6.875	100.370	100.388	100.286
4.875	97.212	97.331	97.197	4.875	97.212	97.331	97.197	7	100.749	100.767	100.665
5	97.655	97.774	97.641	5	97.655	97.774	97.641	7.125	101.047	101.001	100.934
5.125	98.071	98.190	98.056	5.125	98.071	98.190	98.056	7.25	101.192	101.112	101.057
5.25	98.350	98.305	98.292	5.25	98.350	98.305	98.292	7.375	100.430	100.417	100.398
5.375	98.397	98.496	98.362	5.375	98.397	98.496	98.362	7.5	100.775	100.773	100.754
5.5	98.774	98.874	98.739	5.5	98.774	98.874	98.739	7.625	101.029	100.976	100.957
5.625	99.118	99.218	99.083	5.625	99.118	99.218	99.083	7.75	101.259	101.193	101.138
5.75	99.535	99.484	99.457	5.75	99.535	99.484	99.457				
5.875	99.459	99.435	99.410	5.875	99.459	99.435	99.410				
6	99.809	99.785	99.761	6	99.809	99.785	99.761				
6.125	100.120	100.096	100.072	6.125	100.120	100.096	100.072				
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	100.203	100.187	100.171	6.125	99.745	99.802	99.685	4.5	92.974	93.112	92.901
6.625	100.552	100.536	100.520	6.25	99.942	99.878	99.837	4.625	93.399	93.538	93.327
6.75	100.893	100.837	100.780	6.375	99.597	99.634	99.513	4.75	92.706	92.714	92.722
6.875	100.370	100.388	100.286	6.5	100.112	100.149	100.029	4.875	93.008	93.049	93.024
7	100.749	100.767	100.665	6.625	100.465	100.502	100.382	5	93.437	93.445	93.453
7.125	101.047	101.001	100.934	6.75	100.749	100.683	100.628	5.125	93.729	93.764	93.745
7.25	101.192	101.112	101.057	6.875	100.370	100.388	100.286	5.25	95.096	95.071	95.047
7.375	100.430	100.417	100.398	7	100.749	100.767	100.665	5.375	95.199	95.175	95.151
7.5	100.775	100.773	100.754	7.125	100.983	101.001	100.899	5.5	95.602	95.578	95.554
7.625	101.029	100.976	100.957	7.25	101.242	101.162	101.107	5.625	96.017	95.993	95.969
7.75	101.259	101.193	101.138	7.375	100.419	100.417	100.398	5.75	96.860	96.836	96.811
				7.5	100.775	100.773	100.754	5.875	97.146	97.122	97.098
				7.625	100.986	100.976	100.957	6	97.497	97.473	97.448
								6.125	97.808	97.783	97.759

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	98.793	98.543	98.243	6.75	96.193	95.943	95.643
6.875	99.322	99.072	98.772	6.875	96.722	96.472	96.172
7	99.830	99.580	99.280	7	97.230	96.980	96.680
7.125	100.289	100.039	99.739	7.125	97.689	97.439	97.139
7.25	100.729	100.479	100.179	7.25	98.129	97.879	97.579
7.375	100.989	100.683	100.383	7.375	98.389	98.083	97.783
7.5	101.467	101.161	100.861	7.5	98.867	98.561	98.261
7.625	101.886	101.580	101.280	7.625	99.286	98.980	98.680
7.75	102.286	101.980	101.680	7.75	99.686	99.380	99.080
7.875	101.468	101.107	100.807	7.875	98.868	98.507	98.207
8	101.896	101.535	101.235	8	99.296	98.935	98.635
8.125	102.285	101.924	101.624	8.125	99.685	99.324	99.024
8.25	102.655	102.294	101.994	8.25	100.055	99.694	99.394

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.793	96.543	96.243	6.75	94.193	93.943	93.643
6.875	97.322	97.072	96.772	6.875	94.722	94.472	94.172
7	97.830	97.580	97.280	7	95.230	94.980	94.680
7.125	98.289	98.039	97.739	7.125	95.689	95.439	95.139
7.25	98.729	98.479	98.179	7.25	96.129	95.879	95.579
7.375	98.989	98.683	98.383	7.375	96.389	96.083	95.783
7.5	99.467	99.161	98.861	7.5	96.867	96.561	96.261
7.625	99.886	99.580	99.280	7.625	97.286	96.980	96.680
7.75	100.286	99.980	99.680	7.75	97.686	97.380	97.080
7.875	99.468	99.107	98.807	7.875	96.868	96.507	96.207
8	99.896	99.535	99.235	8	97.296	96.935	96.635
8.125	100.285	99.924	99.624	8.125	97.685	97.324	97.024
8.25	100.655	100.294	99.994	8.25	98.055	97.694	97.394

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.