



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	97.777	97.759	97.759	5.625	97.777	97.759	97.759	5	95.289	95.245	95.231
5.75	98.747	98.745	98.722	5.75	98.520	98.538	98.523	5.125	95.927	95.883	95.869
5.875	99.353	99.351	99.328	5.875	99.145	99.132	99.115	5.25	96.684	96.640	96.626
6	99.994	99.992	99.969	6	99.761	99.748	99.731	5.375	97.325	97.281	97.267
6.125	100.481	100.478	100.456	6.125	100.113	100.111	100.089	5.5	97.925	97.881	97.867
6.25	100.551	100.546	100.521	6.25	100.296	100.333	100.300	5.625	98.429	98.385	98.371
6.375	101.095	101.090	101.065	6.375	100.800	100.833	100.795	5.75	100.157	100.144	100.127
6.5	101.608	101.603	101.578	6.5	101.287	101.278	101.259	5.875	100.711	100.698	100.681
6.625	102.019	102.015	101.990	6.625	101.685	101.714	101.673	6	101.225	101.212	101.195
6.75	101.846	101.835	101.803	6.75	101.582	101.618	101.567	6.125	101.475	101.462	101.445
6.875	102.237	102.225	102.193	6.875	102.060	102.050	102.040	6.25	101.570	101.556	101.542
7	102.665	102.654	102.622	7	102.428	102.418	102.408	6.375	102.065	102.051	102.037
7.125	103.020	103.009	102.977	7.125	102.726	102.755	102.700	6.5	102.458	102.444	102.430
7.25	102.891	102.873	102.834	7.25	102.751	102.744	102.729	6.625	102.783	102.769	102.755
7.375	103.269	103.251	103.212	7.375	103.153	103.146	103.136	6.75	102.281	102.271	102.261
7.5	103.655	103.638	103.599	7.5	103.509	103.502	103.493	6.875	102.702	102.692	102.682
7.625	104.027	104.009	103.970	7.625	103.791	103.784	103.776	7	102.997	102.987	102.977
7.75	103.612	103.594	103.565	7.75	103.599	103.594	103.565	7.125	103.278	103.268	103.258
7.875	103.975	103.970	103.943	7.875	103.975	103.970	103.943	7.25	103.209	103.202	103.192
8	104.309	104.273	104.215	8	104.067	104.067	104.019	7.375	103.529	103.522	103.513
8.125	104.673	104.637	104.579	8.125	104.239	104.239	104.185	7.5	103.855	103.848	103.840
8.25	103.730	103.658	103.617	8.25	103.730	103.658	103.617	7.625	104.119	104.112	104.102
8.375	104.172	104.099	104.058	8.375	104.172	104.099	104.058	7.75	103.851	103.846	103.818
8.5	104.597	104.525	104.484	8.5	104.597	104.525	104.484	7.875	104.168	104.163	104.137
8.625	104.803	104.731	104.689	8.625	104.803	104.731	104.689	8	104.054	104.054	104.005
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	97.351	97.281	97.281	4.625	97.595	97.525	97.525	6	99.129	99.117	99.104
4.75	97.932	97.916	97.916	4.75	98.382	98.366	98.366	6.125	99.557	99.535	99.535
4.875	98.396	98.387	98.387	4.875	98.882	98.873	98.873	6.25	99.960	99.997	99.964
5	98.807	98.804	98.804	5	99.251	99.248	99.248	6.375	100.431	100.465	100.430
5.125	98.938	98.896	98.896	5.125	99.334	99.292	99.292	6.5	100.837	100.868	100.830
5.25	99.503	99.468	99.468	5.25	99.823	99.788	99.788	6.625	101.245	101.188	101.150
5.375	99.727	99.697	99.697	5.375	100.123	100.094	100.094	6.75	101.173	101.117	101.110
5.5	100.057	100.008	99.995	5.5	100.417	100.396	100.396	6.875	101.559	101.525	101.518
5.625	100.084	100.059	100.066	5.625	100.472	100.411	100.411	7	101.943	101.862	101.765
5.75	100.501	100.479	100.486	5.75	100.756	100.701	100.701	7.125	102.324	102.239	102.132
5.875	100.847	100.793	100.797	5.875	101.152	101.105	101.105	7.25	102.147	102.078	102.008
6	101.124	101.070	101.064	6	101.342	101.302	101.302	7.375	102.508	102.425	102.320
6.125	101.009	100.950	100.917	6.125	101.034	100.979	100.979	7.5	102.858	102.770	102.659
6.25	101.327	101.243	101.236	6.25	101.272	101.224	101.224	7.625	103.204	103.112	102.997
6.375	101.636	101.555	101.548	6.375	101.594	101.553	101.553	7.75	101.959	101.884	101.829
6.5	101.883	101.804	101.797	6.5	101.819	101.784	101.784	7.875	102.141	102.138	102.110
6.625	101.896	101.837	101.821	6.625	101.512	101.518	101.475				
6.75	102.172	102.115	102.099	6.75	101.785	101.737	101.713				
6.875	102.466	102.411	102.394	6.875	102.061	102.008	101.991				
7	102.471	102.407	102.366	7	102.221	102.276	102.225				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.958	92.908	92.908	5.125	96.663	96.619	96.605				
5.125	93.759	93.715	93.715	5.25	97.178	97.133	97.120				
5.25	94.451	94.414	94.414	5.375	97.647	97.603	97.590				
5.375	95.161	95.131	95.131	5.5	97.966	97.922	97.908				
5.5	95.586	95.562	95.562	5.625	97.868	97.814	97.787				
5.625	96.118	96.081	96.081	5.75	98.358	98.304	98.277				
5.75	98.043	98.001	98.001	5.875	98.800	98.746	98.719				
5.875	98.596	98.560	98.560	6	99.071	99.017	98.990				
6	99.057	99.028	99.028	6.125	99.559	99.495	99.454				
6.125	99.638	99.616	99.616	6.25	100.029	99.965	99.925				
6.25	99.890	99.875	99.875	6.375	100.448	100.384	100.343				
6.375	100.373	100.364	100.364	6.5	100.673	100.609	100.569				
6.5	100.806	100.804	100.804	6.625	100.136	100.072	100.032				
6.625	101.158	101.158	101.158	6.75	100.596	100.532	100.492				
6.75	101.201	101.165	101.165	6.875	100.999	100.935	100.895				
6.875	101.631	101.602	101.600	7	101.179	101.115	101.075				

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.363	97.356	97.398	5	96.995	96.987	97.029	5	94.624	94.561	
5.125	97.704	97.693	97.730	5.125	97.434	97.422	97.460	5.125	95.279	95.216	95.153
5.25	98.045	98.029	98.062	5.25	97.839	97.823	97.856	5.25	95.755	95.692	95.630
5.375	98.386	98.366	98.395	5.375	98.226	98.206	98.234	5.375	96.415	96.352	96.290
5.5	98.717	98.693	98.717	5.5	98.589	98.565	98.589	5.5	96.895	96.832	96.769
5.625	99.044	99.015	99.035	5.625	98.940	98.912	98.931	5.625	97.560	97.497	97.435
5.75	99.362	99.330	99.345	5.75	99.278	99.246	99.261	5.75	98.043	97.980	97.918
5.875	99.673	99.636	99.647	5.875	99.609	99.573	99.583	5.875	98.340	98.277	98.214
6	99.964	99.923	99.930	6	99.849	99.808	99.814	6	98.824	98.761	98.698
6.125	100.246	100.201	100.203	6.125	100.040	99.995	99.996	6.125	99.097	99.034	98.971
6.25	100.553	100.504	100.501	6.25	100.333	100.270	100.266	6.25	99.551	99.488	99.426
6.375	100.835	100.782	100.774	6.375	100.640	100.587	100.579	6.375	100.006	99.943	99.880
6.5	101.055	100.998	100.986	6.5	100.963	100.905	100.893	6.5	100.460	100.397	100.335
6.625	101.268	101.206	101.190	6.625	101.284	101.222	101.205	6.625	100.727	100.664	100.602
6.75	101.477	101.411	101.390	6.75	101.548	101.482	101.461	6.75	101.187	101.124	101.062
6.875	101.682	101.612	101.587	6.875	101.784	101.714	101.689	6.875	101.456	101.393	101.331
7	101.703	101.635	101.598	7	102.098	102.035	101.972	7	101.917	101.854	101.791
7.125	102.047	101.984	101.921	7.125	102.338	102.275	102.212	7.125	102.186	102.123	102.060
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.642	96.579	96.516	5	96.128	96.065	96.002	5	94.292	94.229	
5.125	97.010	96.947	96.884	5.125	96.558	96.495	96.432	5.125	94.947	94.884	94.821
5.25	97.378	97.315	97.252	5.25	96.989	96.926	96.863	5.25	95.423	95.360	95.297
5.375	97.747	97.684	97.621	5.375	97.420	97.357	97.294	5.375	96.083	96.020	95.957
5.5	98.062	97.999	97.936	5.5	97.852	97.789	97.726	5.5	96.563	96.500	96.437
5.625	98.432	98.369	98.306	5.625	98.285	98.222	98.159	5.625	97.228	97.165	97.102
5.75	98.771	98.708	98.645	5.75	98.719	98.656	98.593	5.75	97.711	97.648	97.585
5.875	99.109	99.046	98.983	5.875	98.960	98.897	98.834	5.875	98.008	97.945	97.882
6	99.451	99.388	99.325	6	99.195	99.132	99.069	6	98.492	98.429	98.366
6.125	99.649	99.586	99.523	6.125	99.598	99.535	99.472	6.125	98.765	98.702	98.639
6.25	99.994	99.931	99.868	6.25	100.001	99.938	99.875	6.25	99.219	99.156	99.093
6.375	100.191	100.128	100.065	6.375	100.236	100.173	100.110	6.375	99.674	99.611	99.548
6.5	100.389	100.326	100.263	6.5	100.473	100.410	100.347	6.5	100.128	100.065	100.002
6.625	100.736	100.673	100.610	6.625	100.710	100.647	100.584	6.625	100.395	100.332	100.269
6.75	100.961	100.898	100.835	6.75	101.118	101.055	100.992	6.75	100.855	100.792	100.729
6.875	101.015	100.952	100.889	6.875	101.355	101.292	101.229	6.875	101.124	101.061	100.998
7	101.366	101.303	101.240	7	101.766	101.703	101.640	7	101.585	101.522	101.459
7.125	101.715	101.652	101.589	7.125	102.006	101.943	101.880	7.125	101.854	101.791	101.728

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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	99.351	99.349	99.342	5.75	99.175	99.131	99.117	5	98.029	98.017	98.004
5.875	99.973	99.971	99.964	5.875	99.784	99.740	99.726	5.125	98.247	98.235	98.221
6	100.566	100.563	100.556	6	100.312	100.268	100.254	5.25	98.784	98.772	98.759
6.125	101.104	101.101	101.094	6.125	100.690	100.645	100.632	5.375	99.077	99.065	99.051
6.25	101.266	101.261	101.255	6.25	100.746	100.701	100.688	5.5	99.468	99.456	99.442
6.375	101.794	101.789	101.782	6.375	101.274	101.229	101.216	5.625	99.680	99.668	99.654
6.5	102.285	102.280	102.273	6.5	101.720	101.676	101.662	5.75	99.925	99.896	99.862
6.625	102.728	102.723	102.716	6.625	102.038	101.994	101.980	5.875	100.263	100.234	100.201
6.75	102.538	102.514	102.487	6.75	101.761	101.717	101.703	6	100.412	100.383	100.350
6.875	102.982	102.958	102.931	6.875	102.245	102.201	102.187				
7	103.396	103.372	103.344	7	102.656	102.612	102.598				
7.125	103.808	103.785	103.757	7.125	102.951	102.907	102.893				
7.25	103.688	103.657	103.623	7.25	102.656	102.612	102.599				
7.375	104.098	104.067	104.033	7.375	103.106	103.062	103.048				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.629	96.617	96.604
5.125	96.992	96.980	96.966
5.25	97.329	97.317	97.304
5.375	97.652	97.640	97.626
5.5	97.973	97.961	97.947
5.625	98.265	98.253	98.239
5.75	98.422	98.378	98.331
5.875	98.710	98.667	98.620
6	99.199	99.156	99.109

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



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	98.560	98.540	98.525	5.75	100.075	100.062	100.045	5	98.029	98.017	98.004
5.875	99.223	99.202	99.191	5.875	100.537	100.524	100.507	5.125	98.247	98.235	98.221
6	99.779	99.752	99.743	6	101.006	100.993	100.976	5.25	98.784	98.772	98.759
6.125	100.269	100.236	100.227	6.125	101.273	101.260	101.243	5.375	99.077	99.065	99.051
6.25	100.786	100.786	100.779	6.25	101.503	101.489	101.475	5.5	99.468	99.456	99.442
6.375	101.370	101.364	101.358	6.375	101.912	101.898	101.884	5.625	99.680	99.668	99.654
6.5	101.875	101.863	101.857	6.5	102.268	102.254	102.240	5.75	99.925	99.896	99.862
6.625	102.340	102.317	102.312	6.625	102.609	102.595	102.581	5.875	100.263	100.234	100.201
6.75	102.300	102.294	102.275	6.75	102.237	102.227	102.216	6	100.412	100.383	100.350
6.875	102.812	102.797	102.778	6.875	102.590	102.580	102.570				
7	103.275	103.252	103.234	7	102.909	102.899	102.889				
7.125	103.605	103.576	103.558	7.125	103.209	103.199	103.189				
7.25	103.399	103.373	103.351	7.25	103.199	103.192	103.178				
7.375	103.810	103.778	103.752	7.375	103.503	103.496	103.483				
7.5	104.176	104.139	104.114	7.5	103.827	103.820	103.808				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.337	97.288	97.279
4.875	97.651	97.605	97.596
5	98.215	98.075	98.067
5.125	98.682	98.544	98.536
5.25	98.980	98.845	98.837
5.375	99.279	99.146	99.138
5.5	99.446	99.315	99.307
5.625	99.637	99.470	99.462
5.75	99.923	99.758	99.750
5.875	100.208	100.046	100.038
6	100.509	100.349	100.341

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

5.5	99.572	99.614	99.527	5.5	99.572	99.614	99.527	5.5	99.572	99.614	99.527
5.625	100.165	100.120	100.106	5.625	100.165	100.120	100.106	5.625	100.165	100.120	100.106
5.75	100.709	100.675	100.650	5.75	100.709	100.675	100.650	5.75	100.709	100.675	100.650
5.875	100.716	100.643	100.522	5.875	100.716	100.643	100.522	5.875	100.716	100.643	100.522
6	101.289	101.313	101.193	6	101.289	101.313	101.193	6	101.289	101.313	101.193
6.125	101.833	101.858	101.737	6.125	101.833	101.858	101.737	6.125	101.833	101.858	101.737
6.25	102.223	102.247	102.127	6.25	102.223	102.247	102.127	6.25	102.223	102.247	102.127
6.375	101.622	101.606	101.590	6.375	101.622	101.606	101.590	6.375	101.622	101.606	101.590
6.5	102.147	102.131	102.115	6.5	102.147	102.131	102.115	6.5	102.147	102.131	102.115
6.625	102.612	102.614	102.513	6.625	102.612	102.614	102.513	6.625	102.612	102.614	102.513
6.75	102.947	102.949	102.848	6.75	102.947	102.949	102.848	6.75	102.947	102.949	102.848
6.875	102.394	102.362	102.330	6.875	102.394	102.362	102.330	6.875	102.394	102.362	102.330
7	102.813	102.781	102.748	7	102.813	102.781	102.748	7	102.813	102.781	102.748
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	97.396	97.338	97.358	4.25	96.280	96.222	96.242	5.25	97.702	97.614	97.608
4.625	97.944	97.886	97.906	4.375	96.840	96.782	96.803	5.375	98.236	98.151	98.145
4.75	98.425	98.315	98.320	4.5	97.396	97.338	97.358	5.5	98.895	98.942	98.831
4.875	98.968	98.858	98.863	4.625	97.944	97.886	97.906	5.625	99.331	99.378	99.267
5	99.498	99.388	99.393	4.75	98.425	98.315	98.320	5.75	99.719	99.509	99.463
5.125	100.011	99.901	99.906	4.875	98.968	98.858	98.863	5.875	100.170	100.194	100.064
5.25	99.643	99.654	99.643	5	99.498	99.388	99.393	6	100.841	100.865	100.735
5.375	100.148	100.158	100.148	5.125	100.011	99.901	99.906	6.125	101.385	101.409	101.279
5.5	100.626	100.636	100.626	5.25	99.643	99.654	99.643	6.25	101.315	101.105	100.972
5.625	101.077	101.087	101.077	5.375	100.148	100.158	100.148	6.375	100.995	100.997	100.881
5.75	100.778	100.724	100.697	5.5	100.626	100.636	100.626	6.5	101.602	101.604	101.488
5.875	100.755	100.792	100.766	5.625	101.077	101.087	101.077	6.625	102.132	102.135	102.019
6	101.187	101.224	101.199	5.75	100.778	100.724	100.697	6.75	101.721	101.664	101.623
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	97.702	97.614	97.608	5.25	97.197	97.195	97.138	4.5	94.740	94.682	94.577
5.375	98.236	98.151	98.145	5.375	98.051	98.097	97.987	4.625	95.269	95.211	95.106
5.5	98.895	98.942	98.831	5.5	98.895	98.942	98.831	4.75	94.195	94.085	93.890
5.625	99.331	99.378	99.267	5.625	99.331	99.378	99.267	4.875	94.713	94.603	94.408
5.75	99.719	99.509	99.463	5.75	99.572	99.526	99.513	5	95.202	95.092	94.897
5.875	100.170	100.194	100.064	5.875	100.170	100.194	100.064	5.125	95.654	95.544	95.349
6	100.841	100.865	100.735	6	100.841	100.865	100.735	5.25	96.237	96.229	96.220
6.125	101.385	101.409	101.279	6.125	101.385	101.409	101.279	5.375	96.329	96.320	96.312
6.25	101.315	101.105	100.972	6.25	101.101	101.050	101.022	5.5	96.726	96.718	96.710
6.375	100.995	100.997	100.881	6.375	100.995	100.997	100.881	5.625	97.128	97.120	97.112
6.5	101.602	101.604	101.488	6.5	101.602	101.604	101.488	5.75	97.841	97.841	97.841
6.625	102.132	102.135	102.019	6.625	102.132	102.135	102.019	5.875	98.111	98.111	98.111
6.75	101.721	101.664	101.623	6.75	101.771	101.714	101.673	6	98.451	98.451	98.451
6.875	101.761	101.741	101.600	6.875	101.761	101.741	101.600	6.125	98.752	98.752	98.752

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	-4.5
< 550	-5.5
No FICO Score	-4.5

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

YOUR BFF IN WHOLESALE

Table with 3 main columns: VA 30 Yr Fixed, VA 25 Yr Fixed, VA 20 Yr Fixed. Each column contains sub-columns for rates at 15, 30, and 45 days. Rows list various interest rates and corresponding values.

Table with 3 main columns: VA 15 Yr Fixed, VA 10 Yr Fixed, VA 30 Yr Fixed High Balance. Each column contains sub-columns for rates at 15, 30, and 45 days. Rows list various interest rates and corresponding values.

Table with 3 main columns: VA 25 Yr Fixed High Balance, VA 20 Yr Fixed High Balance, VA 15 Yr Fixed High Balance. Each column contains sub-columns for rates at 15, 30, and 45 days. Rows list various interest rates and corresponding values.

Table with 3 main columns: VA 30 Yr Fixed IRRRL, VA 25 Yr Fixed IRRRL, VA 20 Yr Fixed IRRRL. Each column contains sub-columns for rates at 15, 30, and 45 days. Rows list various interest rates and corresponding values.

6.5	101.307	101.284	101.265	6.5	101.307	101.284	101.265	6.125	100.687	100.636	100.609
6.625	101.647	101.626	101.606	6.625	101.647	101.626	101.606	6.25	101.069	101.019	100.991
6.75	101.833	101.777	101.736	6.75	101.833	101.777	101.736	6.375	100.622	100.606	100.590
6.875	101.482	101.450	101.424	6.875	101.482	101.450	101.424	6.5	101.147	101.131	101.115
7	101.813	101.781	101.751	7	101.813	101.781	101.751	6.625	101.514	101.458	101.417
7.125	102.110	102.083	102.055	7.125	102.110	102.083	102.055	6.75	101.833	101.777	101.736
7.25	102.413	102.342	102.287	7.25	102.413	102.342	102.287	6.875	101.394	101.362	101.330
7.375	101.966	101.912	101.876	7.375	101.966	101.912	101.876	7	101.813	101.781	101.748
7.5	102.287	102.235	102.197	7.5	102.287	102.235	102.197	7.125	102.078	102.007	101.958
7.625	102.300	102.228	102.173	7.625	102.300	102.228	102.173	7.25	102.413	102.342	102.287
7.75	102.601	102.529	102.474	7.75	102.601	102.529	102.474	7.375	101.629	101.499	101.370
7.875	101.545	101.438	101.341	7.875	101.545	101.438	101.341	7.5	101.892	101.799	101.744
8	101.946	101.839	101.742	8	101.946	101.839	101.742	7.625	102.300	102.228	102.173
8.125	102.331	102.223	102.127	8.125	102.331	102.223	102.127	7.75	102.601	102.529	102.474
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.045	96.000	95.987	4.5	96.045	96.000	95.987	6.625	100.410	100.432	100.416
4.625	96.541	96.497	96.483	4.625	96.541	96.497	96.483	6.75	100.721	100.664	100.623
4.75	97.241	97.131	97.136	4.75	97.241	97.131	97.136	6.875	100.352	100.352	100.311
4.875	97.697	97.587	97.592	4.875	97.697	97.587	97.592	7	100.733	100.733	100.692
5	98.127	98.017	98.022	5	98.127	98.017	98.022	7.125	100.956	100.956	100.915
5.125	98.528	98.418	98.423	5.125	98.528	98.418	98.423	7.25	101.157	101.085	101.030
5.25	98.596	98.552	98.538	5.25	98.596	98.552	98.538	7.375	100.338	100.316	100.323
5.375	98.805	98.815	98.805	5.375	98.805	98.815	98.805	7.5	100.684	100.662	100.669
5.5	99.167	99.177	99.167	5.5	99.167	99.177	99.167	7.625	100.937	100.866	100.865
5.625	99.503	99.513	99.503	5.625	99.503	99.513	99.503	7.75	101.238	101.167	101.112
5.75	99.778	99.724	99.697	5.75	99.778	99.724	99.697				
5.875	99.423	99.423	99.423	5.875	99.423	99.423	99.423				
6	99.764	99.764	99.764	6	99.764	99.764	99.764				
6.125	100.090	100.064	100.064	6.125	100.090	100.064	100.064				
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	100.159	100.143	100.127	6.125	99.914	99.959	99.928	4.5	91.634	91.650	91.666
6.625	100.410	100.432	100.416	6.25	100.101	100.050	100.022	4.625	92.285	92.301	92.317
6.75	100.721	100.664	100.623	6.375	99.607	99.629	99.613	4.75	93.000	92.890	92.864
6.875	100.352	100.352	100.311	6.5	100.093	100.116	100.100	4.875	93.397	93.288	93.156
7	100.733	100.733	100.692	6.625	100.452	100.432	100.416	5	93.755	93.645	93.585
7.125	100.956	100.956	100.915	6.75	100.771	100.714	100.673	5.125	94.071	93.961	93.875
7.25	101.157	101.085	101.030	6.875	100.352	100.352	100.311	5.25	95.237	95.229	95.220
7.375	100.338	100.316	100.323	7	100.733	100.733	100.692	5.375	95.329	95.320	95.312
7.5	100.684	100.662	100.669	7.125	100.956	100.956	100.915	5.5	95.726	95.718	95.710
7.625	100.937	100.866	100.865	7.25	101.207	101.135	101.080	5.625	96.128	96.120	96.112
7.75	101.238	101.167	101.112	7.375	100.338	100.316	100.323	5.75	96.841	96.841	96.841
				7.5	100.684	100.662	100.669	5.875	97.111	97.111	97.111
				7.625	100.987	100.916	100.865	6	97.451	97.451	97.451
								6.125	97.752	97.752	97.752

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	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

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	99.084	98.875	98.575	6.75	96.484	96.275	95.975
6.875	99.623	99.414	99.114	6.875	97.023	96.814	96.514
7	100.141	99.932	99.632	7	97.541	97.332	97.032
7.125	100.610	100.401	100.101	7.125	98.010	97.801	97.501
7.25	101.050	100.841	100.541	7.25	98.450	98.241	97.941
7.375	101.271	101.010	100.710	7.375	98.671	98.410	98.110
7.5	101.759	101.498	101.198	7.5	99.159	98.898	98.598
7.625	102.178	101.917	101.617	7.625	99.578	99.317	99.017
7.75	102.598	102.337	102.037	7.75	99.998	99.737	99.437
7.875	101.669	101.357	101.057	7.875	99.069	98.757	98.457
8	102.107	101.795	101.495	8	99.507	99.195	98.895
8.125	102.506	102.194	101.894	8.125	99.906	99.594	99.294
8.25	102.886	102.574	102.274	8.25	100.286	99.974	99.674

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.084	96.875	96.575	6.75	94.484	94.275	93.975
6.875	97.623	97.414	97.114	6.875	95.023	94.814	94.514
7	98.141	97.932	97.632	7	95.541	95.332	95.032
7.125	98.610	98.401	98.101	7.125	96.010	95.801	95.501
7.25	99.050	98.841	98.541	7.25	96.450	96.241	95.941
7.375	99.271	99.010	98.710	7.375	96.671	96.410	96.110
7.5	99.759	99.498	99.198	7.5	97.159	96.898	96.598
7.625	100.178	99.917	99.617	7.625	97.578	97.317	97.017
7.75	100.598	100.337	100.037	7.75	97.998	97.737	97.437
7.875	99.669	99.357	99.057	7.875	97.069	96.757	96.457
8	100.107	99.795	99.495	8	97.507	97.195	96.895
8.125	100.506	100.194	99.894	8.125	97.906	97.594	97.294
8.25	100.886	100.574	100.274	8.25	98.286	97.974	97.674

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.