



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	97.831	97.786	97.773	5.625	97.831	97.786	97.773	5	95.477	95.432	95.419
5.75	98.716	98.709	98.682	5.75	98.636	98.646	98.666	5.125	96.130	96.086	96.072
5.875	99.324	99.317	99.290	5.875	99.197	99.203	99.229	5.25	96.887	96.843	96.829
6	99.966	99.960	99.933	6	99.744	99.747	99.778	5.375	97.528	97.484	97.470
6.125	100.454	100.447	100.420	6.125	100.216	100.219	100.250	5.5	98.128	98.084	98.070
6.25	100.517	100.510	100.483	6.25	100.411	100.436	100.438	5.625	98.632	98.588	98.574
6.375	101.063	101.057	101.030	6.375	100.915	100.936	100.944	5.75	100.109	100.097	100.081
6.5	101.578	101.572	101.545	6.5	101.364	101.381	101.395	5.875	100.662	100.650	100.634
6.625	101.990	101.983	101.956	6.625	101.799	101.817	101.830	6	101.174	101.162	101.146
6.75	101.840	101.826	101.793	6.75	101.692	101.732	101.716	6.125	101.422	101.410	101.394
6.875	102.233	102.219	102.185	6.875	102.102	102.138	102.128	6.25	101.567	101.551	101.538
7	102.667	102.653	102.620	7	102.452	102.486	102.479	6.375	102.061	102.044	102.031
7.125	103.022	103.009	102.975	7.125	102.830	102.862	102.857	6.5	102.451	102.435	102.422
7.25	102.889	102.869	102.828	7.25	102.780	102.804	102.770	6.625	102.775	102.758	102.745
7.375	103.270	103.249	103.209	7.375	103.163	103.152	103.138	6.75	102.231	102.221	102.212
7.5	103.662	103.641	103.601	7.5	103.517	103.506	103.494	6.875	102.650	102.640	102.631
7.625	104.033	104.012	103.971	7.625	103.796	103.785	103.775	7	102.942	102.932	102.923
7.75	103.662	103.621	103.580	7.75	103.611	103.607	103.580	7.125	103.220	103.210	103.201
7.875	104.018	103.982	103.956	7.875	103.986	103.982	103.956	7.25	103.222	103.211	103.197
8	104.362	104.321	104.259	8	104.142	104.109	104.061	7.375	103.540	103.529	103.516
8.125	104.726	104.685	104.624	8.125	104.302	104.276	104.222	7.5	103.864	103.853	103.841
8.25	103.840	103.767	103.726	8.25	103.840	103.767	103.726	7.625	104.128	104.117	104.103
8.375	104.281	104.209	104.167	8.375	104.281	104.209	104.167	7.75	103.865	103.861	103.834
8.5	104.707	104.634	104.593	8.5	104.707	104.634	104.593	7.875	104.180	104.176	104.151
8.625	104.912	104.840	104.799	8.625	104.912	104.840	104.799	8	104.137	104.104	104.056
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	97.241	97.056	97.056	4.625	97.450	97.264	97.264	6	99.134	99.120	99.110
4.75	97.950	97.906	97.893	4.75	98.309	98.209	98.209	6.125	99.554	99.531	99.531
4.875	98.467	98.423	98.410	4.875	98.817	98.723	98.723	6.25	100.074	100.099	100.095
5	98.864	98.820	98.807	5	99.194	99.107	99.107	6.375	100.544	100.567	100.566
5.125	99.011	98.998	98.990	5.125	99.368	99.211	99.211	6.5	100.947	100.967	100.971
5.25	99.541	99.439	99.426	5.25	99.862	99.711	99.711	6.625	101.266	101.285	101.290
5.375	99.961	99.917	99.903	5.375	100.158	100.014	100.014	6.75	101.168	101.200	101.179
5.5	100.287	100.242	100.229	5.5	100.457	100.320	100.320	6.875	101.556	101.548	101.532
5.625	100.273	100.260	100.227	5.625	100.560	100.367	100.367	7	101.946	101.858	101.810
5.75	100.648	100.594	100.589	5.75	100.844	100.659	100.659	7.125	102.327	102.235	102.122
5.875	101.097	101.043	101.016	5.875	101.240	101.061	101.061	7.25	102.148	102.143	102.105
6	101.374	101.320	101.293	6	101.443	101.272	101.272	7.375	102.511	102.420	102.388
6.125	101.211	101.179	101.126	6.125	101.261	101.212	101.212	7.5	102.865	102.769	102.654
6.25	101.428	101.364	101.323	6.25	101.495	101.453	101.453	7.625	103.212	103.112	102.992
6.375	101.854	101.790	101.750	6.375	101.822	101.787	101.787	7.75	102.057	101.946	101.841
6.5	102.092	102.028	101.988	6.5	102.040	102.012	102.012	7.875	102.149	102.146	102.120
6.625	101.752	101.693	101.678	6.625	101.626	101.505	101.487				
6.75	102.120	102.056	102.015	6.75	101.864	101.800	101.759				
6.875	102.532	102.468	102.428	6.875	102.220	102.156	102.116				
7	102.736	102.672	102.632	7	102.423	102.359	102.319				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.965	92.915	92.915	5.125	96.897	96.853	96.840				
5.125	93.762	93.719	93.719	5.25	97.412	97.368	97.354				
5.25	94.458	94.421	94.421	5.375	97.882	97.837	97.824				
5.375	95.164	95.134	95.134	5.5	98.200	98.156	98.143				
5.5	95.590	95.566	95.566	5.625	98.118	98.064	98.037				
5.625	96.129	96.080	96.080	5.75	98.608	98.554	98.527				
5.75	98.052	98.010	98.010	5.875	99.050	98.996	98.969				
5.875	98.603	98.568	98.568	6	99.321	99.267	99.240				
6	99.068	99.040	99.040	6.125	99.824	99.760	99.720				
6.125	99.645	99.623	99.623	6.25	100.294	100.231	100.190				
6.25	99.928	99.912	99.912	6.375	100.713	100.649	100.609				
6.375	100.405	100.396	100.396	6.5	100.939	100.875	100.834				
6.5	100.837	100.834	100.834	6.625	100.402	100.338	100.298				
6.625	101.186	101.186	101.186	6.75	100.862	100.798	100.758				
6.75	101.274	101.238	101.238	6.875	101.264	101.200	101.160				
6.875	101.704	101.675	101.673	7	101.444	101.380	101.340				

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



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	97.427	97.441	97.447	5	97.061	97.075	97.081	5	94.672	94.609	94.547
5.125	97.767	97.776	97.778	5.125	97.500	97.509	97.511	5.125	95.327	95.264	95.201
5.25	98.107	98.112	98.109	5.25	97.903	97.909	97.906	5.25	95.804	95.741	95.678
5.375	98.447	98.448	98.440	5.375	98.289	98.291	98.283	5.375	96.464	96.401	96.338
5.5	98.777	98.774	98.762	5.5	98.651	98.649	98.637	5.5	96.944	96.881	96.818
5.625	99.102	99.095	99.079	5.625	99.001	98.994	98.978	5.625	97.610	97.547	97.484
5.75	99.420	99.409	99.388	5.75	99.338	99.327	99.306	5.75	98.093	98.030	97.967
5.875	99.730	99.715	99.689	5.875	99.668	99.653	99.627	5.875	98.390	98.327	98.264
6	100.020	100.001	99.970	6	99.906	99.887	99.857	6	98.874	98.811	98.748
6.125	100.301	100.277	100.243	6.125	100.096	100.073	100.038	6.125	99.147	99.084	99.021
6.25	100.608	100.580	100.541	6.25	100.376	100.345	100.306	6.25	99.602	99.539	99.476
6.375	100.889	100.857	100.813	6.375	100.694	100.662	100.619	6.375	100.056	99.993	99.931
6.5	101.107	101.071	101.023	6.5	101.016	100.979	100.931	6.5	100.511	100.448	100.386
6.625	101.319	101.278	101.226	6.625	101.336	101.295	101.243	6.625	100.778	100.715	100.653
6.75	101.527	101.483	101.425	6.75	101.599	101.554	101.497	6.75	101.238	101.175	101.113
6.875	101.731	101.682	101.621	6.875	101.835	101.786	101.724	6.875	101.507	101.444	101.382
7	101.751	101.698	101.631	7	102.141	102.078	102.015	7	101.968	101.905	101.843
7.125	102.084	102.021	101.958	7.125	102.381	102.318	102.255	7.125	102.237	102.174	102.112
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	96.678	96.615	96.552	5	96.169	96.106	96.043	5	94.340	94.277	94.214
5.125	97.046	96.983	96.920	5.125	96.599	96.536	96.473	5.125	94.995	94.932	94.869
5.25	97.414	97.351	97.288	5.25	97.030	96.967	96.904	5.25	95.472	95.409	95.346
5.375	97.783	97.720	97.657	5.375	97.462	97.399	97.336	5.375	96.132	96.069	96.006
5.5	98.098	98.035	97.972	5.5	97.894	97.831	97.768	5.5	96.612	96.549	96.486
5.625	98.468	98.405	98.342	5.625	98.327	98.264	98.201	5.625	97.278	97.215	97.152
5.75	98.807	98.744	98.681	5.75	98.761	98.698	98.635	5.75	97.761	97.698	97.635
5.875	99.146	99.083	99.020	5.875	99.003	98.940	98.877	5.875	98.058	97.995	97.932
6	99.488	99.425	99.362	6	99.237	99.174	99.111	6	98.542	98.479	98.416
6.125	99.686	99.623	99.560	6.125	99.641	99.578	99.515	6.125	98.815	98.752	98.689
6.25	100.030	99.967	99.904	6.25	100.044	99.981	99.918	6.25	99.270	99.207	99.144
6.375	100.228	100.165	100.102	6.375	100.279	100.216	100.153	6.375	99.724	99.661	99.598
6.5	100.426	100.363	100.300	6.5	100.516	100.453	100.390	6.5	100.179	100.116	100.053
6.625	100.773	100.710	100.647	6.625	100.753	100.690	100.627	6.625	100.446	100.383	100.320
6.75	100.998	100.935	100.872	6.75	101.161	101.098	101.035	6.75	100.906	100.843	100.780
6.875	101.052	100.989	100.926	6.875	101.398	101.335	101.272	6.875	101.175	101.112	101.049
7	101.403	101.340	101.277	7	101.809	101.746	101.683	7	101.636	101.573	101.510
7.125	101.752	101.689	101.626	7.125	102.050	101.987	101.924	7.125	101.905	101.842	101.779

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	99.346	99.339	99.332	5.75	99.362	99.318	99.304	5	98.060	98.047	98.034
5.875	99.969	99.962	99.955	5.875	99.972	99.927	99.914	5.125	98.279	98.266	98.253
6	100.564	100.557	100.551	6	100.499	100.455	100.441	5.25	98.819	98.806	98.793
6.125	101.110	101.103	101.096	6.125	100.877	100.833	100.819	5.375	99.114	99.101	99.087
6.25	101.258	101.251	101.244	6.25	100.902	100.858	100.844	5.5	99.507	99.494	99.480
6.375	101.788	101.782	101.775	6.375	101.430	101.386	101.372	5.625	99.721	99.708	99.694
6.5	102.280	102.273	102.266	6.5	101.877	101.832	101.819	5.75	99.978	99.946	99.912
6.625	102.723	102.717	102.710	6.625	102.195	102.150	102.137	5.875	100.316	100.283	100.250
6.75	102.573	102.546	102.518	6.75	101.917	101.873	101.859	6	100.465	100.433	100.399
6.875	103.020	102.993	102.965	6.875	102.401	102.357	102.343				
7	103.437	103.410	103.382	7	102.812	102.768	102.754				
7.125	103.852	103.824	103.797	7.125	103.107	103.063	103.049				
7.25	103.708	103.673	103.639	7.25	102.797	102.753	102.739				
7.375	104.119	104.085	104.050	7.375	103.247	103.203	103.189				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.660	96.647	96.634
5.125	97.024	97.011	96.998
5.25	97.364	97.351	97.338
5.375	97.689	97.676	97.662
5.5	98.012	97.999	97.985
5.625	98.306	98.293	98.279
5.75	98.472	98.426	98.379
5.875	98.759	98.713	98.666
6	99.249	99.203	99.156

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	98.610	98.587	98.574	5.75	100.029	100.017	100.001	5	98.060	98.047	98.034
5.875	99.271	99.255	99.236	5.875	100.490	100.478	100.462	5.125	98.279	98.266	98.253
6	99.826	99.812	99.792	6	100.957	100.945	100.929	5.25	98.819	98.806	98.793
6.125	100.318	100.305	100.284	6.125	101.222	101.210	101.194	5.375	99.114	99.101	99.087
6.25	100.831	100.824	100.811	6.25	101.501	101.485	101.472	5.5	99.507	99.494	99.480
6.375	101.418	101.413	101.395	6.375	101.909	101.892	101.879	5.625	99.721	99.708	99.694
6.5	101.926	101.922	101.904	6.5	102.263	102.246	102.233	5.75	99.978	99.946	99.912
6.625	102.382	102.379	102.360	6.625	102.600	102.584	102.571	5.875	100.316	100.283	100.250
6.75	102.388	102.376	102.360	6.75	102.187	102.177	102.167	6	100.465	100.433	100.399
6.875	102.908	102.895	102.879	6.875	102.538	102.528	102.519				
7	103.358	103.346	103.329	7	102.854	102.844	102.835				
7.125	103.707	103.695	103.678	7.125	103.153	103.143	103.134				
7.25	103.469	103.439	103.409	7.25	103.212	103.201	103.183				
7.375	103.882	103.852	103.820	7.375	103.514	103.503	103.486				
7.5	104.249	104.218	104.187	7.5	103.836	103.825	103.810				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.400	97.352	97.343
4.875	97.744	97.668	97.659
5	98.265	98.126	98.118
5.125	98.729	98.592	98.584
5.25	99.027	98.893	98.885
5.375	99.325	99.193	99.185
5.5	99.489	99.359	99.351
5.625	99.746	99.580	99.573
5.75	100.032	99.869	99.862
5.875	100.316	100.155	100.148
6	100.613	100.455	100.448

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	97.650	97.604	97.591	5	97.650	97.604	97.591	5	97.650	97.604	97.591
5.125	98.243	98.198	98.184	5.125	98.243	98.198	98.184	5.125	98.243	98.198	98.184
5.25	98.837	98.792	98.778	5.25	98.837	98.792	98.778	5.25	98.837	98.792	98.778
5.375	99.181	99.136	99.122	5.375	99.181	99.136	99.122	5.375	99.181	99.136	99.122
5.5	99.775	99.729	99.716	5.5	99.775	99.729	99.716	5.5	99.775	99.729	99.716
5.625	100.368	100.323	100.309	5.625	100.368	100.323	100.309	5.625	100.368	100.323	100.309
5.75	100.912	100.867	100.853	5.75	100.912	100.867	100.853	5.75	100.912	100.867	100.853
5.875	100.769	100.718	100.690	5.875	100.769	100.718	100.690	5.875	100.769	100.718	100.690
6	101.376	101.306	101.280	6	101.376	101.306	101.280	6	101.376	101.306	101.280
6.125	101.919	101.850	101.824	6.125	101.919	101.850	101.824	6.125	101.919	101.850	101.824
6.25	102.308	102.239	102.213	6.25	102.308	102.239	102.213	6.25	102.308	102.239	102.213
6.375	101.685	101.649	101.633	6.375	101.685	101.649	101.633	6.375	101.685	101.649	101.633
6.5	102.207	102.212	102.171	6.5	102.207	102.212	102.171	6.5	102.207	102.212	102.171
6.625	102.702	102.720	102.680	6.625	102.702	102.720	102.680	6.625	102.702	102.720	102.680
6.75	103.021	103.036	102.996	6.75	103.021	103.036	102.996	6.75	103.021	103.036	102.996
6.875	102.419	102.387	102.354	6.875	102.419	102.387	102.354	6.875	102.419	102.387	102.354
7	102.832	102.800	102.768	7	102.832	102.800	102.768	7	102.832	102.800	102.768
7.125	103.234	103.163	103.108	7.125	103.234	103.163	103.108	7.125	103.234	103.163	103.108
7.25	103.569	103.498	103.443	7.25	103.569	103.498	103.443	7.25	103.569	103.498	103.443
7.375	102.793	102.700	102.614	7.375	102.793	102.700	102.614	7.375	102.793	102.700	102.614
7.5	103.074	103.151	103.064	7.5	103.074	103.151	103.064	7.5	103.074	103.151	103.064
7.625	103.425	103.420	103.334	7.625	103.425	103.420	103.334	7.625	103.425	103.420	103.334
7.75	103.726	103.654	103.599	7.75	103.726	103.654	103.599	7.75	103.726	103.654	103.599
7.875	102.670	102.563	102.466	7.875	102.670	102.563	102.466	7.875	102.670	102.563	102.466
8	103.071	102.964	102.867	8	103.071	102.964	102.867	8	103.071	102.964	102.867
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	96.409	96.507	96.527	4.25	96.409	96.507	96.527	5.125	96.761	96.751	96.708
4.375	96.970	97.068	97.088	4.375	96.970	97.068	97.088	5.25	97.702	97.561	97.555
4.5	97.525	97.623	97.643	4.5	97.525	97.623	97.643	5.375	98.237	98.126	98.093
4.625	98.073	98.171	98.191	4.625	98.073	98.171	98.191	5.5	99.018	98.970	98.938
4.75	98.549	98.580	98.585	4.75	98.549	98.580	98.585	5.625	99.453	99.406	99.374
4.875	99.092	99.123	99.128	4.875	99.092	99.123	99.128	5.75	99.725	99.679	99.666
5	99.622	99.652	99.657	5	99.622	99.652	99.657	5.875	100.256	100.187	100.150
5.125	100.133	100.164	100.169	5.125	100.133	100.164	100.169	6	100.927	100.858	100.821
5.25	99.830	99.786	99.773	5.25	99.830	99.786	99.773	6.125	101.471	101.402	101.365
5.375	100.250	100.276	100.265	5.375	100.250	100.276	100.265	6.25	101.280	101.203	101.175
5.5	100.725	100.751	100.741	5.5	100.725	100.751	100.741	6.375	101.072	101.090	101.036
5.625	101.174	101.200	101.189	5.625	101.174	101.200	101.189	6.5	101.677	101.696	101.641
5.75	101.028	100.974	100.947	5.75	101.028	100.974	100.947	6.625	102.205	102.224	102.169
5.875	100.852	100.795	100.769	5.875	100.852	100.795	100.769	6.75	101.908	101.858	101.830
6	101.283	101.226	101.200	6	101.283	101.226	101.200	6.875	101.791	101.741	101.677
								7	102.312	102.261	102.198
								7.125	102.793	102.742	102.679
								7.25	102.313	102.242	102.187
								7.375	101.809	101.885	101.785
								7.5	102.259	102.335	102.236
								7.625	102.529	102.605	102.505
								7.75	102.363	102.292	102.237
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	97.702	97.561	97.555	5	95.957	95.947	95.903	4.5	94.868	94.967	94.862
5.375	98.237	98.126	98.093	5.125	96.761	96.751	96.708	4.625	95.397	95.495	95.390
5.5	99.018	98.970	98.938	5.25	97.757	97.616	97.610	4.75	94.319	94.350	94.155
5.625	99.453	99.406	99.374	5.375	98.261	98.126	98.117	4.875	94.835	94.866	94.671
5.75	99.725	99.679	99.666	5.5	99.018	98.970	98.938	5	95.322	95.353	95.158
5.875	100.256	100.187	100.150	5.625	99.453	99.406	99.374	5.125	95.771	95.802	95.606
6	100.927	100.858	100.821	5.75	99.775	99.729	99.716	5.25	96.349	96.365	96.382
6.125	101.471	101.402	101.365	5.875	100.256	100.187	100.150	5.375	96.448	96.464	96.480
6.25	101.280	101.203	101.175	6	100.927	100.858	100.821	5.5	96.836	96.852	96.868
6.375	101.072	101.090	101.036	6.125	101.471	101.402	101.365	5.625	97.235	97.251	97.268
6.5	101.677	101.696	101.641	6.25	101.304	101.253	101.225	5.75	97.929	97.937	97.945
6.625	102.205	102.224	102.169	6.375	101.072	101.090	101.036	5.875	98.204	98.212	98.221
6.75	101.908	101.858	101.830	6.5	101.677	101.696	101.641	6	98.538	98.546	98.554
6.875	101.791	101.741	101.677	6.625	102.205	102.224	102.169	6.125	98.846	98.854	98.862
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	98.837	98.792	98.778	5.25	98.837	98.792	98.778	5.25	98.837	98.792	98.778
5.375	99.181	99.136	99.122	5.375	99.181	99.136	99.122	5.375	99.181	99.136	99.122

5.5	99.775	99.729	99.716	5.5	99.775	99.729	99.716	5.5	99.775	99.729	99.716
5.625	100.368	100.323	100.309	5.625	100.368	100.323	100.309	5.625	100.368	100.323	100.309
5.75	100.912	100.867	100.853	5.75	100.912	100.867	100.853	5.75	100.912	100.867	100.853
5.875	100.769	100.718	100.690	5.875	100.769	100.718	100.690	5.875	100.769	100.718	100.690
6	101.376	101.306	101.280	6	101.376	101.306	101.280	6	101.376	101.306	101.280
6.125	101.919	101.850	101.824	6.125	101.919	101.850	101.824	6.125	101.919	101.850	101.824
6.25	102.308	102.239	102.213	6.25	102.308	102.239	102.213	6.25	102.308	102.239	102.213
6.375	101.685	101.649	101.633	6.375	101.685	101.649	101.633	6.375	101.685	101.649	101.633
6.5	102.207	102.212	102.171	6.5	102.207	102.212	102.171	6.5	102.207	102.212	102.171
6.625	102.702	102.720	102.680	6.625	102.702	102.720	102.680	6.625	102.702	102.720	102.680
6.75	103.021	103.036	102.996	6.75	103.021	103.036	102.996	6.75	103.021	103.036	102.996
6.875	102.419	102.387	102.354	6.875	102.419	102.387	102.354	6.875	102.419	102.387	102.354
7	102.832	102.800	102.768	7	102.832	102.800	102.768	7	102.832	102.800	102.768
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	97.525	97.623	97.643	4.25	96.409	96.507	96.527	5.25	97.702	97.561	97.555
4.625	98.073	98.171	98.191	4.375	96.970	97.068	97.088	5.375	98.237	98.126	98.093
4.75	98.549	98.580	98.585	4.5	97.525	97.623	97.643	5.5	99.018	98.970	98.938
4.875	99.092	99.123	99.128	4.625	98.073	98.171	98.191	5.625	99.453	99.406	99.374
5	99.622	99.652	99.657	4.75	98.549	98.580	98.585	5.75	99.725	99.679	99.666
5.125	100.133	100.164	100.169	4.875	99.092	99.123	99.128	5.875	100.256	100.187	100.150
5.25	99.830	99.786	99.773	5	99.622	99.652	99.657	6	100.927	100.858	100.821
5.375	100.250	100.276	100.265	5.125	100.133	100.164	100.169	6.125	101.471	101.402	101.365
5.5	100.725	100.751	100.741	5.25	99.830	99.786	99.773	6.25	101.280	101.203	101.175
5.625	101.174	101.200	101.189	5.375	100.250	100.276	100.265	6.375	101.072	101.090	101.036
5.75	101.028	100.974	100.947	5.5	100.725	100.751	100.741	6.5	101.677	101.696	101.641
5.875	100.852	100.795	100.769	5.625	101.174	101.200	101.189	6.625	102.205	102.224	102.169
6	101.283	101.226	101.200	5.75	101.028	100.974	100.947	6.75	101.908	101.858	101.830
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	97.561	97.555	5.25	97.400	97.354	97.341	4.5	94.868	94.967	94.862
5.375	98.237	98.126	98.093	5.375	98.173	98.126	98.093	4.625	95.397	95.495	95.390
5.5	99.018	98.970	98.938	5.5	99.018	98.970	98.938	4.75	94.319	94.350	94.155
5.625	99.453	99.406	99.374	5.625	99.453	99.406	99.374	4.875	94.835	94.866	94.671
5.75	99.725	99.679	99.666	5.75	99.775	99.729	99.716	5	95.322	95.353	95.158
5.875	100.256	100.187	100.150	5.875	100.256	100.187	100.150	5.125	95.771	95.802	95.606
6	100.927	100.858	100.821	6	100.927	100.858	100.821	5.25	96.349	96.365	96.382
6.125	101.471	101.402	101.365	6.125	101.471	101.402	101.365	5.375	96.448	96.464	96.480
6.25	101.280	101.203	101.175	6.25	101.304	101.253	101.225	5.5	96.836	96.852	96.868
6.375	101.072	101.090	101.036	6.375	101.072	101.090	101.036	5.625	97.235	97.251	97.268
6.5	101.677	101.696	101.641	6.5	101.677	101.696	101.641	5.75	97.929	97.937	97.945
6.625	102.205	102.224	102.169	6.625	102.205	102.224	102.169	5.875	98.204	98.212	98.221
6.75	101.908	101.858	101.830	6.75	101.958	101.908	101.880	6	98.538	98.546	98.554
6.875	101.791	101.741	101.677	6.875	101.791	101.741	101.677	6.125	98.846	98.854	98.862

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

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	97.243	97.198	97.184	5.125	97.243	97.198	97.184	4.75	95.462	95.417	95.403
5.25	97.915	97.792	97.778	5.25	97.915	97.792	97.778	4.875	96.056	96.011	95.997
5.375	98.425	98.284	98.276	5.375	98.425	98.284	98.276	5	96.650	96.604	96.591
5.5	98.892	98.754	98.746	5.5	98.892	98.754	98.746	5.125	97.243	97.198	97.184
5.625	99.368	99.323	99.309	5.625	99.368	99.323	99.309	5.25	97.837	97.792	97.778
5.75	99.912	99.867	99.853	5.75	99.912	99.867	99.853	5.375	98.181	98.136	98.122
5.875	100.043	99.991	99.985	5.875	100.043	99.991	99.985	5.5	98.775	98.729	98.716
6	100.450	100.401	100.393	6	100.450	100.401	100.393	5.625	99.368	99.323	99.309
6.125	100.890	100.839	100.812	6.125	100.890	100.839	100.812	5.75	99.912	99.867	99.853
6.25	101.272	101.222	101.194	6.25	101.272	101.222	101.194	5.875	99.769	99.718	99.690
6.375	100.883	100.857	100.841	6.375	100.883	100.857	100.841	6	100.339	100.288	100.260
6.5	101.256	101.232	101.216	6.5	101.256	101.232	101.216	6.125	100.890	100.839	100.812
6.625	101.702	101.651	101.624	6.625	101.702	101.651	101.624	6.25	101.272	101.222	101.194
6.75	102.021	101.970	101.942	6.75	102.021	101.970	101.942	6.375	100.685	100.649	100.633
6.875	101.510	101.478	101.453	6.875	101.510	101.478	101.453	6.5	101.207	101.170	101.154
7	101.832	101.805	101.778	7	101.832	101.805	101.778	6.625	101.702	101.651	101.624
7.125	102.234	102.163	102.108	7.125	102.234	102.163	102.108	6.75	102.021	101.970	101.942
7.25	102.569	102.498	102.443	7.25	102.569	102.498	102.443	6.875	101.419	101.387	101.354
7.375	101.947	101.895	101.858	7.375	101.947	101.895	101.858	7	101.832	101.800	101.768
7.5	102.266	102.215	102.178	7.5	102.266	102.215	102.178	7.125	102.234	102.163	102.108
7.625	102.425	102.353	102.298	7.625	102.425	102.353	102.298	7.25	102.569	102.498	102.443
7.75	102.726	102.654	102.599	7.75	102.726	102.654	102.599	7.375	101.793	101.663	101.534
7.875	101.670	101.563	101.466	7.875	101.670	101.563	101.466	7.5	102.056	101.927	101.869
8	102.071	101.964	101.867	8	102.071	101.964	101.867	7.625	102.425	102.353	102.298
8.125	102.456	102.348	102.252	8.125	102.456	102.348	102.252	7.75	102.726	102.654	102.599
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	95.326	95.282	95.268	4.25	95.326	95.282	95.268	4.875	94.343	94.353	94.410
4.375	95.827	95.783	95.769	4.375	95.827	95.783	95.769	5	94.676	94.686	94.743
4.5	96.326	96.282	96.268	4.5	96.326	96.282	96.268	5.125	95.363	95.373	95.429
4.625	96.822	96.778	96.765	4.625	96.822	96.778	96.765	5.25	97.174	97.033	97.027
4.75	97.363	97.394	97.399	4.75	97.363	97.394	97.399	5.375	97.608	97.470	97.464
4.875	97.817	97.848	97.853	4.875	97.817	97.848	97.853	5.5	98.031	97.895	97.889
5	98.245	98.276	98.281	5	98.245	98.276	98.281	5.625	98.415	98.280	98.274
5.125	98.642	98.673	98.678	5.125	98.642	98.673	98.678	5.75	98.897	98.845	98.840
5.25	98.830	98.786	98.773	5.25	98.830	98.786	98.773	5.875	99.279	99.229	99.224
5.375	98.902	98.928	98.918	5.375	98.902	98.928	98.918	6	99.699	99.586	99.580
5.5	99.261	99.287	99.277	5.5	99.261	99.287	99.277	6.125	100.064	99.949	100.012
5.625	99.594	99.620	99.610	5.625	99.594	99.620	99.610	6.25	100.280	100.203	100.175
5.75	100.028	99.974	99.947	5.75	100.028	99.974	99.947	6.375	100.275	100.251	100.235
5.875	99.517	99.525	99.533	5.875	99.517	99.525	99.533	6.5	100.552	100.530	100.513
6	99.894	99.858	99.866	6	99.894	99.858	99.866	6.625	100.841	100.821	100.803
								6.75	100.908	100.858	100.830
								6.875	100.853	100.822	100.796
								7	101.100	101.072	101.046
								7.125	101.344	101.317	101.290
								7.25	101.313	101.242	101.187
								7.375	100.377	100.473	100.473
								7.5	100.721	100.817	100.818
								7.625	101.062	101.011	101.011
								7.75	101.363	101.292	101.237
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	100.552	100.530	100.513	6.125	100.013	99.968	100.012	4.5	91.901	91.857	91.843
6.625	100.841	100.821	100.803	6.25	100.304	100.253	100.225	4.625	92.397	92.396	92.420
6.75	100.908	100.858	100.830	6.375	100.334	100.311	100.295	4.75	93.121	93.152	93.031
6.875	100.853	100.822	100.796	6.5	100.633	100.612	100.595	4.875	93.514	93.545	93.350
7	101.100	101.072	101.046	6.625	100.952	100.933	100.915	5	93.868	93.899	93.747
7.125	101.344	101.317	101.290	6.75	100.958	100.908	100.880	5.125	94.178	94.209	94.032
7.25	101.313	101.242	101.187	6.875	100.936	100.906	100.881	5.25	95.349	95.365	95.382
7.375	100.377	100.473	100.473	7	101.218	101.189	101.164	5.375	95.448	95.464	95.480
7.5	100.721	100.817	100.818	7.125	101.496	101.469	101.444	5.5	95.836	95.852	95.868
7.625	101.062	101.011	101.011	7.25	101.363	101.292	101.237	5.625	96.235	96.251	96.268
7.75	101.363	101.292	101.237	7.375	100.377	100.473	100.473	5.75	96.929	96.937	96.945
				7.5	100.721	100.817	100.818	5.875	97.204	97.212	97.221
				7.625	101.112	101.041	101.011	6	97.538	97.546	97.554
								6.125	97.846	97.854	97.862
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	100.883	100.857	100.841	6.375	100.883	100.857	100.841	6	100.339	100.288	100.260

6.5	101.256	101.232	101.216	6.5	101.256	101.232	101.216	6.125	100.890	100.839	100.812
6.625	101.702	101.651	101.624	6.625	101.702	101.651	101.624	6.25	101.272	101.222	101.194
6.75	102.021	101.970	101.942	6.75	102.021	101.970	101.942	6.375	100.685	100.649	100.633
6.875	101.510	101.478	101.453	6.875	101.510	101.478	101.453	6.5	101.207	101.170	101.154
7	101.832	101.805	101.778	7	101.832	101.805	101.778	6.625	101.702	101.651	101.624
7.125	102.234	102.163	102.108	7.125	102.234	102.163	102.108	6.75	102.021	101.970	101.942
7.25	102.569	102.498	102.443	7.25	102.569	102.498	102.443	6.875	101.419	101.387	101.354
7.375	101.947	101.895	101.858	7.375	101.947	101.895	101.858	7	101.832	101.800	101.768
7.5	102.266	102.215	102.178	7.5	102.266	102.215	102.178	7.125	102.234	102.163	102.108
7.625	102.425	102.353	102.298	7.625	102.425	102.353	102.298	7.25	102.569	102.498	102.443
7.75	102.726	102.654	102.599	7.75	102.726	102.654	102.599	7.375	101.793	101.663	101.534
7.875	101.670	101.563	101.466	7.875	101.670	101.563	101.466	7.5	102.056	101.927	101.869
8	102.071	101.964	101.867	8	102.071	101.964	101.867	7.625	102.425	102.353	102.298
8.125	102.456	102.348	102.252	8.125	102.456	102.348	102.252	7.75	102.726	102.654	102.599
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	96.326	96.282	96.268	4.5	96.326	96.282	96.268	6.625	100.589	100.539	100.561
4.625	96.822	96.778	96.765	4.625	96.822	96.778	96.765	6.75	100.908	100.858	100.830
4.75	97.363	97.394	97.399	4.75	97.363	97.394	97.399	6.875	100.382	100.351	100.388
4.875	97.817	97.848	97.853	4.875	97.817	97.848	97.853	7	100.761	100.731	100.767
5	98.245	98.276	98.281	5	98.245	98.276	98.281	7.125	101.028	100.957	100.988
5.125	98.642	98.673	98.678	5.125	98.642	98.673	98.678	7.25	101.313	101.242	101.187
5.25	98.830	98.786	98.773	5.25	98.830	98.786	98.773	7.375	100.377	100.473	100.473
5.375	98.902	98.928	98.918	5.375	98.902	98.928	98.918	7.5	100.721	100.817	100.818
5.5	99.261	99.287	99.277	5.5	99.261	99.287	99.277	7.625	101.062	101.011	101.011
5.625	99.594	99.620	99.610	5.625	99.594	99.620	99.610	7.75	101.363	101.292	101.237
5.75	100.028	99.974	99.947	5.75	100.028	99.974	99.947				
5.875	99.517	99.525	99.533	5.875	99.517	99.525	99.533				
6	99.894	99.858	99.866	6	99.894	99.858	99.866				
6.125	100.356	100.292	100.252	6.125	100.356	100.292	100.252				
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	100.198	100.203	100.248	6.125	99.998	99.949	100.012	4.5	91.901	91.857	91.843
6.625	100.589	100.539	100.561	6.25	100.304	100.253	100.225	4.625	92.397	92.396	92.420
6.75	100.908	100.858	100.830	6.375	99.681	99.719	99.765	4.75	93.121	93.152	93.031
6.875	100.382	100.351	100.388	6.5	100.165	100.203	100.248	4.875	93.514	93.545	93.350
7	100.761	100.731	100.767	6.625	100.639	100.589	100.561	5	93.868	93.899	93.747
7.125	101.028	100.957	100.988	6.75	100.958	100.908	100.880	5.125	94.178	94.209	94.032
7.25	101.313	101.242	101.187	6.875	100.382	100.351	100.388	5.25	95.349	95.365	95.382
7.375	100.377	100.473	100.473	7	100.761	100.731	100.767	5.375	95.448	95.464	95.480
7.5	100.721	100.817	100.818	7.125	101.078	101.007	100.988	5.5	95.836	95.852	95.868
7.625	101.062	101.011	101.011	7.25	101.363	101.292	101.237	5.625	96.235	96.251	96.268
7.75	101.363	101.292	101.237	7.375	100.377	100.473	100.473	5.75	96.929	96.937	96.945
				7.5	100.721	100.817	100.818	5.875	97.204	97.212	97.221
				7.625	101.112	101.041	101.011	6	97.538	97.546	97.554
								6.125	97.846	97.854	97.862

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	99.076	98.860	98.560	6.75	96.476	96.260	95.960
6.875	99.605	99.389	99.089	6.875	97.005	96.789	96.489
7	100.113	99.897	99.597	7	97.513	97.297	96.997
7.125	100.572	100.356	100.056	7.125	97.972	97.756	97.456
7.25	101.012	100.796	100.496	7.25	98.412	98.196	97.896
7.375	101.245	100.974	100.674	7.375	98.645	98.374	98.074
7.5	101.723	101.452	101.152	7.5	99.123	98.852	98.552
7.625	102.142	101.871	101.571	7.625	99.542	99.271	98.971
7.75	102.542	102.271	101.971	7.75	99.942	99.671	99.371
7.875	102.198	101.872	101.572	7.875	99.598	99.272	98.972
8	102.626	102.300	102.000	8	100.026	99.700	99.400
8.125	103.015	102.689	102.389	8.125	100.415	100.089	99.789
8.25	103.385	103.059	102.759	8.25	100.785	100.459	100.159

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.076	96.860	96.560	6.75	94.476	94.260	93.960
6.875	97.605	97.389	97.089	6.875	95.005	94.789	94.489
7	98.113	97.897	97.597	7	95.513	95.297	94.997
7.125	98.572	98.356	98.056	7.125	95.972	95.756	95.456
7.25	99.012	98.796	98.496	7.25	96.412	96.196	95.896
7.375	99.245	98.974	98.674	7.375	96.645	96.374	96.074
7.5	99.723	99.452	99.152	7.5	97.123	96.852	96.552
7.625	100.142	99.871	99.571	7.625	97.542	97.271	96.971
7.75	100.542	100.271	99.971	7.75	97.942	97.671	97.371
7.875	100.198	99.872	99.572	7.875	97.598	97.272	96.972
8	100.626	100.300	100.000	8	98.026	97.700	97.400
8.125	101.015	100.689	100.389	8.125	98.415	98.089	97.789
8.25	101.385	101.059	100.759	8.25	98.785	98.459	98.159

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.