



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



YOUR BFF IN WHOLESALE

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	98.756	98.717	98.638	5.625	98.756	98.717	98.638	5	96.407	96.363	96.347
5.75	99.354	99.345	99.337	5.75	99.176	99.168	99.147	5.125	96.967	96.923	96.907
5.875	99.930	99.921	99.913	5.875	99.726	99.697	99.676	5.25	97.632	97.587	97.571
6	100.537	100.528	100.520	6	100.251	100.186	100.157	5.375	98.263	98.218	98.202
6.125	100.953	100.944	100.937	6.125	100.717	100.647	100.624	5.5	99.326	99.327	99.246
6.25	100.734	100.725	100.717	6.25	100.621	100.604	100.560	5.625	99.750	99.772	99.686
6.375	101.238	101.228	101.221	6.375	101.106	101.090	101.046	5.75	100.440	100.390	100.352
6.5	101.712	101.703	101.695	6.5	101.539	101.485	101.439	5.875	100.934	100.864	100.845
6.625	102.093	102.084	102.076	6.625	101.954	101.864	101.819	6	101.412	101.341	101.322
6.75	101.763	101.754	101.747	6.75	101.648	101.624	101.605	6.125	101.671	101.658	101.620
6.875	102.144	102.134	102.127	6.875	102.025	102.001	101.991	6.25	101.538	101.509	101.463
7	102.574	102.565	102.557	7	102.359	102.296	102.282	6.375	101.947	101.899	101.881
7.125	102.916	102.907	102.900	7.125	102.740	102.719	102.708	6.5	102.309	102.259	102.241
7.25	102.667	102.650	102.635	7.25	102.607	102.557	102.497	6.625	102.611	102.560	102.543
7.375	103.039	103.022	103.008	7.375	102.952	102.901	102.840	6.75	102.204	102.193	102.145
7.5	103.420	103.403	103.389	7.5	103.291	103.220	103.159	6.875	102.534	102.523	102.474
7.625	103.800	103.783	103.768	7.625	103.567	103.514	103.453	7	102.840	102.829	102.779
7.75	103.422	103.393	103.370	7.75	103.377	103.372	103.307	7.125	103.140	103.129	103.078
7.875	103.774	103.763	103.722	7.875	103.768	103.763	103.697	7.25	103.083	103.032	102.973
8	104.126	104.097	104.074	8	103.882	103.754	103.706	7.375	103.389	103.338	103.278
8.125	104.479	104.450	104.426	8.125	104.084	103.961	103.908	7.5	103.724	103.672	103.613
8.25	103.457	103.372	103.292	8.25	103.457	103.372	103.292	7.625	104.025	103.972	103.912
8.375	103.900	103.815	103.734	8.375	103.900	103.815	103.734	7.75	103.639	103.634	103.570
8.5	104.324	104.239	104.158	8.5	104.324	104.239	104.158	7.875	103.951	103.946	103.881
8.625	104.512	104.428	104.347	8.625	104.512	104.428	104.347	8	103.938	103.811	103.763
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	98.234	98.234	98.200	4.625	98.682	98.682	98.648	6	99.866	99.801	99.786
4.75	98.477	98.477	98.448	4.75	98.927	98.927	98.898	6.125	100.244	100.174	100.151
4.875	99.016	99.016	98.991	4.875	99.486	99.486	99.461	6.25	100.692	100.673	100.630
5	99.204	99.160	99.143	5	99.315	99.315	99.295	6.375	101.118	101.072	101.028
5.125	99.680	99.680	99.665	5.125	100.171	100.171	100.156	6.5	101.511	101.417	101.371
5.25	99.680	99.730	99.697	5.25	99.876	99.876	99.787	6.625	101.811	101.718	101.673
5.375	100.053	100.093	100.061	5.375	100.402	100.402	100.317	6.75	101.552	101.522	101.503
5.5	100.386	100.419	100.387	5.5	100.570	100.570	100.490	6.875	101.928	101.852	101.834
5.625	100.712	100.712	100.637	5.625	101.111	101.111	101.035	7	102.257	102.175	102.148
5.75	100.604	100.545	100.523	5.75	100.724	100.724	100.684	7.125	102.526	102.403	102.374
5.875	100.924	100.865	100.843	5.875	101.067	101.067	101.032	7.25	102.466	102.424	102.335
6	101.209	101.149	101.127	6	101.195	101.195	101.164	7.375	102.770	102.701	102.611
6.125	101.458	101.458	101.432	6.125	101.760	101.760	101.734	7.5	103.026	102.974	102.879
6.25	101.274	101.200	101.168	6.25	101.220	101.220	101.167	7.625	103.240	103.083	103.051
6.375	101.574	101.498	101.467	6.375	101.508	101.508	101.459	7.75	102.272	102.186	102.203
6.5	101.800	101.723	101.691	6.5	101.716	101.716	101.672	7.875	102.485	102.391	102.405
6.625	101.735	101.735	101.696	6.625	101.932	101.932	101.892				
6.75	101.899	101.837	101.795	6.75	101.735	101.728	101.717				
6.875	102.219	102.173	102.140	6.875	101.955	101.932	101.918				
7	102.399	102.352	102.319	7	102.227	102.211	102.196				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.045	93.004	93.004	5.125	97.492	97.433	97.374				
5.125	95.141	95.074	95.074	5.25	97.958	97.899	97.842				
5.25	95.913	95.850	95.850	5.375	98.375	98.328	98.295				
5.375	96.583	96.526	96.526	5.5	98.685	98.639	98.606				
5.5	96.956	96.904	96.904	5.625	98.307	98.261	98.227				
5.625	97.512	97.419	97.386	5.75	98.779	98.733	98.700				
5.75	98.583	98.540	98.540	5.875	99.207	99.160	99.127				
5.875	99.115	99.077	99.077	6	99.467	99.421	99.387				
6	99.612	99.579	99.579	6.125	98.841	98.816	98.795				
6.125	100.039	100.011	100.011	6.25	99.172	99.126	99.092				
6.25	100.616	100.577	100.577	6.375	99.581	99.535	99.502				
6.375	101.085	101.051	101.051	6.5	99.794	99.748	99.714				
6.5	101.479	101.450	101.450	6.625	99.540	99.507	99.479				
6.625	101.839	101.814	101.814	6.75	100.074	99.962	99.869				
6.75	101.710	101.674	101.674	6.875	100.250	100.138	100.046				
6.875	102.102	102.072	102.071	7	100.421	100.308	100.216				

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	97.600	97.653	97.612	5	97.336	97.405	97.364	5	95.036	94.973	94.910
5.125	97.974	97.955	97.910	5.125	97.766	97.831	97.787	5.125	95.701	95.638	95.575
5.25	98.348	98.285	98.222	5.25	98.188	98.248	98.200	5.25	96.184	96.121	96.059
5.375	98.702	98.639	98.576	5.375	98.600	98.656	98.604	5.375	96.855	96.792	96.730
5.5	99.016	98.953	98.890	5.5	98.981	99.033	98.977	5.5	97.342	97.279	97.216
5.625	99.391	99.328	99.265	5.625	99.323	99.370	99.310	5.625	98.018	97.955	97.893
5.75	99.587	99.540	99.477	5.75	99.617	99.660	99.596	5.75	98.508	98.445	98.383
5.875	99.933	99.870	99.807	5.875	99.880	99.889	99.822	5.875	98.808	98.745	98.683
6	100.133	100.070	100.007	6	100.116	100.138	100.067	6	99.279	99.216	99.153
6.125	100.482	100.419	100.356	6.125	100.525	100.462	100.399	6.125	99.548	99.485	99.423
6.25	100.832	100.769	100.706	6.25	100.762	100.699	100.636	6.25	100.009	99.946	99.884
6.375	101.032	100.969	100.906	6.375	101.002	100.939	100.876	6.375	100.470	100.407	100.344
6.5	101.234	101.171	101.108	6.5	101.241	101.178	101.115	6.5	100.934	100.871	100.808
6.625	101.327	101.338	101.248	6.625	101.480	101.417	101.354	6.625	101.205	101.142	101.080
6.75	101.527	101.533	101.439	6.75	101.720	101.657	101.594	6.75	101.673	101.610	101.547
6.875	101.728	101.729	101.631	6.875	101.960	101.897	101.834	6.875	101.944	101.881	101.819
7	101.942	101.939	101.837	7	102.203	102.140	102.077	7	102.216	102.153	102.090
7.125	102.189	102.182	102.076	7.125	102.447	102.384	102.321	7.125	102.489	102.426	102.363
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	97.668	97.605	97.542	5	97.099	97.036	96.973	5	95.104	95.041	94.978
5.125	98.042	97.979	97.916	5.125	97.706	97.643	97.580	5.125	95.769	95.706	95.643
5.25	98.416	98.353	98.290	5.25	98.144	98.081	98.018	5.25	96.252	96.189	96.126
5.375	98.770	98.707	98.644	5.375	98.583	98.520	98.457	5.375	96.923	96.860	96.797
5.5	99.084	99.021	98.958	5.5	98.850	98.787	98.724	5.5	97.410	97.347	97.284
5.625	99.459	99.396	99.333	5.625	99.290	99.227	99.164	5.625	98.086	98.023	97.960
5.75	99.655	99.592	99.529	5.75	99.537	99.474	99.411	5.75	98.576	98.513	98.450
5.875	100.001	99.938	99.875	5.875	99.948	99.885	99.822	5.875	98.876	98.813	98.750
6	100.201	100.138	100.075	6	100.184	100.121	100.058	6	99.347	99.284	99.221
6.125	100.550	100.487	100.424	6.125	100.593	100.530	100.467	6.125	99.617	99.554	99.491
6.25	100.900	100.837	100.774	6.25	100.831	100.768	100.705	6.25	100.077	100.014	99.951
6.375	101.100	101.037	100.974	6.375	101.070	101.007	100.944	6.375	100.538	100.475	100.412
6.5	101.302	101.239	101.176	6.5	101.310	101.247	101.184	6.5	101.002	100.939	100.876
6.625	101.356	101.293	101.230	6.625	101.549	101.486	101.423	6.625	101.273	101.210	101.147
6.75	101.582	101.519	101.456	6.75	101.788	101.725	101.662	6.75	101.741	101.678	101.615
6.875	101.787	101.724	101.661	6.875	102.028	101.965	101.902	6.875	102.012	101.949	101.886
7	101.991	101.928	101.865	7	102.271	102.208	102.145	7	102.284	102.221	102.158
7.125	102.195	102.132	102.069	7.125	102.515	102.452	102.389	7.125	102.557	102.494	102.431

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	100.101	100.093	100.069	5.75	99.819	99.774	99.758	5	98.614	98.612	98.595
5.875	100.693	100.685	100.660	5.875	100.361	100.316	100.300	5.125	98.812	98.809	98.793
6	101.233	101.225	101.200	6	100.834	100.790	100.774	5.25	99.330	99.328	99.311
6.125	101.724	101.716	101.692	6.125	101.195	101.151	101.134	5.375	99.605	99.603	99.586
6.25	101.539	101.531	101.507	6.25	100.986	100.941	100.925	5.5	99.977	99.975	99.958
6.375	102.036	102.028	102.003	6.375	101.482	101.438	101.422	5.625	100.161	100.159	100.142
6.5	102.494	102.486	102.462	6.5	101.906	101.861	101.845	5.75	100.159	100.156	100.140
6.625	102.923	102.915	102.891	6.625	102.215	102.170	102.154	5.875	100.455	100.453	100.436
6.75	102.607	102.589	102.565	6.75	101.827	101.777	101.745	6	100.572	100.569	100.553
6.875	103.048	103.031	103.006	6.875	102.289	102.239	102.207				
7	103.456	103.439	103.415	7	102.680	102.630	102.597				
7.125	103.850	103.833	103.809	7.125	102.961	102.911	102.879				
7.25	103.537	103.512	103.480	7.25	102.532	102.482	102.450				
7.375	102.952	102.901	102.840	7.375	102.964	102.914	102.881				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.059	97.055	97.030
5.125	97.376	97.373	97.353
5.25	97.688	97.685	97.669
5.375	97.993	97.991	97.974
5.5	98.294	98.292	98.275
5.625	98.558	98.556	98.540
5.75	98.506	98.490	98.457
5.875	98.753	98.737	98.704
6	99.210	99.193	99.160

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	99.740	99.737	99.708	5.75	100.440	100.390	100.352	5	98.614	98.612	98.595
5.875	100.356	100.344	100.323	5.875	100.879	100.828	100.791	5.125	98.812	98.809	98.793
6	100.936	100.921	100.901	6	101.323	101.271	101.233	5.25	99.330	99.328	99.311
6.125	101.460	101.446	101.428	6.125	101.568	101.514	101.477	5.375	99.605	99.603	99.586
6.25	101.305	101.295	101.276	6.25	101.538	101.509	101.463	5.5	99.977	99.975	99.958
6.375	101.865	101.847	101.833	6.375	101.917	101.888	101.842	5.625	100.161	100.159	100.142
6.5	102.345	102.324	102.311	6.5	102.246	102.215	102.169	5.75	100.159	100.156	100.140
6.625	102.780	102.762	102.749	6.625	102.568	102.536	102.490	5.875	100.455	100.453	100.436
6.75	102.403	102.379	102.365	6.75	102.204	102.193	102.145	6	100.572	100.569	100.553
6.875	102.905	102.880	102.866	6.875	102.534	102.523	102.474				
7	103.311	103.284	103.270	7	102.840	102.829	102.779				
7.125	103.670	103.642	103.628	7.125	103.140	103.129	103.078				
7.25	103.399	103.356	103.330	7.25	103.083	103.032	102.973				
7.375	102.952	102.901	102.840	7.375	103.389	103.338	103.278				
7.5	103.272	103.220	103.159	7.5	103.724	103.672	103.613				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.938	97.926	97.914
4.875	98.265	98.253	98.241
5	98.586	98.623	98.611
5.125	99.073	98.986	98.974
5.25	99.390	99.303	99.291
5.375	99.704	99.616	99.604
5.5	99.865	99.777	99.765
5.625	99.890	99.834	99.811
5.75	100.199	100.142	100.120
5.875	100.501	100.444	100.422
6	100.789	100.731	100.709

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	98.332	98.278	98.183
5.625	98.786	98.726	98.630
5.75	99.206	99.159	99.127
5.875	99.756	99.687	99.652
6	100.281	100.191	100.152
6.125	100.747	100.656	100.616
6.25	100.651	100.595	100.542
6.375	101.136	101.055	100.997
6.5	101.569	101.454	101.392
6.625	101.984	101.875	101.814
6.75	101.678	101.616	101.587
6.875	102.043	101.958	101.925
7	102.383	102.282	102.246
7.125	102.729	102.639	102.603
7.25	102.563	102.494	102.397
7.375	102.878	102.803	102.702

RefiNow 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	-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
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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	-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	100.425	100.478	100.399	5.5	100.425	100.478	100.399	5.5	100.425	100.478	100.399
5.625	101.037	101.023	101.010	5.625	101.037	101.023	101.010	5.625	101.037	101.023	101.010
5.75	101.508	101.580	101.485	5.75	101.508	101.580	101.485	5.75	101.508	101.580	101.485
5.875	101.509	101.329	101.150	5.875	101.509	101.329	101.150	5.875	101.509	101.329	101.150
6	101.974	101.795	101.616	6	101.974	101.795	101.616	6	101.974	101.795	101.616
6.125	102.296	102.195	102.104	6.125	102.296	102.195	102.104	6.125	102.296	102.195	102.104
6.25	102.563	102.500	102.409	6.25	102.563	102.500	102.409	6.25	102.563	102.500	102.409
6.375	102.131	102.117	102.104	6.375	102.131	102.117	102.104	6.375	102.131	102.117	102.104
6.5	102.388	102.374	102.360	6.5	102.388	102.374	102.360	6.5	102.388	102.374	102.360
6.625	102.647	102.652	102.619	6.625	102.647	102.652	102.619	6.625	102.647	102.652	102.619
6.75	103.036	102.988	102.940	6.75	103.036	102.988	102.940	6.75	103.036	102.988	102.940
6.875	102.642	102.593	102.545	6.875	102.642	102.593	102.545	6.875	102.642	102.593	102.545
7	102.891	102.843	102.795	7	102.891	102.843	102.795	7	102.891	102.843	102.795
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	98.030	97.986	97.969	4.25	97.041	96.997	96.980	5.25	98.946	98.933	98.920
4.625	98.518	98.474	98.457	4.375	97.537	97.493	97.476	5.375	99.421	99.408	99.395
4.75	99.083	99.217	99.194	4.5	98.030	97.986	97.969	5.5	100.133	100.119	100.106
4.875	99.615	99.749	99.726	4.625	98.518	98.474	98.457	5.625	100.809	100.796	100.783
5	100.126	100.260	100.237	4.75	99.083	99.217	99.194	5.75	100.258	100.215	100.198
5.125	100.611	100.745	100.722	4.875	99.615	99.749	99.726	5.875	100.494	100.455	100.363
5.25	100.280	100.233	100.200	5	100.126	100.260	100.237	6	101.066	101.118	101.026
5.375	100.414	100.529	100.541	5.125	100.611	100.745	100.722	6.125	101.618	101.670	101.578
5.5	100.868	100.983	100.995	5.25	100.280	100.233	100.200	6.25	101.794	101.615	101.435
5.625	101.301	101.416	101.428	5.375	100.414	100.529	100.541	6.375	101.362	101.349	101.335
5.75	101.113	101.067	101.034	5.5	100.868	100.983	100.995	6.5	101.619	101.605	101.591
5.875	100.963	101.058	101.136	5.625	101.301	101.416	101.428	6.625	102.021	102.054	101.950
6	101.377	101.473	101.551	5.75	101.113	101.067	101.034	6.75	102.099	102.050	102.002
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	98.946	98.933	98.920	5.25	98.016	97.972	97.956	4.5	93.750	93.750	93.750
5.375	99.421	99.408	99.395	5.375	98.777	98.849	98.753	4.625	94.393	94.393	94.393
5.5	100.133	100.119	100.106	5.5	99.626	99.697	99.602	4.75	94.833	94.967	94.944
5.625	100.809	100.796	100.783	5.625	100.063	100.135	100.039	4.875	95.314	95.449	95.426
5.75	100.258	100.215	100.198	5.75	100.308	100.265	100.248	5	95.751	95.885	95.862
5.875	100.494	100.455	100.363	5.875	100.403	100.455	100.363	5.125	96.132	96.267	96.243
6	101.066	101.118	101.026	6	101.066	101.118	101.026	5.25	96.829	96.829	96.829
6.125	101.618	101.670	101.578	6.125	101.618	101.670	101.578	5.375	96.870	96.870	96.870
6.25	101.794	101.615	101.435	6.25	101.564	101.520	101.460	5.5	97.225	97.225	97.225
6.375	101.362	101.349	101.335	6.375	100.933	100.966	100.863	5.625	97.587	97.587	97.587
6.5	101.619	101.605	101.591	6.5	101.497	101.529	101.426	5.75	98.348	98.321	98.293
6.625	102.021	102.054	101.950	6.625	102.021	102.054	101.950	5.875	98.547	98.519	98.492
6.75	102.099	102.050	102.002	6.75	101.871	101.827	101.767	6	98.835	98.807	98.779
6.875	101.624	101.572	101.566	6.875	101.521	101.535	101.404	6.125	99.074	99.047	99.019

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

6.5	101.488	101.474	101.460	6.5	101.488	101.474	101.460	6.125	101.396	101.217	101.096
6.625	101.747	101.733	101.719	6.625	101.747	101.733	101.719	6.25	101.663	101.495	101.435
6.75	102.136	102.088	102.040	6.75	102.136	102.088	102.040	6.375	101.231	101.217	101.204
6.875	101.742	101.693	101.645	6.875	101.742	101.693	101.645	6.5	101.488	101.474	101.460
7	101.991	101.943	101.895	7	101.991	101.943	101.895	6.625	101.747	101.733	101.719
7.125	102.319	102.271	102.222	7.125	102.319	102.271	102.222	6.75	102.136	102.088	102.040
7.25	102.637	102.571	102.504	7.25	102.637	102.571	102.504	6.875	101.742	101.693	101.645
7.375	101.537	101.551	101.739	7.375	101.537	101.551	101.739	7	101.991	101.943	101.895
7.5	101.900	101.877	102.064	7.5	101.900	101.877	102.064	7.125	102.319	102.271	102.222
7.625	102.294	102.250	102.190	7.625	102.294	102.250	102.190	7.25	102.637	102.571	102.504
7.75	102.571	102.528	102.468	7.75	102.571	102.528	102.468	7.375	101.537	101.551	101.739
7.875	101.655	101.570	101.461	7.875	101.655	101.570	101.461	7.5	101.900	101.877	102.064
8	102.038	101.953	101.844	8	102.038	101.953	101.844	7.625	102.294	102.250	102.190
8.125	102.408	102.323	102.214	8.125	102.408	102.323	102.214	7.75	102.571	102.528	102.468
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	97.130	97.086	97.069	4.5	97.130	97.086	97.069	6.625	100.978	100.964	100.951
4.625	97.618	97.574	97.557	4.625	97.618	97.574	97.557	6.75	101.199	101.150	101.102
4.75	98.102	98.129	98.106	4.75	98.102	98.129	98.106	6.875	100.554	100.506	100.458
4.875	98.420	98.554	98.531	4.875	98.420	98.554	98.531	7	100.804	100.755	100.707
5	98.813	98.948	98.924	5	98.813	98.948	98.924	7.125	101.131	101.083	101.035
5.125	99.173	99.307	99.284	5.125	99.173	99.307	99.284	7.25	101.072	101.015	100.953
5.25	99.380	99.333	99.300	5.25	99.380	99.333	99.300	7.375	100.456	100.470	100.658
5.375	99.161	99.276	99.288	5.375	99.161	99.276	99.288	7.5	100.782	100.795	100.983
5.5	99.502	99.617	99.629	5.5	99.502	99.617	99.629	7.625	101.056	101.012	100.952
5.625	99.828	99.943	99.955	5.625	99.828	99.943	99.955	7.75	101.334	101.290	101.230
5.75	100.213	100.167	100.134	5.75	100.213	100.167	100.134				
5.875	99.959	99.932	99.904	5.875	99.959	99.932	99.904				
6	100.247	100.219	100.199	6	100.247	100.219	100.199				
6.125	100.487	100.459	100.502	6.125	100.487	100.459	100.502				
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	100.719	100.705	100.691	6.125	100.324	100.281	100.237	4.5	92.850	92.850	92.850
6.625	100.978	100.964	100.951	6.25	100.664	100.620	100.560	4.625	93.493	93.493	93.493
6.75	101.199	101.150	101.102	6.375	99.730	99.686	99.634	4.75	93.919	93.947	93.974
6.875	100.554	100.506	100.458	6.5	100.214	100.170	100.110	4.875	94.185	94.213	94.240
7	100.804	100.755	100.707	6.625	100.676	100.632	100.573	5	94.587	94.615	94.642
7.125	101.131	101.083	101.035	6.75	100.971	100.927	100.867	5.125	94.833	94.860	94.888
7.25	101.072	101.015	100.953	6.875	100.236	100.269	100.238	5.25	95.929	95.929	95.929
7.375	100.456	100.470	100.658	7	100.583	100.616	100.585	5.375	95.970	95.970	95.970
7.5	100.782	100.795	100.983	7.125	100.849	100.807	100.776	5.5	96.325	96.325	96.325
7.625	101.056	101.012	100.952	7.25	101.122	101.065	101.003	5.625	96.687	96.687	96.687
7.75	101.334	101.290	101.230	7.375	100.456	100.470	100.658	5.75	97.448	97.421	97.393
				7.5	100.782	100.795	100.983	5.875	97.647	97.619	97.592
				7.625	101.106	101.062	101.002	6	97.935	97.907	97.879
								6.125	98.174	98.147	98.119

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	99.102	98.928	98.628	6.75	96.502	96.328	96.028
6.875	99.611	99.437	99.137	6.875	97.011	96.837	96.537
7	100.109	99.935	99.635	7	97.509	97.335	97.035
7.125	100.538	100.364	100.064	7.125	97.938	97.764	97.464
7.25	100.958	100.784	100.484	7.25	98.358	98.184	97.884
7.375	100.980	100.732	100.432	7.375	98.380	98.132	97.832
7.5	101.428	101.180	100.880	7.5	98.828	98.580	98.280
7.625	101.837	101.589	101.289	7.625	99.237	98.989	98.689
7.75	102.217	101.969	101.669	7.75	99.617	99.369	99.069
7.875	101.598	101.277	100.977	7.875	98.998	98.677	98.377
8	102.016	101.695	101.395	8	99.416	99.095	98.795
8.125	102.385	102.064	101.764	8.125	99.785	99.464	99.164
8.25	102.725	102.404	102.104	8.25	100.125	99.804	99.504

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.102	96.928	96.628	6.75	94.502	94.328	94.028
6.875	97.611	97.437	97.137	6.875	95.011	94.837	94.537
7	98.109	97.935	97.635	7	95.509	95.335	95.035
7.125	98.538	98.364	98.064	7.125	95.938	95.764	95.464
7.25	98.958	98.784	98.484	7.25	96.358	96.184	95.884
7.375	98.980	98.732	98.432	7.375	96.380	96.132	95.832
7.5	99.428	99.180	98.880	7.5	96.828	96.580	96.280
7.625	99.837	99.589	99.289	7.625	97.237	96.989	96.689
7.75	100.217	99.969	99.669	7.75	97.617	97.369	97.069
7.875	99.598	99.277	98.977	7.875	96.998	96.677	96.377
8	100.016	99.695	99.395	8	97.416	97.095	96.795
8.125	100.385	100.064	99.764	8.125	97.785	97.464	97.164
8.25	100.725	100.404	100.104	8.25	98.125	97.804	97.504

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.