



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
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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	98.865	98.813	98.793	5.625	98.733	98.796	98.722	5	96.331	96.286	96.270
5.75	99.294	99.308	99.322	5.75	99.149	99.180	99.163	5.125	96.891	96.846	96.830
5.875	99.891	99.905	99.920	5.875	99.705	99.719	99.719	5.25	97.508	97.463	97.447
6	100.524	100.537	100.552	6	100.259	100.274	100.274	5.375	98.149	98.104	98.088
6.125	100.965	100.979	100.993	6.125	100.651	100.697	100.648	5.5	99.050	99.113	99.038
6.25	100.711	100.711	100.711	6.25	100.614	100.645	100.608	5.625	99.504	99.555	99.476
6.375	101.239	101.239	101.239	6.375	101.110	101.140	101.102	5.75	100.207	100.159	100.122
6.5	101.737	101.736	101.736	6.5	101.529	101.557	101.516	5.875	100.725	100.657	100.638
6.625	102.139	102.139	102.139	6.625	101.925	101.953	101.913	6	101.223	101.154	101.135
6.75	101.744	101.737	101.730	6.75	101.673	101.686	101.658	6.125	101.466	101.426	101.378
6.875	102.144	102.137	102.130	6.875	102.065	102.078	102.049	6.25	101.514	101.487	101.442
7	102.592	102.585	102.578	7	102.387	102.392	102.357	6.375	101.947	101.900	101.883
7.125	102.950	102.943	102.935	7.125	102.727	102.728	102.696	6.5	102.329	102.282	102.265
7.25	102.660	102.643	102.624	7.25	102.604	102.594	102.589	6.625	102.649	102.600	102.584
7.375	103.046	103.028	103.009	7.375	103.005	102.932	102.910	6.75	102.197	102.186	102.141
7.5	103.439	103.422	103.403	7.5	103.329	103.261	103.234	6.875	102.544	102.533	102.487
7.625	103.826	103.808	103.790	7.625	103.620	103.557	103.524	7	102.860	102.849	102.802
7.75	103.408	103.386	103.424	7.75	103.408	103.386	103.424	7.125	103.159	103.145	103.112
7.875	103.788	103.783	103.728	7.875	103.788	103.783	103.720	7.25	103.074	103.026	102.967
8	104.124	104.107	104.088	8	103.927	103.847	103.799	7.375	103.393	103.345	103.285
8.125	104.481	104.464	104.445	8.125	104.128	104.053	104.000	7.5	103.735	103.686	103.627
8.25	103.408	103.318	103.237	8.25	103.408	103.318	103.237	7.625	104.032	103.983	103.923
8.375	103.850	103.761	103.680	8.375	103.850	103.761	103.680	7.75	103.644	103.639	103.578
8.5	104.274	104.185	104.104	8.5	104.274	104.185	104.104	7.875	103.965	103.960	103.898
8.625	104.463	104.373	104.292	8.625	104.463	104.373	104.292	8	103.982	103.901	103.854
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	98.172	98.107	98.107	4.625	98.616	98.551	98.551	6	99.753	99.795	99.741
4.75	98.445	98.506	98.471	4.75	98.850	98.821	98.821	6.125	100.199	100.245	100.196
4.875	98.939	98.917	98.914	4.875	99.402	99.377	99.377	6.25	100.709	100.741	100.703
5	99.305	99.261	99.244	5	99.269	99.249	99.249	6.375	101.122	101.153	101.115
5.125	99.639	99.623	99.623	5.125	100.121	100.106	100.106	6.5	101.496	101.516	101.476
5.25	99.692	99.747	99.845	5.25	99.875	99.849	99.849	6.625	101.850	101.835	101.796
5.375	100.154	100.122	100.220	5.375	100.416	100.394	100.394	6.75	101.587	101.600	101.571
5.5	100.471	100.464	100.562	5.5	100.600	100.582	100.582	6.875	101.934	101.945	101.917
5.625	100.764	100.750	100.750	5.625	101.148	101.135	101.135	7	102.285	102.281	102.245
5.75	100.565	100.620	100.499	5.75	100.724	100.684	100.684	7.125	102.670	102.579	102.487
5.875	100.921	100.895	100.839	5.875	101.082	101.047	101.047	7.25	102.529	102.523	102.519
6	101.186	101.191	101.104	6	101.191	101.219	101.160	7.375	102.816	102.807	102.800
6.125	101.489	101.463	101.463	6.125	101.790	101.763	101.763	7.5	103.106	103.085	103.075
6.25	101.181	101.110	101.078	6.25	101.197	101.175	101.175	7.625	103.267	103.178	103.169
6.375	101.573	101.524	101.491	6.375	101.487	101.469	101.469	7.75	102.367	102.345	102.383
6.5	101.797	101.748	101.715	6.5	101.698	101.685	101.685	7.875	102.580	102.554	102.589
6.625	101.719	101.711	101.711	6.625	101.917	101.909	101.909				
6.75	101.884	101.825	101.783	6.75	101.640	101.651	101.741				
6.875	102.260	102.211	102.178	6.875	101.946	101.897	101.949				
7	102.438	102.389	102.356	7	102.138	102.144	102.231				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.965	92.908	92.908	5.125	97.636	97.577	97.518				
5.125	95.010	94.958	94.958	5.25	98.107	98.048	97.989				
5.25	95.761	95.714	95.714	5.375	98.522	98.463	98.404				
5.375	96.442	96.401	96.401	5.5	98.786	98.738	98.704				
5.5	96.818	96.783	96.781	5.625	98.368	98.320	98.286				
5.625	97.366	97.412	97.354	5.75	98.845	98.797	98.763				
5.75	98.440	98.381	98.381	5.875	99.275	99.226	99.192				
5.875	98.980	98.927	98.927	6	99.532	99.483	99.450				
6	99.472	99.423	99.423	6.125	98.778	98.756	98.732				
6.125	99.929	99.885	99.885	6.25	99.200	99.151	99.118				
6.25	100.555	100.485	100.485	6.375	99.613	99.565	99.531				
6.375	101.034	100.968	100.968	6.5	99.823	99.774	99.741				
6.5	101.442	101.382	101.382	6.625	99.436	99.414	99.391				
6.625	101.768	101.712	101.712	6.75	99.936	99.839	99.734				
6.75	101.693	101.642	101.642	6.875	100.119	100.021	99.917				
6.875	102.097	102.051	102.050	7	100.298	100.201	100.096				

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	97.740	97.741	97.785	5	97.494	97.496	97.539	5	95.049	94.986	94.924
5.125	98.060	98.058	98.097	5.125	97.874	97.871	97.910	5.125	95.713	95.650	95.588
5.25	98.375	98.367	98.403	5.25	98.258	98.250	98.286	5.25	96.196	96.133	96.071
5.375	98.706	98.669	98.701	5.375	98.651	98.639	98.671	5.375	96.866	96.803	96.740
5.5	99.018	98.964	98.992	5.5	99.021	99.005	99.033	5.5	97.352	97.289	97.226
5.625	99.393	99.330	99.275	5.625	99.362	99.341	99.365	5.625	98.027	97.964	97.902
5.75	99.588	99.537	99.557	5.75	99.656	99.630	99.651	5.75	98.516	98.453	98.391
5.875	99.934	99.871	99.826	5.875	99.889	99.859	99.876	5.875	98.815	98.752	98.690
6	100.134	100.071	100.080	6	100.142	100.107	100.120	6	99.281	99.218	99.155
6.125	100.482	100.419	100.356	6.125	100.525	100.462	100.399	6.125	99.550	99.487	99.424
6.25	100.831	100.768	100.705	6.25	100.762	100.699	100.642	6.25	100.010	99.947	99.884
6.375	101.031	100.968	100.905	6.375	101.001	100.938	100.875	6.375	100.469	100.406	100.344
6.5	101.233	101.170	101.109	6.5	101.241	101.178	101.115	6.5	100.933	100.870	100.807
6.625	101.347	101.290	101.283	6.625	101.479	101.416	101.353	6.625	101.204	101.141	101.079
6.75	101.546	101.484	101.474	6.75	101.718	101.655	101.592	6.75	101.671	101.608	101.546
6.875	101.746	101.680	101.665	6.875	101.959	101.896	101.833	6.875	101.942	101.879	101.816
7	101.959	101.888	101.870	7	102.201	102.138	102.075	7	102.213	102.150	102.088
7.125	102.205	102.130	102.108	7.125	102.445	102.382	102.319	7.125	102.486	102.423	102.360
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	97.679	97.616	97.553	5	97.110	97.047	96.984	5	95.117	95.054	94.991
5.125	98.052	97.989	97.926	5.125	97.716	97.653	97.590	5.125	95.781	95.718	95.655
5.25	98.425	98.362	98.299	5.25	98.153	98.090	98.027	5.25	96.264	96.201	96.138
5.375	98.774	98.711	98.648	5.375	98.591	98.528	98.465	5.375	96.934	96.871	96.808
5.5	99.087	99.024	98.961	5.5	98.858	98.795	98.732	5.5	97.420	97.357	97.294
5.625	99.461	99.398	99.335	5.625	99.297	99.234	99.171	5.625	98.095	98.032	97.969
5.75	99.656	99.593	99.530	5.75	99.540	99.477	99.414	5.75	98.584	98.521	98.458
5.875	100.002	99.939	99.876	5.875	99.949	99.886	99.823	5.875	98.884	98.821	98.758
6	100.202	100.139	100.076	6	100.185	100.122	100.059	6	99.349	99.286	99.223
6.125	100.550	100.487	100.424	6.125	100.593	100.530	100.467	6.125	99.618	99.555	99.492
6.25	100.899	100.836	100.773	6.25	100.830	100.767	100.704	6.25	100.078	100.015	99.952
6.375	101.099	101.036	100.973	6.375	101.069	101.006	100.943	6.375	100.537	100.474	100.411
6.5	101.301	101.238	101.175	6.5	101.309	101.246	101.183	6.5	101.001	100.938	100.875
6.625	101.355	101.292	101.229	6.625	101.547	101.484	101.421	6.625	101.272	101.209	101.146
6.75	101.581	101.518	101.455	6.75	101.786	101.723	101.660	6.75	101.739	101.676	101.613
6.875	101.786	101.723	101.660	6.875	102.027	101.964	101.901	6.875	102.010	101.947	101.884
7	101.989	101.926	101.863	7	102.269	102.206	102.143	7	102.281	102.218	102.155
7.125	102.193	102.130	102.067	7.125	102.513	102.450	102.387	7.125	102.554	102.491	102.428

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	100.079	100.093	100.093	5.75	99.740	99.695	99.679	5	98.574	98.567	98.542
5.875	100.694	100.708	100.708	5.875	100.312	100.267	100.251	5.125	98.760	98.756	98.739
6	101.275	101.290	101.290	6	100.789	100.744	100.728	5.25	99.290	99.285	99.269
6.125	101.793	101.808	101.808	6.125	101.149	101.104	101.088	5.375	99.578	99.574	99.557
6.25	101.567	101.567	101.551	6.25	100.937	100.893	100.876	5.5	99.962	99.957	99.941
6.375	102.089	102.089	102.073	6.375	101.444	101.399	101.383	5.625	100.159	100.154	100.138
6.5	102.577	102.577	102.560	6.5	101.872	101.827	101.811	5.75	100.109	100.105	100.088
6.625	103.024	103.024	103.008	6.625	102.177	102.132	102.116	5.875	100.421	100.416	100.400
6.75	102.624	102.609	102.569	6.75	101.772	101.720	101.687	6	100.546	100.542	100.525
6.875	103.088	103.073	103.032	6.875	102.244	102.191	102.159				
7	103.515	103.500	103.460	7	102.639	102.587	102.555				
7.125	103.929	103.914	103.874	7.125	102.916	102.864	102.831				
7.25	103.573	103.547	103.499	7.25	102.566	102.513	102.481				
7.375	102.964	102.916	102.856	7.375	103.010	102.957	102.925				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.049	97.042	97.017
5.125	97.375	97.369	97.344
5.25	97.647	97.643	97.626
5.375	97.966	97.961	97.945
5.5	98.279	98.275	98.258
5.625	98.556	98.552	98.535
5.75	98.455	98.436	98.403
5.875	98.717	98.698	98.665
6	99.182	99.163	99.130

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	99.602	99.596	99.568	5.75	100.207	100.159	100.122	5	98.574	98.567	98.542
5.875	100.222	100.207	100.187	5.875	100.670	100.622	100.584	5.125	98.760	98.756	98.739
6	100.824	100.807	100.788	6	101.131	101.082	101.044	5.25	99.290	99.285	99.269
6.125	101.345	101.324	101.307	6.125	101.376	101.327	101.289	5.375	99.578	99.574	99.557
6.25	101.166	101.156	101.137	6.25	101.514	101.487	101.442	5.5	99.962	99.957	99.941
6.375	101.744	101.727	101.713	6.375	101.916	101.889	101.844	5.625	100.159	100.154	100.138
6.5	102.235	102.216	102.203	6.5	102.259	102.232	102.187	5.75	100.109	100.105	100.088
6.625	102.685	102.663	102.651	6.625	102.576	102.548	102.503	5.875	100.421	100.416	100.400
6.75	102.295	102.276	102.261	6.75	102.197	102.186	102.141	6	100.546	100.542	100.525
6.875	102.784	102.764	102.749	6.875	102.544	102.533	102.487				
7	103.225	103.203	103.188	7	102.860	102.849	102.802				
7.125	103.601	103.578	103.563	7.125	103.156	103.145	103.098				
7.25	103.322	103.286	103.258	7.25	103.074	103.026	102.967				
7.375	102.964	102.916	102.856	7.375	103.393	103.345	103.285				
7.5	103.296	103.248	103.187	7.5	103.735	103.686	103.627				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.622	97.610	97.599
4.875	97.951	97.939	97.928
5	98.314	98.302	98.291
5.125	98.816	98.763	98.751
5.25	99.137	99.085	99.073
5.375	99.452	99.400	99.388
5.5	99.607	99.554	99.542
5.625	99.756	99.703	99.680
5.75	100.067	100.014	99.992
5.875	100.371	100.318	100.296
6	100.653	100.599	100.576

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	98.300	98.351	98.263
5.625	98.752	98.803	98.715
5.75	99.127	99.168	99.113
5.875	99.678	99.715	99.656
6	100.205	100.238	100.175
6.125	100.675	100.707	100.644
6.25	100.612	100.636	100.590
6.375	101.094	101.113	101.064
6.5	101.522	101.536	101.483
6.625	101.951	101.966	101.912
6.75	101.671	101.676	101.640
6.875	102.039	102.040	102.000
7	102.387	102.384	102.339
7.125	102.752	102.749	102.705
7.25	102.602	102.590	102.578
7.375	102.928	102.911	102.895

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



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	98.311	98.268	98.251	5	98.311	98.268	98.251	5	98.311	98.268	98.251
5.125	98.925	99.012	98.976	5.125	98.925	99.012	98.976	5.125	98.925	99.012	98.976
5.25	99.537	99.624	99.588	5.25	99.537	99.624	99.588	5.25	99.537	99.624	99.588
5.375	99.737	99.724	99.710	5.375	99.737	99.724	99.710	5.375	99.737	99.724	99.710
5.5	100.247	100.285	100.221	5.5	100.247	100.285	100.221	5.5	100.247	100.285	100.221
5.625	100.840	100.826	100.813	5.625	100.840	100.826	100.813	5.625	100.840	100.826	100.813
5.75	101.324	101.391	101.281	5.75	101.324	101.391	101.281	5.75	101.324	101.391	101.281
5.875	101.207	101.028	100.849	5.875	101.207	101.028	100.849	5.875	101.207	101.028	100.849
6	101.681	101.501	101.362	6	101.681	101.501	101.362	6	101.681	101.501	101.362
6.125	102.016	102.058	101.920	6.125	102.016	102.058	101.920	6.125	102.016	102.058	101.920
6.25	102.334	102.383	102.245	6.25	102.334	102.383	102.245	6.25	102.334	102.383	102.245
6.375	101.867	101.860	101.853	6.375	101.867	101.860	101.853	6.375	101.867	101.860	101.853
6.5	102.168	102.161	102.154	6.5	102.168	102.161	102.154	6.5	102.168	102.161	102.154
6.625	102.526	102.555	102.421	6.625	102.526	102.555	102.421	6.625	102.526	102.555	102.421
6.75	102.800	102.829	102.695	6.75	102.800	102.829	102.695	6.75	102.800	102.829	102.695
6.875	102.292	102.279	102.266	6.875	102.292	102.279	102.266	6.875	102.292	102.279	102.266
7	102.505	102.492	102.479	7	102.505	102.492	102.479	7	102.505	102.492	102.479
7.125	102.838	102.846	102.811	7.125	102.838	102.846	102.811	7.125	102.838	102.846	102.811
7.25	103.244	103.177	103.111	7.25	103.244	103.177	103.111	7.25	103.244	103.177	103.111
7.375	102.448	102.438	102.481	7.375	102.448	102.438	102.481	7.375	102.448	102.438	102.481
7.5	102.876	102.866	102.909	7.5	102.876	102.866	102.909	7.5	102.876	102.866	102.909
7.625	103.060	103.016	102.949	7.625	103.060	103.016	102.949	7.625	103.060	103.016	102.949
7.75	103.343	103.300	103.233	7.75	103.343	103.300	103.233	7.75	103.343	103.300	103.233
7.875	102.427	102.342	102.225	7.875	102.427	102.342	102.225	7.875	102.427	102.342	102.225
8	102.815	102.730	102.613	8	102.815	102.730	102.613	8	102.815	102.730	102.613
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	96.824	96.779	96.763	4.25	96.824	96.779	96.763	5	96.886	96.973	96.887
4.375	97.321	97.277	97.260	4.375	97.321	97.277	97.260	5.125	97.696	97.784	97.698
4.5	97.816	97.772	97.755	4.5	97.816	97.772	97.755	5.25	98.680	98.667	98.654
4.625	98.307	98.262	98.261	4.625	98.307	98.262	98.261	5.375	99.157	99.144	99.130
4.75	98.808	98.939	99.026	4.75	98.808	98.939	99.026	5.5	99.792	99.779	99.766
4.875	99.347	99.478	99.565	4.875	99.347	99.478	99.565	5.625	100.300	100.286	100.273
5	99.867	99.998	100.085	5	99.867	99.998	100.085	5.75	100.055	100.011	99.994
5.125	100.364	100.495	100.582	5.125	100.364	100.495	100.582	5.875	100.258	100.306	100.152
5.25	100.072	100.023	99.989	5.25	100.072	100.023	99.989	6	100.925	100.973	100.819
5.375	100.323	100.435	100.307	5.375	100.323	100.435	100.307	6.125	101.484	101.532	101.378
5.5	100.784	100.895	100.767	5.5	100.784	100.895	100.767	6.25	101.538	101.359	101.179
5.625	101.221	101.332	101.204	5.625	101.221	101.332	101.204	6.375	101.098	101.092	101.085
5.75	100.882	100.833	100.799	5.75	100.882	100.833	100.799	6.5	101.399	101.426	101.385
5.875	100.708	100.799	100.816	5.875	100.708	100.799	100.816	6.625	101.927	101.956	101.802
6	101.129	101.221	101.237	6	101.129	101.221	101.237	6.75	101.672	101.659	101.646
								6.875	101.429	101.438	101.226
								7	101.885	101.895	101.672
								7.125	102.363	102.373	102.150
								7.25	101.928	101.870	101.803
								7.375	101.507	101.497	101.522
								7.5	101.934	101.924	101.950
								7.625	101.823	101.779	101.712
								7.75	102.106	102.062	101.995
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	98.680	98.667	98.654	5	96.886	96.973	96.887	4.5	93.547	93.582	93.616
5.375	99.157	99.144	99.130	5.125	97.696	97.784	97.698	4.625	94.192	94.227	94.261
5.5	99.792	99.779	99.766	5.25	98.227	98.073	98.066	4.75	94.570	94.697	94.585
5.625	100.300	100.286	100.273	5.375	98.725	98.654	98.566	4.875	95.064	95.195	95.082
5.75	100.055	100.011	99.994	5.5	99.437	99.504	99.365	5	95.521	95.652	95.539
5.875	100.258	100.306	100.152	5.625	99.876	99.944	99.804	5.125	95.927	96.058	95.945
6	100.925	100.973	100.819	5.75	100.105	100.061	100.044	5.25	96.583	96.604	96.625
6.125	101.484	101.532	101.378	5.875	100.258	100.306	100.152	5.375	96.638	96.658	96.679
6.25	101.538	101.359	101.179	6	100.925	100.973	100.819	5.5	97.001	97.021	97.042
6.375	101.098	101.092	101.085	6.125	101.484	101.532	101.378	5.625	97.376	97.397	97.417
6.5	101.399	101.426	101.385	6.25	101.268	101.224	101.157	5.75	97.974	97.967	97.961
6.625	101.927	101.956	101.802	6.375	100.864	100.856	100.820	5.875	98.192	98.185	98.178
6.75	101.672	101.659	101.646	6.5	101.397	101.426	101.272	6	98.493	98.486	98.479
6.875	101.429	101.438	101.226	6.625	101.927	101.956	101.802	6.125	98.742	98.735	98.728
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	99.537	99.624	99.588	5.25	99.537	99.624	99.588	5.25	99.537	99.624	99.588
5.375	99.737	99.724	99.710	5.375	99.737	99.724	99.710	5.375	99.737	99.724	99.710

5.5	100.247	100.285	100.221	5.5	100.247	100.285	100.221	5.5	100.247	100.285	100.221
5.625	100.840	100.826	100.813	5.625	100.840	100.826	100.813	5.625	100.840	100.826	100.813
5.75	101.324	101.391	101.281	5.75	101.324	101.391	101.281	5.75	101.324	101.391	101.281
5.875	101.207	101.028	100.849	5.875	101.207	101.028	100.849	5.875	101.207	101.028	100.849
6	101.681	101.501	101.362	6	101.681	101.501	101.362	6	101.681	101.501	101.362
6.125	102.016	102.058	101.920	6.125	102.016	102.058	101.920	6.125	102.016	102.058	101.920
6.25	102.334	102.383	102.245	6.25	102.334	102.383	102.245	6.25	102.334	102.383	102.245
6.375	101.867	101.860	101.853	6.375	101.867	101.860	101.853	6.375	101.867	101.860	101.853
6.5	102.168	102.161	102.154	6.5	102.168	102.161	102.154	6.5	102.168	102.161	102.154
6.625	102.526	102.555	102.421	6.625	102.526	102.555	102.421	6.625	102.526	102.555	102.421
6.75	102.800	102.829	102.695	6.75	102.800	102.829	102.695	6.75	102.800	102.829	102.695
6.875	102.292	102.279	102.266	6.875	102.292	102.279	102.266	6.875	102.292	102.279	102.266
7	102.505	102.492	102.479	7	102.505	102.492	102.479	7	102.505	102.492	102.479
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	97.816	97.772	97.755	4.25	96.824	96.779	96.763	5.25	98.680	98.667	98.654
4.625	98.307	98.262	98.261	4.375	97.321	97.277	97.260	5.375	99.157	99.144	99.130
4.75	98.808	98.939	99.026	4.5	97.816	97.772	97.755	5.5	99.792	99.779	99.766
4.875	99.347	99.478	99.565	4.625	98.307	98.262	98.261	5.625	100.300	100.286	100.273
5	99.867	99.998	100.085	4.75	98.808	98.939	99.026	5.75	100.055	100.011	99.994
5.125	100.364	100.495	100.582	4.875	99.347	99.478	99.565	5.875	100.258	100.306	100.152
5.25	100.072	100.023	99.989	5	99.867	99.998	100.085	6	100.925	100.973	100.819
5.375	100.323	100.435	100.307	5.125	100.364	100.495	100.582	6.125	101.484	101.532	101.378
5.5	100.784	100.895	100.767	5.25	100.072	100.023	99.989	6.25	101.538	101.359	101.179
5.625	101.221	101.332	101.204	5.375	100.323	100.435	100.307	6.375	101.098	101.092	101.085
5.75	100.882	100.833	100.799	5.5	100.784	100.895	100.767	6.5	101.399	101.426	101.385
5.875	100.708	100.799	100.816	5.625	101.221	101.332	101.204	6.625	101.927	101.956	101.802
6	101.129	101.221	101.237	5.75	100.882	100.833	100.799	6.75	101.672	101.659	101.646
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	98.680	98.667	98.654	5.25	97.780	97.745	97.720	4.5	93.547	93.582	93.616
5.375	99.157	99.144	99.130	5.375	98.587	98.654	98.515	4.625	94.192	94.227	94.261
5.5	99.792	99.779	99.766	5.5	99.437	99.504	99.365	4.75	94.570	94.697	94.585
5.625	100.300	100.286	100.273	5.625	99.876	99.944	99.804	4.875	95.064	95.195	95.082
5.75	100.055	100.011	99.994	5.75	100.105	100.061	100.044	5	95.521	95.652	95.539
5.875	100.258	100.306	100.152	5.875	100.258	100.306	100.152	5.125	95.927	96.058	95.945
6	100.925	100.973	100.819	6	100.925	100.973	100.819	5.25	96.583	96.604	96.625
6.125	101.484	101.532	101.378	6.125	101.484	101.532	101.378	5.375	96.638	96.658	96.679
6.25	101.538	101.359	101.179	6.25	101.268	101.224	101.157	5.5	97.001	97.021	97.042
6.375	101.098	101.092	101.085	6.375	100.827	100.856	100.702	5.625	97.376	97.397	97.417
6.5	101.399	101.426	101.385	6.5	101.397	101.426	101.272	5.75	97.974	97.967	97.961
6.625	101.927	101.956	101.802	6.625	101.927	101.956	101.802	5.875	98.192	98.185	98.178
6.75	101.672	101.659	101.646	6.75	101.670	101.626	101.559	6	98.493	98.486	98.479
6.875	101.429	101.438	101.226	6.875	101.429	101.438	101.216	6.125	98.742	98.735	98.728

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	98.705	98.661	98.645	5.125	98.705	98.661	98.645	4.75	96.955	96.920	96.984
5.25	99.299	99.255	99.238	5.25	99.299	99.255	99.238	4.875	97.518	97.515	97.579
5.375	99.553	99.524	99.510	5.375	99.553	99.524	99.510	5	98.111	98.068	98.051
5.5	100.047	100.034	100.021	5.5	100.047	100.034	100.021	5.125	98.705	98.661	98.645
5.625	100.640	100.626	100.613	5.625	100.640	100.626	100.613	5.25	99.299	99.255	99.238
5.75	101.012	100.968	100.951	5.75	101.012	100.968	100.951	5.375	99.537	99.524	99.510
5.875	101.007	100.840	100.830	5.875	101.007	100.840	100.830	5.5	100.047	100.034	100.021
6	101.481	101.301	101.221	6	101.481	101.301	101.221	5.625	100.640	100.626	100.613
6.125	101.816	101.636	101.612	6.125	101.816	101.636	101.612	5.75	101.012	100.968	100.951
6.25	102.107	101.927	101.832	6.25	102.107	101.927	101.832	5.875	101.007	100.828	100.649
6.375	101.667	101.660	101.653	6.375	101.667	101.660	101.653	6	101.481	101.301	101.122
6.5	101.968	101.961	101.954	6.5	101.968	101.961	101.954	6.125	101.816	101.636	101.473
6.625	102.158	102.143	102.136	6.625	102.158	102.143	102.136	6.25	102.107	101.927	101.832
6.75	102.488	102.445	102.383	6.75	102.488	102.445	102.383	6.375	101.667	101.660	101.653
6.875	102.092	102.079	102.066	6.875	102.092	102.079	102.066	6.5	101.968	101.961	101.954
7	102.305	102.292	102.279	7	102.305	102.292	102.279	6.625	102.150	102.143	102.136
7.125	102.638	102.625	102.611	7.125	102.638	102.625	102.611	6.75	102.488	102.445	102.383
7.25	103.044	102.977	102.911	7.25	103.044	102.977	102.911	6.875	102.092	102.079	102.066
7.375	102.034	101.990	102.102	7.375	102.034	101.990	102.102	7	102.305	102.292	102.279
7.5	102.459	102.415	102.430	7.5	102.459	102.415	102.430	7.125	102.638	102.625	102.611
7.625	102.860	102.816	102.749	7.625	102.860	102.816	102.749	7.25	103.044	102.977	102.911
7.75	103.143	103.100	103.033	7.75	103.143	103.100	103.033	7.375	102.034	101.990	102.102
7.875	102.227	102.142	102.025	7.875	102.227	102.142	102.025	7.5	102.459	102.415	102.430
8	102.615	102.530	102.413	8	102.615	102.530	102.413	7.625	102.860	102.816	102.749
8.125	102.990	102.905	102.788	8.125	102.990	102.905	102.788	7.75	103.143	103.100	103.033
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	96.624	96.579	96.563	4.25	96.624	96.579	96.563	4.875	96.050	96.157	96.171
4.375	97.121	97.077	97.060	4.375	97.121	97.077	97.060	5	96.388	96.495	96.509
4.5	97.616	97.572	97.555	4.5	97.616	97.572	97.555	5.125	97.080	97.187	97.201
4.625	98.107	98.062	98.061	4.625	98.107	98.062	98.061	5.25	98.480	98.467	98.454
4.75	98.593	98.549	98.608	4.75	98.593	98.549	98.608	5.375	98.957	98.944	98.930
4.875	98.827	98.958	99.045	4.875	98.827	98.958	99.045	5.5	99.592	99.579	99.566
5	99.233	99.364	99.451	5	99.233	99.364	99.451	5.625	100.100	100.086	100.073
5.125	99.606	99.736	99.824	5.125	99.606	99.736	99.824	5.75	99.855	99.811	99.794
5.25	99.872	99.823	99.789	5.25	99.872	99.823	99.789	5.875	100.158	100.156	100.148
5.375	99.737	99.848	99.720	5.375	99.737	99.848	99.720	6	100.556	100.490	100.479
5.5	100.081	100.192	100.064	5.5	100.081	100.192	100.064	6.125	100.871	100.792	100.780
5.625	100.407	100.518	100.390	5.625	100.407	100.518	100.390	6.25	101.338	101.159	100.979
5.75	100.682	100.633	100.599	5.75	100.682	100.633	100.599	6.375	100.952	100.926	100.908
5.875	100.304	100.297	100.290	5.875	100.304	100.297	100.290	6.5	101.205	101.192	101.185
6	100.605	100.599	100.592	6	100.605	100.599	100.592	6.625	101.473	101.451	101.427
								6.75	101.472	101.459	101.446
								6.875	101.612	101.583	101.556
								7	101.850	101.821	101.791
								7.125	101.452	101.437	101.424
								7.25	101.728	101.670	101.603
								7.375	100.868	100.878	101.003
								7.5	101.221	101.206	101.331
								7.625	101.623	101.579	101.512
								7.75	101.906	101.862	101.795
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	101.205	101.192	101.185	6.125	100.872	100.873	100.862	4.5	93.347	93.382	93.416
6.625	101.473	101.451	101.427	6.25	101.068	101.024	100.957	4.625	93.992	94.027	94.061
6.75	101.472	101.459	101.446	6.375	101.027	101.001	100.983	4.75	94.370	94.376	94.383
6.875	101.612	101.583	101.556	6.5	101.311	101.287	101.267	4.875	94.648	94.655	94.662
7	101.850	101.821	101.791	6.625	101.616	101.594	101.571	5	95.057	95.064	95.071
7.125	101.452	101.437	101.424	6.75	101.470	101.426	101.389	5.125	95.311	95.318	95.325
7.25	101.728	101.670	101.603	6.875	101.711	101.683	101.656	5.25	96.383	96.404	96.425
7.375	100.868	100.878	101.003	7	101.984	101.958	101.928	5.375	96.438	96.458	96.479
7.5	101.221	101.206	101.331	7.125	101.502	101.444	101.377	5.5	96.801	96.821	96.842
7.625	101.623	101.579	101.512	7.25	101.778	101.720	101.653	5.625	97.176	97.197	97.217
7.75	101.906	101.862	101.795	7.375	100.868	100.878	101.003	5.75	97.774	97.767	97.761
				7.5	101.271	101.227	101.331	5.875	97.992	97.985	97.978
				7.625	101.673	101.629	101.562	6	98.293	98.286	98.279
								6.125	98.542	98.535	98.528
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	101.667	101.660	101.653	6.375	101.667	101.660	101.653	6	101.481	101.301	101.122

6.5	101.968	101.961	101.954	6.5	101.968	101.961	101.954	6.125	101.816	101.636	101.473
6.625	102.158	102.143	102.136	6.625	102.158	102.143	102.136	6.25	102.107	101.927	101.832
6.75	102.488	102.445	102.383	6.75	102.488	102.445	102.383	6.375	101.667	101.660	101.653
6.875	102.092	102.079	102.066	6.875	102.092	102.079	102.066	6.5	101.968	101.961	101.954
7	102.305	102.292	102.279	7	102.305	102.292	102.279	6.625	102.150	102.143	102.136
7.125	102.638	102.625	102.611	7.125	102.638	102.625	102.611	6.75	102.488	102.445	102.383
7.25	103.044	102.977	102.911	7.25	103.044	102.977	102.911	6.875	102.092	102.079	102.066
7.375	102.034	101.990	102.102	7.375	102.034	101.990	102.102	7	102.305	102.292	102.279
7.5	102.459	102.415	102.430	7.5	102.459	102.415	102.430	7.125	102.638	102.625	102.611
7.625	102.860	102.816	102.749	7.625	102.860	102.816	102.749	7.25	103.044	102.977	102.911
7.75	103.143	103.100	103.033	7.75	103.143	103.100	103.033	7.375	102.034	101.990	102.102
7.875	102.227	102.142	102.025	7.875	102.227	102.142	102.025	7.5	102.459	102.415	102.430
8	102.615	102.530	102.413	8	102.615	102.530	102.413	7.625	102.860	102.816	102.749
8.125	102.990	102.905	102.788	8.125	102.990	102.905	102.788	7.75	103.143	103.100	103.033
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	97.616	97.572	97.555	4.5	97.616	97.572	97.555	6.625	101.381	101.374	101.367
4.625	98.107	98.062	98.061	4.625	98.107	98.062	98.061	6.75	101.472	101.459	101.446
4.75	98.593	98.549	98.608	4.75	98.593	98.549	98.608	6.875	100.905	100.891	100.878
4.875	98.827	98.958	99.045	4.875	98.827	98.958	99.045	7	101.155	101.185	101.091
5	99.233	99.364	99.451	5	99.233	99.364	99.451	7.125	101.452	101.437	101.424
5.125	99.606	99.736	99.824	5.125	99.606	99.736	99.824	7.25	101.728	101.670	101.603
5.25	99.872	99.823	99.789	5.25	99.872	99.823	99.789	7.375	100.868	100.878	101.003
5.375	99.737	99.848	99.720	5.375	99.737	99.848	99.720	7.5	101.221	101.206	101.331
5.5	100.081	100.192	100.064	5.5	100.081	100.192	100.064	7.625	101.623	101.579	101.512
5.625	100.407	100.518	100.390	5.625	100.407	100.518	100.390	7.75	101.906	101.862	101.795
5.75	100.682	100.633	100.599	5.75	100.682	100.633	100.599				
5.875	100.304	100.297	100.290	5.875	100.304	100.297	100.290				
6	100.605	100.599	100.592	6	100.605	100.599	100.592				
6.125	100.870	100.848	100.850	6.125	100.870	100.848	100.850				
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	101.199	101.192	101.185	6.125	100.709	100.775	100.720	4.5	93.347	93.382	93.416
6.625	101.381	101.374	101.367	6.25	101.068	101.024	100.957	4.625	93.992	94.027	94.061
6.75	101.472	101.459	101.446	6.375	100.202	100.200	100.146	4.75	94.370	94.376	94.383
6.875	100.905	100.891	100.878	6.5	100.697	100.654	100.587	4.875	94.648	94.655	94.662
7	101.155	101.185	101.091	6.625	101.169	101.125	101.058	5	95.057	95.064	95.071
7.125	101.452	101.437	101.424	6.75	101.470	101.426	101.359	5.125	95.311	95.318	95.325
7.25	101.728	101.670	101.603	6.875	100.804	100.833	100.710	5.25	96.383	96.404	96.425
7.375	100.868	100.878	101.003	7	101.155	101.185	101.062	5.375	96.438	96.458	96.479
7.5	101.221	101.206	101.331	7.125	101.502	101.444	101.377	5.5	96.801	96.821	96.842
7.625	101.623	101.579	101.512	7.25	101.778	101.720	101.653	5.625	97.176	97.197	97.217
7.75	101.906	101.862	101.795	7.375	100.868	100.878	101.003	5.75	97.774	97.767	97.761
				7.5	101.271	101.227	101.331	5.875	97.992	97.985	97.978
				7.625	101.673	101.629	101.562	6	98.293	98.286	98.279
								6.125	98.542	98.535	98.528

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	99.142	98.983	98.683	6.75	96.542	96.383	96.083
6.875	99.651	99.492	99.192	6.875	97.051	96.892	96.592
7	100.149	99.990	99.690	7	97.549	97.390	97.090
7.125	100.578	100.419	100.119	7.125	97.978	97.819	97.519
7.25	100.998	100.839	100.539	7.25	98.398	98.239	97.939
7.375	101.165	100.943	100.643	7.375	98.565	98.343	98.043
7.5	101.613	101.391	101.091	7.5	99.013	98.791	98.491
7.625	102.022	101.800	101.500	7.625	99.422	99.200	98.900
7.75	102.402	102.180	101.880	7.75	99.802	99.580	99.280
7.875	101.897	101.613	101.313	7.875	99.297	99.013	98.713
8	102.315	102.031	101.731	8	99.715	99.431	99.131
8.125	102.684	102.400	102.100	8.125	100.084	99.800	99.500
8.25	103.024	102.740	102.440	8.25	100.424	100.140	99.840

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.142	96.983	96.683	6.75	94.542	94.383	94.083
6.875	97.651	97.492	97.192	6.875	95.051	94.892	94.592
7	98.149	97.990	97.690	7	95.549	95.390	95.090
7.125	98.578	98.419	98.119	7.125	95.978	95.819	95.519
7.25	98.998	98.839	98.539	7.25	96.398	96.239	95.939
7.375	99.165	98.943	98.643	7.375	96.565	96.343	96.043
7.5	99.613	99.391	99.091	7.5	97.013	96.791	96.491
7.625	100.022	99.800	99.500	7.625	97.422	97.200	96.900
7.75	100.402	100.180	99.880	7.75	97.802	97.580	97.280
7.875	99.897	99.613	99.313	7.875	97.297	97.013	96.713
8	100.315	100.031	99.731	8	97.715	97.431	97.131
8.125	100.684	100.400	100.100	8.125	98.084	97.800	97.500
8.25	101.024	100.740	100.440	8.25	98.424	98.140	97.840

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.