



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



**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
4.75	94.984	94.984	94.944	4.75	94.984	94.984	94.944	5.125	97.565	97.518	97.503
4.875	95.599	95.599	95.564	4.875	95.599	95.599	95.564	5.25	98.177	98.131	98.116
5	96.257	96.257	96.227	5	96.257	96.257	96.227	5.375	99.102	98.983	98.964
5.125	96.775	96.775	96.751	5.125	96.775	96.775	96.751	5.5	99.927	100.047	99.883
5.25	97.925	97.875	97.875	5.25	97.376	97.376	97.294	5.625	100.377	100.497	100.333
5.375	98.578	98.528	98.528	5.375	98.485	98.366	98.347	5.75	100.833	100.821	100.796
5.5	99.332	99.282	99.282	5.5	99.066	99.152	99.028	5.875	101.305	101.300	101.268
5.625	99.797	99.747	99.747	5.625	99.500	99.583	99.460	6	101.765	101.746	101.729
5.75	99.870	99.888	99.839	5.75	99.845	99.888	99.839	6.125	102.060	102.157	102.067
5.875	100.452	100.411	100.398	5.875	100.365	100.411	100.361	6.25	101.761	101.808	101.725
6	101.060	101.008	101.006	6	100.841	100.894	100.843	6.375	102.164	102.206	102.138
6.125	101.472	101.420	101.418	6.125	101.284	101.342	101.292	6.5	102.507	102.504	102.481
6.25	101.124	101.120	101.070	6.25	101.098	101.120	101.041	6.625	102.819	102.828	102.793
6.375	101.622	101.580	101.568	6.375	101.554	101.580	101.509	6.75	102.418	102.408	102.400
6.5	102.083	102.032	102.030	6.5	101.960	101.991	101.902	6.875	102.770	102.760	102.752
6.625	102.474	102.423	102.421	6.625	102.316	102.354	102.265	7	103.085	103.075	103.067
6.75	102.096	102.037	102.026	6.75	102.013	102.003	101.995	7.125	103.376	103.366	103.358
6.875	102.483	102.423	102.412	6.875	102.413	102.403	102.395	7.25	103.396	103.390	103.378
7	102.929	102.870	102.859	7	102.749	102.739	102.731	7.375	103.715	103.709	103.698
7.125	103.262	103.202	103.191	7.125	102.995	102.985	102.977	7.5	104.054	104.048	104.038
7.25	103.060	103.054	103.042	7.25	103.060	103.054	103.042	7.625	104.355	104.349	104.339
7.375	103.421	103.415	103.405	7.375	103.421	103.415	103.405	7.75	103.607	103.599	103.637
7.5	103.780	103.763	103.754	7.5	103.769	103.763	103.754	7.875	103.840	103.820	103.859
7.625	104.128	104.045	104.007	7.625	104.021	104.015	104.006	8	104.236	104.187	104.033
7.75	103.733	103.693	103.739	7.75	103.733	103.693	103.739				
7.875	103.931	103.910	103.970	7.875	103.931	103.910	103.970				
8	104.161	104.112	104.081	8	104.161	104.112	104.081				
8.125	104.382	104.333	104.302	8.125	104.382	104.333	104.302				
8.25	103.807	103.748	103.670	8.25	103.807	103.748	103.670				

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	98.471	98.471	98.382	4.625	98.855	98.855	98.766	5	94.031	94.031	94.001
4.75	98.986	99.075	99.186	4.75	99.203	99.203	99.135	5.125	94.635	94.589	94.574
4.875	99.375	99.471	99.583	4.875	99.408	99.408	99.347	5.25	96.702	96.702	96.620
5	99.714	99.810	99.923	5	99.468	99.494	99.413	5.375	97.453	97.453	97.377
5.125	99.924	99.995	99.854	5.125	100.198	100.198	100.148	5.5	98.485	98.429	98.343
5.25	100.356	100.427	100.287	5.25	100.125	100.225	100.066	5.625	99.014	98.958	98.872
5.375	100.700	100.776	100.637	5.375	100.392	100.502	100.340	5.75	99.722	99.707	99.694
5.5	101.007	101.089	100.951	5.5	100.711	100.818	100.656	5.875	100.173	100.158	100.145
5.625	100.892	100.857	100.841	5.625	100.724	100.795	100.638	6	100.568	100.554	100.541
5.75	101.206	101.259	101.117	5.75	100.979	101.058	100.897	6.125	100.884	100.873	100.864
5.875	101.470	101.525	101.395	5.875	101.226	101.314	101.149	6.25	101.152	101.174	101.086
6	101.686	101.743	101.652	6	101.555	101.643	101.478	6.375	101.516	101.542	101.454
6.125	101.594	101.594	101.591	6.125	101.578	101.578	101.575	6.5	101.849	101.880	101.792
6.25	101.794	101.786	101.735	6.25	101.563	101.628	101.559	6.625	102.219	102.168	102.080
6.375	102.115	102.061	102.054	6.375	101.780	101.862	101.789	6.75	101.906	101.903	101.892
6.5	102.321	102.267	102.260	6.5	102.081	102.165	102.092	6.875	102.236	102.255	102.194
6.625	102.309	102.273	102.263	6.625	102.160	102.160	102.160	7	102.646	102.583	102.502
6.75	102.604	102.568	102.559	6.75	102.232	102.282	102.257	7.125	103.012	102.842	102.715
6.875	102.913	102.877	102.869	6.875	102.479	102.483	102.455	7.25	102.845	102.829	102.856
7	102.912	102.864	102.835	7	102.699	102.760	102.732	7.375	103.097	103.096	103.121
7.125	102.573	102.508	102.449	7.125	102.397	102.332	102.273	7.5	103.335	103.346	103.370
7.25	103.016	102.951	102.892	7.25	102.769	102.704	102.645	7.625	103.551	103.422	103.445
7.375	103.453	103.388	103.329	7.375	103.138	103.073	103.014	7.75	102.704	102.619	102.665
								7.875	102.917	102.851	102.911

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.616	96.616	96.534	5.25	98.312	98.265	98.250
5.375	97.311	97.311	97.234	5.375	98.786	98.739	98.724
5.5	98.485	98.429	98.343	5.5	99.076	99.029	99.014
5.625	99.014	98.958	98.872	5.625	98.717	98.671	98.656
5.75	99.158	99.158	99.034	5.75	99.189	99.142	99.127
5.875	99.453	99.449	99.385	5.875	99.644	99.598	99.583
6	100.160	100.160	100.047	6	99.884	99.837	99.823
6.125	100.536	100.536	100.428	6.125	99.267	99.199	99.177

6.25	101.009	101.009	100.922	6.25	99.633	99.586	99.572
6.375	101.469	101.469	101.387	6.375	100.078	100.032	100.017
6.5	101.847	101.847	101.770	6.5	100.272	100.225	100.210
6.625	102.120	102.120	102.049	6.625	99.918	99.859	99.848
6.75	101.993	101.993	101.942	6.75	100.479	100.296	100.144
6.875	102.383	102.382	102.336	6.875	100.682	100.644	100.635
7	102.682	102.675	102.635	7	100.823	100.639	100.532

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	98.080	98.142	98.094	5	97.803	97.864	97.816	5	95.404	95.341	95.279
5.125	98.374	98.431	98.379	5.125	98.168	98.225	98.173	5.125	96.073	96.010	95.947
5.25	98.661	98.714	98.659	5.25	98.508	98.561	98.505	5.25	96.559	96.496	96.433
5.375	98.941	98.989	98.929	5.375	98.818	98.866	98.807	5.375	97.233	97.170	97.107
5.5	99.201	99.244	99.181	5.5	99.155	99.199	99.136	5.5	97.722	97.659	97.596
5.625	99.435	99.475	99.408	5.625	99.531	99.571	99.504	5.625	98.212	98.149	98.086
5.75	99.695	99.730	99.659	5.75	99.826	99.861	99.790	5.75	98.703	98.640	98.577
5.875	99.975	100.005	99.930	5.875	100.011	100.041	99.967	5.875	98.990	98.927	98.864
6	100.239	100.264	100.186	6	100.198	100.224	100.145	6	99.452	99.389	99.327
6.125	100.502	100.524	100.441	6.125	100.394	100.415	100.333	6.125	99.722	99.659	99.596
6.25	100.753	100.770	100.684	6.25	100.551	100.568	100.482	6.25	100.183	100.120	100.058
6.375	100.948	100.960	100.870	6.375	100.658	100.670	100.580	6.375	100.260	100.197	100.134
6.5	101.077	101.084	100.990	6.5	100.748	100.755	100.661	6.5	100.532	100.469	100.406
6.625	101.200	101.203	101.106	6.625	100.818	100.821	100.723	6.625	100.611	100.548	100.485
6.75	101.309	101.308	101.206	6.75	100.881	100.880	100.778	6.75	100.690	100.627	100.564
6.875	101.377	101.371	101.265	6.875	100.937	100.931	100.826	6.875	100.769	100.706	100.643
7	101.727	101.726	101.601	7	101.131	101.120	101.011	7	100.849	100.786	100.724
7.125	102.348	102.342	102.214	7.125	101.526	101.519	101.393	7.125	100.931	100.868	100.806
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	98.283	98.345	98.297	5	98.000	98.061	98.013	5	95.472	95.409	95.346
5.125	98.577	98.635	98.583	5.125	98.363	98.421	98.369	5.125	96.141	96.078	96.015
5.25	98.865	98.918	98.862	5.25	98.703	98.755	98.700	5.25	96.627	96.564	96.501
5.375	99.145	99.193	99.133	5.375	99.012	99.060	99.001	5.375	97.301	97.238	97.175
5.5	99.405	99.449	99.385	5.5	99.349	99.393	99.329	5.5	97.790	97.727	97.664
5.625	99.640	99.680	99.612	5.625	99.724	99.764	99.697	5.625	98.280	98.217	98.154
5.75	99.901	99.936	99.865	5.75	100.019	100.054	99.983	5.75	98.771	98.708	98.645
5.875	100.182	100.212	100.137	5.875	100.204	100.234	100.160	5.875	99.058	98.995	98.932
6	100.447	100.473	100.394	6	100.392	100.418	100.339	6	99.520	99.457	99.394
6.125	100.712	100.734	100.651	6.125	100.589	100.610	100.527	6.125	99.790	99.727	99.664
6.25	100.965	100.982	100.895	6.25	100.748	100.764	100.678	6.25	100.251	100.188	100.125
6.375	101.162	101.174	101.084	6.375	100.857	100.869	100.779	6.375	100.328	100.265	100.202
6.5	101.293	101.301	101.207	6.5	100.949	100.957	100.863	6.5	100.600	100.537	100.474
6.625	101.419	101.422	101.325	6.625	101.023	101.026	100.929	6.625	100.679	100.616	100.553
6.75	101.530	101.529	101.428	6.75	101.090	101.089	100.987	6.75	100.758	100.695	100.632
6.875	101.600	101.594	101.489	6.875	101.149	101.143	101.038	6.875	100.837	100.774	100.711
7	101.952	101.950	101.826	7	101.346	101.335	101.226	7	100.917	100.854	100.791
7.125	102.575	102.568	102.441	7.125	101.744	101.737	101.611	7.125	100.999	100.936	100.873

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	96.361	96.318	96.318	5.75	100.248	100.202	100.187	5	99.014	99.013	99.006
5.125	96.980	96.937	96.937	5.875	100.788	100.742	100.727	5.125	99.177	99.177	99.169
5.25	97.434	97.388	97.372	6	101.270	101.224	101.209	5.25	99.683	99.682	99.675
5.375	98.485	98.366	98.347	6.125	101.630	101.584	101.568	5.375	99.942	99.942	99.934
5.5	99.462	99.442	99.422	6.25	101.345	101.299	101.283	5.5	100.295	100.295	100.287
5.625	100.069	100.049	100.029	6.375	101.839	101.793	101.777	5.625	100.449	100.448	100.441
5.75	100.484	100.483	100.475	6.5	102.276	102.230	102.214	5.75	100.488	100.486	100.456
5.875	101.077	101.076	101.068	6.625	102.584	102.538	102.522	5.875	100.768	100.766	100.736
6	101.622	101.621	101.613	6.75	102.147	102.098	102.067	6	100.860	100.858	100.829
6.125	102.123	102.121	102.113	6.875	102.606	102.557	102.526				
6.25	101.815	101.814	101.806	7	103.011	102.962	102.931				
6.375	102.314	102.312	102.304	7.125	103.287	103.238	103.207				
6.5	102.769	102.767	102.759	7.25	102.950	102.888	102.857				
6.625	103.212	103.211	103.203	7.375	103.375	103.313	103.281				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.523	97.506	97.484
5.125	97.831	97.814	97.792
5.25	98.137	98.120	98.098
5.375	98.426	98.409	98.387
5.5	98.709	98.692	98.670
5.625	98.943	98.926	98.904
5.75	98.952	98.933	98.890
5.875	99.182	99.164	99.120
6	99.615	99.596	99.552

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
5.375	98.485	98.366	98.347	5.75	100.833	100.813	100.796	5	99.014	99.013	99.006
5.5	99.009	98.890	98.871	5.875	101.305	101.285	101.268	5.125	99.177	99.177	99.169
5.625	99.500	99.381	99.362	6	101.765	101.746	101.729	5.25	99.683	99.682	99.675
5.75	100.066	100.058	100.054	6.125	101.984	101.965	101.948	5.375	99.942	99.942	99.934
5.875	100.659	100.642	100.643	6.25	101.751	101.738	101.725	5.5	100.295	100.295	100.287
6	101.207	101.189	101.190	6.375	102.164	102.151	102.138	5.625	100.449	100.448	100.441
6.125	101.706	101.688	101.691	6.5	102.507	102.494	102.481	5.75	100.488	100.486	100.456
6.25	101.462	101.452	101.437	6.625	102.819	102.806	102.793	5.875	100.768	100.766	100.736
6.375	101.983	101.968	101.958	6.75	102.418	102.408	102.400	6	100.860	100.858	100.829
6.5	102.429	102.410	102.400	6.875	102.770	102.760	102.752				
6.625	102.839	102.822	102.813	7	103.085	103.075	103.067				
6.75	102.565	102.557	102.518	7.125	103.376	103.366	103.358				
6.875	103.044	103.034	103.001	7.25	103.396	103.390	103.378				
7	103.432	103.419	103.388	7.375	103.715	103.709	103.698				
7.125	103.800	103.790	103.758	7.5	104.054	104.048	104.038				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.462	98.450	98.440
4.875	98.781	98.770	98.760
5	99.116	99.105	99.095
5.125	99.463	99.433	99.424
5.25	99.778	99.749	99.740
5.375	100.083	100.055	100.046
5.5	100.210	100.182	100.173
5.625	100.214	100.205	100.197
5.75	100.519	100.511	100.503
5.875	100.814	100.806	100.798
6	101.070	101.062	101.054

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	99.053	99.132	98.987
5.625	99.492	99.569	99.424
5.75	99.829	99.855	99.792
5.875	100.342	100.383	100.316
6	100.808	100.861	100.790
6.125	101.272	101.325	101.254
6.25	101.087	101.095	100.995
6.375	101.502	101.522	101.418
6.5	101.896	101.924	101.817
6.625	102.318	102.351	102.243
6.75	101.986	101.976	101.903
6.875	102.331	102.340	102.263
7	102.631	102.665	102.584
7.125	102.957	102.989	102.908
7.25	102.925	102.897	102.913
7.375	103.209	103.200	103.212

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	101.141	101.125	101.109	5.5	101.141	101.125	101.109	5.5	101.141	101.125	101.109
5.625	101.670	101.654	101.638	5.625	101.670	101.654	101.638	5.625	101.670	101.654	101.638
5.75	101.963	101.982	101.801	5.75	101.963	101.982	101.801	5.75	101.963	101.982	101.801
5.875	101.488	101.271	101.053	5.875	101.488	101.271	101.053	5.875	101.488	101.271	101.053
6	101.967	101.761	101.607	6	101.967	101.761	101.607	6	101.967	101.761	101.607
6.125	102.454	102.358	102.204	6.125	102.454	102.358	102.204	6.125	102.454	102.358	102.204
6.25	102.702	102.724	102.570	6.25	102.702	102.724	102.570	6.25	102.702	102.724	102.570
6.375	102.116	102.099	102.082	6.375	102.116	102.099	102.082	6.375	102.116	102.099	102.082
6.5	102.479	102.463	102.446	6.5	102.479	102.463	102.446	6.5	102.479	102.463	102.446
6.625	102.909	102.892	102.875	6.625	102.909	102.892	102.875	6.625	102.909	102.892	102.875
6.75	103.219	103.177	103.135	6.75	103.219	103.177	103.135	6.75	103.219	103.177	103.135
6.875	102.816	102.774	102.732	6.875	102.816	102.774	102.732	6.875	102.816	102.774	102.732
7	103.170	103.128	103.086	7	103.170	103.128	103.086	7	103.170	103.128	103.086
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	98.172	98.126	98.111	4.25	97.186	97.139	97.125	5.25	99.591	99.575	99.559
4.625	98.659	98.613	98.598	4.375	97.681	97.634	97.620	5.375	99.751	99.744	99.656
4.75	99.237	99.372	99.220	4.5	98.172	98.126	98.111	5.5	100.267	100.260	100.174
4.875	99.773	99.908	99.756	4.625	98.659	98.613	98.598	5.625	100.758	100.751	100.668
5	100.288	100.424	100.271	4.75	99.237	99.372	99.220	5.75	101.174	100.956	100.787
5.125	100.778	100.914	100.761	4.875	99.773	99.908	99.756	5.875	100.629	100.611	100.458
5.25	100.403	100.356	100.342	5	100.288	100.424	100.271	6	101.199	101.272	101.117
5.375	100.651	100.768	100.613	5.125	100.778	100.914	100.761	6.125	101.765	101.869	101.714
5.5	101.108	101.224	101.070	5.25	100.403	100.356	100.342	6.25	101.839	101.622	101.404
5.625	101.543	101.660	101.505	5.375	100.651	100.768	100.613	6.375	101.300	101.266	101.262
5.75	101.244	101.197	101.182	5.5	101.108	101.224	101.070	6.5	101.710	101.676	101.674
5.875	101.292	101.389	101.326	5.625	101.543	101.660	101.505	6.625	102.094	102.173	102.060
6	101.709	101.806	101.743	5.75	101.244	101.197	101.182	6.75	102.201	102.159	102.118
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	99.591	99.575	99.559	5.25	98.694	98.631	98.612	4.5	93.747	93.701	93.686
5.375	99.751	99.744	99.656	5.375	99.277	99.260	99.195	4.625	94.234	94.188	94.173
5.5	100.267	100.260	100.174	5.5	100.037	100.160	99.979	4.75	95.117	95.125	95.084
5.625	100.758	100.751	100.668	5.625	100.575	100.698	100.517	4.875	95.478	95.614	95.461
5.75	101.174	100.956	100.787	5.75	100.919	100.856	100.837	5	95.922	96.058	95.905
5.875	100.629	100.611	100.458	5.875	100.507	100.611	100.456	5.125	96.312	96.448	96.295
6	101.199	101.272	101.117	6	101.168	101.272	101.117	5.25	97.072	97.056	97.040
6.125	101.765	101.869	101.714	6.125	101.765	101.869	101.714	5.375	97.105	97.089	97.073
6.25	101.839	101.622	101.404	6.25	101.519	101.473	101.444	5.5	97.456	97.440	97.424
6.375	101.300	101.266	101.262	6.375	101.010	101.094	100.966	5.625	97.812	97.796	97.780
6.5	101.710	101.676	101.674	6.5	101.570	101.654	101.526	5.75	98.459	98.443	98.427
6.625	102.094	102.173	102.060	6.625	102.089	102.173	102.045	5.875	98.650	98.634	98.618
6.75	102.201	102.159	102.118	6.75	102.097	102.033	102.002	6	98.931	98.915	98.899
6.875	101.913	101.857	101.840	6.875	101.614	101.679	101.561	6.125	99.169	99.153	99.137

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	102.320	102.285	102.283	6.5	102.320	102.285	102.283	6.125	102.254	102.036	101.818
6.625	102.709	102.692	102.675	6.625	102.709	102.692	102.675	6.25	102.502	102.284	102.088
6.75	103.019	102.977	102.935	6.75	103.019	102.977	102.935	6.375	101.916	101.899	101.882
6.875	102.616	102.574	102.532	6.875	102.616	102.574	102.532	6.5	102.279	102.263	102.246
7	102.970	102.928	102.886	7	102.970	102.928	102.886	6.625	102.709	102.692	102.675
7.125	103.142	103.100	103.058	7.125	103.142	103.100	103.058	6.75	103.019	102.977	102.935
7.25	103.250	103.170	103.122	7.25	103.250	103.170	103.122	6.875	102.616	102.574	102.532
7.375	102.264	102.217	102.164	7.375	102.264	102.217	102.164	7	102.970	102.928	102.886
7.5	102.672	102.626	102.572	7.5	102.672	102.626	102.572	7.125	103.142	103.100	103.058
7.625	103.063	103.017	102.963	7.625	103.063	103.017	102.963	7.25	103.250	103.170	103.122
7.75	103.339	103.292	103.239	7.75	103.339	103.292	103.239	7.375	102.264	102.217	102.164
7.875	102.509	102.412	102.311	7.875	102.509	102.412	102.311	7.5	102.672	102.626	102.572
8	102.889	102.792	102.691	8	102.889	102.792	102.691	7.625	103.063	103.017	102.963
8.125	103.257	103.161	103.060	8.125	103.257	103.161	103.060	7.75	103.339	103.292	103.239
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	97.972	97.926	97.911	4.5	97.972	97.926	97.911	6.625	101.846	101.829	101.813
4.625	98.459	98.413	98.398	4.625	98.459	98.413	98.398	6.75	102.001	101.959	101.918
4.75	98.943	98.946	98.882	4.75	98.943	98.946	98.882	6.875	101.428	101.386	101.344
4.875	99.240	99.376	99.224	4.875	99.240	99.376	99.224	7	101.782	101.741	101.699
5	99.638	99.774	99.622	5	99.638	99.774	99.622	7.125	101.954	101.913	101.871
5.125	100.002	100.138	99.985	5.125	100.002	100.138	99.985	7.25	101.806	101.726	101.678
5.25	100.203	100.156	100.142	5.25	100.203	100.156	100.142	7.375	100.873	100.888	101.038
5.375	100.057	100.173	100.019	5.375	100.057	100.173	100.019	7.5	101.247	101.210	101.360
5.5	100.399	100.515	100.361	5.5	100.399	100.515	100.361	7.625	101.638	101.592	101.538
5.625	100.726	100.842	100.688	5.625	100.726	100.842	100.688	7.75	101.914	101.867	101.814
5.75	101.044	100.997	100.982	5.75	101.044	100.997	100.982				
5.875	100.762	100.792	100.730	5.875	100.762	100.792	100.730				
6	101.078	101.111	101.048	6	101.043	101.111	101.048				
6.125	101.448	101.415	101.379	6.125	101.318	101.415	101.352				
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	101.417	101.400	101.383	6.125	100.985	101.044	100.990	4.5	93.547	93.501	93.486
6.625	101.846	101.829	101.813	6.25	101.319	101.273	101.244	4.625	94.034	93.988	93.973
6.75	102.001	101.959	101.918	6.375	100.666	100.602	100.571	4.75	94.917	94.900	94.884
6.875	101.428	101.386	101.344	6.5	101.145	101.082	101.050	4.875	95.181	95.165	95.149
7	101.782	101.741	101.699	6.625	101.605	101.541	101.510	5	95.575	95.559	95.543
7.125	101.954	101.913	101.871	6.75	101.897	101.833	101.802	5.125	95.810	95.794	95.778
7.25	101.806	101.726	101.678	6.875	100.968	101.003	100.986	5.25	96.872	96.856	96.840
7.375	100.873	100.888	101.038	7	101.329	101.364	101.347	5.375	96.905	96.889	96.873
7.5	101.247	101.210	101.360	7.125	101.584	101.600	101.583	5.5	97.256	97.240	97.224
7.625	101.638	101.592	101.538	7.25	101.856	101.776	101.728	5.625	97.612	97.596	97.580
7.75	101.914	101.867	101.814	7.375	100.889	100.888	101.038	5.75	98.259	98.243	98.227
				7.5	101.297	101.251	101.360	5.875	98.450	98.434	98.418
				7.625	101.688	101.642	101.588	6	98.731	98.715	98.699
								6.125	98.969	98.953	98.937

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	99.567	99.419	99.119	6.75	96.967	96.819	96.519
6.875	100.066	99.918	99.618	6.875	97.466	97.318	97.018
7	100.554	100.406	100.106	7	97.954	97.806	97.506
7.125	100.973	100.825	100.525	7.125	98.373	98.225	97.925
7.25	101.393	101.245	100.945	7.25	98.793	98.645	98.345
7.375	101.442	101.229	100.929	7.375	98.842	98.629	98.329
7.5	101.880	101.667	101.367	7.5	99.280	99.067	98.767
7.625	102.279	102.066	101.766	7.625	99.679	99.466	99.166
7.75	102.659	102.446	102.146	7.75	100.059	99.846	99.546
7.875	102.192	101.916	101.616	7.875	99.592	99.316	99.016
8	102.600	102.324	102.024	8	100.000	99.724	99.424
8.125	102.949	102.673	102.373	8.125	100.349	100.073	99.773
8.25	103.289	103.013	102.713	8.25	100.689	100.413	100.113

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.567	97.419	97.119	6.75	94.967	94.819	94.519
6.875	98.066	97.918	97.618	6.875	95.466	95.318	95.018
7	98.554	98.406	98.106	7	95.954	95.806	95.506
7.125	98.973	98.825	98.525	7.125	96.373	96.225	95.925
7.25	99.393	99.245	98.945	7.25	96.793	96.645	96.345
7.375	99.442	99.229	98.929	7.375	96.842	96.629	96.329
7.5	99.880	99.667	99.367	7.5	97.280	97.067	96.767
7.625	100.279	100.066	99.766	7.625	97.679	97.466	97.166
7.75	100.659	100.446	100.146	7.75	98.059	97.846	97.546
7.875	100.192	99.916	99.616	7.875	97.592	97.316	97.016
8	100.600	100.324	100.024	8	98.000	97.724	97.424
8.125	100.949	100.673	100.373	8.125	98.349	98.073	97.773
8.25	101.289	101.013	100.713	8.25	98.689	98.413	98.113

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.