



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
4.75	96.551	96.526	96.526	4.75	96.551	96.526	96.526	5.125	99.021	98.975	98.963
4.875	97.204	97.185	97.185	4.875	97.204	97.185	97.185	5.25	99.673	99.655	99.666
5	98.093	98.115	98.163	5	98.093	98.115	98.163	5.375	100.183	100.163	100.172
5.125	98.627	98.654	98.705	5.125	98.627	98.654	98.705	5.5	100.676	100.644	100.645
5.25	99.239	99.164	99.171	5.25	98.926	98.911	98.945	5.625	101.116	101.084	101.085
5.375	99.858	99.784	99.790	5.375	99.478	99.460	99.492	5.75	101.203	101.180	101.175
5.5	100.568	100.493	100.500	5.5	99.972	99.949	99.976	5.875	101.657	101.630	101.624
5.625	100.973	100.899	100.905	5.625	100.435	100.415	100.444	6	102.084	102.065	102.065
5.75	100.748	100.670	100.671	5.75	100.429	100.404	100.421	6.125	102.397	102.359	102.345
5.875	101.273	101.194	101.196	5.875	100.970	100.942	100.956	6.25	101.974	101.970	101.951
6	101.809	101.731	101.732	6	101.407	101.377	101.389	6.375	102.412	102.412	102.412
6.125	102.152	102.073	102.075	6.125	101.833	101.802	101.814	6.5	102.812	102.812	102.812
6.25	101.682	101.605	101.608	6.25	101.477	101.477	101.479	6.625	103.003	103.003	103.003
6.375	102.124	102.046	102.050	6.375	101.975	101.978	101.982	6.75	102.654	102.648	102.618
6.5	102.525	102.448	102.451	6.5	102.301	102.301	102.302	6.875	102.978	102.972	102.942
6.625	102.869	102.792	102.795	6.625	102.599	102.588	102.581	7	103.280	103.274	103.245
6.75	102.455	102.372	102.369	6.75	102.172	102.209	102.194	7.125	103.559	103.553	103.524
6.875	102.803	102.720	102.717	6.875	102.566	102.603	102.587	7.25	103.331	103.327	103.275
7	103.220	103.137	103.134	7	102.840	102.867	102.843	7.375	103.639	103.635	103.584
7.125	103.531	103.449	103.446	7.125	103.169	103.169	103.157	7.5	103.979	103.975	103.924
7.25	103.147	103.056	103.043	7.25	102.958	102.990	102.959	7.625	104.249	104.245	104.194
7.375	103.493	103.402	103.389	7.375	103.275	103.271	103.219	7.75	103.578	103.578	103.540
7.5	103.832	103.741	103.728	7.5	103.612	103.608	103.555	7.875	103.895	103.895	103.852
7.625	104.145	104.055	104.042	7.625	103.839	103.835	103.783	8	104.188	104.188	104.140
7.75	103.459	103.459	103.421	7.75	103.459	103.459	103.421				
7.875	103.798	103.798	103.755	7.875	103.798	103.798	103.755				
8	104.195	104.137	104.106	8	104.195	104.137	104.106				
8.125	104.416	104.358	104.327	8.125	104.416	104.358	104.327				
8.25	92.954	92.922	92.841								

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	99.445	99.402	99.402	4.625	99.883	99.841	99.841	5	98.294	98.316	98.364
4.75	99.895	99.864	99.896	4.75	99.838	99.787	99.787	5.125	98.843	98.870	98.921
4.875	100.215	100.192	100.222	4.875	100.246	100.200	100.200	5.25	98.495	98.480	98.515
5	100.564	100.552	100.581	5	100.308	100.263	100.248	5.375	99.047	99.029	99.061
5.125	100.728	100.673	100.668	5.125	100.703	100.668	100.668	5.5	99.555	99.531	99.558
5.25	100.754	100.730	100.717	5.25	100.638	100.612	100.624	5.625	100.024	100.004	100.033
5.375	101.127	101.105	101.091	5.375	100.891	100.862	100.869	5.75	100.375	100.346	100.346
5.5	101.415	101.393	101.379	5.5	101.204	101.175	101.182	5.875	100.631	100.622	100.605
5.625	101.398	101.343	101.338	5.625	101.139	101.175	101.175	6	101.264	101.245	101.245
5.75	101.560	101.553	101.533	5.75	101.218	101.408	101.404	6.125	101.367	101.352	101.352
5.875	101.883	101.876	101.857	5.875	101.445	101.631	101.623	6.25	101.524	101.524	101.525
6	102.122	102.115	102.096	6	101.764	101.950	101.942	6.375	101.912	101.883	101.887
6.125	101.902	101.868	101.868	6.125	101.934	101.901	101.901	6.5	102.269	102.178	102.178
6.25	102.020	101.974	101.968	6.25	101.771	101.973	101.953	6.625	102.627	102.451	102.402
6.375	102.341	102.296	102.281	6.375	102.026	102.180	102.156	6.75	102.215	102.218	102.202
6.5	102.539	102.494	102.479	6.5	102.275	102.473	102.450	6.875	102.568	102.547	102.530
6.625	102.507	102.458	102.458	6.625	102.452	102.448	102.448	7	102.949	102.807	102.782
6.75	102.569	102.539	102.494	6.75	102.346	102.472	102.438	7.125	103.295	103.120	103.020
6.875	102.925	102.870	102.841	6.875	102.610	102.654	102.616	7.25	102.830	102.861	102.830
7	103.116	103.061	103.032	7	102.801	102.910	102.872	7.375	103.093	103.121	103.086
7.125	102.638	102.558	102.499	7.125	102.462	102.382	102.323	7.5	103.344	103.367	103.329
7.25	103.087	103.006	102.948	7.25	102.839	102.759	102.700	7.625	103.594	103.398	103.277
7.375	103.523	103.443	103.385	7.375	103.208	103.128	103.069	7.75	101.938	101.788	101.707
								7.875	102.163	102.013	101.932

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.902	97.867	97.867	5.25	98.935	98.890	98.875
5.375	98.645	98.615	98.615	5.375	99.394	99.348	99.334
5.5	99.255	99.219	99.172	5.5	99.689	99.644	99.629
5.625	99.752	99.716	99.670	5.625	99.180	99.134	99.120
5.75	100.576	100.546	100.546	5.75	99.643	99.597	99.583
5.875	100.651	100.627	100.627	5.875	100.090	100.045	100.030
6	101.425	101.406	101.406	6	100.334	100.288	100.274
6.125	101.814	101.800	101.800	6.125	99.581	99.500	99.466

6.25	101.595	101.595	101.595	6.25	99.958	99.913	99.898
6.375	102.024	102.024	102.024	6.375	100.384	100.338	100.324
6.5	102.362	102.362	102.362	6.5	100.563	100.517	100.503
6.625	102.624	102.624	102.624	6.625	100.232	100.152	100.117
6.75	102.332	102.332	102.332	6.75	100.674	100.509	100.376
6.875	102.693	102.693	102.692	6.875	100.832	100.667	100.571
7	102.957	102.957	102.950	7	100.987	100.823	100.729

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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

**YOUR BFF IN WHOLESALE**

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	98.631	98.595	98.647	5	98.437	98.401	98.453	5	96.343	96.280	96.217
5.125	98.908	98.868	98.916	5.125	98.764	98.724	98.772	5.125	97.016	96.953	96.890
5.25	99.179	99.134	99.179	5.25	99.080	99.036	99.081	5.25	97.504	97.441	97.379
5.375	99.440	99.392	99.433	5.375	99.405	99.342	99.378	5.375	98.183	98.120	98.058
5.5	99.689	99.636	99.673	5.5	99.704	99.651	99.688	5.5	98.675	98.612	98.549
5.625	99.920	99.863	99.896	5.625	100.084	100.021	100.017	5.625	99.167	99.104	99.042
5.75	100.166	100.105	100.134	5.75	100.321	100.258	100.277	5.75	99.660	99.597	99.534
5.875	100.415	100.352	100.373	5.875	100.557	100.494	100.446	5.875	99.931	99.868	99.806
6	100.651	100.581	100.603	6	100.792	100.729	100.666	6	100.395	100.332	100.270
6.125	100.909	100.835	100.853	6.125	100.856	100.793	100.798	6.125	100.664	100.601	100.539
6.25	101.161	101.084	101.097	6.25	101.096	101.033	100.970	6.25	101.128	101.065	101.002
6.375	101.357	101.275	101.285	6.375	101.161	101.098	101.039	6.375	101.204	101.141	101.079
6.5	101.478	101.392	101.399	6.5	101.400	101.337	101.274	6.5	101.477	101.414	101.351
6.625	101.626	101.563	101.510	6.625	101.465	101.402	101.339	6.625	101.554	101.491	101.428
6.75	101.707	101.639	101.611	6.75	101.359	101.296	101.242	6.75	101.630	101.567	101.504
6.875	101.773	101.693	101.669	6.875	101.428	101.365	101.302	6.875	101.707	101.644	101.581
7	102.105	102.003	101.993	7	101.627	101.525	101.514	7	101.785	101.722	101.660
7.125	102.791	102.686	102.671	7.125	102.108	102.002	101.987	7.125	101.866	101.803	101.740
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	98.834	98.798	98.850	5	98.632	98.596	98.648	5	96.411	96.348	96.285
5.125	99.112	99.071	99.120	5.125	98.958	98.918	98.966	5.125	97.084	97.021	96.958
5.25	99.382	99.338	99.382	5.25	99.273	99.229	99.273	5.25	97.572	97.509	97.446
5.375	99.645	99.596	99.637	5.375	99.578	99.529	99.570	5.375	98.251	98.188	98.125
5.5	99.894	99.842	99.878	5.5	99.896	99.843	99.880	5.5	98.743	98.680	98.617
5.625	100.126	100.070	100.103	5.625	100.233	100.176	100.209	5.625	99.235	99.172	99.109
5.75	100.374	100.313	100.343	5.75	100.502	100.441	100.470	5.75	99.728	99.665	99.602
5.875	100.623	100.558	100.583	5.875	100.680	100.615	100.640	5.875	99.999	99.936	99.873
6	100.863	100.794	100.815	6	100.862	100.797	100.814	6	100.463	100.400	100.337
6.125	101.124	101.051	101.068	6.125	101.053	100.980	100.997	6.125	100.733	100.670	100.607
6.25	101.379	101.301	101.315	6.25	101.209	101.131	101.145	6.25	101.196	101.133	101.070
6.375	101.577	101.496	101.506	6.375	101.317	101.235	101.245	6.375	101.272	101.209	101.146
6.5	101.701	101.615	101.621	6.5	101.468	101.405	101.342	6.5	101.545	101.482	101.419
6.625	101.822	101.732	101.735	6.625	101.533	101.470	101.407	6.625	101.622	101.559	101.496
6.75	101.933	101.838	101.837	6.75	101.553	101.458	101.457	6.75	101.698	101.635	101.572
6.875	102.001	101.902	101.897	6.875	101.611	101.512	101.507	6.875	101.775	101.712	101.649
7	102.334	102.232	102.222	7	101.848	101.746	101.735	7	101.853	101.790	101.727
7.125	103.022	102.916	102.902	7.125	102.332	102.226	102.211	7.125	101.934	101.871	101.808

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	97.845	97.812	97.812	5.75	101.011	100.965	100.949	5	99.990	99.985	99.978
5.125	98.436	98.403	98.403	5.875	101.519	101.473	101.457	5.125	100.115	100.110	100.103
5.25	99.284	99.290	99.280	6	101.976	101.931	101.915	5.25	100.306	100.301	100.294
5.375	99.911	99.918	99.908	6.125	102.339	102.294	102.278	5.375	100.517	100.512	100.504
5.5	100.502	100.508	100.498	6.25	101.835	101.789	101.774	5.5	100.816	100.811	100.804
5.625	101.042	101.048	101.038	6.375	102.308	102.262	102.246	5.625	100.935	100.930	100.922
5.75	101.220	101.221	101.211	6.5	102.728	102.683	102.667	5.75	100.877	100.857	100.828
5.875	101.734	101.736	101.726	6.625	103.038	102.992	102.977	5.875	101.105	101.085	101.056
6	102.212	102.213	102.203	6.75	102.414	102.356	102.325	6	101.158	101.138	101.109
6.125	102.651	102.653	102.643	6.875	102.859	102.801	102.770				
6.25	102.309	102.312	102.302	7	103.249	103.190	103.159				
6.375	102.751	102.755	102.745	7.125	103.511	103.453	103.422				
6.5	103.154	103.157	103.147	7.25	102.962	102.901	102.869				
6.625	103.555	103.558	103.548	7.375	103.358	103.296	103.265				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.489	98.469	98.447
5.125	98.760	98.739	98.717
5.25	98.750	98.730	98.708
5.375	98.991	98.971	98.949
5.5	99.220	99.200	99.178
5.625	99.419	99.399	99.377
5.75	99.331	99.296	99.252
5.875	99.509	99.474	99.430
6	99.902	99.867	99.823

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	99.408	99.401	99.386	5.75	101.193	101.180	101.145	5	99.990	99.985	99.978
5.5	99.885	99.878	99.863	5.875	101.624	101.611	101.577	5.125	100.115	100.110	100.103
5.625	100.336	100.329	100.314	6	102.046	102.033	101.999	5.25	100.306	100.301	100.294
5.75	100.815	100.792	100.780	6.125	102.240	102.227	102.194	5.375	100.517	100.512	100.504
5.875	101.349	101.333	101.314	6.25	101.974	101.965	101.939	5.5	100.816	100.811	100.804
6	101.873	101.859	101.839	6.375	102.342	102.333	102.308	5.625	100.935	100.930	100.922
6.125	102.357	102.345	102.323	6.5	102.645	102.636	102.611	5.75	100.877	100.857	100.828
6.25	101.820	101.816	101.814	6.625	102.939	102.930	102.905	5.875	101.105	101.085	101.056
6.375	102.328	102.326	102.309	6.75	102.654	102.648	102.618	6	101.158	101.138	101.109
6.5	102.751	102.748	102.728	6.875	102.978	102.972	102.942				
6.625	103.130	103.130	103.108	7	103.280	103.274	103.245				
6.75	102.883	102.878	102.849	7.125	103.559	103.553	103.524				
6.875	103.342	103.336	103.300	7.25	103.331	103.327	103.275				
7	103.638	103.631	103.595	7.375	103.639	103.635	103.584				
7.125	103.044	103.038	103.009	7.5	103.979	103.975	103.924				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.307	99.299	99.292
4.875	99.618	99.610	99.603
5	99.941	99.933	99.926
5.125	100.062	100.038	100.024
5.25	100.368	100.346	100.332
5.375	100.667	100.646	100.632
5.5	100.789	100.768	100.754
5.625	100.762	100.755	100.735
5.75	101.060	101.053	101.035
5.875	101.349	101.342	101.325
6	101.596	101.589	101.572

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



2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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

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

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	98.216	98.170	98.154	4.5	98.216	98.170	98.154	5	100.129	100.083	100.067
4.625	98.825	98.779	98.763	4.625	98.825	98.779	98.763	5.125	100.689	100.642	100.627
4.75	99.416	99.370	99.354	4.75	99.416	99.370	99.354	5.25	101.229	101.243	101.168
4.875	99.553	99.507	99.491	4.875	99.553	99.507	99.491	5.375	100.785	100.705	100.624
5	100.129	100.083	100.067	5	100.129	100.083	100.067	5.5	101.257	101.320	101.172
5.125	100.689	100.642	100.627	5.125	100.689	100.642	100.627	5.625	101.758	101.894	101.747
5.25	101.229	101.243	101.168	5.25	101.229	101.243	101.168	5.75	102.218	102.256	102.108
5.375	100.785	100.705	100.624	5.375	100.785	100.705	100.624	5.875	101.605	101.388	101.222
5.5	101.257	101.320	101.172	5.5	101.257	101.320	101.172	6	102.064	101.930	101.840
5.625	101.758	101.894	101.747	5.625	101.758	101.894	101.747	6.125	102.430	102.499	102.409
5.75	102.218	102.256	102.108	5.75	102.218	102.256	102.108	6.25	102.632	102.750	102.661
5.875	101.605	101.388	101.222	5.875	101.605	101.388	101.222	6.375	102.471	102.463	102.454
6	102.064	101.930	101.840	6	102.064	101.930	101.840	6.5	102.664	102.655	102.647
6.125	102.430	102.499	102.409	6.125	102.430	102.499	102.409	6.625	103.020	103.012	103.003
6.25	102.632	102.750	102.661	6.25	102.632	102.750	102.661	6.75	103.032	102.967	102.904
6.375	102.471	102.463	102.454	6.375	102.471	102.463	102.454	6.875	102.137	102.084	102.053
6.5	102.664	102.655	102.647	6.5	102.664	102.655	102.647	7	102.627	102.576	102.544
6.625	103.020	103.012	103.003	6.625	103.020	103.012	103.003	7.125	102.826	102.888	102.799
6.75	103.032	102.967	102.904	6.75	103.032	102.967	102.904	7.25	103.109	103.030	102.983
6.875	102.119	102.065	102.034	6.875	102.119	102.065	102.034	7.375	102.257	102.192	102.129
7	102.541	102.489	102.457	7	102.541	102.489	102.457	7.5	102.645	102.580	102.517
7.125	102.826	102.888	102.799	7.125	102.826	102.888	102.799	7.625	103.019	102.954	102.892
7.25	103.109	103.030	102.983	7.25	103.109	103.030	102.983	7.75	103.282	103.217	103.154
7.375	102.257	102.192	102.129	7.375	102.257	102.192	102.129				
7.5	102.645	102.580	102.517	7.5	102.645	102.580	102.517				

  

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	98.735	98.962	98.994	4.25	98.735	98.962	98.994	4.5	94.124	94.257	93.991
4.375	99.292	99.519	99.551	4.375	99.292	99.519	99.551	4.625	94.651	94.784	94.518
4.5	99.835	100.063	100.095	4.5	99.835	100.063	100.095	4.75	97.415	97.486	97.309
4.625	100.360	100.588	100.620	4.625	100.360	100.588	100.620	4.875	97.967	98.082	97.905
4.75	100.148	100.102	100.088	4.75	100.148	100.102	100.088	5	98.395	98.509	98.332
4.875	100.217	100.252	100.269	4.875	100.217	100.252	100.269	5.125	99.243	99.358	99.180
5	100.702	100.737	100.754	5	100.702	100.737	100.754	5.25	99.781	99.700	99.620
5.125	101.156	101.191	101.208	5.125	101.156	101.191	101.208	5.375	100.085	100.009	100.004
5.25	101.027	100.982	100.967	5.25	101.027	100.982	100.967	5.5	100.574	100.539	100.495
5.375	100.786	101.035	101.036	5.375	100.786	101.035	101.036	5.625	101.036	101.114	100.958
5.5	101.225	101.474	101.475	5.5	101.225	101.474	101.475	5.75	101.498	101.280	101.202
5.625	101.642	101.891	101.892	5.625	101.642	101.891	101.892	5.875	100.965	100.750	100.641
5.75	101.643	101.598	101.583	5.75	101.643	101.598	101.583	6	101.414	101.368	101.259
5.875	101.375	101.634	101.621	5.875	101.375	101.634	101.621	6.125	101.858	101.937	101.828
6	101.774	102.034	102.020	6	101.774	102.034	102.020	6.25	101.759	101.594	101.562
								6.375	101.529	101.520	101.512
								6.5	101.801	101.793	101.784
								6.625	102.157	102.149	102.141
								6.75	102.050	101.997	101.966
								6.875	101.495	101.538	101.436
								7	101.940	101.982	101.881
								7.125	102.355	102.398	102.296
								7.25	101.759	101.680	101.633

  

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	99.781	99.700	99.620	5	98.395	98.509	98.332	4.5	97.119	97.347	97.254
5.375	100.085	100.009	100.004	5.125	99.243	99.358	99.180	4.625	97.579	97.807	97.714
5.5	100.574	100.539	100.495	5.25	99.620	99.543	99.538	4.75	95.723	95.677	95.663
5.625	101.036	101.114	100.958	5.375	100.110	100.035	100.030	4.875	95.868	95.903	95.719
5.75	101.498	101.280	101.202	5.5	100.582	100.539	100.503	5	96.248	96.283	96.100
5.875	100.965	100.750	100.641	5.625	101.035	101.114	100.959	5.125	96.573	96.608	96.425
6	101.414	101.368	101.259	5.75	101.335	101.283	101.252	5.25	97.340	97.260	97.179
6.125	101.858	101.937	101.828	5.875	100.702	100.750	100.683	5.375	97.327	97.247	97.166
6.25	101.759	101.594	101.562	6	101.289	101.368	101.259	5.5	97.636	97.556	97.476
6.375	101.529	101.520	101.512	6.125	101.858	101.937	101.828	5.625	97.948	97.868	97.787
6.5	101.801	101.793	101.784	6.25	101.696	101.644	101.612	5.75	98.622	98.542	98.461
6.625	102.157	102.149	102.141	6.375	101.416	101.407	101.387	5.875	98.765	98.685	98.605
6.75	102.050	101.997	101.966	6.5	101.811	101.804	101.783	6	99.015	98.935	98.854
6.875	101.495	101.538	101.436	6.625	102.190	102.184	102.163	6.125	99.221	99.140	99.060

  

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	101.229	101.243	101.168	5.25	101.229	101.243	101.168	5.25	101.229	101.243	101.168
5.375	100.785	100.705	100.624	5.375	100.785	100.705	100.624	5.375	100.785	100.705	100.624

5.5	101.257	101.320	101.172	5.5	101.257	101.320	101.172	5.5	101.257	101.320	101.172
5.625	101.758	101.894	101.747	5.625	101.758	101.894	101.747	5.625	101.758	101.894	101.747
5.75	102.218	102.256	102.108	5.75	102.218	102.256	102.108	5.75	102.218	102.256	102.108
5.875	101.605	101.388	101.222	5.875	101.605	101.388	101.222	5.875	101.605	101.388	101.222
6	102.064	101.930	101.840	6	102.064	101.930	101.840	6	102.064	101.930	101.840
6.125	102.430	102.499	102.409	6.125	102.430	102.499	102.409	6.125	102.430	102.499	102.409
6.25	102.632	102.750	102.661	6.25	102.632	102.750	102.661	6.25	102.632	102.750	102.661
6.375	102.471	102.463	102.454	6.375	102.471	102.463	102.454	6.375	102.471	102.463	102.454
6.5	102.664	102.655	102.647	6.5	102.664	102.655	102.647	6.5	102.664	102.655	102.647
6.625	103.020	103.012	103.003	6.625	103.020	103.012	103.003	6.625	103.020	103.012	103.003
6.75	103.032	102.967	102.904	6.75	103.032	102.967	102.904	6.75	103.032	102.967	102.904
6.875	102.119	102.065	102.034	6.875	102.119	102.065	102.034	6.875	102.137	102.084	102.053
7	102.541	102.489	102.457	7	102.541	102.489	102.457	7	102.627	102.576	102.544
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	99.835	100.063	100.095	4.25	98.735	98.962	98.994	5.25	99.781	99.700	99.620
4.625	100.360	100.588	100.620	4.375	99.292	99.519	99.551	5.375	100.085	100.009	100.004
4.75	100.148	100.102	100.088	4.5	99.835	100.063	100.095	5.5	100.574	100.539	100.495
4.875	100.217	100.252	100.269	4.625	100.360	100.588	100.620	5.625	101.036	101.114	100.958
5	100.702	100.737	100.754	4.75	100.148	100.102	100.088	5.75	101.498	101.280	101.202
5.125	101.156	101.191	101.208	4.875	100.217	100.252	100.269	5.875	100.965	100.750	100.641
5.25	101.027	100.982	100.967	5	100.702	100.737	100.754	6	101.414	101.368	101.259
5.375	100.786	101.035	101.036	5.125	101.156	101.191	101.208	6.125	101.858	101.937	101.828
5.5	101.225	101.474	101.475	5.25	101.027	100.982	100.967	6.25	101.759	101.594	101.562
5.625	101.642	101.891	101.892	5.375	100.786	101.035	101.036	6.375	101.529	101.520	101.512
5.75	101.643	101.598	101.583	5.5	101.225	101.474	101.475	6.5	101.801	101.793	101.784
5.875	101.375	101.634	101.621	5.625	101.642	101.891	101.892	6.625	102.157	102.149	102.141
6	101.774	102.034	102.020	5.75	101.643	101.598	101.583	6.75	102.050	101.997	101.966
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	99.781	99.700	99.620	5.25	99.292	99.246	99.230	4.5	97.119	97.347	97.254
5.375	100.085	100.009	100.004	5.375	99.776	99.724	99.692	4.625	97.579	97.807	97.714
5.5	100.574	100.539	100.495	5.5	100.442	100.539	100.362	4.75	95.723	95.677	95.663
5.625	101.036	101.114	100.958	5.625	101.017	101.114	100.937	4.875	95.868	95.903	95.719
5.75	101.498	101.280	101.202	5.75	101.335	101.283	101.252	5	96.248	96.283	96.100
5.875	100.965	100.750	100.641	5.875	100.672	100.750	100.641	5.125	96.573	96.608	96.425
6	101.414	101.368	101.259	6	101.289	101.368	101.259	5.25	97.340	97.260	97.179
6.125	101.858	101.937	101.828	6.125	101.858	101.937	101.828	5.375	97.327	97.247	97.166
6.25	101.759	101.594	101.562	6.25	101.696	101.644	101.612	5.5	97.636	97.556	97.476
6.375	101.529	101.520	101.512	6.375	101.015	101.076	100.992	5.625	97.948	97.868	97.787
6.5	101.801	101.793	101.784	6.5	101.566	101.627	101.543	5.75	98.622	98.542	98.461
6.625	102.157	102.149	102.141	6.625	102.041	102.101	102.017	5.875	98.765	98.685	98.605
6.75	102.050	101.997	101.966	6.75	102.100	102.047	102.016	6	99.015	98.935	98.854
6.875	101.495	101.538	101.436	6.875	101.495	101.538	101.436	6.125	99.221	99.140	99.060

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	100.548	100.442	100.427	5.125	100.548	100.442	100.427	4.75	99.216	99.170	99.154
5.25	101.029	100.983	100.968	5.25	101.029	100.983	100.968	4.875	99.353	99.307	99.291
5.375	100.819	100.742	100.736	5.375	100.819	100.742	100.736	5	99.929	99.883	99.867
5.5	101.260	101.185	101.179	5.5	101.260	101.185	101.179	5.125	100.489	100.442	100.427
5.625	101.692	101.619	101.613	5.625	101.692	101.619	101.613	5.25	101.029	100.983	100.968
5.75	102.018	101.878	101.847	5.75	102.018	101.878	101.847	5.375	100.585	100.505	100.424
5.875	101.526	101.515	101.504	5.875	101.526	101.515	101.504	5.5	101.057	100.976	100.907
6	101.915	101.906	101.894	6	101.915	101.906	101.894	5.625	101.510	101.458	101.427
6.125	102.283	102.276	102.262	6.125	102.283	102.276	102.262	5.75	102.018	101.878	101.847
6.25	102.421	102.287	102.256	6.25	102.421	102.287	102.256	5.875	101.405	101.188	100.989
6.375	102.271	102.263	102.254	6.375	102.271	102.263	102.254	6	101.864	101.646	101.484
6.5	102.464	102.455	102.447	6.5	102.464	102.455	102.447	6.125	102.230	102.013	101.955
6.625	102.820	102.812	102.803	6.625	102.820	102.812	102.803	6.25	102.421	102.287	102.256
6.75	102.832	102.757	102.681	6.75	102.832	102.757	102.681	6.375	102.271	102.263	102.254
6.875	102.330	102.276	102.245	6.875	102.330	102.276	102.245	6.5	102.464	102.455	102.447
7	102.635	102.583	102.551	7	102.635	102.583	102.551	6.625	102.820	102.812	102.803
7.125	102.626	102.547	102.500	7.125	102.626	102.547	102.500	6.75	102.832	102.757	102.681
7.25	102.909	102.830	102.783	7.25	102.909	102.830	102.783	6.875	101.800	101.721	101.675
7.375	102.057	101.992	101.929	7.375	102.057	101.992	101.929	7	102.225	102.146	102.099
7.5	102.445	102.380	102.317	7.5	102.445	102.380	102.317	7.125	102.626	102.547	102.500
7.625	102.819	102.754	102.692	7.625	102.819	102.754	102.692	7.25	102.909	102.830	102.783
7.75	103.082	103.017	102.954	7.75	103.082	103.017	102.954	7.375	102.057	101.992	101.929
								7.5	102.445	102.380	102.317
								7.625	102.819	102.754	102.692
								7.75	103.082	103.017	102.954

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	98.019	97.974	97.959	4.25	98.019	97.974	97.959	4.875	97.604	97.689	97.612
4.375	98.508	98.462	98.448	4.375	98.508	98.462	98.448	5	98.130	98.215	98.137
4.5	98.992	98.947	98.932	4.5	98.992	98.947	98.932	5.125	98.753	98.838	98.761
4.625	99.473	99.427	99.413	4.625	99.473	99.427	99.413	5.25	99.880	99.802	99.798
4.75	99.948	99.902	99.888	4.75	99.948	99.902	99.888	5.375	100.285	100.209	100.205
4.875	99.645	99.680	99.697	4.875	99.645	99.680	99.697	5.5	100.672	100.598	100.594
5	100.005	100.040	100.057	5	100.005	100.040	100.057	5.625	101.014	100.941	100.937
5.125	100.372	100.371	100.388	5.125	100.372	100.371	100.388	5.75	101.298	101.080	101.002
5.25	100.827	100.782	100.767	5.25	100.827	100.782	100.767	5.875	101.066	101.056	101.047
5.375	100.183	100.432	100.433	5.375	100.183	100.432	100.433	6	101.373	101.365	101.355
5.5	100.575	100.766	100.767	5.5	100.575	100.766	100.767	6.125	101.647	101.640	101.629
5.625	101.014	101.085	101.086	5.625	101.014	101.085	101.086	6.25	101.559	101.395	101.377
5.75	101.443	101.398	101.383	5.75	101.443	101.398	101.383	6.375	101.678	101.669	101.650
5.875	100.950	101.045	101.031	5.875	100.878	101.045	101.031	6.5	101.908	101.900	101.880
6	101.321	101.355	101.341	6	101.192	101.355	101.341	6.625	102.153	102.147	102.125
								6.75	101.850	101.797	101.766
								6.875	101.860	101.806	101.776
								7	102.088	102.035	102.005
								7.125	101.440	101.453	101.452
								7.25	101.559	101.480	101.433
								7.375	100.725	100.660	100.598
								7.5	101.114	101.049	100.986
								7.625	101.488	101.423	101.361
								7.75	101.750	101.685	101.623

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	101.908	101.900	101.880	6.125	101.746	101.740	101.729	4.5	94.567	94.522	94.507
6.625	102.153	102.147	102.125	6.25	101.496	101.447	101.429	4.625	95.048	95.002	94.988
6.75	101.850	101.797	101.766	6.375	101.760	101.751	101.732	4.75	95.523	95.477	95.463
6.875	101.860	101.806	101.776	6.5	102.026	102.018	101.998	4.875	95.508	95.427	95.347
7	102.088	102.035	102.005	6.625	102.312	102.306	102.285	5	95.865	95.784	95.704
7.125	101.440	101.453	101.452	6.75	101.900	101.847	101.816	5.125	96.069	95.989	95.909
7.25	101.559	101.480	101.433	6.875	101.963	101.909	101.879	5.25	97.140	97.060	96.979
7.375	100.725	100.660	100.598	7	102.221	102.169	102.138	5.375	97.127	97.047	96.966
7.5	101.114	101.049	100.986	7.125	101.440	101.453	101.452	5.5	97.436	97.356	97.276
7.625	101.488	101.423	101.361	7.25	101.609	101.530	101.483	5.625	97.748	97.668	97.587
7.75	101.750	101.685	101.623	7.375	100.775	100.710	100.648	5.75	98.422	98.342	98.261
				7.5	101.164	101.099	101.036	5.875	98.565	98.485	98.405
				7.625	101.538	101.473	101.411	6	98.815	98.735	98.654
								6.125	99.021	98.940	98.860

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	102.271	102.263	102.254	6.375	102.271	102.263	102.254	6	101.864	101.646	101.484

6.5	102.464	102.455	102.447	6.5	102.464	102.455	102.447	6.125	102.230	102.013	101.955
6.625	102.820	102.812	102.803	6.625	102.820	102.812	102.803	6.25	102.421	102.287	102.256
6.75	102.832	102.757	102.681	6.75	102.832	102.757	102.681	6.375	102.271	102.263	102.254
6.875	102.330	102.276	102.245	6.875	102.330	102.276	102.245	6.5	102.464	102.455	102.447
7	102.635	102.583	102.551	7	102.635	102.583	102.551	6.625	102.820	102.812	102.803
7.125	102.626	102.547	102.500	7.125	102.626	102.547	102.500	6.75	102.832	102.757	102.681
7.25	102.909	102.830	102.783	7.25	102.909	102.830	102.783	6.875	101.800	101.721	101.675
7.375	102.057	101.992	101.929	7.375	102.057	101.992	101.929	7	102.225	102.146	102.099
7.5	102.445	102.380	102.317	7.5	102.445	102.380	102.317	7.125	102.626	102.547	102.500
7.625	102.819	102.754	102.692	7.625	102.819	102.754	102.692	7.25	102.909	102.830	102.783
7.75	103.082	103.017	102.954	7.75	103.082	103.017	102.954	7.375	102.057	101.992	101.929
								7.5	102.445	102.380	102.317
								7.625	102.819	102.754	102.692
								7.75	103.082	103.017	102.954

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	98.992	98.947	98.932	4.5	98.992	98.947	98.932	6.625	101.957	101.949	101.941
4.625	99.473	99.427	99.413	4.625	99.473	99.427	99.413	6.75	101.850	101.797	101.766
4.75	99.948	99.902	99.888	4.75	99.948	99.902	99.888	6.875	100.864	100.876	100.875
4.875	99.645	99.680	99.697	4.875	99.645	99.680	99.697	7	101.211	101.224	101.222
5	100.005	100.040	100.057	5	100.005	100.040	100.057	7.125	101.440	101.453	101.452
5.125	100.372	100.371	100.388	5.125	100.372	100.371	100.388	7.25	101.559	101.480	101.433
5.25	100.827	100.782	100.767	5.25	100.827	100.782	100.767	7.375	100.725	100.660	100.598
5.375	100.183	100.432	100.433	5.375	100.183	100.432	100.433	7.5	101.114	101.049	100.986
5.5	100.575	100.766	100.767	5.5	100.575	100.766	100.767	7.625	101.488	101.423	101.361
5.625	101.014	101.085	101.086	5.625	101.014	101.085	101.086	7.75	101.750	101.685	101.623
5.75	101.443	101.398	101.383	5.75	101.443	101.398	101.383				
5.875	100.950	101.045	101.031	5.875	100.878	101.045	101.031				
6	101.321	101.355	101.341	6	101.192	101.355	101.341				
6.125	101.681	101.657	101.643	6.125	101.586	101.657	101.643				

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	101.601	101.593	101.584	6.125	101.196	101.143	101.112	4.5	94.567	94.522	94.507
6.625	101.957	101.949	101.941	6.25	101.496	101.444	101.412	4.625	95.048	95.002	94.988
6.75	101.850	101.797	101.766	6.375	100.729	100.677	100.646	4.75	95.523	95.477	95.463
6.875	100.864	100.876	100.875	6.5	101.185	101.132	101.101	4.875	95.508	95.427	95.347
7	101.211	101.224	101.222	6.625	101.624	101.572	101.541	5	95.865	95.784	95.704
7.125	101.440	101.453	101.452	6.75	101.900	101.847	101.816	5.125	96.069	95.989	95.909
7.25	101.559	101.480	101.433	6.875	100.864	100.876	100.875	5.25	97.140	97.060	96.979
7.375	100.725	100.660	100.598	7	101.211	101.224	101.222	5.375	97.127	97.047	96.966
7.5	101.114	101.049	100.986	7.125	101.440	101.453	101.452	5.5	97.436	97.356	97.276
7.625	101.488	101.423	101.361	7.25	101.609	101.530	101.483	5.625	97.748	97.668	97.587
7.75	101.750	101.685	101.623	7.375	100.775	100.710	100.648	5.75	98.422	98.342	98.261
				7.5	101.164	101.099	101.036	5.875	98.565	98.485	98.405
				7.625	101.538	101.473	101.411	6	98.815	98.735	98.654
								6.125	99.021	98.940	98.860

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	99.457	99.315	99.015	6.75	96.857	96.715	96.415
6.875	99.936	99.794	99.494	6.875	97.336	97.194	96.894
7	100.394	100.252	99.952	7	97.794	97.652	97.352
7.125	100.813	100.671	100.371	7.125	98.213	98.071	97.771
7.25	101.203	101.061	100.761	7.25	98.603	98.461	98.161
7.375	101.202	101.002	100.702	7.375	98.602	98.402	98.102
7.5	101.620	101.420	101.120	7.5	99.020	98.820	98.520
7.625	101.999	101.799	101.499	7.625	99.399	99.199	98.899
7.75	102.359	102.159	101.859	7.75	99.759	99.559	99.259
7.875	101.875	101.617	101.317	7.875	99.275	99.017	98.717
8	102.253	101.995	101.695	8	99.653	99.395	99.095
8.125	102.602	102.344	102.044	8.125	100.002	99.744	99.444
8.25	102.942	102.684	102.384	8.25	100.342	100.084	99.784

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.457	97.315	97.015	6.75	94.857	94.715	94.415
6.875	97.936	97.794	97.494	6.875	95.336	95.194	94.894
7	98.394	98.252	97.952	7	95.794	95.652	95.352
7.125	98.813	98.671	98.371	7.125	96.213	96.071	95.771
7.25	99.203	99.061	98.761	7.25	96.603	96.461	96.161
7.375	99.202	99.002	98.702	7.375	96.602	96.402	96.102
7.5	99.620	99.420	99.120	7.5	97.020	96.820	96.520
7.625	99.999	99.799	99.499	7.625	97.399	97.199	96.899
7.75	100.359	100.159	99.859	7.75	97.759	97.559	97.259
7.875	99.875	99.617	99.317	7.875	97.275	97.017	96.717
8	100.253	99.995	99.695	8	97.653	97.395	97.095
8.125	100.602	100.344	100.044	8.125	98.002	97.744	97.444
8.25	100.942	100.684	100.384	8.25	98.342	98.084	97.784

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.