



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	96.877	96.868	96.868	4.75	96.877	96.868	96.868	5.125	99.470	99.431	99.446
4.875	97.531	97.527	97.527	4.875	97.531	97.527	97.527	5.25	100.127	100.135	100.153
5	98.644	98.660	98.713	5	98.644	98.660	98.713	5.375	100.649	100.635	100.660
5.125	99.163	99.180	99.231	5.125	99.163	99.180	99.231	5.5	101.117	101.106	101.152
5.25	99.600	99.520	99.520	5.25	99.373	99.379	99.419	5.625	101.560	101.549	101.595
5.375	100.218	100.138	100.138	5.375	99.933	99.937	99.980	5.75	101.530	101.496	101.486
5.5	100.925	100.845	100.845	5.5	100.420	100.415	100.470	5.875	101.961	101.929	101.939
5.625	101.324	101.244	101.244	5.625	100.883	100.883	100.934	6	102.381	102.345	102.334
5.75	100.992	100.912	100.912	5.75	100.716	100.713	100.741	6.125	102.662	102.642	102.676
5.875	101.515	101.435	101.435	5.875	101.255	101.248	101.282	6.25	102.198	102.170	102.163
6	102.046	101.966	101.966	6	101.690	101.681	101.718	6.375	102.565	102.510	102.503
6.125	102.389	102.309	102.309	6.125	102.105	102.093	102.135	6.5	102.866	102.809	102.801
6.25	101.846	101.766	101.766	6.25	101.661	101.679	101.696	6.625	103.158	103.100	103.092
6.375	102.286	102.206	102.206	6.375	102.145	102.164	102.179	6.75	102.877	102.803	102.796
6.5	102.685	102.605	102.605	6.5	102.472	102.488	102.508	6.875	103.200	103.125	103.119
6.625	103.027	102.947	102.947	6.625	102.775	102.781	102.816	7	103.501	103.425	103.420
6.75	102.543	102.463	102.463	6.75	102.299	102.336	102.346	7.125	103.778	103.701	103.696
6.875	102.890	102.810	102.810	6.875	102.689	102.723	102.736	7.25	103.554	103.457	103.441
7	103.307	103.227	103.227	7	103.039	102.986	103.014	7.375	103.862	103.764	103.749
7.125	103.614	103.534	103.534	7.125	103.293	103.263	103.290	7.5	104.202	104.103	104.089
7.25	103.219	103.132	103.123	7.25	103.069	103.075	103.072	7.625	104.470	104.370	104.357
7.375	103.563	103.475	103.466	7.375	103.406	103.318	103.322	7.75	103.558	103.558	103.521
7.5	103.900	103.812	103.803	7.5	103.742	103.641	103.628	7.875	103.934	103.934	103.891
7.625	104.213	104.125	104.116	7.625	103.978	103.900	103.873	8	104.200	104.200	104.151
7.75	103.530	103.530	103.492	7.75	103.530	103.530	103.492				
7.875	103.837	103.837	103.794	7.875	103.837	103.837	103.794				
8	104.190	104.144	104.126	8	104.190	104.144	104.126				
8.125	104.411	104.365	104.347	8.125	104.411	104.365	104.347				
8.25	92.769	92.728	92.634								

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	99.648	99.559	99.559	4.625	100.098	100.008	100.008	5	98.846	98.862	98.915
4.75	100.130	100.144	100.176	4.75	100.266	100.183	100.183	5.125	99.379	99.396	99.447
4.875	100.495	100.488	100.481	4.875	100.453	100.376	100.376	5.25	98.942	98.948	98.956
5	100.845	100.839	100.874	5	100.571	100.499	100.499	5.375	99.500	99.505	99.516
5.125	100.889	100.831	100.823	5.125	100.965	100.900	100.900	5.5	99.998	99.994	100.017
5.25	100.957	100.951	100.944	5.25	100.930	100.880	100.915	5.625	100.472	100.472	100.489
5.375	101.332	101.326	101.319	5.375	101.180	101.125	101.168	5.75	100.518	100.489	100.480
5.5	101.617	101.611	101.604	5.5	101.493	101.439	101.481	5.875	100.902	100.872	100.863
5.625	101.465	101.408	101.400	5.625	101.379	101.328	101.343	6	101.249	101.203	101.194
5.75	101.737	101.700	101.694	5.75	101.613	101.557	101.579	6.125	101.613	101.613	101.613
5.875	102.025	102.001	101.995	5.875	101.838	101.777	101.807	6.25	101.704	101.722	101.739
6	102.261	102.236	102.230	6	102.158	102.097	102.127	6.375	102.075	102.071	102.086
6.125	102.112	102.112	102.112	6.125	102.136	102.136	102.136	6.5	102.429	102.366	102.386
6.25	102.340	102.292	102.287	6.25	102.113	102.082	102.092	6.625	102.786	102.600	102.635
6.375	102.643	102.596	102.590	6.375	102.322	102.286	102.304	6.75	102.306	102.342	102.352
6.5	102.819	102.771	102.765	6.5	102.617	102.581	102.598	6.875	102.656	102.663	102.676
6.625	102.769	102.769	102.769	6.625	102.762	102.762	102.762	7	103.037	102.915	102.945
6.75	102.984	102.914	102.905	6.75	102.665	102.661	102.661	7.125	103.379	103.197	103.090
6.875	103.279	103.209	103.201	6.875	102.891	102.826	102.825	7.25	102.881	102.940	102.937
7	103.267	103.208	103.178	7	103.054	103.028	103.022	7.375	103.141	103.195	103.199
7.125	102.721	102.632	102.574	7.125	102.544	102.456	102.397	7.5	103.391	103.442	103.452
7.25	103.169	103.081	103.022	7.25	102.922	102.833	102.775	7.625	103.662	103.460	103.352
7.375	103.606	103.517	103.459	7.375	103.291	103.202	103.144	7.75	101.906	101.764	101.746
								7.875	102.242	102.196	102.178

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	98.203	98.168	98.168	5.25	99.113	99.068	99.053
5.375	98.888	98.858	98.858	5.375	99.571	99.526	99.512
5.5	99.562	99.515	99.461	5.5	99.867	99.823	99.808
5.625	100.132	100.085	100.031	5.625	99.297	99.252	99.238
5.75	100.642	100.628	100.628	5.75	99.759	99.714	99.700
5.875	100.925	100.916	100.916	5.875	100.207	100.162	100.147
6	101.527	101.523	101.523	6	100.451	100.406	100.392
6.125	101.957	101.957	101.957	6.125	99.654	99.609	99.595

6.25	101.671	101.671	101.671	6.25	100.104	100.059	100.045
6.375	102.090	102.090	102.090	6.375	100.528	100.484	100.469
6.5	102.444	102.444	102.444	6.5	100.708	100.663	100.649
6.625	102.704	102.704	102.704	6.625	100.268	100.201	100.189
6.75	102.500	102.500	102.500	6.75	100.682	100.515	100.391
6.875	102.863	102.863	102.862	6.875	101.013	100.944	100.934
7	103.119	103.119	103.112	7	100.999	100.905	100.876

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	98.841	98.840	98.838	5	98.640	98.638	98.636	5	96.462	96.399	96.337
5.125	99.113	99.107	99.102	5.125	98.962	98.956	98.950	5.125	97.134	97.071	97.009
5.25	99.366	99.355	99.346	5.25	99.265	99.254	99.246	5.25	97.622	97.559	97.496
5.375	99.593	99.577	99.566	5.375	99.548	99.533	99.521	5.375	98.299	98.236	98.174
5.5	99.813	99.792	99.777	5.5	99.844	99.823	99.808	5.5	98.790	98.727	98.664
5.625	100.024	99.998	99.980	5.625	100.183	100.132	100.114	5.625	99.282	99.219	99.156
5.75	100.257	100.226	100.205	5.75	100.419	100.381	100.359	5.75	99.773	99.710	99.647
5.875	100.508	100.473	100.449	5.875	100.655	100.592	100.529	5.875	100.044	99.981	99.918
6	100.743	100.703	100.676	6	100.889	100.826	100.763	6	100.507	100.444	100.381
6.125	100.984	100.939	100.908	6.125	100.953	100.899	100.869	6.125	100.775	100.712	100.650
6.25	101.232	101.182	101.148	6.25	101.192	101.129	101.066	6.25	101.238	101.175	101.112
6.375	101.424	101.370	101.333	6.375	101.257	101.194	101.131	6.375	101.314	101.251	101.188
6.5	101.541	101.482	101.442	6.5	101.494	101.431	101.368	6.5	101.585	101.522	101.460
6.625	101.708	101.645	101.582	6.625	101.559	101.496	101.433	6.625	101.662	101.599	101.537
6.75	101.784	101.721	101.658	6.75	101.453	101.390	101.327	6.75	101.738	101.675	101.612
6.875	101.837	101.774	101.711	6.875	101.522	101.459	101.396	6.875	101.814	101.751	101.689
7	102.151	102.071	102.019	7	101.697	101.617	101.565	7	101.893	101.830	101.767
7.125	102.828	102.743	102.688	7.125	102.173	102.087	102.032	7.125	101.973	101.910	101.847

  

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	99.043	99.042	99.040	5	98.833	98.832	98.830	5	96.530	96.467	96.404
5.125	99.316	99.310	99.304	5.125	99.154	99.148	99.143	5.125	97.202	97.139	97.076
5.25	99.569	99.558	99.549	5.25	99.457	99.447	99.438	5.25	97.690	97.627	97.564
5.375	99.797	99.781	99.769	5.375	99.740	99.724	99.712	5.375	98.368	98.305	98.242
5.5	100.017	99.997	99.982	5.5	100.035	100.015	100.000	5.5	98.858	98.795	98.732
5.625	100.229	100.204	100.186	5.625	100.350	100.324	100.306	5.625	99.350	99.287	99.224
5.75	100.464	100.434	100.412	5.75	100.604	100.573	100.552	5.75	99.841	99.778	99.715
5.875	100.717	100.682	100.658	5.875	100.778	100.743	100.718	5.875	100.112	100.049	99.986
6	100.955	100.915	100.887	6	100.957	100.915	100.888	6	100.575	100.512	100.449
6.125	101.198	101.153	101.122	6.125	101.143	101.098	101.068	6.125	100.843	100.780	100.717
6.25	101.448	101.398	101.365	6.25	101.295	101.245	101.212	6.25	101.306	101.243	101.180
6.375	101.643	101.589	101.552	6.375	101.400	101.346	101.309	6.375	101.382	101.319	101.256
6.5	101.762	101.703	101.663	6.5	101.562	101.499	101.436	6.5	101.654	101.591	101.528
6.625	101.880	101.815	101.772	6.625	101.627	101.564	101.501	6.625	101.730	101.667	101.604
6.75	101.987	101.918	101.871	6.75	101.628	101.559	101.513	6.75	101.806	101.743	101.680
6.875	102.052	101.978	101.929	6.875	101.684	101.610	101.561	6.875	101.882	101.819	101.756
7	102.379	102.299	102.247	7	101.917	101.837	101.785	7	101.961	101.898	101.835
7.125	103.058	102.972	102.918	7.125	102.396	102.310	102.255	7.125	102.041	101.978	101.915

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	98.951	98.931	98.911	5.75	101.178	101.132	101.117	5	100.200	100.192	100.185
5.125	99.584	99.564	99.544	5.875	101.680	101.634	101.619	5.125	100.324	100.317	100.310
5.25	99.724	99.704	99.684	6	102.135	102.089	102.073	5.25	100.420	100.413	100.405
5.375	100.350	100.330	100.310	6.125	102.500	102.454	102.438	5.375	100.628	100.621	100.614
5.5	100.939	100.919	100.899	6.25	101.959	101.913	101.897	5.5	100.928	100.921	100.914
5.625	101.474	101.454	101.434	6.375	102.427	102.381	102.365	5.625	101.046	101.039	101.031
5.75	101.518	101.498	101.478	6.5	102.843	102.798	102.782	5.75	100.953	100.939	100.924
5.875	102.031	102.011	101.991	6.625	103.155	103.109	103.094	5.875	101.183	101.169	101.154
6	102.505	102.485	102.465	6.75	102.541	102.495	102.477	6	101.238	101.223	101.208
6.125	102.942	102.922	102.902	6.875	102.981	102.936	102.918				
6.25	102.452	102.432	102.412	7	103.361	103.316	103.298				
6.375	102.892	102.872	102.852	7.125	103.623	103.577	103.559				
6.5	103.292	103.272	103.252	7.25	103.064	103.002	102.971				
6.625	103.688	103.668	103.648	7.375	103.456	103.395	103.363				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.725	98.703	98.681
5.125	98.994	98.972	98.950
5.25	98.890	98.868	98.846
5.375	99.128	99.106	99.084
5.5	99.358	99.336	99.314
5.625	99.556	99.534	99.512
5.75	99.433	99.404	99.375
5.875	99.613	99.584	99.555
6	100.008	99.978	99.949

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	99.829	99.814	99.800	5.75	101.530	101.496	101.485	5	100.200	100.192	100.185
5.5	100.305	100.290	100.276	5.875	101.961	101.927	101.916	5.125	100.324	100.317	100.310
5.625	100.750	100.733	100.719	6	102.381	102.345	102.334	5.25	100.420	100.413	100.405
5.75	101.205	101.183	101.169	6.125	102.572	102.535	102.524	5.375	100.628	100.621	100.614
5.875	101.720	101.705	101.686	6.25	102.198	102.144	102.136	5.5	100.928	100.921	100.914
6	102.231	102.218	102.195	6.375	102.565	102.510	102.502	5.625	101.046	101.039	101.031
6.125	102.676	102.665	102.641	6.5	102.866	102.809	102.801	5.75	100.953	100.939	100.924
6.25	102.189	102.183	102.174	6.625	103.158	103.100	103.092	5.875	101.183	101.169	101.154
6.375	102.686	102.682	102.667	6.75	102.877	102.803	102.796	6	101.238	101.223	101.208
6.5	103.076	103.072	103.058	6.875	103.200	103.125	103.119				
6.625	103.425	103.422	103.407	7	103.501	103.425	103.420				
6.75	103.138	103.128	103.105	7.125	103.778	103.701	103.696				
6.875	102.646	102.569	102.563	7.25	103.554	103.457	103.441				
7	102.955	102.878	102.873	7.375	103.862	103.764	103.749				
7.125	103.167	103.089	103.084	7.5	104.202	104.103	104.089				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.646	99.639	99.632
4.875	99.959	99.952	99.945
5	100.281	100.274	100.267
5.125	100.264	100.258	100.251
5.25	100.573	100.567	100.560
5.375	100.874	100.868	100.861
5.5	100.995	100.989	100.982
5.625	100.905	100.883	100.877
5.75	101.206	101.183	101.177
5.875	101.496	101.472	101.466
6	101.742	101.718	101.712

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	98.562	98.591	98.642	4.5	98.562	98.591	98.642	5	100.678	100.670	100.661
4.625	99.167	99.121	99.170	4.625	99.167	99.121	99.170	5.125	101.177	101.168	101.160
4.75	99.814	99.806	99.798	4.75	99.814	99.806	99.798	5.25	101.570	101.628	101.661
4.875	100.180	100.172	100.164	4.875	100.180	100.172	100.164	5.375	101.180	101.163	101.146
5	100.678	100.670	100.661	5	100.678	100.670	100.661	5.5	101.658	101.642	101.625
5.125	101.177	101.168	101.160	5.125	101.177	101.168	101.160	5.625	102.120	102.103	102.086
5.25	101.570	101.628	101.661	5.25	101.570	101.628	101.661	5.75	102.521	102.394	102.410
5.375	101.180	101.163	101.146	5.375	101.180	101.163	101.146	5.875	101.820	101.602	101.385
5.5	101.658	101.642	101.625	5.5	101.658	101.642	101.625	6	102.325	102.108	101.992
5.625	102.120	102.103	102.086	5.625	102.120	102.103	102.086	6.125	102.752	102.558	102.559
5.75	102.521	102.394	102.410	5.75	102.521	102.394	102.410	6.25	102.936	102.799	102.800
5.875	101.820	101.602	101.385	5.875	101.820	101.602	101.385	6.375	102.552	102.535	102.518
6	102.325	102.108	101.992	6	102.325	102.108	101.992	6.5	102.778	102.762	102.745
6.125	102.752	102.558	102.559	6.125	102.752	102.558	102.559	6.625	103.142	103.125	103.108
6.25	102.936	102.799	102.800	6.25	102.936	102.799	102.800	6.75	103.305	103.221	103.138
6.375	102.552	102.535	102.518	6.375	102.552	102.535	102.518	6.875	102.257	102.196	102.166
6.5	102.778	102.762	102.745	6.5	102.778	102.762	102.745	7	102.749	102.687	102.658
6.625	103.142	103.125	103.108	6.625	103.142	103.125	103.108	7.125	102.990	102.922	102.885
6.75	103.305	103.221	103.138	6.75	103.305	103.221	103.138	7.25	103.270	103.192	103.145
6.875	102.235	102.175	102.144	6.875	102.235	102.175	102.144	7.375	102.381	102.300	102.238
7	102.658	102.596	102.567	7	102.658	102.596	102.567	7.5	102.766	102.685	102.623
7.125	102.990	102.922	102.885	7.125	102.990	102.922	102.885	7.625	103.138	103.057	102.995
7.25	103.270	103.192	103.145	7.25	103.270	103.192	103.145	7.75	103.398	103.318	103.255
7.375	102.381	102.300	102.238	7.375	102.381	102.300	102.238				
7.5	102.766	102.685	102.623	7.5	102.766	102.685	102.623				

  

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	99.147	99.190	99.238	4.25	99.147	99.190	99.238	4.5	94.825	94.779	94.763
4.375	99.705	99.748	99.797	4.375	99.705	99.748	99.797	4.625	95.429	95.383	95.368
4.5	100.250	100.292	100.341	4.5	100.250	100.292	100.341	4.75	98.154	98.146	98.138
4.625	100.776	100.819	100.867	4.625	100.776	100.819	100.867	4.875	98.431	98.450	98.433
4.75	100.326	100.282	100.267	4.75	100.326	100.282	100.267	5	98.878	98.878	98.861
4.875	100.515	100.506	100.538	4.875	100.515	100.506	100.538	5.125	99.708	99.726	99.710
5	101.001	100.992	101.024	5	101.001	100.992	101.024	5.25	100.299	100.283	100.266
5.125	101.456	101.447	101.479	5.125	101.456	101.447	101.479	5.375	100.237	100.188	100.183
5.25	101.202	101.158	101.143	5.25	101.202	101.158	101.143	5.5	100.727	100.677	100.672
5.375	101.186	101.172	101.187	5.375	101.186	101.172	101.187	5.625	101.255	101.250	101.238
5.5	101.626	101.612	101.627	5.5	101.626	101.612	101.627	5.75	101.701	101.483	101.336
5.625	102.044	102.030	102.046	5.625	102.044	102.030	102.046	5.875	101.180	100.962	100.819
5.75	101.755	101.711	101.696	5.75	101.755	101.711	101.696	6	101.675	101.458	101.411
5.875	101.720	101.733	101.731	5.875	101.720	101.733	101.731	6.125	102.082	101.996	101.978
6	102.121	102.133	102.132	6	102.121	102.133	102.132	6.25	102.074	101.856	101.639
								6.375	101.609	101.592	101.576
								6.5	101.916	101.899	101.882
								6.625	102.229	102.213	102.196
								6.75	102.070	102.013	101.982
								6.875	101.608	101.548	101.518
								7	101.982	101.986	101.934
								7.125	102.397	102.400	102.349
								7.25	101.920	101.842	101.795

  

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	100.299	100.283	100.266	5	98.859	98.878	98.861	4.5	97.535	97.578	97.501
5.375	100.237	100.188	100.183	5.125	99.708	99.726	99.710	4.625	97.997	98.040	97.964
5.5	100.727	100.677	100.672	5.25	99.934	99.888	99.872	4.75	95.901	95.857	95.842
5.625	101.255	101.250	101.238	5.375	100.263	100.214	100.209	4.875	96.167	96.158	95.992
5.75	101.701	101.483	101.336	5.5	100.737	100.686	100.681	5	96.550	96.541	96.373
5.875	101.180	100.962	100.819	5.625	101.255	101.250	101.238	5.125	96.876	96.867	96.699
6	101.675	101.458	101.411	5.75	101.475	101.417	101.386	5.25	97.572	97.556	97.540
6.125	102.082	101.996	101.978	5.875	100.895	100.888	100.877	5.375	97.548	97.532	97.516
6.25	102.074	101.856	101.639	6	101.426	101.429	101.411	5.5	97.847	97.831	97.815
6.375	101.609	101.592	101.576	6.125	101.993	101.996	101.978	5.625	98.151	98.135	98.119
6.5	101.916	101.899	101.882	6.25	101.772	101.714	101.683	5.75	98.837	98.821	98.805
6.625	102.229	102.213	102.196	6.375	101.402	101.387	101.366	5.875	98.974	98.958	98.941
6.75	102.070	102.013	101.982	6.5	101.799	101.782	101.762	6	99.219	99.203	99.187
6.875	101.608	101.548	101.518	6.625	102.178	102.162	102.141	6.125	99.416	99.400	99.384

  

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	101.570	101.628	101.661	5.25	101.570	101.628	101.661	5.25	101.570	101.628	101.661
5.375	101.180	101.163	101.146	5.375	101.180	101.163	101.146	5.375	101.180	101.163	101.146

5.5	101.658	101.642	101.625	5.5	101.658	101.642	101.625	5.5	101.658	101.642	101.625
5.625	102.120	102.103	102.086	5.625	102.120	102.103	102.086	5.625	102.120	102.103	102.086
5.75	102.521	102.394	102.410	5.75	102.521	102.394	102.410	5.75	102.521	102.394	102.410
5.875	101.820	101.602	101.385	5.875	101.820	101.602	101.385	5.875	101.820	101.602	101.385
6	102.325	102.108	101.992	6	102.325	102.108	101.992	6	102.325	102.108	101.992
6.125	102.752	102.558	102.559	6.125	102.752	102.558	102.559	6.125	102.752	102.558	102.559
6.25	102.936	102.799	102.800	6.25	102.936	102.799	102.800	6.25	102.936	102.799	102.800
6.375	102.552	102.535	102.518	6.375	102.552	102.535	102.518	6.375	102.552	102.535	102.518
6.5	102.778	102.762	102.745	6.5	102.778	102.762	102.745	6.5	102.778	102.762	102.745
6.625	103.142	103.125	103.108	6.625	103.142	103.125	103.108	6.625	103.142	103.125	103.108
6.75	103.305	103.221	103.138	6.75	103.305	103.221	103.138	6.75	103.305	103.221	103.138
6.875	102.235	102.175	102.144	6.875	102.235	102.175	102.144	6.875	102.257	102.196	102.166
7	102.658	102.596	102.567	7	102.658	102.596	102.567	7	102.749	102.687	102.658
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	100.250	100.292	100.341	4.25	99.147	99.190	99.238	5.25	100.299	100.283	100.266
4.625	100.776	100.819	100.867	4.375	99.705	99.748	99.797	5.375	100.237	100.188	100.183
4.75	100.326	100.282	100.267	4.5	100.250	100.292	100.341	5.5	100.727	100.677	100.672
4.875	100.515	100.506	100.538	4.625	100.776	100.819	100.867	5.625	101.255	101.250	101.238
5	101.001	100.992	101.024	4.75	100.326	100.282	100.267	5.75	101.701	101.483	101.336
5.125	101.456	101.447	101.479	4.875	100.515	100.506	100.538	5.875	101.180	100.962	100.819
5.25	101.202	101.158	101.143	5	101.001	100.992	101.024	6	101.675	101.458	101.411
5.375	101.186	101.172	101.187	5.125	101.456	101.447	101.479	6.125	102.082	101.996	101.978
5.5	101.626	101.612	101.627	5.25	101.202	101.158	101.143	6.25	102.074	101.856	101.639
5.625	102.044	102.030	102.046	5.375	101.186	101.172	101.187	6.375	101.609	101.592	101.576
5.75	101.755	101.711	101.696	5.5	101.626	101.612	101.627	6.5	101.916	101.899	101.882
5.875	101.720	101.733	101.731	5.625	102.044	102.030	102.046	6.625	102.229	102.213	102.196
6	102.121	102.133	102.132	5.75	101.755	101.711	101.696	6.75	102.070	102.013	101.982
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	100.299	100.283	100.266	5.25	99.934	99.888	99.872	4.5	97.535	97.578	97.501
5.375	100.237	100.188	100.183	5.375	99.931	99.874	99.843	4.625	97.997	98.040	97.964
5.5	100.727	100.677	100.672	5.5	100.680	100.676	100.663	4.75	95.901	95.857	95.842
5.625	101.255	101.250	101.238	5.625	101.255	101.250	101.238	4.875	96.167	96.158	95.992
5.75	101.701	101.483	101.336	5.75	101.475	101.417	101.386	5	96.550	96.541	96.373
5.875	101.180	100.962	100.819	5.875	100.810	100.813	100.795	5.125	96.876	96.867	96.699
6	101.675	101.458	101.411	6	101.426	101.429	101.411	5.25	97.572	97.556	97.540
6.125	102.082	101.996	101.978	6.125	101.993	101.996	101.978	5.375	97.548	97.532	97.516
6.25	102.074	101.856	101.639	6.25	101.772	101.714	101.683	5.5	97.847	97.831	97.815
6.375	101.609	101.592	101.576	6.375	101.098	101.140	101.103	5.625	98.151	98.135	98.119
6.5	101.916	101.899	101.882	6.5	101.647	101.689	101.653	5.75	98.837	98.821	98.805
6.625	102.229	102.213	102.196	6.625	102.119	102.162	102.125	5.875	98.974	98.958	98.941
6.75	102.070	102.013	101.982	6.75	102.120	102.063	102.032	6	99.219	99.203	99.187
6.875	101.608	101.548	101.518	6.875	101.538	101.542	101.491	6.125	99.416	99.400	99.384

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	101.095	101.085	101.078	5.125	101.095	101.085	101.078	4.75	99.614	99.606	99.598
5.25	101.359	101.313	101.297	5.25	101.359	101.313	101.297	4.875	99.980	99.972	99.964
5.375	101.072	101.021	101.015	5.375	101.072	101.021	101.015	5	100.478	100.470	100.461
5.5	101.515	101.462	101.456	5.5	101.515	101.462	101.456	5.125	100.977	100.968	100.960
5.625	101.947	101.903	101.887	5.625	101.947	101.903	101.887	5.25	101.359	101.313	101.297
5.75	102.321	102.103	101.981	5.75	102.321	102.103	101.981	5.375	100.980	100.963	100.946
5.875	101.686	101.678	101.667	5.875	101.686	101.678	101.667	5.5	101.458	101.442	101.425
6	102.125	102.066	102.056	6	102.125	102.066	102.056	5.625	101.920	101.903	101.886
6.125	102.552	102.432	102.423	6.125	102.552	102.432	102.423	5.75	102.321	102.103	101.981
6.25	102.736	102.519	102.327	6.25	102.736	102.519	102.327	5.875	101.620	101.402	101.185
6.375	102.352	102.335	102.318	6.375	102.352	102.335	102.318	6	102.125	101.908	101.690
6.5	102.578	102.562	102.545	6.5	102.578	102.562	102.545	6.125	102.552	102.334	102.116
6.625	102.942	102.925	102.908	6.625	102.942	102.925	102.908	6.25	102.736	102.519	102.327
6.75	103.105	103.021	102.938	6.75	103.105	103.021	102.938	6.375	102.352	102.335	102.318
6.875	102.444	102.384	102.354	6.875	102.444	102.384	102.354	6.5	102.578	102.562	102.545
7	102.750	102.688	102.659	7	102.750	102.688	102.659	6.625	102.942	102.925	102.908
7.125	102.790	102.712	102.665	7.125	102.790	102.712	102.665	6.75	103.105	103.021	102.938
7.25	103.070	102.992	102.945	7.25	103.070	102.992	102.945	6.875	101.976	101.899	101.852
7.375	102.181	102.100	102.038	7.375	102.181	102.100	102.038	7	102.393	102.316	102.269
7.5	102.566	102.485	102.423	7.5	102.566	102.485	102.423	7.125	102.790	102.712	102.665
7.625	102.938	102.857	102.795	7.625	102.938	102.857	102.795	7.25	103.070	102.992	102.945
7.75	103.198	103.118	103.055	7.75	103.198	103.118	103.055	7.375	102.181	102.100	102.038
								7.5	102.566	102.485	102.423
								7.625	102.938	102.857	102.795
								7.75	103.198	103.118	103.055

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	98.200	98.155	98.141	4.25	98.200	98.155	98.141	4.875	98.068	98.057	98.140
4.375	98.688	98.643	98.629	4.375	98.688	98.643	98.629	5	98.678	98.670	98.666
4.5	99.172	99.128	99.113	4.5	99.172	99.128	99.113	5.125	99.507	99.498	99.490
4.625	99.652	99.607	99.593	4.625	99.652	99.607	99.593	5.25	100.130	100.083	100.078
4.75	100.126	100.082	100.067	4.75	100.126	100.082	100.067	5.375	100.536	100.487	100.483
4.875	99.943	99.934	99.966	4.875	99.943	99.934	99.966	5.5	100.924	100.873	100.869
5	100.305	100.295	100.327	5	100.305	100.295	100.327	5.625	101.265	101.213	101.209
5.125	100.636	100.627	100.659	5.125	100.636	100.627	100.659	5.75	101.501	101.283	101.136
5.25	101.002	100.958	100.943	5.25	101.002	100.958	100.943	5.875	101.356	101.349	101.338
5.375	100.582	100.568	100.583	5.375	100.582	100.568	100.583	6	101.662	101.654	101.644
5.5	100.916	100.902	100.917	5.5	100.916	100.902	100.917	6.125	101.934	101.925	101.916
5.625	101.236	101.222	101.238	5.625	101.236	101.222	101.238	6.25	101.874	101.656	101.439
5.75	101.555	101.511	101.496	5.75	101.555	101.511	101.496	6.375	101.660	101.645	101.625
5.875	101.261	101.235	101.226	5.875	101.175	101.148	101.140	6.5	101.888	101.873	101.854
6	101.634	101.607	101.598	6	101.509	101.482	101.473	6.625	102.132	102.115	102.097
								6.75	101.870	101.813	101.782
								6.875	101.973	101.913	101.883
								7	102.201	102.140	102.111
								7.125	101.490	101.455	101.504
								7.25	101.720	101.642	101.595
								7.375	100.849	100.769	100.707
								7.5	101.234	101.154	101.092
								7.625	101.606	101.526	101.464
								7.75	101.867	101.786	101.724

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	101.888	101.873	101.854	6.125	102.038	102.028	102.019	4.5	94.747	94.703	94.688
6.625	102.132	102.115	102.097	6.25	101.572	101.514	101.483	4.625	95.227	95.182	95.168
6.75	101.870	101.813	101.782	6.375	101.744	101.729	101.710	4.75	95.701	95.657	95.642
6.875	101.973	101.913	101.883	6.5	102.009	101.993	101.975	4.875	95.825	95.808	95.792
7	102.201	102.140	102.111	6.625	102.295	102.278	102.261	5	96.172	96.156	96.140
7.125	101.490	101.455	101.504	6.75	101.920	101.863	101.832	5.125	96.370	96.354	96.338
7.25	101.720	101.642	101.595	6.875	102.078	102.018	101.988	5.25	97.372	97.356	97.340
7.375	100.849	100.769	100.707	7	102.337	102.276	102.247	5.375	97.348	97.332	97.316
7.5	101.234	101.154	101.092	7.125	101.540	101.462	101.504	5.5	97.647	97.631	97.615
7.625	101.606	101.526	101.464	7.25	101.770	101.692	101.645	5.625	97.951	97.935	97.919
7.75	101.867	101.786	101.724	7.375	100.899	100.819	100.757	5.75	98.637	98.621	98.605
				7.5	101.284	101.204	101.142	5.875	98.774	98.758	98.741
				7.625	101.656	101.576	101.514	6	99.019	99.003	98.987
								6.125	99.216	99.200	99.184

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	102.352	102.335	102.318	6.375	102.352	102.335	102.318	6	102.125	101.908	101.690

6.5	102.578	102.562	102.545	6.5	102.578	102.562	102.545	6.125	102.552	102.334	102.116
6.625	102.942	102.925	102.908	6.625	102.942	102.925	102.908	6.25	102.736	102.519	102.327
6.75	103.105	103.021	102.938	6.75	103.105	103.021	102.938	6.375	102.352	102.335	102.318
6.875	102.444	102.384	102.354	6.875	102.444	102.384	102.354	6.5	102.578	102.562	102.545
7	102.750	102.688	102.659	7	102.750	102.688	102.659	6.625	102.942	102.925	102.908
7.125	102.790	102.712	102.665	7.125	102.790	102.712	102.665	6.75	103.105	103.021	102.938
7.25	103.070	102.992	102.945	7.25	103.070	102.992	102.945	6.875	101.976	101.899	101.852
7.375	102.181	102.100	102.038	7.375	102.181	102.100	102.038	7	102.393	102.316	102.269
7.5	102.566	102.485	102.423	7.5	102.566	102.485	102.423	7.125	102.790	102.712	102.665
7.625	102.938	102.857	102.795	7.625	102.938	102.857	102.795	7.25	103.070	102.992	102.945
7.75	103.198	103.118	103.055	7.75	103.198	103.118	103.055	7.375	102.181	102.100	102.038
								7.5	102.566	102.485	102.423
								7.625	102.938	102.857	102.795
								7.75	103.198	103.118	103.055

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	99.172	99.128	99.113	4.5	99.172	99.128	99.113	6.625	102.029	102.013	101.996
4.625	99.652	99.607	99.593	4.625	99.652	99.607	99.593	6.75	101.870	101.813	101.782
4.75	100.126	100.082	100.067	4.75	100.126	100.082	100.067	6.875	100.906	100.880	100.928
4.875	99.943	99.934	99.966	4.875	99.943	99.934	99.966	7	101.253	101.227	101.275
5	100.305	100.295	100.327	5	100.305	100.295	100.327	7.125	101.490	101.455	101.504
5.125	100.636	100.627	100.659	5.125	100.636	100.627	100.659	7.25	101.720	101.642	101.595
5.25	101.002	100.958	100.943	5.25	101.002	100.958	100.943	7.375	100.849	100.769	100.707
5.375	100.582	100.568	100.583	5.375	100.582	100.568	100.583	7.5	101.234	101.154	101.092
5.5	100.916	100.902	100.917	5.5	100.916	100.902	100.917	7.625	101.606	101.526	101.464
5.625	101.236	101.222	101.238	5.625	101.236	101.222	101.238	7.75	101.867	101.786	101.724
5.75	101.555	101.511	101.496	5.75	101.555	101.511	101.496				
5.875	101.261	101.235	101.226	5.875	101.175	101.148	101.140				
6	101.634	101.607	101.598	6	101.509	101.482	101.473				
6.125	101.994	101.967	101.960	6.125	101.839	101.810	101.803				

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	101.716	101.699	101.682	6.125	101.275	101.217	101.186	4.5	94.747	94.703	94.688
6.625	102.029	102.013	101.996	6.25	101.572	101.514	101.483	4.625	95.227	95.182	95.168
6.75	101.870	101.813	101.782	6.375	100.758	100.701	100.670	4.75	95.701	95.657	95.642
6.875	100.906	100.880	100.928	6.5	101.210	101.153	101.122	4.875	95.825	95.808	95.792
7	101.253	101.227	101.275	6.625	101.647	101.589	101.558	5	96.172	96.156	96.140
7.125	101.490	101.455	101.504	6.75	101.920	101.863	101.832	5.125	96.370	96.354	96.338
7.25	101.720	101.642	101.595	6.875	100.906	100.880	100.928	5.25	97.372	97.356	97.340
7.375	100.849	100.769	100.707	7	101.253	101.227	101.275	5.375	97.348	97.332	97.316
7.5	101.234	101.154	101.092	7.125	101.540	101.462	101.504	5.5	97.647	97.631	97.615
7.625	101.606	101.526	101.464	7.25	101.770	101.692	101.645	5.625	97.951	97.935	97.919
7.75	101.867	101.786	101.724	7.375	100.899	100.819	100.757	5.75	98.637	98.621	98.605
				7.5	101.284	101.204	101.142	5.875	98.774	98.758	98.741
				7.625	101.656	101.576	101.514	6	99.019	99.003	98.987
								6.125	99.216	99.200	99.184

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	99.612	99.406	99.106	6.75	97.012	96.806	96.506
6.875	100.091	99.885	99.585	6.875	97.491	97.285	96.985
7	100.549	100.343	100.043	7	97.949	97.743	97.443
7.125	100.968	100.762	100.462	7.125	98.368	98.162	97.862
7.25	101.358	101.152	100.852	7.25	98.758	98.552	98.252
7.375	101.157	100.888	100.588	7.375	98.557	98.288	97.988
7.5	101.575	101.306	101.006	7.5	98.975	98.706	98.406
7.625	101.954	101.685	101.385	7.625	99.354	99.085	98.785
7.75	102.314	102.045	101.745	7.75	99.714	99.445	99.145
7.875	101.818	101.486	101.186	7.875	99.218	98.886	98.586
8	102.196	101.864	101.564	8	99.596	99.264	98.964
8.125	102.545	102.213	101.913	8.125	99.945	99.613	99.313
8.25	102.885	102.553	102.253	8.25	100.285	99.953	99.653

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.612	97.406	97.106	6.75	95.012	94.806	94.506
6.875	98.091	97.885	97.585	6.875	95.491	95.285	94.985
7	98.549	98.343	98.043	7	95.949	95.743	95.443
7.125	98.968	98.762	98.462	7.125	96.368	96.162	95.862
7.25	99.358	99.152	98.852	7.25	96.758	96.552	96.252
7.375	99.157	98.888	98.588	7.375	96.557	96.288	95.988
7.5	99.575	99.306	99.006	7.5	96.975	96.706	96.406
7.625	99.954	99.685	99.385	7.625	97.354	97.085	96.785
7.75	100.314	100.045	99.745	7.75	97.714	97.445	97.145
7.875	99.818	99.486	99.186	7.875	97.218	96.886	96.586
8	100.196	99.864	99.564	8	97.596	97.264	96.964
8.125	100.545	100.213	99.913	8.125	97.945	97.613	97.313
8.25	100.885	100.553	100.253	8.25	98.285	97.953	97.653

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.