



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days: Current Market + 0.25%
Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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	96.110	96.110	96.052	4.75	96.110	96.110	96.052	5.125	98.744	98.789	98.790
4.875	96.768	96.768	96.715	4.875	96.768	96.768	96.715	5.25	99.437	99.480	99.496
5	97.880	97.941	98.005	5	97.880	97.941	98.005	5.375	100.166	100.152	100.103
5.125	98.405	98.468	98.529	5.125	98.405	98.468	98.529	5.5	100.599	100.585	100.538
5.25	99.024	98.928	98.912	5.25	98.814	98.855	98.891	5.625	100.979	100.965	100.939
5.375	99.638	99.542	99.526	5.375	99.332	99.372	99.420	5.75	101.041	101.022	101.023
5.5	100.345	100.250	100.234	5.5	99.823	99.855	99.921	5.875	101.490	101.477	101.487
5.625	100.741	100.645	100.630	5.625	100.325	100.360	100.423	6	101.925	101.891	101.882
5.75	100.583	100.503	100.503	5.75	100.363	100.385	100.408	6.125	102.229	102.235	102.284
5.875	101.098	101.018	101.018	5.875	100.857	100.876	100.910	6.25	101.974	101.919	101.911
6	101.629	101.549	101.549	6	101.310	101.326	101.374	6.375	102.358	102.303	102.295
6.125	101.975	101.895	101.895	6.125	101.722	101.736	101.790	6.5	102.787	102.787	102.698
6.25	101.636	101.556	101.556	6.25	101.472	101.474	101.485	6.625	102.965	102.909	102.901
6.375	102.079	101.999	101.999	6.375	101.964	101.967	101.980	6.75	102.617	102.542	102.537
6.5	102.489	102.409	102.409	6.5	102.326	102.326	102.349	6.875	102.953	102.877	102.872
6.625	102.812	102.732	102.732	6.625	102.623	102.614	102.658	7	103.262	103.186	103.181
6.75	102.484	102.404	102.404	6.75	102.284	102.263	102.268	7.125	103.541	103.465	103.460
6.875	102.814	102.734	102.734	6.875	102.695	102.672	102.683	7.25	103.535	103.438	103.435
7	103.197	103.117	103.117	7	102.940	102.907	102.938	7.375	103.852	103.755	103.752
7.125	103.479	103.399	103.399	7.125	103.221	103.189	103.217	7.5	104.198	104.101	104.098
7.25	103.215	103.135	103.135	7.25	103.156	103.116	103.108	7.625	104.468	104.371	104.368
7.375	103.534	103.454	103.454	7.375	103.405	103.360	103.362	7.75	103.640	103.600	103.600
7.5	103.851	103.771	103.771	7.5	103.726	103.628	103.625	7.875	103.970	103.925	103.925
7.625	104.154	104.074	104.074	7.625	103.954	103.856	103.853	8	104.271	104.221	104.221
7.75	103.610	103.569	103.569	7.75	103.610	103.569	103.569				
7.875	103.810	103.765	103.765	7.875	103.810	103.765	103.765				
8	104.199	104.153	104.128	8	104.199	104.153	104.128				
8.125	104.388	104.342	104.317	8.125	104.388	104.342	104.317				
8.25	92.803	92.753	92.659								

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	99.684	99.492	99.392	4.625	100.079	99.887	99.787	5.125	98.082	98.143	98.207
4.75	99.978	99.971	99.970	4.75	99.702	99.702	99.638	5.25	98.621	98.683	98.744
4.875	100.384	100.377	100.371	4.875	100.132	100.132	100.073	5.375	98.334	98.375	98.378
5	100.732	100.725	100.719	5	100.395	100.395	100.341	5.5	98.900	98.940	98.955
5.125	100.683	100.649	100.648	5.125	100.679	100.631	100.653	5.625	99.402	99.435	99.471
5.25	101.016	101.010	101.004	5.25	100.902	100.849	100.883	5.75	99.924	99.952	99.985
5.375	101.397	101.391	101.385	5.375	101.129	101.072	101.119	5.875	100.162	100.179	100.182
5.5	101.681	101.675	101.669	5.5	101.402	101.344	101.391	6	100.642	100.661	100.676
5.625	101.506	101.497	101.483	5.625	101.511	101.489	101.498	6.125	101.059	101.075	101.104
5.75	101.888	101.879	101.866	5.75	101.735	101.707	101.729	6.25	101.414	101.427	101.463
5.875	102.153	102.130	102.124	5.875	101.971	101.939	101.973	6.375	101.574	101.576	101.587
6	102.389	102.365	102.359	6	102.375	102.343	102.377	6.425	101.942	101.945	101.958
6.125	102.267	102.221	102.216	6.125	102.074	102.092	102.089	6.5	102.237	102.237	102.260
6.25	102.594	102.547	102.542	6.25	102.318	102.331	102.340	6.625	102.554	102.466	102.511
6.375	102.901	102.854	102.849	6.375	102.550	102.558	102.575	6.75	102.289	102.268	102.273
6.5	103.078	103.031	103.026	6.5	102.838	102.847	102.864	6.875	102.643	102.620	102.631
6.625	102.751	102.689	102.670	6.625	102.696	102.663	102.647	7	102.913	102.849	102.880
6.75	103.035	102.965	102.955	6.75	102.829	102.867	102.861	7.125	103.229	103.045	102.998
6.875	103.333	103.263	103.255	6.875	103.031	103.065	103.067	7.25	102.724	102.595	102.578
7	103.338	103.293	103.274	7	103.292	103.325	103.327	7.375	103.024	102.838	102.807
7.125	103.006	102.947	102.908	7.125	102.830	102.770	102.732	7.5	103.304	103.113	103.043
7.25	103.454	103.395	103.356	7.25	103.207	103.148	103.109	7.625	103.580	103.383	103.291
7.375	103.890	103.831	103.792	7.375	103.575	103.516	103.477	7.75	101.948	101.774	101.749
								7.875	102.251	102.205	102.180

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.643	97.597	97.581	5.25	98.938	98.875	98.825
5.375	98.361	98.361	98.279	5.375	99.343	99.298	99.283
5.5	98.996	98.949	98.873	5.5	99.593	99.548	99.533
5.625	99.488	99.441	99.366	5.625	99.266	99.221	99.206
5.75	100.330	100.330	100.262	5.75	99.730	99.685	99.670
5.875	100.372	100.372	100.308	5.875	100.178	100.133	100.118
6	101.191	101.191	101.131	6	100.371	100.326	100.311
6.125	101.622	101.622	101.567	6.125	99.740	99.694	99.689

6.25	101.465	101.465	101.367	6.25	100.155	100.110	100.095
6.375	101.938	101.938	101.845	6.375	100.584	100.540	100.525
6.5	102.290	102.290	102.202	6.5	100.719	100.675	100.660
6.625	102.548	102.548	102.464	6.625	100.331	100.267	100.252
6.75	102.411	102.411	102.222	6.75	100.778	100.626	100.523
6.875	102.806	102.802	102.618	6.875	101.056	100.986	100.975
7	103.076	103.067	102.887	7	101.089	100.983	100.964

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	98.536	98.634	98.612	5	98.384	98.483	98.460	5	96.106	96.043	95.981
5.125	98.791	98.885	98.859	5.125	98.706	98.799	98.774	5.125	96.772	96.709	96.647
5.25	99.039	99.128	99.099	5.25	98.993	99.082	99.053	5.25	97.256	97.193	97.130
5.375	99.278	99.362	99.330	5.375	99.241	99.325	99.293	5.375	97.928	97.865	97.802
5.5	99.492	99.571	99.536	5.5	99.515	99.594	99.559	5.5	98.414	98.351	98.289
5.625	99.749	99.745	99.707	5.625	99.877	99.900	99.862	5.625	98.902	98.839	98.777
5.75	99.946	99.977	99.936	5.75	100.113	100.147	100.106	5.75	99.383	99.320	99.257
5.875	100.291	100.269	100.224	5.875	100.347	100.313	100.268	5.875	99.652	99.589	99.526
6	100.489	100.530	100.482	6	100.581	100.518	100.455	6	100.111	100.048	99.986
6.125	100.722	100.777	100.726	6.125	100.646	100.658	100.607	6.125	100.378	100.315	100.253
6.25	100.964	101.014	100.960	6.25	100.883	100.820	100.757	6.25	100.838	100.775	100.712
6.375	101.152	101.197	101.140	6.375	100.949	100.894	100.837	6.375	100.915	100.852	100.790
6.5	101.289	101.310	101.250	6.5	101.186	101.123	101.060	6.5	101.186	101.123	101.060
6.625	101.492	101.429	101.366	6.625	101.252	101.189	101.126	6.625	101.263	101.200	101.138
6.75	101.568	101.519	101.453	6.75	101.148	101.093	101.027	6.75	101.340	101.277	101.215
6.875	101.622	101.576	101.507	6.875	101.218	101.155	101.092	6.875	101.418	101.355	101.293
7	101.872	101.892	101.820	7	101.340	101.360	101.288	7	101.498	101.435	101.373
7.125	102.545	102.559	102.484	7.125	101.810	101.825	101.750	7.125	101.580	101.517	101.455
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	98.737	98.836	98.813	5	98.578	98.677	98.654	5	96.174	96.111	96.048
5.125	98.993	99.086	99.061	5.125	98.899	98.993	98.967	5.125	96.840	96.777	96.714
5.25	99.241	99.329	99.301	5.25	99.186	99.275	99.246	5.25	97.324	97.261	97.198
5.375	99.480	99.564	99.532	5.375	99.433	99.517	99.485	5.375	97.996	97.933	97.870
5.5	99.695	99.774	99.739	5.5	99.706	99.785	99.750	5.5	98.482	98.419	98.356
5.625	99.875	99.949	99.911	5.625	100.017	100.092	100.053	5.625	98.970	98.907	98.844
5.75	100.113	100.183	100.141	5.75	100.269	100.338	100.297	5.75	99.451	99.388	99.325
5.875	100.411	100.476	100.431	5.875	100.441	100.505	100.461	5.875	99.720	99.657	99.594
6	100.679	100.739	100.691	6	100.649	100.675	100.628	6	100.179	100.116	100.053
6.125	100.933	100.988	100.937	6.125	100.800	100.855	100.804	6.125	100.446	100.383	100.320
6.25	101.178	101.228	101.174	6.25	100.951	100.999	100.945	6.25	100.906	100.843	100.780
6.375	101.368	101.413	101.356	6.375	101.051	101.096	101.039	6.375	100.983	100.920	100.857
6.5	101.488	101.528	101.468	6.5	101.254	101.191	101.128	6.5	101.254	101.191	101.128
6.625	101.605	101.641	101.577	6.625	101.320	101.257	101.194	6.625	101.331	101.268	101.205
6.75	101.710	101.741	101.674	6.75	101.273	101.303	101.237	6.75	101.408	101.345	101.282
6.875	101.774	101.799	101.730	6.875	101.327	101.352	101.283	6.875	101.486	101.423	101.360
7	102.097	102.117	102.045	7	101.556	101.575	101.503	7	101.566	101.503	101.440
7.125	102.772	102.786	102.711	7.125	102.029	102.043	101.968	7.125	101.648	101.585	101.522

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	98.068	98.048	98.028	5.75	100.820	100.775	100.759	5	99.591	99.590	99.585
5.125	98.700	98.680	98.660	5.875	101.332	101.287	101.270	5.125	99.708	99.708	99.704
5.25	99.072	99.052	99.032	6	101.778	101.733	101.717	5.25	100.144	100.144	100.140
5.375	99.703	99.683	99.663	6.125	102.109	102.064	102.047	5.375	100.323	100.323	100.319
5.5	100.297	100.277	100.257	6.25	101.784	101.739	101.722	5.5	100.584	100.584	100.580
5.625	100.842	100.822	100.802	6.375	102.259	102.213	102.197	5.625	100.664	100.664	100.659
5.75	101.044	101.024	101.004	6.5	102.671	102.625	102.609	5.75	100.883	100.883	100.874
5.875	101.555	101.535	101.515	6.625	102.933	102.887	102.871	5.875	101.087	101.087	101.078
6	102.023	102.003	101.983	6.75	102.487	102.441	102.416	6	101.101	101.101	101.092
6.125	102.470	102.450	102.430	6.875	102.932	102.887	102.862				
6.25	102.214	102.194	102.174	7	103.318	103.273	103.247				
6.375	102.663	102.643	102.623	7.125	103.541	103.495	103.470				
6.5	103.085	103.065	103.045	7.25	103.056	102.995	102.963				
6.625	103.475	103.455	103.435	7.375	103.454	103.393	103.361				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.108	98.086	98.061
5.125	98.337	98.315	98.290
5.25	98.546	98.531	98.512
5.375	98.755	98.740	98.721
5.5	98.946	98.931	98.912
5.625	99.105	99.091	99.071
5.75	99.232	99.217	99.194
5.875	99.386	99.371	99.348
6	99.740	99.726	99.702

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	99.275	99.261	99.210	5.75	101.041	101.008	100.997	5	99.591	99.590	99.585
5.5	99.774	99.759	99.710	5.875	101.490	101.457	101.446	5.125	99.708	99.708	99.704
5.625	100.226	100.212	100.164	6	101.925	101.891	101.880	5.25	100.144	100.144	100.140
5.75	100.687	100.664	100.655	6.125	102.121	102.086	102.075	5.375	100.323	100.323	100.319
5.875	101.244	101.229	101.212	6.25	101.974	101.919	101.911	5.5	100.584	100.584	100.580
6	101.761	101.746	101.728	6.375	102.358	102.303	102.295	5.625	100.664	100.664	100.659
6.125	102.227	102.214	102.193	6.5	102.672	102.616	102.608	5.75	100.883	100.883	100.874
6.25	101.918	101.882	101.874	6.625	102.965	102.909	102.901	5.875	101.087	101.087	101.078
6.375	102.413	102.386	102.372	6.75	102.617	102.542	102.537	6	101.101	101.101	101.092
6.5	102.877	102.851	102.835	6.875	102.953	102.877	102.872				
6.625	103.290	103.265	103.246	7	103.262	103.186	103.181				
6.75	102.939	102.895	102.876	7.125	103.541	103.465	103.460				
6.875	102.575	102.499	102.494	7.25	103.535	103.438	103.435				
7	102.897	102.820	102.815	7.375	103.852	103.755	103.752				
7.125	103.115	103.038	103.033	7.5	104.198	104.101	104.098				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.517	99.510	99.504
4.875	99.830	99.823	99.817
5	100.150	100.143	100.137
5.125	100.305	100.299	100.293
5.25	100.617	100.611	100.605
5.375	100.918	100.912	100.906
5.5	101.029	101.023	101.017
5.625	101.010	100.987	100.981
5.75	101.313	101.290	101.284
5.875	101.604	101.580	101.574
6	101.841	101.817	101.811

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

5.5	101.180	101.174	101.157	5.5	101.180	101.174	101.157	5.5	101.180	101.174	101.157
5.625	101.764	101.758	101.741	5.625	101.764	101.758	101.741	5.625	101.764	101.758	101.741
5.75	102.544	102.341	102.138	5.75	102.544	102.341	102.138	5.75	102.544	102.341	102.138
5.875	101.856	101.653	101.450	5.875	101.856	101.653	101.450	5.875	101.856	101.653	101.450
6	102.361	102.158	101.954	6	102.361	102.158	101.954	6	102.361	102.158	101.954
6.125	102.811	102.608	102.456	6.125	102.811	102.608	102.456	6.125	102.811	102.608	102.456
6.25	102.965	102.762	102.713	6.25	102.965	102.762	102.713	6.25	102.965	102.762	102.713
6.375	102.434	102.418	102.403	6.375	102.434	102.418	102.403	6.375	102.434	102.418	102.403
6.5	102.733	102.717	102.701	6.5	102.733	102.717	102.701	6.5	102.733	102.717	102.701
6.625	103.089	103.073	103.058	6.625	103.089	103.073	103.058	6.625	103.089	103.073	103.058
6.75	103.419	103.404	103.389	6.75	103.419	103.404	103.389	6.75	103.419	103.404	103.389
6.875	102.351	102.274	102.241	6.875	102.351	102.274	102.241	6.875	102.361	102.284	102.251
7	102.783	102.706	102.673	7	102.783	102.706	102.673	7	102.857	102.780	102.748
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	100.039	100.165	100.179	4.25	98.924	99.049	99.064	5.25	99.977	99.962	99.946
4.625	100.576	100.702	100.716	4.375	99.487	99.613	99.627	5.375	100.017	100.006	100.001
4.75	100.095	100.051	100.036	4.5	100.039	100.165	100.179	5.5	100.833	100.777	100.760
4.875	100.455	100.562	100.560	4.625	100.576	100.702	100.716	5.625	101.418	101.362	101.345
5	100.956	101.063	101.061	4.75	100.095	100.051	100.036	5.75	101.661	101.458	101.255
5.125	101.424	101.532	101.530	4.875	100.455	100.562	100.560	5.875	101.154	100.951	100.748
5.25	100.979	100.934	100.919	5	100.956	101.063	101.061	6	101.578	101.417	101.383
5.375	101.255	101.345	101.326	5.125	101.424	101.532	101.530	6.125	102.033	102.014	101.980
5.5	101.702	101.792	101.773	5.25	100.979	100.934	100.919	6.25	102.103	101.899	101.696
5.625	102.129	102.219	102.200	5.375	101.255	101.345	101.326	6.375	101.491	101.476	101.460
5.75	101.738	101.693	101.678	5.5	101.702	101.792	101.773	6.5	101.870	101.855	101.839
5.875	101.887	101.958	101.922	5.625	102.129	102.219	102.200	6.625	102.123	102.135	102.084
6	102.295	102.367	102.331	5.75	101.738	101.693	101.678	6.75	102.151	102.136	102.121
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	99.977	99.962	99.946	5.25	99.279	99.233	99.218	4.5	97.347	97.348	97.362
5.375	100.017	100.006	100.001	5.375	100.014	99.958	99.941	4.625	97.835	97.836	97.850
5.5	100.833	100.777	100.760	5.5	100.833	100.777	100.760	4.75	95.670	95.635	95.620
5.625	101.418	101.362	101.345	5.625	101.418	101.362	101.345	4.875	96.135	96.043	96.041
5.75	101.661	101.458	101.255	5.75	101.355	101.309	101.291	5	96.548	96.456	96.454
5.875	101.154	100.951	100.748	5.875	100.795	100.776	100.742	5.125	96.899	96.807	96.805
6	101.578	101.417	101.383	6	101.436	101.417	101.383	5.25	97.551	97.536	97.521
6.125	102.033	102.014	101.980	6.125	102.033	102.014	101.980	5.375	97.538	97.523	97.508
6.25	102.103	101.899	101.696	6.25	101.764	101.719	101.701	5.5	97.847	97.832	97.817
6.375	101.491	101.476	101.460	6.375	101.052	101.063	101.013	5.625	98.155	98.140	98.125
6.5	101.870	101.855	101.839	6.5	101.625	101.637	101.586	5.75	98.912	98.897	98.882
6.625	102.123	102.135	102.084	6.625	102.123	102.135	102.084	5.875	99.054	99.039	99.024
6.75	102.151	102.136	102.121	6.75	102.021	101.960	101.928	6	99.302	99.287	99.272
6.875	101.726	101.649	101.614	6.875	101.050	100.989	100.955	6.125	99.506	99.491	99.476

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline)	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML

6.5	102.533	102.517	102.501	6.5	102.533	102.517	102.501	6.125	102.611	102.408	102.205
6.625	102.889	102.873	102.858	6.625	102.889	102.873	102.858	6.25	102.765	102.562	102.359
6.75	103.219	103.204	103.189	6.75	103.219	103.204	103.189	6.375	102.234	102.218	102.203
6.875	102.556	102.479	102.446	6.875	102.556	102.479	102.446	6.5	102.533	102.517	102.501
7	102.869	102.791	102.759	7	102.869	102.791	102.759	6.625	102.889	102.873	102.858
7.125	102.871	102.810	102.776	7.125	102.871	102.810	102.776	6.75	103.219	103.204	103.189
7.25	103.156	103.095	103.061	7.25	103.156	103.095	103.061	6.875	102.037	101.976	101.942
7.375	102.219	102.142	102.093	7.375	102.219	102.142	102.093	7	102.466	102.405	102.372
7.5	102.609	102.533	102.483	7.5	102.609	102.533	102.483	7.125	102.871	102.810	102.776
7.625	102.985	102.909	102.859	7.625	102.985	102.909	102.859	7.25	103.156	103.095	103.061
7.75	103.249	103.172	103.123	7.75	103.249	103.172	103.123	7.375	102.219	102.142	102.093
								7.5	102.609	102.533	102.483
								7.625	102.985	102.909	102.859
								7.75	103.249	103.172	103.123

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	99.469	99.594	99.609	4.5	99.469	99.594	99.609	6.625	101.876	101.861	101.845
4.625	99.890	100.016	100.030	4.625	99.890	100.016	100.030	6.75	101.951	101.936	101.921
4.75	99.895	99.851	99.836	4.75	99.895	99.851	99.836	6.875	100.800	100.739	100.705
4.875	99.899	100.007	100.004	4.875	99.899	100.007	100.004	7	101.229	101.168	101.134
5	100.277	100.385	100.382	5	100.277	100.385	100.382	7.125	101.634	101.573	101.539
5.125	100.618	100.725	100.723	5.125	100.618	100.725	100.723	7.25	101.869	101.807	101.774
5.25	100.779	100.734	100.719	5.25	100.779	100.734	100.719	7.375	100.919	100.842	100.793
5.375	100.651	100.741	100.722	5.375	100.651	100.741	100.722	7.5	101.309	101.233	101.183
5.5	100.989	101.079	101.059	5.5	100.989	101.079	101.059	7.625	101.685	101.609	101.559
5.625	101.314	101.404	101.384	5.625	101.314	101.404	101.384	7.75	101.949	101.872	101.823
5.75	101.538	101.493	101.478	5.75	101.538	101.493	101.478				
5.875	101.500	101.469	101.458	5.875	101.411	101.380	101.370				
6	101.874	101.843	101.834	6	101.745	101.714	101.706				
6.125	102.235	102.204	102.197	6.125	102.075	102.044	102.039				

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	101.670	101.655	101.639	6.125	101.261	101.216	101.242	4.5	96.685	96.686	96.700
6.625	101.876	101.861	101.845	6.25	101.564	101.519	101.501	4.625	97.019	97.020	97.034
6.75	101.951	101.936	101.921	6.375	100.645	100.583	100.552	4.75	95.470	95.435	95.420
6.875	100.800	100.739	100.705	6.5	101.103	101.042	101.010	4.875	95.671	95.656	95.641
7	101.229	101.168	101.134	6.625	101.544	101.483	101.451	5	96.027	96.012	95.997
7.125	101.634	101.573	101.539	6.75	101.821	101.760	101.728	5.125	96.231	96.216	96.201
7.25	101.869	101.807	101.774	6.875	100.850	100.789	100.755	5.25	97.351	97.336	97.321
7.375	100.919	100.842	100.793	7	101.279	101.218	101.184	5.375	97.338	97.323	97.308
7.5	101.309	101.233	101.183	7.125	101.684	101.623	101.589	5.5	97.647	97.632	97.617
7.625	101.685	101.609	101.559	7.25	101.919	101.857	101.824	5.625	97.955	97.940	97.925
7.75	101.949	101.872	101.823	7.375	100.969	100.892	100.843	5.75	98.712	98.697	98.682
				7.5	101.359	101.283	101.233	5.875	98.854	98.839	98.824
				7.625	101.735	101.659	101.609	6	99.102	99.087	99.072
								6.125	99.306	99.291	99.276

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	99.718	99.554	99.254	6.75	97.118	96.954	96.654
6.875	100.197	100.033	99.733	6.875	97.597	97.433	97.133
7	100.655	100.491	100.191	7	98.055	97.891	97.591
7.125	101.074	100.910	100.610	7.125	98.474	98.310	98.010
7.25	101.464	101.300	101.000	7.25	98.864	98.700	98.400
7.375	101.488	101.261	100.961	7.375	98.888	98.661	98.361
7.5	101.906	101.679	101.379	7.5	99.306	99.079	98.779
7.625	102.285	102.058	101.758	7.625	99.685	99.458	99.158
7.75	102.645	102.418	102.118	7.75	100.045	99.818	99.518
7.875	102.249	101.959	101.659	7.875	99.649	99.359	99.059
8	102.627	102.337	102.037	8	100.027	99.737	99.437
8.125	102.976	102.686	102.386	8.125	100.376	100.086	99.786
8.25	103.316	103.026	102.726	8.25	100.716	100.426	100.126

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.718	97.554	97.254	6.75	95.118	94.954	94.654
6.875	98.197	98.033	97.733	6.875	95.597	95.433	95.133
7	98.655	98.491	98.191	7	96.055	95.891	95.591
7.125	99.074	98.910	98.610	7.125	96.474	96.310	96.010
7.25	99.464	99.300	99.000	7.25	96.864	96.700	96.400
7.375	99.488	99.261	98.961	7.375	96.888	96.661	96.361
7.5	99.906	99.679	99.379	7.5	97.306	97.079	96.779
7.625	100.285	100.058	99.758	7.625	97.685	97.458	97.158
7.75	100.645	100.418	100.118	7.75	98.045	97.818	97.518
7.875	100.249	99.959	99.659	7.875	97.649	97.359	97.059
8	100.627	100.337	100.037	8	98.027	97.737	97.437
8.125	100.976	100.686	100.386	8.125	98.376	98.086	97.786
8.25	101.316	101.026	100.726	8.25	98.716	98.426	98.126

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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