



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	96.022	96.022	95.865	4.75	96.022	96.022	95.865	5.125	98.480	98.496	98.484
4.875	96.700	96.700	96.548	4.875	96.700	96.700	96.548	5.25	99.133	99.208	99.194
5	97.677	97.785	97.809	5	97.677	97.785	97.809	5.375	100.060	100.045	99.887
5.125	98.214	98.320	98.348	5.125	98.214	98.320	98.348	5.5	100.541	100.526	100.370
5.25	98.873	98.793	98.793	5.25	98.592	98.632	98.636	5.625	100.945	100.930	100.773
5.375	99.494	99.414	99.414	5.375	99.218	99.198	99.178	5.75	100.934	100.899	100.887
5.5	100.209	100.129	100.129	5.5	99.819	99.799	99.779	5.875	101.380	101.368	101.345
5.625	100.616	100.536	100.536	5.625	100.323	100.303	100.283	6	101.813	101.801	101.780
5.75	100.446	100.366	100.366	5.75	100.271	100.263	100.254	6.125	102.152	102.141	102.119
5.875	100.971	100.891	100.891	5.875	100.750	100.795	100.788	6.25	101.825	101.768	101.759
6	101.517	101.437	101.437	6	101.240	101.262	101.251	6.375	102.214	102.186	102.148
6.125	101.874	101.794	101.794	6.125	101.625	101.680	101.667	6.5	102.518	102.512	102.479
6.25	101.490	101.410	101.410	6.25	101.337	101.317	101.297	6.625	102.859	102.859	102.796
6.375	101.945	101.865	101.865	6.375	101.802	101.827	101.804	6.75	102.482	102.406	102.401
6.5	102.370	102.290	102.290	6.5	102.206	102.231	102.209	6.875	102.826	102.749	102.744
6.625	102.706	102.626	102.626	6.625	102.511	102.540	102.508	7	103.138	103.106	103.055
6.75	102.351	102.271	102.271	6.75	102.172	102.186	102.148	7.125	103.407	103.327	103.322
6.875	102.694	102.650	102.614	6.875	102.634	102.650	102.613	7.25	103.425	103.327	103.323
7	103.088	103.008	103.008	7	102.901	102.892	102.861	7.375	103.749	103.651	103.647
7.125	103.374	103.294	103.294	7.125	103.093	103.151	103.099	7.5	104.099	104.000	103.996
7.25	103.110	103.031	103.030	7.25	103.025	103.031	102.971	7.625	104.374	104.273	104.269
7.375	103.435	103.355	103.355	7.375	103.286	103.301	103.239	7.75	103.576	103.533	103.533
7.5	103.756	103.676	103.676	7.5	103.612	103.558	103.509	7.875	103.984	103.936	103.936
7.625	104.063	103.983	103.983	7.625	103.854	103.802	103.777	8	104.215	104.163	104.163
7.75	103.551	103.509	103.509	7.75	103.551	103.509	103.509				
7.875	103.772	103.724	103.724	7.875	103.772	103.724	103.724				
8	104.118	104.072	104.043	8	104.118	104.072	104.043				
8.125	104.307	104.261	104.240	8.125	104.307	104.261	104.240				
8.25	92.600	92.531	92.438								

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	99.390	99.390	99.390	4.625	99.799	99.799	99.799	5	97.879	97.987	98.012
4.75	99.807	99.799	99.792	4.75	99.659	99.706	99.720	5.125	98.430	98.536	98.564
4.875	100.224	100.244	100.258	4.875	100.118	100.118	100.118	5.25	98.078	98.120	98.124
5	100.566	100.558	100.551	5	100.398	100.398	100.398	5.375	98.650	98.706	98.710
5.125	100.390	100.417	100.415	5.125	100.517	100.517	100.517	5.5	99.303	99.257	99.243
5.25	100.827	100.821	100.796	5.25	100.614	100.675	100.674	5.625	99.811	99.792	99.785
5.375	101.222	101.216	101.191	5.375	100.908	100.978	100.977	5.75	100.094	100.059	100.046
5.5	101.499	101.493	101.468	5.5	101.183	101.262	101.262	5.875	100.541	100.577	100.570
5.625	101.326	101.331	101.314	5.625	101.214	101.258	101.241	6	100.962	101.022	101.012
5.75	101.703	101.722	101.705	5.75	101.551	101.594	101.577	6.125	101.331	101.407	101.394
5.875	102.051	102.026	101.972	5.875	101.822	101.875	101.858	6.25	101.405	101.441	101.415
6	102.283	102.258	102.203	6	102.068	102.135	102.120	6.375	101.800	101.838	101.815
6.125	102.135	102.088	102.062	6.125	101.946	101.971	101.939	6.5	102.103	102.155	102.134
6.25	102.479	102.431	102.406	6.25	102.269	102.295	102.262	6.625	102.437	102.411	102.380
6.375	102.800	102.752	102.727	6.375	102.528	102.563	102.531	6.75	102.169	102.183	102.145
6.5	102.979	102.929	102.905	6.5	102.793	102.838	102.807	6.875	102.512	102.528	102.491
6.625	102.747	102.718	102.718	6.625	102.707	102.707	102.707	7	102.793	102.809	102.755
6.75	103.048	102.979	102.974	6.75	102.944	102.951	102.904	7.125	103.113	102.961	102.908
6.875	103.360	103.290	103.285	6.875	103.215	103.228	103.181	7.25	102.609	102.429	102.333
7	103.288	103.244	103.221	7	103.474	103.489	103.443	7.375	102.914	102.728	102.627
7.125	102.891	102.831	102.786	7.125	102.714	102.655	102.609	7.5	103.197	103.006	102.898
7.25	103.339	103.280	103.234	7.25	103.092	103.033	102.987	7.625	103.479	103.282	103.170
7.375	103.775	103.716	103.670	7.375	103.460	103.400	103.355	7.75	101.799	101.692	101.664
								7.875	102.170	102.124	102.095

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.533	97.487	97.471	5.25	98.844	98.799	98.784
5.375	98.218	98.218	98.091	5.375	99.304	99.259	99.244
5.5	99.303	99.257	99.170	5.5	99.553	99.508	99.493
5.625	99.811	99.764	99.678	5.625	99.205	99.160	99.145
5.75	100.254	100.254	100.125	5.75	99.671	99.626	99.611
5.875	100.275	100.275	100.151	5.875	100.120	100.076	100.060
6	101.115	101.115	100.995	6	100.312	100.268	100.252
6.125	101.548	101.548	101.433	6.125	99.715	99.671	99.655

6.25	101.351	101.351	101.272	6.25	100.173	100.128	100.113
6.375	101.835	101.835	101.760	6.375	100.610	100.565	100.550
6.5	102.197	102.197	102.126	6.5	100.744	100.700	100.684
6.625	102.456	102.456	102.390	6.625	100.356	100.291	100.278
6.75	102.059	102.059	101.872	6.75	100.762	100.610	100.521
6.875	102.454	102.448	102.266	6.875	101.131	101.062	101.057
7	102.736	102.725	102.547	7	101.080	100.933	100.910
7.125	103.084	103.068	102.895	7.125	92.260	92.212	92.110

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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	98.510	98.562	98.548	5	98.351	98.403	98.389	5	95.358	95.295	95.233
5.125	98.778	98.825	98.808	5.125	98.687	98.734	98.716	5.125	96.018	95.955	95.892
5.25	99.039	99.082	99.061	5.25	98.995	99.038	99.017	5.25	96.497	96.434	96.371
5.375	99.291	99.329	99.304	5.375	99.273	99.311	99.286	5.375	97.162	97.099	97.037
5.5	99.517	99.551	99.522	5.5	99.496	99.529	99.500	5.5	97.645	97.582	97.519
5.625	99.709	99.737	99.705	5.625	99.647	99.676	99.643	5.625	98.128	98.065	98.003
5.75	99.964	99.988	99.952	5.75	99.838	99.863	99.826	5.75	98.602	98.539	98.477
5.875	100.288	100.308	100.268	5.875	100.086	100.106	100.065	5.875	98.870	98.807	98.744
6	100.486	100.502	100.458	6	100.311	100.326	100.282	6	99.325	99.262	99.200
6.125	100.542	100.553	100.505	6.125	100.505	100.516	100.468	6.125	99.590	99.527	99.465
6.25	100.622	100.628	100.577	6.25	100.677	100.683	100.631	6.25	100.046	99.983	99.921
6.375	100.707	100.709	100.653	6.375	100.821	100.823	100.768	6.375	100.125	100.062	99.999
6.5	100.750	100.747	100.687	6.5	100.967	100.964	100.905	6.5	100.394	100.331	100.269
6.625	100.869	100.806	100.743	6.625	101.115	101.108	101.045	6.625	99.719	99.656	99.594
6.75	100.946	100.883	100.820	6.75	101.226	101.214	101.148	6.75	100.174	100.111	100.048
6.875	101.001	100.938	100.875	6.875	101.289	101.273	101.202	6.875	100.442	100.379	100.317
7	101.057	100.994	100.931	7	101.532	101.516	101.446	7	100.901	100.838	100.776
7.125	101.290	101.264	101.186	7.125	102.014	101.991	101.914	7.125	100.984	100.921	100.859

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	98.711	98.762	98.749	5	98.546	98.597	98.584	5	95.426	95.363	95.300
5.125	98.979	99.026	99.009	5.125	98.880	98.927	98.910	5.125	96.086	96.023	95.960
5.25	99.240	99.282	99.261	5.25	99.188	99.230	99.209	5.25	96.565	96.502	96.439
5.375	99.492	99.530	99.505	5.375	99.465	99.503	99.478	5.375	97.230	97.167	97.104
5.5	99.719	99.752	99.723	5.5	99.687	99.720	99.691	5.5	97.713	97.650	97.587
5.625	99.911	99.940	99.907	5.625	99.838	99.867	99.834	5.625	98.196	98.133	98.070
5.75	100.168	100.192	100.156	5.75	100.029	100.053	100.017	5.75	98.670	98.607	98.544
5.875	100.494	100.513	100.473	5.875	100.277	100.297	100.257	5.875	98.938	98.875	98.812
6	100.694	100.709	100.665	6	100.504	100.519	100.475	6	99.393	99.330	99.267
6.125	100.752	100.763	100.715	6.125	100.700	100.711	100.663	6.125	99.658	99.595	99.532
6.25	100.834	100.841	100.789	6.25	100.874	100.881	100.829	6.25	100.114	100.051	99.988
6.375	100.922	100.923	100.868	6.375	101.022	101.023	100.968	6.375	100.193	100.130	100.067
6.5	100.966	100.963	100.904	6.5	101.170	101.167	101.108	6.5	100.462	100.399	100.336
6.625	101.023	101.015	100.952	6.625	101.320	101.313	101.250	6.625	99.787	99.724	99.661
6.75	101.063	101.051	100.984	6.75	101.434	101.422	101.355	6.75	100.242	100.179	100.116
6.875	101.069	101.046	100.975	6.875	101.499	101.483	101.412	6.875	100.510	100.447	100.384
7	101.193	101.172	101.097	7	101.745	101.729	101.659	7	100.969	100.906	100.843
7.125	101.514	101.489	101.411	7.125	102.230	102.206	102.130	7.125	101.052	100.989	100.926

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	-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	98.052	98.032	98.012	5.75	100.726	100.680	100.664	5	99.659	99.652	99.641
5.125	98.696	98.676	98.656	5.875	101.245	101.199	101.183	5.125	99.755	99.755	99.747
5.25	99.084	99.064	99.044	6	101.696	101.650	101.634	5.25	100.183	100.183	100.175
5.375	99.729	99.709	99.689	6.125	102.025	101.979	101.963	5.375	100.363	100.363	100.355
5.5	100.340	100.320	100.300	6.25	101.640	101.594	101.578	5.5	100.637	100.637	100.629
5.625	100.901	100.881	100.861	6.375	102.119	102.073	102.057	5.625	100.740	100.740	100.730
5.75	101.083	101.063	101.043	6.5	102.536	102.490	102.474	5.75	100.961	100.961	100.949
5.875	101.617	101.597	101.577	6.625	102.798	102.752	102.735	5.875	101.185	101.185	101.174
6	102.109	102.089	102.069	6.75	102.340	102.294	102.266	6	101.253	101.253	101.242
6.125	102.574	102.554	102.534	6.875	102.787	102.742	102.713				
6.25	102.237	102.217	102.197	7	103.182	103.136	103.107				
6.375	102.702	102.682	102.662	7.125	103.410	103.364	103.336				
6.5	103.140	103.120	103.100	7.25	102.937	102.892	102.863				
6.625	103.544	103.524	103.504	7.375	103.340	103.294	103.266				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.176	98.154	98.127
5.125	98.410	98.388	98.361
5.25	98.581	98.567	98.544
5.375	98.791	98.777	98.754
5.5	98.995	98.981	98.958
5.625	99.167	99.153	99.130
5.75	99.307	99.292	99.266
5.875	99.482	99.467	99.440
6	99.868	99.854	99.827

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



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	99.098	99.083	98.914	5.75	100.934	100.899	100.887	5	99.659	99.652	99.641
5.5	99.606	99.590	99.421	5.875	101.391	101.355	101.344	5.125	99.755	99.755	99.747
5.625	100.075	100.060	99.893	6	101.774	101.738	101.727	5.25	100.183	100.183	100.175
5.75	100.674	100.660	100.644	6.125	102.048	102.010	101.999	5.375	100.363	100.363	100.355
5.875	101.254	101.235	101.222	6.25	101.825	101.768	101.759	5.5	100.637	100.637	100.629
6	101.800	101.779	101.766	6.375	102.214	102.157	102.148	5.625	100.740	100.740	100.730
6.125	102.312	102.291	102.277	6.5	102.528	102.470	102.461	5.75	100.961	100.961	100.949
6.25	101.953	101.945	101.937	6.625	102.806	102.746	102.737	5.875	101.185	101.185	101.174
6.375	102.484	102.472	102.463	6.75	102.482	102.406	102.401	6	101.253	101.253	101.242
6.5	102.960	102.947	102.937	6.875	102.826	102.749	102.744				
6.625	103.372	103.358	103.351	7	103.138	103.060	103.055				
6.75	102.962	102.938	102.924	7.125	103.407	103.327	103.322				
6.875	102.427	102.350	102.345	7.25	103.425	103.327	103.323				
7	102.758	102.680	102.675	7.375	103.749	103.651	103.647				
7.125	102.987	102.911	102.906	7.5	104.099	104.000	103.996				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.343	99.335	99.328
4.875	99.657	99.649	99.642
5	99.963	99.955	99.948
5.125	100.102	100.096	100.072
5.25	100.413	100.407	100.382
5.375	100.714	100.708	100.685
5.5	100.934	100.928	100.908
5.625	100.960	100.936	100.881
5.75	101.262	101.238	101.183
5.875	101.553	101.528	101.475
6	101.798	101.777	101.724

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	101.213	101.182	101.151	5.5	101.213	101.182	101.151	5.5	101.213	101.182	101.151
5.625	101.717	101.686	101.655	5.625	101.717	101.686	101.655	5.625	101.717	101.686	101.655
5.75	102.246	102.043	101.944	5.75	102.246	102.043	101.944	5.75	102.246	102.043	101.944
5.875	101.674	101.471	101.267	5.875	101.674	101.471	101.267	5.875	101.674	101.471	101.267
6	102.111	101.908	101.705	6	102.111	101.908	101.705	6	102.111	101.908	101.705
6.125	102.642	102.439	102.280	6.125	102.642	102.439	102.280	6.125	102.642	102.439	102.280
6.25	102.878	102.675	102.574	6.25	102.878	102.675	102.574	6.25	102.878	102.675	102.574
6.375	102.338	102.322	102.307	6.375	102.338	102.322	102.307	6.375	102.338	102.322	102.307
6.5	102.662	102.647	102.631	6.5	102.662	102.647	102.631	6.5	102.662	102.647	102.631
6.625	103.041	103.026	103.010	6.625	103.041	103.026	103.010	6.625	103.041	103.026	103.010
6.75	103.309	103.262	103.215	6.75	103.309	103.262	103.215	6.75	103.309	103.262	103.215
6.875	102.307	102.232	102.230	6.875	102.307	102.232	102.230	6.875	102.288	102.213	102.211
7	102.761	102.683	102.681	7	102.761	102.683	102.681	7	102.791	102.714	102.712
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	99.848	99.972	99.978	4.25	98.726	98.851	98.856	5.25	100.154	100.123	100.091
4.625	100.390	100.514	100.520	4.375	99.292	99.416	99.422	5.375	99.986	99.954	99.923
4.75	99.912	99.867	99.852	4.5	99.848	99.972	99.978	5.5	100.509	100.588	100.563
4.875	100.246	100.351	100.340	4.625	100.390	100.514	100.520	5.625	101.098	101.177	101.151
5	100.754	100.859	100.848	4.75	99.912	99.867	99.852	5.75	101.551	101.348	101.145
5.125	101.231	101.336	101.325	4.875	100.246	100.351	100.340	5.875	101.159	100.956	100.752
5.25	100.940	100.896	100.880	5	100.754	100.859	100.848	6	101.516	101.313	101.189
5.375	101.107	101.193	101.165	5.125	101.231	101.336	101.325	6.125	101.977	101.846	101.804
5.5	101.558	101.644	101.616	5.25	100.940	100.896	100.880	6.25	102.203	102.000	101.797
5.625	101.989	102.074	102.047	5.375	101.107	101.193	101.165	6.375	101.583	101.567	101.552
5.75	101.687	101.643	101.627	5.5	101.558	101.644	101.616	6.5	101.987	101.972	101.956
5.875	101.842	101.908	101.864	5.625	101.989	102.074	102.047	6.625	102.216	102.201	102.185
6	102.255	102.321	102.277	5.75	101.687	101.643	101.627	6.75	102.041	101.994	101.948
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	100.154	100.123	100.091	5.25	99.196	99.150	99.134	4.5	97.166	97.165	97.171
5.375	99.986	99.954	99.923	5.375	99.687	99.766	99.740	4.625	97.666	97.665	97.671
5.5	100.509	100.588	100.563	5.5	100.509	100.588	100.563	4.75	95.593	95.578	95.563
5.625	101.098	101.177	101.151	5.625	101.098	101.177	101.151	4.875	95.941	95.846	95.835
5.75	101.551	101.348	101.145	5.75	101.243	101.197	101.176	5	96.369	96.274	96.263
5.875	101.159	100.956	100.752	5.875	100.521	100.579	100.537	5.125	96.736	96.641	96.631
6	101.516	101.313	101.189	6	101.173	101.231	101.189	5.25	97.546	97.531	97.516
6.125	101.977	101.846	101.804	6.125	101.788	101.846	101.804	5.375	97.581	97.566	97.551
6.25	102.203	102.000	101.797	6.25	101.550	101.505	101.484	5.5	97.934	97.919	97.904
6.375	101.583	101.567	101.552	6.375	100.905	100.935	100.876	5.625	98.296	98.281	98.266
6.5	101.987	101.972	101.956	6.5	101.493	101.523	101.464	5.75	98.964	98.949	98.934
6.625	102.216	102.201	102.185	6.625	102.007	102.037	101.978	5.875	99.156	99.141	99.126
6.75	102.041	101.994	101.948	6.75	101.967	101.906	101.874	6	99.440	99.425	99.410
6.875	101.679	101.604	101.602	6.875	100.847	100.803	100.727	6.125	99.687	99.672	99.657

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	102.462	102.447	102.431	6.5	102.462	102.447	102.431	6.125	102.442	102.239	102.036
6.625	102.841	102.826	102.810	6.625	102.841	102.826	102.810	6.25	102.678	102.475	102.272
6.75	103.109	103.062	103.015	6.75	103.109	103.062	103.015	6.375	102.138	102.122	102.107
6.875	102.506	102.431	102.429	6.875	102.506	102.431	102.429	6.5	102.462	102.447	102.431
7	102.841	102.764	102.762	7	102.841	102.764	102.762	6.625	102.841	102.826	102.810
7.125	102.872	102.795	102.747	7.125	102.872	102.795	102.747	6.75	103.109	103.062	103.015
7.25	103.162	103.085	103.037	7.25	103.162	103.085	103.037	6.875	102.022	101.945	101.898
7.375	102.245	102.184	102.141	7.375	102.245	102.184	102.141	7	102.458	102.382	102.334
7.5	102.639	102.578	102.536	7.5	102.639	102.578	102.536	7.125	102.872	102.795	102.747
7.625	103.018	102.957	102.915	7.625	103.018	102.957	102.915	7.25	103.162	103.085	103.037
7.75	103.285	103.224	103.181	7.75	103.285	103.224	103.181	7.375	102.245	102.184	102.141
								7.5	102.639	102.578	102.536
								7.625	103.018	102.957	102.915
								7.75	103.285	103.224	103.181

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	99.291	99.416	99.422	4.5	99.291	99.416	99.422	6.625	102.016	102.001	101.985
4.625	99.722	99.846	99.852	4.625	99.722	99.846	99.852	6.75	101.841	101.794	101.748
4.75	99.712	99.667	99.652	4.75	99.712	99.667	99.652	6.875	100.597	100.520	100.473
4.875	99.700	99.805	99.794	4.875	99.700	99.805	99.794	7	101.033	100.957	100.909
5	100.086	100.191	100.180	5	100.086	100.191	100.180	7.125	101.447	101.370	101.322
5.125	100.435	100.540	100.529	5.125	100.435	100.540	100.529	7.25	101.687	101.610	101.562
5.25	100.740	100.696	100.680	5.25	100.740	100.696	100.680	7.375	100.851	100.790	100.747
5.375	100.505	100.590	100.563	5.375	100.505	100.590	100.563	7.5	101.245	101.184	101.142
5.5	100.844	100.930	100.902	5.5	100.844	100.930	100.902	7.625	101.625	101.563	101.521
5.625	101.170	101.256	101.228	5.625	101.170	101.256	101.228	7.75	101.841	101.780	101.737
5.75	101.487	101.443	101.427	5.75	101.487	101.443	101.427				
5.875	101.388	101.360	101.329	5.875	101.269	101.311	101.267				
6	101.781	101.752	101.721	6	101.607	101.630	101.586				
6.125	102.161	102.129	102.100	6.125	101.941	101.940	101.896				

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	101.787	101.772	101.756	6.125	101.038	101.066	101.124	4.5	96.522	96.522	96.527
6.625	102.016	102.001	101.985	6.25	101.350	101.305	101.284	4.625	96.868	96.867	96.873
6.75	101.841	101.794	101.748	6.375	100.529	100.468	100.436	4.75	95.393	95.378	95.363
6.875	100.597	100.520	100.473	6.5	100.992	100.931	100.899	4.875	95.657	95.642	95.627
7	101.033	100.957	100.909	6.625	101.437	101.376	101.345	5	96.054	96.039	96.024
7.125	101.447	101.370	101.322	6.75	101.767	101.706	101.674	5.125	96.295	96.280	96.265
7.25	101.687	101.610	101.562	6.875	100.647	100.570	100.523	5.25	97.346	97.331	97.316
7.375	100.851	100.790	100.747	7	101.083	101.007	100.959	5.375	97.381	97.366	97.351
7.5	101.245	101.184	101.142	7.125	101.497	101.420	101.372	5.5	97.734	97.719	97.704
7.625	101.625	101.563	101.521	7.25	101.737	101.660	101.612	5.625	98.096	98.081	98.066
7.75	101.841	101.780	101.737	7.375	100.901	100.840	100.797	5.75	98.764	98.749	98.734
				7.5	101.295	101.234	101.192	5.875	98.956	98.941	98.926
				7.625	101.675	101.613	101.571	6	99.240	99.225	99.210
								6.125	99.487	99.472	99.457

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



YOUR BFF IN WHOLESALE

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.283	100.069	99.769	6.75	98.783	98.569	98.269
6.875	100.772	100.558	100.258	6.875	99.272	99.058	98.758
7	101.250	101.036	100.736	7	99.750	99.536	99.236
7.125	101.669	101.455	101.155	7.125	100.169	99.955	99.655
7.25	102.069	101.855	101.555	7.25	100.569	100.355	100.055
7.375	101.792	101.519	101.219	7.375	100.292	100.019	99.719
7.5	102.220	101.947	101.647	7.5	100.720	100.447	100.147
7.625	102.609	102.336	102.036	7.625	101.109	100.836	100.536
7.75	102.979	102.706	102.406	7.75	101.479	101.206	100.906
7.875	102.343	102.011	101.711	7.875	100.843	100.511	100.211
8	102.721	102.389	102.089	8	101.221	100.889	100.589
8.125	103.070	102.738	102.438	8.125	101.570	101.238	100.938
8.25	103.410	103.078	102.778	8.25	101.910	101.578	101.278
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.283	98.069	97.769	6.75	96.783	96.569	96.269
6.875	98.772	98.558	98.258	6.875	97.272	97.058	96.758
7	99.250	99.036	98.736	7	97.750	97.536	97.236
7.125	99.669	99.455	99.155	7.125	98.169	97.955	97.655
7.25	100.069	99.855	99.555	7.25	98.569	98.355	98.055
7.375	99.792	99.519	99.219	7.375	98.292	98.019	97.719
7.5	100.220	99.947	99.647	7.5	98.720	98.447	98.147
7.625	100.609	100.336	100.036	7.625	99.109	98.836	98.536
7.75	100.979	100.706	100.406	7.75	99.479	99.206	98.906
7.875	100.343	100.011	99.711	7.875	98.843	98.511	98.211
8	100.721	100.389	100.089	8	99.221	98.889	98.589
8.125	101.070	100.738	100.438	8.125	99.570	99.238	98.938
8.25	101.410	101.078	100.778	8.25	99.910	99.578	99.278
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.533	99.319	99.019	6.75	97.533	97.319	97.019
6.875	100.022	99.808	99.508	6.875	98.022	97.808	97.508
7	100.500	100.286	99.986	7	98.500	98.286	97.986
7.125	100.919	100.705	100.405	7.125	98.919	98.705	98.405
7.25	101.319	101.105	100.805	7.25	99.319	99.105	98.805
7.375	101.042	100.769	100.469	7.375	99.042	98.769	98.469
7.5	101.470	101.197	100.897	7.5	99.470	99.197	98.897
7.625	101.859	101.586	101.286	7.625	99.859	99.586	99.286
7.75	102.229	101.956	101.656	7.75	100.229	99.956	99.656
7.875	101.593	101.261	100.961	7.875	99.593	99.261	98.961
8	101.971	101.639	101.339	8	99.971	99.639	99.339
8.125	102.320	101.988	101.688	8.125	100.320	99.988	99.688
8.25	102.660	102.328	102.028	8.25	100.660	100.328	100.028

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.