



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	96.278	96.278	96.066	4.75	96.278	96.278	96.066	5.125	98.746	98.701	98.697
4.875	96.973	96.973	96.766	4.875	96.973	96.973	96.766	5.25	99.342	99.411	99.407
5	97.825	97.939	97.970	5	97.825	97.939	97.970	5.375	100.210	100.194	100.044
5.125	98.318	98.428	98.462	5.125	98.318	98.428	98.462	5.5	100.690	100.674	100.531
5.25	99.046	98.966	98.966	5.25	98.777	98.845	98.859	5.625	101.093	101.077	100.935
5.375	99.671	99.591	99.591	5.375	99.300	99.388	99.402	5.75	100.990	100.956	100.943
5.5	100.391	100.311	100.311	5.5	99.855	99.922	99.932	5.875	101.438	101.425	101.409
5.625	100.804	100.724	100.724	5.625	100.351	100.425	100.437	6	101.871	101.858	101.846
5.75	100.587	100.507	100.507	5.75	100.293	100.339	100.339	6.125	102.209	102.218	102.185
5.875	101.118	101.038	101.038	5.875	100.820	100.871	100.873	6.25	101.869	101.827	101.805
6	101.670	101.590	101.590	6	101.261	101.342	101.341	6.375	102.258	102.246	102.194
6.125	102.038	101.958	101.958	6.125	101.661	101.764	101.760	6.5	102.563	102.554	102.544
6.25	101.600	101.520	101.520	6.25	101.345	101.375	101.359	6.625	102.882	102.882	102.859
6.375	102.064	101.984	101.984	6.375	101.864	101.898	101.885	6.75	102.526	102.453	102.447
6.5	102.497	102.417	102.417	6.5	102.249	102.305	102.291	6.875	102.870	102.796	102.790
6.625	102.846	102.766	102.766	6.625	102.520	102.613	102.591	7	103.181	103.129	103.101
6.75	102.414	102.334	102.334	6.75	102.165	102.173	102.144	7.125	103.450	103.376	103.370
6.875	102.767	102.687	102.687	6.875	102.617	102.631	102.602	7.25	103.440	103.344	103.340
7	103.169	103.089	103.089	7	102.892	102.885	102.852	7.375	103.763	103.668	103.664
7.125	103.467	103.387	103.387	7.125	103.131	103.139	103.097	7.5	104.113	104.017	104.013
7.25	103.142	103.062	103.062	7.25	103.038	103.036	102.987	7.625	104.387	104.291	104.287
7.375	103.477	103.397	103.397	7.375	103.294	103.309	103.257	7.75	103.605	103.562	103.562
7.5	103.808	103.728	103.728	7.5	103.626	103.572	103.549	7.875	104.007	103.958	103.958
7.625	104.129	104.049	104.049	7.625	103.869	103.802	103.798	8	104.238	104.184	104.184
7.75	103.584	103.541	103.541	7.75	103.584	103.541	103.541				
7.875	103.799	103.750	103.750	7.875	103.799	103.750	103.750				
8	104.179	104.134	104.104	8	104.179	104.134	104.104				
8.125	104.368	104.322	104.293	8.125	104.368	104.322	104.293				
8.25	92.678	92.603	92.509								

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	99.464	99.464	99.383	4.625	99.885	99.885	99.804	5.125	98.027	98.141	98.172
4.75	99.734	99.734	99.730	4.75	99.887	99.887	99.787	5.25	98.534	98.644	98.678
4.875	100.200	100.171	100.193	4.875	100.337	100.337	100.237	5.375	98.324	98.332	98.346
5	100.512	100.467	100.465	5	100.565	100.565	100.467	5.5	98.921	98.923	98.937
5.125	100.363	100.419	100.426	5.125	100.623	100.623	100.530	5.625	99.616	99.473	99.483
5.25	100.623	100.658	100.655	5.25	100.594	100.650	100.657	5.75	100.009	99.986	99.999
5.375	101.068	101.082	101.084	5.375	100.888	100.956	100.962	5.875	100.189	100.179	100.115
5.5	101.321	101.338	101.336	5.5	101.163	101.248	101.254	6	100.723	100.645	100.647
5.625	101.400	101.438	101.430	5.625	101.303	101.341	101.333	6.125	101.242	101.083	101.081
5.75	101.787	101.825	101.816	5.75	101.639	101.677	101.668	6.25	101.610	101.452	101.448
5.875	101.897	101.945	101.927	5.875	101.910	101.963	101.954	6.375	101.453	101.483	101.467
6	102.165	102.261	102.242	6	102.156	102.227	102.218	6.475	101.840	101.874	101.861
6.125	102.086	102.106	102.082	6.125	102.017	102.037	102.013	6.5	102.143	102.203	102.190
6.25	102.380	102.400	102.376	6.25	102.339	102.359	102.335	6.625	102.369	102.464	102.442
6.375	102.686	102.641	102.615	6.375	102.598	102.633	102.609	6.75	102.159	102.168	102.138
6.5	102.864	102.821	102.795	6.5	102.863	102.915	102.891	6.875	102.497	102.526	102.498
6.625	102.879	102.829	102.829	6.625	102.791	102.791	102.791	7	102.735	102.808	102.764
6.75	102.913	102.844	102.839	6.75	102.949	102.950	102.912	7.125	102.866	102.936	102.893
6.875	103.225	103.156	103.151	6.875	103.219	103.234	103.195	7.25	102.327	102.305	102.273
7	103.350	103.305	103.281	7	103.478	103.505	103.465	7.375	102.543	102.516	102.488
7.125	102.983	102.923	102.875	7.125	102.806	102.747	102.699	7.5	102.826	102.793	102.771
7.25	103.431	103.372	103.323	7.25	103.184	103.124	103.076	7.625	103.009	102.971	102.953
7.375	103.867	103.807	103.759	7.375	103.552	103.492	103.444	7.75	101.799	101.754	101.724
								7.875	102.231	102.186	102.156

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.719	97.674	97.657	5.25	98.930	98.885	98.870
5.375	98.439	98.439	98.344	5.375	99.391	99.347	99.331
5.5	99.374	99.327	99.237	5.5	99.639	99.595	99.579
5.625	99.891	99.844	99.755	5.625	99.334	99.289	99.274
5.75	100.392	100.392	100.294	5.75	99.800	99.756	99.740
5.875	100.358	100.358	100.265	5.875	100.251	100.207	100.191
6	101.234	101.234	101.146	6	100.443	100.398	100.383
6.125	101.625	101.625	101.541	6.125	99.835	99.770	99.757

6.25	101.423	101.423	101.359	6.25	100.238	100.194	100.178
6.375	101.899	101.899	101.840	6.375	100.680	100.635	100.619
6.5	102.246	102.246	102.192	6.5	100.818	100.773	100.757
6.625	102.457	102.457	102.407	6.625	100.497	100.432	100.419
6.75	102.329	102.327	102.241	6.75	100.889	100.736	100.640
6.875	102.719	102.712	102.630	6.875	101.153	101.085	101.080
7	102.988	102.976	102.898	7	101.218	101.065	100.971
7.125	103.288	103.271	103.198	7.125	91.854	91.797	91.695

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	98.523	98.570	98.561	5	98.402	98.449	98.440	5	95.482	95.419	95.357
5.125	98.790	98.833	98.820	5.125	98.736	98.779	98.765	5.125	96.142	96.079	96.017
5.25	99.051	99.089	99.072	5.25	99.044	99.082	99.065	5.25	96.622	96.559	96.496
5.375	99.303	99.337	99.315	5.375	99.321	99.355	99.333	5.375	97.288	97.225	97.162
5.5	99.528	99.557	99.533	5.5	99.542	99.572	99.547	5.5	97.771	97.708	97.645
5.625	99.719	99.744	99.715	5.625	99.693	99.718	99.689	5.625	98.255	98.192	98.129
5.75	99.974	99.995	99.962	5.75	99.883	99.904	99.871	5.75	98.729	98.666	98.604
5.875	100.299	100.315	100.278	5.875	100.131	100.146	100.110	5.875	98.997	98.934	98.871
6	100.497	100.508	100.468	6	100.355	100.367	100.327	6	99.452	99.389	99.327
6.125	100.552	100.559	100.515	6.125	100.550	100.557	100.513	6.125	99.717	99.654	99.592
6.25	100.632	100.635	100.587	6.25	100.721	100.724	100.676	6.25	100.174	100.111	100.048
6.375	100.717	100.715	100.663	6.375	100.866	100.864	100.812	6.375	100.252	100.189	100.126
6.5	100.759	100.752	100.697	6.5	101.011	101.005	100.949	6.5	100.521	100.458	100.395
6.625	100.931	100.868	100.805	6.625	101.159	101.148	101.088	6.625	99.844	99.781	99.718
6.75	101.007	100.944	100.881	6.75	101.270	101.254	101.191	6.75	100.299	100.236	100.173
6.875	101.062	100.999	100.936	6.875	101.332	101.312	101.245	6.875	100.567	100.504	100.442
7	101.118	101.055	100.992	7	101.577	101.558	101.491	7	101.026	100.963	100.901
7.125	101.298	101.268	101.194	7.125	102.058	102.031	101.958	7.125	101.109	101.046	100.983
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	98.724	98.772	98.762	5	98.596	98.644	98.634	5	95.550	95.487	95.424
5.125	98.992	99.035	99.021	5.125	98.929	98.972	98.959	5.125	96.210	96.147	96.084
5.25	99.252	99.291	99.274	5.25	99.236	99.275	99.258	5.25	96.690	96.627	96.564
5.375	99.505	99.539	99.517	5.375	99.513	99.547	99.525	5.375	97.356	97.293	97.230
5.5	99.731	99.760	99.735	5.5	99.734	99.763	99.738	5.5	97.839	97.776	97.713
5.625	99.923	99.948	99.919	5.625	99.884	99.909	99.880	5.625	98.323	98.260	98.197
5.75	100.179	100.200	100.167	5.75	100.075	100.095	100.063	5.75	98.797	98.734	98.671
5.875	100.505	100.521	100.485	5.875	100.323	100.339	100.302	5.875	99.065	99.002	98.939
6	100.705	100.716	100.676	6	100.549	100.561	100.521	6	99.520	99.457	99.394
6.125	100.763	100.770	100.726	6.125	100.746	100.753	100.709	6.125	99.785	99.722	99.659
6.25	100.846	100.848	100.800	6.25	100.920	100.923	100.875	6.25	100.242	100.179	100.116
6.375	100.933	100.931	100.879	6.375	101.068	101.065	101.014	6.375	100.320	100.257	100.194
6.5	100.977	100.970	100.915	6.5	101.216	101.209	101.154	6.5	100.589	100.526	100.463
6.625	101.033	101.022	100.963	6.625	101.366	101.355	101.296	6.625	99.912	99.849	99.786
6.75	101.075	101.058	100.995	6.75	101.479	101.464	101.401	6.75	100.367	100.304	100.241
6.875	101.130	101.067	101.004	6.875	101.544	101.524	101.457	6.875	100.635	100.572	100.509
7	101.202	101.178	101.107	7	101.792	101.773	101.706	7	101.094	101.031	100.968
7.125	101.524	101.494	101.420	7.125	102.275	102.248	102.175	7.125	101.177	101.114	101.051

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	98.187	98.167	98.147	5.75	100.867	100.822	100.805	5	99.718	99.711	99.699
5.125	98.835	98.815	98.795	5.875	101.388	101.342	101.325	5.125	99.810	99.803	99.791
5.25	99.161	99.141	99.121	6	101.839	101.794	101.777	5.25	100.205	100.205	100.197
5.375	99.811	99.791	99.771	6.125	102.168	102.122	102.106	5.375	100.389	100.389	100.380
5.5	100.425	100.405	100.385	6.25	101.750	101.705	101.688	5.5	100.666	100.666	100.658
5.625	100.993	100.973	100.953	6.375	102.230	102.184	102.167	5.625	100.793	100.793	100.780
5.75	101.122	101.102	101.082	6.5	102.647	102.601	102.585	5.75	101.019	101.019	101.006
5.875	101.661	101.641	101.621	6.625	102.909	102.863	102.847	5.875	101.255	101.255	101.242
6	102.160	102.140	102.120	6.75	102.403	102.357	102.328	6	101.353	101.353	101.341
6.125	102.633	102.613	102.593	6.875	102.851	102.805	102.775				
6.25	102.257	102.237	102.217	7	103.245	103.199	103.170				
6.375	102.732	102.712	102.692	7.125	103.475	103.429	103.399				
6.5	103.180	103.160	103.140	7.25	103.001	102.955	102.925				
6.625	103.595	103.575	103.555	7.375	103.404	103.358	103.329				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	98.233	98.211	98.184
5.125	98.471	98.449	98.421
5.25	98.603	98.588	98.564
5.375	98.816	98.802	98.778
5.5	99.024	99.009	98.985
5.625	99.198	99.184	99.160
5.75	99.364	99.349	99.321
5.875	99.542	99.528	99.499
6	99.936	99.921	99.893

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	99.243	99.227	99.061	5.75	100.990	100.956	100.943	5	99.718	99.711	99.699
5.5	99.748	99.732	99.567	5.875	101.446	101.412	101.400	5.125	99.810	99.803	99.791
5.625	100.219	100.203	100.040	6	101.829	101.795	101.783	5.25	100.205	100.205	100.197
5.75	100.731	100.716	100.700	6.125	102.103	102.069	102.057	5.375	100.389	100.389	100.380
5.875	101.308	101.289	101.277	6.25	101.869	101.815	101.805	5.5	100.666	100.666	100.658
6	101.854	101.834	101.821	6.375	102.258	102.204	102.194	5.625	100.793	100.793	100.780
6.125	102.366	102.344	102.332	6.5	102.571	102.518	102.508	5.75	101.019	101.019	101.006
6.25	101.999	101.991	101.981	6.625	102.849	102.796	102.786	5.875	101.255	101.255	101.242
6.375	102.528	102.516	102.506	6.75	102.526	102.453	102.447	6	101.353	101.353	101.341
6.5	103.004	102.991	102.980	6.875	102.870	102.796	102.790				
6.625	103.412	103.398	103.387	7	103.181	103.107	103.101				
6.75	103.008	102.985	102.978	7.125	103.450	103.376	103.370				
6.875	102.471	102.397	102.391	7.25	103.440	103.344	103.340				
7	102.802	102.727	102.721	7.375	103.763	103.668	103.664				
7.125	103.031	102.958	102.952	7.5	104.113	104.017	104.013				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.229	99.222	99.214
4.875	99.543	99.536	99.528
5	99.849	99.842	99.834
5.125	100.050	100.043	100.020
5.25	100.360	100.353	100.331
5.375	100.661	100.654	100.634
5.5	100.881	100.874	100.858
5.625	100.914	100.891	100.836
5.75	101.216	101.192	101.138
5.875	101.506	101.484	101.430
6	101.752	101.733	101.680

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	98.185	98.193	98.204	4.5	98.089	98.044	98.028	5	100.025	100.010	99.994
4.625	98.707	98.662	98.646	4.625	98.707	98.662	98.646	5.125	100.533	100.517	100.501
4.75	99.308	99.263	99.247	4.75	99.308	99.263	99.247	5.25	101.053	101.029	101.006
4.875	99.614	99.598	99.563	4.875	99.461	99.445	99.430	5.375	100.783	100.760	100.736
5	100.069	100.053	100.018	5	100.025	100.010	99.994	5.5	101.283	101.259	101.236
5.125	100.533	100.517	100.501	5.125	100.533	100.517	100.501	5.625	101.752	101.731	101.709
5.25	101.053	101.029	101.006	5.25	101.053	101.029	101.006	5.75	102.315	102.112	102.056
5.375	101.195	101.171	101.042	5.375	100.783	100.760	100.736	5.875	101.748	101.545	101.342
5.5	101.732	101.708	101.579	5.5	101.283	101.259	101.236	6	102.167	101.964	101.761
5.625	102.196	102.173	102.043	5.625	101.752	101.731	101.709	6.125	102.675	102.471	102.353
5.75	102.315	102.112	102.056	5.75	102.315	102.112	102.056	6.25	102.946	102.743	102.603
5.875	101.807	101.784	101.721	5.875	101.748	101.545	101.342	6.375	102.402	102.371	102.340
6	102.238	102.214	102.085	6	102.167	101.964	101.761	6.5	102.733	102.702	102.671
6.125	102.675	102.616	102.487	6.125	102.675	102.471	102.353	6.625	103.117	103.085	103.054
6.25	102.946	102.743	102.603	6.25	102.946	102.743	102.603	6.75	103.175	103.120	103.066
6.375	102.508	102.477	102.432	6.375	102.402	102.371	102.340	6.875	102.277	102.202	102.203
6.5	102.733	102.702	102.671	6.5	102.733	102.702	102.671	7	102.778	102.702	102.704
6.625	103.117	103.085	103.054	6.625	103.117	103.085	103.054	7.125	102.994	103.024	102.953
6.75	103.175	103.120	103.066	6.75	103.175	103.120	103.066	7.25	103.284	103.208	103.160
6.875	102.831	102.784	102.672	6.875	102.297	102.222	102.223	7.375	102.398	102.336	102.292
7	103.044	102.978	102.797	7	102.749	102.673	102.675	7.5	102.792	102.731	102.687
7.125	103.376	103.311	103.093	7.125	102.994	103.024	102.953	7.625	103.172	103.111	103.066
7.25	103.284	103.208	103.160	7.25	103.284	103.208	103.160	7.75	103.439	103.378	103.333
7.375	103.204	103.213	103.238	7.375	102.398	102.336	102.292				
7.5	103.551	103.560	103.585	7.5	102.792	102.731	102.687				

  

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	99.193	99.193	99.189	4.25	98.631	98.755	98.765	4.5	95.610	95.618	95.629
4.375	99.641	99.639	99.631	4.375	99.195	99.319	99.329	4.625	95.941	95.949	95.960
4.5	100.137	100.135	100.127	4.5	99.748	99.872	99.882	4.75	97.749	97.762	97.774
4.625	100.632	100.631	100.623	4.625	100.286	100.410	100.420	4.875	98.298	98.383	98.379
4.75	100.245	100.270	100.278	4.75	100.120	100.075	100.060	5	99.000	99.085	99.080
4.875	100.730	100.755	100.763	4.875	100.221	100.326	100.319	5.125	99.603	99.688	99.684
5	101.190	101.215	101.223	5	100.724	100.829	100.822	5.25	100.220	100.197	100.173
5.125	101.624	101.649	101.657	5.125	101.195	101.300	101.293	5.375	100.179	100.125	99.994
5.25	101.334	101.363	101.381	5.25	101.026	100.982	100.966	5.5	100.716	100.712	100.691
5.375	101.632	101.657	101.665	5.375	101.189	101.274	101.251	5.625	101.250	101.327	101.306
5.5	102.048	102.073	102.081	5.5	101.637	101.722	101.699	5.75	101.620	101.417	101.284
5.625	102.446	102.471	102.479	5.625	102.065	102.151	102.127	5.875	101.233	101.030	100.896
5.75	102.340	102.376	102.402	5.75	101.824	101.780	101.764	6	101.572	101.369	101.275
5.875	102.480	102.517	102.543	5.875	101.909	101.975	101.935	6.125	101.970	101.915	101.877
6	102.729	102.762	102.778	6	102.319	102.385	102.345	6.25	102.271	102.068	101.999
								6.375	101.907	101.853	101.799
								6.5	102.281	102.221	102.162
								6.625	102.292	102.260	102.229
								6.75	101.982	101.962	101.922
								6.875	101.756	101.709	101.597
								7	102.052	101.976	101.978
								7.125	102.170	102.076	101.829
								7.25	102.146	102.126	102.086

  

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	100.220	100.197	100.173	5	99.000	99.085	99.080	4.5	99.829	99.829	99.825
5.375	100.041	100.017	99.994	5.125	99.603	99.688	99.684	4.625	100.050	100.050	100.045
5.5	100.635	100.712	100.691	5.25	99.401	99.355	99.340	4.75	100.098	100.134	100.151
5.625	101.250	101.327	101.306	5.375	99.855	99.932	99.911	4.875	100.417	100.454	100.471
5.75	101.620	101.417	101.284	5.5	100.635	100.712	100.691	5	100.755	100.792	100.809
5.875	101.233	101.030	100.827	5.625	101.250	101.327	101.306	5.125	101.009	101.045	101.062
6	101.572	101.369	101.275	5.75	101.402	101.356	101.334	5.25	101.259	101.288	101.306
6.125	101.970	101.915	101.877	5.875	100.677	100.668	100.643	5.375	101.456	101.485	101.503
6.25	102.271	102.068	101.865	6	101.256	101.312	101.275	5.5	101.671	101.700	101.718
6.375	101.647	101.616	101.585	6.125	101.859	101.915	101.877	5.625	101.757	101.786	101.804
6.5	102.018	101.987	101.956	6.25	101.616	101.570	101.548	5.75	102.265	102.301	102.327
6.625	102.292	102.260	102.229	6.375	101.361	101.309	101.309	5.875	102.405	102.442	102.468
6.75	101.907	101.853	101.798	6.5	101.772	101.719	101.719	6	102.632	102.668	102.694
6.875	101.670	101.596	101.595	6.625	102.165	102.110	102.110	6.125	102.799	102.835	102.861

  

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	101.053	101.029	101.006	5.25	101.053	101.029	101.006	5.25	101.053	101.029	101.006
5.375	100.783	100.760	100.736	5.375	100.783	100.760	100.736	5.375	100.783	100.760	100.736

5.5	101.283	101.259	101.236	5.5	101.283	101.259	101.236	5.5	101.283	101.259	101.236
5.625	101.752	101.731	101.709	5.625	101.752	101.731	101.709	5.625	101.752	101.731	101.709
5.75	102.315	102.112	102.056	5.75	102.315	102.112	102.056	5.75	102.315	102.112	102.056
5.875	101.748	101.545	101.342	5.875	101.748	101.545	101.342	5.875	101.748	101.545	101.342
6	102.167	101.964	101.761	6	102.167	101.964	101.761	6	102.167	101.964	101.761
6.125	102.675	102.471	102.353	6.125	102.675	102.471	102.353	6.125	102.675	102.471	102.353
6.25	102.946	102.743	102.603	6.25	102.946	102.743	102.603	6.25	102.946	102.743	102.603
6.375	102.402	102.371	102.340	6.375	102.402	102.371	102.340	6.375	102.402	102.371	102.340
6.5	102.733	102.702	102.671	6.5	102.733	102.702	102.671	6.5	102.733	102.702	102.671
6.625	103.117	103.085	103.054	6.625	103.117	103.085	103.054	6.625	103.117	103.085	103.054
6.75	103.175	103.120	103.066	6.75	103.175	103.120	103.066	6.75	103.175	103.120	103.066
6.875	102.297	102.222	102.223	6.875	102.297	102.222	102.223	6.875	102.277	102.202	102.203
7	102.749	102.673	102.675	7	102.749	102.673	102.675	7	102.778	102.702	102.704
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	99.748	99.872	99.882	4.25	98.631	98.755	98.765	5.25	100.220	100.197	100.173
4.625	100.286	100.410	100.420	4.375	99.195	99.319	99.329	5.375	100.041	100.017	99.994
4.75	100.120	100.075	100.060	4.5	99.748	99.872	99.882	5.5	100.635	100.712	100.691
4.875	100.221	100.326	100.319	4.625	100.286	100.410	100.420	5.625	101.250	101.327	101.306
5	100.724	100.829	100.822	4.75	100.120	100.075	100.060	5.75	101.620	101.417	101.284
5.125	101.195	101.300	101.293	4.875	100.221	100.326	100.319	5.875	101.233	101.030	100.827
5.25	101.026	100.982	100.966	5	100.724	100.829	100.822	6	101.572	101.369	101.275
5.375	101.189	101.274	101.251	5.125	101.195	101.300	101.293	6.125	101.970	101.915	101.877
5.5	101.637	101.722	101.699	5.25	101.026	100.982	100.966	6.25	102.271	102.068	101.865
5.625	102.065	102.151	102.127	5.375	101.189	101.274	101.251	6.375	101.647	101.616	101.585
5.75	101.824	101.780	101.764	5.5	101.637	101.722	101.699	6.5	102.018	101.987	101.956
5.875	101.909	101.975	101.935	5.625	102.065	102.151	102.127	6.625	102.292	102.260	102.229
6	102.319	102.385	102.345	5.75	101.824	101.780	101.764	6.75	101.907	101.853	101.798
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	100.220	100.197	100.173	5.25	99.401	99.355	99.340	4.5	97.058	97.058	97.068
5.375	100.041	100.017	99.994	5.375	99.855	99.932	99.911	4.625	97.549	97.549	97.559
5.5	100.635	100.712	100.691	5.5	100.635	100.712	100.691	4.75	95.695	95.650	95.635
5.625	101.250	101.327	101.306	5.625	101.250	101.327	101.306	4.875	95.906	95.863	95.848
5.75	101.620	101.417	101.284	5.75	101.402	101.356	101.334	5	96.323	96.268	96.253
5.875	101.233	101.030	100.827	5.875	100.612	100.668	100.631	5.125	96.679	96.584	96.577
6	101.572	101.369	101.275	6	101.256	101.312	101.275	5.25	97.579	97.564	97.549
6.125	101.970	101.915	101.877	6.125	101.859	101.915	101.877	5.375	97.620	97.605	97.590
6.25	102.271	102.068	101.865	6.25	101.616	101.570	101.548	5.5	97.978	97.963	97.948
6.375	101.647	101.616	101.585	6.375	100.952	100.979	100.925	5.625	98.346	98.331	98.316
6.5	102.018	101.987	101.956	6.5	101.529	101.557	101.502	5.75	98.997	98.982	98.967
6.625	102.292	102.260	102.229	6.625	102.033	102.061	102.006	5.875	99.199	99.184	99.169
6.75	101.907	101.853	101.798	6.75	101.844	101.782	101.751	6	99.486	99.471	99.456
6.875	101.670	101.596	101.595	6.875	100.802	100.783	100.712	6.125	99.739	99.724	99.709

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

\*Buydown options and pricing available through PML



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	100.483	100.475	100.342	5.125	100.483	100.475	100.342	4.75	99.108	99.063	99.047
5.25	100.853	100.829	100.806	5.25	100.853	100.829	100.806	4.875	99.261	99.245	99.230
5.375	100.702	100.695	100.597	5.375	100.702	100.695	100.597	5	99.825	99.810	99.794
5.5	101.162	101.153	101.060	5.5	101.162	101.153	101.060	5.125	100.333	100.317	100.301
5.625	101.615	101.604	101.516	5.625	101.615	101.604	101.516	5.25	100.853	100.829	100.806
5.75	102.115	101.912	101.803	5.75	102.115	101.912	101.803	5.375	100.583	100.560	100.536
5.875	101.548	101.451	101.447	5.875	101.548	101.451	101.447	5.5	101.083	101.059	101.036
6	101.967	101.861	101.857	6	101.967	101.861	101.857	5.625	101.552	101.529	101.506
6.125	102.475	102.271	102.246	6.125	102.475	102.271	102.246	5.75	102.115	101.912	101.803
6.25	102.746	102.543	102.340	6.25	102.746	102.543	102.340	5.875	101.548	101.345	101.142
6.375	102.202	102.171	102.140	6.375	102.202	102.171	102.140	6	101.967	101.764	101.561
6.5	102.533	102.502	102.471	6.5	102.533	102.502	102.471	6.125	102.475	102.271	102.068
6.625	102.917	102.885	102.854	6.625	102.917	102.885	102.854	6.25	102.746	102.543	102.340
6.75	102.975	102.920	102.866	6.75	102.975	102.920	102.866	6.375	102.202	102.171	102.140
6.875	102.497	102.423	102.423	6.875	102.497	102.423	102.423	6.5	102.533	102.502	102.471
7	102.833	102.756	102.758	7	102.833	102.756	102.758	6.625	102.917	102.885	102.854
7.125	102.794	102.717	102.669	7.125	102.794	102.717	102.669	6.75	102.975	102.920	102.866
7.25	103.084	103.008	102.960	7.25	103.084	103.008	102.960	6.875	101.942	101.865	101.818
7.375	102.198	102.136	102.092	7.375	102.198	102.136	102.092	7	102.379	102.302	102.255
7.5	102.592	102.531	102.487	7.5	102.592	102.531	102.487	7.125	102.794	102.717	102.669
7.625	102.972	102.911	102.866	7.625	102.972	102.911	102.866	7.25	103.084	103.008	102.960
7.75	103.239	103.178	103.133	7.75	103.239	103.178	103.133	7.375	102.198	102.136	102.092
								7.5	102.592	102.531	102.487
								7.625	102.972	102.911	102.866
								7.75	103.239	103.178	103.133

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	98.247	98.371	98.381	4.25	98.247	98.371	98.381	4.875	97.917	97.972	98.068
4.375	98.727	98.851	98.861	4.375	98.727	98.851	98.861	5	98.498	98.553	98.649
4.5	99.181	99.305	99.315	4.5	99.181	99.305	99.315	5.125	99.100	99.155	99.251
4.625	99.605	99.729	99.739	4.625	99.605	99.729	99.739	5.25	100.020	99.997	99.973
4.75	99.920	99.875	99.860	4.75	99.920	99.875	99.860	5.375	100.282	100.275	100.177
4.875	99.669	99.773	99.767	4.875	99.669	99.773	99.767	5.5	100.690	100.681	100.588
5	100.049	100.153	100.147	5	100.049	100.153	100.147	5.625	101.055	101.045	100.955
5.125	100.392	100.496	100.490	5.125	100.392	100.496	100.490	5.75	101.420	101.217	101.084
5.25	100.826	100.782	100.766	5.25	100.826	100.782	100.766	5.875	101.055	101.026	101.022
5.375	100.585	100.671	100.647	5.375	100.585	100.671	100.647	6	101.385	101.354	101.350
5.5	100.924	101.009	100.986	5.5	100.924	101.009	100.986	6.125	101.770	101.648	101.644
5.625	101.249	101.335	101.311	5.625	101.249	101.335	101.311	6.25	102.071	101.868	101.665
5.75	101.624	101.580	101.564	5.75	101.624	101.580	101.564	6.375	101.633	101.581	101.582
5.875	101.425	101.396	101.367	5.875	101.314	101.380	101.339	6.5	101.883	101.830	101.831
6	101.819	101.789	101.764	6	101.643	101.697	101.657	6.625	102.148	102.093	102.094
								6.75	101.783	101.711	101.706
								6.875	102.025	101.951	101.950
								7	102.279	102.204	102.206
								7.125	101.369	101.292	101.244
								7.25	101.609	101.533	101.485
								7.375	100.804	100.743	100.698
								7.5	101.199	101.137	101.093
								7.625	101.578	101.517	101.472
								7.75	101.795	101.734	101.689

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	101.883	101.830	101.831	6.125	101.760	101.727	101.723	4.5	96.402	96.401	96.411
6.625	102.148	102.093	102.094	6.25	101.416	101.370	101.348	4.625	96.739	96.738	96.748
6.75	101.783	101.711	101.706	6.375	101.705	101.653	101.654	4.75	95.495	95.450	95.435
6.875	102.025	101.951	101.950	6.5	101.987	101.934	101.935	4.875	95.678	95.663	95.648
7	102.279	102.204	102.206	6.625	102.290	102.235	102.236	5	96.083	96.068	96.053
7.125	101.369	101.292	101.244	6.75	101.839	101.767	101.762	5.125	96.329	96.314	96.299
7.25	101.609	101.533	101.485	6.875	102.104	102.030	102.029	5.25	97.379	97.364	97.349
7.375	100.804	100.743	100.698	7	102.375	102.300	102.302	5.375	97.420	97.405	97.390
7.5	101.199	101.137	101.093	7.125	101.419	101.342	101.294	5.5	97.778	97.763	97.748
7.625	101.578	101.517	101.472	7.25	101.659	101.583	101.535	5.625	98.146	98.131	98.116
7.75	101.795	101.734	101.689	7.375	100.854	100.793	100.748	5.75	98.797	98.782	98.767
				7.5	101.249	101.187	101.143	5.875	98.999	98.984	98.969
				7.625	101.628	101.567	101.522	6	99.286	99.271	99.256
								6.125	99.539	99.524	99.509

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	102.202	102.171	102.140	6.375	102.202	102.171	102.140	6	101.967	101.764	101.561

6.5	102.533	102.502	102.471	6.5	102.533	102.502	102.471	6.125	102.475	102.271	102.068
6.625	102.917	102.885	102.854	6.625	102.917	102.885	102.854	6.25	102.746	102.543	102.340
6.75	102.975	102.920	102.866	6.75	102.975	102.920	102.866	6.375	102.202	102.171	102.140
6.875	102.497	102.423	102.423	6.875	102.497	102.423	102.423	6.5	102.533	102.502	102.471
7	102.833	102.756	102.758	7	102.833	102.756	102.758	6.625	102.917	102.885	102.854
7.125	102.794	102.717	102.669	7.125	102.794	102.717	102.669	6.75	102.975	102.920	102.866
7.25	103.084	103.008	102.960	7.25	103.084	103.008	102.960	6.875	101.942	101.865	101.818
7.375	102.198	102.136	102.092	7.375	102.198	102.136	102.092	7	102.379	102.302	102.255
7.5	102.592	102.531	102.487	7.5	102.592	102.531	102.487	7.125	102.794	102.717	102.669
7.625	102.972	102.911	102.866	7.625	102.972	102.911	102.866	7.25	103.084	103.008	102.960
7.75	103.239	103.178	103.133	7.75	103.239	103.178	103.133	7.375	102.198	102.136	102.092
								7.5	102.592	102.531	102.487
								7.625	102.972	102.911	102.866
								7.75	103.239	103.178	103.133

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	99.181	99.305	99.315	4.5	99.181	99.305	99.315	6.625	102.092	102.060	102.029
4.625	99.605	99.729	99.739	4.625	99.605	99.729	99.739	6.75	101.707	101.653	101.598
4.75	99.920	99.875	99.860	4.75	99.920	99.875	99.860	6.875	100.517	100.440	100.393
4.875	99.669	99.773	99.767	4.875	99.669	99.773	99.767	7	100.954	100.877	100.830
5	100.049	100.153	100.147	5	100.049	100.153	100.147	7.125	101.369	101.292	101.244
5.125	100.392	100.496	100.490	5.125	100.392	100.496	100.490	7.25	101.609	101.533	101.485
5.25	100.826	100.782	100.766	5.25	100.826	100.782	100.766	7.375	100.804	100.743	100.698
5.375	100.585	100.671	100.647	5.375	100.585	100.671	100.647	7.5	101.199	101.137	101.093
5.5	100.924	101.009	100.986	5.5	100.924	101.009	100.986	7.625	101.578	101.517	101.472
5.625	101.249	101.335	101.311	5.625	101.249	101.335	101.311	7.75	101.795	101.734	101.689
5.75	101.624	101.580	101.564	5.75	101.624	101.580	101.564				
5.875	101.425	101.396	101.367	5.875	101.314	101.380	101.339				
6	101.819	101.789	101.764	6	101.643	101.697	101.657				
6.125	102.199	102.167	102.147	6.125	101.977	102.005	101.965				

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	101.818	101.787	101.756	6.125	101.073	101.099	101.161	4.5	96.402	96.401	96.411
6.625	102.092	102.060	102.029	6.25	101.416	101.370	101.348	4.625	96.739	96.738	96.748
6.75	101.707	101.653	101.598	6.375	100.404	100.354	100.400	4.75	95.495	95.450	95.435
6.875	100.517	100.440	100.393	6.5	100.867	100.806	100.810	4.875	95.678	95.663	95.648
7	100.954	100.877	100.830	6.625	101.313	101.252	101.220	5	96.083	96.068	96.053
7.125	101.369	101.292	101.244	6.75	101.644	101.582	101.551	5.125	96.329	96.314	96.299
7.25	101.609	101.533	101.485	6.875	100.567	100.490	100.443	5.25	97.379	97.364	97.349
7.375	100.804	100.743	100.698	7	101.004	100.927	100.880	5.375	97.420	97.405	97.390
7.5	101.199	101.137	101.093	7.125	101.419	101.342	101.294	5.5	97.778	97.763	97.748
7.625	101.578	101.517	101.472	7.25	101.659	101.583	101.535	5.625	98.146	98.131	98.116
7.75	101.795	101.734	101.689	7.375	100.854	100.793	100.748	5.75	98.797	98.782	98.767
				7.5	101.249	101.187	101.143	5.875	98.999	98.984	98.969
				7.625	101.628	101.567	101.522	6	99.286	99.271	99.256
								6.125	99.539	99.524	99.509

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



**BROKERS FIRST FUNDING**

**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	100.170	99.950	99.650	6.75	98.670	98.450	98.150
6.875	100.659	100.439	100.139	6.875	99.159	98.939	98.639
7	101.137	100.917	100.617	7	99.637	99.417	99.117
7.125	101.556	101.336	101.036	7.125	100.056	99.836	99.536
7.25	101.956	101.736	101.436	7.25	100.456	100.236	99.936
7.375	101.679	101.400	101.100	7.375	100.179	99.900	99.600
7.5	102.107	101.828	101.528	7.5	100.607	100.328	100.028
7.625	102.496	102.217	101.917	7.625	100.996	100.717	100.417
7.75	102.866	102.587	102.287	7.75	101.366	101.087	100.787
7.875	102.231	101.892	101.592	7.875	100.731	100.392	100.092
8	102.609	102.270	101.970	8	101.109	100.770	100.470
8.125	102.958	102.619	102.319	8.125	101.458	101.119	100.819
8.25	103.298	102.959	102.659	8.25	101.798	101.459	101.159
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.170	97.950	97.650	6.75	96.670	96.450	96.150
6.875	98.659	98.439	98.139	6.875	97.159	96.939	96.639
7	99.137	98.917	98.617	7	97.637	97.417	97.117
7.125	99.556	99.336	99.036	7.125	98.056	97.836	97.536
7.25	99.956	99.736	99.436	7.25	98.456	98.236	97.936
7.375	99.679	99.400	99.100	7.375	98.179	97.900	97.600
7.5	100.107	99.828	99.528	7.5	98.607	98.328	98.028
7.625	100.496	100.217	99.917	7.625	98.996	98.717	98.417
7.75	100.866	100.587	100.287	7.75	99.366	99.087	98.787
7.875	100.231	99.892	99.592	7.875	98.731	98.392	98.092
8	100.609	100.270	99.970	8	99.109	98.770	98.470
8.125	100.958	100.619	100.319	8.125	99.458	99.119	98.819
8.25	101.298	100.959	100.659	8.25	99.798	99.459	99.159
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.420	99.200	98.900	6.75	97.420	97.200	96.900
6.875	99.909	99.689	99.389	6.875	97.909	97.689	97.389
7	100.387	100.167	99.867	7	98.387	98.167	97.867
7.125	100.806	100.586	100.286	7.125	98.806	98.586	98.286
7.25	101.206	100.986	100.686	7.25	99.206	98.986	98.686
7.375	100.929	100.650	100.350	7.375	98.929	98.650	98.350
7.5	101.357	101.078	100.778	7.5	99.357	99.078	98.778
7.625	101.746	101.467	101.167	7.625	99.746	99.467	99.167
7.75	102.116	101.837	101.537	7.75	100.116	99.837	99.537
7.875	101.481	101.142	100.842	7.875	99.481	99.142	98.842
8	101.859	101.520	101.220	8	99.859	99.520	99.220
8.125	102.208	101.869	101.569	8.125	100.208	99.869	99.569
8.25	102.548	102.209	101.909	8.25	100.548	100.209	99.909

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.