



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

YOUR BFF IN WHOLESALE

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	94.207	94.139	94.052	4.75	94.207	94.139	94.052	5.125	96.756	96.780	96.809
4.875	94.893	94.830	94.749	4.875	94.893	94.830	94.749	5.25	97.473	97.492	97.503
5	95.490	95.503	95.568	5	95.490	95.503	95.568	5.375	98.053	98.032	98.034
5.125	96.060	96.006	96.054	5.125	96.060	96.006	96.054	5.5	98.563	98.542	98.539
5.25	96.843	96.805	96.797	5.25	96.574	96.554	96.590	5.625	99.098	99.077	99.057
5.375	97.475	97.438	97.430	5.375	97.357	97.327	97.255	5.75	99.277	99.246	99.227
5.5	98.211	98.173	98.165	5.5	97.921	97.896	97.830	5.875	99.804	99.777	99.730
5.625	98.650	98.613	98.605	5.625	98.424	98.404	98.345	6	100.177	100.160	100.177
5.75	98.888	98.842	98.827	5.75	98.702	98.671	98.617	6.125	100.630	100.610	100.627
5.875	99.445	99.400	99.384	5.875	99.218	99.191	99.144	6.25	100.547	100.494	100.468
6	100.023	99.978	99.962	6	99.772	99.749	99.708	6.375	100.990	100.965	100.927
6.125	100.424	100.378	100.362	6.125	100.164	100.138	100.117	6.5	101.361	101.316	101.287
6.25	100.380	100.335	100.319	6.25	100.203	100.174	100.130	6.625	101.778	101.733	101.702
6.375	100.864	100.818	100.803	6.375	100.724	100.699	100.662	6.75	101.706	101.626	101.599
6.5	101.325	101.279	101.264	6.5	101.236	101.216	101.185	6.875	102.120	102.040	102.011
6.625	101.686	101.641	101.625	6.625	101.493	101.467	101.462	7	102.490	102.409	102.382
6.75	101.673	101.604	101.565	6.75	101.454	101.422	101.410	7.125	102.793	102.712	102.683
6.875	102.047	101.977	101.938	6.875	101.885	101.942	101.927	7.25	102.921	102.820	102.786
7	102.468	102.399	102.360	7	102.262	102.260	102.253	7.375	103.337	103.236	103.201
7.125	102.766	102.697	102.658	7.125	102.618	102.580	102.580	7.5	103.683	103.582	103.547
7.25	102.652	102.695	102.668	7.25	102.652	102.695	102.668	7.625	103.922	103.821	103.786
7.375	103.022	103.031	103.001	7.375	103.022	103.031	103.001	7.75	103.551	103.551	103.551
7.5	103.473	103.371	103.337	7.5	103.473	103.371	103.337	7.875	104.038	104.038	104.038
7.625	103.681	103.579	103.544	7.625	103.681	103.579	103.544	8	104.176	104.176	104.176
7.75	103.590	103.590	103.590	7.75	103.590	103.590	103.590				
7.875	103.774	103.774	103.774	7.875	103.774	103.774	103.774				
8	104.075	104.075	104.075	8	104.075	104.075	104.075				
8.125	104.268	104.268	104.268	8.125	104.268	104.268	104.268				
8.25	92.391	92.377	92.277								

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	97.711	97.682	97.682	4.625	97.946	97.917	97.917	5	95.518	95.531	95.596
4.75	98.210	98.131	98.122	4.75	98.199	98.037	98.047	5.125	96.017	96.030	96.096
4.875	98.586	98.453	98.427	4.875	98.664	98.456	98.456	5.25	96.499	96.334	96.199
5	98.819	98.780	98.775	5	98.868	98.710	98.722	5.375	97.114	96.943	96.803
5.125	99.296	99.263	99.258	5.125	99.103	99.071	99.068	5.5	97.833	97.657	97.525
5.25	99.732	99.700	99.695	5.25	99.444	99.411	99.408	5.625	98.259	98.078	97.938
5.375	99.853	99.810	99.825	5.375	99.758	99.725	99.722	5.75	98.679	98.557	98.464
5.5	100.160	100.115	100.134	5.5	100.058	100.024	100.022	5.875	99.231	99.105	99.008
5.625	100.286	100.278	100.261	5.625	100.107	100.099	100.082	6	99.782	99.651	99.564
5.75	100.709	100.701	100.684	5.75	100.444	100.436	100.419	6.125	100.187	100.052	99.947
5.875	100.820	100.802	100.806	5.875	100.745	100.737	100.720	6.25	100.197	100.184	100.184
6	101.247	101.238	101.222	6	101.033	101.024	101.008	6.375	100.635	100.619	100.624
6.125	100.987	101.020	100.989	6.125	100.893	100.893	100.893	6.5	101.005	100.986	100.996
6.25	101.356	101.389	101.358	6.25	101.102	101.135	101.104	6.625	101.309	101.284	101.307
6.375	101.603	101.601	101.587	6.375	101.394	101.426	101.396	6.75	101.269	101.325	101.313
6.5	101.811	101.803	101.795	6.5	101.695	101.726	101.697	6.875	101.679	101.737	101.721
6.625	101.925	101.925	101.907	6.625	101.887	101.887	101.869	7	101.949	102.002	101.994
6.75	102.067	102.109	102.064	6.75	101.973	102.001	101.956	7.125	102.171	102.217	102.224
6.875	102.428	102.421	102.415	6.875	102.254	102.296	102.251	7.25	101.845	101.795	101.737
7	102.496	102.450	102.434	7	102.530	102.571	102.527	7.375	102.166	102.116	102.058
7.125	102.222	102.160	102.127	7.125	102.005	101.944	101.911	7.5	102.461	102.411	102.354
7.25	102.697	102.635	102.602	7.25	102.383	102.321	102.288	7.625	102.106	102.059	102.043
7.375	103.154	103.092	103.060	7.375	102.746	102.684	102.651	7.75	101.644	101.597	101.577
								7.875	102.102	102.055	102.035

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.177	96.130	96.114	5.25	97.616	97.557	97.497
5.375	96.821	96.775	96.759	5.375	97.967	97.908	97.848
5.5	97.498	97.451	97.435	5.5	98.076	98.016	97.957
5.625	97.873	97.826	97.810	5.625	97.857	97.797	97.763
5.75	98.519	98.487	98.434	5.75	98.385	98.331	98.308
5.875	98.753	98.702	98.649	5.875	98.701	98.655	98.639
6	99.454	99.432	99.391	6	98.897	98.851	98.835
6.125	99.855	99.837	99.802	6.125	98.766	98.713	98.689
6.25	100.397	100.368	100.324	6.25	99.142	99.089	99.081
6.375	100.886	100.861	100.824	6.375	99.382	99.374	99.366
6.5	101.255	101.235	101.203	6.5	99.474	99.428	99.412
6.625	101.485	101.469	101.444	6.625	99.604	99.551	99.528
6.75	101.115	101.104	101.085	6.75	100.026	99.889	99.828
6.875	101.511	101.504	101.492	6.875	100.486	100.480	100.472
7	101.800	101.798	101.792	7	100.345	100.208	100.102
7.125	101.966	101.966	101.965	7.125	99.683	99.569	99.439

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

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

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	97.669	97.667	97.661	5	97.434	97.432	97.426	5	94.117	94.054	
5.125	97.967	97.962	97.952	5.125	97.807	97.802	97.792	5.125	94.769	94.706	94.643
5.25	98.240	98.231	98.218	5.25	98.148	98.139	98.125	5.25	95.244	95.181	95.119
5.375	98.479	98.466	98.450	5.375	98.448	98.435	98.418	5.375	95.894	95.831	95.769
5.5	98.697	98.680	98.660	5.5	98.625	98.609	98.588	5.5	96.359	96.296	96.233
5.625	98.888	98.868	98.844	5.625	98.645	98.625	98.601	5.625	96.819	96.756	96.694
5.75	99.068	99.043	99.016	5.75	98.722	98.697	98.670	5.75	97.276	97.213	97.151
5.875	99.229	99.201	99.170	5.875	98.884	98.856	98.825	5.875	97.545	97.482	97.420
6	99.312	99.280	99.246	6	99.053	99.021	98.986	6	97.994	97.931	97.868
6.125	99.303	99.267	99.229	6.125	99.224	99.188	99.151	6.125	98.252	98.189	98.126
6.25	99.332	99.293	99.251	6.25	99.398	99.358	99.317	6.25	98.691	98.628	98.566
6.375	99.491	99.428	99.365	6.375	99.573	99.530	99.485	6.375	98.760	98.697	98.634
6.5	99.674	99.611	99.548	6.5	99.727	99.680	99.632	6.5	99.023	98.960	98.898
6.625	99.866	99.803	99.740	6.625	99.853	99.801	99.750	6.625	98.368	98.305	98.242
6.75	99.946	99.883	99.820	6.75	99.926	99.871	99.816	6.75	98.827	98.764	98.702
6.875	100.001	99.938	99.875	6.875	99.932	99.873	99.815	6.875	99.105	99.042	98.980
7	100.062	99.999	99.936	7	100.118	100.056	99.994	7	99.570	99.507	99.444
7.125	100.126	100.063	100.000	7.125	100.562	100.496	100.430	7.125	99.657	99.594	99.531

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	97.874	97.872	97.866	5	97.634	97.633	97.626	5	94.333	94.270	94.207
5.125	98.172	98.167	98.157	5.125	98.006	98.001	97.991	5.125	94.985	94.922	94.859
5.25	98.445	98.436	98.422	5.25	98.346	98.337	98.324	5.25	95.461	95.398	95.335
5.375	98.685	98.672	98.655	5.375	98.645	98.632	98.615	5.375	96.111	96.048	95.985
5.5	98.903	98.886	98.866	5.5	98.822	98.806	98.785	5.5	96.575	96.512	96.449
5.625	99.095	99.075	99.051	5.625	98.842	98.822	98.798	5.625	97.036	96.973	96.910
5.75	99.277	99.252	99.225	5.75	98.919	98.895	98.867	5.75	97.493	97.430	97.367
5.875	99.440	99.412	99.381	5.875	99.083	99.054	99.024	5.875	97.762	97.699	97.636
6	99.525	99.493	99.459	6	99.253	99.220	99.186	6	98.210	98.147	98.084
6.125	99.517	99.482	99.444	6.125	99.426	99.390	99.352	6.125	98.468	98.405	98.342
6.25	99.548	99.509	99.468	6.25	99.601	99.561	99.520	6.25	98.908	98.845	98.782
6.375	99.707	99.644	99.581	6.375	99.777	99.734	99.689	6.375	98.977	98.914	98.851
6.5	99.891	99.828	99.765	6.5	99.933	99.885	99.837	6.5	99.240	99.177	99.114
6.625	100.083	100.020	99.957	6.625	100.060	100.008	99.957	6.625	98.584	98.521	98.458
6.75	100.162	100.099	100.036	6.75	100.134	100.079	100.024	6.75	99.044	98.981	98.918
6.875	100.218	100.155	100.092	6.875	100.143	100.084	100.025	6.875	99.322	99.259	99.196
7	100.279	100.216	100.153	7	100.331	100.268	100.207	7	99.787	99.724	99.661
7.125	100.342	100.279	100.216	7.125	100.777	100.711	100.645	7.125	99.873	99.810	99.747

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

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

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

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

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

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	95.740	95.766	95.790	4.5	95.597	95.551	95.581	5	97.878	97.831	97.816
4.625	96.253	96.207	96.191	4.625	96.253	96.207	96.191	5.125	98.534	98.476	98.444
4.75	97.072	97.024	96.960	4.75	96.983	96.968	96.953	5.25	99.466	99.396	99.326
4.875	97.501	97.454	97.389	4.875	97.285	97.270	97.255	5.375	99.462	99.392	99.322
5	97.957	97.910	97.845	5	97.878	97.831	97.816	5.5	99.982	99.912	99.842
5.125	98.534	98.476	98.444	5.125	98.534	98.476	98.444	5.625	100.508	100.487	100.487
5.25	99.466	99.396	99.326	5.25	99.466	99.396	99.326	5.75	101.206	101.003	100.994
5.375	99.631	99.585	99.544	5.375	99.462	99.392	99.322	5.875	100.805	100.602	100.434
5.5	100.158	100.110	100.060	5.5	99.982	99.912	99.842	6	101.245	101.093	101.028
5.625	100.698	100.649	100.600	5.625	100.508	100.487	100.487	6.125	101.807	101.682	101.667
5.75	101.206	101.003	100.994	5.75	101.206	101.003	100.994	6.25	102.202	102.191	102.175
5.875	100.988	100.903	100.798	5.875	100.805	100.602	100.434	6.375	101.780	101.717	101.655
6	101.284	101.199	101.094	6	101.245	101.093	101.028	6.5	102.172	102.109	102.047
6.125	101.807	101.682	101.667	6.125	101.807	101.682	101.667	6.625	102.581	102.518	102.456
6.25	102.202	102.191	102.175	6.25	102.202	102.191	102.175	6.75	102.773	102.747	102.717
6.375	101.909	101.846	101.773	6.375	101.780	101.717	101.655	6.875	102.429	102.312	102.195
6.5	102.172	102.109	102.047	6.5	102.172	102.109	102.047	7	102.757	102.687	102.641
6.625	102.581	102.518	102.456	6.625	102.581	102.518	102.456	7.125	103.089	103.143	103.097
6.75	102.773	102.747	102.717	6.75	102.773	102.747	102.717	7.25	103.299	103.213	103.149
6.875	102.488	102.414	102.333	6.875	102.429	102.312	102.195	7.375	102.467	102.392	102.317
7	102.757	102.687	102.641	7	102.757	102.687	102.641	7.5	102.767	102.692	102.617
7.125	103.089	103.143	103.097	7.125	103.089	103.143	103.097	7.625	103.058	102.973	102.908
7.25	103.299	103.213	103.149	7.25	103.299	103.213	103.149	7.75	103.388	103.302	103.237
7.375	102.762	102.795	102.809	7.375	102.467	102.392	102.317				
7.5	103.098	103.130	103.144	7.5	102.767	102.692	102.617				
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
3.75	94.880	94.856	94.832	4.25	97.239	97.253	97.289	4.5	94.836	94.859	94.881
3.875	95.342	95.318	95.293	4.375	97.806	97.820	97.856	4.625	95.339	95.357	95.375
4	95.805	95.780	95.756	4.5	98.366	98.380	98.416	4.75	95.824	95.837	95.850
4.125	96.269	96.245	96.221	4.625	98.914	98.928	98.964	4.875	96.173	96.181	96.188
4.25	97.239	97.253	97.289	4.75	98.668	98.628	98.649	5	96.805	96.784	96.799
4.375	97.806	97.820	97.856	4.875	99.182	99.170	99.191	5.125	97.479	97.457	97.472
4.5	98.366	98.380	98.416	5	99.707	99.695	99.716	5.25	98.489	98.442	98.402
4.625	98.914	98.928	98.964	5.125	100.211	100.198	100.219	5.375	98.931	98.885	98.844
4.75	98.668	98.628	98.649	5.25	100.011	99.965	99.949	5.5	99.290	99.222	99.221
4.875	99.182	99.170	99.191	5.375	100.045	100.054	100.060	5.625	99.947	99.879	99.879
5	99.707	99.695	99.716	5.5	100.513	100.521	100.527	5.75	100.448	100.245	100.136
5.125	100.211	100.198	100.219	5.625	100.951	100.960	100.966	5.875	100.227	100.140	100.035
5.25	100.011	99.965	99.949	5.75	101.019	100.973	100.957	6	100.587	100.436	100.371
5.375	100.136	100.145	100.157	5.875	100.728	100.773	100.763	6.125	101.134	101.072	101.057
5.5	100.578	100.586	100.599	6	101.159	101.204	101.194	6.25	101.167	101.081	101.016
5.625	100.998	101.006	101.018					6.375	101.179	101.125	101.071
5.75	101.019	100.973	100.957					6.5	101.556	101.497	101.437
5.875	101.100	101.116	101.132					6.625	101.638	101.587	101.536
6	101.517	101.534	101.549					6.75	101.598	101.508	101.443
								6.875	101.403	101.400	101.366
								7	101.818	101.815	101.780
								7.125	101.764	101.671	101.573
								7.25	101.824	101.738	101.674
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	98.384	98.314	98.243	5	96.805	96.784	96.799	4.5	97.451	97.370	97.290
5.375	98.720	98.649	98.579	5.125	97.479	97.457	97.472	4.625	97.919	97.838	97.757
5.5	99.290	99.222	99.221	5.25	97.782	97.696	97.647	4.75	98.483	98.491	98.499
5.625	99.947	99.879	99.879	5.375	98.524	98.456	98.456	4.875	98.950	98.958	98.966
5.75	100.448	100.245	100.136	5.5	99.290	99.222	99.221	5	99.419	99.427	99.435
5.875	100.227	100.024	99.821	5.625	99.947	99.879	99.879	5.125	99.889	99.897	99.905
6	100.587	100.386	100.371	5.75	100.321	100.234	100.186	5.25	99.534	99.542	99.551
6.125	101.134	101.072	101.057	5.875	99.852	99.731	99.715	5.375	100.004	100.012	100.020
6.25	101.167	101.081	101.016	6	100.448	100.386	100.371	5.5	100.467	100.475	100.483
6.375	100.775	100.722	100.693	6.125	101.134	101.072	101.057	5.625	100.921	100.929	100.937
6.5	101.207	101.145	101.115	6.25	101.217	101.131	101.066	5.75	100.462	100.478	100.495
6.625	101.610	101.562	101.532	6.375	100.826	100.778	100.748	5.875	100.912	100.928	100.944
6.75	101.598	101.508	101.443	6.5	101.253	101.205	101.175	6	101.349	101.365	101.382
6.875	101.403	101.400	101.366	6.625	101.666	101.618	101.588	6.125	101.760	101.776	101.792

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	99.466	99.396	99.326	5.25	99.466	99.396	99.326	5.25	99.466	99.396	99.326
5.375	99.462	99.392	99.322	5.375	99.462	99.392	99.322	5.375	99.462	99.392	99.322
5.5	99.982	99.912	99.842	5.5	99.982	99.912	99.842	5.5	99.982	99.912	99.842
5.625	100.508	100.487	100.487	5.625	100.508	100.487	100.487	5.625	100.508	100.487	100.487
5.75	101.206	101.003	100.994	5.75	101.206	101.003	100.994	5.75	101.206	101.003	100.994
5.875	100.805	100.602	100.434	5.875	100.805	100.602	100.434	5.875	100.805	100.602	100.434
6	101.245	101.093	101.028	6	101.245	101.093	101.028	6	101.245	101.093	101.028
6.125	101.807	101.682	101.667	6.125	101.807	101.682	101.667	6.125	101.807	101.682	101.667
6.25	102.202	102.191	102.175	6.25	102.202	102.191	102.175	6.25	102.202	102.191	102.175
6.375	101.780	101.717	101.655	6.375	101.780	101.717	101.655	6.375	101.780	101.717	101.655
6.5	102.172	102.109	102.047	6.5	102.172	102.109	102.047	6.5	102.172	102.109	102.047
6.625	102.581	102.518	102.456	6.625	102.581	102.518	102.456	6.625	102.581	102.518	102.456
6.75	102.773	102.747	102.717	6.75	102.773	102.747	102.717	6.75	102.773	102.747	102.717
6.875	102.429	102.312	102.195	6.875	102.429	102.312	102.195	6.875	102.429	102.312	102.195
7	102.757	102.687	102.641	7	102.757	102.687	102.641	7	102.757	102.687	102.641
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	98.366	98.380	98.416	4.25	97.239	97.253	97.289	5.25	98.384	98.314	98.243
4.625	98.914	98.928	98.964	4.375	97.806	97.820	97.856	5.375	98.720	98.649	98.579
4.75	98.668	98.628	98.649	4.5	98.366	98.380	98.416	5.5	99.340	99.272	99.271
4.875	99.182	99.170	99.191	4.625	98.914	98.928	98.964	5.625	99.997	99.929	99.929
5	99.707	99.695	99.716	4.75	98.668	98.628	98.649	5.75	100.448	100.245	100.136
5.125	100.211	100.198	100.219	4.875	99.182	99.170	99.191	5.875	100.227	100.024	99.821
5.25	100.011	99.965	99.949	5	99.707	99.695	99.716	6	100.587	100.436	100.421
5.375	100.045	100.054	100.060	5.125	100.211	100.198	100.219	6.125	101.184	101.122	101.107
5.5	100.513	100.521	100.527	5.25	100.011	99.965	99.949	6.25	101.167	101.081	101.016
5.625	100.951	100.960	100.966	5.375	100.045	100.054	100.060	6.375	100.775	100.722	100.693
5.75	101.019	100.973	100.957	5.5	100.513	100.521	100.527	6.5	101.207	101.145	101.115
5.875	100.728	100.773	100.763	5.625	100.951	100.960	100.966	6.625	101.620	101.582	101.551
6	101.159	101.204	101.194	5.75	101.019	100.973	100.957	6.75	101.598	101.508	101.443
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	98.384	98.314	98.243	5.25	97.782	97.696	97.666	4.5	95.721	95.609	95.645
5.375	98.720	98.649	98.579	5.375	98.574	98.506	98.506	4.625	96.250	96.138	96.174
5.5	99.340	99.272	99.271	5.5	99.340	99.272	99.271	4.75	94.421	94.208	94.229
5.625	99.997	99.929	99.929	5.625	99.997	99.929	99.929	4.875	94.935	94.723	94.744
5.75	100.448	100.245	100.136	5.75	100.321	100.234	100.186	5	95.415	95.203	95.224
5.875	100.227	100.024	99.821	5.875	99.842	99.781	99.765	5.125	95.853	95.641	95.662
6	100.587	100.436	100.421	6	100.498	100.436	100.421	5.25	96.233	96.218	96.203
6.125	101.184	101.122	101.107	6.125	101.184	101.122	101.107	5.375	96.325	96.310	96.295
6.25	101.167	101.081	101.016	6.25	101.217	101.131	101.066	5.5	96.724	96.709	96.694
6.375	100.775	100.722	100.693	6.375	100.464	100.426	100.395	5.625	97.125	97.110	97.095
6.5	101.207	101.145	101.115	6.5	101.080	101.042	101.011	5.75	97.824	97.809	97.794
6.625	101.620	101.582	101.551	6.625	101.620	101.582	101.551	5.875	98.086	98.071	98.056
6.75	101.598	101.508	101.443	6.75	101.648	101.558	101.493	6	98.425	98.410	98.395
6.875	101.403	101.400	101.366	6.875	100.621	100.589	100.543	6.125	98.726	98.711	98.696

Government Adjustments

FICO	Adjustment
> 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

YOUR BFF IN WHOLESALE

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	98.444	98.404	98.393	5.125	98.444	98.404	98.393	4.75	96.883	96.868	96.853
5.25	99.366	99.296	99.226	5.25	99.366	99.296	99.226	4.875	97.206	97.170	97.155
5.375	99.449	99.333	99.323	5.375	99.449	99.333	99.323	5	97.778	97.731	97.716
5.5	99.924	99.812	99.797	5.5	99.924	99.812	99.797	5.125	98.434	98.376	98.344
5.625	100.396	100.283	100.268	5.625	100.396	100.283	100.268	5.25	99.366	99.296	99.226
5.75	101.106	100.903	100.754	5.75	101.106	100.903	100.754	5.375	99.362	99.292	99.222
5.875	100.762	100.632	100.564	5.875	100.762	100.585	100.564	5.5	99.882	99.812	99.742
6	101.196	101.020	100.999	6	101.196	101.020	100.999	5.625	100.370	100.283	100.235
6.125	101.707	101.512	101.448	6.125	101.707	101.512	101.448	5.75	101.106	100.903	100.754
6.25	102.023	101.937	101.873	6.25	102.023	101.937	101.873	5.875	100.705	100.502	100.454
6.375	101.680	101.617	101.555	6.375	101.680	101.617	101.555	6	101.145	100.993	100.928
6.5	102.072	102.009	101.947	6.5	102.072	102.009	101.947	6.125	101.707	101.512	101.448
6.625	102.481	102.418	102.356	6.625	102.481	102.418	102.356	6.25	102.023	101.937	101.873
6.75	102.673	102.583	102.518	6.75	102.673	102.583	102.518	6.375	101.680	101.617	101.555
6.875	102.329	102.316	102.282	6.875	102.329	102.316	102.282	6.5	102.072	102.009	101.947
7	102.688	102.685	102.651	7	102.688	102.685	102.651	6.625	102.481	102.418	102.356
7.125	102.886	102.770	102.706	7.125	102.886	102.770	102.706	6.75	102.673	102.583	102.518
7.25	103.199	103.113	103.049	7.25	103.199	103.113	103.049	6.875	102.329	102.262	102.228
7.375	102.480	102.517	102.525	7.375	102.367	102.292	102.217	7	102.667	102.664	102.629
7.5	102.667	102.592	102.569	7.5	102.667	102.592	102.517	7.125	102.886	102.770	102.706
7.625	102.958	102.873	102.808	7.625	102.958	102.873	102.808	7.25	103.199	103.113	103.049
7.75	103.288	103.202	103.137	7.75	103.288	103.202	103.137	7.375	102.367	102.292	102.217
7.875	102.642	102.664	102.672					7.5	102.667	102.592	102.517
								7.625	102.958	102.873	102.808
								7.75	103.288	103.202	103.137

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
3.75	94.780	94.756	94.732	4.25	97.031	97.045	97.081	4.875	95.737	95.685	95.800
3.875	95.242	95.218	95.193	4.375	97.535	97.549	97.585	5	96.319	96.268	96.383
4	95.705	95.680	95.656	4.5	98.018	98.032	98.068	5.125	97.004	96.952	97.067
4.125	96.169	96.145	96.121	4.625	98.475	98.489	98.525	5.25	98.451	98.335	98.325
4.25	97.031	97.045	97.081	4.75	98.568	98.522	98.506	5.375	98.893	98.777	98.767
4.375	97.535	97.549	97.585	4.875	98.836	98.823	98.844	5.5	99.323	99.207	99.196
4.5	98.018	98.032	98.068	5	99.253	99.241	99.262	5.625	99.714	99.598	99.587
4.625	98.475	98.489	98.525	5.125	99.639	99.627	99.647	5.75	100.348	100.145	100.036
4.75	98.568	98.522	98.506	5.25	99.911	99.865	99.849	5.875	100.127	99.927	99.906
4.875	98.925	98.933	98.941	5.375	99.625	99.633	99.639	6	100.487	100.289	100.268
5	99.394	99.402	99.410	5.5	99.974	99.983	99.988	6.125	100.940	100.736	100.601
5.125	99.864	99.872	99.880	5.625	100.387	100.341	100.325	6.25	101.067	100.981	100.916
5.25	99.911	99.865	99.849	5.75	100.919	100.873	100.857	6.375	100.825	100.777	100.748
5.375	99.979	99.987	99.995	5.875	100.299	100.330	100.320	6.5	101.107	101.059	101.030
5.5	100.442	100.450	100.458	6	100.779	100.733	100.717	6.625	101.423	101.375	101.345
5.625	100.896	100.904	100.912					6.75	101.579	101.576	101.542
5.75	100.919	100.873	100.857					6.875	101.861	101.858	101.823
5.875	100.887	100.903	100.919					7	102.153	102.150	102.115
6	101.324	101.340	101.357					7.125	101.431	101.345	101.281
								7.25	101.724	101.638	101.574
								7.375	100.676	100.591	100.526
								7.5	101.127	101.041	100.977
								7.625	101.565	101.479	101.414
								7.75	101.844	101.758	101.694

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	101.107	101.059	101.030	6.125	100.692	100.606	100.541	4.5	97.351	97.270	97.190
6.625	101.423	101.375	101.345	6.25	101.117	101.031	100.966	4.625	97.819	97.738	97.657
6.75	101.579	101.576	101.542	6.375	100.141	100.051	99.986	4.75	98.383	98.391	98.399
6.875	101.861	101.858	101.823	6.5	100.693	100.603	100.538	4.875	98.850	98.858	98.866
7	102.153	102.150	102.115	6.625	101.175	101.085	101.021	5	99.319	99.327	99.335
7.125	101.431	101.345	101.281	6.75	101.548	101.458	101.393	5.125	99.789	99.797	99.805
7.25	101.724	101.638	101.574	6.875	100.521	100.435	100.371	5.25	99.434	99.442	99.451
7.375	100.676	100.591	100.526	7	101.014	100.928	100.864	5.375	99.904	99.912	99.920
7.5	101.127	101.041	100.977	7.125	101.481	101.395	101.331	5.5	100.367	100.375	100.383
7.625	101.565	101.479	101.414	7.25	101.774	101.688	101.624	5.625	100.821	100.829	100.837
7.75	101.844	101.758	101.694	7.375	100.726	100.641	100.576	5.75	100.362	100.378	100.395
				7.5	101.177	101.091	101.027	5.875	100.812	100.828	100.844
				7.625	101.615	101.529	101.464	6	101.249	101.265	101.282
								6.125	101.660	101.676	101.692

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	101.680	101.617	101.555	6.375	101.680	101.617	101.555	6	101.145	100.993	100.928
6.5	102.072	102.009	101.947	6.5	102.072	102.009	101.947	6.125	101.707	101.512	101.448
6.625	102.481	102.418	102.356	6.625	102.481	102.418	102.356	6.25	102.023	101.937	101.873
6.75	102.673	102.583	102.518	6.75	102.673	102.583	102.518	6.375	101.680	101.617	101.555
6.875	102.329	102.316	102.282	6.875	102.329	102.316	102.282	6.5	102.072	102.009	101.947
7	102.688	102.685	102.651	7	102.688	102.685	102.651	6.625	102.481	102.418	102.356
7.125	102.886	102.770	102.706	7.125	102.886	102.770	102.706	6.75	102.673	102.583	102.518
7.25	103.199	103.113	103.049	7.25	103.199	103.113	103.049	6.875	102.329	102.262	102.228
7.375	102.480	102.517	102.525	7.375	102.367	102.292	102.217	7	102.667	102.664	102.629
7.5	102.667	102.592	102.569	7.5	102.667	102.592	102.517	7.125	102.886	102.770	102.706
7.625	102.958	102.873	102.808	7.625	102.958	102.873	102.808	7.25	103.199	103.113	103.049
7.75	103.288	103.202	103.137	7.75	103.288	103.202	103.137	7.375	102.367	102.292	102.217
7.875	102.642	102.664	102.672					7.5	102.667	102.592	102.517
								7.625	102.958	102.873	102.808
								7.75	103.288	103.202	103.137

VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	98.018	98.032	98.068	4.5	98.018	98.032	98.068	6.625	101.406	101.343	101.281
4.625	98.475	98.489	98.525	4.625	98.475	98.489	98.525	6.75	101.498	101.408	101.343
4.75	98.568	98.522	98.506	4.75	98.568	98.522	98.506	6.875	100.704	100.631	100.550
4.875	98.925	98.933	98.941	4.875	98.836	98.823	98.844	7	101.032	100.915	100.814
5	99.394	99.402	99.410	5	99.253	99.241	99.262	7.125	101.431	101.345	101.281
5.125	99.864	99.872	99.880	5.125	99.639	99.627	99.647	7.25	101.724	101.638	101.574
5.25	99.911	99.865	99.849	5.25	99.911	99.865	99.849	7.375	101.217	101.255	101.263
5.375	99.979	99.987	99.995	5.375	99.625	99.633	99.639	7.5	101.261	101.298	101.306
5.5	100.442	100.450	100.458	5.5	99.974	99.983	99.988	7.625	101.565	101.479	101.414
5.625	100.896	100.904	100.912	5.625	100.387	100.341	100.325	7.75	101.844	101.758	101.694
5.75	100.919	100.873	100.857	5.75	100.919	100.873	100.857	7.875	100.067	100.089	100.097
5.875	100.887	100.903	100.919	5.875	100.299	100.330	100.320				
6	101.324	101.340	101.357	6	100.779	100.733	100.717				
6.125	101.735	101.751	101.767	6.125	101.278	101.232	101.216				

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	101.107	101.044	100.982	6.125	100.692	100.606	100.541	4.5	97.351	97.270	97.190
6.625	101.406	101.343	101.281	6.25	101.117	101.031	100.966	4.625	97.819	97.738	97.657
6.75	101.498	101.408	101.343	6.375	100.141	100.051	99.986	4.75	98.383	98.391	98.399
6.875	100.704	100.587	100.470	6.5	100.693	100.603	100.538	4.875	98.850	98.858	98.866
7	101.032	100.915	100.814	6.625	101.175	101.085	101.021	5	99.319	99.327	99.335
7.125	101.431	101.345	101.281	6.75	101.548	101.458	101.393	5.125	99.789	99.797	99.805
7.25	101.724	101.638	101.574	6.875	100.521	100.435	100.371	5.25	99.434	99.442	99.451
7.375	100.676	100.591	100.526	7	101.014	100.928	100.864	5.375	99.904	99.912	99.920
7.5	101.127	101.041	100.977	7.125	101.481	101.395	101.331	5.5	100.367	100.375	100.383
7.625	101.565	101.479	101.414	7.25	101.774	101.688	101.624	5.625	100.821	100.829	100.837
7.75	101.844	101.758	101.694	7.375	100.726	100.641	100.576	5.75	100.362	100.378	100.395
				7.5	101.177	101.091	101.027	5.875	100.812	100.828	100.844
				7.625	101.615	101.529	101.464	6	101.249	101.265	101.282
								6.125	101.660	101.676	101.692

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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.004	99.847	99.547	6.75	98.504	98.347	98.047
6.875	100.502	100.345	100.045	6.875	99.002	98.845	98.545
7	100.979	100.822	100.522	7	99.479	99.322	99.022
7.125	101.408	101.251	100.951	7.125	99.908	99.751	99.451
7.25	101.817	101.660	101.360	7.25	100.317	100.160	99.860
7.375	100.964	100.746	100.446	7.375	99.464	99.246	98.946
7.5	101.401	101.183	100.883	7.5	99.901	99.683	99.383
7.625	101.800	101.582	101.282	7.625	100.300	100.082	99.782
7.75	102.179	101.961	101.661	7.75	100.679	100.461	100.161
7.875	102.051	101.773	101.473	7.875	100.551	100.273	99.973
8	102.458	102.180	101.880	8	100.958	100.680	100.380
8.125	102.807	102.529	102.229	8.125	101.307	101.029	100.729
8.25	103.156	102.878	102.578	8.25	101.656	101.378	101.078

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.004	97.847	97.547	6.75	96.504	96.347	96.047
6.875	98.502	98.345	98.045	6.875	97.002	96.845	96.545
7	98.979	98.822	98.522	7	97.479	97.322	97.022
7.125	99.408	99.251	98.951	7.125	97.908	97.751	97.451
7.25	99.817	99.660	99.360	7.25	98.317	98.160	97.860
7.375	98.964	98.746	98.446	7.375	97.464	97.246	96.946
7.5	99.401	99.183	98.883	7.5	97.901	97.683	97.383
7.625	99.800	99.582	99.282	7.625	98.300	98.082	97.782
7.75	100.179	99.961	99.661	7.75	98.679	98.461	98.161
7.875	100.051	99.773	99.473	7.875	98.551	98.273	97.973
8	100.458	100.180	99.880	8	98.958	98.680	98.380
8.125	100.807	100.529	100.229	8.125	99.307	99.029	98.729
8.25	101.156	100.878	100.578	8.25	99.656	99.378	99.078

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.254	99.097	98.797	6.75	97.254	97.097	96.797
6.875	99.752	99.595	99.295	6.875	97.752	97.595	97.295
7	100.229	100.072	99.772	7	98.229	98.072	97.772
7.125	100.658	100.501	100.201	7.125	98.658	98.501	98.201
7.25	101.067	100.910	100.610	7.25	99.067	98.910	98.610
7.375	100.214	99.996	99.696	7.375	98.214	97.996	97.696
7.5	100.651	100.433	100.133	7.5	98.651	98.433	98.133
7.625	101.050	100.832	100.532	7.625	99.050	98.832	98.532
7.75	101.429	101.211	100.911	7.75	99.429	99.211	98.911
7.875	101.301	101.023	100.723	7.875	99.301	99.023	98.723
8	101.708	101.430	101.130	8	99.708	99.430	99.130
8.125	102.057	101.779	101.479	8.125	100.057	99.779	99.479
8.25	102.406	102.128	101.828	8.25	100.406	100.128	99.828

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.