



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

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Relock Policy

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

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	94.599	94.532	94.532	4.75	94.599	94.532	94.532	5.125	97.263	97.317	97.252
4.875	95.305	95.243	95.243	4.875	95.305	95.243	95.243	5.25	97.957	98.023	97.956
5	96.361	96.448	96.395	5	96.361	96.448	96.395	5.375	98.899	98.762	98.745
5.125	96.880	96.964	96.915	5.125	96.880	96.964	96.915	5.5	99.388	99.251	99.234
5.25	97.643	97.554	97.543	5.25	97.413	97.483	97.432	5.625	99.798	99.662	99.645
5.375	98.257	98.167	98.157	5.375	97.984	98.021	97.971	5.75	99.995	99.981	99.953
5.5	98.970	98.881	98.870	5.5	98.577	98.543	98.496	5.875	100.490	100.465	100.451
5.625	99.377	99.287	99.277	5.625	99.046	99.095	99.044	6	100.938	100.913	100.899
5.75	99.561	99.476	99.472	5.75	99.358	99.409	99.368	6.125	101.294	101.270	101.256
5.875	100.085	100.000	99.996	5.875	99.896	99.947	99.909	6.25	101.136	101.125	101.104
6	100.627	100.543	100.539	6	100.345	100.415	100.375	6.375	101.550	101.539	101.521
6.125	100.982	100.897	100.893	6.125	100.780	100.856	100.811	6.5	101.910	101.899	101.884
6.25	100.801	100.717	100.712	6.25	100.665	100.698	100.682	6.625	102.265	102.254	102.240
6.375	101.246	101.235	101.221	6.375	101.202	101.235	101.221	6.75	101.985	101.977	101.949
6.5	101.667	101.635	101.621	6.5	101.585	101.635	101.621	6.875	102.377	102.369	102.343
6.625	102.005	101.977	101.952	6.625	101.892	101.977	101.952	7	102.734	102.726	102.701
6.75	101.868	101.816	101.842	6.75	101.807	101.816	101.842	7.125	103.034	103.026	103.002
6.875	102.319	102.327	102.355	6.875	102.319	102.327	102.355	7.25	103.126	103.121	103.069
7	102.617	102.591	102.613	7	102.555	102.591	102.613	7.375	103.473	103.468	103.417
7.125	102.904	102.831	102.841	7.125	102.769	102.831	102.841	7.5	103.806	103.801	103.751
7.25	102.787	102.792	102.897	7.25	102.787	102.792	102.897	7.625	104.036	104.031	103.983
7.375	103.114	103.117	103.226	7.375	103.114	103.117	103.226	7.75	103.362	103.362	103.314
7.5	103.491	103.486	103.435	7.5	103.491	103.486	103.435	7.875	103.819	103.819	103.767
7.625	103.696	103.682	103.632	7.625	103.687	103.682	103.632	8	104.068	104.068	104.011
7.75	103.387	103.387	103.340	7.75	103.387	103.387	103.340				
7.875	103.583	103.583	103.530	7.875	103.583	103.583	103.530				
8	103.913	103.913	103.855	8	103.913	103.913	103.855				
8.125	104.097	104.097	104.034	8.125	104.097	104.097	104.034				
8.25	92.528	92.434	92.334								

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	98.297	98.297	98.235	4.625	98.707	98.707	98.645	5	96.562	96.650	96.596
4.75	98.977	98.854	98.804	4.75	98.804	98.804	98.804	5.125	97.095	97.179	97.130
4.875	99.310	99.200	99.192	4.875	99.278	99.278	99.278	5.25	97.108	97.053	97.004
5	99.583	99.549	99.541	5	99.451	99.451	99.451	5.375	97.696	97.667	97.618
5.125	99.481	99.483	99.566	5.125	99.565	99.565	99.565	5.5	98.384	98.228	98.172
5.25	99.913	99.919	100.002	5.25	99.643	99.659	99.742	5.625	98.771	98.812	98.758
5.375	100.310	100.185	100.170	5.375	99.972	99.972	100.043	5.75	99.238	99.211	99.197
5.5	100.598	100.474	100.460	5.5	100.174	100.241	100.326	5.875	99.723	99.755	99.716
5.625	100.740	100.781	100.748	5.625	100.565	100.606	100.573	6	100.195	100.220	100.180
5.75	101.057	101.111	101.073	5.75	100.903	100.943	100.911	6.125	100.578	100.647	100.602
5.875	101.328	101.352	101.312	5.875	101.176	101.227	101.195	6.25	100.882	100.915	100.898
6	101.617	101.678	101.646	6	101.425	101.488	101.457	6.375	101.318	101.351	101.337
6.125	101.477	101.446	101.643	6.125	101.271	101.249	101.449	6.5	101.633	101.682	101.669
6.25	101.833	101.803	101.992	6.25	101.565	101.536	101.779	6.625	101.853	101.938	101.914
6.375	102.166	102.137	102.181	6.375	101.851	101.824	102.053	6.75	101.853	101.862	101.888
6.5	102.365	102.336	102.322	6.5	102.119	102.092	102.336	6.875	102.225	102.233	102.261
6.625	102.291	102.277	102.396	6.625	102.230	102.229	102.280	7	102.434	102.471	102.492
6.75	102.623	102.611	102.651	6.75	102.403	102.392	102.592	7.125	102.606	102.668	102.677
6.875	102.978	102.967	102.922	6.875	102.691	102.681	102.874	7.25	102.115	102.115	102.088
7	102.954	102.910	102.891	7	102.853	102.868	103.137	7.375	102.353	102.353	102.321
7.125	102.578	102.519	102.454	7.125	102.402	102.343	102.278	7.5	102.645	102.645	102.608
7.25	103.027	102.967	102.903	7.25	102.779	102.720	102.655	7.625	102.786	102.786	102.744
7.375	103.462	103.403	103.338	7.375	103.147	103.088	103.023	7.75	101.481	101.430	101.397
								7.875	101.911	101.861	101.828

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.459	96.398	96.297	5.25	98.144	98.078	98.013
5.375	96.994	96.933	96.833	5.375	98.468	98.406	98.374
5.5	98.186	98.125	98.024	5.5	98.697	98.653	98.620
5.625	98.691	98.630	98.529	5.625	98.555	98.510	98.478
5.75	99.275	99.213	99.213	5.75	99.023	98.978	98.946
5.875	99.452	99.407	99.323	5.875	99.475	99.431	99.398
6	100.141	100.087	100.087	6	99.668	99.624	99.591
6.125	100.538	100.489	100.489	6.125	99.233	99.189	99.173

6.25	100.574	100.545	100.545	6.25	99.691	99.647	99.631
6.375	101.054	101.030	101.030	6.375	100.136	100.092	100.075
6.5	101.403	101.383	101.383	6.5	100.284	100.239	100.223
6.625	101.614	101.598	101.598	6.625	100.077	100.063	100.016
6.75	101.715	101.715	101.709	6.75	100.349	100.335	100.289
6.875	102.106	102.106	102.095	6.875	100.967	100.954	100.909
7	102.378	102.378	102.361	7	100.644	100.599	100.567
7.125	102.673	102.673	102.652	7.125	91.977	91.875	91.772

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	97.629	97.671	97.616	5	97.389	97.431	97.377	5	94.486	94.423	94.361
5.125	97.891	97.930	97.871	5.125	97.735	97.773	97.715	5.125	95.147	95.084	95.021
5.25	98.146	98.181	98.119	5.25	98.048	98.082	98.020	5.25	95.628	95.565	95.502
5.375	98.392	98.423	98.357	5.375	98.319	98.350	98.284	5.375	96.294	96.231	96.168
5.5	98.617	98.644	98.575	5.5	98.541	98.568	98.499	5.5	96.778	96.715	96.652
5.625	98.816	98.839	98.765	5.625	98.701	98.724	98.650	5.625	97.242	97.179	97.116
5.75	99.066	99.085	99.008	5.75	98.892	98.911	98.834	5.75	97.698	97.635	97.573
5.875	99.381	99.396	99.315	5.875	99.132	99.148	99.066	5.875	97.966	97.903	97.841
6	99.582	99.593	99.508	6	99.355	99.366	99.281	6	98.422	98.359	98.296
6.125	99.638	99.646	99.557	6.125	99.551	99.559	99.470	6.125	98.691	98.628	98.566
6.25	99.709	99.714	99.621	6.25	99.726	99.730	99.638	6.25	99.152	99.089	99.026
6.375	99.788	99.788	99.691	6.375	99.874	99.874	99.778	6.375	99.234	99.171	99.109
6.5	99.880	99.839	99.754	6.5	100.021	100.017	99.917	6.5	99.505	99.442	99.380
6.625	100.085	100.022	99.959	6.625	100.167	100.160	100.056	6.625	98.836	98.773	98.710
6.75	100.165	100.102	100.039	6.75	100.277	100.266	100.158	6.75	99.294	99.231	99.169
6.875	100.225	100.162	100.099	6.875	100.338	100.323	100.212	6.875	99.567	99.504	99.442
7	100.290	100.227	100.164	7	100.569	100.551	100.435	7	100.030	99.967	99.905
7.125	100.377	100.355	100.235	7.125	101.043	101.022	100.901	7.125	100.116	100.053	99.990

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	97.832	97.874	97.819	5	97.587	97.629	97.574	5	94.555	94.492	94.429
5.125	98.094	98.133	98.074	5.125	97.932	97.970	97.912	5.125	95.215	95.152	95.089
5.25	98.349	98.384	98.322	5.25	98.244	98.278	98.216	5.25	95.696	95.633	95.570
5.375	98.596	98.626	98.561	5.375	98.515	98.545	98.479	5.375	96.362	96.299	96.236
5.5	98.822	98.849	98.779	5.5	98.736	98.763	98.693	5.5	96.846	96.783	96.720
5.625	99.021	99.044	98.971	5.625	98.896	98.919	98.845	5.625	97.310	97.247	97.184
5.75	99.273	99.292	99.215	5.75	99.088	99.107	99.030	5.75	97.766	97.703	97.640
5.875	99.590	99.606	99.525	5.875	99.329	99.344	99.263	5.875	98.034	97.971	97.908
6	99.793	99.805	99.720	6	99.553	99.565	99.480	6	98.490	98.427	98.364
6.125	99.852	99.859	99.771	6.125	99.751	99.759	99.670	6.125	98.759	98.696	98.633
6.25	99.924	99.928	99.836	6.25	99.928	99.932	99.839	6.25	99.220	99.157	99.094
6.375	100.004	100.004	99.908	6.375	100.077	100.077	99.981	6.375	99.302	99.239	99.176
6.5	100.060	100.056	99.956	6.5	100.225	100.222	100.121	6.5	99.573	99.510	99.447
6.625	100.153	100.115	100.027	6.625	100.374	100.366	100.262	6.625	98.904	98.841	98.778
6.75	100.233	100.170	100.107	6.75	100.486	100.474	100.366	6.75	99.362	99.299	99.236
6.875	100.293	100.230	100.167	6.875	100.549	100.534	100.422	6.875	99.636	99.573	99.510
7	100.358	100.295	100.232	7	100.782	100.763	100.648	7	100.099	100.036	99.973
7.125	100.602	100.579	100.460	7.125	101.258	101.237	101.116	7.125	100.184	100.121	100.058

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.720	96.700	96.680	5.75	99.821	99.775	99.758	5	98.811	98.811	98.795
5.125	97.360	97.340	97.320	5.875	100.350	100.304	100.287	5.125	98.938	98.938	98.922
5.25	97.955	97.951	97.934	6	100.810	100.764	100.747	5.25	99.455	99.455	99.438
5.375	98.594	98.590	98.573	6.125	101.137	101.091	101.074	5.375	99.669	99.669	99.653
5.5	99.199	99.194	99.177	6.25	100.936	100.890	100.873	5.5	99.977	99.977	99.961
5.625	99.754	99.749	99.732	6.375	101.421	101.375	101.358	5.625	100.120	100.120	100.104
5.75	100.336	100.332	100.315	6.5	101.842	101.796	101.779	5.75	100.459	100.459	100.443
5.875	100.866	100.862	100.845	6.625	102.106	102.060	102.043	5.875	100.734	100.734	100.718
6	101.354	101.350	101.333	6.75	101.805	101.759	101.742	6	100.832	100.832	100.816
6.125	101.821	101.816	101.799	6.875	102.255	102.209	102.193				
6.25	101.731	101.726	101.709	7	102.649	102.603	102.586				
6.375	102.196	102.191	102.175	7.125	102.892	102.846	102.829				
6.5	102.640	102.635	102.619	7.25	102.547	102.501	102.484				
6.625	103.052	103.048	103.031	7.375	102.957	102.911	102.894				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.237	97.223	97.190
5.125	97.509	97.494	97.462
5.25	97.763	97.748	97.716
5.375	98.008	97.993	97.961
5.5	98.245	98.230	98.198
5.625	98.468	98.454	98.421
5.75	98.683	98.669	98.637
5.875	98.909	98.894	98.862
6	99.347	99.332	99.300

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	98.033	98.021	97.991	5.75	99.995	99.981	99.953	5	98.811	98.811	98.795
5.5	98.677	98.663	98.634	5.875	100.465	100.451	100.425	5.125	98.938	98.938	98.922
5.625	99.214	99.197	99.170	6	100.867	100.853	100.828	5.25	99.455	99.455	99.438
5.75	100.032	100.019	100.001	6.125	101.151	101.137	101.114	5.375	99.669	99.669	99.653
5.875	100.636	100.618	100.603	6.25	101.136	101.125	101.104	5.5	99.977	99.977	99.961
6	101.183	101.163	101.149	6.375	101.550	101.539	101.521	5.625	100.120	100.120	100.104
6.125	101.706	101.684	101.670	6.5	101.893	101.882	101.864	5.75	100.459	100.459	100.443
6.25	101.570	101.560	101.543	6.625	102.198	102.187	102.170	5.875	100.734	100.734	100.718
6.375	102.129	102.115	102.098	6.75	101.985	101.977	101.949	6	100.832	100.832	100.816
6.5	102.601	102.586	102.569	6.875	102.377	102.369	102.343				
6.625	103.044	103.030	103.014	7	102.734	102.726	102.701				
6.75	102.835	102.817	102.805	7.125	103.034	103.026	103.002				
6.875	101.998	101.990	101.963	7.25	103.126	103.121	103.069				
7	102.377	102.369	102.343	7.375	103.473	103.468	103.417				
7.125	102.663	102.655	102.630	7.5	103.806	103.801	103.751				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.501	98.467	98.459
4.875	98.814	98.782	98.774
5	99.127	99.095	99.087
5.125	99.336	99.209	99.193
5.25	99.643	99.519	99.503
5.375	99.944	99.820	99.805
5.5	100.171	100.047	100.033
5.625	100.353	100.212	100.184
5.75	100.652	100.513	100.486
5.875	100.943	100.804	100.779
6	101.198	101.060	101.035

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625

680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

5.5	100.573	100.495	100.416	5.5	100.573	100.495	100.416	5.5	100.573	100.495	100.416
5.625	101.073	101.115	100.955	5.625	101.073	101.115	100.955	5.625	101.073	101.115	100.955
5.75	101.756	101.553	101.349	5.75	101.756	101.553	101.349	5.75	101.756	101.553	101.349
5.875	101.199	100.996	100.792	5.875	101.199	100.996	100.792	5.875	101.199	100.996	100.792
6	101.635	101.432	101.229	6	101.635	101.432	101.229	6	101.635	101.432	101.229
6.125	102.151	101.948	101.754	6.125	102.151	101.948	101.754	6.125	102.151	101.948	101.754
6.25	102.429	102.226	102.075	6.25	102.429	102.226	102.075	6.25	102.429	102.226	102.075
6.375	102.032	102.008	101.985	6.375	102.032	102.008	101.985	6.375	102.032	102.008	101.985
6.5	102.350	102.327	102.303	6.5	102.350	102.327	102.303	6.5	102.350	102.327	102.303
6.625	102.739	102.715	102.692	6.625	102.739	102.715	102.692	6.625	102.739	102.715	102.692
6.75	102.925	102.894	102.863	6.75	102.925	102.894	102.863	6.75	102.925	102.894	102.863
6.875	102.253	102.236	102.195	6.875	102.253	102.236	102.195	6.875	102.209	102.191	102.153
7	102.720	102.706	102.664	7	102.720	102.706	102.664	7	102.713	102.700	102.658
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	98.635	98.769	98.816	4.25	97.510	97.644	97.691	5.25	99.438	99.360	99.282
4.625	99.180	99.314	99.361	4.375	98.076	98.211	98.258	5.375	99.331	99.299	99.174
4.75	99.017	98.972	98.956	4.5	98.635	98.769	98.816	5.5	99.973	100.064	99.896
4.875	99.231	99.343	99.399	4.625	99.180	99.314	99.361	5.625	100.600	100.691	100.523
5	99.749	99.861	99.917	4.75	99.017	98.972	98.956	5.75	100.998	100.795	100.592
5.125	100.243	100.356	100.412	4.875	99.231	99.343	99.399	5.875	100.621	100.418	100.215
5.25	100.131	100.086	100.054	5	99.749	99.861	99.917	6	100.977	100.774	100.673
5.375	100.476	100.566	100.507	5.125	100.243	100.356	100.412	6.125	101.384	101.387	101.278
5.5	100.934	101.024	100.965	5.25	100.131	100.086	100.054	6.25	101.504	101.301	101.098
5.625	101.369	101.459	101.400	5.375	100.476	100.566	100.507	6.375	101.027	101.003	100.980
5.75	101.110	101.065	101.033	5.5	100.934	101.024	100.965	6.5	101.414	101.399	101.366
5.875	101.074	101.142	101.374	5.625	101.369	101.459	101.400	6.625	101.813	101.801	101.765
6	101.500	101.567	101.799	5.75	101.110	101.065	101.033	6.75	101.584	101.538	101.480
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	99.438	99.360	99.282	5.25	98.584	98.508	98.445	4.5	95.973	96.108	96.030
5.375	99.331	99.299	99.174	5.375	99.208	99.299	99.131	4.625	96.494	96.628	96.550
5.5	99.973	100.064	99.896	5.5	99.973	100.064	99.896	4.75	94.683	94.668	94.653
5.625	100.600	100.691	100.523	5.625	100.600	100.691	100.523	4.875	94.963	95.073	94.933
5.75	100.998	100.795	100.592	5.75	100.770	100.693	100.631	5	95.425	95.537	95.394
5.875	100.621	100.418	100.215	5.875	100.036	100.105	99.996	5.125	95.841	95.953	95.809
6	100.977	100.774	100.673	6	100.689	100.757	100.649	5.25	96.812	96.797	96.782
6.125	101.384	101.387	101.278	6.125	101.318	101.387	101.278	5.375	96.877	96.862	96.847
6.25	101.504	101.301	101.098	6.25	101.238	101.193	101.134	5.5	97.249	97.234	97.219
6.375	101.027	101.003	100.980	6.375	100.573	100.620	100.511	5.625	97.630	97.615	97.600
6.5	101.414	101.399	101.366	6.5	101.173	101.220	101.111	5.75	98.420	98.405	98.390
6.625	101.813	101.801	101.765	6.625	101.700	101.747	101.638	5.875	98.649	98.634	98.619
6.75	101.584	101.538	101.480	6.75	101.634	101.588	101.530	6	98.957	98.942	98.927
6.875	101.557	101.538	101.498	6.875	100.734	100.657	100.595	6.125	99.225	99.210	99.195

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

*Buydown options and pricing available through PML

6.5	102.150	102.127	102.103	6.5	102.150	102.127	102.103	6.125	101.951	101.870	101.852
6.625	102.539	102.515	102.492	6.625	102.539	102.515	102.492	6.25	102.229	102.026	101.841
6.75	102.725	102.694	102.663	6.75	102.725	102.694	102.663	6.375	101.832	101.808	101.785
6.875	102.378	102.360	102.321	6.875	102.378	102.360	102.321	6.5	102.150	102.127	102.103
7	102.728	102.714	102.672	7	102.728	102.714	102.672	6.625	102.539	102.517	102.492
7.125	102.778	102.701	102.639	7.125	102.778	102.701	102.639	6.75	102.725	102.694	102.663
7.25	103.078	103.001	102.939	7.25	103.078	103.001	102.939	6.875	102.343	102.324	102.285
7.375	102.018	101.956	101.896	7.375	102.018	101.956	101.896	7	102.734	102.720	102.678
7.5	102.418	102.357	102.297	7.5	102.418	102.357	102.297	7.125	102.778	102.701	102.639
7.625	102.803	102.741	102.681	7.625	102.803	102.741	102.681	7.25	103.078	103.001	102.939
7.75	103.073	103.011	102.951	7.75	103.073	103.011	102.951	7.375	102.018	101.956	101.896
								7.5	102.418	102.357	102.297
								7.625	102.803	102.741	102.681
								7.75	103.073	103.011	102.951

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	98.118	98.253	98.300	4.5	98.118	98.253	98.300	6.625	101.464	101.440	101.417
4.625	98.565	98.700	98.747	4.625	98.565	98.700	98.747	6.75	101.384	101.338	101.280
4.75	98.817	98.772	98.756	4.75	98.817	98.772	98.756	6.875	100.484	100.407	100.345
4.875	98.717	98.829	98.886	4.875	98.717	98.829	98.886	7	100.924	100.847	100.785
5	99.123	99.235	99.292	5	99.123	99.235	99.292	7.125	101.353	101.276	101.214
5.125	99.496	99.608	99.664	5.125	99.496	99.608	99.664	7.25	101.603	101.526	101.464
5.25	99.931	99.886	99.854	5.25	99.931	99.886	99.854	7.375	100.624	100.563	100.503
5.375	99.892	99.982	99.923	5.375	99.892	99.982	99.923	7.5	101.024	100.963	100.903
5.5	100.232	100.322	100.263	5.5	100.232	100.322	100.263	7.625	101.409	101.348	101.287
5.625	100.557	100.647	100.588	5.625	100.557	100.647	100.588	7.75	101.629	101.568	101.508
5.75	100.910	100.865	100.833	5.75	100.910	100.865	100.833				
5.875	100.902	100.858	100.841	5.875	100.777	100.747	100.781				
6	101.296	101.258	101.237	6	101.111	101.073	101.113				
6.125	101.680	101.647	101.622	6.125	101.441	101.409	101.433				

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	101.185	101.162	101.138	6.125	100.670	100.692	100.683	4.5	95.391	95.525	95.448
6.625	101.464	101.440	101.417	6.25	101.038	100.993	100.934	4.625	95.770	95.904	95.826
6.75	101.384	101.338	101.280	6.375	100.177	100.131	100.073	4.75	94.483	94.468	94.453
6.875	100.484	100.407	100.345	6.5	100.647	100.601	100.543	4.875	94.763	94.748	94.733
7	100.924	100.847	100.785	6.625	101.099	101.053	100.995	5	95.186	95.171	95.156
7.125	101.353	101.276	101.214	6.75	101.434	101.388	101.330	5.125	95.457	95.442	95.427
7.25	101.603	101.526	101.464	6.875	100.534	100.457	100.395	5.25	96.612	96.597	96.582
7.375	100.624	100.563	100.503	7	100.974	100.897	100.835	5.375	96.677	96.662	96.647
7.5	101.024	100.963	100.903	7.125	101.403	101.326	101.264	5.5	97.049	97.034	97.019
7.625	101.409	101.348	101.287	7.25	101.653	101.576	101.514	5.625	97.430	97.415	97.400
7.75	101.629	101.568	101.508	7.375	100.674	100.613	100.553	5.75	98.220	98.205	98.190
				7.5	101.074	101.013	100.953	5.875	98.449	98.434	98.419
				7.625	101.459	101.398	101.337	6	98.757	98.742	98.727
								6.125	99.025	99.010	98.995

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



YOUR BFF IN WHOLESALE

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.297	100.227	99.927	6.75	98.797	98.727	98.427
6.875	100.786	100.716	100.416	6.875	99.286	99.216	98.916
7	101.264	101.194	100.894	7	99.764	99.694	99.394
7.125	101.683	101.613	101.313	7.125	100.183	100.113	99.813
7.25	102.083	102.013	101.713	7.25	100.583	100.513	100.213
7.375	101.652	101.521	101.221	7.375	100.152	100.021	99.721
7.5	102.080	101.949	101.649	7.5	100.580	100.449	100.149
7.625	102.469	102.338	102.038	7.625	100.969	100.838	100.538
7.75	102.839	102.708	102.408	7.75	101.339	101.208	100.908
7.875	102.236	102.046	101.746	7.875	100.736	100.546	100.246
8	102.614	102.424	102.124	8	101.114	100.924	100.624
8.125	102.963	102.773	102.473	8.125	101.463	101.273	100.973
8.25	103.303	103.113	102.813	8.25	101.803	101.613	101.313

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.297	98.227	97.927	6.75	96.797	96.727	96.427
6.875	98.786	98.716	98.416	6.875	97.286	97.216	96.916
7	99.264	99.194	98.894	7	97.764	97.694	97.394
7.125	99.683	99.613	99.313	7.125	98.183	98.113	97.813
7.25	100.083	100.013	99.713	7.25	98.583	98.513	98.213
7.375	99.652	99.521	99.221	7.375	98.152	98.021	97.721
7.5	100.080	99.949	99.649	7.5	98.580	98.449	98.149
7.625	100.469	100.338	100.038	7.625	98.969	98.838	98.538
7.75	100.839	100.708	100.408	7.75	99.339	99.208	98.908
7.875	100.236	100.046	99.746	7.875	98.736	98.546	98.246
8	100.614	100.424	100.124	8	99.114	98.924	98.624
8.125	100.963	100.773	100.473	8.125	99.463	99.273	98.973
8.25	101.303	101.113	100.813	8.25	99.803	99.613	99.313

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.547	99.477	99.177	6.75	97.547	97.477	97.177
6.875	100.036	99.966	99.666	6.875	98.036	97.966	97.666
7	100.514	100.444	100.144	7	98.514	98.444	98.144
7.125	100.933	100.863	100.563	7.125	98.933	98.863	98.563
7.25	101.333	101.263	100.963	7.25	99.333	99.263	98.963
7.375	100.902	100.771	100.471	7.375	98.902	98.771	98.471
7.5	101.330	101.199	100.899	7.5	99.330	99.199	98.899
7.625	101.719	101.588	101.288	7.625	99.719	99.588	99.288
7.75	102.089	101.958	101.658	7.75	100.089	99.958	99.658
7.875	101.486	101.296	100.996	7.875	99.486	99.296	98.996
8	101.864	101.674	101.374	8	99.864	99.674	99.374
8.125	102.213	102.023	101.723	8.125	100.213	100.023	99.723
8.25	102.553	102.363	102.063	8.25	100.553	100.363	100.063

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.