



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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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	94.266	94.099	94.099	4.75	94.266	94.099	94.099	5.125	96.986	96.931	96.930
4.875	94.973	94.810	94.810	4.875	94.973	94.810	94.810	5.25	97.706	97.650	97.647
5	96.088	96.057	96.089	5	96.088	96.057	96.089	5.375	98.497	98.357	98.338
5.125	96.601	96.576	96.612	5.125	96.601	96.576	96.612	5.5	98.993	98.854	98.835
5.25	97.333	97.241	97.229	5.25	97.164	97.103	97.117	5.625	99.418	99.280	99.261
5.375	97.961	97.869	97.857	5.375	97.715	97.657	97.671	5.75	99.727	99.710	99.681
5.5	98.691	98.599	98.587	5.5	98.254	98.191	98.200	5.875	100.231	100.202	100.186
5.625	99.125	99.033	99.021	5.625	98.808	98.748	98.760	6	100.687	100.659	100.643
5.75	99.373	99.285	99.277	5.75	99.147	99.097	99.097	6.125	101.061	101.034	101.018
5.875	99.923	99.835	99.827	5.875	99.691	99.644	99.646	6.25	100.942	100.928	100.906
6	100.496	100.408	100.400	6	100.181	100.132	100.132	6.375	101.377	101.363	101.342
6.125	100.887	100.799	100.791	6.125	100.646	100.592	100.587	6.5	101.738	101.724	101.705
6.25	100.718	100.630	100.623	6.25	100.483	100.457	100.443	6.625	102.107	102.093	102.077
6.375	101.191	101.103	101.096	6.375	101.028	101.005	100.993	6.75	101.900	101.891	101.861
6.5	101.643	101.556	101.548	6.5	101.448	101.426	101.413	6.875	102.306	102.297	102.269
6.625	102.000	101.912	101.904	6.625	101.817	101.783	101.761	7	102.671	102.662	102.635
6.75	101.858	101.749	101.721	6.75	101.694	101.711	101.684	7.125	102.970	102.961	102.935
6.875	102.226	102.240	102.214	6.875	102.220	102.240	102.214	7.25	103.025	103.019	102.965
7	102.643	102.535	102.507	7	102.515	102.527	102.496	7.375	103.383	103.377	103.325
7.125	102.940	102.832	102.804	7.125	102.781	102.781	102.739	7.5	103.724	103.718	103.667
7.25	102.758	102.894	102.846	7.25	102.751	102.894	102.846	7.625	103.956	103.950	103.901
7.375	103.093	103.238	103.192	7.375	103.091	103.238	103.192	7.75	103.269	103.069	103.020
7.5	103.421	103.446	103.394	7.5	103.421	103.446	103.394	7.875	103.735	103.535	103.480
7.625	103.739	103.615	103.571	7.625	103.621	103.615	103.564	8	103.916	103.716	103.656
7.75	103.278	103.078	103.028	7.75	103.278	103.078	103.028				
7.875	103.486	103.286	103.236	7.875	103.486	103.286	103.236				
8	103.784	103.693	103.660	8	103.784	103.693	103.660				
8.125	104.000	103.882	103.848	8.125	104.000	103.882	103.848				
8.25	92.213	92.119	92.014								

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	98.147	98.147	98.103	4.625	98.540	98.540	98.496	5.125	96.289	96.258	96.290
4.75	98.486	98.515	98.443	4.75	98.705	98.705	98.634	5.25	96.815	96.790	96.826
4.875	98.976	98.964	98.914	4.875	99.214	99.214	99.149	5.375	96.849	96.676	96.685
5	99.288	99.243	99.227	5	99.390	99.390	99.330	5.5	97.454	97.301	97.309
5.125	99.280	99.321	99.225	5.125	99.511	99.511	99.455	5.625	98.162	97.919	97.877
5.25	99.716	99.758	99.662	5.25	99.509	99.509	99.473	5.75	98.579	98.467	98.470
5.375	100.072	100.024	99.992	5.375	99.952	99.952	99.921	5.875	99.109	98.963	98.947
5.5	100.324	100.275	100.243	5.5	100.141	100.141	100.116	6	99.652	99.451	99.453
5.625	100.341	100.367	100.312	5.625	100.292	100.292	100.271	6.125	100.195	99.976	99.937
5.75	100.723	100.704	100.644	5.75	100.552	100.552	100.552	6.25	100.589	100.388	100.384
5.875	101.096	100.988	100.956	5.875	100.820	100.824	100.820	6.375	100.712	100.686	100.671
6	101.348	101.317	101.261	6	101.077	101.105	101.049	6.5	101.176	101.153	101.141
6.125	101.351	101.362	101.629	6.125	101.213	101.213	101.414	6.625	101.532	101.510	101.496
6.25	101.718	101.729	101.996	6.25	101.468	101.480	101.746	6.75	101.809	101.775	101.753
6.375	102.015	101.986	102.206	6.375	101.756	101.768	102.034	6.875	101.757	101.775	101.748
6.5	102.215	102.188	102.364	6.5	102.054	102.067	102.333	7	102.150	102.169	102.144
6.625	102.252	102.249	102.410	6.625	102.252	102.249	102.261	7.125	102.408	102.421	102.389
6.75	102.430	102.418	102.684	6.75	102.306	102.302	102.578	7.25	102.628	102.626	102.584
6.875	102.791	102.779	102.830	6.875	102.601	102.597	102.873	7.375	102.342	102.242	102.213
7	102.850	102.802	102.937	7	102.876	102.873	103.149	7.5	102.567	102.467	102.433
7.125	102.435	102.369	102.304	7.125	102.259	102.193	102.128	7.625	102.855	102.755	102.716
7.25	102.872	102.806	102.741	7.25	102.628	102.561	102.497	7.75	102.977	102.877	102.833
7.375	103.300	103.234	103.169	7.375	102.985	102.919	102.854	7.875	101.402	101.348	101.314
									101.818	101.764	101.730

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.067	95.996	95.917	5.25	97.918	97.870	97.838
5.375	96.652	96.593	96.593	5.375	98.395	98.347	98.314
5.5	97.851	97.780	97.679	5.5	98.642	98.593	98.561
5.625	98.385	98.313	98.212	5.625	98.459	98.411	98.378
5.75	99.044	98.882	98.882	5.75	98.934	98.886	98.854
5.875	99.157	99.101	99.018	5.875	99.390	99.342	99.310
6	99.949	99.796	99.796	6	99.578	99.530	99.498
6.125	100.351	100.202	100.202	6.125	99.128	99.083	99.067

6.25	100.513	100.471	100.471	6.25	99.592	99.547	99.531
6.375	100.983	100.945	100.945	6.375	100.038	99.993	99.977
6.5	101.343	101.310	101.310	6.5	100.184	100.139	100.122
6.625	101.582	101.553	101.551	6.625	99.898	99.884	99.836
6.75	101.344	101.344	101.336	6.75	100.187	100.174	100.127
6.875	101.732	101.732	101.719	6.875	100.818	100.806	100.759
7	102.017	102.017	101.998	7	100.539	100.491	100.459
7.125	102.324	102.324	102.300	7.125	91.726	91.623	91.516

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	97.511	97.549	97.508	5	97.289	97.328	97.287	5	94.339	94.276	94.213
5.125	97.787	97.822	97.777	5.125	97.635	97.670	97.625	5.125	94.997	94.934	94.871
5.25	98.049	98.080	98.032	5.25	97.955	97.986	97.937	5.25	95.476	95.413	95.350
5.375	98.295	98.322	98.269	5.375	98.243	98.270	98.217	5.375	96.139	96.076	96.014
5.5	98.519	98.542	98.485	5.5	98.445	98.468	98.412	5.5	96.622	96.559	96.496
5.625	98.716	98.735	98.675	5.625	98.536	98.556	98.495	5.625	97.091	97.028	96.965
5.75	98.945	98.960	98.896	5.75	98.687	98.702	98.638	5.75	97.546	97.483	97.420
5.875	99.214	99.226	99.158	5.875	98.924	98.936	98.868	5.875	97.813	97.750	97.688
6	99.389	99.397	99.325	6	99.145	99.153	99.082	6	98.267	98.204	98.142
6.125	99.443	99.448	99.372	6.125	99.341	99.345	99.269	6.125	98.535	98.472	98.409
6.25	99.512	99.512	99.433	6.25	99.515	99.516	99.436	6.25	98.994	98.931	98.868
6.375	99.587	99.584	99.501	6.375	99.662	99.658	99.575	6.375	99.076	99.013	98.951
6.5	99.736	99.673	99.610	6.5	99.808	99.801	99.714	6.5	99.346	99.283	99.221
6.625	99.940	99.877	99.814	6.625	99.954	99.943	99.852	6.625	98.680	98.617	98.555
6.75	100.019	99.956	99.893	6.75	100.063	100.048	99.954	6.75	99.136	99.073	99.011
6.875	100.079	100.016	99.953	6.875	100.124	100.105	100.007	6.875	99.408	99.345	99.283
7	100.142	100.079	100.016	7	100.353	100.331	100.229	7	99.869	99.806	99.744
7.125	100.203	100.149	100.077	7.125	100.825	100.799	100.693	7.125	99.955	99.892	99.829
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	97.716	97.754	97.713	5	97.489	97.528	97.487	5	94.407	94.344	94.281
5.125	97.992	98.026	97.981	5.125	97.834	97.869	97.824	5.125	95.065	95.002	94.939
5.25	98.254	98.285	98.236	5.25	98.153	98.184	98.135	5.25	95.544	95.481	95.418
5.375	98.500	98.527	98.474	5.375	98.440	98.467	98.415	5.375	96.207	96.144	96.081
5.5	98.724	98.747	98.691	5.5	98.642	98.665	98.609	5.5	96.690	96.627	96.564
5.625	98.923	98.942	98.882	5.625	98.733	98.752	98.692	5.625	97.159	97.096	97.033
5.75	99.153	99.169	99.105	5.75	98.884	98.900	98.836	5.75	97.614	97.551	97.488
5.875	99.425	99.436	99.369	5.875	99.123	99.134	99.067	5.875	97.881	97.818	97.755
6	99.601	99.609	99.538	6	99.345	99.353	99.282	6	98.335	98.272	98.209
6.125	99.658	99.662	99.586	6.125	99.542	99.546	99.471	6.125	98.603	98.540	98.477
6.25	99.727	99.728	99.649	6.25	99.718	99.719	99.639	6.25	99.062	98.999	98.936
6.375	99.804	99.801	99.718	6.375	99.866	99.863	99.780	6.375	99.144	99.081	99.018
6.5	99.862	99.855	99.768	6.5	100.014	100.006	99.920	6.5	99.415	99.352	99.289
6.625	100.008	99.945	99.882	6.625	100.161	100.150	100.060	6.625	98.748	98.685	98.622
6.75	100.087	100.024	99.961	6.75	100.272	100.257	100.163	6.75	99.204	99.141	99.078
6.875	100.147	100.084	100.021	6.875	100.335	100.316	100.218	6.875	99.476	99.413	99.350
7	100.211	100.148	100.085	7	100.567	100.544	100.442	7	99.937	99.874	99.811
7.125	100.401	100.374	100.268	7.125	101.041	101.014	100.908	7.125	100.023	99.960	99.897

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	96.228	96.208	96.188	5.75	99.636	99.590	99.573	5	98.470	98.467	98.451
5.125	96.884	96.864	96.844	5.875	100.181	100.135	100.119	5.125	98.603	98.600	98.584
5.25	97.386	97.374	97.358	6	100.654	100.608	100.591	5.25	99.083	99.080	99.064
5.375	98.045	98.033	98.016	6.125	100.982	100.936	100.919	5.375	99.315	99.311	99.295
5.5	98.673	98.661	98.644	6.25	100.855	100.809	100.792	5.5	99.632	99.629	99.613
5.625	99.260	99.248	99.232	6.375	101.355	101.309	101.292	5.625	99.787	99.784	99.768
5.75	99.957	99.950	99.933	6.5	101.783	101.737	101.720	5.75	100.129	100.126	100.110
5.875	100.526	100.518	100.501	6.625	102.042	101.995	101.979	5.875	100.419	100.416	100.400
6	101.047	101.040	101.023	6.75	101.793	101.747	101.730	6	100.526	100.523	100.507
6.125	101.551	101.543	101.526	6.875	102.259	102.213	102.196				
6.25	101.441	101.433	101.416	7	102.657	102.610	102.594				
6.375	101.939	101.931	101.914	7.125	102.888	102.842	102.826				
6.5	102.414	102.406	102.389	7.25	102.564	102.518	102.501				
6.625	102.848	102.840	102.823	7.375	103.001	102.954	102.938				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.893	96.875	96.842
5.125	97.171	97.153	97.121
5.25	97.423	97.405	97.373
5.375	97.655	97.637	97.605
5.5	97.898	97.880	97.847
5.625	98.133	98.114	98.082
5.75	98.351	98.333	98.300
5.875	98.591	98.573	98.540
6	99.038	99.020	98.987

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	97.558	97.548	97.512	5.75	99.727	99.710	99.681	5	98.470	98.467	98.451
5.5	98.203	98.190	98.156	5.875	100.214	100.197	100.169	5.125	98.603	98.600	98.584
5.625	98.741	98.727	98.694	6	100.631	100.614	100.587	5.25	99.083	99.080	99.064
5.75	99.703	99.691	99.673	6.125	100.921	100.904	100.879	5.375	99.315	99.311	99.295
5.875	100.326	100.309	100.294	6.25	100.942	100.928	100.906	5.5	99.632	99.629	99.613
6	100.851	100.832	100.818	6.375	101.377	101.363	101.342	5.625	99.787	99.784	99.768
6.125	101.402	101.380	101.368	6.5	101.738	101.724	101.705	5.75	100.129	100.126	100.110
6.25	101.314	101.303	101.286	6.625	102.044	102.030	102.011	5.875	100.419	100.416	100.400
6.375	101.860	101.845	101.829	6.75	101.900	101.891	101.861	6	100.526	100.523	100.507
6.5	102.335	102.319	102.303	6.875	102.306	102.297	102.269				
6.625	102.823	102.805	102.789	7	102.671	102.662	102.635				
6.75	102.543	102.525	102.513	7.125	102.970	102.961	102.935				
6.875	101.942	101.933	101.904	7.25	103.025	103.019	102.965				
7	102.337	102.328	102.300	7.375	103.383	103.377	103.325				
7.125	102.624	102.615	102.589	7.5	103.724	103.718	103.667				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.170	98.135	98.126
4.875	98.486	98.453	98.444
5	98.800	98.766	98.757
5.125	99.034	98.906	98.888
5.25	99.345	99.219	99.202
5.375	99.647	99.522	99.506
5.5	99.872	99.747	99.732
5.625	100.096	99.953	99.926
5.75	100.397	100.257	100.230
5.875	100.690	100.551	100.524
6	100.944	100.806	100.780

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	100.286	100.355	100.228	5.5	100.286	100.355	100.228	5.5	100.286	100.355	100.228
5.625	100.869	100.981	100.854	5.625	100.869	100.981	100.854	5.625	100.869	100.981	100.854
5.75	101.501	101.317	101.190	5.75	101.501	101.317	101.190	5.75	101.501	101.317	101.190
5.875	100.961	100.758	100.655	5.875	100.961	100.758	100.655	5.875	100.961	100.758	100.655
6	101.433	101.252	101.188	6	101.433	101.252	101.188	6	101.433	101.252	101.188
6.125	101.998	101.811	101.734	6.125	101.998	101.811	101.734	6.125	101.998	101.811	101.734
6.25	102.296	102.157	102.093	6.25	102.296	102.157	102.093	6.25	102.296	102.157	102.093
6.375	101.887	101.856	101.824	6.375	101.887	101.856	101.824	6.375	101.887	101.856	101.824
6.5	102.281	102.250	102.218	6.5	102.281	102.250	102.218	6.5	102.281	102.250	102.218
6.625	102.690	102.659	102.628	6.625	102.690	102.659	102.628	6.625	102.690	102.659	102.628
6.75	102.841	102.792	102.727	6.75	102.841	102.792	102.727	6.75	102.841	102.792	102.727
6.875	102.187	102.166	102.125	6.875	102.187	102.166	102.125	6.875	102.128	102.107	102.066
7	102.662	102.645	102.602	7	102.662	102.645	102.602	7	102.634	102.618	102.574
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	98.501	98.619	98.513	4.25	97.376	97.493	97.388	5.25	98.964	98.886	98.808
4.625	99.049	99.166	99.061	4.375	97.943	98.060	97.955	5.375	99.094	99.167	99.032
4.75	98.901	98.856	98.840	4.5	98.501	98.619	98.513	5.5	99.859	99.931	99.796
4.875	99.098	99.193	99.082	4.625	99.049	99.166	99.061	5.625	100.484	100.557	100.422
5	99.620	99.716	99.604	4.75	98.901	98.856	98.840	5.75	100.744	100.541	100.462
5.125	100.122	100.217	100.105	4.875	99.098	99.193	99.082	5.875	100.384	100.180	100.093
5.25	100.054	100.006	99.974	5	99.620	99.716	99.604	6	100.775	100.717	100.626
5.375	100.099	100.172	100.101	5.125	100.122	100.217	100.105	6.125	101.300	101.350	101.258
5.5	100.564	100.637	100.566	5.25	100.054	100.006	99.974	6.25	101.371	101.201	101.136
5.625	101.002	101.075	101.004	5.375	100.099	100.172	100.101	6.375	100.995	100.977	100.947
5.75	101.048	101.000	100.967	5.5	100.564	100.637	100.566	6.5	101.411	101.397	101.363
5.875	101.065	101.116	101.367	5.625	101.002	101.075	101.004	6.625	101.821	101.812	101.775
6	101.495	101.546	101.797	5.75	101.048	101.000	100.967	6.75	101.666	101.617	101.552
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	98.964	98.886	98.808	5.25	98.408	98.330	98.265	4.5	95.844	95.962	95.731
5.375	99.094	99.167	99.032	5.375	99.094	99.167	99.032	4.625	96.370	96.488	96.257
5.5	99.859	99.931	99.796	5.5	99.859	99.931	99.796	4.75	94.476	94.431	94.415
5.625	100.484	100.557	100.422	5.625	100.484	100.557	100.422	4.875	94.838	94.933	94.687
5.75	100.744	100.541	100.462	5.75	100.655	100.577	100.512	5	95.314	95.409	95.116
5.875	100.384	100.180	100.093	5.875	100.013	100.063	99.972	5.125	95.747	95.842	95.530
6	100.775	100.717	100.626	6	100.667	100.717	100.626	5.25	96.559	96.544	96.529
6.125	101.300	101.350	101.258	6.125	101.300	101.350	101.258	5.375	96.645	96.630	96.615
6.25	101.371	101.201	101.136	6.25	101.300	101.251	101.186	5.5	97.038	97.023	97.008
6.375	100.995	100.977	100.947	6.375	100.634	100.662	100.571	5.625	97.434	97.419	97.404
6.5	101.411	101.397	101.363	6.5	101.244	101.272	101.181	5.75	98.181	98.166	98.151
6.625	101.821	101.812	101.775	6.625	101.776	101.804	101.713	5.875	98.436	98.421	98.406
6.75	101.666	101.617	101.552	6.75	101.716	101.667	101.602	6	98.769	98.754	98.739
6.875	101.499	101.475	101.436	6.875	100.699	100.621	100.557	6.125	99.063	99.048	99.033

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	102.111	102.098	102.065	6.5	102.111	102.098	102.065	6.125	101.798	101.752	101.725
6.625	102.490	102.470	102.434	6.625	102.490	102.470	102.434	6.25	102.096	101.957	101.893
6.75	102.641	102.592	102.527	6.75	102.641	102.592	102.527	6.375	101.687	101.656	101.626
6.875	102.316	102.294	102.254	6.875	102.316	102.294	102.254	6.5	102.092	102.079	102.046
7	102.679	102.662	102.618	7	102.679	102.662	102.618	6.625	102.499	102.491	102.455
7.125	102.760	102.682	102.618	7.125	102.760	102.682	102.618	6.75	102.641	102.592	102.527
7.25	103.084	103.006	102.941	7.25	103.084	103.006	102.941	6.875	102.265	102.244	102.203
7.375	102.427	102.409	102.360	7.375	101.991	101.927	101.863	7	102.663	102.646	102.603
7.5	102.470	102.452	102.404	7.5	102.406	102.342	102.278	7.125	102.760	102.682	102.618
7.625	102.801	102.737	102.673	7.625	102.801	102.737	102.673	7.25	103.084	103.006	102.941
7.75	103.080	103.017	102.952	7.75	103.080	103.017	102.952	7.375	101.991	101.927	101.863
7.875	102.615	102.588	102.628					7.5	102.406	102.342	102.278
								7.625	102.801	102.737	102.673
								7.75	103.080	103.017	102.952

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	97.999	98.117	98.011	4.5	97.999	98.117	98.011	6.625	101.415	101.384	101.353
4.625	98.454	98.571	98.466	4.625	98.454	98.571	98.466	6.75	101.466	101.417	101.352
4.75	98.701	98.669	98.669	4.75	98.701	98.656	98.640	6.875	100.697	100.645	100.515
4.875	99.108	99.137	99.137	4.875	98.598	98.693	98.582	7	100.900	100.822	100.757
5	99.577	99.607	99.607	5	99.013	99.108	98.997	7.125	101.335	101.257	101.193
5.125	100.048	100.077	100.077	5.125	99.396	99.492	99.380	7.25	101.609	101.531	101.466
5.25	99.854	99.806	99.774	5.25	99.854	99.806	99.774	7.375	101.164	101.146	101.098
5.375	100.181	100.218	100.226	5.375	99.527	99.600	99.529	7.5	101.207	101.190	101.141
5.5	100.638	100.675	100.683	5.5	99.920	99.948	99.877	7.625	101.407	101.344	101.279
5.625	101.086	101.123	101.131	5.625	100.389	100.341	100.308	7.75	101.636	101.573	101.508
5.75	100.848	100.800	100.767	5.75	100.848	100.800	100.767	7.875	100.040	100.013	100.053
5.875	101.135	101.168	101.184	5.875	100.600	100.556	100.775				
6	101.556	101.588	101.604	6	100.934	100.896	101.110				
6.125	101.952	101.984	102.000	6.125	101.332	101.287	101.434				

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	101.116	101.085	101.053	6.125	100.708	100.678	100.686	4.5	97.472	97.435	97.394
6.625	101.415	101.384	101.353	6.25	101.100	101.051	100.986	4.625	97.940	97.903	97.862
6.75	101.466	101.417	101.352	6.375	100.219	100.170	100.126	4.75	98.565	98.594	98.594
6.875	100.449	100.371	100.307	6.5	100.705	100.657	100.592	4.875	99.033	99.062	99.062
7	100.900	100.822	100.757	6.625	101.170	101.121	101.056	5	99.502	99.532	99.532
7.125	101.335	101.257	101.193	6.75	101.516	101.467	101.402	5.125	99.973	100.002	100.002
7.25	101.609	101.531	101.466	6.875	100.499	100.421	100.357	5.25	99.641	99.678	99.686
7.375	100.597	100.533	100.469	7	100.950	100.872	100.807	5.375	100.106	100.143	100.151
7.5	101.012	100.949	100.884	7.125	101.385	101.307	101.243	5.5	100.563	100.600	100.608
7.625	101.407	101.344	101.279	7.25	101.659	101.581	101.516	5.625	101.011	101.048	101.056
7.75	101.636	101.573	101.508	7.375	100.647	100.583	100.519	5.75	100.617	100.650	100.666
				7.5	101.062	100.999	100.934	5.875	101.060	101.093	101.109
				7.625	101.457	101.394	101.329	6	101.481	101.513	101.529
								6.125	101.877	101.909	101.925

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

*Buydown options and pricing available through PML



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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.116	99.745	99.445	6.75	98.616	98.245	97.945
6.875	100.624	100.253	99.953	6.875	99.124	98.753	98.453
7	101.111	100.740	100.440	7	99.611	99.240	98.940
7.125	101.550	101.179	100.879	7.125	100.050	99.679	99.379
7.25	101.969	101.598	101.298	7.25	100.469	100.098	99.798
7.375	101.450	101.014	100.714	7.375	99.950	99.514	99.214
7.5	101.897	101.461	101.161	7.5	100.397	99.961	99.661
7.625	102.296	101.860	101.560	7.625	100.796	100.360	100.060
7.75	102.685	102.249	101.949	7.75	101.185	100.749	100.449
7.875	102.182	101.682	101.382	7.875	100.682	100.182	99.882
8	102.599	102.099	101.799	8	101.099	100.599	100.299
8.125	102.968	102.468	102.168	8.125	101.468	100.968	100.668
8.25	103.317	102.817	102.517	8.25	101.817	101.317	101.017
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.116	97.745	97.445	6.75	96.616	96.245	95.945
6.875	98.624	98.253	97.953	6.875	97.124	96.753	96.453
7	99.111	98.740	98.440	7	97.611	97.240	96.940
7.125	99.550	99.179	98.879	7.125	98.050	97.679	97.379
7.25	99.969	99.598	99.298	7.25	98.469	98.098	97.798
7.375	99.450	99.014	98.714	7.375	97.950	97.514	97.214
7.5	99.897	99.461	99.161	7.5	98.397	97.961	97.661
7.625	100.296	99.860	99.560	7.625	98.796	98.360	98.060
7.75	100.685	100.249	99.949	7.75	99.185	98.749	98.449
7.875	100.182	99.682	99.382	7.875	98.682	98.182	97.882
8	100.599	100.099	99.799	8	99.099	98.599	98.299
8.125	100.968	100.468	100.168	8.125	99.468	98.968	98.668
8.25	101.317	100.817	100.517	8.25	99.817	99.317	99.017
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.366	98.995	98.695	6.75	97.366	96.995	96.695
6.875	99.874	99.503	99.203	6.875	97.874	97.503	97.203
7	100.361	99.990	99.690	7	98.361	97.990	97.690
7.125	100.800	100.429	100.129	7.125	98.800	98.429	98.129
7.25	101.219	100.848	100.548	7.25	99.219	98.848	98.548
7.375	100.700	100.264	99.964	7.375	98.700	98.264	97.964
7.5	101.147	100.711	100.411	7.5	99.147	98.711	98.411
7.625	101.546	101.110	100.810	7.625	99.546	99.110	98.810
7.75	101.935	101.499	101.199	7.75	99.935	99.499	99.199
7.875	101.432	100.932	100.632	7.875	99.432	98.932	98.632
8	101.849	101.349	101.049	8	99.849	99.349	99.049
8.125	102.218	101.718	101.418	8.125	100.218	99.718	99.418
8.25	102.567	102.067	101.767	8.25	100.567	100.067	99.767

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.