



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	94.087	94.019	94.019	4.75	94.087	94.019	94.019	5.125	96.879	96.858	96.861
4.875	94.797	94.734	94.734	4.875	94.797	94.734	94.734	5.25	97.610	97.587	97.594
5	95.763	95.760	95.810	5	95.763	95.760	95.810	5.375	98.284	98.244	98.224
5.125	96.284	96.288	96.328	5.125	96.284	96.288	96.328	5.5	98.799	98.762	98.742
5.25	97.022	96.991	96.989	5.25	96.812	96.783	96.817	5.625	99.342	99.309	99.289
5.375	97.668	97.636	97.634	5.375	97.428	97.386	97.382	5.75	99.942	99.906	99.900
5.5	98.415	98.383	98.381	5.5	98.047	98.009	97.989	5.875	99.986	99.998	99.999
5.625	98.872	98.840	98.838	5.625	98.556	98.521	98.556	6	100.465	100.466	100.479
5.75	99.120	99.081	99.071	5.75	98.874	98.884	98.902	6.125	100.942	100.917	100.930
5.875	99.695	99.656	99.646	5.875	99.430	99.443	99.460	6.25	100.843	100.812	100.789
6	100.293	100.255	100.244	6	99.966	99.948	99.971	6.375	101.293	101.262	101.241
6.125	100.716	100.677	100.667	6.125	100.471	100.446	100.452	6.5	101.695	101.664	101.646
6.25	100.638	100.601	100.593	6.25	100.387	100.408	100.407	6.625	102.078	102.047	102.030
6.375	101.146	101.109	101.101	6.375	100.945	100.970	100.964	6.75	101.892	101.894	101.865
6.5	101.630	101.593	101.585	6.5	101.388	101.412	101.409	6.875	102.311	102.313	102.285
6.625	102.008	101.971	101.963	6.625	101.814	101.784	101.800	7	102.684	102.686	102.659
6.75	101.907	101.854	101.827	6.75	101.639	101.680	101.664	7.125	102.984	102.986	102.961
6.875	102.296	102.253	102.226	6.875	102.201	102.253	102.226	7.25	102.871	102.946	102.905
7	102.730	102.677	102.650	7	102.523	102.569	102.551	7.375	103.290	103.368	103.325
7.125	103.042	102.989	102.962	7.125	102.836	102.838	102.820	7.5	103.638	103.719	103.675
7.25	102.824	102.813	102.784	7.25	102.764	102.813	102.784	7.625	103.878	103.961	103.915
7.375	103.169	103.186	103.150	7.375	103.131	103.186	103.150	7.75	103.588	103.588	103.527
7.5	103.500	103.544	103.499	7.5	103.464	103.544	103.499	7.875	104.077	104.077	104.011
7.625	103.826	103.771	103.743	7.625	103.668	103.750	103.705	8	104.214	104.214	104.143
7.75	103.591	103.591	103.530	7.75	103.591	103.591	103.530				
7.875	103.851	103.851	103.785	7.875	103.851	103.851	103.785				
8	104.115	104.115	104.043	8	104.115	104.115	104.043				
8.125	104.294	104.294	104.217	8.125	104.294	104.294	104.217				
8.25	92.381	92.381	92.308								

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	97.845	97.795	97.795	4.625	98.264	98.215	98.215	5.125	95.913	95.910	95.959
4.75	98.323	98.270	98.265	4.75	98.429	98.429	98.429	5.25	96.447	96.451	96.491
4.875	98.764	98.759	98.775	4.875	98.931	98.931	98.931	5.375	96.690	96.548	96.430
5	99.109	99.062	99.052	5	99.110	99.110	99.110	5.5	97.316	97.168	97.043
5.125	99.284	99.448	99.442	5.125	99.229	99.283	99.277	5.625	98.047	97.893	97.763
5.25	99.721	99.885	99.879	5.25	99.460	99.624	99.618	5.75	98.488	98.330	98.195
5.375	100.037	99.962	99.979	5.375	99.780	99.944	99.939	5.875	98.942	98.835	98.754
5.5	100.399	100.563	100.559	5.5	100.090	100.255	100.251	6	99.511	99.400	99.315
5.625	100.327	100.374	100.354	5.625	100.147	100.194	100.174	6.125	100.081	99.965	99.883
5.75	100.638	100.621	100.618	5.75	100.484	100.531	100.511	6.25	100.507	100.387	100.292
5.875	101.021	100.928	100.928	5.875	100.794	100.841	100.822	6.375	100.572	100.593	100.592
6	101.310	101.357	101.339	6	101.094	101.141	101.126	6.5	101.061	101.087	101.081
6.125	101.218	101.405	101.371	6.125	101.069	101.185	101.151	6.625	101.451	101.476	101.472
6.25	101.592	101.775	101.741	6.25	101.286	101.518	101.484	6.75	101.743	101.753	101.769
6.375	101.943	101.997	101.964	6.375	101.576	101.819	101.786	6.875	101.665	101.708	101.692
6.5	102.150	102.164	102.135	6.5	101.889	102.132	102.100	7	102.094	102.145	102.119
6.625	102.158	102.226	102.179	6.625	102.120	102.120	102.106	7.125	102.365	102.411	102.394
6.75	102.345	102.504	102.457	6.75	102.196	102.391	102.343	7.25	102.595	102.625	102.630
6.875	102.712	102.688	102.655	6.875	102.382	102.695	102.648	7.375	102.640	102.640	102.600
7	102.717	102.773	102.744	7	102.665	102.978	102.932	7.5	102.927	102.927	102.882
7.125	102.382	102.306	102.241	7.125	102.166	102.090	102.025	7.625	103.150	103.150	103.100
7.25	102.857	102.781	102.717	7.25	102.544	102.469	102.404	7.75	102.246	102.200	102.183
7.375	103.315	103.239	103.174	7.375	102.910	102.834	102.769	7.875	101.667	101.621	101.604
									102.121	102.075	102.058

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	95.830	95.783	95.767	5.25	97.638	97.579	97.519
5.375	96.477	96.430	96.413	5.375	97.993	97.933	97.874
5.5	97.156	97.110	97.093	5.5	98.165	98.120	98.104
5.625	97.572	97.525	97.509	5.625	98.098	98.043	98.027
5.75	98.650	98.615	98.615	5.75	98.634	98.585	98.562
5.875	98.796	98.764	98.713	5.875	98.966	98.921	98.904
6	99.604	99.578	99.578	6	99.163	99.117	99.101
6.125	100.008	99.986	99.986	6.125	99.030	98.980	98.958

6.25	100.499	100.466	100.466	6.25	99.446	99.397	99.377
6.375	100.985	100.957	100.954	6.375	99.734	99.688	99.665
6.5	101.357	101.333	101.324	6.5	99.750	99.707	99.683
6.625	101.591	101.572	101.558	6.625	99.833	99.793	99.764
6.75	101.049	101.016	100.966	6.75	100.241	100.118	100.073
6.875	101.420	101.403	101.373	6.875	100.780	100.752	100.721
7	101.723	101.714	101.686	7	100.564	100.441	100.333
7.125	102.006	101.982	101.956	7.125	91.824	91.736	91.629

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

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	-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	97.743	97.712	97.731	5	97.483	97.451	97.470	5	94.201	94.138	
5.125	98.044	98.008	98.024	5.125	97.858	97.822	97.838	5.125	94.855	94.792	94.730
5.25	98.319	98.279	98.291	5.25	98.193	98.153	98.166	5.25	95.333	95.270	95.207
5.375	98.560	98.516	98.525	5.375	98.478	98.434	98.443	5.375	95.988	95.925	95.863
5.5	98.780	98.731	98.737	5.5	98.663	98.614	98.620	5.5	96.456	96.393	96.331
5.625	98.973	98.921	98.923	5.625	98.719	98.666	98.668	5.625	96.920	96.857	96.794
5.75	99.154	99.098	99.096	5.75	98.817	98.760	98.759	5.75	97.380	97.317	97.255
5.875	99.318	99.257	99.252	5.875	98.982	98.922	98.917	5.875	97.651	97.588	97.526
6	99.416	99.350	99.342	6	99.153	99.088	99.080	6	98.103	98.040	97.978
6.125	99.437	99.368	99.356	6.125	99.327	99.257	99.246	6.125	98.364	98.301	98.238
6.25	99.486	99.413	99.397	6.25	99.496	99.422	99.407	6.25	98.807	98.744	98.681
6.375	99.618	99.555	99.492	6.375	99.656	99.579	99.560	6.375	98.874	98.811	98.749
6.5	99.801	99.738	99.675	6.5	99.802	99.721	99.698	6.5	99.136	99.073	99.010
6.625	99.992	99.929	99.866	6.625	99.929	99.844	99.818	6.625	98.476	98.413	98.350
6.75	100.071	100.008	99.945	6.75	100.012	99.922	99.893	6.75	98.935	98.872	98.810
6.875	100.125	100.062	99.999	6.875	100.038	99.943	99.911	6.875	99.214	99.151	99.089
7	100.184	100.121	100.058	7	100.243	100.145	100.109	7	99.680	99.617	99.555
7.125	100.248	100.185	100.122	7.125	100.706	100.604	100.564	7.125	99.770	99.707	99.644

  

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	97.948	97.916	97.936	5	97.683	97.651	97.671	5	94.418	94.355	94.292
5.125	98.248	98.213	98.229	5.125	98.057	98.021	98.037	5.125	95.072	95.009	94.946
5.25	98.523	98.483	98.496	5.25	98.392	98.351	98.364	5.25	95.549	95.486	95.423
5.375	98.765	98.721	98.730	5.375	98.676	98.632	98.641	5.375	96.205	96.142	96.079
5.5	98.986	98.937	98.943	5.5	98.860	98.811	98.817	5.5	96.673	96.610	96.547
5.625	99.180	99.128	99.130	5.625	98.915	98.863	98.865	5.625	97.137	97.074	97.011
5.75	99.363	99.306	99.305	5.75	99.014	98.958	98.956	5.75	97.597	97.534	97.471
5.875	99.528	99.467	99.463	5.875	99.181	99.120	99.115	5.875	97.868	97.805	97.742
6	99.628	99.563	99.555	6	99.353	99.288	99.279	6	98.320	98.257	98.194
6.125	99.652	99.583	99.571	6.125	99.528	99.459	99.447	6.125	98.581	98.518	98.455
6.25	99.702	99.629	99.613	6.25	99.698	99.625	99.610	6.25	99.023	98.960	98.897
6.375	99.835	99.772	99.709	6.375	99.860	99.783	99.764	6.375	99.091	99.028	98.965
6.5	100.018	99.955	99.892	6.5	100.008	99.926	99.904	6.5	99.353	99.290	99.227
6.625	100.208	100.145	100.082	6.625	100.136	100.050	100.025	6.625	98.692	98.629	98.566
6.75	100.288	100.225	100.162	6.75	100.221	100.131	100.102	6.75	99.152	99.089	99.026
6.875	100.341	100.278	100.215	6.875	100.248	100.154	100.121	6.875	99.431	99.368	99.305
7	100.401	100.338	100.275	7	100.456	100.358	100.322	7	99.897	99.834	99.771
7.125	100.465	100.402	100.339	7.125	100.921	100.819	100.779	7.125	99.987	99.924	99.861

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



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	95.844	95.846	95.838	5.75	99.398	99.352	99.335	5	98.381	98.366	98.350
5.125	96.519	96.521	96.513	5.875	99.978	99.931	99.915	5.125	98.524	98.509	98.492
5.25	96.986	96.984	96.975	6	100.465	100.418	100.402	5.25	99.033	99.026	99.010
5.375	97.663	97.661	97.653	6.125	100.772	100.726	100.709	5.375	99.279	99.271	99.255
5.5	98.313	98.311	98.302	6.25	100.668	100.621	100.604	5.5	99.612	99.604	99.588
5.625	98.923	98.921	98.912	6.375	101.158	101.112	101.095	5.625	99.774	99.767	99.751
5.75	99.616	99.605	99.589	6.5	101.573	101.526	101.510	5.75	100.097	100.090	100.074
5.875	100.217	100.207	100.190	6.625	101.825	101.779	101.762	5.875	100.398	100.391	100.374
6	100.771	100.760	100.744	6.75	101.671	101.625	101.608	6	100.519	100.511	100.495
6.125	101.304	101.294	101.277	6.875	102.145	102.099	102.082				
6.25	101.335	101.326	101.310	7	102.558	102.512	102.495				
6.375	101.869	101.861	101.845	7.125	102.792	102.746	102.729				
6.5	102.380	102.372	102.355	7.25	102.524	102.477	102.461				
6.625	102.837	102.829	102.812	7.375	102.933	102.887	102.870				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.800	96.769	96.737
5.125	97.088	97.057	97.025
5.25	97.350	97.320	97.287
5.375	97.613	97.588	97.555
5.5	97.873	97.850	97.818
5.625	98.116	98.093	98.061
5.75	98.344	98.321	98.289
5.875	98.566	98.543	98.511
6	99.027	99.004	98.971

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	97.430	97.417	97.385	5.75	99.440	99.402	99.385	5	98.381	98.366	98.350
5.5	98.047	98.033	98.000	5.875	99.941	99.906	99.887	5.125	98.524	98.509	98.492
5.625	98.642	98.630	98.596	6	100.370	100.338	100.318	5.25	99.033	99.026	99.010
5.75	99.392	99.384	99.377	6.125	100.767	100.738	100.716	5.375	99.279	99.271	99.255
5.875	99.964	99.956	99.943	6.25	100.843	100.812	100.789	5.5	99.612	99.604	99.588
6	100.543	100.533	100.519	6.375	101.293	101.262	101.241	5.625	99.774	99.767	99.751
6.125	101.089	101.077	101.062	6.5	101.668	101.637	101.617	5.75	100.097	100.090	100.074
6.25	101.155	101.139	101.121	6.625	101.983	101.952	101.933	5.875	100.398	100.391	100.374
6.375	101.743	101.728	101.709	6.75	101.892	101.894	101.865	6	100.519	100.511	100.495
6.5	102.278	102.259	102.240	6.875	102.311	102.313	102.285				
6.625	102.726	102.706	102.686	7	102.684	102.686	102.659				
6.75	102.586	102.572	102.544	7.125	102.984	102.986	102.961				
6.875	102.047	102.049	102.020	7.25	102.871	102.946	102.905				
7	102.455	102.457	102.429	7.375	103.290	103.368	103.325				
7.125	102.741	102.743	102.717	7.5	103.638	103.719	103.675				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.997	97.944	97.934
4.875	98.316	98.267	98.257
5	98.632	98.586	98.576
5.125	99.022	98.874	98.864
5.25	99.335	99.191	99.181
5.375	99.639	99.499	99.489
5.5	99.868	99.731	99.721
5.625	99.992	99.832	99.823
5.75	100.296	100.139	100.128
5.875	100.590	100.437	100.424
6	100.849	100.699	100.684

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	100.026	100.022	99.923	5.5	100.026	100.022	99.923	5.5	100.026	100.022	99.923
5.625	100.632	100.679	100.581	5.625	100.632	100.679	100.581	5.625	100.632	100.679	100.581
5.75	101.411	101.208	101.089	5.75	101.411	101.208	101.089	5.75	101.411	101.208	101.089
5.875	100.983	100.780	100.694	5.875	100.983	100.780	100.694	5.875	100.983	100.780	100.694
6	101.439	101.356	101.292	6	101.439	101.356	101.292	6	101.439	101.356	101.292
6.125	102.006	101.931	101.847	6.125	102.006	101.931	101.847	6.125	102.006	101.931	101.847
6.25	102.391	102.415	102.330	6.25	102.391	102.415	102.330	6.25	102.391	102.415	102.330
6.375	101.853	101.829	101.806	6.375	101.853	101.829	101.806	6.375	101.853	101.829	101.806
6.5	102.265	102.241	102.218	6.5	102.265	102.241	102.218	6.5	102.265	102.241	102.218
6.625	102.676	102.653	102.629	6.625	102.676	102.653	102.629	6.625	102.676	102.653	102.629
6.75	102.965	102.893	102.828	6.75	102.965	102.893	102.828	6.75	102.965	102.893	102.828
6.875	102.152	102.165	102.107	6.875	102.152	102.165	102.107	6.875	102.113	102.165	102.107
7	102.635	102.662	102.604	7	102.635	102.662	102.604	7	102.610	102.662	102.604
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	98.553	98.598	98.617	4.25	97.425	97.471	97.490	5.25	98.335	98.304	98.272
4.625	99.102	99.147	99.166	4.375	97.993	98.038	98.057	5.375	98.735	98.804	98.697
4.75	98.979	98.934	98.918	4.5	98.553	98.598	98.617	5.5	99.500	99.570	99.462
4.875	99.222	99.429	99.432	4.625	99.102	99.147	99.166	5.625	100.158	100.228	100.120
5	99.747	99.954	99.958	4.75	98.979	98.934	98.918	5.75	100.653	100.450	100.309
5.125	100.252	100.459	100.463	4.875	99.222	99.429	99.432	5.875	100.406	100.203	100.013
5.25	100.276	100.230	100.214	5	99.747	99.954	99.958	6	100.772	100.733	100.634
5.375	100.110	100.197	100.185	5.125	100.252	100.459	100.463	6.125	101.369	101.420	101.321
5.5	100.578	100.666	100.654	5.25	100.276	100.230	100.214	6.25	101.434	101.352	101.287
5.625	101.019	101.106	101.095	5.375	100.110	100.197	100.185	6.375	101.013	100.994	100.964
5.75	101.287	101.242	101.226	5.5	100.578	100.666	100.654	6.5	101.441	101.425	101.394
5.875	100.925	101.205	101.178	5.625	101.019	101.106	101.095	6.625	101.862	101.881	101.817
6	101.356	101.636	101.609	5.75	101.287	101.242	101.226	6.75	101.790	101.718	101.653
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	98.335	98.304	98.272	5.25	97.945	97.964	97.857	4.5	95.898	95.944	95.838
5.375	98.735	98.804	98.697	5.375	98.735	98.804	98.697	4.625	96.429	96.475	96.369
5.5	99.500	99.570	99.462	5.5	99.500	99.570	99.462	4.75	94.554	94.657	94.493
5.625	100.158	100.228	100.120	5.625	100.158	100.228	100.120	4.875	94.966	95.173	94.977
5.75	100.653	100.450	100.309	5.75	100.496	100.424	100.359	5	95.448	95.655	95.459
5.875	100.406	100.203	100.013	5.875	100.027	100.077	99.978	5.125	95.889	96.096	95.900
6	100.772	100.733	100.634	6	100.683	100.733	100.634	5.25	96.494	96.463	96.432
6.125	101.369	101.420	101.321	6.125	101.369	101.420	101.321	5.375	96.592	96.561	96.529
6.25	101.434	101.352	101.287	6.25	101.484	101.402	101.337	5.5	96.995	96.964	96.932
6.375	101.013	100.994	100.964	6.375	100.692	100.723	100.640	5.625	97.399	97.368	97.337
6.5	101.441	101.425	101.394	6.5	101.310	101.341	101.258	5.75	98.088	98.049	98.010
6.625	101.862	101.881	101.817	6.625	101.850	101.881	101.798	5.875	98.357	98.318	98.279
6.75	101.790	101.718	101.653	6.75	101.840	101.768	101.703	6	98.699	98.660	98.620
6.875	101.468	101.452	101.412	6.875	100.745	100.756	100.656	6.125	99.005	98.966	98.927

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

\*Buydown options and pricing available through PML



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

Table with 3 main columns: VA 30 Yr Fixed, VA 25 Yr Fixed, and VA 20 Yr Fixed. Each column contains sub-columns for rates (15, 30, 45) and corresponding values.

Table with 3 main columns: VA 15 Yr Fixed, VA 10 Yr Fixed, and VA 30 Yr Fixed High Balance. Each column contains sub-columns for rates (15, 30, 45) and corresponding values.

Table with 3 main columns: VA 25 Yr Fixed High Balance, VA 20 Yr Fixed High Balance, and VA 15 Yr Fixed High Balance. Each column contains sub-columns for rates (15, 30, 45) and corresponding values.

Table with 3 main columns: VA 30 Yr Fixed IRRRL, VA 25 Yr Fixed IRRRL, and VA 20 Yr Fixed IRRRL. Each column contains sub-columns for rates (15, 30, 45) and corresponding values.

6.5	102.135	102.120	102.089	6.5	102.135	102.120	102.089	6.125	101.806	101.680	101.638
6.625	102.512	102.500	102.467	6.625	102.512	102.500	102.467	6.25	102.191	102.108	102.043
6.75	102.765	102.693	102.628	6.75	102.765	102.693	102.628	6.375	101.674	101.657	101.627
6.875	102.279	102.264	102.224	6.875	102.279	102.264	102.224	6.5	102.098	102.084	102.052
7	102.650	102.639	102.597	7	102.650	102.639	102.597	6.625	102.509	102.498	102.465
7.125	102.808	102.736	102.671	7.125	102.808	102.736	102.671	6.75	102.765	102.693	102.628
7.25	103.154	103.082	103.017	7.25	103.154	103.082	103.017	6.875	102.218	102.204	102.164
7.375	102.422	102.459	102.491	7.375	102.139	102.066	102.002	7	102.620	102.609	102.567
7.5	102.591	102.519	102.531	7.5	102.591	102.519	102.454	7.125	102.808	102.736	102.671
7.625	103.029	102.957	102.892	7.625	103.029	102.957	102.892	7.25	103.154	103.082	103.017
7.75	103.358	103.286	103.221	7.75	103.358	103.286	103.221	7.375	102.139	102.066	102.002
7.875	102.685	102.727	102.759					7.5	102.591	102.519	102.454
								7.625	103.029	102.957	102.892
								7.75	103.358	103.286	103.221

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	98.057	98.103	98.122	4.5	98.057	98.103	98.122	6.625	101.401	101.378	101.354
4.625	98.516	98.561	98.580	4.625	98.516	98.561	98.580	6.75	101.590	101.518	101.453
4.75	98.779	98.734	98.718	4.75	98.779	98.734	98.718	6.875	100.567	100.530	100.482
4.875	99.043	99.019	99.028	4.875	98.726	98.934	98.937	7	100.913	100.840	100.776
5	99.512	99.488	99.496	5	99.145	99.353	99.356	7.125	101.383	101.311	101.246
5.125	99.982	99.958	99.967	5.125	99.533	99.740	99.744	7.25	101.679	101.607	101.542
5.25	100.076	100.030	100.014	5.25	100.076	100.030	100.014	7.375	101.160	101.196	101.229
5.375	100.120	100.108	100.124	5.375	99.540	99.627	99.616	7.5	101.199	101.236	101.268
5.5	100.584	100.572	100.588	5.5	100.010	99.978	99.966	7.625	101.635	101.563	101.498
5.625	101.037	101.025	101.041	5.625	100.553	100.508	100.491	7.75	101.914	101.842	101.777
5.75	101.087	101.042	101.026	5.75	101.087	101.042	101.026	7.875	100.110	100.152	100.184
5.875	101.045	101.033	101.049	5.875	100.491	100.611	100.584				
6	101.482	101.470	101.487	6	100.933	100.947	100.920				
6.125	101.893	101.881	101.897	6.125	101.436	101.391	101.375				

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	101.100	101.076	101.053	6.125	100.857	100.774	100.713	4.5	97.364	97.321	97.321
6.625	101.401	101.378	101.354	6.25	101.284	101.202	101.137	4.625	97.831	97.788	97.788
6.75	101.590	101.518	101.453	6.375	100.205	100.190	100.207	4.75	98.501	98.477	98.485
6.875	100.415	100.343	100.278	6.5	100.760	100.687	100.657	4.875	98.968	98.944	98.953
7	100.913	100.840	100.776	6.625	101.245	101.172	101.108	5	99.437	99.413	99.421
7.125	101.383	101.311	101.246	6.75	101.640	101.568	101.503	5.125	99.907	99.883	99.892
7.25	101.679	101.607	101.542	6.875	100.465	100.393	100.328	5.25	99.576	99.564	99.580
7.375	100.745	100.673	100.608	7	100.963	100.890	100.826	5.375	100.045	100.033	100.049
7.5	101.197	101.125	101.060	7.125	101.433	101.361	101.296	5.5	100.509	100.497	100.513
7.625	101.635	101.563	101.498	7.25	101.729	101.657	101.592	5.625	100.962	100.950	100.966
7.75	101.914	101.842	101.777	7.375	100.795	100.723	100.658	5.75	100.520	100.508	100.525
				7.5	101.247	101.175	101.110	5.875	100.970	100.958	100.974
				7.625	101.685	101.613	101.548	6	101.407	101.395	101.412
								6.125	101.818	101.806	101.822

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

\*Buydown options and pricing available through PML



**BROKERS FIRST FUNDING**

**YOUR BFF IN WHOLESALE**

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.067	99.871	99.571	6.75	98.567	98.371	98.071
6.875	100.516	100.366	100.066	6.875	99.016	98.866	98.566
7	101.003	100.853	100.553	7	99.503	99.353	99.053
7.125	101.442	101.292	100.992	7.125	99.942	99.792	99.492
7.25	101.861	101.711	101.411	7.25	100.361	100.211	99.911
7.375	101.321	101.111	100.811	7.375	99.821	99.611	99.311
7.5	101.768	101.558	101.258	7.5	100.268	100.058	99.758
7.625	102.167	101.957	101.657	7.625	100.667	100.457	100.157
7.75	102.556	102.346	102.046	7.75	101.056	100.846	100.546
7.875	102.220	101.949	101.649	7.875	100.720	100.449	100.149
8	102.637	102.366	102.066	8	101.137	100.866	100.566
8.125	103.006	102.735	102.435	8.125	101.506	101.235	100.935
8.25	103.355	103.084	102.784	8.25	101.855	101.584	101.284

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.067	97.871	97.571	6.75	96.567	96.371	96.071
6.875	98.516	98.366	98.066	6.875	97.016	96.866	96.566
7	99.003	98.853	98.553	7	97.503	97.353	97.053
7.125	99.442	99.292	98.992	7.125	97.942	97.792	97.492
7.25	99.861	99.711	99.411	7.25	98.361	98.211	97.911
7.375	99.321	99.111	98.811	7.375	97.821	97.611	97.311
7.5	99.768	99.558	99.258	7.5	98.268	98.058	97.758
7.625	100.167	99.957	99.657	7.625	98.667	98.457	98.157
7.75	100.556	100.346	100.046	7.75	99.056	98.846	98.546
7.875	100.220	99.949	99.649	7.875	98.720	98.449	98.149
8	100.637	100.366	100.066	8	99.137	98.866	98.566
8.125	101.006	100.735	100.435	8.125	99.506	99.235	98.935
8.25	101.355	101.084	100.784	8.25	99.855	99.584	99.284

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.317	99.121	98.821	6.75	97.317	97.121	96.821
6.875	99.766	99.616	99.316	6.875	97.766	97.616	97.316
7	100.253	100.103	99.803	7	98.253	98.103	97.803
7.125	100.692	100.542	100.242	7.125	98.692	98.542	98.242
7.25	101.111	100.961	100.661	7.25	99.111	98.961	98.661
7.375	100.571	100.361	100.061	7.375	98.571	98.361	98.061
7.5	101.018	100.808	100.508	7.5	99.018	98.808	98.508
7.625	101.417	101.207	100.907	7.625	99.417	99.207	98.907
7.75	101.806	101.596	101.296	7.75	99.806	99.596	99.296
7.875	101.470	101.199	100.899	7.875	99.470	99.199	98.899
8	101.887	101.616	101.316	8	99.887	99.616	99.316
8.125	102.256	101.985	101.685	8.125	100.256	99.985	99.685
8.25	102.605	102.334	102.034	8.25	100.605	100.334	100.034

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.