



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	94.339	94.286	94.286	4.75	94.339	94.286	94.286	5.125	97.109	97.085	97.099
4.875	95.050	95.002	95.002	4.875	95.050	95.002	95.002	5.25	97.834	97.808	97.822
5	96.034	95.997	96.053	5	96.034	95.997	96.053	5.375	98.375	98.338	98.368
5.125	96.554	96.524	96.569	5.125	96.554	96.524	96.569	5.5	98.892	98.851	98.886
5.25	97.220	97.182	97.172	5.25	97.037	97.004	97.046	5.625	99.338	99.297	99.332
5.375	97.860	97.822	97.812	5.375	97.592	97.556	97.604	5.75	99.555	99.550	99.550
5.5	98.603	98.565	98.555	5.5	98.170	98.162	98.166	5.875	100.044	100.037	100.041
5.625	99.051	99.012	99.003	5.625	98.757	98.722	98.769	6	100.510	100.492	100.513
5.75	99.238	99.191	99.172	5.75	99.026	99.010	98.993	6.125	100.958	100.939	100.961
5.875	99.805	99.758	99.739	5.875	99.592	99.575	99.558	6.25	100.654	100.641	100.627
6	100.392	100.345	100.326	6	100.097	100.081	100.064	6.375	101.133	101.107	101.101
6.125	100.805	100.758	100.739	6.125	100.540	100.523	100.507	6.5	101.460	101.445	101.439
6.25	100.645	100.598	100.579	6.25	100.351	100.353	100.359	6.625	101.821	101.809	101.817
6.375	101.140	101.093	101.074	6.375	100.905	100.912	100.912	6.75	101.619	101.607	101.585
6.5	101.610	101.563	101.544	6.5	101.380	101.359	101.347	6.875	102.007	102.000	101.972
6.625	101.979	101.932	101.913	6.625	101.711	101.703	101.726	7	102.354	102.351	102.319
6.75	101.821	101.749	101.701	6.75	101.577	101.617	101.608	7.125	102.560	102.513	102.496
6.875	102.201	102.186	102.165	6.875	102.137	102.186	102.165	7.25	102.589	102.600	102.558
7	102.624	102.552	102.505	7	102.447	102.490	102.477	7.375	102.952	102.952	102.904
7.125	102.927	102.855	102.807	7.125	102.698	102.725	102.736	7.5	103.354	103.354	103.301
7.25	102.775	102.770	102.748	7.25	102.703	102.770	102.748	7.625	103.345	103.345	103.287
7.375	103.113	103.138	103.108	7.375	103.039	103.138	103.108	7.75	103.612	103.612	103.549
7.5	103.440	103.385	103.356	7.5	103.286	103.385	103.356	7.875	104.106	104.106	104.037
7.625	103.759	103.679	103.622	7.625	103.597	103.597	103.539	8	104.240	104.240	104.166
7.75	103.611	103.611	103.547	7.75	103.611	103.611	103.547				
7.875	103.874	103.874	103.805	7.875	103.874	103.874	103.805				
8	104.132	104.132	104.058	8	104.132	104.132	104.058				
8.125	104.319	104.319	104.240	8.125	104.319	104.319	104.240				
8.25	92.516	92.516	92.415								

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	97.997	97.951	97.951	4.625	98.219	98.172	98.172	5	96.064	96.027	96.082
4.75	98.482	98.465	98.499	4.75	98.445	98.442	98.456	5.125	96.597	96.567	96.613
4.875	98.996	98.989	99.010	4.875	98.873	98.805	98.805	5.25	96.883	96.711	96.561
5	99.213	99.194	99.232	5	99.124	99.123	99.137	5.375	97.505	97.328	97.171
5.125	99.561	99.519	99.518	5.125	99.395	99.353	99.352	5.5	98.231	98.048	97.918
5.25	99.998	99.956	99.956	5.25	99.735	99.693	99.693	5.625	98.665	98.477	98.330
5.375	100.082	100.023	100.048	5.375	100.051	100.010	100.010	5.75	99.302	99.155	99.032
5.5	100.668	100.627	100.628	5.5	100.355	100.314	100.314	5.875	99.863	99.713	99.586
5.625	100.551	100.532	100.518	5.625	100.370	100.352	100.337	6	100.423	100.268	100.136
5.75	100.804	100.774	100.777	5.75	100.707	100.689	100.674	6.125	100.839	100.680	100.544
5.875	101.106	101.074	101.081	5.875	101.012	100.994	100.980	6.25	100.412	100.415	100.421
6	101.520	101.503	101.489	6	101.303	101.285	101.272	6.375	100.894	100.901	100.901
6.125	101.444	101.465	101.437	6.125	101.222	101.243	101.215	6.5	101.270	101.276	101.278
6.25	101.815	101.836	101.808	6.25	101.556	101.576	101.549	6.625	101.552	101.543	101.566
6.375	102.032	102.053	102.026	6.375	101.850	101.871	101.844	6.75	101.481	101.521	101.512
6.5	102.194	102.216	102.188	6.5	102.154	102.176	102.149	6.875	101.904	101.952	101.931
6.625	102.220	102.264	102.222	6.625	102.066	102.110	102.068	7	102.164	102.208	102.195
6.75	102.499	102.544	102.502	6.75	102.384	102.428	102.386	7.125	102.385	102.412	102.424
6.875	102.647	102.692	102.651	6.875	102.681	102.727	102.685	7.25	102.622	102.622	102.579
7	102.760	102.804	102.773	7	102.960	103.006	102.964	7.375	102.910	102.910	102.862
7.125	102.210	102.125	102.061	7.125	101.994	101.909	101.845	7.5	103.135	103.135	103.082
7.25	102.686	102.600	102.536	7.25	102.373	102.288	102.224	7.625	102.217	102.170	102.153
7.375	103.143	103.058	102.993	7.375	102.739	102.653	102.589	7.75	101.744	101.698	101.679
								7.875	102.201	102.154	102.136

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.569	96.523	96.506	5.25	97.668	97.608	97.548
5.375	97.215	97.168	97.152	5.375	98.021	97.961	97.901
5.5	97.893	97.846	97.830	5.5	98.139	98.093	98.077
5.625	98.271	98.224	98.208	5.625	98.125	98.079	98.063
5.75	98.749	98.716	98.716	5.75	98.660	98.615	98.597
5.875	99.126	99.080	99.063	5.875	99.001	98.955	98.939
6	99.715	99.691	99.691	6	99.198	99.152	99.136
6.125	100.125	100.106	100.106	6.125	99.049	99.004	98.985

6.25	100.526	100.496	100.495	6.25	99.415	99.371	99.356
6.375	101.019	100.993	100.987	6.375	99.595	99.549	99.533
6.5	101.396	101.374	101.363	6.5	99.743	99.698	99.681
6.625	101.596	101.579	101.562	6.625	99.884	99.840	99.824
6.75	101.049	101.037	101.015	6.75	100.321	100.192	100.080
6.875	101.453	101.446	101.418	6.875	100.504	100.375	100.263
7	101.743	101.740	101.707	7	100.640	100.511	100.399
7.125	101.955	101.905	101.857	7.125	99.948	99.849	99.720

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	97.737	97.735	97.732	5	97.503	97.500	97.498	5	94.276	94.213	94.150
5.125	98.036	98.030	98.023	5.125	97.877	97.870	97.864	5.125	94.930	94.867	94.804
5.25	98.310	98.299	98.289	5.25	98.218	98.207	98.198	5.25	95.407	95.344	95.281
5.375	98.550	98.535	98.522	5.375	98.519	98.504	98.491	5.375	96.061	95.998	95.935
5.5	98.769	98.749	98.733	5.5	98.704	98.685	98.669	5.5	96.527	96.464	96.402
5.625	98.960	98.937	98.917	5.625	98.742	98.718	98.698	5.625	96.990	96.927	96.864
5.75	99.141	99.113	99.090	5.75	98.829	98.801	98.777	5.75	97.449	97.386	97.324
5.875	99.303	99.271	99.244	5.875	98.992	98.960	98.933	5.875	97.719	97.656	97.593
6	99.399	99.363	99.332	6	99.161	99.125	99.095	6	98.170	98.107	98.044
6.125	99.419	99.379	99.345	6.125	99.333	99.293	99.259	6.125	98.429	98.366	98.303
6.25	99.467	99.423	99.386	6.25	99.501	99.456	99.419	6.25	98.870	98.807	98.745
6.375	99.627	99.564	99.501	6.375	99.660	99.611	99.570	6.375	98.938	98.875	98.813
6.5	99.810	99.747	99.684	6.5	99.804	99.752	99.707	6.5	99.201	99.138	99.076
6.625	100.002	99.939	99.876	6.625	99.930	99.873	99.825	6.625	98.541	98.478	98.415
6.75	100.081	100.018	99.955	6.75	100.011	99.950	99.898	6.75	99.001	98.938	98.876
6.875	100.135	100.072	100.009	6.875	100.034	99.969	99.914	6.875	99.280	99.217	99.154
7	100.195	100.132	100.069	7	100.239	100.169	100.111	7	99.745	99.682	99.620
7.125	100.259	100.196	100.133	7.125	100.701	100.627	100.566	7.125	99.833	99.770	99.707
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	97.941	97.939	97.936	5	97.702	97.700	97.697	5	94.492	94.429	94.366
5.125	98.240	98.234	98.227	5.125	98.075	98.068	98.062	5.125	95.147	95.084	95.021
5.25	98.514	98.503	98.493	5.25	98.416	98.405	98.395	5.25	95.624	95.561	95.498
5.375	98.754	98.739	98.726	5.375	98.716	98.700	98.687	5.375	96.278	96.215	96.152
5.5	98.974	98.954	98.938	5.5	98.900	98.881	98.865	5.5	96.744	96.681	96.618
5.625	99.167	99.143	99.123	5.625	98.938	98.914	98.894	5.625	97.207	97.144	97.081
5.75	99.349	99.322	99.298	5.75	99.025	98.997	98.974	5.75	97.666	97.603	97.540
5.875	99.513	99.482	99.455	5.875	99.190	99.158	99.131	5.875	97.936	97.873	97.810
6	99.611	99.575	99.545	6	99.360	99.324	99.294	6	98.386	98.323	98.260
6.125	99.633	99.593	99.559	6.125	99.534	99.494	99.460	6.125	98.646	98.583	98.520
6.25	99.683	99.639	99.601	6.25	99.703	99.658	99.621	6.25	99.087	99.024	98.961
6.375	99.844	99.781	99.718	6.375	99.863	99.815	99.774	6.375	99.155	99.092	99.029
6.5	100.027	99.964	99.901	6.5	100.009	99.956	99.912	6.5	99.418	99.355	99.292
6.625	100.218	100.155	100.092	6.625	100.136	100.079	100.032	6.625	98.757	98.694	98.631
6.75	100.298	100.235	100.172	6.75	100.219	100.158	100.107	6.75	99.218	99.155	99.092
6.875	100.352	100.289	100.226	6.875	100.244	100.179	100.124	6.875	99.496	99.433	99.370
7	100.412	100.349	100.286	7	100.451	100.382	100.323	7	99.962	99.899	99.836
7.125	100.475	100.412	100.349	7.125	100.916	100.842	100.780	7.125	100.050	99.987	99.924

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

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	96.355	96.347	96.339	5.75	99.539	99.493	99.476	4.375	96.561	96.551	96.526
5.125	97.024	97.016	97.007	5.875	100.116	100.069	100.053	4.5	96.884	96.874	96.850
5.25	97.490	97.482	97.473	6	100.599	100.553	100.536	4.625	97.166	97.156	97.132
5.375	98.162	98.153	98.144	6.125	100.905	100.859	100.842	4.75	97.950	97.942	97.926
5.5	98.805	98.797	98.787	6.25	100.727	100.680	100.664	4.875	98.221	98.213	98.197
5.625	99.405	99.396	99.387	6.375	101.216	101.169	101.153	5	98.457	98.449	98.432
5.75	100.026	100.010	99.993	6.5	101.631	101.584	101.568	5.125	98.597	98.589	98.573
5.875	100.617	100.601	100.584	6.625	101.886	101.839	101.823	5.25	99.060	99.052	99.036
6	101.159	101.143	101.126	6.75	101.673	101.626	101.610	5.375	99.299	99.295	99.279
6.125	101.682	101.665	101.649	6.875	102.147	102.100	102.084	5.5	99.632	99.628	99.612
6.25	101.365	101.348	101.332	7	102.558	102.512	102.495	5.625	99.791	99.787	99.771
6.375	101.887	101.870	101.854	7.125	102.790	102.743	102.726	5.75	100.129	100.125	100.109
6.5	102.382	102.365	102.349	7.25	102.507	102.460	102.444	5.875	100.425	100.421	100.405
6.625	102.831	102.814	102.798	7.375	102.913	102.866	102.850	6	100.541	100.537	100.521

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.151	96.129	96.089
4.75	96.552	96.533	96.500
4.875	96.624	96.604	96.572
5	96.899	96.879	96.847
5.125	97.185	97.165	97.133
5.25	97.445	97.425	97.393
5.375	97.688	97.668	97.636
5.5	97.920	97.901	97.869
5.625	98.156	98.140	98.108
5.75	98.379	98.363	98.331
5.875	98.616	98.601	98.568
6	99.072	99.056	99.024

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	97.685	97.670	97.521	5.75	98.076	98.009	97.945	4.25	96.207	96.197	96.173
5.5	98.292	98.276	98.125	5.875	98.601	98.534	98.470	4.375	96.561	96.551	96.526
5.625	98.878	98.860	98.707	6	99.112	99.045	98.981	4.5	96.884	96.874	96.850
5.75	99.605	99.604	99.474	6.125	99.582	99.515	99.451	4.625	97.166	97.156	97.132
5.875	100.135	100.133	99.996	6.25	99.188	99.121	99.057	4.75	97.950	97.942	97.926
6	100.703	100.699	100.560	6.375	99.436	99.369	99.306	4.875	98.221	98.213	98.197
6.125	101.245	101.238	101.097	6.5	99.665	99.598	99.534	5	98.457	98.449	98.432
6.25	101.161	101.159	101.090	6.625	99.837	99.770	99.706	5.125	98.597	98.589	98.573
6.375	101.751	101.746	101.672	6.75	100.248	100.181	100.118	5.25	99.060	99.052	99.036
6.5	102.269	102.264	102.188	6.875	100.408	100.341	100.278	5.375	99.299	99.295	99.279
6.625	102.712	102.701	102.627	7	100.608	100.541	100.478	5.5	99.632	99.628	99.612
6.75	102.563	102.544	102.493	7.125	100.768	100.701	100.638	5.625	99.791	99.787	99.771
6.875	103.100	103.078	103.025	7.25	101.094	101.077	101.060	5.75	100.129	100.125	100.109
7	103.505	103.479	103.427	7.375	101.593	101.577	101.559	5.875	100.425	100.421	100.405
7.125	103.862	103.836	103.781	7.5	101.855	101.838	101.821	6	100.541	100.537	100.521

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.151	96.129	96.089
4.75	96.552	96.533	96.500
4.875	96.624	96.604	96.572
5	96.899	96.879	96.847
5.125	97.185	97.165	97.133
5.25	97.445	97.425	97.393
5.375	97.688	97.668	97.636
5.5	97.920	97.901	97.869
5.625	98.156	98.140	98.108
5.75	98.379	98.363	98.331
5.875	98.616	98.601	98.568
6	99.072	99.056	99.024

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.011	96.004	95.972	4.5	95.927	95.881	95.865	5	98.177	98.121	98.089
4.625	96.583	96.537	96.521	4.625	96.583	96.537	96.521	5.125	98.833	98.777	98.745
4.75	97.268	97.271	97.271	4.75	97.239	97.193	97.177	5.25	99.547	99.524	99.500
4.875	97.697	97.700	97.700	4.875	97.521	97.465	97.433	5.375	99.527	99.490	99.466
5	98.177	98.155	98.155	5	98.177	98.121	98.089	5.5	100.183	100.102	100.037
5.125	98.833	98.777	98.745	5.125	98.833	98.777	98.745	5.625	100.789	100.708	100.643
5.25	99.547	99.524	99.500	5.25	99.547	99.524	99.500	5.75	101.339	101.234	101.169
5.375	99.890	99.858	99.828	5.375	99.527	99.490	99.466	5.875	100.911	100.761	100.696
5.5	100.456	100.424	100.394	5.5	100.183	100.102	100.037	6	101.444	101.357	101.292
5.625	100.999	100.966	100.936	5.625	100.789	100.708	100.643	6.125	101.966	101.878	101.814
5.75	101.339	101.234	101.169	5.75	101.339	101.234	101.169	6.25	102.392	102.304	102.255
5.875	101.137	101.102	101.053	5.875	100.911	100.761	100.696	6.375	101.783	101.752	101.720
6	101.503	101.410	101.361	6	101.444	101.357	101.292	6.5	102.190	102.159	102.128
6.125	101.966	101.878	101.814	6.125	101.966	101.878	101.814	6.625	102.601	102.570	102.539
6.25	102.392	102.304	102.255	6.25	102.392	102.304	102.255	6.75	102.898	102.817	102.752
6.375	101.923	101.882	101.833	6.375	101.783	101.752	101.720	6.875	102.524	102.485	102.446
6.5	102.190	102.159	102.128	6.5	102.190	102.159	102.128	7	102.893	102.854	102.815
6.625	102.601	102.570	102.539	6.625	102.601	102.570	102.539	7.125	103.084	103.047	103.016
6.75	102.898	102.817	102.752	6.75	102.898	102.817	102.752	7.25	103.406	103.325	103.260
6.875	102.524	102.485	102.446	6.875	102.524	102.485	102.446	7.375	102.622	102.547	102.472
7	102.893	102.854	102.815	7	102.893	102.854	102.815	7.5	102.923	102.848	102.773
7.125	103.087	103.047	103.016	7.125	103.084	103.047	103.016	7.625	103.224	103.143	103.078
7.25	103.406	103.325	103.260	7.25	103.406	103.325	103.260	7.75	103.553	103.472	103.407
7.375	102.818	102.835	102.843	7.375	102.622	102.547	102.472				
7.5	103.155	103.171	103.179	7.5	102.923	102.848	102.773				

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
3.75	97.094	97.133	97.172	3.75	97.094	97.133	97.172	4.5	93.436	93.429	93.397
3.875	97.028	97.067	97.107	3.875	97.028	97.067	97.107	4.625	93.765	93.758	93.726
4	97.418	97.457	97.496	4	97.418	97.457	97.496	4.75	95.739	95.751	95.764
4.125	97.749	97.788	97.827	4.125	97.749	97.788	97.827	4.875	96.247	96.345	96.375
4.25	97.637	97.652	97.702	4.25	97.637	97.652	97.702	5	96.943	97.048	97.078
4.375	98.206	98.220	98.270	4.375	98.206	98.220	98.270	5.125	97.618	97.723	97.753
4.5	98.766	98.781	98.831	4.5	98.766	98.781	98.831	5.25	98.589	98.560	98.527
4.625	99.316	99.331	99.381	4.625	99.316	99.331	99.381	5.375	99.041	99.012	98.980
4.75	99.108	99.063	99.047	4.75	99.108	99.063	99.047	5.5	99.506	99.474	99.444
4.875	99.476	99.449	99.484	4.875	99.476	99.449	99.484	5.625	100.049	100.016	99.986
5	100.003	99.976	100.011	5	100.003	99.976	100.011	5.75	100.596	100.515	100.450
5.125	100.509	100.482	100.517	5.125	100.509	100.482	100.517	5.875	100.374	100.339	100.291
5.25	100.248	100.203	100.186	5.25	100.248	100.203	100.186	6	100.698	100.647	100.599
5.375	100.475	100.435	100.410	5.375	100.313	100.307	100.326	6.125	101.214	101.123	101.123
5.5	100.920	100.879	100.854	5.5	100.783	100.777	100.796	6.25	101.436	101.348	101.284
5.625	101.342	101.302	101.276	5.625	101.225	101.218	101.238	6.375	101.289	101.235	101.181
5.75	101.321	101.275	101.259	5.75	101.321	101.275	101.259	6.5	101.670	101.611	101.552
5.875	101.422	101.390	101.369	5.875	101.183	101.214	101.218	6.625	101.792	101.757	101.720
6	101.844	101.811	101.790	6	101.616	101.646	101.650	6.75	101.723	101.642	101.577
								6.875	101.156	101.031	100.917
								7	101.524	101.398	101.285
								7.125	101.884	101.758	101.644
								7.25	101.931	101.850	101.785

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	98.464	98.441	98.418	5	96.943	97.048	97.078	4.5	97.654	97.650	97.642
5.375	98.771	98.747	98.724	5.125	97.618	97.723	97.753	4.625	98.121	98.117	98.109
5.5	99.414	99.333	99.270	5.25	98.102	98.021	97.956	4.75	98.660	98.658	98.666
5.625	100.026	99.939	99.928	5.375	98.808	98.727	98.662	4.875	99.127	99.125	99.134
5.75	100.596	100.515	100.450	5.5	99.464	99.383	99.318	5	99.596	99.594	99.602
5.875	100.333	100.130	99.927	5.625	100.071	99.989	99.928	5.125	100.066	100.064	100.073
6	100.698	100.495	100.437	5.75	100.646	100.565	100.500	5.25	99.710	99.722	99.746
6.125	101.214	101.123	101.123	5.875	99.942	99.855	99.790	5.375	100.179	100.191	100.215
6.25	101.436	101.348	101.284	6	100.538	100.450	100.437	5.5	100.642	100.654	100.679
6.375	100.778	100.747	100.715	6.125	101.214	101.123	101.123	5.625	101.096	101.108	101.132
6.5	101.225	101.194	101.163	6.25	101.486	101.398	101.334	5.75	100.609	100.613	100.630
6.625	101.526	101.495	101.464	6.375	100.369	100.286	100.271	5.875	101.059	101.063	101.079
6.75	101.723	101.642	101.577	6.5	100.984	100.901	100.885	6	101.496	101.500	101.517
6.875	100.899	100.860	100.821	6.625	101.523	101.439	101.424	6.125	101.907	101.911	101.927

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	99.547	99.524	99.500	5.25	99.547	99.524	99.500	5.25	99.547	99.524	99.500
5.375	99.527	99.490	99.466	5.375	99.527	99.490	99.466	5.375	99.527	99.490	99.466

5.5	100.183	100.102	100.037	5.5	100.183	100.102	100.037	5.5	100.183	100.102	100.037
5.625	100.789	100.708	100.643	5.625	100.789	100.708	100.643	5.625	100.789	100.708	100.643
5.75	101.339	101.234	101.169	5.75	101.339	101.234	101.169	5.75	101.339	101.234	101.169
5.875	100.911	100.761	100.696	5.875	100.911	100.761	100.696	5.875	100.911	100.761	100.696
6	101.444	101.357	101.292	6	101.444	101.357	101.292	6	101.444	101.357	101.292
6.125	101.966	101.878	101.814	6.125	101.966	101.878	101.814	6.125	101.966	101.878	101.814
6.25	102.392	102.304	102.255	6.25	102.392	102.304	102.255	6.25	102.392	102.304	102.255
6.375	101.783	101.752	101.720	6.375	101.783	101.752	101.720	6.375	101.783	101.752	101.720
6.5	102.190	102.159	102.128	6.5	102.190	102.159	102.128	6.5	102.190	102.159	102.128
6.625	102.601	102.570	102.539	6.625	102.601	102.570	102.539	6.625	102.601	102.570	102.539
6.75	102.898	102.817	102.752	6.75	102.898	102.817	102.752	6.75	102.898	102.817	102.752
6.875	102.524	102.485	102.446	6.875	102.524	102.485	102.446	6.875	102.524	102.485	102.446
7	102.893	102.854	102.815	7	102.893	102.854	102.815	7	102.893	102.854	102.815
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	98.766	98.781	98.831	4.25	97.637	97.652	97.702	5.25	98.464	98.441	98.418
4.625	99.316	99.331	99.381	4.375	98.206	98.220	98.270	5.375	98.771	98.747	98.724
4.75	99.108	99.063	99.047	4.5	98.766	98.781	98.831	5.5	99.418	99.333	99.320
4.875	99.476	99.449	99.484	4.625	99.316	99.331	99.381	5.625	100.076	99.962	99.978
5	100.003	99.976	100.011	4.75	99.108	99.063	99.047	5.75	100.596	100.515	100.450
5.125	100.509	100.482	100.517	4.875	99.476	99.449	99.484	5.875	100.333	100.130	99.927
5.25	100.248	100.203	100.186	5	100.003	99.976	100.011	6	100.698	100.495	100.487
5.375	100.313	100.307	100.326	5.125	100.509	100.482	100.517	6.125	101.264	101.173	101.173
5.5	100.783	100.777	100.796	5.25	100.248	100.203	100.186	6.25	101.436	101.348	101.284
5.625	101.225	101.218	101.238	5.375	100.313	100.307	100.326	6.375	100.778	100.747	100.715
5.75	101.321	101.275	101.259	5.5	100.783	100.777	100.796	6.5	101.225	101.194	101.163
5.875	101.183	101.214	101.218	5.625	101.225	101.218	101.238	6.625	101.573	101.495	101.474
6	101.616	101.646	101.650	5.75	101.321	101.275	101.259	6.75	101.723	101.642	101.577
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	98.464	98.441	98.418	5.25	98.102	98.021	97.956	4.5	96.123	96.013	96.063
5.375	98.771	98.747	98.724	5.375	98.808	98.727	98.662	4.625	96.655	96.545	96.595
5.5	99.418	99.333	99.320	5.5	99.464	99.383	99.320	4.75	94.714	94.638	94.622
5.625	100.076	99.962	99.978	5.625	100.076	99.989	99.978	4.875	95.232	95.005	95.040
5.75	100.596	100.515	100.450	5.75	100.646	100.565	100.500	5	95.716	95.489	95.524
5.875	100.333	100.130	99.927	5.875	99.942	99.855	99.830	5.125	96.159	95.932	95.967
6	100.698	100.495	100.487	6	100.578	100.487	100.487	5.25	96.449	96.434	96.419
6.125	101.264	101.173	101.173	6.125	101.264	101.173	101.173	5.375	96.553	96.538	96.523
6.25	101.436	101.348	101.284	6.25	101.486	101.398	101.334	5.5	96.957	96.942	96.927
6.375	100.778	100.747	100.715	6.375	100.419	100.336	100.321	5.625	97.363	97.348	97.333
6.5	101.225	101.194	101.163	6.5	101.034	100.951	100.935	5.75	98.027	98.012	97.997
6.625	101.573	101.495	101.474	6.625	101.573	101.489	101.474	5.875	98.300	98.285	98.270
6.75	101.723	101.642	101.577	6.75	101.773	101.692	101.627	6	98.644	98.629	98.614
6.875	100.899	100.860	100.821	6.875	100.723	100.642	100.577	6.125	98.956	98.941	98.926

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

*Buydown options and pricing available through PML



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	98.733	98.677	98.645	5.125	98.733	98.677	98.645	4.75	97.139	97.093	97.077
5.25	99.447	99.424	99.400	5.25	99.447	99.424	99.400	4.875	97.421	97.365	97.333
5.375	99.470	99.441	99.409	5.375	99.427	99.390	99.366	5	98.077	98.021	97.989
5.5	100.083	100.002	99.937	5.5	100.083	100.002	99.937	5.125	98.733	98.677	98.645
5.625	100.689	100.608	100.543	5.625	100.689	100.608	100.543	5.25	99.447	99.424	99.400
5.75	101.239	101.134	101.069	5.75	101.239	101.134	101.069	5.375	99.427	99.390	99.366
5.875	100.866	100.831	100.782	5.875	100.811	100.661	100.596	5.5	100.083	100.002	99.937
6	101.344	101.257	101.192	6	101.344	101.257	101.192	5.625	100.689	100.608	100.543
6.125	101.866	101.778	101.714	6.125	101.866	101.778	101.714	5.75	101.239	101.134	101.069
6.25	102.292	102.204	102.140	6.25	102.292	102.204	102.140	5.875	100.811	100.661	100.596
6.375	101.683	101.652	101.620	6.375	101.683	101.652	101.620	6	101.344	101.257	101.192
6.5	102.090	102.059	102.028	6.5	102.090	102.059	102.028	6.125	101.866	101.778	101.714
6.625	102.501	102.470	102.439	6.625	102.501	102.470	102.439	6.25	102.292	102.204	102.140
6.75	102.798	102.717	102.652	6.75	102.798	102.717	102.652	6.375	101.683	101.652	101.620
6.875	102.424	102.385	102.346	6.875	102.424	102.385	102.346	6.5	102.090	102.059	102.028
7	102.793	102.754	102.715	7	102.793	102.754	102.715	6.625	102.501	102.470	102.439
7.125	102.984	102.944	102.905	7.125	102.984	102.944	102.905	6.75	102.798	102.717	102.652
7.25	103.306	103.225	103.160	7.25	103.306	103.225	103.160	6.875	102.424	102.385	102.346
7.375	102.522	102.456	102.415	7.375	102.522	102.447	102.372	7	102.793	102.754	102.715
7.5	102.823	102.748	102.673	7.5	102.823	102.748	102.673	7.125	102.984	102.944	102.905
7.625	103.124	103.043	102.978	7.625	103.124	103.043	102.978	7.25	103.306	103.225	103.160
7.75	103.453	103.372	103.307	7.75	103.453	103.372	103.307	7.375	102.522	102.447	102.372
7.875	102.640	102.680	102.720					7.5	102.823	102.748	102.673
								7.625	103.124	103.043	102.978
								7.75	103.453	103.372	103.307

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
3.75	96.994	97.033	97.072	3.75	96.994	97.033	97.072	4.875	96.014	96.089	96.219
3.875	96.928	96.967	97.007	3.875	96.928	96.967	97.007	5	96.597	96.672	96.802
4	97.318	97.357	97.396	4	97.318	97.357	97.396	5.125	97.282	97.357	97.487
4.125	97.649	97.688	97.727	4.125	97.649	97.688	97.727	5.25	98.364	98.341	98.318
4.25	97.431	97.446	97.496	4.25	97.431	97.446	97.496	5.375	98.671	98.647	98.624
4.375	97.937	97.952	98.002	4.375	97.937	97.952	98.002	5.5	99.314	99.233	99.168
4.5	98.422	98.437	98.487	4.5	98.422	98.437	98.487	5.625	99.921	99.839	99.775
4.625	98.882	98.897	98.947	4.625	98.882	98.897	98.947	5.75	100.496	100.415	100.350
4.75	99.008	98.963	98.947	4.75	99.008	98.963	98.947	5.875	100.233	100.030	99.827
4.875	99.132	99.105	99.140	4.875	99.132	99.105	99.140	6	100.598	100.395	100.236
5	99.571	99.569	99.577	5	99.553	99.526	99.560	6.125	101.062	100.859	100.757
5.125	100.041	100.039	100.048	5.125	99.941	99.914	99.949	6.25	101.336	101.248	101.184
5.25	100.148	100.103	100.086	5.25	100.148	100.103	100.086	6.375	100.678	100.647	100.615
5.375	100.154	100.166	100.190	5.375	99.893	99.887	99.906	6.5	101.125	101.094	101.063
5.5	100.617	100.629	100.654	5.5	100.245	100.239	100.258	6.625	101.426	101.395	101.364
5.625	101.071	101.083	101.107	5.625	100.688	100.642	100.626	6.75	101.623	101.542	101.477
5.75	101.221	101.175	101.159	5.75	101.221	101.175	101.159	6.875	100.799	100.760	100.721
5.875	101.034	101.038	101.054	5.875	100.739	100.769	100.773	7	101.168	101.129	101.090
6	101.471	101.475	101.492	6	101.075	101.106	101.110	7.125	101.537	101.455	101.391
								7.25	101.831	101.750	101.685
								7.375	100.841	100.760	100.695
								7.5	101.292	101.211	101.146
								7.625	101.730	101.649	101.584
								7.75	102.009	101.928	101.863

VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.125	101.094	101.063	6.125	100.960	100.872	100.807	4.5	97.554	97.550	97.542
6.625	101.426	101.395	101.364	6.25	101.386	101.298	101.234	4.625	98.021	98.017	98.009
6.75	101.623	101.542	101.477	6.375	100.254	100.173	100.108	4.75	98.560	98.558	98.566
6.875	100.799	100.760	100.721	6.5	100.807	100.726	100.661	4.875	99.027	99.025	99.034
7	101.168	101.129	101.090	6.625	101.291	101.210	101.145	5	99.496	99.494	99.502
7.125	101.537	101.455	101.391	6.75	101.673	101.592	101.527	5.125	99.966	99.964	99.973
7.25	101.831	101.750	101.685	6.875	100.623	100.542	100.477	5.25	99.610	99.622	99.646
7.375	100.841	100.760	100.695	7	101.118	101.037	100.972	5.375	100.079	100.091	100.115
7.5	101.292	101.211	101.146	7.125	101.587	101.505	101.441	5.5	100.542	100.554	100.579
7.625	101.730	101.649	101.584	7.25	101.881	101.800	101.735	5.625	100.996	101.008	101.032
7.75	102.009	101.928	101.863	7.375	100.891	100.810	100.745	5.75	100.509	100.513	100.530
				7.5	101.342	101.261	101.196	5.875	100.959	100.963	100.979
				7.625	101.780	101.699	101.634	6	101.396	101.400	101.417
								6.125	101.807	101.811	101.827

VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	101.683	101.652	101.620	6.375	101.683	101.652	101.620	6	101.344	101.257	101.192

6.5	102.090	102.059	102.028	6.5	102.090	102.059	102.028	6.125	101.866	101.778	101.714
6.625	102.501	102.470	102.439	6.625	102.501	102.470	102.439	6.25	102.292	102.204	102.140
6.75	102.798	102.717	102.652	6.75	102.798	102.717	102.652	6.375	101.683	101.652	101.620
6.875	102.424	102.385	102.346	6.875	102.424	102.385	102.346	6.5	102.090	102.059	102.028
7	102.793	102.754	102.715	7	102.793	102.754	102.715	6.625	102.501	102.470	102.439
7.125	102.984	102.944	102.905	7.125	102.984	102.944	102.905	6.75	102.798	102.717	102.652
7.25	103.306	103.225	103.160	7.25	103.306	103.225	103.160	6.875	102.424	102.385	102.346
7.375	102.522	102.456	102.415	7.375	102.522	102.447	102.372	7	102.793	102.754	102.715
7.5	102.823	102.748	102.673	7.5	102.823	102.748	102.673	7.125	102.984	102.944	102.905
7.625	103.124	103.043	102.978	7.625	103.124	103.043	102.978	7.25	103.306	103.225	103.160
7.75	103.453	103.372	103.307	7.75	103.453	103.372	103.307	7.375	102.522	102.447	102.372
7.875	102.640	102.680	102.720					7.5	102.823	102.748	102.673
								7.625	103.124	103.043	102.978
								7.75	103.453	103.372	103.307

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	98.422	98.437	98.487	4.5	98.422	98.437	98.487	6.625	101.426	101.395	101.364
4.625	98.882	98.897	98.947	4.625	98.882	98.897	98.947	6.75	101.623	101.542	101.477
4.75	99.008	98.963	98.947	4.75	99.008	98.963	98.947	6.875	100.799	100.760	100.721
4.875	99.132	99.105	99.140	4.875	99.132	99.105	99.140	7	101.168	101.129	101.090
5	99.571	99.569	99.577	5	99.553	99.526	99.560	7.125	101.537	101.455	101.391
5.125	100.041	100.039	100.048	5.125	99.941	99.914	99.949	7.25	101.831	101.750	101.685
5.25	100.148	100.103	100.086	5.25	100.148	100.103	100.086	7.375	101.202	101.193	101.153
5.375	100.154	100.166	100.190	5.375	99.893	99.887	99.906	7.5	101.292	101.233	101.193
5.5	100.617	100.629	100.654	5.5	100.245	100.239	100.258	7.625	101.730	101.649	101.584
5.625	101.071	101.083	101.107	5.625	100.688	100.642	100.626	7.75	102.009	101.928	101.863
5.75	101.221	101.175	101.159	5.75	101.221	101.175	101.159	7.875	100.065	100.105	100.145
5.875	101.034	101.038	101.054	5.875	100.739	100.769	100.773				
6	101.471	101.475	101.492	6	101.075	101.106	101.110				
6.125	101.882	101.886	101.902	6.125	101.551	101.505	101.489				

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	101.125	101.094	101.063	6.125	100.960	100.872	100.807	4.5	97.554	97.550	97.542
6.625	101.426	101.395	101.364	6.25	101.386	101.298	101.234	4.625	98.021	98.017	98.009
6.75	101.623	101.542	101.477	6.375	100.254	100.173	100.108	4.75	98.560	98.558	98.566
6.875	100.799	100.760	100.721	6.5	100.807	100.726	100.661	4.875	99.027	99.025	99.034
7	101.168	101.129	101.090	6.625	101.291	101.210	101.145	5	99.496	99.494	99.502
7.125	101.537	101.455	101.391	6.75	101.673	101.592	101.527	5.125	99.966	99.964	99.973
7.25	101.831	101.750	101.685	6.875	100.623	100.542	100.477	5.25	99.610	99.622	99.646
7.375	100.841	100.760	100.695	7	101.118	101.037	100.972	5.375	100.079	100.091	100.115
7.5	101.292	101.211	101.146	7.125	101.587	101.505	101.441	5.5	100.542	100.554	100.579
7.625	101.730	101.649	101.584	7.25	101.881	101.800	101.735	5.625	100.996	101.008	101.032
7.75	102.009	101.928	101.863	7.375	100.891	100.810	100.745	5.75	100.509	100.513	100.530
				7.5	101.342	101.261	101.196	5.875	100.959	100.963	100.979
				7.625	101.780	101.699	101.634	6	101.396	101.400	101.417
								6.125	101.807	101.811	101.827

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	100.123	99.978	99.678	6.75	98.623	98.478	98.178
6.875	100.542	100.373	100.073	6.875	99.042	98.873	98.573
7	101.019	100.850	100.550	7	99.519	99.350	99.050
7.125	101.448	101.279	100.979	7.125	99.948	99.779	99.479
7.25	101.857	101.688	101.388	7.25	100.357	100.188	99.888
7.375	101.334	101.100	100.800	7.375	99.834	99.600	99.300
7.5	101.771	101.537	101.237	7.5	100.271	100.037	99.737
7.625	102.170	101.936	101.636	7.625	100.670	100.436	100.136
7.75	102.549	102.315	102.015	7.75	101.049	100.815	100.515
7.875	102.220	101.921	101.621	7.875	100.720	100.421	100.121
8	102.627	102.328	102.028	8	101.127	100.828	100.528
8.125	102.976	102.677	102.377	8.125	101.476	101.177	100.877
8.25	103.325	103.026	102.726	8.25	101.825	101.526	101.226

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.123	97.978	97.678	6.75	96.623	96.478	96.178
6.875	98.542	98.373	98.073	6.875	97.042	96.873	96.573
7	99.019	98.850	98.550	7	97.519	97.350	97.050
7.125	99.448	99.279	98.979	7.125	97.948	97.779	97.479
7.25	99.857	99.688	99.388	7.25	98.357	98.188	97.888
7.375	99.334	99.100	98.800	7.375	97.834	97.600	97.300
7.5	99.771	99.537	99.237	7.5	98.271	98.037	97.737
7.625	100.170	99.936	99.636	7.625	98.670	98.436	98.136
7.75	100.549	100.315	100.015	7.75	99.049	98.815	98.515
7.875	100.220	99.921	99.621	7.875	98.720	98.421	98.121
8	100.627	100.328	100.028	8	99.127	98.828	98.528
8.125	100.976	100.677	100.377	8.125	99.476	99.177	98.877
8.25	101.325	101.026	100.726	8.25	99.825	99.526	99.226

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.373	99.228	98.928	6.75	97.373	97.228	96.928
6.875	99.792	99.623	99.323	6.875	97.792	97.623	97.323
7	100.269	100.100	99.800	7	98.269	98.100	97.800
7.125	100.698	100.529	100.229	7.125	98.698	98.529	98.229
7.25	101.107	100.938	100.638	7.25	99.107	98.938	98.638
7.375	100.584	100.350	100.050	7.375	98.584	98.350	98.050
7.5	101.021	100.787	100.487	7.5	99.021	98.787	98.487
7.625	101.420	101.186	100.886	7.625	99.420	99.186	98.886
7.75	101.799	101.565	101.265	7.75	99.799	99.565	99.265
7.875	101.470	101.171	100.871	7.875	99.470	99.171	98.871
8	101.877	101.578	101.278	8	99.877	99.578	99.278
8.125	102.226	101.927	101.627	8.125	100.226	99.927	99.627
8.25	102.575	102.276	101.976	8.25	100.575	100.276	99.976

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.