



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	93.082	93.082	93.012	4.75	93.082	93.082	93.012	5.125	95.945	95.981	95.980
4.875	93.780	93.780	93.716	4.875	93.780	93.780	93.716	5.25	96.679	96.730	96.726
5	94.678	94.756	94.788	5	94.678	94.756	94.788	5.375	97.239	97.265	97.259
5.125	95.201	95.270	95.306	5.125	95.201	95.270	95.306	5.5	97.739	97.764	97.751
5.25	96.249	96.210	96.201	5.25	95.903	95.953	95.969	5.625	98.297	98.272	98.206
5.375	96.920	96.882	96.872	5.375	96.435	96.493	96.508	5.75	98.536	98.517	98.472
5.5	97.699	97.661	97.651	5.5	96.999	97.022	97.032	5.875	99.104	99.104	99.059
5.625	98.173	98.135	98.125	5.625	97.544	97.623	97.625	6	99.550	99.550	99.511
5.75	98.390	98.344	98.325	5.75	97.978	97.996	97.981	6.125	100.014	99.979	99.922
5.875	98.991	98.944	98.925	5.875	98.498	98.525	98.508	6.25	100.076	100.005	99.987
6	99.607	99.560	99.541	6	99.069	99.069	99.030	6.375	100.524	100.464	100.434
6.125	100.044	99.997	99.978	6.125	99.468	99.504	99.483	6.5	100.924	100.877	100.847
6.25	100.015	99.960	99.932	6.25	99.674	99.678	99.672	6.625	101.297	101.242	101.223
6.375	100.541	100.486	100.457	6.375	100.194	100.205	100.198	6.75	101.326	101.236	101.223
6.5	101.033	100.977	100.949	6.5	100.723	100.709	100.679	6.875	101.763	101.672	101.659
6.625	101.429	101.374	101.345	6.625	101.005	101.007	100.981	7	102.148	102.056	102.043
6.75	101.382	101.301	101.245	6.75	101.172	101.158	101.138	7.125	102.450	102.357	102.344
6.875	101.786	101.706	101.676	6.875	101.708	101.696	101.676	7.25	102.636	102.527	102.456
7	102.242	102.162	102.105	7	102.028	102.033	102.001	7.375	103.069	102.960	102.888
7.125	102.588	102.508	102.451	7.125	102.306	102.292	102.252	7.5	103.430	103.320	103.248
7.25	102.581	102.551	102.505	7.25	102.581	102.551	102.505	7.625	103.676	103.564	103.492
7.375	102.949	102.921	102.876	7.375	102.949	102.921	102.876	7.75	103.529	103.463	103.463
7.5	103.323	103.260	103.222	7.5	103.239	103.205	103.161	7.875	104.087	104.015	104.015
7.625	103.672	103.608	103.570	7.625	103.463	103.351	103.329	8	104.228	104.151	104.151
7.75	103.576	103.509	103.509	7.75	103.576	103.509	103.509				
7.875	103.796	103.724	103.724	7.875	103.796	103.724	103.724				
8	104.114	104.037	104.037	8	104.114	104.037	104.037				
8.125	104.294	104.212	104.212	8.125	104.294	104.212	104.212				
8.25	93.633	93.578	93.461								
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	96.998	96.907	96.907	4.625	97.204	97.113	97.113	5	94.609	94.686	94.718
4.75	97.628	97.571	97.593	4.75	97.357	97.311	97.332	5.125	95.144	95.213	95.249
4.875	97.950	97.911	97.928	4.875	97.844	97.763	97.763	5.25	95.840	95.653	95.486
5	98.346	98.308	98.298	5	98.056	98.006	98.027	5.375	96.506	96.316	96.232
5.125	98.656	98.648	98.656	5.125	98.453	98.452	98.461	5.5	97.279	97.087	96.917
5.25	99.088	99.086	99.094	5.25	98.824	98.793	98.802	5.625	97.753	97.561	97.438
5.375	99.347	99.334	99.328	5.375	99.372	99.342	99.325	5.75	98.197	98.048	97.922
5.5	99.735	99.760	99.765	5.5	99.547	99.522	99.510	5.875	98.798	98.650	98.524
5.625	99.807	99.784	99.778	5.625	99.622	99.598	99.593	6	99.393	99.245	99.119
5.75	100.234	100.211	100.205	5.75	99.972	99.972	99.971	6.125	99.839	99.690	99.564
5.875	100.536	100.522	100.516	5.875	100.314	100.314	100.314	6.25	99.665	99.538	99.511
6	100.805	100.836	100.815	6	100.591	100.589	100.582	6.375	100.128	99.997	99.956
6.125	100.734	100.683	100.683	6.125	100.662	100.662	100.662	6.5	100.544	100.406	100.308
6.25	101.119	101.060	101.045	6.25	100.860	100.860	100.860	6.625	100.929	100.787	100.666
6.375	101.479	101.420	101.404	6.375	101.178	101.178	101.178	6.75	101.090	101.065	100.822
6.5	101.692	101.632	101.616	6.5	101.377	101.390	101.377	6.875	101.257	101.227	101.116
6.625	101.814	101.784	101.784	6.625	101.726	101.726	101.726	7	101.631	101.596	101.505
6.75	102.020	101.939	101.914	6.75	101.838	101.838	101.838	7.125	101.873	101.832	101.832
6.875	102.395	102.314	102.289	6.875	102.046	101.994	101.960	7.25	101.684	101.651	101.586
7	102.421	102.375	102.354	7	102.236	102.286	102.251	7.375	102.062	102.028	101.964
7.125	101.995	101.933	101.892	7.125	101.779	101.717	101.676	7.5	102.419	102.385	102.321
7.25	102.466	102.403	102.363	7.25	102.152	102.090	102.049	7.625	102.190	102.129	102.129
7.375	102.927	102.864	102.824	7.375	102.519	102.456	102.416	7.75	101.686	101.572	101.522
								7.875	102.143	102.029	101.978



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



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	97.329	97.410	97.413	5	96.986	97.067	97.069	5.125	94.333	94.270	94.207
5.125	97.626	97.702	97.701	5.125	97.357	97.434	97.433	5.25	94.805	94.742	94.679
5.25	97.908	97.981	97.977	5.25	97.718	97.791	97.786	5.375	95.457	95.394	95.332
5.375	98.174	98.243	98.235	5.375	98.067	98.136	98.128	5.5	95.933	95.870	95.807
5.5	98.425	98.489	98.478	5.5	98.317	98.382	98.370	5.625	96.401	96.338	96.276
5.625	98.658	98.718	98.703	5.625	98.439	98.499	98.484	5.75	96.864	96.801	96.739
5.75	98.866	98.922	98.904	5.75	98.595	98.651	98.633	5.875	97.140	97.077	97.015
5.875	99.040	99.092	99.070	5.875	98.809	98.861	98.839	6	97.595	97.532	97.470
6	99.118	99.165	99.140	6	99.013	99.060	99.035	6.125	97.862	97.799	97.737
6.125	99.078	99.122	99.093	6.125	99.201	99.244	99.216	6.25	98.308	98.245	98.183
6.25	99.094	99.133	99.101	6.25	99.383	99.422	99.390	6.375	98.380	98.317	98.254
6.375	99.220	99.209	99.174	6.375	99.557	99.592	99.557	6.5	98.631	98.568	98.505
6.5	99.405	99.342	99.279	6.5	99.717	99.748	99.709	6.625	97.967	97.904	97.841
6.625	99.585	99.522	99.459	6.625	99.857	99.884	99.841	6.75	98.410	98.347	98.284
6.75	99.664	99.601	99.538	6.75	99.946	99.968	99.922	6.875	98.678	98.615	98.553
6.875	99.703	99.640	99.577	6.875	99.967	99.986	99.936	7	99.136	99.073	99.010
7	99.751	99.688	99.625	7	100.075	100.089	100.036	7.125	99.229	99.166	99.103
7.125	99.807	99.744	99.681	7.125	100.315	100.325	100.269				

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	97.534	97.615	97.617	5	97.186	97.267	97.270	5.125	94.549	94.486	94.423
5.125	97.830	97.906	97.905	5.125	97.557	97.634	97.633	5.25	95.022	94.959	94.896
5.25	98.112	98.185	98.181	5.25	97.917	97.990	97.985	5.375	95.674	95.611	95.548
5.375	98.378	98.447	98.439	5.375	98.265	98.333	98.325	5.5	96.150	96.087	96.024
5.5	98.630	98.694	98.683	5.5	98.514	98.579	98.567	5.625	96.618	96.555	96.492
5.625	98.863	98.924	98.909	5.625	98.635	98.696	98.681	5.75	97.081	97.018	96.955
5.75	99.073	99.129	99.111	5.75	98.792	98.848	98.830	5.875	97.357	97.294	97.231
5.875	99.249	99.301	99.279	5.875	99.007	99.058	99.037	6	97.812	97.749	97.686
6	99.329	99.377	99.351	6	99.212	99.259	99.234	6.125	98.079	98.016	97.953
6.125	99.291	99.335	99.306	6.125	99.401	99.444	99.416	6.25	98.525	98.462	98.399
6.25	99.308	99.347	99.315	6.25	99.584	99.623	99.591	6.375	98.597	98.534	98.471
6.375	99.437	99.425	99.389	6.375	99.759	99.795	99.759	6.5	98.848	98.785	98.722
6.5	99.622	99.559	99.496	6.5	99.920	99.951	99.912	6.625	98.184	98.121	98.058
6.625	99.802	99.739	99.676	6.625	100.062	100.089	100.046	6.75	98.627	98.564	98.501
6.75	99.881	99.818	99.755	6.75	100.152	100.175	100.129	6.875	98.895	98.832	98.769
6.875	99.920	99.857	99.794	6.875	100.175	100.194	100.144	7	99.353	99.290	99.227
7	99.968	99.905	99.842	7	100.285	100.299	100.246	7.125	99.446	99.383	99.320

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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





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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



**BROKERS FIRST FUNDING**

**YOUR BFF IN WHOLESALE**

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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.202	95.210	95.217	4.5	94.670	94.734	94.751	5	97.092	97.110	97.111
4.625	95.528	95.536	95.543	4.625	95.326	95.280	95.283	5.125	97.689	97.736	97.737
4.75	96.558	96.550	96.536	4.75	96.217	96.209	96.201	5.25	98.577	98.536	98.496
4.875	96.985	96.977	96.964	4.875	96.520	96.512	96.504	5.375	98.575	98.535	98.494
5	97.440	97.431	97.418	5	97.092	97.110	97.111	5.5	99.158	99.176	99.162
5.125	97.821	97.813	97.799	5.125	97.689	97.736	97.737	5.625	99.789	99.837	99.823
5.25	98.720	98.679	98.633	5.25	98.577	98.536	98.496	5.75	100.898	100.688	100.485
5.375	99.173	99.133	99.086	5.375	98.575	98.535	98.494	5.875	100.510	100.300	100.090
5.5	99.672	99.632	99.556	5.5	99.158	99.176	99.162	6	100.974	100.764	100.630
5.625	100.227	100.187	100.111	5.625	99.789	99.837	99.823	6.125	101.600	101.390	101.256
5.75	100.898	100.688	100.485	5.75	100.898	100.688	100.485	6.25	101.872	101.832	101.803
5.875	100.882	100.817	100.754	5.875	100.510	100.300	100.090	6.375	101.436	101.388	101.339
6	101.202	101.137	101.074	6	100.974	100.764	100.630	6.5	101.919	101.870	101.822
6.125	101.600	101.390	101.342	6.125	101.600	101.390	101.256	6.625	102.353	102.305	102.256
6.25	101.872	101.832	101.803	6.25	101.872	101.832	101.803	6.75	102.609	102.560	102.512
6.375	101.837	101.789	101.733	6.375	101.436	101.388	101.339	6.875	102.412	102.363	102.315
6.5	102.000	101.952	101.897	6.5	101.919	101.870	101.822	7	102.776	102.728	102.679
6.625	102.353	102.305	102.256	6.625	102.353	102.305	102.256	7.125	103.027	103.043	102.983
6.75	102.609	102.560	102.512	6.75	102.609	102.560	102.512	7.25	103.210	103.169	103.129
6.875	102.560	102.512	102.460	6.875	102.412	102.363	102.315	7.375	102.943	102.902	102.862
7	102.776	102.728	102.679	7	102.776	102.728	102.679	7.5	103.264	103.224	103.184
7.125	103.027	103.043	102.983	7.125	103.027	103.043	102.983	7.625	103.550	103.509	103.469
7.25	103.210	103.169	103.129	7.25	103.210	103.169	103.129	7.75	103.408	103.346	103.311
7.375	103.010	102.970	102.935	7.375	102.943	102.902	102.862				
7.5	103.264	103.224	103.184	7.5	103.264	103.224	103.184				

  

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
3.75	94.318	94.326	94.337	4.25	96.497	96.503	96.527	4.5	92.627	92.635	92.642
3.875	94.780	94.788	94.798	4.375	97.066	97.072	97.096	4.625	92.953	92.961	92.968
4	95.241	95.249	95.259	4.5	97.629	97.634	97.659	4.75	94.983	94.975	94.961
4.125	95.705	95.713	95.723	4.625	98.182	98.188	98.212	4.875	95.410	95.402	95.389
4.25	96.575	96.559	96.580	4.75	98.271	98.225	98.209	5	96.098	96.083	96.084
4.375	97.067	97.072	97.096	4.875	98.457	98.515	98.524	5.125	96.854	96.840	96.841
4.5	97.629	97.634	97.659	5	98.990	99.048	99.057	5.25	98.020	97.979	97.933
4.625	98.182	98.188	98.212	5.125	99.506	99.564	99.573	5.375	98.473	98.433	98.386
4.75	98.271	98.225	98.209	5.25	99.679	99.633	99.617	5.5	99.035	98.979	98.887
4.875	98.679	98.687	98.688	5.375	99.559	99.591	99.585	5.625	99.590	99.534	99.442
5	99.169	99.177	99.178	5.5	100.042	100.074	100.068	5.75	100.141	99.930	99.720
5.125	99.659	99.667	99.668	5.625	100.496	100.528	100.522	5.875	100.119	100.054	99.992
5.25	99.679	99.633	99.617	5.75	100.733	100.687	100.671	6	100.439	100.374	100.312
5.375	99.857	99.857	99.871	5.875	100.354	100.407	100.385	6.125	100.833	100.693	100.646
5.5	100.309	100.309	100.323	6	100.791	100.844	100.823	6.25	100.947	100.740	100.676
5.625	100.744	100.744	100.758					6.375	100.825	100.776	100.721
5.75	100.733	100.687	100.671					6.5	101.202	101.143	101.083
5.875	100.894	100.911	100.926					6.625	101.584	101.520	101.456
6	101.321	101.337	101.353					6.75	101.951	101.881	101.812
								6.875	101.872	101.797	101.723
								7	102.240	102.160	102.080
								7.125	101.727	101.658	101.587
								7.25	101.794	101.774	101.734

  

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	97.494	97.454	97.414	5	96.098	96.083	96.084	4.5	96.891	96.875	96.853
5.375	97.833	97.799	97.785	5.125	96.854	96.840	96.841	4.625	97.358	97.342	97.319
5.5	98.567	98.568	98.554	5.25	97.046	97.047	97.032	4.75	98.113	98.121	98.127
5.625	99.228	99.229	99.215	5.375	97.798	97.799	97.785	4.875	98.579	98.587	98.593
5.75	100.141	99.930	99.720	5.5	98.567	98.568	98.554	5	99.047	99.055	99.061
5.875	99.933	99.723	99.512	5.625	99.228	99.229	99.215	5.125	99.517	99.525	99.531
6	100.316	100.106	99.951	5.75	99.522	99.459	99.426	5.25	99.211	99.219	99.229
6.125	100.833	100.675	100.646	5.875	99.358	99.318	99.289	5.375	99.681	99.689	99.699
6.25	100.947	100.740	100.676	6	100.020	99.980	99.951	5.5	100.151	100.159	100.169
6.375	100.479	100.417	100.386	6.125	100.715	100.675	100.646	5.625	100.612	100.620	100.630
6.5	100.954	100.905	100.857	6.25	100.885	100.790	100.726	5.75	100.225	100.241	100.257
6.625	101.366	101.297	101.265	6.375	100.525	100.463	100.432	5.875	100.681	100.697	100.713
6.75	101.389	101.311	101.261	6.5	100.969	100.904	100.872	6	101.125	101.141	101.157
6.875	101.279	101.195	101.157	6.625	101.400	101.331	101.300	6.125	101.557	101.573	101.589

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	98.577	98.536	98.496	5.25	98.577	98.536	98.496	5.25	98.577	98.536	98.496
5.375	98.575	98.535	98.494	5.375	98.575	98.535	98.494	5.375	98.575	98.535	98.494
5.5	99.158	99.176	99.162	5.5	99.158	99.176	99.162	5.5	99.158	99.176	99.162
5.625	99.789	99.837	99.823	5.625	99.789	99.837	99.823	5.625	99.789	99.837	99.823
5.75	100.898	100.688	100.485	5.75	100.898	100.688	100.485	5.75	100.898	100.688	100.485
5.875	100.510	100.300	100.090	5.875	100.510	100.300	100.090	5.875	100.510	100.300	100.090
6	100.974	100.764	100.630	6	100.974	100.764	100.630	6	100.974	100.764	100.630
6.125	101.600	101.390	101.256	6.125	101.600	101.390	101.256	6.125	101.600	101.390	101.256
6.25	101.872	101.832	101.803	6.25	101.872	101.832	101.803	6.25	101.872	101.832	101.803
6.375	101.436	101.388	101.339	6.375	101.436	101.388	101.339	6.375	101.436	101.388	101.339
6.5	101.919	101.870	101.822	6.5	101.919	101.870	101.822	6.5	101.919	101.870	101.822
6.625	102.353	102.305	102.256	6.625	102.353	102.305	102.256	6.625	102.353	102.305	102.256
6.75	102.609	102.560	102.512	6.75	102.609	102.560	102.512	6.75	102.609	102.560	102.512
6.875	102.412	102.363	102.315	6.875	102.412	102.363	102.315	6.875	102.412	102.363	102.315
7	102.776	102.728	102.679	7	102.776	102.728	102.679	7	102.776	102.728	102.679
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	97.629	97.634	97.659	4.25	96.497	96.503	96.527	5.25	97.494	97.454	97.414
4.625	98.182	98.188	98.212	4.375	97.066	97.072	97.096	5.375	97.848	97.849	97.835
4.75	98.271	98.225	98.209	4.5	97.629	97.634	97.659	5.5	98.617	98.618	98.604
4.875	98.457	98.515	98.524	4.625	98.182	98.188	98.212	5.625	99.278	99.279	99.265
5	98.990	99.048	99.057	4.75	98.271	98.225	98.209	5.75	100.141	99.930	99.720
5.125	99.506	99.564	99.573	4.875	98.457	98.515	98.524	5.875	99.933	99.723	99.512
5.25	99.679	99.633	99.617	5	98.990	99.048	99.057	6	100.316	100.106	100.001
5.375	99.559	99.591	99.585	5.125	99.506	99.564	99.573	6.125	100.833	100.725	100.696
5.5	100.042	100.074	100.068	5.25	99.679	99.633	99.617	6.25	100.947	100.740	100.676
5.625	100.496	100.528	100.522	5.375	99.559	99.591	99.585	6.375	100.479	100.417	100.386
5.75	100.733	100.687	100.671	5.5	100.042	100.074	100.068	6.5	100.954	100.905	100.857
5.875	100.354	100.407	100.385	5.625	100.496	100.528	100.522	6.625	101.366	101.335	101.290
6	100.791	100.844	100.823	5.75	100.733	100.687	100.671	6.75	101.389	101.311	101.261
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	97.494	97.454	97.414	5.25	97.096	97.097	97.082	4.5	94.991	94.872	94.897
5.375	97.848	97.849	97.835	5.375	97.848	97.849	97.835	4.625	95.532	95.413	95.437
5.5	98.617	98.618	98.604	5.5	98.617	98.618	98.604	4.75	93.846	93.800	93.790
5.625	99.278	99.279	99.265	5.625	99.278	99.279	99.265	4.875	94.224	94.099	94.099
5.75	100.141	99.930	99.720	5.75	99.522	99.459	99.426	5	94.725	94.583	94.593
5.875	99.933	99.723	99.512	5.875	99.408	99.368	99.339	5.125	95.191	95.049	95.058
6	100.316	100.106	100.001	6	100.070	100.030	100.001	5.25	95.932	95.940	95.948
6.125	100.833	100.725	100.696	6.125	100.765	100.725	100.696	5.375	96.044	96.052	96.060
6.25	100.947	100.740	100.676	6.25	100.885	100.790	100.726	5.5	96.461	96.469	96.477
6.375	100.479	100.417	100.386	6.375	100.130	100.129	100.084	5.625	96.883	96.891	96.899
6.5	100.954	100.905	100.857	6.5	100.767	100.767	100.722	5.75	97.604	97.620	97.636
6.625	101.366	101.335	101.290	6.625	101.335	101.335	101.290	5.875	97.896	97.912	97.928
6.75	101.389	101.311	101.261	6.75	101.439	101.361	101.311	6	98.250	98.267	98.283
6.875	101.279	101.195	101.157	6.875	100.479	100.457	100.397	6.125	98.576	98.593	98.609

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

**YOUR BFF IN WHOLESALE**

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.550	97.542	97.528	5.125	97.536	97.523	97.511	4.75	96.117	96.109	96.101
5.25	98.477	98.436	98.396	5.25	98.477	98.436	98.396	4.875	96.420	96.412	96.404
5.375	98.903	98.862	98.816	5.375	98.674	98.658	98.644	5	96.981	96.973	96.965
5.5	99.260	99.220	99.173	5.5	99.164	99.144	99.130	5.125	97.527	97.519	97.511
5.625	99.653	99.630	99.615	5.625	99.653	99.630	99.615	5.25	98.477	98.436	98.396
5.75	100.798	100.588	100.378	5.75	100.798	100.588	100.378	5.375	98.516	98.499	98.486
5.875	100.611	100.546	100.484	5.875	100.410	100.271	100.249	5.5	99.012	98.978	98.965
6	100.931	100.866	100.804	6	100.874	100.721	100.698	5.625	99.534	99.472	99.447
6.125	101.500	101.290	101.135	6.125	101.500	101.290	101.135	5.75	100.798	100.588	100.378
6.25	101.772	101.596	101.533	6.25	101.772	101.596	101.533	5.875	100.410	100.200	100.126
6.375	101.566	101.518	101.463	6.375	101.336	101.288	101.239	6	100.874	100.664	100.588
6.5	101.819	101.770	101.722	6.5	101.819	101.770	101.722	6.125	101.500	101.290	101.081
6.625	102.253	102.205	102.156	6.625	102.253	102.205	102.156	6.25	101.772	101.596	101.533
6.75	102.509	102.460	102.412	6.75	102.509	102.460	102.412	6.375	101.336	101.288	101.239
6.875	102.312	102.263	102.215	6.875	102.312	102.263	102.215	6.5	101.819	101.770	101.722
7	102.676	102.628	102.579	7	102.676	102.628	102.579	6.625	102.253	102.205	102.156
7.125	102.927	102.878	102.830	7.125	102.927	102.878	102.830	6.75	102.509	102.460	102.412
7.25	103.110	103.069	103.029	7.25	103.110	103.069	103.029	6.875	102.312	102.263	102.215
7.375	102.843	102.802	102.762	7.375	102.843	102.802	102.762	7	102.676	102.628	102.579
7.5	103.164	103.124	103.084	7.5	103.164	103.124	103.084	7.125	102.927	102.878	102.830
7.625	103.450	103.409	103.369	7.625	103.450	103.409	103.369	7.25	103.110	103.069	103.029
7.75	103.308	103.246	103.211	7.75	103.308	103.246	103.211	7.375	102.843	102.802	102.762
7.875	103.054	103.062	103.068					7.5	103.164	103.124	103.084
								7.625	103.450	103.409	103.369
								7.75	103.308	103.246	103.211

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
3.75	94.218	94.226	94.237	4.25	96.298	96.304	96.328	4.875	95.029	94.984	95.085
3.875	94.680	94.688	94.698	4.375	96.810	96.816	96.840	5	95.613	95.569	95.670
4	95.141	95.149	95.159	4.5	97.304	97.310	97.335	5.125	96.300	96.256	96.357
4.125	95.605	95.613	95.623	4.625	97.775	97.781	97.806	5.25	97.618	97.606	97.593
4.25	96.298	96.304	96.328	4.75	98.171	98.125	98.109	5.375	98.076	98.061	98.047
4.375	96.810	96.816	96.840	4.875	98.131	98.189	98.198	5.5	98.526	98.507	98.493
4.5	97.304	97.310	97.335	5	98.564	98.622	98.631	5.625	98.939	98.916	98.902
4.625	97.775	97.781	97.806	5.125	99.027	99.025	99.035	5.75	100.041	99.830	99.620
4.75	98.171	98.125	98.109	5.25	99.579	99.533	99.517	5.875	99.833	99.623	99.551
4.875	98.554	98.562	98.568	5.375	99.155	99.187	99.181	6	100.216	100.006	99.933
5	99.022	99.030	99.036	5.5	99.543	99.552	99.546	6.125	100.733	100.522	100.312
5.125	99.492	99.500	99.506	5.625	100.090	100.044	100.028	6.25	100.847	100.640	100.576
5.25	99.579	99.533	99.517	5.75	100.633	100.587	100.571	6.375	100.540	100.479	100.448
5.375	99.656	99.664	99.674	5.875	100.109	100.125	100.141	6.5	100.854	100.805	100.757
5.5	100.126	100.134	100.144	6	100.584	100.538	100.522	6.625	101.188	101.130	101.088
5.625	100.587	100.595	100.605					6.75	101.431	101.352	101.313
5.75	100.633	100.587	100.571					6.875	101.736	101.653	101.615
5.875	100.656	100.672	100.688					7	102.051	101.964	101.925
6	101.100	101.116	101.132					7.125	101.316	101.253	101.205
								7.25	101.635	101.557	101.507
								7.375	100.671	100.609	100.573
								7.5	101.138	101.076	101.040
								7.625	101.584	101.522	101.486
								7.75	101.865	101.802	101.767

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	100.854	100.805	100.757	6.125	100.333	100.238	100.174	4.5	96.791	96.775	96.753
6.625	101.188	101.130	101.088	6.25	100.785	100.690	100.626	4.625	97.258	97.242	97.219
6.75	101.431	101.352	101.313	6.375	99.861	99.783	99.733	4.75	98.013	98.021	98.027
6.875	101.736	101.653	101.615	6.5	100.429	100.351	100.301	4.875	98.479	98.487	98.493
7	102.051	101.964	101.925	6.625	100.928	100.849	100.800	5	98.947	98.955	98.961
7.125	101.316	101.253	101.205	6.75	101.339	101.261	101.211	5.125	99.417	99.425	99.431
7.25	101.635	101.557	101.507	6.875	100.378	100.300	100.250	5.25	99.111	99.119	99.129
7.375	100.671	100.609	100.573	7	100.897	100.818	100.769	5.375	99.581	99.589	99.599
7.5	101.138	101.076	101.040	7.125	101.366	101.288	101.238	5.5	100.051	100.059	100.069
7.625	101.584	101.522	101.486	7.25	101.685	101.607	101.557	5.625	100.512	100.520	100.530
7.75	101.865	101.802	101.767	7.375	100.721	100.659	100.623	5.75	100.125	100.141	100.157
				7.5	101.188	101.126	101.090	5.875	100.581	100.597	100.613
				7.625	101.634	101.572	101.536	6	101.025	101.041	101.057
								6.125	101.457	101.473	101.489

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	101.566	101.518	101.463	6.375	101.336	101.288	101.239	6	100.874	100.664	100.588
6.5	101.819	101.770	101.722	6.5	101.819	101.770	101.722	6.125	101.500	101.290	101.081
6.625	102.253	102.205	102.156	6.625	102.253	102.205	102.156	6.25	101.772	101.596	101.533
6.75	102.509	102.460	102.412	6.75	102.509	102.460	102.412	6.375	101.336	101.288	101.239
6.875	102.312	102.263	102.215	6.875	102.312	102.263	102.215	6.5	101.819	101.770	101.722
7	102.676	102.628	102.579	7	102.676	102.628	102.579	6.625	102.253	102.205	102.156
7.125	102.927	102.878	102.830	7.125	102.927	102.878	102.830	6.75	102.509	102.460	102.412
7.25	103.110	103.069	103.029	7.25	103.110	103.069	103.029	6.875	102.312	102.263	102.215
7.375	102.843	102.802	102.762	7.375	102.843	102.802	102.762	7	102.676	102.628	102.579
7.5	103.164	103.124	103.084	7.5	103.164	103.124	103.084	7.125	102.927	102.878	102.830
7.625	103.450	103.409	103.369	7.625	103.450	103.409	103.369	7.25	103.110	103.069	103.029
7.75	103.308	103.246	103.211	7.75	103.308	103.246	103.211	7.375	102.843	102.802	102.762
7.875	103.054	103.062	103.068					7.5	103.164	103.124	103.084
								7.625	103.450	103.409	103.369
								7.75	103.308	103.246	103.211

VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.304	97.310	97.335	4.5	97.304	97.310	97.335	6.625	101.178	101.130	101.081
4.625	97.775	97.781	97.806	4.625	97.775	97.781	97.806	6.75	101.289	101.211	101.161
4.75	98.171	98.125	98.109	4.75	98.171	98.125	98.109	6.875	100.777	100.729	100.677
4.875	98.554	98.562	98.568	4.875	98.131	98.189	98.198	7	101.051	101.003	100.954
5	99.022	99.030	99.036	5	98.564	98.622	98.631	7.125	101.316	101.253	101.205
5.125	99.492	99.500	99.506	5.125	99.027	99.025	99.035	7.25	101.635	101.557	101.507
5.25	99.579	99.533	99.517	5.25	99.579	99.533	99.517	7.375	101.477	101.437	101.401
5.375	99.656	99.664	99.674	5.375	99.155	99.187	99.181	7.5	101.514	101.474	101.439
5.5	100.126	100.134	100.144	5.5	99.543	99.552	99.546	7.625	101.584	101.522	101.486
5.625	100.587	100.595	100.605	5.625	100.090	100.044	100.028	7.75	101.865	101.802	101.767
5.75	100.633	100.587	100.571	5.75	100.633	100.587	100.571	7.875	100.479	100.487	100.493
5.875	100.656	100.672	100.688	5.875	100.109	100.125	100.141				
6	101.100	101.116	101.132	6	100.584	100.538	100.522				
6.125	101.532	101.548	101.564	6.125	101.106	101.059	101.043				

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	100.854	100.805	100.757	6.125	100.333	100.238	100.174	4.5	96.791	96.775	96.753
6.625	101.178	101.130	101.081	6.25	100.785	100.690	100.626	4.625	97.258	97.242	97.219
6.75	101.289	101.211	101.161	6.375	99.861	99.783	99.733	4.75	98.013	98.021	98.027
6.875	100.687	100.638	100.590	6.5	100.429	100.351	100.301	4.875	98.479	98.487	98.493
7	101.051	101.003	100.954	6.625	100.928	100.849	100.800	5	98.947	98.955	98.961
7.125	101.316	101.253	101.205	6.75	101.339	101.261	101.211	5.125	99.417	99.425	99.431
7.25	101.635	101.557	101.507	6.875	100.378	100.300	100.250	5.25	99.111	99.119	99.129
7.375	100.671	100.609	100.573	7	100.897	100.818	100.769	5.375	99.581	99.589	99.599
7.5	101.138	101.076	101.040	7.125	101.366	101.288	101.238	5.5	100.051	100.059	100.069
7.625	101.584	101.522	101.486	7.25	101.685	101.607	101.557	5.625	100.512	100.520	100.530
7.75	101.865	101.802	101.767	7.375	100.721	100.659	100.623	5.75	100.125	100.141	100.157
				7.5	101.188	101.126	101.090	5.875	100.581	100.597	100.613
				7.625	101.634	101.572	101.536	6	101.025	101.041	101.057
								6.125	101.457	101.473	101.489

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

\*Buydown options and pricing available through PML





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

**YOUR BFF IN WHOLESALE**

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.851	99.696	99.396	6.75	98.351	98.196	97.896
6.875	100.369	100.214	99.914	6.875	98.869	98.714	98.414
7	100.866	100.711	100.411	7	99.366	99.211	98.911
7.125	101.315	101.160	100.860	7.125	99.815	99.660	99.360
7.25	101.744	101.589	101.289	7.25	100.244	100.089	99.789
7.375	101.069	100.880	100.580	7.375	99.569	99.380	99.080
7.5	101.526	101.337	101.037	7.5	100.026	99.837	99.537
7.625	101.935	101.746	101.446	7.625	100.435	100.246	99.946
7.75	102.334	102.145	101.845	7.75	100.834	100.645	100.345
7.875	102.160	101.953	101.653	7.875	100.660	100.453	100.153
8	102.587	102.380	102.080	8	101.087	100.880	100.580
8.125	102.966	102.759	102.459	8.125	101.466	101.259	100.959
8.25	103.325	103.118	102.818	8.25	101.825	101.618	101.318

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.851	97.696	97.396	6.75	96.351	96.196	95.896
6.875	98.369	98.214	97.914	6.875	96.869	96.714	96.414
7	98.866	98.711	98.411	7	97.366	97.211	96.911
7.125	99.315	99.160	98.860	7.125	97.815	97.660	97.360
7.25	99.744	99.589	99.289	7.25	98.244	98.089	97.789
7.375	99.069	98.880	98.580	7.375	97.569	97.380	97.080
7.5	99.526	99.337	99.037	7.5	98.026	97.837	97.537
7.625	99.935	99.746	99.446	7.625	98.435	98.246	97.946
7.75	100.334	100.145	99.845	7.75	98.834	98.645	98.345
7.875	100.160	99.953	99.653	7.875	98.660	98.453	98.153
8	100.587	100.380	100.080	8	99.087	98.880	98.580
8.125	100.966	100.759	100.459	8.125	99.466	99.259	98.959
8.25	101.325	101.118	100.818	8.25	99.825	99.618	99.318

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.101	98.946	98.646	6.75	97.101	96.946	96.646
6.875	99.619	99.464	99.164	6.875	97.619	97.464	97.164
7	100.116	99.961	99.661	7	98.116	97.961	97.661
7.125	100.565	100.410	100.110	7.125	98.565	98.410	98.110
7.25	100.994	100.839	100.539	7.25	98.994	98.839	98.539
7.375	100.319	100.130	99.830	7.375	98.319	98.130	97.830
7.5	100.776	100.587	100.287	7.5	98.776	98.587	98.287
7.625	101.185	100.996	100.696	7.625	99.185	98.996	98.696
7.75	101.584	101.395	101.095	7.75	99.584	99.395	99.095
7.875	101.410	101.203	100.903	7.875	99.410	99.203	98.903
8	101.837	101.630	101.330	8	99.837	99.630	99.330
8.125	102.216	102.009	101.709	8.125	100.216	100.009	99.709
8.25	102.575	102.368	102.068	8.25	100.575	100.368	100.068

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.