



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	92.795	92.795	92.724	4.75	92.795	92.795	92.724	5.125	95.805	95.865	95.863
4.875	93.496	93.496	93.432	4.875	93.496	93.496	93.432	5.25	96.539	96.597	96.590
5	94.561	94.647	94.676	5	94.561	94.647	94.676	5.375	97.123	97.155	97.140
5.125	95.087	95.164	95.199	5.125	95.087	95.164	95.199	5.5	97.628	97.659	97.642
5.25	95.725	95.778	95.790	5.25	95.721	95.778	95.790	5.625	98.190	98.162	98.091
5.375	96.400	96.392	96.384	5.375	96.254	96.320	96.331	5.75	98.382	98.423	98.402
5.5	97.183	97.175	97.167	5.5	96.810	96.853	96.860	5.875	98.892	98.911	98.888
5.625	97.664	97.656	97.648	5.625	97.364	97.456	97.455	6	99.352	99.373	99.342
5.75	97.911	97.929	97.911	5.75	97.905	97.929	97.911	6.125	99.865	99.832	99.786
5.875	98.520	98.504	98.488	5.875	98.425	98.461	98.441	6.25	99.937	99.962	99.927
6	99.146	99.130	99.115	6	98.872	98.946	98.920	6.375	100.364	100.400	100.363
6.125	99.593	99.577	99.562	6.125	99.375	99.449	99.425	6.5	100.769	100.793	100.754
6.25	99.635	99.623	99.616	6.25	99.615	99.623	99.616	6.625	101.145	101.188	101.145
6.375	100.169	100.154	100.143	6.375	100.135	100.154	100.143	6.75	101.191	101.172	101.124
6.5	100.671	100.647	100.624	6.5	100.575	100.593	100.582	6.875	101.633	101.545	101.516
6.625	101.074	101.051	101.028	6.625	100.899	100.966	100.937	7	102.022	101.946	101.925
6.75	101.149	101.139	101.117	6.75	101.149	101.139	101.117	7.125	102.323	102.235	102.206
6.875	101.649	101.641	101.619	6.875	101.649	101.641	101.619	7.25	102.481	102.374	102.364
7	101.983	101.988	101.953	7	101.983	101.988	101.953	7.375	102.918	102.812	102.802
7.125	102.303	102.258	102.213	7.125	102.228	102.258	102.213	7.5	103.282	103.175	103.165
7.25	102.574	102.549	102.500	7.25	102.574	102.549	102.500	7.625	103.528	103.422	103.412
7.375	102.955	102.931	102.884	7.375	102.955	102.931	102.884	7.75	103.335	103.268	103.268
7.5	103.240	103.228	103.182	7.5	103.240	103.228	103.182	7.875	103.922	103.850	103.850
7.625	103.373	103.334	103.295	7.625	103.346	103.238	103.228	8	104.072	103.995	103.995
7.75	103.283	103.217	103.217	7.75	103.283	103.217	103.217				
7.875	103.624	103.553	103.553	7.875	103.624	103.553	103.553				
8	103.957	103.880	103.880	8	103.957	103.880	103.880				
8.125	104.147	104.065	104.065	8.125	104.147	104.065	104.065				
8.25	93.520	93.449	93.332								
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	96.869	96.869	96.821	4.625	97.075	97.075	97.026	5	94.493	94.577	94.606
4.75	97.405	97.467	97.486	4.75	97.290	97.290	97.251	5.125	95.030	95.107	95.142
4.875	97.733	97.808	97.822	4.875	97.832	97.832	97.653	5.25	95.463	95.357	95.180
5	98.099	98.156	98.165	5	98.037	98.037	97.950	5.375	96.132	96.061	95.891
5.125	98.554	98.598	98.603	5.125	98.356	98.402	98.407	5.5	96.909	96.753	96.598
5.25	98.992	99.037	99.042	5.25	98.697	98.743	98.749	5.625	97.389	97.258	97.100
5.375	99.202	99.285	99.281	5.375	99.177	99.177	99.145	5.75	97.668	97.612	97.576
5.5	99.640	99.717	99.720	5.5	99.375	99.401	99.405	5.875	98.277	98.169	98.113
5.625	99.766	99.795	99.786	5.625	99.579	99.608	99.599	6	98.883	98.774	98.666
5.75	100.195	100.224	100.216	5.75	99.916	99.945	99.937	6.125	99.339	99.230	99.120
5.875	100.498	100.538	100.530	5.875	100.236	100.269	100.260	6.25	99.426	99.398	99.390
6	100.767	100.860	100.835	6	100.547	100.606	100.596	6.375	99.901	99.890	99.880
6.125	100.771	100.783	100.761	6.125	100.588	100.588	100.588	6.5	100.299	100.323	100.312
6.25	101.170	101.183	101.160	6.25	100.856	100.868	100.846	6.625	100.572	100.630	100.611
6.375	101.433	101.458	101.436	6.375	101.170	101.197	101.174	6.75	100.914	100.890	100.747
6.5	101.649	101.689	101.666	6.5	101.457	101.500	101.477	6.875	101.118	101.098	101.076
6.625	101.723	101.718	101.682	6.625	101.645	101.625	101.625	7	101.552	101.516	101.416
6.75	102.041	102.037	102.001	6.75	101.833	101.828	101.792	7.125	101.709	101.669	101.669
6.875	102.310	102.239	102.223	6.875	102.124	102.135	102.099	7.25	101.551	101.510	101.436
7	102.379	102.435	102.383	7	102.403	102.437	102.400	7.375	101.935	101.893	101.820
7.125	101.863	101.800	101.756	7.125	101.647	101.584	101.540	7.5	102.302	102.260	102.186
7.25	102.335	102.272	102.228	7.25	102.023	101.961	101.916	7.625	102.048	101.987	101.987
7.375	102.790	102.727	102.683	7.375	102.383	102.321	102.277	7.75	101.546	101.415	101.368
								7.875	102.029	101.898	101.851

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	97.295	97.359	97.359	5	96.774	96.838	96.838	5.125	94.297	94.234	94.171
5.125	97.708	97.767	97.764	5.125	97.176	97.235	97.231	5.25	94.768	94.705	94.643
5.25	98.066	98.121	98.114	5.25	97.561	97.616	97.609	5.375	95.420	95.357	95.294
5.375	98.349	98.400	98.390	5.375	97.925	97.976	97.965	5.5	95.894	95.831	95.769
5.5	98.615	98.661	98.647	5.5	98.262	98.309	98.295	5.625	96.370	96.307	96.244
5.625	98.861	98.904	98.887	5.625	98.567	98.609	98.592	5.75	96.836	96.773	96.711
5.75	99.110	99.148	99.127	5.75	98.800	98.839	98.818	5.875	97.115	97.052	96.990
5.875	99.356	99.391	99.366	5.875	98.946	98.980	98.956	6	97.573	97.510	97.447
6	99.524	99.554	99.526	6	99.157	99.187	99.160	6.125	97.843	97.780	97.717
6.125	99.598	99.624	99.593	6.125	99.459	99.485	99.454	6.25	98.292	98.229	98.167
6.25	99.670	99.691	99.657	6.25	99.759	99.781	99.746	6.375	98.367	98.304	98.242
6.375	99.724	99.741	99.703	6.375	100.052	100.069	100.031	6.5	98.621	98.558	98.496
6.5	99.785	99.798	99.757	6.5	100.329	100.343	100.301	6.625	97.954	97.891	97.829
6.625	99.894	99.903	99.858	6.625	100.588	100.597	100.552	6.75	98.390	98.327	98.264
6.75	100.000	100.005	99.957	6.75	100.734	100.739	100.690	6.875	98.652	98.589	98.526
6.875	100.090	100.091	100.039	6.875	100.733	100.734	100.682	7	99.105	99.042	98.979
7	100.102	100.099	100.044	7	100.700	100.696	100.641	7.125	99.196	99.133	99.070
7.125	100.031	100.023	99.964	7.125	100.647	100.639	100.580				

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	97.500	97.564	97.564	5	96.976	97.039	97.039	5.125	94.514	94.451	94.388
5.125	97.913	97.972	97.968	5.125	97.376	97.435	97.432	5.25	94.985	94.922	94.859
5.25	98.271	98.326	98.319	5.25	97.761	97.816	97.809	5.375	95.637	95.574	95.511
5.375	98.554	98.605	98.594	5.375	98.124	98.175	98.164	5.5	96.111	96.048	95.985
5.5	98.820	98.866	98.852	5.5	98.460	98.507	98.493	5.625	96.587	96.524	96.461
5.625	99.067	99.110	99.093	5.625	98.764	98.807	98.789	5.75	97.053	96.990	96.927
5.75	99.317	99.356	99.335	5.75	98.998	99.036	99.015	5.875	97.332	97.269	97.206
5.875	99.566	99.600	99.576	5.875	99.144	99.179	99.154	6	97.789	97.726	97.663
6	99.735	99.765	99.737	6	99.357	99.387	99.359	6.125	98.059	97.996	97.933
6.125	99.811	99.837	99.805	6.125	99.659	99.685	99.654	6.25	98.509	98.446	98.383
6.25	99.884	99.906	99.871	6.25	99.961	99.983	99.948	6.375	98.584	98.521	98.458
6.375	99.939	99.956	99.918	6.375	100.254	100.272	100.234	6.5	98.838	98.775	98.712
6.5	100.001	100.015	99.973	6.5	100.533	100.546	100.505	6.625	98.171	98.108	98.045
6.625	100.111	100.121	100.076	6.625	100.793	100.802	100.757	6.75	98.606	98.543	98.480
6.75	100.219	100.224	100.175	6.75	100.940	100.945	100.896	6.875	98.869	98.806	98.743
6.875	100.310	100.311	100.259	6.875	100.941	100.942	100.890	7	99.322	99.259	99.196
7	100.324	100.320	100.265	7	100.909	100.906	100.850	7.125	99.413	99.350	99.287

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.058	95.173	95.189
5.25	95.737	95.801	95.800
5.375	96.265	96.347	96.352
5.5	96.772	96.878	96.880
5.625	97.373	97.462	97.444
5.75	97.909	97.916	97.891
5.875	98.398	98.431	98.403
6	98.852	98.917	98.885
6.125	99.354	99.416	99.384
6.25	99.599	99.630	99.611
6.375	100.042	100.089	100.046
6.5	100.418	100.491	100.445
6.625	100.891	100.954	100.908
6.75	101.133	101.144	101.111
6.875	101.507	101.544	101.488
7	101.783	101.824	101.764
7.125	102.205	102.243	102.184
7.25	102.568	102.539	102.472
7.375	102.807	102.803	102.733

RefiNow 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	-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	94.588	94.692	94.713	4.5	94.588	94.692	94.713	5	96.876	96.941	96.946
4.625	95.136	95.224	95.244	4.625	95.136	95.224	95.244	5.125	97.543	97.637	97.642
4.75	96.230	96.230	96.225	4.75	95.792	95.840	95.861	5.25	98.261	98.344	98.349
4.875	96.657	96.657	96.651	4.875	96.121	96.147	96.152	5.375	98.439	98.399	98.374
5	97.235	97.235	97.230	5	96.876	96.941	96.946	5.5	99.050	99.083	99.073
5.125	97.615	97.637	97.642	5.125	97.543	97.637	97.642	5.625	99.681	99.745	99.735
5.25	98.268	98.344	98.349	5.25	98.261	98.344	98.349	5.75	100.495	100.408	100.398
5.375	98.908	98.900	98.871	5.375	98.439	98.399	98.374	5.875	100.412	100.202	100.000
5.5	99.330	99.322	99.293	5.5	99.050	99.083	99.073	6	100.883	100.715	100.652
5.625	99.811	99.808	99.735	5.625	99.681	99.745	99.735	6.125	101.452	101.289	101.226
5.75	100.495	100.408	100.398	5.75	100.495	100.408	100.398	6.25	101.846	101.784	101.759
5.875	100.662	100.557	100.458	5.875	100.412	100.202	100.000	6.375	101.302	101.246	101.189
6	100.995	100.890	100.790	6	100.883	100.715	100.652	6.5	101.760	101.704	101.647
6.125	101.452	101.289	101.226	6.125	101.452	101.289	101.226	6.625	102.202	102.147	102.106
6.25	101.846	101.784	101.759	6.25	101.846	101.784	101.759	6.75	102.524	102.489	102.449
6.375	101.578	101.522	101.471	6.375	101.302	101.246	101.189	6.875	102.249	102.201	102.152
6.5	101.884	101.828	101.777	6.5	101.760	101.704	101.647	7	102.606	102.558	102.509
6.625	102.202	102.147	102.106	6.625	102.202	102.147	102.106	7.125	102.891	102.951	102.895
6.75	102.524	102.489	102.449	6.75	102.524	102.489	102.449	7.25	103.194	103.115	103.065
6.875	102.395	102.347	102.298	6.875	102.249	102.201	102.152	7.375	102.598	102.521	102.443
7	102.606	102.558	102.509	7	102.606	102.558	102.509	7.5	102.834	102.756	102.678
7.125	102.891	102.951	102.895	7.125	102.891	102.951	102.895	7.625	103.172	103.095	103.017
7.25	103.194	103.115	103.065	7.25	103.194	103.115	103.065	7.75	103.386	103.324	103.285
7.375	102.872	102.905	102.926	7.375	102.598	102.521	102.443				
7.5	103.010	103.080	103.110	7.5	102.834	102.756	102.678				

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
4.25	96.328	96.416	96.445	4.25	96.298	96.416	96.445	4.5	90.491	90.380	90.401
4.375	96.867	96.985	97.014	4.375	96.867	96.985	97.014	4.625	91.022	90.912	90.933
4.5	97.430	97.548	97.577	4.5	97.430	97.548	97.577	4.75	94.655	94.655	94.650
4.625	97.985	98.103	98.132	4.625	97.985	98.103	98.132	4.875	95.178	95.210	95.215
4.75	98.070	98.024	98.008	4.75	98.070	98.024	98.008	5	95.882	95.914	95.919
4.875	98.433	98.459	98.473	4.875	98.361	98.459	98.473	5.125	96.708	96.741	96.746
5	98.901	98.996	99.009	5	98.898	98.996	99.009	5.25	97.568	97.560	97.531
5.125	99.419	99.517	99.530	5.125	99.419	99.517	99.530	5.375	98.208	98.200	98.171
5.25	99.449	99.403	99.387	5.25	99.449	99.403	99.387	5.5	98.630	98.622	98.593
5.375	99.685	99.716	99.731	5.375	99.524	99.603	99.601	5.625	99.173	99.155	99.127
5.5	100.147	100.178	100.193	5.5	100.015	100.094	100.092	5.75	99.675	99.465	99.307
5.625	100.603	100.617	100.633	5.625	100.478	100.557	100.555	5.875	99.900	99.795	99.695
5.75	100.615	100.569	100.553	5.75	100.615	100.569	100.553	6	100.232	100.127	100.028
5.875	100.714	100.761	100.776	5.875	100.454	100.513	100.496	6.125	100.685	100.614	100.589
6	101.145	101.191	101.206	6	100.892	100.951	100.934	6.25	100.890	100.795	100.733
								6.375	100.566	100.509	100.458
								6.5	100.944	100.884	100.825
								6.625	101.329	101.264	101.200
								6.75	101.698	101.628	101.559
								6.875	101.796	101.721	101.646
								7	102.166	102.087	102.007
								7.125	101.577	101.529	101.438
								7.25	101.719	101.640	101.619

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	97.178	97.138	97.097	5	95.882	95.914	95.919	4.5	96.531	96.523	96.515
5.375	97.697	97.707	97.696	5.125	96.708	96.741	96.746	4.625	96.997	96.989	96.981
5.5	98.459	98.475	98.465	5.25	97.028	97.044	97.034	4.75	97.892	97.892	97.896
5.625	99.120	99.137	99.127	5.375	97.690	97.707	97.696	4.875	98.358	98.358	98.361
5.75	99.675	99.465	99.307	5.5	98.459	98.475	98.465	5	98.826	98.826	98.829
5.875	99.772	99.562	99.352	5.625	99.120	99.137	99.127	5.125	99.294	99.294	99.298
6	100.163	99.953	99.893	5.75	99.455	99.392	99.357	5.25	99.119	99.127	99.135
6.125	100.685	100.614	100.589	5.875	99.326	99.256	99.230	5.375	99.587	99.596	99.603
6.25	100.890	100.795	100.733	6	99.989	99.918	99.893	5.5	100.058	100.066	100.074
6.375	100.362	100.299	100.266	6.125	100.685	100.614	100.589	5.625	100.528	100.536	100.544
6.5	100.814	100.748	100.714	6.25	100.940	100.845	100.783	5.75	100.107	100.123	100.139
6.625	101.267	101.220	101.179	6.375	100.405	100.342	100.309	5.875	100.567	100.583	100.599
6.75	101.349	101.271	101.220	6.5	100.852	100.786	100.753	6	101.019	101.035	101.051
6.875	101.177	101.092	101.052	6.625	101.286	101.220	101.184	6.125	101.458	101.474	101.490

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	98.261	98.344	98.349	5.25	98.261	98.344	98.349	5.25	98.261	98.344	98.349
5.375	98.439	98.399	98.374	5.375	98.439	98.399	98.374	5.375	98.439	98.399	98.374
5.5	99.050	99.083	99.073	5.5	99.050	99.083	99.073	5.5	99.050	99.083	99.073
5.625	99.681	99.745	99.735	5.625	99.681	99.745	99.735	5.625	99.681	99.745	99.735
5.75	100.495	100.408	100.398	5.75	100.495	100.408	100.398	5.75	100.495	100.408	100.398
5.875	100.412	100.202	100.000	5.875	100.412	100.202	100.000	5.875	100.412	100.202	100.000
6	100.883	100.715	100.652	6	100.883	100.715	100.652	6	100.883	100.715	100.652
6.125	101.452	101.289	101.226	6.125	101.452	101.289	101.226	6.125	101.452	101.289	101.226
6.25	101.846	101.784	101.759	6.25	101.846	101.784	101.759	6.25	101.846	101.784	101.759
6.375	101.302	101.246	101.189	6.375	101.302	101.246	101.189	6.375	101.302	101.246	101.189
6.5	101.760	101.704	101.647	6.5	101.760	101.704	101.647	6.5	101.760	101.704	101.647
6.625	102.202	102.147	102.106	6.625	102.202	102.147	102.106	6.625	102.202	102.147	102.106
6.75	102.524	102.489	102.449	6.75	102.524	102.489	102.449	6.75	102.524	102.489	102.449
6.875	102.249	102.201	102.152	6.875	102.249	102.201	102.152	6.875	102.249	102.201	102.152
7	102.606	102.558	102.509	7	102.606	102.558	102.509	7	102.606	102.558	102.509
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	97.430	97.548	97.577	4.25	96.298	96.416	96.445	5.25	97.178	97.138	97.097
4.625	97.985	98.103	98.132	4.375	96.867	96.985	97.014	5.375	97.740	97.757	97.746
4.75	98.070	98.024	98.008	4.5	97.430	97.548	97.577	5.5	98.509	98.525	98.515
4.875	98.361	98.459	98.473	4.625	97.985	98.103	98.132	5.625	99.170	99.187	99.177
5	98.898	98.996	99.009	4.75	98.070	98.024	98.008	5.75	99.675	99.465	99.307
5.125	99.419	99.517	99.530	4.875	98.361	98.459	98.473	5.875	99.772	99.562	99.352
5.25	99.449	99.403	99.387	5	98.898	98.996	99.009	6	100.163	99.968	99.943
5.375	99.524	99.603	99.601	5.125	99.419	99.517	99.530	6.125	100.735	100.664	100.639
5.5	100.015	100.094	100.092	5.25	99.449	99.403	99.387	6.25	100.890	100.795	100.733
5.625	100.478	100.557	100.555	5.375	99.524	99.603	99.601	6.375	100.362	100.299	100.266
5.75	100.615	100.569	100.553	5.5	100.015	100.094	100.092	6.5	100.814	100.748	100.714
5.875	100.454	100.513	100.496	5.625	100.478	100.557	100.555	6.625	101.317	101.270	101.229
6	100.892	100.951	100.934	5.75	100.615	100.569	100.553	6.75	101.349	101.271	101.220
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	97.178	97.138	97.097	5.25	97.078	97.094	97.084	4.5	94.795	94.788	94.816
5.375	97.740	97.757	97.746	5.375	97.740	97.757	97.746	4.625	95.339	95.332	95.360
5.5	98.509	98.525	98.515	5.5	98.509	98.525	98.515	4.75	93.645	93.599	93.583
5.625	99.170	99.187	99.177	5.625	99.170	99.187	99.177	4.875	94.134	94.032	94.046
5.75	99.675	99.465	99.307	5.75	99.455	99.392	99.357	5	94.643	94.542	94.555
5.875	99.772	99.562	99.352	5.875	99.376	99.306	99.280	5.125	95.122	95.020	95.033
6	100.163	99.968	99.943	6	100.039	99.968	99.943	5.25	95.764	95.773	95.781
6.125	100.735	100.664	100.639	6.125	100.735	100.664	100.639	5.375	95.885	95.893	95.901
6.25	100.890	100.795	100.733	6.25	100.940	100.845	100.783	5.5	96.317	96.325	96.334
6.375	100.362	100.299	100.266	6.375	100.098	100.051	100.011	5.625	96.755	96.763	96.771
6.5	100.814	100.748	100.714	6.5	100.741	100.694	100.653	5.75	97.423	97.440	97.456
6.625	101.317	101.270	101.229	6.625	101.317	101.270	101.229	5.875	97.735	97.751	97.768
6.75	101.349	101.271	101.220	6.75	101.399	101.321	101.270	6	98.100	98.116	98.132
6.875	101.177	101.092	101.052	6.875	100.431	100.354	100.302	6.125	98.437	98.454	98.470

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	



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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	97.413	97.398	97.384	5.125	97.413	97.398	97.384	4.75	95.692	95.646	95.631
5.25	98.161	98.120	98.080	5.25	98.161	98.120	98.080	4.875	96.148	96.133	96.119
5.375	98.637	98.629	98.601	5.375	98.522	98.503	98.488	5	96.677	96.656	96.642
5.5	99.059	99.051	99.022	5.5	99.013	98.990	98.975	5.125	97.333	97.287	97.267
5.625	99.504	99.479	99.464	5.625	99.504	99.479	99.464	5.25	98.161	98.120	98.080
5.75	100.395	100.185	99.975	5.75	100.395	100.185	99.975	5.375	98.362	98.342	98.328
5.875	100.392	100.287	100.187	5.875	100.312	100.118	100.094	5.5	98.880	98.839	98.808
6	100.783	100.619	100.552	6	100.783	100.615	100.552	5.625	99.467	99.405	99.370
6.125	101.352	101.189	101.126	6.125	101.352	101.189	101.126	5.75	100.395	100.185	99.975
6.25	101.746	101.651	101.589	6.25	101.746	101.651	101.589	5.875	100.312	100.102	99.968
6.375	101.308	101.251	101.200	6.375	101.202	101.146	101.100	6	100.783	100.615	100.552
6.5	101.660	101.604	101.547	6.5	101.660	101.604	101.547	6.125	101.352	101.189	101.126
6.625	102.102	102.046	101.989	6.625	102.102	102.046	101.989	6.25	101.746	101.651	101.589
6.75	102.424	102.346	102.295	6.75	102.424	102.346	102.295	6.375	101.202	101.146	101.089
6.875	102.149	102.101	102.052	6.875	102.149	102.101	102.052	6.5	101.660	101.604	101.547
7	102.506	102.458	102.409	7	102.506	102.458	102.409	6.625	102.102	102.046	101.989
7.125	102.791	102.743	102.694	7.125	102.791	102.743	102.694	6.75	102.424	102.346	102.295
7.25	103.094	103.015	102.965	7.25	103.094	103.015	102.965	6.875	102.149	102.101	102.052
7.375	102.602	102.634	102.656	7.375	102.498	102.421	102.343	7	102.506	102.458	102.409
7.5	102.734	102.670	102.692	7.5	102.734	102.656	102.578	7.125	102.791	102.743	102.694
7.625	103.072	102.995	102.917	7.625	103.072	102.995	102.917	7.25	103.094	103.015	102.965
7.75	103.286	103.224	103.185	7.75	103.286	103.224	103.185	7.375	102.498	102.421	102.343
7.875	103.034	103.026	103.045					7.5	102.734	102.656	102.578
8	103.153	103.145	103.163					7.625	103.072	102.995	102.917
8.125	103.221	103.213	103.232					7.75	103.286	103.224	103.185
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
4.25	96.102	96.220	96.249	4.25	96.102	96.220	96.249	4.875	94.814	94.816	94.922
4.375	96.617	96.735	96.764	4.375	96.617	96.735	96.764	5	95.398	95.400	95.506
4.5	97.116	97.234	97.263	4.5	97.116	97.234	97.263	5.125	96.145	96.147	96.252
4.625	97.594	97.712	97.740	4.625	97.594	97.712	97.740	5.25	97.468	97.452	97.438
4.75	97.970	97.924	97.908	4.75	97.970	97.924	97.908	5.375	97.928	97.909	97.894
4.875	98.333	98.333	98.336	4.875	98.047	98.145	98.158	5.5	98.380	98.358	98.343
5	98.801	98.801	98.804	5	98.488	98.587	98.600	5.625	98.797	98.773	98.757
5.125	99.269	99.269	99.273	5.125	98.901	99.000	99.013	5.75	99.575	99.365	99.207
5.25	99.349	99.303	99.287	5.25	99.349	99.303	99.287	5.875	99.672	99.462	99.400
5.375	99.562	99.571	99.578	5.375	99.132	99.211	99.209	6	100.063	99.853	99.787
5.5	100.033	100.041	100.049	5.5	99.509	99.587	99.585	6.125	100.522	100.312	100.170
5.625	100.503	100.511	100.519	5.625	99.970	99.931	99.929	6.25	100.790	100.695	100.633
5.75	100.515	100.469	100.453	5.75	100.515	100.469	100.453	6.375	100.427	100.363	100.330
5.875	100.542	100.558	100.574	5.875	100.013	100.073	100.055	6.5	100.742	100.676	100.643
6	100.994	101.010	101.026	6	100.452	100.407	100.390	6.625	101.087	101.019	100.985
								6.75	101.326	101.245	101.204
								6.875	101.636	101.553	101.511
								7	101.956	101.870	101.828
								7.125	101.309	101.231	101.180
								7.25	101.619	101.540	101.490
								7.375	100.631	100.569	100.530
								7.5	101.107	101.045	101.006
								7.625	101.559	101.497	101.458
								7.75	101.843	101.780	101.741
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	100.742	100.676	100.643	6.125	100.377	100.282	100.220	4.5	96.431	96.423	96.415
6.625	101.087	101.019	100.985	6.25	100.840	100.745	100.683	4.625	96.897	96.889	96.881
6.75	101.326	101.245	101.204	6.375	99.801	99.723	99.672	4.75	97.792	97.792	97.796
6.875	101.636	101.553	101.511	6.5	100.378	100.300	100.249	4.875	98.258	98.258	98.261
7	101.956	101.870	101.828	6.625	100.883	100.804	100.754	5	98.726	98.726	98.729
7.125	101.309	101.231	101.180	6.75	101.299	101.221	101.170	5.125	99.194	99.194	99.198
7.25	101.619	101.540	101.490	6.875	100.331	100.253	100.202	5.25	99.019	99.027	99.035
7.375	100.631	100.569	100.530	7	100.871	100.792	100.742	5.375	99.487	99.496	99.503
7.5	101.107	101.045	101.006	7.125	101.359	101.281	101.230	5.5	99.958	99.966	99.974
7.625	101.559	101.497	101.458	7.25	101.669	101.590	101.540	5.625	100.428	100.436	100.444
7.75	101.843	101.780	101.741	7.375	100.681	100.619	100.580	5.75	100.007	100.023	100.039
				7.5	101.157	101.095	101.056	5.875	100.467	100.483	100.499
				7.625	101.609	101.547	101.508	6	100.919	100.935	100.951
								6.125	101.358	101.374	101.390

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	101.308	101.251	101.200	6.375	101.202	101.146	101.100	6	100.783	100.615	100.552
6.5	101.660	101.604	101.547	6.5	101.660	101.604	101.547	6.125	101.352	101.189	101.126
6.625	102.102	102.046	101.989	6.625	102.102	102.046	101.989	6.25	101.746	101.651	101.589
6.75	102.424	102.346	102.295	6.75	102.424	102.346	102.295	6.375	101.202	101.146	101.089
6.875	102.149	102.101	102.052	6.875	102.149	102.101	102.052	6.5	101.660	101.604	101.547
7	102.506	102.458	102.409	7	102.506	102.458	102.409	6.625	102.102	102.046	101.989
7.125	102.791	102.743	102.694	7.125	102.791	102.743	102.694	6.75	102.424	102.346	102.295
7.25	103.094	103.015	102.965	7.25	103.094	103.015	102.965	6.875	102.149	102.101	102.052
7.375	102.602	102.634	102.656	7.375	102.498	102.421	102.343	7	102.506	102.458	102.409
7.5	102.734	102.670	102.692	7.5	102.734	102.656	102.578	7.125	102.791	102.743	102.694
7.625	103.072	102.995	102.917	7.625	103.072	102.995	102.917	7.25	103.094	103.015	102.965
7.75	103.286	103.224	103.185	7.75	103.286	103.224	103.185	7.375	102.498	102.421	102.343
7.875	103.034	103.026	103.045					7.5	102.734	102.656	102.578
8	103.153	103.145	103.163					7.625	103.072	102.995	102.917
8.125	103.221	103.213	103.232					7.75	103.286	103.224	103.185
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	97.116	97.234	97.263	4.5	97.116	97.234	97.263	6.625	101.027	100.971	100.914
4.625	97.594	97.712	97.740	4.625	97.594	97.712	97.740	6.75	101.249	101.171	101.120
4.75	97.970	97.924	97.908	4.75	97.970	97.924	97.908	6.875	100.612	100.564	100.515
4.875	98.333	98.333	98.336	4.875	98.047	98.145	98.158	7	100.881	100.833	100.784
5	98.801	98.801	98.804	5	98.488	98.587	98.600	7.125	101.309	101.231	101.180
5.125	99.269	99.269	99.273	5.125	98.901	99.000	99.013	7.25	101.619	101.540	101.490
5.25	99.349	99.303	99.287	5.25	99.349	99.303	99.287	7.375	101.339	101.371	101.393
5.375	99.562	99.571	99.578	5.375	99.132	99.211	99.209	7.5	101.375	101.408	101.430
5.5	100.033	100.041	100.049	5.5	99.509	99.587	99.585	7.625	101.559	101.497	101.458
5.625	100.503	100.511	100.519	5.625	99.970	99.931	99.929	7.75	101.843	101.780	101.741
5.75	100.515	100.469	100.453	5.75	100.515	100.469	100.453	7.875	100.459	100.451	100.470
5.875	100.542	100.558	100.574	5.875	100.013	100.073	100.055	8	100.578	100.570	100.588
6	100.994	101.010	101.026	6	100.452	100.407	100.390	8.125	100.646	100.638	100.657
6.125	101.433	101.449	101.465	6.125	100.985	100.939	100.923				
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	100.695	100.639	100.582	6.125	100.377	100.282	100.220	4.5	96.431	96.423	96.415
6.625	101.027	100.971	100.914	6.25	100.840	100.745	100.683	4.625	96.897	96.889	96.881
6.75	101.249	101.171	101.120	6.375	99.801	99.723	99.672	4.75	97.792	97.792	97.796
6.875	100.524	100.476	100.427	6.5	100.378	100.300	100.249	4.875	98.258	98.258	98.261
7	100.881	100.833	100.784	6.625	100.883	100.804	100.754	5	98.726	98.726	98.729
7.125	101.309	101.231	101.180	6.75	101.299	101.221	101.170	5.125	99.194	99.194	99.198
7.25	101.619	101.540	101.490	6.875	100.331	100.253	100.202	5.25	99.019	99.027	99.035
7.375	100.631	100.569	100.530	7	100.871	100.792	100.742	5.375	99.487	99.496	99.503
7.5	101.107	101.045	101.006	7.125	101.359	101.281	101.230	5.5	99.958	99.966	99.974
7.625	101.559	101.497	101.458	7.25	101.669	101.590	101.540	5.625	100.428	100.436	100.444
7.75	101.843	101.780	101.741	7.375	100.681	100.619	100.580	5.75	100.007	100.023	100.039
				7.5	101.157	101.095	101.056	5.875	100.467	100.483	100.499
				7.625	101.609	101.547	101.508	6	100.919	100.935	100.951
								6.125	101.358	101.374	101.390

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	99.736	99.565	99.265	6.75	98.236	98.065	97.765
6.875	100.254	100.083	99.783	6.875	98.754	98.583	98.283
7	100.751	100.580	100.280	7	99.251	99.080	98.780
7.125	101.200	101.029	100.729	7.125	99.700	99.529	99.229
7.25	101.629	101.458	101.158	7.25	100.129	99.958	99.658
7.375	100.946	100.738	100.438	7.375	99.446	99.238	98.938
7.5	101.403	101.195	100.895	7.5	99.903	99.695	99.395
7.625	101.812	101.604	101.304	7.625	100.312	100.104	99.804
7.75	102.211	102.003	101.703	7.75	100.711	100.503	100.203
7.875	102.033	101.799	101.499	7.875	100.533	100.299	99.999
8	102.460	102.226	101.926	8	100.960	100.726	100.426
8.125	102.839	102.605	102.305	8.125	101.339	101.105	100.805
8.25	103.198	102.964	102.664	8.25	101.698	101.464	101.164

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.736	97.565	97.265	6.75	96.236	96.065	95.765
6.875	98.254	98.083	97.783	6.875	96.754	96.583	96.283
7	98.751	98.580	98.280	7	97.251	97.080	96.780
7.125	99.200	99.029	98.729	7.125	97.700	97.529	97.229
7.25	99.629	99.458	99.158	7.25	98.129	97.958	97.658
7.375	98.946	98.738	98.438	7.375	97.446	97.238	96.938
7.5	99.403	99.195	98.895	7.5	97.903	97.695	97.395
7.625	99.812	99.604	99.304	7.625	98.312	98.104	97.804
7.75	100.211	100.003	99.703	7.75	98.711	98.503	98.203
7.875	100.033	99.799	99.499	7.875	98.533	98.299	97.999
8	100.460	100.226	99.926	8	98.960	98.726	98.426
8.125	100.839	100.605	100.305	8.125	99.339	99.105	98.805
8.25	101.198	100.964	100.664	8.25	99.698	99.464	99.164

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.986	98.815	98.515	6.75	96.986	96.815	96.515
6.875	99.504	99.333	99.033	6.875	97.504	97.333	97.033
7	100.001	99.830	99.530	7	98.001	97.830	97.530
7.125	100.450	100.279	99.979	7.125	98.450	98.279	97.979
7.25	100.879	100.708	100.408	7.25	98.879	98.708	98.408
7.375	100.196	99.988	99.688	7.375	98.196	97.988	97.688
7.5	100.653	100.445	100.145	7.5	98.653	98.445	98.145
7.625	101.062	100.854	100.554	7.625	99.062	98.854	98.554
7.75	101.461	101.253	100.953	7.75	99.461	99.253	98.953
7.875	101.283	101.049	100.749	7.875	99.283	99.049	98.749
8	101.710	101.476	101.176	8	99.710	99.476	99.176
8.125	102.089	101.855	101.555	8.125	100.089	99.855	99.555
8.25	102.448	102.214	101.914	8.25	100.448	100.214	99.914

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.