



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	92.627	92.627	92.510	4.75	92.627	92.627	92.510	5.125	94.824	94.780	94.780
4.875	93.334	93.334	93.223	4.875	93.334	93.334	93.223	5.25	95.531	95.528	95.470
5	93.910	93.910	93.806	5	93.910	93.910	93.806	5.375	96.816	96.906	96.830
5.125	94.619	94.608	94.579	5.125	94.619	94.608	94.579	5.5	97.302	97.411	97.334
5.25	95.389	95.368	95.351	5.25	95.272	95.253	95.225	5.625	97.772	97.861	97.784
5.375	96.069	96.048	96.031	5.375	96.006	96.040	95.987	5.75	98.189	98.236	98.169
5.5	96.857	96.836	96.819	5.5	96.666	96.647	96.619	5.875	98.658	98.731	98.661
5.625	97.343	97.322	97.305	5.625	97.198	97.181	97.152	6	99.146	99.193	99.119
5.75	97.581	97.583	97.543	5.75	97.565	97.583	97.518	6.125	99.553	99.636	99.562
5.875	98.195	98.174	98.157	5.875	98.136	98.128	98.090	6.25	99.682	99.713	99.648
6	98.828	98.807	98.790	6	98.676	98.657	98.629	6.375	100.088	100.144	100.077
6.125	99.277	99.256	99.239	6.125	99.140	99.127	99.093	6.5	100.504	100.545	100.476
6.25	99.329	99.292	99.261	6.25	99.266	99.277	99.234	6.625	100.874	100.954	100.886
6.375	99.868	99.831	99.800	6.375	99.811	99.831	99.791	6.75	100.955	100.927	100.892
6.5	100.376	100.338	100.308	6.5	100.306	100.273	100.246	6.875	101.404	101.376	101.340
6.625	100.784	100.747	100.716	6.625	100.682	100.649	100.621	7	101.812	101.783	101.747
6.75	100.837	100.834	100.841	6.75	100.837	100.834	100.841	7.125	102.167	102.136	102.100
6.875	101.362	101.355	101.368	6.875	101.362	101.355	101.368	7.25	102.334	102.255	102.213
7	101.720	101.696	101.697	7	101.720	101.696	101.697	7.375	102.778	102.697	102.655
7.125	102.033	101.983	101.968	7.125	102.033	101.983	101.968	7.5	103.156	103.076	103.034
7.25	102.268	102.249	102.376	7.25	102.268	102.249	102.376	7.625	103.439	103.356	103.315
7.375	102.667	102.646	102.776	7.375	102.667	102.646	102.776	7.75	103.350	103.284	103.284
7.5	102.977	102.956	103.087	7.5	102.977	102.956	103.087	7.875	103.959	103.887	103.887
7.625	103.190	103.140	103.238	7.625	103.161	103.117	103.238	8	104.094	104.017	104.017
7.75	103.445	103.425	103.457	7.75	103.445	103.425	103.457				
7.875	103.775	103.731	103.784	7.875	103.775	103.731	103.784				
8	103.960	103.883	103.883	8	103.960	103.883	103.883				
8.125	104.184	104.102	104.102	8.125	104.184	104.102	104.102				
8.25	93.587	93.470	93.355								

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	96.781	96.781	96.748	4.625	96.977	96.977	96.944	5	92.924	92.924	92.851
4.75	97.015	97.077	97.091	4.75	96.889	96.889	96.889	5.125	94.041	93.732	93.665
4.875	97.360	97.438	97.449	4.875	97.441	97.441	97.441	5.25	95.005	94.837	94.684
5	97.722	97.749	97.750	5	97.708	97.708	97.708	5.375	95.678	95.508	95.367
5.125	98.244	98.300	98.298	5.125	98.112	98.158	98.161	5.5	96.460	96.288	96.131
5.25	98.721	98.767	98.769	5.25	98.454	98.499	98.502	5.625	96.945	96.869	96.632
5.375	98.913	99.004	98.998	5.375	98.886	98.886	98.886	5.75	97.362	97.362	97.179
5.5	99.327	99.381	99.376	5.5	99.174	99.174	99.174	5.875	97.973	97.918	97.736
5.625	99.779	99.807	99.799	5.625	99.591	99.620	99.611	6	98.585	98.447	98.324
5.75	100.131	100.175	100.163	5.75	99.928	99.957	99.949	6.125	99.044	98.906	98.781
5.875	100.355	100.437	100.419	5.875	100.240	100.283	100.274	6.25	99.065	99.015	98.986
6	100.779	100.869	100.847	6	100.558	100.619	100.610	6.375	99.574	99.564	99.544
6.125	100.715	100.727	100.708	6.125	100.636	100.636	100.636	6.5	100.016	100.002	99.988
6.25	101.119	101.131	101.111	6.25	100.796	100.815	100.795	6.625	100.311	100.291	100.283
6.375	101.385	101.411	101.392	6.375	101.109	101.138	101.118	6.75	100.458	100.448	100.456
6.5	101.604	101.648	101.628	6.5	101.398	101.445	101.425	6.875	100.864	100.846	100.859
6.625	101.670	101.650	101.650	6.625	101.673	101.653	101.653	7	101.106	101.114	101.124
6.75	101.961	101.956	101.925	6.75	101.734	101.729	101.698	7.125	101.455	101.415	101.415
6.875	102.197	102.163	102.132	6.875	102.025	102.042	102.011	7.25	102.035	101.989	101.989
7	102.301	102.355	102.311	7	102.305	102.350	102.319	7.375	102.404	102.353	102.353
7.125	101.873	101.811	101.755	7.125	101.658	101.595	101.539	7.5	102.694	102.638	102.638
7.25	102.349	102.286	102.230	7.25	102.042	101.979	101.923	7.625	102.732	102.671	102.671
7.375	102.800	102.738	102.681	7.375	102.403	102.341	102.284	7.75	101.553	101.401	101.359
								7.875	102.056	101.904	101.862

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	96.991	97.040	96.945	5	96.501	96.549	96.454	5.125	94.541	94.478	94.415
5.125	97.386	97.431	97.333	5.125	96.899	96.944	96.846	5.25	95.012	94.949	94.886
5.25	97.738	97.779	97.678	5.25	97.282	97.322	97.221	5.375	95.663	95.600	95.537
5.375	98.033	98.069	97.966	5.375	97.642	97.679	97.575	5.5	96.137	96.074	96.011
5.5	98.316	98.348	98.242	5.5	97.984	98.016	97.910	5.625	96.612	96.549	96.486
5.625	98.590	98.618	98.509	5.625	98.303	98.331	98.222	5.75	97.083	97.020	96.957
5.75	98.851	98.875	98.763	5.75	98.551	98.575	98.463	5.875	97.364	97.301	97.238
5.875	99.095	99.115	99.000	5.875	98.712	98.732	98.617	6	97.823	97.760	97.697
6	99.262	99.277	99.160	6	98.923	98.939	98.822	6.125	98.094	98.031	97.969
6.125	99.334	99.345	99.225	6.125	99.205	99.217	99.097	6.25	98.545	98.482	98.420
6.25	99.400	99.407	99.284	6.25	99.493	99.500	99.377	6.375	98.622	98.559	98.497
6.375	99.450	99.453	99.327	6.375	99.782	99.785	99.659	6.5	98.878	98.815	98.753
6.5	99.519	99.511	99.393	6.5	100.057	100.056	99.927	6.625	98.212	98.149	98.086
6.625	99.703	99.640	99.577	6.625	100.312	100.307	100.176	6.75	98.643	98.580	98.518
6.75	99.782	99.719	99.656	6.75	100.456	100.447	100.313	6.875	98.900	98.837	98.774
6.875	99.819	99.799	99.693	6.875	100.454	100.440	100.304	7	99.348	99.285	99.223
7	99.856	99.806	99.730	7	100.419	100.401	100.261	7.125	99.436	99.373	99.310
7.125	99.901	99.838	99.775	7.125	100.364	100.342	100.200				

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	97.196	97.245	97.150	5	96.703	96.751	96.656	5	94.112		
5.125	97.591	97.636	97.538	5.125	97.100	97.145	97.047	5.125	94.758	94.695	94.632
5.25	97.943	97.984	97.883	5.25	97.482	97.522	97.422	5.25	95.228	95.165	95.102
5.375	98.237	98.274	98.170	5.375	97.842	97.878	97.775	5.375	95.880	95.817	95.754
5.5	98.522	98.554	98.448	5.5	98.183	98.215	98.109	5.5	96.354	96.291	96.228
5.625	98.796	98.824	98.715	5.625	98.501	98.529	98.420	5.625	96.829	96.766	96.703
5.75	99.059	99.082	98.971	5.75	98.749	98.773	98.661	5.75	97.299	97.236	97.173
5.875	99.304	99.324	99.210	5.875	98.911	98.930	98.816	5.875	97.580	97.517	97.454
6	99.473	99.488	99.371	6	99.123	99.138	99.021	6	98.040	97.977	97.914
6.125	99.546	99.558	99.438	6.125	99.406	99.417	99.297	6.125	98.311	98.248	98.185
6.25	99.614	99.621	99.498	6.25	99.695	99.702	99.579	6.25	98.762	98.699	98.636
6.375	99.665	99.668	99.542	6.375	99.985	99.988	99.862	6.375	98.839	98.776	98.713
6.5	99.736	99.727	99.610	6.5	100.260	100.259	100.131	6.5	99.095	99.032	98.969
6.625	99.920	99.857	99.794	6.625	100.517	100.512	100.381	6.625	98.428	98.365	98.302
6.75	99.999	99.936	99.873	6.75	100.662	100.653	100.519	6.75	98.860	98.797	98.734
6.875	100.036	100.019	99.910	6.875	100.661	100.648	100.511	6.875	99.117	99.054	98.991
7	100.073	100.026	99.947	7	100.628	100.610	100.470	7	99.565	99.502	99.439
7.125	100.117	100.054	99.991	7.125	100.575	100.553	100.411	7.125	99.653	99.590	99.527

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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	94.192	94.328	94.264	4.5	94.192	94.328	94.264	5	96.717	96.709	96.701
4.625	95.013	94.993	94.953	4.625	94.848	94.859	94.796	5.125	97.264	97.389	97.325
4.75	95.853	95.845	95.837	4.75	95.853	95.845	95.837	5.25	98.181	98.149	98.116
4.875	96.277	96.269	96.228	4.875	96.157	96.149	96.140	5.375	98.430	98.398	98.366
5	96.855	96.847	96.807	5	96.717	96.709	96.701	5.5	98.971	98.938	98.906
5.125	97.264	97.389	97.325	5.125	97.264	97.389	97.325	5.625	99.429	99.488	99.378
5.25	98.181	98.149	98.116	5.25	98.181	98.149	98.116	5.75	100.173	100.151	100.041
5.375	98.646	98.598	98.539	5.375	98.430	98.398	98.366	5.875	100.139	99.928	99.718
5.5	99.068	99.019	98.961	5.5	98.971	98.938	98.906	6	100.608	100.398	100.228
5.625	99.579	99.556	99.478	5.625	99.429	99.488	99.378	6.125	101.178	100.974	100.866
5.75	100.173	100.151	100.041	5.75	100.173	100.151	100.041	6.25	101.509	101.552	101.443
5.875	100.379	100.314	100.246	5.875	100.139	99.928	99.718	6.375	101.565	101.499	101.384
6	100.712	100.647	100.578	6	100.608	100.398	100.228	6.5	102.115	102.048	101.937
6.125	101.178	100.974	100.897	6.125	101.178	100.974	100.866	6.625	102.636	102.569	102.462
6.25	101.509	101.552	101.443	6.25	101.509	101.552	101.443	6.75	102.473	102.395	102.340
6.375	101.670	101.605	101.490	6.375	101.670	101.605	101.490	6.875	102.571	102.484	102.377
6.5	102.209	102.140	102.030	6.5	102.209	102.140	102.030	7	103.094	103.006	102.903
6.625	102.717	102.648	102.541	6.625	102.717	102.648	102.541	7.125	102.821	102.742	102.688
6.75	102.473	102.395	102.340	6.75	102.473	102.395	102.340	7.25	103.162	103.084	103.030
6.875	102.667	102.579	102.472	6.875	102.667	102.579	102.472	7.375	102.366	102.289	102.211
7	103.179	103.091	102.988	7	103.179	103.091	102.988	7.5	102.753	102.691	102.642
7.125	102.821	102.742	102.688	7.125	102.821	102.742	102.688	7.625	103.210	103.148	103.099
7.25	103.162	103.084	103.030	7.25	103.162	103.084	103.030	7.75	103.546	103.484	103.435
7.375	102.524	102.589	102.632	7.375	102.366	102.289	102.211				
7.5	102.877	102.943	102.986	7.5	102.753	102.691	102.642				

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	95.866	96.011	95.980	4.25	95.866	96.011	95.980	4.5	89.876	90.016	89.952
4.375	96.435	96.580	96.549	4.375	96.435	96.580	96.549	4.625	90.408	90.548	90.484
4.5	96.998	97.143	97.112	4.5	96.998	97.143	97.112	4.75	94.276	94.268	94.227
4.625	97.554	97.699	97.668	4.625	97.554	97.699	97.668	4.875	94.844	94.962	94.898
4.75	97.579	97.652	97.686	4.75	97.579	97.652	97.555	5	95.548	95.666	95.603
4.875	98.080	98.203	98.176	4.875	98.080	98.203	98.106	5.125	96.375	96.492	96.429
5	98.618	98.741	98.665	5	98.618	98.741	98.644	5.25	97.306	97.258	97.199
5.125	99.142	99.265	99.168	5.125	99.142	99.265	99.168	5.375	97.946	97.898	97.839
5.25	99.118	99.146	99.162	5.25	99.118	99.089	99.056	5.5	98.368	98.319	98.261
5.375	99.595	99.633	99.648	5.375	99.506	99.606	99.537	5.625	98.847	98.880	98.770
5.5	100.062	100.101	100.115	5.5	100.001	100.101	100.032	5.75	99.353	99.143	98.978
5.625	100.505	100.569	100.558	5.625	100.469	100.569	100.500	5.875	99.617	99.552	99.483
5.75	100.602	100.540	100.521	5.75	100.602	100.540	100.521	6	99.949	99.885	99.816
5.875	100.624	100.692	100.762	5.875	100.368	100.446	100.421	6.125	100.348	100.364	100.256
6	101.057	101.124	101.194	6	100.807	100.885	100.859	6.25	100.624	100.546	100.492
								6.375	100.707	100.641	100.527
								6.5	101.176	101.110	100.998
								6.625	101.635	101.566	101.458
								6.75	101.517	101.438	101.384
								6.875	101.526	101.440	101.334
								7	101.977	101.891	101.788
								7.125	102.030	101.945	101.419
								7.25	102.377	102.286	101.711

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	97.099	97.066	97.034	5	95.548	95.666	95.603	4.5	95.990	95.974	96.059
5.375	97.688	97.655	97.623	5.125	96.375	96.492	96.429	4.625	96.456	96.440	96.524
5.5	98.203	98.218	98.138	5.25	96.815	96.792	96.677	4.75	97.465	97.522	97.583
5.625	98.784	98.880	98.770	5.375	97.354	97.449	97.339	4.875	97.931	97.988	98.049
5.75	99.353	99.143	98.978	5.5	98.123	98.218	98.109	5	98.398	98.455	98.516
5.875	99.499	99.288	99.078	5.625	98.784	98.880	98.770	5.125	98.867	98.924	98.985
6	99.888	99.678	99.559	5.75	99.129	99.067	99.028	5.25	99.001	98.993	99.029
6.125	100.348	100.364	100.256	5.875	98.954	99.004	98.896	5.375	99.470	99.461	99.497
6.25	100.624	100.546	100.492	6	99.610	99.667	99.559	5.5	99.940	99.932	99.968
6.375	100.707	100.641	100.527	6.125	100.291	100.364	100.256	5.625	100.410	100.402	100.438
6.5	101.176	101.110	100.998	6.25	100.674	100.596	100.542	5.75	99.928	99.968	100.045
6.625	101.635	101.566	101.458	6.375	100.747	100.682	100.566	5.875	100.388	100.429	100.505
6.75	101.517	101.438	101.384	6.5	101.198	101.132	101.021	6	100.840	100.880	100.957
6.875	101.526	101.440	101.334	6.625	101.638	101.569	101.462	6.125	101.279	101.320	101.396

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	98.181	98.149	98.116	5.25	98.181	98.149	98.116	5.25	98.181	98.149	98.116
5.375	98.430	98.398	98.366	5.375	98.430	98.398	98.366	5.375	98.430	98.398	98.366
5.5	98.971	98.938	98.906	5.5	98.971	98.938	98.906	5.5	98.971	98.938	98.906
5.625	99.429	99.488	99.378	5.625	99.429	99.488	99.378	5.625	99.429	99.488	99.378
5.75	100.173	100.151	100.041	5.75	100.173	100.151	100.041	5.75	100.173	100.151	100.041
5.875	100.139	99.928	99.718	5.875	100.139	99.928	99.718	5.875	100.139	99.928	99.718
6	100.608	100.398	100.228	6	100.608	100.398	100.228	6	100.608	100.398	100.228
6.125	101.178	100.974	100.866	6.125	101.178	100.974	100.866	6.125	101.178	100.974	100.866
6.25	101.509	101.552	101.443	6.25	101.509	101.552	101.443	6.25	101.509	101.552	101.443
6.375	101.670	101.605	101.490	6.375	101.670	101.605	101.490	6.375	101.565	101.499	101.384
6.5	102.209	102.140	102.030	6.5	102.209	102.140	102.030	6.5	102.115	102.048	101.937
6.625	102.717	102.648	102.541	6.625	102.717	102.648	102.541	6.625	102.636	102.569	102.462
6.75	102.473	102.395	102.340	6.75	102.473	102.395	102.340	6.75	102.473	102.395	102.340
6.875	102.667	102.579	102.472	6.875	102.667	102.579	102.472	6.875	102.571	102.484	102.377
7	103.179	103.091	102.988	7	103.179	103.091	102.988	7	103.094	103.006	102.903
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	96.998	97.143	97.112	4.25	95.866	96.011	95.980	5.25	97.099	97.066	97.034
4.625	97.554	97.699	97.668	4.375	96.435	96.580	96.549	5.375	97.688	97.655	97.623
4.75	97.579	97.652	97.555	4.5	96.998	97.143	97.112	5.5	98.203	98.268	98.159
4.875	98.080	98.203	98.106	4.625	97.554	97.699	97.668	5.625	98.834	98.930	98.820
5	98.618	98.741	98.644	4.75	97.579	97.652	97.555	5.75	99.353	99.143	98.978
5.125	99.142	99.265	99.168	4.875	98.080	98.203	98.106	5.875	99.499	99.288	99.078
5.25	99.118	99.089	99.056	5	98.618	98.741	98.644	6	99.888	99.717	99.609
5.375	99.506	99.606	99.537	5.125	99.142	99.265	99.168	6.125	100.348	100.414	100.306
5.5	100.001	100.101	100.032	5.25	99.118	99.089	99.056	6.25	100.624	100.546	100.492
5.625	100.469	100.569	100.500	5.375	99.506	99.606	99.537	6.375	100.707	100.641	100.527
5.75	100.602	100.540	100.521	5.5	100.001	100.101	100.032	6.5	101.176	101.110	100.998
5.875	100.368	100.446	100.421	5.625	100.469	100.569	100.500	6.625	101.635	101.566	101.458
6	100.807	100.885	100.859	5.75	100.602	100.540	100.521	6.75	101.517	101.438	101.384
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	97.099	97.066	97.034	5.25	96.741	96.836	96.727	4.5	94.239	94.384	94.353
5.375	97.688	97.655	97.623	5.375	97.404	97.499	97.389	4.625	94.785	94.930	94.899
5.5	98.203	98.268	98.159	5.5	98.173	98.268	98.159	4.75	93.328	93.312	93.297
5.625	98.834	98.930	98.820	5.625	98.834	98.930	98.820	4.875	93.656	93.778	93.682
5.75	99.353	99.143	98.978	5.75	99.129	99.067	99.028	5	94.170	94.293	94.196
5.875	99.499	99.288	99.078	5.875	98.981	99.054	98.946	5.125	94.655	94.778	94.681
6	99.888	99.717	99.609	6	99.644	99.717	99.609	5.25	95.809	95.793	95.777
6.125	100.348	100.414	100.306	6.125	100.341	100.414	100.306	5.375	95.926	95.910	95.895
6.25	100.624	100.546	100.492	6.25	100.674	100.596	100.542	5.5	96.348	96.333	96.317
6.375	100.707	100.641	100.527	6.375	100.054	99.976	99.922	5.625	96.776	96.761	96.745
6.5	101.176	101.110	100.998	6.5	100.639	100.560	100.506	5.75	97.336	97.320	97.305
6.625	101.635	101.566	101.458	6.625	101.148	101.096	101.019	5.875	97.639	97.623	97.608
6.75	101.517	101.438	101.384	6.75	101.567	101.488	101.434	6	97.998	97.983	97.967
6.875	101.526	101.440	101.334	6.875	100.536	100.458	100.404	6.125	98.337	98.321	98.306

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	97.164	97.156	97.147	5.125	97.164	97.156	97.147	4.75	95.753	95.745	95.737
5.25	98.081	98.049	98.016	5.25	98.081	98.049	98.016	4.875	96.057	96.049	96.040
5.375	98.376	98.327	98.268	5.375	98.330	98.298	98.266	5	96.617	96.609	96.601
5.5	98.871	98.838	98.806	5.5	98.871	98.838	98.806	5.125	97.164	97.156	97.147
5.625	99.329	99.297	99.264	5.625	99.329	99.297	99.264	5.25	98.081	98.049	98.016
5.75	100.073	99.863	99.767	5.75	100.073	99.863	99.767	5.375	98.330	98.298	98.266
5.875	100.109	100.044	99.975	5.875	100.039	99.828	99.618	5.5	98.871	98.838	98.806
6	100.508	100.376	100.307	6	100.508	100.298	100.128	5.625	99.329	99.297	99.264
6.125	101.078	100.868	100.714	6.125	101.078	100.868	100.714	5.75	100.073	99.863	99.767
6.25	101.409	101.246	101.192	6.25	101.409	101.246	101.192	5.875	100.039	99.828	99.618
6.375	101.228	101.156	101.075	6.375	101.172	101.108	101.043	6	100.508	100.298	100.128
6.5	101.658	101.593	101.529	6.5	101.658	101.593	101.529	6.125	101.078	100.868	100.714
6.625	102.100	102.035	101.971	6.625	102.100	102.035	101.971	6.25	101.409	101.246	101.192
6.75	102.373	102.295	102.240	6.75	102.373	102.295	102.240	6.375	101.172	101.108	101.043
6.875	101.934	101.896	101.881	6.875	101.912	101.896	101.881	6.5	101.658	101.593	101.529
7	102.243	102.228	102.212	7	102.243	102.228	102.212	6.625	102.100	102.035	101.971
7.125	102.721	102.642	102.588	7.125	102.721	102.642	102.588	6.75	102.373	102.295	102.240
7.25	103.062	102.984	102.930	7.25	103.062	102.984	102.930	6.875	101.912	101.896	101.881
7.375	102.266	102.189	102.143	7.375	102.266	102.189	102.111	7	102.243	102.228	102.212
7.5	102.653	102.591	102.542	7.5	102.653	102.591	102.542	7.125	102.721	102.642	102.588
7.625	103.110	103.048	102.999	7.625	103.110	103.048	102.999	7.25	103.062	102.984	102.930
7.75	103.446	103.384	103.335	7.75	103.446	103.384	103.335	7.375	102.266	102.189	102.111
7.875	102.770	102.795	102.793					7.5	102.653	102.591	102.542
8	102.889	102.913	102.912					7.625	103.110	103.048	102.999
8.125	102.957	102.982	102.980					7.75	103.446	103.384	103.335
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	95.872	96.017	95.986	4.25	95.872	96.017	95.986	4.875	94.681	94.768	94.805
4.375	96.389	96.534	96.503	4.375	96.389	96.534	96.503	5	95.265	95.352	95.389
4.5	96.891	97.035	97.004	4.5	96.891	97.035	97.004	5.125	96.012	96.099	96.136
4.625	97.371	97.516	97.485	4.625	97.371	97.516	97.485	5.25	96.999	96.966	96.934
4.75	97.500	97.623	97.558	4.75	97.500	97.623	97.526	5.375	97.588	97.555	97.523
4.875	97.972	98.095	98.024	4.875	97.972	98.095	97.998	5.5	98.103	98.071	98.038
5	98.418	98.541	98.491	5	98.418	98.541	98.444	5.625	98.464	98.529	98.520
5.125	98.842	98.959	98.960	5.125	98.836	98.959	98.862	5.75	99.253	99.043	98.878
5.25	99.018	99.008	99.004	5.25	99.018	99.008	98.956	5.875	99.399	99.188	98.978
5.375	99.445	99.436	99.472	5.375	99.320	99.421	99.352	6	99.788	99.578	99.368
5.5	99.915	99.907	99.943	5.5	99.702	99.802	99.733	6.125	100.248	100.038	99.915
5.625	100.385	100.377	100.413	5.625	100.051	100.151	100.082	6.25	100.524	100.446	100.392
5.75	100.502	100.440	100.421	5.75	100.502	100.440	100.421	6.375	100.167	100.103	100.038
5.875	100.363	100.404	100.480	5.875	100.130	100.208	100.182	6.5	100.693	100.628	100.564
6	100.815	100.855	100.932	6	100.463	100.541	100.515	6.625	101.025	100.960	100.896
								6.75	101.417	101.338	101.284
								6.875	101.111	101.026	100.919
								7	101.445	101.358	101.255
								7.125	101.452	101.373	101.319
								7.25	101.743	101.665	101.611
								7.375	100.746	100.684	100.635
								7.5	101.228	101.166	101.117
								7.625	101.685	101.623	101.574
								7.75	101.971	101.909	101.860
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	100.693	100.628	100.564	6.125	100.097	100.018	99.964	4.5	95.890	95.874	95.959
6.625	101.025	100.960	100.896	6.25	100.574	100.496	100.442	4.625	96.356	96.340	96.424
6.75	101.417	101.338	101.284	6.375	99.954	99.876	99.822	4.75	97.365	97.422	97.483
6.875	101.111	101.026	100.919	6.5	100.539	100.460	100.406	4.875	97.831	97.888	97.949
7	101.445	101.358	101.255	6.625	101.048	100.969	100.915	5	98.298	98.355	98.416
7.125	101.452	101.373	101.319	6.75	101.467	101.388	101.334	5.125	98.767	98.824	98.885
7.25	101.743	101.665	101.611	6.875	100.436	100.358	100.304	5.25	98.901	98.893	98.929
7.375	100.746	100.684	100.635	7	100.981	100.902	100.848	5.375	99.370	99.361	99.397
7.5	101.228	101.166	101.117	7.125	101.502	101.423	101.369	5.5	99.840	99.832	99.868
7.625	101.685	101.623	101.574	7.25	101.793	101.715	101.661	5.625	100.310	100.302	100.338
7.75	101.971	101.909	101.860	7.375	100.796	100.734	100.685	5.75	99.828	99.868	99.945
				7.5	101.278	101.216	101.167	5.875	100.288	100.329	100.405
				7.625	101.735	101.673	101.624	6	100.740	100.780	100.857
								6.125	101.179	101.220	101.296

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	101.228	101.156	101.075	6.375	101.172	101.108	101.043	6	100.508	100.298	100.128
6.5	101.658	101.593	101.529	6.5	101.658	101.593	101.529	6.125	101.078	100.868	100.714
6.625	102.100	102.035	101.971	6.625	102.100	102.035	101.971	6.25	101.409	101.246	101.192
6.75	102.373	102.295	102.240	6.75	102.373	102.295	102.240	6.375	101.172	101.108	101.043
6.875	101.934	101.896	101.881	6.875	101.912	101.896	101.881	6.5	101.658	101.593	101.529
7	102.243	102.228	102.212	7	102.243	102.228	102.212	6.625	102.100	102.035	101.971
7.125	102.721	102.642	102.588	7.125	102.721	102.642	102.588	6.75	102.373	102.295	102.240
7.25	103.062	102.984	102.930	7.25	103.062	102.984	102.930	6.875	101.912	101.896	101.881
7.375	102.266	102.189	102.143	7.375	102.266	102.189	102.111	7	102.243	102.228	102.212
7.5	102.653	102.591	102.542	7.5	102.653	102.591	102.542	7.125	102.721	102.642	102.588
7.625	103.110	103.048	102.999	7.625	103.110	103.048	102.999	7.25	103.062	102.984	102.930
7.75	103.446	103.384	103.335	7.75	103.446	103.384	103.335	7.375	102.266	102.189	102.111
7.875	102.770	102.795	102.793					7.5	102.653	102.591	102.542
8	102.889	102.913	102.912					7.625	103.110	103.048	102.999
8.125	102.957	102.982	102.980					7.75	103.446	103.384	103.335
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	96.891	97.035	97.004	4.5	96.891	97.035	97.004	6.625	101.025	100.960	100.896
4.625	97.371	97.516	97.485	4.625	97.371	97.516	97.485	6.75	101.417	101.338	101.284
4.75	97.500	97.623	97.558	4.75	97.500	97.623	97.526	6.875	100.421	100.373	100.290
4.875	97.972	98.095	98.024	4.875	97.972	98.095	97.998	7	100.931	100.852	100.798
5	98.418	98.541	98.491	5	98.418	98.541	98.444	7.125	101.452	101.373	101.319
5.125	98.842	98.959	98.960	5.125	98.836	98.959	98.862	7.25	101.743	101.665	101.611
5.25	99.018	99.008	99.004	5.25	99.018	99.008	98.956	7.375	100.843	100.835	100.880
5.375	99.445	99.436	99.472	5.375	99.320	99.421	99.352	7.5	101.228	101.166	101.117
5.5	99.915	99.907	99.943	5.5	99.702	99.802	99.733	7.625	101.685	101.623	101.574
5.625	100.385	100.377	100.413	5.625	100.051	100.151	100.082	7.75	101.971	101.909	101.860
5.75	100.502	100.440	100.421	5.75	100.502	100.440	100.421	7.875	100.195	100.220	100.218
5.875	100.363	100.404	100.480	5.875	100.130	100.208	100.182	8	100.314	100.338	100.337
6	100.815	100.855	100.932	6	100.463	100.541	100.515	8.125	100.382	100.407	100.405
6.125	101.254	101.295	101.371	6.125	100.878	100.871	100.845				
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	100.693	100.628	100.564	6.125	100.097	100.018	99.964	4.5	95.890	95.874	95.959
6.625	101.025	100.960	100.896	6.25	100.574	100.496	100.442	4.625	96.356	96.340	96.424
6.75	101.417	101.338	101.284	6.375	99.954	99.876	99.822	4.75	97.365	97.422	97.483
6.875	100.386	100.308	100.256	6.5	100.539	100.460	100.406	4.875	97.831	97.888	97.949
7	100.931	100.852	100.798	6.625	101.048	100.969	100.915	5	98.298	98.355	98.416
7.125	101.452	101.373	101.319	6.75	101.467	101.388	101.334	5.125	98.767	98.824	98.885
7.25	101.743	101.665	101.611	6.875	100.436	100.358	100.304	5.25	98.901	98.893	98.929
7.375	100.746	100.684	100.635	7	100.981	100.902	100.848	5.375	99.370	99.361	99.397
7.5	101.228	101.166	101.117	7.125	101.502	101.423	101.369	5.5	99.840	99.832	99.868
7.625	101.685	101.623	101.574	7.25	101.793	101.715	101.661	5.625	100.310	100.302	100.338
7.75	101.971	101.909	101.860	7.375	100.796	100.734	100.685	5.75	99.828	99.868	99.945
				7.5	101.278	101.216	101.167	5.875	100.288	100.329	100.405
				7.625	101.735	101.673	101.624	6	100.740	100.780	100.857
								6.125	101.179	101.220	101.296

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	99.528	99.327	99.027	6.75	98.028	97.827	97.527
6.875	100.056	99.855	99.555	6.875	98.556	98.355	98.055
7	100.563	100.362	100.062	7	99.063	98.862	98.562
7.125	101.022	100.821	100.521	7.125	99.522	99.321	99.021
7.25	101.451	101.250	100.950	7.25	99.951	99.750	99.450
7.375	100.926	100.667	100.367	7.375	99.426	99.167	98.867
7.5	101.393	101.134	100.834	7.5	99.893	99.634	99.334
7.625	101.812	101.553	101.253	7.625	100.312	100.053	99.753
7.75	102.211	101.952	101.652	7.75	100.711	100.452	100.152
7.875	102.072	101.760	101.460	7.875	100.572	100.260	99.960
8	102.499	102.187	101.887	8	100.999	100.687	100.387
8.125	102.888	102.576	102.276	8.125	101.388	101.076	100.776
8.25	103.257	102.945	102.645	8.25	101.757	101.445	101.145

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.528	97.327	97.027	6.75	96.028	95.827	95.527
6.875	98.056	97.855	97.555	6.875	96.556	96.355	96.055
7	98.563	98.362	98.062	7	97.063	96.862	96.562
7.125	99.022	98.821	98.521	7.125	97.522	97.321	97.021
7.25	99.451	99.250	98.950	7.25	97.951	97.750	97.450
7.375	98.926	98.667	98.367	7.375	97.426	97.167	96.867
7.5	99.393	99.134	98.834	7.5	97.893	97.634	97.334
7.625	99.812	99.553	99.253	7.625	98.312	98.053	97.753
7.75	100.211	99.952	99.652	7.75	98.711	98.452	98.152
7.875	100.072	99.760	99.460	7.875	98.572	98.260	97.960
8	100.499	100.187	99.887	8	98.999	98.687	98.387
8.125	100.888	100.576	100.276	8.125	99.388	99.076	98.776
8.25	101.257	100.945	100.645	8.25	99.757	99.445	99.145

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.778	98.577	98.277	6.75	96.778	96.577	96.277
6.875	99.306	99.105	98.805	6.875	97.306	97.105	96.805
7	99.813	99.612	99.312	7	97.813	97.612	97.312
7.125	100.272	100.071	99.771	7.125	98.272	98.071	97.771
7.25	100.701	100.500	100.200	7.25	98.701	98.500	98.200
7.375	100.176	99.917	99.617	7.375	98.176	97.917	97.617
7.5	100.643	100.384	100.084	7.5	98.643	98.384	98.084
7.625	101.062	100.803	100.503	7.625	99.062	98.803	98.503
7.75	101.461	101.202	100.902	7.75	99.461	99.202	98.902
7.875	101.322	101.010	100.710	7.875	99.322	99.010	98.710
8	101.749	101.437	101.137	8	99.749	99.437	99.137
8.125	102.138	101.826	101.526	8.125	100.138	99.826	99.526
8.25	102.507	102.195	101.895	8.25	100.507	100.195	99.895

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.