



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	92.046	91.946	91.946	4.75	92.046	91.946	91.946	5.125	94.301	94.255	94.241
4.875	92.755	92.660	92.660	4.875	92.755	92.660	92.660	5.25	95.029	94.983	94.968
5	93.344	93.255	93.255	5	93.344	93.255	93.255	5.375	96.439	96.349	96.319
5.125	93.953	93.871	93.871	5.125	93.953	93.871	93.871	5.5	96.942	96.852	96.820
5.25	95.463	95.451	95.437	5.25	94.626	94.519	94.519	5.625	97.507	97.417	97.385
5.375	96.137	96.125	96.111	5.375	95.477	95.396	95.355	5.75	97.753	97.742	97.690
5.5	96.919	96.906	96.892	5.5	96.001	95.930	95.905	5.875	98.275	98.231	98.183
5.625	97.399	97.386	97.372	5.625	96.594	96.538	96.472	6	98.771	98.688	98.686
5.75	97.646	97.628	97.608	5.75	97.101	97.083	97.031	6.125	99.262	99.160	99.159
5.875	98.254	98.235	98.215	5.875	97.641	97.626	97.576	6.25	99.407	99.386	99.326
6	98.880	98.862	98.842	6	98.214	98.139	98.129	6.375	99.865	99.845	99.787
6.125	99.323	99.305	99.285	6.125	98.733	98.654	98.654	6.5	100.287	100.267	100.211
6.25	99.438	99.408	99.376	6.25	98.956	98.946	98.919	6.625	100.717	100.674	100.621
6.375	99.970	99.940	99.908	6.375	99.530	99.488	99.445	6.75	100.773	100.736	100.702
6.5	100.469	100.439	100.407	6.5	100.026	99.935	99.920	6.875	101.222	101.185	101.154
6.625	100.874	100.844	100.812	6.625	100.454	100.369	100.349	7	101.630	101.593	101.564
6.75	100.891	100.841	100.786	6.75	100.605	100.583	100.591	7.125	101.982	101.945	101.917
6.875	101.321	101.248	101.243	6.875	101.107	101.104	101.117	7.25	102.275	102.259	102.226
7	101.758	101.707	101.653	7	101.513	101.493	101.458	7.375	102.717	102.701	102.671
7.125	102.114	102.063	102.009	7.125	101.769	101.743	101.736	7.5	103.096	103.080	103.052
7.25	102.295	102.271	102.304	7.25	102.295	102.271	102.304	7.625	103.376	103.360	103.333
7.375	102.694	102.672	102.709	7.375	102.694	102.672	102.709	7.75	103.222	103.215	103.170
7.5	103.005	102.984	103.022	7.5	103.005	102.984	103.022	7.875	103.821	103.821	103.749
7.625	103.293	103.250	103.204	7.625	103.175	103.142	103.170	8	103.974	103.974	103.897
7.75	103.503	103.457	103.458	7.75	103.503	103.457	103.458				
7.875	103.805	103.771	103.792	7.875	103.805	103.771	103.792				
8	103.840	103.840	103.762	8	103.840	103.840	103.762				
8.125	104.074	104.074	103.991	8.125	104.074	104.074	103.991				
8.25	93.738	93.621	93.509								
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	96.572	96.572	96.477	4.625	96.767	96.767	96.673	5	92.385	92.265	92.265
4.75	97.001	96.985	96.977	4.75	96.620	96.620	96.546	5.125	94.008	93.079	93.079
4.875	97.389	97.382	97.374	4.875	97.170	97.170	97.101	5.25	95.036	94.882	94.722
5	97.822	97.815	97.807	5	97.446	97.446	97.383	5.375	95.704	95.547	95.385
5.125	98.135	98.127	98.119	5.125	97.723	97.780	97.695	5.5	96.479	96.320	96.156
5.25	98.612	98.567	98.519	5.25	98.175	98.175	98.137	5.625	96.959	96.800	96.636
5.375	98.969	98.924	98.875	5.375	98.681	98.681	98.649	5.75	97.476	97.351	97.221
5.5	99.305	99.260	99.211	5.5	98.977	98.977	98.950	5.875	98.084	97.959	97.829
5.625	99.578	99.533	99.484	5.625	99.293	99.333	99.262	6	98.690	98.565	98.434
5.75	99.851	99.884	99.810	5.75	99.673	99.673	99.672	6.125	99.143	99.017	98.886
5.875	100.141	100.138	100.088	5.875	100.037	100.037	100.037	6.25	99.044	98.936	98.823
6	100.547	100.569	100.486	6	100.290	100.326	100.290	6.375	99.514	99.401	99.288
6.125	100.648	100.671	100.616	6.125	100.496	100.496	100.496	6.5	99.937	99.818	99.694
6.25	101.054	101.077	101.021	6.25	100.729	100.753	100.697	6.625	100.329	100.205	100.076
6.375	101.335	101.357	101.301	6.375	101.058	101.081	101.025	6.75	100.223	100.207	100.215
6.5	101.572	101.593	101.537	6.5	101.362	101.383	101.327	6.875	100.602	100.600	100.613
6.625	101.698	101.675	101.651	6.625	101.602	101.582	101.582	7	101.118	100.900	100.911
6.75	101.948	101.955	101.930	6.75	101.713	101.719	101.694	7.125	101.394	101.334	101.293
6.875	102.157	102.163	102.138	6.875	102.024	102.030	102.005	7.25	101.938	101.884	101.838
7	102.360	102.350	102.312	7	102.334	102.339	102.313	7.375	102.303	102.255	102.204
7.125	101.748	101.686	101.626	7.125	101.532	101.470	101.410	7.5	102.600	102.558	102.501
7.25	102.228	102.166	102.105	7.25	101.918	101.856	101.795	7.625	102.628	102.593	102.531
7.375	102.681	102.618	102.558	7.375	102.279	102.216	102.156	7.75	101.498	101.338	101.267
								7.875	102.015	101.856	101.785



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	96.666	96.722	96.623	5	96.098	96.154	96.055	5.125	94.173	94.110	94.048
5.125	97.059	97.111	97.009	5.125	96.494	96.547	96.444	5.25	94.650	94.587	94.525
5.25	97.409	97.458	97.352	5.25	96.875	96.923	96.818	5.375	95.309	95.246	95.184
5.375	97.702	97.746	97.638	5.375	97.234	97.278	97.170	5.5	95.789	95.726	95.664
5.5	97.991	98.031	97.920	5.5	97.574	97.614	97.503	5.625	96.271	96.208	96.145
5.625	98.277	98.313	98.199	5.625	97.891	97.927	97.813	5.75	96.752	96.689	96.626
5.75	98.544	98.575	98.459	5.75	98.138	98.170	98.054	5.875	97.039	96.976	96.914
5.875	98.786	98.814	98.695	5.875	98.299	98.327	98.207	6	97.506	97.443	97.381
6	98.955	98.978	98.856	6	98.517	98.540	98.418	6.125	97.784	97.721	97.659
6.125	99.026	99.045	98.921	6.125	98.815	98.834	98.709	6.25	98.243	98.180	98.118
6.25	99.089	99.104	98.977	6.25	99.111	99.126	98.999	6.375	98.325	98.262	98.200
6.375	99.153	99.147	99.027	6.375	99.399	99.410	99.280	6.5	98.587	98.524	98.462
6.5	99.350	99.287	99.224	6.5	99.673	99.680	99.547	6.625	97.920	97.857	97.794
6.625	99.542	99.479	99.416	6.625	99.928	99.930	99.795	6.75	98.356	98.293	98.230
6.75	99.624	99.561	99.498	6.75	100.071	100.070	99.931	6.875	98.614	98.551	98.488
6.875	99.665	99.602	99.539	6.875	100.070	100.064	99.923	7	99.065	99.002	98.940
7	99.703	99.640	99.577	7	100.035	100.025	99.881	7.125	99.154	99.091	99.029
7.125	99.746	99.683	99.620	7.125	99.981	99.967	99.820				

  

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	96.872	96.928	96.829	5	96.301	96.357	96.258	5.125	94.390	94.327	94.264
5.125	97.264	97.317	97.215	5.125	96.696	96.749	96.647	5.25	94.867	94.804	94.741
5.25	97.615	97.663	97.558	5.25	97.076	97.124	97.019	5.375	95.526	95.463	95.400
5.375	97.908	97.952	97.844	5.375	97.434	97.478	97.370	5.5	96.006	95.943	95.880
5.5	98.197	98.237	98.126	5.5	97.774	97.814	97.703	5.625	96.487	96.424	96.361
5.625	98.484	98.520	98.406	5.625	98.090	98.126	98.013	5.75	96.969	96.906	96.843
5.75	98.752	98.784	98.667	5.75	98.338	98.369	98.253	5.875	97.256	97.193	97.130
5.875	98.996	99.024	98.905	5.875	98.499	98.526	98.407	6	97.723	97.660	97.597
6	99.166	99.190	99.068	6	98.718	98.741	98.619	6.125	98.001	97.938	97.875
6.125	99.239	99.259	99.134	6.125	99.016	99.036	98.911	6.25	98.460	98.397	98.334
6.25	99.304	99.319	99.191	6.25	99.314	99.329	99.201	6.375	98.542	98.479	98.416
6.375	99.370	99.362	99.244	6.375	99.603	99.614	99.484	6.5	98.804	98.741	98.678
6.5	99.567	99.504	99.441	6.5	99.878	99.884	99.751	6.625	98.137	98.074	98.011
6.625	99.759	99.696	99.633	6.625	100.133	100.136	100.000	6.75	98.572	98.509	98.446
6.75	99.840	99.777	99.714	6.75	100.278	100.276	100.138	6.875	98.830	98.767	98.704
6.875	99.882	99.819	99.756	6.875	100.278	100.272	100.131	7	99.282	99.219	99.156
7	99.919	99.856	99.793	7	100.245	100.235	100.091	7.125	99.371	99.308	99.245

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



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	93.628	93.686	93.610	4.5	93.628	93.686	93.610	5	96.048	96.172	96.113
4.625	94.670	94.650	94.610	4.625	94.284	94.238	94.223	5.125	96.713	96.867	96.808
4.75	95.537	95.529	95.499	4.75	95.051	95.043	95.035	5.25	97.556	97.572	97.513
4.875	95.964	95.956	95.926	4.875	95.580	95.562	95.490	5.375	97.805	97.764	97.724
5	96.542	96.534	96.504	5	96.216	96.198	96.128	5.5	98.350	98.373	98.266
5.125	96.988	96.968	96.928	5.125	96.839	96.867	96.808	5.625	98.956	99.033	98.881
5.25	97.897	97.875	97.818	5.25	97.556	97.572	97.513	5.75	99.891	99.695	99.543
5.375	98.501	98.478	98.421	5.375	97.817	97.789	97.724	5.875	99.861	99.651	99.460
5.5	99.084	99.062	99.005	5.5	98.422	98.394	98.266	6	100.337	100.232	100.112
5.625	99.646	99.624	99.567	5.625	99.010	99.033	98.881	6.125	100.918	100.878	100.758
5.75	99.891	99.811	99.729	5.75	99.891	99.695	99.543	6.25	101.363	101.472	101.352
5.875	100.402	100.337	100.256	5.875	99.861	99.705	99.600	6.375	101.494	101.426	101.345
6	100.735	100.670	100.589	6	100.337	100.262	100.160	6.5	102.043	101.975	101.896
6.125	101.060	101.015	100.930	6.125	100.918	100.878	100.758	6.625	102.563	102.495	102.419
6.25	101.363	101.472	101.352	6.25	101.363	101.472	101.352	6.75	102.388	102.335	102.237
6.375	101.640	101.559	101.486	6.375	101.601	101.532	101.450	6.875	102.653	102.565	102.567
6.5	102.136	102.067	101.988	6.5	102.136	102.067	101.988	7	103.175	103.087	103.092
6.625	102.644	102.574	102.498	6.625	102.644	102.574	102.498	7.125	102.851	102.829	102.788
6.75	102.388	102.335	102.237	6.75	102.388	102.335	102.237	7.25	103.212	103.134	103.079
6.875	102.749	102.660	102.663	6.875	102.749	102.660	102.663	7.375	102.520	102.443	102.365
7	103.261	103.171	103.177	7	103.261	103.171	103.177	7.5	102.835	102.757	102.680
7.125	102.851	102.829	102.788	7.125	102.851	102.829	102.788	7.625	103.224	103.178	103.129
7.25	103.212	103.134	103.079	7.25	103.212	103.134	103.079	7.75	103.563	103.517	103.468
7.375	102.856	102.864	102.832	7.375	102.520	102.443	102.365				
7.5	102.959	103.017	103.060	7.5	102.835	102.757	102.680				
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	96.011	96.014	95.975	4.25	95.621	95.763	95.705	4.5	89.413	89.549	89.473
4.375	96.502	96.506	96.466	4.375	96.190	96.331	96.273	4.625	89.943	90.079	90.003
4.5	96.993	96.996	96.957	4.5	96.752	96.894	96.836	4.75	93.962	93.954	93.924
4.625	97.483	97.487	97.448	4.625	97.307	97.449	97.391	4.875	94.389	94.464	94.405
4.75	97.711	97.725	97.725	4.75	97.202	97.277	97.200	5	95.053	95.167	95.108
4.875	98.201	98.215	98.215	4.875	97.707	97.826	97.749	5.125	95.879	95.992	95.933
5	98.691	98.705	98.705	5	98.245	98.364	98.287	5.25	97.166	97.128	97.055
5.125	99.180	99.194	99.194	5.125	98.768	98.887	98.810	5.375	97.769	97.731	97.659
5.25	99.222	99.244	99.251	5.25	98.821	98.836	98.771	5.5	98.353	98.315	98.242
5.375	99.708	99.730	99.738	5.375	99.256	99.353	99.288	5.625	98.915	98.877	98.804
5.5	100.175	100.197	100.204	5.5	99.750	99.848	99.783	5.75	99.113	99.048	98.967
5.625	100.617	100.639	100.647	5.625	100.219	100.316	100.251	5.875	99.640	99.575	99.494
5.75	100.353	100.386	100.401	5.75	100.320	100.258	100.241	6	99.972	99.907	99.826
5.875	100.798	100.830	100.846	5.875	100.352	100.426	100.374	6.125	100.291	100.242	100.145
6	101.230	101.263	101.278	6	100.789	100.864	100.812	6.25	100.551	100.456	100.398
								6.375	100.639	100.570	100.488
								6.5	101.107	101.037	100.958
								6.625	101.564	101.494	101.418
								6.75	101.432	101.321	101.259
								6.875	101.610	101.523	101.528
								7	102.061	101.974	101.981
								7.125	101.598	101.564	101.485
								7.25	101.894	101.815	101.760
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	96.615	96.587	96.425	5	95.053	95.167	95.108	4.5	95.714	95.706	95.698
5.375	97.176	97.148	96.988	5.125	95.879	95.992	95.933	4.625	96.180	96.172	96.164
5.5	97.720	97.787	97.635	5.25	96.646	96.619	96.456	4.75	97.205	97.205	97.205
5.625	98.356	98.447	98.295	5.375	97.169	97.142	96.982	4.875	97.671	97.671	97.671
5.75	99.071	98.861	98.651	5.5	97.696	97.787	97.635	5	98.138	98.138	98.138
5.875	99.221	99.011	98.801	5.625	98.356	98.447	98.295	5.125	98.607	98.607	98.607
6	99.617	99.547	99.426	5.75	98.750	98.688	98.647	5.25	98.741	98.668	98.707
6.125	100.173	100.242	100.122	5.875	98.895	98.885	98.764	5.375	99.210	99.137	99.176
6.25	100.551	100.456	100.398	6	99.514	99.547	99.426	5.5	99.680	99.607	99.646
6.375	100.639	100.570	100.488	6.125	100.173	100.242	100.122	5.625	100.150	100.077	100.116
6.5	101.107	101.037	100.958	6.25	100.601	100.506	100.448	5.75	99.869	99.853	99.866
6.625	101.564	101.494	101.418	6.375	100.678	100.610	100.528	5.875	100.329	100.313	100.327
6.75	101.432	101.321	101.259	6.5	101.129	101.061	100.982	6	100.781	100.765	100.778
6.875	101.610	101.523	101.528	6.625	101.567	101.499	101.422	6.125	101.220	101.204	101.217

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	97.556	97.572	97.513	5.25	97.556	97.572	97.513	5.25	97.556	97.572	97.513
5.375	97.817	97.789	97.724	5.375	97.817	97.789	97.724	5.375	97.805	97.764	97.724
5.5	98.422	98.394	98.266	5.5	98.422	98.394	98.266	5.5	98.350	98.373	98.266
5.625	99.010	99.033	98.881	5.625	99.010	99.033	98.881	5.625	98.956	99.033	98.881
5.75	99.891	99.695	99.543	5.75	99.891	99.695	99.543	5.75	99.891	99.695	99.543
5.875	99.861	99.705	99.600	5.875	99.861	99.705	99.600	5.875	99.861	99.651	99.460
6	100.337	100.262	100.160	6	100.337	100.262	100.160	6	100.337	100.232	100.112
6.125	100.918	100.878	100.758	6.125	100.918	100.878	100.758	6.125	100.918	100.878	100.758
6.25	101.363	101.472	101.352	6.25	101.363	101.472	101.352	6.25	101.363	101.472	101.352
6.375	101.601	101.532	101.450	6.375	101.601	101.532	101.450	6.375	101.494	101.426	101.345
6.5	102.136	102.067	101.988	6.5	102.136	102.067	101.988	6.5	102.043	101.975	101.896
6.625	102.644	102.574	102.498	6.625	102.644	102.574	102.498	6.625	102.563	102.495	102.419
6.75	102.388	102.335	102.237	6.75	102.388	102.335	102.237	6.75	102.388	102.335	102.237
6.875	102.749	102.660	102.663	6.875	102.749	102.660	102.663	6.875	102.653	102.565	102.567
7	103.261	103.171	103.177	7	103.261	103.171	103.177	7	103.175	103.087	103.092
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	96.752	96.894	96.836	4.25	95.621	95.763	95.705	5.25	96.615	96.587	96.425
4.625	97.307	97.449	97.391	4.375	96.190	96.331	96.273	5.375	97.176	97.148	96.988
4.75	97.202	97.277	97.200	4.5	96.752	96.894	96.836	5.5	97.746	97.837	97.685
4.875	97.707	97.826	97.749	4.625	97.307	97.449	97.391	5.625	98.406	98.497	98.345
5	98.245	98.364	98.287	4.75	97.202	97.277	97.200	5.75	99.071	98.861	98.651
5.125	98.768	98.887	98.810	4.875	97.707	97.826	97.749	5.875	99.221	99.011	98.814
5.25	98.821	98.836	98.771	5	98.245	98.364	98.287	6	99.617	99.597	99.476
5.375	99.256	99.353	99.288	5.125	98.768	98.887	98.810	6.125	100.223	100.292	100.172
5.5	99.750	99.848	99.783	5.25	98.821	98.836	98.771	6.25	100.551	100.456	100.398
5.625	100.219	100.316	100.251	5.375	99.256	99.353	99.288	6.375	100.639	100.570	100.488
5.75	100.320	100.258	100.241	5.5	99.750	99.848	99.783	6.5	101.107	101.037	100.958
5.875	100.352	100.426	100.374	5.625	100.219	100.316	100.251	6.625	101.564	101.494	101.418
6	100.789	100.864	100.812	5.75	100.320	100.258	100.241	6.75	101.432	101.321	101.259
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	96.615	96.587	96.425	5.25	96.317	96.408	96.256	4.5	94.117	94.259	94.201
5.375	97.176	97.148	96.988	5.375	96.978	97.069	96.917	4.625	94.662	94.803	94.745
5.5	97.746	97.837	97.685	5.5	97.746	97.837	97.685	4.75	92.947	93.066	92.989
5.625	98.406	98.497	98.345	5.625	98.406	98.497	98.345	4.875	93.482	93.601	93.524
5.75	99.071	98.861	98.651	5.75	98.750	98.688	98.647	5	93.995	94.114	94.037
5.875	99.221	99.011	98.814	5.875	98.866	98.935	98.814	5.125	94.479	94.598	94.521
6	99.617	99.597	99.476	6	99.527	99.597	99.476	5.25	95.477	95.436	95.396
6.125	100.223	100.292	100.172	6.125	100.223	100.292	100.172	5.375	95.605	95.565	95.524
6.25	100.551	100.456	100.398	6.25	100.601	100.506	100.448	5.5	96.037	95.996	95.956
6.375	100.639	100.570	100.488	6.375	99.957	99.846	99.785	5.625	96.475	96.435	96.394
6.5	101.107	101.037	100.958	6.5	100.546	100.488	100.383	5.75	97.237	97.221	97.205
6.625	101.564	101.494	101.418	6.625	101.121	101.168	101.064	5.875	97.557	97.540	97.524
6.75	101.432	101.321	101.259	6.75	101.482	101.371	101.309	6	97.924	97.908	97.892
6.875	101.610	101.523	101.528	6.875	100.556	100.477	100.422	6.125	98.274	98.258	98.242

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	96.652	96.644	96.614	5.125	96.590	96.544	96.545	4.75	94.951	94.943	94.935
5.25	97.507	97.475	97.434	5.25	97.456	97.415	97.375	4.875	95.278	95.246	95.238
5.375	98.147	98.115	98.074	5.375	97.705	97.664	97.624	5	95.934	95.959	95.999
5.5	98.569	98.536	98.496	5.5	98.250	98.206	98.166	5.125	96.590	96.544	96.545
5.625	98.856	98.794	98.753	5.625	98.856	98.794	98.753	5.25	97.456	97.415	97.375
5.75	99.791	99.581	99.459	5.75	99.791	99.581	99.371	5.375	97.705	97.664	97.624
5.875	100.131	100.067	99.986	5.875	99.761	99.551	99.378	5.5	98.250	98.206	98.166
6	100.464	100.399	100.318	6	100.237	100.069	100.011	5.625	98.856	98.794	98.753
6.125	100.818	100.718	100.637	6.125	100.818	100.666	100.607	5.75	99.791	99.581	99.371
6.25	101.251	101.156	101.098	6.25	101.251	101.156	101.098	5.875	99.761	99.551	99.378
6.375	101.369	101.288	101.215	6.375	101.026	100.953	100.880	6	100.237	100.069	100.011
6.5	101.675	101.594	101.521	6.5	101.521	101.448	101.375	6.125	100.818	100.666	100.607
6.625	101.980	101.907	101.835	6.625	101.980	101.907	101.835	6.25	101.251	101.156	101.098
6.75	102.288	102.194	102.137	6.75	102.288	102.194	102.137	6.375	101.026	100.953	100.880
6.875	102.164	102.140	102.067	6.875	102.033	101.977	101.920	6.5	101.521	101.448	101.375
7	102.383	102.326	102.270	7	102.383	102.326	102.270	6.625	101.980	101.907	101.835
7.125	102.751	102.687	102.630	7.125	102.751	102.687	102.630	6.75	102.288	102.194	102.137
7.25	103.112	103.034	102.979	7.25	103.112	103.034	102.979	6.875	102.033	101.977	101.920
7.375	102.586	102.594	102.561	7.375	102.420	102.343	102.265	7	102.383	102.326	102.270
7.5	102.735	102.657	102.598	7.5	102.735	102.657	102.580	7.125	102.751	102.687	102.630
7.625	103.124	103.078	103.029	7.625	103.124	103.078	103.029	7.25	103.112	103.034	102.979
7.75	103.463	103.417	103.368	7.75	103.463	103.417	103.368	7.375	102.420	102.343	102.265
7.875	103.122	103.138	103.118					7.5	102.735	102.657	102.580
8	103.240	103.256	103.237					7.625	103.124	103.078	103.029
8.125	103.309	103.325	103.305					7.75	103.463	103.417	103.368
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	95.627	95.769	95.711	4.25	95.627	95.769	95.711	4.875	94.187	94.271	94.312
4.375	96.143	96.285	96.227	4.375	96.143	96.285	96.227	5	94.770	94.854	94.894
4.5	96.644	96.785	96.727	4.5	96.644	96.785	96.727	5.125	95.516	95.600	95.640
4.625	97.124	97.266	97.208	4.625	97.124	97.266	97.208	5.25	96.492	96.464	96.303
4.75	97.180	97.248	97.180	4.75	97.128	97.248	97.170	5.375	96.962	96.926	96.881
4.875	97.646	97.719	97.646	4.875	97.599	97.719	97.642	5.5	97.479	97.499	97.446
5	98.113	98.165	98.113	5	98.045	98.165	98.088	5.625	98.036	98.097	98.045
5.125	98.582	98.583	98.582	5.125	98.464	98.583	98.506	5.75	98.971	98.761	98.551
5.25	98.721	98.757	98.692	5.25	98.721	98.757	98.692	5.875	99.121	98.911	98.701
5.375	99.185	99.170	99.151	5.375	99.073	99.170	99.105	6	99.517	99.306	99.214
5.5	99.655	99.582	99.621	5.5	99.455	99.552	99.487	6.125	99.988	99.866	99.807
5.625	100.125	100.052	100.091	5.625	99.806	99.903	99.838	6.25	100.451	100.356	100.298
5.75	100.220	100.158	100.141	5.75	100.220	100.158	100.141	6.375	100.021	99.948	99.875
5.875	100.304	100.288	100.302	5.875	100.116	100.191	100.138	6.5	100.556	100.483	100.410
6	100.756	100.740	100.753	6	100.448	100.523	100.470	6.625	100.910	100.832	100.760
								6.75	101.332	101.221	101.159
								6.875	101.199	101.112	101.117
								7	101.533	101.446	101.454
								7.125	101.482	101.404	101.349
								7.25	101.794	101.715	101.660
								7.375	100.750	100.704	100.655
								7.5	101.237	101.191	101.142
								7.625	101.699	101.653	101.604
								7.75	101.988	101.942	101.893
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	100.556	100.483	100.410	6.125	100.010	99.916	99.857	4.5	95.614	95.606	95.598
6.625	100.910	100.832	100.760	6.25	100.501	100.406	100.348	4.625	96.080	96.072	96.064
6.75	101.332	101.221	101.159	6.375	99.857	99.746	99.685	4.75	97.105	97.105	97.105
6.875	101.199	101.112	101.117	6.5	100.446	100.335	100.274	4.875	97.571	97.571	97.571
7	101.533	101.446	101.454	6.625	100.960	100.849	100.787	5	98.038	98.038	98.038
7.125	101.482	101.404	101.349	6.75	101.382	101.271	101.209	5.125	98.507	98.507	98.507
7.25	101.794	101.715	101.660	6.875	100.456	100.377	100.322	5.25	98.641	98.568	98.607
7.375	100.750	100.704	100.655	7	101.004	100.925	100.870	5.375	99.110	99.037	99.076
7.5	101.237	101.191	101.142	7.125	101.532	101.454	101.399	5.5	99.580	99.507	99.546
7.625	101.699	101.653	101.604	7.25	101.844	101.765	101.710	5.625	100.050	99.977	100.016
7.75	101.988	101.942	101.893	7.375	100.800	100.754	100.705	5.75	99.769	99.753	99.766
				7.5	101.287	101.241	101.192	5.875	100.229	100.213	100.227
				7.625	101.749	101.703	101.654	6	100.681	100.665	100.678
								6.125	101.120	101.104	101.117

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	101.369	101.288	101.215	6.375	101.026	100.953	100.880	6	100.237	100.069	100.011
6.5	101.675	101.594	101.521	6.5	101.521	101.448	101.375	6.125	100.818	100.666	100.607
6.625	101.980	101.907	101.835	6.625	101.980	101.907	101.835	6.25	101.251	101.156	101.098
6.75	102.288	102.194	102.137	6.75	102.288	102.194	102.137	6.375	101.026	100.953	100.880
6.875	102.164	102.140	102.067	6.875	102.033	101.977	101.920	6.5	101.521	101.448	101.375
7	102.383	102.326	102.270	7	102.383	102.326	102.270	6.625	101.980	101.907	101.835
7.125	102.751	102.687	102.630	7.125	102.751	102.687	102.630	6.75	102.288	102.194	102.137
7.25	103.112	103.034	102.979	7.25	103.112	103.034	102.979	6.875	102.033	101.977	101.920
7.375	102.586	102.594	102.561	7.375	102.420	102.343	102.265	7	102.383	102.326	102.270
7.5	102.735	102.657	102.598	7.5	102.735	102.657	102.580	7.125	102.751	102.687	102.630
7.625	103.124	103.078	103.029	7.625	103.124	103.078	103.029	7.25	103.112	103.034	102.979
7.75	103.463	103.417	103.368	7.75	103.463	103.417	103.368	7.375	102.420	102.343	102.265
7.875	103.122	103.138	103.118					7.5	102.735	102.657	102.580
8	103.240	103.256	103.237					7.625	103.124	103.078	103.029
8.125	103.309	103.325	103.305					7.75	103.463	103.417	103.368
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	96.644	96.785	96.727	4.5	96.644	96.785	96.727	6.625	100.910	100.832	100.760
4.625	97.124	97.266	97.208	4.625	97.124	97.266	97.208	6.75	101.332	101.221	101.159
4.75	97.180	97.248	97.180	4.75	97.128	97.248	97.170	6.875	100.651	100.627	100.554
4.875	97.646	97.719	97.646	4.875	97.599	97.719	97.642	7	100.954	100.875	100.820
5	98.113	98.165	98.113	5	98.045	98.165	98.088	7.125	101.482	101.404	101.349
5.125	98.582	98.583	98.582	5.125	98.464	98.583	98.506	7.25	101.794	101.715	101.660
5.25	98.721	98.757	98.692	5.25	98.721	98.757	98.692	7.375	101.323	101.331	101.299
5.375	99.185	99.170	99.151	5.375	99.073	99.170	99.105	7.5	101.360	101.368	101.335
5.5	99.655	99.582	99.621	5.5	99.455	99.552	99.487	7.625	101.699	101.653	101.604
5.625	100.125	100.052	100.091	5.625	99.806	99.903	99.838	7.75	101.988	101.942	101.893
5.75	100.220	100.158	100.141	5.75	100.220	100.158	100.141	7.875	100.547	100.563	100.543
5.875	100.304	100.288	100.302	5.875	100.116	100.191	100.138	8	100.665	100.681	100.662
6	100.756	100.740	100.753	6	100.448	100.523	100.470	8.125	100.734	100.750	100.730
6.125	101.195	101.179	101.192	6.125	100.788	100.852	100.799				
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	100.556	100.483	100.410	6.125	100.010	99.916	99.857	4.5	95.614	95.606	95.598
6.625	100.910	100.832	100.760	6.25	100.501	100.406	100.348	4.625	96.080	96.072	96.064
6.75	101.332	101.221	101.159	6.375	99.857	99.746	99.685	4.75	97.105	97.105	97.105
6.875	100.408	100.352	100.295	6.5	100.446	100.335	100.274	4.875	97.571	97.571	97.571
7	100.954	100.875	100.820	6.625	100.960	100.849	100.787	5	98.038	98.038	98.038
7.125	101.482	101.404	101.349	6.75	101.382	101.271	101.209	5.125	98.507	98.507	98.507
7.25	101.794	101.715	101.660	6.875	100.456	100.377	100.322	5.25	98.641	98.568	98.607
7.375	100.750	100.704	100.655	7	101.004	100.925	100.870	5.375	99.110	99.037	99.076
7.5	101.237	101.191	101.142	7.125	101.532	101.454	101.399	5.5	99.580	99.507	99.546
7.625	101.699	101.653	101.604	7.25	101.844	101.765	101.710	5.625	100.050	99.977	100.016
7.75	101.988	101.942	101.893	7.375	100.800	100.754	100.705	5.75	99.769	99.753	99.766
				7.5	101.287	101.241	101.192	5.875	100.229	100.213	100.227
				7.625	101.749	101.703	101.654	6	100.681	100.665	100.678
								6.125	101.120	101.104	101.117

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	99.703	99.483	99.183	6.75	98.203	97.983	97.683
6.875	100.231	100.011	99.711	6.875	98.731	98.511	98.211
7	100.738	100.518	100.218	7	99.238	99.018	98.718
7.125	101.197	100.977	100.677	7.125	99.697	99.477	99.177
7.25	101.626	101.406	101.106	7.25	100.126	99.906	99.606
7.375	101.095	100.823	100.523	7.375	99.595	99.323	99.023
7.5	101.562	101.290	100.990	7.5	100.062	99.790	99.490
7.625	101.981	101.709	101.409	7.625	100.481	100.209	99.909
7.75	102.380	102.108	101.808	7.75	100.880	100.608	100.308
7.875	102.237	101.917	101.617	7.875	100.737	100.417	100.117
8	102.664	102.344	102.044	8	101.164	100.844	100.544
8.125	103.053	102.733	102.433	8.125	101.553	101.233	100.933
8.25	103.422	103.102	102.802	8.25	101.922	101.602	101.302

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.703	97.483	97.183	6.75	96.203	95.983	95.683
6.875	98.231	98.011	97.711	6.875	96.731	96.511	96.211
7	98.738	98.518	98.218	7	97.238	97.018	96.718
7.125	99.197	98.977	98.677	7.125	97.697	97.477	97.177
7.25	99.626	99.406	99.106	7.25	98.126	97.906	97.606
7.375	99.095	98.823	98.523	7.375	97.595	97.323	97.023
7.5	99.562	99.290	98.990	7.5	98.062	97.790	97.490
7.625	99.981	99.709	99.409	7.625	98.481	98.209	97.909
7.75	100.380	100.108	99.808	7.75	98.880	98.608	98.308
7.875	100.237	99.917	99.617	7.875	98.737	98.417	98.117
8	100.664	100.344	100.044	8	99.164	98.844	98.544
8.125	101.053	100.733	100.433	8.125	99.553	99.233	98.933
8.25	101.422	101.102	100.802	8.25	99.922	99.602	99.302

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.953	98.733	98.433	6.75	96.953	96.733	96.433
6.875	99.481	99.261	98.961	6.875	97.481	97.261	96.961
7	99.988	99.768	99.468	7	97.988	97.768	97.468
7.125	100.447	100.227	99.927	7.125	98.447	98.227	97.927
7.25	100.876	100.656	100.356	7.25	98.876	98.656	98.356
7.375	100.345	100.073	99.773	7.375	98.345	98.073	97.773
7.5	100.812	100.540	100.240	7.5	98.812	98.540	98.240
7.625	101.231	100.959	100.659	7.625	99.231	98.959	98.659
7.75	101.630	101.358	101.058	7.75	99.630	99.358	99.058
7.875	101.487	101.167	100.867	7.875	99.487	99.167	98.867
8	101.914	101.594	101.294	8	99.914	99.594	99.294
8.125	102.303	101.983	101.683	8.125	100.303	99.983	99.683
8.25	102.672	102.352	102.052	8.25	100.672	100.352	100.052

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.