



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	91.836	91.785	91.785	4.75	91.836	91.785	91.785	5.125	94.258	94.214	94.199
4.875	92.545	92.500	92.500	4.875	92.545	92.500	92.500	5.25	94.985	94.941	94.927
5	93.121	93.082	93.082	5	93.121	93.082	93.082	5.375	96.072	96.047	96.023
5.125	93.737	93.705	93.705	5.125	93.737	93.705	93.705	5.5	96.595	96.570	96.546
5.25	94.553	94.589	94.575	5.25	94.395	94.337	94.337	5.625	97.180	97.155	97.131
5.375	95.235	95.272	95.258	5.375	95.174	95.128	95.122	5.75	97.712	97.720	97.719
5.5	96.028	96.065	96.050	5.5	95.801	95.765	95.756	5.875	98.212	98.215	98.220
5.625	96.522	96.559	96.544	5.625	96.343	96.304	96.304	6	98.682	98.676	98.694
5.75	96.938	96.954	96.939	5.75	96.938	96.933	96.922	6.125	99.181	99.148	99.134
5.875	97.540	97.576	97.562	5.875	97.459	97.445	97.447	6.25	99.505	99.537	99.524
6	98.182	98.219	98.205	6	98.043	98.023	98.023	6.375	99.937	99.964	99.958
6.125	98.639	98.676	98.662	6.125	98.542	98.528	98.526	6.5	100.358	100.368	100.367
6.25	98.934	98.964	98.943	6.25	98.882	98.919	98.919	6.625	100.783	100.789	100.790
6.375	99.477	99.507	99.486	6.375	99.392	99.404	99.405	6.75	100.759	100.671	100.635
6.5	99.993	100.023	100.002	6.5	99.948	99.922	99.905	6.875	101.259	101.174	101.137
6.625	100.407	100.438	100.416	6.625	100.275	100.255	100.261	7	101.685	101.601	101.563
6.75	100.590	100.594	100.551	6.75	100.583	100.564	100.551	7.125	102.014	101.932	101.894
6.875	101.007	101.018	101.008	6.875	101.007	101.018	101.008	7.25	102.159	102.054	102.008
7	101.470	101.474	101.424	7	101.466	101.381	101.354	7.375	102.614	102.510	102.465
7.125	101.834	101.838	101.788	7.125	101.766	101.730	101.725	7.5	102.995	102.894	102.849
7.25	102.087	102.033	102.011	7.25	102.087	102.033	102.011	7.625	103.286	103.186	103.141
7.375	102.465	102.383	102.366	7.375	102.465	102.383	102.366	7.75	103.152	103.083	103.037
7.5	102.822	102.718	102.674	7.5	102.822	102.718	102.674	7.875	103.682	103.615	103.541
7.625	103.089	103.086	103.029	7.625	102.980	102.986	102.973	8	103.772	103.711	103.631
7.75	103.399	103.326	103.305	7.75	103.399	103.326	103.305				
7.875	103.681	103.617	103.584	7.875	103.681	103.617	103.584				
8	103.777	103.693	103.688	8	103.777	103.693	103.688				
8.125	104.106	104.129	104.089	8.125	104.106	104.129	104.089				
8.25	104.473	104.610	104.559	8.25	104.473	104.610	104.559				
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	96.089	95.934	95.934	4.625	96.049	95.894	95.894	5	92.168	92.098	92.098
4.75	96.335	96.307	96.331	4.75	96.363	96.222	96.222	5.125	92.976	92.912	92.912
4.875	96.814	96.728	96.712	4.875	96.925	96.789	96.789	5.25	94.229	94.186	94.090
5	97.201	97.155	97.157	5	97.195	97.080	97.083	5.375	94.904	94.861	94.799
5.125	97.774	97.727	97.728	5.125	97.617	97.574	97.570	5.5	95.690	95.646	95.572
5.25	98.138	98.087	98.094	5.25	97.950	97.905	97.904	5.625	96.297	96.247	96.247
5.375	98.414	98.350	98.376	5.375	98.386	98.357	98.357	5.75	96.787	96.743	96.743
5.5	98.830	98.771	98.790	5.5	98.717	98.693	98.693	5.875	97.392	97.348	97.323
5.625	99.281	99.207	99.196	5.625	99.106	99.036	99.021	6	98.046	97.984	97.946
5.75	99.594	99.509	99.514	5.75	99.435	99.425	99.425	6.125	98.456	98.435	98.361
5.875	99.910	99.818	99.833	5.875	99.806	99.806	99.806	6.25	98.838	98.748	98.741
6	100.384	100.292	100.307	6	100.159	100.159	100.159	6.375	99.290	99.206	99.194
6.125	100.567	100.530	100.507	6.125	100.335	100.335	100.334	6.5	99.922	99.877	99.863
6.25	100.864	100.812	100.808	6.25	100.647	100.610	100.587	6.625	100.178	100.134	100.120
6.375	101.167	101.110	101.114	6.375	100.961	100.921	100.901	6.75	100.458	100.320	100.295
6.5	101.553	101.509	101.495	6.5	101.267	101.228	101.208	6.875	100.692	100.703	100.682
6.625	101.530	101.530	101.507	6.625	101.537	101.537	101.515	7	101.185	101.008	100.970
6.75	101.749	101.735	101.717	6.75	101.539	101.537	101.502	7.125	101.347	101.312	101.231
6.875	102.050	102.042	102.016	6.875	101.839	101.835	101.804	7.25	101.269	101.185	101.131
7	102.298	102.284	102.269	7	102.155	102.150	102.120	7.375	101.633	101.505	101.451
7.125	101.406	101.345	101.314	7.125	101.190	101.129	101.098	7.5	101.925	101.868	101.811
7.25	101.883	101.822	101.790	7.25	101.575	101.514	101.482	7.625	102.028	101.975	101.911
7.375	102.335	102.274	102.242	7.375	101.936	101.875	101.843	7.75	101.374	101.301	101.259
								7.875	101.882	101.810	101.767



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	96.461	96.448	96.439	5	95.827	95.815	95.805	5.25	94.448	94.385	94.322
5.125	96.845	96.827	96.814	5.125	96.217	96.198	96.186	5.375	95.098	95.035	94.973
5.25	97.181	97.158	97.143	5.25	96.591	96.567	96.552	5.5	95.573	95.510	95.448
5.375	97.454	97.425	97.407	5.375	96.946	96.917	96.899	5.625	96.049	95.986	95.923
5.5	97.717	97.683	97.662	5.5	97.285	97.250	97.229	5.75	96.522	96.459	96.396
5.625	97.972	97.932	97.908	5.625	97.603	97.563	97.539	5.875	96.805	96.742	96.680
5.75	98.211	98.165	98.139	5.75	97.861	97.815	97.788	6	97.266	97.203	97.140
5.875	98.434	98.382	98.353	5.875	98.039	97.988	97.959	6.125	97.539	97.476	97.414
6	98.605	98.542	98.495	6	98.327	98.264	98.201	6.25	97.992	97.929	97.866
6.125	98.812	98.749	98.686	6.125	98.570	98.507	98.444	6.375	98.072	98.009	97.946
6.25	99.015	98.952	98.889	6.25	98.807	98.744	98.681	6.5	98.330	98.267	98.205
6.375	99.214	99.151	99.088	6.375	99.040	98.977	98.914	6.625	98.583	98.520	98.458
6.5	99.408	99.345	99.282	6.5	99.434	99.371	99.308	6.75	98.834	98.771	98.709
6.625	99.452	99.389	99.326	6.625	99.489	99.426	99.363	6.875	98.908	98.845	98.783
6.75	99.676	99.613	99.550	6.75	99.709	99.646	99.583	7	98.991	98.928	98.865
6.875	99.859	99.796	99.733	6.875	99.769	99.706	99.643	7.125	99.080	99.017	98.954
7	100.040	99.977	99.914	7	100.004	99.941	99.878				
7.125	100.228	100.165	100.102	7.125	100.246	100.183	100.120				

  

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	96.670	96.658	96.648	5	96.033	96.021	96.011	5.125	94.193	94.130	
5.125	97.054	97.036	97.023	5.125	96.422	96.404	96.391	5.25	94.664	94.601	94.538
5.25	97.390	97.366	97.351	5.25	96.796	96.772	96.757	5.375	95.315	95.252	95.189
5.375	97.662	97.633	97.615	5.375	97.150	97.120	97.103	5.5	95.790	95.727	95.664
5.5	97.926	97.891	97.870	5.5	97.488	97.453	97.432	5.625	96.265	96.202	96.139
5.625	98.180	98.140	98.116	5.625	97.805	97.765	97.741	5.75	96.739	96.676	96.613
5.75	98.419	98.373	98.347	5.75	98.062	98.016	97.990	5.875	97.022	96.959	96.896
5.875	98.642	98.591	98.562	5.875	98.240	98.188	98.159	6	97.482	97.419	97.356
6	98.821	98.758	98.705	6	98.544	98.481	98.418	6.125	97.756	97.693	97.630
6.125	99.029	98.966	98.903	6.125	98.786	98.723	98.660	6.25	98.208	98.145	98.082
6.25	99.232	99.169	99.106	6.25	99.024	98.961	98.898	6.375	98.289	98.226	98.163
6.375	99.431	99.368	99.305	6.375	99.257	99.194	99.131	6.5	98.547	98.484	98.421
6.5	99.624	99.561	99.498	6.5	99.651	99.588	99.525	6.625	98.800	98.737	98.674
6.625	99.669	99.606	99.543	6.625	99.705	99.642	99.579	6.75	99.051	98.988	98.925
6.75	99.893	99.830	99.767	6.75	99.926	99.863	99.800	6.875	99.125	99.062	98.999
6.875	100.076	100.013	99.950	6.875	99.986	99.923	99.860	7	99.208	99.145	99.082
7	100.257	100.194	100.131	7	100.221	100.158	100.095	7.125	99.297	99.234	99.171

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



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	93.672	93.627	93.613	4.5	93.672	93.627	93.613	5	96.109	96.054	96.026
4.625	94.328	94.283	94.269	4.625	94.328	94.283	94.269	5.125	96.766	96.710	96.682
4.75	95.121	95.108	95.087	4.75	94.984	94.940	94.925	5.25	97.440	97.415	97.391
4.875	95.673	95.659	95.638	4.875	95.453	95.398	95.370	5.375	97.918	97.894	97.869
5	96.251	96.238	96.216	5	96.109	96.054	96.026	5.5	98.531	98.466	98.423
5.125	96.766	96.710	96.682	5.125	96.766	96.710	96.682	5.625	99.137	99.072	99.029
5.25	97.591	97.553	97.511	5.25	97.440	97.415	97.391	5.75	99.777	99.678	99.636
5.375	98.106	98.068	98.026	5.375	97.918	97.894	97.869	5.875	99.948	99.768	99.711
5.5	98.531	98.490	98.447	5.5	98.531	98.466	98.423	6	100.513	100.424	100.367
5.625	99.137	99.072	99.029	5.625	99.137	99.072	99.029	6.125	101.104	101.015	100.958
5.75	99.777	99.678	99.636	5.75	99.777	99.678	99.636	6.25	101.631	101.571	101.544
5.875	100.139	100.071	100.000	5.875	99.948	99.768	99.711	6.375	101.161	101.121	101.080
6	100.513	100.424	100.367	6	100.513	100.424	100.367	6.5	101.686	101.646	101.605
6.125	101.104	101.015	100.958	6.125	101.104	101.015	100.958	6.625	102.222	102.202	102.162
6.25	101.631	101.571	101.544	6.25	101.631	101.571	101.544	6.75	102.590	102.650	102.610
6.375	101.337	101.285	101.228	6.375	101.161	101.121	101.080	6.875	102.496	102.413	102.367
6.5	101.706	101.646	101.609	6.5	101.706	101.646	101.609	7	103.048	102.967	102.920
6.625	102.238	102.202	102.162	6.625	102.238	102.202	102.162	7.125	103.011	102.916	102.859
6.75	102.590	102.650	102.610	6.75	102.590	102.650	102.610	7.25	103.355	103.260	103.189
6.875	102.613	102.530	102.484	6.875	102.613	102.530	102.484	7.375	102.516	102.439	102.361
7	103.174	103.093	103.046	7	103.174	103.093	103.046	7.5	102.921	102.845	102.788
7.125	103.105	103.043	102.909	7.125	103.011	102.916	102.859	7.625	103.380	103.304	103.247
7.25	103.355	103.260	103.189	7.25	103.355	103.260	103.189	7.75	103.717	103.641	103.584
7.375	103.032	103.055	103.003	7.375	102.516	102.439	102.361				
7.5	103.520	103.543	103.491	7.5	102.921	102.845	102.788				

  

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	95.297	95.362	95.371	4.25	95.297	95.362	95.371	4.75	93.546	93.533	93.512
4.375	95.866	95.931	95.940	4.375	95.866	95.931	95.940	4.875	94.211	94.177	94.175
4.5	96.433	96.497	96.507	4.5	96.433	96.497	96.507	5	94.914	94.880	94.878
4.625	96.995	97.060	97.069	4.625	96.995	97.060	97.069	5.125	95.741	95.708	95.706
4.75	97.184	97.138	97.122	4.75	97.184	97.138	97.122	5.25	96.891	96.853	96.811
4.875	97.674	97.680	97.677	4.875	97.674	97.680	97.677	5.375	97.406	97.368	97.326
5	98.223	98.229	98.226	5	98.223	98.229	98.226	5.5	97.828	97.790	97.747
5.125	98.759	98.765	98.762	5.125	98.759	98.765	98.762	5.625	98.441	98.382	98.368
5.25	98.848	98.802	98.787	5.25	98.848	98.802	98.787	5.75	98.974	98.907	98.836
5.375	99.090	99.163	99.171	5.375	99.090	99.069	99.053	5.875	99.376	99.309	99.238
5.5	99.604	99.644	99.651	5.5	99.604	99.582	99.567	6	99.776	99.669	99.642
5.625	100.096	100.124	100.131	5.625	100.096	100.075	100.059	6.125	100.480	100.374	100.347
5.75	100.376	100.331	100.315	5.75	100.376	100.331	100.315	6.25	100.536	100.468	100.432
5.875	100.372	100.468	100.475	5.875	100.309	100.323	100.295	6.375	100.588	100.527	100.490
6	100.842	100.938	100.945	6	100.765	100.779	100.751	6.5	101.082	101.022	100.985
								6.625	101.564	101.506	101.468
								6.75	101.647	101.563	101.520
								6.875	101.493	101.410	101.366
								7	101.992	101.911	101.867
								7.125	101.773	101.678	101.607
								7.25	102.067	101.972	101.901

  

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	96.376	96.333	96.309	5	94.914	94.880	94.878	4.5	95.442	95.434	95.426
5.375	97.175	97.151	97.127	5.125	95.741	95.708	95.706	4.625	95.907	95.899	95.891
5.5	97.766	97.707	97.693	5.25	96.403	96.304	96.286	4.75	96.958	96.958	96.958
5.625	98.441	98.382	98.368	5.375	96.989	96.931	96.916	4.875	97.423	97.423	97.423
5.75	98.957	98.747	98.679	5.5	97.766	97.707	97.693	5	97.889	97.889	97.889
5.875	99.308	99.098	98.971	5.625	98.441	98.382	98.368	5.125	98.357	98.357	98.357
6	99.776	99.669	99.642	5.75	98.837	98.772	98.729	5.25	98.522	98.545	98.569
6.125	100.480	100.374	100.347	5.875	99.104	98.998	98.971	5.375	98.990	99.013	99.037
6.25	100.536	100.468	100.432	6	99.776	99.669	99.642	5.5	99.459	99.483	99.506
6.375	100.588	100.527	100.490	6.125	100.480	100.374	100.347	5.625	99.930	99.954	99.977
6.5	101.082	101.022	100.985	6.25	100.586	100.519	100.483	5.75	99.730	99.746	99.761
6.625	101.564	101.506	101.468	6.375	100.616	100.554	100.517	5.875	100.195	100.211	100.226
6.75	101.647	101.563	101.520	6.5	101.085	101.025	100.987	6	100.652	100.668	100.683
6.875	101.493	101.410	101.366	6.625	101.540	101.482	101.444	6.125	101.100	101.115	101.131

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	97.440	97.415	97.391	5.25	97.440	97.415	97.391	5.25	97.440	97.415	97.391
5.375	97.918	97.894	97.869	5.375	97.918	97.894	97.869	5.375	97.918	97.894	97.869
5.5	98.531	98.466	98.423	5.5	98.531	98.466	98.423	5.5	98.531	98.466	98.423
5.625	99.137	99.072	99.029	5.625	99.137	99.072	99.029	5.625	99.137	99.072	99.029
5.75	99.777	99.678	99.636	5.75	99.777	99.678	99.636	5.75	99.777	99.678	99.636
5.875	99.948	99.768	99.711	5.875	99.948	99.768	99.711	5.875	99.948	99.768	99.711
6	100.513	100.424	100.367	6	100.513	100.424	100.367	6	100.513	100.424	100.367
6.125	101.104	101.015	100.958	6.125	101.104	101.015	100.958	6.125	101.104	101.015	100.958
6.25	101.631	101.571	101.544	6.25	101.631	101.571	101.544	6.25	101.631	101.571	101.544
6.375	101.161	101.121	101.080	6.375	101.161	101.121	101.080	6.375	101.161	101.121	101.080
6.5	101.706	101.646	101.609	6.5	101.706	101.646	101.609	6.5	101.686	101.646	101.605
6.625	102.238	102.202	102.162	6.625	102.238	102.202	102.162	6.625	102.222	102.202	102.162
6.75	102.590	102.650	102.610	6.75	102.590	102.650	102.610	6.75	102.590	102.650	102.610
6.875	102.613	102.530	102.484	6.875	102.613	102.530	102.484	6.875	102.496	102.413	102.367
7	103.174	103.093	103.046	7	103.174	103.093	103.046	7	103.048	102.967	102.920
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	96.433	96.497	96.507	4.25	95.297	95.362	95.371	5.25	96.376	96.333	96.309
4.625	96.995	97.060	97.069	4.375	95.866	95.931	95.940	5.375	97.175	97.151	97.127
4.75	97.184	97.138	97.122	4.5	96.433	96.497	96.507	5.5	97.816	97.757	97.743
4.875	97.674	97.680	97.677	4.625	96.995	97.060	97.069	5.625	98.491	98.432	98.418
5	98.223	98.229	98.226	4.75	97.184	97.138	97.122	5.75	98.957	98.747	98.679
5.125	98.759	98.765	98.762	4.875	97.674	97.680	97.677	5.875	99.308	99.098	99.021
5.25	98.848	98.802	98.787	5	98.223	98.229	98.226	6	99.826	99.719	99.692
5.375	99.090	99.069	99.053	5.125	98.759	98.765	98.762	6.125	100.530	100.424	100.397
5.5	99.604	99.582	99.567	5.25	98.848	98.802	98.787	6.25	100.536	100.468	100.432
5.625	100.096	100.075	100.059	5.375	99.090	99.069	99.053	6.375	100.588	100.527	100.490
5.75	100.376	100.331	100.315	5.5	99.604	99.582	99.567	6.5	101.082	101.022	100.985
5.875	100.309	100.323	100.295	5.625	100.096	100.075	100.059	6.625	101.564	101.506	101.468
6	100.765	100.779	100.751	5.75	100.376	100.331	100.315	6.75	101.647	101.563	101.520
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	96.376	96.333	96.309	5.25	96.374	96.316	96.301	4.5	93.801	93.741	93.751
5.375	97.175	97.151	97.127	5.375	97.039	96.981	96.966	4.625	94.358	94.298	94.307
5.5	97.816	97.757	97.743	5.5	97.816	97.757	97.743	4.75	92.909	92.715	92.713
5.625	98.491	98.432	98.418	5.625	98.491	98.432	98.418	4.875	93.459	93.265	93.262
5.75	98.957	98.747	98.679	5.75	98.837	98.772	98.729	5	93.994	93.800	93.797
5.875	99.308	99.098	99.021	5.875	99.154	99.048	99.021	5.125	94.506	94.312	94.309
6	99.826	99.719	99.692	6	99.826	99.719	99.692	5.25	95.315	95.299	95.284
6.125	100.530	100.424	100.397	6.125	100.530	100.424	100.397	5.375	95.442	95.426	95.411
6.25	100.536	100.468	100.432	6.25	100.586	100.497	100.440	5.5	95.880	95.864	95.849
6.375	100.588	100.527	100.490	6.375	100.098	100.057	100.018	5.625	96.324	96.308	96.293
6.5	101.082	101.022	100.985	6.5	100.722	100.724	100.684	5.75	97.171	97.155	97.140
6.625	101.564	101.506	101.468	6.625	101.434	101.396	101.357	5.875	97.500	97.484	97.469
6.75	101.647	101.563	101.520	6.75	101.614	101.540	101.497	6	97.868	97.853	97.837
6.875	101.493	101.410	101.366	6.875	100.751	100.656	100.585	6.125	98.218	98.202	98.186

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	96.666	96.610	96.582	5.125	96.666	96.610	96.582	4.75	94.884	94.840	94.825
5.25	97.340	97.315	97.291	5.25	97.340	97.315	97.291	4.875	95.353	95.298	95.270
5.375	97.835	97.798	97.769	5.375	97.818	97.794	97.769	5	96.009	95.954	95.926
5.5	98.431	98.366	98.323	5.5	98.431	98.366	98.323	5.125	96.666	96.610	96.582
5.625	99.037	98.972	98.929	5.625	99.037	98.972	98.929	5.25	97.340	97.315	97.291
5.75	99.677	99.578	99.536	5.75	99.677	99.578	99.536	5.375	97.818	97.794	97.769
5.875	99.868	99.801	99.730	5.875	99.848	99.668	99.611	5.5	98.431	98.366	98.323
6	100.413	100.324	100.267	6	100.413	100.324	100.267	5.625	99.037	98.972	98.929
6.125	101.004	100.915	100.858	6.125	101.004	100.915	100.858	5.75	99.677	99.578	99.536
6.25	101.506	101.417	101.360	6.25	101.506	101.417	101.360	5.875	99.848	99.668	99.611
6.375	101.066	101.021	100.980	6.375	101.061	101.021	100.980	6	100.413	100.324	100.267
6.5	101.586	101.546	101.505	6.5	101.586	101.546	101.505	6.125	101.004	100.915	100.858
6.625	102.063	101.998	101.958	6.625	102.063	101.998	101.958	6.25	101.506	101.417	101.360
6.75	102.483	102.409	102.366	6.75	102.483	102.409	102.366	6.375	101.061	101.021	100.980
6.875	102.080	102.031	101.983	6.875	102.080	102.031	101.983	6.5	101.586	101.546	101.505
7	102.420	102.372	102.323	7	102.420	102.372	102.323	6.625	102.063	101.998	101.958
7.125	102.911	102.816	102.745	7.125	102.911	102.816	102.745	6.75	102.483	102.409	102.366
7.25	103.255	103.160	103.089	7.25	103.255	103.160	103.089	6.875	102.080	102.031	101.983
7.375	102.416	102.339	102.289	7.375	102.416	102.339	102.261	7	102.420	102.372	102.323
7.5	102.821	102.745	102.688	7.5	102.821	102.745	102.688	7.125	102.911	102.816	102.745
7.625	103.280	103.204	103.147	7.625	103.280	103.204	103.147	7.25	103.255	103.160	103.089
7.75	103.617	103.541	103.484	7.75	103.617	103.541	103.484	7.375	102.416	102.339	102.261
7.875	102.822	102.799	102.771					7.5	102.821	102.745	102.688
8	102.940	102.917	102.889					7.625	103.280	103.204	103.147
8.125	103.009	102.986	102.957					7.75	103.617	103.541	103.484
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	95.311	95.376	95.386	4.25	95.311	95.376	95.386	4.875	94.051	93.987	94.085
4.375	95.835	95.900	95.910	4.375	95.835	95.900	95.910	5	94.634	94.571	94.669
4.5	96.350	96.414	96.424	4.5	96.350	96.414	96.424	5.125	95.383	95.319	95.417
4.625	96.850	96.915	96.924	4.625	96.850	96.915	96.924	5.25	96.257	96.233	96.209
4.75	97.104	97.111	97.108	4.75	97.104	97.111	97.108	5.375	97.075	97.051	97.027
4.875	97.596	97.602	97.599	4.875	97.596	97.602	97.599	5.5	97.581	97.557	97.533
5	98.065	98.071	98.068	5	98.065	98.071	98.068	5.625	98.131	98.042	98.127
5.125	98.508	98.514	98.511	5.125	98.508	98.514	98.511	5.75	98.857	98.647	98.579
5.25	98.748	98.702	98.687	5.25	98.748	98.702	98.687	5.875	99.208	98.998	98.840
5.375	98.965	98.988	99.012	5.375	98.937	98.916	98.901	6	99.568	99.375	99.448
5.5	99.434	99.458	99.481	5.5	99.345	99.323	99.308	6.125	100.098	99.962	100.035
5.625	99.905	99.929	99.952	5.625	99.730	99.700	99.684	6.25	100.436	100.347	100.290
5.75	100.276	100.231	100.215	5.75	100.276	100.231	100.215	6.375	100.056	100.016	99.975
5.875	100.170	100.186	100.201	5.875	100.089	100.103	100.075	6.5	100.621	100.581	100.540
6	100.627	100.643	100.658	6	100.432	100.446	100.418	6.625	101.044	100.970	100.927
								6.75	101.464	101.390	101.347
								6.875	101.066	100.983	100.939
								7	101.444	101.363	101.319
								7.125	101.673	101.578	101.507
								7.25	101.967	101.872	101.801
								7.375	100.662	100.586	100.529
								7.5	101.146	101.070	101.013
								7.625	101.605	101.529	101.472
								7.75	101.892	101.816	101.759
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	100.621	100.581	100.540	6.125	100.098	99.962	100.035	4.5	95.342	95.334	95.326
6.625	101.044	100.970	100.927	6.25	100.486	100.397	100.340	4.625	95.807	95.799	95.791
6.75	101.464	101.390	101.347	6.375	99.998	99.923	99.881	4.75	96.858	96.858	96.858
6.875	101.066	100.983	100.939	6.5	100.584	100.509	100.467	4.875	97.323	97.323	97.323
7	101.444	101.363	101.319	6.625	101.094	101.020	100.977	5	97.789	97.789	97.789
7.125	101.673	101.578	101.507	6.75	101.514	101.440	101.397	5.125	98.257	98.257	98.257
7.25	101.967	101.872	101.801	6.875	100.651	100.556	100.485	5.25	98.422	98.445	98.469
7.375	100.662	100.586	100.529	7	101.197	101.102	101.031	5.375	98.890	98.913	98.937
7.5	101.146	101.070	101.013	7.125	101.723	101.628	101.557	5.5	99.359	99.383	99.406
7.625	101.605	101.529	101.472	7.25	102.017	101.922	101.851	5.625	99.830	99.854	99.877
7.75	101.892	101.816	101.759	7.375	100.712	100.636	100.579	5.75	99.630	99.646	99.661
				7.5	101.196	101.120	101.063	5.875	100.095	100.111	100.126
				7.625	101.655	101.579	101.522	6	100.552	100.568	100.583
								6.125	101.000	101.015	101.031

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	101.066	101.021	100.980	6.375	101.061	101.021	100.980	6	100.413	100.324	100.267
6.5	101.586	101.546	101.505	6.5	101.586	101.546	101.505	6.125	101.004	100.915	100.858
6.625	102.063	101.998	101.958	6.625	102.063	101.998	101.958	6.25	101.506	101.417	101.360
6.75	102.483	102.409	102.366	6.75	102.483	102.409	102.366	6.375	101.061	101.021	100.980
6.875	102.080	102.031	101.983	6.875	102.080	102.031	101.983	6.5	101.586	101.546	101.505
7	102.420	102.372	102.323	7	102.420	102.372	102.323	6.625	102.063	101.998	101.958
7.125	102.911	102.816	102.745	7.125	102.911	102.816	102.745	6.75	102.483	102.409	102.366
7.25	103.255	103.160	103.089	7.25	103.255	103.160	103.089	6.875	102.080	102.031	101.983
7.375	102.416	102.339	102.289	7.375	102.416	102.339	102.261	7	102.420	102.372	102.323
7.5	102.821	102.745	102.688	7.5	102.821	102.745	102.688	7.125	102.911	102.816	102.745
7.625	103.280	103.204	103.147	7.625	103.280	103.204	103.147	7.25	103.255	103.160	103.089
7.75	103.617	103.541	103.484	7.75	103.617	103.541	103.484	7.375	102.416	102.339	102.261
7.875	102.822	102.799	102.771					7.5	102.821	102.745	102.688
8	102.940	102.917	102.889					7.625	103.280	103.204	103.147
8.125	103.009	102.986	102.957					7.75	103.617	103.541	103.484
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	96.350	96.414	96.424	4.5	96.350	96.414	96.424	6.625	101.044	100.970	100.927
4.625	96.850	96.915	96.924	4.625	96.850	96.915	96.924	6.75	101.464	101.390	101.347
4.75	97.104	97.111	97.108	4.75	97.104	97.111	97.108	6.875	100.601	100.506	100.435
4.875	97.596	97.602	97.599	4.875	97.596	97.602	97.599	7	101.147	101.052	100.981
5	98.065	98.071	98.068	5	98.065	98.071	98.068	7.125	101.673	101.578	101.507
5.125	98.508	98.514	98.511	5.125	98.508	98.514	98.511	7.25	101.967	101.872	101.801
5.25	98.748	98.702	98.687	5.25	98.748	98.702	98.687	7.375	101.105	101.069	101.027
5.375	98.965	98.988	99.012	5.375	98.937	98.916	98.901	7.5	101.146	101.106	101.063
5.5	99.434	99.458	99.481	5.5	99.345	99.323	99.308	7.625	101.605	101.529	101.472
5.625	99.905	99.929	99.952	5.625	99.730	99.700	99.684	7.75	101.892	101.816	101.759
5.75	100.276	100.231	100.215	5.75	100.276	100.231	100.215	7.875	100.247	100.224	100.196
5.875	100.170	100.186	100.201	5.875	100.089	100.103	100.075	8	100.365	100.342	100.314
6	100.627	100.643	100.658	6	100.432	100.446	100.418	8.125	100.434	100.411	100.382
6.125	101.075	101.090	101.106	6.125	100.922	100.876	100.861				
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	100.621	100.581	100.540	6.125	100.098	99.962	100.035	4.5	95.342	95.334	95.326
6.625	101.044	100.970	100.927	6.25	100.486	100.397	100.340	4.625	95.807	95.799	95.791
6.75	101.464	101.390	101.347	6.375	99.998	99.923	99.881	4.75	96.858	96.858	96.858
6.875	100.601	100.506	100.435	6.5	100.584	100.509	100.467	4.875	97.323	97.323	97.323
7	101.147	101.052	100.981	6.625	101.094	101.020	100.977	5	97.789	97.789	97.789
7.125	101.673	101.578	101.507	6.75	101.514	101.440	101.397	5.125	98.257	98.257	98.257
7.25	101.967	101.872	101.801	6.875	100.651	100.556	100.485	5.25	98.422	98.445	98.469
7.375	100.662	100.586	100.529	7	101.197	101.102	101.031	5.375	98.890	98.913	98.937
7.5	101.146	101.070	101.013	7.125	101.723	101.628	101.557	5.5	99.359	99.383	99.406
7.625	101.605	101.529	101.472	7.25	102.017	101.922	101.851	5.625	99.830	99.854	99.877
7.75	101.892	101.816	101.759	7.375	100.712	100.636	100.579	5.75	99.630	99.646	99.661
				7.5	101.196	101.120	101.063	5.875	100.095	100.111	100.126
				7.625	101.655	101.579	101.522	6	100.552	100.568	100.583
								6.125	101.000	101.015	101.031

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	98.532	98.353	98.053	6.75	97.032	96.853	96.553
6.875	99.060	98.881	98.581	6.875	97.560	97.381	97.081
7	99.567	99.388	99.088	7	98.067	97.888	97.588
7.125	100.026	99.847	99.547	7.125	98.526	98.347	98.047
7.25	100.455	100.276	99.976	7.25	98.955	98.776	98.476
7.375	100.522	100.290	99.990	7.375	99.022	98.790	98.490
7.5	100.989	100.757	100.457	7.5	99.489	99.257	98.957
7.625	101.408	101.176	100.876	7.625	99.908	99.676	99.376
7.75	101.807	101.575	101.275	7.75	100.307	100.075	99.775
7.875	101.865	101.580	101.280	7.875	100.365	100.080	99.780
8	102.292	102.007	101.707	8	100.792	100.507	100.207
8.125	102.681	102.396	102.096	8.125	101.181	100.896	100.596
8.25	103.050	102.765	102.465	8.25	101.550	101.265	100.965

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.532	96.353	96.053	6.75	95.032	94.853	94.553
6.875	97.060	96.881	96.581	6.875	95.560	95.381	95.081
7	97.567	97.388	97.088	7	96.067	95.888	95.588
7.125	98.026	97.847	97.547	7.125	96.526	96.347	96.047
7.25	98.455	98.276	97.976	7.25	96.955	96.776	96.476
7.375	98.522	98.290	97.990	7.375	97.022	96.790	96.490
7.5	98.989	98.757	98.457	7.5	97.489	97.257	96.957
7.625	99.408	99.176	98.876	7.625	97.908	97.676	97.376
7.75	99.807	99.575	99.275	7.75	98.307	98.075	97.775
7.875	99.865	99.580	99.280	7.875	98.365	98.080	97.780
8	100.292	100.007	99.707	8	98.792	98.507	98.207
8.125	100.681	100.396	100.096	8.125	99.181	98.896	98.596
8.25	101.050	100.765	100.465	8.25	99.550	99.265	98.965

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.782	97.603	97.303	6.75	95.782	95.603	95.303
6.875	98.310	98.131	97.831	6.875	96.310	96.131	95.831
7	98.817	98.638	98.338	7	96.817	96.638	96.338
7.125	99.276	99.097	98.797	7.125	97.276	97.097	96.797
7.25	99.705	99.526	99.226	7.25	97.705	97.526	97.226
7.375	99.772	99.540	99.240	7.375	97.772	97.540	97.240
7.5	100.239	100.007	99.707	7.5	98.239	98.007	97.707
7.625	100.658	100.426	100.126	7.625	98.658	98.426	98.126
7.75	101.057	100.825	100.525	7.75	99.057	98.825	98.525
7.875	101.115	100.830	100.530	7.875	99.115	98.830	98.530
8	101.542	101.257	100.957	8	99.542	99.257	98.957
8.125	101.931	101.646	101.346	8.125	99.931	99.646	99.346
8.25	102.300	102.015	101.715	8.25	100.300	100.015	99.715

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.