



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	91.698	91.698	91.644	4.75	91.698	91.698	91.644	5.125	94.242	94.198	94.183
4.875	92.380	92.380	92.332	4.875	92.380	92.380	92.332	5.25	94.996	94.952	94.937
5	93.040	93.040	92.996	5	93.040	93.040	92.996	5.375	95.646	95.601	95.587
5.125	93.670	93.670	93.632	5.125	93.670	93.670	93.632	5.5	96.259	96.215	96.200
5.25	94.962	94.904	94.898	5.25	94.352	94.352	94.295	5.625	96.740	96.696	96.682
5.375	95.645	95.587	95.580	5.375	95.145	95.145	95.103	5.75	98.064	98.011	97.917
5.5	96.438	96.380	96.373	5.5	95.787	95.787	95.719	5.875	98.604	98.552	98.458
5.625	96.935	96.877	96.871	5.625	96.340	96.340	96.264	6	99.090	99.053	98.950
5.75	97.342	97.284	97.278	5.75	97.145	97.140	97.118	6.125	99.628	99.593	99.489
5.875	97.970	97.912	97.905	5.875	97.667	97.670	97.642	6.25	99.806	99.734	99.676
6	98.619	98.561	98.555	6	98.172	98.180	98.149	6.375	100.295	100.224	100.165
6.125	99.078	99.020	99.013	6.125	98.685	98.680	98.649	6.5	100.749	100.679	100.620
6.25	99.268	99.194	99.174	6.25	99.057	99.044	99.028	6.625	101.174	101.106	101.046
6.375	99.815	99.741	99.721	6.375	99.547	99.547	99.517	6.75	100.959	100.869	100.837
6.5	100.332	100.258	100.238	6.5	100.025	99.997	99.922	6.875	101.458	101.369	101.337
6.625	100.745	100.671	100.651	6.625	100.402	100.391	100.366	7	101.882	101.794	101.762
6.75	100.850	100.744	100.697	6.75	100.754	100.726	100.694	7.125	102.212	102.125	102.093
6.875	101.270	101.182	101.149	6.875	101.207	101.182	101.149	7.25	102.259	102.150	102.123
7	101.742	101.635	101.589	7	101.595	101.551	101.495	7.375	102.712	102.604	102.577
7.125	102.107	102.001	101.954	7.125	101.923	101.903	101.867	7.5	103.093	102.986	102.959
7.25	102.249	102.197	102.153	7.25	102.248	102.197	102.153	7.625	103.384	103.278	103.251
7.375	102.648	102.542	102.495	7.375	102.585	102.539	102.492	7.75	103.567	103.440	103.433
7.5	103.043	102.937	102.890	7.5	102.916	102.842	102.793	7.875	103.933	103.808	103.801
7.625	103.440	103.333	103.287	7.625	103.192	103.150	103.101	8	103.926	103.844	103.844
7.75	103.519	103.454	103.393	7.75	103.519	103.454	103.393				
7.875	103.789	103.723	103.663	7.875	103.789	103.723	103.663				
8	103.915	103.865	103.828	8	103.915	103.865	103.828				
8.125	104.230	104.168	104.106	8.125	104.230	104.168	104.106				
8.25	104.546	104.455	104.384	8.25	104.546	104.455	104.384				

  

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	95.955	95.912	95.912	4.625	95.890	95.847	95.847	5	92.135	92.135	92.013
4.75	96.528	96.465	96.450	4.75	96.297	96.243	96.243	5.125	92.950	92.950	92.834
4.875	96.967	96.921	96.906	4.875	96.814	96.766	96.766	5.25	94.643	94.499	94.415
5	97.438	97.353	97.324	5	97.166	97.122	97.122	5.375	95.320	95.175	95.089
5.125	97.782	97.751	97.748	5.125	97.629	97.597	97.595	5.5	96.106	95.960	95.873
5.25	98.169	98.141	98.135	5.25	97.995	97.966	97.963	5.625	96.723	96.576	96.489
5.375	98.566	98.550	98.536	5.375	98.442	98.383	98.383	5.75	97.163	97.122	97.022
5.5	98.930	98.898	98.884	5.5	98.768	98.714	98.714	5.875	97.739	97.616	97.553
5.625	99.278	99.223	99.205	5.625	99.112	99.054	99.038	6	98.367	98.264	98.201
5.75	99.676	99.638	99.621	5.75	99.484	99.430	99.430	6.125	98.835	98.705	98.634
5.875	100.087	100.051	100.033	5.875	99.864	99.811	99.793	6.25	99.092	99.000	98.934
6	100.512	100.472	100.444	6	100.237	100.185	100.166	6.375	99.594	99.491	99.433
6.125	100.669	100.664	100.634	6.125	100.423	100.417	100.388	6.5	100.027	99.973	99.953
6.25	101.011	101.016	100.979	6.25	100.788	100.785	100.753	6.625	100.453	100.312	100.244
6.375	101.305	101.316	101.275	6.375	101.102	101.102	101.069	6.75	100.611	100.475	100.427
6.5	101.656	101.659	101.624	6.5	101.385	101.385	101.352	6.875	101.028	100.890	100.813
6.625	101.579	101.524	101.492	6.625	101.587	101.580	101.556	7	101.457	101.316	101.237
6.75	101.795	101.819	101.769	6.75	101.589	101.605	101.561	7.125	101.850	101.707	101.626
6.875	102.182	102.108	102.065	6.875	101.892	101.912	101.866	7.25	101.516	101.465	101.465
7	102.330	102.363	102.307	7	102.207	102.227	102.181	7.375	101.863	101.808	101.808
7.125	101.616	101.555	101.519	7.125	101.400	101.339	101.303	7.5	102.189	102.129	102.129
7.25	102.095	102.034	101.998	7.25	101.786	101.725	101.688	7.625	102.437	102.371	102.371
7.375	102.548	102.487	102.451	7.375	102.147	102.086	102.050	7.75	101.556	101.443	101.436
								7.875	101.872	101.814	101.784



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	96.699	96.693	96.672	5	96.025	96.019	95.998	5.125	94.367	94.304	94.242
5.125	97.096	97.085	97.060	5.125	96.414	96.402	96.378	5.25	94.838	94.775	94.713
5.25	97.446	97.430	97.402	5.25	96.794	96.777	96.749	5.375	95.488	95.425	95.363
5.375	97.732	97.710	97.679	5.375	97.164	97.142	97.110	5.5	95.962	95.899	95.836
5.5	98.009	97.982	97.947	5.5	97.525	97.498	97.463	5.625	96.437	96.374	96.311
5.625	98.277	98.245	98.206	5.625	97.875	97.843	97.805	5.75	96.911	96.848	96.785
5.75	98.531	98.494	98.452	5.75	98.165	98.128	98.086	5.875	97.194	97.131	97.069
5.875	98.768	98.725	98.680	5.875	98.376	98.333	98.288	6	97.655	97.592	97.529
6	98.988	98.925	98.862	6	98.718	98.655	98.592	6.125	97.928	97.865	97.803
6.125	99.196	99.133	99.070	6.125	98.960	98.897	98.834	6.25	98.381	98.318	98.255
6.25	99.399	99.336	99.273	6.25	99.197	99.134	99.071	6.375	98.461	98.398	98.336
6.375	99.597	99.534	99.471	6.375	99.430	99.367	99.304	6.5	98.720	98.657	98.594
6.5	99.791	99.728	99.665	6.5	99.824	99.761	99.698	6.625	98.973	98.910	98.847
6.625	99.836	99.773	99.710	6.625	99.879	99.816	99.753	6.75	99.223	99.160	99.097
6.75	100.059	99.996	99.933	6.75	100.098	100.035	99.972	6.875	99.294	99.231	99.169
6.875	100.242	100.179	100.116	6.875	100.155	100.092	100.029	7	99.375	99.312	99.250
7	100.421	100.358	100.295	7	100.389	100.326	100.263	7.125	99.463	99.400	99.337
7.125	100.607	100.544	100.481	7.125	100.629	100.566	100.503				

  

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	96.908	96.902	96.881	5	96.231	96.224	96.203	5.125	94.584	94.521	94.458
5.125	97.305	97.293	97.269	5.125	96.618	96.607	96.582	5.25	95.055	94.992	94.929
5.25	97.655	97.638	97.610	5.25	96.998	96.981	96.953	5.375	95.705	95.642	95.579
5.375	97.940	97.918	97.887	5.375	97.367	97.345	97.313	5.5	96.179	96.116	96.053
5.5	98.217	98.190	98.155	5.5	97.727	97.700	97.665	5.625	96.653	96.590	96.527
5.625	98.485	98.452	98.414	5.625	98.077	98.045	98.006	5.75	97.127	97.064	97.001
5.75	98.739	98.701	98.659	5.75	98.366	98.328	98.287	5.875	97.411	97.348	97.285
5.875	98.976	98.933	98.888	5.875	98.576	98.533	98.488	6	97.871	97.808	97.745
6	99.205	99.142	99.079	6	98.934	98.871	98.808	6.125	98.145	98.082	98.019
6.125	99.413	99.350	99.287	6.125	99.177	99.114	99.051	6.25	98.597	98.534	98.471
6.25	99.616	99.553	99.490	6.25	99.414	99.351	99.288	6.375	98.678	98.615	98.552
6.375	99.814	99.751	99.688	6.375	99.647	99.584	99.521	6.5	98.936	98.873	98.810
6.5	100.008	99.945	99.882	6.5	100.041	99.978	99.915	6.625	99.190	99.127	99.064
6.625	100.052	99.989	99.926	6.625	100.096	100.033	99.970	6.75	99.439	99.376	99.313
6.75	100.276	100.213	100.150	6.75	100.315	100.252	100.189	6.875	99.511	99.448	99.385
6.875	100.458	100.395	100.332	6.875	100.372	100.309	100.246	7	99.592	99.529	99.466
7	100.638	100.575	100.512	7	100.606	100.543	100.480	7.125	99.680	99.617	99.554

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	93.604	93.560	93.546	4.5	93.604	93.560	93.546	5	96.120	96.075	96.061
4.625	94.260	94.216	94.202	4.625	94.260	94.216	94.202	5.125	96.776	96.741	96.739
4.75	95.379	95.337	95.303	4.75	94.987	94.980	94.972	5.25	97.508	97.480	97.452
4.875	95.931	95.888	95.855	4.875	95.463	95.419	95.405	5.375	98.017	97.989	97.960
5	96.509	96.467	96.433	5	96.120	96.075	96.061	5.5	98.549	98.521	98.492
5.125	96.889	96.847	96.813	5.125	96.776	96.741	96.739	5.625	99.131	99.073	99.044
5.25	97.816	97.781	97.680	5.25	97.508	97.480	97.452	5.75	100.007	99.822	99.697
5.375	98.331	98.296	98.195	5.375	98.017	97.989	97.960	5.875	100.257	100.073	99.888
5.5	98.753	98.717	98.617	5.5	98.549	98.521	98.492	6	100.739	100.555	100.379
5.625	99.204	99.148	99.074	5.625	99.131	99.073	99.044	6.125	101.282	101.098	100.974
5.75	100.007	99.822	99.697	5.75	100.007	99.822	99.697	6.25	101.626	101.555	101.528
5.875	100.257	100.197	100.069	5.875	100.257	100.073	99.888	6.375	101.262	101.212	101.163
6	100.739	100.555	100.444	6	100.739	100.555	100.421	6.5	101.747	101.697	101.648
6.125	101.282	101.098	100.987	6.125	101.282	101.098	100.987	6.625	102.242	102.172	102.133
6.25	101.626	101.555	101.528	6.25	101.626	101.555	101.528	6.75	102.624	102.597	102.558
6.375	101.388	101.338	101.209	6.375	101.262	101.212	101.163	6.875	102.587	102.494	102.447
6.5	101.819	101.748	101.709	6.5	101.819	101.748	101.709	7	103.139	103.048	103.000
6.625	102.349	102.280	102.240	6.625	102.349	102.280	102.240	7.125	103.704	103.614	103.565
6.75	102.624	102.597	102.558	6.75	102.624	102.597	102.558	7.25	103.296	103.224	103.181
6.875	102.701	102.608	102.561	6.875	102.701	102.608	102.561	7.375	103.172	103.059	103.004
7	103.260	103.169	103.122	7	103.260	103.169	103.122	7.5	103.468	103.356	103.301
7.125	103.843	103.753	103.704	7.125	103.843	103.753	103.704	7.625	104.007	103.895	103.839
7.25	103.306	103.224	103.181	7.25	103.306	103.224	103.181	7.75	103.753	103.694	103.666
7.375	103.300	103.251	103.244	7.375	103.300	103.186	103.132				
7.5	103.738	103.739	103.732	7.5	103.607	103.494	103.439				

  

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	95.460	95.471	95.445	4.25	95.241	95.340	95.350	4.75	93.804	93.762	93.728
4.375	95.943	95.954	95.928	4.375	95.810	95.909	95.919	4.875	94.491	94.414	94.412
4.5	96.427	96.476	96.485	4.5	96.376	96.476	96.485	5	95.194	95.117	95.115
4.625	96.938	97.038	97.047	4.625	96.938	97.038	97.047	5.125	96.021	95.944	95.942
4.75	97.353	97.345	97.330	4.75	97.210	97.164	97.149	5.25	97.116	97.081	96.980
4.875	97.818	97.810	97.796	4.875	97.618	97.696	97.693	5.375	97.631	97.596	97.495
5	98.285	98.276	98.262	5	98.166	98.243	98.240	5.5	98.053	98.017	97.917
5.125	98.753	98.777	98.774	5.125	98.700	98.777	98.774	5.625	98.555	98.547	98.532
5.25	98.902	98.866	98.839	5.25	98.891	98.845	98.830	5.75	99.187	99.033	98.904
5.375	99.383	99.348	99.321	5.375	99.017	99.072	99.057	5.875	99.617	99.435	99.306
5.5	99.864	99.828	99.802	5.5	99.527	99.582	99.567	6	100.019	99.835	99.684
5.625	100.345	100.309	100.282	5.625	100.014	100.069	100.054	6.125	100.452	100.416	100.388
5.75	100.401	100.340	100.312	5.75	100.401	100.340	100.312	6.25	100.669	100.484	100.438
5.875	100.657	100.621	100.613	5.875	100.404	100.437	100.409	6.375	100.602	100.529	100.492
6	101.126	101.091	101.083	6	100.856	100.889	100.861	6.5	101.092	101.021	100.983
								6.625	101.572	101.502	101.463
								6.75	101.686	101.593	101.550
								6.875	101.529	101.437	101.393
								7	102.026	101.936	101.891
								7.125	102.536	102.447	102.401
								7.25	102.516	102.402	102.349

  

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	96.439	96.430	96.415	5	95.194	95.117	95.115	4.5	95.800	95.784	95.770
5.375	97.275	97.246	97.218	5.125	96.021	95.944	95.942	4.625	96.265	96.249	96.235
5.5	97.880	97.872	97.857	5.25	96.439	96.430	96.415	4.75	97.278	97.270	97.255
5.625	98.555	98.547	98.532	5.375	97.104	97.095	97.081	4.875	97.743	97.735	97.721
5.75	99.187	99.002	98.817	5.5	97.880	97.872	97.857	5	98.210	98.201	98.187
5.875	99.617	99.433	99.248	5.625	98.555	98.547	98.532	5.125	98.678	98.669	98.655
6	100.019	99.835	99.684	5.75	98.831	98.773	98.744	5.25	98.781	98.757	98.729
6.125	100.452	100.416	100.388	5.875	99.062	99.041	99.014	5.375	99.249	99.225	99.197
6.25	100.669	100.484	100.438	6	99.733	99.712	99.684	5.5	99.719	99.694	99.666
6.375	100.602	100.529	100.492	6.125	100.437	100.416	100.388	5.625	100.190	100.165	100.137
6.5	101.092	101.021	100.983	6.25	100.606	100.526	100.489	5.75	99.944	99.935	99.921
6.625	101.572	101.502	101.463	6.375	100.631	100.558	100.521	5.875	100.409	100.400	100.386
6.75	101.686	101.593	101.550	6.5	101.098	101.027	100.989	6	100.866	100.857	100.843
6.875	101.529	101.437	101.393	6.625	101.552	101.482	101.443	6.125	101.313	101.305	101.290

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	97.508	97.480	97.452	5.25	97.508	97.480	97.452	5.25	97.508	97.480	97.452
5.375	98.017	97.989	97.960	5.375	98.017	97.989	97.960	5.375	98.017	97.989	97.960
5.5	98.549	98.521	98.492	5.5	98.549	98.521	98.492	5.5	98.549	98.521	98.492
5.625	99.131	99.073	99.044	5.625	99.131	99.073	99.044	5.625	99.131	99.073	99.044
5.75	100.007	99.822	99.697	5.75	100.007	99.822	99.697	5.75	100.007	99.822	99.697
5.875	100.257	100.073	99.888	5.875	100.257	100.073	99.888	5.875	100.257	100.073	99.888
6	100.739	100.555	100.421	6	100.739	100.555	100.421	6	100.739	100.555	100.379
6.125	101.282	101.098	100.987	6.125	101.282	101.098	100.987	6.125	101.282	101.098	100.974
6.25	101.626	101.555	101.528	6.25	101.626	101.555	101.528	6.25	101.626	101.555	101.528
6.375	101.262	101.212	101.163	6.375	101.262	101.212	101.163	6.375	101.262	101.212	101.163
6.5	101.819	101.748	101.709	6.5	101.819	101.748	101.709	6.5	101.747	101.697	101.648
6.625	102.349	102.280	102.240	6.625	102.349	102.280	102.240	6.625	102.242	102.172	102.133
6.75	102.624	102.597	102.558	6.75	102.624	102.597	102.558	6.75	102.624	102.597	102.558
6.875	102.701	102.608	102.561	6.875	102.701	102.608	102.561	6.875	102.587	102.494	102.447
7	103.260	103.169	103.122	7	103.260	103.169	103.122	7	103.139	103.048	103.000
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	96.376	96.476	96.485	4.25	95.241	95.340	95.350	5.25	96.489	96.480	96.465
4.625	96.938	97.038	97.047	4.375	95.810	95.909	95.919	5.375	97.275	97.246	97.218
4.75	97.210	97.164	97.149	4.5	96.376	96.476	96.485	5.5	97.930	97.922	97.907
4.875	97.618	97.696	97.693	4.625	96.938	97.038	97.047	5.625	98.605	98.597	98.582
5	98.166	98.243	98.240	4.75	97.210	97.164	97.149	5.75	99.187	99.002	98.817
5.125	98.700	98.777	98.774	4.875	97.618	97.696	97.693	5.875	99.617	99.433	99.248
5.25	98.891	98.845	98.830	5	98.166	98.243	98.240	6	100.019	99.835	99.734
5.375	99.017	99.072	99.057	5.125	98.700	98.777	98.774	6.125	100.487	100.466	100.438
5.5	99.527	99.582	99.567	5.25	98.891	98.845	98.830	6.25	100.669	100.484	100.438
5.625	100.014	100.069	100.054	5.375	99.017	99.072	99.057	6.375	100.602	100.529	100.492
5.75	100.401	100.340	100.312	5.5	99.527	99.582	99.567	6.5	101.092	101.021	100.983
5.875	100.404	100.437	100.409	5.625	100.014	100.069	100.054	6.625	101.572	101.502	101.463
6	100.856	100.889	100.861	5.75	100.401	100.340	100.312	6.75	101.686	101.593	101.550
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	96.489	96.480	96.465	5.25	96.489	96.480	96.465	4.5	93.744	93.719	93.728
5.375	97.275	97.246	97.218	5.375	97.154	97.145	97.131	4.625	94.300	94.274	94.284
5.5	97.930	97.922	97.907	5.5	97.930	97.922	97.907	4.75	92.923	92.916	92.908
5.625	98.605	98.597	98.582	5.625	98.605	98.597	98.582	4.875	93.401	93.279	93.276
5.75	99.187	99.002	98.817	5.75	98.831	98.773	98.744	5	93.932	93.809	93.807
5.875	99.617	99.433	99.248	5.875	99.112	99.091	99.064	5.125	94.438	94.316	94.313
6	100.019	99.835	99.734	6	99.783	99.762	99.734	5.25	95.508	95.487	95.465
6.125	100.487	100.466	100.438	6.125	100.487	100.466	100.438	5.375	95.634	95.613	95.591
6.25	100.669	100.484	100.438	6.25	100.606	100.519	100.463	5.5	96.072	96.050	96.029
6.375	100.602	100.529	100.492	6.375	100.133	100.056	100.016	5.625	96.517	96.496	96.474
6.5	101.092	101.021	100.983	6.5	100.721	100.720	100.680	5.75	97.337	97.322	97.308
6.625	101.572	101.502	101.463	6.625	101.376	101.389	101.350	5.875	97.661	97.647	97.633
6.75	101.686	101.593	101.550	6.75	101.655	101.568	101.511	6	98.029	98.015	98.001
6.875	101.529	101.437	101.393	6.875	100.677	100.605	100.562	6.125	98.375	98.361	98.346

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	



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	96.676	96.632	96.618	5.125	96.676	96.632	96.618	4.75	94.887	94.880	94.872
5.25	97.546	97.510	97.409	5.25	97.408	97.380	97.352	4.875	95.363	95.319	95.305
5.375	98.061	98.025	97.924	5.375	97.917	97.889	97.860	5	96.020	95.975	95.961
5.5	98.482	98.447	98.392	5.5	98.449	98.421	98.392	5.125	96.676	96.632	96.618
5.625	99.031	98.973	98.944	5.625	99.031	98.973	98.944	5.25	97.408	97.380	97.352
5.75	99.907	99.722	99.551	5.75	99.907	99.722	99.551	5.375	97.917	97.889	97.860
5.875	100.157	99.973	99.798	5.875	100.157	99.973	99.788	5.5	98.449	98.421	98.392
6	100.639	100.455	100.279	6	100.639	100.455	100.279	5.625	99.031	98.973	98.944
6.125	101.182	100.998	100.874	6.125	101.182	100.998	100.874	5.75	99.907	99.722	99.551
6.25	101.526	101.439	101.383	6.25	101.526	101.439	101.383	5.875	100.157	99.973	99.788
6.375	101.162	101.112	101.063	6.375	101.162	101.112	101.063	6	100.639	100.455	100.279
6.5	101.647	101.597	101.548	6.5	101.647	101.597	101.548	6.125	101.182	100.998	100.874
6.625	102.119	102.069	102.019	6.625	102.119	102.069	102.019	6.25	101.526	101.439	101.383
6.75	102.524	102.437	102.380	6.75	102.524	102.437	102.380	6.375	101.162	101.112	101.063
6.875	102.039	101.968	101.897	6.875	102.039	101.968	101.897	6.5	101.647	101.597	101.548
7	102.396	102.325	102.254	7	102.396	102.325	102.254	6.625	102.119	102.069	102.019
7.125	102.840	102.768	102.725	7.125	102.840	102.768	102.725	6.75	102.524	102.437	102.380
7.25	103.196	103.124	103.081	7.25	103.196	103.124	103.081	6.875	102.039	101.968	101.897
7.375	102.485	102.440	102.405	7.375	102.485	102.395	102.327	7	102.396	102.325	102.254
7.5	102.936	102.824	102.769	7.5	102.936	102.824	102.769	7.125	102.840	102.768	102.725
7.625	103.372	103.261	103.227	7.625	103.372	103.261	103.227	7.25	103.196	103.124	103.081
7.75	103.653	103.594	103.566	7.75	103.653	103.594	103.566	7.375	102.463	102.395	102.327
7.875	102.989	102.982	102.974					7.5	102.853	102.795	102.767
8	103.107	103.100	103.092					7.625	103.314	103.256	103.227
8.125	103.176	103.169	103.161					7.75	103.653	103.594	103.566
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	95.253	95.353	95.362	4.25	95.253	95.353	95.362	4.875	94.330	94.223	94.321
4.375	95.776	95.875	95.885	4.375	95.776	95.875	95.885	5	94.914	94.807	94.905
4.5	96.287	96.387	96.396	4.5	96.287	96.387	96.396	5.125	95.662	95.555	95.653
4.625	96.785	96.884	96.894	4.625	96.785	96.884	96.894	5.25	96.326	96.298	96.351
4.75	97.253	97.245	97.230	4.75	97.110	97.123	97.120	5.375	97.175	97.146	97.118
4.875	97.718	97.710	97.696	4.875	97.533	97.611	97.608	5.5	97.681	97.653	97.675
5	98.185	98.176	98.162	5	97.998	98.075	98.073	5.625	98.244	98.205	98.291
5.125	98.653	98.644	98.630	5.125	98.435	98.512	98.510	5.75	99.087	98.902	98.717
5.25	98.791	98.745	98.730	5.25	98.791	98.745	98.730	5.875	99.517	99.333	99.148
5.375	99.224	99.200	99.172	5.375	98.856	98.911	98.896	6	99.919	99.735	99.550
5.5	99.694	99.669	99.641	5.5	99.258	99.313	99.297	6.125	100.352	100.168	100.072
5.625	100.165	100.140	100.112	5.625	99.754	99.693	99.667	6.25	100.569	100.384	100.313
5.75	100.301	100.240	100.212	5.75	100.301	100.240	100.212	6.375	100.157	100.107	100.058
5.875	100.384	100.375	100.361	5.875	100.179	100.212	100.184	6.5	100.682	100.632	100.583
6	100.841	100.832	100.818	6	100.518	100.551	100.523	6.625	101.084	100.997	100.944
								6.75	101.505	101.418	101.361
								6.875	101.103	101.011	100.967
								7	101.480	101.389	101.345
								7.125	101.869	101.780	101.735
								7.25	101.909	101.836	101.794
								7.375	101.273	101.161	101.107
								7.5	101.633	101.522	101.467
								7.625	101.986	101.876	101.820
								7.75	102.115	102.057	102.028
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	100.682	100.632	100.583	6.125	100.050	99.999	100.072	4.5	95.700	95.684	95.670
6.625	101.084	100.997	100.944	6.25	100.506	100.419	100.363	4.625	96.165	96.149	96.135
6.75	101.505	101.418	101.361	6.375	100.033	99.946	99.889	4.75	97.178	97.170	97.155
6.875	101.103	101.011	100.967	6.5	100.621	100.534	100.477	4.875	97.643	97.635	97.621
7	101.480	101.389	101.345	6.625	101.134	101.047	100.990	5	98.110	98.101	98.087
7.125	101.869	101.780	101.735	6.75	101.555	101.468	101.411	5.125	98.578	98.569	98.555
7.25	101.909	101.836	101.794	6.875	100.577	100.505	100.462	5.25	98.681	98.657	98.629
7.375	101.273	101.161	101.107	7	101.125	101.052	101.009	5.375	99.149	99.125	99.097
7.5	101.633	101.522	101.467	7.125	101.653	101.580	101.538	5.5	99.619	99.594	99.566
7.625	101.986	101.876	101.820	7.25	101.959	101.886	101.844	5.625	100.090	100.065	100.037
7.75	102.115	102.057	102.028	7.375	100.930	100.871	100.843	5.75	99.844	99.835	99.821
				7.5	101.416	101.357	101.329	5.875	100.309	100.300	100.286
				7.625	101.877	101.818	101.790	6	100.766	100.757	100.743
								6.125	101.213	101.205	101.190

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	101.162	101.112	101.063	6.375	101.162	101.112	101.063	6	100.639	100.455	100.279
6.5	101.647	101.597	101.548	6.5	101.647	101.597	101.548	6.125	101.182	100.998	100.874
6.625	102.119	102.069	102.019	6.625	102.119	102.069	102.019	6.25	101.526	101.439	101.383
6.75	102.524	102.437	102.380	6.75	102.524	102.437	102.380	6.375	101.162	101.112	101.063
6.875	102.039	101.968	101.897	6.875	102.039	101.968	101.897	6.5	101.647	101.597	101.548
7	102.396	102.325	102.254	7	102.396	102.325	102.254	6.625	102.119	102.069	102.019
7.125	102.840	102.768	102.725	7.125	102.840	102.768	102.725	6.75	102.524	102.437	102.380
7.25	103.196	103.124	103.081	7.25	103.196	103.124	103.081	6.875	102.039	101.968	101.897
7.375	102.485	102.440	102.405	7.375	102.485	102.395	102.327	7	102.396	102.325	102.254
7.5	102.936	102.824	102.769	7.5	102.936	102.824	102.769	7.125	102.840	102.768	102.725
7.625	103.372	103.261	103.227	7.625	103.372	103.261	103.227	7.25	103.196	103.124	103.081
7.75	103.653	103.594	103.566	7.75	103.653	103.594	103.566	7.375	102.463	102.395	102.327
7.875	102.989	102.982	102.974					7.5	102.853	102.795	102.767
8	103.107	103.100	103.092					7.625	103.314	103.256	103.227
8.125	103.176	103.169	103.161					7.75	103.653	103.594	103.566
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	96.287	96.387	96.396	4.5	96.287	96.387	96.396	6.625	101.084	100.997	100.944
4.625	96.785	96.884	96.894	4.625	96.785	96.884	96.894	6.75	101.505	101.418	101.361
4.75	97.253	97.245	97.230	4.75	97.110	97.123	97.120	6.875	100.527	100.455	100.412
4.875	97.718	97.710	97.696	4.875	97.533	97.611	97.608	7	101.075	101.002	100.959
5	98.185	98.176	98.162	5	97.998	98.075	98.073	7.125	101.603	101.530	101.488
5.125	98.653	98.644	98.630	5.125	98.435	98.512	98.510	7.25	101.909	101.836	101.794
5.25	98.791	98.745	98.730	5.25	98.791	98.745	98.730	7.375	101.163	101.178	101.143
5.375	99.224	99.200	99.172	5.375	98.856	98.911	98.896	7.5	101.366	101.307	101.279
5.5	99.694	99.669	99.641	5.5	99.258	99.313	99.297	7.625	101.827	101.768	101.740
5.625	100.165	100.140	100.112	5.625	99.754	99.693	99.667	7.75	102.115	102.057	102.028
5.75	100.301	100.240	100.212	5.75	100.301	100.240	100.212	7.875	100.414	100.407	100.399
5.875	100.384	100.375	100.361	5.875	100.179	100.212	100.184	8	100.532	100.525	100.517
6	100.841	100.832	100.818	6	100.518	100.551	100.523	8.125	100.601	100.594	100.586
6.125	101.288	101.280	101.265	6.125	100.919	100.874	100.858				
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	100.682	100.632	100.583	6.125	100.050	99.999	100.072	4.5	95.700	95.684	95.670
6.625	101.084	100.997	100.944	6.25	100.506	100.419	100.363	4.625	96.165	96.149	96.135
6.75	101.505	101.418	101.361	6.375	100.033	99.946	99.889	4.75	97.178	97.170	97.155
6.875	100.527	100.455	100.412	6.5	100.621	100.534	100.477	4.875	97.643	97.635	97.621
7	101.075	101.002	100.959	6.625	101.134	101.047	100.990	5	98.110	98.101	98.087
7.125	101.603	101.530	101.488	6.75	101.555	101.468	101.411	5.125	98.578	98.569	98.555
7.25	101.909	101.836	101.794	6.875	100.577	100.505	100.462	5.25	98.681	98.657	98.629
7.375	100.880	100.821	100.793	7	101.125	101.052	101.009	5.375	99.149	99.125	99.097
7.5	101.366	101.307	101.279	7.125	101.653	101.580	101.538	5.5	99.619	99.594	99.566
7.625	101.827	101.768	101.740	7.25	101.959	101.886	101.844	5.625	100.090	100.065	100.037
7.75	102.115	102.057	102.028	7.375	100.930	100.871	100.843	5.75	99.844	99.835	99.821
				7.5	101.416	101.357	101.329	5.875	100.309	100.300	100.286
				7.625	101.877	101.818	101.790	6	100.766	100.757	100.743
								6.125	101.213	101.205	101.190

Government Adjustments

FICO	Adjustment
> 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	98.459	98.322	98.022	6.75	96.959	96.822	96.522
6.875	98.987	98.850	98.550	6.875	97.487	97.350	97.050
7	99.494	99.357	99.057	7	97.994	97.857	97.557
7.125	99.953	99.816	99.516	7.125	98.453	98.316	98.016
7.25	100.382	100.245	99.945	7.25	98.882	98.745	98.445
7.375	100.590	100.428	100.128	7.375	99.090	98.928	98.628
7.5	101.057	100.895	100.595	7.5	99.557	99.395	99.095
7.625	101.476	101.314	101.014	7.625	99.976	99.814	99.514
7.75	101.875	101.713	101.413	7.75	100.375	100.213	99.913
7.875	101.992	101.818	101.518	7.875	100.492	100.318	100.018
8	102.419	102.245	101.945	8	100.919	100.745	100.445
8.125	102.808	102.634	102.334	8.125	101.308	101.134	100.834
8.25	103.177	103.003	102.703	8.25	101.677	101.503	101.203

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.459	96.322	96.022	6.75	94.959	94.822	94.522
6.875	96.987	96.850	96.550	6.875	95.487	95.350	95.050
7	97.494	97.357	97.057	7	95.994	95.857	95.557
7.125	97.953	97.816	97.516	7.125	96.453	96.316	96.016
7.25	98.382	98.245	97.945	7.25	96.882	96.745	96.445
7.375	98.590	98.428	98.128	7.375	97.090	96.928	96.628
7.5	99.057	98.895	98.595	7.5	97.557	97.395	97.095
7.625	99.476	99.314	99.014	7.625	97.976	97.814	97.514
7.75	99.875	99.713	99.413	7.75	98.375	98.213	97.913
7.875	99.992	99.818	99.518	7.875	98.492	98.318	98.018
8	100.419	100.245	99.945	8	98.919	98.745	98.445
8.125	100.808	100.634	100.334	8.125	99.308	99.134	98.834
8.25	101.177	101.003	100.703	8.25	99.677	99.503	99.203

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.709	97.572	97.272	6.75	95.709	95.572	95.272
6.875	98.237	98.100	97.800	6.875	96.237	96.100	95.800
7	98.744	98.607	98.307	7	96.744	96.607	96.307
7.125	99.203	99.066	98.766	7.125	97.203	97.066	96.766
7.25	99.632	99.495	99.195	7.25	97.632	97.495	97.195
7.375	99.840	99.678	99.378	7.375	97.840	97.678	97.378
7.5	100.307	100.145	99.845	7.5	98.307	98.145	97.845
7.625	100.726	100.564	100.264	7.625	98.726	98.564	98.264
7.75	101.125	100.963	100.663	7.75	99.125	98.963	98.663
7.875	101.242	101.068	100.768	7.875	99.242	99.068	98.768
8	101.669	101.495	101.195	8	99.669	99.495	99.195
8.125	102.058	101.884	101.584	8.125	100.058	99.884	99.584
8.25	102.427	102.253	101.953	8.25	100.427	100.253	99.953

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.