



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	92.030	92.030	91.977	4.75	92.030	92.030	91.977	5.125	94.444	94.400	94.385
4.875	92.748	92.748	92.699	4.875	92.748	92.748	92.699	5.25	95.194	95.150	95.135
5	93.306	93.306	93.263	5	93.306	93.306	93.263	5.375	95.825	95.825	95.767
5.125	93.946	93.946	93.908	5.125	93.946	93.946	93.908	5.5	96.486	96.486	96.433
5.25	95.170	95.120	95.120	5.25	94.618	94.618	94.556	5.625	96.931	96.931	96.883
5.375	95.854	95.804	95.804	5.375	95.431	95.431	95.373	5.75	98.149	98.177	98.152
5.5	96.645	96.595	96.595	5.5	96.064	96.064	96.011	5.875	98.674	98.640	98.612
5.625	97.143	97.093	97.093	5.625	96.596	96.596	96.548	6	99.157	99.119	99.066
5.75	97.466	97.410	97.403	5.75	97.378	97.381	97.359	6.125	99.697	99.661	99.608
5.875	98.095	98.039	98.032	5.875	97.887	97.901	97.873	6.25	99.846	99.853	99.815
6	98.746	98.689	98.682	6	98.385	98.404	98.372	6.375	100.336	100.273	100.238
6.125	99.206	99.149	99.143	6.125	98.881	98.901	98.869	6.5	100.791	100.721	100.694
6.25	99.358	99.288	99.268	6.25	99.219	99.222	99.206	6.625	101.215	101.147	101.118
6.375	99.906	99.836	99.817	6.375	99.715	99.726	99.695	6.75	101.012	100.922	100.914
6.5	100.424	100.354	100.334	6.5	100.118	100.136	100.101	6.875	101.513	101.424	101.416
6.625	100.835	100.765	100.745	6.625	100.550	100.566	100.542	7	101.938	101.850	101.841
6.75	100.903	100.808	100.777	6.75	100.827	100.808	100.777	7.125	102.267	102.181	102.171
6.875	101.320	101.261	101.228	6.875	101.276	101.261	101.228	7.25	102.295	102.187	102.128
7	101.785	101.688	101.642	7	101.655	101.610	101.557	7.375	102.750	102.643	102.584
7.125	102.145	102.049	102.002	7.125	101.960	101.949	101.912	7.5	103.132	103.026	102.967
7.25	102.271	102.230	102.186	7.25	102.271	102.230	102.186	7.625	103.422	103.317	103.258
7.375	102.617	102.553	102.506	7.375	102.601	102.553	102.506	7.75	103.554	103.428	103.421
7.5	103.008	102.911	102.865	7.5	102.957	102.851	102.792	7.875	103.922	103.797	103.790
7.625	103.399	103.303	103.257	7.625	103.156	103.123	103.074	8	103.821	103.739	103.739
7.75	103.488	103.433	103.372	7.75	103.488	103.433	103.372				
7.875	103.745	103.688	103.629	7.875	103.745	103.688	103.629				
8	103.842	103.804	103.734	8	103.842	103.804	103.734				
8.125	104.157	104.103	104.041	8.125	104.157	104.103	104.041				
8.25	104.457	104.374	104.304	8.25	104.457	104.374	104.304				
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	96.056	96.056	96.002	4.625	95.992	95.992	95.937	5	92.402	92.402	92.327
4.75	96.546	96.531	96.529	4.75	96.389	96.389	96.383	5.125	93.226	93.226	93.157
4.875	97.004	96.987	96.972	4.875	96.959	96.959	96.885	5.25	94.691	94.554	94.468
5	97.456	97.406	97.402	5	97.385	97.335	97.331	5.375	95.421	95.283	95.196
5.125	98.052	98.001	97.998	5.125	97.902	97.848	97.846	5.5	96.221	96.083	95.995
5.25	98.437	98.391	98.384	5.25	98.268	98.216	98.213	5.625	96.751	96.613	96.524
5.375	98.745	98.711	98.697	5.375	98.619	98.570	98.565	5.75	97.233	97.192	97.141
5.5	99.194	99.158	99.145	5.5	99.006	98.958	98.952	5.875	97.866	97.743	97.686
5.625	99.625	99.596	99.578	5.625	99.459	99.426	99.410	6	98.522	98.399	98.325
5.75	99.948	99.930	99.905	5.75	99.799	99.768	99.751	6.125	99.010	98.887	98.813
5.875	100.287	100.274	100.247	5.875	100.133	100.105	100.086	6.25	99.176	99.059	99.014
6	100.712	100.699	100.671	6	100.450	100.421	100.402	6.375	99.714	99.594	99.525
6.125	100.701	100.707	100.676	6.125	100.459	100.455	100.425	6.5	100.195	100.072	100.000
6.25	101.005	101.021	100.984	6.25	100.776	100.781	100.750	6.625	100.595	100.471	100.397
6.375	101.286	101.309	101.268	6.375	101.091	101.098	101.066	6.75	100.829	100.811	100.779
6.5	101.664	101.676	101.641	6.5	101.396	101.404	101.371	6.875	101.189	101.173	101.140
6.625	101.648	101.623	101.621	6.625	101.630	101.605	101.603	7	101.544	101.436	101.401
6.75	101.799	101.814	101.763	6.75	101.585	101.611	101.566	7.125	101.955	101.823	101.742
6.875	102.187	102.108	102.073	6.875	101.876	101.904	101.858	7.25	101.482	101.431	101.431
7	102.293	102.337	102.282	7	102.180	102.209	102.162	7.375	101.818	101.762	101.762
7.125	101.739	101.677	101.639	7.125	101.505	101.444	101.406	7.5	102.237	102.176	102.176
7.25	102.235	102.174	102.136	7.25	101.901	101.840	101.802	7.625	102.727	102.660	102.660
7.375	102.712	102.651	102.613	7.375	102.282	102.221	102.182	7.75	101.546	101.433	101.426
								7.875	101.849	101.722	101.715

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	96.714	96.700	96.690	5	96.061	96.047	96.037	5.125	94.464	94.401	94.339
5.125	97.111	97.091	97.078	5.125	96.449	96.430	96.417	5.25	94.935	94.872	94.810
5.25	97.461	97.436	97.420	5.25	96.829	96.804	96.788	5.375	95.585	95.522	95.460
5.375	97.746	97.716	97.696	5.375	97.198	97.168	97.148	5.5	96.059	95.996	95.934
5.5	98.023	97.988	97.964	5.5	97.559	97.524	97.501	5.625	96.534	96.471	96.409
5.625	98.291	98.250	98.223	5.625	97.909	97.869	97.842	5.75	97.010	96.947	96.885
5.75	98.544	98.498	98.468	5.75	98.198	98.153	98.122	5.875	97.289	97.226	97.164
5.875	98.780	98.730	98.696	5.875	98.408	98.358	98.324	6	97.749	97.686	97.623
6	99.049	98.986	98.923	6	98.802	98.739	98.676	6.125	98.025	97.962	97.900
6.125	99.256	99.193	99.130	6.125	99.047	98.984	98.921	6.25	98.483	98.420	98.358
6.25	99.461	99.398	99.335	6.25	99.290	99.227	99.164	6.375	98.572	98.509	98.447
6.375	99.665	99.602	99.539	6.375	99.531	99.468	99.405	6.5	98.842	98.779	98.716
6.5	99.867	99.804	99.741	6.5	99.937	99.874	99.811	6.625	99.106	99.043	98.981
6.625	99.922	99.859	99.796	6.625	100.003	99.940	99.877	6.75	99.364	99.301	99.238
6.75	100.146	100.083	100.020	6.75	100.229	100.166	100.103	6.875	99.443	99.380	99.317
6.875	100.340	100.277	100.214	6.875	100.294	100.231	100.168	7	99.532	99.469	99.406
7	100.527	100.464	100.401	7	100.536	100.473	100.410	7.125	99.624	99.561	99.498
7.125	100.719	100.656	100.593	7.125	100.781	100.718	100.655				

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	96.923	96.909	96.899	5	96.267	96.252	96.243	5.125	94.514	94.451	94.388
5.125	97.320	97.300	97.287	5.125	96.654	96.634	96.621	5.25	94.985	94.922	94.859
5.25	97.669	97.644	97.628	5.25	97.033	97.008	96.991	5.375	95.635	95.572	95.509
5.375	97.954	97.924	97.904	5.375	97.401	97.371	97.351	5.5	96.109	96.046	95.983
5.5	98.230	98.195	98.172	5.5	97.761	97.726	97.702	5.625	96.584	96.521	96.458
5.625	98.498	98.458	98.431	5.625	98.110	98.070	98.043	5.75	97.060	96.997	96.934
5.75	98.752	98.706	98.676	5.75	98.399	98.353	98.323	5.875	97.339	97.276	97.213
5.875	98.989	98.938	98.904	5.875	98.608	98.557	98.523	6	97.799	97.736	97.673
6	99.144	99.088	99.051	6	98.852	98.789	98.739	6.125	98.075	98.012	97.949
6.125	99.306	99.243	99.180	6.125	99.097	99.034	98.981	6.25	98.533	98.470	98.407
6.25	99.511	99.448	99.385	6.25	99.340	99.277	99.214	6.375	98.622	98.559	98.496
6.375	99.715	99.652	99.589	6.375	99.581	99.518	99.455	6.5	98.892	98.829	98.766
6.5	99.917	99.854	99.791	6.5	99.987	99.924	99.861	6.625	99.156	99.093	99.030
6.625	99.972	99.909	99.846	6.625	100.053	99.990	99.927	6.75	99.414	99.351	99.288
6.75	100.196	100.133	100.070	6.75	100.279	100.216	100.153	6.875	99.493	99.430	99.367
6.875	100.390	100.327	100.264	6.875	100.344	100.281	100.218	7	99.582	99.519	99.456
7	100.577	100.514	100.451	7	100.586	100.523	100.460	7.125	99.674	99.611	99.548

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	93.822	93.778	93.763	4.5	93.822	93.778	93.763	5	96.343	96.428	96.430
4.625	94.478	94.434	94.420	4.625	94.478	94.434	94.420	5.125	97.010	97.125	97.127
4.75	95.346	95.361	95.375	4.75	95.208	95.140	95.082	5.25	97.720	97.835	97.837
4.875	95.898	95.912	95.926	4.875	95.681	95.637	95.636	5.375	98.188	98.159	98.131
5	96.476	96.490	96.505	5	96.343	96.428	96.430	5.5	98.720	98.692	98.663
5.125	97.010	97.125	97.127	5.125	97.010	97.125	97.127	5.625	99.286	99.306	99.295
5.25	97.818	97.835	97.837	5.25	97.720	97.835	97.837	5.75	100.013	99.984	99.973
5.375	98.333	98.312	98.291	5.375	98.188	98.159	98.131	5.875	100.274	100.089	99.905
5.5	98.809	98.767	98.713	5.5	98.720	98.692	98.663	6	100.747	100.562	100.460
5.625	99.354	99.313	99.295	5.625	99.286	99.306	99.295	6.125	101.278	101.136	101.113
5.75	100.013	99.984	99.973	5.75	100.013	99.984	99.973	6.25	101.678	101.744	101.721
5.875	100.274	100.186	100.130	5.875	100.274	100.089	99.905	6.375	101.290	101.240	101.191
6	100.747	100.620	100.527	6	100.747	100.562	100.460	6.5	101.818	101.747	101.710
6.125	101.278	101.142	101.113	6.125	101.278	101.136	101.113	6.625	102.355	102.285	102.248
6.25	101.678	101.744	101.721	6.25	101.678	101.744	101.721	6.75	102.680	102.665	102.629
6.375	101.463	101.413	101.363	6.375	101.371	101.299	101.262	6.875	102.621	102.529	102.482
6.5	101.934	101.863	101.825	6.5	101.934	101.863	101.825	7	103.173	103.082	103.036
6.625	102.466	102.397	102.358	6.625	102.466	102.397	102.358	7.125	103.739	103.649	103.602
6.75	102.680	102.665	102.629	6.75	102.680	102.665	102.629	7.25	103.430	103.356	103.314
6.875	102.737	102.644	102.597	6.875	102.737	102.644	102.597	7.375	103.315	103.202	103.148
7	103.298	103.207	103.159	7	103.298	103.207	103.159	7.5	103.611	103.500	103.445
7.125	103.880	103.791	103.743	7.125	103.880	103.791	103.743	7.625	104.150	104.040	103.985
7.25	103.549	103.435	103.380	7.25	103.549	103.435	103.380	7.75	103.787	103.729	103.701
7.375	103.444	103.331	103.276	7.375	103.444	103.331	103.276				
7.5	103.775	103.762	103.742	7.5	103.752	103.640	103.584				
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	95.605	95.585	95.543	4.25	95.428	95.527	95.543	4.75	93.806	93.860	93.861
4.375	96.089	96.096	96.113	4.375	95.997	96.096	96.113	4.875	94.745	94.798	94.800
4.5	96.573	96.662	96.679	4.5	96.564	96.662	96.679	5	95.448	95.502	95.503
4.625	97.126	97.224	97.241	4.625	97.126	97.224	97.241	5.125	96.275	96.329	96.331
4.75	97.520	97.475	97.459	4.75	97.520	97.475	97.459	5.25	97.118	97.097	97.076
4.875	97.870	97.943	97.947	4.875	97.867	97.943	97.947	5.375	97.633	97.612	97.591
5	98.414	98.490	98.494	5	98.414	98.490	98.494	5.5	98.124	98.145	98.134
5.125	98.947	99.024	99.028	5.125	98.947	99.024	99.028	5.625	98.774	98.819	98.808
5.25	99.126	99.081	99.066	5.25	99.126	99.081	99.066	5.75	99.193	99.022	98.965
5.375	99.445	99.442	99.434	5.375	99.388	99.442	99.434	5.875	99.634	99.449	99.367
5.5	99.926	99.951	99.943	5.5	99.897	99.951	99.943	6	100.027	99.889	99.865
5.625	100.407	100.437	100.429	5.625	100.383	100.437	100.429	6.125	100.574	100.592	100.568
5.75	100.547	100.501	100.486	5.75	100.547	100.501	100.486	6.25	100.693	100.587	100.551
5.875	100.695	100.667	100.653	5.875	100.444	100.476	100.455	6.375	100.717	100.644	100.607
6	101.165	101.137	101.123	6	100.895	100.927	100.906	6.5	101.209	101.138	101.100
								6.625	101.691	101.621	101.582
								6.75	101.721	101.628	101.584
								6.875	101.566	101.474	101.430
								7	102.065	101.974	101.929
								7.125	102.576	102.486	102.441
								7.25	102.660	102.546	102.494
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	96.659	96.703	96.693	5	95.448	95.502	95.503	4.5	95.726	95.734	95.725
5.375	97.445	97.417	97.388	5.125	96.275	96.329	96.331	4.625	96.192	96.199	96.190
5.5	98.100	98.145	98.134	5.25	96.659	96.703	96.693	4.75	97.255	97.247	97.237
5.625	98.774	98.819	98.808	5.375	97.324	97.369	97.358	4.875	97.720	97.712	97.702
5.75	99.193	99.008	98.849	5.5	98.100	98.145	98.134	5	98.186	98.178	98.169
5.875	99.634	99.449	99.265	5.625	98.774	98.819	98.808	5.125	98.654	98.646	98.637
6	100.027	99.889	99.865	5.75	98.986	98.927	98.899	5.25	98.759	98.752	98.738
6.125	100.574	100.592	100.568	5.875	99.201	99.218	99.195	5.375	99.227	99.220	99.206
6.25	100.693	100.587	100.551	6	99.871	99.889	99.865	5.5	99.697	99.689	99.676
6.375	100.717	100.644	100.607	6.125	100.574	100.592	100.568	5.625	100.168	100.160	100.147
6.5	101.209	101.138	101.100	6.25	100.712	100.639	100.602	5.75	99.891	99.891	99.887
6.625	101.691	101.621	101.582	6.375	100.745	100.672	100.636	5.875	100.356	100.356	100.352
6.75	101.721	101.628	101.584	6.5	101.213	101.142	101.105	6	100.813	100.813	100.809
6.875	101.566	101.474	101.430	6.625	101.669	101.599	101.561	6.125	101.260	101.260	101.257

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	97.720	97.835	97.837	5.25	97.720	97.835	97.837	5.25	97.720	97.835	97.837
5.375	98.188	98.159	98.131	5.375	98.188	98.159	98.131	5.375	98.188	98.159	98.131
5.5	98.720	98.692	98.663	5.5	98.720	98.692	98.663	5.5	98.720	98.692	98.663
5.625	99.286	99.306	99.295	5.625	99.286	99.306	99.295	5.625	99.286	99.306	99.295
5.75	100.013	99.984	99.973	5.75	100.013	99.984	99.973	5.75	100.013	99.984	99.973
5.875	100.274	100.089	99.905	5.875	100.274	100.089	99.905	5.875	100.274	100.089	99.905
6	100.747	100.562	100.460	6	100.747	100.562	100.460	6	100.747	100.562	100.460
6.125	101.278	101.136	101.113	6.125	101.278	101.136	101.113	6.125	101.278	101.136	101.113
6.25	101.678	101.744	101.721	6.25	101.678	101.744	101.721	6.25	101.678	101.744	101.721
6.375	101.371	101.299	101.262	6.375	101.371	101.299	101.262	6.375	101.290	101.240	101.191
6.5	101.934	101.863	101.825	6.5	101.934	101.863	101.825	6.5	101.818	101.747	101.710
6.625	102.466	102.397	102.358	6.625	102.466	102.397	102.358	6.625	102.355	102.285	102.248
6.75	102.680	102.665	102.629	6.75	102.680	102.665	102.629	6.75	102.680	102.665	102.629
6.875	102.737	102.644	102.597	6.875	102.737	102.644	102.597	6.875	102.621	102.529	102.482
7	103.298	103.207	103.159	7	103.298	103.207	103.159	7	103.173	103.082	103.036
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	96.564	96.662	96.679	4.25	95.428	95.527	95.543	5.25	96.709	96.753	96.743
4.625	97.126	97.224	97.241	4.375	95.997	96.096	96.113	5.375	97.445	97.419	97.408
4.75	97.520	97.475	97.459	4.5	96.564	96.662	96.679	5.5	98.150	98.195	98.184
4.875	97.867	97.943	97.947	4.625	97.126	97.224	97.241	5.625	98.824	98.869	98.858
5	98.414	98.490	98.494	4.75	97.520	97.475	97.459	5.75	99.193	99.008	98.849
5.125	98.947	99.024	99.028	4.875	97.867	97.943	97.947	5.875	99.634	99.449	99.265
5.25	99.126	99.081	99.066	5	98.414	98.490	98.494	6	100.027	99.939	99.915
5.375	99.388	99.442	99.434	5.125	98.947	99.024	99.028	6.125	100.624	100.642	100.618
5.5	99.897	99.951	99.943	5.25	99.126	99.081	99.066	6.25	100.693	100.587	100.551
5.625	100.383	100.437	100.429	5.375	99.388	99.442	99.434	6.375	100.717	100.644	100.607
5.75	100.547	100.501	100.486	5.5	99.897	99.951	99.943	6.5	101.209	101.138	101.100
5.875	100.444	100.476	100.455	5.625	100.383	100.437	100.429	6.625	101.691	101.621	101.582
6	100.895	100.927	100.906	5.75	100.547	100.501	100.486	6.75	101.721	101.628	101.584
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	96.709	96.753	96.743	5.25	96.709	96.753	96.743	4.5	93.932	93.905	93.922
5.375	97.445	97.419	97.408	5.375	97.374	97.419	97.408	4.625	94.487	94.460	94.477
5.5	98.150	98.195	98.184	5.5	98.150	98.195	98.184	4.75	93.102	93.050	93.034
5.625	98.824	98.869	98.858	5.625	98.824	98.869	98.858	4.875	93.649	93.526	93.530
5.75	99.193	99.008	98.849	5.75	98.986	98.927	98.899	5	94.179	94.056	94.060
5.875	99.634	99.449	99.265	5.875	99.251	99.268	99.245	5.125	94.684	94.560	94.564
6	100.027	99.939	99.915	6	99.921	99.939	99.915	5.25	95.573	95.559	95.545
6.125	100.624	100.642	100.618	6.125	100.624	100.642	100.618	5.375	95.702	95.688	95.674
6.25	100.693	100.587	100.551	6.25	100.613	100.541	100.498	5.5	96.143	96.129	96.115
6.375	100.717	100.644	100.607	6.375	100.137	100.121	100.086	5.625	96.587	96.573	96.559
6.5	101.209	101.138	101.100	6.5	100.800	100.784	100.748	5.75	97.371	97.364	97.357
6.625	101.691	101.621	101.582	6.625	101.507	101.451	101.415	5.875	97.701	97.693	97.686
6.75	101.721	101.628	101.584	6.75	101.711	101.638	101.596	6	98.071	98.064	98.057
6.875	101.566	101.474	101.430	6.875	100.733	100.660	100.618	6.125	98.421	98.414	98.407

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	96.894	96.850	96.867	5.125	96.894	96.850	96.867	4.75	95.108	95.040	94.976
5.25	97.579	97.550	97.579	5.25	97.579	97.550	97.579	4.875	95.581	95.537	95.535
5.375	98.088	98.059	98.031	5.375	98.088	98.059	98.031	5	96.237	96.217	96.319
5.5	98.620	98.592	98.563	5.5	98.620	98.592	98.563	5.125	96.894	96.850	96.867
5.625	99.186	99.127	99.099	5.625	99.186	99.127	99.099	5.25	97.579	97.550	97.579
5.75	99.913	99.733	99.711	5.75	99.913	99.733	99.711	5.375	98.088	98.059	98.031
5.875	100.174	99.989	99.859	5.875	100.174	99.989	99.805	5.5	98.620	98.592	98.563
6	100.647	100.462	100.331	6	100.647	100.462	100.331	5.625	99.186	99.127	99.099
6.125	101.178	100.994	100.901	6.125	101.178	100.994	100.901	5.75	99.913	99.733	99.711
6.25	101.533	101.461	101.425	6.25	101.533	101.461	101.425	5.875	100.174	99.989	99.805
6.375	101.192	101.142	101.093	6.375	101.190	101.140	101.091	6	100.647	100.462	100.331
6.5	101.675	101.625	101.576	6.5	101.675	101.625	101.576	6.125	101.178	100.994	100.901
6.625	102.129	102.056	102.014	6.625	102.129	102.056	102.014	6.25	101.533	101.461	101.425
6.75	102.580	102.507	102.465	6.75	102.580	102.507	102.465	6.375	101.190	101.140	101.091
6.875	102.004	101.990	101.976	6.875	102.004	101.990	101.976	6.5	101.675	101.625	101.576
7	102.374	102.355	102.340	7	102.374	102.355	102.340	6.625	102.129	102.056	102.014
7.125	102.910	102.838	102.795	7.125	102.910	102.838	102.795	6.75	102.580	102.507	102.465
7.25	103.329	103.256	103.214	7.25	103.329	103.256	103.214	6.875	102.004	101.990	101.976
7.375	102.628	102.516	102.490	7.375	102.628	102.516	102.461	7	102.374	102.355	102.340
7.5	103.080	102.969	102.913	7.5	103.080	102.969	102.913	7.125	102.910	102.838	102.795
7.625	103.517	103.406	103.350	7.625	103.517	103.406	103.350	7.25	103.329	103.256	103.214
7.75	103.687	103.629	103.601	7.75	103.687	103.629	103.601	7.375	102.520	102.432	102.364
7.875	102.893	102.801	102.709					7.5	102.956	102.845	102.790
8	103.012	102.919	102.827					7.625	103.382	103.271	103.216
8.125	103.080	102.988	102.896					7.75	103.687	103.629	103.601
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	95.440	95.539	95.555	4.25	95.440	95.539	95.555	4.875	94.584	94.607	94.709
4.375	95.962	96.061	96.077	4.375	95.962	96.061	96.077	5	95.167	95.191	95.293
4.5	96.474	96.572	96.589	4.5	96.474	96.572	96.589	5.125	95.916	95.939	96.041
4.625	96.970	97.069	97.085	4.625	96.970	97.069	97.085	5.25	96.524	96.539	96.628
4.75	97.420	97.375	97.373	4.75	97.420	97.375	97.373	5.375	97.345	97.317	97.288
4.875	97.780	97.857	97.861	4.875	97.780	97.857	97.861	5.5	97.852	97.862	97.951
5	98.244	98.320	98.324	5	98.244	98.320	98.324	5.625	98.462	98.477	98.567
5.125	98.679	98.756	98.760	5.125	98.679	98.756	98.760	5.75	99.093	98.908	98.749
5.25	99.026	98.981	98.966	5.25	99.026	98.981	98.966	5.875	99.534	99.349	99.165
5.375	99.226	99.280	99.271	5.375	99.226	99.280	99.271	6	99.927	99.742	99.667
5.5	99.672	99.680	99.671	5.5	99.625	99.680	99.671	6.125	100.348	100.172	100.249
5.625	100.143	100.135	100.122	5.625	99.993	100.048	100.039	6.25	100.593	100.408	100.348
5.75	100.447	100.401	100.386	5.75	100.447	100.401	100.386	6.375	100.185	100.135	100.086
5.875	100.331	100.331	100.327	5.875	100.218	100.250	100.229	6.5	100.710	100.660	100.611
6	100.788	100.788	100.784	6	100.557	100.589	100.567	6.625	101.110	101.038	100.995
								6.75	101.561	101.488	101.446
								6.875	101.140	101.048	101.004
								7	101.519	101.428	101.383
								7.125	101.909	101.819	101.773
								7.25	102.042	101.969	101.926
								7.375	100.918	100.805	100.752
								7.5	101.310	101.252	101.223
								7.625	101.813	101.754	101.726
								7.75	102.150	102.092	102.063
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	100.710	100.660	100.611	6.125	100.184	100.172	100.249	4.5	95.626	95.634	95.625
6.625	101.110	101.038	100.995	6.25	100.513	100.441	100.398	4.625	96.092	96.099	96.090
6.75	101.561	101.488	101.446	6.375	100.022	99.949	99.907	4.75	97.155	97.147	97.137
6.875	101.140	101.048	101.004	6.5	100.628	100.556	100.513	4.875	97.620	97.612	97.602
7	101.519	101.428	101.383	6.625	101.160	101.088	101.045	5	98.086	98.078	98.069
7.125	101.909	101.819	101.773	6.75	101.611	101.538	101.496	5.125	98.554	98.546	98.537
7.25	102.042	101.969	101.926	6.875	100.633	100.560	100.518	5.25	98.659	98.652	98.638
7.375	100.918	100.805	100.752	7	101.187	101.114	101.072	5.375	99.127	99.120	99.106
7.5	101.310	101.252	101.223	7.125	101.723	101.650	101.608	5.5	99.597	99.589	99.576
7.625	101.813	101.754	101.726	7.25	102.092	102.019	101.976	5.625	100.068	100.060	100.047
7.75	102.150	102.092	102.063	7.375	100.841	100.782	100.754	5.75	99.791	99.791	99.787
				7.5	101.360	101.302	101.273	5.875	100.256	100.256	100.252
				7.625	101.863	101.804	101.776	6	100.713	100.713	100.709
								6.125	101.160	101.160	101.157

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	101.192	101.142	101.093	6.375	101.190	101.140	101.091	6	100.647	100.462	100.331
6.5	101.675	101.625	101.576	6.5	101.675	101.625	101.576	6.125	101.178	100.994	100.901
6.625	102.129	102.056	102.014	6.625	102.129	102.056	102.014	6.25	101.533	101.461	101.425
6.75	102.580	102.507	102.465	6.75	102.580	102.507	102.465	6.375	101.190	101.140	101.091
6.875	102.004	101.990	101.976	6.875	102.004	101.990	101.976	6.5	101.675	101.625	101.576
7	102.374	102.355	102.340	7	102.374	102.355	102.340	6.625	102.129	102.056	102.014
7.125	102.910	102.838	102.795	7.125	102.910	102.838	102.795	6.75	102.580	102.507	102.465
7.25	103.329	103.256	103.214	7.25	103.329	103.256	103.214	6.875	102.004	101.990	101.976
7.375	102.628	102.516	102.490	7.375	102.628	102.516	102.461	7	102.374	102.355	102.340
7.5	103.080	102.969	102.913	7.5	103.080	102.969	102.913	7.125	102.910	102.838	102.795
7.625	103.517	103.406	103.350	7.625	103.517	103.406	103.350	7.25	103.329	103.256	103.214
7.75	103.687	103.629	103.601	7.75	103.687	103.629	103.601	7.375	102.520	102.432	102.364
7.875	102.893	102.801	102.709					7.5	102.956	102.845	102.790
8	103.012	102.919	102.827					7.625	103.382	103.271	103.216
8.125	103.080	102.988	102.896					7.75	103.687	103.629	103.601
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	96.474	96.572	96.589	4.5	96.474	96.572	96.589	6.625	101.110	101.038	100.995
4.625	96.970	97.069	97.085	4.625	96.970	97.069	97.085	6.75	101.561	101.488	101.446
4.75	97.420	97.375	97.373	4.75	97.420	97.375	97.373	6.875	100.583	100.510	100.468
4.875	97.780	97.857	97.861	4.875	97.780	97.857	97.861	7	101.137	101.064	101.022
5	98.244	98.320	98.324	5	98.244	98.320	98.324	7.125	101.673	101.600	101.558
5.125	98.679	98.756	98.760	5.125	98.679	98.756	98.760	7.25	102.042	101.969	101.926
5.25	99.026	98.981	98.966	5.25	99.026	98.981	98.966	7.375	101.228	101.228	101.228
5.375	99.226	99.280	99.271	5.375	99.226	99.280	99.271	7.5	101.310	101.264	101.264
5.5	99.672	99.680	99.671	5.5	99.625	99.680	99.671	7.625	101.813	101.754	101.726
5.625	100.143	100.135	100.122	5.625	99.993	100.048	100.039	7.75	102.150	102.092	102.063
5.75	100.447	100.401	100.386	5.75	100.447	100.401	100.386	7.875	100.318	100.226	100.134
5.875	100.331	100.331	100.327	5.875	100.218	100.250	100.229	8	100.437	100.344	100.252
6	100.788	100.788	100.784	6	100.557	100.589	100.567	8.125	100.505	100.413	100.321
6.125	101.235	101.235	101.232	6.125	101.062	101.017	101.002				
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	100.710	100.660	100.611	6.125	100.184	100.172	100.249	4.5	95.626	95.634	95.625
6.625	101.110	101.038	100.995	6.25	100.513	100.441	100.398	4.625	96.092	96.099	96.090
6.75	101.561	101.488	101.446	6.375	100.022	99.949	99.907	4.75	97.155	97.147	97.137
6.875	100.583	100.510	100.468	6.5	100.628	100.556	100.513	4.875	97.620	97.612	97.602
7	101.137	101.064	101.022	6.625	101.160	101.088	101.045	5	98.086	98.078	98.069
7.125	101.673	101.600	101.558	6.75	101.611	101.538	101.496	5.125	98.554	98.546	98.537
7.25	102.042	101.969	101.926	6.875	100.633	100.560	100.518	5.25	98.659	98.652	98.638
7.375	100.791	100.732	100.704	7	101.187	101.114	101.072	5.375	99.127	99.120	99.106
7.5	101.310	101.252	101.223	7.125	101.723	101.650	101.608	5.5	99.597	99.589	99.576
7.625	101.813	101.754	101.726	7.25	102.092	102.019	101.976	5.625	100.068	100.060	100.047
7.75	102.150	102.092	102.063	7.375	100.841	100.782	100.754	5.75	99.791	99.791	99.787
				7.5	101.360	101.302	101.273	5.875	100.256	100.256	100.252
				7.625	101.863	101.804	101.776	6	100.713	100.713	100.709
								6.125	101.160	101.160	101.157

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	98.554	98.396	98.096	6.75	97.054	96.896	96.596
6.875	99.035	98.883	98.583	6.875	97.535	97.383	97.083
7	99.542	99.390	99.090	7	98.042	97.890	97.590
7.125	100.001	99.849	99.549	7.125	98.501	98.349	98.049
7.25	100.430	100.278	99.978	7.25	98.930	98.778	98.478
7.375	100.636	100.461	100.161	7.375	99.136	98.961	98.661
7.5	101.103	100.928	100.628	7.5	99.603	99.428	99.128
7.625	101.522	101.347	101.047	7.625	100.022	99.847	99.547
7.75	101.921	101.746	101.446	7.75	100.421	100.246	99.946
7.875	102.037	101.850	101.550	7.875	100.537	100.350	100.050
8	102.464	102.277	101.977	8	100.964	100.777	100.477
8.125	102.853	102.666	102.366	8.125	101.353	101.166	100.866
8.25	103.222	103.035	102.735	8.25	101.722	101.535	101.235

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.554	96.396	96.096	6.75	95.054	94.896	94.596
6.875	97.035	96.883	96.583	6.875	95.535	95.383	95.083
7	97.542	97.390	97.090	7	96.042	95.890	95.590
7.125	98.001	97.849	97.549	7.125	96.501	96.349	96.049
7.25	98.430	98.278	97.978	7.25	96.930	96.778	96.478
7.375	98.636	98.461	98.161	7.375	97.136	96.961	96.661
7.5	99.103	98.928	98.628	7.5	97.603	97.428	97.128
7.625	99.522	99.347	99.047	7.625	98.022	97.847	97.547
7.75	99.921	99.746	99.446	7.75	98.421	98.246	97.946
7.875	100.037	99.850	99.550	7.875	98.537	98.350	98.050
8	100.464	100.277	99.977	8	98.964	98.777	98.477
8.125	100.853	100.666	100.366	8.125	99.353	99.166	98.866
8.25	101.222	101.035	100.735	8.25	99.722	99.535	99.235

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.804	97.646	97.346	6.75	95.804	95.646	95.346
6.875	98.285	98.133	97.833	6.875	96.285	96.133	95.833
7	98.792	98.640	98.340	7	96.792	96.640	96.340
7.125	99.251	99.099	98.799	7.125	97.251	97.099	96.799
7.25	99.680	99.528	99.228	7.25	97.680	97.528	97.228
7.375	99.886	99.711	99.411	7.375	97.886	97.711	97.411
7.5	100.353	100.178	99.878	7.5	98.353	98.178	97.878
7.625	100.772	100.597	100.297	7.625	98.772	98.597	98.297
7.75	101.171	100.996	100.696	7.75	99.171	98.996	98.696
7.875	101.287	101.100	100.800	7.875	99.287	99.100	98.800
8	101.714	101.527	101.227	8	99.714	99.527	99.227
8.125	102.103	101.916	101.616	8.125	100.103	99.916	99.616
8.25	102.472	102.285	101.985	8.25	100.472	100.285	99.985

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.