



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	92.131	92.131	92.047	4.75	92.131	92.131	92.047	5.125	94.547	94.502	94.487
4.875	92.845	92.845	92.766	4.875	92.845	92.845	92.766	5.25	95.271	95.227	95.212
5	93.404	93.404	93.330	5	93.404	93.404	93.330	5.375	95.905	95.905	95.842
5.125	94.043	94.043	93.975	5.125	94.043	94.043	93.975	5.5	96.562	96.562	96.493
5.25	95.112	95.062	95.062	5.25	94.701	94.701	94.622	5.625	97.007	97.007	96.944
5.375	95.797	95.747	95.747	5.375	95.515	95.515	95.441	5.75	98.244	98.273	98.251
5.5	96.590	96.540	96.540	5.5	96.135	96.135	96.067	5.875	98.702	98.737	98.713
5.625	97.089	97.039	97.039	5.625	96.674	96.674	96.611	6	99.140	99.180	99.154
5.75	97.424	97.384	97.366	5.75	97.381	97.384	97.366	6.125	99.600	99.609	99.582
5.875	98.055	97.998	97.991	5.875	97.889	97.904	97.880	6.25	99.829	99.837	99.802
6	98.710	98.653	98.646	6	98.385	98.408	98.380	6.375	100.274	100.257	100.219
6.125	99.173	99.117	99.110	6.125	98.884	98.908	98.880	6.5	100.732	100.662	100.640
6.25	99.386	99.316	99.295	6.25	99.174	99.177	99.164	6.625	101.159	101.091	101.069
6.375	99.936	99.866	99.845	6.375	99.669	99.681	99.654	6.75	100.979	100.887	100.886
6.5	100.456	100.386	100.365	6.5	100.161	100.141	100.067	6.875	101.480	101.390	101.389
6.625	100.876	100.806	100.784	6.625	100.515	100.536	100.515	7	101.905	101.817	101.816
6.75	100.973	100.883	100.840	6.75	100.828	100.809	100.781	7.125	102.229	102.144	102.143
6.875	101.392	101.302	101.259	6.875	101.280	101.264	101.234	7.25	102.277	102.167	102.212
7	101.858	101.769	101.726	7	101.636	101.620	101.568	7.375	102.733	102.624	102.668
7.125	102.221	102.131	102.088	7.125	101.985	101.968	101.935	7.5	103.113	103.006	103.051
7.25	102.334	102.293	102.252	7.25	102.334	102.293	102.252	7.625	103.397	103.294	103.338
7.375	102.702	102.620	102.575	7.375	102.657	102.620	102.575	7.75	103.613	103.486	103.479
7.5	103.095	103.005	102.963	7.5	102.955	102.917	102.879	7.875	103.982	103.857	103.850
7.625	103.485	103.395	103.352	7.625	103.265	103.230	103.183	8	103.920	103.837	103.837
7.75	103.569	103.514	103.457	7.75	103.569	103.514	103.457				
7.875	103.829	103.773	103.717	7.875	103.829	103.773	103.717				
8	103.924	103.888	103.821	8	103.924	103.888	103.821				
8.125	104.268	104.217	104.158	8.125	104.268	104.217	104.158				
8.25	104.554	104.471	104.404	8.25	104.554	104.471	104.404				
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	96.062	96.062	96.007	4.625	95.999	95.999	95.945	5	92.485	92.485	92.395
4.75	96.700	96.822	96.833	4.75	96.542	96.657	96.671	5.125	93.310	93.310	93.225
4.875	97.044	97.180	97.183	4.875	97.039	97.039	97.025	5.25	94.750	94.611	94.518
5	97.522	97.607	97.611	5	97.450	97.382	97.383	5.375	95.438	95.299	95.206
5.125	98.117	98.050	98.051	5.125	97.962	97.892	97.894	5.5	96.226	96.086	95.993
5.25	98.502	98.441	98.438	5.25	98.305	98.238	98.238	5.625	96.728	96.589	96.507
5.375	98.809	98.762	98.752	5.375	98.641	98.577	98.576	5.75	97.282	97.158	97.111
5.5	99.250	99.203	99.194	5.5	98.973	98.910	98.908	5.875	97.914	97.790	97.712
5.625	99.608	99.577	99.563	5.625	99.410	99.377	99.365	6	98.550	98.426	98.349
5.75	99.930	99.911	99.891	5.75	99.745	99.714	99.701	6.125	99.024	98.900	98.824
5.875	100.269	100.257	100.233	5.875	100.071	100.045	100.029	6.25	99.204	99.087	99.017
6	100.706	100.691	100.670	6	100.396	100.372	100.356	6.375	99.714	99.596	99.524
6.125	100.671	100.660	100.633	6.125	100.458	100.454	100.412	6.5	100.181	100.060	99.985
6.25	100.976	100.976	100.943	6.25	100.744	100.733	100.706	6.625	100.610	100.487	100.410
6.375	101.262	101.267	101.229	6.375	101.063	101.055	101.026	6.75	100.837	100.819	100.791
6.5	101.657	101.648	101.616	6.5	101.386	101.373	101.344	6.875	101.205	101.189	101.159
6.625	101.606	101.581	101.580	6.625	101.605	101.580	101.579	7	101.578	101.457	101.423
6.75	101.742	101.776	101.729	6.75	101.538	101.564	101.522	7.125	101.971	101.848	101.771
6.875	102.107	102.068	102.023	6.875	101.824	101.851	101.808	7.25	102.015	101.964	101.964
7	102.284	102.312	102.266	7	102.121	102.144	102.100	7.375	102.346	102.290	102.290
7.125	101.722	101.661	101.621	7.125	101.489	101.427	101.388	7.5	102.558	102.497	102.497
7.25	102.219	102.158	102.118	7.25	101.885	101.823	101.784	7.625	102.777	102.711	102.711
7.375	102.697	102.636	102.596	7.375	102.265	102.204	102.164	7.75	101.608	101.495	101.488
								7.875	101.912	101.785	101.778



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

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 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	96.720	96.706	96.700	5	96.089	96.075	96.069	5.125	94.484	94.421	94.359
5.125	97.117	97.097	97.088	5.125	96.477	96.457	96.448	5.25	94.955	94.892	94.829
5.25	97.466	97.441	97.429	5.25	96.856	96.831	96.819	5.375	95.605	95.542	95.480
5.375	97.751	97.721	97.705	5.375	97.226	97.196	97.179	5.5	96.079	96.016	95.953
5.5	98.028	97.992	97.973	5.5	97.587	97.551	97.532	5.625	96.554	96.491	96.428
5.625	98.295	98.254	98.231	5.625	97.936	97.896	97.873	5.75	97.029	96.966	96.904
5.75	98.548	98.503	98.476	5.75	98.219	98.173	98.147	5.875	97.311	97.248	97.185
5.875	98.784	98.733	98.703	5.875	98.420	98.369	98.339	6	97.770	97.707	97.645
6	99.046	98.983	98.920	6	98.815	98.752	98.689	6.125	98.046	97.983	97.921
6.125	99.253	99.190	99.127	6.125	99.060	98.997	98.934	6.25	98.504	98.441	98.379
6.25	99.458	99.395	99.332	6.25	99.303	99.240	99.177	6.375	98.593	98.530	98.468
6.375	99.662	99.599	99.536	6.375	99.544	99.481	99.418	6.5	98.863	98.800	98.738
6.5	99.864	99.801	99.738	6.5	99.950	99.887	99.824	6.625	99.128	99.065	99.003
6.625	99.920	99.857	99.794	6.625	100.016	99.953	99.890	6.75	99.387	99.324	99.261
6.75	100.143	100.080	100.017	6.75	100.243	100.180	100.117	6.875	99.464	99.401	99.339
6.875	100.337	100.274	100.211	6.875	100.307	100.244	100.181	7	99.551	99.488	99.426
7	100.525	100.462	100.399	7	100.547	100.484	100.421	7.125	99.643	99.580	99.518
7.125	100.717	100.654	100.591	7.125	100.792	100.729	100.666				

  

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	96.929	96.915	96.909	5	96.295	96.280	96.274	5.125	94.534	94.471	94.408
5.125	97.326	97.306	97.297	5.125	96.682	96.662	96.653	5.25	95.005	94.942	94.879
5.25	97.675	97.650	97.637	5.25	97.060	97.035	97.023	5.375	95.655	95.592	95.529
5.375	97.960	97.929	97.913	5.375	97.429	97.399	97.383	5.5	96.129	96.066	96.003
5.5	98.235	98.200	98.181	5.5	97.789	97.754	97.734	5.625	96.604	96.541	96.478
5.625	98.503	98.462	98.439	5.625	98.138	98.097	98.074	5.75	97.079	97.016	96.953
5.75	98.756	98.711	98.684	5.75	98.420	98.374	98.347	5.875	97.361	97.298	97.235
5.875	98.993	98.942	98.912	5.875	98.621	98.570	98.540	6	97.820	97.757	97.694
6	99.148	99.092	99.058	6	98.865	98.802	98.762	6.125	98.096	98.033	97.970
6.125	99.303	99.240	99.177	6.125	99.110	99.049	99.012	6.25	98.554	98.491	98.428
6.25	99.508	99.445	99.382	6.25	99.353	99.290	99.227	6.375	98.643	98.580	98.517
6.375	99.712	99.649	99.586	6.375	99.594	99.531	99.468	6.5	98.913	98.850	98.787
6.5	99.914	99.851	99.788	6.5	100.000	99.937	99.874	6.625	99.178	99.115	99.052
6.625	99.970	99.907	99.844	6.625	100.066	100.003	99.940	6.75	99.437	99.374	99.311
6.75	100.193	100.130	100.067	6.75	100.293	100.230	100.167	6.875	99.514	99.451	99.388
6.875	100.387	100.324	100.261	6.875	100.357	100.294	100.231	7	99.601	99.538	99.475
7	100.575	100.512	100.449	7	100.597	100.534	100.471	7.125	99.693	99.630	99.567

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	94.024	93.980	93.966	4.5	94.024	93.980	93.966	5	96.415	96.387	96.385
4.625	94.680	94.636	94.622	4.625	94.680	94.636	94.622	5.125	97.071	97.084	97.082
4.75	95.436	95.422	95.407	4.75	95.337	95.292	95.278	5.25	97.677	97.794	97.792
4.875	95.987	95.973	95.959	4.875	95.758	95.714	95.700	5.375	98.186	98.158	98.129
5	96.566	96.551	96.537	5	96.415	96.387	96.385	5.5	98.719	98.690	98.662
5.125	97.071	97.084	97.082	5.125	97.071	97.084	97.082	5.625	99.302	99.342	99.328
5.25	97.817	97.796	97.792	5.25	97.677	97.794	97.792	5.75	99.955	100.021	100.006
5.375	98.332	98.311	98.290	5.375	98.186	98.158	98.129	5.875	100.227	100.042	99.857
5.5	98.762	98.733	98.712	5.5	98.719	98.690	98.662	6	100.722	100.537	100.464
5.625	99.311	99.342	99.328	5.625	99.302	99.342	99.328	6.125	101.230	101.110	101.082
5.75	99.955	100.021	100.006	5.75	99.955	100.021	100.006	6.25	101.682	101.727	101.700
5.875	100.255	100.199	100.142	5.875	100.227	100.042	99.857	6.375	101.354	101.281	101.244
6	100.722	100.611	100.553	6	100.722	100.537	100.464	6.5	101.920	101.848	101.812
6.125	101.230	101.127	101.082	6.125	101.230	101.110	101.082	6.625	102.457	102.386	102.350
6.25	101.682	101.727	101.700	6.25	101.682	101.727	101.700	6.75	102.743	102.798	102.758
6.375	101.475	101.402	101.364	6.375	101.475	101.402	101.364	6.875	102.650	102.555	102.510
6.5	102.038	101.966	101.929	6.5	102.038	101.966	101.929	7	103.202	103.109	103.064
6.625	102.571	102.500	102.462	6.625	102.571	102.500	102.462	7.125	103.767	103.675	103.630
6.75	102.743	102.798	102.758	6.75	102.743	102.798	102.758	7.25	103.489	103.394	103.365
6.875	102.767	102.672	102.627	6.875	102.767	102.672	102.627	7.375	103.374	103.260	103.207
7	103.328	103.235	103.189	7	103.328	103.235	103.189	7.5	103.670	103.557	103.504
7.125	103.911	103.819	103.773	7.125	103.911	103.819	103.773	7.625	104.208	104.097	104.044
7.25	103.609	103.493	103.440	7.25	103.609	103.493	103.440	7.75	104.152	104.094	104.065
7.375	103.504	103.390	103.360	7.375	103.504	103.390	103.336				
7.5	103.883	103.863	103.848	7.5	103.812	103.699	103.645				
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	95.720	95.831	95.843	4.25	95.720	95.831	95.843	4.75	93.861	93.847	93.832
4.375	96.289	96.400	96.412	4.375	96.289	96.400	96.412	4.875	94.692	94.757	94.755
4.5	96.855	96.966	96.978	4.5	96.855	96.966	96.978	5	95.395	95.461	95.458
4.625	97.417	97.528	97.540	4.625	97.417	97.528	97.540	5.125	96.222	96.288	96.286
4.75	97.457	97.439	97.438	4.75	97.457	97.439	97.438	5.25	97.117	97.096	97.075
4.875	97.908	97.996	97.996	4.875	97.908	97.996	97.996	5.375	97.632	97.611	97.590
5	98.456	98.544	98.544	5	98.456	98.544	98.544	5.5	98.124	98.181	98.166
5.125	98.990	99.079	99.078	5.125	98.990	99.079	99.078	5.625	98.798	98.855	98.841
5.25	99.158	99.112	99.097	5.25	99.158	99.112	99.097	5.75	99.135	99.034	98.977
5.375	99.431	99.403	99.390	5.375	99.336	99.403	99.390	5.875	99.587	99.436	99.379
5.5	99.911	99.914	99.901	5.5	99.848	99.914	99.901	6	100.002	99.862	99.834
5.625	100.391	100.403	100.390	5.625	100.337	100.403	100.390	6.125	100.535	100.565	100.538
5.75	100.595	100.549	100.534	5.75	100.595	100.549	100.534	6.25	100.675	100.570	100.533
5.875	100.650	100.622	100.615	5.875	100.395	100.439	100.414	6.375	100.702	100.628	100.591
6	101.119	101.091	101.084	6	100.849	100.893	100.868	6.5	101.195	101.122	101.085
								6.625	101.677	101.606	101.568
								6.75	101.752	101.658	101.614
								6.875	101.597	101.504	101.460
								7	102.097	102.005	101.961
								7.125	102.608	102.517	102.472
								7.25	102.721	102.606	102.553
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	96.683	96.740	96.725	5	95.395	95.461	95.458	4.5	95.623	95.693	95.721
5.375	97.444	97.415	97.390	5.125	96.222	96.288	96.286	4.625	96.088	96.159	96.187
5.5	98.124	98.181	98.166	5.25	96.683	96.740	96.725	4.75	97.208	97.200	97.190
5.625	98.798	98.855	98.841	5.375	97.348	97.405	97.390	4.875	97.673	97.665	97.655
5.75	99.135	98.950	98.894	5.5	98.124	98.181	98.166	5	98.139	98.131	98.121
5.875	99.587	99.402	99.217	5.625	98.798	98.855	98.841	5.125	98.607	98.599	98.590
6	100.002	99.862	99.834	5.75	99.002	98.958	98.944	5.25	98.710	98.694	98.677
6.125	100.535	100.565	100.538	5.875	99.161	99.191	99.164	5.375	99.178	99.162	99.145
6.25	100.675	100.570	100.533	6	99.832	99.862	99.834	5.5	99.647	99.632	99.614
6.375	100.702	100.628	100.591	6.125	100.535	100.565	100.538	5.625	100.118	100.103	100.085
6.5	101.195	101.122	101.085	6.25	100.696	100.621	100.584	5.75	99.810	99.803	99.795
6.625	101.677	101.606	101.568	6.375	100.729	100.655	100.618	5.875	100.275	100.268	100.260
6.75	101.752	101.658	101.614	6.5	101.198	101.125	101.089	6	100.732	100.724	100.717
6.875	101.597	101.504	101.460	6.625	101.653	101.582	101.546	6.125	101.180	101.172	101.165

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	97.677	97.794	97.792	5.25	97.677	97.794	97.792	5.25	97.677	97.794	97.792
5.375	98.186	98.158	98.129	5.375	98.186	98.158	98.129	5.375	98.186	98.158	98.129
5.5	98.719	98.690	98.662	5.5	98.719	98.690	98.662	5.5	98.719	98.690	98.662
5.625	99.302	99.342	99.328	5.625	99.302	99.342	99.328	5.625	99.302	99.342	99.328
5.75	99.955	100.021	100.006	5.75	99.955	100.021	100.006	5.75	99.955	100.021	100.006
5.875	100.227	100.042	99.857	5.875	100.227	100.042	99.857	5.875	100.227	100.042	99.857
6	100.722	100.537	100.464	6	100.722	100.537	100.464	6	100.722	100.537	100.464
6.125	101.230	101.110	101.082	6.125	101.230	101.110	101.082	6.125	101.230	101.110	101.082
6.25	101.682	101.727	101.700	6.25	101.682	101.727	101.700	6.25	101.682	101.727	101.700
6.375	101.475	101.402	101.364	6.375	101.475	101.402	101.364	6.375	101.354	101.281	101.244
6.5	102.038	101.966	101.929	6.5	102.038	101.966	101.929	6.5	101.920	101.848	101.812
6.625	102.571	102.500	102.462	6.625	102.571	102.500	102.462	6.625	102.457	102.386	102.350
6.75	102.743	102.798	102.758	6.75	102.743	102.798	102.758	6.75	102.743	102.798	102.758
6.875	102.767	102.672	102.627	6.875	102.767	102.672	102.627	6.875	102.650	102.555	102.510
7	103.328	103.235	103.189	7	103.328	103.235	103.189	7	103.202	103.109	103.064
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	96.855	96.966	96.978	4.25	95.720	95.831	95.843	5.25	96.733	96.790	96.775
4.625	97.417	97.528	97.540	4.375	96.289	96.400	96.412	5.375	97.444	97.455	97.440
4.75	97.457	97.439	97.438	4.5	96.855	96.966	96.978	5.5	98.174	98.231	98.216
4.875	97.908	97.996	97.996	4.625	97.417	97.528	97.540	5.625	98.848	98.905	98.891
5	98.456	98.544	98.544	4.75	97.457	97.439	97.438	5.75	99.135	98.950	98.894
5.125	98.990	99.079	99.078	4.875	97.908	97.996	97.996	5.875	99.587	99.402	99.217
5.25	99.158	99.112	99.097	5	98.456	98.544	98.544	6	100.002	99.912	99.884
5.375	99.336	99.403	99.390	5.125	98.990	99.079	99.078	6.125	100.585	100.615	100.588
5.5	99.848	99.914	99.901	5.25	99.158	99.112	99.097	6.25	100.675	100.570	100.533
5.625	100.337	100.403	100.390	5.375	99.336	99.403	99.390	6.375	100.702	100.628	100.591
5.75	100.595	100.549	100.534	5.5	99.848	99.914	99.901	6.5	101.195	101.122	101.085
5.875	100.395	100.439	100.414	5.625	100.337	100.403	100.390	6.625	101.677	101.606	101.568
6	100.849	100.893	100.868	5.75	100.595	100.549	100.534	6.75	101.752	101.658	101.614
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	96.733	96.790	96.775	5.25	96.733	96.790	96.775	4.5	94.224	94.209	94.221
5.375	97.444	97.455	97.440	5.375	97.398	97.455	97.440	4.625	94.779	94.765	94.777
5.5	98.174	98.231	98.216	5.5	98.174	98.231	98.216	4.75	93.143	93.032	93.031
5.625	98.848	98.905	98.891	5.625	98.848	98.905	98.891	4.875	93.692	93.580	93.580
5.75	99.135	98.950	98.894	5.75	99.002	98.958	98.944	5	94.223	94.112	94.111
5.875	99.587	99.402	99.217	5.875	99.211	99.241	99.214	5.125	94.731	94.620	94.619
6	100.002	99.912	99.884	6	99.882	99.912	99.884	5.25	95.557	95.543	95.529
6.125	100.585	100.615	100.588	6.125	100.585	100.615	100.588	5.375	95.687	95.673	95.659
6.25	100.675	100.570	100.533	6.25	100.662	100.589	100.547	5.5	96.130	96.116	96.101
6.375	100.702	100.628	100.591	6.375	100.218	100.214	100.174	5.625	96.578	96.564	96.550
6.5	101.195	101.122	101.085	6.5	100.882	100.878	100.838	5.75	97.321	97.307	97.294
6.625	101.677	101.606	101.568	6.625	101.591	101.546	101.507	5.875	97.654	97.640	97.627
6.75	101.752	101.658	101.614	6.75	101.730	101.657	101.615	6	98.027	98.013	98.000
6.875	101.597	101.504	101.460	6.875	100.752	100.694	100.665	6.125	98.380	98.366	98.352

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	96.971	96.927	96.913	5.125	96.971	96.927	96.913	4.75	95.237	95.192	95.178
5.25	97.577	97.549	97.535	5.25	97.577	97.549	97.535	4.875	95.658	95.614	95.600
5.375	98.086	98.058	98.029	5.375	98.086	98.058	98.029	5	96.315	96.270	96.275
5.5	98.619	98.590	98.562	5.5	98.619	98.590	98.562	5.125	96.971	96.927	96.913
5.625	99.202	99.158	99.144	5.625	99.202	99.158	99.144	5.25	97.577	97.549	97.535
5.75	99.855	99.764	99.750	5.75	99.855	99.764	99.750	5.375	98.086	98.058	98.029
5.875	100.127	99.942	99.871	5.875	100.127	99.942	99.757	5.5	98.619	98.590	98.562
6	100.622	100.437	100.364	6	100.622	100.437	100.364	5.625	99.202	99.158	99.144
6.125	101.130	100.991	100.948	6.125	101.130	100.991	100.948	5.75	99.855	99.764	99.750
6.25	101.582	101.509	101.467	6.25	101.582	101.509	101.467	5.875	100.127	99.942	99.757
6.375	101.159	101.117	101.074	6.375	101.159	101.117	101.074	6	100.622	100.437	100.364
6.5	101.644	101.602	101.559	6.5	101.644	101.602	101.559	6.125	101.130	100.991	100.948
6.625	102.145	102.073	102.030	6.625	102.145	102.073	102.030	6.25	101.582	101.509	101.467
6.75	102.599	102.526	102.483	6.75	102.599	102.526	102.483	6.375	101.159	101.117	101.074
6.875	101.988	101.974	101.960	6.875	101.988	101.974	101.960	6.5	101.644	101.602	101.559
7	102.395	102.346	102.332	7	102.395	102.346	102.332	6.625	102.145	102.073	102.030
7.125	102.932	102.874	102.846	7.125	102.932	102.874	102.846	6.75	102.599	102.526	102.483
7.25	103.352	103.294	103.265	7.25	103.352	103.294	103.265	6.875	101.988	101.974	101.960
7.375	102.688	102.581	102.553	7.375	102.688	102.581	102.553	7	102.395	102.346	102.332
7.5	103.160	103.102	103.073	7.5	103.160	103.102	103.073	7.125	102.932	102.874	102.846
7.625	103.664	103.605	103.577	7.625	103.664	103.605	103.577	7.25	103.352	103.294	103.265
7.75	104.052	103.994	103.965	7.75	104.052	103.994	103.965	7.375	102.640	102.581	102.553
7.875	102.925	102.918	102.911					7.5	103.160	103.102	103.073
8	103.043	103.036	103.029					7.625	103.664	103.605	103.577
8.125	103.112	103.105	103.097					7.75	104.052	103.994	103.965
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	95.733	95.844	95.856	4.25	95.733	95.844	95.856	4.875	94.531	94.567	94.664
4.375	96.256	96.367	96.379	4.375	96.256	96.367	96.379	5	95.114	95.150	95.248
4.5	96.768	96.879	96.891	4.5	96.768	96.879	96.891	5.125	95.863	95.899	95.996
4.625	97.267	97.378	97.389	4.625	97.267	97.378	97.389	5.25	96.548	96.576	96.661
4.75	97.357	97.425	97.424	4.75	97.357	97.425	97.424	5.375	97.344	97.315	97.297
4.875	97.825	97.914	97.913	4.875	97.825	97.914	97.913	5.5	97.872	97.899	97.984
5	98.292	98.380	98.380	5	98.292	98.380	98.380	5.625	98.487	98.514	98.600
5.125	98.731	98.820	98.819	5.125	98.731	98.820	98.819	5.75	99.035	98.850	98.794
5.25	99.058	99.012	98.997	5.25	99.058	99.012	98.997	5.875	99.487	99.302	99.117
5.375	99.179	99.246	99.232	5.375	99.179	99.246	99.232	6	99.902	99.717	99.637
5.5	99.622	99.650	99.636	5.5	99.583	99.650	99.636	6.125	100.300	100.148	100.221
5.625	100.093	100.078	100.060	5.625	99.956	100.022	100.009	6.25	100.575	100.439	100.397
5.75	100.495	100.449	100.434	5.75	100.495	100.449	100.434	6.375	100.154	100.112	100.069
5.875	100.250	100.243	100.235	5.875	100.173	100.217	100.192	6.5	100.679	100.637	100.594
6	100.707	100.699	100.692	6	100.542	100.559	100.533	6.625	101.127	101.054	101.066
								6.75	101.580	101.507	101.465
								6.875	101.172	101.079	101.035
								7	101.552	101.460	101.415
								7.125	101.942	101.851	101.807
								7.25	102.065	102.006	101.978
								7.375	101.152	101.094	101.065
								7.5	101.672	101.614	101.586
								7.625	102.176	102.118	102.090
								7.75	102.515	102.456	102.428
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	100.679	100.637	100.594	6.125	100.148	100.148	100.221	4.5	95.523	95.593	95.621
6.625	101.127	101.054	101.066	6.25	100.562	100.489	100.447	4.625	95.988	96.059	96.087
6.75	101.580	101.507	101.465	6.375	100.036	99.963	99.983	4.75	97.108	97.100	97.090
6.875	101.172	101.079	101.035	6.5	100.646	100.573	100.531	4.875	97.573	97.565	97.555
7	101.552	101.460	101.415	6.625	101.177	101.104	101.066	5	98.039	98.031	98.021
7.125	101.942	101.851	101.807	6.75	101.630	101.557	101.515	5.125	98.507	98.499	98.490
7.25	102.065	102.006	101.978	6.875	100.652	100.594	100.565	5.25	98.610	98.594	98.577
7.375	101.152	101.094	101.065	7	101.208	101.149	101.121	5.375	99.078	99.062	99.045
7.5	101.672	101.614	101.586	7.125	101.745	101.687	101.658	5.5	99.547	99.532	99.514
7.625	102.176	102.118	102.090	7.25	102.115	102.056	102.028	5.625	100.018	100.003	99.985
7.75	102.515	102.456	102.428	7.375	101.202	101.144	101.115	5.75	99.710	99.703	99.695
				7.5	101.722	101.664	101.636	5.875	100.175	100.168	100.160
				7.625	102.226	102.168	102.140	6	100.632	100.624	100.617
								6.125	101.080	101.072	101.065

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	101.159	101.117	101.074	6.375	101.159	101.117	101.074	6	100.622	100.437	100.364
6.5	101.644	101.602	101.559	6.5	101.644	101.602	101.559	6.125	101.130	100.991	100.948
6.625	102.145	102.073	102.030	6.625	102.145	102.073	102.030	6.25	101.582	101.509	101.467
6.75	102.599	102.526	102.483	6.75	102.599	102.526	102.483	6.375	101.159	101.117	101.074
6.875	101.988	101.974	101.960	6.875	101.988	101.974	101.960	6.5	101.644	101.602	101.559
7	102.395	102.346	102.332	7	102.395	102.346	102.332	6.625	102.145	102.073	102.030
7.125	102.932	102.874	102.846	7.125	102.932	102.874	102.846	6.75	102.599	102.526	102.483
7.25	103.352	103.294	103.265	7.25	103.352	103.294	103.265	6.875	101.988	101.974	101.960
7.375	102.688	102.581	102.553	7.375	102.688	102.581	102.553	7	102.395	102.346	102.332
7.5	103.160	103.102	103.073	7.5	103.160	103.102	103.073	7.125	102.932	102.874	102.846
7.625	103.664	103.605	103.577	7.625	103.664	103.605	103.577	7.25	103.352	103.294	103.265
7.75	104.052	103.994	103.965	7.75	104.052	103.994	103.965	7.375	102.640	102.581	102.553
7.875	102.925	102.918	102.911					7.5	103.160	103.102	103.073
8	103.043	103.036	103.029					7.625	103.664	103.605	103.577
8.125	103.112	103.105	103.097					7.75	104.052	103.994	103.965
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	96.768	96.879	96.891	4.5	96.768	96.879	96.891	6.625	101.127	101.054	101.066
4.625	97.267	97.378	97.389	4.625	97.267	97.378	97.389	6.75	101.580	101.507	101.465
4.75	97.357	97.425	97.424	4.75	97.357	97.425	97.424	6.875	100.602	100.544	100.515
4.875	97.825	97.914	97.913	4.875	97.825	97.914	97.913	7	101.158	101.099	101.071
5	98.292	98.380	98.380	5	98.292	98.380	98.380	7.125	101.695	101.637	101.608
5.125	98.731	98.820	98.819	5.125	98.731	98.820	98.819	7.25	102.065	102.006	101.978
5.25	99.058	99.012	98.997	5.25	99.058	99.012	98.997	7.375	101.245	101.252	101.260
5.375	99.179	99.246	99.232	5.375	99.179	99.246	99.232	7.5	101.672	101.614	101.586
5.5	99.622	99.650	99.636	5.5	99.583	99.650	99.636	7.625	102.176	102.118	102.090
5.625	100.093	100.078	100.060	5.625	99.956	100.022	100.009	7.75	102.515	102.456	102.428
5.75	100.495	100.449	100.434	5.75	100.495	100.449	100.434	7.875	100.350	100.343	100.336
5.875	100.250	100.243	100.235	5.875	100.173	100.217	100.192	8	100.468	100.461	100.454
6	100.707	100.699	100.692	6	100.542	100.559	100.533	8.125	100.537	100.530	100.522
6.125	101.155	101.147	101.140	6.125	101.079	101.034	101.019				
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	100.679	100.637	100.594	6.125	100.148	100.148	100.221	4.5	95.523	95.593	95.621
6.625	101.127	101.054	101.066	6.25	100.562	100.489	100.447	4.625	95.988	96.059	96.087
6.75	101.580	101.507	101.465	6.375	100.036	99.963	99.983	4.75	97.108	97.100	97.090
6.875	100.602	100.544	100.515	6.5	100.646	100.573	100.531	4.875	97.573	97.565	97.555
7	101.158	101.099	101.071	6.625	101.177	101.104	101.066	5	98.039	98.031	98.021
7.125	101.695	101.637	101.608	6.75	101.630	101.557	101.515	5.125	98.507	98.499	98.490
7.25	102.065	102.006	101.978	6.875	100.652	100.594	100.565	5.25	98.610	98.594	98.577
7.375	101.152	101.094	101.065	7	101.208	101.149	101.121	5.375	99.078	99.062	99.045
7.5	101.672	101.614	101.586	7.125	101.745	101.687	101.658	5.5	99.547	99.532	99.514
7.625	102.176	102.118	102.090	7.25	102.115	102.056	102.028	5.625	100.018	100.003	99.985
7.75	102.515	102.456	102.428	7.375	101.202	101.144	101.115	5.75	99.710	99.703	99.695
				7.5	101.722	101.664	101.636	5.875	100.175	100.168	100.160
				7.625	102.226	102.168	102.140	6	100.632	100.624	100.617
								6.125	101.080	101.072	101.065

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	98.479	98.348	98.048	6.75	96.979	96.848	96.548
6.875	98.949	98.876	98.576	6.875	97.449	97.376	97.076
7	99.456	99.383	99.083	7	97.956	97.883	97.583
7.125	99.915	99.842	99.542	7.125	98.415	98.342	98.042
7.25	100.344	100.271	99.971	7.25	98.844	98.771	98.471
7.375	99.944	99.484	99.184	7.375	98.444	97.984	97.684
7.5	100.411	99.951	99.651	7.5	98.911	98.451	98.151
7.625	100.830	100.370	100.070	7.625	99.330	98.870	98.570
7.75	101.229	100.769	100.469	7.75	99.729	99.269	98.969
7.875	101.345	100.874	100.574	7.875	99.845	99.374	99.074
8	101.772	101.301	101.001	8	100.272	99.801	99.501
8.125	102.161	101.690	101.390	8.125	100.661	100.190	99.890
8.25	102.530	102.059	101.759	8.25	101.030	100.559	100.259

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.479	96.348	96.048	6.75	94.979	94.848	94.548
6.875	96.949	96.876	96.576	6.875	95.449	95.376	95.076
7	97.456	97.383	97.083	7	95.956	95.883	95.583
7.125	97.915	97.842	97.542	7.125	96.415	96.342	96.042
7.25	98.344	98.271	97.971	7.25	96.844	96.771	96.471
7.375	97.944	97.484	97.184	7.375	96.444	95.984	95.684
7.5	98.411	97.951	97.651	7.5	96.911	96.451	96.151
7.625	98.830	98.370	98.070	7.625	97.330	96.870	96.570
7.75	99.229	98.769	98.469	7.75	97.729	97.269	96.969
7.875	99.345	98.874	98.574	7.875	97.845	97.374	97.074
8	99.772	99.301	99.001	8	98.272	97.801	97.501
8.125	100.161	99.690	99.390	8.125	98.661	98.190	97.890
8.25	100.530	100.059	99.759	8.25	99.030	98.559	98.259

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.729	97.598	97.298	6.75	95.729	95.598	95.298
6.875	98.199	98.126	97.826	6.875	96.199	96.126	95.826
7	98.706	98.633	98.333	7	96.706	96.633	96.333
7.125	99.165	99.092	98.792	7.125	97.165	97.092	96.792
7.25	99.594	99.521	99.221	7.25	97.594	97.521	97.221
7.375	99.194	98.734	98.434	7.375	97.194	96.734	96.434
7.5	99.661	99.201	98.901	7.5	97.661	97.201	96.901
7.625	100.080	99.620	99.320	7.625	98.080	97.620	97.320
7.75	100.479	100.019	99.719	7.75	98.479	98.019	97.719
7.875	100.595	100.124	99.824	7.875	98.595	98.124	97.824
8	101.022	100.551	100.251	8	99.022	98.551	98.251
8.125	101.411	100.940	100.640	8.125	99.411	98.940	98.640
8.25	101.780	101.309	101.009	8.25	99.780	99.309	99.009

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.