



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	93.760	93.728	93.728	4.75	93.760	93.728	93.728	5.125	96.211	96.160	96.129
4.875	94.466	94.439	94.439	4.875	94.466	94.439	94.439	5.25	96.961	96.910	96.879
5	95.025	95.003	95.003	5	95.025	95.003	95.003	5.375	97.591	97.540	97.509
5.125	95.735	95.728	95.713	5.125	95.735	95.728	95.713	5.5	98.184	98.133	98.101
5.25	96.960	96.900	96.889	5.25	96.370	96.360	96.344	5.625	98.650	98.599	98.568
5.375	97.630	97.570	97.560	5.375	97.044	97.033	97.018	5.75	99.694	99.662	99.620
5.5	98.408	98.348	98.337	5.5	97.693	97.682	97.667	5.875	100.218	100.134	100.085
5.625	98.888	98.828	98.817	5.625	98.228	98.218	98.202	6	100.681	100.597	100.549
5.75	99.073	99.010	98.996	5.75	98.927	98.869	98.836	6.125	101.141	101.057	101.010
5.875	99.675	99.612	99.598	5.875	99.436	99.370	99.331	6.25	101.060	101.033	100.974
6	100.301	100.238	100.224	6	99.917	99.845	99.801	6.375	101.513	101.485	101.427
6.125	100.716	100.654	100.640	6.125	100.406	100.335	100.292	6.5	101.929	101.902	101.845
6.25	100.576	100.500	100.471	6.25	100.469	100.466	100.418	6.625	102.329	102.301	102.246
6.375	101.090	101.014	100.986	6.375	100.933	100.904	100.849	6.75	101.849	101.821	101.764
6.5	101.569	101.493	101.464	6.5	101.345	101.290	101.231	6.875	102.288	102.259	102.203
6.625	101.934	101.858	101.829	6.625	101.770	101.738	101.681	7	102.685	102.657	102.601
6.75	101.824	101.728	101.680	6.75	101.697	101.716	101.671	7.125	103.024	102.996	102.941
6.875	102.203	102.140	102.092	6.875	102.125	102.140	102.092	7.25	102.848	102.839	102.791
7	102.648	102.553	102.504	7	102.441	102.422	102.350	7.375	103.286	103.277	103.229
7.125	102.991	102.895	102.847	7.125	102.787	102.778	102.707	7.5	103.657	103.648	103.602
7.25	102.888	102.929	102.850	7.25	102.888	102.929	102.850	7.625	103.928	103.919	103.874
7.375	103.257	103.197	103.113	7.375	103.161	103.197	103.113	7.75	103.925	103.920	103.884
7.5	103.638	103.538	103.484	7.5	103.448	103.452	103.393	7.875	104.274	104.269	104.235
7.625	104.024	103.924	103.870	7.625	103.690	103.724	103.640	8	104.125	104.125	104.038
7.75	103.835	103.898	103.803	7.75	103.835	103.898	103.803				
7.875	104.044	104.105	104.029	7.875	104.044	104.105	104.029				
8	104.215	104.270	104.188	8	104.215	104.270	104.188				
8.125	104.414	104.474	104.397	8.125	104.414	104.474	104.397				
8.25	104.490	104.498	104.408	8.25	104.490	104.498	104.408				
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	97.260	97.212	97.200	4.625	97.453	97.405	97.393	5	94.182	94.131	94.100
4.75	97.732	97.732	97.758	4.75	97.522	97.554	97.583	5.125	95.016	94.965	94.934
4.875	98.163	98.096	98.077	4.875	98.079	98.011	98.011	5.25	96.539	96.376	96.259
5	98.627	98.560	98.541	5	98.370	98.309	98.402	5.375	97.212	97.050	96.933
5.125	98.964	98.926	99.025	5.125	98.748	98.794	98.901	5.5	97.987	97.824	97.706
5.25	99.341	99.311	99.410	5.25	99.090	99.134	99.239	5.625	98.470	98.308	98.191
5.375	99.710	99.697	99.738	5.375	99.434	99.463	99.567	5.75	98.804	98.654	98.619
5.5	100.064	100.054	100.145	5.5	99.955	99.919	99.919	5.875	99.406	99.257	99.152
5.625	100.412	100.435	100.381	5.625	100.248	100.275	100.225	6	100.013	99.864	99.760
5.75	100.739	100.752	100.690	5.75	100.580	100.605	100.554	6.125	100.459	100.311	100.207
5.875	101.068	101.077	101.012	5.875	100.898	100.921	100.868	6.25	100.427	100.305	100.277
6	101.491	101.507	101.447	6	101.217	101.239	101.187	6.375	100.928	100.790	100.697
6.125	101.403	101.324	101.294	6.125	101.122	101.122	101.113	6.5	101.372	101.231	101.136
6.25	101.483	101.478	101.510	6.25	101.289	101.294	101.336	6.625	101.773	101.630	101.533
6.375	101.782	101.772	101.768	6.375	101.593	101.597	101.637	6.75	101.640	101.574	101.529
6.5	102.091	102.093	102.133	6.5	101.899	101.902	101.942	6.875	102.036	101.915	101.866
6.625	102.261	102.261	102.231	6.625	102.043	102.043	102.014	7	102.438	102.289	102.186
6.75	102.361	102.344	102.304	6.75	102.202	102.188	102.151	7.125	102.807	102.656	102.551
6.875	102.569	102.560	102.551	6.875	102.471	102.455	102.417	7.25	102.621	102.479	102.383
7	102.791	102.767	102.729	7	102.749	102.733	102.695	7.375	102.995	102.851	102.753
7.125	102.234	102.166	102.109	7.125	102.000	101.932	101.876	7.5	103.357	103.212	103.112
7.25	102.721	102.653	102.596	7.25	102.388	102.320	102.264	7.625	103.733	103.586	103.485
7.375	103.188	103.120	103.063	7.375	102.761	102.693	102.636	7.75	102.243	102.238	102.207
								7.875	102.503	102.498	102.462

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	97.679	97.733	97.624	5	96.829	96.883	96.774	5	94.620	94.557	94.494
5.125	97.987	98.036	97.924	5.125	97.344	97.393	97.281	5.125	95.278	95.215	95.153
5.25	98.295	98.339	98.223	5.25	97.804	97.848	97.732	5.25	95.758	95.695	95.633
5.375	98.603	98.642	98.522	5.375	98.187	98.226	98.106	5.375	96.422	96.359	96.297
5.5	98.904	98.939	98.815	5.5	98.551	98.585	98.461	5.5	96.898	96.835	96.773
5.625	99.198	99.227	99.100	5.625	98.894	98.924	98.796	5.625	97.365	97.302	97.240
5.75	99.476	99.501	99.370	5.75	99.221	99.246	99.114	5.75	97.832	97.769	97.707
5.875	99.726	99.746	99.611	5.875	99.527	99.547	99.411	5.875	98.112	98.049	97.987
6	99.960	99.975	99.836	6	99.808	99.823	99.684	6	98.577	98.514	98.452
6.125	100.191	100.202	100.059	6.125	100.057	100.068	99.925	6.125	98.853	98.790	98.728
6.25	100.436	100.442	100.295	6.25	100.281	100.286	100.139	6.25	99.314	99.251	99.188
6.375	100.668	100.669	100.518	6.375	100.472	100.473	100.322	6.375	99.391	99.328	99.266
6.5	100.838	100.834	100.680	6.5	100.662	100.657	100.533	6.5	99.655	99.592	99.530
6.625	100.992	100.983	100.825	6.625	100.852	100.843	100.685	6.625	99.927	99.864	99.802
6.75	101.155	101.141	100.979	6.75	100.975	100.912	100.849	6.75	100.206	100.143	100.081
6.875	101.311	101.293	101.127	6.875	101.053	100.990	100.927	6.875	100.298	100.235	100.172
7	101.131	101.068	101.005	7	101.301	101.238	101.175	7	100.389	100.326	100.263
7.125	101.341	101.278	101.215	7.125	101.551	101.488	101.425	7.125	100.481	100.418	100.355

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	97.888	97.942	97.833	5	97.033	97.087	96.978	5	94.670	94.607	94.544
5.125	98.196	98.245	98.132	5.125	97.548	97.597	97.484	5.125	95.328	95.265	95.202
5.25	98.503	98.548	98.431	5.25	98.007	98.051	97.935	5.25	95.808	95.745	95.682
5.375	98.811	98.850	98.730	5.375	98.388	98.428	98.308	5.375	96.472	96.409	96.346
5.5	99.112	99.147	99.023	5.5	98.751	98.786	98.662	5.5	96.948	96.885	96.822
5.625	99.406	99.435	99.308	5.625	99.094	99.124	98.996	5.625	97.415	97.352	97.289
5.75	99.685	99.710	99.578	5.75	99.420	99.445	99.314	5.75	97.882	97.819	97.756
5.875	99.935	99.955	99.820	5.875	99.726	99.746	99.610	5.875	98.162	98.099	98.036
6	100.170	100.185	100.046	6	100.007	100.022	99.883	6	98.627	98.564	98.501
6.125	100.402	100.412	100.269	6.125	100.256	100.267	100.124	6.125	98.903	98.840	98.777
6.25	100.649	100.654	100.507	6.25	100.480	100.486	100.339	6.25	99.364	99.301	99.238
6.375	100.883	100.883	100.732	6.375	100.673	100.674	100.523	6.375	99.441	99.378	99.315
6.5	101.055	101.051	100.896	6.5	100.865	100.861	100.706	6.5	99.705	99.642	99.579
6.625	101.211	101.202	101.044	6.625	101.058	101.049	100.890	6.625	99.977	99.914	99.851
6.75	101.377	101.362	101.200	6.75	101.119	101.105	100.943	6.75	100.256	100.193	100.130
6.875	101.535	101.516	101.350	6.875	101.103	101.040	100.977	6.875	100.348	100.285	100.222
7	101.303	101.279	101.109	7	101.351	101.288	101.225	7	100.439	100.376	100.313
7.125	101.391	101.328	101.265	7.125	101.601	101.538	101.475	7.125	100.531	100.468	100.405

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

YOUR BFF IN WHOLESALE

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	95.698	95.654	95.639	4.5	95.698	95.654	95.639	5	98.089	98.045	98.029
4.625	96.355	96.310	96.295	4.625	96.355	96.310	96.295	5.125	98.745	98.701	98.698
4.75	97.024	97.031	97.002	4.75	97.011	96.967	96.951	5.25	99.351	99.391	99.405
4.875	97.577	97.584	97.555	4.875	97.433	97.388	97.373	5.375	99.712	99.691	99.670
5	98.157	98.164	98.135	5	98.089	98.045	98.029	5.5	100.230	100.208	100.187
5.125	98.745	98.701	98.698	5.125	98.745	98.701	98.698	5.625	100.758	100.713	100.700
5.25	99.351	99.391	99.405	5.25	99.351	99.391	99.405	5.75	101.344	101.392	101.385
5.375	99.780	99.758	99.691	5.375	99.712	99.691	99.670	5.875	101.165	100.980	100.864
5.5	100.230	100.208	100.187	5.5	100.230	100.208	100.187	6	101.625	101.467	101.436
5.625	100.758	100.713	100.700	5.625	100.758	100.713	100.700	6.125	102.152	102.109	102.049
5.75	101.344	101.392	101.385	5.75	101.344	101.392	101.385	6.25	102.633	102.720	102.660
5.875	101.311	101.268	101.214	5.875	101.165	101.003	100.971	6.375	102.280	102.187	102.146
6	101.682	101.577	101.537	6	101.682	101.567	101.537	6.5	102.838	102.744	102.705
6.125	102.235	102.119	102.089	6.125	102.235	102.119	102.089	6.625	103.366	103.272	103.233
6.25	102.633	102.720	102.660	6.25	102.633	102.720	102.660	6.75	103.265	103.332	103.291
6.375	102.343	102.250	102.209	6.375	102.343	102.250	102.209	6.875	102.973	102.976	102.926
6.5	102.871	102.778	102.738	6.5	102.871	102.778	102.738	7	103.502	103.505	103.456
6.625	103.370	103.275	103.236	6.625	103.370	103.275	103.236	7.125	104.042	104.044	103.997
6.75	103.265	103.332	103.291	6.75	103.265	103.332	103.291	7.25	103.665	103.607	103.561
6.875	103.013	103.016	102.967	6.875	103.013	103.016	102.967	7.375	103.495	103.504	103.446
7	103.518	103.520	103.472	7	103.518	103.520	103.472	7.5	103.800	103.807	103.750
7.125	104.041	104.043	103.996	7.125	104.041	104.043	103.996	7.625	104.340	104.347	104.292
7.25	103.665	103.607	103.561	7.25	103.665	103.607	103.561	7.75	104.177	104.133	104.088
7.375	103.551	103.559	103.501	7.375	103.551	103.559	103.501				
7.5	104.015	103.964	103.917	7.5	103.858	103.866	103.810				

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.668	96.757	96.758	4.25	96.623	96.757	96.758	4.625	92.617	92.573	92.557
4.375	97.192	97.326	97.327	4.375	97.192	97.326	97.327	4.75	95.539	95.546	95.517
4.5	97.756	97.890	97.891	4.5	97.756	97.890	97.891	4.875	96.298	96.393	96.385
4.625	98.314	98.448	98.449	4.625	98.314	98.448	98.449	5	96.999	97.095	97.087
4.75	98.606	98.560	98.546	4.75	98.606	98.560	98.546	5.125	97.824	97.919	97.912
4.875	98.933	98.976	98.961	4.875	98.768	98.976	98.961	5.25	98.655	98.633	98.566
5	99.416	99.518	99.504	5	99.310	99.518	99.504	5.375	99.350	99.261	99.238
5.125	99.898	100.044	100.030	5.125	99.836	100.044	100.030	5.5	99.901	99.812	99.790
5.25	100.215	100.169	100.155	5.25	100.215	100.169	100.155	5.625	100.431	100.341	100.321
5.375	100.227	100.256	100.246	5.375	100.210	100.256	100.227	5.75	100.638	100.550	100.529
5.5	100.708	100.747	100.727	5.5	100.700	100.747	100.717	5.875	100.722	100.608	100.575
5.625	101.189	101.207	101.208	5.625	101.161	101.207	101.178	6	101.226	101.111	101.080
5.75	101.364	101.319	101.304	5.75	101.364	101.319	101.304	6.125	101.707	101.628	101.560
5.875	101.253	101.225	101.218	5.875	100.913	101.048	101.003	6.25	101.860	101.745	101.716
6	101.733	101.706	101.698	6	101.354	101.490	101.445	6.375	101.410	101.318	101.276
								6.5	101.864	101.770	101.731
								6.625	102.306	102.213	102.174
								6.75	102.193	102.120	102.074
								6.875	101.664	101.668	101.620
								7	102.102	102.105	102.059
								7.125	102.549	102.552	102.507
								7.25	102.378	102.320	102.274

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	98.092	98.124	98.109	5	96.999	97.095	97.087	4.5	95.115	95.249	95.125
5.375	99.350	99.261	99.238	5.125	97.824	97.919	97.912	4.625	95.659	95.793	95.669
5.5	99.901	99.812	99.790	5.25	98.048	98.124	98.109	4.75	95.250	95.223	95.216
5.625	100.431	100.341	100.321	5.375	99.339	99.252	99.228	4.875	95.733	95.706	95.699
5.75	100.638	100.550	100.529	5.5	99.857	99.770	99.746	5	96.216	96.188	96.181
5.875	100.722	100.608	100.575	5.625	100.362	100.273	100.252	5.125	96.698	96.670	96.663
6	101.226	101.111	101.080	5.75	100.551	100.461	100.442	5.25	96.545	96.543	96.565
6.125	101.707	101.628	101.560	5.875	100.740	100.624	100.592	5.375	97.027	97.025	97.046
6.25	101.860	101.745	101.716	6	101.225	101.110	101.079	5.5	97.508	97.506	97.527
6.375	101.410	101.318	101.276	6.125	101.696	101.628	101.558	5.625	97.989	97.987	98.008
6.5	101.864	101.770	101.731	6.25	101.847	101.732	101.703	5.75	97.953	97.939	97.925
6.625	102.306	102.213	102.174	6.375	101.456	101.363	101.323	5.875	98.251	98.237	98.222
6.75	102.193	102.120	102.074	6.5	101.908	101.815	101.775	6	98.605	98.590	98.576
6.875	101.664	101.668	101.620	6.625	102.345	102.252	102.213	6.125	99.005	98.977	98.970

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	99.351	99.391	99.405	5.25	99.351	99.391	99.405	5.25	99.351	99.391	99.405
5.375	99.712	99.691	99.670	5.375	99.712	99.691	99.670	5.375	99.712	99.691	99.670
5.5	100.230	100.208	100.187	5.5	100.230	100.208	100.187	5.5	100.230	100.208	100.187
5.625	100.758	100.713	100.700	5.625	100.758	100.713	100.700	5.625	100.758	100.713	100.700
5.75	101.344	101.392	101.385	5.75	101.344	101.392	101.385	5.75	101.344	101.392	101.385
5.875	101.165	101.003	100.971	5.875	101.165	101.003	100.971	5.875	101.165	100.980	100.864
6	101.682	101.567	101.537	6	101.682	101.567	101.537	6	101.625	101.467	101.436
6.125	102.235	102.119	102.089	6.125	102.235	102.119	102.089	6.125	102.152	102.109	102.049
6.25	102.633	102.720	102.660	6.25	102.633	102.720	102.660	6.25	102.633	102.720	102.660
6.375	102.343	102.250	102.209	6.375	102.343	102.250	102.209	6.375	102.280	102.187	102.146
6.5	102.871	102.778	102.738	6.5	102.871	102.778	102.738	6.5	102.838	102.744	102.705
6.625	103.370	103.275	103.236	6.625	103.370	103.275	103.236	6.625	103.366	103.272	103.233
6.75	103.265	103.332	103.291	6.75	103.265	103.332	103.291	6.75	103.265	103.332	103.291
6.875	103.013	103.016	102.967	6.875	103.013	103.016	102.967	6.875	102.973	102.976	102.926
7	103.518	103.520	103.472	7	103.518	103.520	103.472	7	103.502	103.505	103.456
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	97.756	97.890	97.891	4.25	96.623	96.757	96.758	5.25	98.098	98.174	98.159
4.625	98.314	98.448	98.449	4.375	97.192	97.326	97.327	5.375	99.350	99.261	99.238
4.75	98.606	98.560	98.546	4.5	97.756	97.890	97.891	5.5	99.901	99.812	99.790
4.875	98.768	98.976	98.961	4.625	98.314	98.448	98.449	5.625	100.431	100.341	100.321
5	99.310	99.518	99.504	4.75	98.606	98.560	98.546	5.75	100.638	100.550	100.529
5.125	99.836	100.044	100.030	4.875	98.768	98.976	98.961	5.875	100.722	100.608	100.575
5.25	100.215	100.169	100.155	5	99.310	99.518	99.504	6	101.226	101.111	101.080
5.375	100.210	100.256	100.227	5.125	99.836	100.044	100.030	6.125	101.707	101.658	101.588
5.5	100.700	100.747	100.717	5.25	100.215	100.169	100.155	6.25	101.860	101.745	101.716
5.625	101.161	101.207	101.178	5.375	100.210	100.256	100.227	6.375	101.410	101.318	101.276
5.75	101.364	101.319	101.304	5.5	100.700	100.747	100.717	6.5	101.864	101.770	101.731
5.875	100.913	101.048	101.003	5.625	101.161	101.207	101.178	6.625	102.306	102.213	102.174
6	101.354	101.490	101.445	5.75	101.364	101.319	101.304	6.75	102.193	102.120	102.074
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	98.098	98.174	98.159	5.25	98.098	98.174	98.159	4.5	95.115	95.249	95.125
5.375	99.350	99.261	99.238	5.375	98.761	98.837	98.823	4.625	95.659	95.793	95.669
5.5	99.901	99.812	99.790	5.5	99.536	99.612	99.598	4.75	94.181	94.207	94.127
5.625	100.431	100.341	100.321	5.625	100.212	100.288	100.273	4.875	94.533	94.741	94.526
5.75	100.638	100.550	100.529	5.75	100.438	100.394	100.378	5	95.042	95.249	95.035
5.875	100.722	100.608	100.575	5.875	100.233	100.289	100.220	5.125	95.517	95.724	95.510
6	101.226	101.111	101.080	6	100.912	100.968	100.898	5.25	96.413	96.392	96.370
6.125	101.707	101.658	101.588	6.125	101.622	101.658	101.588	5.375	96.532	96.511	96.490
6.25	101.860	101.745	101.716	6.25	101.490	101.432	101.401	5.5	96.949	96.928	96.907
6.375	101.410	101.318	101.276	6.375	100.834	100.871	100.812	5.625	97.372	97.351	97.330
6.5	101.864	101.770	101.731	6.5	101.479	101.516	101.458	5.75	97.953	97.939	97.925
6.625	102.306	102.213	102.174	6.625	102.151	102.118	102.060	5.875	98.251	98.237	98.222
6.75	102.193	102.120	102.074	6.75	102.243	102.170	102.124	6	98.605	98.590	98.576
6.875	101.664	101.668	101.620	6.875	101.032	100.974	100.928	6.125	98.938	98.923	98.909

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
< 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	98.645	98.601	98.585	5.125	98.645	98.601	98.585	4.75	96.911	96.867	96.851
5.25	99.251	99.207	99.192	5.25	99.251	99.207	99.192	4.875	97.333	97.288	97.273
5.375	99.612	99.591	99.570	5.375	99.612	99.591	99.570	5	97.989	97.945	97.929
5.5	100.130	100.108	100.087	5.5	100.130	100.108	100.087	5.125	98.645	98.601	98.585
5.625	100.658	100.613	100.598	5.625	100.658	100.613	100.598	5.25	99.251	99.207	99.192
5.75	101.244	101.200	101.184	5.75	101.244	101.200	101.184	5.375	99.612	99.591	99.570
5.875	101.065	100.998	100.944	5.875	101.065	100.880	100.695	5.5	100.130	100.108	100.087
6	101.525	101.340	101.297	6	101.525	101.340	101.297	5.625	100.658	100.613	100.598
6.125	102.023	101.891	101.860	6.125	102.023	101.891	101.860	5.75	101.244	101.200	101.184
6.25	102.410	102.352	102.321	6.25	102.410	102.352	102.321	5.875	101.065	100.880	100.695
6.375	101.894	101.851	101.809	6.375	101.894	101.851	101.809	6	101.525	101.340	101.297
6.5	102.330	102.288	102.245	6.5	102.330	102.288	102.245	6.125	102.023	101.891	101.860
6.625	102.787	102.744	102.702	6.625	102.787	102.744	102.702	6.25	102.410	102.352	102.321
6.75	103.112	103.039	102.992	6.75	103.112	103.039	102.992	6.375	101.894	101.851	101.809
6.875	102.456	102.413	102.370	6.875	102.456	102.413	102.370	6.5	102.330	102.288	102.245
7	102.756	102.713	102.670	7	102.756	102.713	102.670	6.625	102.787	102.744	102.702
7.125	103.167	103.108	103.063	7.125	103.167	103.108	103.063	6.75	103.112	103.039	102.992
7.25	103.565	103.507	103.461	7.25	103.565	103.507	103.461	6.875	102.456	102.413	102.370
7.375	102.935	102.928	102.811	7.375	102.856	102.865	102.807	7	102.756	102.713	102.670
7.5	103.302	103.310	103.254	7.5	103.302	103.310	103.254	7.125	103.167	103.108	103.063
7.625	103.725	103.733	103.677	7.625	103.725	103.733	103.677	7.25	103.565	103.507	103.461
7.75	104.077	104.033	103.988	7.75	104.077	104.033	103.988	7.375	102.927	102.935	102.878
7.875	103.364	103.371	103.306					7.5	103.368	103.376	103.320
8	103.482	103.489	103.424					7.625	103.794	103.802	103.746
8.125	103.551	103.558	103.492					7.75	104.077	104.033	103.988
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	96.623	96.757	96.758	4.25	96.623	96.757	96.758	4.875	96.133	96.198	96.290
4.375	97.135	97.269	97.270	4.375	97.135	97.269	97.270	5	96.715	96.780	96.872
4.5	97.631	97.766	97.767	4.5	97.631	97.766	97.767	5.125	97.461	97.526	97.618
4.625	98.109	98.244	98.245	4.625	98.109	98.244	98.245	5.25	97.992	97.971	98.041
4.75	98.506	98.460	98.446	4.75	98.506	98.460	98.446	5.375	98.870	98.848	98.827
4.875	98.647	98.855	98.840	4.875	98.647	98.855	98.840	5.5	99.362	99.341	99.361
5	99.099	99.299	99.285	5	99.091	99.299	99.285	5.625	99.844	99.890	99.975
5.125	99.568	99.714	99.699	5.125	99.560	99.714	99.699	5.75	100.288	100.244	100.228
5.25	100.115	100.069	100.055	5.25	100.115	100.069	100.055	5.875	100.425	100.240	100.055
5.375	100.012	100.058	100.029	5.375	100.012	100.058	100.029	6	100.805	100.620	100.625
5.5	100.385	100.431	100.402	5.5	100.385	100.431	100.402	6.125	101.193	101.207	101.237
5.625	100.831	100.808	100.808	5.625	100.727	100.770	100.741	6.25	101.340	101.282	101.251
5.75	101.264	101.219	101.204	5.75	101.264	101.219	101.204	6.375	100.889	100.846	100.804
5.875	100.746	100.805	100.760	5.875	100.669	100.805	100.760	6.5	101.365	101.323	101.280
6	101.190	101.179	101.179	6	101.086	101.139	101.094	6.625	101.712	101.669	101.627
								6.75	102.093	102.020	101.974
								6.875	101.333	101.337	101.289
								7	101.646	101.650	101.603
								7.125	101.967	101.970	101.925
								7.25	102.278	102.220	102.174
								7.375	101.230	101.186	101.141
								7.5	101.730	101.686	101.642
								7.625	102.216	102.172	102.127
								7.75	102.539	102.495	102.451
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	101.365	101.323	101.280	6.125	101.180	101.207	101.237	4.5	94.983	95.117	94.993
6.625	101.712	101.669	101.627	6.25	101.390	101.332	101.301	4.625	95.409	95.544	95.419
6.75	102.093	102.020	101.974	6.375	100.653	100.581	100.556	4.75	94.081	94.192	94.027
6.875	101.333	101.337	101.289	6.5	101.230	101.158	101.111	4.875	94.399	94.607	94.392
7	101.646	101.650	101.603	6.625	101.731	101.658	101.611	5	94.797	94.982	94.783
7.125	101.967	101.970	101.925	6.75	102.143	102.070	102.024	5.125	95.135	95.314	95.100
7.25	102.278	102.220	102.174	6.875	100.932	100.874	100.828	5.25	96.313	96.292	96.270
7.375	101.230	101.186	101.141	7	101.464	101.406	101.360	5.375	96.432	96.411	96.390
7.5	101.730	101.686	101.642	7.125	101.979	101.921	101.875	5.5	96.849	96.828	96.807
7.625	102.216	102.172	102.127	7.25	102.328	102.270	102.224	5.625	97.272	97.251	97.230
7.75	102.539	102.495	102.451	7.375	101.280	101.236	101.191	5.75	97.853	97.839	97.825
				7.5	101.780	101.736	101.692	5.875	98.151	98.137	98.122
				7.625	102.266	102.222	102.177	6	98.505	98.490	98.476
								6.125	98.838	98.823	98.809

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	101.894	101.851	101.809	6.375	101.894	101.851	101.809	6	101.525	101.340	101.297
6.5	102.330	102.288	102.245	6.5	102.330	102.288	102.245	6.125	102.023	101.891	101.860
6.625	102.787	102.744	102.702	6.625	102.787	102.744	102.702	6.25	102.410	102.352	102.321
6.75	103.112	103.039	102.992	6.75	103.112	103.039	102.992	6.375	101.894	101.851	101.809
6.875	102.456	102.413	102.370	6.875	102.456	102.413	102.370	6.5	102.330	102.288	102.245
7	102.756	102.713	102.670	7	102.756	102.713	102.670	6.625	102.787	102.744	102.702
7.125	103.167	103.108	103.063	7.125	103.167	103.108	103.063	6.75	103.112	103.039	102.992
7.25	103.565	103.507	103.461	7.25	103.565	103.507	103.461	6.875	102.456	102.413	102.370
7.375	102.935	102.928	102.811	7.375	102.856	102.865	102.807	7	102.756	102.713	102.670
7.5	103.302	103.310	103.254	7.5	103.302	103.310	103.254	7.125	103.167	103.108	103.063
7.625	103.725	103.733	103.677	7.625	103.725	103.733	103.677	7.25	103.565	103.507	103.461
7.75	104.077	104.033	103.988	7.75	104.077	104.033	103.988	7.375	102.927	102.935	102.878
7.875	103.364	103.371	103.306					7.5	103.368	103.376	103.320
8	103.482	103.489	103.424					7.625	103.794	103.802	103.746
8.125	103.551	103.558	103.492					7.75	104.077	104.033	103.988
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	97.631	97.766	97.767	4.5	97.631	97.766	97.767	6.625	101.712	101.669	101.627
4.625	98.109	98.244	98.245	4.625	98.109	98.244	98.245	6.75	102.093	102.020	101.974
4.75	98.506	98.460	98.446	4.75	98.506	98.460	98.446	6.875	100.966	100.930	100.870
4.875	98.647	98.855	98.840	4.875	98.647	98.855	98.840	7	101.414	101.356	101.310
5	99.099	99.299	99.285	5	99.091	99.299	99.285	7.125	101.929	101.871	101.825
5.125	99.568	99.714	99.699	5.125	99.560	99.714	99.699	7.25	102.278	102.220	102.174
5.25	100.115	100.069	100.055	5.25	100.115	100.069	100.055	7.375	101.762	101.755	101.638
5.375	100.012	100.058	100.029	5.375	100.012	100.058	100.029	7.5	101.802	101.795	101.678
5.5	100.385	100.431	100.402	5.5	100.385	100.431	100.402	7.625	102.216	102.172	102.127
5.625	100.831	100.808	100.808	5.625	100.727	100.770	100.741	7.75	102.539	102.495	102.451
5.75	101.264	101.219	101.204	5.75	101.264	101.219	101.204	7.875	100.879	100.886	100.821
5.875	100.746	100.805	100.760	5.875	100.669	100.805	100.760	8	100.997	101.004	100.939
6	101.190	101.179	101.179	6	101.086	101.139	101.094	8.125	101.066	101.073	101.007
6.125	101.622	101.611	101.611	6.125	101.611	101.565	101.551				
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	101.365	101.323	101.280	6.125	101.180	101.207	101.237	4.5	94.983	95.117	94.993
6.625	101.712	101.669	101.627	6.25	101.390	101.332	101.301	4.625	95.409	95.544	95.419
6.75	102.093	102.020	101.974	6.375	100.653	100.581	100.556	4.75	94.081	94.192	94.027
6.875	100.882	100.824	100.778	6.5	101.230	101.158	101.111	4.875	94.399	94.607	94.392
7	101.414	101.356	101.310	6.625	101.731	101.658	101.611	5	94.797	94.982	94.783
7.125	101.929	101.871	101.825	6.75	102.143	102.070	102.024	5.125	95.135	95.314	95.100
7.25	102.278	102.220	102.174	6.875	100.932	100.874	100.828	5.25	96.313	96.292	96.270
7.375	101.230	101.186	101.141	7	101.464	101.406	101.360	5.375	96.432	96.411	96.390
7.5	101.730	101.686	101.642	7.125	101.979	101.921	101.875	5.5	96.849	96.828	96.807
7.625	102.216	102.172	102.127	7.25	102.328	102.270	102.224	5.625	97.272	97.251	97.230
7.75	102.539	102.495	102.451	7.375	101.280	101.236	101.191	5.75	97.853	97.839	97.825
				7.5	101.780	101.736	101.692	5.875	98.151	98.137	98.122
				7.625	102.266	102.222	102.177	6	98.505	98.490	98.476
								6.125	98.838	98.823	98.809

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.196	98.944	98.644	6.75	97.696	97.444	97.144
6.875	99.522	99.217	98.917	6.875	98.022	97.717	97.417
7	100.019	99.714	99.414	7	98.519	98.214	97.914
7.125	100.468	100.163	99.863	7.125	98.968	98.663	98.363
7.25	100.897	100.592	100.292	7.25	99.397	99.092	98.792
7.375	101.006	100.645	100.345	7.375	99.506	99.145	98.845
7.5	101.463	101.102	100.802	7.5	99.963	99.602	99.302
7.625	101.872	101.511	101.211	7.625	100.372	100.011	99.711
7.75	102.271	101.910	101.610	7.75	100.771	100.410	100.110
7.875	102.083	101.667	101.367	7.875	100.583	100.167	99.867
8	102.510	102.094	101.794	8	101.010	100.594	100.294
8.125	102.889	102.473	102.173	8.125	101.389	100.973	100.673
8.25	103.248	102.832	102.532	8.25	101.748	101.332	101.032

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.196	96.944	96.644	6.75	95.696	95.444	95.144
6.875	97.522	97.217	96.917	6.875	96.022	95.717	95.417
7	98.019	97.714	97.414	7	96.519	96.214	95.914
7.125	98.468	98.163	97.863	7.125	96.968	96.663	96.363
7.25	98.897	98.592	98.292	7.25	97.397	97.092	96.792
7.375	99.006	98.645	98.345	7.375	97.506	97.145	96.845
7.5	99.463	99.102	98.802	7.5	97.963	97.602	97.302
7.625	99.872	99.511	99.211	7.625	98.372	98.011	97.711
7.75	100.271	99.910	99.610	7.75	98.771	98.410	98.110
7.875	100.083	99.667	99.367	7.875	98.583	98.167	97.867
8	100.510	100.094	99.794	8	99.010	98.594	98.294
8.125	100.889	100.473	100.173	8.125	99.389	98.973	98.673
8.25	101.248	100.832	100.532	8.25	99.748	99.332	99.032

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.446	98.194	97.894	6.75	96.446	96.194	95.894
6.875	98.772	98.467	98.167	6.875	96.772	96.467	96.167
7	99.269	98.964	98.664	7	97.269	96.964	96.664
7.125	99.718	99.413	99.113	7.125	97.718	97.413	97.113
7.25	100.147	99.842	99.542	7.25	98.147	97.842	97.542
7.375	100.256	99.895	99.595	7.375	98.256	97.895	97.595
7.5	100.713	100.352	100.052	7.5	98.713	98.352	98.052
7.625	101.122	100.761	100.461	7.625	99.122	98.761	98.461
7.75	101.521	101.160	100.860	7.75	99.521	99.160	98.860
7.875	101.333	100.917	100.617	7.875	99.333	98.917	98.617
8	101.760	101.344	101.044	8	99.760	99.344	99.044
8.125	102.139	101.723	101.423	8.125	100.139	99.723	99.423
8.25	102.498	102.082	101.782	8.25	100.498	100.082	99.782

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.