



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	93.537	93.505	93.505	4.75	93.537	93.505	93.505	5.125	95.872	95.827	95.811
4.875	94.259	94.232	94.232	4.875	94.259	94.232	94.232	5.25	96.566	96.520	96.505
5	94.818	94.797	94.797	5	94.818	94.797	94.797	5.375	97.196	97.150	97.135
5.125	95.458	95.442	95.442	5.125	95.458	95.442	95.442	5.5	97.850	97.818	97.818
5.25	96.726	96.661	96.649	5.25	96.118	96.104	96.081	5.625	98.264	98.237	98.237
5.375	97.399	97.334	97.321	5.375	96.799	96.762	96.762	5.75	99.569	99.552	99.491
5.5	98.177	98.112	98.099	5.5	97.417	97.385	97.385	5.875	100.096	100.078	100.017
5.625	98.662	98.597	98.584	5.625	97.951	97.924	97.924	6	100.561	100.542	100.481
5.75	98.893	98.822	98.804	5.75	98.827	98.785	98.750	6.125	100.973	100.953	100.891
5.875	99.497	99.425	99.407	5.875	99.338	99.289	99.247	6.25	101.006	100.979	100.911
6	100.123	100.051	100.033	6	99.825	99.772	99.726	6.375	101.461	101.433	101.365
6.125	100.542	100.471	100.453	6.125	100.311	100.257	100.210	6.5	101.879	101.851	101.782
6.25	100.504	100.415	100.383	6.25	100.394	100.407	100.353	6.625	102.230	102.200	102.131
6.375	101.019	100.931	100.899	6.375	100.854	100.840	100.778	6.75	101.864	101.820	101.783
6.5	101.499	101.410	101.378	6.5	101.270	101.231	101.164	6.875	102.304	102.260	102.222
6.625	101.863	101.774	101.742	6.625	101.698	101.682	101.618	7	102.703	102.659	102.620
6.75	101.754	101.655	101.602	6.75	101.667	101.655	101.602	7.125	103.044	103.000	102.959
6.875	102.132	102.076	102.017	6.875	102.061	102.076	102.017	7.25	102.933	102.940	102.865
7	102.573	102.463	102.413	7	102.373	102.353	102.270	7.375	103.372	103.379	103.303
7.125	102.913	102.802	102.752	7.125	102.726	102.715	102.633	7.5	103.745	103.752	103.675
7.25	102.912	102.954	102.863	7.25	102.912	102.954	102.863	7.625	104.017	104.024	103.946
7.375	103.277	103.232	103.136	7.375	103.194	103.232	103.136	7.75	104.001	104.040	103.948
7.5	103.656	103.543	103.491	7.5	103.536	103.543	103.466	7.875	104.351	104.389	104.297
7.625	104.039	103.927	103.875	7.625	103.724	103.758	103.661	8	104.023	104.023	103.935
7.75	103.883	103.993	103.882	7.75	103.883	103.993	103.882				
7.875	104.100	104.209	104.119	7.875	104.100	104.209	104.119				
8	104.250	104.351	104.253	8	104.250	104.351	104.253				
8.125	104.453	104.560	104.468	8.125	104.453	104.560	104.468				
8.25	104.737	104.762	104.655	8.25	104.737	104.762	104.655				
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	97.161	97.098	97.098	4.625	97.355	97.292	97.292	5	94.037	93.726	93.726
4.75	97.629	97.670	97.694	4.75	97.450	97.510	97.542	5.125	94.653	94.605	94.605
4.875	98.082	98.058	98.033	4.875	97.997	97.930	97.930	5.25	96.518	96.362	96.267
5	98.506	98.507	98.464	5	98.394	98.437	98.290	5.375	97.194	97.038	96.943
5.125	99.028	99.067	98.914	5.125	98.886	98.933	98.790	5.5	97.969	97.813	97.717
5.25	99.411	99.448	99.297	5.25	99.227	99.272	99.128	5.625	98.457	98.302	98.207
5.375	99.734	99.763	99.678	5.375	99.558	99.601	99.455	5.75	98.843	98.696	98.610
5.5	100.163	100.192	100.032	5.5	99.936	99.924	99.870	5.875	99.447	99.301	99.216
5.625	100.184	100.175	100.273	5.625	100.090	100.030	100.121	6	100.054	99.908	99.823
5.75	100.554	100.542	100.596	5.75	100.387	100.347	100.450	6.125	100.504	100.358	100.274
5.875	100.968	100.956	100.941	5.875	100.640	100.663	100.764	6.25	100.554	100.418	100.345
6	101.293	101.281	101.331	6	101.029	100.978	101.080	6.375	101.055	100.918	100.842
6.125	101.307	101.222	101.194	6.125	101.150	101.083	101.074	6.5	101.499	101.360	101.282
6.25	101.444	101.433	101.440	6.25	101.149	101.155	101.269	6.625	101.900	101.758	101.678
6.375	101.824	101.813	101.803	6.375	101.453	101.457	101.570	6.75	101.736	101.595	101.542
6.5	102.080	102.069	102.059	6.5	101.753	101.756	101.870	6.875	102.130	101.987	101.905
6.625	102.066	101.989	101.968	6.625	101.792	101.750	101.733	7	102.527	102.382	102.299
6.75	102.199	102.177	102.154	6.75	102.058	102.045	102.031	7.125	102.894	102.747	102.662
6.875	102.557	102.548	102.540	6.875	102.326	102.310	102.295	7.25	102.794	102.650	102.568
7	102.663	102.637	102.614	7	102.603	102.587	102.572	7.375	103.164	103.019	102.935
7.125	102.129	102.052	101.996	7.125	101.896	101.819	101.762	7.5	103.523	103.376	103.291
7.25	102.615	102.539	102.482	7.25	102.284	102.207	102.150	7.625	103.897	103.749	103.662
7.375	103.082	103.006	102.949	7.375	102.656	102.579	102.523	7.75	102.260	102.286	102.219
								7.875	102.498	102.537	102.444

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	97.638	97.681	97.612	5	96.753	96.795	96.726	5	94.341	94.278	94.216
5.125	97.940	97.978	97.904	5.125	97.260	97.298	97.224	5.125	94.995	94.932	94.870
5.25	98.242	98.275	98.196	5.25	97.713	97.746	97.668	5.25	95.472	95.409	95.346
5.375	98.543	98.571	98.489	5.375	98.089	98.117	98.035	5.375	96.131	96.068	96.006
5.5	98.839	98.862	98.775	5.5	98.455	98.478	98.391	5.5	96.603	96.540	96.478
5.625	99.126	99.144	99.052	5.625	98.810	98.828	98.736	5.625	97.067	97.004	96.941
5.75	99.398	99.412	99.315	5.75	99.134	99.147	99.051	5.75	97.531	97.468	97.405
5.875	99.642	99.651	99.550	5.875	99.418	99.427	99.326	5.875	97.809	97.746	97.684
6	99.872	99.876	99.770	6	99.684	99.688	99.583	6	98.271	98.208	98.146
6.125	100.098	100.097	99.987	6.125	99.929	99.928	99.818	6.125	98.546	98.483	98.420
6.25	100.336	100.330	100.216	6.25	100.148	100.142	100.028	6.25	99.003	98.940	98.877
6.375	100.562	100.551	100.433	6.375	100.336	100.325	100.206	6.375	99.080	99.017	98.955
6.5	100.729	100.713	100.590	6.5	100.513	100.498	100.374	6.5	99.344	99.281	99.218
6.625	100.880	100.859	100.731	6.625	100.682	100.662	100.534	6.625	99.615	99.552	99.490
6.75	101.039	101.013	100.881	6.75	100.736	100.711	100.593	6.75	99.894	99.831	99.768
6.875	101.191	101.161	101.024	6.875	100.797	100.734	100.671	6.875	99.986	99.923	99.860
7	100.954	100.919	100.809	7	101.044	100.981	100.918	7	100.078	100.015	99.952
7.125	101.144	101.081	101.018	7.125	101.293	101.230	101.167	7.125	100.170	100.107	100.045

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	97.847	97.890	97.821	5	96.957	97.000	96.930	5	94.391	94.328	94.265
5.125	98.148	98.186	98.112	5.125	97.464	97.501	97.428	5.125	95.045	94.982	94.919
5.25	98.450	98.482	98.404	5.25	97.915	97.948	97.870	5.25	95.522	95.459	95.396
5.375	98.751	98.779	98.696	5.375	98.291	98.319	98.236	5.375	96.181	96.118	96.055
5.5	99.046	99.069	98.982	5.5	98.655	98.678	98.591	5.5	96.653	96.590	96.527
5.625	99.334	99.352	99.260	5.625	99.009	99.028	98.936	5.625	97.117	97.054	96.991
5.75	99.606	99.620	99.523	5.75	99.333	99.346	99.250	5.75	97.581	97.518	97.455
5.875	99.851	99.859	99.759	5.875	99.617	99.625	99.524	5.875	97.859	97.796	97.733
6	100.081	100.085	99.979	6	99.883	99.886	99.781	6	98.321	98.258	98.195
6.125	100.308	100.307	100.197	6.125	100.127	100.126	100.016	6.125	98.596	98.533	98.470
6.25	100.548	100.542	100.428	6.25	100.347	100.341	100.227	6.25	99.053	98.990	98.927
6.375	100.776	100.765	100.646	6.375	100.536	100.525	100.406	6.375	99.130	99.067	99.004
6.5	100.945	100.929	100.806	6.5	100.716	100.700	100.577	6.5	99.394	99.331	99.268
6.625	101.098	101.077	100.949	6.625	100.887	100.867	100.739	6.625	99.665	99.602	99.539
6.75	101.259	101.234	101.101	6.75	100.944	100.918	100.786	6.75	99.944	99.881	99.818
6.875	101.413	101.383	101.246	6.875	100.848	100.818	100.721	6.875	100.036	99.973	99.910
7	101.178	101.143	101.002	7	101.094	101.031	100.968	7	100.128	100.065	100.002
7.125	101.194	101.131	101.068	7.125	101.343	101.280	101.217	7.125	100.220	100.157	100.094

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	95.272	95.227	95.211	4.5	95.272	95.227	95.211	5	97.847	97.849	97.840
4.625	95.928	95.883	95.868	4.625	95.928	95.883	95.868	5.125	98.425	98.525	98.516
4.75	96.621	96.608	96.594	4.75	96.621	96.608	96.594	5.25	99.144	99.234	99.225
4.875	97.158	97.151	97.104	4.875	97.105	97.091	97.078	5.375	99.581	99.552	99.524
5	97.847	97.849	97.840	5	97.847	97.849	97.840	5.5	100.118	100.089	100.061
5.125	98.425	98.525	98.516	5.125	98.425	98.525	98.516	5.625	100.658	100.677	100.655
5.25	99.144	99.234	99.225	5.25	99.144	99.234	99.225	5.75	101.306	101.365	101.342
5.375	99.581	99.552	99.524	5.375	99.581	99.552	99.524	5.875	101.239	101.054	100.869
5.5	100.118	100.089	100.061	5.5	100.118	100.089	100.061	6	101.710	101.526	101.424
5.625	100.658	100.677	100.655	5.625	100.658	100.677	100.655	6.125	102.264	102.126	102.088
5.75	101.306	101.365	101.342	5.75	101.306	101.365	101.342	6.25	102.635	102.667	102.629
5.875	101.239	101.054	100.938	5.875	101.239	101.054	100.938	6.375	102.315	102.235	102.195
6	101.710	101.537	101.504	6	101.710	101.537	101.504	6.5	102.874	102.796	102.753
6.125	102.264	102.126	102.088	6.125	102.264	102.126	102.088	6.625	103.404	103.328	103.282
6.25	102.635	102.667	102.629	6.25	102.635	102.667	102.629	6.75	103.229	103.282	103.222
6.375	102.380	102.300	102.260	6.375	102.380	102.300	102.260	6.875	102.968	102.941	102.890
6.5	102.910	102.832	102.789	6.5	102.910	102.832	102.789	7	103.499	103.473	103.419
6.625	103.411	103.334	103.289	6.625	103.411	103.334	103.289	7.125	104.039	104.015	103.959
6.75	103.229	103.282	103.222	6.75	103.229	103.282	103.222	7.25	103.589	103.526	103.479
6.875	103.009	102.982	102.931	6.875	103.009	102.982	102.931	7.375	103.406	103.444	103.385
7	103.515	103.489	103.436	7	103.515	103.489	103.436	7.5	103.710	103.750	103.688
7.125	104.040	104.016	103.959	7.125	104.040	104.016	103.959	7.625	104.251	104.293	104.229
7.25	103.589	103.526	103.479	7.25	103.589	103.526	103.479	7.75	104.013	103.960	103.913
7.375	103.461	103.500	103.441	7.375	103.461	103.500	103.441				
7.5	103.905	103.857	103.826	7.5	103.770	103.810	103.748				

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	96.603	96.740	96.743	4.25	96.603	96.740	96.743	4.625	92.190	92.146	92.130
4.375	97.173	97.309	97.312	4.375	97.173	97.309	97.312	4.75	95.323	95.383	95.353
4.5	97.738	97.874	97.877	4.5	97.738	97.874	97.877	4.875	96.261	96.322	96.291
4.625	98.298	98.434	98.437	4.625	98.298	98.434	98.437	5	96.964	97.024	96.994
4.75	98.381	98.346	98.339	4.75	98.381	98.336	98.323	5.125	97.790	97.850	97.820
4.875	98.932	98.890	98.879	4.875	98.932	98.890	98.879	5.25	98.500	98.397	98.311
5	99.477	99.435	99.424	5	99.477	99.435	99.424	5.375	99.276	99.232	99.213
5.125	100.007	99.965	99.954	5.125	100.007	99.965	99.954	5.5	99.829	99.787	99.766
5.25	100.036	99.991	99.977	5.25	100.036	99.991	99.977	5.625	100.362	100.322	100.297
5.375	100.254	100.213	100.191	5.375	100.011	100.213	100.188	5.75	100.573	100.534	100.507
5.5	100.735	100.709	100.684	5.5	100.507	100.709	100.684	5.875	100.719	100.572	100.542
5.625	101.216	101.175	101.153	5.625	100.973	101.175	101.150	6	101.226	101.080	101.048
5.75	101.295	101.250	101.236	5.75	101.295	101.250	101.236	6.125	101.707	101.675	101.627
5.875	101.234	101.193	101.172	5.875	100.770	100.982	100.943	6.25	101.864	101.722	101.684
6	101.714	101.673	101.652	6	101.213	101.425	101.386	6.375	101.447	101.367	101.327
								6.5	101.903	101.824	101.782
								6.625	102.346	102.269	102.225
								6.75	102.146	102.073	102.026
								6.875	101.659	101.632	101.584
								7	102.099	102.073	102.023
								7.125	102.547	102.523	102.470
								7.25	102.302	102.239	102.192

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	98.161	98.180	98.149	5	96.964	97.024	96.994	4.5	95.090	95.226	95.104
5.375	99.276	99.232	99.213	5.125	97.790	97.850	97.820	4.625	95.637	95.774	95.651
5.5	99.829	99.787	99.766	5.25	98.161	98.180	98.149	4.75	95.353	95.326	95.319
5.625	100.362	100.322	100.297	5.375	99.264	99.220	99.201	4.875	95.836	95.809	95.802
5.75	100.573	100.534	100.507	5.5	99.785	99.742	99.720	5	96.318	96.291	96.284
5.875	100.719	100.572	100.542	5.625	100.291	100.299	100.268	5.125	96.800	96.773	96.766
6	101.226	101.080	101.048	5.75	100.481	100.443	100.415	5.25	96.753	96.712	96.690
6.125	101.707	101.675	101.627	5.875	100.734	100.587	100.558	5.375	97.234	97.193	97.171
6.25	101.864	101.722	101.684	6	101.222	101.077	101.045	5.5	97.715	97.674	97.652
6.375	101.447	101.367	101.327	6.125	101.702	101.675	101.627	5.625	98.196	98.154	98.133
6.5	101.903	101.824	101.782	6.25	101.848	101.706	101.668	5.75	97.884	97.877	97.870
6.625	102.346	102.269	102.225	6.375	101.492	101.412	101.373	5.875	98.214	98.175	98.168
6.75	102.146	102.073	102.026	6.5	101.945	101.867	101.825	6	98.694	98.653	98.632
6.875	101.659	101.632	101.584	6.625	102.383	102.307	102.262	6.125	99.166	99.125	99.104

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	99.144	99.234	99.225	5.25	99.144	99.234	99.225	5.25	99.144	99.234	99.225
5.375	99.581	99.552	99.524	5.375	99.581	99.552	99.524	5.375	99.581	99.552	99.524
5.5	100.118	100.089	100.061	5.5	100.118	100.089	100.061	5.5	100.118	100.089	100.061
5.625	100.658	100.677	100.655	5.625	100.658	100.677	100.655	5.625	100.658	100.677	100.655
5.75	101.306	101.365	101.342	5.75	101.306	101.365	101.342	5.75	101.306	101.365	101.342
5.875	101.239	101.054	100.938	5.875	101.239	101.054	100.938	5.875	101.239	101.054	100.869
6	101.710	101.537	101.504	6	101.710	101.537	101.504	6	101.710	101.526	101.424
6.125	102.264	102.126	102.088	6.125	102.264	102.126	102.088	6.125	102.264	102.126	102.088
6.25	102.635	102.667	102.629	6.25	102.635	102.667	102.629	6.25	102.635	102.667	102.629
6.375	102.380	102.300	102.260	6.375	102.380	102.300	102.260	6.375	102.315	102.235	102.195
6.5	102.910	102.832	102.789	6.5	102.910	102.832	102.789	6.5	102.874	102.796	102.753
6.625	103.411	103.334	103.289	6.625	103.411	103.334	103.289	6.625	103.404	103.328	103.282
6.75	103.229	103.282	103.222	6.75	103.229	103.282	103.222	6.75	103.229	103.282	103.222
6.875	103.009	102.982	102.931	6.875	103.009	102.982	102.931	6.875	102.968	102.941	102.890
7	103.515	103.489	103.436	7	103.515	103.489	103.436	7	103.499	103.473	103.419
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	97.738	97.874	97.877	4.25	96.603	96.740	96.743	5.25	98.161	98.180	98.149
4.625	98.298	98.434	98.437	4.375	97.173	97.309	97.312	5.375	99.276	99.232	99.213
4.75	98.381	98.336	98.323	4.5	97.738	97.874	97.877	5.5	99.829	99.787	99.766
4.875	98.932	98.890	98.879	4.625	98.298	98.434	98.437	5.625	100.362	100.322	100.297
5	99.477	99.435	99.424	4.75	98.381	98.336	98.323	5.75	100.573	100.534	100.507
5.125	100.007	99.965	99.954	4.875	98.932	98.890	98.879	5.875	100.719	100.572	100.542
5.25	100.036	99.991	99.977	5	99.477	99.435	99.424	6	101.226	101.080	101.048
5.375	100.011	100.213	100.188	5.125	100.007	99.965	99.954	6.125	101.707	101.675	101.627
5.5	100.507	100.709	100.684	5.25	100.036	99.991	99.977	6.25	101.864	101.722	101.684
5.625	100.973	101.175	101.150	5.375	100.011	100.213	100.188	6.375	101.447	101.367	101.327
5.75	101.295	101.250	101.236	5.5	100.507	100.709	100.684	6.5	101.903	101.824	101.782
5.875	100.770	100.982	100.943	5.625	100.973	101.175	101.150	6.625	102.346	102.269	102.225
6	101.245	101.425	101.386	5.75	101.295	101.250	101.236	6.75	102.146	102.073	102.026
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	98.161	98.180	98.149	5.25	98.161	98.180	98.149	4.5	95.090	95.226	95.104
5.375	99.276	99.232	99.213	5.375	98.826	98.844	98.814	4.625	95.637	95.774	95.651
5.5	99.829	99.787	99.766	5.5	99.603	99.621	99.590	4.75	94.153	94.112	93.969
5.625	100.362	100.322	100.297	5.625	100.280	100.299	100.268	4.875	94.691	94.650	94.439
5.75	100.573	100.534	100.507	5.75	100.268	100.205	100.158	5	95.207	95.165	94.954
5.875	100.719	100.572	100.542	5.875	100.308	100.300	100.252	5.125	95.690	95.649	95.437
6	101.226	101.080	101.048	6	100.989	100.981	100.934	5.25	96.374	96.360	96.345
6.125	101.707	101.675	101.627	6.125	101.702	101.675	101.627	5.375	96.491	96.477	96.463
6.25	101.864	101.722	101.684	6.25	101.478	101.404	101.357	5.5	96.912	96.898	96.884
6.375	101.447	101.367	101.327	6.375	100.844	100.857	100.780	5.625	97.332	97.318	97.304
6.5	101.903	101.824	101.782	6.5	101.498	101.511	101.434	5.75	97.884	97.877	97.870
6.625	102.346	102.269	102.225	6.625	102.184	102.127	102.050	5.875	98.182	98.175	98.168
6.75	102.146	102.073	102.026	6.75	102.196	102.123	102.076	6	98.535	98.528	98.520
6.875	101.659	101.632	101.584	6.875	100.958	100.895	100.848	6.125	98.867	98.860	98.853

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	98.281	98.252	98.254	5.125	98.281	98.252	98.254	4.75	96.521	96.508	96.494
5.25	99.044	99.015	98.987	5.25	99.044	99.015	98.987	4.875	97.005	96.991	96.978
5.375	99.481	99.452	99.424	5.375	99.481	99.452	99.424	5	97.747	97.734	97.720
5.5	100.018	99.989	99.961	5.5	100.018	99.989	99.961	5.125	98.281	98.252	98.254
5.625	100.558	100.530	100.501	5.625	100.558	100.530	100.501	5.25	99.044	99.015	98.987
5.75	101.074	101.011	101.073	5.75	101.074	101.011	101.073	5.375	99.481	99.452	99.424
5.875	101.139	100.954	100.769	5.875	101.139	100.954	100.769	5.5	100.018	99.989	99.961
6	101.610	101.426	101.265	6	101.610	101.426	101.265	5.625	100.558	100.530	100.501
6.125	102.164	101.980	101.834	6.125	102.164	101.980	101.834	5.75	101.074	101.011	101.073
6.25	102.378	102.304	102.280	6.25	102.378	102.304	102.280	5.875	101.139	100.954	100.769
6.375	102.009	101.959	101.909	6.375	102.009	101.959	101.909	6	101.610	101.426	101.265
6.5	102.401	102.352	102.302	6.5	102.401	102.352	102.302	6.125	102.164	101.980	101.834
6.625	102.856	102.806	102.756	6.625	102.856	102.806	102.756	6.25	102.378	102.304	102.280
6.75	103.065	102.991	102.944	6.75	103.065	102.991	102.944	6.375	102.009	101.959	101.909
6.875	102.520	102.449	102.378	6.875	102.520	102.449	102.378	6.5	102.401	102.352	102.302
7	102.952	102.881	102.810	7	102.952	102.881	102.810	6.625	102.856	102.806	102.756
7.125	103.292	103.221	103.150	7.125	103.292	103.221	103.150	6.75	103.065	102.991	102.944
7.25	103.489	103.426	103.379	7.25	103.489	103.426	103.379	6.875	102.520	102.449	102.378
7.375	102.939	102.951	102.920	7.375	102.768	102.804	102.745	7	102.952	102.881	102.810
7.5	103.212	103.252	103.191	7.5	103.212	103.252	103.191	7.125	103.292	103.221	103.150
7.625	103.635	103.677	103.612	7.625	103.635	103.677	103.612	7.25	103.489	103.426	103.379
7.75	103.913	103.860	103.813	7.75	103.913	103.860	103.813	7.375	102.836	102.874	102.816
7.875	103.184	103.178	103.115					7.5	103.278	103.317	103.255
8	103.303	103.296	103.234					7.625	103.704	103.745	103.682
8.125	103.371	103.365	103.302					7.75	103.913	103.860	103.813

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	96.556	96.692	96.695	4.25	96.556	96.692	96.695	4.875	96.048	96.078	96.147
4.375	97.070	97.207	97.210	4.375	97.070	97.207	97.210	5	96.631	96.661	96.730
4.5	97.571	97.707	97.710	4.5	97.571	97.707	97.710	5.125	97.378	97.408	97.477
4.625	98.053	98.190	98.193	4.625	98.053	98.190	98.193	5.25	97.974	97.963	98.032
4.75	98.293	98.252	98.241	4.75	98.293	98.252	98.241	5.375	98.738	98.710	98.681
4.875	98.768	98.726	98.715	4.875	98.768	98.726	98.715	5.5	99.297	99.286	99.355
5	99.217	99.175	99.164	5	99.217	99.175	99.164	5.625	99.915	99.903	99.973
5.125	99.638	99.596	99.585	5.125	99.638	99.596	99.585	5.75	100.145	100.055	100.008
5.25	99.936	99.891	99.877	5.25	99.936	99.891	99.877	5.875	100.499	100.314	100.129
5.375	99.856	99.971	99.946	5.375	99.769	99.971	99.946	6	100.890	100.706	100.670
5.5	100.326	100.349	100.324	5.5	100.147	100.349	100.324	6.125	101.334	101.241	101.293
5.625	100.787	100.765	100.744	5.625	100.659	100.693	100.668	6.25	101.328	101.254	101.207
5.75	101.195	101.150	101.136	5.75	101.195	101.150	101.136	6.375	101.004	100.954	100.904
5.875	100.711	100.700	100.693	5.875	100.477	100.689	100.650	6.5	101.436	101.387	101.337
6	101.155	101.144	101.137	6	100.985	101.022	100.984	6.625	101.781	101.731	101.681
								6.75	102.046	101.973	101.926
								6.875	101.326	101.299	101.252
								7	101.640	101.614	101.564
								7.125	101.961	101.937	101.884
								7.25	102.202	102.139	102.092
								7.375	101.067	101.014	100.968
								7.5	101.567	101.514	101.467
								7.625	102.052	101.999	101.953
								7.75	102.375	102.322	102.275

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	101.436	101.387	101.337	6.125	101.279	101.241	101.293	4.5	94.889	95.026	94.904
6.625	101.781	101.731	101.681	6.25	101.378	101.304	101.257	4.625	95.323	95.460	95.337
6.75	102.046	101.973	101.926	6.375	100.560	100.518	100.541	4.75	94.064	94.022	93.869
6.875	101.326	101.299	101.252	6.5	101.135	101.061	101.034	4.875	94.486	94.444	94.233
7	101.640	101.614	101.564	6.625	101.635	101.561	101.563	5	94.868	94.827	94.625
7.125	101.961	101.937	101.884	6.75	102.096	102.023	101.976	5.125	95.208	95.167	94.956
7.25	102.202	102.139	102.092	6.875	100.858	100.795	100.748	5.25	96.274	96.260	96.245
7.375	101.067	101.014	100.968	7	101.390	101.326	101.279	5.375	96.391	96.377	96.363
7.5	101.567	101.514	101.467	7.125	101.904	101.841	101.794	5.5	96.812	96.798	96.784
7.625	102.052	101.999	101.953	7.25	102.252	102.189	102.142	5.625	97.232	97.218	97.204
7.75	102.375	102.322	102.275	7.375	101.117	101.064	101.018	5.75	97.784	97.777	97.770
				7.5	101.617	101.564	101.517	5.875	98.082	98.075	98.068
				7.625	102.102	102.049	102.003	6	98.435	98.428	98.420
								6.125	98.767	98.760	98.753

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	102.009	101.959	101.909	6.375	102.009	101.959	101.909	6	101.610	101.426	101.265
6.5	102.401	102.352	102.302	6.5	102.401	102.352	102.302	6.125	102.164	101.980	101.834
6.625	102.856	102.806	102.756	6.625	102.856	102.806	102.756	6.25	102.378	102.304	102.280
6.75	103.065	102.991	102.944	6.75	103.065	102.991	102.944	6.375	102.009	101.959	101.909
6.875	102.520	102.449	102.378	6.875	102.520	102.449	102.378	6.5	102.401	102.352	102.302
7	102.952	102.881	102.810	7	102.952	102.881	102.810	6.625	102.856	102.806	102.756
7.125	103.292	103.221	103.150	7.125	103.292	103.221	103.150	6.75	103.065	102.991	102.944
7.25	103.489	103.426	103.379	7.25	103.489	103.426	103.379	6.875	102.520	102.449	102.378
7.375	102.939	102.951	102.920	7.375	102.768	102.804	102.745	7	102.952	102.881	102.810
7.5	103.212	103.252	103.191	7.5	103.212	103.252	103.191	7.125	103.292	103.221	103.150
7.625	103.635	103.677	103.612	7.625	103.635	103.677	103.612	7.25	103.489	103.426	103.379
7.75	103.913	103.860	103.813	7.75	103.913	103.860	103.813	7.375	102.836	102.874	102.816
7.875	103.184	103.178	103.115					7.5	103.278	103.317	103.255
8	103.303	103.296	103.234					7.625	103.704	103.745	103.682
8.125	103.371	103.365	103.302					7.75	103.913	103.860	103.813
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	97.571	97.707	97.710	4.5	97.571	97.707	97.710	6.625	101.781	101.731	101.681
4.625	98.053	98.190	98.193	4.625	98.053	98.190	98.193	6.75	102.046	101.973	101.926
4.75	98.293	98.252	98.241	4.75	98.293	98.252	98.241	6.875	100.895	100.824	100.753
4.875	98.768	98.726	98.715	4.875	98.768	98.726	98.715	7	101.340	101.276	101.229
5	99.217	99.175	99.164	5	99.217	99.175	99.164	7.125	101.854	101.791	101.744
5.125	99.638	99.596	99.585	5.125	99.638	99.596	99.585	7.25	102.202	102.139	102.092
5.25	99.936	99.891	99.877	5.25	99.936	99.891	99.877	7.375	101.516	101.529	101.497
5.375	99.856	99.971	99.946	5.375	99.769	99.971	99.946	7.5	101.567	101.568	101.537
5.5	100.326	100.349	100.324	5.5	100.147	100.349	100.324	7.625	102.052	101.999	101.953
5.625	100.787	100.765	100.744	5.625	100.659	100.693	100.668	7.75	102.375	102.322	102.275
5.75	101.195	101.150	101.136	5.75	101.195	101.150	101.136	7.875	100.699	100.693	100.630
5.875	100.711	100.700	100.693	5.875	100.477	100.689	100.650	8	100.818	100.811	100.749
6	101.155	101.144	101.137	6	100.985	101.022	100.984	8.125	100.886	100.880	100.817
6.125	101.587	101.576	101.569	6.125	101.510	101.465	101.451				
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	101.436	101.387	101.337	6.125	101.279	101.241	101.293	4.5	94.889	95.026	94.904
6.625	101.781	101.731	101.681	6.25	101.378	101.304	101.257	4.625	95.323	95.460	95.337
6.75	102.046	101.973	101.926	6.375	100.560	100.518	100.541	4.75	94.064	94.022	93.869
6.875	100.895	100.824	100.753	6.5	101.135	101.061	101.034	4.875	94.486	94.444	94.233
7	101.340	101.276	101.229	6.625	101.635	101.561	101.563	5	94.868	94.827	94.625
7.125	101.854	101.791	101.744	6.75	102.096	102.023	101.976	5.125	95.208	95.167	94.956
7.25	102.202	102.139	102.092	6.875	100.858	100.795	100.748	5.25	96.274	96.260	96.245
7.375	101.067	101.014	100.968	7	101.390	101.326	101.279	5.375	96.391	96.377	96.363
7.5	101.567	101.514	101.467	7.125	101.904	101.841	101.794	5.5	96.812	96.798	96.784
7.625	102.052	101.999	101.953	7.25	102.252	102.189	102.142	5.625	97.232	97.218	97.204
7.75	102.375	102.322	102.275	7.375	101.117	101.064	101.018	5.75	97.784	97.777	97.770
				7.5	101.617	101.564	101.517	5.875	98.082	98.075	98.068
				7.625	102.102	102.049	102.003	6	98.435	98.428	98.420
								6.125	98.767	98.760	98.753

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 WHOLESAL

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	99.171	98.952	98.652	6.75	97.671	97.452	97.152
6.875	99.616	99.459	99.159	6.875	98.116	97.959	97.659
7	100.103	99.946	99.646	7	98.603	98.446	98.146
7.125	100.542	100.385	100.085	7.125	99.042	98.885	98.585
7.25	100.961	100.804	100.504	7.25	99.461	99.304	99.004
7.375	101.023	100.796	100.496	7.375	99.523	99.296	98.996
7.5	101.470	101.243	100.943	7.5	99.970	99.743	99.443
7.625	101.869	101.642	101.342	7.625	100.369	100.142	99.842
7.75	102.258	102.031	101.731	7.75	100.758	100.531	100.231
7.875	102.087	101.789	101.489	7.875	100.587	100.289	99.989
8	102.504	102.206	101.906	8	101.004	100.706	100.406
8.125	102.873	102.575	102.275	8.125	101.373	101.075	100.775
8.25	103.222	102.924	102.624	8.25	101.722	101.424	101.124

BFF_3.5%_DPA_HB_Repayable1				BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.171	96.952	96.652	6.75	95.671	95.452	95.152
6.875	97.616	97.459	97.159	6.875	96.116	95.959	95.659
7	98.103	97.946	97.646	7	96.603	96.446	96.146
7.125	98.542	98.385	98.085	7.125	97.042	96.885	96.585
7.25	98.961	98.804	98.504	7.25	97.461	97.304	97.004
7.375	99.023	98.796	98.496	7.375	97.523	97.296	96.996
7.5	99.470	99.243	98.943	7.5	97.970	97.743	97.443
7.625	99.869	99.642	99.342	7.625	98.369	98.142	97.842
7.75	100.258	100.031	99.731	7.75	98.758	98.531	98.231
7.875	100.087	99.789	99.489	7.875	98.587	98.289	97.989
8	100.504	100.206	99.906	8	99.004	98.706	98.406
8.125	100.873	100.575	100.275	8.125	99.373	99.075	98.775
8.25	101.222	100.924	100.624	8.25	99.722	99.424	99.124

BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.421	98.202	97.902	6.75	96.421	96.202	95.902
6.875	98.866	98.709	98.409	6.875	96.866	96.709	96.409
7	99.353	99.196	98.896	7	97.353	97.196	96.896
7.125	99.792	99.635	99.335	7.125	97.792	97.635	97.335
7.25	100.211	100.054	99.754	7.25	98.211	98.054	97.754
7.375	100.273	100.046	99.746	7.375	98.273	98.046	97.746
7.5	100.720	100.493	100.193	7.5	98.720	98.493	98.193
7.625	101.119	100.892	100.592	7.625	99.119	98.892	98.592
7.75	101.508	101.281	100.981	7.75	99.508	99.281	98.981
7.875	101.337	101.039	100.739	7.875	99.337	99.039	98.739
8	101.754	101.456	101.156	8	99.754	99.456	99.156
8.125	102.123	101.825	101.525	8.125	100.123	99.825	99.525
8.25	102.472	102.174	101.874	8.25	100.472	100.174	99.874

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.