



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	93.102	93.054	93.054	4.75	93.102	93.054	93.054	5.125	95.434	95.388	95.373
4.875	93.824	93.782	93.782	4.875	93.824	93.782	93.782	5.25	96.174	96.129	96.113
5	94.387	94.349	94.349	5	94.387	94.349	94.349	5.375	96.804	96.759	96.743
5.125	95.028	94.995	94.995	5.125	95.028	94.995	94.995	5.5	97.423	97.375	97.375
5.25	96.167	96.102	96.087	5.25	95.731	95.715	95.692	5.625	97.867	97.822	97.806
5.375	96.846	96.781	96.766	5.375	96.404	96.388	96.365	5.75	99.122	99.087	99.033
5.5	97.632	97.568	97.553	5.5	97.042	97.026	97.003	5.875	99.657	99.622	99.568
5.625	98.125	98.060	98.045	5.625	97.550	97.534	97.511	6	100.131	100.096	100.041
5.75	98.426	98.357	98.338	5.75	98.284	98.248	98.216	6.125	100.546	100.511	100.455
5.875	99.042	98.973	98.955	5.875	98.801	98.759	98.723	6.25	100.698	100.675	100.607
6	99.678	99.609	99.590	6	99.295	99.262	99.239	6.375	101.162	101.139	101.070
6.125	100.108	100.039	100.021	6.125	99.788	99.741	99.714	6.5	101.588	101.564	101.495
6.25	100.182	100.099	100.066	6.25	100.023	100.026	99.975	6.625	101.942	101.918	101.848
6.375	100.705	100.622	100.589	6.375	100.509	100.473	100.434	6.75	101.649	101.631	101.556
6.5	101.199	101.115	101.082	6.5	100.976	100.940	100.901	6.875	102.098	102.080	102.005
6.625	101.560	101.476	101.443	6.625	101.358	101.325	101.283	7	102.502	102.485	102.407
6.75	101.512	101.425	101.375	6.75	101.458	101.425	101.375	7.125	102.844	102.825	102.749
6.875	101.897	101.819	101.756	6.875	101.874	101.819	101.756	7.25	102.756	102.749	102.693
7	102.345	102.243	102.191	7	102.271	102.215	102.153	7.375	103.202	103.193	103.139
7.125	102.691	102.589	102.537	7.125	102.587	102.531	102.469	7.5	103.580	103.571	103.515
7.25	102.657	102.697	102.610	7.25	102.657	102.697	102.610	7.625	103.856	103.848	103.789
7.375	103.022	102.989	102.925	7.375	102.996	102.989	102.925	7.75	103.915	103.833	103.819
7.5	103.400	103.371	103.312	7.5	103.378	103.371	103.312	7.875	104.271	104.189	104.174
7.625	103.787	103.676	103.615	7.625	103.538	103.542	103.472	8	103.987	103.987	103.899
7.75	103.714	103.799	103.692	7.75	103.714	103.799	103.692				
7.875	103.995	104.034	103.947	7.875	103.995	104.034	103.947				
8	104.122	104.195	104.100	8	104.122	104.195	104.100				
8.125	104.343	104.434	104.343	8.125	104.343	104.434	104.343				
8.25	104.750	104.843	104.740	8.25	104.750	104.843	104.740				
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	96.971	96.829	96.829	4.625	97.164	97.022	97.022	5	93.657	93.589	93.589
4.75	97.393	97.450	97.385	4.75	97.307	97.288	97.229	5.125	94.532	94.468	94.468
4.875	97.849	97.829	97.805	4.875	97.891	97.700	97.700	5.25	95.964	95.817	95.720
5	98.267	98.232	98.201	5	98.183	98.144	98.048	5.375	96.646	96.499	96.402
5.125	98.735	98.781	98.680	5.125	98.591	98.644	98.552	5.5	97.428	97.281	97.183
5.25	99.121	99.166	99.065	5.25	98.934	98.985	98.891	5.625	97.924	97.777	97.680
5.375	99.450	99.487	99.406	5.375	99.268	99.317	99.222	5.75	98.449	98.312	98.224
5.5	99.880	99.916	99.806	5.5	99.743	99.691	99.691	5.875	99.067	98.930	98.842
5.625	100.157	100.186	100.084	5.625	99.991	100.024	99.928	6	99.683	99.546	99.459
5.75	100.499	100.521	100.413	5.75	100.325	100.357	100.259	6.125	100.144	100.007	99.921
5.875	100.826	100.843	100.731	5.875	100.646	100.675	100.576	6.25	100.228	100.101	100.025
6	101.248	101.267	101.156	6	100.966	100.994	100.895	6.375	100.737	100.609	100.530
6.125	101.097	101.077	101.016	6.125	101.005	100.954	100.944	6.5	101.196	101.065	100.983
6.25	101.374	101.376	101.310	6.25	101.165	101.178	101.124	6.625	101.603	101.470	101.387
6.375	101.659	101.657	101.635	6.375	101.473	101.483	101.428	6.75	101.494	101.370	101.320
6.5	102.014	102.017	101.953	6.5	101.780	101.789	101.734	6.875	101.895	101.762	101.679
6.625	101.959	101.950	101.920	6.625	101.741	101.736	101.711	7	102.299	102.164	102.080
6.75	102.213	102.199	102.164	6.75	102.045	102.038	102.012	7.125	102.672	102.536	102.449
6.875	102.445	102.437	102.429	6.875	102.318	102.308	102.281	7.25	102.547	102.408	102.319
7	102.696	102.679	102.643	7	102.598	102.588	102.560	7.375	102.923	102.782	102.691
7.125	102.067	101.989	101.932	7.125	101.834	101.756	101.699	7.5	103.281	103.138	103.046
7.25	102.555	102.477	102.420	7.25	102.222	102.144	102.087	7.625	103.658	103.514	103.420
7.375	103.023	102.945	102.888	7.375	102.594	102.516	102.459	7.75	102.181	102.099	102.095
								7.875	102.426	102.344	102.329

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	97.423	97.378	97.404	5	96.565	96.521	96.546	5	94.210	94.147	94.085
5.125	97.724	97.674	97.695	5.125	97.072	97.023	97.044	5.125	94.863	94.800	94.737
5.25	98.018	97.964	97.980	5.25	97.517	97.463	97.479	5.25	95.338	95.275	95.213
5.375	98.305	98.246	98.258	5.375	97.877	97.817	97.829	5.375	95.996	95.933	95.870
5.5	98.585	98.521	98.528	5.5	98.225	98.161	98.168	5.5	96.473	96.410	96.347
5.625	98.856	98.788	98.791	5.625	98.562	98.493	98.496	5.625	96.935	96.872	96.810
5.75	99.131	99.057	99.055	5.75	98.891	98.817	98.816	5.75	97.399	97.336	97.273
5.875	99.402	99.324	99.318	5.875	99.208	99.130	99.124	5.875	97.677	97.614	97.552
6	99.656	99.573	99.562	6	99.495	99.411	99.401	6	98.139	98.076	98.013
6.125	99.897	99.809	99.793	6.125	99.740	99.652	99.637	6.125	98.414	98.351	98.288
6.25	100.141	100.048	100.028	6.25	99.959	99.866	99.846	6.25	98.872	98.809	98.746
6.375	100.364	100.266	100.242	6.375	100.146	100.048	100.024	6.375	98.952	98.889	98.826
6.5	100.533	100.430	100.401	6.5	100.323	100.228	100.192	6.5	99.213	99.150	99.087
6.625	100.684	100.576	100.543	6.625	100.491	100.384	100.350	6.625	99.480	99.417	99.355
6.75	100.842	100.730	100.692	6.75	100.603	100.540	100.477	6.75	99.757	99.694	99.632
6.875	100.994	100.877	100.834	6.875	100.682	100.619	100.556	6.875	99.850	99.787	99.724
7	100.842	100.779	100.716	7	100.929	100.866	100.803	7	99.942	99.879	99.816
7.125	101.051	100.988	100.925	7.125	101.177	101.114	101.051	7.125	100.035	99.972	99.909

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	97.631	97.587	97.612	5	96.770	96.725	96.751	5	94.260	94.197	94.134
5.125	97.932	97.882	97.903	5.125	97.276	97.227	97.247	5.125	94.913	94.850	94.787
5.25	98.226	98.172	98.188	5.25	97.720	97.666	97.682	5.25	95.388	95.325	95.262
5.375	98.512	98.453	98.465	5.375	98.078	98.019	98.031	5.375	96.046	95.983	95.920
5.5	98.792	98.728	98.736	5.5	98.426	98.362	98.369	5.5	96.523	96.460	96.397
5.625	99.064	98.995	98.998	5.625	98.762	98.694	98.696	5.625	96.985	96.922	96.859
5.75	99.338	99.264	99.263	5.75	99.090	99.017	99.015	5.75	97.449	97.386	97.323
5.875	99.610	99.531	99.525	5.875	99.407	99.329	99.323	5.875	97.727	97.664	97.601
6	99.865	99.781	99.771	6	99.693	99.610	99.599	6	98.189	98.126	98.063
6.125	100.106	100.018	100.003	6.125	99.938	99.850	99.835	6.125	98.464	98.401	98.338
6.25	100.351	100.258	100.239	6.25	100.158	100.064	100.045	6.25	98.922	98.859	98.796
6.375	100.577	100.479	100.455	6.375	100.346	100.248	100.224	6.375	99.002	98.939	98.876
6.5	100.748	100.645	100.616	6.5	100.525	100.422	100.393	6.5	99.263	99.200	99.137
6.625	100.901	100.793	100.760	6.625	100.695	100.587	100.554	6.625	99.530	99.467	99.404
6.75	101.062	100.949	100.911	6.75	100.751	100.638	100.600	6.75	99.807	99.744	99.681
6.875	101.215	101.098	101.056	6.875	100.732	100.669	100.606	6.875	99.900	99.837	99.774
7	100.987	100.865	100.818	7	100.979	100.916	100.853	7	99.992	99.929	99.866
7.125	101.101	101.038	100.975	7.125	101.227	101.164	101.101	7.125	100.085	100.022	99.959

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	94.786	94.742	94.726	4.5	94.786	94.742	94.726	5	97.478	97.464	97.450
4.625	95.443	95.398	95.382	4.625	95.443	95.398	95.382	5.125	97.998	97.985	97.971
4.75	96.252	96.238	96.225	4.75	96.252	96.238	96.225	5.25	98.876	98.855	98.833
4.875	96.767	96.743	96.708	4.875	96.736	96.722	96.708	5.375	99.313	99.292	99.271
5	97.478	97.464	97.450	5	97.478	97.464	97.450	5.5	99.871	99.850	99.829
5.125	97.998	97.985	97.971	5.125	97.998	97.985	97.971	5.625	100.416	100.395	100.373
5.25	98.876	98.855	98.833	5.25	98.876	98.855	98.833	5.75	100.901	100.847	100.829
5.375	99.313	99.292	99.271	5.375	99.313	99.292	99.271	5.875	101.062	100.878	100.693
5.5	99.871	99.850	99.829	5.5	99.871	99.850	99.829	6	101.538	101.353	101.169
5.625	100.416	100.395	100.373	5.625	100.416	100.395	100.373	6.125	102.058	101.873	101.795
5.75	100.901	100.847	100.829	5.75	100.901	100.847	100.829	6.25	102.339	102.397	102.363
5.875	101.062	100.878	100.740	5.875	101.062	100.878	100.704	6.375	102.135	102.082	102.040
6	101.538	101.353	101.277	6	101.538	101.353	101.277	6.5	102.697	102.495	102.452
6.125	102.058	101.873	101.837	6.125	102.058	101.873	101.837	6.625	103.229	103.028	102.983
6.25	102.339	102.397	102.363	6.25	102.339	102.397	102.363	6.75	103.118	103.102	103.047
6.375	102.208	102.082	102.040	6.375	102.208	102.082	102.040	6.875	102.959	102.932	102.882
6.5	102.744	102.542	102.500	6.5	102.744	102.542	102.500	7	103.492	103.466	103.414
6.625	103.251	103.051	103.006	6.625	103.251	103.051	103.006	7.125	104.034	104.010	103.955
6.75	103.118	103.102	103.047	6.75	103.118	103.102	103.047	7.25	103.636	103.572	103.525
6.875	103.008	102.980	102.931	6.875	103.008	102.980	102.931	7.375	103.424	103.297	103.264
7	103.519	103.493	103.441	7	103.519	103.493	103.441	7.5	103.729	103.602	103.568
7.125	104.047	104.023	103.969	7.125	104.047	104.023	103.969	7.625	104.271	104.144	104.110
7.25	103.636	103.572	103.525	7.25	103.636	103.572	103.525	7.75	104.120	104.065	104.018
7.375	103.485	103.358	103.325	7.375	103.485	103.358	103.325				
7.5	103.913	103.830	103.768	7.5	103.796	103.669	103.635				
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	96.381	96.420	96.427	4.25	96.381	96.420	96.427	4.75	94.779	94.766	94.752
4.375	96.951	96.990	96.997	4.375	96.951	96.990	96.997	4.875	95.710	95.687	95.661
4.5	97.518	97.556	97.564	4.5	97.518	97.556	97.564	5	96.413	96.390	96.364
4.625	98.080	98.119	98.126	4.625	98.080	98.119	98.126	5.125	97.241	97.218	97.192
4.75	98.273	98.228	98.214	4.75	98.273	98.228	98.214	5.25	98.115	98.032	97.970
4.875	98.651	98.652	98.645	4.875	98.651	98.652	98.645	5.375	98.886	98.797	98.778
5	99.200	99.201	99.194	5	99.200	99.201	99.194	5.5	99.445	99.358	99.337
5.125	99.737	99.738	99.731	5.125	99.737	99.738	99.731	5.625	99.984	99.899	99.875
5.25	99.868	99.824	99.810	5.25	99.868	99.824	99.810	5.75	100.202	100.118	100.092
5.375	100.034	100.028	100.008	5.375	100.034	100.028	100.008	5.875	100.485	100.342	100.312
5.5	100.539	100.533	100.513	5.5	100.539	100.533	100.513	6	100.938	100.857	100.825
5.625	101.016	101.011	100.990	5.625	101.016	101.011	100.990	6.125	101.428	101.377	101.334
5.75	101.175	101.130	101.116	5.75	101.175	101.130	101.116	6.25	101.592	101.515	101.477
5.875	101.037	101.010	101.003	5.875	100.813	100.848	100.814	6.375	101.278	101.077	101.035
6	101.517	101.490	101.482	6	101.258	101.294	101.259	6.5	101.741	101.539	101.497
								6.625	102.193	101.992	101.948
								6.75	102.099	102.025	101.978
								6.875	101.660	101.633	101.585
								7	102.106	102.080	102.029
								7.125	102.558	102.534	102.481
								7.25	102.349	102.284	102.237
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	97.794	97.772	97.751	5	96.413	96.390	96.364	4.5	94.874	94.912	94.794
5.375	98.886	98.797	98.778	5.125	97.241	97.218	97.192	4.625	95.426	95.465	95.347
5.5	99.445	99.358	99.337	5.25	97.625	97.654	97.627	4.75	95.087	95.053	95.039
5.625	99.984	99.899	99.875	5.375	98.870	98.781	98.762	4.875	95.570	95.535	95.522
5.75	100.202	100.118	100.092	5.5	99.394	99.307	99.286	5	96.052	96.018	96.004
5.875	100.485	100.342	100.312	5.625	99.904	99.819	99.795	5.125	96.533	96.499	96.485
6	100.938	100.857	100.825	5.75	100.100	100.016	99.990	5.25	96.533	96.484	96.456
6.125	101.428	101.377	101.334	5.875	100.435	100.353	100.323	5.375	97.014	96.965	96.937
6.25	101.592	101.515	101.477	6	100.928	100.847	100.815	5.5	97.494	97.446	97.418
6.375	101.278	101.077	101.035	6.125	101.404	101.377	101.334	5.625	97.975	97.926	97.898
6.5	101.741	101.539	101.497	6.25	101.564	101.486	101.449	5.75	97.760	97.753	97.746
6.625	102.193	101.992	101.948	6.375	101.318	101.114	101.075	5.875	98.066	98.059	98.052
6.75	102.099	102.025	101.978	6.5	101.776	101.574	101.532	6	98.497	98.470	98.462
6.875	101.660	101.633	101.585	6.625	102.220	102.019	101.975	6.125	98.968	98.941	98.934

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	98.876	98.855	98.833	5.25	98.876	98.855	98.833	5.25	98.876	98.855	98.833
5.375	99.313	99.292	99.271	5.375	99.313	99.292	99.271	5.375	99.313	99.292	99.271
5.5	99.871	99.850	99.829	5.5	99.871	99.850	99.829	5.5	99.871	99.850	99.829
5.625	100.416	100.395	100.373	5.625	100.416	100.395	100.373	5.625	100.416	100.395	100.373
5.75	100.901	100.847	100.829	5.75	100.901	100.847	100.829	5.75	100.901	100.847	100.829
5.875	101.062	100.878	100.704	5.875	101.062	100.878	100.704	5.875	101.062	100.878	100.693
6	101.538	101.353	101.277	6	101.538	101.353	101.277	6	101.538	101.353	101.169
6.125	102.058	101.873	101.837	6.125	102.058	101.873	101.837	6.125	102.058	101.873	101.795
6.25	102.339	102.397	102.363	6.25	102.339	102.397	102.363	6.25	102.339	102.397	102.363
6.375	102.208	102.082	102.040	6.375	102.208	102.082	102.040	6.375	102.135	102.082	102.040
6.5	102.744	102.542	102.500	6.5	102.744	102.542	102.500	6.5	102.697	102.495	102.452
6.625	103.251	103.051	103.006	6.625	103.251	103.051	103.006	6.625	103.229	103.028	102.983
6.75	103.118	103.102	103.047	6.75	103.118	103.102	103.047	6.75	103.118	103.102	103.047
6.875	103.008	102.980	102.931	6.875	103.008	102.980	102.931	6.875	102.959	102.932	102.882
7	103.519	103.493	103.441	7	103.519	103.493	103.441	7	103.492	103.466	103.414
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	97.518	97.556	97.564	4.25	96.381	96.420	96.427	5.25	97.794	97.772	97.751
4.625	98.080	98.119	98.126	4.375	96.951	96.990	96.997	5.375	98.886	98.797	98.778
4.75	98.273	98.228	98.214	4.5	97.518	97.556	97.564	5.5	99.445	99.358	99.337
4.875	98.651	98.652	98.645	4.625	98.080	98.119	98.126	5.625	99.984	99.899	99.875
5	99.200	99.201	99.194	4.75	98.273	98.228	98.214	5.75	100.202	100.118	100.092
5.125	99.737	99.738	99.731	4.875	98.651	98.652	98.645	5.875	100.485	100.342	100.312
5.25	99.868	99.824	99.810	5	99.200	99.201	99.194	6	100.938	100.857	100.825
5.375	100.034	100.028	100.008	5.125	99.737	99.738	99.731	6.125	101.428	101.377	101.334
5.5	100.539	100.533	100.513	5.25	99.868	99.824	99.810	6.25	101.592	101.515	101.477
5.625	101.016	101.011	100.990	5.375	100.034	100.028	100.008	6.375	101.278	101.077	101.035
5.75	101.175	101.130	101.116	5.5	100.539	100.533	100.513	6.5	101.741	101.539	101.497
5.875	100.813	100.848	100.814	5.625	101.016	101.011	100.990	6.625	102.193	101.992	101.948
6	101.258	101.294	101.259	5.75	101.175	101.130	101.116	6.75	102.099	102.025	101.978
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	97.794	97.772	97.751	5.25	97.625	97.654	97.627	4.5	94.874	94.912	94.794
5.375	98.886	98.797	98.778	5.375	98.291	98.320	98.293	4.625	95.426	95.465	95.347
5.5	99.445	99.358	99.337	5.5	99.069	99.098	99.072	4.75	93.873	93.874	93.789
5.625	99.984	99.899	99.875	5.625	99.749	99.778	99.752	4.875	94.418	94.419	94.212
5.75	100.202	100.118	100.092	5.75	99.994	99.935	99.904	5	94.944	94.945	94.738
5.875	100.485	100.342	100.312	5.875	99.976	99.995	99.951	5.125	95.443	95.444	95.237
6	100.938	100.857	100.825	6	100.661	100.680	100.636	5.25	96.203	96.182	96.161
6.125	101.428	101.377	101.334	6.125	101.379	101.377	101.334	5.375	96.324	96.303	96.281
6.25	101.592	101.515	101.477	6.25	101.246	101.172	101.125	5.5	96.750	96.729	96.707
6.375	101.278	101.077	101.035	6.375	100.611	100.604	100.531	5.625	97.178	97.156	97.135
6.5	101.741	101.539	101.497	6.5	101.277	101.270	101.197	5.75	97.760	97.753	97.746
6.625	102.193	101.992	101.948	6.625	101.983	101.905	101.833	5.875	98.066	98.059	98.052
6.75	102.099	102.025	101.978	6.75	102.149	102.075	102.028	6	98.422	98.415	98.408
6.875	101.660	101.633	101.585	6.875	100.996	100.932	100.885	6.125	98.762	98.754	98.747

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	97.898	97.885	97.871	5.125	97.898	97.885	97.871	4.75	96.152	96.138	96.125
5.25	98.776	98.755	98.733	5.25	98.776	98.755	98.733	4.875	96.636	96.622	96.608
5.375	99.213	99.192	99.171	5.375	99.213	99.192	99.171	5	97.378	97.364	97.350
5.5	99.771	99.750	99.729	5.5	99.771	99.750	99.729	5.125	97.898	97.885	97.871
5.625	100.316	100.295	100.273	5.625	100.316	100.295	100.273	5.25	98.776	98.755	98.733
5.75	100.801	100.741	100.710	5.75	100.801	100.741	100.710	5.375	99.213	99.192	99.171
5.875	100.962	100.778	100.593	5.875	100.962	100.778	100.593	5.5	99.771	99.750	99.729
6	101.438	101.253	101.069	6	101.438	101.253	101.069	5.625	100.316	100.295	100.273
6.125	101.958	101.773	101.589	6.125	101.958	101.773	101.589	5.75	100.801	100.741	100.710
6.25	102.146	102.072	102.034	6.25	102.146	102.072	102.034	5.875	100.962	100.778	100.593
6.375	102.025	101.982	101.940	6.375	102.025	101.982	101.940	6	101.438	101.253	101.069
6.5	102.434	102.392	102.349	6.5	102.434	102.392	102.349	6.125	101.958	101.773	101.589
6.625	102.893	102.850	102.808	6.625	102.893	102.850	102.808	6.25	102.146	102.072	102.034
6.75	103.018	102.944	102.897	6.75	103.018	102.944	102.897	6.375	102.025	101.982	101.940
6.875	102.617	102.588	102.560	6.875	102.617	102.588	102.560	6.5	102.434	102.392	102.349
7	103.068	103.039	103.011	7	103.068	103.039	103.011	6.625	102.893	102.850	102.808
7.125	103.410	103.381	103.353	7.125	103.410	103.381	103.353	6.75	103.018	102.944	102.897
7.25	103.536	103.472	103.425	7.25	103.536	103.472	103.425	6.875	102.617	102.588	102.560
7.375	102.955	102.887	102.819	7.375	102.955	102.887	102.819	7	103.068	103.039	103.011
7.5	103.254	103.186	103.118	7.5	103.254	103.186	103.118	7.125	103.410	103.381	103.353
7.625	103.662	103.591	103.544	7.625	103.662	103.591	103.544	7.25	103.536	103.472	103.425
7.75	104.020	103.965	103.918	7.75	104.020	103.965	103.918	7.375	102.955	102.887	102.819
7.875	103.064	103.070	103.030					7.5	103.296	103.186	103.136
8	103.182	103.188	103.149					7.625	103.723	103.596	103.562
8.125	103.250	103.256	103.217					7.75	104.020	103.965	103.918
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	96.339	96.377	96.384	4.25	96.339	96.377	96.384	4.875	95.497	95.444	95.518
4.375	96.858	96.896	96.903	4.375	96.858	96.896	96.903	5	96.081	96.028	96.102
4.5	97.364	97.403	97.410	4.5	97.364	97.403	97.410	5.125	96.810	96.757	96.831
4.625	97.855	97.894	97.901	4.625	97.855	97.894	97.901	5.25	97.694	97.672	97.651
4.75	98.173	98.128	98.114	4.75	98.173	98.128	98.114	5.375	98.471	98.449	98.428
4.875	98.500	98.501	98.494	4.875	98.500	98.501	98.494	5.5	99.004	98.983	98.961
5	98.960	98.961	98.954	5	98.960	98.961	98.954	5.625	99.413	99.392	99.460
5.125	99.392	99.393	99.386	5.125	99.392	99.393	99.386	5.75	100.030	99.845	99.754
5.25	99.768	99.724	99.710	5.25	99.768	99.724	99.710	5.875	100.385	100.200	100.016
5.375	99.805	99.799	99.779	5.375	99.805	99.799	99.779	6	100.780	100.596	100.411
5.5	100.195	100.189	100.169	5.5	100.195	100.189	100.169	6.125	101.191	101.006	101.025
5.625	100.629	100.607	100.586	5.625	100.550	100.545	100.524	6.25	101.096	101.022	100.975
5.75	101.075	101.030	101.016	5.75	101.075	101.030	101.016	6.375	101.020	100.977	100.935
5.875	100.595	100.585	100.571	5.875	100.524	100.559	100.525	6.5	101.469	101.427	101.384
6	101.039	101.030	101.015	6	100.896	100.893	100.858	6.625	101.818	101.775	101.733
								6.75	101.999	101.925	101.878
								6.875	101.327	101.300	101.252
								7	101.646	101.621	101.571
								7.125	101.973	101.949	101.897
								7.25	102.249	102.184	102.137
								7.375	101.169	101.114	101.067
								7.5	101.671	101.616	101.569
								7.625	102.158	102.103	102.056
								7.75	102.483	102.428	102.381
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	101.469	101.427	101.384	6.125	100.980	100.969	101.025	4.5	94.696	94.735	94.617
6.625	101.818	101.775	101.733	6.25	101.146	101.072	101.025	4.625	95.144	95.182	95.065
6.75	101.999	101.925	101.878	6.375	100.498	100.424	100.377	4.75	93.796	93.797	93.689
6.875	101.327	101.300	101.252	6.5	101.081	101.007	100.961	4.875	94.231	94.232	94.025
7	101.646	101.621	101.571	6.625	101.584	101.510	101.463	5	94.629	94.630	94.424
7.125	101.973	101.949	101.897	6.75	102.049	101.975	101.928	5.125	94.986	94.987	94.780
7.25	102.249	102.184	102.137	6.875	100.896	100.832	100.785	5.25	96.103	96.082	96.061
7.375	101.169	101.114	101.067	7	101.431	101.366	101.319	5.375	96.224	96.203	96.181
7.5	101.671	101.616	101.569	7.125	101.948	101.883	101.837	5.5	96.650	96.629	96.607
7.625	102.158	102.103	102.056	7.25	102.299	102.234	102.187	5.625	97.078	97.056	97.035
7.75	102.483	102.428	102.381	7.375	101.219	101.164	101.117	5.75	97.660	97.653	97.646
				7.5	101.721	101.666	101.619	5.875	97.966	97.959	97.952
				7.625	102.208	102.153	102.106	6	98.322	98.315	98.308
								6.125	98.662	98.654	98.647

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	102.025	101.982	101.940	6.375	102.025	101.982	101.940	6	101.438	101.253	101.069
6.5	102.434	102.392	102.349	6.5	102.434	102.392	102.349	6.125	101.958	101.773	101.589
6.625	102.893	102.850	102.808	6.625	102.893	102.850	102.808	6.25	102.146	102.072	102.034
6.75	103.018	102.944	102.897	6.75	103.018	102.944	102.897	6.375	102.025	101.982	101.940
6.875	102.617	102.588	102.560	6.875	102.617	102.588	102.560	6.5	102.434	102.392	102.349
7	103.068	103.039	103.011	7	103.068	103.039	103.011	6.625	102.893	102.850	102.808
7.125	103.410	103.381	103.353	7.125	103.410	103.381	103.353	6.75	103.018	102.944	102.897
7.25	103.536	103.472	103.425	7.25	103.536	103.472	103.425	6.875	102.617	102.588	102.560
7.375	102.955	102.887	102.819	7.375	102.955	102.887	102.819	7	103.068	103.039	103.011
7.5	103.254	103.186	103.118	7.5	103.254	103.186	103.118	7.125	103.410	103.381	103.353
7.625	103.662	103.591	103.544	7.625	103.662	103.591	103.544	7.25	103.536	103.472	103.425
7.75	104.020	103.965	103.918	7.75	104.020	103.965	103.918	7.375	102.955	102.887	102.819
7.875	103.064	103.070	103.030					7.5	103.296	103.186	103.136
8	103.182	103.188	103.149					7.625	103.723	103.596	103.562
8.125	103.250	103.256	103.217					7.75	104.020	103.965	103.918
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	97.364	97.403	97.410	4.5	97.364	97.403	97.410	6.625	101.818	101.775	101.733
4.625	97.855	97.894	97.901	4.625	97.855	97.894	97.901	6.75	101.999	101.925	101.878
4.75	98.173	98.128	98.114	4.75	98.173	98.128	98.114	6.875	101.117	101.088	101.060
4.875	98.500	98.501	98.494	4.875	98.500	98.501	98.494	7	101.568	101.539	101.511
5	98.960	98.961	98.954	5	98.960	98.961	98.954	7.125	101.910	101.881	101.853
5.125	99.392	99.393	99.386	5.125	99.392	99.393	99.386	7.25	102.249	102.184	102.137
5.25	99.768	99.724	99.710	5.25	99.768	99.724	99.710	7.375	101.359	101.377	101.345
5.375	99.805	99.799	99.779	5.375	99.805	99.799	99.779	7.5	101.671	101.616	101.569
5.5	100.195	100.189	100.169	5.5	100.195	100.189	100.169	7.625	102.158	102.103	102.056
5.625	100.629	100.607	100.586	5.625	100.550	100.545	100.524	7.75	102.483	102.428	102.381
5.75	101.075	101.030	101.016	5.75	101.075	101.030	101.016	7.875	100.579	100.585	100.545
5.875	100.595	100.585	100.571	5.875	100.524	100.559	100.525	8	100.697	100.703	100.664
6	101.039	101.030	101.015	6	100.896	100.893	100.858	8.125	100.765	100.771	100.732
6.125	101.471	101.462	101.447	6.125	101.422	101.378	101.363				
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	101.469	101.427	101.384	6.125	100.980	100.969	101.025	4.5	94.696	94.735	94.617
6.625	101.818	101.775	101.733	6.25	101.146	101.072	101.025	4.625	95.144	95.182	95.065
6.75	101.999	101.925	101.878	6.375	100.498	100.424	100.377	4.75	93.796	93.797	93.689
6.875	101.117	101.088	101.060	6.5	101.081	101.007	100.961	4.875	94.231	94.232	94.025
7	101.568	101.539	101.511	6.625	101.584	101.510	101.463	5	94.629	94.630	94.424
7.125	101.910	101.881	101.853	6.75	102.049	101.975	101.928	5.125	94.986	94.987	94.780
7.25	102.249	102.184	102.137	6.875	100.896	100.832	100.785	5.25	96.103	96.082	96.061
7.375	101.169	101.114	101.067	7	101.431	101.366	101.319	5.375	96.224	96.203	96.181
7.5	101.671	101.616	101.569	7.125	101.948	101.883	101.837	5.5	96.650	96.629	96.607
7.625	102.158	102.103	102.056	7.25	102.299	102.234	102.187	5.625	97.078	97.056	97.035
7.75	102.483	102.428	102.381	7.375	101.219	101.164	101.117	5.75	97.660	97.653	97.646
				7.5	101.721	101.666	101.619	5.875	97.966	97.959	97.952
				7.625	102.208	102.153	102.106	6	98.322	98.315	98.308
								6.125	98.662	98.654	98.647

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



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	99.041	98.914	98.614	6.75	97.541	97.414	97.114
6.875	99.559	99.432	99.132	6.875	98.059	97.932	97.632
7	100.056	99.929	99.629	7	98.556	98.429	98.129
7.125	100.505	100.378	100.078	7.125	99.005	98.878	98.578
7.25	100.934	100.807	100.507	7.25	99.434	99.307	99.007
7.375	100.954	100.769	100.469	7.375	99.454	99.269	98.969
7.5	101.411	101.226	100.926	7.5	99.911	99.726	99.426
7.625	101.820	101.635	101.335	7.625	100.320	100.135	99.835
7.75	102.219	102.034	101.734	7.75	100.719	100.534	100.234
7.875	102.006	101.762	101.462	7.875	100.506	100.262	99.962
8	102.433	102.189	101.889	8	100.933	100.689	100.389
8.125	102.812	102.568	102.268	8.125	101.312	101.068	100.768
8.25	103.171	102.927	102.627	8.25	101.671	101.427	101.127

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.041	96.914	96.614	6.75	95.541	95.414	95.114
6.875	97.559	97.432	97.132	6.875	96.059	95.932	95.632
7	98.056	97.929	97.629	7	96.556	96.429	96.129
7.125	98.505	98.378	98.078	7.125	97.005	96.878	96.578
7.25	98.934	98.807	98.507	7.25	97.434	97.307	97.007
7.375	98.954	98.769	98.469	7.375	97.454	97.269	96.969
7.5	99.411	99.226	98.926	7.5	97.911	97.726	97.426
7.625	99.820	99.635	99.335	7.625	98.320	98.135	97.835
7.75	100.219	100.034	99.734	7.75	98.719	98.534	98.234
7.875	100.006	99.762	99.462	7.875	98.506	98.262	97.962
8	100.433	100.189	99.889	8	98.933	98.689	98.389
8.125	100.812	100.568	100.268	8.125	99.312	99.068	98.768
8.25	101.171	100.927	100.627	8.25	99.671	99.427	99.127

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.291	98.164	97.864	6.75	96.291	96.164	95.864
6.875	98.809	98.682	98.382	6.875	96.809	96.682	96.382
7	99.306	99.179	98.879	7	97.306	97.179	96.879
7.125	99.755	99.628	99.328	7.125	97.755	97.628	97.328
7.25	100.184	100.057	99.757	7.25	98.184	98.057	97.757
7.375	100.204	100.019	99.719	7.375	98.204	98.019	97.719
7.5	100.661	100.476	100.176	7.5	98.661	98.476	98.176
7.625	101.070	100.885	100.585	7.625	99.070	98.885	98.585
7.75	101.469	101.284	100.984	7.75	99.469	99.284	98.984
7.875	101.256	101.012	100.712	7.875	99.256	99.012	98.712
8	101.683	101.439	101.139	8	99.683	99.439	99.139
8.125	102.062	101.818	101.518	8.125	100.062	99.818	99.518
8.25	102.421	102.177	101.877	8.25	100.421	100.177	99.877

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.