



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
 Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	92.085	92.021	92.021	4.75	92.085	92.021	92.021	5.125	94.607	94.561	94.543
4.875	92.805	92.747	92.747	4.875	92.805	92.747	92.747	5.25	95.357	95.311	95.293
5	93.374	93.321	93.321	5	93.374	93.321	93.321	5.375	95.987	95.941	95.923
5.125	94.110	94.094	94.076	5.125	94.110	94.094	94.076	5.5	96.585	96.540	96.522
5.25	95.353	95.279	95.253	5.25	94.870	94.847	94.820	5.625	97.067	97.021	97.003
5.375	96.043	95.969	95.943	5.375	95.544	95.521	95.494	5.75	98.662	98.600	98.572
5.5	96.840	96.767	96.740	5.5	96.196	96.172	96.145	5.875	99.203	99.143	99.113
5.625	97.344	97.271	97.244	5.625	96.707	96.683	96.656	6	99.683	99.624	99.593
5.75	97.753	97.697	97.671	5.75	97.753	97.697	97.671	6.125	100.104	100.046	100.013
5.875	98.352	98.279	98.252	5.875	98.277	98.213	98.197	6.25	100.285	100.231	100.194
6	99.011	98.937	98.911	6	98.803	98.728	98.710	6.375	100.755	100.702	100.664
6.125	99.461	99.388	99.361	6.125	99.289	99.245	99.211	6.5	101.187	101.136	101.097
6.25	99.662	99.600	99.583	6.25	99.613	99.600	99.583	6.625	101.547	101.497	101.455
6.375	100.204	100.115	100.070	6.375	100.109	100.080	100.049	6.75	101.328	101.304	101.256
6.5	100.721	100.632	100.587	6.5	100.531	100.486	100.468	6.875	101.785	101.738	101.692
6.625	101.102	101.013	100.968	6.625	100.981	100.960	100.932	7	102.195	102.149	102.102
6.75	101.165	101.173	101.136	6.75	101.165	101.173	101.136	7.125	102.540	102.496	102.447
6.875	101.611	101.614	101.582	6.875	101.611	101.614	101.582	7.25	102.558	102.547	102.495
7	102.035	101.931	101.869	7	101.918	101.905	101.868	7.375	103.008	102.998	102.945
7.125	102.398	102.313	102.273	7.125	102.314	102.313	102.273	7.5	103.391	103.381	103.327
7.25	102.518	102.564	102.495	7.25	102.518	102.564	102.495	7.625	103.673	103.663	103.608
7.375	102.858	102.883	102.814	7.375	102.844	102.883	102.814	7.75	103.791	103.803	103.744
7.5	103.247	103.187	103.133	7.5	103.197	103.187	103.133	7.875	104.152	104.166	104.104
7.625	103.639	103.519	103.440	7.625	103.449	103.489	103.431	8	103.862	103.878	103.810
7.75	103.745	103.793	103.719	7.75	103.745	103.793	103.719				
7.875	103.998	104.046	103.977	7.875	103.998	104.046	103.977				
8	104.173	104.212	104.164	8	104.173	104.212	104.164				
8.125	104.466	104.513	104.449	8.125	104.466	104.513	104.449				
8.25	104.660	104.731	104.648	8.25	104.660	104.731	104.648				

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	96.491	96.458	96.458	4.625	96.684	96.651	96.651	5	92.749	92.680	92.680
4.75	96.934	96.921	96.909	4.75	96.621	96.673	96.700	5.125	93.607	93.543	93.543
4.875	97.393	97.381	97.369	4.875	97.202	97.197	97.197	5.25	95.162	95.000	94.878
5	97.792	97.781	97.769	5	97.649	97.599	97.609	5.375	95.854	95.692	95.570
5.125	98.304	98.250	98.262	5.125	98.155	98.109	98.107	5.5	96.648	96.485	96.363
5.25	98.691	98.639	98.648	5.25	98.499	98.452	98.459	5.625	97.154	96.992	96.870
5.375	99.137	99.087	99.075	5.375	98.839	98.790	98.802	5.75	97.703	97.556	97.520
5.5	99.498	99.449	99.436	5.5	99.239	99.187	99.187	5.875	98.339	98.192	98.086
5.625	99.712	99.682	99.680	5.625	99.547	99.527	99.505	6	98.978	98.831	98.724
5.75	100.061	100.025	100.031	5.75	99.884	99.862	99.842	6.125	99.459	99.312	99.206
5.875	100.481	100.423	100.412	5.875	100.213	100.189	100.172	6.25	99.707	99.567	99.471
6	100.830	100.790	100.802	6	100.542	100.518	100.505	6.375	100.235	100.093	99.991
6.125	100.695	100.617	100.603	6.125	100.631	100.595	100.586	6.5	100.717	100.571	100.467
6.25	101.040	101.015	101.005	6.25	100.670	100.642	100.615	6.625	101.154	101.006	100.900
6.375	101.428	101.403	101.393	6.375	101.018	101.010	100.991	6.75	101.222	101.230	101.193
6.5	101.693	101.668	101.658	6.5	101.306	101.276	101.243	6.875	101.583	101.586	101.554
6.625	101.543	101.465	101.455	6.625	101.286	101.286	101.256	7	101.988	101.841	101.790
6.75	101.861	101.837	101.829	6.75	101.559	101.559	101.524	7.125	102.377	102.228	102.119
6.875	102.263	102.238	102.230	6.875	101.814	101.795	101.781	7.25	102.366	102.218	102.110
7	102.301	102.257	102.243	7	102.075	102.085	102.036	7.375	102.758	102.608	102.498
7.125	101.865	101.807	101.778	7.125	101.632	101.573	101.545	7.5	103.127	102.975	102.864
7.25	102.359	102.300	102.272	7.25	102.024	101.966	101.937	7.625	103.509	103.356	103.243
7.375	102.833	102.774	102.746	7.375	102.401	102.342	102.314	7.75	101.592	101.639	101.526
								7.875	101.941	101.895	101.877

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.660	96.343	96.280	5	95.768	95.656	95.593	5.125	94.424	94.361	94.299
5.125	96.958	96.708	96.645	5.125	96.309	96.246	96.183	5.25	94.896	94.833	94.770
5.25	97.250	97.074	97.011	5.25	96.737	96.674	96.611	5.375	95.548	95.485	95.422
5.375	97.534	97.299	97.236	5.375	97.072	96.938	96.875	5.5	96.023	95.960	95.897
5.5	97.812	97.666	97.603	5.5	97.430	97.367	97.304	5.625	96.499	96.436	96.373
5.625	98.096	98.033	97.970	5.625	97.860	97.797	97.734	5.75	96.963	96.900	96.837
5.75	98.464	98.401	98.338	5.75	98.113	98.050	97.987	5.875	97.241	97.178	97.116
5.875	98.676	98.613	98.550	5.875	98.397	98.297	98.234	6	97.701	97.638	97.575
6	99.027	98.964	98.901	6	98.772	98.709	98.646	6.125	97.977	97.914	97.851
6.125	99.233	99.170	99.107	6.125	99.016	98.953	98.890	6.25	98.435	98.372	98.309
6.25	99.438	99.375	99.312	6.25	99.259	99.196	99.133	6.375	98.522	98.459	98.396
6.375	99.642	99.579	99.516	6.375	99.499	99.436	99.373	6.5	98.788	98.725	98.663
6.5	99.842	99.779	99.716	6.5	99.902	99.839	99.776	6.625	99.048	98.985	98.923
6.625	99.894	99.831	99.768	6.625	99.962	99.899	99.836	6.75	99.311	99.248	99.186
6.75	100.118	100.055	99.992	6.75	100.194	100.131	100.068	6.875	99.399	99.336	99.273
6.875	100.308	100.245	100.182	6.875	100.267	100.204	100.141	7	99.491	99.428	99.365
7	100.500	100.437	100.374	7	100.513	100.450	100.387	7.125	99.583	99.520	99.458
7.125	100.702	100.639	100.576	7.125	100.759	100.696	100.633				
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.868	96.409	96.431	5	95.973	95.706	95.643	5.125	94.474	94.411	94.348
5.125	97.166	96.758	96.719	5.125	96.477	96.296	96.233	5.25	94.946	94.883	94.820
5.25	97.458	97.124	97.061	5.25	96.918	96.724	96.661	5.375	95.598	95.535	95.472
5.375	97.742	97.349	97.286	5.375	97.275	96.988	96.925	5.5	96.073	96.010	95.947
5.5	98.019	97.716	97.653	5.5	97.620	97.417	97.354	5.625	96.549	96.486	96.423
5.625	98.288	98.083	98.020	5.625	97.955	97.847	97.784	5.75	97.013	96.950	96.887
5.75	98.558	98.451	98.388	5.75	98.281	98.100	98.037	5.875	97.291	97.228	97.165
5.875	98.826	98.663	98.600	5.875	98.597	98.347	98.284	6	97.751	97.688	97.625
6	99.082	99.014	98.951	6	98.881	98.759	98.696	6.125	98.027	97.964	97.901
6.125	99.320	99.220	99.157	6.125	99.124	99.003	98.940	6.25	98.485	98.422	98.359
6.25	99.558	99.425	99.362	6.25	99.342	99.246	99.183	6.375	98.572	98.509	98.446
6.375	99.777	99.629	99.566	6.375	99.549	99.486	99.423	6.5	98.838	98.775	98.712
6.5	99.951	99.829	99.766	6.5	99.952	99.889	99.826	6.625	99.098	99.035	98.972
6.625	100.105	99.881	99.818	6.625	100.012	99.949	99.886	6.75	99.361	99.298	99.235
6.75	100.263	100.105	100.042	6.75	100.244	100.181	100.118	6.875	99.449	99.386	99.323
6.875	100.415	100.295	100.232	6.875	100.317	100.254	100.191	7	99.541	99.478	99.415
7	100.550	100.487	100.424	7	100.563	100.500	100.437	7.125	99.633	99.570	99.507

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des: 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	94.047	94.002	93.986	4.5	94.047	94.002	93.986	5	96.790	96.776	96.763
4.625	94.703	94.658	94.643	4.625	94.703	94.658	94.643	5.125	97.362	97.349	97.335
4.75	95.613	95.599	95.585	4.75	95.613	95.599	95.585	5.25	98.131	98.117	98.104
4.875	96.163	96.142	96.110	4.875	96.097	96.083	96.070	5.375	98.549	98.535	98.522
5	96.790	96.776	96.763	5	96.790	96.776	96.763	5.5	99.171	99.157	99.144
5.125	97.362	97.349	97.335	5.125	97.362	97.349	97.335	5.625	99.716	99.755	99.740
5.25	98.131	98.117	98.104	5.25	98.131	98.117	98.104	5.75	100.527	100.448	100.433
5.375	98.600	98.571	98.524	5.375	98.549	98.535	98.522	5.875	100.668	100.483	100.376
5.5	99.171	99.157	99.144	5.5	99.171	99.157	99.144	6	101.207	101.023	100.954
5.625	99.716	99.755	99.740	5.625	99.716	99.755	99.740	6.125	101.693	101.561	101.531
5.75	100.527	100.448	100.433	5.75	100.527	100.448	100.433	6.25	102.066	102.107	102.075
5.875	100.668	100.531	100.501	5.875	100.668	100.531	100.501	6.375	102.014	101.951	101.911
6	101.207	101.112	101.082	6	101.207	101.112	101.082	6.5	102.579	102.515	102.476
6.125	101.752	101.683	101.653	6.125	101.752	101.683	101.653	6.625	103.114	103.051	103.011
6.25	102.066	102.107	102.075	6.25	102.066	102.107	102.075	6.75	103.146	103.255	103.200
6.375	102.099	102.035	101.996	6.375	102.099	102.035	101.996	6.875	102.738	102.679	102.631
6.5	102.645	102.582	102.542	6.5	102.645	102.582	102.542	7	103.275	103.216	103.167
6.625	103.162	103.099	103.059	6.625	103.162	103.099	103.059	7.125	103.820	103.761	103.712
6.75	103.146	103.255	103.200	6.75	103.146	103.255	103.200	7.25	103.608	103.508	103.445
6.875	102.800	102.741	102.692	6.875	102.800	102.741	102.692	7.375	103.335	103.317	103.315
7	103.322	103.262	103.214	7	103.322	103.262	103.214	7.5	103.641	103.623	103.621
7.125	103.858	103.799	103.750	7.125	103.858	103.799	103.750	7.625	104.185	104.167	104.165
7.25	103.608	103.508	103.445	7.25	103.608	103.508	103.445	7.75	104.132	104.066	104.019
7.375	103.406	103.388	103.386	7.375	103.406	103.388	103.386				
7.5	103.846	103.810	103.797	7.5	103.721	103.703	103.701				

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.789	95.871	95.884	4.25	95.769	95.871	95.884	4.75	94.140	94.127	94.113
4.375	96.339	96.441	96.454	4.375	96.339	96.441	96.454	4.875	95.011	95.033	95.012
4.5	96.907	97.009	97.022	4.5	96.907	97.009	97.022	5	95.716	95.738	95.716
4.625	97.471	97.573	97.586	4.625	97.471	97.573	97.586	5.125	96.544	96.566	96.545
4.75	97.759	97.715	97.700	4.75	97.759	97.715	97.700	5.25	97.474	97.445	97.399
4.875	98.210	98.211	98.209	4.875	98.210	98.211	98.209	5.375	98.302	98.150	98.129
5	98.764	98.765	98.763	5	98.764	98.765	98.763	5.5	98.868	98.716	98.695
5.125	99.307	99.309	99.307	5.125	99.307	99.309	99.307	5.625	99.415	99.376	99.353
5.25	99.438	99.393	99.379	5.25	99.438	99.393	99.379	5.75	99.707	99.522	99.469
5.375	99.665	99.631	99.606	5.375	99.597	99.624	99.606	5.875	100.058	99.989	99.959
5.5	100.144	100.140	100.122	5.5	100.113	100.140	100.122	6	100.582	100.514	100.483
5.625	100.623	100.631	100.614	5.625	100.605	100.631	100.614	6.125	101.088	101.069	101.027
5.75	100.803	100.759	100.745	5.75	100.803	100.759	100.745	6.25	101.262	101.193	101.163
5.875	100.744	100.717	100.697	5.875	100.336	100.356	100.323	6.375	101.020	100.956	100.916
6	101.223	101.195	101.176	6	100.792	100.813	100.780	6.5	101.495	101.432	101.392
								6.625	102.023	102.022	101.950
								6.75	102.006	101.926	101.879
								6.875	101.430	101.373	101.325
								7	101.887	101.830	101.782
								7.125	102.349	102.292	102.245
								7.25	102.320	102.220	102.158

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	97.218	97.245	97.222	5	95.716	95.738	95.716	4.5	94.266	94.368	94.256
5.375	98.302	98.150	98.129	5.125	96.544	96.566	96.545	4.625	94.824	94.926	94.814
5.5	98.868	98.716	98.695	5.25	97.218	97.245	97.222	4.75	94.651	94.617	94.598
5.625	99.415	99.376	99.353	5.375	98.282	98.131	98.109	4.875	95.133	95.099	95.079
5.75	99.707	99.522	99.469	5.5	98.810	98.694	98.670	5	95.614	95.580	95.561
5.875	100.058	99.989	99.959	5.625	99.349	99.376	99.353	5.125	96.095	96.061	96.041
6	100.582	100.514	100.483	5.75	99.527	99.376	99.354	5.25	96.165	96.131	96.103
6.125	101.088	101.069	101.027	5.875	100.063	99.995	99.964	5.375	96.645	96.611	96.584
6.25	101.262	101.193	101.163	6	100.563	100.494	100.464	5.5	97.124	97.090	97.063
6.375	101.020	100.956	100.916	6.125	101.088	101.069	101.027	5.625	97.603	97.569	97.542
6.5	101.495	101.432	101.392	6.25	101.214	101.146	101.116	5.75	97.424	97.410	97.395
6.625	102.023	102.022	101.950	6.375	101.053	100.989	100.950	5.875	97.753	97.739	97.725
6.75	102.006	101.926	101.879	6.5	101.519	101.455	101.416	6	98.203	98.175	98.156
6.875	101.430	101.373	101.325	6.625	102.023	102.022	101.950	6.125	98.674	98.647	98.627

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	98.131	98.117	98.104	5.25	98.131	98.117	98.104	5.25	98.131	98.117	98.104
5.375	98.549	98.535	98.522	5.375	98.549	98.535	98.522	5.375	98.549	98.535	98.522
5.5	99.171	99.157	99.144	5.5	99.171	99.157	99.144	5.5	99.171	99.157	99.144
5.625	99.716	99.755	99.740	5.625	99.716	99.755	99.740	5.625	99.716	99.755	99.740
5.75	100.527	100.448	100.433	5.75	100.527	100.448	100.433	5.75	100.527	100.448	100.433
5.875	100.668	100.531	100.501	5.875	100.668	100.531	100.501	5.875	100.668	100.483	100.376
6	101.207	101.112	101.082	6	101.207	101.112	101.082	6	101.207	101.023	100.954
6.125	101.752	101.683	101.653	6.125	101.752	101.683	101.653	6.125	101.693	101.561	101.531
6.25	102.066	102.107	102.075	6.25	102.066	102.107	102.075	6.25	102.066	102.107	102.075
6.375	102.099	102.035	101.996	6.375	102.099	102.035	101.996	6.375	102.014	101.951	101.911
6.5	102.645	102.582	102.542	6.5	102.645	102.582	102.542	6.5	102.579	102.515	102.476
6.625	103.162	103.099	103.059	6.625	103.162	103.099	103.059	6.625	103.114	103.051	103.011
6.75	103.146	103.255	103.200	6.75	103.146	103.255	103.200	6.75	103.146	103.255	103.200
6.875	102.800	102.741	102.692	6.875	102.800	102.741	102.692	6.875	102.738	102.679	102.631
7	103.322	103.262	103.214	7	103.322	103.262	103.214	7	103.275	103.216	103.167
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.907	97.009	97.022	4.25	95.769	95.871	95.884	5.25	97.218	97.245	97.222
4.625	97.471	97.573	97.586	4.375	96.339	96.441	96.454	5.375	98.302	98.150	98.129
4.75	97.759	97.715	97.700	4.5	96.907	97.009	97.022	5.5	98.868	98.716	98.695
4.875	98.210	98.211	98.209	4.625	97.471	97.573	97.586	5.625	99.415	99.376	99.353
5	98.764	98.765	98.763	4.75	97.759	97.715	97.700	5.75	99.707	99.522	99.469
5.125	99.307	99.309	99.307	4.875	98.210	98.211	98.209	5.875	100.058	99.989	99.959
5.25	99.438	99.393	99.379	5	98.764	98.765	98.763	6	100.582	100.514	100.483
5.375	99.597	99.624	99.606	5.125	99.307	99.309	99.307	6.125	101.088	101.069	101.027
5.5	100.113	100.140	100.122	5.25	99.438	99.393	99.379	6.25	101.262	101.193	101.163
5.625	100.605	100.631	100.614	5.375	99.597	99.624	99.606	6.375	101.020	100.956	100.916
5.75	100.803	100.759	100.745	5.5	100.113	100.140	100.122	6.5	101.495	101.432	101.392
5.875	100.350	100.356	100.323	5.625	100.605	100.631	100.614	6.625	102.023	102.022	101.950
6	100.861	100.813	100.780	5.75	100.803	100.759	100.745	6.75	102.006	101.926	101.879
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	97.218	97.245	97.222	5.25	97.218	97.245	97.222	4.5	94.266	94.368	94.256
5.375	98.302	98.150	98.129	5.375	97.886	97.913	97.890	4.625	94.824	94.926	94.814
5.5	98.868	98.716	98.695	5.5	98.666	98.694	98.670	4.75	93.432	93.433	93.275
5.625	99.415	99.376	99.353	5.625	99.349	99.376	99.353	4.875	93.984	93.986	93.784
5.75	99.707	99.522	99.469	5.75	99.290	99.245	99.229	5	94.522	94.523	94.321
5.875	100.058	99.989	99.959	5.875	99.678	99.679	99.638	5.125	95.038	95.040	94.838
6	100.582	100.514	100.483	6	100.366	100.367	100.326	5.25	95.784	95.770	95.756
6.125	101.088	101.069	101.027	6.125	101.088	101.069	101.027	5.375	95.917	95.903	95.889
6.25	101.262	101.193	101.163	6.25	101.005	100.929	100.882	5.5	96.355	96.340	96.326
6.375	101.020	100.956	100.916	6.375	100.625	100.694	100.622	5.625	96.805	96.791	96.777
6.5	101.495	101.432	101.392	6.5	101.300	101.369	101.297	5.75	97.424	97.410	97.395
6.625	102.023	102.022	101.950	6.625	102.023	102.022	101.950	5.875	97.753	97.739	97.725
6.75	102.006	101.926	101.879	6.75	102.056	101.976	101.929	6	98.123	98.109	98.095
6.875	101.430	101.373	101.325	6.875	100.933	100.833	100.770	6.125	98.478	98.464	98.450

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	



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	97.262	97.249	97.235	5.125	97.262	97.249	97.235	4.75	95.513	95.499	95.485
5.25	98.031	98.017	98.004	5.25	98.031	98.017	98.004	4.875	95.997	95.983	95.970
5.375	98.449	98.435	98.422	5.375	98.449	98.435	98.422	5	96.690	96.676	96.663
5.5	99.071	99.057	99.044	5.5	99.071	99.057	99.044	5.125	97.262	97.249	97.235
5.625	99.616	99.602	99.589	5.625	99.616	99.602	99.589	5.25	98.031	98.017	98.004
5.75	100.427	100.242	100.146	5.75	100.427	100.242	100.146	5.375	98.449	98.435	98.422
5.875	100.568	100.383	100.198	5.875	100.568	100.383	100.198	5.5	99.071	99.057	99.044
6	101.107	100.923	100.738	6	101.107	100.923	100.738	5.625	99.616	99.602	99.589
6.125	101.593	101.408	101.280	6.125	101.593	101.408	101.280	5.75	100.427	100.242	100.146
6.25	101.905	101.829	101.798	6.25	101.905	101.829	101.798	5.875	100.568	100.383	100.198
6.375	101.760	101.703	101.646	6.375	101.760	101.703	101.646	6	101.107	100.923	100.738
6.5	102.155	102.098	102.041	6.5	102.155	102.098	102.041	6.125	101.593	101.408	101.280
6.625	102.701	102.644	102.587	6.625	102.701	102.644	102.587	6.25	101.905	101.829	101.798
6.75	102.925	102.844	102.798	6.75	102.925	102.844	102.798	6.375	101.760	101.703	101.646
6.875	102.405	102.391	102.377	6.875	102.405	102.391	102.377	6.5	102.155	102.098	102.041
7	102.903	102.889	102.875	7	102.903	102.889	102.875	6.625	102.701	102.644	102.587
7.125	103.337	103.323	103.308	7.125	103.337	103.323	103.308	6.75	102.925	102.844	102.798
7.25	103.508	103.408	103.345	7.25	103.508	103.408	103.345	6.875	102.405	102.391	102.377
7.375	102.889	102.893	102.877	7.375	102.864	102.796	102.728	7	102.903	102.889	102.875
7.5	103.171	103.145	103.143	7.5	103.171	103.145	103.143	7.125	103.337	103.323	103.308
7.625	103.650	103.584	103.573	7.625	103.650	103.584	103.573	7.25	103.508	103.408	103.345
7.75	104.032	103.966	103.919	7.75	104.032	103.966	103.919	7.375	102.864	102.796	102.744
7.875	103.105	103.036	102.911					7.5	103.210	103.192	103.190
8	103.223	103.154	103.029					7.625	103.650	103.622	103.620
8.125	103.292	103.222	103.097					7.75	104.032	103.966	103.919

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.732	95.834	95.847	4.25	95.732	95.834	95.847	4.875	94.800	94.792	94.871
4.375	96.256	96.358	96.371	4.375	96.256	96.358	96.371	5	95.385	95.377	95.456
4.5	96.770	96.872	96.885	4.5	96.770	96.872	96.885	5.125	96.115	96.107	96.186
4.625	97.270	97.372	97.385	4.625	97.270	97.372	97.385	5.25	97.014	97.011	97.088
4.75	97.659	97.615	97.600	4.75	97.659	97.615	97.600	5.375	97.673	97.670	97.747
4.875	98.077	98.079	98.077	4.875	98.077	98.079	98.077	5.5	98.365	98.362	98.439
5	98.549	98.551	98.549	5	98.549	98.551	98.549	5.625	98.990	98.987	99.064
5.125	98.997	98.998	98.996	5.125	98.997	98.998	98.996	5.75	99.607	99.422	99.238
5.25	99.338	99.293	99.279	5.25	99.338	99.293	99.279	5.875	99.928	99.743	99.558
5.375	99.388	99.415	99.397	5.375	99.388	99.415	99.397	6	100.387	100.203	100.085
5.5	99.848	99.833	99.819	5.5	99.794	99.821	99.803	6.125	100.763	100.680	100.739
5.625	100.309	100.295	100.281	5.625	100.166	100.193	100.175	6.25	100.855	100.779	100.732
5.75	100.703	100.659	100.645	5.75	100.703	100.659	100.645	6.375	100.755	100.698	100.641
5.875	100.345	100.331	100.316	5.875	100.073	100.078	100.046	6.5	101.190	101.133	101.076
6	100.789	100.775	100.761	6	100.613	100.569	100.555	6.625	101.626	101.569	101.588
								6.75	101.906	101.826	101.779
								6.875	101.097	101.040	100.992
								7	101.430	101.389	101.375
								7.125	101.859	101.823	101.808
								7.25	102.220	102.120	102.058
								7.375	101.153	101.087	101.040
								7.5	101.666	101.600	101.553
								7.625	102.162	102.096	102.050
								7.75	102.494	102.428	102.382

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	101.190	101.133	101.076	6.125	100.709	100.680	100.739	4.5	94.118	94.219	94.108
6.625	101.626	101.569	101.588	6.25	100.905	100.829	100.782	4.625	94.583	94.684	94.572
6.75	101.906	101.826	101.779	6.375	100.368	100.407	100.435	4.75	93.372	93.374	93.175
6.875	101.097	101.040	100.992	6.5	100.944	100.957	100.985	4.875	93.825	93.827	93.625
7	101.430	101.389	101.375	6.625	101.521	101.560	101.588	5	94.244	94.246	94.044
7.125	101.859	101.823	101.808	6.75	101.956	101.876	101.829	5.125	94.624	94.625	94.423
7.25	102.220	102.120	102.058	6.875	100.833	100.733	100.670	5.25	95.684	95.670	95.656
7.375	101.153	101.087	101.040	7	101.380	101.280	101.217	5.375	95.817	95.803	95.789
7.5	101.666	101.600	101.553	7.125	101.909	101.809	101.746	5.5	96.255	96.240	96.226
7.625	102.162	102.096	102.050	7.25	102.270	102.170	102.108	5.625	96.705	96.691	96.677
7.75	102.494	102.428	102.382	7.375	101.203	101.137	101.090	5.75	97.324	97.310	97.295
				7.5	101.716	101.650	101.603	5.875	97.653	97.639	97.625
				7.625	102.212	102.146	102.100	6	98.023	98.009	97.995
								6.125	98.378	98.364	98.350

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	101.760	101.703	101.646	6.375	101.760	101.703	101.646	6	101.107	100.923	100.738
6.5	102.155	102.098	102.041	6.5	102.155	102.098	102.041	6.125	101.593	101.408	101.280
6.625	102.701	102.644	102.587	6.625	102.701	102.644	102.587	6.25	101.905	101.829	101.798
6.75	102.925	102.844	102.798	6.75	102.925	102.844	102.798	6.375	101.760	101.703	101.646
6.875	102.405	102.391	102.377	6.875	102.405	102.391	102.377	6.5	102.155	102.098	102.041
7	102.903	102.889	102.875	7	102.903	102.889	102.875	6.625	102.701	102.644	102.587
7.125	103.337	103.323	103.308	7.125	103.337	103.323	103.308	6.75	102.925	102.844	102.798
7.25	103.508	103.408	103.345	7.25	103.508	103.408	103.345	6.875	102.405	102.391	102.377
7.375	102.889	102.893	102.877	7.375	102.864	102.796	102.728	7	102.903	102.889	102.875
7.5	103.171	103.145	103.143	7.5	103.171	103.145	103.143	7.125	103.337	103.323	103.308
7.625	103.650	103.584	103.573	7.625	103.650	103.584	103.573	7.25	103.508	103.408	103.345
7.75	104.032	103.966	103.919	7.75	104.032	103.966	103.919	7.375	102.864	102.796	102.744
7.875	103.105	103.036	102.911					7.5	103.210	103.192	103.190
8	103.223	103.154	103.029					7.625	103.650	103.622	103.620
8.125	103.292	103.222	103.097					7.75	104.032	103.966	103.919
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.770	96.872	96.885	4.5	96.770	96.872	96.885	6.625	101.626	101.569	101.588
4.625	97.270	97.372	97.385	4.625	97.270	97.372	97.385	6.75	101.906	101.826	101.779
4.75	97.659	97.615	97.600	4.75	97.659	97.615	97.600	6.875	100.905	100.891	100.877
4.875	98.077	98.079	98.077	4.875	98.077	98.079	98.077	7	101.403	101.389	101.375
5	98.549	98.551	98.549	5	98.549	98.551	98.549	7.125	101.859	101.823	101.808
5.125	98.997	98.998	98.996	5.125	98.997	98.998	98.996	7.25	102.220	102.120	102.058
5.25	99.338	99.293	99.279	5.25	99.338	99.293	99.279	7.375	101.466	101.470	101.455
5.375	99.388	99.415	99.397	5.375	99.388	99.415	99.397	7.5	101.666	101.600	101.553
5.5	99.848	99.833	99.819	5.5	99.794	99.821	99.803	7.625	102.162	102.096	102.050
5.625	100.309	100.295	100.281	5.625	100.166	100.193	100.175	7.75	102.494	102.428	102.382
5.75	100.703	100.659	100.645	5.75	100.703	100.659	100.645	7.875	100.620	100.551	100.426
5.875	100.345	100.331	100.316	5.875	100.073	100.078	100.046	8	100.738	100.669	100.544
6	100.789	100.775	100.761	6	100.613	100.569	100.555	8.125	100.807	100.737	100.612
6.125	101.221	101.207	101.193	6.125	101.146	101.102	101.088				
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	101.190	101.133	101.076	6.125	100.709	100.680	100.739	4.5	94.118	94.219	94.108
6.625	101.626	101.569	101.588	6.25	100.905	100.829	100.782	4.625	94.583	94.684	94.572
6.75	101.906	101.826	101.779	6.375	100.368	100.407	100.435	4.75	93.372	93.374	93.175
6.875	100.905	100.891	100.877	6.5	100.944	100.957	100.985	4.875	93.825	93.827	93.625
7	101.403	101.389	101.375	6.625	101.521	101.560	101.588	5	94.244	94.246	94.044
7.125	101.859	101.823	101.808	6.75	101.956	101.876	101.829	5.125	94.624	94.625	94.423
7.25	102.220	102.120	102.058	6.875	100.833	100.733	100.670	5.25	95.684	95.670	95.656
7.375	101.153	101.087	101.040	7	101.380	101.280	101.217	5.375	95.817	95.803	95.789
7.5	101.666	101.600	101.553	7.125	101.909	101.809	101.746	5.5	96.255	96.240	96.226
7.625	102.162	102.096	102.050	7.25	102.270	102.170	102.108	5.625	96.705	96.691	96.677
7.75	102.494	102.428	102.382	7.375	101.203	101.137	101.090	5.75	97.324	97.310	97.295
				7.5	101.716	101.650	101.603	5.875	97.653	97.639	97.625
				7.625	102.212	102.146	102.100	6	98.023	98.009	97.995
								6.125	98.378	98.364	98.350

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	98.865	98.689	98.389	6.75	97.365	97.189	96.889
6.875	99.383	99.200	98.900	6.875	97.883	97.700	97.400
7	99.880	99.697	99.397	7	98.380	98.197	97.897
7.125	100.329	100.146	99.846	7.125	98.829	98.646	98.346
7.25	100.758	100.575	100.275	7.25	99.258	99.075	98.775
7.375	100.765	100.520	100.220	7.375	99.265	99.020	98.720
7.5	101.222	100.977	100.677	7.5	99.722	99.477	99.177
7.625	101.631	101.386	101.086	7.625	100.131	99.886	99.586
7.75	102.030	101.785	101.485	7.75	100.530	100.285	99.985
7.875	101.804	101.496	101.196	7.875	100.304	99.996	99.696
8	102.231	101.923	101.623	8	100.731	100.423	100.123
8.125	102.610	102.302	102.002	8.125	101.110	100.802	100.502
8.25	102.969	102.661	102.361	8.25	101.469	101.161	100.861

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.865	96.689	96.389	6.75	95.365	95.189	94.889
6.875	97.383	97.200	96.900	6.875	95.883	95.700	95.400
7	97.880	97.697	97.397	7	96.380	96.197	95.897
7.125	98.329	98.146	97.846	7.125	96.829	96.646	96.346
7.25	98.758	98.575	98.275	7.25	97.258	97.075	96.775
7.375	98.765	98.520	98.220	7.375	97.265	97.020	96.720
7.5	99.222	98.977	98.677	7.5	97.722	97.477	97.177
7.625	99.631	99.386	99.086	7.625	98.131	97.886	97.586
7.75	100.030	99.785	99.485	7.75	98.530	98.285	97.985
7.875	99.804	99.496	99.196	7.875	98.304	97.996	97.696
8	100.231	99.923	99.623	8	98.731	98.423	98.123
8.125	100.610	100.302	100.002	8.125	99.110	98.802	98.502
8.25	100.969	100.661	100.361	8.25	99.469	99.161	98.861

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.115	97.939	97.639	6.75	96.115	95.939	95.639
6.875	98.633	98.450	98.150	6.875	96.633	96.450	96.150
7	99.130	98.947	98.647	7	97.130	96.947	96.647
7.125	99.579	99.396	99.096	7.125	97.579	97.396	97.096
7.25	100.008	99.825	99.525	7.25	98.008	97.825	97.525
7.375	100.015	99.770	99.470	7.375	98.015	97.770	97.470
7.5	100.472	100.227	99.927	7.5	98.472	98.227	97.927
7.625	100.881	100.636	100.336	7.625	98.881	98.636	98.336
7.75	101.280	101.035	100.735	7.75	99.280	99.035	98.735
7.875	101.054	100.746	100.446	7.875	99.054	98.746	98.446
8	101.481	101.173	100.873	8	99.481	99.173	98.873
8.125	101.860	101.552	101.252	8.125	99.860	99.552	99.252
8.25	102.219	101.911	101.611	8.25	100.219	99.911	99.611

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.