



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	91.213	91.213	91.113	4.75	91.213	91.213	91.113	5.125	93.817	93.772	93.751
4.875	91.904	91.904	91.804	4.875	91.904	91.904	91.804	5.25	94.565	94.520	94.499
5	92.484	92.484	92.384	5	92.484	92.484	92.384	5.375	95.195	95.150	95.129
5.125	93.110	93.110	93.010	5.125	93.110	93.110	93.010	5.5	95.796	95.750	95.730
5.25	94.483	94.411	94.389	5.25	93.793	93.793	93.722	5.625	96.288	96.242	96.222
5.375	95.172	95.100	95.078	5.375	94.530	94.530	94.433	5.75	97.695	97.667	97.661
5.5	95.965	95.894	95.872	5.5	95.136	95.136	95.044	5.875	98.169	98.137	98.137
5.625	96.471	96.399	96.377	5.625	95.726	95.726	95.637	6	98.625	98.590	98.594
5.75	96.878	96.816	96.798	5.75	96.878	96.816	96.798	6.125	99.048	99.014	99.022
5.875	97.512	97.440	97.418	5.875	97.412	97.341	97.335	6.25	99.381	99.373	99.352
6	98.175	98.103	98.081	6	97.948	97.867	97.858	6.375	99.834	99.792	99.776
6.125	98.628	98.556	98.534	6.125	98.426	98.352	98.351	6.5	100.274	100.196	100.184
6.25	99.020	98.933	98.897	6.25	98.876	98.872	98.865	6.625	100.643	100.623	100.615
6.375	99.561	99.474	99.438	6.375	99.379	99.359	99.337	6.75	100.734	100.700	100.662
6.5	100.076	99.989	99.953	6.5	99.810	99.773	99.765	6.875	101.199	101.097	101.059
6.625	100.476	100.389	100.353	6.625	100.273	100.261	100.242	7	101.617	101.515	101.477
6.75	100.747	100.639	100.580	6.75	100.599	100.569	100.542	7.125	101.970	101.869	101.831
6.875	101.164	101.056	100.999	6.875	101.056	101.022	100.999	7.25	102.263	102.140	102.095
7	101.657	101.549	101.491	7	101.426	101.374	101.347	7.375	102.720	102.597	102.552
7.125	102.046	101.938	101.879	7.125	101.808	101.768	101.738	7.5	103.109	102.987	102.942
7.25	102.220	102.228	102.169	7.25	102.220	102.228	102.169	7.625	103.401	103.279	103.234
7.375	102.638	102.578	102.519	7.375	102.577	102.578	102.519	7.75	103.751	103.609	103.558
7.5	103.061	102.945	102.880	7.5	102.952	102.885	102.831	7.875	104.118	103.977	103.926
7.625	103.484	103.369	103.303	7.625	103.241	103.243	103.194	8	103.883	103.796	103.709
7.75	103.563	103.604	103.540	7.75	103.563	103.604	103.540				
7.875	103.880	103.884	103.823	7.875	103.880	103.884	103.823				
8	104.037	104.069	104.030	8	104.037	104.069	104.030				
8.125	104.353	104.394	104.338	8.125	104.353	104.394	104.338				
8.25	104.533	104.613	104.539	8.25	104.533	104.613	104.539				
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	95.686	95.669	95.669	4.625	95.878	95.861	95.861	5	91.825	91.825	91.725
4.75	96.455	96.385	96.365	4.75	96.148	96.095	96.130	5.125	92.687	92.687	92.587
4.875	96.899	96.829	96.809	4.875	96.685	96.633	96.633	5.25	94.273	94.116	94.010
5	97.378	97.308	97.288	5	97.118	97.075	97.097	5.375	94.965	94.809	94.702
5.125	97.764	97.718	97.741	5.125	97.615	97.578	97.586	5.5	95.755	95.599	95.492
5.25	98.145	98.096	98.119	5.25	97.957	97.918	97.929	5.625	96.425	96.269	96.163
5.375	98.546	98.472	98.465	5.375	98.369	98.311	98.311	5.75	96.907	96.767	96.677
5.5	98.949	98.866	98.892	5.5	98.862	98.810	98.810	5.875	97.542	97.402	97.313
5.625	99.373	99.304	99.313	5.625	99.208	99.149	99.137	6	98.185	98.046	97.957
5.75	99.702	99.627	99.644	5.75	99.625	99.555	99.555	6.125	98.669	98.530	98.442
5.875	100.040	99.990	99.974	5.875	99.881	99.817	99.817	6.25	99.057	98.921	98.835
6	100.417	100.338	100.360	6	100.374	100.316	100.312	6.375	99.584	99.447	99.359
6.125	100.489	100.406	100.372	6.125	100.354	100.302	100.293	6.5	100.066	99.926	99.837
6.25	100.745	100.672	100.647	6.25	100.439	100.409	100.395	6.625	100.523	100.382	100.291
6.375	101.137	101.065	101.040	6.375	100.793	100.770	100.750	6.75	100.724	100.647	100.620
6.5	101.412	101.340	101.315	6.5	101.024	101.007	100.982	6.875	101.158	101.044	101.021
6.625	101.438	101.308	101.281	6.625	101.175	101.060	101.030	7	101.608	101.458	101.359
6.75	101.706	101.589	101.553	6.75	101.481	101.327	101.292	7.125	101.911	101.761	101.660
6.875	102.087	101.994	101.958	6.875	101.760	101.535	101.500	7.25	102.117	101.973	101.879
7	102.244	102.134	102.120	7	102.047	101.739	101.698	7.375	102.540	102.395	102.299
7.125	101.737	101.679	101.651	7.125	101.504	101.445	101.417	7.5	102.945	102.798	102.702
7.25	102.235	102.177	102.148	7.25	101.900	101.841	101.813	7.625	103.360	103.212	103.114
7.375	102.713	102.655	102.626	7.375	102.280	102.222	102.194	7.75	101.531	101.469	101.348
								7.875	101.943	101.882	101.850

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	96.258	96.162	96.099	5	95.469	95.406	95.343	5.125	94.134	94.071	94.009
5.125	96.589	96.526	96.463	5.125	96.056	95.993	95.930	5.25	94.604	94.541	94.478
5.25	96.954	96.891	96.828	5.25	96.482	96.419	96.356	5.375	95.251	95.188	95.126
5.375	97.179	97.116	97.053	5.375	96.746	96.683	96.620	5.5	95.724	95.661	95.598
5.5	97.544	97.481	97.418	5.5	97.173	97.110	97.047	5.625	96.197	96.134	96.072
5.625	97.910	97.847	97.784	5.625	97.601	97.538	97.475	5.75	96.672	96.609	96.546
5.75	98.276	98.213	98.150	5.75	97.864	97.801	97.738	5.875	96.955	96.892	96.830
5.875	98.500	98.437	98.374	5.875	98.118	98.055	97.992	6	97.414	97.351	97.288
6	98.856	98.793	98.730	6	98.530	98.467	98.404	6.125	97.690	97.627	97.565
6.125	99.063	99.000	98.937	6.125	98.775	98.712	98.649	6.25	98.147	98.084	98.022
6.25	99.269	99.206	99.143	6.25	99.018	98.955	98.892	6.375	98.238	98.175	98.112
6.375	99.474	99.411	99.348	6.375	99.260	99.197	99.134	6.5	98.508	98.445	98.383
6.5	99.676	99.613	99.550	6.5	99.666	99.603	99.540	6.625	98.774	98.711	98.649
6.625	99.734	99.671	99.608	6.625	99.734	99.671	99.608	6.75	99.033	98.970	98.908
6.75	99.957	99.894	99.831	6.75	99.963	99.900	99.837	6.875	99.112	99.049	98.986
6.875	100.153	100.090	100.027	6.875	100.027	99.964	99.901	7	99.199	99.136	99.074
7	100.343	100.280	100.217	7	100.266	100.203	100.140	7.125	99.292	99.229	99.167
7.125	100.534	100.471	100.408	7.125	100.511	100.448	100.385				

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	96.468	96.212	96.149	5	95.519	95.456	95.393	5.125	94.184	94.121	
5.125	96.766	96.576	96.513	5.125	96.106	96.043	95.980	5.25	94.654	94.591	94.528
5.25	97.056	96.941	96.878	5.25	96.532	96.469	96.406	5.375	95.301	95.238	95.175
5.375	97.338	97.166	97.103	5.375	96.796	96.733	96.670	5.5	95.774	95.711	95.648
5.5	97.614	97.531	97.468	5.5	97.223	97.160	97.097	5.625	96.247	96.184	96.121
5.625	97.960	97.897	97.834	5.625	97.651	97.588	97.525	5.75	96.722	96.659	96.596
5.75	98.326	98.263	98.200	5.75	97.914	97.851	97.788	5.875	97.005	96.942	96.879
5.875	98.550	98.487	98.424	5.875	98.168	98.105	98.042	6	97.464	97.401	97.338
6	98.906	98.843	98.780	6	98.580	98.517	98.454	6.125	97.740	97.677	97.614
6.125	99.113	99.050	98.987	6.125	98.825	98.762	98.699	6.25	98.197	98.134	98.071
6.25	99.319	99.256	99.193	6.25	99.068	99.005	98.942	6.375	98.288	98.225	98.162
6.375	99.524	99.461	99.398	6.375	99.310	99.247	99.184	6.5	98.558	98.495	98.432
6.5	99.726	99.663	99.600	6.5	99.716	99.653	99.590	6.625	98.824	98.761	98.698
6.625	99.784	99.721	99.658	6.625	99.784	99.721	99.658	6.75	99.083	99.020	98.957
6.75	100.007	99.944	99.881	6.75	100.013	99.950	99.887	6.875	99.162	99.099	99.036
6.875	100.203	100.140	100.077	6.875	100.077	100.014	99.951	7	99.249	99.186	99.123
7	100.393	100.330	100.267	7	100.316	100.253	100.190	7.125	99.342	99.279	99.216

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

YOUR BFF IN WHOLESALE

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	93.248	93.203	93.188	4.5	93.248	93.203	93.188	5	95.748	95.713	95.732
4.625	93.905	93.859	93.844	4.625	93.905	93.859	93.844	5.125	96.405	96.392	96.411
4.75	94.579	94.563	94.547	4.75	94.579	94.563	94.547	5.25	97.162	97.138	97.123
4.875	95.092	95.047	95.031	4.875	95.092	95.047	95.031	5.375	97.640	97.617	97.593
5	95.748	95.713	95.732	5	95.748	95.713	95.732	5.5	98.186	98.196	98.200
5.125	96.405	96.392	96.411	5.125	96.405	96.392	96.411	5.625	98.822	98.859	98.863
5.25	97.162	97.138	97.123	5.25	97.162	97.138	97.123	5.75	99.797	99.594	99.557
5.375	97.640	97.617	97.593	5.375	97.640	97.617	97.593	5.875	99.992	99.789	99.586
5.5	98.189	98.196	98.200	5.5	98.186	98.196	98.200	6	100.546	100.343	100.220
5.625	98.822	98.859	98.863	5.625	98.822	98.859	98.863	6.125	101.112	100.909	100.894
5.75	99.797	99.594	99.557	5.75	99.797	99.594	99.557	6.25	101.491	101.519	101.508
5.875	99.992	99.789	99.671	5.875	99.992	99.789	99.671	6.375	101.606	101.495	101.455
6	100.546	100.343	100.252	6	100.546	100.343	100.252	6.5	102.171	102.060	102.020
6.125	101.112	100.909	100.894	6.125	101.112	100.909	100.894	6.625	102.706	102.596	102.556
6.25	101.491	101.519	101.508	6.25	101.491	101.519	101.508	6.75	102.722	102.725	102.698
6.375	101.690	101.579	101.539	6.375	101.690	101.579	101.539	6.875	102.623	102.508	102.499
6.5	102.236	102.125	102.085	6.5	102.236	102.125	102.085	7	103.159	103.044	103.036
6.625	102.752	102.642	102.602	6.625	102.752	102.642	102.602	7.125	103.704	103.589	103.581
6.75	102.722	102.725	102.698	6.75	102.722	102.725	102.698	7.25	103.560	103.438	103.345
6.875	102.684	102.569	102.561	6.875	102.684	102.569	102.561	7.375	103.204	103.201	103.198
7	103.205	103.090	103.082	7	103.205	103.090	103.082	7.5	103.510	103.507	103.504
7.125	103.741	103.626	103.618	7.125	103.741	103.626	103.618	7.625	104.054	104.051	104.048
7.25	103.560	103.438	103.345	7.25	103.560	103.438	103.345	7.75	104.152	104.106	104.091
7.375	103.296	103.272	103.269	7.375	103.275	103.272	103.269				
7.5	103.777	103.733	103.697	7.5	103.590	103.587	103.584				

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	95.216	95.260	95.293	4.25	95.216	95.260	95.293	4.75	93.204	93.224	93.243
4.375	95.786	95.830	95.862	4.375	95.786	95.830	95.862	4.875	94.142	94.163	94.182
4.5	96.354	96.398	96.430	4.5	96.354	96.398	96.430	5	94.846	94.866	94.886
4.625	96.918	96.962	96.995	4.625	96.918	96.962	96.995	5.125	95.675	95.695	95.714
4.75	97.210	97.166	97.164	4.75	97.210	97.166	97.164	5.25	96.579	96.513	96.422
4.875	97.703	97.709	97.726	4.875	97.703	97.709	97.726	5.375	97.235	97.179	97.157
5	98.259	98.265	98.282	5	98.259	98.265	98.282	5.5	97.800	97.789	97.793
5.125	98.806	98.812	98.829	5.125	98.806	98.812	98.829	5.625	98.449	98.472	98.476
5.25	99.037	98.993	98.978	5.25	99.037	98.993	98.978	5.75	98.915	98.712	98.509
5.375	99.308	99.281	99.283	5.375	99.297	99.281	99.283	5.875	99.290	99.111	99.079
5.5	99.819	99.804	99.806	5.5	99.819	99.804	99.806	6	99.764	99.741	99.729
5.625	100.320	100.305	100.307	5.625	100.320	100.305	100.307	6.125	100.486	100.444	100.433
5.75	100.536	100.478	100.449	5.75	100.536	100.478	100.449	6.25	100.395	100.313	100.281
5.875	100.456	100.415	100.401	5.875	100.106	100.116	100.103	6.375	100.561	100.450	100.410
6	100.934	100.893	100.879	6	100.573	100.583	100.569	6.5	101.036	100.926	100.886
								6.625	101.539	101.437	101.410
								6.75	101.692	101.601	101.538
								6.875	101.222	101.109	101.100
								7	101.678	101.565	101.558
								7.125	102.140	102.026	102.020
								7.25	102.273	102.151	102.057

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.318	96.341	96.345	5	94.846	94.866	94.886	4.5	93.713	93.633	93.665
5.375	97.235	97.179	97.157	5.125	95.675	95.695	95.714	4.625	94.273	94.192	94.224
5.5	97.800	97.789	97.793	5.25	96.318	96.341	96.345	4.75	94.146	94.119	94.121
5.625	98.449	98.472	98.476	5.375	97.216	97.160	97.138	4.875	94.626	94.599	94.602
5.75	98.915	98.712	98.509	5.5	97.766	97.789	97.793	5	95.107	95.080	95.082
5.875	99.290	99.111	99.079	5.625	98.449	98.472	98.476	5.125	95.587	95.559	95.562
6	99.764	99.741	99.729	5.75	98.522	98.477	98.461	5.25	95.809	95.753	95.749
6.125	100.486	100.444	100.433	5.875	99.200	99.117	99.085	5.375	96.288	96.233	96.229
6.25	100.395	100.313	100.281	6	99.762	99.741	99.729	5.5	96.767	96.711	96.707
6.375	100.561	100.450	100.410	6.125	100.486	100.444	100.433	5.625	97.245	97.189	97.185
6.5	101.036	100.926	100.886	6.25	100.392	100.316	100.269	5.75	97.083	97.052	97.020
6.625	101.539	101.437	101.410	6.375	100.595	100.483	100.444	5.875	97.436	97.401	97.381
6.75	101.692	101.601	101.538	6.5	101.060	100.950	100.910	6	97.914	97.873	97.859
6.875	101.222	101.109	101.100	6.625	101.539	101.437	101.410	6.125	98.385	98.344	98.330

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.162	97.138	97.123	5.25	97.162	97.138	97.123	5.25	97.162	97.138	97.123
5.375	97.640	97.617	97.593	5.375	97.640	97.617	97.593	5.375	97.640	97.617	97.593
5.5	98.186	98.196	98.200	5.5	98.186	98.196	98.200	5.5	98.186	98.196	98.200
5.625	98.822	98.859	98.863	5.625	98.822	98.859	98.863	5.625	98.822	98.859	98.863
5.75	99.797	99.594	99.557	5.75	99.797	99.594	99.557	5.75	99.797	99.594	99.557
5.875	99.992	99.789	99.671	5.875	99.992	99.789	99.671	5.875	99.992	99.789	99.586
6	100.546	100.343	100.252	6	100.546	100.343	100.252	6	100.546	100.343	100.220
6.125	101.112	100.909	100.894	6.125	101.112	100.909	100.894	6.125	101.112	100.909	100.894
6.25	101.491	101.519	101.508	6.25	101.491	101.519	101.508	6.25	101.491	101.519	101.508
6.375	101.690	101.579	101.539	6.375	101.690	101.579	101.539	6.375	101.606	101.495	101.455
6.5	102.236	102.125	102.085	6.5	102.236	102.125	102.085	6.5	102.171	102.060	102.020
6.625	102.752	102.642	102.602	6.625	102.752	102.642	102.602	6.625	102.706	102.596	102.556
6.75	102.722	102.725	102.698	6.75	102.722	102.725	102.698	6.75	102.722	102.725	102.698
6.875	102.684	102.569	102.561	6.875	102.684	102.569	102.561	6.875	102.623	102.508	102.499
7	103.205	103.090	103.082	7	103.205	103.090	103.082	7	103.159	103.044	103.036
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	96.354	96.398	96.430	4.25	95.216	95.260	95.293	5.25	96.318	96.341	96.345
4.625	96.918	96.962	96.995	4.375	95.786	95.830	95.862	5.375	97.235	97.179	97.157
4.75	97.210	97.166	97.164	4.5	96.354	96.398	96.430	5.5	97.800	97.789	97.793
4.875	97.703	97.709	97.726	4.625	96.918	96.962	96.995	5.625	98.449	98.472	98.476
5	98.259	98.265	98.282	4.75	97.210	97.166	97.164	5.75	98.915	98.712	98.509
5.125	98.806	98.812	98.829	4.875	97.703	97.709	97.726	5.875	99.290	99.111	99.079
5.25	99.037	98.993	98.978	5	98.259	98.265	98.282	6	99.764	99.741	99.729
5.375	99.297	99.281	99.283	5.125	98.806	98.812	98.829	6.125	100.486	100.444	100.433
5.5	99.819	99.804	99.806	5.25	99.037	98.993	98.978	6.25	100.395	100.313	100.281
5.625	100.320	100.305	100.307	5.375	99.297	99.281	99.283	6.375	100.561	100.450	100.410
5.75	100.536	100.478	100.449	5.5	99.819	99.804	99.806	6.5	101.036	100.926	100.886
5.875	100.106	100.116	100.103	5.625	100.320	100.305	100.307	6.625	101.539	101.437	101.410
6	100.573	100.583	100.569	5.75	100.536	100.478	100.449	6.75	101.692	101.601	101.538
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.318	96.341	96.345	5.25	96.318	96.341	96.345	4.5	93.713	93.633	93.665
5.375	97.235	97.179	97.157	5.375	96.985	97.008	97.012	4.625	94.273	94.192	94.224
5.5	97.800	97.789	97.793	5.5	97.766	97.789	97.793	4.75	92.925	92.741	92.748
5.625	98.449	98.472	98.476	5.625	98.449	98.472	98.476	4.875	93.480	93.286	93.303
5.75	98.915	98.712	98.509	5.75	98.522	98.477	98.461	5	94.023	93.830	93.846
5.875	99.290	99.111	99.079	5.875	99.073	99.052	99.040	5.125	94.548	94.355	94.372
6	99.764	99.741	99.729	6	99.762	99.741	99.729	5.25	95.412	95.373	95.334
6.125	100.486	100.444	100.433	6.125	100.486	100.444	100.433	5.375	95.550	95.511	95.472
6.25	100.395	100.313	100.281	6.25	100.392	100.316	100.269	5.5	95.998	95.959	95.920
6.375	100.561	100.450	100.410	6.375	100.130	100.099	100.072	5.625	96.463	96.424	96.385
6.5	101.036	100.926	100.886	6.5	100.809	100.777	100.751	5.75	97.083	97.052	97.020
6.625	101.539	101.437	101.410	6.625	101.539	101.437	101.410	5.875	97.432	97.401	97.370
6.75	101.692	101.601	101.538	6.75	101.742	101.651	101.588	6	97.818	97.787	97.756
6.875	101.222	101.109	101.100	6.875	100.857	100.735	100.641	6.125	98.186	98.155	98.124

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	96.305	96.259	96.244	5.125	96.305	96.259	96.244	4.75	94.479	94.463	94.447
5.25	97.062	97.038	97.015	5.25	97.062	97.038	97.015	4.875	94.992	94.947	94.931
5.375	97.540	97.517	97.493	5.375	97.540	97.517	97.493	5	95.648	95.611	95.603
5.5	98.086	98.043	98.070	5.5	98.086	98.043	98.070	5.125	96.305	96.259	96.244
5.625	98.722	98.699	98.675	5.625	98.722	98.699	98.675	5.25	97.062	97.038	97.015
5.75	99.697	99.494	99.291	5.75	99.697	99.494	99.291	5.375	97.540	97.517	97.493
5.875	99.892	99.689	99.486	5.875	99.892	99.689	99.486	5.5	98.086	98.043	98.070
6	100.446	100.243	100.094	6	100.446	100.243	100.094	5.625	98.722	98.699	98.675
6.125	101.012	100.809	100.694	6.125	101.012	100.809	100.694	5.75	99.697	99.494	99.291
6.25	101.292	101.216	101.237	6.25	101.292	101.216	101.237	5.875	99.892	99.689	99.486
6.375	101.313	101.243	101.173	6.375	101.313	101.243	101.173	6	100.446	100.243	100.094
6.5	101.708	101.638	101.568	6.5	101.708	101.638	101.568	6.125	101.012	100.809	100.694
6.625	102.288	102.218	102.148	6.625	102.288	102.218	102.148	6.25	101.292	101.216	101.237
6.75	102.622	102.528	102.457	6.75	102.622	102.528	102.457	6.375	101.313	101.243	101.173
6.875	102.205	102.111	102.017	6.875	102.205	102.111	102.017	6.5	101.708	101.638	101.568
7	102.717	102.623	102.529	7	102.717	102.623	102.529	6.625	102.288	102.218	102.148
7.125	103.091	102.998	102.904	7.125	103.091	102.998	102.904	6.75	102.622	102.528	102.457
7.25	103.460	103.338	103.245	7.25	103.460	103.338	103.245	6.875	102.205	102.111	102.017
7.375	103.015	102.940	102.865	7.375	103.015	102.940	102.865	7	102.717	102.623	102.529
7.5	103.337	103.262	103.187	7.5	103.337	103.262	103.187	7.125	103.091	102.998	102.904
7.625	103.662	103.617	103.602	7.625	103.662	103.617	103.602	7.25	103.460	103.338	103.245
7.75	104.052	104.006	103.991	7.75	104.052	104.006	103.991	7.375	103.015	102.940	102.865
7.875	102.998	102.959	102.920					7.5	103.337	103.262	103.187
8	103.116	103.077	103.038					7.625	103.662	103.617	103.602
8.125	103.185	103.146	103.106					7.75	104.052	104.006	103.991
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	95.182	95.226	95.258	4.25	95.182	95.226	95.258	4.875	93.933	93.923	94.042
4.375	95.708	95.752	95.784	4.375	95.708	95.752	95.784	5	94.518	94.508	94.627
4.5	96.225	96.270	96.302	4.5	96.225	96.270	96.302	5.125	95.247	95.238	95.357
4.625	96.731	96.776	96.808	4.625	96.731	96.776	96.808	5.25	96.115	96.108	96.212
4.75	97.110	97.090	97.107	4.75	97.110	97.090	97.107	5.375	96.773	96.767	96.871
4.875	97.582	97.589	97.605	4.875	97.582	97.589	97.605	5.5	97.466	97.459	97.563
5	98.063	98.069	98.086	5	98.063	98.069	98.086	5.625	98.091	98.085	98.189
5.125	98.520	98.527	98.544	5.125	98.520	98.527	98.544	5.75	98.815	98.612	98.409
5.25	98.937	98.893	98.878	5.25	98.937	98.893	98.878	5.875	99.190	98.987	98.865
5.375	99.105	99.089	99.091	5.375	99.105	99.089	99.091	6	99.664	99.460	99.494
5.5	99.523	99.508	99.509	5.5	99.523	99.508	99.509	6.125	100.120	100.065	100.153
5.625	99.908	99.893	99.895	5.625	99.908	99.893	99.895	6.25	100.242	100.166	100.119
5.75	100.436	100.378	100.349	5.75	100.436	100.378	100.349	6.375	100.308	100.238	100.168
5.875	99.952	99.923	99.895	5.875	99.844	99.852	99.839	6.5	100.743	100.673	100.603
6	100.409	100.380	100.352	6	100.389	100.331	100.302	6.625	101.213	101.143	101.092
								6.75	101.592	101.501	101.438
								6.875	100.890	100.776	100.769
								7	101.263	101.141	101.103
								7.125	101.802	101.680	101.586
								7.25	102.173	102.051	101.957
								7.375	101.149	101.103	101.088
								7.5	101.670	101.625	101.609
								7.625	102.175	102.130	102.114
								7.75	102.514	102.469	102.453
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.743	100.673	100.603	6.125	100.116	100.065	100.153	4.5	93.581	93.501	93.533
6.625	101.213	101.143	101.092	6.25	100.292	100.216	100.169	4.625	94.057	93.976	94.008
6.75	101.592	101.501	101.438	6.375	99.994	99.903	99.899	4.75	92.877	92.683	92.700
6.875	100.890	100.776	100.769	6.5	100.608	100.517	100.464	4.875	93.341	93.148	93.164
7	101.263	101.141	101.103	6.625	101.138	101.046	101.092	5	93.775	93.581	93.598
7.125	101.802	101.680	101.586	6.75	101.642	101.551	101.488	5.125	94.172	93.979	93.996
7.25	102.173	102.051	101.957	6.875	100.757	100.635	100.541	5.25	95.312	95.273	95.234
7.375	101.149	101.103	101.088	7	101.313	101.191	101.097	5.375	95.450	95.411	95.372
7.5	101.670	101.625	101.609	7.125	101.852	101.730	101.636	5.5	95.898	95.859	95.820
7.625	102.175	102.130	102.114	7.25	102.223	102.101	102.007	5.625	96.363	96.324	96.285
7.75	102.514	102.469	102.453	7.375	101.199	101.153	101.138	5.75	96.983	96.952	96.920
				7.5	101.720	101.675	101.659	5.875	97.332	97.301	97.270
				7.625	102.225	102.180	102.164	6	97.718	97.687	97.656
								6.125	98.086	98.055	98.024

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	101.313	101.243	101.173	6.375	101.313	101.243	101.173	6	100.446	100.243	100.094
6.5	101.708	101.638	101.568	6.5	101.708	101.638	101.568	6.125	101.012	100.809	100.694
6.625	102.288	102.218	102.148	6.625	102.288	102.218	102.148	6.25	101.292	101.216	101.237
6.75	102.622	102.528	102.457	6.75	102.622	102.528	102.457	6.375	101.313	101.243	101.173
6.875	102.205	102.111	102.017	6.875	102.205	102.111	102.017	6.5	101.708	101.638	101.568
7	102.717	102.623	102.529	7	102.717	102.623	102.529	6.625	102.288	102.218	102.148
7.125	103.091	102.998	102.904	7.125	103.091	102.998	102.904	6.75	102.622	102.528	102.457
7.25	103.460	103.338	103.245	7.25	103.460	103.338	103.245	6.875	102.205	102.111	102.017
7.375	103.015	102.940	102.865	7.375	103.015	102.940	102.865	7	102.717	102.623	102.529
7.5	103.337	103.262	103.187	7.5	103.337	103.262	103.187	7.125	103.091	102.998	102.904
7.625	103.662	103.617	103.602	7.625	103.662	103.617	103.602	7.25	103.460	103.338	103.245
7.75	104.052	104.006	103.991	7.75	104.052	104.006	103.991	7.375	103.015	102.940	102.865
7.875	102.998	102.959	102.920					7.5	103.337	103.262	103.187
8	103.116	103.077	103.038					7.625	103.662	103.617	103.602
8.125	103.185	103.146	103.106					7.75	104.052	104.006	103.991
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	96.225	96.270	96.302	4.5	96.225	96.270	96.302	6.625	101.213	101.143	101.092
4.625	96.731	96.776	96.808	4.625	96.731	96.776	96.808	6.75	101.592	101.501	101.438
4.75	97.110	97.090	97.107	4.75	97.110	97.090	97.107	6.875	100.707	100.611	100.517
4.875	97.582	97.589	97.605	4.875	97.582	97.589	97.605	7	101.263	101.141	101.047
5	98.063	98.069	98.086	5	98.063	98.069	98.086	7.125	101.802	101.680	101.586
5.125	98.520	98.527	98.544	5.125	98.520	98.527	98.544	7.25	102.173	102.051	101.957
5.25	98.937	98.893	98.878	5.25	98.937	98.893	98.878	7.375	101.149	101.103	101.088
5.375	99.105	99.089	99.091	5.375	99.105	99.089	99.091	7.5	101.670	101.625	101.609
5.5	99.523	99.508	99.509	5.5	99.523	99.508	99.509	7.625	102.175	102.130	102.114
5.625	99.908	99.893	99.895	5.625	99.908	99.893	99.895	7.75	102.514	102.469	102.453
5.75	100.436	100.378	100.349	5.75	100.436	100.378	100.349	7.875	100.513	100.474	100.435
5.875	99.952	99.923	99.895	5.875	99.844	99.852	99.839	8	100.631	100.592	100.553
6	100.409	100.380	100.352	6	100.389	100.331	100.302	8.125	100.700	100.661	100.621
6.125	100.927	100.868	100.840	6.125	100.927	100.868	100.840				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.743	100.673	100.603	6.125	100.116	100.065	100.153	4.5	93.581	93.501	93.533
6.625	101.213	101.143	101.092	6.25	100.292	100.216	100.169	4.625	94.057	93.976	94.008
6.75	101.592	101.501	101.438	6.375	99.994	99.903	99.899	4.75	92.877	92.683	92.700
6.875	100.707	100.611	100.517	6.5	100.608	100.517	100.464	4.875	93.341	93.148	93.164
7	101.263	101.141	101.047	6.625	101.138	101.046	101.092	5	93.775	93.581	93.598
7.125	101.802	101.680	101.586	6.75	101.642	101.551	101.488	5.125	94.172	93.979	93.996
7.25	102.173	102.051	101.957	6.875	100.757	100.635	100.541	5.25	95.312	95.273	95.234
7.375	101.149	101.103	101.088	7	101.313	101.191	101.097	5.375	95.450	95.411	95.372
7.5	101.670	101.625	101.609	7.125	101.852	101.730	101.636	5.5	95.898	95.859	95.820
7.625	102.175	102.130	102.114	7.25	102.223	102.101	102.007	5.625	96.363	96.324	96.285
7.75	102.514	102.469	102.453	7.375	101.199	101.153	101.138	5.75	96.983	96.952	96.920
				7.5	101.720	101.675	101.659	5.875	97.332	97.301	97.270
				7.625	102.225	102.180	102.164	6	97.718	97.687	97.656
								6.125	98.086	98.055	98.024

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	98.880	98.695	98.395	6.75	97.380	97.195	96.895
6.875	99.408	99.223	98.923	6.875	97.908	97.723	97.423
7	99.915	99.730	99.430	7	98.415	98.230	97.930
7.125	100.374	100.189	99.889	7.125	98.874	98.689	98.389
7.25	100.803	100.618	100.318	7.25	99.303	99.118	98.818
7.375	100.989	100.774	100.474	7.375	99.489	99.274	98.974
7.5	101.456	101.241	100.941	7.5	99.956	99.741	99.441
7.625	101.875	101.660	101.360	7.625	100.375	100.160	99.860
7.75	102.274	102.059	101.759	7.75	100.774	100.559	100.259
7.875	102.177	101.947	101.647	7.875	100.677	100.447	100.147
8	102.604	102.374	102.074	8	101.104	100.874	100.574
8.125	102.993	102.763	102.463	8.125	101.493	101.263	100.963

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.880	96.695	96.395	6.75	95.380	95.195	94.895
6.875	97.408	97.223	96.923	6.875	95.908	95.723	95.423
7	97.915	97.730	97.430	7	96.415	96.230	95.930
7.125	98.374	98.189	97.889	7.125	96.874	96.689	96.389
7.25	98.803	98.618	98.318	7.25	97.303	97.118	96.818
7.375	98.989	98.774	98.474	7.375	97.489	97.274	96.974
7.5	99.456	99.241	98.941	7.5	97.956	97.741	97.441
7.625	99.875	99.660	99.360	7.625	98.375	98.160	97.860
7.75	100.274	100.059	99.759	7.75	98.774	98.559	98.259
7.875	100.177	99.947	99.647	7.875	98.677	98.447	98.147
8	100.604	100.374	100.074	8	99.104	98.874	98.574
8.125	100.993	100.763	100.463	8.125	99.493	99.263	98.963

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.130	97.945	97.645	6.75	96.130	95.945	95.645
6.875	98.658	98.473	98.173	6.875	96.658	96.473	96.173
7	99.165	98.980	98.680	7	97.165	96.980	96.680
7.125	99.624	99.439	99.139	7.125	97.624	97.439	97.139
7.25	100.053	99.868	99.568	7.25	98.053	97.868	97.568
7.375	100.239	100.024	99.724	7.375	98.239	98.024	97.724
7.5	100.706	100.491	100.191	7.5	98.706	98.491	98.191
7.625	101.125	100.910	100.610	7.625	99.125	98.910	98.610
7.75	101.524	101.309	101.009	7.75	99.524	99.309	99.009
7.875	101.427	101.197	100.897	7.875	99.427	99.197	98.897
8	101.854	101.624	101.324	8	99.854	99.624	99.324
8.125	102.243	102.013	101.713	8.125	100.243	100.013	99.713

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.