



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

YOUR BFF IN WHOLESALE

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	91.331	91.331	91.080	4.75	91.331	91.331	91.080	5.125	93.860	93.814	93.789
4.875	92.013	92.013	91.767	4.875	92.013	92.013	91.767	5.25	94.608	94.562	94.537
5	92.672	92.672	92.431	5	92.672	92.672	92.431	5.375	95.238	95.192	95.167
5.125	93.292	93.292	93.055	5.125	93.292	93.292	93.055	5.5	95.839	95.831	95.768
5.25	94.570	94.489	94.458	5.25	93.993	93.993	93.846	5.625	96.331	96.285	96.260
5.375	95.256	95.174	95.143	5.375	94.790	94.790	94.647	5.75	97.957	97.887	97.843
5.5	96.046	95.964	95.933	5.5	95.430	95.430	95.292	5.875	98.517	98.447	98.403
5.625	96.547	96.466	96.435	5.625	95.980	95.980	95.846	6	99.014	98.944	98.900
5.75	97.077	97.026	96.953	5.75	97.077	97.026	96.953	6.125	99.448	99.378	99.333
5.875	97.627	97.549	97.515	5.875	97.607	97.549	97.494	6.25	99.698	99.608	99.589
6	98.287	98.206	98.175	6	98.130	98.060	98.007	6.375	100.191	100.101	100.082
6.125	98.738	98.657	98.626	6.125	98.603	98.540	98.486	6.5	100.643	100.552	100.533
6.25	99.085	99.077	99.013	6.25	99.085	99.077	99.013	6.625	101.014	100.922	100.903
6.375	99.620	99.564	99.497	6.375	99.587	99.564	99.497	6.75	101.027	100.923	100.902
6.5	100.130	100.040	100.001	6.5	100.009	99.968	99.909	6.875	101.507	101.397	101.382
6.625	100.529	100.440	100.401	6.625	100.454	100.438	100.370	7	101.937	101.826	101.811
6.75	100.818	100.815	100.738	6.75	100.818	100.815	100.738	7.125	102.290	102.179	102.164
6.875	101.275	101.268	101.205	6.875	101.275	101.268	101.205	7.25	102.380	102.251	102.240
7	101.713	101.610	101.538	7	101.634	101.610	101.538	7.375	102.850	102.720	102.709
7.125	102.097	101.999	101.922	7.125	102.011	101.999	101.917	7.5	103.248	103.118	103.107
7.25	102.417	102.452	102.349	7.25	102.417	102.452	102.349	7.625	103.541	103.410	103.399
7.375	102.773	102.802	102.708	7.375	102.773	102.802	102.708	7.75	103.638	103.560	103.453
7.5	103.139	103.100	103.010	7.5	103.139	103.100	103.010	7.875	104.028	103.944	103.756
7.625	103.537	103.453	103.364	7.625	103.424	103.453	103.364	8	104.015	103.999	103.908
7.75	103.837	103.874	103.760	7.75	103.837	103.874	103.760				
7.875	104.119	104.157	104.067	7.875	104.119	104.157	104.067				
8	104.303	104.331	104.253	8	104.303	104.331	104.253				
8.125	104.599	104.635	104.543	8.125	104.599	104.635	104.543				
8.25	104.994	105.054	104.940	8.25	104.994	105.054	104.940				
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	95.969	95.969	95.969	4.625	96.161	96.161	96.161	5	91.979	91.979	91.823
4.75	96.325	96.329	96.325	4.75	96.176	96.176	96.176	5.125	92.840	92.840	92.688
4.875	96.735	96.721	96.708	4.875	96.699	96.699	96.699	5.25	94.375	94.205	94.086
5	97.235	97.183	97.151	5	97.160	97.100	97.088	5.375	95.063	94.894	94.775
5.125	97.807	97.744	97.717	5.125	97.658	97.603	97.579	5.5	95.850	95.680	95.561
5.25	98.186	98.121	98.103	5.25	97.999	97.950	97.950	5.625	96.516	96.347	96.228
5.375	98.580	98.496	98.483	5.375	98.489	98.489	98.489	5.75	97.053	96.906	96.808
5.5	99.068	98.958	98.908	5.5	98.914	98.869	98.869	5.875	97.684	97.537	97.440
5.625	99.566	99.449	99.407	5.625	99.401	99.293	99.253	6	98.325	98.178	98.082
5.75	99.893	99.770	99.740	5.75	99.732	99.664	99.664	6.125	98.806	98.660	98.564
5.875	100.205	100.076	100.046	5.875	100.049	100.021	100.021	6.25	99.113	98.975	98.901
6	100.611	100.483	100.448	6	100.368	100.358	100.353	6.375	99.638	99.495	99.402
6.125	100.541	100.301	100.290	6.125	100.528	100.517	100.507	6.5	100.114	99.969	99.874
6.25	100.829	100.706	100.679	6.25	100.616	100.417	100.401	6.625	100.569	100.422	100.326
6.375	101.183	101.106	101.078	6.375	100.928	100.829	100.808	6.75	100.901	100.899	100.821
6.5	101.522	101.382	101.355	6.5	101.253	101.070	101.044	6.875	101.311	101.304	101.241
6.625	101.350	101.251	101.214	6.625	101.302	101.270	101.239	7	101.663	101.594	101.542
6.75	101.734	101.634	101.598	6.75	101.409	101.372	101.335	7.125	102.074	101.919	101.828
6.875	102.145	102.045	102.008	6.875	101.667	101.567	101.530	7.25	102.203	102.154	102.054
7	102.181	102.137	102.122	7	101.870	101.823	101.775	7.375	102.621	102.466	102.373
7.125	101.796	101.737	101.701	7.125	101.562	101.504	101.468	7.5	103.021	102.864	102.757
7.25	102.295	102.237	102.201	7.25	101.962	101.904	101.868	7.625	103.427	103.269	103.160
7.375	102.775	102.717	102.681	7.375	102.347	102.288	102.252	7.75	102.582	102.619	102.466
								7.875	102.778	102.816	102.680

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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	96.640	96.291	96.263	5	95.657	95.308	95.280	5.25	94.447	94.384	94.321
5.125	96.966	96.612	96.580	5.125	96.207	95.853	95.821	5.375	95.092	95.029	94.967
5.25	97.285	96.926	96.890	5.25	96.682	96.323	96.287	5.5	95.563	95.500	95.438
5.375	97.597	97.232	97.192	5.375	97.054	96.689	96.649	5.625	96.035	95.972	95.910
5.5	97.902	97.532	97.487	5.5	97.413	97.044	96.999	5.75	96.509	96.446	96.383
5.625	98.199	97.824	97.775	5.625	97.762	97.387	97.338	5.875	96.799	96.736	96.674
5.75	98.487	98.108	98.054	5.75	98.102	97.723	97.669	6	97.256	97.193	97.131
5.875	98.769	98.384	98.326	5.875	98.432	98.047	97.989	6.125	97.533	97.470	97.407
6	99.038	98.652	98.589	6	98.737	98.346	98.285	6.25	97.989	97.926	97.864
6.125	99.289	98.894	98.828	6.125	99.010	98.615	98.549	6.375	98.080	98.017	97.955
6.25	99.540	99.139	99.069	6.25	99.257	98.856	98.786	6.5	98.351	98.288	98.226
6.375	99.780	99.374	99.300	6.375	99.471	99.065	98.991	6.625	98.619	98.556	98.493
6.5	99.995	99.584	99.506	6.5	99.653	99.451	99.388	6.75	98.880	98.817	98.755
6.625	100.204	99.788	99.706	6.625	99.796	99.521	99.458	6.875	98.956	98.893	98.830
6.75	100.410	99.989	99.902	6.75	99.853	99.752	99.689	7	99.038	98.975	98.913
6.875	100.601	100.175	100.084	6.875	99.876	99.813	99.750	7.125	99.129	99.066	99.004
7	100.346	100.142	100.079	7	100.110	100.047	99.984				
7.125	100.393	100.330	100.267	7.125	100.352	100.289	100.226				

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	96.849	96.500	96.472	5	95.863	95.514	95.486	5.25	94.497	94.434	94.371
5.125	97.175	96.821	96.788	5.125	96.413	96.059	96.026	5.375	95.142	95.079	95.016
5.25	97.494	97.135	97.098	5.25	96.887	96.528	96.491	5.5	95.613	95.550	95.487
5.375	97.805	97.441	97.400	5.375	97.258	96.893	96.853	5.625	96.085	96.022	95.959
5.5	98.109	97.740	97.695	5.5	97.616	97.247	97.202	5.75	96.559	96.496	96.433
5.625	98.406	98.032	97.982	5.625	97.964	97.590	97.541	5.875	96.849	96.786	96.723
5.75	98.695	98.315	98.262	5.75	98.304	97.924	97.871	6	97.306	97.243	97.180
5.875	98.976	98.591	98.533	5.875	98.632	98.247	98.190	6.125	97.583	97.520	97.457
6	99.246	98.856	98.794	6	98.937	98.546	98.485	6.25	98.039	97.976	97.913
6.125	99.497	99.102	99.036	6.125	99.210	98.814	98.748	6.375	98.130	98.067	98.004
6.25	99.749	99.348	99.278	6.25	99.456	99.056	98.986	6.5	98.401	98.338	98.275
6.375	99.991	99.585	99.511	6.375	99.671	99.265	99.191	6.625	98.669	98.606	98.543
6.5	100.207	99.796	99.718	6.5	99.853	99.501	99.438	6.75	98.930	98.867	98.804
6.625	100.419	100.003	99.920	6.625	99.998	99.582	99.508	6.875	99.006	98.943	98.880
6.75	100.627	100.205	100.119	6.75	100.057	99.802	99.739	7	99.088	99.025	98.962
6.875	100.820	100.393	100.302	6.875	100.004	99.863	99.800	7.125	99.179	99.116	99.053

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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



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	93.323	93.277	93.261	4.5	93.323	93.277	93.261	5	95.836	95.936	95.927
4.625	93.979	93.933	93.918	4.625	93.979	93.933	93.918	5.125	96.506	96.616	96.606
4.75	94.637	94.621	94.606	4.75	94.637	94.621	94.606	5.25	97.220	97.330	97.320
4.875	95.120	95.121	95.112	4.875	95.120	95.121	95.112	5.375	97.618	97.640	97.615
5	95.836	95.936	95.927	5	95.836	95.936	95.927	5.5	98.278	98.352	98.327
5.125	96.506	96.616	96.606	5.125	96.506	96.616	96.606	5.625	98.933	99.017	98.992
5.25	97.220	97.330	97.320	5.25	97.220	97.330	97.320	5.75	99.629	99.713	99.688
5.375	97.636	97.640	97.615	5.375	97.618	97.640	97.615	5.875	99.883	99.710	99.676
5.5	98.278	98.352	98.327	5.5	98.278	98.352	98.327	6	100.439	100.399	100.359
5.625	98.933	99.017	98.992	5.625	98.933	99.017	98.992	6.125	101.028	101.075	101.035
5.75	99.629	99.713	99.688	5.75	99.629	99.713	99.688	6.25	101.634	101.691	101.651
5.875	99.910	99.842	99.808	5.875	99.910	99.842	99.808	6.375	101.658	101.579	101.537
6	100.498	100.429	100.396	6	100.498	100.429	100.396	6.5	102.227	102.147	102.106
6.125	101.077	101.075	101.035	6.125	101.077	101.075	101.035	6.625	102.767	102.686	102.645
6.25	101.634	101.691	101.651	6.25	101.634	101.691	101.651	6.75	102.862	102.890	102.834
6.375	101.753	101.674	101.633	6.375	101.753	101.674	101.633	6.875	102.551	102.654	102.612
6.5	102.310	102.230	102.189	6.5	102.310	102.230	102.189	7	103.092	103.195	103.153
6.625	102.837	102.757	102.715	6.625	102.837	102.757	102.715	7.125	103.640	103.744	103.702
6.75	102.862	102.890	102.834	6.75	102.862	102.890	102.834	7.25	103.594	103.485	103.408
6.875	102.623	102.727	102.685	6.875	102.623	102.727	102.685	7.375	103.082	103.125	103.109
7	103.155	103.258	103.217	7	103.155	103.258	103.217	7.5	103.391	103.434	103.417
7.125	103.700	103.804	103.761	7.125	103.700	103.804	103.761	7.625	103.937	103.980	103.963
7.25	103.594	103.485	103.408	7.25	103.594	103.485	103.408	7.75	104.014	103.969	103.951
7.375	103.352	103.324	103.224	7.375	103.163	103.206	103.190				
7.5	103.832	103.805	103.704	7.5	103.483	103.526	103.509				
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	95.249	95.350	95.355	4.25	95.249	95.350	95.355	4.75	93.397	93.446	93.436
4.375	95.819	95.920	95.925	4.375	95.819	95.920	95.925	4.875	94.336	94.385	94.376
4.5	96.387	96.489	96.494	4.5	96.387	96.489	96.494	5	95.041	95.090	95.080
4.625	96.953	97.055	97.059	4.625	96.953	97.055	97.059	5.125	95.871	95.919	95.910
4.75	97.165	97.185	97.175	4.75	97.159	97.185	97.175	5.25	96.611	96.552	96.470
4.875	97.668	97.749	97.738	4.875	97.668	97.749	97.738	5.375	97.467	97.425	97.402
5	98.226	98.307	98.296	5	98.226	98.307	98.296	5.5	98.039	97.997	97.974
5.125	98.776	98.856	98.846	5.125	98.776	98.856	98.846	5.625	98.595	98.630	98.605
5.25	98.945	98.901	98.875	5.25	98.927	98.901	98.875	5.75	98.831	98.788	98.765
5.375	99.425	99.443	99.418	5.375	99.384	99.443	99.418	5.875	99.352	99.284	99.251
5.5	99.910	99.970	99.944	5.5	99.910	99.970	99.944	6	99.902	99.908	99.868
5.625	100.416	100.476	100.450	5.625	100.416	100.476	100.450	6.125	100.627	100.614	100.574
5.75	100.520	100.462	100.432	5.75	100.520	100.462	100.432	6.25	100.590	100.521	100.488
5.875	100.491	100.442	100.395	5.875	100.144	100.183	100.142	6.375	100.660	100.623	100.568
6	100.968	100.920	100.873	6	100.616	100.655	100.613	6.5	101.325	101.304	101.249
								6.625	102.058	101.967	101.911
								6.75	101.677	101.584	101.522
								6.875	101.357	101.301	101.262
								7	101.950	101.883	101.812
								7.125	102.451	102.383	102.313
								7.25	102.306	102.198	102.121
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	96.459	96.495	96.470	5	95.041	95.090	95.080	4.5	93.748	93.725	93.730
5.375	97.467	97.425	97.402	5.125	95.871	95.919	95.910	4.625	94.310	94.287	94.291
5.5	98.039	97.997	97.974	5.25	96.459	96.495	96.470	4.75	94.145	94.118	94.088
5.625	98.595	98.630	98.605	5.375	97.444	97.402	97.379	4.875	94.626	94.598	94.568
5.75	98.831	98.788	98.765	5.5	97.977	97.945	97.921	5	95.106	95.079	95.049
5.875	99.352	99.284	99.251	5.625	98.594	98.630	98.605	5.125	95.585	95.558	95.528
6	99.902	99.908	99.868	5.75	98.706	98.662	98.639	5.25	95.925	95.870	95.814
6.125	100.627	100.614	100.574	5.875	99.352	99.284	99.251	5.375	96.405	96.349	96.294
6.25	100.590	100.521	100.488	6	99.902	99.908	99.868	5.5	96.883	96.828	96.772
6.375	100.660	100.623	100.568	6.125	100.627	100.614	100.574	5.625	97.361	97.306	97.250
6.5	101.325	101.304	101.249	6.25	100.527	100.458	100.425	5.75	97.152	97.121	97.090
6.625	102.058	101.967	101.911	6.375	100.686	100.623	100.568	5.875	97.502	97.471	97.440
6.75	101.677	101.584	101.522	6.5	101.325	101.304	101.249	6	97.948	97.900	97.853
6.875	101.357	101.301	101.262	6.625	102.058	101.967	101.911	6.125	98.419	98.371	98.324

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	97.220	97.330	97.320	5.25	97.220	97.330	97.320	5.25	97.220	97.330	97.320
5.375	97.618	97.640	97.615	5.375	97.618	97.640	97.615	5.375	97.618	97.640	97.615
5.5	98.278	98.352	98.327	5.5	98.278	98.352	98.327	5.5	98.278	98.352	98.327
5.625	98.933	99.017	98.992	5.625	98.933	99.017	98.992	5.625	98.933	99.017	98.992
5.75	99.629	99.713	99.688	5.75	99.629	99.713	99.688	5.75	99.629	99.713	99.688
5.875	99.910	99.842	99.808	5.875	99.910	99.842	99.808	5.875	99.883	99.710	99.676
6	100.498	100.429	100.396	6	100.498	100.429	100.396	6	100.439	100.399	100.359
6.125	101.077	101.075	101.035	6.125	101.077	101.075	101.035	6.125	101.028	101.075	101.035
6.25	101.634	101.691	101.651	6.25	101.634	101.691	101.651	6.25	101.634	101.691	101.651
6.375	101.753	101.674	101.633	6.375	101.753	101.674	101.633	6.375	101.658	101.579	101.537
6.5	102.310	102.230	102.189	6.5	102.310	102.230	102.189	6.5	102.227	102.147	102.106
6.625	102.837	102.757	102.715	6.625	102.837	102.757	102.715	6.625	102.767	102.686	102.645
6.75	102.862	102.890	102.834	6.75	102.862	102.890	102.834	6.75	102.862	102.890	102.834
6.875	102.623	102.727	102.685	6.875	102.623	102.727	102.685	6.875	102.551	102.654	102.612
7	103.155	103.258	103.217	7	103.155	103.258	103.217	7	103.092	103.195	103.153
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	96.387	96.489	96.494	4.25	95.249	95.350	95.355	5.25	96.459	96.495	96.470
4.625	96.953	97.055	97.059	4.375	95.819	95.920	95.925	5.375	97.467	97.425	97.402
4.75	97.159	97.185	97.175	4.5	96.387	96.489	96.494	5.5	98.039	97.997	97.974
4.875	97.668	97.749	97.738	4.625	96.953	97.055	97.059	5.625	98.595	98.630	98.605
5	98.226	98.307	98.296	4.75	97.159	97.185	97.175	5.75	98.831	98.788	98.765
5.125	98.776	98.856	98.846	4.875	97.668	97.749	97.738	5.875	99.352	99.284	99.251
5.25	98.927	98.901	98.875	5	98.226	98.307	98.296	6	99.902	99.908	99.868
5.375	99.384	99.443	99.418	5.125	98.776	98.856	98.846	6.125	100.627	100.614	100.574
5.5	99.910	99.970	99.944	5.25	98.927	98.901	98.875	6.25	100.590	100.521	100.488
5.625	100.416	100.476	100.450	5.375	99.384	99.443	99.418	6.375	100.660	100.623	100.568
5.75	100.520	100.462	100.432	5.5	99.910	99.970	99.944	6.5	101.325	101.304	101.249
5.875	100.144	100.183	100.142	5.625	100.416	100.476	100.450	6.625	102.058	101.967	101.911
6	100.616	100.655	100.613	5.75	100.520	100.462	100.432	6.75	101.677	101.584	101.522
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	96.459	96.495	96.470	5.25	96.459	96.495	96.470	4.5	93.748	93.725	93.730
5.375	97.467	97.425	97.402	5.375	97.127	97.163	97.139	4.625	94.310	94.287	94.291
5.5	98.039	97.997	97.974	5.5	97.909	97.945	97.921	4.75	92.890	92.771	92.760
5.625	98.595	98.630	98.605	5.625	98.594	98.630	98.605	4.875	93.448	93.329	93.318
5.75	98.831	98.788	98.765	5.75	98.534	98.516	98.476	5	93.995	93.876	93.865
5.875	99.352	99.284	99.251	5.875	99.211	99.218	99.178	5.125	94.527	94.407	94.397
6	99.902	99.908	99.868	6	99.902	99.908	99.868	5.25	95.452	95.420	95.389
6.125	100.627	100.614	100.574	6.125	100.627	100.614	100.574	5.375	95.590	95.559	95.527
6.25	100.590	100.521	100.488	6.25	100.362	100.286	100.238	5.5	96.038	96.007	95.976
6.375	100.660	100.623	100.568	6.375	100.644	100.623	100.568	5.625	96.504	96.472	96.441
6.5	101.325	101.304	101.249	6.5	101.325	101.304	101.249	5.75	97.152	97.121	97.090
6.625	102.058	101.967	101.911	6.625	102.058	101.967	101.911	5.875	97.502	97.471	97.440
6.75	101.677	101.584	101.522	6.75	101.727	101.634	101.572	6	97.888	97.857	97.825
6.875	101.357	101.301	101.262	6.875	101.357	101.290	101.219	6.125	98.256	98.225	98.194

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	96.332	96.286	96.329	5.125	96.332	96.286	96.329	4.75	94.537	94.521	94.506
5.25	97.040	97.016	97.045	5.25	97.040	97.016	97.045	4.875	95.020	94.975	95.013
5.375	97.518	97.495	97.544	5.375	97.518	97.495	97.544	5	95.685	95.708	95.798
5.5	98.109	98.123	98.198	5.5	98.109	98.123	98.198	5.125	96.332	96.286	96.329
5.625	98.706	98.720	98.795	5.625	98.706	98.720	98.795	5.25	97.040	97.016	97.045
5.75	99.378	99.328	99.403	5.75	99.378	99.328	99.403	5.375	97.518	97.495	97.544
5.875	99.783	99.580	99.594	5.875	99.783	99.580	99.594	5.5	98.109	98.123	98.198
6	100.339	100.165	100.225	6	100.339	100.165	100.225	5.625	98.706	98.720	98.795
6.125	100.923	100.777	100.837	6.125	100.923	100.777	100.837	5.75	99.378	99.328	99.403
6.25	101.338	101.324	101.384	6.25	101.338	101.324	101.384	5.875	99.783	99.580	99.594
6.375	101.254	101.184	101.114	6.375	101.254	101.184	101.114	6	100.339	100.165	100.225
6.5	101.689	101.619	101.549	6.5	101.689	101.619	101.549	6.125	100.923	100.777	100.837
6.625	102.286	102.215	102.145	6.625	102.286	102.215	102.145	6.25	101.338	101.324	101.384
6.75	102.675	102.581	102.488	6.75	102.675	102.581	102.488	6.375	101.254	101.184	101.114
6.875	102.258	102.164	102.071	6.875	102.258	102.164	102.071	6.5	101.689	101.619	101.549
7	102.782	102.688	102.595	7	102.782	102.688	102.595	6.625	102.286	102.215	102.145
7.125	103.159	103.065	102.971	7.125	103.159	103.065	102.971	6.75	102.675	102.581	102.488
7.25	103.494	103.385	103.308	7.25	103.494	103.385	103.308	6.875	102.258	102.164	102.071
7.375	102.931	102.856	102.781	7.375	102.931	102.856	102.781	7	102.782	102.688	102.595
7.5	103.273	103.198	103.123	7.5	103.273	103.198	103.123	7.125	103.159	103.065	102.971
7.625	103.522	103.476	103.458	7.625	103.522	103.476	103.458	7.25	103.494	103.385	103.308
7.75	103.914	103.869	103.851	7.75	103.914	103.869	103.851	7.375	102.931	102.856	102.781
7.875	102.511	102.449	102.386					7.5	103.273	103.198	103.123
8	102.630	102.567	102.504					7.625	103.522	103.476	103.458
8.125	102.698	102.635	102.573					7.75	103.914	103.869	103.851

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	95.217	95.319	95.323	4.25	95.217	95.319	95.323	4.875	94.128	94.146	94.237
4.375	95.745	95.847	95.851	4.375	95.745	95.847	95.851	5	94.713	94.731	94.822
4.5	96.265	96.367	96.371	4.5	96.265	96.367	96.371	5.125	95.444	95.462	95.553
4.625	96.775	96.876	96.881	4.625	96.775	96.876	96.881	5.25	96.257	96.263	96.338
4.75	97.059	97.132	97.121	4.75	97.059	97.132	97.121	5.375	96.916	96.922	96.998
4.875	97.554	97.634	97.624	4.875	97.554	97.634	97.624	5.5	97.610	97.616	97.691
5	98.039	98.119	98.109	5	98.039	98.119	98.109	5.625	98.237	98.243	98.318
5.125	98.502	98.583	98.572	5.125	98.502	98.583	98.572	5.75	98.495	98.338	98.330
5.25	98.827	98.805	98.779	5.25	98.827	98.805	98.779	5.875	99.081	98.943	99.003
5.375	99.198	99.258	99.232	5.375	99.198	99.258	99.232	6	99.597	99.574	99.634
5.5	99.621	99.681	99.655	5.5	99.621	99.681	99.655	6.125	100.260	100.236	100.296
5.625	100.012	100.072	100.046	5.625	100.012	100.072	100.046	6.25	100.212	100.136	100.088
5.75	100.420	100.362	100.332	5.75	100.420	100.362	100.332	6.375	100.405	100.354	100.398
5.875	100.023	99.994	99.965	5.875	99.883	99.922	99.881	6.5	100.975	100.924	100.969
6	100.480	100.451	100.422	6	100.355	100.297	100.268	6.625	101.611	101.560	101.605
								6.75	101.577	101.484	101.422
								6.875	101.000	100.972	100.932
								7	101.462	101.365	101.394
								7.125	101.831	101.723	101.747
								7.25	102.206	102.098	102.021
								7.375	101.001	100.955	100.937
								7.5	101.526	101.480	101.462
								7.625	102.034	101.989	101.971
								7.75	102.377	102.331	102.313

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	100.975	100.924	100.969	6.125	100.260	100.236	100.296	4.5	93.627	93.604	93.608
6.625	101.611	101.560	101.605	6.25	100.262	100.186	100.138	4.625	94.109	94.085	94.090
6.75	101.577	101.484	101.422	6.375	100.405	100.354	100.398	4.75	92.848	92.729	92.718
6.875	101.000	100.972	100.932	6.5	100.975	100.924	100.969	4.875	93.319	93.199	93.189
7	101.462	101.365	101.394	6.625	101.611	101.560	101.605	5	93.759	93.640	93.629
7.125	101.831	101.723	101.747	6.75	101.627	101.534	101.472	5.125	94.164	94.045	94.034
7.25	102.206	102.098	102.021	6.875	101.000	100.903	100.932	5.25	95.352	95.320	95.289
7.375	101.001	100.955	100.937	7	101.462	101.365	101.394	5.375	95.490	95.459	95.427
7.5	101.526	101.480	101.462	7.125	101.881	101.773	101.747	5.5	95.938	95.907	95.876
7.625	102.034	101.989	101.971	7.25	102.256	102.148	102.071	5.625	96.404	96.372	96.341
7.75	102.377	102.331	102.313	7.375	101.051	101.005	100.987	5.75	97.052	97.021	96.990
				7.5	101.576	101.530	101.512	5.875	97.402	97.371	97.340
				7.625	102.084	102.039	102.021	6	97.788	97.757	97.725
								6.125	98.156	98.125	98.094

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	101.254	101.184	101.114	6.375	101.254	101.184	101.114	6	100.339	100.165	100.225
6.5	101.689	101.619	101.549	6.5	101.689	101.619	101.549	6.125	100.923	100.777	100.837
6.625	102.286	102.215	102.145	6.625	102.286	102.215	102.145	6.25	101.338	101.324	101.384
6.75	102.675	102.581	102.488	6.75	102.675	102.581	102.488	6.375	101.254	101.184	101.114
6.875	102.258	102.164	102.071	6.875	102.258	102.164	102.071	6.5	101.689	101.619	101.549
7	102.782	102.688	102.595	7	102.782	102.688	102.595	6.625	102.286	102.215	102.145
7.125	103.159	103.065	102.971	7.125	103.159	103.065	102.971	6.75	102.675	102.581	102.488
7.25	103.494	103.385	103.308	7.25	103.494	103.385	103.308	6.875	102.258	102.164	102.071
7.375	102.931	102.856	102.781	7.375	102.931	102.856	102.781	7	102.782	102.688	102.595
7.5	103.273	103.198	103.123	7.5	103.273	103.198	103.123	7.125	103.159	103.065	102.971
7.625	103.522	103.476	103.458	7.625	103.522	103.476	103.458	7.25	103.494	103.385	103.308
7.75	103.914	103.869	103.851	7.75	103.914	103.869	103.851	7.375	102.931	102.856	102.781
7.875	102.511	102.449	102.386					7.5	103.273	103.198	103.123
8	102.630	102.567	102.504					7.625	103.522	103.476	103.458
8.125	102.698	102.635	102.573					7.75	103.914	103.869	103.851
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	96.265	96.367	96.371	4.5	96.265	96.367	96.371	6.625	101.611	101.560	101.605
4.625	96.775	96.876	96.881	4.625	96.775	96.876	96.881	6.75	101.577	101.484	101.422
4.75	97.059	97.132	97.121	4.75	97.059	97.132	97.121	6.875	101.000	100.903	100.932
4.875	97.554	97.634	97.624	4.875	97.554	97.634	97.624	7	101.462	101.365	101.394
5	98.039	98.119	98.109	5	98.039	98.119	98.109	7.125	101.831	101.723	101.747
5.125	98.502	98.583	98.572	5.125	98.502	98.583	98.572	7.25	102.206	102.098	102.021
5.25	98.827	98.805	98.779	5.25	98.827	98.805	98.779	7.375	101.043	101.036	101.021
5.375	99.198	99.258	99.232	5.375	99.198	99.258	99.232	7.5	101.526	101.480	101.462
5.5	99.621	99.681	99.655	5.5	99.621	99.681	99.655	7.625	102.034	101.989	101.971
5.625	100.012	100.072	100.046	5.625	100.012	100.072	100.046	7.75	102.377	102.331	102.313
5.75	100.420	100.362	100.332	5.75	100.420	100.362	100.332	7.875	100.026	99.964	99.901
5.875	100.023	99.994	99.965	5.875	99.883	99.922	99.881	8	100.145	100.082	100.019
6	100.480	100.451	100.422	6	100.355	100.297	100.268	8.125	100.213	100.150	100.088
6.125	100.927	100.899	100.870	6.125	100.896	100.837	100.808				
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	100.975	100.924	100.969	6.125	100.260	100.236	100.296	4.5	93.627	93.604	93.608
6.625	101.611	101.560	101.605	6.25	100.262	100.186	100.138	4.625	94.109	94.085	94.090
6.75	101.577	101.484	101.422	6.375	100.405	100.354	100.398	4.75	92.848	92.729	92.718
6.875	101.000	100.903	100.932	6.5	100.975	100.924	100.969	4.875	93.319	93.199	93.189
7	101.462	101.365	101.394	6.625	101.611	101.560	101.605	5	93.759	93.640	93.629
7.125	101.831	101.723	101.747	6.75	101.627	101.534	101.472	5.125	94.164	94.045	94.034
7.25	102.206	102.098	102.021	6.875	101.000	100.903	100.932	5.25	95.352	95.320	95.289
7.375	101.001	100.955	100.937	7	101.462	101.365	101.394	5.375	95.490	95.459	95.427
7.5	101.526	101.480	101.462	7.125	101.881	101.773	101.747	5.5	95.938	95.907	95.876
7.625	102.034	101.989	101.971	7.25	102.256	102.148	102.071	5.625	96.404	96.372	96.341
7.75	102.377	102.331	102.313	7.375	101.051	101.005	100.987	5.75	97.052	97.021	96.990
				7.5	101.576	101.530	101.512	5.875	97.402	97.371	97.340
				7.625	102.084	102.039	102.021	6	97.788	97.757	97.725
								6.125	98.156	98.125	98.094

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	98.932	98.726	98.426	6.75	97.432	97.226	96.926
6.875	99.460	99.254	98.954	6.875	97.960	97.754	97.454
7	99.967	99.761	99.461	7	98.467	98.261	97.961
7.125	100.426	100.220	99.920	7.125	98.926	98.720	98.420
7.25	100.855	100.649	100.349	7.25	99.355	99.149	98.849
7.375	100.911	100.674	100.374	7.375	99.411	99.174	98.874
7.5	101.378	101.141	100.841	7.5	99.878	99.641	99.341
7.625	101.797	101.560	101.260	7.625	100.297	100.060	99.760
7.75	102.196	101.959	101.659	7.75	100.696	100.459	100.159
7.875	102.097	101.844	101.544	7.875	100.597	100.344	100.044
8	102.524	102.271	101.971	8	101.024	100.771	100.471
8.125	102.913	102.660	102.360	8.125	101.413	101.160	100.860

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.932	96.726	96.426	6.75	95.432	95.226	94.926
6.875	97.460	97.254	96.954	6.875	95.960	95.754	95.454
7	97.967	97.761	97.461	7	96.467	96.261	95.961
7.125	98.426	98.220	97.920	7.125	96.926	96.720	96.420
7.25	98.855	98.649	98.349	7.25	97.355	97.149	96.849
7.375	98.911	98.674	98.374	7.375	97.411	97.174	96.874
7.5	99.378	99.141	98.841	7.5	97.878	97.641	97.341
7.625	99.797	99.560	99.260	7.625	98.297	98.060	97.760
7.75	100.196	99.959	99.659	7.75	98.696	98.459	98.159
7.875	100.097	99.844	99.544	7.875	98.597	98.344	98.044
8	100.524	100.271	99.971	8	99.024	98.771	98.471
8.125	100.913	100.660	100.360	8.125	99.413	99.160	98.860

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.182	97.976	97.676	6.75	96.182	95.976	95.676
6.875	98.710	98.504	98.204	6.875	96.710	96.504	96.204
7	99.217	99.011	98.711	7	97.217	97.011	96.711
7.125	99.676	99.470	99.170	7.125	97.676	97.470	97.170
7.25	100.105	99.899	99.599	7.25	98.105	97.899	97.599
7.375	100.161	99.924	99.624	7.375	98.161	97.924	97.624
7.5	100.628	100.391	100.091	7.5	98.628	98.391	98.091
7.625	101.047	100.810	100.510	7.625	99.047	98.810	98.510
7.75	101.446	101.209	100.909	7.75	99.446	99.209	98.909
7.875	101.347	101.094	100.794	7.875	99.347	99.094	98.794
8	101.774	101.521	101.221	8	99.774	99.521	99.221
8.125	102.163	101.910	101.610	8.125	100.163	99.910	99.610

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.