



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	91.097	91.097	90.948	4.75	91.097	91.097	90.948	5.125	93.622	93.576	93.546
4.875	91.775	91.775	91.631	4.875	91.775	91.775	91.631	5.25	94.369	94.324	94.294
5	92.433	92.433	92.293	5	92.433	92.433	92.293	5.375	94.999	94.996	94.924
5.125	93.068	93.068	92.932	5.125	93.068	93.068	92.932	5.5	95.661	95.661	95.524
5.25	94.346	94.274	94.251	5.25	93.845	93.822	93.770	5.625	96.161	96.116	96.072
5.375	95.032	94.960	94.937	5.375	94.610	94.610	94.468	5.75	97.788	97.718	97.674
5.5	95.826	95.754	95.731	5.5	95.252	95.252	95.114	5.875	98.354	98.283	98.239
5.625	96.326	96.255	96.231	5.625	95.816	95.816	95.683	6	98.858	98.787	98.743
5.75	96.828	96.749	96.718	5.75	96.801	96.736	96.709	6.125	99.301	99.229	99.186
5.875	97.460	97.381	97.349	5.875	97.332	97.284	97.252	6.25	99.594	99.503	99.483
6	98.124	98.045	98.013	6	97.850	97.796	97.762	6.375	100.093	100.002	99.982
6.125	98.578	98.499	98.468	6.125	98.324	98.282	98.246	6.5	100.549	100.457	100.437
6.25	98.949	98.863	98.824	6.25	98.827	98.788	98.765	6.625	100.915	100.824	100.804
6.375	99.491	99.405	99.366	6.375	99.329	99.298	99.250	6.75	100.946	100.835	100.819
6.5	100.005	99.919	99.880	6.5	99.834	99.741	99.721	6.875	101.432	101.321	101.305
6.625	100.407	100.321	100.282	6.625	100.196	100.176	100.126	7	101.865	101.753	101.737
6.75	100.742	100.633	100.571	6.75	100.630	100.540	100.515	7.125	102.210	102.099	102.083
6.875	101.160	101.052	100.990	6.875	101.060	101.015	100.973	7.25	102.289	102.160	102.148
7	101.652	101.544	101.481	7	101.503	101.395	101.375	7.375	102.764	102.634	102.622
7.125	102.043	101.935	101.872	7.125	101.892	101.813	101.740	7.5	103.163	103.033	103.021
7.25	102.465	102.389	102.325	7.25	102.465	102.389	102.325	7.625	103.446	103.316	103.304
7.375	102.815	102.760	102.682	7.375	102.815	102.760	102.682	7.75	103.685	103.536	103.558
7.5	103.135	103.084	103.005	7.5	103.135	103.084	103.005	7.875	104.069	103.920	103.676
7.625	103.483	103.406	103.336	7.625	103.464	103.406	103.336	8	103.981	103.892	103.792
7.75	103.836	103.748	103.668	7.75	103.836	103.748	103.668				
7.875	104.131	104.055	103.985	7.875	104.131	104.055	103.985				
8	104.292	104.228	104.150	8	104.292	104.228	104.150				
8.125	104.607	104.528	104.456	8.125	104.607	104.528	104.456				
8.25	104.709	104.609	104.523	8.25	104.709	104.609	104.523				
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	95.787	95.787	95.711	4.625	96.197	96.197	96.122	5	91.862	91.862	91.707
4.75	96.095	96.108	96.110	4.75	96.205	96.205	96.119	5.125	92.693	92.693	92.542
4.875	96.564	96.550	96.526	4.875	96.726	96.726	96.644	5.25	94.169	94.011	93.898
5	96.985	96.971	96.947	5	97.106	97.106	97.028	5.375	94.858	94.700	94.588
5.125	97.491	97.516	97.506	5.125	97.444	97.444	97.355	5.5	95.649	95.491	95.377
5.25	97.874	97.899	97.887	5.25	97.942	97.942	97.858	5.625	96.291	96.133	96.020
5.375	98.308	98.275	98.262	5.375	98.465	98.465	98.385	5.75	96.857	96.721	96.630
5.5	98.731	98.731	98.710	5.5	98.850	98.850	98.775	5.875	97.490	97.354	97.264
5.625	99.230	99.237	99.212	5.625	99.047	99.057	99.030	6	98.134	97.999	97.909
5.75	99.553	99.572	99.542	5.75	99.540	99.540	99.505	6.125	98.620	98.485	98.396
5.875	99.953	99.899	99.885	5.875	99.894	99.892	99.862	6.25	98.981	98.849	98.763
6	100.308	100.281	100.247	6	100.201	100.195	100.169	6.375	99.510	99.377	99.289
6.125	100.366	100.358	100.316	6.125	100.341	100.330	100.309	6.5	99.990	99.855	99.766
6.25	100.654	100.657	100.611	6.25	100.385	100.390	100.344	6.625	100.449	100.313	100.221
6.375	101.033	100.954	100.942	6.375	100.747	100.725	100.650	6.75	100.713	100.626	100.587
6.5	101.342	101.344	101.297	6.5	100.971	100.978	100.929	6.875	101.148	101.060	101.018
6.625	101.243	101.216	101.160	6.625	101.155	101.122	101.057	7	101.597	101.448	101.344
6.75	101.600	101.502	101.491	6.75	101.281	101.244	101.198	7.125	102.015	101.865	101.759
6.875	102.014	101.914	101.904	6.875	101.527	101.444	101.417	7.25	102.173	102.091	102.037
7	102.064	102.046	101.981	7	101.768	101.754	101.689	7.375	102.564	102.414	102.355
7.125	101.647	101.589	101.543	7.125	101.414	101.356	101.309	7.5	102.967	102.816	102.709
7.25	102.147	102.089	102.042	7.25	101.814	101.756	101.709	7.625	103.372	103.219	103.111
7.375	102.627	102.569	102.522	7.375	102.198	102.140	102.094	7.75	102.582	102.446	102.376
								7.875	102.796	102.673	102.604

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	96.114	96.190	96.173	5	95.251	95.188	95.125	5.25	94.358	94.295	94.233
5.125	96.453	96.525	96.504	5.125	95.833	95.770	95.707	5.375	95.001	94.938	94.876
5.25	96.785	96.852	96.827	5.25	96.257	96.194	96.154	5.5	95.471	95.408	95.345
5.375	97.110	97.172	97.143	5.375	96.519	96.577	96.548	5.625	95.941	95.878	95.816
5.5	97.428	97.485	97.452	5.5	96.943	96.957	96.924	5.75	96.413	96.350	96.287
5.625	97.738	97.790	97.754	5.625	97.368	97.317	97.281	5.875	96.702	96.639	96.577
5.75	98.076	98.087	98.047	5.75	97.630	97.661	97.621	6	97.158	97.095	97.032
5.875	98.334	98.377	98.333	5.875	97.942	97.984	97.940	6.125	97.433	97.370	97.308
6	98.659	98.655	98.608	6	98.299	98.290	98.243	6.25	97.888	97.825	97.762
6.125	98.881	98.914	98.863	6.125	98.543	98.574	98.523	6.375	97.979	97.916	97.854
6.25	99.133	99.161	99.106	6.25	98.812	98.840	98.784	6.5	98.249	98.186	98.124
6.375	99.358	99.381	99.322	6.375	99.059	99.082	99.023	6.625	98.516	98.453	98.390
6.5	99.549	99.567	99.504	6.5	99.431	99.368	99.305	6.75	98.777	98.714	98.651
6.625	99.727	99.740	99.674	6.625	99.502	99.512	99.445	6.875	98.852	98.789	98.727
6.75	99.901	99.909	99.839	6.75	99.732	99.669	99.606	7	98.935	98.872	98.809
6.875	100.060	100.064	99.990	6.875	99.793	99.730	99.667	7.125	99.026	98.963	98.901
7	100.144	100.081	100.018	7	100.026	99.963	99.900				
7.125	100.331	100.268	100.205	7.125	100.267	100.204	100.141				

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	96.323	96.400	96.383	5	95.301	95.333	95.316	5.25	94.408	94.345	94.282
5.125	96.662	96.734	96.713	5.125	95.883	95.892	95.872	5.375	95.051	94.988	94.925
5.25	96.994	97.061	97.036	5.25	96.317	96.384	96.359	5.5	95.521	95.458	95.395
5.375	97.318	97.380	97.351	5.375	96.720	96.781	96.753	5.625	95.991	95.928	95.865
5.5	97.636	97.693	97.660	5.5	97.103	97.160	97.128	5.75	96.463	96.400	96.337
5.625	97.946	97.998	97.962	5.625	97.467	97.520	97.483	5.875	96.752	96.689	96.626
5.75	98.247	98.295	98.255	5.75	97.815	97.863	97.823	6	97.208	97.145	97.082
5.875	98.542	98.584	98.540	5.875	98.143	98.185	98.142	6.125	97.483	97.420	97.357
6	98.825	98.863	98.815	6	98.453	98.491	98.443	6.25	97.938	97.875	97.812
6.125	99.090	99.122	99.071	6.125	98.742	98.774	98.723	6.375	98.029	97.966	97.903
6.25	99.342	99.370	99.315	6.25	99.011	99.039	98.984	6.5	98.299	98.236	98.173
6.375	99.568	99.591	99.532	6.375	99.259	99.282	99.223	6.625	98.566	98.503	98.440
6.5	99.761	99.780	99.717	6.5	99.489	99.507	99.444	6.75	98.827	98.764	98.701
6.625	99.941	99.955	99.888	6.625	99.701	99.714	99.647	6.875	98.902	98.839	98.776
6.75	100.117	100.126	100.055	6.75	99.819	99.828	99.757	7	98.985	98.922	98.859
6.875	100.278	100.282	100.208	6.875	99.843	99.819	99.745	7.125	99.076	99.013	98.950

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	93.006	92.960	92.944	4.5	93.006	92.960	92.944	5	95.556	95.541	95.526
4.625	93.662	93.617	93.601	4.625	93.662	93.617	93.601	5.125	96.178	96.205	96.196
4.75	94.458	94.443	94.428	4.75	94.458	94.443	94.428	5.25	97.129	97.098	97.066
4.875	95.001	94.986	94.958	4.875	94.912	94.897	94.882	5.375	97.607	97.576	97.545
5	95.579	95.563	95.536	5	95.556	95.541	95.526	5.5	98.114	98.083	98.051
5.125	96.178	96.205	96.196	5.125	96.178	96.205	96.196	5.625	98.752	98.729	98.705
5.25	97.129	97.098	97.066	5.25	97.129	97.098	97.066	5.75	99.439	99.426	99.401
5.375	97.607	97.576	97.545	5.375	97.607	97.576	97.545	5.875	99.845	99.642	99.498
5.5	98.114	98.083	98.051	5.5	98.114	98.083	98.051	6	100.401	100.198	100.081
5.625	98.752	98.729	98.705	5.625	98.752	98.729	98.705	6.125	100.984	100.781	100.715
5.75	99.439	99.426	99.401	5.75	99.439	99.426	99.401	6.25	101.283	101.371	101.332
5.875	99.845	99.726	99.659	5.875	99.845	99.691	99.629	6.375	101.502	101.421	101.342
6	100.401	100.283	100.221	6	100.401	100.283	100.221	6.5	102.077	101.992	101.914
6.125	100.984	100.866	100.806	6.125	100.984	100.866	100.806	6.625	102.622	102.533	102.456
6.25	101.283	101.371	101.332	6.25	101.283	101.371	101.332	6.75	102.694	102.645	102.590
6.375	101.598	101.516	101.437	6.375	101.598	101.516	101.437	6.875	102.713	102.609	102.561
6.5	102.162	102.077	101.999	6.5	102.162	102.077	101.999	7	103.260	103.152	103.105
6.625	102.689	102.600	102.523	6.625	102.689	102.600	102.523	7.125	103.814	103.703	103.657
6.75	102.694	102.645	102.590	6.75	102.694	102.645	102.590	7.25	103.499	103.407	103.337
6.875	102.777	102.672	102.625	6.875	102.777	102.672	102.625	7.375	103.403	103.278	103.071
7	103.309	103.201	103.154	7	103.309	103.201	103.154	7.5	103.716	103.587	103.380
7.125	103.854	103.743	103.696	7.125	103.854	103.743	103.696	7.625	104.268	104.135	103.928
7.25	103.499	103.407	103.337	7.25	103.499	103.407	103.337	7.75	104.119	104.074	104.046
7.375	103.471	103.345	103.138	7.375	103.471	103.345	103.138				
7.5	103.789	103.660	103.541	7.5	103.789	103.660	103.453				
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	95.031	95.138	95.152	4.25	95.031	95.138	95.152	4.75	92.986	93.034	93.025
4.375	95.601	95.708	95.722	4.375	95.601	95.708	95.722	4.875	93.909	93.974	93.965
4.5	96.170	96.277	96.291	4.5	96.170	96.277	96.291	5	94.614	94.678	94.669
4.625	96.736	96.843	96.857	4.625	96.736	96.843	96.857	5.125	95.444	95.508	95.499
4.75	96.952	96.971	96.969	4.75	96.952	96.971	96.969	5.25	96.439	96.371	96.313
4.875	97.446	97.535	97.533	4.875	97.446	97.535	97.533	5.375	97.290	97.255	97.211
5	98.005	98.094	98.092	5	98.005	98.094	98.092	5.5	97.869	97.831	97.787
5.125	98.556	98.645	98.643	5.125	98.556	98.645	98.643	5.625	98.431	98.390	98.346
5.25	98.693	98.700	98.683	5.25	98.689	98.700	98.683	5.75	98.675	98.631	98.588
5.375	99.174	99.245	99.228	5.375	99.174	99.245	99.228	5.875	99.196	99.138	99.076
5.5	99.703	99.774	99.757	5.5	99.703	99.774	99.757	6	99.737	99.675	99.615
5.625	100.213	100.284	100.267	5.625	100.213	100.284	100.267	6.125	100.275	100.293	100.254
5.75	100.340	100.282	100.251	5.75	100.340	100.282	100.251	6.25	100.457	100.389	100.329
5.875	100.333	100.283	100.251	5.875	100.230	100.283	100.251	6.375	100.588	100.507	100.429
6	100.811	100.760	100.728	6	100.707	100.760	100.728	6.5	101.085	101.060	101.005
								6.625	101.776	101.724	101.669
								6.75	101.676	101.583	101.513
								6.875	101.353	101.310	101.240
								7	101.929	101.909	101.839
								7.125	102.437	102.417	102.347
								7.25	102.212	102.119	102.050
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	96.146	96.206	96.182	5	94.614	94.678	94.669	4.5	93.531	93.513	93.527
5.375	97.290	97.255	97.211	5.125	95.444	95.508	95.499	4.625	94.094	94.076	94.090
5.5	97.869	97.831	97.787	5.25	96.146	96.206	96.182	4.75	93.890	93.855	93.829
5.625	98.431	98.390	98.346	5.375	97.270	97.236	97.191	4.875	94.370	94.335	94.309
5.75	98.675	98.631	98.588	5.5	97.807	97.770	97.725	5	94.850	94.814	94.789
5.875	99.196	99.138	99.076	5.625	98.333	98.342	98.318	5.125	95.329	95.294	95.269
6	99.737	99.675	99.615	5.75	98.547	98.502	98.459	5.25	95.673	95.618	95.593
6.125	100.275	100.293	100.254	5.875	99.198	99.141	99.079	5.375	96.152	96.098	96.072
6.25	100.457	100.389	100.329	6	99.710	99.648	99.588	5.5	96.630	96.576	96.551
6.375	100.588	100.507	100.429	6.125	100.275	100.293	100.254	5.625	97.107	97.053	97.028
6.5	101.085	101.060	101.005	6.25	100.391	100.323	100.261	5.75	97.052	97.021	96.990
6.625	101.776	101.724	101.669	6.375	100.616	100.535	100.457	5.875	97.398	97.367	97.335
6.75	101.676	101.583	101.513	6.5	101.097	101.060	101.005	6	97.791	97.747	97.716
6.875	101.353	101.310	101.240	6.625	101.776	101.724	101.669	6.125	98.261	98.210	98.160

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	97.129	97.098	97.066	5.25	97.129	97.098	97.066	5.25	97.129	97.098	97.066
5.375	97.607	97.576	97.545	5.375	97.607	97.576	97.545	5.375	97.607	97.576	97.545
5.5	98.114	98.083	98.051	5.5	98.114	98.083	98.051	5.5	98.114	98.083	98.051
5.625	98.752	98.729	98.705	5.625	98.752	98.729	98.705	5.625	98.752	98.729	98.705
5.75	99.439	99.426	99.401	5.75	99.439	99.426	99.401	5.75	99.439	99.426	99.401
5.875	99.845	99.691	99.629	5.875	99.845	99.691	99.629	5.875	99.845	99.642	99.498
6	100.401	100.283	100.221	6	100.401	100.283	100.221	6	100.401	100.198	100.081
6.125	100.984	100.866	100.806	6.125	100.984	100.866	100.806	6.125	100.984	100.781	100.715
6.25	101.283	101.371	101.332	6.25	101.283	101.371	101.332	6.25	101.283	101.371	101.332
6.375	101.598	101.516	101.437	6.375	101.598	101.516	101.437	6.375	101.502	101.421	101.342
6.5	102.162	102.077	101.999	6.5	102.162	102.077	101.999	6.5	102.077	101.992	101.914
6.625	102.689	102.600	102.523	6.625	102.689	102.600	102.523	6.625	102.622	102.533	102.456
6.75	102.694	102.645	102.590	6.75	102.694	102.645	102.590	6.75	102.694	102.645	102.590
6.875	102.777	102.672	102.625	6.875	102.777	102.672	102.625	6.875	102.713	102.609	102.561
7	103.309	103.201	103.154	7	103.309	103.201	103.154	7	103.260	103.152	103.105
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	96.170	96.277	96.291	4.25	95.031	95.138	95.152	5.25	96.146	96.206	96.182
4.625	96.736	96.843	96.857	4.375	95.601	95.708	95.722	5.375	97.290	97.255	97.211
4.75	96.952	96.971	96.969	4.5	96.170	96.277	96.291	5.5	97.869	97.831	97.787
4.875	97.446	97.535	97.533	4.625	96.736	96.843	96.857	5.625	98.431	98.390	98.346
5	98.005	98.094	98.092	4.75	96.952	96.971	96.969	5.75	98.675	98.631	98.588
5.125	98.556	98.645	98.643	4.875	97.446	97.535	97.533	5.875	99.196	99.138	99.076
5.25	98.689	98.700	98.683	5	98.005	98.094	98.092	6	99.737	99.675	99.615
5.375	99.174	99.245	99.228	5.125	98.556	98.645	98.643	6.125	100.275	100.293	100.254
5.5	99.703	99.774	99.757	5.25	98.689	98.700	98.683	6.25	100.457	100.389	100.329
5.625	100.213	100.284	100.267	5.375	99.174	99.245	99.228	6.375	100.588	100.507	100.429
5.75	100.340	100.282	100.251	5.5	99.703	99.774	99.757	6.5	101.085	101.060	101.005
5.875	100.230	100.283	100.251	5.625	100.213	100.284	100.267	6.625	101.776	101.724	101.669
6	100.707	100.760	100.728	5.75	100.340	100.282	100.251	6.75	101.676	101.583	101.513
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	96.146	96.206	96.182	5.25	96.146	96.206	96.182	4.5	93.531	93.513	93.527
5.375	97.290	97.255	97.211	5.375	96.815	96.875	96.850	4.625	94.094	94.076	94.090
5.5	97.869	97.831	97.787	5.5	97.597	97.657	97.633	4.75	92.668	92.566	92.555
5.625	98.431	98.390	98.346	5.625	98.283	98.342	98.318	4.875	93.227	93.115	93.114
5.75	98.675	98.631	98.588	5.75	98.358	98.312	98.296	5	93.776	93.665	93.663
5.875	99.196	99.138	99.076	5.875	98.858	98.896	98.856	5.125	94.311	94.200	94.199
6	99.737	99.675	99.615	6	99.549	99.587	99.548	5.25	95.346	95.307	95.268
6.125	100.275	100.293	100.254	6.125	100.275	100.293	100.254	5.375	95.480	95.440	95.401
6.25	100.457	100.389	100.329	6.25	100.225	100.148	100.094	5.5	95.927	95.888	95.849
6.375	100.588	100.507	100.429	6.375	100.359	100.377	100.322	5.625	96.385	96.346	96.307
6.5	101.085	101.060	101.005	6.5	101.041	101.060	101.005	5.75	97.052	97.021	96.990
6.625	101.776	101.724	101.669	6.625	101.776	101.724	101.669	5.875	97.398	97.367	97.335
6.75	101.676	101.583	101.513	6.75	101.726	101.633	101.563	6	97.779	97.747	97.716
6.875	101.353	101.310	101.240	6.875	101.330	101.310	101.240	6.125	98.139	98.108	98.077

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.078	96.032	96.016	5.125	96.078	96.032	96.016	4.75	94.358	94.343	94.328
5.25	97.029	96.998	96.966	5.25	97.029	96.998	96.966	4.875	94.812	94.797	94.782
5.375	97.507	97.476	97.445	5.375	97.507	97.476	97.445	5	95.456	95.441	95.426
5.5	98.014	97.983	97.951	5.5	98.014	97.983	97.951	5.125	96.078	96.032	96.016
5.625	98.652	98.621	98.590	5.625	98.652	98.621	98.590	5.25	97.029	96.998	96.966
5.75	99.339	99.136	99.117	5.75	99.339	99.136	99.117	5.375	97.507	97.476	97.445
5.875	99.745	99.542	99.389	5.875	99.745	99.542	99.339	5.5	98.014	97.983	97.951
6	100.301	100.098	99.906	6	100.301	100.098	99.906	5.625	98.652	98.621	98.590
6.125	100.884	100.681	100.519	6.125	100.884	100.681	100.519	5.75	99.339	99.136	99.117
6.25	101.125	101.048	101.086	6.25	101.125	101.048	101.086	5.875	99.745	99.542	99.339
6.375	101.299	101.229	101.159	6.375	101.299	101.229	101.159	6	100.301	100.098	99.906
6.5	101.734	101.664	101.594	6.5	101.734	101.664	101.594	6.125	100.884	100.681	100.519
6.625	102.337	102.266	102.196	6.625	102.337	102.266	102.196	6.25	101.125	101.048	101.086
6.75	102.594	102.502	102.450	6.75	102.594	102.502	102.450	6.375	101.299	101.229	101.159
6.875	102.191	102.152	102.113	6.875	102.191	102.152	102.113	6.5	101.734	101.664	101.594
7	102.662	102.623	102.584	7	102.662	102.623	102.584	6.625	102.337	102.266	102.196
7.125	103.042	103.003	102.963	7.125	103.042	103.003	102.963	6.75	102.594	102.502	102.450
7.25	103.399	103.307	103.237	7.25	103.399	103.307	103.237	6.875	102.191	102.152	102.113
7.375	102.803	102.677	102.520	7.375	102.803	102.677	102.520	7	102.662	102.623	102.584
7.5	103.262	103.134	103.045	7.5	103.262	103.134	103.045	7.125	103.042	103.003	102.963
7.625	103.701	103.581	103.554	7.625	103.701	103.581	103.554	7.25	103.399	103.307	103.237
7.75	104.019	103.974	103.946	7.75	104.019	103.974	103.946	7.375	102.863	102.737	102.530
7.875	102.543	102.480	102.416					7.5	103.316	103.187	103.045
8	102.661	102.599	102.535					7.625	103.755	103.623	103.554
8.125	102.730	102.667	102.603					7.75	104.019	103.974	103.946
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	95.000	95.107	95.121	4.25	95.000	95.107	95.121	4.875	93.701	93.735	93.826
4.375	95.529	95.636	95.650	4.375	95.529	95.636	95.650	5	94.286	94.321	94.412
4.5	96.051	96.158	96.172	4.5	96.051	96.158	96.172	5.125	95.017	95.052	95.143
4.625	96.563	96.670	96.684	4.625	96.563	96.670	96.684	5.25	95.945	95.975	96.050
4.75	96.852	96.920	96.918	4.75	96.852	96.920	96.918	5.375	96.640	96.634	96.710
4.875	97.336	97.425	97.424	4.875	97.336	97.425	97.424	5.5	97.299	97.328	97.404
5	97.825	97.914	97.912	5	97.825	97.914	97.912	5.625	97.926	97.956	98.031
5.125	98.293	98.381	98.380	5.125	98.293	98.381	98.380	5.75	98.457	98.253	98.146
5.25	98.589	98.608	98.592	5.25	98.589	98.608	98.592	5.875	99.042	98.839	98.682
5.375	98.995	99.066	99.049	5.375	98.995	99.066	99.049	6	99.519	99.316	99.314
5.5	99.424	99.495	99.478	5.5	99.424	99.495	99.478	6.125	99.992	99.918	99.978
5.625	99.857	99.892	99.875	5.625	99.821	99.892	99.875	6.25	100.075	99.998	99.944
5.75	100.240	100.182	100.151	5.75	100.240	100.182	100.151	6.375	100.263	100.193	100.156
5.875	99.975	100.028	99.996	5.875	99.975	100.028	99.996	6.5	100.738	100.686	100.731
6	100.411	100.389	100.357	6	100.336	100.389	100.357	6.625	101.340	101.329	101.374
								6.75	101.576	101.483	101.413
								6.875	101.026	100.934	100.964
								7	101.456	101.406	101.436
								7.125	101.818	101.768	101.798
								7.25	102.112	102.019	101.950
								7.375	101.106	101.060	101.033
								7.5	101.631	101.585	101.558
								7.625	102.139	102.094	102.066
								7.75	102.482	102.436	102.409
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	100.738	100.686	100.731	6.125	99.909	99.918	99.978	4.5	93.416	93.398	93.412
6.625	101.340	101.329	101.374	6.25	100.125	100.048	99.994	4.625	93.903	93.884	93.898
6.75	101.576	101.483	101.413	6.375	100.123	100.111	100.156	4.75	92.630	92.519	92.518
6.875	101.026	100.934	100.964	6.5	100.698	100.686	100.731	4.875	93.105	92.994	92.993
7	101.456	101.406	101.436	6.625	101.340	101.329	101.374	5	93.552	93.441	93.440
7.125	101.818	101.768	101.798	6.75	101.626	101.533	101.463	5.125	93.965	93.854	93.853
7.25	102.112	102.019	101.950	6.875	100.983	100.934	100.964	5.25	95.246	95.207	95.168
7.375	101.106	101.060	101.033	7	101.456	101.406	101.436	5.375	95.380	95.340	95.301
7.5	101.631	101.585	101.558	7.125	101.818	101.768	101.798	5.5	95.827	95.788	95.749
7.625	102.139	102.094	102.066	7.25	102.162	102.069	102.000	5.625	96.285	96.246	96.207
7.75	102.482	102.436	102.409	7.375	101.156	101.110	101.083	5.75	96.952	96.921	96.890
				7.5	101.681	101.635	101.608	5.875	97.298	97.267	97.235
				7.625	102.189	102.144	102.116	6	97.679	97.647	97.616
								6.125	98.039	98.008	97.977

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	101.299	101.229	101.159	6.375	101.299	101.229	101.159	6	100.301	100.098	99.906
6.5	101.734	101.664	101.594	6.5	101.734	101.664	101.594	6.125	100.884	100.681	100.519
6.625	102.337	102.266	102.196	6.625	102.337	102.266	102.196	6.25	101.125	101.048	101.086
6.75	102.594	102.502	102.450	6.75	102.594	102.502	102.450	6.375	101.299	101.229	101.159
6.875	102.191	102.152	102.113	6.875	102.191	102.152	102.113	6.5	101.734	101.664	101.594
7	102.662	102.623	102.584	7	102.662	102.623	102.584	6.625	102.337	102.266	102.196
7.125	103.042	103.003	102.963	7.125	103.042	103.003	102.963	6.75	102.594	102.502	102.450
7.25	103.399	103.307	103.237	7.25	103.399	103.307	103.237	6.875	102.191	102.152	102.113
7.375	102.803	102.677	102.520	7.375	102.803	102.677	102.520	7	102.662	102.623	102.584
7.5	103.262	103.134	103.045	7.5	103.262	103.134	103.045	7.125	103.042	103.003	102.963
7.625	103.701	103.581	103.554	7.625	103.701	103.581	103.554	7.25	103.399	103.307	103.237
7.75	104.019	103.974	103.946	7.75	104.019	103.974	103.946	7.375	102.863	102.737	102.530
7.875	102.543	102.480	102.416					7.5	103.316	103.187	103.045
8	102.661	102.599	102.535					7.625	103.755	103.623	103.554
8.125	102.730	102.667	102.603					7.75	104.019	103.974	103.946
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	96.051	96.158	96.172	4.5	96.051	96.158	96.172	6.625	101.340	101.329	101.374
4.625	96.563	96.670	96.684	4.625	96.563	96.670	96.684	6.75	101.576	101.483	101.413
4.75	96.852	96.920	96.918	4.75	96.852	96.920	96.918	6.875	100.983	100.934	100.964
4.875	97.336	97.425	97.424	4.875	97.336	97.425	97.424	7	101.456	101.406	101.436
5	97.825	97.914	97.912	5	97.825	97.914	97.912	7.125	101.818	101.768	101.798
5.125	98.293	98.381	98.380	5.125	98.293	98.381	98.380	7.25	102.112	102.019	101.950
5.25	98.589	98.608	98.592	5.25	98.589	98.608	98.592	7.375	101.106	101.060	101.033
5.375	98.995	99.066	99.049	5.375	98.995	99.066	99.049	7.5	101.631	101.585	101.558
5.5	99.424	99.495	99.478	5.5	99.424	99.495	99.478	7.625	102.139	102.094	102.066
5.625	99.857	99.892	99.875	5.625	99.821	99.892	99.875	7.75	102.482	102.436	102.409
5.75	100.240	100.182	100.151	5.75	100.240	100.182	100.151	7.875	100.058	99.995	99.931
5.875	99.975	100.028	99.996	5.875	99.975	100.028	99.996	8	100.176	100.114	100.050
6	100.411	100.389	100.357	6	100.336	100.389	100.357	8.125	100.245	100.182	100.118
6.125	100.859	100.830	100.792	6.125	100.747	100.718	100.686				
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	100.738	100.686	100.731	6.125	99.909	99.918	99.978	4.5	93.416	93.398	93.412
6.625	101.340	101.329	101.374	6.25	100.125	100.048	99.994	4.625	93.903	93.884	93.898
6.75	101.576	101.483	101.413	6.375	100.123	100.111	100.156	4.75	92.630	92.519	92.518
6.875	100.983	100.934	100.964	6.5	100.698	100.686	100.731	4.875	93.105	92.994	92.993
7	101.456	101.406	101.436	6.625	101.340	101.329	101.374	5	93.552	93.441	93.440
7.125	101.818	101.768	101.798	6.75	101.626	101.533	101.463	5.125	93.965	93.854	93.853
7.25	102.112	102.019	101.950	6.875	100.983	100.934	100.964	5.25	95.246	95.207	95.168
7.375	101.106	101.060	101.033	7	101.456	101.406	101.436	5.375	95.380	95.340	95.301
7.5	101.631	101.585	101.558	7.125	101.818	101.768	101.798	5.5	95.827	95.788	95.749
7.625	102.139	102.094	102.066	7.25	102.162	102.069	102.000	5.625	96.285	96.246	96.207
7.75	102.482	102.436	102.409	7.375	101.156	101.110	101.083	5.75	96.952	96.921	96.890
				7.5	101.681	101.635	101.608	5.875	97.298	97.267	97.235
				7.625	102.189	102.144	102.116	6	97.679	97.647	97.616
								6.125	98.039	98.008	97.977

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	98.958	98.732	98.432	6.75	97.458	97.232	96.932
6.875	99.486	99.260	98.960	6.875	97.986	97.760	97.460
7	99.993	99.767	99.467	7	98.493	98.267	97.967
7.125	100.452	100.226	99.926	7.125	98.952	98.726	98.426
7.25	100.881	100.655	100.355	7.25	99.381	99.155	98.855
7.375	101.052	100.788	100.488	7.375	99.552	99.288	98.988
7.5	101.519	101.255	100.955	7.5	100.019	99.755	99.455
7.625	101.938	101.674	101.374	7.625	100.438	100.174	99.874
7.75	102.337	102.073	101.773	7.75	100.837	100.573	100.273
7.875	102.232	101.940	101.640	7.875	100.732	100.440	100.140
8	102.659	102.367	102.067	8	101.159	100.867	100.567
8.125	103.048	102.756	102.456	8.125	101.548	101.256	100.956
8.25	103.417	103.125	102.825	8.25	101.917	101.625	101.325

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.958	96.732	96.432	6.75	95.458	95.232	94.932
6.875	97.486	97.260	96.960	6.875	95.986	95.760	95.460
7	97.993	97.767	97.467	7	96.493	96.267	95.967
7.125	98.452	98.226	97.926	7.125	96.952	96.726	96.426
7.25	98.881	98.655	98.355	7.25	97.381	97.155	96.855
7.375	99.052	98.788	98.488	7.375	97.552	97.288	96.988
7.5	99.519	99.255	98.955	7.5	98.019	97.755	97.455
7.625	99.938	99.674	99.374	7.625	98.438	98.174	97.874
7.75	100.337	100.073	99.773	7.75	98.837	98.573	98.273
7.875	100.232	99.940	99.640	7.875	98.732	98.440	98.140
8	100.659	100.367	100.067	8	99.159	98.867	98.567
8.125	101.048	100.756	100.456	8.125	99.548	99.256	98.956
8.25	101.417	101.125	100.825	8.25	99.917	99.625	99.325

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.208	97.982	97.682	6.75	96.208	95.982	95.682
6.875	98.736	98.510	98.210	6.875	96.736	96.510	96.210
7	99.243	99.017	98.717	7	97.243	97.017	96.717
7.125	99.702	99.476	99.176	7.125	97.702	97.476	97.176
7.25	100.131	99.905	99.605	7.25	98.131	97.905	97.605
7.375	100.302	100.038	99.738	7.375	98.302	98.038	97.738
7.5	100.769	100.505	100.205	7.5	98.769	98.505	98.205
7.625	101.188	100.924	100.624	7.625	99.188	98.924	98.624
7.75	101.587	101.323	101.023	7.75	99.587	99.323	99.023
7.875	101.482	101.190	100.890	7.875	99.482	99.190	98.890
8	101.909	101.617	101.317	8	99.909	99.617	99.317
8.125	102.298	102.006	101.706	8.125	100.298	100.006	99.706
8.25	102.667	102.375	102.075	8.25	100.667	100.375	100.075

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.