



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	91.005	90.889	90.889	4.75	91.005	90.889	90.889	5.125	93.564	93.510	93.477
4.875	91.685	91.575	91.575	4.875	91.685	91.575	91.575	5.25	94.312	94.258	94.225
5	92.344	92.238	92.238	5	92.344	92.238	92.238	5.375	94.942	94.888	94.855
5.125	92.922	92.864	92.822	5.125	92.922	92.864	92.822	5.5	95.545	95.489	95.455
5.25	94.225	94.131	94.087	5.25	93.708	93.664	93.606	5.625	96.035	95.981	95.947
5.375	94.919	94.825	94.781	5.375	94.428	94.353	94.304	5.75	97.587	97.539	97.478
5.5	95.718	95.624	95.580	5.5	95.090	95.046	94.988	5.875	98.149	98.101	98.042
5.625	96.228	96.134	96.090	5.625	95.626	95.535	95.511	6	98.646	98.599	98.541
5.75	96.699	96.597	96.545	5.75	96.577	96.538	96.451	6.125	99.085	99.039	98.981
5.875	97.338	97.236	97.184	5.875	97.107	97.088	96.997	6.25	99.424	99.396	99.328
6	98.006	97.905	97.853	6	97.630	97.601	97.508	6.375	99.916	99.888	99.821
6.125	98.470	98.368	98.317	6.125	98.159	98.087	98.001	6.5	100.360	100.333	100.267
6.25	98.860	98.758	98.706	6.25	98.647	98.605	98.561	6.625	100.716	100.689	100.623
6.375	99.410	99.307	99.255	6.375	99.146	99.125	99.078	6.75	100.841	100.802	100.727
6.5	99.934	99.832	99.780	6.5	99.662	99.576	99.533	6.875	101.304	101.265	101.191
6.625	100.349	100.247	100.195	6.625	100.014	100.002	99.954	7	101.713	101.675	101.602
6.75	100.713	100.582	100.502	6.75	100.512	100.453	100.421	7.125	102.041	102.003	101.931
6.875	101.144	101.014	100.933	6.875	100.971	100.932	100.898	7.25	102.411	102.375	102.296
7	101.652	101.521	101.441	7	101.411	101.331	101.257	7.375	102.873	102.838	102.759
7.125	102.052	101.922	101.841	7.125	101.927	101.826	101.758	7.5	103.288	103.254	103.176
7.25	102.501	102.418	102.352	7.25	102.501	102.418	102.352	7.625	103.592	103.563	103.486
7.375	102.847	102.792	102.720	7.375	102.847	102.792	102.720	7.75	103.969	103.945	103.860
7.5	103.258	103.129	103.058	7.5	103.173	103.129	103.058	7.875	104.357	104.334	104.249
7.625	103.683	103.532	103.432	7.625	103.519	103.462	103.418	8	104.125	104.072	104.066
7.75	103.997	103.903	103.923	7.75	103.997	103.903	103.923				
7.875	104.296	104.219	104.240	7.875	104.296	104.219	104.240				
8	104.446	104.389	104.401	8	104.446	104.389	104.401				
8.125	104.787	104.715	104.734	8.125	104.787	104.715	104.734				
8.25	104.865	104.760	104.806	8.25	104.865	104.760	104.806				
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	95.793	95.793	95.720	4.625	96.204	96.204	96.131	5	91.789	91.652	91.652
4.75	96.013	96.066	96.014	4.75	96.174	96.174	96.168	5.125	92.592	92.459	92.459
4.875	96.451	96.437	96.420	4.875	96.690	96.690	96.688	5.25	94.046	93.843	93.691
5	96.902	96.864	96.842	5	97.077	97.077	97.077	5.375	94.742	94.540	94.387
5.125	97.421	97.442	97.372	5.125	97.377	97.377	97.328	5.5	95.538	95.335	95.182
5.25	97.810	97.808	97.735	5.25	97.861	97.861	97.780	5.625	96.197	95.995	95.842
5.375	98.219	98.166	98.136	5.375	98.269	98.269	98.192	5.75	96.699	96.529	96.410
5.5	98.684	98.671	98.615	5.5	98.779	98.779	98.707	5.875	97.339	97.170	97.051
5.625	99.174	99.177	99.118	5.625	98.995	99.000	98.941	6	97.988	97.820	97.701
5.75	99.498	99.517	99.455	5.75	99.501	99.501	99.406	6.125	98.483	98.315	98.196
5.875	99.841	99.827	99.812	5.875	99.726	99.722	99.632	6.25	98.873	98.708	98.592
6	100.207	100.225	100.166	6	100.232	100.223	100.137	6.375	99.409	99.242	99.124
6.125	100.237	100.224	100.301	6.125	100.195	100.181	100.099	6.5	99.900	99.731	99.612
6.25	100.636	100.623	100.610	6.25	100.493	100.473	100.381	6.625	100.372	100.201	100.080
6.375	101.036	101.023	101.010	6.375	100.838	100.813	100.725	6.75	100.675	100.542	100.510
6.5	101.318	101.305	101.292	6.5	101.082	101.053	100.969	6.875	101.123	100.988	100.953
6.625	101.244	101.209	101.404	6.625	101.076	101.041	101.112	7	101.519	101.319	101.271
6.75	101.562	101.550	101.669	6.75	101.309	101.268	101.379	7.125	101.956	101.755	101.604
6.875	101.955	101.943	101.932	6.875	101.504	101.492	101.634	7.25	102.307	102.160	102.093
7	102.075	102.060	102.251	7	101.758	101.754	101.944	7.375	102.737	102.536	102.408
7.125	101.676	101.612	101.545	7.125	101.443	101.379	101.312	7.5	103.156	102.953	102.800
7.25	102.176	102.113	102.046	7.25	101.843	101.779	101.712	7.625	103.572	103.368	103.214
7.375	102.656	102.593	102.526	7.375	102.227	102.163	102.096	7.75	102.787	102.645	102.665
								7.875	103.001	102.879	102.900

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

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 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	96.382	96.382	96.256	5	95.608	95.545	95.482	5.125	94.244	94.181	94.119
5.125	96.751	96.714	96.625	5.125	96.201	96.138	96.075	5.25	94.718	94.655	94.593
5.25	97.120	97.057	96.994	5.25	96.632	96.569	96.506	5.375	95.372	95.309	95.246
5.375	97.347	97.354	97.221	5.375	96.899	96.836	96.773	5.5	95.849	95.786	95.723
5.5	97.717	97.664	97.591	5.5	97.331	97.268	97.205	5.625	96.327	96.264	96.202
5.625	98.088	98.025	97.962	5.625	97.763	97.700	97.637	5.75	96.806	96.743	96.681
5.75	98.459	98.396	98.333	5.75	98.030	97.967	97.904	5.875	97.102	97.039	96.976
5.875	98.686	98.623	98.560	5.875	98.295	98.232	98.169	6	97.565	97.502	97.439
6	99.055	98.992	98.929	6	98.712	98.649	98.586	6.125	97.845	97.782	97.719
6.125	99.266	99.203	99.140	6.125	98.961	98.898	98.835	6.25	98.307	98.244	98.182
6.25	99.475	99.412	99.349	6.25	99.208	99.145	99.082	6.375	98.400	98.337	98.275
6.375	99.683	99.620	99.557	6.375	99.453	99.390	99.327	6.5	98.675	98.612	98.549
6.5	99.890	99.827	99.764	6.5	99.865	99.802	99.739	6.625	98.946	98.883	98.821
6.625	99.950	99.887	99.824	6.625	99.937	99.874	99.811	6.75	99.212	99.149	99.087
6.75	100.176	100.113	100.050	6.75	100.172	100.109	100.046	6.875	99.288	99.225	99.163
6.875	100.377	100.314	100.251	6.875	100.234	100.171	100.108	7	99.371	99.308	99.246
7	100.573	100.510	100.447	7	100.470	100.407	100.344	7.125	99.463	99.400	99.338
7.125	100.763	100.700	100.637	7.125	100.716	100.653	100.590				

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	96.562	96.592	96.306	5	95.658	95.595	95.532	5.125	94.294	94.231	94.168
5.125	96.898	96.923	96.675	5.125	96.251	96.188	96.125	5.25	94.768	94.705	94.642
5.25	97.227	97.247	97.044	5.25	96.682	96.619	96.556	5.375	95.422	95.359	95.296
5.375	97.547	97.563	97.271	5.375	96.949	96.952	96.823	5.5	95.899	95.836	95.773
5.5	97.862	97.872	97.641	5.5	97.381	97.328	97.255	5.625	96.377	96.314	96.251
5.625	98.168	98.174	98.012	5.625	97.813	97.750	97.687	5.75	96.856	96.793	96.730
5.75	98.509	98.468	98.383	5.75	98.080	98.024	97.954	5.875	97.152	97.089	97.026
5.875	98.759	98.755	98.610	5.875	98.347	98.344	98.219	6	97.615	97.552	97.489
6	99.105	99.042	98.979	6	98.762	98.699	98.636	6.125	97.895	97.832	97.769
6.125	99.316	99.285	99.190	6.125	99.011	98.948	98.885	6.25	98.357	98.294	98.231
6.25	99.549	99.531	99.399	6.25	99.258	99.195	99.132	6.375	98.450	98.387	98.324
6.375	99.773	99.750	99.607	6.375	99.503	99.440	99.377	6.5	98.725	98.662	98.599
6.5	99.960	99.932	99.814	6.5	99.915	99.852	99.789	6.625	98.996	98.933	98.870
6.625	100.135	100.102	99.874	6.625	99.987	99.924	99.861	6.75	99.262	99.199	99.136
6.75	100.307	100.269	100.100	6.75	100.222	100.159	100.096	6.875	99.338	99.275	99.212
6.875	100.465	100.422	100.301	6.875	100.284	100.221	100.158	7	99.421	99.358	99.295
7	100.623	100.560	100.497	7	100.520	100.457	100.394	7.125	99.513	99.450	99.387

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Property State Adjustments

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	92.886	92.841	92.824	4.5	92.886	92.841	92.824	5	95.492	95.477	95.462
4.625	93.543	93.497	93.480	4.625	93.543	93.497	93.480	5.125	96.043	96.022	95.980
4.75	94.325	94.310	94.295	4.75	94.325	94.310	94.295	5.25	97.056	97.032	97.009
4.875	94.817	94.802	94.787	4.875	94.817	94.802	94.787	5.375	97.552	97.529	97.505
5	95.492	95.477	95.462	5	95.492	95.477	95.462	5.5	98.020	97.996	97.973
5.125	96.043	96.022	95.980	5.125	96.043	96.022	95.980	5.625	98.570	98.546	98.523
5.25	97.056	97.032	97.009	5.25	97.056	97.032	97.009	5.75	99.340	99.167	99.119
5.375	97.552	97.529	97.505	5.375	97.552	97.529	97.505	5.875	99.757	99.554	99.369
5.5	98.020	97.996	97.973	5.5	98.020	97.996	97.973	6	100.305	100.101	99.951
5.625	98.570	98.546	98.523	5.625	98.570	98.546	98.523	6.125	100.815	100.612	100.534
5.75	99.340	99.167	99.119	5.75	99.340	99.167	99.119	6.25	101.180	101.203	101.148
5.875	99.757	99.554	99.499	5.875	99.757	99.554	99.499	6.375	101.444	101.329	101.281
6	100.305	100.131	100.092	6	100.305	100.131	100.092	6.5	102.014	101.900	101.853
6.125	100.815	100.715	100.678	6.125	100.815	100.715	100.678	6.625	102.554	102.441	102.394
6.25	101.180	101.203	101.148	6.25	101.180	101.203	101.148	6.75	102.671	102.641	102.587
6.375	101.538	101.424	101.375	6.375	101.538	101.424	101.375	6.875	102.768	102.670	102.614
6.5	102.100	101.986	101.939	6.5	102.100	101.986	101.939	7	103.307	103.212	103.156
6.625	102.621	102.508	102.461	6.625	102.621	102.508	102.461	7.125	103.849	103.753	103.700
6.75	102.671	102.641	102.587	6.75	102.671	102.641	102.587	7.25	103.665	103.573	103.473
6.875	102.822	102.726	102.670	6.875	102.822	102.726	102.670	7.375	103.539	103.176	103.172
7	103.345	103.248	103.194	7	103.345	103.248	103.194	7.5	103.831	103.468	103.464
7.125	103.866	103.769	103.715	7.125	103.866	103.769	103.715	7.625	104.374	104.011	104.007
7.25	103.665	103.573	103.473	7.25	103.665	103.573	103.473	7.75	104.410	104.364	104.314
7.375	103.589	103.427	103.217	7.375	103.584	103.221	103.217				
7.5	104.079	103.917	103.699	7.5	103.865	103.502	103.498				

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	95.050	95.150	95.120	4.25	95.050	95.150	95.120	4.75	92.852	92.869	92.822
4.375	95.621	95.721	95.691	4.375	95.621	95.721	95.691	4.875	93.729	93.810	93.658
4.5	96.191	96.291	96.261	4.5	96.191	96.291	96.261	5	94.435	94.516	94.364
4.625	96.758	96.858	96.828	4.625	96.758	96.858	96.828	5.125	95.266	95.347	95.195
4.75	96.880	96.938	96.886	4.75	96.880	96.938	96.886	5.25	96.074	96.059	96.009
4.875	97.420	97.503	97.451	4.875	97.420	97.503	97.451	5.375	97.133	97.077	97.047
5	97.980	98.063	98.011	5	97.980	98.063	98.011	5.5	97.709	97.654	97.625
5.125	98.531	98.615	98.563	5.125	98.531	98.615	98.563	5.625	98.270	98.215	98.187
5.25	98.623	98.653	98.611	5.25	98.587	98.653	98.611	5.75	98.548	98.458	98.430
5.375	99.132	99.198	99.156	5.375	99.132	99.198	99.156	5.875	99.121	99.036	98.997
5.5	99.661	99.728	99.686	5.5	99.661	99.728	99.686	6	99.660	99.576	99.537
5.625	100.173	100.239	100.197	5.625	100.173	100.239	100.197	6.125	100.180	100.149	100.094
5.75	100.276	100.217	100.183	5.75	100.276	100.217	100.183	6.25	100.378	100.294	100.257
5.875	100.365	100.291	100.233	5.875	100.081	100.131	100.223	6.375	100.581	100.466	100.418
6	100.844	100.770	100.712	6	100.560	100.610	100.702	6.5	101.075	101.045	100.922
								6.625	101.750	101.711	101.588
								6.75	101.653	101.544	101.444
								6.875	101.400	101.306	101.250
								7	101.860	101.796	101.713
								7.125	102.309	102.309	102.195
								7.25	102.378	102.285	102.185

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	95.887	95.952	95.903	5	94.435	94.516	94.364	4.5	93.553	93.653	93.623
5.375	97.133	97.077	97.047	5.125	95.266	95.347	95.195	4.625	94.117	94.217	94.187
5.5	97.709	97.654	97.625	5.25	95.887	95.952	95.903	4.75	93.788	93.738	93.705
5.625	98.270	98.215	98.187	5.375	97.115	97.059	97.030	4.875	94.269	94.219	94.185
5.75	98.512	98.458	98.430	5.5	97.649	97.594	97.565	5	94.749	94.699	94.666
5.875	99.121	99.036	98.997	5.625	98.173	98.118	98.089	5.125	95.229	95.179	95.146
6	99.660	99.576	99.537	5.75	98.384	98.329	98.302	5.25	95.603	95.536	95.486
6.125	100.180	100.149	100.094	5.875	99.126	99.041	99.001	5.375	96.083	96.016	95.966
6.25	100.378	100.294	100.257	6	99.634	99.549	99.511	5.5	96.563	96.495	96.445
6.375	100.581	100.466	100.418	6.125	100.129	100.149	100.094	5.625	97.041	96.974	96.924
6.5	101.075	101.045	100.922	6.25	100.309	100.225	100.188	5.75	97.085	97.046	97.007
6.625	101.750	101.711	101.588	6.375	100.610	100.495	100.447	5.875	97.432	97.393	97.354
6.75	101.653	101.544	101.444	6.5	101.088	101.045	100.926	6	97.824	97.777	97.738
6.875	101.400	101.306	101.250	6.625	101.750	101.711	101.588	6.125	98.303	98.229	98.170

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	97.056	97.032	97.009	5.25	97.056	97.032	97.009	5.25	97.056	97.032	97.009
5.375	97.552	97.529	97.505	5.375	97.552	97.529	97.505	5.375	97.552	97.529	97.505
5.5	98.020	97.996	97.973	5.5	98.020	97.996	97.973	5.5	98.020	97.996	97.973
5.625	98.570	98.546	98.523	5.625	98.570	98.546	98.523	5.625	98.570	98.546	98.523
5.75	99.340	99.167	99.119	5.75	99.340	99.167	99.119	5.75	99.340	99.167	99.119
5.875	99.757	99.554	99.499	5.875	99.757	99.554	99.499	5.875	99.757	99.554	99.369
6	100.305	100.131	100.092	6	100.305	100.131	100.092	6	100.305	100.101	99.951
6.125	100.815	100.715	100.678	6.125	100.815	100.715	100.678	6.125	100.815	100.612	100.534
6.25	101.180	101.203	101.148	6.25	101.180	101.203	101.148	6.25	101.180	101.203	101.148
6.375	101.538	101.424	101.375	6.375	101.538	101.424	101.375	6.375	101.444	101.329	101.281
6.5	102.100	101.986	101.939	6.5	102.100	101.986	101.939	6.5	102.014	101.900	101.853
6.625	102.621	102.508	102.461	6.625	102.621	102.508	102.461	6.625	102.554	102.441	102.394
6.75	102.671	102.641	102.587	6.75	102.671	102.641	102.587	6.75	102.671	102.641	102.587
6.875	102.822	102.726	102.670	6.875	102.822	102.726	102.670	6.875	102.768	102.670	102.614
7	103.345	103.248	103.194	7	103.345	103.248	103.194	7	103.307	103.212	103.156
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	96.191	96.291	96.261	4.25	95.050	95.150	95.120	5.25	95.887	95.952	95.903
4.625	96.758	96.858	96.828	4.375	95.621	95.721	95.691	5.375	97.133	97.077	97.047
4.75	96.880	96.938	96.886	4.5	96.191	96.291	96.261	5.5	97.709	97.654	97.625
4.875	97.420	97.503	97.451	4.625	96.758	96.858	96.828	5.625	98.270	98.215	98.187
5	97.980	98.063	98.011	4.75	96.880	96.938	96.886	5.75	98.512	98.458	98.430
5.125	98.531	98.615	98.563	4.875	97.420	97.503	97.451	5.875	99.121	99.036	98.997
5.25	98.587	98.653	98.611	5	97.980	98.063	98.011	6	99.660	99.576	99.537
5.375	99.132	99.198	99.156	5.125	98.531	98.615	98.563	6.125	100.180	100.149	100.094
5.5	99.661	99.728	99.686	5.25	98.587	98.653	98.611	6.25	100.378	100.294	100.257
5.625	100.173	100.239	100.197	5.375	99.132	99.198	99.156	6.375	100.581	100.466	100.418
5.75	100.276	100.217	100.183	5.5	99.661	99.728	99.686	6.5	101.075	101.045	100.922
5.875	100.081	100.131	100.223	5.625	100.173	100.239	100.197	6.625	101.750	101.711	101.588
6	100.560	100.610	100.702	5.75	100.276	100.217	100.183	6.75	101.653	101.544	101.444
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	95.887	95.952	95.903	5.25	95.887	95.952	95.903	4.5	93.553	93.653	93.623
5.375	97.133	97.077	97.047	5.375	96.557	96.622	96.573	4.625	94.117	94.217	94.187
5.5	97.709	97.654	97.625	5.5	97.341	97.405	97.357	4.75	92.642	92.725	92.673
5.625	98.270	98.215	98.187	5.625	98.027	98.091	98.043	4.875	93.202	93.285	93.233
5.75	98.512	98.458	98.430	5.75	98.238	98.193	98.159	5	93.753	93.837	93.785
5.875	99.121	99.036	98.997	5.875	98.708	98.755	98.701	5.125	94.291	94.374	94.322
6	99.660	99.576	99.537	6	99.398	99.445	99.391	5.25	95.273	95.234	95.195
6.125	100.180	100.149	100.094	6.125	100.121	100.149	100.094	5.375	95.411	95.372	95.333
6.25	100.378	100.294	100.257	6.25	100.180	100.104	100.037	5.5	95.855	95.816	95.777
6.375	100.581	100.466	100.418	6.375	100.331	100.362	100.239	5.625	96.316	96.277	96.238
6.5	101.075	101.045	100.922	6.5	101.014	101.045	100.922	5.75	97.085	97.046	97.007
6.625	101.750	101.711	101.588	6.625	101.750	101.711	101.588	5.875	97.432	97.393	97.354
6.75	101.653	101.544	101.444	6.75	101.703	101.594	101.494	6	97.816	97.777	97.738
6.875	101.400	101.306	101.250	6.875	101.181	101.195	101.081	6.125	98.182	98.143	98.104

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	95.943	95.897	95.880	5.125	95.943	95.897	95.880	4.75	94.225	94.210	94.195
5.25	96.956	96.932	96.909	5.25	96.956	96.932	96.909	4.875	94.717	94.702	94.687
5.375	97.452	97.429	97.405	5.375	97.452	97.429	97.405	5	95.392	95.377	95.362
5.5	97.920	97.896	97.873	5.5	97.920	97.896	97.873	5.125	95.943	95.897	95.880
5.625	98.470	98.446	98.423	5.625	98.470	98.446	98.423	5.25	96.956	96.932	96.909
5.75	99.240	99.037	98.965	5.75	99.240	99.037	98.965	5.375	97.452	97.429	97.405
5.875	99.657	99.454	99.251	5.875	99.657	99.454	99.251	5.5	97.920	97.896	97.873
6	100.205	100.001	99.846	6	100.205	100.001	99.846	5.625	98.470	98.446	98.423
6.125	100.715	100.512	100.412	6.125	100.715	100.512	100.412	5.75	99.240	99.037	98.965
6.25	101.080	101.004	100.937	6.25	101.080	101.004	100.937	5.875	99.657	99.454	99.251
6.375	101.274	101.203	101.133	6.375	101.274	101.203	101.133	6	100.205	100.001	99.846
6.5	101.689	101.618	101.548	6.5	101.689	101.618	101.548	6.125	100.715	100.512	100.412
6.625	102.262	102.191	102.121	6.625	102.262	102.191	102.121	6.25	101.080	101.004	100.937
6.75	102.571	102.518	102.487	6.75	102.571	102.518	102.487	6.375	101.274	101.203	101.133
6.875	102.382	102.351	102.320	6.875	102.382	102.351	102.320	6.5	101.689	101.618	101.548
7	102.835	102.804	102.773	7	102.835	102.804	102.773	6.625	102.262	102.191	102.121
7.125	103.241	103.209	103.178	7.125	103.241	103.209	103.178	6.75	102.571	102.518	102.487
7.25	103.565	103.473	103.373	7.25	103.565	103.473	103.373	6.875	102.382	102.351	102.320
7.375	102.982	102.907	102.832	7.375	102.982	102.907	102.832	7	102.835	102.804	102.773
7.5	103.408	103.362	103.312	7.5	103.408	103.362	103.312	7.125	103.241	103.209	103.178
7.625	103.917	103.871	103.821	7.625	103.917	103.871	103.821	7.25	103.565	103.473	103.373
7.75	104.310	104.264	104.214	7.75	104.310	104.264	104.214	7.375	102.994	102.907	102.832
7.875	103.392	103.400	103.249					7.5	103.423	103.362	103.312
8	103.510	103.518	103.367					7.625	103.917	103.871	103.821
8.125	103.579	103.587	103.436					7.75	104.310	104.264	104.214
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	95.021	95.121	95.091	4.25	95.021	95.121	95.091	4.875	93.520	93.571	93.520
4.375	95.551	95.651	95.621	4.375	95.551	95.651	95.621	5	94.107	94.158	94.106
4.5	96.075	96.175	96.145	4.5	96.075	96.175	96.145	5.125	94.839	94.890	94.839
4.625	96.589	96.689	96.659	4.625	96.589	96.689	96.659	5.25	95.748	95.725	95.772
4.75	96.806	96.889	96.837	4.75	96.806	96.889	96.837	5.375	96.585	96.561	96.538
4.875	97.313	97.396	97.345	4.875	97.313	97.396	97.345	5.5	97.042	97.076	97.128
5	97.804	97.887	97.835	5	97.804	97.887	97.835	5.625	97.671	97.705	97.756
5.125	98.273	98.356	98.305	5.125	98.273	98.356	98.305	5.75	98.357	98.154	98.009
5.25	98.497	98.564	98.521	5.25	98.497	98.564	98.521	5.875	98.954	98.751	98.548
5.375	98.956	99.022	98.980	5.375	98.956	99.022	98.980	6	99.422	99.219	99.157
5.5	99.386	99.452	99.410	5.5	99.386	99.452	99.410	6.125	99.822	99.773	99.818
5.625	99.785	99.851	99.809	5.625	99.785	99.851	99.809	6.25	100.030	99.954	99.887
5.75	100.176	100.117	100.083	5.75	100.176	100.117	100.083	6.375	100.238	100.167	100.097
5.875	99.928	99.889	99.969	5.875	99.827	99.877	99.969	6.5	100.693	100.676	100.653
6	100.385	100.346	100.332	6	100.236	100.240	100.332	6.625	101.325	101.326	101.302
								6.75	101.553	101.444	101.344
								6.875	101.073	100.978	100.924
								7	101.409	101.316	101.299
								7.125	101.902	101.810	101.709
								7.25	102.278	102.185	102.085
								7.375	101.394	101.349	101.299
								7.5	101.920	101.875	101.824
								7.625	102.429	102.384	102.334
								7.75	102.773	102.727	102.677
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	100.693	100.676	100.653	6.125	99.755	99.773	99.818	4.5	93.444	93.544	93.514
6.625	101.325	101.326	101.302	6.25	100.080	100.004	99.937	4.625	93.933	94.033	94.003
6.75	101.553	101.444	101.344	6.375	100.096	100.097	100.074	4.75	92.607	92.691	92.639
6.875	101.073	100.978	100.924	6.5	100.675	100.676	100.653	4.875	93.086	93.169	93.117
7	101.409	101.316	101.299	6.625	101.325	101.326	101.302	5	93.536	93.620	93.568
7.125	101.902	101.810	101.709	6.75	101.603	101.494	101.394	5.125	93.952	94.035	93.983
7.25	102.278	102.185	102.085	6.875	100.847	100.830	100.816	5.25	95.173	95.134	95.095
7.375	101.394	101.349	101.299	7	101.409	101.316	101.299	5.375	95.311	95.272	95.233
7.5	101.920	101.875	101.824	7.125	101.952	101.860	101.759	5.5	95.755	95.716	95.677
7.625	102.429	102.384	102.334	7.25	102.328	102.235	102.135	5.625	96.216	96.177	96.138
7.75	102.773	102.727	102.677	7.375	101.444	101.399	101.349	5.75	96.985	96.946	96.907
				7.5	101.970	101.925	101.874	5.875	97.332	97.293	97.254
				7.625	102.479	102.434	102.384	6	97.716	97.677	97.638
								6.125	98.082	98.043	98.004

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	101.274	101.203	101.133	6.375	101.274	101.203	101.133	6	100.205	100.001	99.846
6.5	101.689	101.618	101.548	6.5	101.689	101.618	101.548	6.125	100.715	100.512	100.412
6.625	102.262	102.191	102.121	6.625	102.262	102.191	102.121	6.25	101.080	101.004	100.937
6.75	102.571	102.518	102.487	6.75	102.571	102.518	102.487	6.375	101.274	101.203	101.133
6.875	102.382	102.351	102.320	6.875	102.382	102.351	102.320	6.5	101.689	101.618	101.548
7	102.835	102.804	102.773	7	102.835	102.804	102.773	6.625	102.262	102.191	102.121
7.125	103.241	103.209	103.178	7.125	103.241	103.209	103.178	6.75	102.571	102.518	102.487
7.25	103.565	103.473	103.373	7.25	103.565	103.473	103.373	6.875	102.382	102.351	102.320
7.375	102.982	102.907	102.832	7.375	102.982	102.907	102.832	7	102.835	102.804	102.773
7.5	103.408	103.362	103.312	7.5	103.408	103.362	103.312	7.125	103.241	103.209	103.178
7.625	103.917	103.871	103.821	7.625	103.917	103.871	103.821	7.25	103.565	103.473	103.373
7.75	104.310	104.264	104.214	7.75	104.310	104.264	104.214	7.375	102.994	102.907	102.832
7.875	103.392	103.400	103.249					7.5	103.423	103.362	103.312
8	103.510	103.518	103.367					7.625	103.917	103.871	103.821
8.125	103.579	103.587	103.436					7.75	104.310	104.264	104.214
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	96.075	96.175	96.145	4.5	96.075	96.175	96.145	6.625	101.325	101.326	101.302
4.625	96.589	96.689	96.659	4.625	96.589	96.689	96.659	6.75	101.553	101.444	101.344
4.75	96.806	96.889	96.837	4.75	96.806	96.889	96.837	6.875	100.882	100.851	100.820
4.875	97.313	97.396	97.345	4.875	97.313	97.396	97.345	7	101.359	101.313	101.299
5	97.804	97.887	97.835	5	97.804	97.887	97.835	7.125	101.902	101.810	101.709
5.125	98.273	98.356	98.305	5.125	98.273	98.356	98.305	7.25	102.278	102.185	102.085
5.25	98.497	98.564	98.521	5.25	98.497	98.564	98.521	7.375	101.394	101.349	101.299
5.375	98.956	99.022	98.980	5.375	98.956	99.022	98.980	7.5	101.920	101.875	101.824
5.5	99.386	99.452	99.410	5.5	99.386	99.452	99.410	7.625	102.429	102.384	102.334
5.625	99.785	99.851	99.809	5.625	99.785	99.851	99.809	7.75	102.773	102.727	102.677
5.75	100.176	100.117	100.083	5.75	100.176	100.117	100.083	7.875	100.907	100.915	100.764
5.875	99.928	99.889	99.969	5.875	99.927	99.877	99.969	8	101.025	101.033	100.882
6	100.385	100.346	100.332	6	100.236	100.240	100.332	8.125	101.094	101.102	100.951
6.125	100.832	100.794	100.735	6.125	100.777	100.718	100.684				
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	100.693	100.676	100.653	6.125	99.755	99.773	99.818	4.5	93.444	93.544	93.514
6.625	101.325	101.326	101.302	6.25	100.080	100.004	99.937	4.625	93.933	94.033	94.003
6.75	101.553	101.444	101.344	6.375	100.096	100.097	100.074	4.75	92.607	92.691	92.639
6.875	100.882	100.851	100.820	6.5	100.675	100.676	100.653	4.875	93.086	93.169	93.117
7	101.359	101.313	101.299	6.625	101.325	101.326	101.302	5	93.536	93.620	93.568
7.125	101.902	101.810	101.709	6.75	101.603	101.494	101.394	5.125	93.952	94.035	93.983
7.25	102.278	102.185	102.085	6.875	100.847	100.830	100.816	5.25	95.173	95.134	95.095
7.375	101.394	101.349	101.299	7	101.409	101.316	101.299	5.375	95.311	95.272	95.233
7.5	101.920	101.875	101.824	7.125	101.952	101.860	101.759	5.5	95.755	95.716	95.677
7.625	102.429	102.384	102.334	7.25	102.328	102.235	102.135	5.625	96.216	96.177	96.138
7.75	102.773	102.727	102.677	7.375	101.444	101.399	101.349	5.75	96.985	96.946	96.907
				7.5	101.970	101.925	101.874	5.875	97.332	97.293	97.254
				7.625	102.479	102.434	102.384	6	97.716	97.677	97.638
								6.125	98.082	98.043	98.004

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	



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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.434	99.187	98.887	6.75	97.934	97.687	97.387
6.875	99.962	99.715	99.415	6.875	98.462	98.215	97.915
7	100.469	100.222	99.922	7	98.969	98.722	98.422
7.125	100.928	100.681	100.381	7.125	99.428	99.181	98.881
7.25	101.357	101.110	100.810	7.25	99.857	99.610	99.310
7.375	101.228	100.916	100.616	7.375	99.728	99.416	99.116
7.5	101.695	101.383	101.083	7.5	100.195	99.883	99.583
7.625	102.114	101.802	101.502	7.625	100.614	100.302	100.002
7.75	102.513	102.201	101.901	7.75	101.013	100.701	100.401
7.875	102.399	102.023	101.723	7.875	100.899	100.523	100.223
8	102.826	102.450	102.150	8	101.326	100.950	100.650
8.125	103.215	102.839	102.539	8.125	101.715	101.339	101.039
8.25	103.584	103.208	102.908	8.25	102.084	101.708	101.408

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.434	97.187	96.887	6.75	95.934	95.687	95.387
6.875	97.962	97.715	97.415	6.875	96.462	96.215	95.915
7	98.469	98.222	97.922	7	96.969	96.722	96.422
7.125	98.928	98.681	98.381	7.125	97.428	97.181	96.881
7.25	99.357	99.110	98.810	7.25	97.857	97.610	97.310
7.375	99.228	98.916	98.616	7.375	97.728	97.416	97.116
7.5	99.695	99.383	99.083	7.5	98.195	97.883	97.583
7.625	100.114	99.802	99.502	7.625	98.614	98.302	98.002
7.75	100.513	100.201	99.901	7.75	99.013	98.701	98.401
7.875	100.399	100.023	99.723	7.875	98.899	98.523	98.223
8	100.826	100.450	100.150	8	99.326	98.950	98.650
8.125	101.215	100.839	100.539	8.125	99.715	99.339	99.039
8.25	101.584	101.208	100.908	8.25	100.084	99.708	99.408

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.684	98.437	98.137	6.75	96.684	96.437	96.137
6.875	99.212	98.965	98.665	6.875	97.212	96.965	96.665
7	99.719	99.472	99.172	7	97.719	97.472	97.172
7.125	100.178	99.931	99.631	7.125	98.178	97.931	97.631
7.25	100.607	100.360	100.060	7.25	98.607	98.360	98.060
7.375	100.478	100.166	99.866	7.375	98.478	98.166	97.866
7.5	100.945	100.633	100.333	7.5	98.945	98.633	98.333
7.625	101.364	101.052	100.752	7.625	99.364	99.052	98.752
7.75	101.763	101.451	101.151	7.75	99.763	99.451	99.151
7.875	101.649	101.273	100.973	7.875	99.649	99.273	98.973
8	102.076	101.700	101.400	8	100.076	99.700	99.400
8.125	102.465	102.089	101.789	8.125	100.465	100.089	99.789
8.25	102.834	102.458	102.158	8.25	100.834	100.458	100.158

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.