



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	90.629	90.499	90.499	4.75	90.629	90.499	90.499	5.125	93.228	93.160	93.126
4.875	91.308	91.183	91.183	4.875	91.308	91.183	91.183	5.25	93.976	93.908	93.874
5	91.967	91.846	91.846	5	91.967	91.846	91.846	5.375	94.606	94.538	94.504
5.125	92.555	92.485	92.443	5.125	92.555	92.485	92.443	5.5	95.221	95.138	95.105
5.25	93.779	93.678	93.627	5.25	93.374	93.302	93.244	5.625	95.762	95.689	95.638
5.375	94.483	94.382	94.331	5.375	94.104	94.001	93.950	5.75	97.610	97.562	97.494
5.5	95.294	95.193	95.142	5.5	94.761	94.707	94.648	5.875	98.182	98.135	98.065
5.625	95.815	95.714	95.663	5.625	95.304	95.207	95.158	6	98.688	98.642	98.572
5.75	96.354	96.316	96.287	5.75	96.354	96.316	96.287	6.125	99.132	99.086	99.016
5.875	96.992	96.885	96.850	5.875	96.920	96.881	96.850	6.25	99.650	99.606	99.530
6	97.676	97.569	97.512	6	97.463	97.398	97.362	6.375	100.151	100.108	100.031
6.125	98.157	98.050	97.994	6.125	97.938	97.890	97.852	6.5	100.605	100.562	100.485
6.25	98.605	98.494	98.443	6.25	98.492	98.469	98.443	6.625	100.964	100.923	100.845
6.375	99.173	99.062	99.000	6.375	99.021	98.991	98.961	6.75	100.967	100.929	100.845
6.5	99.708	99.597	99.535	6.5	99.510	99.443	99.412	6.875	101.440	101.402	101.318
6.625	100.127	100.015	99.954	6.625	99.922	99.890	99.858	7	101.858	101.821	101.737
6.75	100.577	100.453	100.379	6.75	100.448	100.389	100.329	7.125	102.191	102.154	102.070
6.875	101.046	100.922	100.848	6.875	100.869	100.815	100.770	7.25	102.358	102.325	102.236
7	101.542	101.418	101.345	7	101.343	101.264	101.180	7.375	102.830	102.797	102.708
7.125	101.942	101.818	101.744	7.125	101.662	101.588	101.539	7.5	103.250	103.219	103.129
7.25	102.205	102.153	102.098	7.25	102.197	102.153	102.098	7.625	103.619	103.596	103.503
7.375	102.642	102.528	102.468	7.375	102.579	102.528	102.468	7.75	104.002	103.980	103.886
7.5	103.084	102.930	102.826	7.5	102.928	102.872	102.811	7.875	104.398	104.377	104.283
7.625	103.519	103.365	103.268	7.625	103.333	103.338	103.268	8	104.216	104.114	104.013
7.75	103.900	103.906	103.833	7.75	103.900	103.906	103.833				
7.875	104.218	104.223	104.150	7.875	104.218	104.223	104.150				
8	104.438	104.437	104.359	8	104.438	104.437	104.359				
8.125	104.736	104.740	104.664	8.125	104.736	104.740	104.664				
8.25	105.114	105.202	105.113	8.25	105.114	105.202	105.113				
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	95.737	95.587	95.587	4.625	96.147	95.997	95.997	5	91.408	91.240	91.240
4.75	96.046	96.060	96.008	4.75	96.176	96.099	96.093	5.125	92.214	92.051	92.051
4.875	96.516	96.499	96.478	4.875	96.701	96.622	96.622	5.25	93.601	93.392	93.233
5	96.939	96.922	96.901	5	97.091	97.017	97.017	5.375	94.307	94.098	93.939
5.125	97.455	97.476	97.374	5.125	97.482	97.503	97.401	5.5	95.259	95.050	94.890
5.25	97.831	97.847	97.742	5.25	97.841	97.858	97.752	5.625	95.781	95.572	95.413
5.375	98.240	98.242	98.140	5.375	98.280	98.293	98.191	5.75	96.333	96.151	96.080
5.5	98.746	98.754	98.648	5.5	98.776	98.784	98.678	5.875	96.985	96.804	96.677
5.625	99.268	99.271	99.162	5.625	99.275	99.278	99.169	6	97.649	97.469	97.338
5.75	99.620	99.619	99.505	5.75	99.612	99.611	99.497	6.125	98.161	97.981	97.851
5.875	99.945	99.940	99.852	5.875	99.923	99.917	99.800	6.25	98.605	98.426	98.342
6	100.345	100.339	100.222	6	100.249	100.228	100.154	6.375	99.159	98.979	98.849
6.125	100.455	100.440	100.338	6.125	100.380	100.366	100.264	6.5	99.670	99.488	99.356
6.25	100.770	100.751	100.688	6.25	100.683	100.664	100.559	6.625	100.126	99.942	99.808
6.375	101.121	101.107	101.093	6.375	100.972	100.949	100.839	6.75	100.530	100.422	100.380
6.5	101.460	101.436	101.377	6.5	101.285	101.261	101.152	6.875	101.015	100.872	100.827
6.625	101.533	101.501	101.438	6.625	101.236	101.203	101.141	7	101.469	101.273	101.155
6.75	101.812	101.775	101.709	6.75	101.515	101.477	101.411	7.125	101.763	101.564	101.519
6.875	102.072	102.036	102.024	6.875	101.782	101.740	101.670	7.25	102.121	101.934	101.879
7	102.411	102.369	102.299	7	102.091	102.049	101.979	7.375	102.559	102.346	102.195
7.125	101.752	101.681	101.614	7.125	101.519	101.447	101.380	7.5	102.982	102.768	102.605
7.25	102.255	102.183	102.116	7.25	101.919	101.848	101.781	7.625	102.680	102.659	102.564
7.375	102.737	102.665	102.599	7.375	102.304	102.232	102.165	7.75	102.813	102.819	102.746
								7.875	103.045	103.050	102.977

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	96.388	96.325	96.262	5	95.586	95.523	95.460	5.125	94.193	94.130	94.068
5.125	96.756	96.693	96.630	5.125	96.177	96.114	96.051	5.25	94.666	94.603	94.540
5.25	97.125	97.062	96.999	5.25	96.607	96.544	96.481	5.375	95.318	95.255	95.192
5.375	97.351	97.288	97.225	5.375	96.873	96.810	96.747	5.5	95.794	95.731	95.668
5.5	97.721	97.658	97.595	5.5	97.304	97.241	97.178	5.625	96.271	96.208	96.145
5.625	98.090	98.027	97.964	5.625	97.736	97.673	97.610	5.75	96.749	96.686	96.623
5.75	98.460	98.397	98.334	5.75	98.002	97.939	97.876	5.875	97.046	96.983	96.920
5.875	98.687	98.624	98.561	5.875	98.268	98.205	98.142	6	97.514	97.451	97.389
6	99.058	98.995	98.932	6	98.691	98.628	98.565	6.125	97.794	97.731	97.669
6.125	99.274	99.211	99.148	6.125	98.940	98.877	98.814	6.25	98.256	98.193	98.131
6.25	99.483	99.420	99.357	6.25	99.187	99.124	99.061	6.375	98.350	98.287	98.224
6.375	99.692	99.629	99.566	6.375	99.433	99.370	99.307	6.5	98.625	98.562	98.500
6.5	99.898	99.835	99.772	6.5	99.845	99.782	99.719	6.625	98.898	98.835	98.772
6.625	99.959	99.896	99.833	6.625	99.919	99.856	99.793	6.75	99.166	99.103	99.040
6.75	100.185	100.122	100.059	6.75	100.156	100.093	100.030	6.875	99.244	99.181	99.118
6.875	100.387	100.324	100.261	6.875	100.219	100.156	100.093	7	99.323	99.260	99.197
7	100.585	100.522	100.459	7	100.451	100.388	100.325	7.125	99.411	99.348	99.285
7.125	100.777	100.714	100.651	7.125	100.692	100.629	100.566				

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	96.438	96.375	96.312	5	95.636	95.573	95.510	5.125	94.243	94.180	94.117
5.125	96.806	96.743	96.680	5.125	96.227	96.164	96.101	5.25	94.716	94.653	94.590
5.25	97.175	97.112	97.049	5.25	96.657	96.594	96.531	5.375	95.368	95.305	95.242
5.375	97.401	97.338	97.275	5.375	96.923	96.860	96.797	5.5	95.844	95.781	95.718
5.5	97.771	97.708	97.645	5.5	97.354	97.291	97.228	5.625	96.321	96.258	96.195
5.625	98.140	98.077	98.014	5.625	97.786	97.723	97.660	5.75	96.799	96.736	96.673
5.75	98.510	98.447	98.384	5.75	98.052	97.989	97.926	5.875	97.096	97.033	96.970
5.875	98.737	98.674	98.611	5.875	98.318	98.255	98.192	6	97.564	97.501	97.438
6	99.108	99.045	98.982	6	98.741	98.678	98.615	6.125	97.844	97.781	97.718
6.125	99.324	99.261	99.198	6.125	98.990	98.927	98.864	6.25	98.306	98.243	98.180
6.25	99.533	99.470	99.407	6.25	99.237	99.174	99.111	6.375	98.400	98.337	98.274
6.375	99.742	99.679	99.616	6.375	99.483	99.420	99.357	6.5	98.675	98.612	98.549
6.5	99.948	99.885	99.822	6.5	99.895	99.832	99.769	6.625	98.948	98.885	98.822
6.625	100.025	99.946	99.883	6.625	99.969	99.906	99.843	6.75	99.216	99.153	99.090
6.75	100.235	100.172	100.109	6.75	100.206	100.143	100.080	6.875	99.294	99.231	99.168
6.875	100.437	100.374	100.311	6.875	100.269	100.206	100.143	7	99.373	99.310	99.247
7	100.635	100.572	100.509	7	100.501	100.438	100.375	7.125	99.461	99.398	99.335

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	92.477	92.431	92.414	4.5	92.477	92.431	92.414	5	95.069	95.161	95.010
4.625	93.133	93.087	93.071	4.625	93.133	93.087	93.071	5.125	95.728	95.843	95.693
4.75	93.912	93.842	93.800	4.75	93.912	93.837	93.762	5.25	96.776	96.745	96.714
4.875	94.407	94.393	94.351	4.875	94.404	94.344	94.305	5.375	97.332	97.301	97.270
5	95.069	95.161	95.010	5	95.069	95.161	95.010	5.5	97.830	97.799	97.768
5.125	95.728	95.843	95.693	5.125	95.728	95.843	95.693	5.625	98.381	98.350	98.319
5.25	96.776	96.745	96.714	5.25	96.776	96.745	96.714	5.75	99.201	99.058	98.995
5.375	97.332	97.301	97.270	5.375	97.332	97.301	97.270	5.875	99.669	99.466	99.263
5.5	97.830	97.799	97.768	5.5	97.830	97.799	97.768	6	100.217	100.014	99.811
5.625	98.381	98.350	98.319	5.625	98.381	98.350	98.319	6.125	100.726	100.528	100.458
5.75	99.201	99.058	98.995	5.75	99.201	99.058	98.995	6.25	101.112	101.184	101.115
5.875	99.669	99.466	99.311	5.875	99.669	99.466	99.310	6.375	101.509	101.391	101.343
6	100.217	100.014	99.908	6	100.217	100.014	99.908	6.5	102.081	101.966	101.917
6.125	100.726	100.540	100.498	6.125	100.726	100.540	100.498	6.625	102.624	102.512	102.459
6.25	101.112	101.184	101.115	6.25	101.112	101.184	101.115	6.75	102.720	102.715	102.619
6.375	101.610	101.492	101.444	6.375	101.610	101.492	101.444	6.875	102.748	102.650	102.593
6.5	102.179	102.063	102.014	6.5	102.179	102.063	102.014	7	103.292	103.197	103.137
6.625	102.707	102.595	102.543	6.625	102.707	102.595	102.543	7.125	103.837	103.744	103.682
6.75	102.720	102.715	102.619	6.75	102.720	102.715	102.619	7.25	103.661	103.549	103.448
6.875	102.812	102.714	102.656	6.875	102.812	102.714	102.656	7.375	103.343	103.278	103.214
7	103.340	103.244	103.187	7	103.340	103.244	103.187	7.5	103.637	103.575	103.509
7.125	103.869	103.775	103.715	7.125	103.869	103.775	103.715	7.625	104.181	104.123	104.054
7.25	103.661	103.549	103.448	7.25	103.661	103.549	103.448	7.75	104.277	104.224	104.174
7.375	103.395	103.331	103.267	7.375	103.395	103.331	103.267				
7.5	103.865	103.783	103.707	7.5	103.682	103.620	103.554				
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	95.051	95.065	95.066	4.25	95.051	95.065	95.066	4.75	92.613	92.689	92.516
4.375	95.622	95.636	95.638	4.375	95.622	95.636	95.638	4.875	93.554	93.629	93.457
4.5	96.193	96.206	96.208	4.5	96.193	96.206	96.208	5	94.261	94.336	94.164
4.625	96.761	96.775	96.776	4.625	96.761	96.775	96.776	5.125	95.093	95.168	94.996
4.75	96.925	96.887	96.874	4.75	96.925	96.887	96.874	5.25	95.998	95.952	95.877
4.875	97.464	97.453	97.440	4.875	97.464	97.453	97.440	5.375	96.847	96.783	96.758
5	98.025	98.014	98.002	5	98.025	98.014	98.002	5.5	97.427	97.367	97.338
5.125	98.579	98.568	98.556	5.125	98.579	98.568	98.556	5.625	97.993	97.941	97.904
5.25	98.687	98.668	98.641	5.25	98.687	98.668	98.641	5.75	98.422	98.333	98.266
5.375	99.235	99.215	99.189	5.375	99.235	99.215	99.189	5.875	99.153	99.061	99.025
5.5	99.768	99.749	99.722	5.5	99.768	99.749	99.722	6	99.698	99.609	99.570
5.625	100.285	100.265	100.238	5.625	100.285	100.265	100.238	6.125	100.224	100.138	100.097
5.75	100.311	100.251	100.218	5.75	100.311	100.251	100.218	6.25	100.430	100.347	100.303
5.875	100.433	100.355	100.297	5.875	100.340	100.326	100.286	6.375	100.655	100.536	100.490
6	100.912	100.833	100.775	6	100.825	100.812	100.771	6.5	101.158	101.154	101.052
								6.625	101.867	101.823	101.721
								6.75	101.701	101.589	101.488
								6.875	101.392	101.294	101.240
								7	101.862	101.767	101.711
								7.125	102.320	102.278	102.169
								7.25	102.374	102.261	102.161
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	95.738	95.797	95.726	5	94.261	94.336	94.164	4.5	93.555	93.569	93.445
5.375	96.847	96.783	96.758	5.125	95.093	95.168	94.996	4.625	94.121	94.135	94.011
5.5	97.427	97.367	97.338	5.25	95.738	95.797	95.726	4.75	93.767	93.713	93.681
5.625	97.993	97.941	97.904	5.375	96.827	96.763	96.738	4.875	94.247	94.193	94.161
5.75	98.342	98.287	98.254	5.5	97.363	97.302	97.274	5	94.727	94.673	94.641
5.875	99.153	99.061	99.025	5.625	97.890	97.941	97.869	5.125	95.206	95.153	95.120
6	99.698	99.609	99.570	5.75	98.389	98.295	98.261	5.25	95.609	95.539	95.490
6.125	100.224	100.138	100.097	5.875	99.154	99.062	99.026	5.375	96.089	96.018	95.969
6.25	100.430	100.347	100.303	6	99.666	99.577	99.538	5.5	96.568	96.497	96.448
6.375	100.655	100.536	100.490	6.125	100.165	100.088	100.038	5.625	97.046	96.976	96.926
6.5	101.158	101.154	101.052	6.25	100.351	100.268	100.224	5.75	97.191	97.144	97.097
6.625	101.867	101.823	101.721	6.375	100.680	100.561	100.515	5.875	97.544	97.497	97.451
6.75	101.701	101.589	101.488	6.5	101.163	101.154	101.052	6	97.931	97.884	97.837
6.875	101.392	101.294	101.240	6.625	101.867	101.823	101.721	6.125	98.370	98.291	98.233

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	96.776	96.745	96.714	5.25	96.776	96.745	96.714	5.25	96.776	96.745	96.714
5.375	97.332	97.301	97.270	5.375	97.332	97.301	97.270	5.375	97.332	97.301	97.270
5.5	97.830	97.799	97.768	5.5	97.830	97.799	97.768	5.5	97.830	97.799	97.768
5.625	98.381	98.350	98.319	5.625	98.381	98.350	98.319	5.625	98.381	98.350	98.319
5.75	99.201	99.058	98.995	5.75	99.201	99.058	98.995	5.75	99.201	99.058	98.995
5.875	99.669	99.466	99.310	5.875	99.669	99.466	99.310	5.875	99.669	99.466	99.263
6	100.217	100.014	99.908	6	100.217	100.014	99.908	6	100.217	100.014	99.811
6.125	100.726	100.540	100.498	6.125	100.726	100.540	100.498	6.125	100.726	100.528	100.458
6.25	101.112	101.184	101.115	6.25	101.112	101.184	101.115	6.25	101.112	101.184	101.115
6.375	101.610	101.492	101.444	6.375	101.610	101.492	101.444	6.375	101.509	101.391	101.343
6.5	102.179	102.063	102.014	6.5	102.179	102.063	102.014	6.5	102.081	101.966	101.917
6.625	102.707	102.595	102.543	6.625	102.707	102.595	102.543	6.625	102.624	102.512	102.459
6.75	102.720	102.715	102.619	6.75	102.720	102.715	102.619	6.75	102.720	102.715	102.619
6.875	102.812	102.714	102.656	6.875	102.812	102.714	102.656	6.875	102.748	102.650	102.593
7	103.340	103.244	103.187	7	103.340	103.244	103.187	7	103.292	103.197	103.137
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	96.193	96.206	96.208	4.25	95.051	95.065	95.066	5.25	95.738	95.797	95.726
4.625	96.761	96.775	96.776	4.375	95.622	95.636	95.638	5.375	96.847	96.783	96.758
4.75	96.925	96.887	96.874	4.5	96.193	96.206	96.208	5.5	97.427	97.367	97.338
4.875	97.464	97.453	97.440	4.625	96.761	96.775	96.776	5.625	97.993	97.941	97.904
5	98.025	98.014	98.002	4.75	96.925	96.887	96.874	5.75	98.342	98.287	98.254
5.125	98.579	98.568	98.556	4.875	97.464	97.453	97.440	5.875	99.153	99.061	99.025
5.25	98.687	98.668	98.641	5	98.025	98.014	98.002	6	99.698	99.609	99.570
5.375	99.235	99.215	99.189	5.125	98.579	98.568	98.556	6.125	100.224	100.138	100.097
5.5	99.768	99.749	99.722	5.25	98.687	98.668	98.641	6.25	100.430	100.347	100.303
5.625	100.285	100.265	100.238	5.375	99.235	99.215	99.189	6.375	100.655	100.536	100.490
5.75	100.311	100.251	100.218	5.5	99.768	99.749	99.722	6.5	101.158	101.154	101.052
5.875	100.340	100.326	100.286	5.625	100.285	100.265	100.238	6.625	101.867	101.823	101.721
6	100.825	100.812	100.771	5.75	100.311	100.251	100.218	6.75	101.701	101.589	101.488
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	95.738	95.797	95.726	5.25	95.738	95.797	95.726	4.5	93.555	93.569	93.445
5.375	96.847	96.783	96.758	5.375	96.409	96.468	96.397	4.625	94.121	94.135	94.011
5.5	97.427	97.367	97.338	5.5	97.194	97.253	97.182	4.75	92.685	92.674	92.462
5.625	97.993	97.941	97.904	5.625	97.882	97.941	97.869	4.875	93.248	93.237	93.024
5.75	98.342	98.287	98.254	5.75	97.951	97.987	97.907	5	93.802	93.792	93.579
5.875	99.153	99.061	99.025	5.875	98.649	98.691	98.611	5.125	94.345	94.334	94.121
6	99.698	99.609	99.570	6	99.340	99.383	99.303	5.25	95.329	95.290	95.251
6.125	100.224	100.138	100.097	6.125	100.066	100.088	100.008	5.375	95.464	95.425	95.386
6.25	100.430	100.347	100.303	6.25	100.045	99.964	99.898	5.5	95.915	95.876	95.837
6.375	100.655	100.536	100.490	6.375	100.443	100.469	100.367	5.625	96.377	96.338	96.299
6.5	101.158	101.154	101.052	6.5	101.128	101.154	101.052	5.75	97.191	97.144	97.097
6.625	101.867	101.823	101.721	6.625	101.867	101.823	101.721	5.875	97.544	97.497	97.451
6.75	101.701	101.589	101.488	6.75	101.751	101.639	101.538	6	97.931	97.884	97.837
6.875	101.392	101.294	101.240	6.875	101.145	101.154	101.039	6.125	98.296	98.249	98.202

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	95.580	95.534	95.517	5.125	95.580	95.534	95.517	4.75	93.812	93.737	93.662
5.25	96.676	96.645	96.614	5.25	96.676	96.645	96.614	4.875	94.304	94.229	94.205
5.375	97.232	97.201	97.170	5.375	97.232	97.201	97.170	5	94.969	94.934	94.883
5.5	97.730	97.699	97.668	5.5	97.730	97.699	97.668	5.125	95.580	95.534	95.517
5.625	98.281	98.250	98.219	5.625	98.281	98.250	98.219	5.25	96.676	96.645	96.614
5.75	99.101	98.898	98.721	5.75	99.101	98.898	98.721	5.375	97.232	97.201	97.170
5.875	99.569	99.366	99.163	5.875	99.569	99.366	99.163	5.5	97.730	97.699	97.668
6	100.117	99.914	99.711	6	100.117	99.914	99.711	5.625	98.281	98.250	98.219
6.125	100.626	100.423	100.268	6.125	100.626	100.423	100.268	5.75	99.101	98.898	98.721
6.25	100.945	100.864	100.848	6.25	100.945	100.864	100.848	5.875	99.569	99.366	99.163
6.375	101.265	101.195	101.125	6.375	101.265	101.195	101.125	6	100.117	99.914	99.711
6.5	101.720	101.650	101.580	6.5	101.720	101.650	101.580	6.125	100.626	100.423	100.268
6.625	102.293	102.223	102.152	6.625	102.293	102.223	102.152	6.25	100.945	100.864	100.848
6.75	102.620	102.508	102.407	6.75	102.620	102.508	102.407	6.375	101.265	101.195	101.125
6.875	102.319	102.233	102.147	6.875	102.319	102.233	102.147	6.5	101.720	101.650	101.580
7	102.808	102.723	102.637	7	102.808	102.723	102.637	6.625	102.293	102.223	102.152
7.125	103.246	103.160	103.074	7.125	103.246	103.160	103.074	6.75	102.620	102.508	102.407
7.25	103.561	103.449	103.348	7.25	103.561	103.449	103.348	6.875	102.319	102.233	102.147
7.375	102.736	102.684	102.633	7.375	102.736	102.684	102.633	7	102.808	102.723	102.637
7.5	103.267	103.214	103.164	7.5	103.267	103.214	103.164	7.125	103.246	103.160	103.074
7.625	103.780	103.727	103.677	7.625	103.780	103.727	103.677	7.25	103.561	103.449	103.348
7.75	104.177	104.124	104.074	7.75	104.177	104.124	104.074	7.375	102.795	102.732	102.667
7.875	102.817	102.787	102.670					7.5	103.267	103.214	103.164
8	102.935	102.906	102.788					7.625	103.780	103.727	103.677
8.125	103.004	102.974	102.857					7.75	104.177	104.124	104.074
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	95.024	95.037	95.039	4.25	95.024	95.037	95.039	4.875	93.346	93.392	93.319
4.375	95.556	95.570	95.571	4.375	95.556	95.570	95.571	5	93.933	93.979	93.907
4.5	96.082	96.096	96.097	4.5	96.082	96.096	96.097	5.125	94.667	94.712	94.640
4.625	96.600	96.614	96.615	4.625	96.600	96.614	96.615	5.25	95.537	95.566	95.595
4.75	96.852	96.841	96.829	4.75	96.852	96.841	96.829	5.375	96.365	96.334	96.302
4.875	97.363	97.352	97.340	4.875	97.363	97.352	97.340	5.5	96.896	96.925	96.953
5	97.859	97.848	97.835	5	97.859	97.848	97.835	5.625	97.525	97.554	97.583
5.125	98.333	98.323	98.310	5.125	98.333	98.323	98.310	5.75	98.219	98.015	97.812
5.25	98.603	98.583	98.557	5.25	98.603	98.583	98.557	5.875	98.867	98.664	98.466
5.375	99.067	99.047	99.021	5.375	99.067	99.047	99.021	6	99.335	99.132	99.069
5.5	99.503	99.483	99.456	5.5	99.503	99.483	99.456	6.125	99.734	99.713	99.733
5.625	99.908	99.888	99.862	5.625	99.908	99.888	99.862	6.25	99.895	99.814	99.748
5.75	100.211	100.151	100.118	5.75	100.211	100.151	100.118	6.375	100.229	100.205	100.204
5.875	100.091	100.078	100.038	5.875	100.091	100.078	100.038	6.5	100.793	100.788	100.786
6	100.494	100.447	100.407	6	100.460	100.447	100.407	6.625	101.448	101.443	101.441
								6.75	101.601	101.489	101.388
								6.875	100.819	100.797	100.781
								7	101.345	101.289	101.274
								7.125	101.894	101.781	101.681
								7.25	102.274	102.161	102.061
								7.375	101.249	101.196	101.146
								7.5	101.779	101.727	101.676
								7.625	102.292	102.240	102.189
								7.75	102.639	102.587	102.536
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	100.793	100.788	100.786	6.125	99.700	99.713	99.733	4.5	93.456	93.470	93.346
6.625	101.448	101.443	101.441	6.25	99.945	99.864	99.798	4.625	93.952	93.966	93.842
6.75	101.601	101.489	101.388	6.375	100.210	100.205	100.204	4.75	92.657	92.646	92.434
6.875	100.819	100.797	100.781	6.5	100.793	100.788	100.786	4.875	93.142	93.131	92.918
7	101.345	101.289	101.274	6.625	101.448	101.443	101.441	5	93.600	93.589	93.376
7.125	101.894	101.781	101.681	6.75	101.651	101.539	101.438	5.125	94.024	94.013	93.801
7.25	102.274	102.161	102.061	6.875	100.825	100.797	100.781	5.25	95.229	95.190	95.151
7.375	101.249	101.196	101.146	7	101.395	101.289	101.274	5.375	95.364	95.325	95.286
7.5	101.779	101.727	101.676	7.125	101.944	101.831	101.731	5.5	95.815	95.776	95.737
7.625	102.292	102.240	102.189	7.25	102.324	102.211	102.111	5.625	96.277	96.238	96.199
7.75	102.639	102.587	102.536	7.375	101.299	101.246	101.196	5.75	97.091	97.044	96.997
				7.5	101.829	101.777	101.726	5.875	97.444	97.397	97.351
				7.625	102.342	102.290	102.239	6	97.831	97.784	97.737
								6.125	98.196	98.149	98.102

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	101.265	101.195	101.125	6.375	101.265	101.195	101.125	6	100.117	99.914	99.711
6.5	101.720	101.650	101.580	6.5	101.720	101.650	101.580	6.125	100.626	100.423	100.268
6.625	102.293	102.223	102.152	6.625	102.293	102.223	102.152	6.25	100.945	100.864	100.848
6.75	102.620	102.508	102.407	6.75	102.620	102.508	102.407	6.375	101.265	101.195	101.125
6.875	102.319	102.233	102.147	6.875	102.319	102.233	102.147	6.5	101.720	101.650	101.580
7	102.808	102.723	102.637	7	102.808	102.723	102.637	6.625	102.293	102.223	102.152
7.125	103.246	103.160	103.074	7.125	103.246	103.160	103.074	6.75	102.620	102.508	102.407
7.25	103.561	103.449	103.348	7.25	103.561	103.449	103.348	6.875	102.319	102.233	102.147
7.375	102.736	102.684	102.633	7.375	102.736	102.684	102.633	7	102.808	102.723	102.637
7.5	103.267	103.214	103.164	7.5	103.267	103.214	103.164	7.125	103.246	103.160	103.074
7.625	103.780	103.727	103.677	7.625	103.780	103.727	103.677	7.25	103.561	103.449	103.348
7.75	104.177	104.124	104.074	7.75	104.177	104.124	104.074	7.375	102.795	102.732	102.667
7.875	102.817	102.787	102.670					7.5	103.267	103.214	103.164
8	102.935	102.906	102.788					7.625	103.780	103.727	103.677
8.125	103.004	102.974	102.857					7.75	104.177	104.124	104.074
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	96.082	96.096	96.097	4.5	96.082	96.096	96.097	6.625	101.448	101.443	101.441
4.625	96.600	96.614	96.615	4.625	96.600	96.614	96.615	6.75	101.601	101.489	101.388
4.75	96.852	96.841	96.829	4.75	96.852	96.841	96.829	6.875	100.819	100.797	100.781
4.875	97.363	97.352	97.340	4.875	97.363	97.352	97.340	7	101.345	101.289	101.274
5	97.859	97.848	97.835	5	97.859	97.848	97.835	7.125	101.894	101.781	101.681
5.125	98.333	98.323	98.310	5.125	98.333	98.323	98.310	7.25	102.274	102.161	102.061
5.25	98.603	98.583	98.557	5.25	98.603	98.583	98.557	7.375	101.249	101.196	101.146
5.375	99.067	99.047	99.021	5.375	99.067	99.047	99.021	7.5	101.779	101.727	101.676
5.5	99.503	99.483	99.456	5.5	99.503	99.483	99.456	7.625	102.292	102.240	102.189
5.625	99.908	99.888	99.862	5.625	99.908	99.888	99.862	7.75	102.639	102.587	102.536
5.75	100.211	100.151	100.118	5.75	100.211	100.151	100.118	7.875	100.332	100.302	100.185
5.875	100.091	100.078	100.038	5.875	100.091	100.078	100.038	8	100.450	100.421	100.303
6	100.494	100.447	100.407	6	100.460	100.447	100.407	8.125	100.519	100.489	100.372
6.125	100.942	100.894	100.835	6.125	100.866	100.797	100.763				
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	100.793	100.788	100.786	6.125	99.700	99.713	99.733	4.5	93.456	93.470	93.346
6.625	101.448	101.443	101.441	6.25	99.945	99.864	99.798	4.625	93.952	93.966	93.842
6.75	101.601	101.489	101.388	6.375	100.210	100.205	100.204	4.75	92.657	92.646	92.434
6.875	100.819	100.797	100.781	6.5	100.793	100.788	100.786	4.875	93.142	93.131	92.918
7	101.345	101.289	101.274	6.625	101.448	101.443	101.441	5	93.600	93.589	93.376
7.125	101.894	101.781	101.681	6.75	101.651	101.539	101.438	5.125	94.024	94.013	93.801
7.25	102.274	102.161	102.061	6.875	100.825	100.797	100.781	5.25	95.229	95.190	95.151
7.375	101.249	101.196	101.146	7	101.395	101.289	101.274	5.375	95.364	95.325	95.286
7.5	101.779	101.727	101.676	7.125	101.944	101.831	101.731	5.5	95.815	95.776	95.737
7.625	102.292	102.240	102.189	7.25	102.324	102.211	102.111	5.625	96.277	96.238	96.199
7.75	102.639	102.587	102.536	7.375	101.299	101.246	101.196	5.75	97.091	97.044	96.997
				7.5	101.829	101.777	101.726	5.875	97.444	97.397	97.351
				7.625	102.342	102.290	102.239	6	97.831	97.784	97.737
								6.125	98.196	98.149	98.102

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	99.421	99.215	98.915	6.75	97.921	97.715	97.415
6.875	99.949	99.743	99.443	6.875	98.449	98.243	97.943
7	100.456	100.250	99.950	7	98.956	98.750	98.450
7.125	100.915	100.709	100.409	7.125	99.415	99.209	98.909
7.25	101.344	101.138	100.838	7.25	99.844	99.638	99.338
7.375	100.976	100.707	100.407	7.375	99.476	99.207	98.907
7.5	101.443	101.174	100.874	7.5	99.943	99.674	99.374
7.625	101.862	101.593	101.293	7.625	100.362	100.093	99.793
7.75	102.261	101.992	101.692	7.75	100.761	100.492	100.192
7.875	102.159	101.828	101.528	7.875	100.659	100.328	100.028
8	102.586	102.255	101.955	8	101.086	100.755	100.455
8.125	102.975	102.644	102.344	8.125	101.475	101.144	100.844
8.25	103.344	103.013	102.713	8.25	101.844	101.513	101.213

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.421	97.215	96.915	6.75	95.921	95.715	95.415
6.875	97.949	97.743	97.443	6.875	96.449	96.243	95.943
7	98.456	98.250	97.950	7	96.956	96.750	96.450
7.125	98.915	98.709	98.409	7.125	97.415	97.209	96.909
7.25	99.344	99.138	98.838	7.25	97.844	97.638	97.338
7.375	98.976	98.707	98.407	7.375	97.476	97.207	96.907
7.5	99.443	99.174	98.874	7.5	97.943	97.674	97.374
7.625	99.862	99.593	99.293	7.625	98.362	98.093	97.793
7.75	100.261	99.992	99.692	7.75	98.761	98.492	98.192
7.875	100.159	99.828	99.528	7.875	98.659	98.328	98.028
8	100.586	100.255	99.955	8	99.086	98.755	98.455
8.125	100.975	100.644	100.344	8.125	99.475	99.144	98.844
8.25	101.344	101.013	100.713	8.25	99.844	99.513	99.213

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.671	98.465	98.165	6.75	96.671	96.465	96.165
6.875	99.199	98.993	98.693	6.875	97.199	96.993	96.693
7	99.706	99.500	99.200	7	97.706	97.500	97.200
7.125	100.165	99.959	99.659	7.125	98.165	97.959	97.659
7.25	100.594	100.388	100.088	7.25	98.594	98.388	98.088
7.375	100.226	99.957	99.657	7.375	98.226	97.957	97.657
7.5	100.693	100.424	100.124	7.5	98.693	98.424	98.124
7.625	101.112	100.843	100.543	7.625	99.112	98.843	98.543
7.75	101.511	101.242	100.942	7.75	99.511	99.242	98.942
7.875	101.409	101.078	100.778	7.875	99.409	99.078	98.778
8	101.836	101.505	101.205	8	99.836	99.505	99.205
8.125	102.225	101.894	101.594	8.125	100.225	99.894	99.594
8.25	102.594	102.263	101.963	8.25	100.594	100.263	99.963

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.