



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	89.738	89.610	89.610	4.75	89.738	89.610	89.610	5.125	92.340	92.260	92.210
4.875	90.416	90.292	90.292	4.875	90.416	90.292	90.292	5.25	93.088	93.008	92.958
5	91.073	90.954	90.954	5	91.073	90.954	90.954	5.375	93.718	93.638	93.588
5.125	91.662	91.547	91.547	5.125	91.662	91.547	91.547	5.5	94.339	94.239	94.238
5.25	92.927	92.827	92.777	5.25	92.492	92.435	92.383	5.625	94.880	94.800	94.750
5.375	93.629	93.529	93.479	5.375	93.301	93.196	93.196	5.75	96.832	96.767	96.755
5.5	94.439	94.339	94.289	5.5	93.887	93.837	93.785	5.875	97.321	97.253	97.246
5.625	94.963	94.863	94.813	5.625	94.427	94.341	94.330	6	97.790	97.719	97.715
5.75	95.586	95.517	95.498	5.75	95.586	95.517	95.498	6.125	98.351	98.226	98.179
5.875	96.161	96.083	96.067	5.875	96.154	96.083	96.067	6.25	98.856	98.731	98.683
6	96.846	96.740	96.683	6	96.697	96.601	96.592	6.375	99.345	99.223	99.173
6.125	97.333	97.226	97.169	6.125	97.177	97.098	97.092	6.5	99.794	99.674	99.623
6.25	97.884	97.761	97.688	6.25	97.707	97.650	97.638	6.625	100.161	100.042	99.989
6.375	98.459	98.336	98.263	6.375	98.270	98.198	98.170	6.75	100.363	100.243	100.188
6.5	99.003	98.880	98.807	6.5	98.823	98.731	98.678	6.875	100.829	100.709	100.653
6.625	99.428	99.305	99.233	6.625	99.224	99.139	99.110	7	101.243	101.126	101.068
6.75	100.015	99.861	99.756	6.75	99.871	99.766	99.703	7.125	101.583	101.467	101.407
6.875	100.519	100.352	100.235	6.875	100.335	100.230	100.194	7.25	102.050	101.889	101.827
7	101.073	100.887	100.751	7	100.809	100.698	100.584	7.375	102.514	102.355	102.292
7.125	101.516	101.330	101.194	7.125	101.291	101.188	101.143	7.5	103.251	102.938	102.874
7.25	101.973	101.797	101.752	7.25	101.857	101.797	101.752	7.625	103.785	103.474	103.409
7.375	102.521	102.229	102.144	7.375	102.521	102.206	102.144	7.75	104.172	103.862	103.796
7.5	102.966	102.676	102.589	7.5	102.966	102.652	102.589	7.875	104.561	104.253	104.185
7.625	103.412	103.117	103.056	7.625	103.412	103.116	103.056	8	104.152	104.041	103.948
7.75	103.837	103.698	103.642	7.75	103.837	103.698	103.642				
7.875	104.245	104.035	103.980	7.875	104.245	104.035	103.980				
8	104.382	104.256	104.208	8	104.382	104.256	104.208				
8.125	104.704	104.697	104.620	8.125	104.704	104.697	104.620				
8.25	105.088	105.238	105.168	8.25	105.088	105.238	105.168				
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	95.128	95.026	95.026	4.625	95.538	95.437	95.437	5	90.529	90.410	90.410
4.75	95.519	95.431	95.430	4.75	95.599	95.517	95.517	5.125	91.334	91.219	91.219
4.875	95.967	95.879	95.840	4.875	96.122	96.045	96.045	5.25	92.841	92.652	92.513
5	96.453	96.364	96.325	5	96.515	96.443	96.443	5.375	93.546	93.357	93.218
5.125	96.968	96.886	96.892	5.125	96.995	96.913	96.919	5.5	94.494	94.305	94.165
5.25	97.412	97.297	97.268	5.25	97.353	97.267	97.279	5.625	95.018	94.829	94.690
5.375	97.826	97.711	97.664	5.375	97.791	97.739	97.718	5.75	95.564	95.394	95.277
5.5	98.254	98.198	98.182	5.5	98.285	98.228	98.213	5.875	96.217	96.048	95.928
5.625	98.776	98.715	98.706	5.625	98.783	98.722	98.713	6	96.883	96.713	96.594
5.75	99.128	99.062	99.059	5.75	99.120	99.054	99.051	6.125	97.400	97.230	97.111
5.875	99.454	99.396	99.386	5.875	99.434	99.363	99.366	6.25	97.943	97.773	97.653
6	99.856	99.786	99.789	6	99.745	99.675	99.677	6.375	98.504	98.332	98.211
6.125	100.130	100.043	100.018	6.125	100.055	99.968	99.944	6.5	99.025	98.851	98.727
6.25	100.448	100.356	100.337	6.25	100.360	100.268	100.249	6.625	99.481	99.306	99.181
6.375	100.750	100.698	100.684	6.375	100.697	100.612	100.584	6.75	100.082	99.876	99.793
6.5	101.143	101.046	101.034	6.5	100.961	100.865	100.852	6.875	100.580	100.373	100.257
6.625	101.303	101.253	101.213	6.625	100.998	100.947	100.908	7	100.955	100.748	100.613
6.75	101.589	101.534	101.500	6.75	101.280	101.224	101.191	7.125	101.416	101.206	101.047
6.875	101.858	101.798	101.770	6.875	101.550	101.490	101.462	7.25	101.893	101.682	101.564
7	102.214	102.154	102.126	7	101.861	101.801	101.773	7.375	102.016	101.950	101.904
7.125	101.501	101.419	101.352	7.125	101.267	101.186	101.119	7.5	102.400	102.300	102.234
7.25	102.006	101.925	101.858	7.25	101.671	101.590	101.523	7.625	102.861	102.548	102.484
7.375	102.493	102.411	102.344	7.375	102.060	101.979	101.912	7.75	102.753	102.634	102.533
								7.875	103.011	102.892	102.791

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	96.259	96.196	96.133	5	95.458	95.395	95.332	5.25	94.208	94.145	94.083
5.125	96.625	96.562	96.499	5.125	96.047	95.984	95.921	5.375	94.854	94.791	94.729
5.25	96.992	96.929	96.866	5.25	96.475	96.412	96.349	5.5	95.327	95.264	95.201
5.375	97.218	97.155	97.092	5.375	96.740	96.677	96.614	5.625	95.800	95.737	95.674
5.5	97.586	97.523	97.460	5.5	97.169	97.106	97.043	5.75	96.274	96.211	96.149
5.625	97.954	97.891	97.828	5.625	97.599	97.536	97.473	5.875	96.570	96.507	96.444
5.75	98.322	98.259	98.196	5.75	97.864	97.801	97.738	6	97.045	96.982	96.920
5.875	98.548	98.485	98.422	5.875	98.129	98.066	98.003	6.125	97.328	97.265	97.203
6	98.917	98.854	98.791	6	98.559	98.496	98.433	6.25	97.787	97.724	97.662
6.125	99.143	99.080	99.017	6.125	98.814	98.751	98.688	6.375	97.883	97.820	97.758
6.25	99.356	99.293	99.230	6.25	99.061	98.998	98.935	6.5	98.158	98.095	98.033
6.375	99.565	99.502	99.439	6.375	99.307	99.244	99.181	6.625	98.431	98.368	98.306
6.5	99.772	99.709	99.646	6.5	99.719	99.656	99.593	6.75	98.702	98.639	98.576
6.625	99.834	99.771	99.708	6.625	99.795	99.732	99.669	6.875	98.786	98.723	98.660
6.75	100.059	99.996	99.933	6.75	100.035	99.972	99.909	7	98.863	98.800	98.738
6.875	100.263	100.200	100.137	6.875	100.103	100.040	99.977	7.125	98.944	98.881	98.818
7	100.464	100.401	100.338	7	100.332	100.269	100.206				
7.125	100.660	100.597	100.534	7.125	100.564	100.501	100.438				

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	96.309	96.246	96.183	5	95.508	95.445	95.382	5.25	94.258	94.195	94.132
5.125	96.675	96.612	96.549	5.125	96.097	96.034	95.971	5.375	94.904	94.841	94.778
5.25	97.042	96.979	96.916	5.25	96.525	96.462	96.399	5.5	95.377	95.314	95.251
5.375	97.268	97.205	97.142	5.375	96.790	96.727	96.664	5.625	95.850	95.787	95.724
5.5	97.636	97.573	97.510	5.5	97.219	97.156	97.093	5.75	96.324	96.261	96.198
5.625	98.004	97.941	97.878	5.625	97.649	97.586	97.523	5.875	96.620	96.557	96.494
5.75	98.372	98.309	98.246	5.75	97.914	97.851	97.788	6	97.095	97.032	96.969
5.875	98.598	98.535	98.472	5.875	98.179	98.116	98.053	6.125	97.378	97.315	97.252
6	98.967	98.904	98.841	6	98.609	98.546	98.483	6.25	97.837	97.774	97.711
6.125	99.193	99.130	99.067	6.125	98.864	98.801	98.738	6.375	97.933	97.870	97.807
6.25	99.406	99.343	99.280	6.25	99.111	99.048	98.985	6.5	98.208	98.145	98.082
6.375	99.615	99.552	99.489	6.375	99.357	99.294	99.231	6.625	98.481	98.418	98.355
6.5	99.822	99.759	99.696	6.5	99.769	99.706	99.643	6.75	98.752	98.689	98.626
6.625	99.884	99.821	99.758	6.625	99.845	99.782	99.719	6.875	98.836	98.773	98.710
6.75	100.109	100.046	99.983	6.75	100.085	100.022	99.959	7	98.913	98.850	98.787
6.875	100.313	100.250	100.187	6.875	100.153	100.090	100.027	7.125	98.994	98.931	98.868

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
4.625	92.160			4.625	92.160			5	94.160	94.041	94.040
4.75	92.848	92.802	92.785	4.75	92.848	92.802	92.785	5.125	94.816	94.770	94.754
4.875	93.504	93.458	93.441	4.875	93.504	93.458	93.441	5.25	95.842	95.819	95.796
5	94.160	94.114	94.097	5	94.160	94.114	94.097	5.375	96.428	96.405	96.381
5.125	94.816	94.770	94.754	5.125	94.816	94.770	94.754	5.5	96.936	96.942	96.927
5.25	95.842	95.819	95.796	5.25	95.842	95.819	95.796	5.625	97.593	97.609	97.594
5.375	96.428	96.405	96.381	5.375	96.428	96.405	96.381	5.75	98.431	98.348	98.333
5.5	96.936	96.942	96.927	5.5	96.936	96.942	96.927	5.875	98.982	98.779	98.576
5.625	97.593	97.609	97.594	5.625	97.593	97.609	97.594	6	99.534	99.331	99.180
5.75	98.431	98.348	98.333	5.75	98.431	98.348	98.333	6.125	100.036	99.833	99.756
5.875	98.982	98.779	98.576	5.875	98.982	98.779	98.576	6.25	100.464	100.403	100.374
6	99.534	99.331	99.180	6	99.534	99.331	99.180	6.375	100.884	100.806	100.728
6.125	100.036	99.833	99.756	6.125	100.036	99.833	99.756	6.5	101.453	101.334	101.286
6.25	100.464	100.403	100.374	6.25	100.464	100.403	100.374	6.625	101.997	101.880	101.831
6.375	100.985	100.864	100.818	6.375	100.985	100.864	100.818	6.75	102.330	102.212	102.159
6.5	101.558	101.439	101.391	6.5	101.558	101.439	101.391	6.875	102.465	102.363	102.307
6.625	102.092	101.975	101.925	6.625	102.092	101.975	101.925	7	103.010	102.910	102.852
6.75	102.330	102.212	102.159	6.75	102.330	102.212	102.159	7.125	103.556	103.458	103.398
6.875	102.535	102.433	102.377	6.875	102.535	102.433	102.377	7.25	103.406	103.288	103.187
7	103.068	102.968	102.911	7	103.068	102.968	102.911	7.375	103.304	103.176	103.112
7.125	103.601	103.503	103.444	7.125	103.601	103.503	103.444	7.5	103.600	103.473	103.408
7.25	103.406	103.288	103.187	7.25	103.406	103.288	103.187	7.625	104.146	104.020	103.954
7.375	103.364	103.239	103.172	7.375	103.364	103.235	103.172	7.75	104.193	104.131	104.081
7.5	103.851	103.730	103.645	7.5	103.654	103.527	103.462				
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	94.452	94.478	94.493	4.25	94.452	94.478	94.493	4.75	91.587	91.572	91.549
4.375	95.022	95.048	95.063	4.375	95.022	95.048	95.063	4.875	92.526	92.511	92.488
4.5	95.591	95.617	95.632	4.5	95.591	95.617	95.632	5	93.231	93.216	93.193
4.625	96.158	96.185	96.199	4.625	96.158	96.185	96.199	5.125	94.062	94.047	94.024
4.75	96.403	96.374	96.374	4.75	96.403	96.374	96.374	5.25	95.114	95.090	95.067
4.875	96.969	96.939	96.940	4.875	96.969	96.939	96.940	5.375	95.987	95.924	95.896
5	97.531	97.501	97.501	5	97.531	97.501	97.501	5.5	96.569	96.544	96.520
5.125	98.086	98.056	98.057	5.125	98.086	98.056	98.057	5.625	97.255	97.231	97.207
5.25	98.190	98.182	98.169	5.25	98.190	98.182	98.169	5.75	97.752	97.582	97.547
5.375	98.739	98.732	98.718	5.375	98.739	98.732	98.718	5.875	98.481	98.389	98.353
5.5	99.277	99.269	99.256	5.5	99.277	99.269	99.256	6	99.029	98.940	98.901
5.625	99.799	99.792	99.778	5.625	99.799	99.792	99.778	6.125	99.561	99.472	99.431
5.75	99.869	99.802	99.768	5.75	99.869	99.802	99.768	6.25	99.772	99.684	99.642
5.875	100.034	99.988	99.961	5.875	100.020	99.988	99.961	6.375	100.204	100.084	100.038
6	100.516	100.484	100.456	6	100.516	100.484	100.456	6.5	100.713	100.627	100.574
								6.625	101.411	101.299	101.246
								6.75	101.312	101.193	101.093
								6.875	101.210	101.110	101.057
								7	101.686	101.588	101.534
								7.125	102.151	102.054	101.998
								7.25	102.119	102.000	101.900
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	95.114	95.090	95.067	5	93.231	93.216	93.193	4.5	92.954	92.980	92.869
5.375	95.987	95.924	95.896	5.125	94.062	94.047	94.024	4.625	93.519	93.546	93.435
5.5	96.569	96.544	96.520	5.25	95.114	95.090	95.067	4.75	93.221	93.176	93.151
5.625	97.255	97.231	97.207	5.375	95.967	95.903	95.876	4.875	93.700	93.655	93.630
5.75	97.675	97.582	97.547	5.5	96.567	96.544	96.520	5	94.179	94.134	94.109
5.875	98.481	98.389	98.353	5.625	97.255	97.231	97.207	5.125	94.657	94.612	94.588
6	99.029	98.940	98.901	5.75	97.714	97.621	97.585	5.25	95.151	95.081	95.029
6.125	99.561	99.472	99.431	5.875	98.481	98.389	98.351	5.375	95.629	95.559	95.508
6.25	99.772	99.684	99.642	6	98.994	98.904	98.865	5.5	96.107	96.037	95.986
6.375	100.204	100.084	100.038	6.125	99.497	99.409	99.368	5.625	96.585	96.515	96.464
6.5	100.713	100.627	100.574	6.25	99.687	99.600	99.558	5.75	96.808	96.753	96.699
6.625	101.411	101.299	101.246	6.375	100.227	100.106	100.060	5.875	97.175	97.120	97.065
6.75	101.312	101.193	101.093	6.5	100.714	100.627	100.574	6	97.588	97.533	97.478
6.875	101.210	101.110	101.057	6.625	101.411	101.299	101.246	6.125	97.972	97.917	97.862

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	95.842	95.819	95.796	5.25	95.842	95.819	95.796	5.25	95.842	95.819	95.796
5.375	96.428	96.405	96.381	5.375	96.428	96.405	96.381	5.375	96.428	96.405	96.381
5.5	96.936	96.942	96.927	5.5	96.936	96.942	96.927	5.5	96.936	96.942	96.927
5.625	97.593	97.609	97.594	5.625	97.593	97.609	97.594	5.625	97.593	97.609	97.594
5.75	98.431	98.348	98.333	5.75	98.431	98.348	98.333	5.75	98.431	98.348	98.333
5.875	98.982	98.779	98.576	5.875	98.982	98.779	98.576	5.875	98.982	98.779	98.576
6	99.534	99.331	99.180	6	99.534	99.331	99.180	6	99.534	99.331	99.180
6.125	100.036	99.833	99.756	6.125	100.036	99.833	99.756	6.125	100.036	99.833	99.756
6.25	100.464	100.403	100.374	6.25	100.464	100.403	100.374	6.25	100.464	100.403	100.374
6.375	100.985	100.864	100.818	6.375	100.985	100.864	100.818	6.375	100.884	100.806	100.728
6.5	101.558	101.439	101.391	6.5	101.558	101.439	101.391	6.5	101.453	101.334	101.286
6.625	102.092	101.975	101.925	6.625	102.092	101.975	101.925	6.625	101.997	101.880	101.831
6.75	102.330	102.212	102.159	6.75	102.330	102.212	102.159	6.75	102.330	102.212	102.159
6.875	102.535	102.433	102.377	6.875	102.535	102.433	102.377	6.875	102.465	102.363	102.307
7	103.068	102.968	102.911	7	103.068	102.968	102.911	7	103.010	102.910	102.852
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	95.591	95.617	95.632	4.25	94.452	94.478	94.493	5.25	95.114	95.090	95.067
4.625	96.158	96.185	96.199	4.375	95.022	95.048	95.063	5.375	95.987	95.924	95.896
4.75	96.403	96.374	96.374	4.5	95.591	95.617	95.632	5.5	96.569	96.544	96.520
4.875	96.969	96.939	96.940	4.625	96.158	96.185	96.199	5.625	97.255	97.231	97.207
5	97.531	97.501	97.501	4.75	96.403	96.374	96.374	5.75	97.675	97.582	97.547
5.125	98.086	98.056	98.057	4.875	96.969	96.939	96.940	5.875	98.481	98.389	98.353
5.25	98.190	98.182	98.169	5	97.531	97.501	97.501	6	99.029	98.940	98.901
5.375	98.739	98.732	98.718	5.125	98.086	98.056	98.057	6.125	99.561	99.472	99.431
5.5	99.277	99.269	99.256	5.25	98.190	98.182	98.169	6.25	99.772	99.684	99.642
5.625	99.799	99.792	99.778	5.375	98.739	98.732	98.718	6.375	100.204	100.084	100.038
5.75	99.869	99.802	99.768	5.5	99.277	99.269	99.256	6.5	100.713	100.627	100.574
5.875	100.020	99.988	99.961	5.625	99.799	99.792	99.778	6.625	101.411	101.299	101.246
6	100.516	100.484	100.456	5.75	99.869	99.802	99.768	6.75	101.312	101.193	101.093
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	95.114	95.090	95.067	5.25	95.114	95.090	95.067	4.5	92.954	92.980	92.869
5.375	95.987	95.924	95.896	5.375	95.783	95.759	95.736	4.625	93.519	93.546	93.435
5.5	96.569	96.544	96.520	5.5	96.567	96.544	96.520	4.75	92.191	92.161	91.962
5.625	97.255	97.231	97.207	5.625	97.255	97.231	97.207	4.875	92.754	92.724	92.525
5.75	97.675	97.582	97.547	5.75	97.238	97.205	97.165	5	93.311	93.281	93.081
5.875	98.481	98.389	98.353	5.875	97.942	97.908	97.869	5.125	93.857	93.828	93.628
6	99.029	98.940	98.901	6	98.633	98.600	98.561	5.25	94.861	94.799	94.736
6.125	99.561	99.472	99.431	6.125	99.359	99.306	99.267	5.375	94.999	94.937	94.874
6.25	99.772	99.684	99.642	6.25	99.464	99.378	99.311	5.5	95.460	95.398	95.335
6.375	100.204	100.084	100.038	6.375	99.983	99.941	99.887	5.625	95.925	95.862	95.800
6.5	100.713	100.627	100.574	6.5	100.670	100.627	100.574	5.75	96.808	96.753	96.699
6.625	101.411	101.299	101.246	6.625	101.411	101.299	101.246	5.875	97.175	97.120	97.065
6.75	101.312	101.193	101.093	6.75	101.362	101.243	101.143	6	97.588	97.533	97.478
6.875	101.210	101.110	101.057	6.875	100.890	100.839	100.748	6.125	97.972	97.917	97.862

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	94.716	94.670	94.654	5.125	94.716	94.670	94.654	4.75	92.125	92.123	92.236
5.25	95.742	95.719	95.696	5.25	95.742	95.719	95.696	4.875	93.075	93.030	93.128
5.375	96.328	96.305	96.281	5.375	96.328	96.305	96.281	5	94.060	93.816	93.914
5.5	96.826	96.803	96.801	5.5	96.826	96.803	96.801	5.125	94.716	94.670	94.654
5.625	97.403	97.379	97.400	5.625	97.403	97.379	97.400	5.25	95.742	95.719	95.696
5.75	98.331	98.128	98.061	5.75	98.331	98.128	98.061	5.375	96.328	96.305	96.281
5.875	98.882	98.679	98.476	5.875	98.882	98.679	98.476	5.5	96.826	96.803	96.801
6	99.434	99.231	99.080	6	99.434	99.231	99.080	5.625	97.403	97.379	97.400
6.125	99.936	99.733	99.656	6.125	99.936	99.733	99.656	5.75	98.331	98.128	98.061
6.25	100.364	100.278	100.211	6.25	100.364	100.278	100.211	5.875	98.882	98.679	98.476
6.375	100.784	100.706	100.628	6.375	100.784	100.706	100.628	6	99.434	99.231	99.080
6.5	101.239	101.161	101.083	6.5	101.239	101.161	101.083	6.125	99.936	99.733	99.656
6.625	101.854	101.776	101.698	6.625	101.854	101.776	101.698	6.25	100.364	100.278	100.211
6.75	102.230	102.112	102.014	6.75	102.230	102.112	102.014	6.375	100.784	100.706	100.628
6.875	101.985	101.891	101.797	6.875	101.985	101.891	101.797	6.5	101.239	101.161	101.083
7	102.522	102.428	102.334	7	102.522	102.428	102.334	6.625	101.854	101.776	101.698
7.125	102.996	102.903	102.809	7.125	102.996	102.903	102.809	6.75	102.230	102.112	102.014
7.25	103.306	103.188	103.087	7.25	103.306	103.188	103.087	6.875	101.985	101.891	101.797
7.375	102.723	102.634	102.559	7.375	102.723	102.634	102.559	7	102.522	102.428	102.334
7.5	103.169	103.107	103.057	7.5	103.169	103.107	103.057	7.125	102.996	102.903	102.809
7.625	103.689	103.628	103.577	7.625	103.689	103.628	103.577	7.25	103.306	103.188	103.087
7.75	104.093	104.031	103.981	7.75	104.093	104.031	103.981	7.375	102.788	102.660	102.596
7.875	102.673	102.720	102.686					7.5	103.222	103.107	103.057
8	102.788	102.834	102.801					7.625	103.689	103.628	103.577
8.125	102.856	102.903	102.869					7.75	104.093	104.031	103.981
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	94.427	94.453	94.467	4.25	94.427	94.453	94.467	4.875	92.320	92.275	92.352
4.375	94.960	94.986	95.000	4.375	94.960	94.986	95.000	5	92.906	92.861	92.938
4.5	95.488	95.514	95.528	4.5	95.488	95.514	95.528	5.125	93.638	93.593	93.670
4.625	96.008	96.035	96.049	4.625	96.008	96.035	96.049	5.25	94.914	94.860	94.937
4.75	96.363	96.333	96.334	4.75	96.363	96.333	96.334	5.375	95.575	95.521	95.598
4.875	96.878	96.849	96.849	4.875	96.878	96.849	96.849	5.5	96.271	96.217	96.294
5	97.380	97.350	97.350	5	97.380	97.350	97.350	5.625	96.900	96.846	96.923
5.125	97.863	97.833	97.834	5.125	97.863	97.833	97.834	5.75	97.448	97.245	97.042
5.25	98.115	98.108	98.094	5.25	98.115	98.108	98.094	5.875	98.180	97.977	97.793
5.375	98.588	98.581	98.567	5.375	98.588	98.581	98.567	6	98.652	98.448	98.330
5.5	99.035	99.027	99.014	5.5	99.035	99.027	99.014	6.125	99.043	98.935	98.995
5.625	99.453	99.445	99.432	5.625	99.453	99.445	99.432	6.25	99.314	99.228	99.171
5.75	99.769	99.702	99.668	5.75	99.769	99.702	99.668	6.375	99.756	99.684	99.730
5.875	99.790	99.758	99.730	5.875	99.790	99.758	99.730	6.5	100.346	100.274	100.321
6	100.172	100.140	100.113	6	100.172	100.140	100.113	6.625	101.015	100.943	100.989
								6.75	101.212	101.093	100.993
								6.875	100.636	100.536	100.516
								7	101.104	101.023	101.033
								7.125	101.631	101.512	101.451
								7.25	102.019	101.900	101.800
								7.375	101.143	101.081	101.031
								7.5	101.681	101.620	101.569
								7.625	102.202	102.140	102.090
								7.75	102.556	102.494	102.444
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	100.346	100.274	100.321	6.125	98.998	98.935	98.995	4.5	92.867	92.893	92.783
6.625	101.015	100.943	100.989	6.25	99.364	99.278	99.211	4.625	93.370	93.396	93.286
6.75	101.212	101.093	100.993	6.375	99.756	99.684	99.730	4.75	92.173	92.143	91.943
6.875	100.636	100.536	100.516	6.5	100.346	100.274	100.321	4.875	92.666	92.636	92.437
7	101.104	101.023	101.033	6.625	101.015	100.943	100.989	5	93.136	93.106	92.906
7.125	101.631	101.512	101.451	6.75	101.262	101.143	101.043	5.125	93.576	93.546	93.346
7.25	102.019	101.900	101.800	6.875	100.587	100.506	100.516	5.25	94.761	94.699	94.636
7.375	101.143	101.081	101.031	7	101.122	101.023	101.033	5.375	94.899	94.837	94.774
7.5	101.681	101.620	101.569	7.125	101.681	101.562	101.462	5.5	95.360	95.298	95.235
7.625	102.202	102.140	102.090	7.25	102.069	101.950	101.850	5.625	95.825	95.762	95.700
7.75	102.556	102.494	102.444	7.375	101.193	101.131	101.081	5.75	96.708	96.653	96.599
				7.5	101.731	101.670	101.619	5.875	97.075	97.020	96.965
				7.625	102.252	102.190	102.140	6	97.488	97.433	97.378
								6.125	97.872	97.817	97.762

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	100.784	100.706	100.628	6.375	100.784	100.706	100.628	6	99.434	99.231	99.080
6.5	101.239	101.161	101.083	6.5	101.239	101.161	101.083	6.125	99.936	99.733	99.656
6.625	101.854	101.776	101.698	6.625	101.854	101.776	101.698	6.25	100.364	100.278	100.211
6.75	102.230	102.112	102.014	6.75	102.230	102.112	102.014	6.375	100.784	100.706	100.628
6.875	101.985	101.891	101.797	6.875	101.985	101.891	101.797	6.5	101.239	101.161	101.083
7	102.522	102.428	102.334	7	102.522	102.428	102.334	6.625	101.854	101.776	101.698
7.125	102.996	102.903	102.809	7.125	102.996	102.903	102.809	6.75	102.230	102.112	102.014
7.25	103.306	103.188	103.087	7.25	103.306	103.188	103.087	6.875	101.985	101.891	101.797
7.375	102.723	102.634	102.559	7.375	102.723	102.634	102.559	7	102.522	102.428	102.334
7.5	103.169	103.107	103.057	7.5	103.169	103.107	103.057	7.125	102.996	102.903	102.809
7.625	103.689	103.628	103.577	7.625	103.689	103.628	103.577	7.25	103.306	103.188	103.087
7.75	104.093	104.031	103.981	7.75	104.093	104.031	103.981	7.375	102.788	102.660	102.596
7.875	102.673	102.720	102.686					7.5	103.222	103.107	103.057
8	102.788	102.834	102.801					7.625	103.689	103.628	103.577
8.125	102.856	102.903	102.869					7.75	104.093	104.031	103.981
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	95.488	95.514	95.528	4.5	95.488	95.514	95.528	6.625	101.015	100.943	100.989
4.625	96.008	96.035	96.049	4.625	96.008	96.035	96.049	6.75	101.212	101.093	100.993
4.75	96.363	96.333	96.334	4.75	96.363	96.333	96.334	6.875	100.587	100.506	100.516
4.875	96.878	96.849	96.849	4.875	96.878	96.849	96.849	7	101.104	101.023	101.033
5	97.380	97.350	97.350	5	97.380	97.350	97.350	7.125	101.631	101.512	101.451
5.125	97.863	97.833	97.834	5.125	97.863	97.833	97.834	7.25	102.019	101.900	101.800
5.25	98.115	98.108	98.094	5.25	98.115	98.108	98.094	7.375	101.143	101.081	101.031
5.375	98.588	98.581	98.567	5.375	98.588	98.581	98.567	7.5	101.681	101.620	101.569
5.5	99.035	99.027	99.014	5.5	99.035	99.027	99.014	7.625	102.202	102.140	102.090
5.625	99.453	99.445	99.432	5.625	99.453	99.445	99.432	7.75	102.556	102.494	102.444
5.75	99.769	99.702	99.668	5.75	99.769	99.702	99.668	7.875	100.188	100.235	100.201
5.875	99.790	99.758	99.730	5.875	99.790	99.758	99.730	8	100.303	100.349	100.316
6	100.172	100.140	100.113	6	100.172	100.140	100.113	8.125	100.371	100.418	100.384
6.125	100.544	100.490	100.462	6.125	100.522	100.490	100.462				
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	100.346	100.274	100.321	6.125	98.998	98.935	98.995	4.5	92.867	92.893	92.783
6.625	101.015	100.943	100.989	6.25	99.364	99.278	99.211	4.625	93.370	93.396	93.286
6.75	101.212	101.093	100.993	6.375	99.756	99.684	99.730	4.75	92.173	92.143	91.943
6.875	100.587	100.506	100.516	6.5	100.346	100.274	100.321	4.875	92.666	92.636	92.437
7	101.104	101.023	101.033	6.625	101.015	100.943	100.989	5	93.136	93.106	92.906
7.125	101.631	101.512	101.451	6.75	101.262	101.143	101.043	5.125	93.576	93.546	93.346
7.25	102.019	101.900	101.800	6.875	100.587	100.506	100.516	5.25	94.761	94.699	94.636
7.375	101.143	101.081	101.031	7	101.122	101.023	101.033	5.375	94.899	94.837	94.774
7.5	101.681	101.620	101.569	7.125	101.681	101.562	101.462	5.5	95.360	95.298	95.235
7.625	102.202	102.140	102.090	7.25	102.069	101.950	101.850	5.625	95.825	95.762	95.700
7.75	102.556	102.494	102.444	7.375	101.193	101.131	101.081	5.75	96.708	96.653	96.599
				7.5	101.731	101.670	101.619	5.875	97.075	97.020	96.965
				7.625	102.252	102.190	102.140	6	97.488	97.433	97.378
								6.125	97.872	97.817	97.762

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	98.484	98.205	97.905	6.75	96.984	96.705	96.405
6.875	99.022	98.743	98.443	6.875	97.522	97.243	96.943
7	99.539	99.260	98.960	7	98.039	97.760	97.460
7.125	99.998	99.719	99.419	7.125	98.498	98.219	97.919
7.25	100.447	100.168	99.868	7.25	98.947	98.668	98.368
7.375	100.447	100.100	99.800	7.375	98.947	98.600	98.300
7.5	100.924	100.577	100.277	7.5	99.424	99.077	98.777
7.625	101.353	101.006	100.706	7.625	99.853	99.506	99.206
7.75	101.762	101.415	101.115	7.75	100.262	99.915	99.615
7.875	101.965	101.551	101.251	7.875	100.465	100.051	99.751
8	102.402	101.988	101.688	8	100.902	100.488	100.188
8.125	102.801	102.387	102.087	8.125	101.301	100.887	100.587
8.25	103.180	102.766	102.466	8.25	101.680	101.266	100.966

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.484	96.205	95.905	6.75	94.984	94.705	94.405
6.875	97.022	96.743	96.443	6.875	95.522	95.243	94.943
7	97.539	97.260	96.960	7	96.039	95.760	95.460
7.125	97.998	97.719	97.419	7.125	96.498	96.219	95.919
7.25	98.447	98.168	97.868	7.25	96.947	96.668	96.368
7.375	98.447	98.100	97.800	7.375	96.947	96.600	96.300
7.5	98.924	98.577	98.277	7.5	97.424	97.077	96.777
7.625	99.353	99.006	98.706	7.625	97.853	97.506	97.206
7.75	99.762	99.415	99.115	7.75	98.262	97.915	97.615
7.875	99.965	99.551	99.251	7.875	98.465	98.051	97.751
8	100.402	99.988	99.688	8	98.902	98.488	98.188
8.125	100.801	100.387	100.087	8.125	99.301	98.887	98.587
8.25	101.180	100.766	100.466	8.25	99.680	99.266	98.966

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.734	97.455	97.155	6.75	95.734	95.455	95.155
6.875	98.272	97.993	97.693	6.875	96.272	95.993	95.693
7	98.789	98.510	98.210	7	96.789	96.510	96.210
7.125	99.248	98.969	98.669	7.125	97.248	96.969	96.669
7.25	99.697	99.418	99.118	7.25	97.697	97.418	97.118
7.375	99.697	99.350	99.050	7.375	97.697	97.350	97.050
7.5	100.174	99.827	99.527	7.5	98.174	97.827	97.527
7.625	100.603	100.256	99.956	7.625	98.603	98.256	97.956
7.75	101.012	100.665	100.365	7.75	99.012	98.665	98.365
7.875	101.215	100.801	100.501	7.875	99.215	98.801	98.501
8	101.652	101.238	100.938	8	99.652	99.238	98.938
8.125	102.051	101.637	101.337	8.125	100.051	99.637	99.337
8.25	102.430	102.016	101.716	8.25	100.430	100.016	99.716

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.