



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	90.587	90.460	90.460	4.75	90.587	90.460	90.460	5.125	93.131	93.050	93.001
4.875	91.265	91.142	91.142	4.875	91.265	91.142	91.142	5.25	93.878	93.798	93.749
5	91.924	91.806	91.806	5	91.924	91.806	91.806	5.375	94.509	94.428	94.379
5.125	92.512	92.398	92.398	5.125	92.512	92.398	92.398	5.5	95.109	95.029	94.980
5.25	93.847	93.740	93.693	5.25	93.349	93.299	93.246	5.625	95.639	95.559	95.510
5.375	94.552	94.445	94.398	5.375	94.049	93.999	93.946	5.75	96.531	96.455	96.452
5.5	95.367	95.260	95.213	5.5	94.759	94.709	94.655	5.875	97.165	97.094	97.086
5.625	95.891	95.784	95.737	5.625	95.263	95.212	95.159	6	97.721	97.654	97.641
5.75	96.351	96.235	96.180	5.75	96.087	96.029	95.969	6.125	98.248	98.186	98.168
5.875	97.006	96.890	96.835	5.875	96.696	96.638	96.577	6.25	98.671	98.567	98.543
6	97.696	97.580	97.525	6	97.280	97.221	97.161	6.375	99.277	99.177	99.148
6.125	98.187	98.070	98.015	6.125	97.837	97.778	97.718	6.5	99.837	99.741	99.707
6.25	98.633	98.508	98.445	6.25	98.384	98.317	98.247	6.625	100.058	99.967	99.928
6.375	99.213	99.087	99.025	6.375	98.955	98.888	98.819	6.75	100.330	100.212	100.168
6.5	99.763	99.637	99.575	6.5	99.523	99.456	99.387	6.875	100.903	100.790	100.740
6.625	100.193	100.067	100.005	6.625	99.929	99.862	99.793	7	101.264	101.155	101.101
6.75	100.596	100.451	100.373	6.75	100.410	100.326	100.239	7.125	101.592	101.488	101.428
6.875	101.077	100.933	100.854	6.875	100.897	100.813	100.725	7.25	101.936	101.768	101.702
7	101.587	101.442	101.364	7	101.363	101.279	101.191	7.375	102.609	102.361	102.291
7.125	101.993	101.848	101.770	7.125	101.690	101.607	101.519	7.5	103.068	102.743	102.667
7.25	102.308	102.123	102.011	7.25	102.111	101.992	101.874	7.625	103.660	103.339	103.258
7.375	102.790	102.580	102.448	7.375	102.605	102.464	102.329	7.75	104.053	103.737	103.651
7.5	103.274	103.043	102.894	7.5	103.100	102.941	102.791	7.875	104.472	104.160	104.069
7.625	103.742	103.492	103.328	7.625	103.398	103.185	103.023	8	104.508	104.201	104.105
7.75	103.856	103.540	103.454	7.75	103.856	103.540	103.454				
7.875	104.322	104.010	103.919	7.875	104.322	104.010	103.919				
8	104.688	104.447	104.284	8	104.688	104.447	104.284				
8.125	104.877	104.646	104.467	8.125	104.877	104.646	104.467				
8.25	94.299	94.244	94.077								

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	95.480	95.426	95.426	4.625	95.953	95.899	95.899	5	91.284	91.150	91.150
4.75	95.869	95.775	95.739	4.75	96.041	96.041	96.041	5.125	92.090	91.960	91.960
4.875	96.320	96.226	96.190	4.875	96.568	96.568	96.568	5.25	93.712	93.502	93.364
5	96.807	96.714	96.677	5	96.968	96.968	96.968	5.375	94.419	94.209	94.071
5.125	97.173	97.079	97.043	5.125	97.230	97.214	97.214	5.5	95.229	95.019	94.880
5.25	97.852	97.733	97.676	5.25	97.726	97.648	97.648	5.625	95.901	95.691	95.553
5.375	98.264	98.145	98.088	5.375	98.154	98.081	98.081	5.75	96.387	96.205	96.093
5.5	98.681	98.562	98.505	5.5	98.655	98.585	98.585	5.875	97.043	96.861	96.750
5.625	99.047	98.928	98.872	5.625	98.975	98.957	98.957	6	97.713	97.532	97.420
5.75	99.421	99.302	99.246	5.75	99.569	99.556	99.553	6.125	98.234	98.052	97.941
5.875	99.875	99.781	99.714	5.875	99.846	99.838	99.830	6.25	98.690	98.511	98.401
6	100.181	100.087	100.020	6	100.210	100.206	100.193	6.375	99.256	99.075	98.964
6.125	100.354	100.235	100.201	6.125	100.323	100.323	100.305	6.5	99.782	99.599	99.486
6.25	100.696	100.602	100.535	6.25	100.702	100.702	100.678	6.625	100.249	100.064	99.949
6.375	101.210	101.116	101.049	6.375	101.161	101.161	101.132	6.75	100.595	100.389	100.258
6.5	101.464	101.370	101.303	6.5	101.277	101.277	101.243	6.875	101.070	100.864	100.731
6.625	101.446	101.428	101.389	6.625	101.317	101.317	101.277	7	101.499	101.289	101.152
6.75	101.689	101.611	101.561	6.75	101.518	101.518	101.474	7.125	101.835	101.605	101.453
6.875	102.191	102.112	102.062	6.875	101.758	101.748	101.699	7.25	102.256	102.020	101.863
7	102.407	102.328	102.278	7	102.016	102.016	101.961	7.375	101.976	101.885	101.815
7.125	101.919	101.857	101.824	7.125	101.686	101.624	101.590	7.5	102.306	102.220	102.144
7.25	102.425	102.363	102.330	7.25	102.090	102.028	101.994	7.625	102.571	102.362	102.281
7.375	102.912	102.850	102.816	7.375	102.479	102.417	102.383	7.75	102.008	101.777	101.599
								7.875	102.530	102.299	102.121

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	96.593	96.530	96.467	5	95.839	95.776	95.713	5.125	94.143	94.080	94.017
5.125	96.960	96.897	96.834	5.125	96.430	96.367	96.304	5.25	94.614	94.551	94.488
5.25	97.328	97.265	97.202	5.25	96.860	96.797	96.734	5.375	95.263	95.200	95.137
5.375	97.553	97.490	97.427	5.375	97.125	97.062	96.999	5.5	95.736	95.673	95.611
5.5	97.921	97.858	97.795	5.5	97.555	97.492	97.429	5.625	96.211	96.148	96.086
5.625	98.290	98.227	98.164	5.625	97.986	97.923	97.860	5.75	96.687	96.624	96.561
5.75	98.659	98.596	98.533	5.75	98.251	98.188	98.125	5.875	96.983	96.920	96.857
5.875	98.885	98.822	98.759	5.875	98.516	98.453	98.390	6	97.460	97.397	97.334
6	99.254	99.191	99.128	6	98.947	98.884	98.821	6.125	97.744	97.681	97.619
6.125	99.480	99.417	99.354	6.125	99.203	99.140	99.077	6.25	98.205	98.142	98.080
6.25	99.694	99.631	99.568	6.25	99.450	99.387	99.324	6.375	98.300	98.237	98.174
6.375	99.902	99.839	99.776	6.375	99.697	99.634	99.571	6.5	98.575	98.512	98.450
6.5	100.109	100.046	99.983	6.5	100.109	100.046	99.983	6.625	98.849	98.786	98.723
6.625	100.171	100.108	100.045	6.625	100.184	100.121	100.058	6.75	99.120	99.057	98.994
6.75	100.396	100.333	100.270	6.75	100.425	100.362	100.299	6.875	99.203	99.140	99.077
6.875	100.599	100.536	100.473	6.875	100.493	100.430	100.367	7	99.280	99.217	99.154
7	100.800	100.737	100.674	7	100.722	100.659	100.596	7.125	99.359	99.296	99.233
7.125	100.997	100.934	100.871	7.125	100.953	100.890	100.827				

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	96.643	96.580	96.517	5	95.889	95.826	95.763	5.125	94.193	94.130	
5.125	97.010	96.947	96.884	5.125	96.480	96.417	96.354	5.25	94.664	94.601	94.538
5.25	97.378	97.315	97.252	5.25	96.910	96.847	96.784	5.375	95.313	95.250	95.187
5.375	97.603	97.540	97.477	5.375	97.175	97.112	97.049	5.5	95.786	95.723	95.660
5.5	97.971	97.908	97.845	5.5	97.605	97.542	97.479	5.625	96.261	96.198	96.135
5.625	98.340	98.277	98.214	5.625	98.036	97.973	97.910	5.75	96.737	96.674	96.611
5.75	98.709	98.646	98.583	5.75	98.301	98.238	98.175	5.875	97.033	96.970	96.907
5.875	98.935	98.872	98.809	5.875	98.566	98.503	98.440	6	97.510	97.447	97.384
6	99.304	99.241	99.178	6	98.997	98.934	98.871	6.125	97.794	97.731	97.668
6.125	99.530	99.467	99.404	6.125	99.253	99.190	99.127	6.25	98.255	98.192	98.129
6.25	99.744	99.681	99.618	6.25	99.500	99.437	99.374	6.375	98.350	98.287	98.224
6.375	99.952	99.889	99.826	6.375	99.747	99.684	99.621	6.5	98.625	98.562	98.499
6.5	100.159	100.096	100.033	6.5	100.159	100.096	100.033	6.625	98.899	98.836	98.773
6.625	100.221	100.158	100.095	6.625	100.234	100.171	100.108	6.75	99.170	99.107	99.044
6.75	100.446	100.383	100.320	6.75	100.475	100.412	100.349	6.875	99.253	99.190	99.127
6.875	100.649	100.586	100.523	6.875	100.543	100.480	100.417	7	99.330	99.267	99.204
7	100.850	100.787	100.724	7	100.772	100.709	100.646	7.125	99.409	99.346	99.283

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45

RefiNow 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	-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

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	92.299	92.252	92.236	4.5	92.299	92.252	92.236	5	94.908	94.862	94.845
4.625	92.955	92.909	92.892	4.625	92.955	92.909	92.892	5.125	95.564	95.518	95.501
4.75	93.825	93.797	93.755	4.75	93.611	93.565	93.548	5.25	96.513	96.482	96.450
4.875	94.376	94.347	94.305	4.875	94.252	94.206	94.189	5.375	97.039	97.007	96.976
5	94.951	94.923	94.881	5	94.908	94.862	94.845	5.5	97.597	97.566	97.535
5.125	95.564	95.518	95.501	5.125	95.564	95.518	95.501	5.625	98.174	98.143	98.112
5.25	96.513	96.482	96.450	5.25	96.513	96.482	96.450	5.75	98.936	98.733	98.534
5.375	97.039	97.007	96.976	5.375	97.039	97.007	96.976	5.875	99.488	99.285	99.082
5.5	97.601	97.566	97.535	5.5	97.597	97.566	97.535	6	100.040	99.837	99.660
5.625	98.185	98.143	98.112	5.625	98.174	98.143	98.112	6.125	100.541	100.338	100.236
5.75	98.936	98.733	98.600	5.75	98.936	98.733	98.534	6.25	100.975	100.876	100.792
5.875	99.488	99.285	99.155	5.875	99.488	99.285	99.082	6.375	101.249	101.179	101.108
6	100.040	99.838	99.721	6	100.040	99.837	99.660	6.5	101.704	101.634	101.563
6.125	100.541	100.338	100.236	6.125	100.541	100.338	100.236	6.625	102.319	102.249	102.178
6.25	100.975	100.876	100.792	6.25	100.975	100.876	100.792	6.75	102.646	102.531	102.430
6.375	101.249	101.179	101.108	6.375	101.249	101.179	101.108	6.875	102.228	102.158	102.088
6.5	101.704	101.634	101.563	6.5	101.704	101.634	101.563	7	102.765	102.695	102.625
6.625	102.319	102.249	102.178	6.625	102.319	102.249	102.178	7.125	103.266	103.196	103.126
6.75	102.646	102.531	102.430	6.75	102.646	102.531	102.430	7.25	103.549	103.434	103.334
6.875	102.460	102.346	102.204	6.875	102.228	102.158	102.088	7.375	102.878	102.803	102.728
7	102.765	102.695	102.625	7	102.765	102.695	102.625	7.5	103.363	103.296	103.246
7.125	103.266	103.196	103.126	7.125	103.266	103.196	103.126				
7.25	103.549	103.434	103.334	7.25	103.549	103.434	103.334				
7.375	103.401	103.348	103.325	7.375	102.878	102.803	102.728				
7.5	103.894	103.840	103.817	7.5	103.363	103.296	103.246				
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	94.740	94.695	94.679	4.25	94.612	94.589	94.566	4.75	92.340	92.312	92.270
4.375	95.218	95.173	95.156	4.375	95.028	94.982	94.966	4.875	92.891	92.862	92.820
4.5	95.696	95.651	95.635	4.5	95.601	95.555	95.539	5	93.466	93.438	93.396
4.625	96.176	96.131	96.115	4.625	96.174	96.128	96.111	5.125	93.969	93.941	93.899
4.75	96.747	96.701	96.684	4.75	96.747	96.701	96.684	5.25	95.823	95.753	95.653
4.875	97.174	97.129	97.117	4.875	96.669	96.623	96.606	5.375	96.336	96.267	96.166
5	97.653	97.608	97.596	5	97.242	97.196	97.179	5.5	96.893	96.812	96.711
5.125	98.131	98.086	98.074	5.125	97.815	97.769	97.752	5.625	97.477	97.356	97.275
5.25	98.620	98.583	98.558	5.25	98.384	98.338	98.321	5.75	98.313	98.167	98.053
5.375	99.098	99.061	99.036	5.375	98.709	98.615	98.548	5.875	98.886	98.740	98.627
5.5	99.576	99.539	99.514	5.5	99.276	99.182	99.115	6	99.440	99.294	99.181
5.625	100.053	100.016	99.991	5.625	99.840	99.745	99.678	6.125	99.974	99.828	99.715
5.75	100.399	100.304	100.237	5.75	100.399	100.304	100.237	6.25	99.925	99.826	99.742
5.875	100.459	100.472	100.440	5.875	100.074	99.979	99.912	6.375	100.297	100.143	100.072
6	100.936	100.949	100.917	6	100.624	100.530	100.463	6.5	100.819	100.641	100.567
								6.625	101.340	101.162	101.072
								6.75	101.627	101.512	101.412
								6.875	100.912	100.799	100.656
								7	101.312	101.197	101.125
								7.125	101.873	101.758	101.657
								7.25	102.262	102.147	102.046
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	95.305	95.274	95.243	5	93.283	93.237	93.220	4.5	92.676	92.631	92.615
5.375	96.171	96.140	96.109	5.125	93.939	93.893	93.876	4.625	93.156	93.111	93.095
5.5	96.705	96.673	96.642	5.25	95.146	95.073	95.023	4.75	93.675	93.630	93.618
5.625	97.147	97.115	97.084	5.375	95.852	95.779	95.729	4.875	94.154	94.109	94.097
5.75	98.054	97.850	97.647	5.5	96.508	96.435	96.385	5	94.633	94.588	94.576
5.875	98.786	98.583	98.380	5.625	97.114	97.042	96.992	5.125	95.111	95.066	95.054
6	99.258	99.055	98.852	5.75	97.751	97.678	97.628	5.25	95.600	95.563	95.538
6.125	99.649	99.445	99.242	5.875	98.186	98.087	98.004	5.375	96.078	96.041	96.016
6.25	99.925	99.826	99.742	6	98.843	98.744	98.660	5.5	96.556	96.519	96.494
6.375	100.213	100.143	100.072	6.125	99.419	99.320	99.236	5.625	97.033	96.996	96.971
6.5	100.708	100.638	100.567	6.25	99.975	99.876	99.792	5.75	97.113	97.098	97.083
6.625	101.213	101.143	101.072	6.375	99.951	99.836	99.735	5.875	97.481	97.466	97.451
6.75	101.627	101.512	101.412	6.5	100.586	100.470	100.370	6	97.916	97.929	97.897
6.875	100.728	100.658	100.588	6.625	101.155	101.039	100.939	6.125	98.392	98.406	98.374

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	96.513	96.482	96.450	5.25	96.513	96.482	96.450	5.25	96.513	96.482	96.450
5.375	97.039	97.007	96.976	5.375	97.039	97.007	96.976	5.375	97.039	97.007	96.976
5.5	97.597	97.566	97.535	5.5	97.597	97.566	97.535	5.5	97.597	97.566	97.535
5.625	98.174	98.143	98.112	5.625	98.174	98.143	98.112	5.625	98.174	98.143	98.112
5.75	98.936	98.733	98.534	5.75	98.936	98.733	98.534	5.75	98.936	98.733	98.534
5.875	99.488	99.285	99.082	5.875	99.488	99.285	99.082	5.875	99.488	99.285	99.082
6	100.040	99.837	99.660	6	100.040	99.837	99.660	6	100.040	99.837	99.660
6.125	100.541	100.338	100.236	6.125	100.541	100.338	100.236	6.125	100.541	100.338	100.236
6.25	100.975	100.876	100.792	6.25	100.975	100.876	100.792	6.25	100.975	100.876	100.792
6.375	101.249	101.179	101.108	6.375	101.249	101.179	101.108	6.375	101.249	101.179	101.108
6.5	101.704	101.634	101.563	6.5	101.704	101.634	101.563	6.5	101.704	101.634	101.563
6.625	102.319	102.249	102.178	6.625	102.319	102.249	102.178	6.625	102.319	102.249	102.178
6.75	102.646	102.531	102.430	6.75	102.646	102.531	102.430	6.75	102.646	102.531	102.430
6.875	102.228	102.158	102.088	6.875	102.228	102.158	102.088	6.875	102.228	102.158	102.088
7	102.765	102.695	102.625	7	102.765	102.695	102.625	7	102.765	102.695	102.625
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	95.601	95.555	95.539	4.25	94.612	94.589	94.566	5.25	95.305	95.274	95.243
4.625	96.174	96.128	96.111	4.375	95.028	94.982	94.966	5.375	96.171	96.140	96.109
4.75	96.747	96.701	96.684	4.5	95.601	95.555	95.539	5.5	96.705	96.673	96.642
4.875	96.669	96.623	96.606	4.625	96.174	96.128	96.111	5.625	97.147	97.115	97.084
5	97.242	97.196	97.179	4.75	96.747	96.701	96.684	5.75	98.054	97.850	97.647
5.125	97.815	97.769	97.752	4.875	96.669	96.623	96.606	5.875	98.786	98.583	98.380
5.25	98.384	98.338	98.321	5	97.242	97.196	97.179	6	99.258	99.055	98.852
5.375	98.709	98.615	98.548	5.125	97.815	97.769	97.752	6.125	99.649	99.445	99.242
5.5	99.276	99.182	99.115	5.25	98.384	98.338	98.321	6.25	99.925	99.826	99.742
5.625	99.840	99.745	99.678	5.375	98.709	98.615	98.548	6.375	100.213	100.143	100.072
5.75	100.399	100.304	100.237	5.5	99.276	99.182	99.115	6.5	100.708	100.638	100.567
5.875	100.074	99.979	99.912	5.625	99.840	99.745	99.678	6.625	101.213	101.143	101.072
6	100.624	100.530	100.463	5.75	100.399	100.304	100.237	6.75	101.627	101.512	101.412
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	95.305	95.274	95.243	5.25	95.146	95.073	95.023	4.5	91.176	91.130	91.114
5.375	96.171	96.140	96.109	5.375	95.852	95.779	95.729	4.625	91.749	91.703	91.686
5.5	96.705	96.673	96.642	5.5	96.508	96.435	96.385	4.75	92.322	92.276	92.259
5.625	97.147	97.115	97.084	5.625	97.114	97.042	96.992	4.875	92.639	92.608	92.576
5.75	98.054	97.850	97.647	5.75	97.751	97.678	97.628	5	93.095	93.063	93.032
5.875	98.786	98.583	98.380	5.875	98.186	98.087	98.004	5.125	93.401	93.370	93.338
6	99.258	99.055	98.852	6	98.843	98.744	98.660	5.25	95.226	95.218	95.210
6.125	99.649	99.445	99.242	6.125	99.419	99.320	99.236	5.375	95.365	95.357	95.349
6.25	99.925	99.826	99.742	6.25	99.975	99.876	99.792	5.5	95.826	95.819	95.811
6.375	100.213	100.143	100.072	6.375	99.951	99.836	99.735	5.625	96.291	96.284	96.276
6.5	100.708	100.638	100.567	6.5	100.586	100.470	100.370	5.75	97.113	97.098	97.083
6.625	101.213	101.143	101.072	6.625	101.155	101.039	100.939	5.875	97.481	97.466	97.451
6.75	101.627	101.512	101.412	6.75	101.677	101.562	101.462	6	97.895	97.880	97.865
6.875	100.728	100.658	100.588	6.875	100.770	100.655	100.555	6.125	98.280	98.265	98.250

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	95.464	95.418	95.401	5.125	95.464	95.418	95.401	4.875	94.152	94.106	94.089
5.25	96.413	96.382	96.350	5.25	96.413	96.382	96.350	5	94.808	94.762	94.745
5.375	96.939	96.907	96.876	5.375	96.939	96.907	96.876	5.125	95.464	95.418	95.401
5.5	97.497	97.466	97.435	5.5	97.497	97.466	97.435	5.25	96.413	96.382	96.350
5.625	98.074	98.043	98.012	5.625	98.074	98.043	98.012	5.375	96.939	96.907	96.876
5.75	98.836	98.633	98.434	5.75	98.836	98.633	98.434	5.5	97.497	97.466	97.435
5.875	99.388	99.185	98.982	5.875	99.388	99.185	98.982	5.625	98.074	98.043	98.012
6	99.940	99.737	99.560	6	99.940	99.737	99.560	5.75	98.836	98.633	98.434
6.125	100.441	100.238	100.136	6.125	100.441	100.238	100.136	5.875	99.388	99.185	98.982
6.25	100.875	100.776	100.692	6.25	100.875	100.776	100.692	6	99.940	99.737	99.560
6.375	101.149	101.079	101.008	6.375	101.149	101.079	101.008	6.125	100.441	100.238	100.136
6.5	101.604	101.534	101.463	6.5	101.604	101.534	101.463	6.25	100.875	100.776	100.692
6.625	102.219	102.149	102.078	6.625	102.219	102.149	102.078	6.375	101.149	101.079	101.008
6.75	102.546	102.431	102.330	6.75	102.546	102.431	102.330	6.5	101.604	101.534	101.463
6.875	102.189	102.076	101.988	6.875	102.128	102.058	101.988	6.625	102.219	102.149	102.078
7	102.665	102.595	102.525	7	102.665	102.595	102.525	6.75	102.546	102.431	102.330
7.125	103.166	103.096	103.026	7.125	103.166	103.096	103.026	6.875	102.128	102.058	101.988
7.25	103.449	103.334	103.234	7.25	103.449	103.334	103.234	7	102.665	102.595	102.525
7.375	102.889	102.843	102.751	7.375	102.778	102.703	102.628	7.125	103.166	103.096	103.026
7.5	103.263	103.196	103.146	7.5	103.263	103.196	103.146	7.25	103.449	103.334	103.234
7.625	103.784	103.718	103.667	7.625	103.784	103.718	103.667	7.375	102.778	102.703	102.628
7.75	104.188	104.122	104.071	7.75	104.188	104.122	104.071	7.5	103.263	103.196	103.146
7.875	102.991	102.963	102.896					7.625	103.784	103.718	103.667
8	103.105	103.078	103.011					7.75	104.188	104.122	104.071
8.125	103.174	103.146	103.079								

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	94.512	94.489	94.466	4.25	94.512	94.489	94.466	4.875	92.477	92.431	92.414
4.375	94.928	94.882	94.866	4.375	94.928	94.882	94.866	5	93.133	93.087	93.070
4.5	95.501	95.455	95.439	4.5	95.501	95.455	95.439	5.125	93.789	93.743	93.726
4.625	96.074	96.028	96.011	4.625	96.074	96.028	96.011	5.25	95.205	95.174	95.143
4.75	96.647	96.601	96.584	4.75	96.647	96.601	96.584	5.375	96.071	96.040	96.009
4.875	96.947	96.914	96.880	4.875	96.569	96.523	96.506	5.5	96.605	96.573	96.542
5	97.412	97.379	97.345	5	97.142	97.096	97.079	5.625	97.047	97.015	96.984
5.125	97.879	97.845	97.812	5.125	97.715	97.669	97.652	5.75	97.954	97.750	97.547
5.25	98.314	98.289	98.264	5.25	98.284	98.238	98.221	5.875	98.686	98.483	98.280
5.375	98.781	98.756	98.731	5.375	98.609	98.515	98.448	6	99.158	98.955	98.752
5.5	99.249	99.224	99.199	5.5	99.176	99.082	99.015	6.125	99.549	99.345	99.142
5.625	99.740	99.693	99.668	5.625	99.740	99.645	99.578	6.25	99.825	99.726	99.642
5.75	100.299	100.204	100.137	5.75	100.299	100.204	100.137	6.375	100.113	100.043	99.972
5.875	100.039	100.014	99.988	5.875	99.974	99.879	99.812	6.5	100.608	100.538	100.467
6	100.524	100.483	100.458	6	100.524	100.430	100.363	6.625	101.113	101.043	100.972
								6.75	101.527	101.412	101.312
								6.875	100.628	100.558	100.488
								7	101.212	101.097	101.025
								7.125	101.773	101.658	101.557
								7.25	102.162	102.047	101.946
								7.375	101.143	101.077	101.026
								7.5	101.682	101.615	101.565
								7.625	102.203	102.136	102.086
								7.75	102.557	102.490	102.440

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	100.608	100.538	100.467	6.125	99.319	99.220	99.136	4.5	91.076	91.030	91.014
6.625	101.113	101.043	100.972	6.25	99.875	99.776	99.692	4.625	91.649	91.603	91.586
6.75	101.527	101.412	101.312	6.375	99.851	99.736	99.635	4.75	92.222	92.176	92.159
6.875	100.628	100.558	100.488	6.5	100.486	100.370	100.270	4.875	92.539	92.508	92.476
7	101.212	101.097	101.025	6.625	101.055	100.939	100.839	5	92.995	92.963	92.932
7.125	101.773	101.658	101.557	6.75	101.577	101.462	101.362	5.125	93.301	93.270	93.238
7.25	102.162	102.047	101.946	6.875	100.670	100.555	100.455	5.25	95.126	95.118	95.110
7.375	101.143	101.077	101.026	7	101.262	101.147	101.047	5.375	95.265	95.257	95.249
7.5	101.682	101.615	101.565	7.125	101.823	101.708	101.607	5.5	95.726	95.719	95.711
7.625	102.203	102.136	102.086	7.25	102.212	102.097	101.996	5.625	96.191	96.184	96.176
7.75	102.557	102.490	102.440	7.375	101.193	101.127	101.076	5.75	97.013	96.998	96.983
				7.5	101.732	101.665	101.615	5.875	97.381	97.366	97.351
				7.625	102.253	102.186	102.136	6	97.795	97.780	97.765
								6.125	98.180	98.165	98.150

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	101.149	101.079	101.008	6.375	101.149	101.079	101.008	6	99.940	99.737	99.560
6.5	101.604	101.534	101.463	6.5	101.604	101.534	101.463	6.125	100.441	100.238	100.136
6.625	102.219	102.149	102.078	6.625	102.219	102.149	102.078	6.25	100.875	100.776	100.692
6.75	102.546	102.431	102.330	6.75	102.546	102.431	102.330	6.375	101.149	101.079	101.008
6.875	102.189	102.076	101.988	6.875	102.128	102.058	101.988	6.5	101.604	101.534	101.463
7	102.665	102.595	102.525	7	102.665	102.595	102.525	6.625	102.219	102.149	102.078
7.125	103.166	103.096	103.026	7.125	103.166	103.096	103.026	6.75	102.546	102.431	102.330
7.25	103.449	103.334	103.234	7.25	103.449	103.334	103.234	6.875	102.128	102.058	101.988
7.375	102.889	102.843	102.751	7.375	102.778	102.703	102.628	7	102.665	102.595	102.525
7.5	103.263	103.196	103.146	7.5	103.263	103.196	103.146	7.125	103.166	103.096	103.026
7.625	103.784	103.718	103.667	7.625	103.784	103.718	103.667	7.25	103.449	103.334	103.234
7.75	104.188	104.122	104.071	7.75	104.188	104.122	104.071	7.375	102.778	102.703	102.628
7.875	102.991	102.963	102.896					7.5	103.263	103.196	103.146
8	103.105	103.078	103.011					7.625	103.784	103.718	103.667
8.125	103.174	103.146	103.079					7.75	104.188	104.122	104.071
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	95.501	95.455	95.439	4.5	95.501	95.455	95.439	6.625	101.113	101.043	100.972
4.625	96.074	96.028	96.011	4.625	96.074	96.028	96.011	6.75	101.527	101.412	101.312
4.75	96.647	96.601	96.584	4.75	96.647	96.601	96.584	6.875	100.642	100.558	100.488
4.875	96.947	96.914	96.880	4.875	96.569	96.523	96.506	7	101.212	101.097	101.025
5	97.412	97.379	97.345	5	97.142	97.096	97.079	7.125	101.773	101.658	101.557
5.125	97.879	97.845	97.812	5.125	97.715	97.669	97.652	7.25	102.162	102.047	101.946
5.25	98.314	98.289	98.264	5.25	98.284	98.238	98.221	7.375	101.466	101.420	101.328
5.375	98.781	98.756	98.731	5.375	98.609	98.515	98.448	7.5	101.682	101.615	101.565
5.5	99.249	99.224	99.199	5.5	99.176	99.082	99.015	7.625	102.203	102.136	102.086
5.625	99.740	99.693	99.668	5.625	99.740	99.645	99.578	7.75	102.557	102.490	102.440
5.75	100.299	100.204	100.137	5.75	100.299	100.204	100.137	7.875	100.506	100.478	100.411
5.875	100.039	100.014	99.988	5.875	99.974	99.879	99.812	8	100.620	100.593	100.526
6	100.524	100.483	100.458	6	100.524	100.430	100.363	8.125	100.689	100.661	100.594
6.125	101.070	100.975	100.920	6.125	101.070	100.975	100.908				
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	100.608	100.538	100.467	6.125	99.319	99.220	99.136	4.5	91.076	91.030	91.014
6.625	101.113	101.043	100.972	6.25	99.875	99.776	99.692	4.625	91.649	91.603	91.586
6.75	101.527	101.412	101.312	6.375	99.851	99.736	99.635	4.75	92.222	92.176	92.159
6.875	100.628	100.558	100.488	6.5	100.486	100.370	100.270	4.875	92.539	92.508	92.476
7	101.212	101.097	101.025	6.625	101.055	100.939	100.839	5	92.995	92.963	92.932
7.125	101.773	101.658	101.557	6.75	101.577	101.462	101.362	5.125	93.301	93.270	93.238
7.25	102.162	102.047	101.946	6.875	100.670	100.555	100.455	5.25	95.126	95.118	95.110
7.375	101.143	101.077	101.026	7	101.262	101.147	101.047	5.375	95.265	95.257	95.249
7.5	101.682	101.615	101.565	7.125	101.823	101.708	101.607	5.5	95.726	95.719	95.711
7.625	102.203	102.136	102.086	7.25	102.212	102.097	101.996	5.625	96.191	96.184	96.176
7.75	102.557	102.490	102.440	7.375	101.193	101.127	101.076	5.75	97.013	96.998	96.983
				7.5	101.732	101.665	101.615	5.875	97.381	97.366	97.351
				7.625	102.253	102.186	102.136	6	97.795	97.780	97.765
								6.125	98.180	98.165	98.150

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	98.646	98.391	98.091	6.75	97.146	96.891	96.591
6.875	99.097	98.871	98.571	6.875	97.597	97.371	97.071
7	99.629	99.403	99.103	7	98.129	97.903	97.603
7.125	100.100	99.874	99.574	7.125	98.600	98.374	98.074
7.25	100.562	100.336	100.036	7.25	99.062	98.836	98.536
7.375	100.637	100.335	100.035	7.375	99.137	98.835	98.535
7.5	101.129	100.827	100.527	7.5	99.629	99.327	99.027
7.625	101.570	101.268	100.968	7.625	100.070	99.768	99.468
7.75	101.982	101.680	101.380	7.75	100.482	100.180	99.880
7.875	102.147	101.769	101.469	7.875	100.647	100.269	99.969
8	102.599	102.221	101.921	8	101.099	100.721	100.421
8.125	103.000	102.622	102.322	8.125	101.500	101.122	100.822
8.25	103.392	103.014	102.714	8.25	101.892	101.514	101.214

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.646	96.391	96.091	6.75	95.146	94.891	94.591
6.875	97.097	96.871	96.571	6.875	95.597	95.371	95.071
7	97.629	97.403	97.103	7	96.129	95.903	95.603
7.125	98.100	97.874	97.574	7.125	96.600	96.374	96.074
7.25	98.562	98.336	98.036	7.25	97.062	96.836	96.536
7.375	98.637	98.335	98.035	7.375	97.137	96.835	96.535
7.5	99.129	98.827	98.527	7.5	97.629	97.327	97.027
7.625	99.570	99.268	98.968	7.625	98.070	97.768	97.468
7.75	99.982	99.680	99.380	7.75	98.482	98.180	97.880
7.875	100.147	99.769	99.469	7.875	98.647	98.269	97.969
8	100.599	100.221	99.921	8	99.099	98.721	98.421
8.125	101.000	100.622	100.322	8.125	99.500	99.122	98.822
8.25	101.392	101.014	100.714	8.25	99.892	99.514	99.214

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	97.896	97.641	97.341	6.75	95.896	95.641	95.341
6.875	98.347	98.121	97.821	6.875	96.347	96.121	95.821
7	98.879	98.653	98.353	7	96.879	96.653	96.353
7.125	99.350	99.124	98.824	7.125	97.350	97.124	96.824
7.25	99.812	99.586	99.286	7.25	97.812	97.586	97.286
7.375	99.887	99.585	99.285	7.375	97.887	97.585	97.285
7.5	100.379	100.077	99.777	7.5	98.379	98.077	97.777
7.625	100.820	100.518	100.218	7.625	98.820	98.518	98.218
7.75	101.232	100.930	100.630	7.75	99.232	98.930	98.630
7.875	101.397	101.019	100.719	7.875	99.397	99.019	98.719
8	101.849	101.471	101.171	8	99.849	99.471	99.171
8.125	102.250	101.872	101.572	8.125	100.250	99.872	99.572
8.25	102.642	102.264	101.964	8.25	100.642	100.264	99.964

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.