



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
 Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	91.385	91.385	91.296	4.75	91.385	91.385	91.296	5.125	94.378	94.378	94.291
4.875	92.063	92.063	91.980	4.875	92.063	92.063	91.980	5.25	95.212	95.212	95.131
5	92.717	92.717	92.640	5	92.717	92.717	92.640	5.375	96.028	96.028	95.953
5.125	93.352	93.352	93.281	5.125	93.352	93.352	93.281	5.5	96.701	96.701	96.632
5.25	94.483	94.383	94.332	5.25	94.114	94.093	94.012	5.625	97.110	97.110	97.047
5.375	95.178	95.078	95.027	5.375	94.893	94.893	94.819	5.75	98.255	98.188	98.114
5.5	95.986	95.885	95.835	5.5	95.537	95.537	95.468	5.875	98.809	98.742	98.667
5.625	96.519	96.419	96.369	5.625	96.102	96.102	96.039	6	99.366	99.307	99.216
5.75	96.965	96.856	96.798	5.75	96.878	96.820	96.761	6.125	99.801	99.742	99.651
5.875	97.628	97.519	97.460	5.875	97.484	97.425	97.367	6.25	100.386	100.298	100.222
6	98.335	98.227	98.168	6	98.219	98.200	98.117	6.375	100.872	100.785	100.706
6.125	98.841	98.732	98.673	6.125	98.715	98.681	98.597	6.5	101.321	101.232	101.155
6.25	99.203	99.089	99.029	6.25	99.203	99.089	99.029	6.625	101.699	101.609	101.532
6.375	99.759	99.657	99.587	6.375	99.697	99.657	99.587	6.75	101.378	101.271	101.231
6.5	100.321	100.205	100.138	6.5	100.177	100.141	100.071	6.875	101.841	101.733	101.693
6.625	100.749	100.632	100.565	6.625	100.646	100.597	100.530	7	102.254	102.146	102.106
6.75	100.994	100.860	100.805	6.75	100.994	100.860	100.805	7.125	102.598	102.489	102.449
6.875	101.441	101.337	101.276	6.875	101.441	101.337	101.276	7.25	102.709	102.641	102.577
7	101.877	101.743	101.659	7	101.781	101.716	101.650	7.375	103.181	103.108	103.050
7.125	102.256	102.122	102.051	7.125	102.182	102.114	102.051	7.5	103.509	103.432	103.379
7.25	102.672	102.555	102.516	7.25	102.672	102.555	102.516	7.625	103.947	103.864	103.833
7.375	102.984	102.837	102.791	7.375	102.984	102.837	102.791	7.75	104.410	104.322	104.297
7.5	103.376	103.193	103.181	7.5	103.376	103.193	103.181	7.875	104.852	104.758	104.739
7.625	103.839	103.661	103.653	7.625	103.839	103.661	103.653	8	104.805	104.707	104.693
7.75	104.362	104.183	104.182	7.75	104.362	104.183	104.182				
7.875	104.628	104.454	104.450	7.875	104.628	104.454	104.450				
8	104.871	104.704	104.698	8	104.871	104.704	104.698				
8.125	105.208	105.014	105.045	8.125	105.208	105.014	105.045				
8.25	105.738	105.536	105.581	8.25	105.738	105.536	105.581				
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	96.035	96.035	95.886	4.625	96.345	96.345	96.196	5	92.097	92.097	92.004
4.75	96.414	96.391	96.346	4.75	96.637	96.637	96.430	5.125	92.926	92.926	92.840
4.875	96.787	96.768	96.720	4.875	97.162	97.162	96.960	5.25	94.306	94.111	93.966
5	97.237	97.197	97.149	5	97.550	97.550	97.353	5.375	95.000	94.804	94.659
5.125	97.809	97.769	97.708	5.125	97.863	97.831	97.741	5.5	95.806	95.610	95.464
5.25	98.198	98.141	98.076	5.25	98.252	98.235	98.173	5.625	96.488	96.292	96.146
5.375	98.721	98.646	98.540	5.375	98.778	98.778	98.721	5.75	97.041	96.867	96.743
5.5	99.189	99.122	99.030	5.5	99.231	99.156	99.100	5.875	97.704	97.531	97.407
5.625	99.682	99.622	99.526	5.625	99.702	99.633	99.537	6	98.391	98.217	98.143
5.75	100.011	99.959	99.859	5.75	100.018	99.992	99.871	6.125	98.928	98.754	98.631
5.875	100.319	100.274	100.170	5.875	100.463	100.453	100.337	6.25	99.219	99.138	99.113
6	100.727	100.681	100.578	6	100.716	100.701	100.590	6.375	99.775	99.667	99.632
6.125	100.647	100.567	100.426	6.125	100.925	100.905	100.799	6.5	100.314	100.173	100.137
6.25	100.940	100.867	100.834	6.25	100.870	100.786	100.663	6.625	100.776	100.606	100.573
6.375	101.316	101.239	101.228	6.375	101.201	101.170	101.074	6.75	101.001	100.902	100.873
6.5	101.601	101.526	101.512	6.5	101.461	101.425	101.334	6.875	101.423	101.334	101.299
6.625	101.765	101.663	101.617	6.625	101.615	101.573	101.487	7	101.739	101.663	101.622
6.75	102.005	101.912	101.862	6.75	101.735	101.631	101.581	7.125	102.081	101.989	101.951
6.875	102.313	102.215	102.205	6.875	101.961	101.864	101.811	7.25	102.388	102.190	102.191
7	102.536	102.449	102.395	7	102.262	102.166	102.112	7.375	102.862	102.641	102.473
7.125	101.836	101.773	101.719	7.125	101.603	101.540	101.485	7.5	102.927	102.798	102.786
7.25	102.337	102.273	102.219	7.25	102.003	101.940	101.885	7.625	103.108	103.025	102.833
7.375	102.817	102.753	102.699	7.375	102.388	102.324	102.270	7.75	103.144	102.957	102.972
								7.875	103.331	103.151	103.163

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	96.826	96.714	96.651	5	96.069	96.006	95.943	5.125	94.408	94.345	94.283
5.125	97.195	97.078	97.015	5.125	96.657	96.594	96.531	5.25	94.877	94.814	94.752
5.25	97.558	97.442	97.379	5.25	97.084	97.021	96.958	5.375	95.524	95.461	95.399
5.375	97.913	97.779	97.603	5.375	97.412	97.284	97.221	5.5	95.996	95.933	95.871
5.5	98.249	98.110	97.968	5.5	97.823	97.712	97.649	5.625	96.469	96.406	96.344
5.625	98.561	98.417	98.334	5.625	98.224	98.140	98.077	5.75	96.944	96.881	96.818
5.75	98.867	98.763	98.700	5.75	98.609	98.460	98.341	5.875	97.235	97.172	97.110
5.875	99.164	99.009	98.923	5.875	98.973	98.819	98.603	6	97.694	97.631	97.568
6	99.443	99.350	99.287	6	99.320	99.160	99.015	6.125	97.970	97.907	97.845
6.125	99.708	99.557	99.494	6.125	99.645	99.480	99.261	6.25	98.428	98.365	98.302
6.25	99.974	99.804	99.700	6.25	99.958	99.788	99.505	6.375	98.518	98.455	98.393
6.375	100.219	100.044	99.904	6.375	100.258	100.083	99.747	6.5	98.790	98.727	98.664
6.5	100.412	100.232	100.107	6.5	100.445	100.264	100.155	6.625	99.058	98.995	98.932
6.625	100.586	100.401	100.165	6.625	100.526	100.346	100.224	6.75	99.320	99.257	99.194
6.75	100.754	100.563	100.387	6.75	100.600	100.519	100.456	6.875	99.394	99.331	99.269
6.875	100.899	100.703	100.585	6.875	100.668	100.578	100.515	7	99.475	99.412	99.350
7	100.903	100.840	100.777	7	100.874	100.811	100.748	7.125	99.566	99.503	99.440
7.125	101.090	101.027	100.964	7.125	101.117	101.054	100.991				

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	97.035	96.917	96.701	5	96.214	96.105	95.993	5.125	94.458	94.395	94.332
5.125	97.404	97.281	97.065	5.125	96.719	96.644	96.581	5.25	94.927	94.864	94.801
5.25	97.766	97.638	97.429	5.25	97.196	97.071	97.008	5.375	95.574	95.511	95.448
5.375	98.121	97.987	97.653	5.375	97.616	97.482	97.271	5.5	96.046	95.983	95.920
5.5	98.457	98.318	98.018	5.5	98.026	97.887	97.699	5.625	96.519	96.456	96.393
5.625	98.769	98.624	98.384	5.625	98.426	98.282	98.127	5.75	96.994	96.931	96.868
5.75	99.075	98.925	98.750	5.75	98.810	98.661	98.391	5.875	97.285	97.222	97.159
5.875	99.371	99.216	98.973	5.875	99.174	99.019	98.653	6	97.744	97.681	97.618
6	99.651	99.491	99.337	6	99.520	99.360	99.065	6.125	98.020	97.957	97.894
6.125	99.916	99.751	99.544	6.125	99.844	99.679	99.311	6.25	98.478	98.415	98.352
6.25	100.183	100.013	99.750	6.25	100.157	99.987	99.555	6.375	98.568	98.505	98.442
6.375	100.430	100.254	99.954	6.375	100.458	100.282	99.808	6.5	98.840	98.777	98.714
6.5	100.625	100.444	100.157	6.5	100.645	100.465	100.205	6.625	99.108	99.045	98.982
6.625	100.801	100.615	100.215	6.625	100.726	100.547	100.274	6.75	99.370	99.307	99.244
6.75	100.971	100.780	100.437	6.75	100.802	100.618	100.506	6.875	99.444	99.381	99.318
6.875	101.118	100.921	100.635	6.875	100.873	100.681	100.565	7	99.525	99.462	99.399
7	100.953	100.890	100.827	7	100.941	100.861	100.798	7.125	99.616	99.553	99.490

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	93.083	93.036	93.020	4.5	93.083	93.036	93.020	5	95.685	95.622	95.591
4.625	93.739	93.692	93.677	4.625	93.739	93.692	93.677	5.125	96.342	96.279	96.247
4.75	94.588	94.546	94.503	4.75	94.395	94.348	94.333	5.25	97.338	97.280	97.221
4.875	95.139	95.097	95.054	4.875	95.029	94.966	94.934	5.375	97.867	97.808	97.749
5	95.716	95.674	95.631	5	95.685	95.622	95.591	5.5	98.424	98.366	98.307
5.125	96.342	96.279	96.247	5.125	96.342	96.279	96.247	5.625	98.994	98.935	98.877
5.25	97.338	97.280	97.221	5.25	97.338	97.280	97.221	5.75	99.732	99.674	99.583
5.375	97.867	97.808	97.749	5.375	97.867	97.808	97.749	5.875	100.279	100.061	99.844
5.5	98.424	98.366	98.307	5.5	98.424	98.366	98.307	6	100.827	100.610	100.392
5.625	98.994	98.935	98.877	5.625	98.994	98.935	98.877	6.125	101.337	101.119	100.976
5.75	99.732	99.674	99.583	5.75	99.732	99.674	99.583	6.25	101.768	101.713	101.649
5.875	100.279	100.061	99.844	5.875	100.279	100.061	99.844	6.375	101.551	101.451	101.350
6	100.827	100.610	100.392	6	100.827	100.610	100.392	6.5	102.086	101.986	101.885
6.125	101.337	101.119	100.976	6.125	101.337	101.119	100.976	6.625	102.588	102.499	102.410
6.25	101.768	101.713	101.649	6.25	101.768	101.713	101.649	6.75	102.993	102.866	102.783
6.375	101.562	101.480	101.391	6.375	101.562	101.480	101.391	6.875	103.006	102.900	102.847
6.5	102.139	102.053	101.964	6.5	102.139	102.053	101.964	7	103.557	103.449	103.396
6.625	102.675	102.587	102.498	6.625	102.675	102.587	102.498	7.125	104.030	103.919	103.866
6.75	102.993	102.866	102.783	6.75	102.993	102.866	102.783	7.25	103.803	103.689	103.603
6.875	103.077	102.972	102.918	6.875	103.077	102.972	102.918	7.375	103.433	103.306	103.303
7	103.617	103.509	103.456	7	103.617	103.509	103.456	7.5	103.836	103.707	103.704
7.125	104.077	103.966	103.913	7.125	104.077	103.966	103.913	7.625	104.392	104.260	104.257
7.25	103.803	103.689	103.603	7.25	103.803	103.689	103.603	7.75	104.302	104.239	104.192
7.375	103.495	103.369	103.366	7.375	103.495	103.369	103.366				
7.5	103.897	103.768	103.765	7.5	103.897	103.768	103.765				

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	95.490	95.439	95.389	4.25	95.490	95.439	95.389	4.75	93.347	93.264	93.160
4.375	96.061	96.010	95.961	4.375	96.061	96.010	95.961	4.875	94.078	93.995	93.891
4.5	96.631	96.580	96.531	4.5	96.631	96.580	96.531	5	94.805	94.721	94.618
4.625	97.198	97.147	97.098	4.625	97.198	97.147	97.098	5.125	95.626	95.542	95.439
4.75	97.352	97.280	97.218	4.75	97.352	97.280	97.218	5.25	96.620	96.561	96.491
4.875	97.917	97.845	97.772	4.875	97.917	97.845	97.772	5.375	97.353	97.317	97.205
5	98.476	98.404	98.332	5	98.476	98.404	98.332	5.5	97.934	97.896	97.783
5.125	99.027	98.955	98.882	5.125	99.027	98.955	98.882	5.625	98.502	98.459	98.347
5.25	99.187	99.094	98.999	5.25	99.187	99.094	98.999	5.75	99.037	98.819	98.601
5.375	99.731	99.638	99.542	5.375	99.731	99.638	99.542	5.875	99.764	99.546	99.329
5.5	100.258	100.165	100.070	5.5	100.258	100.165	100.070	6	100.232	100.015	99.823
5.625	100.766	100.673	100.578	5.625	100.766	100.673	100.578	6.125	100.655	100.602	100.538
5.75	100.669	100.572	100.528	5.75	100.669	100.572	100.528	6.25	100.869	100.757	100.648
5.875	100.666	100.583	100.510	5.875	100.608	100.495	100.251	6.375	100.879	100.797	100.708
6	101.144	101.061	100.988	6	101.082	100.969	100.725	6.5	101.390	101.296	101.208
								6.625	102.023	101.949	101.866
								6.75	102.103	101.989	101.903
								6.875	101.605	101.502	101.451
								7	102.077	101.971	101.920
								7.125	102.537	102.428	102.377
								7.25	102.516	102.402	102.316

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.262	96.171	96.080	5	94.805	94.721	94.618	4.5	93.912	93.816	93.767
5.375	97.353	97.317	97.205	5.125	95.626	95.542	95.439	4.625	94.476	94.380	94.331
5.5	97.934	97.896	97.783	5.25	96.262	96.171	96.080	4.75	94.107	94.062	94.006
5.625	98.502	98.459	98.347	5.375	97.332	97.297	97.184	4.875	94.587	94.542	94.486
5.75	99.037	98.819	98.601	5.5	97.870	97.832	97.719	5	95.067	95.022	94.966
5.875	99.764	99.546	99.329	5.625	98.502	98.411	98.320	5.125	95.546	95.502	95.445
6	100.232	100.015	99.823	5.75	98.785	98.727	98.619	5.25	95.961	95.881	95.800
6.125	100.655	100.602	100.538	5.875	99.450	99.390	99.281	5.375	96.441	96.360	96.279
6.25	100.869	100.757	100.648	6	99.982	99.900	99.816	5.5	96.920	96.839	96.758
6.375	100.879	100.797	100.708	6.125	100.655	100.602	100.538	5.625	97.398	97.318	97.237
6.5	101.390	101.296	101.208	6.25	100.749	100.680	100.572	5.75	97.415	97.390	97.365
6.625	102.023	101.949	101.866	6.375	100.905	100.823	100.734	5.875	97.764	97.739	97.714
6.75	102.103	101.989	101.903	6.5	101.390	101.303	101.214	6	98.152	98.127	98.102
6.875	101.605	101.502	101.451	6.625	102.023	101.949	101.866	6.125	98.603	98.519	98.467

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.338	97.280	97.221	5.25	97.338	97.280	97.221	5.25	97.338	97.280	97.221
5.375	97.867	97.808	97.749	5.375	97.867	97.808	97.749	5.375	97.867	97.808	97.749
5.5	98.424	98.366	98.307	5.5	98.424	98.366	98.307	5.5	98.424	98.366	98.307
5.625	98.994	98.935	98.877	5.625	98.994	98.935	98.877	5.625	98.994	98.935	98.877
5.75	99.732	99.674	99.583	5.75	99.732	99.674	99.583	5.75	99.732	99.674	99.583
5.875	100.279	100.061	99.844	5.875	100.279	100.061	99.844	5.875	100.279	100.061	99.844
6	100.827	100.610	100.392	6	100.827	100.610	100.392	6	100.827	100.610	100.392
6.125	101.337	101.119	100.976	6.125	101.337	101.119	100.976	6.125	101.337	101.119	100.976
6.25	101.768	101.713	101.649	6.25	101.768	101.713	101.649	6.25	101.768	101.713	101.649
6.375	101.562	101.480	101.391	6.375	101.562	101.480	101.391	6.375	101.551	101.451	101.350
6.5	102.139	102.053	101.964	6.5	102.139	102.053	101.964	6.5	102.086	101.986	101.885
6.625	102.675	102.587	102.498	6.625	102.675	102.587	102.498	6.625	102.588	102.499	102.410
6.75	102.993	102.866	102.783	6.75	102.993	102.866	102.783	6.75	102.993	102.866	102.783
6.875	103.077	102.972	102.918	6.875	103.077	102.972	102.918	6.875	103.006	102.900	102.847
7	103.617	103.509	103.456	7	103.617	103.509	103.456	7	103.557	103.449	103.396
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	96.631	96.580	96.531	4.25	95.490	95.439	95.389	5.25	96.262	96.171	96.080
4.625	97.198	97.147	97.098	4.375	96.061	96.010	95.961	5.375	97.353	97.317	97.205
4.75	97.352	97.280	97.218	4.5	96.631	96.580	96.531	5.5	97.934	97.896	97.783
4.875	97.917	97.845	97.772	4.625	97.198	97.147	97.098	5.625	98.502	98.459	98.347
5	98.476	98.404	98.332	4.75	97.352	97.280	97.218	5.75	99.037	98.819	98.601
5.125	99.027	98.955	98.882	4.875	97.917	97.845	97.772	5.875	99.764	99.546	99.329
5.25	99.187	99.094	98.999	5	98.476	98.404	98.332	6	100.232	100.015	99.823
5.375	99.731	99.638	99.542	5.125	99.027	98.955	98.882	6.125	100.655	100.602	100.538
5.5	100.258	100.165	100.070	5.25	99.187	99.094	98.999	6.25	100.869	100.757	100.648
5.625	100.766	100.673	100.578	5.375	99.731	99.638	99.542	6.375	100.879	100.797	100.708
5.75	100.669	100.572	100.528	5.5	100.258	100.165	100.070	6.5	101.390	101.296	101.208
5.875	100.608	100.495	100.251	5.625	100.766	100.673	100.578	6.625	102.023	101.949	101.866
6	101.082	100.969	100.725	5.75	100.669	100.572	100.528	6.75	102.103	101.989	101.903
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.262	96.171	96.080	5.25	96.262	96.171	96.080	4.5	93.912	93.816	93.767
5.375	97.353	97.317	97.205	5.375	96.982	96.891	96.800	4.625	94.476	94.380	94.331
5.5	97.934	97.896	97.783	5.5	97.696	97.605	97.514	4.75	93.058	92.866	92.794
5.625	98.502	98.459	98.347	5.625	98.502	98.411	98.320	4.875	93.618	93.426	93.353
5.75	99.037	98.819	98.601	5.75	98.591	98.497	98.450	5	94.167	93.976	93.903
5.875	99.764	99.546	99.329	5.875	99.293	99.190	99.127	5.125	94.702	94.510	94.437
6	100.232	100.015	99.823	6	99.982	99.879	99.816	5.25	95.667	95.600	95.533
6.125	100.655	100.602	100.538	6.125	100.655	100.602	100.538	5.375	95.803	95.736	95.669
6.25	100.869	100.757	100.648	6.25	100.575	100.478	100.408	5.5	96.250	96.183	96.117
6.375	100.879	100.797	100.708	6.375	100.719	100.585	100.503	5.625	96.711	96.644	96.577
6.5	101.390	101.296	101.208	6.5	101.390	101.266	101.184	5.75	97.415	97.390	97.365
6.625	102.023	101.949	101.866	6.625	102.023	101.949	101.866	5.875	97.764	97.739	97.714
6.75	102.103	101.989	101.903	6.75	102.153	102.039	101.953	6	98.152	98.127	98.102
6.875	101.605	101.502	101.451	6.875	101.425	101.256	101.202	6.125	98.517	98.492	98.467

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.242	96.178	96.147	5.125	96.242	96.178	96.147	4.75	94.295	94.248	94.233
5.25	97.238	97.180	97.121	5.25	97.238	97.180	97.121	4.875	94.929	94.866	94.834
5.375	97.767	97.708	97.649	5.375	97.767	97.708	97.649	5	95.585	95.522	95.491
5.5	98.324	98.266	98.207	5.5	98.324	98.266	98.207	5.125	96.242	96.178	96.147
5.625	98.894	98.835	98.777	5.625	98.894	98.835	98.777	5.25	97.238	97.180	97.121
5.75	99.632	99.414	99.257	5.75	99.632	99.414	99.257	5.375	97.767	97.708	97.649
5.875	100.179	99.961	99.744	5.875	100.179	99.961	99.744	5.5	98.324	98.266	98.207
6	100.727	100.510	100.292	6	100.727	100.510	100.292	5.625	98.894	98.835	98.777
6.125	101.237	101.019	100.801	6.125	101.237	101.019	100.801	5.75	99.632	99.414	99.257
6.25	101.507	101.289	101.277	6.25	101.507	101.289	101.277	5.875	100.179	99.961	99.744
6.375	101.451	101.351	101.250	6.375	101.451	101.351	101.250	6	100.727	100.510	100.292
6.5	101.986	101.886	101.785	6.5	101.986	101.886	101.785	6.125	101.237	101.019	100.801
6.625	102.462	102.362	102.261	6.625	102.462	102.362	102.261	6.25	101.507	101.289	101.277
6.75	102.740	102.627	102.541	6.75	102.740	102.627	102.541	6.375	101.451	101.351	101.250
6.875	102.510	102.392	102.275	6.875	102.510	102.392	102.275	6.5	101.986	101.886	101.785
7	103.004	102.887	102.770	7	103.004	102.887	102.770	6.625	102.462	102.362	102.261
7.125	103.457	103.340	103.223	7.125	103.457	103.340	103.223	6.75	102.740	102.627	102.541
7.25	103.703	103.589	103.503	7.25	103.703	103.589	103.503	6.875	102.510	102.392	102.275
7.375	102.992	102.912	102.832	7.375	102.992	102.912	102.832	7	103.004	102.887	102.770
7.5	103.313	103.237	103.190	7.5	103.313	103.237	103.190	7.125	103.457	103.340	103.223
7.625	103.809	103.746	103.699	7.625	103.809	103.746	103.699	7.25	103.703	103.589	103.503
7.75	104.202	104.139	104.092	7.75	104.202	104.139	104.092	7.375	102.992	102.912	102.832
7.875	103.155	103.122	103.067					7.5	103.350	103.237	103.218
8	103.274	103.240	103.186					7.625	103.809	103.746	103.699
8.125	103.342	103.309	103.254					7.75	104.202	104.139	104.092
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	95.479	95.408	95.359	4.25	95.479	95.408	95.359	4.875	93.949	93.725	93.722
4.375	96.009	95.938	95.889	4.375	96.009	95.938	95.889	5	94.616	94.392	94.389
4.5	96.531	96.460	96.411	4.5	96.531	96.460	96.411	5.125	95.378	95.155	95.151
4.625	97.043	96.973	96.923	4.625	97.043	96.973	96.923	5.25	96.190	95.972	95.968
4.75	97.320	97.228	97.155	4.75	97.320	97.228	97.155	5.375	96.899	96.841	96.782
4.875	97.825	97.733	97.661	4.875	97.825	97.733	97.661	5.5	97.506	97.373	97.315
5	98.312	98.220	98.148	5	98.312	98.220	98.148	5.625	98.254	98.023	98.032
5.125	98.777	98.685	98.613	5.125	98.777	98.685	98.613	5.75	98.937	98.719	98.501
5.25	99.112	99.000	98.904	5.25	99.112	99.000	98.904	5.875	99.664	99.446	99.229
5.375	99.567	99.454	99.359	5.375	99.567	99.454	99.359	6	100.132	99.915	99.697
5.5	99.991	99.879	99.783	5.5	99.991	99.879	99.783	6.125	100.532	100.314	100.188
5.625	100.384	100.272	100.176	5.625	100.384	100.272	100.176	6.25	100.769	100.552	100.334
5.75	100.569	100.472	100.428	5.75	100.569	100.472	100.428	6.375	100.634	100.533	100.433
5.875	100.367	100.271	100.198	5.875	100.367	100.234	99.990	6.5	101.209	101.108	101.008
6	100.753	100.728	100.655	6	100.724	100.590	100.425	6.625	101.755	101.521	101.538
								6.75	102.003	101.889	101.803
								6.875	101.260	101.142	101.025
								7	101.754	101.637	101.520
								7.125	102.207	102.090	101.973
								7.25	102.416	102.302	102.216
								7.375	101.193	101.130	101.083
								7.5	101.719	101.655	101.609
								7.625	102.228	102.164	102.117
								7.75	102.571	102.507	102.460
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	101.209	101.108	101.008	6.125	100.405	100.151	100.188	4.5	93.796	93.700	93.651
6.625	101.755	101.521	101.538	6.25	100.475	100.378	100.308	4.625	94.282	94.186	94.137
6.75	102.003	101.889	101.803	6.375	100.588	100.314	100.331	4.75	93.019	92.827	92.754
6.875	101.260	101.142	101.025	6.5	101.158	100.900	100.902	4.875	93.492	93.301	93.228
7	101.754	101.637	101.520	6.625	101.755	101.521	101.538	5	93.937	93.745	93.673
7.125	102.207	102.090	101.973	6.75	102.053	101.939	101.853	5.125	94.345	94.153	94.081
7.25	102.416	102.302	102.216	6.875	101.189	100.872	100.916	5.25	95.567	95.500	95.433
7.375	101.193	101.130	101.083	7	101.653	101.433	101.380	5.375	95.703	95.636	95.569
7.5	101.719	101.655	101.609	7.125	102.090	101.976	101.890	5.5	96.150	96.083	96.017
7.625	102.228	102.164	102.117	7.25	102.466	102.352	102.266	5.625	96.611	96.544	96.477
7.75	102.571	102.507	102.460	7.375	101.243	101.180	101.133	5.75	97.315	97.290	97.265
				7.5	101.769	101.705	101.659	5.875	97.664	97.639	97.614
				7.625	102.278	102.214	102.167	6	98.052	98.027	98.002
								6.125	98.417	98.392	98.367

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	101.451	101.351	101.250	6.375	101.451	101.351	101.250	6	100.727	100.510	100.292
6.5	101.986	101.886	101.785	6.5	101.986	101.886	101.785	6.125	101.237	101.019	100.801
6.625	102.462	102.362	102.261	6.625	102.462	102.362	102.261	6.25	101.507	101.289	101.277
6.75	102.740	102.627	102.541	6.75	102.740	102.627	102.541	6.375	101.451	101.351	101.250
6.875	102.510	102.392	102.275	6.875	102.510	102.392	102.275	6.5	101.986	101.886	101.785
7	103.004	102.887	102.770	7	103.004	102.887	102.770	6.625	102.462	102.362	102.261
7.125	103.457	103.340	103.223	7.125	103.457	103.340	103.223	6.75	102.740	102.627	102.541
7.25	103.703	103.589	103.503	7.25	103.703	103.589	103.503	6.875	102.510	102.392	102.275
7.375	102.992	102.912	102.832	7.375	102.992	102.912	102.832	7	103.004	102.887	102.770
7.5	103.313	103.237	103.190	7.5	103.313	103.237	103.190	7.125	103.457	103.340	103.223
7.625	103.809	103.746	103.699	7.625	103.809	103.746	103.699	7.25	103.703	103.589	103.503
7.75	104.202	104.139	104.092	7.75	104.202	104.139	104.092	7.375	102.992	102.912	102.832
7.875	103.155	103.122	103.067					7.5	103.350	103.237	103.218
8	103.274	103.240	103.186					7.625	103.809	103.746	103.699
8.125	103.342	103.309	103.254					7.75	104.202	104.139	104.092
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	96.531	96.460	96.411	4.5	96.531	96.460	96.411	6.625	101.755	101.521	101.538
4.625	97.043	96.973	96.923	4.625	97.043	96.973	96.923	6.75	102.003	101.889	101.803
4.75	97.320	97.228	97.155	4.75	97.320	97.228	97.155	6.875	101.260	101.142	101.025
4.875	97.825	97.733	97.661	4.875	97.825	97.733	97.661	7	101.754	101.637	101.520
5	98.312	98.220	98.148	5	98.312	98.220	98.148	7.125	102.207	102.090	101.973
5.125	98.777	98.685	98.613	5.125	98.777	98.685	98.613	7.25	102.416	102.302	102.216
5.25	99.112	99.000	98.904	5.25	99.112	99.000	98.904	7.375	101.429	101.429	101.402
5.375	99.567	99.454	99.359	5.375	99.567	99.454	99.359	7.5	101.719	101.655	101.609
5.5	99.991	99.879	99.783	5.5	99.991	99.879	99.783	7.625	102.228	102.164	102.117
5.625	100.384	100.272	100.176	5.625	100.384	100.272	100.176	7.75	102.571	102.507	102.460
5.75	100.569	100.472	100.428	5.75	100.569	100.472	100.428	7.875	100.670	100.637	100.582
5.875	100.367	100.271	100.198	5.875	100.367	100.234	99.990	8	100.789	100.755	100.701
6	100.753	100.728	100.655	6	100.724	100.590	100.425	8.125	100.857	100.824	100.769
6.125	101.201	101.176	101.103	6.125	101.084	101.004	100.966				
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	101.209	101.108	101.008	6.125	100.405	100.151	100.188	4.5	93.796	93.700	93.651
6.625	101.755	101.521	101.538	6.25	100.475	100.378	100.308	4.625	94.282	94.186	94.137
6.75	102.003	101.889	101.803	6.375	100.588	100.314	100.331	4.75	93.019	92.827	92.754
6.875	101.260	101.142	101.025	6.5	101.158	100.900	100.902	4.875	93.492	93.301	93.228
7	101.754	101.637	101.520	6.625	101.755	101.521	101.538	5	93.937	93.745	93.673
7.125	102.207	102.090	101.973	6.75	102.053	101.939	101.853	5.125	94.345	94.153	94.081
7.25	102.416	102.302	102.216	6.875	101.189	100.872	100.916	5.25	95.567	95.500	95.433
7.375	101.193	101.130	101.083	7	101.653	101.433	101.380	5.375	95.703	95.636	95.569
7.5	101.719	101.655	101.609	7.125	102.090	101.976	101.890	5.5	96.150	96.083	96.017
7.625	102.228	102.164	102.117	7.25	102.466	102.352	102.266	5.625	96.611	96.544	96.477
7.75	102.571	102.507	102.460	7.375	101.243	101.180	101.133	5.75	97.315	97.290	97.265
				7.5	101.769	101.705	101.659	5.875	97.664	97.639	97.614
				7.625	102.278	102.214	102.167	6	98.052	98.027	98.002
								6.125	98.417	98.392	98.367

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	98.890	98.674	98.374	6.75	97.390	97.174	96.874
6.875	99.260	99.050	98.750	6.875	97.760	97.550	97.250
7	99.782	99.572	99.272	7	98.282	98.072	97.772
7.125	100.243	100.033	99.733	7.125	98.743	98.533	98.233
7.25	100.695	100.485	100.185	7.25	99.195	98.985	98.685
7.375	101.073	100.818	100.518	7.375	99.573	99.318	99.018
7.5	101.555	101.300	101.000	7.5	100.055	99.800	99.500
7.625	101.986	101.731	101.431	7.625	100.486	100.231	99.931
7.75	102.398	102.143	101.843	7.75	100.898	100.643	100.343
7.875	102.314	102.023	101.723	7.875	100.814	100.523	100.223
8	102.756	102.465	102.165	8	101.256	100.965	100.665
8.125	103.157	102.866	102.566	8.125	101.657	101.366	101.066
8.25	103.529	103.238	102.938	8.25	102.029	101.738	101.438

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.890	96.674	96.374	6.75	95.390	95.174	94.874
6.875	97.260	97.050	96.750	6.875	95.760	95.550	95.250
7	97.782	97.572	97.272	7	96.282	96.072	95.772
7.125	98.243	98.033	97.733	7.125	96.743	96.533	96.233
7.25	98.695	98.485	98.185	7.25	97.195	96.985	96.685
7.375	99.073	98.818	98.518	7.375	97.573	97.318	97.018
7.5	99.555	99.300	99.000	7.5	98.055	97.800	97.500
7.625	99.986	99.731	99.431	7.625	98.486	98.231	97.931
7.75	100.398	100.143	99.843	7.75	98.898	98.643	98.343
7.875	100.314	100.023	99.723	7.875	98.814	98.523	98.223
8	100.756	100.465	100.165	8	99.256	98.965	98.665
8.125	101.157	100.866	100.566	8.125	99.657	99.366	99.066
8.25	101.529	101.238	100.938	8.25	100.029	99.738	99.438

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.140	97.924	97.624	6.75	96.140	95.924	95.624
6.875	98.510	98.300	98.000	6.875	96.510	96.300	96.000
7	99.032	98.822	98.522	7	97.032	96.822	96.522
7.125	99.493	99.283	98.983	7.125	97.493	97.283	96.983
7.25	99.945	99.735	99.435	7.25	97.945	97.735	97.435
7.375	100.323	100.068	99.768	7.375	98.323	98.068	97.768
7.5	100.805	100.550	100.250	7.5	98.805	98.550	98.250
7.625	101.236	100.981	100.681	7.625	99.236	98.981	98.681
7.75	101.648	101.393	101.093	7.75	99.648	99.393	99.093
7.875	101.564	101.273	100.973	7.875	99.564	99.273	98.973
8	102.006	101.715	101.415	8	100.006	99.715	99.415
8.125	102.407	102.116	101.816	8.125	100.407	100.116	99.816
8.25	102.779	102.488	102.188	8.25	100.779	100.488	100.188

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.