



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>

**Table of Contents**

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

**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	91.637	91.637	91.533	4.75	91.637	91.637	91.533	5.125	94.565	94.565	94.479
4.875	92.314	92.314	92.216	4.875	92.314	92.314	92.216	5.25	95.410	95.410	95.330
5	92.955	92.955	92.863	5	92.955	92.955	92.863	5.375	96.209	96.209	96.134
5.125	93.541	93.541	93.455	5.125	93.541	93.541	93.455	5.5	96.889	96.889	96.820
5.25	94.784	94.678	94.632	5.25	94.296	94.296	94.215	5.625	97.298	97.298	97.236
5.375	95.474	95.368	95.322	5.375	95.076	95.076	95.002	5.75	98.276	98.271	98.215
5.5	96.279	96.173	96.127	5.5	95.698	95.698	95.629	5.875	98.887	98.877	98.826
5.625	96.805	96.699	96.653	5.625	96.216	96.216	96.154	6	99.409	99.393	99.348
5.75	97.249	97.135	97.082	5.75	96.983	96.926	96.882	6.125	99.916	99.895	99.856
5.875	97.905	97.791	97.738	5.875	97.600	97.543	97.499	6.25	100.393	100.271	100.231
6	98.607	98.493	98.440	6	98.318	98.266	98.210	6.375	100.847	100.728	100.685
6.125	99.097	98.983	98.930	6.125	98.814	98.739	98.681	6.5	101.281	101.181	101.128
6.25	99.348	99.224	99.164	6.25	99.296	99.185	99.149	6.625	101.714	101.593	101.547
6.375	99.928	99.804	99.744	6.375	99.790	99.717	99.675	6.75	101.403	101.264	101.238
6.5	100.482	100.358	100.298	6.5	100.263	100.198	100.146	6.875	101.800	101.703	101.668
6.625	100.900	100.777	100.716	6.625	100.718	100.634	100.590	7	102.205	102.147	102.103
6.75	101.110	100.967	100.916	6.75	101.062	100.941	100.916	7.125	102.538	102.449	102.416
6.875	101.572	101.429	101.354	6.875	101.487	101.376	101.346	7.25	102.687	102.620	102.524
7	102.057	101.914	101.839	7	101.843	101.762	101.696	7.375	103.146	103.074	102.984
7.125	102.429	102.287	102.211	7.125	102.229	102.125	102.092	7.5	103.449	103.339	103.298
7.25	102.688	102.550	102.540	7.25	102.688	102.550	102.540	7.625	103.993	103.909	103.894
7.375	103.098	102.856	102.805	7.375	102.985	102.822	102.805	7.75	104.291	104.243	104.196
7.5	103.532	103.253	103.161	7.5	103.366	103.164	103.161	7.875	104.700	104.627	104.603
7.625	103.946	103.657	103.629	7.625	103.810	103.621	103.629	8	104.790	104.691	104.691
7.75	104.317	104.123	104.143	7.75	104.317	104.123	104.143				
7.875	104.570	104.399	104.408	7.875	104.570	104.399	104.408				
8	104.811	104.633	104.648	8	104.811	104.633	104.648				
8.125	105.188	104.973	105.009	8.125	105.188	104.973	105.009				
8.25	105.722	105.508	105.541	8.25	105.722	105.508	105.541				
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	96.246	96.246	96.098	4.625	96.640	96.640	96.491	5	92.310	92.310	92.218
4.75	96.551	96.497	96.456	4.75	96.683	96.683	96.534	5.125	93.127	93.127	93.041
4.875	97.002	96.953	96.916	4.875	97.206	97.206	97.005	5.25	94.600	94.389	94.250
5	97.432	97.369	97.327	5	97.593	97.593	97.397	5.375	95.289	95.078	94.938
5.125	97.983	97.922	97.866	5.125	98.026	97.944	97.882	5.5	96.093	95.881	95.742
5.25	98.378	98.319	98.259	5.25	98.369	98.296	98.230	5.625	96.767	96.555	96.415
5.375	98.801	98.723	98.681	5.375	98.840	98.729	98.699	5.75	97.245	97.056	96.938
5.5	99.246	99.145	99.111	5.5	99.318	99.209	99.175	5.875	97.902	97.713	97.595
5.625	99.731	99.639	99.601	5.625	99.782	99.681	99.644	6	98.582	98.394	98.275
5.75	100.053	99.970	99.929	5.75	100.090	100.002	99.958	6.125	99.104	98.916	98.799
5.875	100.364	100.278	100.233	5.875	100.385	100.367	100.251	6.25	99.373	99.208	99.192
6	100.776	100.688	100.643	6	100.705	100.690	100.569	6.375	99.940	99.757	99.731
6.125	100.878	100.767	100.573	6.125	100.848	100.765	100.628	6.5	100.469	100.285	100.218
6.25	101.163	101.062	100.981	6.25	101.124	101.014	100.726	6.625	100.924	100.737	100.641
6.375	101.498	101.418	101.382	6.375	101.383	101.275	101.039	6.75	101.085	100.954	100.950
6.5	101.864	101.757	101.651	6.5	101.699	101.586	101.328	6.875	101.540	101.372	101.363
6.625	102.059	101.938	101.893	6.625	101.760	101.624	101.574	7	101.972	101.754	101.671
6.75	102.281	102.163	102.110	6.75	101.999	101.872	101.836	7.125	102.248	102.011	101.996
6.875	102.606	102.488	102.439	6.875	102.228	102.101	102.074	7.25	102.574	102.338	102.207
7	102.798	102.677	102.654	7	102.532	102.399	102.341	7.375	103.042	102.803	102.642
7.125	102.233	102.170	102.112	7.125	102.000	101.936	101.878	7.5	102.936	102.763	102.797
7.25	102.731	102.667	102.609	7.25	102.396	102.332	102.274	7.625	103.052	102.969	102.865
7.375	103.209	103.145	103.087	7.375	102.777	102.713	102.655	7.75	103.151	102.941	102.982
								7.875	103.327	103.131	103.168



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	96.842	96.764	96.701	5	96.124	96.061	95.998	5.125	94.466	94.403	94.340
5.125	97.210	97.127	97.064	5.125	96.711	96.648	96.585	5.25	94.934	94.871	94.809
5.25	97.576	97.491	97.428	5.25	97.138	97.075	97.012	5.375	95.581	95.518	95.456
5.375	97.932	97.715	97.652	5.375	97.439	97.338	97.275	5.5	96.053	95.990	95.927
5.5	98.267	98.079	98.016	5.5	97.849	97.765	97.702	5.625	96.526	96.463	96.400
5.625	98.583	98.444	98.381	5.625	98.256	98.193	98.130	5.75	97.000	96.937	96.874
5.75	98.889	98.810	98.747	5.75	98.629	98.456	98.393	5.875	97.280	97.217	97.155
5.875	99.185	99.033	98.970	5.875	98.993	98.707	98.644	6	97.738	97.675	97.612
6	99.464	99.386	99.323	6	99.334	99.119	99.056	6.125	98.013	97.950	97.888
6.125	99.728	99.592	99.529	6.125	99.663	99.363	99.300	6.25	98.469	98.406	98.344
6.25	99.989	99.797	99.734	6.25	99.976	99.606	99.543	6.375	98.559	98.496	98.434
6.375	100.229	100.000	99.937	6.375	100.274	99.847	99.784	6.5	98.828	98.765	98.703
6.5	100.425	100.201	100.138	6.5	100.465	100.252	100.189	6.625	99.093	99.030	98.967
6.625	100.600	100.257	100.194	6.625	100.538	100.319	100.256	6.75	99.350	99.287	99.225
6.75	100.762	100.479	100.416	6.75	100.616	100.545	100.482	6.875	99.429	99.366	99.303
6.875	100.906	100.673	100.610	6.875	100.683	100.608	100.545	7	99.516	99.453	99.391
7	100.923	100.860	100.797	7	100.911	100.848	100.785	7.125	99.608	99.545	99.483
7.125	101.114	101.051	100.988	7.125	101.155	101.092	101.029				

  

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	97.051	96.814	96.751	5	96.242	96.111	96.048	5.125	94.516	94.453	94.390
5.125	97.419	97.177	97.114	5.125	96.761	96.698	96.635	5.25	94.984	94.921	94.858
5.25	97.785	97.541	97.478	5.25	97.224	97.125	97.062	5.375	95.631	95.568	95.505
5.375	98.140	97.765	97.702	5.375	97.643	97.388	97.325	5.5	96.103	96.040	95.977
5.5	98.474	98.129	98.066	5.5	98.052	97.815	97.752	5.625	96.576	96.513	96.450
5.625	98.791	98.494	98.431	5.625	98.448	98.243	98.180	5.75	97.050	96.987	96.924
5.75	99.096	98.860	98.797	5.75	98.830	98.506	98.443	5.875	97.330	97.267	97.204
5.875	99.392	99.083	99.020	5.875	99.194	98.757	98.694	6	97.788	97.725	97.662
6	99.671	99.436	99.373	6	99.534	99.169	99.106	6.125	98.063	98.000	97.937
6.125	99.936	99.642	99.579	6.125	99.862	99.413	99.350	6.25	98.519	98.456	98.393
6.25	100.198	99.847	99.784	6.25	100.175	99.656	99.593	6.375	98.609	98.546	98.483
6.375	100.440	100.050	99.987	6.375	100.474	99.897	99.834	6.5	98.878	98.815	98.752
6.5	100.638	100.251	100.188	6.5	100.666	100.302	100.239	6.625	99.143	99.080	99.017
6.625	100.814	100.307	100.244	6.625	100.739	100.369	100.306	6.75	99.400	99.337	99.274
6.75	100.979	100.529	100.466	6.75	100.818	100.595	100.532	6.875	99.479	99.416	99.353
6.875	101.125	100.723	100.660	6.875	100.888	100.658	100.595	7	99.566	99.503	99.440
7	100.973	100.910	100.847	7	100.961	100.898	100.835	7.125	99.658	99.595	99.532

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	93.330	93.284	93.268	4.5	93.330	93.284	93.268	5	95.931	95.867	95.837
4.625	93.987	93.940	93.925	4.625	93.987	93.940	93.925	5.125	96.587	96.524	96.493
4.75	94.702	94.677	94.619	4.75	94.643	94.596	94.581	5.25	97.456	97.398	97.339
4.875	95.275	95.228	95.180	4.875	95.275	95.211	95.180	5.375	97.983	97.925	97.866
5	95.931	95.867	95.837	5	95.931	95.867	95.837	5.5	98.540	98.482	98.423
5.125	96.587	96.524	96.493	5.125	96.587	96.524	96.493	5.625	99.107	99.049	98.990
5.25	97.456	97.398	97.339	5.25	97.456	97.398	97.339	5.75	99.831	99.786	99.711
5.375	97.983	97.925	97.866	5.375	97.983	97.925	97.866	5.875	100.342	100.124	99.907
5.5	98.540	98.482	98.423	5.5	98.540	98.482	98.423	6	100.887	100.670	100.452
5.625	99.107	99.049	98.990	5.625	99.107	99.049	98.990	6.125	101.401	101.184	101.071
5.75	99.831	99.786	99.711	5.75	99.831	99.786	99.711	6.25	101.851	101.806	101.743
5.875	100.342	100.124	99.907	5.875	100.342	100.124	99.907	6.375	101.653	101.561	101.469
6	100.887	100.670	100.452	6	100.887	100.670	100.452	6.5	102.158	102.066	101.974
6.125	101.401	101.184	101.071	6.125	101.401	101.184	101.071	6.625	102.604	102.517	102.430
6.25	101.851	101.806	101.743	6.25	101.851	101.806	101.743	6.75	103.044	102.927	102.861
6.375	101.653	101.561	101.469	6.375	101.653	101.561	101.469	6.875	103.003	102.898	102.846
6.5	102.158	102.071	101.984	6.5	102.158	102.071	101.984	7	103.553	103.446	103.395
6.625	102.691	102.603	102.517	6.625	102.691	102.603	102.517	7.125	104.025	103.915	103.865
6.75	103.044	102.927	102.861	6.75	103.044	102.927	102.861	7.25	103.805	103.691	103.605
6.875	103.074	102.969	102.917	6.875	103.074	102.969	102.917	7.375	103.550	103.546	103.456
7	103.613	103.506	103.454	7	103.613	103.506	103.454	7.5	103.953	103.824	103.822
7.125	104.071	103.962	103.911	7.125	104.071	103.962	103.911	7.625	104.507	104.376	104.374
7.25	103.805	103.691	103.605	7.25	103.805	103.691	103.605	7.75	104.313	104.249	104.199
7.375	103.613	103.487	103.485	7.375	103.613	103.487	103.485				
7.5	104.013	103.930	103.893	7.5	104.013	103.884	103.882				

  

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	95.599	95.556	95.523	4.25	95.599	95.556	95.523	4.75	93.481	93.427	93.371
4.375	96.171	96.128	96.095	4.375	96.171	96.128	96.095	4.875	94.211	94.158	94.102
4.5	96.740	96.698	96.664	4.5	96.740	96.698	96.664	5	94.938	94.884	94.828
4.625	97.307	97.265	97.231	4.625	97.307	97.265	97.231	5.125	95.759	95.705	95.650
4.75	97.443	97.379	97.341	4.75	97.443	97.379	97.341	5.25	96.680	96.630	96.559
4.875	98.007	97.944	97.887	4.875	98.007	97.944	97.887	5.375	97.257	97.221	97.106
5	98.566	98.502	98.446	5	98.566	98.502	98.446	5.5	97.837	97.799	97.687
5.125	99.116	99.052	98.996	5.125	99.116	99.052	98.996	5.625	98.598	98.523	98.449
5.25	99.251	99.121	99.079	5.25	99.196	99.112	99.079	5.75	99.131	98.961	98.878
5.375	99.739	99.654	99.621	5.375	99.739	99.654	99.621	5.875	99.827	99.609	99.436
5.5	100.264	100.180	100.147	5.5	100.264	100.180	100.147	6	100.292	100.075	99.975
5.625	100.769	100.685	100.652	5.625	100.769	100.685	100.652	6.125	100.731	100.695	100.633
5.75	100.837	100.740	100.701	5.75	100.837	100.740	100.701	6.25	100.895	100.763	100.656
5.875	100.906	100.837	100.683	5.875	100.797	100.692	100.250	6.375	100.898	100.816	100.808
6	101.385	101.316	101.163	6	101.268	101.163	100.795	6.5	101.517	101.356	101.290
								6.625	102.094	102.038	101.972
								6.75	102.217	102.086	101.994
								6.875	101.603	101.500	101.447
								7	102.073	101.967	101.918
								7.125	102.531	102.423	102.374
								7.25	102.517	102.404	102.317

  

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	96.359	96.284	96.210	5	94.938	94.884	94.828	4.5	93.897	93.934	93.901
5.375	97.257	97.221	97.106	5.125	95.759	95.705	95.650	4.625	94.460	94.497	94.464
5.5	97.837	97.799	97.687	5.25	96.359	96.284	96.210	4.75	94.293	94.243	94.178
5.625	98.598	98.523	98.449	5.375	97.236	97.200	97.088	4.875	94.774	94.724	94.659
5.75	99.131	98.914	98.696	5.5	97.793	97.735	97.643	5	95.254	95.204	95.140
5.875	99.827	99.609	99.392	5.625	98.598	98.523	98.449	5.125	95.735	95.685	95.620
6	100.292	100.075	99.911	5.75	98.791	98.737	98.663	5.25	96.231	96.101	95.972
6.125	100.731	100.695	100.633	5.875	99.458	99.399	99.290	5.375	96.711	96.582	96.452
6.25	100.895	100.763	100.656	6	100.059	99.973	99.911	5.5	97.191	97.061	96.932
6.375	100.898	100.816	100.808	6.125	100.731	100.695	100.633	5.625	97.670	97.540	97.411
6.5	101.517	101.356	101.290	6.25	100.753	100.686	100.580	5.75	97.495	97.478	97.462
6.625	102.094	102.038	101.972	6.375	100.923	100.841	100.753	5.875	97.886	97.817	97.797
6.75	102.217	102.086	101.994	6.5	101.463	101.356	101.290	6	98.365	98.296	98.168
6.875	101.603	101.500	101.447	6.625	102.094	102.038	101.972	6.125	98.844	98.775	98.621

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	97.456	97.398	97.339	5.25	97.456	97.398	97.339	5.25	97.456	97.398	97.339
5.375	97.983	97.925	97.866	5.375	97.983	97.925	97.866	5.375	97.983	97.925	97.866
5.5	98.540	98.482	98.423	5.5	98.540	98.482	98.423	5.5	98.540	98.482	98.423
5.625	99.107	99.049	98.990	5.625	99.107	99.049	98.990	5.625	99.107	99.049	98.990
5.75	99.831	99.786	99.711	5.75	99.831	99.786	99.711	5.75	99.831	99.786	99.711
5.875	100.342	100.124	99.907	5.875	100.342	100.124	99.907	5.875	100.342	100.124	99.907
6	100.887	100.670	100.452	6	100.887	100.670	100.452	6	100.887	100.670	100.452
6.125	101.401	101.184	101.071	6.125	101.401	101.184	101.071	6.125	101.401	101.184	101.071
6.25	101.851	101.806	101.743	6.25	101.851	101.806	101.743	6.25	101.851	101.806	101.743
6.375	101.653	101.561	101.469	6.375	101.653	101.561	101.469	6.375	101.653	101.561	101.469
6.5	102.158	102.071	101.984	6.5	102.158	102.071	101.984	6.5	102.158	102.066	101.974
6.625	102.691	102.603	102.517	6.625	102.691	102.603	102.517	6.625	102.604	102.517	102.430
6.75	103.044	102.927	102.861	6.75	103.044	102.927	102.861	6.75	103.044	102.927	102.861
6.875	103.074	102.969	102.917	6.875	103.074	102.969	102.917	6.875	103.003	102.898	102.846
7	103.613	103.506	103.454	7	103.613	103.506	103.454	7	103.553	103.446	103.395
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	96.740	96.698	96.664	4.25	95.599	95.556	95.523	5.25	96.359	96.284	96.210
4.625	97.307	97.265	97.231	4.375	96.171	96.128	96.095	5.375	97.257	97.221	97.106
4.75	97.443	97.379	97.341	4.5	96.740	96.698	96.664	5.5	97.837	97.799	97.687
4.875	98.007	97.944	97.887	4.625	97.307	97.265	97.231	5.625	98.598	98.523	98.449
5	98.566	98.502	98.446	4.75	97.443	97.379	97.341	5.75	99.131	98.914	98.696
5.125	99.116	99.052	98.996	4.875	98.007	97.944	97.887	5.875	99.827	99.609	99.392
5.25	99.196	99.112	99.079	5	98.566	98.502	98.446	6	100.292	100.075	99.911
5.375	99.739	99.654	99.621	5.125	99.116	99.052	98.996	6.125	100.731	100.695	100.633
5.5	100.264	100.180	100.147	5.25	99.196	99.112	99.079	6.25	100.895	100.763	100.656
5.625	100.769	100.685	100.652	5.375	99.739	99.654	99.621	6.375	100.898	100.816	100.808
5.75	100.837	100.740	100.701	5.5	100.264	100.180	100.147	6.5	101.517	101.356	101.290
5.875	100.797	100.692	100.285	5.625	100.769	100.685	100.652	6.625	102.094	102.038	101.972
6	101.268	101.163	100.806	5.75	100.837	100.740	100.701	6.75	102.217	102.086	101.994
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	96.359	96.284	96.210	5.25	96.359	96.284	96.210	4.5	93.897	93.934	93.901
5.375	97.257	97.221	97.106	5.375	97.079	97.004	96.930	4.625	94.460	94.497	94.464
5.5	97.837	97.799	97.687	5.5	97.793	97.718	97.643	4.75	92.979	92.965	92.916
5.625	98.598	98.523	98.449	5.625	98.598	98.523	98.449	4.875	93.508	93.524	93.467
5.75	99.131	98.914	98.696	5.75	98.789	98.709	98.663	5	94.056	94.072	94.016
5.875	99.827	99.609	99.392	5.875	99.370	99.284	99.222	5.125	94.588	94.604	94.548
6	100.292	100.075	99.911	6	100.059	99.973	99.911	5.25	95.884	95.792	95.700
6.125	100.731	100.695	100.633	6.125	100.731	100.695	100.633	5.375	96.013	95.921	95.828
6.25	100.895	100.763	100.656	6.25	100.719	100.622	100.551	5.5	96.453	96.361	96.269
6.375	100.898	100.816	100.808	6.375	100.793	100.676	100.610	5.625	96.908	96.816	96.724
6.5	101.517	101.356	101.290	6.5	101.463	101.356	101.290	5.75	97.495	97.478	97.462
6.625	102.094	102.038	101.972	6.625	102.094	102.038	101.972	5.875	97.829	97.813	97.797
6.75	102.217	102.086	101.994	6.75	102.267	102.136	102.044	6	98.200	98.184	98.168
6.875	101.603	101.500	101.447	6.875	101.376	101.249	101.210	6.125	98.552	98.536	98.520

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	96.487	96.424	96.393	5.125	96.487	96.424	96.393	4.75	94.543	94.496	94.481
5.25	97.356	97.298	97.239	5.25	97.356	97.298	97.239	4.875	95.175	95.111	95.080
5.375	97.883	97.825	97.766	5.375	97.883	97.825	97.766	5	95.831	95.767	95.737
5.5	98.440	98.382	98.323	5.5	98.440	98.382	98.323	5.125	96.487	96.424	96.393
5.625	99.007	98.949	98.890	5.625	99.007	98.949	98.890	5.25	97.356	97.298	97.239
5.75	99.726	99.515	99.469	5.75	99.726	99.515	99.469	5.375	97.883	97.825	97.766
5.875	100.242	100.024	99.807	5.875	100.242	100.024	99.807	5.5	98.440	98.382	98.323
6	100.787	100.570	100.352	6	100.787	100.570	100.352	5.625	99.007	98.949	98.890
6.125	101.301	101.084	100.866	6.125	101.301	101.084	100.866	5.75	99.726	99.515	99.469
6.25	101.540	101.428	101.362	6.25	101.540	101.428	101.362	5.875	100.242	100.024	99.807
6.375	101.553	101.461	101.369	6.375	101.553	101.461	101.369	6	100.787	100.570	100.352
6.5	102.058	101.966	101.874	6.5	102.058	101.966	101.874	6.125	101.301	101.084	100.866
6.625	102.491	102.399	102.307	6.625	102.491	102.399	102.307	6.25	101.540	101.428	101.362
6.75	102.854	102.724	102.632	6.75	102.854	102.724	102.632	6.375	101.553	101.461	101.369
6.875	102.516	102.424	102.332	6.875	102.516	102.424	102.332	6.5	102.058	101.966	101.874
7	102.971	102.879	102.787	7	102.971	102.879	102.787	6.625	102.491	102.399	102.307
7.125	103.420	103.328	103.236	7.125	103.420	103.328	103.236	6.75	102.854	102.724	102.632
7.25	103.705	103.591	103.505	7.25	103.705	103.591	103.505	6.875	102.516	102.424	102.332
7.375	102.997	102.917	102.837	7.375	102.997	102.917	102.837	7	102.971	102.879	102.787
7.5	103.402	103.274	103.272	7.5	103.402	103.274	103.272	7.125	103.420	103.328	103.236
7.625	103.843	103.761	103.711	7.625	103.843	103.761	103.711	7.25	103.705	103.591	103.505
7.75	104.213	104.149	104.099	7.75	104.213	104.149	104.099	7.375	103.026	102.917	102.898
7.875	103.059	103.059	103.030					7.5	103.466	103.338	103.336
8	103.178	103.178	103.148					7.625	103.908	103.777	103.775
8.125	103.246	103.246	103.217					7.75	104.213	104.149	104.099
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	95.588	95.525	95.492	4.25	95.588	95.525	95.492	4.875	94.082	93.888	93.932
4.375	96.117	96.054	96.021	4.375	96.117	96.054	96.021	5	94.749	94.555	94.599
4.5	96.638	96.575	96.542	4.5	96.638	96.575	96.542	5.125	95.511	95.317	95.362
4.625	97.149	97.086	97.053	4.625	97.149	97.086	97.053	5.25	96.287	96.090	96.097
4.75	97.409	97.325	97.269	4.75	97.409	97.325	97.269	5.375	97.016	96.957	96.899
4.875	97.912	97.828	97.772	4.875	97.912	97.828	97.772	5.5	97.602	97.489	97.431
5	98.397	98.313	98.257	5	98.397	98.313	98.257	5.625	98.350	98.135	98.161
5.125	98.859	98.775	98.718	5.125	98.859	98.775	98.718	5.75	99.031	98.814	98.596
5.25	99.119	99.014	98.981	5.25	99.119	99.014	98.981	5.875	99.727	99.509	99.292
5.375	99.570	99.465	99.433	5.375	99.570	99.465	99.433	6	100.192	99.975	99.757
5.5	99.991	99.886	99.853	5.5	99.991	99.886	99.853	6.125	100.596	100.379	100.281
5.625	100.388	100.313	100.242	5.625	100.380	100.275	100.242	6.25	100.795	100.578	100.401
5.75	100.737	100.640	100.601	5.75	100.737	100.640	100.601	6.375	100.736	100.644	100.552
5.875	100.552	100.452	100.336	5.875	100.552	100.427	100.150	6.5	101.281	101.189	101.097
6	100.905	100.904	100.788	6	100.905	100.780	100.695	6.625	101.819	101.603	101.637
								6.75	102.117	101.986	101.894
								6.875	101.266	101.174	101.082
								7	101.721	101.629	101.537
								7.125	102.170	102.078	101.986
								7.25	102.417	102.304	102.217
								7.375	101.219	101.155	101.105
								7.5	101.739	101.675	101.625
								7.625	102.243	102.179	102.129
								7.75	102.581	102.518	102.468
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	101.281	101.189	101.097	6.125	100.479	100.244	100.281	4.5	93.776	93.813	93.780
6.625	101.819	101.603	101.637	6.25	100.619	100.522	100.451	4.625	94.258	94.295	94.262
6.75	102.117	101.986	101.894	6.375	100.659	100.403	100.437	4.75	92.906	92.922	92.866
6.875	101.266	101.174	101.082	6.5	101.227	101.002	101.005	4.875	93.376	93.393	93.336
7	101.721	101.629	101.537	6.625	101.819	101.603	101.637	5	93.816	93.832	93.776
7.125	102.170	102.078	101.986	6.75	102.167	102.036	101.944	5.125	94.219	94.235	94.179
7.25	102.417	102.304	102.217	6.875	101.134	100.891	100.918	5.25	95.784	95.692	95.600
7.375	101.219	101.155	101.105	7	101.591	101.446	101.376	5.375	95.913	95.821	95.728
7.5	101.739	101.675	101.625	7.125	102.097	101.984	101.897	5.5	96.353	96.261	96.169
7.625	102.243	102.179	102.129	7.25	102.467	102.354	102.267	5.625	96.808	96.716	96.624
7.75	102.581	102.518	102.468	7.375	101.269	101.205	101.155	5.75	97.395	97.378	97.362
				7.5	101.789	101.725	101.675	5.875	97.729	97.713	97.697
				7.625	102.293	102.229	102.179	6	98.100	98.084	98.068
								6.125	98.452	98.436	98.420

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	101.553	101.461	101.369	6.375	101.553	101.461	101.369	6	100.787	100.570	100.352
6.5	102.058	101.966	101.874	6.5	102.058	101.966	101.874	6.125	101.301	101.084	100.866
6.625	102.491	102.399	102.307	6.625	102.491	102.399	102.307	6.25	101.540	101.428	101.362
6.75	102.854	102.724	102.632	6.75	102.854	102.724	102.632	6.375	101.553	101.461	101.369
6.875	102.516	102.424	102.332	6.875	102.516	102.424	102.332	6.5	102.058	101.966	101.874
7	102.971	102.879	102.787	7	102.971	102.879	102.787	6.625	102.491	102.399	102.307
7.125	103.420	103.328	103.236	7.125	103.420	103.328	103.236	6.75	102.854	102.724	102.632
7.25	103.705	103.591	103.505	7.25	103.705	103.591	103.505	6.875	102.516	102.424	102.332
7.375	102.997	102.917	102.837	7.375	102.997	102.917	102.837	7	102.971	102.879	102.787
7.5	103.402	103.274	103.272	7.5	103.402	103.274	103.272	7.125	103.420	103.328	103.236
7.625	103.843	103.761	103.711	7.625	103.843	103.761	103.711	7.25	103.705	103.591	103.505
7.75	104.213	104.149	104.099	7.75	104.213	104.149	104.099	7.375	103.026	102.917	102.898
7.875	103.059	103.059	103.030					7.5	103.466	103.338	103.336
8	103.178	103.178	103.148					7.625	103.908	103.777	103.775
8.125	103.246	103.246	103.217					7.75	104.213	104.149	104.099
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	96.638	96.575	96.542	4.5	96.638	96.575	96.542	6.625	101.819	101.603	101.637
4.625	97.149	97.086	97.053	4.625	97.149	97.086	97.053	6.75	102.117	101.986	101.894
4.75	97.409	97.325	97.269	4.75	97.409	97.325	97.269	6.875	101.266	101.174	101.082
4.875	97.912	97.828	97.772	4.875	97.912	97.828	97.772	7	101.721	101.629	101.537
5	98.397	98.313	98.257	5	98.397	98.313	98.257	7.125	102.170	102.078	101.986
5.125	98.859	98.775	98.718	5.125	98.859	98.775	98.718	7.25	102.417	102.304	102.217
5.25	99.119	99.014	98.981	5.25	99.119	99.014	98.981	7.375	101.428	101.419	101.382
5.375	99.570	99.465	99.433	5.375	99.570	99.465	99.433	7.5	101.739	101.675	101.625
5.5	99.991	99.886	99.853	5.5	99.991	99.886	99.853	7.625	102.243	102.179	102.129
5.625	100.388	100.313	100.242	5.625	100.380	100.275	100.242	7.75	102.581	102.518	102.468
5.75	100.737	100.640	100.601	5.75	100.737	100.640	100.601	7.875	100.574	100.574	100.545
5.875	100.552	100.452	100.336	5.875	100.552	100.427	100.150	8	100.693	100.693	100.663
6	100.905	100.904	100.788	6	100.905	100.780	100.695	8.125	100.761	100.761	100.732
6.125	101.348	101.343	101.232	6.125	101.348	101.268	101.232				
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	101.281	101.189	101.097	6.125	100.479	100.244	100.281	4.5	93.776	93.813	93.780
6.625	101.819	101.603	101.637	6.25	100.619	100.522	100.451	4.625	94.258	94.295	94.262
6.75	102.117	101.986	101.894	6.375	100.659	100.403	100.437	4.75	92.906	92.922	92.866
6.875	101.266	101.174	101.082	6.5	101.227	101.002	101.005	4.875	93.376	93.393	93.336
7	101.721	101.629	101.537	6.625	101.819	101.603	101.637	5	93.816	93.832	93.776
7.125	102.170	102.078	101.986	6.75	102.167	102.036	101.944	5.125	94.219	94.235	94.179
7.25	102.417	102.304	102.217	6.875	101.134	100.891	100.918	5.25	95.784	95.692	95.600
7.375	101.219	101.155	101.105	7	101.591	101.446	101.376	5.375	95.913	95.821	95.728
7.5	101.739	101.675	101.625	7.125	102.097	101.984	101.897	5.5	96.353	96.261	96.169
7.625	102.243	102.179	102.129	7.25	102.467	102.354	102.267	5.625	96.808	96.716	96.624
7.75	102.581	102.518	102.468	7.375	101.269	101.205	101.155	5.75	97.395	97.378	97.362
				7.5	101.789	101.725	101.675	5.875	97.729	97.713	97.697
				7.625	102.293	102.229	102.179	6	98.100	98.084	98.068
								6.125	98.452	98.436	98.420

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

\*Buydown options and pricing available through PML





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

**YOUR BFF IN WHOLESALE**

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.064	98.820	98.520	6.75	97.564	97.320	97.020
6.875	99.521	99.270	98.970	6.875	98.021	97.770	97.470
7	100.033	99.782	99.482	7	98.533	98.282	97.982
7.125	100.494	100.243	99.943	7.125	98.994	98.743	98.443
7.25	100.926	100.675	100.375	7.25	99.426	99.175	98.875
7.375	101.173	100.866	100.566	7.375	99.673	99.366	99.066
7.5	101.645	101.338	101.038	7.5	100.145	99.838	99.538
7.625	102.066	101.759	101.459	7.625	100.566	100.259	99.959
7.75	102.468	102.161	101.861	7.75	100.968	100.661	100.361
7.875	102.413	102.056	101.756	7.875	100.913	100.556	100.256
8	102.845	102.488	102.188	8	101.345	100.988	100.688
8.125	103.236	102.879	102.579	8.125	101.736	101.379	101.079
8.25	103.608	103.251	102.951	8.25	102.108	101.751	101.451

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.064	96.820	96.520	6.75	95.564	95.320	95.020
6.875	97.521	97.270	96.970	6.875	96.021	95.770	95.470
7	98.033	97.782	97.482	7	96.533	96.282	95.982
7.125	98.494	98.243	97.943	7.125	96.994	96.743	96.443
7.25	98.926	98.675	98.375	7.25	97.426	97.175	96.875
7.375	99.173	98.866	98.566	7.375	97.673	97.366	97.066
7.5	99.645	99.338	99.038	7.5	98.145	97.838	97.538
7.625	100.066	99.759	99.459	7.625	98.566	98.259	97.959
7.75	100.468	100.161	99.861	7.75	98.968	98.661	98.361
7.875	100.413	100.056	99.756	7.875	98.913	98.556	98.256
8	100.845	100.488	100.188	8	99.345	98.988	98.688
8.125	101.236	100.879	100.579	8.125	99.736	99.379	99.079
8.25	101.608	101.251	100.951	8.25	100.108	99.751	99.451

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.314	98.070	97.770	6.75	96.314	96.070	95.770
6.875	98.771	98.520	98.220	6.875	96.771	96.520	96.220
7	99.283	99.032	98.732	7	97.283	97.032	96.732
7.125	99.744	99.493	99.193	7.125	97.744	97.493	97.193
7.25	100.176	99.925	99.625	7.25	98.176	97.925	97.625
7.375	100.423	100.116	99.816	7.375	98.423	98.116	97.816
7.5	100.895	100.588	100.288	7.5	98.895	98.588	98.288
7.625	101.316	101.009	100.709	7.625	99.316	99.009	98.709
7.75	101.718	101.411	101.111	7.75	99.718	99.411	99.111
7.875	101.663	101.306	101.006	7.875	99.663	99.306	99.006
8	102.095	101.738	101.438	8	100.095	99.738	99.438
8.125	102.486	102.129	101.829	8.125	100.486	100.129	99.829
8.25	102.858	102.501	102.201	8.25	100.858	100.501	100.201

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.