



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	91.334	91.141	91.141	4.75	91.334	91.141	91.141	5.125	94.177	94.054	94.054
4.875	92.011	91.824	91.824	4.875	92.011	91.824	91.824	5.25	95.061	94.945	94.945
5	92.666	92.484	92.484	5	92.666	92.484	92.484	5.375	95.871	95.760	95.760
5.125	93.302	93.126	93.126	5.125	93.302	93.126	93.126	5.5	96.547	96.443	96.443
5.25	94.572	94.478	94.428	5.25	94.130	94.014	94.014	5.625	96.991	96.892	96.892
5.375	95.267	95.173	95.123	5.375	94.927	94.817	94.817	5.75	98.297	98.181	98.153
5.5	96.074	95.980	95.931	5.5	95.566	95.461	95.461	5.875	98.845	98.730	98.700
5.625	96.605	96.511	96.461	5.625	96.159	96.060	96.060	6	99.339	99.225	99.195
5.75	97.077	96.990	96.948	5.75	96.825	96.740	96.723	6.125	99.784	99.581	99.570
5.875	97.738	97.651	97.610	5.875	97.428	97.392	97.355	6.25	100.382	100.252	100.215
6	98.442	98.355	98.314	6	98.236	98.137	98.105	6.375	100.861	100.732	100.694
6.125	98.939	98.853	98.811	6.125	98.725	98.600	98.584	6.5	101.303	101.175	101.136
6.25	99.199	99.105	99.055	6.25	99.175	99.090	99.040	6.625	101.676	101.549	101.510
6.375	99.784	99.690	99.640	6.375	99.688	99.628	99.589	6.75	101.382	101.278	101.233
6.5	100.343	100.249	100.199	6.5	100.160	100.097	100.063	6.875	101.842	101.738	101.693
6.625	100.810	100.716	100.667	6.625	100.616	100.541	100.518	7	102.252	102.149	102.103
6.75	101.024	100.923	100.865	6.75	100.978	100.913	100.849	7.125	102.595	102.493	102.446
6.875	101.505	101.404	101.346	6.875	101.418	101.345	101.299	7.25	102.638	102.513	102.462
7	101.981	101.880	101.822	7	101.743	101.692	101.654	7.375	103.109	102.985	102.933
7.125	102.377	102.276	102.218	7.125	102.165	102.099	102.060	7.5	103.435	103.311	103.259
7.25	102.615	102.544	102.467	7.25	102.615	102.544	102.467	7.625	104.001	103.871	103.792
7.375	102.960	102.866	102.816	7.375	102.960	102.844	102.779	7.75	104.380	104.257	104.189
7.5	103.368	103.274	103.224	7.5	103.296	103.187	103.141	7.875	104.819	104.701	104.612
7.625	103.786	103.680	103.630	7.625	103.786	103.676	103.588	8	104.806	104.694	104.600
7.75	104.324	104.212	104.114	7.75	104.324	104.212	104.114				
7.875	104.588	104.470	104.384	7.875	104.588	104.470	104.384				
8	104.857	104.739	104.654	8	104.857	104.739	104.654				
8.125	105.184	105.147	105.026	8.125	105.184	105.147	105.026				
8.25	105.741	105.701	105.592	8.25	105.741	105.701	105.592				
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	95.915	95.731	95.731	4.625	96.116	95.932	95.932	5	91.955	91.826	91.826
4.75	96.284	96.174	96.179	4.75	96.576	96.454	96.477	5.125	92.805	92.683	92.683
4.875	96.737	96.627	96.603	4.875	97.059	96.894	96.881	5.25	94.430	94.264	94.137
5	97.255	97.118	97.080	5	97.592	97.423	97.417	5.375	95.123	94.957	94.830
5.125	97.834	97.671	97.672	5.125	98.098	97.924	97.925	5.5	95.930	95.763	95.636
5.25	98.204	98.036	98.044	5.25	98.453	98.275	98.283	5.625	96.604	96.437	96.310
5.375	98.580	98.451	98.418	5.375	98.875	98.720	98.720	5.75	97.102	96.956	96.850
5.5	99.065	98.897	98.876	5.5	99.242	99.092	99.092	5.875	97.764	97.619	97.513
5.625	99.563	99.390	99.376	5.625	99.650	99.468	99.453	6	98.448	98.301	98.195
5.75	99.898	99.720	99.713	5.75	100.026	99.839	99.838	6.125	98.977	98.831	98.725
5.875	100.285	100.200	100.152	5.875	100.480	100.298	100.292	6.25	99.258	99.142	99.112
6	100.617	100.497	100.449	6	100.709	100.531	100.520	6.375	99.829	99.694	99.675
6.125	100.590	100.455	100.388	6.125	100.910	100.738	100.721	6.5	100.364	100.221	100.170
6.25	100.943	100.864	100.815	6.25	100.816	100.658	100.637	6.625	100.867	100.722	100.618
6.375	101.452	101.373	101.324	6.375	101.192	101.039	101.012	6.75	101.030	100.955	100.911
6.5	101.707	101.628	101.579	6.5	101.447	101.298	101.266	6.875	101.507	101.368	101.342
6.625	101.629	101.501	101.456	6.625	101.599	101.455	101.418	7	101.841	101.677	101.654
6.75	101.973	101.888	101.839	6.75	101.639	101.554	101.506	7.125	102.215	102.050	101.972
6.875	102.466	102.381	102.333	6.875	102.036	101.951	101.903	7.25	102.455	102.286	102.155
7	102.685	102.600	102.551	7	102.254	102.170	102.121	7.375	102.876	102.706	102.572
7.125	102.109	102.024	101.960	7.125	101.875	101.791	101.726	7.5	102.948	102.790	102.710
7.25	102.605	102.521	102.456	7.25	102.271	102.187	102.122	7.625	103.157	102.898	102.836
7.375	103.082	102.997	102.933	7.375	102.652	102.568	102.503	7.75	103.177	103.094	102.974
								7.875	103.393	103.305	103.197

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	96.803	96.695	96.632	5	96.069	96.006	95.943	5.125	94.433	94.370	94.307
5.125	97.158	97.063	97.000	5.125	96.662	96.599	96.536	5.25	94.905	94.842	94.780
5.25	97.501	97.432	97.369	5.25	97.093	97.030	96.967	5.375	95.558	95.495	95.432
5.375	97.832	97.658	97.595	5.375	97.359	97.296	97.233	5.5	96.034	95.971	95.908
5.5	98.153	98.027	97.964	5.5	97.791	97.728	97.665	5.625	96.511	96.448	96.385
5.625	98.465	98.397	98.334	5.625	98.223	98.160	98.097	5.75	96.988	96.925	96.862
5.75	98.830	98.767	98.704	5.75	98.522	98.426	98.363	5.875	97.268	97.205	97.142
5.875	99.056	98.993	98.930	5.875	98.865	98.676	98.613	6	97.729	97.666	97.604
6	99.410	99.347	99.284	6	99.193	99.091	99.028	6.125	98.007	97.944	97.882
6.125	99.619	99.556	99.493	6.125	99.518	99.338	99.275	6.25	98.467	98.404	98.342
6.25	99.826	99.763	99.700	6.25	99.819	99.584	99.521	6.375	98.558	98.495	98.432
6.375	100.059	99.969	99.906	6.375	100.082	99.827	99.764	6.5	98.829	98.766	98.703
6.5	100.255	100.173	100.110	6.5	100.299	100.236	100.173	6.625	99.095	99.032	98.969
6.625	100.420	100.230	100.167	6.625	100.367	100.302	100.239	6.75	99.354	99.291	99.228
6.75	100.574	100.455	100.392	6.75	100.594	100.531	100.468	6.875	99.435	99.372	99.310
6.875	100.714	100.651	100.588	6.875	100.660	100.597	100.534	7	99.527	99.464	99.401
7	100.903	100.840	100.777	7	100.905	100.842	100.779	7.125	99.621	99.558	99.495
7.125	101.099	101.036	100.973	7.125	101.153	101.090	101.027				

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	97.015	96.745	96.682	5	96.201	96.056	95.993	5.125	94.483	94.420	94.357
5.125	97.369	97.113	97.050	5.125	96.712	96.649	96.586	5.25	94.955	94.892	94.829
5.25	97.712	97.482	97.419	5.25	97.143	97.080	97.017	5.375	95.608	95.545	95.482
5.375	98.042	97.708	97.645	5.375	97.559	97.346	97.283	5.5	96.084	96.021	95.958
5.5	98.364	98.077	98.014	5.5	97.964	97.778	97.715	5.625	96.561	96.498	96.435
5.625	98.675	98.447	98.384	5.625	98.354	98.210	98.147	5.75	97.038	96.975	96.912
5.75	98.969	98.817	98.754	5.75	98.725	98.476	98.413	5.875	97.318	97.255	97.192
5.875	99.246	99.043	98.980	5.875	99.068	98.726	98.663	6	97.779	97.716	97.653
6	99.513	99.397	99.334	6	99.394	99.141	99.078	6.125	98.057	97.994	97.931
6.125	99.774	99.606	99.543	6.125	99.719	99.388	99.325	6.25	98.517	98.454	98.391
6.25	100.031	99.813	99.750	6.25	100.020	99.634	99.571	6.375	98.608	98.545	98.482
6.375	100.272	100.019	99.956	6.375	100.283	99.877	99.814	6.5	98.879	98.816	98.753
6.5	100.469	100.223	100.160	6.5	100.461	100.286	100.223	6.625	99.145	99.082	99.019
6.625	100.636	100.280	100.217	6.625	100.568	100.352	100.289	6.75	99.404	99.341	99.278
6.75	100.793	100.505	100.442	6.75	100.650	100.581	100.518	6.875	99.485	99.422	99.359
6.875	100.924	100.701	100.638	6.875	100.710	100.647	100.584	7	99.577	99.514	99.451
7	100.953	100.890	100.827	7	100.955	100.892	100.829	7.125	99.671	99.608	99.545

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	93.332	93.286	93.271	4.5	93.332	93.286	93.271	5	95.730	95.661	95.617
4.625	93.988	93.942	93.928	4.625	93.988	93.942	93.928	5.125	96.386	96.317	96.273
4.75	94.644	94.598	94.584	4.75	94.644	94.598	94.584	5.25	97.299	97.283	97.266
4.875	95.074	95.017	94.995	4.875	95.074	95.005	94.961	5.375	97.847	97.831	97.814
5	95.730	95.661	95.617	5	95.730	95.661	95.617	5.5	98.403	98.386	98.369
5.125	96.386	96.317	96.273	5.125	96.386	96.317	96.273	5.625	98.985	98.930	98.913
5.25	97.299	97.283	97.266	5.25	97.299	97.283	97.266	5.75	99.749	99.696	99.659
5.375	97.854	97.831	97.814	5.375	97.847	97.831	97.814	5.875	100.087	99.869	99.652
5.5	98.436	98.386	98.369	5.5	98.403	98.386	98.369	6	100.609	100.392	100.301
5.625	98.996	98.932	98.913	5.625	98.985	98.930	98.913	6.125	101.148	101.031	100.977
5.75	99.749	99.696	99.659	5.75	99.749	99.696	99.659	6.25	101.774	101.696	101.642
5.875	100.087	99.869	99.717	5.875	100.087	99.869	99.652	6.375	101.566	101.490	101.415
6	100.609	100.392	100.301	6	100.609	100.392	100.301	6.5	102.132	102.016	101.949
6.125	101.148	101.031	100.977	6.125	101.148	101.031	100.977	6.625	102.665	102.549	102.487
6.25	101.774	101.696	101.642	6.25	101.774	101.696	101.642	6.75	103.163	103.047	102.959
6.375	101.645	101.513	101.471	6.375	101.645	101.513	101.471	6.875	102.895	102.786	102.735
6.5	102.202	102.072	102.028	6.5	102.202	102.072	102.028	7	103.434	103.327	103.275
6.625	102.718	102.588	102.544	6.625	102.718	102.588	102.544	7.125	103.895	103.788	103.735
6.75	103.163	103.047	102.959	6.75	103.163	103.047	102.959	7.25	104.016	103.900	103.812
6.875	102.953	102.845	102.794	6.875	102.953	102.845	102.794	7.375	103.596	103.516	103.435
7	103.477	103.369	103.318	7	103.477	103.369	103.318	7.5	103.899	103.819	103.742
7.125	103.920	103.813	103.760	7.125	103.920	103.813	103.760	7.625	104.389	104.354	104.293
7.25	104.016	103.900	103.812	7.25	104.016	103.900	103.812	7.75	104.729	104.660	104.601
7.375	103.842	103.778	103.732	7.375	103.596	103.516	103.435				
7.5	104.330	104.267	104.221	7.5	103.899	103.856	103.796				

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	95.374	95.256	95.251	4.25	95.374	95.256	95.251	4.75	93.358	93.222	93.181
4.375	95.945	95.827	95.821	4.375	95.945	95.827	95.821	4.875	94.088	93.952	93.910
4.5	96.513	96.395	96.389	4.5	96.513	96.395	96.389	5	94.813	94.677	94.635
4.625	97.079	96.961	96.955	4.625	97.079	96.961	96.955	5.125	95.633	95.497	95.455
4.75	97.390	97.254	97.223	4.75	97.390	97.211	97.189	5.25	96.545	96.481	96.437
4.875	97.953	97.775	97.753	4.875	97.953	97.775	97.753	5.375	97.437	97.305	97.282
5	98.511	98.333	98.310	5	98.511	98.333	98.310	5.5	98.011	97.879	97.855
5.125	99.060	98.882	98.859	5.125	99.060	98.882	98.859	5.625	98.567	98.437	98.412
5.25	99.137	99.004	98.952	5.25	99.129	98.985	98.952	5.75	98.962	98.852	98.761
5.375	99.672	99.484	99.442	5.375	99.672	99.481	99.442	5.875	99.581	99.442	99.408
5.5	100.199	100.007	99.968	5.5	100.199	100.007	99.968	6	100.116	99.978	99.943
5.625	100.703	100.512	100.473	5.625	100.703	100.512	100.473	6.125	100.690	100.612	100.550
5.75	100.791	100.706	100.658	5.75	100.791	100.706	100.658	6.25	100.922	100.785	100.749
5.875	100.640	100.588	100.552	5.875	100.525	100.383	100.328	6.375	100.982	100.851	100.808
6	101.119	101.067	101.031	6	100.993	100.851	100.795	6.5	101.471	101.388	101.311
								6.625	102.098	102.073	101.996
								6.75	102.126	102.010	101.922
								6.875	101.594	101.486	101.436
								7	102.055	101.948	101.897
								7.125	102.505	102.415	102.347
								7.25	102.353	102.237	102.149

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	96.317	96.204	96.159	5	94.813	94.677	94.635	4.5	93.794	93.755	93.625
5.375	97.437	97.305	97.282	5.125	95.633	95.497	95.455	4.625	94.355	94.317	94.186
5.5	98.011	97.879	97.855	5.25	96.317	96.204	96.159	4.75	94.286	94.234	94.203
5.625	98.567	98.437	98.412	5.375	97.420	97.288	97.265	4.875	94.767	94.714	94.684
5.75	98.904	98.775	98.749	5.5	97.952	97.821	97.796	5	95.247	95.195	95.164
5.875	99.581	99.442	99.408	5.625	98.533	98.420	98.375	5.125	95.727	95.675	95.644
6	100.116	99.978	99.943	5.75	98.929	98.789	98.756	5.25	96.117	95.984	95.882
6.125	100.690	100.612	100.550	5.875	99.587	99.448	99.414	5.375	96.597	96.464	96.362
6.25	100.922	100.785	100.749	6	100.092	99.953	99.919	5.5	97.076	96.943	96.841
6.375	100.982	100.851	100.808	6.125	100.690	100.612	100.550	5.625	97.555	97.421	97.320
6.5	101.471	101.388	101.311	6.25	100.859	100.722	100.685	5.75	97.309	97.267	97.225
6.625	102.098	102.073	101.996	6.375	101.013	100.881	100.839	5.875	97.630	97.588	97.546
6.75	102.126	102.010	101.922	6.5	101.486	101.388	101.312	6	98.099	98.047	98.011
6.875	101.594	101.486	101.436	6.625	102.098	102.073	101.996	6.125	98.578	98.525	98.490

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	97.299	97.283	97.266	5.25	97.299	97.283	97.266	5.25	97.299	97.283	97.266
5.375	97.847	97.831	97.814	5.375	97.847	97.831	97.814	5.375	97.847	97.831	97.814
5.5	98.403	98.386	98.369	5.5	98.403	98.386	98.369	5.5	98.403	98.386	98.369
5.625	98.985	98.930	98.913	5.625	98.985	98.930	98.913	5.625	98.985	98.930	98.913
5.75	99.749	99.696	99.659	5.75	99.749	99.696	99.659	5.75	99.749	99.696	99.659
5.875	100.087	99.869	99.652	5.875	100.087	99.869	99.652	5.875	100.087	99.869	99.652
6	100.609	100.392	100.301	6	100.609	100.392	100.301	6	100.609	100.392	100.301
6.125	101.148	101.031	100.977	6.125	101.148	101.031	100.977	6.125	101.148	101.031	100.977
6.25	101.774	101.696	101.642	6.25	101.774	101.696	101.642	6.25	101.774	101.696	101.642
6.375	101.645	101.513	101.471	6.375	101.645	101.513	101.471	6.375	101.566	101.490	101.415
6.5	102.202	102.072	102.028	6.5	102.202	102.072	102.028	6.5	102.132	102.016	101.949
6.625	102.718	102.588	102.544	6.625	102.718	102.588	102.544	6.625	102.665	102.549	102.487
6.75	103.163	103.047	102.959	6.75	103.163	103.047	102.959	6.75	103.163	103.047	102.959
6.875	102.953	102.845	102.794	6.875	102.953	102.845	102.794	6.875	102.895	102.786	102.735
7	103.477	103.369	103.318	7	103.477	103.369	103.318	7	103.434	103.327	103.275
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	96.513	96.395	96.389	4.25	95.374	95.256	95.251	5.25	96.317	96.204	96.159
4.625	97.079	96.961	96.955	4.375	95.945	95.827	95.821	5.375	97.437	97.305	97.282
4.75	97.390	97.211	97.189	4.5	96.513	96.395	96.389	5.5	98.011	97.879	97.855
4.875	97.953	97.775	97.753	4.625	97.079	96.961	96.955	5.625	98.567	98.437	98.412
5	98.511	98.333	98.310	4.75	97.390	97.211	97.189	5.75	98.904	98.775	98.749
5.125	99.060	98.882	98.859	4.875	97.953	97.775	97.753	5.875	99.581	99.442	99.408
5.25	99.129	98.985	98.952	5	98.511	98.333	98.310	6	100.116	99.978	99.943
5.375	99.672	99.481	99.442	5.125	99.060	98.882	98.859	6.125	100.690	100.612	100.550
5.5	100.199	100.007	99.968	5.25	99.129	98.985	98.952	6.25	100.922	100.785	100.749
5.625	100.703	100.512	100.473	5.375	99.672	99.481	99.442	6.375	100.982	100.851	100.808
5.75	100.791	100.706	100.658	5.5	100.199	100.007	99.968	6.5	101.471	101.388	101.311
5.875	100.525	100.383	100.328	5.625	100.703	100.512	100.473	6.625	102.098	102.073	101.996
6	100.993	100.851	100.795	5.75	100.791	100.706	100.658	6.75	102.126	102.010	101.922
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	96.317	96.204	96.159	5.25	96.317	96.204	96.159	4.5	93.794	93.755	93.625
5.375	97.437	97.305	97.282	5.375	97.066	96.952	96.908	4.625	94.355	94.317	94.186
5.5	98.011	97.879	97.855	5.5	97.778	97.665	97.620	4.75	93.095	92.997	92.872
5.625	98.567	98.437	98.412	5.625	98.533	98.420	98.375	4.875	93.651	93.553	93.331
5.75	98.904	98.775	98.749	5.75	98.715	98.630	98.571	5	94.197	94.099	93.876
5.875	99.581	99.442	99.408	5.875	99.315	99.187	99.125	5.125	94.726	94.628	94.405
6	100.116	99.978	99.943	6	100.009	99.881	99.819	5.25	95.752	95.693	95.635
6.125	100.690	100.612	100.550	6.125	100.690	100.612	100.550	5.375	95.875	95.817	95.758
6.25	100.922	100.785	100.749	6.25	100.637	100.537	100.464	5.5	96.309	96.251	96.192
6.375	100.982	100.851	100.808	6.375	100.788	100.703	100.626	5.625	96.751	96.692	96.634
6.5	101.471	101.388	101.311	6.5	101.463	101.388	101.311	5.75	97.309	97.267	97.225
6.625	102.098	102.073	101.996	6.625	102.098	102.073	101.996	5.875	97.630	97.588	97.546
6.75	102.126	102.010	101.922	6.75	102.176	102.060	101.972	6	97.991	97.949	97.907
6.875	101.594	101.486	101.436	6.875	101.339	101.318	101.196	6.125	98.331	98.290	98.248

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	96.286	96.217	96.173	5.125	96.286	96.217	96.173	4.75	94.544	94.498	94.484
5.25	97.199	97.183	97.166	5.25	97.199	97.183	97.166	4.875	94.974	94.905	94.861
5.375	97.747	97.731	97.714	5.375	97.747	97.731	97.714	5	95.630	95.561	95.517
5.5	98.303	98.286	98.269	5.5	98.303	98.286	98.269	5.125	96.286	96.217	96.173
5.625	98.885	98.830	98.813	5.625	98.885	98.830	98.813	5.25	97.199	97.183	97.166
5.75	99.521	99.436	99.378	5.75	99.521	99.436	99.378	5.375	97.747	97.731	97.714
5.875	99.987	99.769	99.552	5.875	99.987	99.769	99.552	5.5	98.303	98.286	98.269
6	100.509	100.292	100.201	6	100.509	100.292	100.201	5.625	98.885	98.830	98.813
6.125	101.048	100.830	100.754	6.125	101.048	100.830	100.754	5.75	99.521	99.436	99.378
6.25	101.499	101.343	101.277	6.25	101.499	101.343	101.277	5.875	99.987	99.769	99.552
6.375	101.466	101.390	101.315	6.375	101.466	101.390	101.315	6	100.509	100.292	100.201
6.5	101.991	101.915	101.840	6.5	101.991	101.915	101.840	6.125	101.048	100.830	100.754
6.625	102.430	102.355	102.279	6.625	102.430	102.355	102.279	6.25	101.499	101.343	101.277
6.75	102.888	102.772	102.684	6.75	102.888	102.772	102.684	6.375	101.466	101.390	101.315
6.875	102.362	102.346	102.330	6.875	102.362	102.346	102.330	6.5	101.991	101.915	101.840
7	102.822	102.806	102.790	7	102.822	102.806	102.790	6.625	102.430	102.355	102.279
7.125	103.279	103.249	103.233	7.125	103.279	103.249	103.233	6.75	102.888	102.772	102.684
7.25	103.697	103.581	103.493	7.25	103.697	103.581	103.493	6.875	102.362	102.346	102.330
7.375	103.496	103.416	103.335	7.375	103.496	103.416	103.335	7	102.822	102.806	102.790
7.5	103.799	103.719	103.638	7.5	103.799	103.719	103.638	7.125	103.279	103.249	103.233
7.625	104.142	104.062	103.981	7.625	104.142	104.062	103.981	7.25	103.697	103.581	103.493
7.75	104.179	104.110	104.051	7.75	104.179	104.110	104.051	7.375	103.496	103.416	103.335
7.875	103.258	103.223	103.180					7.5	103.799	103.719	103.638
8	103.377	103.342	103.298					7.625	104.142	104.062	103.981
8.125	103.445	103.410	103.367					7.75	104.179	104.110	104.051
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	95.361	95.223	95.217	4.25	95.361	95.223	95.217	4.875	93.958	93.683	93.741
4.375	95.888	95.750	95.744	4.375	95.888	95.750	95.744	5	94.674	94.398	94.456
4.5	96.407	96.269	96.263	4.5	96.407	96.269	96.263	5.125	95.435	95.159	95.218
4.625	96.914	96.776	96.770	4.625	96.914	96.776	96.770	5.25	96.295	96.041	96.096
4.75	97.353	97.155	97.133	4.75	97.353	97.155	97.133	5.375	96.955	96.863	96.846
4.875	97.854	97.655	97.633	4.875	97.854	97.655	97.633	5.5	97.609	97.393	97.410
5	98.336	98.137	98.115	5	98.336	98.137	98.115	5.625	98.356	98.103	98.158
5.125	98.795	98.597	98.575	5.125	98.795	98.597	98.575	5.75	98.778	98.560	98.421
5.25	99.049	98.885	98.852	5.25	99.049	98.885	98.852	5.875	99.472	99.254	99.037
5.375	99.500	99.288	99.249	5.375	99.500	99.288	99.249	6	99.914	99.697	99.585
5.5	99.920	99.708	99.669	5.5	99.920	99.708	99.669	6.125	100.444	100.166	100.204
5.625	100.307	100.095	100.056	5.625	100.307	100.095	100.056	6.25	100.576	100.387	100.314
5.75	100.691	100.606	100.558	5.75	100.691	100.606	100.558	6.375	100.711	100.635	100.560
5.875	100.363	100.291	100.161	5.875	100.278	100.142	100.093	6.5	101.276	101.200	101.125
6	100.815	100.742	100.637	6	100.764	100.685	100.637	6.625	101.824	101.640	101.662
								6.75	102.026	101.910	101.822
								6.875	101.095	101.065	101.049
								7	101.553	101.525	101.509
								7.125	101.984	101.968	101.952
								7.25	102.253	102.137	102.049
								7.375	101.190	101.121	101.063
								7.5	101.709	101.640	101.581
								7.625	102.211	102.142	102.083
								7.75	102.547	102.478	102.420
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	101.276	101.200	101.125	6.125	100.444	100.166	100.204	4.5	93.665	93.627	93.496
6.625	101.824	101.640	101.662	6.25	100.537	100.437	100.364	4.625	94.142	94.104	93.973
6.75	102.026	101.910	101.822	6.375	100.658	100.434	100.456	4.75	93.048	92.950	92.772
6.875	101.095	101.065	101.049	6.5	101.231	101.006	101.029	4.875	93.514	93.415	93.193
7	101.553	101.525	101.509	6.625	101.824	101.640	101.662	5	93.948	93.850	93.628
7.125	101.984	101.968	101.952	6.75	102.076	101.960	101.872	5.125	94.347	94.248	94.026
7.25	102.253	102.137	102.049	6.875	101.095	100.924	100.902	5.25	95.652	95.593	95.535
7.375	101.190	101.121	101.063	7	101.553	101.382	101.360	5.375	95.775	95.717	95.658
7.5	101.709	101.640	101.581	7.125	101.935	101.819	101.731	5.5	96.209	96.151	96.092
7.625	102.211	102.142	102.083	7.25	102.303	102.187	102.099	5.625	96.651	96.592	96.534
7.75	102.547	102.478	102.420	7.375	101.240	101.171	101.113	5.75	97.209	97.167	97.125
				7.5	101.759	101.690	101.631	5.875	97.530	97.488	97.446
				7.625	102.261	102.192	102.133	6	97.891	97.849	97.807
								6.125	98.231	98.190	98.148

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	101.466	101.390	101.315	6.375	101.466	101.390	101.315	6	100.509	100.292	100.201
6.5	101.991	101.915	101.840	6.5	101.991	101.915	101.840	6.125	101.048	100.830	100.754
6.625	102.430	102.355	102.279	6.625	102.430	102.355	102.279	6.25	101.499	101.343	101.277
6.75	102.888	102.772	102.684	6.75	102.888	102.772	102.684	6.375	101.466	101.390	101.315
6.875	102.362	102.346	102.330	6.875	102.362	102.346	102.330	6.5	101.991	101.915	101.840
7	102.822	102.806	102.790	7	102.822	102.806	102.790	6.625	102.430	102.355	102.279
7.125	103.279	103.249	103.233	7.125	103.279	103.249	103.233	6.75	102.888	102.772	102.684
7.25	103.697	103.581	103.493	7.25	103.697	103.581	103.493	6.875	102.362	102.346	102.330
7.375	103.496	103.416	103.335	7.375	103.496	103.416	103.335	7	102.822	102.806	102.790
7.5	103.799	103.719	103.638	7.5	103.799	103.719	103.638	7.125	103.279	103.249	103.233
7.625	104.142	104.062	103.981	7.625	104.142	104.062	103.981	7.25	103.697	103.581	103.493
7.75	104.179	104.110	104.051	7.75	104.179	104.110	104.051	7.375	103.496	103.416	103.335
7.875	103.258	103.223	103.180					7.5	103.799	103.719	103.638
8	103.377	103.342	103.298					7.625	104.142	104.062	103.981
8.125	103.445	103.410	103.367					7.75	104.179	104.110	104.051
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	96.407	96.269	96.263	4.5	96.407	96.269	96.263	6.625	101.824	101.640	101.662
4.625	96.914	96.776	96.770	4.625	96.914	96.776	96.770	6.75	102.026	101.910	101.822
4.75	97.353	97.155	97.133	4.75	97.353	97.155	97.133	6.875	101.095	101.065	101.049
4.875	97.854	97.655	97.633	4.875	97.854	97.655	97.633	7	101.553	101.525	101.509
5	98.336	98.137	98.115	5	98.336	98.137	98.115	7.125	101.984	101.968	101.952
5.125	98.795	98.597	98.575	5.125	98.795	98.597	98.575	7.25	102.253	102.137	102.049
5.25	99.049	98.885	98.852	5.25	99.049	98.885	98.852	7.375	101.313	101.277	101.277
5.375	99.500	99.288	99.249	5.375	99.500	99.288	99.249	7.5	101.709	101.640	101.581
5.5	99.920	99.708	99.669	5.5	99.920	99.708	99.669	7.625	102.211	102.142	102.083
5.625	100.307	100.095	100.056	5.625	100.307	100.095	100.056	7.75	102.547	102.478	102.420
5.75	100.691	100.606	100.558	5.75	100.691	100.606	100.558	7.875	100.783	100.748	100.705
5.875	100.363	100.291	100.161	5.875	100.278	100.142	100.093	8	100.902	100.867	100.823
6	100.815	100.742	100.637	6	100.764	100.685	100.637	8.125	100.970	100.935	100.892
6.125	101.301	101.221	101.173	6.125	101.301	101.221	101.173				
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	101.276	101.200	101.125	6.125	100.444	100.166	100.204	4.5	93.665	93.627	93.496
6.625	101.824	101.640	101.662	6.25	100.537	100.437	100.364	4.625	94.142	94.104	93.973
6.75	102.026	101.910	101.822	6.375	100.658	100.434	100.456	4.75	93.048	92.950	92.772
6.875	101.095	101.065	101.049	6.5	101.231	101.006	101.029	4.875	93.514	93.415	93.193
7	101.553	101.525	101.509	6.625	101.824	101.640	101.662	5	93.948	93.850	93.628
7.125	101.984	101.968	101.952	6.75	102.076	101.960	101.872	5.125	94.347	94.248	94.026
7.25	102.253	102.137	102.049	6.875	101.095	100.924	100.902	5.25	95.652	95.593	95.535
7.375	101.190	101.121	101.063	7	101.553	101.382	101.360	5.375	95.775	95.717	95.658
7.5	101.709	101.640	101.581	7.125	101.935	101.819	101.731	5.5	96.209	96.151	96.092
7.625	102.211	102.142	102.083	7.25	102.303	102.187	102.099	5.625	96.651	96.592	96.534
7.75	102.547	102.478	102.420	7.375	101.240	101.171	101.113	5.75	97.209	97.167	97.125
				7.5	101.759	101.690	101.631	5.875	97.530	97.488	97.446
				7.625	102.261	102.192	102.133	6	97.891	97.849	97.807
								6.125	98.231	98.190	98.148

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	99.102	98.924	98.624	6.75	97.602	97.424	97.124
6.875	99.564	99.386	99.086	6.875	98.064	97.886	97.586
7	100.076	99.898	99.598	7	98.576	98.398	98.098
7.125	100.537	100.359	100.059	7.125	99.037	98.859	98.559
7.25	100.969	100.791	100.491	7.25	99.469	99.291	98.991
7.375	101.238	101.001	100.701	7.375	99.738	99.501	99.201
7.5	101.710	101.473	101.173	7.5	100.210	99.973	99.673
7.625	102.131	101.894	101.594	7.625	100.631	100.394	100.094
7.75	102.533	102.296	101.996	7.75	101.033	100.796	100.496
7.875	102.318	102.023	101.723	7.875	100.818	100.523	100.223
8	102.750	102.455	102.155	8	101.250	100.955	100.655
8.125	103.141	102.846	102.546	8.125	101.641	101.346	101.046
8.25	103.513	103.218	102.918	8.25	102.013	101.718	101.418

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.102	96.924	96.624	6.75	95.602	95.424	95.124
6.875	97.564	97.386	97.086	6.875	96.064	95.886	95.586
7	98.076	97.898	97.598	7	96.576	96.398	96.098
7.125	98.537	98.359	98.059	7.125	97.037	96.859	96.559
7.25	98.969	98.791	98.491	7.25	97.469	97.291	96.991
7.375	99.238	99.001	98.701	7.375	97.738	97.501	97.201
7.5	99.710	99.473	99.173	7.5	98.210	97.973	97.673
7.625	100.131	99.894	99.594	7.625	98.631	98.394	98.094
7.75	100.533	100.296	99.996	7.75	99.033	98.796	98.496
7.875	100.318	100.023	99.723	7.875	98.818	98.523	98.223
8	100.750	100.455	100.155	8	99.250	98.955	98.655
8.125	101.141	100.846	100.546	8.125	99.641	99.346	99.046
8.25	101.513	101.218	100.918	8.25	100.013	99.718	99.418

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.352	98.174	97.874	6.75	96.352	96.174	95.874
6.875	98.814	98.636	98.336	6.875	96.814	96.636	96.336
7	99.326	99.148	98.848	7	97.326	97.148	96.848
7.125	99.787	99.609	99.309	7.125	97.787	97.609	97.309
7.25	100.219	100.041	99.741	7.25	98.219	98.041	97.741
7.375	100.488	100.251	99.951	7.375	98.488	98.251	97.951
7.5	100.960	100.723	100.423	7.5	98.960	98.723	98.423
7.625	101.381	101.144	100.844	7.625	99.381	99.144	98.844
7.75	101.783	101.546	101.246	7.75	99.783	99.546	99.246
7.875	101.568	101.273	100.973	7.875	99.568	99.273	98.973
8	102.000	101.705	101.405	8	100.000	99.705	99.405
8.125	102.391	102.096	101.796	8.125	100.391	100.096	99.796
8.25	102.763	102.468	102.168	8.25	100.763	100.468	100.168

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.