



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



YOUR BFF IN WHOLESALE

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	91.362	91.362	91.027	4.75	91.362	91.362	91.027	5.125	94.159	94.159	94.010
4.875	92.041	92.041	91.711	4.875	92.041	92.041	91.711	5.25	95.055	95.055	94.911
5	92.700	92.700	92.538	5	92.700	92.700	92.538	5.375	95.840	95.840	95.701
5.125	93.278	93.278	93.109	5.125	93.278	93.278	93.109	5.5	96.540	96.540	96.405
5.25	94.705	94.572	94.503	5.25	94.129	94.129	93.985	5.625	96.876	96.876	96.786
5.375	95.395	95.262	95.193	5.375	94.897	94.897	94.758	5.75	98.461	98.397	98.319
5.5	96.192	96.059	95.991	5.5	95.550	95.550	95.416	5.875	99.020	98.956	98.878
5.625	96.726	96.593	96.525	5.625	96.103	96.103	95.973	6	99.523	99.459	99.381
5.75	97.182	97.091	97.056	5.75	96.985	96.938	96.849	6.125	99.994	99.908	99.824
5.875	97.846	97.754	97.720	5.875	97.586	97.539	97.450	6.25	100.595	100.511	100.425
6	98.562	98.471	98.437	6	98.332	98.280	98.226	6.375	101.083	101.000	100.914
6.125	99.068	98.977	98.943	6.125	98.810	98.759	98.703	6.5	101.533	101.449	101.365
6.25	99.308	99.222	99.166	6.25	99.308	99.222	99.161	6.625	101.908	101.825	101.741
6.375	99.898	99.798	99.757	6.375	99.835	99.782	99.716	6.75	101.626	101.522	101.470
6.5	100.457	100.358	100.317	6.5	100.310	100.270	100.203	6.875	102.093	101.989	101.938
6.625	100.938	100.838	100.797	6.625	100.773	100.714	100.638	7	102.509	102.406	102.354
6.75	101.164	101.064	100.998	6.75	101.164	101.064	100.988	7.125	102.854	102.751	102.699
6.875	101.648	101.540	101.492	6.875	101.557	101.474	101.390	7.25	102.893	102.771	102.705
7	102.144	102.035	101.988	7	101.965	101.906	101.816	7.375	103.369	103.247	103.181
7.125	102.555	102.447	102.399	7.125	102.332	102.254	102.167	7.5	103.699	103.577	103.512
7.25	102.816	102.700	102.608	7.25	102.816	102.700	102.608	7.625	104.164	104.086	104.003
7.375	103.204	103.079	103.018	7.375	103.179	103.073	102.976	7.75	104.528	104.387	104.383
7.5	103.645	103.507	103.434	7.5	103.538	103.411	103.322	7.875	104.903	104.787	104.758
7.625	104.089	103.923	103.827	7.625	104.035	103.888	103.786	8	104.974	104.880	104.811
7.75	104.555	104.415	104.309	7.75	104.555	104.415	104.309				
7.875	104.840	104.708	104.598	7.875	104.840	104.708	104.598				
8	105.101	104.969	104.860	8	105.101	104.969	104.860				
8.125	105.416	105.265	105.157	8.125	105.416	105.265	105.157				
8.25	105.942	105.785	105.665	8.25	105.942	105.785	105.665				

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	95.912	95.853	95.753	4.625	96.050	95.991	95.891	5	91.964	91.964	91.809
4.75	96.476	96.436	96.421	4.75	96.755	96.732	96.712	5.125	92.783	92.783	92.634
4.875	96.936	96.895	96.883	4.875	97.222	97.162	97.139	5.25	94.560	94.382	94.270
5	97.425	97.362	97.335	5	97.752	97.698	97.671	5.375	95.251	95.073	94.961
5.125	97.987	97.949	97.918	5.125	98.249	98.201	98.170	5.5	96.049	95.871	95.759
5.25	98.354	98.323	98.288	5.25	98.600	98.559	98.524	5.625	96.729	96.550	96.438
5.375	98.778	98.752	98.740	5.375	98.999	98.938	98.908	5.75	97.182	97.027	96.935
5.5	99.197	99.136	99.124	5.5	99.374	99.318	99.293	5.875	97.846	97.690	97.599
5.625	99.698	99.643	99.596	5.625	99.785	99.719	99.673	6	98.541	98.384	98.329
5.75	100.033	99.984	99.934	5.75	100.105	100.046	99.995	6.125	99.078	98.923	98.831
5.875	100.345	100.302	100.280	5.875	100.404	100.351	100.297	6.25	99.380	99.294	99.253
6	100.751	100.709	100.654	6	100.721	100.668	100.614	6.375	99.930	99.857	99.811
6.125	100.798	100.725	100.663	6.125	100.827	100.795	100.716	6.5	100.463	100.357	100.310
6.25	101.100	101.033	100.967	6.25	101.002	100.925	100.859	6.625	100.979	100.824	100.741
6.375	101.381	101.320	101.250	6.375	101.275	101.203	101.134	6.75	101.230	101.130	101.073
6.5	101.773	101.712	101.642	6.5	101.594	101.523	101.453	6.875	101.658	101.575	101.511
6.625	102.004	101.912	101.835	6.625	101.731	101.630	101.553	7	102.064	101.921	101.850
6.75	102.260	102.174	102.093	6.75	101.993	101.898	101.817	7.125	102.375	102.237	102.170
6.875	102.491	102.411	102.327	6.875	102.236	102.147	102.062	7.25	102.648	102.466	102.354
7	102.810	102.731	102.647	7	102.537	102.448	102.363	7.375	103.083	102.900	102.785
7.125	102.030	101.967	101.926	7.125	101.796	101.734	101.693	7.5	103.505	103.319	103.201
7.25	102.526	102.464	102.423	7.25	102.192	102.130	102.089	7.625	103.271	103.103	103.099
7.375	103.004	102.942	102.901	7.375	102.573	102.511	102.470	7.75	103.339	103.152	103.067
								7.875	103.567	103.387	103.298

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	96.838	96.775	96.712	5	96.136	96.073	96.010	5.125	94.498	94.435	94.372
5.125	97.204	97.141	97.078	5.125	96.726	96.663	96.600	5.25	94.969	94.906	94.843
5.25	97.571	97.508	97.445	5.25	97.155	97.092	97.029	5.375	95.618	95.555	95.493
5.375	97.796	97.733	97.670	5.375	97.419	97.356	97.293	5.5	96.092	96.029	95.966
5.5	98.163	98.100	98.037	5.5	97.849	97.786	97.723	5.625	96.567	96.504	96.441
5.625	98.530	98.467	98.404	5.625	98.279	98.216	98.153	5.75	97.043	96.980	96.917
5.75	98.898	98.835	98.772	5.75	98.544	98.481	98.418	5.875	97.323	97.260	97.197
5.875	99.123	99.060	98.997	5.875	98.794	98.731	98.668	6	97.782	97.719	97.657
6	99.476	99.413	99.350	6	99.208	99.145	99.082	6.125	98.059	97.996	97.934
6.125	99.684	99.621	99.558	6.125	99.454	99.391	99.328	6.25	98.517	98.454	98.392
6.25	99.890	99.827	99.764	6.25	99.698	99.635	99.572	6.375	98.607	98.544	98.482
6.375	100.095	100.032	99.969	6.375	99.940	99.877	99.814	6.5	98.878	98.815	98.752
6.5	100.298	100.235	100.172	6.5	100.348	100.285	100.222	6.625	99.143	99.080	99.018
6.625	100.354	100.291	100.228	6.625	100.414	100.351	100.288	6.75	99.401	99.338	99.276
6.75	100.578	100.515	100.452	6.75	100.642	100.579	100.516	6.875	99.481	99.418	99.356
6.875	100.774	100.711	100.648	6.875	100.707	100.644	100.581	7	99.571	99.508	99.445
7	100.962	100.899	100.836	7	100.949	100.886	100.823	7.125	99.664	99.601	99.539
7.125	101.155	101.092	101.029	7.125	101.195	101.132	101.069				

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.888	96.825	96.762	5	96.186	96.123	96.060	5.125	94.548	94.485	94.422
5.125	97.254	97.191	97.128	5.125	96.776	96.713	96.650	5.25	95.019	94.956	94.893
5.25	97.621	97.558	97.495	5.25	97.205	97.142	97.079	5.375	95.668	95.605	95.542
5.375	97.846	97.783	97.720	5.375	97.469	97.406	97.343	5.5	96.142	96.079	96.016
5.5	98.213	98.150	98.087	5.5	97.899	97.836	97.773	5.625	96.617	96.554	96.491
5.625	98.580	98.517	98.454	5.625	98.329	98.266	98.203	5.75	97.093	97.030	96.967
5.75	98.948	98.885	98.822	5.75	98.594	98.531	98.468	5.875	97.373	97.310	97.247
5.875	99.173	99.110	99.047	5.875	98.844	98.781	98.718	6	97.832	97.769	97.706
6	99.526	99.463	99.400	6	99.258	99.195	99.132	6.125	98.109	98.046	97.983
6.125	99.734	99.671	99.608	6.125	99.504	99.441	99.378	6.25	98.567	98.504	98.441
6.25	99.940	99.877	99.814	6.25	99.748	99.685	99.622	6.375	98.657	98.594	98.531
6.375	100.145	100.082	100.019	6.375	99.990	99.927	99.864	6.5	98.928	98.865	98.802
6.5	100.348	100.285	100.222	6.5	100.398	100.335	100.272	6.625	99.193	99.130	99.067
6.625	100.404	100.341	100.278	6.625	100.464	100.401	100.338	6.75	99.451	99.388	99.325
6.75	100.628	100.565	100.502	6.75	100.692	100.629	100.566	6.875	99.531	99.468	99.405
6.875	100.824	100.761	100.698	6.875	100.757	100.694	100.631	7	99.621	99.558	99.495
7	101.012	100.949	100.886	7	100.999	100.936	100.873	7.125	99.714	99.651	99.588

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



YOUR BFF IN WHOLESALE

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	93.338	93.294	93.279	4.5	93.338	93.294	93.279	5	95.870	95.825	95.810
4.625	93.995	93.950	93.935	4.625	93.995	93.950	93.935	5.125	96.532	96.481	96.467
4.75	94.651	94.606	94.592	4.75	94.651	94.606	94.592	5.25	97.285	97.256	97.226
4.875	95.213	95.169	95.154	4.875	95.213	95.169	95.154	5.375	97.833	97.803	97.774
5	95.870	95.825	95.810	5	95.870	95.825	95.810	5.5	98.416	98.361	98.331
5.125	96.532	96.481	96.467	5.125	96.532	96.481	96.467	5.625	99.104	99.013	98.983
5.25	97.349	97.300	97.259	5.25	97.285	97.256	97.226	5.75	99.891	99.841	99.813
5.375	97.954	97.904	97.864	5.375	97.833	97.803	97.774	5.875	100.392	100.202	100.012
5.5	98.541	98.492	98.451	5.5	98.416	98.361	98.331	6	100.920	100.729	100.539
5.625	99.108	99.058	99.017	5.625	99.104	99.013	98.983	6.125	101.451	101.260	101.185
5.75	99.891	99.841	99.813	5.75	99.891	99.841	99.813	6.25	101.936	101.884	101.841
5.875	100.392	100.202	100.012	5.875	100.392	100.202	100.012	6.375	101.824	101.741	101.700
6	100.920	100.729	100.539	6	100.920	100.729	100.539	6.5	102.396	102.313	102.271
6.125	101.451	101.260	101.185	6.125	101.451	101.260	101.185	6.625	102.937	102.854	102.813
6.25	101.936	101.884	101.841	6.25	101.936	101.884	101.841	6.75	103.320	103.231	103.173
6.375	101.923	101.840	101.798	6.375	101.923	101.840	101.798	6.875	103.083	102.978	102.929
6.5	102.488	102.405	102.363	6.5	102.488	102.405	102.363	7	103.625	103.520	103.472
6.625	103.010	102.928	102.887	6.625	103.010	102.928	102.887	7.125	104.088	103.984	103.935
6.75	103.320	103.231	103.173	6.75	103.320	103.231	103.173	7.25	104.156	104.082	104.038
6.875	103.149	103.044	102.995	6.875	103.149	103.044	102.995	7.375	103.664	103.538	103.481
7	103.678	103.574	103.525	7	103.678	103.574	103.525	7.5	104.062	103.937	103.902
7.125	104.127	104.023	103.974	7.125	104.127	104.023	103.974	7.625	104.614	104.490	104.432
7.25	104.156	104.082	104.038	7.25	104.156	104.082	104.038	7.75	104.852	104.807	104.793
7.375	103.934	103.878	103.839	7.375	103.725	103.600	103.542				
7.5	104.424	104.368	104.329	7.5	104.124	103.999	103.941				
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	95.664	95.512	95.512	4.25	95.664	95.512	95.512	4.75	93.543	93.403	93.390
4.375	96.234	96.083	96.083	4.375	96.234	96.083	96.083	4.875	94.272	94.132	94.120
4.5	96.803	96.651	96.651	4.5	96.803	96.651	96.651	5	94.997	94.858	94.845
4.625	97.369	97.217	97.217	4.625	97.369	97.217	97.217	5.125	95.817	95.678	95.665
4.75	97.573	97.379	97.364	4.75	97.573	97.379	97.364	5.25	96.641	96.592	96.551
4.875	98.137	97.943	97.928	4.875	98.137	97.943	97.928	5.375	97.555	97.515	97.493
5	98.696	98.502	98.486	5	98.696	98.502	98.486	5.5	98.134	98.095	98.072
5.125	99.247	99.053	99.038	5.125	99.247	99.053	99.038	5.625	98.697	98.659	98.636
5.25	99.348	99.217	99.170	5.25	99.348	99.191	99.170	5.75	99.181	99.017	98.986
5.375	99.894	99.718	99.688	5.375	99.894	99.718	99.688	5.875	99.877	99.687	99.567
5.5	100.424	100.248	100.218	5.5	100.424	100.248	100.218	6	100.325	100.140	100.109
5.625	100.933	100.758	100.727	5.625	100.933	100.758	100.727	6.125	100.852	100.801	100.758
5.75	100.811	100.749	100.712	5.75	100.811	100.749	100.712	6.25	101.043	100.963	100.932
5.875	100.834	100.708	100.767	5.875	100.834	100.678	100.632	6.375	101.065	100.981	100.942
6	101.307	101.187	101.245	6	101.307	101.151	101.106	6.5	101.675	101.584	101.525
								6.625	102.311	102.270	102.211
								6.75	102.282	102.194	102.135
								6.875	101.830	101.727	101.679
								7	102.298	102.196	102.147
								7.125	102.754	102.652	102.603
								7.25	102.444	102.370	102.326
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	96.458	96.340	96.312	5	94.997	94.858	94.845	4.5	94.084	93.887	93.887
5.375	97.555	97.515	97.493	5.125	95.817	95.678	95.665	4.625	94.646	94.449	94.449
5.5	98.134	98.095	98.072	5.25	96.458	96.340	96.312	4.75	94.387	94.295	94.343
5.625	98.697	98.659	98.636	5.375	97.534	97.494	97.472	4.875	94.867	94.775	94.823
5.75	99.181	99.017	98.986	5.5	98.069	98.030	98.007	5	95.347	95.255	95.303
5.875	99.877	99.687	99.567	5.625	98.675	98.557	98.533	5.125	95.827	95.734	95.782
6	100.325	100.140	100.109	5.75	99.119	99.056	99.025	5.25	96.249	96.197	96.149
6.125	100.852	100.801	100.758	5.875	99.661	99.599	99.567	5.375	96.728	96.676	96.629
6.25	101.043	100.963	100.932	6	100.170	100.109	100.077	5.5	97.207	97.155	97.108
6.375	101.065	100.981	100.942	6.125	100.852	100.801	100.758	5.625	97.686	97.633	97.586
6.5	101.675	101.584	101.525	6.25	100.948	100.887	100.856	5.75	97.400	97.363	97.326
6.625	102.311	102.270	102.211	6.375	101.091	101.008	100.966	5.875	97.741	97.704	97.747
6.75	102.282	102.194	102.135	6.5	101.675	101.584	101.525	6	98.219	98.167	98.225
6.875	101.830	101.727	101.679	6.625	102.311	102.270	102.211	6.125	98.697	98.645	98.703

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	97.285	97.256	97.226	5.25	97.285	97.256	97.226	5.25	97.285	97.256	97.226
5.375	97.833	97.803	97.774	5.375	97.833	97.803	97.774	5.375	97.833	97.803	97.774
5.5	98.416	98.361	98.331	5.5	98.416	98.361	98.331	5.5	98.416	98.361	98.331
5.625	99.104	99.013	98.983	5.625	99.104	99.013	98.983	5.625	99.104	99.013	98.983
5.75	99.891	99.841	99.813	5.75	99.891	99.841	99.813	5.75	99.891	99.841	99.813
5.875	100.392	100.202	100.012	5.875	100.392	100.202	100.012	5.875	100.392	100.202	100.012
6	100.920	100.729	100.539	6	100.920	100.729	100.539	6	100.920	100.729	100.539
6.125	101.451	101.260	101.185	6.125	101.451	101.260	101.185	6.125	101.451	101.260	101.185
6.25	101.936	101.884	101.841	6.25	101.936	101.884	101.841	6.25	101.936	101.884	101.841
6.375	101.923	101.840	101.798	6.375	101.923	101.840	101.798	6.375	101.824	101.741	101.700
6.5	102.488	102.405	102.363	6.5	102.488	102.405	102.363	6.5	102.396	102.313	102.271
6.625	103.010	102.928	102.887	6.625	103.010	102.928	102.887	6.625	102.937	102.854	102.813
6.75	103.320	103.231	103.173	6.75	103.320	103.231	103.173	6.75	103.320	103.231	103.173
6.875	103.149	103.044	102.995	6.875	103.149	103.044	102.995	6.875	103.083	102.978	102.929
7	103.678	103.574	103.525	7	103.678	103.574	103.525	7	103.625	103.520	103.472
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	96.803	96.651	96.651	4.25	95.664	95.512	95.512	5.25	96.458	96.340	96.312
4.625	97.369	97.217	97.217	4.375	96.234	96.083	96.083	5.375	97.555	97.515	97.493
4.75	97.573	97.379	97.364	4.5	96.803	96.651	96.651	5.5	98.134	98.095	98.072
4.875	98.137	97.943	97.928	4.625	97.369	97.217	97.217	5.625	98.697	98.659	98.636
5	98.696	98.502	98.486	4.75	97.573	97.379	97.364	5.75	99.181	99.017	98.986
5.125	99.247	99.053	99.038	4.875	98.137	97.943	97.928	5.875	99.877	99.687	99.567
5.25	99.348	99.191	99.170	5	98.696	98.502	98.486	6	100.325	100.140	100.109
5.375	99.894	99.718	99.688	5.125	99.247	99.053	99.038	6.125	100.852	100.801	100.758
5.5	100.424	100.248	100.218	5.25	99.348	99.191	99.170	6.25	101.043	100.963	100.932
5.625	100.933	100.758	100.727	5.375	99.894	99.718	99.688	6.375	101.065	100.981	100.942
5.75	100.811	100.749	100.712	5.5	100.424	100.248	100.218	6.5	101.675	101.584	101.525
5.875	100.834	100.678	100.632	5.625	100.933	100.758	100.727	6.625	102.311	102.270	102.211
6	101.307	101.151	101.106	5.75	100.811	100.749	100.712	6.75	102.282	102.194	102.135
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	96.458	96.340	96.312	5.25	96.458	96.340	96.312	4.5	94.084	93.887	93.887
5.375	97.555	97.515	97.493	5.375	97.207	97.089	97.061	4.625	94.646	94.449	94.449
5.5	98.134	98.095	98.072	5.5	97.920	97.801	97.773	4.75	93.279	92.964	92.949
5.625	98.697	98.659	98.636	5.625	98.675	98.557	98.529	4.875	93.837	93.522	93.507
5.75	99.181	99.017	98.986	5.75	98.822	98.763	98.733	5	94.385	94.071	94.056
5.875	99.877	99.687	99.567	5.875	99.476	99.375	99.332	5.125	94.919	94.604	94.589
6	100.325	100.140	100.109	6	100.170	100.069	100.026	5.25	95.665	95.621	95.577
6.125	100.852	100.801	100.758	6.125	100.852	100.801	100.758	5.375	95.795	95.751	95.707
6.25	101.043	100.963	100.932	6.25	100.763	100.689	100.645	5.5	96.236	96.192	96.149
6.375	101.065	100.981	100.942	6.375	100.999	100.898	100.839	5.625	96.692	96.649	96.605
6.5	101.675	101.584	101.525	6.5	101.675	101.584	101.525	5.75	97.400	97.363	97.326
6.625	102.311	102.270	102.211	6.625	102.311	102.270	102.211	5.875	97.740	97.704	97.667
6.75	102.282	102.194	102.135	6.75	102.332	102.244	102.185	6	98.114	98.077	98.040
6.875	101.830	101.727	101.679	6.875	101.478	101.398	101.324	6.125	98.467	98.431	98.394

Government Adjustments

FICO	Adjustment
> 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	96.426	96.381	96.367	5.125	96.426	96.381	96.367	4.75	94.551	94.506	94.492
5.25	97.185	97.156	97.126	5.25	97.185	97.156	97.126	4.875	95.113	95.069	95.054
5.375	97.733	97.703	97.674	5.375	97.733	97.703	97.674	5	95.770	95.725	95.710
5.5	98.316	98.261	98.231	5.5	98.316	98.261	98.231	5.125	96.426	96.381	96.367
5.625	98.972	98.913	98.883	5.625	98.972	98.913	98.883	5.25	97.185	97.156	97.126
5.75	99.776	99.585	99.539	5.75	99.776	99.585	99.539	5.375	97.733	97.703	97.674
5.875	100.292	100.102	99.912	5.875	100.292	100.102	99.912	5.5	98.316	98.261	98.231
6	100.820	100.629	100.439	6	100.820	100.629	100.439	5.625	98.972	98.913	98.883
6.125	101.351	101.160	100.970	6.125	101.351	101.160	100.970	5.75	99.776	99.585	99.539
6.25	101.657	101.495	101.472	6.25	101.657	101.495	101.472	5.875	100.292	100.102	99.912
6.375	101.575	101.516	101.458	6.375	101.575	101.516	101.458	6	100.820	100.629	100.439
6.5	102.050	101.991	101.933	6.5	102.050	101.991	101.933	6.125	101.351	101.160	100.970
6.625	102.542	102.484	102.425	6.625	102.542	102.484	102.425	6.25	101.657	101.495	101.472
6.75	103.045	102.956	102.898	6.75	103.045	102.956	102.898	6.375	101.575	101.516	101.458
6.875	102.577	102.533	102.489	6.875	102.577	102.533	102.489	6.5	102.050	101.991	101.933
7	103.020	102.976	102.932	7	103.020	102.976	102.932	6.625	102.542	102.484	102.425
7.125	103.468	103.424	103.380	7.125	103.468	103.424	103.380	6.75	103.045	102.956	102.898
7.25	103.837	103.763	103.719	7.25	103.837	103.763	103.719	6.875	102.577	102.533	102.489
7.375	103.319	103.249	103.179	7.375	103.319	103.249	103.179	7	103.020	102.976	102.932
7.5	103.615	103.537	103.467	7.5	103.615	103.537	103.467	7.125	103.468	103.424	103.380
7.625	104.059	103.934	103.876	7.625	104.059	103.934	103.876	7.25	103.837	103.763	103.719
7.75	104.302	104.257	104.243	7.75	104.302	104.257	104.243	7.375	103.319	103.249	103.179
7.875	103.329	103.322	103.315					7.5	103.677	103.552	103.494
8	103.445	103.438	103.431					7.625	104.117	103.992	103.935
8.125	103.511	103.504	103.496					7.75	104.302	104.257	104.243
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	95.652	95.480	95.481	4.25	95.652	95.480	95.481	4.875	94.143	93.863	93.951
4.375	96.180	96.009	96.009	4.375	96.180	96.009	96.009	5	94.859	94.579	94.666
4.5	96.701	96.529	96.529	4.5	96.701	96.529	96.529	5.125	95.620	95.340	95.427
4.625	97.211	97.039	97.039	4.625	97.211	97.039	97.039	5.25	96.436	96.178	96.250
4.75	97.540	97.325	97.310	4.75	97.540	97.325	97.310	5.375	97.113	97.073	97.051
4.875	98.043	97.829	97.814	4.875	98.043	97.829	97.814	5.5	97.750	97.560	97.564
5	98.530	98.315	98.300	5	98.530	98.315	98.300	5.625	98.498	98.240	98.312
5.125	98.995	98.780	98.765	5.125	98.995	98.780	98.765	5.75	99.081	98.890	98.700
5.25	99.273	99.091	99.070	5.25	99.273	99.091	99.070	5.875	99.777	99.587	99.397
5.375	99.729	99.534	99.504	5.375	99.729	99.534	99.504	6	100.225	100.034	99.844
5.5	100.156	99.961	99.930	5.5	100.156	99.961	99.930	6.125	100.646	100.455	100.413
5.625	100.550	100.354	100.324	5.625	100.550	100.354	100.324	6.25	100.943	100.753	100.562
5.75	100.711	100.649	100.612	5.75	100.711	100.649	100.612	6.375	100.872	100.761	100.703
5.875	100.593	100.417	100.371	5.875	100.593	100.417	100.371	6.5	101.448	101.276	101.248
6	100.949	100.773	100.727	6	100.949	100.773	100.727	6.625	102.046	101.845	101.887
								6.75	102.182	102.094	102.035
								6.875	101.296	101.252	101.208
								7	101.739	101.695	101.651
								7.125	102.186	102.142	102.099
								7.25	102.344	102.270	102.226
								7.375	101.311	101.266	101.251
								7.5	101.830	101.785	101.771
								7.625	102.333	102.289	102.274
								7.75	102.671	102.626	102.612
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	101.448	101.276	101.248	6.125	100.607	100.356	100.413	4.5	93.963	93.766	93.767
6.625	102.046	101.845	101.887	6.25	100.663	100.589	100.545	4.625	94.446	94.249	94.249
6.75	102.182	102.094	102.035	6.375	100.872	100.631	100.672	4.75	93.238	92.923	92.908
6.875	101.296	101.252	101.208	6.5	101.448	101.207	101.248	4.875	93.709	93.394	93.379
7	101.739	101.695	101.651	6.625	102.046	101.845	101.887	5	94.151	93.836	93.821
7.125	102.186	102.142	102.099	6.75	102.232	102.144	102.085	5.125	94.558	94.243	94.228
7.25	102.344	102.270	102.226	6.875	101.241	101.011	101.037	5.25	95.565	95.521	95.477
7.375	101.311	101.266	101.251	7	101.706	101.476	101.502	5.375	95.695	95.651	95.607
7.5	101.830	101.785	101.771	7.125	102.060	101.951	101.907	5.5	96.136	96.092	96.049
7.625	102.333	102.289	102.274	7.25	102.394	102.320	102.276	5.625	96.592	96.549	96.505
7.75	102.671	102.626	102.612	7.375	101.361	101.316	101.301	5.75	97.300	97.263	97.226
				7.5	101.880	101.835	101.821	5.875	97.640	97.604	97.567
				7.625	102.383	102.339	102.324	6	98.014	97.977	97.940
								6.125	98.367	98.331	98.294

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	101.575	101.516	101.458	6.375	101.575	101.516	101.458	6	100.820	100.629	100.439
6.5	102.050	101.991	101.933	6.5	102.050	101.991	101.933	6.125	101.351	101.160	100.970
6.625	102.542	102.484	102.425	6.625	102.542	102.484	102.425	6.25	101.657	101.495	101.472
6.75	103.045	102.956	102.898	6.75	103.045	102.956	102.898	6.375	101.575	101.516	101.458
6.875	102.577	102.533	102.489	6.875	102.577	102.533	102.489	6.5	102.050	101.991	101.933
7	103.020	102.976	102.932	7	103.020	102.976	102.932	6.625	102.542	102.484	102.425
7.125	103.468	103.424	103.380	7.125	103.468	103.424	103.380	6.75	103.045	102.956	102.898
7.25	103.837	103.763	103.719	7.25	103.837	103.763	103.719	6.875	102.577	102.533	102.489
7.375	103.319	103.249	103.179	7.375	103.319	103.249	103.179	7	103.020	102.976	102.932
7.5	103.615	103.537	103.467	7.5	103.615	103.537	103.467	7.125	103.468	103.424	103.380
7.625	104.059	103.934	103.876	7.625	104.059	103.934	103.876	7.25	103.837	103.763	103.719
7.75	104.302	104.257	104.243	7.75	104.302	104.257	104.243	7.375	103.319	103.249	103.179
7.875	103.329	103.322	103.315					7.5	103.677	103.552	103.494
8	103.445	103.438	103.431					7.625	104.117	103.992	103.935
8.125	103.511	103.504	103.496					7.75	104.302	104.257	104.243
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	96.701	96.529	96.529	4.5	96.701	96.529	96.529	6.625	102.046	101.845	101.887
4.625	97.211	97.039	97.039	4.625	97.211	97.039	97.039	6.75	102.182	102.094	102.035
4.75	97.540	97.325	97.310	4.75	97.540	97.325	97.310	6.875	101.296	101.252	101.208
4.875	98.043	97.829	97.814	4.875	98.043	97.829	97.814	7	101.739	101.695	101.651
5	98.530	98.315	98.300	5	98.530	98.315	98.300	7.125	102.186	102.142	102.099
5.125	98.995	98.780	98.765	5.125	98.995	98.780	98.765	7.25	102.344	102.270	102.226
5.25	99.273	99.091	99.070	5.25	99.273	99.091	99.070	7.375	101.669	101.647	101.625
5.375	99.729	99.534	99.504	5.375	99.729	99.534	99.504	7.5	101.831	101.809	101.787
5.5	100.156	99.961	99.930	5.5	100.156	99.961	99.930	7.625	102.333	102.289	102.274
5.625	100.550	100.354	100.324	5.625	100.550	100.354	100.324	7.75	102.671	102.626	102.612
5.75	100.711	100.649	100.612	5.75	100.711	100.649	100.612	7.875	100.854	100.847	100.840
5.875	100.593	100.417	100.371	5.875	100.593	100.417	100.371	8	100.970	100.963	100.956
6	100.949	100.773	100.727	6	100.949	100.773	100.727	8.125	101.036	101.029	101.021
6.125	101.274	101.126	101.131	6.125	101.274	101.098	101.053				
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	101.448	101.276	101.248	6.125	100.607	100.356	100.413	4.5	93.963	93.766	93.767
6.625	102.046	101.845	101.887	6.25	100.663	100.589	100.545	4.625	94.446	94.249	94.249
6.75	102.182	102.094	102.035	6.375	100.872	100.631	100.672	4.75	93.238	92.923	92.908
6.875	101.296	101.252	101.208	6.5	101.448	101.207	101.248	4.875	93.709	93.394	93.379
7	101.739	101.695	101.651	6.625	102.046	101.845	101.887	5	94.151	93.836	93.821
7.125	102.186	102.142	102.099	6.75	102.232	102.144	102.085	5.125	94.558	94.243	94.228
7.25	102.344	102.270	102.226	6.875	101.241	101.011	101.037	5.25	95.565	95.521	95.477
7.375	101.311	101.266	101.251	7	101.706	101.476	101.502	5.375	95.695	95.651	95.607
7.5	101.830	101.785	101.771	7.125	102.060	101.951	101.907	5.5	96.136	96.092	96.049
7.625	102.333	102.289	102.274	7.25	102.394	102.320	102.276	5.625	96.592	96.549	96.505
7.75	102.671	102.626	102.612	7.375	101.361	101.316	101.301	5.75	97.300	97.263	97.226
				7.5	101.880	101.835	101.821	5.875	97.640	97.604	97.567
				7.625	102.383	102.339	102.324	6	98.014	97.977	97.940
								6.125	98.367	98.331	98.294

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	99.208	99.021	98.721	6.75	97.708	97.521	97.221
6.875	99.563	99.326	99.026	6.875	98.063	97.826	97.526
7	100.075	99.838	99.538	7	98.575	98.338	98.038
7.125	100.536	100.299	99.999	7.125	99.036	98.799	98.499
7.25	100.968	100.731	100.431	7.25	99.468	99.231	98.931
7.375	101.362	101.059	100.759	7.375	99.862	99.559	99.259
7.5	101.834	101.531	101.231	7.5	100.334	100.031	99.731
7.625	102.255	101.952	101.652	7.625	100.755	100.452	100.152
7.75	102.657	102.354	102.054	7.75	101.157	100.854	100.554
7.875	102.067	101.697	101.397	7.875	100.567	100.197	99.897
8	102.499	102.129	101.829	8	100.999	100.629	100.329
8.125	102.890	102.520	102.220	8.125	101.390	101.020	100.720
8.25	103.262	102.892	102.592	8.25	101.762	101.392	101.092

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.208	97.021	96.721	6.75	95.708	95.521	95.221
6.875	97.563	97.326	97.026	6.875	96.063	95.826	95.526
7	98.075	97.838	97.538	7	96.575	96.338	96.038
7.125	98.536	98.299	97.999	7.125	97.036	96.799	96.499
7.25	98.968	98.731	98.431	7.25	97.468	97.231	96.931
7.375	99.362	99.059	98.759	7.375	97.862	97.559	97.259
7.5	99.834	99.531	99.231	7.5	98.334	98.031	97.731
7.625	100.255	99.952	99.652	7.625	98.755	98.452	98.152
7.75	100.657	100.354	100.054	7.75	99.157	98.854	98.554
7.875	100.067	99.697	99.397	7.875	98.567	98.197	97.897
8	100.499	100.129	99.829	8	98.999	98.629	98.329
8.125	100.890	100.520	100.220	8.125	99.390	99.020	98.720
8.25	101.262	100.892	100.592	8.25	99.762	99.392	99.092

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.458	98.271	97.971	6.75	96.458	96.271	95.971
6.875	98.813	98.576	98.276	6.875	96.813	96.576	96.276
7	99.325	99.088	98.788	7	97.325	97.088	96.788
7.125	99.786	99.549	99.249	7.125	97.786	97.549	97.249
7.25	100.218	99.981	99.681	7.25	98.218	97.981	97.681
7.375	100.612	100.309	100.009	7.375	98.612	98.309	98.009
7.5	101.084	100.781	100.481	7.5	99.084	98.781	98.481
7.625	101.505	101.202	100.902	7.625	99.505	99.202	98.902
7.75	101.907	101.604	101.304	7.75	99.907	99.604	99.304
7.875	101.317	100.947	100.647	7.875	99.317	98.947	98.647
8	101.749	101.379	101.079	8	99.749	99.379	99.079
8.125	102.140	101.770	101.470	8.125	100.140	99.770	99.470
8.25	102.512	102.142	101.842	8.25	100.512	100.142	99.842

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.