



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	91.586	91.586	91.350	4.75	91.586	91.586	91.350	5.125	94.335	94.335	94.170
4.875	92.263	92.263	92.032	4.875	92.263	92.263	92.032	5.25	95.201	95.201	95.041
5	92.919	92.919	92.693	5	92.919	92.919	92.693	5.375	95.982	95.982	95.826
5.125	93.500	93.500	93.304	5.125	93.500	93.500	93.304	5.5	96.678	96.678	96.528
5.25	94.867	94.756	94.694	5.25	94.361	94.295	94.233	5.625	97.030	97.030	96.884
5.375	95.570	95.458	95.397	5.375	95.068	95.039	94.941	5.75	98.572	98.509	98.431
5.5	96.382	96.271	96.209	5.5	95.736	95.690	95.608	5.875	99.131	99.068	98.990
5.625	96.922	96.811	96.749	5.625	96.385	96.319	96.257	6	99.633	99.571	99.493
5.75	97.315	97.231	97.197	5.75	97.096	97.051	97.005	6.125	100.090	100.005	99.921
5.875	97.985	97.901	97.867	5.875	97.700	97.663	97.617	6.25	100.690	100.606	100.522
6	98.701	98.616	98.582	6	98.435	98.385	98.332	6.375	101.179	101.095	101.011
6.125	99.213	99.129	99.094	6.125	98.916	98.865	98.813	6.5	101.629	101.545	101.461
6.25	99.423	99.332	99.291	6.25	99.391	99.306	99.248	6.625	102.002	101.919	101.835
6.375	100.023	99.932	99.891	6.375	99.922	99.869	99.806	6.75	101.721	101.617	101.565
6.5	100.594	100.502	100.461	6.5	100.404	100.364	100.300	6.875	102.188	102.084	102.033
6.625	101.069	100.978	100.937	6.625	100.862	100.803	100.730	7	102.604	102.501	102.449
6.75	101.247	101.142	101.088	6.75	101.199	101.100	101.026	7.125	102.946	102.843	102.792
6.875	101.737	101.632	101.578	6.875	101.588	101.505	101.430	7.25	102.956	102.833	102.768
7	102.220	102.115	102.060	7	102.005	101.946	101.877	7.375	103.433	103.310	103.245
7.125	102.622	102.518	102.463	7.125	102.351	102.273	102.197	7.5	103.762	103.640	103.575
7.25	102.835	102.718	102.629	7.25	102.835	102.718	102.629	7.625	104.198	104.120	104.036
7.375	103.242	103.123	103.055	7.375	103.190	103.084	102.990	7.75	104.622	104.481	104.477
7.5	103.657	103.539	103.470	7.5	103.577	103.477	103.393	7.875	104.996	104.856	104.852
7.625	104.076	103.937	103.848	7.625	104.050	103.903	103.802	8	105.000	104.910	104.841
7.75	104.563	104.423	104.321	7.75	104.563	104.423	104.321				
7.875	104.843	104.710	104.604	7.875	104.843	104.710	104.604				
8	105.102	104.970	104.865	8	105.102	104.970	104.865				
8.125	105.408	105.258	105.152	8.125	105.408	105.258	105.152				
8.25	105.930	105.774	105.657	8.25	105.930	105.774	105.657				

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	96.161	96.161	96.161	4.625	96.459	96.459	96.459	5	92.108	92.108	91.938
4.75	96.656	96.568	96.530	4.75	96.828	96.805	96.790	5.125	92.928	92.928	92.763
4.875	97.101	97.014	96.976	4.875	97.316	97.257	97.238	5.25	94.706	94.542	94.428
5	97.588	97.500	97.462	5	97.840	97.787	97.764	5.375	95.408	95.244	95.130
5.125	98.077	98.040	98.013	5.125	98.340	98.293	98.266	5.5	96.220	96.056	95.942
5.25	98.441	98.410	98.379	5.25	98.687	98.646	98.616	5.625	96.915	96.751	96.637
5.375	98.826	98.751	98.717	5.375	99.009	98.974	98.940	5.75	97.322	97.179	97.086
5.5	99.245	99.169	99.134	5.5	99.348	99.298	99.293	5.875	97.992	97.849	97.757
5.625	99.694	99.639	99.597	5.625	99.812	99.747	99.705	6	98.686	98.543	98.450
5.75	100.015	99.966	99.920	5.75	100.119	100.061	100.015	6.125	99.230	99.088	98.995
5.875	100.310	100.267	100.217	5.875	100.401	100.348	100.299	6.25	99.464	99.378	99.341
6	100.710	100.668	100.618	6	100.715	100.662	100.612	6.375	100.047	99.944	99.902
6.125	100.772	100.677	100.632	6.125	100.659	100.620	100.588	6.5	100.593	100.455	100.407
6.25	101.032	100.965	100.904	6.25	100.935	100.858	100.830	6.625	101.104	100.964	100.874
6.375	101.394	101.323	101.297	6.375	101.195	101.142	101.142	6.75	101.261	101.161	101.108
6.5	101.683	101.622	101.577	6.5	101.510	101.440	101.427	6.875	101.717	101.596	101.536
6.625	101.897	101.806	101.733	6.625	101.631	101.530	101.457	7	102.173	102.014	101.906
6.75	102.137	102.052	101.976	6.75	101.879	101.785	101.708	7.125	102.584	102.413	102.291
6.875	102.464	102.370	102.334	6.875	102.109	102.020	101.940	7.25	102.697	102.527	102.408
7	102.665	102.586	102.506	7	102.411	102.322	102.276	7.375	103.126	102.955	102.833
7.125	102.030	101.967	101.926	7.125	101.796	101.734	101.693	7.5	103.159	103.016	102.941
7.25	102.526	102.464	102.423	7.25	102.192	102.130	102.089	7.625	103.370	103.201	103.197
7.375	103.004	102.942	102.901	7.375	102.573	102.511	102.470	7.75	103.345	103.158	103.076
								7.875	103.555	103.376	103.290

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



BROKERS FIRST FUNDING

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	96.554	96.481	96.467
4.75	95.080	95.065	95.050	4.75	94.723	94.606	94.592	5.25	97.548	97.519	97.490
4.875	95.637	95.622	95.607	4.875	95.213	95.169	95.154	5.375	98.096	98.067	98.037
5	96.221	96.206	96.191	5	95.870	95.825	95.810	5.5	98.652	98.623	98.594
5.125	96.731	96.717	96.702	5.125	96.554	96.481	96.467	5.625	99.249	99.219	99.190
5.25	97.612	97.546	97.490	5.25	97.548	97.519	97.490	5.75	100.066	99.918	99.890
5.375	98.258	98.192	98.126	5.375	98.096	98.067	98.037	5.875	100.531	100.341	100.151
5.5	98.809	98.744	98.678	5.5	98.652	98.623	98.594	6	101.086	100.895	100.705
5.625	99.249	99.219	99.190	5.625	99.249	99.219	99.190	6.125	101.611	101.421	101.230
5.75	100.066	99.918	99.890	5.75	100.066	99.918	99.890	6.25	101.967	101.861	101.817
5.875	100.531	100.341	100.270	5.875	100.531	100.341	100.151	6.375	101.872	101.788	101.748
6	101.086	100.895	100.705	6	101.086	100.895	100.705	6.5	102.443	102.360	102.320
6.125	101.611	101.421	101.230	6.125	101.611	101.421	101.230	6.625	102.984	102.902	102.861
6.25	101.967	101.861	101.817	6.25	101.967	101.861	101.817	6.75	103.320	103.231	103.173
6.375	101.970	101.887	101.846	6.375	101.970	101.887	101.846	6.875	103.130	103.027	102.977
6.5	102.535	102.452	102.411	6.5	102.535	102.452	102.411	7	103.673	103.569	103.519
6.625	103.058	102.976	102.935	6.625	103.058	102.976	102.935	7.125	104.136	104.033	103.983
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	103.197	103.093	103.043	6.875	103.197	103.093	103.043	7.375	103.648	103.523	103.465
7	103.726	103.623	103.573	7	103.726	103.623	103.573	7.5	104.047	103.922	103.902
7.125	104.175	104.072	104.022	7.125	104.175	104.072	104.022	7.625	104.599	104.474	104.416
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	103.961	103.941	103.909	7.375	103.710	103.585	103.527				
7.5	104.451	104.431	104.399	7.5	104.108	103.983	103.926				

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	95.718	95.596	95.596	4.25	95.718	95.596	95.596	4.75	93.605	93.590	93.575
4.375	96.289	96.166	96.166	4.375	96.289	96.166	96.166	4.875	94.293	94.180	94.167
4.5	96.858	96.735	96.735	4.5	96.858	96.735	96.735	5	95.018	94.905	94.892
4.625	97.424	97.301	97.301	4.625	97.424	97.301	97.301	5.125	95.839	95.726	95.713
4.75	97.658	97.476	97.461	4.75	97.658	97.476	97.461	5.25	97.012	96.946	96.880
4.875	98.222	98.040	98.025	4.875	98.222	98.040	98.025	5.375	97.658	97.610	97.588
5	98.780	98.598	98.583	5	98.780	98.598	98.583	5.5	98.229	98.189	98.168
5.125	99.330	99.149	99.133	5.125	99.330	99.149	99.133	5.625	98.793	98.753	98.731
5.25	99.368	99.191	99.170	5.25	99.368	99.191	99.170	5.75	99.309	99.119	99.078
5.375	99.912	99.718	99.688	5.375	99.912	99.718	99.688	5.875	99.954	99.763	99.615
5.5	100.440	100.246	100.216	5.5	100.440	100.246	100.216	6	100.428	100.238	100.157
5.625	100.946	100.752	100.722	5.625	100.946	100.752	100.722	6.125	100.884	100.828	100.785
5.75	100.811	100.749	100.712	5.75	100.811	100.749	100.712	6.25	101.150	101.012	100.981
5.875	100.868	100.815	100.888	5.875	100.768	100.625	100.579	6.375	101.113	101.030	100.989
6	101.346	101.294	101.367	6	101.237	101.094	101.048	6.5	101.626	101.561	101.503
								6.625	102.260	102.246	102.187
								6.75	102.282	102.194	102.135
								6.875	101.878	101.774	101.725
								7	102.346	102.242	102.194
								7.125	102.802	102.699	102.650
								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	96.539	96.416	96.388	5	95.018	94.905	94.892	4.5	94.139	93.971	93.971
5.375	97.650	97.610	97.588	5.125	95.839	95.726	95.713	4.625	94.701	94.533	94.533
5.5	98.229	98.189	98.168	5.25	96.539	96.416	96.388	4.75	94.484	94.399	94.407
5.625	98.793	98.753	98.731	5.375	97.629	97.589	97.567	4.875	94.964	94.879	94.887
5.75	99.309	99.118	99.078	5.5	98.164	98.124	98.103	5	95.444	95.359	95.367
5.875	99.954	99.763	99.615	5.625	98.757	98.649	98.628	5.125	95.923	95.839	95.847
6	100.428	100.238	100.157	5.75	99.166	99.105	99.073	5.25	96.193	96.100	96.084
6.125	100.884	100.828	100.785	5.875	99.709	99.648	99.616	5.375	96.673	96.580	96.564
6.25	101.150	101.012	100.981	6	100.218	100.158	100.126	5.5	97.152	97.059	97.043
6.375	101.113	101.030	100.989	6.125	100.884	100.828	100.785	5.625	97.630	97.537	97.521
6.5	101.626	101.561	101.503	6.25	100.995	100.936	100.904	5.75	97.541	97.511	97.482
6.625	102.260	102.246	102.187	6.375	101.139	101.055	101.015	5.875	97.870	97.841	97.868
6.75	102.282	102.194	102.135	6.5	101.626	101.561	101.503	6	98.326	98.274	98.347
6.875	101.878	101.774	101.725	6.625	102.260	102.246	102.187	6.125	98.804	98.752	98.825

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	97.548	97.519	97.490	5.25	97.548	97.519	97.490	5.25	97.548	97.519	97.490
5.375	98.096	98.067	98.037	5.375	98.096	98.067	98.037	5.375	98.096	98.067	98.037
5.5	98.652	98.623	98.594	5.5	98.652	98.623	98.594	5.5	98.652	98.623	98.594
5.625	99.249	99.219	99.190	5.625	99.249	99.219	99.190	5.625	99.249	99.219	99.190
5.75	100.066	99.918	99.890	5.75	100.066	99.918	99.890	5.75	100.066	99.918	99.890
5.875	100.531	100.341	100.151	5.875	100.531	100.341	100.151	5.875	100.531	100.341	100.151
6	101.086	100.895	100.705	6	101.086	100.895	100.705	6	101.086	100.895	100.705
6.125	101.611	101.421	101.230	6.125	101.611	101.421	101.230	6.125	101.611	101.421	101.230
6.25	101.967	101.861	101.817	6.25	101.967	101.861	101.817	6.25	101.967	101.861	101.817
6.375	101.970	101.887	101.846	6.375	101.970	101.887	101.846	6.375	101.872	101.788	101.748
6.5	102.535	102.452	102.411	6.5	102.535	102.452	102.411	6.5	102.443	102.360	102.320
6.625	103.058	102.976	102.935	6.625	103.058	102.976	102.935	6.625	102.984	102.902	102.861
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	103.197	103.093	103.043	6.875	103.197	103.093	103.043	6.875	103.130	103.027	102.977
7	103.726	103.623	103.573	7	103.726	103.623	103.573	7	103.673	103.569	103.519
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	96.858	96.735	96.735	4.25	95.718	95.596	95.596	5.25	96.539	96.416	96.388
4.625	97.424	97.301	97.301	4.375	96.289	96.166	96.166	5.375	97.650	97.610	97.588
4.75	97.658	97.476	97.461	4.5	96.858	96.735	96.735	5.5	98.229	98.189	98.168
4.875	98.222	98.040	98.025	4.625	97.424	97.301	97.301	5.625	98.793	98.753	98.731
5	98.780	98.598	98.583	4.75	97.658	97.476	97.461	5.75	99.309	99.118	99.078
5.125	99.330	99.149	99.133	4.875	98.222	98.040	98.025	5.875	99.954	99.763	99.615
5.25	99.368	99.191	99.170	5	98.780	98.598	98.583	6	100.428	100.238	100.157
5.375	99.912	99.718	99.688	5.125	99.330	99.149	99.133	6.125	100.884	100.828	100.785
5.5	100.440	100.246	100.216	5.25	99.368	99.191	99.170	6.25	101.150	101.012	100.981
5.625	100.946	100.752	100.722	5.375	99.912	99.718	99.688	6.375	101.113	101.030	100.989
5.75	100.811	100.749	100.712	5.5	100.440	100.246	100.216	6.5	101.626	101.561	101.503
5.875	100.768	100.625	100.579	5.625	100.946	100.752	100.722	6.625	102.260	102.246	102.187
6	101.237	101.094	101.048	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	96.539	96.416	96.388	5.25	96.539	96.416	96.388	4.5	94.139	93.971	93.971
5.375	97.650	97.610	97.588	5.375	97.288	97.165	97.137	4.625	94.701	94.533	94.533
5.5	98.229	98.189	98.168	5.5	98.001	97.878	97.850	4.75	93.363	93.089	93.046
5.625	98.793	98.753	98.731	5.625	98.757	98.634	98.606	4.875	93.921	93.619	93.604
5.75	99.309	99.118	99.078	5.75	98.822	98.763	98.733	5	94.467	94.166	94.151
5.875	99.954	99.763	99.615	5.875	99.508	99.403	99.359	5.125	94.998	94.697	94.681
6	100.428	100.238	100.157	6	100.202	100.097	100.053	5.25	95.852	95.778	95.705
6.125	100.884	100.828	100.785	6.125	100.884	100.828	100.785	5.375	95.977	95.903	95.830
6.25	101.150	101.012	100.981	6.25	100.763	100.689	100.645	5.5	96.412	96.339	96.266
6.375	101.113	101.030	100.989	6.375	100.951	100.876	100.817	5.625	96.863	96.790	96.717
6.5	101.626	101.561	101.503	6.5	101.626	101.561	101.503	5.75	97.541	97.511	97.482
6.625	102.260	102.246	102.187	6.625	102.260	102.246	102.187	5.875	97.870	97.841	97.812
6.75	102.282	102.194	102.135	6.75	102.332	102.244	102.185	6	98.235	98.206	98.177
6.875	101.878	101.774	101.725	6.875	101.423	101.370	101.296	6.125	98.582	98.553	98.523

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	96.472	96.457	96.442	5.125	96.426	96.381	96.367	4.75	94.551	94.506	94.492
5.25	97.448	97.419	97.390	5.25	97.448	97.419	97.390	4.875	95.113	95.069	95.054
5.375	97.998	97.967	97.937	5.375	97.996	97.967	97.937	5	95.770	95.725	95.710
5.5	98.552	98.523	98.494	5.5	98.552	98.523	98.494	5.125	96.426	96.381	96.367
5.625	99.149	99.119	99.090	5.625	99.149	99.119	99.090	5.25	97.448	97.419	97.390
5.75	99.966	99.776	99.585	5.75	99.966	99.776	99.585	5.375	97.996	97.967	97.937
5.875	100.431	100.241	100.051	5.875	100.431	100.241	100.051	5.5	98.552	98.523	98.494
6	100.986	100.795	100.605	6	100.986	100.795	100.605	5.625	99.149	99.119	99.090
6.125	101.511	101.321	101.130	6.125	101.511	101.321	101.130	5.75	99.966	99.776	99.585
6.25	101.788	101.598	101.490	6.25	101.788	101.598	101.490	5.875	100.431	100.241	100.051
6.375	101.646	101.580	101.514	6.375	101.646	101.580	101.514	6	100.986	100.795	100.605
6.5	102.121	102.055	101.989	6.5	102.121	102.055	101.989	6.125	101.511	101.321	101.130
6.625	102.589	102.523	102.457	6.625	102.589	102.523	102.457	6.25	101.788	101.598	101.490
6.75	103.045	102.956	102.898	6.75	103.045	102.956	102.898	6.375	101.646	101.580	101.514
6.875	102.651	102.570	102.490	6.875	102.601	102.513	102.425	6.5	102.121	102.055	101.989
7	103.023	102.935	102.847	7	103.023	102.935	102.847	6.625	102.589	102.523	102.457
7.125	103.468	103.380	103.293	7.125	103.468	103.380	103.293	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	102.601	102.513	102.425
7.375	103.413	103.427	103.442	7.375	103.299	103.229	103.158	7	103.023	102.935	102.847
7.5	103.599	103.590	103.605	7.5	103.599	103.500	103.430	7.125	103.468	103.380	103.293
7.625	104.043	103.919	103.861	7.625	104.043	103.919	103.861	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	103.299	103.229	103.158
7.875	103.625	103.617	103.610					7.5	103.661	103.536	103.479
8	103.740	103.733	103.726					7.625	104.101	103.977	103.919
8.125	103.806	103.799	103.792					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	95.706	95.563	95.563	4.25	95.706	95.563	95.563	4.875	94.163	93.910	93.997
4.375	96.234	96.091	96.091	4.375	96.234	96.091	96.091	5	94.879	94.626	94.713
4.5	96.753	96.610	96.610	4.5	96.753	96.610	96.610	5.125	95.641	95.388	95.475
4.625	97.262	97.119	97.119	4.625	97.262	97.119	97.119	5.25	96.517	96.254	96.326
4.75	97.622	97.421	97.405	4.75	97.622	97.421	97.405	5.375	97.208	97.167	97.146
4.875	98.123	97.922	97.907	4.875	98.123	97.922	97.907	5.5	97.831	97.655	97.640
5	98.607	98.405	98.390	5	98.607	98.405	98.390	5.625	98.579	98.316	98.388
5.125	99.068	98.866	98.851	5.125	99.068	98.866	98.851	5.75	99.209	99.018	98.828
5.25	99.289	99.091	99.070	5.25	99.289	99.091	99.070	5.875	99.854	99.663	99.473
5.375	99.741	99.527	99.497	5.375	99.741	99.527	99.497	6	100.328	100.138	99.947
5.5	100.163	99.949	99.919	5.5	100.163	99.949	99.919	6.125	100.744	100.553	100.437
5.625	100.551	100.338	100.307	5.625	100.551	100.338	100.307	6.25	101.050	100.860	100.670
5.75	100.711	100.649	100.612	5.75	100.711	100.649	100.612	6.375	100.828	100.762	100.696
5.875	100.520	100.390	100.355	5.875	100.520	100.358	100.312	6.5	101.391	101.277	101.218
6	100.871	100.839	100.804	6	100.871	100.708	100.663	6.625	101.982	101.807	101.848
								6.75	102.182	102.094	102.035
								6.875	101.320	101.232	101.148
								7	101.741	101.653	101.566
								7.125	102.187	102.099	102.011
								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	101.391	101.277	101.218	6.125	100.636	100.381	100.437	4.5	94.013	93.845	93.845
6.625	101.982	101.807	101.848	6.25	100.663	100.589	100.545	4.625	94.492	94.324	94.324
6.75	102.182	102.094	102.035	6.375	100.820	100.605	100.646	4.75	93.318	93.016	93.001
6.875	101.320	101.232	101.148	6.5	101.391	101.176	101.218	4.875	93.785	93.483	93.468
7	101.741	101.653	101.566	6.625	101.982	101.807	101.848	5	94.222	93.920	93.905
7.125	102.187	102.099	102.011	6.75	102.232	102.144	102.085	5.125	94.622	94.321	94.306
7.25	102.344	102.270	102.226	6.875	101.175	100.972	100.998	5.25	95.752	95.678	95.605
7.375	101.311	101.266	101.251	7	101.629	101.426	101.452	5.375	95.877	95.803	95.730
7.5	101.830	101.785	101.771	7.125	102.025	101.951	101.907	5.5	96.312	96.239	96.166
7.625	102.333	102.289	102.274	7.25	102.394	102.320	102.276	5.625	96.763	96.690	96.617
7.75	102.671	102.626	102.612	7.375	101.361	101.316	101.301	5.75	97.441	97.411	97.382
				7.5	101.880	101.835	101.821	5.875	97.770	97.741	97.712
				7.625	102.383	102.339	102.324	6	98.135	98.106	98.077
								6.125	98.482	98.453	98.423

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	101.646	101.580	101.514	6.375	101.646	101.580	101.514	6	100.986	100.795	100.605
6.5	102.121	102.055	101.989	6.5	102.121	102.055	101.989	6.125	101.511	101.321	101.130
6.625	102.589	102.523	102.457	6.625	102.589	102.523	102.457	6.25	101.788	101.598	101.490
6.75	103.045	102.956	102.898	6.75	103.045	102.956	102.898	6.375	101.646	101.580	101.514
6.875	102.651	102.570	102.490	6.875	102.601	102.513	102.425	6.5	102.121	102.055	101.989
7	103.023	102.935	102.847	7	103.023	102.935	102.847	6.625	102.589	102.523	102.457
7.125	103.468	103.380	103.293	7.125	103.468	103.380	103.293	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	102.601	102.513	102.425
7.375	103.413	103.427	103.442	7.375	103.299	103.229	103.158	7	103.023	102.935	102.847
7.5	103.599	103.590	103.605	7.5	103.599	103.500	103.430	7.125	103.468	103.380	103.293
7.625	104.043	103.919	103.861	7.625	104.043	103.919	103.861	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	103.299	103.229	103.158
7.875	103.625	103.617	103.610					7.5	103.661	103.536	103.479
8	103.740	103.733	103.726					7.625	104.101	103.977	103.919
8.125	103.806	103.799	103.792					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	96.753	96.610	96.610	4.5	96.753	96.610	96.610	6.625	101.982	101.807	101.848
4.625	97.262	97.119	97.119	4.625	97.262	97.119	97.119	6.75	102.182	102.094	102.035
4.75	97.622	97.421	97.405	4.75	97.622	97.421	97.405	6.875	101.320	101.232	101.144
4.875	98.123	97.922	97.907	4.875	98.123	97.922	97.907	7	101.741	101.653	101.566
5	98.607	98.405	98.390	5	98.607	98.405	98.390	7.125	102.187	102.099	102.011
5.125	99.068	98.866	98.851	5.125	99.068	98.866	98.851	7.25	102.344	102.270	102.226
5.25	99.289	99.091	99.070	5.25	99.289	99.091	99.070	7.375	101.875	101.890	101.905
5.375	99.741	99.527	99.497	5.375	99.741	99.527	99.497	7.5	102.038	102.052	102.067
5.5	100.163	99.949	99.919	5.5	100.163	99.949	99.919	7.625	102.333	102.289	102.274
5.625	100.551	100.338	100.307	5.625	100.551	100.338	100.307	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	101.150	101.142	101.135
5.875	100.520	100.390	100.355	5.875	100.520	100.358	100.312	8	101.265	101.258	101.251
6	100.871	100.839	100.804	6	100.871	100.708	100.663	8.125	101.331	101.324	101.317
6.125	101.308	101.276	101.241	6.125	101.193	101.061	101.025				
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	101.391	101.277	101.218	6.125	100.636	100.381	100.437	4.5	94.013	93.845	93.845
6.625	101.982	101.807	101.848	6.25	100.663	100.589	100.545	4.625	94.492	94.324	94.324
6.75	102.182	102.094	102.035	6.375	100.820	100.605	100.646	4.75	93.318	93.016	93.001
6.875	101.320	101.232	101.144	6.5	101.391	101.176	101.218	4.875	93.785	93.483	93.468
7	101.741	101.653	101.566	6.625	101.982	101.807	101.848	5	94.222	93.920	93.905
7.125	102.187	102.099	102.011	6.75	102.232	102.144	102.085	5.125	94.622	94.321	94.306
7.25	102.344	102.270	102.226	6.875	101.175	100.972	100.998	5.25	95.752	95.678	95.605
7.375	101.311	101.266	101.251	7	101.629	101.426	101.452	5.375	95.877	95.803	95.730
7.5	101.830	101.785	101.771	7.125	102.025	101.951	101.907	5.5	96.312	96.239	96.166
7.625	102.333	102.289	102.274	7.25	102.394	102.320	102.276	5.625	96.763	96.690	96.617
7.75	102.671	102.626	102.612	7.375	101.361	101.316	101.301	5.75	97.441	97.411	97.382
				7.5	101.880	101.835	101.821	5.875	97.770	97.741	97.712
				7.625	102.383	102.339	102.324	6	98.135	98.106	98.077
								6.125	98.482	98.453	98.423

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	99.306	99.146	98.846	6.75	97.806	97.646	97.346
6.875	99.770	99.623	99.323	6.875	98.270	98.123	97.823
7	100.282	100.135	99.835	7	98.782	98.635	98.335
7.125	100.743	100.596	100.296	7.125	99.243	99.096	98.796
7.25	101.175	101.028	100.728	7.25	99.675	99.528	99.228
7.375	101.655	101.481	101.181	7.375	100.155	99.981	99.681
7.5	102.127	101.953	101.653	7.5	100.627	100.453	100.153
7.625	102.548	102.374	102.074	7.625	101.048	100.874	100.574
7.75	102.950	102.776	102.476	7.75	101.450	101.276	100.976
7.875	102.432	102.244	101.944	7.875	100.932	100.744	100.444
8	102.864	102.676	102.376	8	101.364	101.176	100.876
8.125	103.255	103.067	102.767	8.125	101.755	101.567	101.267
8.25	103.627	103.439	103.139	8.25	102.127	101.939	101.639

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.306	97.146	96.846	6.75	95.806	95.646	95.346
6.875	97.770	97.623	97.323	6.875	96.270	96.123	95.823
7	98.282	98.135	97.835	7	96.782	96.635	96.335
7.125	98.743	98.596	98.296	7.125	97.243	97.096	96.796
7.25	99.175	99.028	98.728	7.25	97.675	97.528	97.228
7.375	99.655	99.481	99.181	7.375	98.155	97.981	97.681
7.5	100.127	99.953	99.653	7.5	98.627	98.453	98.153
7.625	100.548	100.374	100.074	7.625	99.048	98.874	98.574
7.75	100.950	100.776	100.476	7.75	99.450	99.276	98.976
7.875	100.432	100.244	99.944	7.875	98.932	98.744	98.444
8	100.864	100.676	100.376	8	99.364	99.176	98.876
8.125	101.255	101.067	100.767	8.125	99.755	99.567	99.267
8.25	101.627	101.439	101.139	8.25	100.127	99.939	99.639

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.556	98.396	98.096	6.75	96.556	96.396	96.096
6.875	99.020	98.873	98.573	6.875	97.020	96.873	96.573
7	99.532	99.385	99.085	7	97.532	97.385	97.085
7.125	99.993	99.846	99.546	7.125	97.993	97.846	97.546
7.25	100.425	100.278	99.978	7.25	98.425	98.278	97.978
7.375	100.905	100.731	100.431	7.375	98.905	98.731	98.431
7.5	101.377	101.203	100.903	7.5	99.377	99.203	98.903
7.625	101.798	101.624	101.324	7.625	99.798	99.624	99.324
7.75	102.200	102.026	101.726	7.75	100.200	100.026	99.726
7.875	101.682	101.494	101.194	7.875	99.682	99.494	99.194
8	102.114	101.926	101.626	8	100.114	99.926	99.626
8.125	102.505	102.317	102.017	8.125	100.505	100.317	100.017
8.25	102.877	102.689	102.389	8.25	100.877	100.689	100.389

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.