



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
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Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA
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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	93.013	93.013	92.895	4.75	93.013	93.013	92.895	5.125	95.754	95.754	95.631
4.875	93.662	93.662	93.550	4.875	93.662	93.662	93.550	5.25	96.617	96.617	96.441
5	94.325	94.325	94.218	5	94.325	94.325	94.218	5.375	97.366	97.366	97.195
5.125	94.930	94.930	94.828	5.125	94.930	94.930	94.828	5.5	98.030	98.030	97.864
5.25	96.197	96.064	95.996	5.25	95.692	95.692	95.516	5.625	98.394	98.394	98.233
5.375	96.881	96.748	96.679	5.375	96.437	96.437	96.266	5.75	99.675	99.639	99.563
5.5	97.670	97.537	97.468	5.5	97.070	97.070	96.904	5.875	100.222	100.185	100.109
5.625	98.181	98.048	97.980	5.625	97.658	97.658	97.496	6	100.781	100.667	100.591
5.75	98.496	98.412	98.385	5.75	98.213	98.184	98.138	6.125	101.222	101.073	100.931
5.875	99.136	99.053	99.025	5.875	98.788	98.759	98.713	6.25	101.514	101.458	101.376
6	99.806	99.723	99.696	6	99.728	99.618	99.485	6.375	101.993	101.935	101.853
6.125	100.269	100.186	100.159	6.125	100.231	100.117	99.975	6.5	102.420	102.361	102.279
6.25	100.341	100.246	100.175	6.25	100.341	100.246	100.175	6.625	102.768	102.705	102.624
6.375	100.866	100.766	100.725	6.375	100.865	100.762	100.688	6.75	102.202	102.126	102.077
6.5	101.381	101.281	101.240	6.5	101.335	101.206	101.131	6.875	102.648	102.570	102.521
6.625	101.806	101.706	101.665	6.625	101.801	101.658	101.575	7	103.041	102.962	102.913
6.75	101.804	101.693	101.634	6.75	101.804	101.693	101.634	7.125	103.363	103.282	103.234
6.875	102.218	102.086	102.038	6.875	102.218	102.063	101.996	7.25	103.218	103.123	103.076
7	102.634	102.526	102.478	7	102.585	102.437	102.366	7.375	103.670	103.574	103.527
7.125	103.016	102.907	102.860	7.125	102.955	102.779	102.711	7.5	104.011	103.912	103.866
7.25	103.192	103.053	102.991	7.25	103.192	103.053	102.991	7.625	104.373	104.295	104.212
7.375	103.495	103.362	103.293	7.375	103.482	103.358	103.290	7.75	104.786	104.672	104.669
7.5	103.881	103.748	103.680	7.5	103.785	103.655	103.626	7.875	105.151	105.036	105.033
7.625	104.257	104.102	104.076	7.625	104.234	104.092	104.076	8	105.000	105.000	105.000
7.75	104.732	104.555	104.538	7.75	104.732	104.555	104.538				
7.875	104.983	104.813	104.794	7.875	104.983	104.813	104.794				
8	105.217	105.035	105.016	8	105.217	105.035	105.016				
8.125	105.413	105.218	105.201	8.125	105.413	105.218	105.201				
8.25	105.669	105.479	105.553	8.25	105.669	105.479	105.553				

  

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	96.872	96.872	96.812	4.625	96.900	96.900	96.840	5	93.546	93.546	93.360
4.75	97.499	97.437	97.388	4.75	97.796	97.737	97.688	5.125	94.362	94.362	94.213
4.875	97.929	97.856	97.798	4.875	98.270	98.199	98.094	5.25	96.036	95.862	95.752
5	98.456	98.377	98.274	5	98.792	98.716	98.607	5.375	96.721	96.546	96.436
5.125	99.011	98.939	98.827	5.125	99.276	99.195	99.083	5.5	97.511	97.336	97.227
5.25	99.358	99.283	99.168	5.25	99.608	99.525	99.410	5.625	98.022	97.848	97.738
5.375	99.685	99.597	99.479	5.375	99.920	99.826	99.709	5.75	98.498	98.337	98.240
5.5	100.099	100.004	99.886	5.5	100.236	100.141	100.023	5.875	99.140	98.978	98.882
5.625	100.305	100.215	100.147	5.625	100.426	100.327	100.259	6	99.831	99.698	99.589
5.75	100.617	100.520	100.448	5.75	100.725	100.620	100.548	6.125	100.327	100.182	100.060
5.875	100.920	100.867	100.768	5.875	101.013	100.892	100.818	6.25	100.414	100.288	100.237
6	101.340	101.215	101.141	6	101.344	101.219	101.145	6.375	100.980	100.846	100.793
6.125	101.294	101.185	101.083	6.125	101.216	101.127	101.048	6.5	101.463	101.303	101.248
6.25	101.570	101.451	101.345	6.25	101.488	101.362	101.256	6.625	101.864	101.691	101.628
6.375	101.847	101.793	101.731	6.375	101.750	101.605	101.496	6.75	101.811	101.671	101.632
6.5	102.187	102.053	101.992	6.5	102.057	101.911	101.802	6.875	102.184	102.028	101.981
6.625	102.292	102.165	102.105	6.625	102.069	101.933	101.874	7	102.582	102.415	102.313
6.75	102.513	102.390	102.342	6.75	102.307	102.163	102.101	7.125	102.979	102.810	102.706
6.875	102.849	102.772	102.725	6.875	102.531	102.381	102.334	7.25	102.969	102.779	102.659
7	103.014	102.952	102.908	7	102.835	102.674	102.608	7.375	103.365	103.174	103.052
7.125	102.528	102.466	102.409	7.125	102.294	102.232	102.176	7.5	103.756	103.562	103.438
7.25	103.016	102.954	102.898	7.25	102.682	102.620	102.564	7.625	103.497	103.419	103.400
7.375	103.485	103.422	103.366	7.375	103.055	102.993	102.937	7.75	103.414	103.189	103.192
								7.875	103.599	103.371	103.372



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	97.375	97.312	97.249	5	96.793	96.730	96.667	5	94.579	94.516	94.453
5.125	97.740	97.677	97.614	5.125	97.386	97.323	97.260	5.125	95.227	95.164	95.102
5.25	98.107	98.044	97.981	5.25	97.816	97.753	97.690	5.25	95.700	95.637	95.575
5.375	98.351	98.268	98.205	5.375	98.158	98.017	97.954	5.375	96.354	96.291	96.229
5.5	98.697	98.634	98.571	5.5	98.562	98.448	98.385	5.5	96.830	96.767	96.704
5.625	99.064	99.001	98.938	5.625	98.947	98.863	98.800	5.625	97.290	97.227	97.164
5.75	99.415	99.352	99.289	5.75	99.322	99.157	99.046	5.75	97.751	97.688	97.625
5.875	99.622	99.559	99.496	5.875	99.686	99.517	99.292	5.875	98.028	97.965	97.902
6	99.971	99.908	99.845	6	100.026	99.852	99.703	6	98.487	98.424	98.361
6.125	100.175	100.112	100.049	6.125	100.335	100.155	99.945	6.125	98.760	98.697	98.634
6.25	100.410	100.314	100.251	6.25	100.625	100.440	100.184	6.25	99.216	99.153	99.090
6.375	100.647	100.513	100.450	6.375	100.893	100.703	100.418	6.375	99.295	99.232	99.170
6.5	100.807	100.707	100.644	6.5	101.045	100.877	100.814	6.5	99.554	99.491	99.428
6.625	100.933	100.750	100.687	6.625	101.050	100.942	100.879	6.625	99.819	99.756	99.693
6.75	101.048	100.973	100.910	6.75	101.248	101.185	101.122	6.75	100.094	100.031	99.968
6.875	101.230	101.167	101.104	6.875	101.325	101.262	101.199	6.875	100.185	100.122	100.060
7	101.434	101.371	101.308	7	101.571	101.508	101.445	7	100.276	100.213	100.151
7.125	101.640	101.577	101.514	7.125	101.817	101.754	101.691	7.125	100.368	100.305	100.243

  

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	97.514	97.381	97.299	5	96.941	96.807	96.717	5	94.629	94.566	94.503
5.125	97.869	97.731	97.664	5.125	97.461	97.373	97.310	5.125	95.277	95.214	95.151
5.25	98.218	98.094	98.031	5.25	97.940	97.803	97.740	5.25	95.750	95.687	95.624
5.375	98.560	98.411	98.255	5.375	98.361	98.212	98.004	5.375	96.404	96.341	96.278
5.5	98.888	98.735	98.621	5.5	98.764	98.611	98.435	5.5	96.880	96.817	96.754
5.625	99.201	99.051	98.988	5.625	99.148	98.989	98.850	5.625	97.340	97.277	97.214
5.75	99.511	99.402	99.339	5.75	99.522	99.358	99.096	5.75	97.801	97.738	97.675
5.875	99.809	99.640	99.546	5.875	99.886	99.716	99.342	5.875	98.078	98.015	97.952
6	100.087	99.958	99.895	6	100.225	100.051	99.753	6	98.537	98.474	98.411
6.125	100.353	100.173	100.099	6.125	100.534	100.354	99.995	6.125	98.810	98.747	98.684
6.25	100.622	100.437	100.301	6.25	100.824	100.639	100.234	6.25	99.266	99.203	99.140
6.375	100.861	100.670	100.500	6.375	101.093	100.903	100.470	6.375	99.345	99.282	99.219
6.5	101.022	100.827	100.694	6.5	101.246	101.051	100.864	6.5	99.604	99.541	99.478
6.625	101.151	100.950	100.737	6.625	101.253	101.057	100.929	6.625	99.869	99.806	99.743
6.75	101.269	101.063	100.960	6.75	101.298	101.235	101.172	6.75	100.144	100.081	100.018
6.875	101.354	101.217	101.154	6.875	101.375	101.312	101.249	6.875	100.235	100.172	100.109
7	101.484	101.421	101.358	7	101.621	101.558	101.495	7	100.326	100.263	100.200
7.125	101.690	101.627	101.564	7.125	101.867	101.804	101.741	7.125	100.418	100.355	100.292

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	94.847	94.803	94.787	4.5	94.847	94.803	94.787	5	97.253	97.209	97.187
4.625	95.503	95.459	95.444	4.625	95.503	95.459	95.444	5.125	98.071	98.014	97.990
4.75	96.262	96.224	96.214	4.75	96.262	96.224	96.214	5.25	98.784	98.727	98.702
4.875	96.597	96.553	96.531	4.875	96.597	96.553	96.531	5.375	99.104	99.082	99.060
5	97.253	97.209	97.187	5	97.253	97.209	97.187	5.5	99.681	99.632	99.610
5.125	98.071	98.014	97.990	5.125	98.071	98.014	97.990	5.625	100.383	100.309	100.269
5.25	98.784	98.727	98.702	5.25	98.784	98.727	98.702	5.75	101.167	101.152	101.112
5.375	99.220	99.180	99.092	5.375	99.104	99.082	99.060	5.875	101.060	100.870	100.679
5.5	99.789	99.750	99.661	5.5	99.681	99.632	99.610	6	101.588	101.397	101.274
5.625	100.383	100.309	100.269	5.625	100.383	100.309	100.269	6.125	102.127	101.976	101.921
5.75	101.167	101.152	101.112	5.75	101.167	101.152	101.112	6.25	102.645	102.552	102.497
5.875	101.060	100.870	100.679	5.875	101.060	100.870	100.679	6.375	102.146	102.085	102.041
6	101.588	101.397	101.274	6	101.588	101.397	101.274	6.5	102.714	102.632	102.564
6.125	102.127	101.976	101.921	6.125	102.127	101.976	101.921	6.625	103.251	103.167	103.099
6.25	102.645	102.552	102.497	6.25	102.645	102.552	102.497	6.75	103.509	103.448	103.378
6.375	102.227	102.146	102.077	6.375	102.227	102.146	102.077	6.875	103.051	102.947	102.883
6.5	102.780	102.698	102.630	6.5	102.780	102.698	102.630	7	103.587	103.483	103.415
6.625	103.292	103.208	103.140	6.625	103.292	103.208	103.140	7.125	104.045	103.938	103.870
6.75	103.509	103.448	103.378	6.75	103.509	103.448	103.378	7.25	104.280	104.221	104.171
6.875	103.089	102.986	102.917	6.875	103.089	102.986	102.917	7.375	103.618	103.495	103.493
7	103.593	103.488	103.420	7	103.593	103.488	103.420	7.5	104.008	103.962	103.927
7.125	104.019	103.914	103.846	7.125	104.019	103.914	103.846	7.625	104.552	104.450	104.424
7.25	104.280	104.221	104.171	7.25	104.280	104.221	104.171	7.75	104.869	104.824	104.790
7.375	103.977	103.963	103.947	7.375	103.642	103.519	103.517				
7.5	104.464	104.450	104.434	7.5	104.014	103.962	103.927				

  

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	96.599	96.548	96.511	4.25	96.599	96.548	96.511	4.75	95.060	95.003	94.978
4.375	97.170	97.119	97.082	4.375	97.170	97.119	97.082	4.875	95.790	95.734	95.709
4.5	97.738	97.686	97.650	4.5	97.738	97.686	97.650	5	96.516	96.459	96.434
4.625	98.301	98.250	98.214	4.625	98.301	98.250	98.214	5.125	97.335	97.278	97.253
4.75	98.453	98.384	98.279	4.75	98.453	98.384	98.279	5.25	97.923	97.883	97.794
4.875	99.014	98.944	98.839	4.875	99.014	98.944	98.839	5.375	98.637	98.601	98.531
5	99.565	99.496	99.391	5	99.565	99.496	99.391	5.5	99.210	99.172	99.102
5.125	100.105	100.035	99.930	5.125	100.105	100.035	99.930	5.625	99.947	99.872	99.832
5.25	99.958	99.904	99.873	5.25	99.947	99.901	99.873	5.75	100.100	100.059	99.990
5.375	100.439	100.385	100.337	5.375	100.371	100.284	100.219	5.875	100.483	100.357	100.259
5.5	100.920	100.866	100.818	5.5	100.881	100.793	100.729	6	100.954	100.884	100.798
5.625	101.401	101.347	101.299	5.625	101.362	101.275	101.210	6.125	101.612	101.579	101.524
5.75	101.369	101.306	101.262	5.75	101.369	101.306	101.262	6.25	101.664	101.600	101.500
5.875	101.321	101.257	101.209	5.875	101.215	101.109	101.007	6.375	101.436	101.392	101.348
6	101.801	101.738	101.689	6	101.662	101.557	101.455	6.5	102.086	101.985	101.914
								6.625	102.698	102.647	102.577
								6.75	102.431	102.357	102.298
								6.875	101.764	101.670	101.633
								7	102.202	102.100	102.032
								7.125	102.633	102.529	102.461
								7.25	102.474	102.415	102.365

  

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	97.735	97.661	97.621	5	96.516	96.459	96.434	4.5	94.890	94.918	94.882
5.375	98.637	98.601	98.531	5.125	97.335	97.278	97.253	4.625	95.445	95.473	95.437
5.5	99.210	99.172	99.102	5.25	97.735	97.661	97.621	4.75	95.416	95.363	95.258
5.625	99.947	99.872	99.832	5.375	98.624	98.587	98.517	4.875	95.898	95.846	95.741
5.75	100.100	100.059	99.990	5.5	99.194	99.119	99.079	5	96.380	96.328	96.223
5.875	100.483	100.292	100.177	5.625	99.947	99.872	99.832	5.125	96.862	96.810	96.705
6	100.936	100.853	100.798	5.75	99.985	99.938	99.889	5.25	96.938	96.884	96.835
6.125	101.612	101.579	101.524	5.875	100.347	100.288	100.187	5.375	97.419	97.365	97.317
6.25	101.664	101.600	101.500	6	100.936	100.853	100.798	5.5	97.900	97.846	97.798
6.375	101.436	101.392	101.348	6.125	101.612	101.579	101.524	5.625	98.381	98.327	98.279
6.5	102.086	101.985	101.914	6.25	101.609	101.545	101.445	5.75	98.018	97.989	97.959
6.625	102.698	102.647	102.577	6.375	101.422	101.327	101.259	5.875	98.317	98.287	98.258
6.75	102.431	102.357	102.298	6.5	102.086	101.985	101.914	6	98.781	98.718	98.669
6.875	101.764	101.670	101.633	6.625	102.698	102.647	102.577	6.125	99.262	99.198	99.149

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	98.784	98.727	98.702	5.25	98.784	98.727	98.702	5.25	98.784	98.727	98.702
5.375	99.104	99.082	99.060	5.375	99.104	99.082	99.060	5.375	99.104	99.082	99.060
5.5	99.681	99.632	99.610	5.5	99.681	99.632	99.610	5.5	99.681	99.632	99.610
5.625	100.383	100.309	100.269	5.625	100.383	100.309	100.269	5.625	100.383	100.309	100.269
5.75	101.167	101.152	101.112	5.75	101.167	101.152	101.112	5.75	101.167	101.152	101.112
5.875	101.060	100.870	100.679	5.875	101.060	100.870	100.679	5.875	101.060	100.870	100.679
6	101.588	101.397	101.274	6	101.588	101.397	101.274	6	101.588	101.397	101.274
6.125	102.127	101.976	101.921	6.125	102.127	101.976	101.921	6.125	102.127	101.976	101.921
6.25	102.645	102.552	102.497	6.25	102.645	102.552	102.497	6.25	102.645	102.552	102.497
6.375	102.227	102.146	102.077	6.375	102.227	102.146	102.077	6.375	102.146	102.085	102.041
6.5	102.780	102.698	102.630	6.5	102.780	102.698	102.630	6.5	102.714	102.632	102.564
6.625	103.292	103.208	103.140	6.625	103.292	103.208	103.140	6.625	103.251	103.167	103.099
6.75	103.509	103.448	103.378	6.75	103.509	103.448	103.378	6.75	103.509	103.448	103.378
6.875	103.089	102.986	102.917	6.875	103.089	102.986	102.917	6.875	103.051	102.947	102.883
7	103.593	103.488	103.420	7	103.593	103.488	103.420	7	103.587	103.483	103.415
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	97.738	97.686	97.650	4.25	96.599	96.548	96.511	5.25	97.735	97.661	97.621
4.625	98.301	98.250	98.214	4.375	97.170	97.119	97.082	5.375	98.637	98.601	98.531
4.75	98.453	98.384	98.279	4.5	97.738	97.686	97.650	5.5	99.210	99.172	99.102
4.875	99.014	98.944	98.839	4.625	98.301	98.250	98.214	5.625	99.947	99.872	99.832
5	99.565	99.496	99.391	4.75	98.453	98.384	98.279	5.75	100.100	100.059	99.990
5.125	100.105	100.035	99.930	4.875	99.014	98.944	98.839	5.875	100.483	100.292	100.177
5.25	99.947	99.901	99.873	5	99.565	99.496	99.391	6	100.936	100.853	100.798
5.375	100.371	100.284	100.219	5.125	100.105	100.035	99.930	6.125	101.612	101.579	101.524
5.5	100.881	100.793	100.729	5.25	99.947	99.901	99.873	6.25	101.664	101.600	101.500
5.625	101.362	101.275	101.210	5.375	100.371	100.284	100.219	6.375	101.436	101.392	101.348
5.75	101.369	101.306	101.262	5.5	100.881	100.793	100.729	6.5	102.086	101.985	101.914
5.875	101.215	101.109	101.007	5.625	101.362	101.275	101.210	6.625	102.698	102.647	102.577
6	101.662	101.557	101.455	5.75	101.369	101.306	101.262	6.75	102.431	102.357	102.298
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	97.735	97.661	97.621	5.25	97.735	97.661	97.621	4.5	94.890	94.918	94.882
5.375	98.637	98.601	98.531	5.375	98.483	98.409	98.369	4.625	95.445	95.473	95.437
5.5	99.210	99.172	99.102	5.5	99.194	99.119	99.079	4.75	93.955	93.965	93.869
5.625	99.947	99.872	99.832	5.625	99.947	99.872	99.832	4.875	94.502	94.513	94.408
5.75	100.100	100.059	99.990	5.75	99.985	99.926	99.889	5	95.032	95.042	94.937
5.875	100.483	100.292	100.177	5.875	100.246	100.163	100.108	5.125	95.535	95.546	95.441
6	100.936	100.853	100.798	6	100.936	100.853	100.798	5.25	96.441	96.412	96.383
6.125	101.612	101.579	101.524	6.125	101.612	101.579	101.524	5.375	96.559	96.530	96.501
6.25	101.664	101.600	101.500	6.25	101.401	101.327	101.275	5.5	96.985	96.955	96.926
6.375	101.436	101.392	101.348	6.375	101.422	101.311	101.241	5.625	97.404	97.375	97.346
6.5	102.086	101.985	101.914	6.5	102.086	101.985	101.914	5.75	98.018	97.989	97.959
6.625	102.698	102.647	102.577	6.625	102.698	102.647	102.577	5.875	98.317	98.287	98.258
6.75	102.431	102.357	102.298	6.75	102.481	102.407	102.348	6	98.667	98.638	98.608
6.875	101.764	101.670	101.633	6.875	101.590	101.471	101.385	6.125	98.997	98.967	98.938

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	97.910	97.765	97.788	5.125	97.910	97.765	97.788	4.75	96.060	96.015	96.000
5.25	98.564	98.434	98.443	5.25	98.564	98.434	98.443	4.875	96.497	96.453	96.431
5.375	99.004	98.982	98.960	5.375	99.004	98.982	98.960	5	97.153	97.109	97.087
5.5	99.554	99.532	99.510	5.5	99.554	99.532	99.510	5.125	97.910	97.765	97.788
5.625	100.242	100.112	100.090	5.625	100.242	100.112	100.090	5.25	98.564	98.434	98.443
5.75	100.926	100.732	100.771	5.75	100.926	100.732	100.771	5.375	99.004	98.982	98.960
5.875	100.960	100.770	100.579	5.875	100.960	100.770	100.579	5.5	99.554	99.532	99.510
6	101.488	101.297	101.107	6	101.488	101.297	101.107	5.625	100.242	100.112	100.090
6.125	102.027	101.836	101.646	6.125	102.027	101.836	101.646	5.75	100.926	100.732	100.771
6.25	102.312	102.133	102.123	6.25	102.312	102.133	102.123	5.875	100.960	100.770	100.579
6.375	102.029	101.985	101.941	6.375	102.029	101.985	101.941	6	101.488	101.297	101.107
6.5	102.468	102.424	102.381	6.5	102.468	102.424	102.381	6.125	102.027	101.836	101.646
6.625	102.852	102.808	102.764	6.625	102.852	102.808	102.764	6.25	102.312	102.133	102.123
6.75	103.200	103.126	103.067	6.75	103.200	103.126	103.067	6.375	102.029	101.985	101.941
6.875	102.856	102.820	102.783	6.875	102.856	102.820	102.783	6.5	102.468	102.424	102.381
7	103.173	103.136	103.100	7	103.173	103.136	103.100	6.625	102.852	102.808	102.764
7.125	103.587	103.551	103.514	7.125	103.587	103.551	103.514	6.75	103.200	103.126	103.067
7.25	103.907	103.848	103.798	7.25	103.907	103.848	103.798	6.875	102.856	102.820	102.783
7.375	103.223	103.194	103.221	7.375	103.223	103.153	103.082	7	103.173	103.136	103.100
7.5	103.515	103.430	103.389	7.5	103.515	103.430	103.389	7.125	103.587	103.551	103.514
7.625	103.944	103.900	103.865	7.625	103.944	103.900	103.865	7.25	103.907	103.848	103.798
7.75	104.319	104.274	104.240	7.75	104.319	104.274	104.240	7.375	103.223	103.153	103.082
7.875	103.340	103.399	103.414					7.5	103.626	103.502	103.500
8	103.456	103.514	103.530					7.625	104.056	103.930	103.928
8.125	103.522	103.580	103.596					7.75	104.319	104.274	104.240
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	96.578	96.506	96.470	4.25	96.578	96.506	96.470	4.875	95.658	95.461	95.536
4.375	97.098	97.027	96.990	4.375	97.098	97.027	96.990	5	96.373	96.176	96.252
4.5	97.607	97.535	97.499	4.5	97.607	97.535	97.499	5.125	97.133	96.937	97.012
4.625	98.100	98.028	97.992	4.625	98.100	98.028	97.992	5.25	97.710	97.495	97.555
4.75	98.400	98.311	98.206	4.75	98.400	98.311	98.206	5.375	98.369	98.171	98.214
4.875	98.885	98.795	98.690	4.875	98.885	98.795	98.690	5.5	99.021	98.806	98.866
5	99.347	99.257	99.152	5	99.347	99.257	99.152	5.625	99.765	99.550	99.610
5.125	99.782	99.692	99.587	5.125	99.782	99.692	99.587	5.75	99.835	99.776	99.739
5.25	99.847	99.801	99.773	5.25	99.847	99.801	99.773	5.875	100.383	100.192	100.002
5.375	100.162	100.055	99.990	5.375	100.162	100.055	99.990	6	100.830	100.640	100.550
5.5	100.556	100.448	100.384	5.5	100.556	100.448	100.384	6.125	101.338	101.105	101.150
5.625	100.930	100.897	100.853	5.625	100.914	100.806	100.742	6.25	101.517	101.327	101.136
5.75	101.269	101.206	101.162	5.75	101.269	101.206	101.162	6.375	101.336	101.292	101.248
5.875	100.943	100.861	100.811	5.875	100.943	100.818	100.716	6.5	101.816	101.772	101.728
6	101.342	101.310	101.260	6	101.277	101.151	101.049	6.625	102.317	102.106	102.136
								6.75	102.331	102.257	102.198
								6.875	101.606	101.570	101.533
								7	101.923	101.886	101.850
								7.125	102.337	102.301	102.264
								7.25	102.374	102.315	102.265
								7.375	101.372	101.328	101.293
								7.5	101.875	101.830	101.796
								7.625	102.363	102.318	102.284
								7.75	102.688	102.643	102.609
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	101.816	101.772	101.728	6.125	101.338	101.105	101.150	4.5	94.717	94.745	94.709
6.625	102.317	102.106	102.136	6.25	101.301	101.227	101.175	4.625	95.167	95.195	95.159
6.75	102.331	102.257	102.198	6.375	101.256	101.005	101.034	4.75	93.879	93.890	93.785
6.875	101.606	101.570	101.533	6.5	101.786	101.535	101.564	4.875	94.317	94.328	94.223
7	101.923	101.886	101.850	6.625	102.317	102.106	102.136	5	94.718	94.728	94.623
7.125	102.337	102.301	102.264	6.75	102.381	102.307	102.248	5.125	95.076	95.087	94.982
7.25	102.374	102.315	102.265	6.875	101.269	101.000	101.014	5.25	96.341	96.312	96.283
7.375	101.372	101.328	101.293	7	101.681	101.496	101.446	5.375	96.459	96.430	96.401
7.5	101.875	101.830	101.796	7.125	102.073	102.014	101.964	5.5	96.885	96.855	96.826
7.625	102.363	102.318	102.284	7.25	102.424	102.365	102.315	5.625	97.304	97.275	97.246
7.75	102.688	102.643	102.609	7.375	101.422	101.378	101.343	5.75	97.918	97.889	97.859
				7.5	101.925	101.880	101.846	5.875	98.217	98.187	98.158
				7.625	102.413	102.368	102.334	6	98.567	98.538	98.508
								6.125	98.897	98.867	98.838

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	102.029	101.985	101.941	6.375	102.029	101.985	101.941	6	101.488	101.297	101.107
6.5	102.468	102.424	102.381	6.5	102.468	102.424	102.381	6.125	102.027	101.836	101.646
6.625	102.852	102.808	102.764	6.625	102.852	102.808	102.764	6.25	102.312	102.133	102.123
6.75	103.200	103.126	103.067	6.75	103.200	103.126	103.067	6.375	102.029	101.985	101.941
6.875	102.856	102.820	102.783	6.875	102.856	102.820	102.783	6.5	102.468	102.424	102.381
7	103.173	103.136	103.100	7	103.173	103.136	103.100	6.625	102.852	102.808	102.764
7.125	103.587	103.551	103.514	7.125	103.587	103.551	103.514	6.75	103.200	103.126	103.067
7.25	103.907	103.848	103.798	7.25	103.907	103.848	103.798	6.875	102.856	102.820	102.783
7.375	103.223	103.194	103.221	7.375	103.223	103.153	103.082	7	103.173	103.136	103.100
7.5	103.515	103.430	103.389	7.5	103.515	103.430	103.389	7.125	103.587	103.551	103.514
7.625	103.944	103.900	103.865	7.625	103.944	103.900	103.865	7.25	103.907	103.848	103.798
7.75	104.319	104.274	104.240	7.75	104.319	104.274	104.240	7.375	103.223	103.153	103.082
7.875	103.340	103.399	103.414					7.5	103.626	103.502	103.500
8	103.456	103.514	103.530					7.625	104.056	103.930	103.928
8.125	103.522	103.580	103.596					7.75	104.319	104.274	104.240
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	97.607	97.535	97.499	4.5	97.607	97.535	97.499	6.625	102.317	102.106	102.136
4.625	98.100	98.028	97.992	4.625	98.100	98.028	97.992	6.75	102.331	102.257	102.198
4.75	98.400	98.311	98.206	4.75	98.400	98.311	98.206	6.875	101.606	101.570	101.533
4.875	98.885	98.795	98.690	4.875	98.885	98.795	98.690	7	101.923	101.886	101.850
5	99.347	99.257	99.152	5	99.347	99.257	99.152	7.125	102.337	102.301	102.264
5.125	99.782	99.692	99.587	5.125	99.782	99.692	99.587	7.25	102.374	102.315	102.265
5.25	99.847	99.801	99.773	5.25	99.847	99.801	99.773	7.375	101.649	101.657	101.684
5.375	100.162	100.055	99.990	5.375	100.162	100.055	99.990	7.5	101.875	101.830	101.839
5.5	100.556	100.448	100.384	5.5	100.556	100.448	100.384	7.625	102.363	102.318	102.284
5.625	100.930	100.897	100.853	5.625	100.914	100.806	100.742	7.75	102.688	102.643	102.609
5.75	101.269	101.206	101.162	5.75	101.269	101.206	101.162	7.875	100.865	100.924	100.939
5.875	100.943	100.861	100.811	5.875	100.943	100.818	100.716	8	100.981	101.039	101.055
6	101.342	101.310	101.260	6	101.277	101.151	101.049	8.125	101.047	101.105	101.121
6.125	101.779	101.747	101.697	6.125	101.631	101.569	101.525				
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	101.816	101.772	101.728	6.125	101.338	101.105	101.150	4.5	94.717	94.745	94.709
6.625	102.317	102.106	102.136	6.25	101.301	101.227	101.175	4.625	95.167	95.195	95.159
6.75	102.331	102.257	102.198	6.375	101.256	101.005	101.034	4.75	93.879	93.890	93.785
6.875	101.606	101.570	101.533	6.5	101.786	101.535	101.564	4.875	94.317	94.328	94.223
7	101.923	101.886	101.850	6.625	102.317	102.106	102.136	5	94.718	94.728	94.623
7.125	102.337	102.301	102.264	6.75	102.381	102.307	102.248	5.125	95.076	95.087	94.982
7.25	102.374	102.315	102.265	6.875	101.269	101.000	101.014	5.25	96.341	96.312	96.283
7.375	101.372	101.328	101.293	7	101.681	101.496	101.446	5.375	96.459	96.430	96.401
7.5	101.875	101.830	101.796	7.125	102.073	102.014	101.964	5.5	96.885	96.855	96.826
7.625	102.363	102.318	102.284	7.25	102.424	102.365	102.315	5.625	97.304	97.275	97.246
7.75	102.688	102.643	102.609	7.375	101.422	101.378	101.343	5.75	97.918	97.889	97.859
				7.5	101.925	101.880	101.846	5.875	98.217	98.187	98.158
				7.625	102.413	102.368	102.334	6	98.567	98.538	98.508
								6.125	98.897	98.867	98.838

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	99.525	99.344	99.044	6.75	98.025	97.844	97.544
6.875	99.673	99.487	99.187	6.875	98.173	97.987	97.687
7	100.165	99.979	99.679	7	98.665	98.479	98.179
7.125	100.606	100.420	100.120	7.125	99.106	98.920	98.620
7.25	101.018	100.832	100.532	7.25	99.518	99.332	99.032
7.375	101.488	101.252	100.952	7.375	99.988	99.752	99.452
7.5	101.940	101.704	101.404	7.5	100.440	100.204	99.904
7.625	102.341	102.105	101.805	7.625	100.841	100.605	100.305
7.75	102.733	102.497	102.197	7.75	101.233	100.997	100.697
7.875	102.324	102.048	101.748	7.875	100.824	100.548	100.248
8	102.746	102.470	102.170	8	101.246	100.970	100.670
8.125	103.117	102.841	102.541	8.125	101.617	101.341	101.041
8.25	103.469	103.193	102.893	8.25	101.969	101.693	101.393

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.525	97.344	97.044	6.75	96.025	95.844	95.544
6.875	97.673	97.487	97.187	6.875	96.173	95.987	95.687
7	98.165	97.979	97.679	7	96.665	96.479	96.179
7.125	98.606	98.420	98.120	7.125	97.106	96.920	96.620
7.25	99.018	98.832	98.532	7.25	97.518	97.332	97.032
7.375	99.488	99.252	98.952	7.375	97.988	97.752	97.452
7.5	99.940	99.704	99.404	7.5	98.440	98.204	97.904
7.625	100.341	100.105	99.805	7.625	98.841	98.605	98.305
7.75	100.733	100.497	100.197	7.75	99.233	98.997	98.697
7.875	100.324	100.048	99.748	7.875	98.824	98.548	98.248
8	100.746	100.470	100.170	8	99.246	98.970	98.670
8.125	101.117	100.841	100.541	8.125	99.617	99.341	99.041
8.25	101.469	101.193	100.893	8.25	99.969	99.693	99.393

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.775	98.594	98.294	6.75	96.775	96.594	96.294
6.875	98.923	98.737	98.437	6.875	96.923	96.737	96.437
7	99.415	99.229	98.929	7	97.415	97.229	96.929
7.125	99.856	99.670	99.370	7.125	97.856	97.670	97.370
7.25	100.268	100.082	99.782	7.25	98.268	98.082	97.782
7.375	100.738	100.502	100.202	7.375	98.738	98.502	98.202
7.5	101.190	100.954	100.654	7.5	99.190	98.954	98.654
7.625	101.591	101.355	101.055	7.625	99.591	99.355	99.055
7.75	101.983	101.747	101.447	7.75	99.983	99.747	99.447
7.875	101.574	101.298	100.998	7.875	99.574	99.298	98.998
8	101.996	101.720	101.420	8	99.996	99.720	99.420
8.125	102.367	102.091	101.791	8.125	100.367	100.091	99.791
8.25	102.719	102.443	102.143	8.25	100.719	100.443	100.143

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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