



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	93.220	93.220	93.087	4.75	93.220	93.220	93.087	5.125	95.933	95.933	95.815
4.875	93.867	93.867	93.739	4.875	93.867	93.867	93.739	5.25	96.742	96.742	96.635
5	94.528	94.528	94.405	5	94.528	94.528	94.405	5.375	97.482	97.482	97.380
5.125	95.133	95.133	95.015	5.125	95.133	95.133	95.015	5.5	98.149	98.149	98.052
5.25	96.183	96.064	95.986	5.25	95.818	95.818	95.711	5.625	98.611	98.611	98.518
5.375	96.898	96.779	96.701	5.375	96.561	96.561	96.459	5.75	99.774	99.690	99.675
5.5	97.703	97.584	97.506	5.5	97.196	97.196	97.099	5.875	100.304	100.219	100.202
5.625	98.215	98.097	98.019	5.625	97.785	97.785	97.692	6	100.771	100.685	100.669
5.75	98.443	98.366	98.329	5.75	98.381	98.352	98.304	6.125	101.189	101.030	100.996
5.875	99.078	99.000	98.963	5.875	98.953	98.923	98.876	6.25	101.571	101.468	101.444
6	99.727	99.649	99.612	6	99.693	99.574	99.492	6.375	102.029	101.924	101.900
6.125	100.196	100.095	100.058	6.125	100.196	100.072	99.976	6.5	102.443	102.334	102.310
6.25	100.353	100.258	100.187	6.25	100.353	100.258	100.187	6.625	102.871	102.684	102.650
6.375	100.877	100.770	100.697	6.375	100.877	100.770	100.697	6.75	102.231	102.139	102.107
6.5	101.346	101.209	101.134	6.5	101.346	101.209	101.134	6.875	102.646	102.562	102.530
6.625	101.810	101.660	101.577	6.625	101.810	101.660	101.577	7	103.023	102.937	102.906
6.75	101.829	101.719	101.659	6.75	101.829	101.719	101.659	7.125	103.344	103.257	103.226
6.875	102.243	102.086	102.018	6.875	102.243	102.086	102.018	7.25	103.191	103.096	103.058
7	102.608	102.438	102.367	7	102.608	102.438	102.367	7.375	103.630	103.533	103.495
7.125	102.976	102.821	102.753	7.125	102.976	102.821	102.753	7.5	103.962	103.865	103.827
7.25	103.228	103.090	103.043	7.25	103.228	103.090	103.043	7.625	104.391	104.313	104.277
7.375	103.517	103.395	103.342	7.375	103.517	103.395	103.342	7.75	104.780	104.721	104.675
7.5	103.823	103.686	103.644	7.5	103.820	103.683	103.644	7.875	105.133	105.073	105.027
7.625	104.225	104.083	104.080	7.625	104.225	104.081	104.080	8	105.000	105.000	105.000
7.75	104.723	104.547	104.546	7.75	104.723	104.547	104.546				
7.875	104.973	104.806	104.803	7.875	104.973	104.806	104.803				
8	105.201	105.026	105.022	8	105.201	105.026	105.022				
8.125	105.402	105.214	105.213	8.125	105.402	105.214	105.213				
8.25	105.677	105.486	105.561	8.25	105.677	105.486	105.561				
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	96.977	96.977	96.871	4.625	97.072	97.072	96.966	5	93.670	93.670	93.554
4.75	97.451	97.417	97.417	4.75	97.874	97.813	97.841	5.125	94.489	94.487	94.375
4.875	97.927	97.927	97.810	4.875	98.347	98.315	98.177	5.25	96.030	95.871	95.752
5	98.407	98.331	98.235	5	98.869	98.795	98.639	5.375	96.740	96.580	96.461
5.125	98.962	98.889	98.730	5.125	99.352	99.271	99.112	5.5	97.539	97.379	97.258
5.25	99.308	99.231	99.069	5.25	99.683	99.599	99.437	5.625	98.047	97.886	97.765
5.375	99.635	99.601	99.503	5.375	99.995	99.897	99.732	5.75	98.437	98.299	98.201
5.5	100.049	99.971	99.872	5.5	100.311	100.211	100.046	5.875	99.070	98.932	98.833
5.625	100.301	100.211	100.236	5.625	100.453	100.355	100.380	6	99.796	99.658	99.596
5.75	100.613	100.513	100.535	5.75	100.752	100.645	100.667	6.125	100.292	100.137	100.061
5.875	100.948	100.920	100.809	5.875	101.040	100.926	100.933	6.25	100.425	100.300	100.249
6	101.335	101.245	101.221	6	101.371	101.241	101.260	6.375	100.991	100.854	100.800
6.125	101.319	101.210	101.130	6.125	101.334	101.318	101.255	6.5	101.471	101.304	101.249
6.25	101.593	101.473	101.382	6.25	101.483	101.356	101.266	6.625	101.867	101.686	101.623
6.375	101.859	101.809	101.749	6.375	101.745	101.608	101.523	6.75	101.831	101.691	101.651
6.5	102.207	102.064	102.005	6.5	102.051	101.903	101.809	6.875	102.207	102.049	102.002
6.625	102.249	102.122	102.124	6.625	102.062	101.941	101.929	7	102.543	102.363	102.312
6.75	102.469	102.348	102.333	6.75	102.300	102.157	102.157	7.125	102.857	102.705	102.593
6.875	102.795	102.723	102.678	6.875	102.524	102.367	102.363	7.25	102.915	102.752	102.630
7	102.948	102.796	102.792	7	102.827	102.753	102.664	7.375	103.304	103.140	103.015
7.125	102.350	102.288	102.229	7.125	102.117	102.054	101.996	7.5	103.705	103.537	103.409
7.25	102.836	102.774	102.716	7.25	102.505	102.442	102.384	7.625	103.553	103.475	103.416
7.375	103.303	103.241	103.182	7.375	102.877	102.815	102.756	7.75	103.425	103.200	103.219
								7.875	103.610	103.386	103.402

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESAL

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	97.485	97.380	97.317	5	96.933	96.808	96.573	5	94.820	94.757	94.694
5.125	97.951	97.888	97.825	5.125	97.455	97.324	97.165	5.125	95.470	95.407	95.345
5.25	98.461	98.398	98.335	5.25	97.936	97.823	97.760	5.25	96.124	96.061	95.998
5.375	98.685	98.622	98.559	5.375	98.358	98.217	98.024	5.375	96.419	96.356	96.294
5.5	99.044	98.981	98.918	5.5	98.763	98.616	98.448	5.5	96.887	96.824	96.761
5.625	99.412	99.349	99.286	5.625	99.147	98.996	98.862	5.625	97.347	97.284	97.221
5.75	99.619	99.556	99.493	5.75	99.523	99.366	99.108	5.75	97.624	97.561	97.499
5.875	99.825	99.762	99.699	5.875	99.888	99.726	99.352	5.875	97.900	97.837	97.774
6	100.175	100.112	100.049	6	100.228	100.061	99.764	6	98.357	98.294	98.232
6.125	100.378	100.315	100.252	6.125	100.537	100.364	100.004	6.125	98.629	98.566	98.504
6.25	100.632	100.515	100.452	6.25	100.827	100.650	100.240	6.25	98.897	98.834	98.771
6.375	100.887	100.712	100.649	6.375	101.095	100.912	100.479	6.375	99.158	99.095	99.033
6.5	101.111	101.048	100.985	6.5	101.254	101.066	100.871	6.5	99.605	99.542	99.479
6.625	101.156	101.093	101.030	6.625	101.282	101.093	100.940	6.625	99.689	99.626	99.564
6.75	101.379	101.316	101.253	6.75	101.311	101.248	101.185	6.75	99.965	99.902	99.840
6.875	101.433	101.370	101.307	6.875	101.387	101.324	101.261	6.875	100.057	99.994	99.931
7	101.493	101.430	101.367	7	101.464	101.401	101.338	7	100.148	100.085	100.023
7.125	101.554	101.491	101.428	7.125	101.541	101.478	101.415	7.125	100.241	100.178	100.115

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	97.696	97.570	97.367	5	97.139	97.013	96.623	5	94.870	94.807	94.744
5.125	98.051	97.938	97.875	5.125	97.660	97.529	97.215	5.125	95.520	95.457	95.394
5.25	98.511	98.448	98.385	5.25	98.140	98.004	97.810	5.25	96.174	96.111	96.048
5.375	98.742	98.672	98.609	5.375	98.561	98.420	98.074	5.375	96.469	96.406	96.343
5.5	99.094	99.031	98.968	5.5	98.965	98.819	98.498	5.5	96.937	96.874	96.811
5.625	99.462	99.399	99.336	5.625	99.349	99.197	98.912	5.625	97.397	97.334	97.271
5.75	99.695	99.606	99.543	5.75	99.723	99.566	99.158	5.75	97.674	97.611	97.548
5.875	99.993	99.831	99.749	5.875	100.087	99.925	99.505	5.875	97.950	97.887	97.824
6	100.276	100.162	100.099	6	100.427	100.260	99.836	6	98.407	98.344	98.281
6.125	100.557	100.385	100.302	6.125	100.736	100.563	100.137	6.125	98.679	98.616	98.553
6.25	100.844	100.666	100.502	6.25	101.026	100.849	100.419	6.25	98.947	98.884	98.821
6.375	101.101	100.918	100.699	6.375	101.295	101.112	100.679	6.375	99.208	99.145	99.082
6.5	101.255	101.098	101.035	6.5	101.455	101.267	100.921	6.5	99.655	99.592	99.529
6.625	101.351	101.158	101.080	6.625	101.484	101.295	100.990	6.625	99.739	99.676	99.613
6.75	101.451	101.366	101.303	6.75	101.511	101.318	101.235	6.75	100.015	99.952	99.889
6.875	101.535	101.420	101.357	6.875	101.539	101.374	101.311	6.875	100.107	100.044	99.981
7	101.543	101.480	101.417	7	101.537	101.451	101.388	7	100.198	100.135	100.072
7.125	101.604	101.541	101.478	7.125	101.591	101.528	101.465	7.125	100.291	100.228	100.165

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	94.799	94.755	94.739	4.5	94.799	94.755	94.739	5	97.346	97.302	97.279
4.625	95.456	95.411	95.396	4.625	95.456	95.411	95.396	5.125	98.002	97.958	97.935
4.75	96.283	96.241	96.236	4.75	96.283	96.241	96.236	5.25	98.694	98.672	98.650
4.875	96.711	96.726	96.711	4.875	96.690	96.645	96.622	5.375	99.221	99.199	99.178
5	97.346	97.312	97.297	5	97.346	97.302	97.279	5.5	99.788	99.766	99.744
5.125	98.002	97.958	97.935	5.125	98.002	97.958	97.935	5.625	100.360	100.338	100.316
5.25	98.694	98.672	98.650	5.25	98.694	98.672	98.650	5.75	101.091	101.072	101.036
5.375	99.221	99.199	99.178	5.375	99.221	99.199	99.178	5.875	101.076	100.886	100.695
5.5	99.788	99.766	99.744	5.5	99.788	99.766	99.744	6	101.620	101.429	101.276
5.625	100.360	100.338	100.316	5.625	100.360	100.338	100.316	6.125	102.082	102.003	101.952
5.75	101.091	101.072	101.036	5.75	101.091	101.072	101.036	6.25	102.618	102.522	102.471
5.875	101.076	100.886	100.695	5.875	101.076	100.886	100.695	6.375	102.209	102.131	102.061
6	101.620	101.429	101.276	6	101.620	101.429	101.276	6.5	102.772	102.692	102.626
6.125	102.082	102.003	101.952	6.125	102.082	102.003	101.952	6.625	103.302	103.222	103.159
6.25	102.618	102.522	102.471	6.25	102.618	102.522	102.471	6.75	103.572	103.498	103.437
6.375	102.274	102.196	102.126	6.375	102.274	102.196	102.126	6.875	103.199	103.099	103.029
6.5	102.814	102.735	102.668	6.5	102.814	102.735	102.668	7	103.730	103.629	103.563
6.625	103.310	103.229	103.166	6.625	103.310	103.229	103.166	7.125	104.181	104.078	104.016
6.75	103.572	103.498	103.437	6.75	103.572	103.498	103.437	7.25	104.255	104.195	104.142
6.875	103.219	103.119	103.050	6.875	103.219	103.119	103.050	7.375	103.685	103.563	103.563
7	103.707	103.606	103.540	7	103.707	103.606	103.540	7.5	104.072	103.977	103.950
7.125	104.120	104.017	103.955	7.125	104.120	104.017	103.955	7.625	104.613	104.489	104.489
7.25	104.255	104.195	104.142	7.25	104.255	104.195	104.142	7.75	104.879	104.834	104.797
7.375	103.990	103.987	103.921	7.375	103.694	103.572	103.572				
7.5	104.476	104.473	104.407	7.5	104.057	103.977	103.939				
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	96.557	96.501	96.547	4.25	96.557	96.501	96.547	4.75	94.970	94.910	94.890
4.375	97.128	97.072	97.118	4.375	97.128	97.072	97.118	4.875	95.701	95.641	95.620
4.5	97.695	97.639	97.685	4.5	97.695	97.639	97.685	5	96.426	96.366	96.345
4.625	98.258	98.202	98.248	4.625	98.258	98.202	98.248	5.125	97.245	97.185	97.164
4.75	98.410	98.336	98.301	4.75	98.410	98.336	98.301	5.25	97.851	97.829	97.772
4.875	98.969	98.895	98.747	4.875	98.969	98.895	98.747	5.375	98.728	98.695	98.621
5	99.520	99.446	99.298	5	99.520	99.446	99.298	5.5	99.291	99.255	99.187
5.125	100.058	99.984	99.836	5.125	100.058	99.984	99.836	5.625	99.871	99.797	99.757
5.25	99.954	99.908	99.879	5.25	99.954	99.908	99.879	5.75	100.154	100.116	100.055
5.375	100.382	100.322	100.312	5.375	100.370	100.278	100.312	5.875	100.499	100.330	100.227
5.5	100.878	100.804	100.819	5.5	100.878	100.786	100.819	6	100.962	100.850	100.799
5.625	101.357	101.285	101.298	5.625	101.357	101.265	101.298	6.125	101.612	101.576	101.525
5.75	101.295	101.233	101.187	5.75	101.295	101.233	101.187	6.25	101.664	101.604	101.512
5.875	101.379	101.316	101.249	5.875	101.243	101.133	101.050	6.375	101.453	101.361	101.295
6	101.860	101.797	101.730	6	101.690	101.580	101.498	6.5	102.115	102.011	101.944
								6.625	102.726	102.672	102.605
								6.75	102.497	102.423	102.362
								6.875	101.887	101.787	101.718
								7	102.308	102.208	102.141
								7.125	102.723	102.621	102.558
								7.25	102.449	102.390	102.336
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	97.660	97.582	97.546	5	96.426	96.366	96.345	4.5	94.846	94.871	94.916
5.375	98.728	98.695	98.621	5.125	97.245	97.185	97.164	4.625	95.401	95.425	95.470
5.5	99.291	99.255	99.187	5.25	97.660	97.582	97.546	4.75	95.373	95.293	95.138
5.625	99.871	99.797	99.757	5.375	98.719	98.687	98.613	4.875	95.855	95.776	95.621
5.75	100.154	100.116	100.055	5.5	99.244	99.210	99.140	5	96.338	96.259	96.103
5.875	100.499	100.330	100.227	5.625	99.871	99.793	99.757	5.125	96.820	96.741	96.585
6	100.962	100.850	100.799	5.75	100.052	100.014	99.952	5.25	96.881	96.821	96.762
6.125	101.612	101.576	101.525	5.875	100.403	100.347	100.245	5.375	97.362	97.302	97.244
6.25	101.664	101.604	101.512	6	100.937	100.850	100.799	5.5	97.844	97.784	97.726
6.375	101.453	101.361	101.295	6.125	101.612	101.576	101.525	5.625	98.325	98.265	98.207
6.5	102.115	102.011	101.944	6.25	101.633	101.573	101.481	5.75	98.106	98.077	98.048
6.625	102.726	102.672	102.605	6.375	101.484	101.407	101.339	5.875	98.389	98.359	98.330
6.75	102.497	102.423	102.362	6.5	102.115	102.011	101.944	6	98.840	98.777	98.710
6.875	101.887	101.787	101.718	6.625	102.726	102.672	102.605	6.125	99.321	99.257	99.191

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	98.694	98.672	98.650	5.25	98.694	98.672	98.650	5.25	98.694	98.672	98.650
5.375	99.221	99.199	99.178	5.375	99.221	99.199	99.178	5.375	99.221	99.199	99.178
5.5	99.788	99.766	99.744	5.5	99.788	99.766	99.744	5.5	99.788	99.766	99.744
5.625	100.360	100.338	100.316	5.625	100.360	100.338	100.316	5.625	100.360	100.338	100.316
5.75	101.091	101.072	101.036	5.75	101.091	101.072	101.036	5.75	101.091	101.072	101.036
5.875	101.076	100.886	100.695	5.875	101.076	100.886	100.695	5.875	101.076	100.886	100.695
6	101.620	101.429	101.276	6	101.620	101.429	101.276	6	101.620	101.429	101.276
6.125	102.082	102.003	101.952	6.125	102.082	102.003	101.952	6.125	102.082	102.003	101.952
6.25	102.618	102.522	102.471	6.25	102.618	102.522	102.471	6.25	102.618	102.522	102.471
6.375	102.274	102.196	102.126	6.375	102.274	102.196	102.126	6.375	102.209	102.131	102.061
6.5	102.814	102.735	102.668	6.5	102.814	102.735	102.668	6.5	102.772	102.692	102.626
6.625	103.310	103.229	103.166	6.625	103.310	103.229	103.166	6.625	103.302	103.222	103.159
6.75	103.572	103.498	103.437	6.75	103.572	103.498	103.437	6.75	103.572	103.498	103.437
6.875	103.219	103.119	103.050	6.875	103.219	103.119	103.050	6.875	103.199	103.099	103.029
7	103.707	103.606	103.540	7	103.707	103.606	103.540	7	103.730	103.629	103.563
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	97.695	97.639	97.685	4.25	96.557	96.501	96.547	5.25	97.660	97.582	97.546
4.625	98.258	98.202	98.248	4.375	97.128	97.072	97.118	5.375	98.728	98.695	98.621
4.75	98.410	98.336	98.301	4.5	97.695	97.639	97.685	5.5	99.291	99.255	99.187
4.875	98.969	98.895	98.747	4.625	98.258	98.202	98.248	5.625	99.871	99.797	99.757
5	99.520	99.446	99.298	4.75	98.410	98.336	98.301	5.75	100.154	100.116	100.055
5.125	100.058	99.984	99.836	4.875	98.969	98.895	98.747	5.875	100.499	100.330	100.227
5.25	99.954	99.908	99.879	5	99.520	99.446	99.298	6	100.962	100.850	100.799
5.375	100.370	100.278	100.312	5.125	100.058	99.984	99.836	6.125	101.612	101.576	101.525
5.5	100.878	100.786	100.819	5.25	99.954	99.908	99.879	6.25	101.664	101.604	101.512
5.625	101.357	101.265	101.298	5.375	100.370	100.278	100.312	6.375	101.453	101.361	101.295
5.75	101.295	101.233	101.187	5.5	100.878	100.786	100.819	6.5	102.115	102.011	101.944
5.875	101.243	101.133	101.050	5.625	101.357	101.265	101.298	6.625	102.726	102.672	102.605
6	101.690	101.580	101.498	5.75	101.295	101.233	101.187	6.75	102.497	102.423	102.362
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	97.660	97.582	97.546	5.25	97.660	97.582	97.546	4.5	94.846	94.871	94.916
5.375	98.728	98.695	98.621	5.375	98.408	98.330	98.294	4.625	95.401	95.425	95.470
5.5	99.291	99.255	99.187	5.5	99.118	99.040	99.004	4.75	94.066	94.052	94.038
5.625	99.871	99.797	99.757	5.625	99.871	99.793	99.757	4.875	94.456	94.462	94.344
5.75	100.154	100.116	100.055	5.75	100.049	99.989	99.951	5	94.984	94.990	94.842
5.875	100.499	100.330	100.227	5.875	100.247	100.161	100.110	5.125	95.484	95.490	95.342
6	100.962	100.850	100.799	6	100.937	100.850	100.799	5.25	96.563	96.534	96.504
6.125	101.612	101.576	101.525	6.125	101.612	101.576	101.525	5.375	96.670	96.641	96.612
6.25	101.664	101.604	101.512	6.25	101.387	101.313	101.259	5.5	97.080	97.051	97.021
6.375	101.453	101.361	101.295	6.375	101.453	101.339	101.272	5.625	97.488	97.459	97.429
6.5	102.115	102.011	101.944	6.5	102.115	102.011	101.944	5.75	98.106	98.077	98.048
6.625	102.726	102.672	102.605	6.625	102.726	102.672	102.605	5.875	98.389	98.359	98.330
6.75	102.497	102.423	102.362	6.75	102.547	102.473	102.412	6	98.730	98.701	98.672
6.875	101.887	101.787	101.718	6.875	101.633	101.510	101.429	6.125	99.044	99.015	98.986

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	



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	97.902	97.858	97.835	5.125	97.902	97.858	97.835	4.75	96.012	95.967	95.952
5.25	98.594	98.572	98.550	5.25	98.594	98.572	98.550	4.875	96.590	96.545	96.522
5.375	99.121	99.099	99.078	5.375	99.121	99.099	99.078	5	97.246	97.202	97.179
5.5	99.688	99.666	99.644	5.5	99.688	99.666	99.644	5.125	97.902	97.858	97.835
5.625	100.260	100.238	100.216	5.625	100.260	100.238	100.216	5.25	98.594	98.572	98.550
5.75	100.855	100.796	100.757	5.75	100.855	100.796	100.757	5.375	99.121	99.099	99.078
5.875	100.976	100.786	100.595	5.875	100.976	100.786	100.595	5.5	99.688	99.666	99.644
6	101.520	101.329	101.139	6	101.520	101.329	101.139	5.625	100.260	100.238	100.216
6.125	101.982	101.792	101.603	6.125	101.982	101.792	101.603	5.75	100.855	100.796	100.757
6.25	102.228	102.119	102.065	6.25	102.228	102.119	102.065	5.875	100.976	100.786	100.595
6.375	101.990	101.939	101.888	6.375	101.990	101.939	101.888	6	101.520	101.329	101.139
6.5	102.389	102.338	102.287	6.5	102.389	102.338	102.287	6.125	101.982	101.792	101.603
6.625	102.794	102.720	102.663	6.625	102.794	102.720	102.663	6.25	102.228	102.119	102.065
6.75	103.275	103.201	103.140	6.75	103.275	103.201	103.140	6.375	101.990	101.939	101.888
6.875	102.869	102.833	102.796	6.875	102.869	102.833	102.796	6.5	102.389	102.338	102.287
7	103.116	103.079	103.043	7	103.116	103.079	103.043	6.625	102.794	102.720	102.663
7.125	103.522	103.485	103.448	7.125	103.522	103.485	103.448	6.75	103.275	103.201	103.140
7.25	103.882	103.822	103.769	7.25	103.882	103.822	103.769	6.875	102.869	102.833	102.796
7.375	103.278	103.300	103.282	7.375	103.210	103.139	103.069	7	103.116	103.079	103.043
7.5	103.561	103.446	103.438	7.5	103.561	103.438	103.438	7.125	103.522	103.485	103.448
7.625	103.969	103.912	103.874	7.625	103.969	103.912	103.874	7.25	103.882	103.822	103.769
7.75	104.329	104.284	104.247	7.75	104.329	104.284	104.247	7.375	103.269	103.147	103.147
7.875	103.510	103.532	103.483					7.5	103.691	103.567	103.567
8	103.626	103.648	103.599					7.625	104.117	103.992	103.992
8.125	103.692	103.714	103.665					7.75	104.329	104.284	104.247
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	96.534	96.458	96.504	4.25	96.534	96.458	96.504	4.875	95.568	95.368	95.447
4.375	97.054	96.978	97.024	4.375	97.054	96.978	97.024	5	96.283	96.083	96.163
4.5	97.561	97.485	97.531	4.5	97.561	97.485	97.531	5.125	97.043	96.843	96.923
4.625	98.052	97.976	98.022	4.625	98.052	97.976	98.022	5.25	97.635	97.417	97.481
4.75	98.354	98.260	98.201	4.75	98.354	98.260	98.201	5.375	98.301	98.266	98.194
4.875	98.837	98.743	98.595	4.875	98.837	98.743	98.595	5.5	98.945	98.735	98.791
5	99.297	99.203	99.055	5	99.297	99.203	99.055	5.625	99.689	99.471	99.535
5.125	99.730	99.636	99.488	5.125	99.730	99.636	99.488	5.75	99.899	99.839	99.801
5.25	99.854	99.808	99.779	5.25	99.854	99.808	99.779	5.875	100.399	100.208	100.018
5.375	100.158	100.076	100.080	5.375	100.158	100.046	100.080	6	100.862	100.672	100.550
5.5	100.579	100.547	100.502	5.5	100.550	100.437	100.471	6.125	101.326	101.090	101.139
5.625	101.038	101.006	100.960	5.625	100.905	100.793	100.826	6.25	101.501	101.310	101.120
5.75	101.195	101.133	101.087	5.75	101.195	101.133	101.087	6.375	101.298	101.247	101.195
5.875	100.975	100.942	100.890	5.875	100.970	100.840	100.758	6.5	101.812	101.686	101.634
6	101.417	101.385	101.333	6	101.305	101.175	101.093	6.625	102.341	102.127	102.160
								6.75	102.397	102.323	102.262
								6.875	101.619	101.583	101.546
								7	101.866	101.829	101.793
								7.125	102.272	102.235	102.198
								7.25	102.349	102.290	102.236
								7.375	101.391	101.346	101.308
								7.5	101.890	101.846	101.808
								7.625	102.375	102.331	102.293
								7.75	102.698	102.653	102.615
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	101.812	101.686	101.634	6.125	101.326	101.090	101.139	4.5	94.668	94.692	94.738
6.625	102.341	102.127	102.160	6.25	101.287	101.213	101.159	4.625	95.116	95.140	95.186
6.75	102.397	102.323	102.262	6.375	101.284	101.030	101.063	4.75	93.966	93.952	93.938
6.875	101.619	101.583	101.546	6.5	101.812	101.558	101.591	4.875	94.272	94.273	94.244
7	101.866	101.829	101.793	6.625	102.341	102.127	102.160	5	94.705	94.691	94.677
7.125	102.272	102.235	102.198	6.75	102.447	102.373	102.312	5.125	95.019	95.025	94.965
7.25	102.349	102.290	102.236	6.875	101.312	101.040	101.058	5.25	96.463	96.434	96.404
7.375	101.391	101.346	101.308	7	101.724	101.478	101.470	5.375	96.570	96.541	96.512
7.5	101.890	101.846	101.808	7.125	102.058	101.992	101.939	5.5	96.980	96.951	96.921
7.625	102.375	102.331	102.293	7.25	102.399	102.340	102.286	5.625	97.388	97.359	97.329
7.75	102.698	102.653	102.615	7.375	101.441	101.396	101.358	5.75	98.006	97.977	97.948
				7.5	101.940	101.896	101.858	5.875	98.289	98.259	98.230
				7.625	102.425	102.381	102.343	6	98.630	98.601	98.572
								6.125	98.944	98.915	98.886

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	101.990	101.939	101.888	6.375	101.990	101.939	101.888	6	101.520	101.329	101.139
6.5	102.389	102.338	102.287	6.5	102.389	102.338	102.287	6.125	101.982	101.792	101.603
6.625	102.794	102.720	102.663	6.625	102.794	102.720	102.663	6.25	102.278	102.119	102.091
6.75	103.275	103.201	103.140	6.75	103.275	103.201	103.140	6.375	101.990	101.939	101.888
6.875	102.869	102.833	102.796	6.875	102.869	102.833	102.796	6.5	102.389	102.338	102.287
7	103.116	103.079	103.043	7	103.116	103.079	103.043	6.625	102.794	102.720	102.663
7.125	103.522	103.485	103.448	7.125	103.522	103.485	103.448	6.75	103.275	103.201	103.140
7.25	103.882	103.822	103.769	7.25	103.882	103.822	103.769	6.875	102.869	102.833	102.796
7.375	103.278	103.300	103.282	7.375	103.210	103.139	103.069	7	103.116	103.079	103.043
7.5	103.561	103.446	103.438	7.5	103.561	103.438	103.438	7.125	103.522	103.485	103.448
7.625	103.969	103.912	103.874	7.625	103.969	103.912	103.874	7.25	103.882	103.822	103.769
7.75	104.329	104.284	104.247	7.75	104.329	104.284	104.247	7.375	103.269	103.147	103.147
7.875	103.510	103.532	103.483					7.5	103.691	103.567	103.567
8	103.626	103.648	103.599					7.625	104.117	103.992	103.992
8.125	103.692	103.714	103.665					7.75	104.329	104.284	104.247
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	97.561	97.485	97.531	4.5	97.561	97.485	97.531	6.625	102.341	102.127	102.160
4.625	98.052	97.976	98.022	4.625	98.052	97.976	98.022	6.75	102.397	102.323	102.262
4.75	98.354	98.260	98.201	4.75	98.354	98.260	98.201	6.875	101.619	101.583	101.546
4.875	98.837	98.743	98.595	4.875	98.837	98.743	98.595	7	101.866	101.829	101.793
5	99.297	99.203	99.055	5	99.297	99.203	99.055	7.125	102.272	102.235	102.198
5.125	99.730	99.636	99.488	5.125	99.730	99.636	99.488	7.25	102.349	102.290	102.236
5.25	99.854	99.808	99.779	5.25	99.854	99.808	99.779	7.375	101.741	101.763	101.744
5.375	100.158	100.076	100.080	5.375	100.158	100.046	100.080	7.5	101.890	101.909	101.890
5.5	100.579	100.547	100.502	5.5	100.550	100.437	100.471	7.625	102.375	102.331	102.293
5.625	101.038	101.006	100.960	5.625	100.905	100.793	100.826	7.75	102.698	102.653	102.615
5.75	101.195	101.133	101.087	5.75	101.195	101.133	101.087	7.875	101.035	101.057	101.008
5.875	100.975	100.942	100.890	5.875	100.970	100.840	100.758	8	101.151	101.173	101.124
6	101.417	101.385	101.333	6	101.305	101.175	101.093	8.125	101.217	101.239	101.190
6.125	101.858	101.826	101.774	6.125	101.632	101.502	101.434				
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	101.812	101.686	101.634	6.125	101.326	101.090	101.139	4.5	94.668	94.692	94.738
6.625	102.341	102.127	102.160	6.25	101.287	101.213	101.159	4.625	95.116	95.140	95.186
6.75	102.397	102.323	102.262	6.375	101.284	101.030	101.063	4.75	93.966	93.952	93.938
6.875	101.619	101.583	101.546	6.5	101.812	101.558	101.591	4.875	94.272	94.273	94.244
7	101.866	101.829	101.793	6.625	102.341	102.127	102.160	5	94.705	94.691	94.677
7.125	102.272	102.235	102.198	6.75	102.447	102.373	102.312	5.125	95.019	95.025	94.965
7.25	102.349	102.290	102.236	6.875	101.312	101.040	101.058	5.25	96.463	96.434	96.404
7.375	101.391	101.346	101.308	7	101.724	101.478	101.470	5.375	96.570	96.541	96.512
7.5	101.890	101.846	101.808	7.125	102.058	101.992	101.939	5.5	96.980	96.951	96.921
7.625	102.375	102.331	102.293	7.25	102.399	102.340	102.286	5.625	97.388	97.359	97.329
7.75	102.698	102.653	102.615	7.375	101.441	101.396	101.358	5.75	98.006	97.977	97.948
				7.5	101.940	101.896	101.858	5.875	98.289	98.259	98.230
				7.625	102.425	102.381	102.343	6	98.630	98.601	98.572
								6.125	98.944	98.915	98.886

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	99.780	99.617	99.317	6.75	98.280	98.117	97.817
6.875	100.135	99.991	99.691	6.875	98.635	98.491	98.191
7	100.627	100.483	100.183	7	99.127	98.983	98.683
7.125	101.068	100.924	100.624	7.125	99.568	99.424	99.124
7.25	101.480	101.336	101.036	7.25	99.980	99.836	99.536
7.375	101.600	101.412	101.112	7.375	100.100	99.912	99.612
7.5	102.052	101.864	101.564	7.5	100.552	100.364	100.064
7.625	102.453	102.265	101.965	7.625	100.953	100.765	100.465
7.75	102.845	102.657	102.357	7.75	101.345	101.157	100.857
7.875	102.277	102.052	101.752	7.875	100.777	100.552	100.252
8	102.699	102.474	102.174	8	101.199	100.974	100.674
8.125	103.070	102.845	102.545	8.125	101.570	101.345	101.045
8.25	103.422	103.197	102.897	8.25	101.922	101.697	101.397

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.780	97.617	97.317	6.75	96.280	96.117	95.817
6.875	98.135	97.991	97.691	6.875	96.635	96.491	96.191
7	98.627	98.483	98.183	7	97.127	96.983	96.683
7.125	99.068	98.924	98.624	7.125	97.568	97.424	97.124
7.25	99.480	99.336	99.036	7.25	97.980	97.836	97.536
7.375	99.600	99.412	99.112	7.375	98.100	97.912	97.612
7.5	100.052	99.864	99.564	7.5	98.552	98.364	98.064
7.625	100.453	100.265	99.965	7.625	98.953	98.765	98.465
7.75	100.845	100.657	100.357	7.75	99.345	99.157	98.857
7.875	100.277	100.052	99.752	7.875	98.777	98.552	98.252
8	100.699	100.474	100.174	8	99.199	98.974	98.674
8.125	101.070	100.845	100.545	8.125	99.570	99.345	99.045
8.25	101.422	101.197	100.897	8.25	99.922	99.697	99.397

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.030	98.867	98.567	6.75	97.030	96.867	96.567
6.875	99.385	99.241	98.941	6.875	97.385	97.241	96.941
7	99.877	99.733	99.433	7	97.877	97.733	97.433
7.125	100.318	100.174	99.874	7.125	98.318	98.174	97.874
7.25	100.730	100.586	100.286	7.25	98.730	98.586	98.286
7.375	100.850	100.662	100.362	7.375	98.850	98.662	98.362
7.5	101.302	101.114	100.814	7.5	99.302	99.114	98.814
7.625	101.703	101.515	101.215	7.625	99.703	99.515	99.215
7.75	102.095	101.907	101.607	7.75	100.095	99.907	99.607
7.875	101.527	101.302	101.002	7.875	99.527	99.302	99.002
8	101.949	101.724	101.424	8	99.949	99.724	99.424
8.125	102.320	102.095	101.795	8.125	100.320	100.095	99.795
8.25	102.672	102.447	102.147	8.25	100.672	100.447	100.147

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.