



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	93.409	93.409	93.229	4.75	93.409	93.409	93.229	5.125	96.129	96.129	95.964
4.875	94.058	94.058	93.883	4.875	94.058	94.058	93.883	5.25	96.901	96.901	96.819
5	94.708	94.708	94.539	5	94.708	94.708	94.539	5.375	97.647	97.647	97.570
5.125	95.326	95.326	95.161	5.125	95.326	95.326	95.161	5.5	98.322	98.322	98.250
5.25	96.482	96.364	96.280	5.25	95.976	95.976	95.894	5.625	98.781	98.781	98.713
5.375	97.199	97.081	96.998	5.375	96.720	96.720	96.643	5.75	99.435	99.435	99.356
5.5	98.007	97.889	97.806	5.5	97.401	97.356	97.283	5.875	99.810	99.805	99.731
5.625	98.522	98.404	98.321	5.625	98.002	97.950	97.882	6	100.829	100.680	100.589
5.75	98.696	98.618	98.579	5.75	98.482	98.453	98.404	6.125	101.275	101.123	101.031
5.875	99.334	99.257	99.217	5.875	99.057	99.028	98.979	6.25	101.602	101.468	101.395
6	99.990	99.912	99.873	6	99.772	99.660	99.579	6.375	102.074	101.915	101.839
6.125	100.445	100.367	100.328	6.125	100.273	100.157	100.065	6.5	102.509	102.326	102.247
6.25	100.437	100.353	100.306	6.25	100.416	100.321	100.253	6.625	102.932	102.752	102.673
6.375	100.978	100.894	100.847	6.375	100.939	100.834	100.764	6.75	102.274	102.124	102.063
6.5	101.473	101.389	101.342	6.5	101.408	101.276	101.204	6.875	102.647	102.474	102.410
6.625	101.873	101.789	101.743	6.625	101.868	101.728	101.649	7	102.947	102.758	102.691
6.75	101.873	101.763	101.707	6.75	101.873	101.763	101.707	7.125	103.218	103.037	102.971
6.875	102.287	102.175	102.114	6.875	102.287	102.133	102.070	7.25	102.985	102.923	102.856
7	102.681	102.583	102.522	7	102.650	102.487	102.420	7.375	103.409	103.341	103.279
7.125	103.056	102.959	102.897	7.125	103.009	102.859	102.794	7.5	103.847	103.774	103.733
7.25	103.234	103.095	103.051	7.25	103.234	103.095	103.051	7.625	104.455	104.377	104.341
7.375	103.518	103.405	103.347	7.375	103.518	103.396	103.347	7.75	104.801	104.717	104.686
7.5	103.902	103.777	103.686	7.5	103.833	103.753	103.656	7.875	105.000	105.000	105.000
7.625	104.287	104.148	104.066	7.625	104.212	104.063	104.066	8	105.000	105.000	105.000
7.75	104.711	104.536	104.537	7.75	104.711	104.536	104.537				
7.875	104.952	104.786	104.786	7.875	104.952	104.786	104.786				
8	105.168	105.045	104.993	8	105.168	105.045	104.993				
8.125	105.377	105.259	105.195	8.125	105.377	105.259	105.195				
8.25	105.471	105.281	105.343	8.25	105.471	105.281	105.343				
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	97.224	97.224	97.018	4.625	97.315	97.315	97.109	5	93.819	93.819	93.728
4.75	97.713	97.652	97.559	4.75	98.135	98.075	97.983	5.125	94.673	94.646	94.560
4.875	98.118	98.118	98.038	4.875	98.506	98.506	98.320	5.25	96.321	96.161	96.036
5	98.527	98.449	98.415	5	98.989	98.912	98.791	5.375	97.034	96.873	96.747
5.125	99.082	99.009	98.885	5.125	99.472	99.391	99.267	5.5	97.836	97.674	97.547
5.25	99.428	99.353	99.226	5.25	99.803	99.720	99.593	5.625	98.347	98.184	98.056
5.375	99.754	99.666	99.538	5.375	100.114	100.021	99.890	5.75	98.687	98.548	98.445
5.5	100.168	100.071	99.940	5.5	100.430	100.333	100.203	5.875	99.324	99.184	99.080
5.625	100.482	100.392	100.311	5.625	100.634	100.536	100.455	6	99.959	99.819	99.715
5.75	100.793	100.695	100.612	5.75	100.933	100.828	100.744	6.125	100.445	100.306	100.202
5.875	101.095	100.975	100.888	5.875	101.220	101.099	101.012	6.25	100.488	100.363	100.314
6	101.514	101.386	101.299	6	101.552	101.427	101.340	6.375	101.049	100.915	100.865
6.125	101.371	101.262	101.194	6.125	101.266	101.187	101.108	6.5	101.522	101.360	101.308
6.25	101.644	101.526	101.454	6.25	101.537	101.413	101.341	6.625	101.917	101.786	101.689
6.375	101.902	101.788	101.741	6.375	101.799	101.656	101.581	6.75	101.854	101.714	101.678
6.5	102.251	102.110	102.035	6.5	102.105	101.962	101.887	6.875	102.241	102.092	102.035
6.625	102.231	102.104	102.110	6.625	102.052	101.917	101.923	7	102.637	102.487	102.371
6.75	102.449	102.317	102.320	6.75	102.290	102.148	102.151	7.125	103.018	102.867	102.750
6.875	102.730	102.668	102.621	6.875	102.512	102.361	102.360	7.25	102.996	102.840	102.719
7	102.944	102.882	102.835	7	102.814	102.659	102.658	7.375	103.381	103.223	103.100
7.125	102.459	102.397	102.337	7.125	102.226	102.163	102.103	7.5	103.780	103.619	103.492
7.25	102.947	102.884	102.824	7.25	102.614	102.551	102.491	7.625	103.499	103.421	103.421
7.375	103.414	103.352	103.291	7.375	102.986	102.924	102.864	7.75	103.384	103.160	103.181
								7.875	103.573	103.350	103.370

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	97.591	97.528	97.465	5	96.964	96.838	96.738	5	94.986	94.923	94.861
5.125	98.099	98.036	97.973	5.125	97.486	97.394	97.331	5.125	95.637	95.574	95.512
5.25	98.610	98.547	98.484	5.25	98.052	97.989	97.926	5.25	96.292	96.229	96.167
5.375	98.834	98.771	98.708	5.375	98.387	98.253	98.190	5.375	96.588	96.525	96.462
5.5	99.197	99.134	99.071	5.5	98.791	98.681	98.618	5.5	97.060	96.997	96.934
5.625	99.565	99.502	99.439	5.625	99.175	99.096	99.033	5.625	97.521	97.458	97.395
5.75	99.772	99.709	99.646	5.75	99.549	99.392	99.279	5.75	97.798	97.735	97.673
5.875	99.979	99.916	99.853	5.875	99.913	99.751	99.524	5.875	98.074	98.011	97.949
6	100.328	100.265	100.202	6	100.253	100.085	99.936	6	98.533	98.470	98.407
6.125	100.532	100.469	100.406	6.125	100.561	100.388	100.177	6.125	98.805	98.742	98.680
6.25	100.733	100.670	100.607	6.25	100.851	100.673	100.415	6.25	99.074	99.011	98.949
6.375	100.931	100.868	100.805	6.375	101.118	100.935	100.647	6.375	99.338	99.275	99.212
6.5	101.269	101.206	101.143	6.5	101.277	101.108	101.045	6.5	99.783	99.720	99.658
6.625	101.312	101.249	101.186	6.625	101.305	101.174	101.111	6.625	99.865	99.802	99.739
6.75	101.535	101.472	101.409	6.75	101.482	101.419	101.356	6.75	100.140	100.077	100.015
6.875	101.585	101.522	101.459	6.875	101.558	101.495	101.432	6.875	100.231	100.168	100.106
7	101.645	101.582	101.519	7	101.634	101.571	101.508	7	100.322	100.259	100.197
7.125	101.706	101.643	101.580	7.125	101.710	101.647	101.584	7.125	100.414	100.351	100.289

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	97.715	97.589	97.515	5	97.169	97.043	96.788	5	95.036	94.973	94.910
5.125	98.149	98.086	98.023	5.125	97.690	97.559	97.381	5.125	95.687	95.624	95.561
5.25	98.660	98.597	98.534	5.25	98.168	98.039	97.976	5.25	96.342	96.279	96.216
5.375	98.884	98.821	98.758	5.375	98.589	98.448	98.240	5.375	96.638	96.575	96.512
5.5	99.247	99.184	99.121	5.5	98.992	98.846	98.668	5.5	97.110	97.047	96.984
5.625	99.615	99.552	99.489	5.625	99.375	99.223	99.083	5.625	97.571	97.508	97.445
5.75	99.822	99.759	99.696	5.75	99.749	99.592	99.329	5.75	97.848	97.785	97.722
5.875	100.029	99.966	99.903	5.875	100.112	99.950	99.574	5.875	98.124	98.061	97.998
6	100.378	100.315	100.252	6	100.451	100.284	99.986	6	98.583	98.520	98.457
6.125	100.582	100.519	100.456	6.125	100.759	100.586	100.227	6.125	98.855	98.792	98.729
6.25	100.860	100.720	100.657	6.25	101.049	100.871	100.465	6.25	99.124	99.061	98.998
6.375	101.116	100.933	100.855	6.375	101.317	101.134	100.705	6.375	99.388	99.325	99.262
6.5	101.319	101.256	101.193	6.5	101.477	101.289	101.095	6.5	99.833	99.770	99.707
6.625	101.366	101.299	101.236	6.625	101.508	101.319	101.161	6.625	99.915	99.852	99.789
6.75	101.585	101.522	101.459	6.75	101.535	101.469	101.406	6.75	100.190	100.127	100.064
6.875	101.635	101.572	101.509	6.875	101.608	101.545	101.482	6.875	100.281	100.218	100.155
7	101.695	101.632	101.569	7	101.684	101.621	101.558	7	100.372	100.309	100.246
7.125	101.756	101.693	101.630	7.125	101.760	101.697	101.634	7.125	100.464	100.401	100.338

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
---	---

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	95.158	95.113	95.098	4.5	95.158	95.113	95.098	5	97.564	97.519	97.495
4.625	95.814	95.769	95.754	4.625	95.814	95.769	95.754	5.125	98.220	98.176	98.152
4.75	96.470	96.426	96.410	4.75	96.470	96.426	96.410	5.25	98.882	98.832	98.808
4.875	96.979	96.972	96.955	4.875	96.908	96.863	96.839	5.375	99.305	99.283	99.261
5	97.565	97.557	97.541	5	97.564	97.519	97.495	5.5	99.913	99.891	99.869
5.125	98.220	98.176	98.152	5.125	98.220	98.176	98.152	5.625	100.486	100.464	100.442
5.25	98.882	98.832	98.808	5.25	98.882	98.832	98.808	5.75	101.197	101.175	101.023
5.375	99.305	99.283	99.261	5.375	99.305	99.283	99.261	5.875	101.108	100.918	100.727
5.5	99.913	99.891	99.869	5.5	99.913	99.891	99.869	6	101.674	101.484	101.293
5.625	100.486	100.464	100.442	5.625	100.486	100.464	100.442	6.125	102.175	102.024	101.944
5.75	101.197	101.175	101.023	5.75	101.197	101.175	101.023	6.25	102.660	102.560	102.480
5.875	101.108	100.918	100.727	5.875	101.108	100.918	100.727	6.375	102.166	102.115	102.064
6	101.674	101.484	101.293	6	101.674	101.484	101.293	6.5	102.675	102.601	102.537
6.125	102.175	102.024	101.944	6.125	102.175	102.024	101.944	6.625	103.176	103.102	103.039
6.25	102.660	102.560	102.480	6.25	102.660	102.560	102.480	6.75	103.660	103.586	103.522
6.375	102.166	102.115	102.064	6.375	102.166	102.115	102.064	6.875	102.997	102.968	102.938
6.5	102.675	102.601	102.537	6.5	102.675	102.601	102.537	7	103.362	103.303	103.246
6.625	103.176	103.102	103.039	6.625	103.176	103.102	103.039	7.125	103.878	103.819	103.762
6.75	103.660	103.586	103.522	6.75	103.660	103.586	103.522	7.25	104.327	104.268	104.211
6.875	102.997	102.968	102.938	6.875	102.997	102.968	102.938	7.375	103.475	103.490	103.505
7	103.362	103.303	103.246	7	103.362	103.303	103.246	7.5	103.966	103.921	103.880
7.125	103.878	103.819	103.762	7.125	103.878	103.819	103.762	7.625	104.452	104.408	104.367
7.25	104.327	104.268	104.211	7.25	104.327	104.268	104.211	7.75	104.826	104.782	104.740
7.375	103.628	103.643	103.624	7.375	103.475	103.490	103.505				
7.5	103.966	103.921	103.880	7.5	103.966	103.921	103.880				

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	96.825	96.765	96.686	4.25	96.825	96.765	96.686	4.5	92.045	92.001	
4.375	97.396	97.336	97.257	4.375	97.396	97.336	97.257	4.625	92.701	92.657	92.641
4.5	97.964	97.904	97.825	4.5	97.964	97.904	97.825	4.75	95.158	95.094	95.011
4.625	98.527	98.467	98.388	4.625	98.527	98.467	98.388	4.875	95.889	95.825	95.742
4.75	98.645	98.598	98.582	4.75	98.645	98.598	98.582	5	96.614	96.550	96.467
4.875	99.094	99.016	98.900	4.875	99.094	99.016	98.900	5.125	97.433	97.369	97.286
5	99.644	99.566	99.449	5	99.644	99.566	99.449	5.25	97.943	97.921	97.833
5.125	100.180	100.103	99.986	5.125	100.180	100.103	99.986	5.375	98.588	98.566	98.478
5.25	100.130	100.084	100.053	5.25	100.130	100.084	100.053	5.5	99.226	99.144	99.023
5.375	100.554	100.458	100.382	5.375	100.554	100.458	100.382	5.625	99.978	99.896	99.744
5.5	101.059	100.963	100.887	5.5	101.059	100.963	100.887	5.75	100.128	100.069	100.030
5.625	101.535	101.439	101.363	5.625	101.535	101.439	101.363	5.875	100.531	100.340	100.150
5.75	101.454	101.392	101.345	5.75	101.454	101.392	101.345	6	101.017	100.873	100.793
5.875	101.297	101.184	101.117	5.875	101.297	101.184	101.117	6.125	101.637	101.597	101.517
6	101.744	101.630	101.563	6	101.744	101.630	101.563	6.25	101.696	101.505	101.315
								6.375	101.491	101.423	101.371
								6.5	102.148	102.040	101.923
								6.625	102.750	102.692	102.574
								6.75	102.585	102.511	102.448
								6.875	101.747	101.718	101.688
								7	102.205	102.079	102.033
								7.125	102.671	102.535	102.490
								7.25	102.522	102.463	102.406

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	97.768	97.686	97.534	5	96.614	96.550	96.467	4.5	95.114	95.134	95.055
5.375	98.515	98.434	98.300	5.125	97.433	97.369	97.286	4.625	95.667	95.688	95.608
5.5	99.226	99.144	98.992	5.25	97.768	97.686	97.534	4.75	94.463	94.377	94.334
5.625	99.978	99.896	99.744	5.375	98.515	98.434	98.282	4.875	94.946	94.859	94.817
5.75	100.128	100.069	100.030	5.5	99.226	99.144	98.992	5	95.428	95.342	95.299
5.875	100.531	100.340	100.150	5.625	99.978	99.896	99.744	5.125	95.910	95.824	95.781
6	101.017	100.873	100.793	5.75	100.178	100.119	100.080	5.25	96.630	96.513	96.396
6.125	101.637	101.597	101.517	5.875	100.274	100.184	100.104	5.375	96.741	96.624	96.506
6.25	101.696	101.505	101.315	6	100.963	100.873	100.793	5.5	97.154	97.037	96.919
6.375	101.491	101.423	101.371	6.125	101.637	101.597	101.517	5.625	97.565	97.447	97.330
6.5	102.148	102.040	101.923	6.25	101.459	101.385	101.330	5.75	98.082	98.046	98.009
6.625	102.750	102.692	102.574	6.375	101.491	101.373	101.255	5.875	98.369	98.333	98.296
6.75	102.585	102.511	102.448	6.5	102.148	102.040	101.923	6	98.713	98.677	98.640
6.875	101.747	101.718	101.688	6.625	102.750	102.692	102.574	6.125	99.034	98.997	98.961

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	98.882	98.832	98.808	5.25	98.882	98.832	98.808	5.25	98.882	98.832	98.808
5.375	99.305	99.283	99.261	5.375	99.305	99.283	99.261	5.375	99.305	99.283	99.261
5.5	99.913	99.891	99.869	5.5	99.913	99.891	99.869	5.5	99.913	99.891	99.869
5.625	100.486	100.464	100.442	5.625	100.486	100.464	100.442	5.625	100.486	100.464	100.442
5.75	101.197	101.175	101.023	5.75	101.197	101.175	101.023	5.75	101.197	101.175	101.023
5.875	101.108	100.918	100.727	5.875	101.108	100.918	100.727	5.875	101.108	100.918	100.727
6	101.674	101.484	101.293	6	101.674	101.484	101.293	6	101.674	101.484	101.293
6.125	102.175	102.024	101.944	6.125	102.175	102.024	101.944	6.125	102.175	102.024	101.944
6.25	102.660	102.560	102.480	6.25	102.660	102.560	102.480	6.25	102.660	102.560	102.480
6.375	102.166	102.115	102.064	6.375	102.166	102.115	102.064	6.375	102.166	102.115	102.064
6.5	102.675	102.601	102.537	6.5	102.675	102.601	102.537	6.5	102.675	102.601	102.537
6.625	103.176	103.102	103.039	6.625	103.176	103.102	103.039	6.625	103.176	103.102	103.039
6.75	103.660	103.586	103.522	6.75	103.660	103.586	103.522	6.75	103.660	103.586	103.522
6.875	102.997	102.968	102.938	6.875	102.997	102.968	102.938	6.875	102.997	102.968	102.938
7	103.362	103.303	103.246	7	103.362	103.303	103.246	7	103.362	103.303	103.246
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	97.964	97.904	97.825	4.25	96.825	96.765	96.686	5.25	97.768	97.686	97.534
4.625	98.527	98.467	98.388	4.375	97.396	97.336	97.257	5.375	98.515	98.434	98.300
4.75	98.645	98.598	98.582	4.5	97.964	97.904	97.825	5.5	99.226	99.144	98.992
4.875	99.094	99.016	98.900	4.625	98.527	98.467	98.388	5.625	99.978	99.896	99.744
5	99.644	99.566	99.449	4.75	98.645	98.598	98.582	5.75	100.128	100.069	100.030
5.125	100.180	100.103	99.986	4.875	99.094	99.016	98.900	5.875	100.531	100.340	100.150
5.25	100.130	100.084	100.053	5	99.644	99.566	99.449	6	101.017	100.873	100.793
5.375	100.554	100.458	100.382	5.125	100.180	100.103	99.986	6.125	101.637	101.597	101.517
5.5	101.059	100.963	100.887	5.25	100.130	100.084	100.053	6.25	101.696	101.505	101.315
5.625	101.535	101.439	101.363	5.375	100.554	100.458	100.382	6.375	101.491	101.423	101.371
5.75	101.454	101.392	101.345	5.5	101.059	100.963	100.887	6.5	102.148	102.040	101.923
5.875	101.297	101.184	101.117	5.625	101.535	101.439	101.363	6.625	102.750	102.692	102.574
6	101.744	101.630	101.563	5.75	101.454	101.392	101.345	6.75	102.585	102.511	102.448
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	97.768	97.686	97.534	5.25	97.768	97.686	97.534	4.5	95.114	95.134	95.055
5.375	98.515	98.434	98.300	5.375	98.515	98.434	98.282	4.625	95.667	95.688	95.608
5.5	99.226	99.144	98.992	5.5	99.226	99.144	98.992	4.75	94.220	94.173	94.157
5.625	99.978	99.896	99.744	5.625	99.978	99.896	99.744	4.875	94.579	94.582	94.465
5.75	100.128	100.069	100.030	5.75	100.178	100.119	100.080	5	95.104	95.106	94.989
5.875	100.531	100.340	100.150	5.875	100.274	100.184	100.104	5.125	95.600	95.602	95.485
6	101.017	100.873	100.793	6	100.963	100.873	100.793	5.25	96.630	96.513	96.396
6.125	101.637	101.597	101.517	6.125	101.637	101.597	101.517	5.375	96.741	96.624	96.506
6.25	101.696	101.505	101.315	6.25	101.459	101.385	101.330	5.5	97.154	97.037	96.919
6.375	101.491	101.423	101.371	6.375	101.491	101.373	101.255	5.625	97.565	97.447	97.330
6.5	102.148	102.040	101.923	6.5	102.148	102.040	101.923	5.75	98.082	98.046	98.009
6.625	102.750	102.692	102.574	6.625	102.750	102.692	102.574	5.875	98.369	98.333	98.296
6.75	102.585	102.511	102.448	6.75	102.635	102.561	102.498	6	98.713	98.677	98.640
6.875	101.747	101.718	101.688	6.875	101.658	101.532	101.486	6.125	99.034	98.997	98.961

Government Adjustments

FICO	Adjustment
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	98.120	98.076	98.052	5.125	98.120	98.076	98.052	4.75	96.370	96.326	96.310
5.25	98.776	98.732	98.708	5.25	98.776	98.732	98.708	4.875	96.808	96.763	96.739
5.375	99.205	99.183	99.161	5.375	99.205	99.183	99.161	5	97.464	97.419	97.395
5.5	99.813	99.791	99.769	5.5	99.813	99.791	99.769	5.125	98.120	98.076	98.052
5.625	100.386	100.364	100.342	5.625	100.386	100.364	100.342	5.25	98.776	98.732	98.708
5.75	100.985	100.925	100.886	5.75	100.985	100.925	100.886	5.375	99.205	99.183	99.161
5.875	101.008	100.818	100.627	5.875	101.008	100.818	100.627	5.5	99.813	99.791	99.769
6	101.574	101.384	101.193	6	101.574	101.384	101.193	5.625	100.386	100.364	100.342
6.125	102.075	101.885	101.694	6.125	102.075	101.885	101.694	5.75	100.985	100.925	100.886
6.25	102.265	102.191	102.136	6.25	102.265	102.191	102.136	5.875	101.008	100.818	100.627
6.375	102.066	102.015	101.964	6.375	102.066	102.015	101.964	6	101.574	101.384	101.193
6.5	102.505	102.454	102.402	6.5	102.505	102.454	102.402	6.125	102.075	101.885	101.694
6.625	102.882	102.831	102.780	6.625	102.882	102.831	102.780	6.25	102.265	102.191	102.136
6.75	103.363	103.289	103.225	6.75	103.363	103.289	103.225	6.375	102.066	102.015	101.964
6.875	102.897	102.868	102.838	6.875	102.897	102.868	102.838	6.5	102.505	102.454	102.402
7	103.193	103.163	103.134	7	103.193	103.163	103.134	6.625	102.882	102.831	102.780
7.125	103.600	103.571	103.542	7.125	103.600	103.571	103.542	6.75	103.363	103.289	103.225
7.25	103.954	103.895	103.838	7.25	103.954	103.895	103.838	6.875	102.897	102.868	102.838
7.375	103.375	103.390	103.405	7.375	103.375	103.390	103.405	7	103.193	103.163	103.134
7.5	103.649	103.663	103.678	7.5	103.649	103.663	103.678	7.125	103.600	103.571	103.542
7.625	104.015	104.029	104.044	7.625	104.015	104.029	104.044	7.25	103.954	103.895	103.838
7.75	104.276	104.232	104.190	7.75	104.276	104.232	104.190	7.375	103.375	103.390	103.405
7.875	103.455	103.425	103.394					7.5	103.649	103.663	103.678
8	103.570	103.541	103.510					7.625	104.015	104.029	104.044
8.125	103.636	103.607	103.576					7.75	104.276	104.232	104.190
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	96.801	96.721	96.642	4.25	96.801	96.721	96.642	4.875	95.755	95.552	95.568
4.375	97.320	97.240	97.161	4.375	97.320	97.240	97.161	5	96.471	96.267	96.284
4.5	97.825	97.746	97.667	4.5	97.825	97.746	97.667	5.125	97.231	97.027	97.044
4.625	98.314	98.235	98.155	4.625	98.314	98.235	98.155	5.25	97.741	97.520	97.467
4.75	98.545	98.498	98.482	4.75	98.545	98.498	98.482	5.375	98.400	98.222	98.200
4.875	98.958	98.860	98.743	4.875	98.958	98.860	98.743	5.5	99.051	98.830	98.783
5	99.415	99.317	99.200	5	99.415	99.317	99.200	5.625	99.794	99.572	99.520
5.125	99.844	99.746	99.638	5.125	99.844	99.746	99.629	5.75	100.028	99.969	99.930
5.25	100.030	99.984	99.953	5.25	100.030	99.984	99.953	5.875	100.431	100.240	100.050
5.375	100.337	100.221	100.145	5.375	100.337	100.221	100.145	6	100.917	100.726	100.537
5.5	100.724	100.623	100.577	5.5	100.724	100.609	100.532	6.125	101.339	101.117	101.119
5.625	101.114	101.082	101.035	5.625	101.076	100.960	100.884	6.25	101.596	101.405	101.215
5.75	101.354	101.292	101.245	5.75	101.354	101.292	101.245	6.375	101.374	101.323	101.271
5.875	101.044	101.004	100.949	5.875	101.022	100.889	100.822	6.5	101.852	101.801	101.750
6	101.487	101.446	101.392	6	101.357	101.224	101.157	6.625	102.334	102.116	102.099
								6.75	102.485	102.411	102.348
								6.875	101.647	101.618	101.588
								7	101.943	101.913	101.884
								7.125	102.350	102.321	102.292
								7.25	102.422	102.363	102.306
								7.375	101.333	101.289	101.248
								7.5	101.835	101.790	101.749
								7.625	102.321	102.277	102.235
								7.75	102.645	102.600	102.559
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	101.852	101.801	101.750	6.125	101.339	101.099	101.119	4.5	94.928	94.949	94.869
6.625	102.334	102.116	102.099	6.25	101.359	101.285	101.230	4.625	95.372	95.392	95.313
6.75	102.485	102.411	102.348	6.375	101.308	101.051	101.033	4.75	94.120	94.073	94.057
6.875	101.647	101.618	101.588	6.5	101.823	101.565	101.547	4.875	94.390	94.385	94.268
7	101.943	101.913	101.884	6.625	102.334	102.116	102.099	5	94.822	94.778	94.661
7.125	102.350	102.321	102.292	6.75	102.535	102.461	102.398	5.125	95.125	95.128	95.011
7.25	102.422	102.363	102.306	6.875	101.325	101.049	101.104	5.25	96.530	96.413	96.296
7.375	101.333	101.289	101.248	7	101.734	101.547	101.513	5.375	96.641	96.524	96.406
7.5	101.835	101.790	101.749	7.125	102.122	102.063	102.006	5.5	97.054	96.937	96.819
7.625	102.321	102.277	102.235	7.25	102.472	102.413	102.356	5.625	97.465	97.347	97.230
7.75	102.645	102.600	102.559	7.375	101.383	101.339	101.298	5.75	97.982	97.946	97.909
				7.5	101.885	101.840	101.799	5.875	98.269	98.233	98.196
				7.625	102.371	102.327	102.285	6	98.613	98.577	98.540
								6.125	98.934	98.897	98.861

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	102.066	102.015	101.964	6.375	102.066	102.015	101.964	6	101.574	101.384	101.193
6.5	102.505	102.454	102.402	6.5	102.505	102.454	102.402	6.125	102.075	101.885	101.694
6.625	102.882	102.831	102.780	6.625	102.882	102.831	102.780	6.25	102.277	102.191	102.136
6.75	103.363	103.289	103.225	6.75	103.363	103.289	103.225	6.375	102.066	102.015	101.964
6.875	102.897	102.868	102.838	6.875	102.897	102.868	102.838	6.5	102.505	102.454	102.402
7	103.193	103.163	103.134	7	103.193	103.163	103.134	6.625	102.882	102.831	102.780
7.125	103.600	103.571	103.542	7.125	103.600	103.571	103.542	6.75	103.363	103.289	103.225
7.25	103.954	103.895	103.838	7.25	103.954	103.895	103.838	6.875	102.897	102.868	102.838
7.375	103.375	103.390	103.405	7.375	103.375	103.390	103.405	7	103.193	103.163	103.134
7.5	103.649	103.663	103.678	7.5	103.649	103.663	103.678	7.125	103.600	103.571	103.542
7.625	104.015	104.029	104.044	7.625	104.015	104.029	104.044	7.25	103.954	103.895	103.838
7.75	104.276	104.232	104.190	7.75	104.276	104.232	104.190	7.375	103.375	103.390	103.405
7.875	103.455	103.425	103.394					7.5	103.649	103.663	103.678
8	103.570	103.541	103.510					7.625	104.015	104.029	104.044
8.125	103.636	103.607	103.576					7.75	104.276	104.232	104.190
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	97.825	97.746	97.667	4.5	97.825	97.746	97.667	6.625	102.334	102.116	102.099
4.625	98.314	98.235	98.155	4.625	98.314	98.235	98.155	6.75	102.485	102.411	102.348
4.75	98.545	98.498	98.482	4.75	98.545	98.498	98.482	6.875	101.647	101.618	101.588
4.875	98.958	98.860	98.743	4.875	98.958	98.860	98.743	7	101.943	101.913	101.884
5	99.415	99.317	99.200	5	99.415	99.317	99.200	7.125	102.350	102.321	102.292
5.125	99.844	99.746	99.638	5.125	99.844	99.746	99.629	7.25	102.422	102.363	102.306
5.25	100.030	99.984	99.953	5.25	100.030	99.984	99.953	7.375	101.706	101.721	101.702
5.375	100.337	100.221	100.145	5.375	100.337	100.221	100.145	7.5	101.852	101.867	101.848
5.5	100.724	100.623	100.577	5.5	100.724	100.609	100.532	7.625	102.321	102.277	102.235
5.625	101.114	101.082	101.035	5.625	101.076	100.960	100.884	7.75	102.645	102.600	102.559
5.75	101.354	101.292	101.245	5.75	101.354	101.292	101.245	7.875	100.980	100.950	100.919
5.875	101.044	101.004	100.949	5.875	101.022	100.889	100.822	8	101.095	101.066	101.035
6	101.487	101.446	101.392	6	101.357	101.224	101.157	8.125	101.161	101.132	101.101
6.125	101.927	101.887	101.833	6.125	101.685	101.623	101.577				
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	101.852	101.801	101.750	6.125	101.339	101.099	101.119	4.5	94.928	94.949	94.869
6.625	102.334	102.116	102.099	6.25	101.359	101.285	101.230	4.625	95.372	95.392	95.313
6.75	102.485	102.411	102.348	6.375	101.308	101.051	101.033	4.75	94.120	94.073	94.057
6.875	101.647	101.618	101.588	6.5	101.823	101.565	101.547	4.875	94.390	94.385	94.268
7	101.943	101.913	101.884	6.625	102.334	102.116	102.099	5	94.822	94.778	94.661
7.125	102.350	102.321	102.292	6.75	102.535	102.461	102.398	5.125	95.125	95.128	95.011
7.25	102.422	102.363	102.306	6.875	101.325	101.049	101.104	5.25	96.530	96.413	96.296
7.375	101.333	101.289	101.248	7	101.734	101.547	101.513	5.375	96.641	96.524	96.406
7.5	101.835	101.790	101.749	7.125	102.122	102.063	102.006	5.5	97.054	96.937	96.819
7.625	102.321	102.277	102.235	7.25	102.472	102.413	102.356	5.625	97.465	97.347	97.230
7.75	102.645	102.600	102.559	7.375	101.383	101.339	101.298	5.75	97.982	97.946	97.909
				7.5	101.885	101.840	101.799	5.875	98.269	98.233	98.196
				7.625	102.371	102.327	102.285	6	98.613	98.577	98.540
								6.125	98.934	98.897	98.861

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	99.870	99.721	99.421	6.75	98.370	98.221	97.921
6.875	100.381	100.232	99.932	6.875	98.881	98.732	98.432
7	100.873	100.724	100.424	7	99.373	99.224	98.924
7.125	101.314	101.165	100.865	7.125	99.814	99.665	99.365
7.25	101.726	101.577	101.277	7.25	100.226	100.077	99.777
7.375	101.721	101.528	101.228	7.375	100.221	100.028	99.728
7.5	102.173	101.980	101.680	7.5	100.673	100.480	100.180
7.625	102.574	102.381	102.081	7.625	101.074	100.881	100.581
7.75	102.966	102.773	102.473	7.75	101.466	101.273	100.973
7.875	102.304	102.074	101.774	7.875	100.804	100.574	100.274
8	102.726	102.496	102.196	8	101.226	100.996	100.696
8.125	103.097	102.867	102.567	8.125	101.597	101.367	101.067
8.25	103.449	103.219	102.919	8.25	101.949	101.719	101.419

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.870	97.721	97.421	6.75	96.370	96.221	95.921
6.875	98.381	98.232	97.932	6.875	96.881	96.732	96.432
7	98.873	98.724	98.424	7	97.373	97.224	96.924
7.125	99.314	99.165	98.865	7.125	97.814	97.665	97.365
7.25	99.726	99.577	99.277	7.25	98.226	98.077	97.777
7.375	99.721	99.528	99.228	7.375	98.221	98.028	97.728
7.5	100.173	99.980	99.680	7.5	98.673	98.480	98.180
7.625	100.574	100.381	100.081	7.625	99.074	98.881	98.581
7.75	100.966	100.773	100.473	7.75	99.466	99.273	98.973
7.875	100.304	100.074	99.774	7.875	98.804	98.574	98.274
8	100.726	100.496	100.196	8	99.226	98.996	98.696
8.125	101.097	100.867	100.567	8.125	99.597	99.367	99.067
8.25	101.449	101.219	100.919	8.25	99.949	99.719	99.419

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.120	98.971	98.671	6.75	97.120	96.971	96.671
6.875	99.631	99.482	99.182	6.875	97.631	97.482	97.182
7	100.123	99.974	99.674	7	98.123	97.974	97.674
7.125	100.564	100.415	100.115	7.125	98.564	98.415	98.115
7.25	100.976	100.827	100.527	7.25	98.976	98.827	98.527
7.375	100.971	100.778	100.478	7.375	98.971	98.778	98.478
7.5	101.423	101.230	100.930	7.5	99.423	99.230	98.930
7.625	101.824	101.631	101.331	7.625	99.824	99.631	99.331
7.75	102.216	102.023	101.723	7.75	100.216	100.023	99.723
7.875	101.554	101.324	101.024	7.875	99.554	99.324	99.024
8	101.976	101.746	101.446	8	99.976	99.746	99.446
8.125	102.347	102.117	101.817	8.125	100.347	100.117	99.817
8.25	102.699	102.469	102.169	8.25	100.699	100.469	100.169

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.