



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	93.343	93.163	93.163	4.75	93.343	93.163	93.163	5.125	96.093	95.912	95.912
4.875	93.995	93.820	93.820	4.875	93.995	93.820	93.820	5.25	96.862	96.686	96.686
5	94.649	94.479	94.479	5	94.649	94.479	94.479	5.375	97.686	97.515	97.515
5.125	95.260	95.095	95.095	5.125	95.260	95.095	95.095	5.5	98.373	98.207	98.207
5.25	96.413	96.302	96.226	5.25	96.020	95.844	95.844	5.625	98.730	98.569	98.569
5.375	97.132	97.021	96.945	5.375	96.777	96.606	96.606	5.75	99.869	99.829	99.764
5.5	97.943	97.832	97.756	5.5	97.419	97.253	97.253	5.875	100.399	100.360	100.296
5.625	98.461	98.350	98.274	5.625	98.022	97.861	97.861	6	100.868	100.830	100.766
5.75	98.631	98.548	98.504	5.75	98.352	98.285	98.249	6.125	101.190	101.154	101.090
5.875	99.272	99.190	99.145	5.875	98.930	98.865	98.829	6.25	101.620	101.555	101.485
6	99.928	99.846	99.801	6	99.490	99.427	99.391	6.375	102.076	102.012	101.942
6.125	100.396	100.314	100.269	6.125	100.071	99.962	99.926	6.5	102.487	102.425	102.354
6.25	100.382	100.289	100.233	6.25	100.153	100.039	99.997	6.625	102.820	102.759	102.688
6.375	100.934	100.841	100.785	6.375	100.773	100.610	100.584	6.75	102.367	102.324	102.247
6.5	101.443	101.350	101.294	6.5	101.266	101.108	101.077	6.875	102.780	102.738	102.661
6.625	101.865	101.772	101.716	6.625	101.638	101.504	101.461	7	103.138	103.098	103.021
6.75	101.858	101.755	101.687	6.75	101.752	101.638	101.589	7.125	103.446	103.407	103.331
6.875	102.308	102.204	102.136	6.875	102.149	102.055	102.007	7.25	103.351	103.315	103.232
7	102.739	102.635	102.568	7	102.524	102.442	102.394	7.375	103.759	103.724	103.641
7.125	103.124	103.021	102.953	7.125	102.876	102.729	102.670	7.5	104.056	104.023	103.939
7.25	103.230	103.119	103.044	7.25	103.100	103.014	102.950	7.625	104.439	104.323	104.234
7.375	103.624	103.513	103.438	7.375	103.442	103.349	103.281	7.75	104.846	104.771	104.682
7.5	104.000	103.889	103.814	7.5	103.818	103.714	103.641	7.875	105.200	105.125	105.036
7.625	104.340	104.226	104.147	7.625	104.044	103.973	103.900	8	105.000	105.000	104.988
7.75	104.536	104.454	104.377	7.75	104.536	104.454	104.377				
7.875	104.833	104.760	104.669	7.875	104.833	104.760	104.669				
8	105.025	104.928	104.877	8	105.025	104.928	104.877				
8.125	105.248	105.148	105.100	8.125	105.248	105.148	105.100				
8.25	105.584	105.634	105.545	8.25	105.584	105.634	105.545				
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	97.204	97.082	97.082	4.625	97.492	97.381	97.379	5	93.870	93.684	93.684
4.75	97.621	97.566	97.506	4.75	97.861	97.745	97.740	5.125	94.693	94.513	94.513
4.875	98.139	97.980	97.980	4.875	98.538	98.379	98.379	5.25	96.286	96.110	95.967
5	98.539	98.456	98.411	5	98.917	98.763	98.763	5.375	97.001	96.823	96.680
5.125	98.898	98.807	98.762	5.125	99.276	99.091	99.077	5.5	97.806	97.628	97.483
5.25	99.283	99.200	99.155	5.25	99.609	99.418	99.401	5.625	98.319	98.140	97.994
5.375	99.713	99.615	99.577	5.375	99.914	99.801	99.801	5.75	98.602	98.435	98.302
5.5	100.083	99.987	99.949	5.5	100.229	100.037	100.037	5.875	99.240	99.071	98.937
5.625	100.274	100.180	100.135	5.625	100.384	100.255	100.255	6	99.873	99.704	99.568
5.75	100.675	100.547	100.499	5.75	100.682	100.511	100.481	6.125	100.368	100.197	100.059
5.875	101.081	100.954	100.906	5.875	100.962	100.842	100.813	6.25	100.381	100.225	100.103
6	101.404	101.279	101.231	6	101.296	101.148	101.123	6.375	100.920	100.762	100.639
6.125	101.388	101.241	101.202	6.125	101.243	101.164	101.144	6.5	101.416	101.257	101.132
6.25	101.664	101.584	101.526	6.25	101.484	101.332	101.290	6.625	101.884	101.723	101.596
6.375	102.042	101.965	101.907	6.375	101.744	101.615	101.589	6.75	101.802	101.632	101.567
6.5	102.300	102.223	102.165	6.5	102.050	101.893	101.847	6.875	102.258	102.086	101.948
6.625	102.301	102.226	102.157	6.625	102.058	101.983	101.916	7	102.676	102.503	102.363
6.75	102.640	102.566	102.498	6.75	102.356	102.282	102.214	7.125	103.068	102.893	102.752
6.875	102.999	102.926	102.858	6.875	102.652	102.579	102.511	7.25	103.067	102.890	102.746
7	103.024	102.956	102.908	7	102.715	102.669	102.617	7.375	103.460	103.281	103.135
7.125	102.529	102.456	102.391	7.125	102.290	102.217	102.153	7.5	103.823	103.642	103.494
7.25	103.021	102.948	102.883	7.25	102.679	102.606	102.541	7.625	103.639	103.639	103.561
7.375	103.494	103.421	103.357	7.375	103.053	102.980	102.915	7.75	103.211	103.161	103.104
								7.875	103.404	103.352	103.292

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	97.684	97.520	97.504	5	97.020	96.854	96.838	5	94.857	94.794	94.732
5.125	98.100	98.037	97.974	5.125	97.521	97.351	97.332	5.125	95.516	95.453	95.390
5.25	98.619	98.556	98.493	5.25	97.993	97.930	97.867	5.25	96.177	96.114	96.052
5.375	98.847	98.784	98.721	5.375	98.357	98.198	98.151	5.375	96.476	96.413	96.351
5.5	99.221	99.158	99.095	5.5	98.730	98.634	98.571	5.5	96.958	96.895	96.833
5.625	99.596	99.533	99.470	5.625	99.127	99.064	99.001	5.625	97.422	97.359	97.297
5.75	99.805	99.742	99.679	5.75	99.446	99.312	99.249	5.75	97.701	97.638	97.575
5.875	100.012	99.949	99.886	5.875	99.787	99.586	99.549	5.875	97.982	97.919	97.856
6	100.370	100.307	100.244	6	100.120	99.980	99.917	6	98.446	98.383	98.321
6.125	100.577	100.514	100.451	6.125	100.440	100.228	100.184	6.125	98.722	98.659	98.597
6.25	100.783	100.720	100.657	6.25	100.735	100.518	100.471	6.25	98.998	98.935	98.872
6.375	100.987	100.924	100.861	6.375	100.996	100.774	100.723	6.375	99.273	99.210	99.147
6.5	101.340	101.277	101.214	6.5	101.188	101.125	101.062	6.5	99.731	99.668	99.605
6.625	101.392	101.329	101.266	6.625	101.282	101.191	101.128	6.625	99.813	99.750	99.687
6.75	101.618	101.555	101.492	6.75	101.481	101.418	101.355	6.75	100.070	100.007	99.945
6.875	101.669	101.606	101.543	6.875	101.539	101.476	101.413	6.875	100.144	100.081	100.018
7	101.708	101.645	101.582	7	101.609	101.546	101.483	7	100.229	100.166	100.104
7.125	101.751	101.688	101.625	7.125	101.687	101.624	101.561	7.125	100.322	100.259	100.197
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	97.892	97.727	97.711	5	97.222	97.058	97.042	5	94.907	94.844	94.781
5.125	98.259	98.089	98.070	5.125	97.724	97.554	97.535	5.125	95.566	95.503	95.440
5.25	98.669	98.606	98.543	5.25	98.177	98.002	97.980	5.25	96.227	96.164	96.101
5.375	98.973	98.834	98.771	5.375	98.557	98.377	98.352	5.375	96.526	96.463	96.400
5.5	99.332	99.208	99.145	5.5	98.930	98.745	98.716	5.5	97.008	96.945	96.882
5.625	99.700	99.583	99.520	5.625	99.291	99.114	99.069	5.625	97.472	97.409	97.346
5.75	100.002	99.806	99.771	5.75	99.644	99.448	99.413	5.75	97.751	97.688	97.625
5.875	100.162	99.999	99.936	5.875	99.985	99.784	99.746	5.875	98.032	97.969	97.906
6	100.420	100.357	100.294	6	100.317	100.111	100.070	6	98.496	98.433	98.370
6.125	100.674	100.564	100.501	6.125	100.636	100.425	100.381	6.125	98.772	98.709	98.646
6.25	100.984	100.770	100.720	6.25	100.932	100.715	100.668	6.25	99.048	98.985	98.922
6.375	101.177	100.974	100.911	6.375	101.194	100.972	100.922	6.375	99.323	99.260	99.197
6.5	101.390	101.327	101.264	6.5	101.377	101.175	101.112	6.5	99.781	99.718	99.655
6.625	101.474	101.379	101.316	6.625	101.484	101.245	101.191	6.625	99.863	99.800	99.737
6.75	101.668	101.605	101.542	6.75	101.531	101.468	101.405	6.75	100.120	100.057	99.994
6.875	101.757	101.656	101.593	6.875	101.589	101.526	101.463	6.875	100.194	100.131	100.068
7	101.758	101.695	101.632	7	101.659	101.596	101.533	7	100.279	100.216	100.153
7.125	101.801	101.738	101.675	7.125	101.737	101.674	101.611	7.125	100.372	100.309	100.246

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	97.084	96.929	96.903
5.625	97.695	97.540	97.513
5.75	98.066	97.926	97.893
5.875	98.639	98.493	98.457
6	99.196	99.045	99.006
6.125	99.685	99.533	99.494
6.25	99.979	99.857	99.812
6.375	100.540	100.414	100.366
6.5	101.031	100.899	100.848
6.625	101.464	101.331	101.280
6.75	101.628	101.479	101.422
6.875	102.026	101.872	101.811
7	102.401	102.241	102.178
7.125	102.769	102.610	102.546
7.25	102.972	102.874	102.804
7.375	103.278	103.175	103.101

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	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	-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

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	94.682	94.638	94.621	4.5	94.682	94.638	94.621	5	97.151	97.106	97.074
4.625	95.338	95.294	95.278	4.625	95.338	95.294	95.278	5.125	97.807	97.763	97.730
4.75	95.995	95.950	95.934	4.75	95.995	95.950	95.934	5.25	98.463	98.419	98.386
4.875	96.495	96.450	96.418	4.875	96.495	96.450	96.418	5.375	98.797	98.768	98.738
5	97.151	97.106	97.074	5	97.151	97.106	97.074	5.5	99.438	99.409	99.379
5.125	97.807	97.763	97.730	5.125	97.807	97.763	97.730	5.625	100.072	100.013	99.964
5.25	98.617	98.525	98.418	5.25	98.463	98.419	98.386	5.75	100.728	100.669	100.620
5.375	99.205	99.113	99.006	5.375	98.797	98.768	98.738	5.875	100.736	100.546	100.363
5.5	99.773	99.681	99.574	5.5	99.438	99.409	99.379	6	101.311	101.120	100.999
5.625	100.318	100.226	100.119	5.625	100.072	100.013	99.964	6.125	101.832	101.642	101.557
5.75	100.728	100.669	100.620	5.75	100.728	100.669	100.620	6.25	102.243	102.123	102.039
5.875	100.820	100.705	100.573	5.875	100.736	100.546	100.463	6.375	102.318	102.208	102.165
6	101.349	101.233	101.102	6	101.311	101.120	101.041	6.5	102.881	102.775	102.729
6.125	101.877	101.761	101.630	6.125	101.832	101.649	101.609	6.625	103.412	103.311	103.261
6.25	102.243	102.123	102.039	6.25	102.243	102.123	102.039	6.75	103.653	103.579	103.514
6.375	102.383	102.274	102.230	6.375	102.383	102.274	102.230	6.875	103.410	103.289	103.236
6.5	102.925	102.820	102.773	6.5	102.925	102.820	102.773	7	103.938	103.822	103.766
6.625	103.424	103.322	103.273	6.625	103.424	103.322	103.273	7.125	104.387	104.275	104.216
6.75	103.653	103.579	103.514	6.75	103.653	103.579	103.514	7.25	104.498	104.438	104.406
6.875	103.430	103.310	103.256	6.875	103.430	103.310	103.256	7.375	103.832	103.728	103.657
7	103.912	103.796	103.740	7	103.912	103.796	103.740	7.5	104.339	104.177	104.128
7.125	104.318	104.205	104.146	7.125	104.318	104.205	104.146	7.625	104.829	104.667	104.619
7.25	104.498	104.438	104.406	7.25	104.498	104.438	104.406	7.75	105.204	105.042	104.993
7.375	104.146	104.008	103.909	7.375	103.832	103.728	103.657				
7.5	104.633	104.495	104.396	7.5	104.339	104.177	104.128				
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	96.769	96.693	96.628	4.25	96.560	96.426	96.411	4.625	92.226	92.181	92.165
4.375	97.254	97.177	97.112	4.375	97.132	96.999	96.983	4.75	94.654	94.573	94.476
4.5	97.737	97.661	97.596	4.5	97.702	97.568	97.552	4.875	95.387	95.306	95.209
4.625	98.266	98.144	98.117	4.625	98.266	98.133	98.117	5	96.114	96.033	95.937
4.75	98.534	98.482	98.438	4.75	98.387	98.317	98.301	5.125	96.936	96.855	96.758
4.875	99.017	98.965	98.921	4.875	98.948	98.742	98.712	5.25	98.253	98.144	98.020
5	99.500	99.448	99.404	5	99.500	99.294	99.264	5.375	98.841	98.732	98.608
5.125	100.039	99.930	99.886	5.125	100.039	99.832	99.802	5.5	99.409	99.300	99.176
5.25	100.094	100.042	100.010	5.25	100.094	100.042	100.010	5.625	99.954	99.844	99.720
5.375	100.435	100.375	100.323	5.375	100.352	100.166	100.122	5.75	100.083	100.006	99.975
5.5	100.917	100.857	100.805	5.5	100.857	100.671	100.628	5.875	100.287	100.156	100.122
5.625	101.399	101.339	101.287	5.625	101.333	101.148	101.104	6	100.807	100.679	100.642
5.75	101.483	101.415	101.367	5.75	101.483	101.415	101.367	6.125	101.303	101.180	101.140
5.875	101.546	101.486	101.434	5.875	101.351	101.186	101.129	6.25	101.575	101.455	101.413
6	102.027	101.967	101.915	6	101.799	101.635	101.577	6.375	101.678	101.539	101.391
								6.5	102.207	102.067	101.920
								6.625	102.729	102.590	102.443
								6.75	102.578	102.504	102.440
								6.875	102.220	102.100	102.048
								7	102.636	102.520	102.466
								7.125	103.044	102.933	102.876
								7.25	102.692	102.633	102.601
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	97.195	97.095	97.039	5	96.114	96.033	95.937	4.5	94.959	94.926	94.785
5.375	98.704	98.613	98.589	5.125	96.936	96.855	96.758	4.625	95.516	95.482	95.341
5.5	99.267	99.181	99.154	5.25	97.197	97.138	97.089	4.75	95.514	95.462	95.418
5.625	99.811	99.729	99.701	5.375	98.698	98.607	98.585	4.875	95.997	95.945	95.901
5.75	100.083	100.006	99.975	5.5	99.222	99.136	99.110	5	96.480	96.428	96.384
5.875	100.287	100.156	100.122	5.625	99.734	99.651	99.622	5.125	96.962	96.910	96.866
6	100.807	100.679	100.642	5.75	99.981	99.903	99.871	5.25	96.934	96.873	96.822
6.125	101.303	101.180	101.140	5.875	100.306	100.175	100.141	5.375	97.415	97.355	97.303
6.25	101.575	101.455	101.413	6	100.801	100.673	100.636	5.5	97.897	97.837	97.785
6.375	101.490	101.382	101.340	6.125	101.291	101.171	101.116	5.625	98.379	98.319	98.267
6.5	101.960	101.856	101.811	6.25	101.541	101.422	101.379	5.75	98.087	97.964	97.912
6.625	102.594	102.475	102.330	6.375	101.537	101.429	101.387	5.875	98.526	98.466	98.414
6.75	102.578	102.504	102.440	6.5	101.998	101.894	101.848	6	99.007	98.947	98.895
6.875	102.220	102.100	102.048	6.625	102.594	102.475	102.330	6.125	99.488	99.428	99.376

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	98.463	98.419	98.386	5.25	98.463	98.419	98.386	5.25	98.463	98.419	98.386
5.375	98.797	98.768	98.738	5.375	98.797	98.768	98.738	5.375	98.797	98.768	98.738
5.5	99.438	99.409	99.379	5.5	99.438	99.409	99.379	5.5	99.438	99.409	99.379
5.625	100.072	100.013	99.964	5.625	100.072	100.013	99.964	5.625	100.072	100.013	99.964
5.75	100.728	100.669	100.620	5.75	100.728	100.669	100.620	5.75	100.728	100.669	100.620
5.875	100.736	100.546	100.463	5.875	100.736	100.546	100.463	5.875	100.736	100.546	100.363
6	101.311	101.120	101.041	6	101.311	101.120	101.041	6	101.311	101.120	100.999
6.125	101.832	101.649	101.609	6.125	101.832	101.649	101.609	6.125	101.832	101.642	101.557
6.25	102.243	102.123	102.039	6.25	102.243	102.123	102.039	6.25	102.243	102.123	102.039
6.375	102.383	102.274	102.230	6.375	102.383	102.274	102.230	6.375	102.318	102.208	102.165
6.5	102.925	102.820	102.773	6.5	102.925	102.820	102.773	6.5	102.881	102.775	102.729
6.625	103.424	103.322	103.273	6.625	103.424	103.322	103.273	6.625	103.412	103.311	103.261
6.75	103.653	103.579	103.514	6.75	103.653	103.579	103.514	6.75	103.653	103.579	103.514
6.875	103.430	103.310	103.256	6.875	103.430	103.310	103.256	6.875	103.410	103.289	103.236
7	103.912	103.796	103.740	7	103.912	103.796	103.740	7	103.938	103.822	103.766
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	97.702	97.568	97.552	4.25	96.560	96.426	96.411	5.25	97.195	97.095	97.039
4.625	98.266	98.133	98.117	4.375	97.132	96.999	96.983	5.375	98.704	98.613	98.589
4.75	98.387	98.317	98.301	4.5	97.702	97.568	97.552	5.5	99.267	99.181	99.154
4.875	98.948	98.742	98.712	4.625	98.266	98.133	98.117	5.625	99.811	99.729	99.701
5	99.500	99.294	99.264	4.75	98.387	98.317	98.301	5.75	100.083	100.006	99.975
5.125	100.039	99.832	99.802	4.875	98.948	98.742	98.712	5.875	100.287	100.156	100.122
5.25	100.094	100.042	100.010	5	99.500	99.294	99.264	6	100.807	100.679	100.642
5.375	100.352	100.166	100.122	5.125	100.039	99.832	99.802	6.125	101.303	101.180	101.140
5.5	100.857	100.671	100.628	5.25	100.094	100.042	100.010	6.25	101.575	101.455	101.413
5.625	101.333	101.148	101.104	5.375	100.352	100.166	100.122	6.375	101.490	101.382	101.340
5.75	101.483	101.415	101.367	5.5	100.857	100.671	100.628	6.5	101.960	101.856	101.811
5.875	101.351	101.186	101.129	5.625	101.333	101.148	101.104	6.625	102.594	102.475	102.330
6	101.799	101.635	101.577	5.75	101.483	101.415	101.367	6.75	102.578	102.504	102.440
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	97.195	97.095	97.039	5.25	97.197	97.138	97.089	4.5	94.959	94.926	94.785
5.375	98.704	98.613	98.589	5.375	97.945	97.845	97.745	4.625	95.516	95.482	95.341
5.5	99.267	99.181	99.154	5.5	98.658	98.558	98.423	4.75	94.069	93.994	93.987
5.625	99.811	99.729	99.701	5.625	99.413	99.312	99.178	4.875	94.617	94.511	94.299
5.75	100.083	100.006	99.975	5.75	99.822	99.763	99.714	5	95.146	95.039	94.810
5.875	100.287	100.156	100.122	5.875	99.877	99.758	99.618	5.125	95.646	95.540	95.310
6	100.807	100.679	100.642	6	100.567	100.447	100.308	5.25	96.443	96.422	96.400
6.125	101.303	101.180	101.140	6.125	101.291	101.171	101.031	5.375	96.561	96.539	96.518
6.25	101.575	101.455	101.413	6.25	101.272	101.198	101.133	5.5	96.978	96.956	96.934
6.375	101.490	101.382	101.340	6.375	101.234	101.095	100.950	5.625	97.395	97.373	97.351
6.5	101.960	101.856	101.811	6.5	101.904	101.765	101.620	5.75	98.087	97.941	97.794
6.625	102.594	102.475	102.330	6.625	102.594	102.475	102.330	5.875	98.381	98.234	98.088
6.75	102.578	102.504	102.440	6.75	102.628	102.554	102.490	6	98.731	98.585	98.438
6.875	102.220	102.100	102.048	6.875	101.575	101.416	101.366	6.125	99.057	98.911	98.764

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	97.707	97.663	97.630	5.125	97.707	97.663	97.630	4.75	95.895	95.850	95.834
5.25	98.363	98.319	98.286	5.25	98.363	98.319	98.286	4.875	96.395	96.350	96.318
5.375	98.849	98.760	98.736	5.375	98.849	98.760	98.736	5	97.051	97.006	96.974
5.5	99.355	99.309	99.279	5.5	99.355	99.309	99.279	5.125	97.707	97.663	97.630
5.625	99.972	99.913	99.864	5.625	99.972	99.913	99.864	5.25	98.363	98.319	98.286
5.75	100.628	100.569	100.520	5.75	100.628	100.569	100.520	5.375	98.829	98.742	98.716
5.875	100.636	100.446	100.338	5.875	100.636	100.446	100.338	5.5	99.338	99.309	99.279
6	101.211	101.020	100.899	6	101.211	101.020	100.899	5.625	99.972	99.913	99.864
6.125	101.732	101.542	101.457	6.125	101.732	101.542	101.457	5.75	100.628	100.569	100.520
6.25	102.078	102.004	101.939	6.25	102.078	102.004	101.939	5.875	100.636	100.446	100.353
6.375	101.901	101.842	101.784	6.375	101.901	101.842	101.784	6	101.211	101.020	100.899
6.5	102.373	102.315	102.256	6.5	102.373	102.315	102.256	6.125	101.732	101.542	101.457
6.625	102.855	102.781	102.716	6.625	102.855	102.781	102.716	6.25	102.078	102.004	101.939
6.75	103.356	103.282	103.217	6.75	103.356	103.282	103.217	6.375	101.901	101.842	101.784
6.875	102.867	102.809	102.750	6.875	102.867	102.809	102.750	6.5	102.373	102.315	102.256
7	103.195	103.137	103.078	7	103.195	103.137	103.078	6.625	102.855	102.781	102.716
7.125	103.670	103.611	103.578	7.125	103.670	103.611	103.578	6.75	103.356	103.282	103.217
7.25	104.125	104.065	104.033	7.25	104.125	104.065	104.033	6.875	102.867	102.809	102.750
7.375	103.819	103.636	103.563	7.375	103.698	103.628	103.557	7	103.195	103.137	103.078
7.5	103.975	103.903	103.832	7.5	103.973	103.903	103.832	7.125	103.670	103.611	103.578
7.625	104.350	104.280	104.210	7.625	104.350	104.280	104.210	7.25	104.125	104.065	104.033
7.75	104.654	104.492	104.443	7.75	104.654	104.492	104.443	7.375	103.698	103.628	103.557
7.875	104.040	103.916	103.843					7.5	103.973	103.903	103.832
8	104.156	104.032	103.959					7.625	104.350	104.280	104.210
8.125	104.222	104.097	104.025					7.75	104.654	104.492	104.443
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	96.545	96.528	96.496	4.25	96.518	96.384	96.368	4.875	95.283	95.062	95.066
4.375	97.039	96.996	96.964	4.375	97.039	96.906	96.890	5	96.001	95.780	95.783
4.5	97.548	97.466	97.434	4.5	97.548	97.415	97.399	5.125	96.763	96.542	96.546
4.625	98.041	97.937	97.905	4.625	98.041	97.907	97.891	5.25	97.199	96.988	96.939
4.75	98.312	98.221	98.201	4.75	98.312	98.217	98.201	5.375	98.227	98.138	98.113
4.875	98.795	98.692	98.660	4.875	98.795	98.589	98.559	5.5	98.697	98.613	98.584
5	99.255	99.165	99.132	5	99.255	99.048	99.018	5.625	99.259	99.048	99.018
5.125	99.714	99.639	99.606	5.125	99.686	99.479	99.449	5.75	99.672	99.613	99.564
5.25	99.994	99.942	99.910	5.25	99.994	99.942	99.910	5.875	100.063	99.932	99.897
5.375	100.187	100.103	100.063	5.375	100.115	99.930	99.886	6	100.553	100.363	100.303
5.5	100.657	100.574	100.534	5.5	100.502	100.317	100.273	6.125	100.965	100.774	100.682
5.625	101.116	101.033	100.992	5.625	100.853	100.776	100.728	6.25	101.245	101.055	100.983
5.75	101.383	101.315	101.267	5.75	101.383	101.315	101.267	6.375	101.208	101.150	101.091
5.875	101.288	101.172	101.132	5.875	101.054	100.889	100.831	6.5	101.721	101.662	101.604
6	101.731	101.615	101.575	6	101.390	101.226	101.168	6.625	102.189	101.911	101.865
								6.75	102.478	102.404	102.340
								6.875	101.647	101.559	101.500
								7	101.945	101.887	101.828
								7.125	102.369	102.311	102.252
								7.25	102.592	102.533	102.501
								7.375	101.701	101.539	101.491
								7.5	102.207	102.046	101.997
								7.625	102.698	102.536	102.488
								7.75	103.022	102.861	102.812
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	101.721	101.662	101.604	6.125	100.942	100.682	100.642	4.5	94.781	94.748	94.607
6.625	102.189	101.911	101.865	6.25	101.172	101.098	101.033	4.625	95.230	95.196	95.055
6.75	102.478	102.404	102.340	6.375	101.093	100.835	100.771	4.75	93.989	93.894	93.887
6.875	101.647	101.559	101.500	6.5	101.620	101.428	101.363	4.875	94.424	94.317	94.199
7	101.945	101.887	101.828	6.625	102.189	101.953	101.889	5	94.819	94.713	94.635
7.125	102.369	102.311	102.252	6.75	102.528	102.454	102.390	5.125	95.171	95.065	94.933
7.25	102.592	102.533	102.501	6.875	101.277	101.166	101.134	5.25	96.343	96.322	96.300
7.375	101.701	101.539	101.491	7	101.765	101.706	101.674	5.375	96.461	96.439	96.418
7.5	102.207	102.046	101.997	7.125	102.288	102.228	102.196	5.5	96.878	96.856	96.834
7.625	102.698	102.536	102.488	7.25	102.642	102.583	102.551	5.625	97.295	97.273	97.251
7.75	103.022	102.861	102.812	7.375	101.751	101.589	101.541	5.75	97.987	97.841	97.694
				7.5	102.257	102.096	102.047	5.875	98.281	98.134	97.988
				7.625	102.748	102.586	102.538	6	98.631	98.485	98.338
								6.125	98.957	98.811	98.664

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	101.901	101.842	101.784	6.375	101.901	101.842	101.784	6	101.211	101.020	100.899
6.5	102.373	102.315	102.256	6.5	102.373	102.315	102.256	6.125	101.732	101.542	101.457
6.625	102.855	102.781	102.716	6.625	102.855	102.781	102.716	6.25	102.078	102.004	101.939
6.75	103.356	103.282	103.217	6.75	103.356	103.282	103.217	6.375	101.901	101.842	101.784
6.875	102.867	102.809	102.750	6.875	102.867	102.809	102.750	6.5	102.373	102.315	102.256
7	103.195	103.137	103.078	7	103.195	103.137	103.078	6.625	102.855	102.781	102.716
7.125	103.670	103.611	103.578	7.125	103.670	103.611	103.578	6.75	103.356	103.282	103.217
7.25	104.125	104.065	104.033	7.25	104.125	104.065	104.033	6.875	102.867	102.809	102.750
7.375	103.819	103.636	103.563	7.375	103.698	103.628	103.557	7	103.195	103.137	103.078
7.5	103.975	103.903	103.832	7.5	103.973	103.903	103.832	7.125	103.670	103.611	103.578
7.625	104.350	104.280	104.210	7.625	104.350	104.280	104.210	7.25	104.125	104.065	104.033
7.75	104.654	104.492	104.443	7.75	104.654	104.492	104.443	7.375	103.698	103.628	103.557
7.875	104.040	103.916	103.843					7.5	103.973	103.903	103.832
8	104.156	104.032	103.959					7.625	104.350	104.280	104.210
8.125	104.222	104.097	104.025					7.75	104.654	104.492	104.443
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	97.548	97.466	97.434	4.5	97.548	97.415	97.399	6.625	102.189	101.911	101.865
4.625	98.041	97.937	97.905	4.625	98.041	97.907	97.891	6.75	102.478	102.404	102.340
4.75	98.312	98.221	98.201	4.75	98.312	98.217	98.201	6.875	101.617	101.559	101.500
4.875	98.795	98.692	98.660	4.875	98.795	98.589	98.559	7	101.945	101.887	101.828
5	99.255	99.165	99.132	5	99.255	99.048	99.018	7.125	102.369	102.311	102.252
5.125	99.714	99.639	99.606	5.125	99.686	99.479	99.449	7.25	102.592	102.533	102.501
5.25	99.994	99.942	99.910	5.25	99.994	99.942	99.910	7.375	102.344	102.161	102.088
5.375	100.187	100.103	100.063	5.375	100.115	99.930	99.886	7.5	102.500	102.317	102.244
5.5	100.657	100.574	100.534	5.5	100.502	100.317	100.273	7.625	102.698	102.536	102.488
5.625	101.116	101.033	100.992	5.625	100.853	100.776	100.728	7.75	103.022	102.861	102.812
5.75	101.383	101.315	101.267	5.75	101.383	101.315	101.267	7.875	101.565	101.441	101.368
5.875	101.288	101.172	101.132	5.875	101.054	100.889	100.831	8	101.681	101.557	101.484
6	101.731	101.615	101.575	6	101.390	101.226	101.168	8.125	101.747	101.622	101.550
6.125	102.172	102.056	102.015	6.125	101.761	101.613	101.548				
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	101.721	101.662	101.604	6.125	100.942	100.682	100.642	4.5	94.781	94.748	94.607
6.625	102.189	101.911	101.865	6.25	101.172	101.098	101.033	4.625	95.230	95.196	95.055
6.75	102.478	102.404	102.340	6.375	101.093	100.835	100.771	4.75	93.989	93.894	93.887
6.875	101.617	101.559	101.500	6.5	101.620	101.428	101.363	4.875	94.424	94.317	94.199
7	101.945	101.887	101.828	6.625	102.189	101.953	101.889	5	94.819	94.713	94.635
7.125	102.369	102.311	102.252	6.75	102.528	102.454	102.390	5.125	95.171	95.065	94.933
7.25	102.592	102.533	102.501	6.875	101.277	101.166	101.134	5.25	96.343	96.322	96.300
7.375	101.701	101.539	101.491	7	101.765	101.706	101.674	5.375	96.461	96.439	96.418
7.5	102.207	102.046	101.997	7.125	102.288	102.228	102.196	5.5	96.878	96.856	96.834
7.625	102.698	102.536	102.488	7.25	102.642	102.583	102.551	5.625	97.295	97.273	97.251
7.75	103.022	102.861	102.812	7.375	101.751	101.589	101.541	5.75	97.987	97.841	97.694
				7.5	102.257	102.096	102.047	5.875	98.281	98.134	97.988
				7.625	102.748	102.586	102.538	6	98.631	98.485	98.338
								6.125	98.957	98.811	98.664

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	100.388	100.139	99.839	6.75	98.888	98.639	98.339
6.875	100.899	100.650	100.350	6.875	99.399	99.150	98.850
7	101.391	101.142	100.842	7	99.891	99.642	99.342
7.125	101.832	101.583	101.283	7.125	100.332	100.083	99.783
7.25	102.244	101.995	101.695	7.25	100.744	100.495	100.195
7.375	101.944	101.635	101.335	7.375	100.444	100.135	99.835
7.5	102.396	102.087	101.787	7.5	100.896	100.587	100.287
7.625	102.797	102.488	102.188	7.625	101.297	100.988	100.688
7.75	103.189	102.880	102.580	7.75	101.689	101.380	101.080
7.875	102.582	102.213	101.913	7.875	101.082	100.713	100.413
8	103.004	102.635	102.335	8	101.504	101.135	100.835
8.125	103.375	103.006	102.706	8.125	101.875	101.506	101.206
8.25	103.727	103.358	103.058	8.25	102.227	101.858	101.558

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.388	98.139	97.839	6.75	96.888	96.639	96.339
6.875	98.899	98.650	98.350	6.875	97.399	97.150	96.850
7	99.391	99.142	98.842	7	97.891	97.642	97.342
7.125	99.832	99.583	99.283	7.125	98.332	98.083	97.783
7.25	100.244	99.995	99.695	7.25	98.744	98.495	98.195
7.375	99.944	99.635	99.335	7.375	98.444	98.135	97.835
7.5	100.396	100.087	99.787	7.5	98.896	98.587	98.287
7.625	100.797	100.488	100.188	7.625	99.297	98.988	98.688
7.75	101.189	100.880	100.580	7.75	99.689	99.380	99.080
7.875	100.582	100.213	99.913	7.875	99.082	98.713	98.413
8	101.004	100.635	100.335	8	99.504	99.135	98.835
8.125	101.375	101.006	100.706	8.125	99.875	99.506	99.206
8.25	101.727	101.358	101.058	8.25	100.227	99.858	99.558

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.638	99.389	99.089	6.75	97.638	97.389	97.089
6.875	100.149	99.900	99.600	6.875	98.149	97.900	97.600
7	100.641	100.392	100.092	7	98.641	98.392	98.092
7.125	101.082	100.833	100.533	7.125	99.082	98.833	98.533
7.25	101.494	101.245	100.945	7.25	99.494	99.245	98.945
7.375	101.194	100.885	100.585	7.375	99.194	98.885	98.585
7.5	101.646	101.337	101.037	7.5	99.646	99.337	99.037
7.625	102.047	101.738	101.438	7.625	100.047	99.738	99.438
7.75	102.439	102.130	101.830	7.75	100.439	100.130	99.830
7.875	101.832	101.463	101.163	7.875	99.832	99.463	99.163
8	102.254	101.885	101.585	8	100.254	99.885	99.585
8.125	102.625	102.256	101.956	8.125	100.625	100.256	99.956
8.25	102.977	102.608	102.308	8.25	100.977	100.608	100.308

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.