



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	93.081	93.081	92.790	4.75	93.081	93.081	92.790	5.125	95.815	95.815	95.631
4.875	93.732	93.732	93.446	4.875	93.732	93.732	93.446	5.25	96.549	96.549	96.435
5	94.388	94.388	94.125	5	94.388	94.388	94.125	5.375	97.370	97.370	97.261
5.125	95.009	95.009	94.733	5.125	95.009	95.009	94.733	5.5	98.521	98.411	98.391
5.25	96.152	96.071	96.031	5.25	95.728	95.696	95.656	5.625	99.065	98.932	98.907
5.375	96.859	96.779	96.739	5.375	96.440	96.440	96.331	5.75	99.725	99.607	99.570
5.5	97.647	97.567	97.526	5.5	97.343	97.251	97.229	5.875	100.210	100.139	100.102
5.625	98.166	98.085	98.045	5.625	97.949	97.867	97.842	6	100.680	100.609	100.572
5.75	98.539	98.444	98.389	5.75	98.519	98.404	98.380	6.125	101.106	100.990	100.955
5.875	99.175	99.079	99.024	5.875	99.068	98.955	98.930	6.25	101.278	101.189	101.140
6	99.831	99.736	99.681	6	99.579	99.489	99.454	6.375	101.736	101.646	101.597
6.125	100.281	100.185	100.130	6.125	100.066	99.971	99.935	6.5	102.149	102.058	102.009
6.25	100.310	100.215	100.160	6.25	100.287	100.183	100.148	6.625	102.498	102.392	102.346
6.375	100.847	100.752	100.697	6.375	100.809	100.730	100.692	6.75	102.170	102.062	102.047
6.5	101.326	101.231	101.176	6.5	101.245	101.178	101.138	6.875	102.583	102.473	102.461
6.625	101.730	101.635	101.580	6.625	101.685	101.600	101.553	7	102.943	102.831	102.818
6.75	101.867	101.768	101.720	6.75	101.867	101.768	101.720	7.125	103.253	103.142	103.128
6.875	102.289	102.186	102.124	6.875	102.261	102.165	102.115	7.25	103.248	103.185	103.154
7	102.676	102.573	102.511	7	102.616	102.524	102.471	7.375	103.647	103.518	103.511
7.125	103.033	102.931	102.868	7.125	102.956	102.860	102.810	7.5	103.946	103.816	103.809
7.25	103.367	103.292	103.234	7.25	103.367	103.292	103.234	7.625	104.264	104.146	104.146
7.375	103.724	103.652	103.592	7.375	103.724	103.652	103.592	7.75	104.706	104.559	104.537
7.5	104.012	103.923	103.861	7.5	103.992	103.923	103.861	7.875	105.061	104.913	104.891
7.625	104.291	104.210	104.145	7.625	104.259	104.210	104.145	8	105.000	104.949	104.949
7.75	104.659	104.648	104.579	7.75	104.659	104.648	104.579				
7.875	104.916	104.908	104.837	7.875	104.916	104.908	104.837				
8	105.158	105.119	105.047	8	105.158	105.119	105.047				
8.125	105.502	105.429	105.350	8.125	105.502	105.429	105.350				
8.25	105.899	105.828	105.748	8.25	105.899	105.828	105.748				
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	97.499	97.362	97.362	4.625	97.836	97.699	97.699	5	93.530	93.530	93.406
4.75	97.614	97.498	97.486	4.75	98.003	97.870	97.870	5.125	94.360	94.360	94.261
4.875	98.132	98.004	98.004	4.875	98.528	98.400	98.400	5.25	96.033	95.863	95.732
5	98.513	98.390	98.390	5	98.904	98.781	98.781	5.375	96.737	96.566	96.435
5.125	98.951	98.855	98.840	5.125	99.194	99.076	99.076	5.5	97.518	97.346	97.215
5.25	99.301	99.267	99.255	5.25	99.434	99.343	99.329	5.625	98.032	97.859	97.726
5.375	99.746	99.711	99.699	5.375	99.920	99.843	99.843	5.75	98.584	98.469	98.465
5.5	100.117	100.082	100.070	5.5	100.139	100.067	100.067	5.875	99.194	99.029	99.023
5.625	100.345	100.188	100.162	5.625	100.364	100.297	100.297	6	99.828	99.657	99.548
5.75	100.655	100.593	100.577	5.75	100.634	100.540	100.540	6.125	100.272	100.106	100.030
5.875	101.058	101.001	100.985	5.875	100.962	100.874	100.868	6.25	100.364	100.246	100.231
6	101.383	101.325	101.309	6	101.278	101.194	101.184	6.375	100.897	100.798	100.779
6.125	101.431	101.293	101.256	6.125	101.448	101.369	101.353	6.5	101.364	101.250	101.230
6.25	101.715	101.582	101.542	6.25	101.441	101.351	101.330	6.625	101.785	101.638	101.612
6.375	102.050	101.971	101.921	6.375	101.713	101.628	101.602	6.75	101.867	101.765	101.737
6.5	102.335	102.207	102.164	6.5	101.982	101.890	101.859	6.875	102.284	102.150	102.120
6.625	102.461	102.326	102.290	6.625	102.201	102.084	102.048	7	102.668	102.509	102.419
6.75	102.768	102.667	102.631	6.75	102.485	102.383	102.347	7.125	102.895	102.735	102.615
6.875	103.152	103.042	102.991	6.875	102.783	102.681	102.645	7.25	103.191	103.039	102.927
7	103.348	103.238	103.165	7	103.048	102.925	102.873	7.375	103.559	103.405	103.291
7.125	102.660	102.598	102.561	7.125	102.422	102.359	102.323	7.5	103.899	103.744	103.628
7.25	103.152	103.090	103.053	7.25	102.810	102.747	102.711	7.625	104.220	104.061	103.943
7.375	103.626	103.563	103.527	7.375	103.183	103.121	103.084	7.75	103.399	103.338	103.289
								7.875	103.545	103.487	103.436

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	97.860	97.691	97.672	5	97.449	97.280	97.261	5	94.711	94.648	94.586
5.125	98.219	98.044	98.022	5.125	97.944	97.770	97.748	5.125	95.363	95.300	95.237
5.25	98.572	98.413	98.367	5.25	98.399	98.219	98.194	5.25	96.018	95.955	95.893
5.375	98.917	98.731	98.704	5.375	98.791	98.606	98.578	5.375	96.315	96.252	96.189
5.5	99.268	99.077	99.046	5.5	99.176	98.985	98.955	5.5	96.792	96.729	96.667
5.625	99.628	99.431	99.398	5.625	99.549	99.353	99.320	5.625	97.254	97.191	97.128
5.75	99.913	99.711	99.675	5.75	99.907	99.705	99.670	5.75	97.530	97.467	97.404
5.875	100.076	99.868	99.830	5.875	100.243	100.036	99.997	5.875	97.808	97.745	97.682
6	100.279	100.145	100.082	6	100.528	100.315	100.273	6	98.268	98.205	98.143
6.125	100.572	100.353	100.309	6.125	100.736	100.517	100.473	6.125	98.542	98.479	98.416
6.25	100.876	100.652	100.605	6.25	100.940	100.716	100.669	6.25	98.815	98.752	98.689
6.375	101.059	100.829	100.779	6.375	101.142	100.912	100.862	6.375	99.088	99.025	98.962
6.5	101.206	101.104	101.041	6.5	101.286	101.050	100.998	6.5	99.542	99.479	99.416
6.625	101.337	101.156	101.093	6.625	101.380	101.130	101.079	6.625	99.623	99.560	99.498
6.75	101.470	101.380	101.317	6.75	101.383	101.228	101.165	6.75	99.879	99.816	99.754
6.875	101.605	101.430	101.367	6.875	101.353	101.285	101.222	6.875	99.952	99.889	99.826
7	101.533	101.470	101.407	7	101.416	101.353	101.290	7	100.035	99.972	99.910
7.125	101.575	101.512	101.449	7.125	101.493	101.430	101.367	7.125	100.127	100.064	100.002
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	98.069	97.900	97.881	5	97.654	97.485	97.466	5	94.761	94.698	94.635
5.125	98.427	98.253	98.231	5.125	98.149	97.974	97.952	5.125	95.413	95.350	95.287
5.25	98.780	98.600	98.576	5.25	98.602	98.422	98.398	5.25	96.068	96.005	95.942
5.375	99.125	98.939	98.912	5.375	98.993	98.808	98.781	5.375	96.365	96.302	96.239
5.5	99.475	99.284	99.254	5.5	99.377	99.186	99.156	5.5	96.842	96.779	96.716
5.625	99.835	99.639	99.606	5.625	99.749	99.553	99.520	5.625	97.304	97.241	97.178
5.75	100.121	99.919	99.883	5.75	100.107	99.905	99.869	5.75	97.580	97.517	97.454
5.875	100.284	100.076	100.038	5.875	100.442	100.234	100.196	5.875	97.858	97.795	97.732
6	100.487	100.274	100.233	6	100.726	100.513	100.471	6	98.318	98.255	98.192
6.125	100.781	100.563	100.518	6.125	100.934	100.715	100.671	6.125	98.592	98.529	98.466
6.25	101.087	100.863	100.816	6.25	101.138	100.914	100.867	6.25	98.865	98.802	98.739
6.375	101.272	101.042	100.992	6.375	101.341	101.111	101.061	6.375	99.138	99.075	99.012
6.5	101.421	101.186	101.133	6.5	101.487	101.251	101.199	6.5	99.592	99.529	99.466
6.625	101.555	101.314	101.259	6.625	101.581	101.331	101.280	6.625	99.673	99.610	99.547
6.75	101.690	101.444	101.386	6.75	101.587	101.333	101.278	6.75	99.929	99.866	99.803
6.875	101.827	101.575	101.514	6.875	101.561	101.335	101.272	6.875	100.002	99.939	99.876
7	101.583	101.520	101.457	7	101.524	101.403	101.340	7	100.085	100.022	99.959
7.125	101.625	101.562	101.499	7.125	101.543	101.480	101.417	7.125	100.177	100.114	100.051

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	97.343	97.251	97.229
5.625	97.949	97.867	97.842
5.75	98.519	98.404	98.380
5.875	99.068	98.955	98.930
6	99.579	99.489	99.454
6.125	100.066	99.971	99.935
6.25	100.287	100.183	100.148
6.375	100.809	100.730	100.692
6.5	101.245	101.178	101.138
6.625	101.685	101.600	101.553
6.75	101.867	101.768	101.720
6.875	102.261	102.165	102.115
7	102.616	102.524	102.471
7.125	102.956	102.860	102.810
7.25	103.367	103.292	103.234
7.375	103.724	103.652	103.592

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	94.592	94.546	94.530	4.5	94.592	94.546	94.530	5	97.108	97.062	97.046
4.625	95.249	95.203	95.187	4.625	95.249	95.203	95.187	5.125	97.764	97.718	97.702
4.75	95.905	95.866	95.849	4.75	95.905	95.859	95.843	5.25	98.519	98.454	98.390
4.875	96.452	96.424	96.407	4.875	96.452	96.406	96.390	5.375	99.008	98.943	98.879
5	97.108	97.062	97.046	5	97.108	97.062	97.046	5.5	99.633	99.568	99.503
5.125	97.764	97.718	97.702	5.125	97.764	97.718	97.702	5.625	100.214	100.149	100.085
5.25	98.519	98.454	98.390	5.25	98.519	98.454	98.390	5.75	100.890	100.736	100.720
5.375	99.008	98.943	98.879	5.375	99.008	98.943	98.879	5.875	101.250	101.039	100.829
5.5	99.633	99.568	99.503	5.5	99.633	99.568	99.503	6	101.837	101.627	101.416
5.625	100.214	100.149	100.085	5.625	100.214	100.149	100.085	6.125	102.343	102.133	101.922
5.75	100.890	100.736	100.720	5.75	100.890	100.736	100.720	6.25	102.490	102.321	102.294
5.875	101.250	101.039	100.829	5.875	101.250	101.039	100.829	6.375	102.387	102.306	102.266
6	101.837	101.627	101.416	6	101.837	101.627	101.416	6.5	102.952	102.869	102.829
6.125	102.343	102.133	101.922	6.125	102.343	102.133	101.922	6.625	103.485	103.401	103.362
6.25	102.490	102.321	102.294	6.25	102.490	102.321	102.294	6.75	103.873	103.796	103.747
6.375	102.453	102.372	102.332	6.375	102.453	102.372	102.332	6.875	103.549	103.467	103.453
6.5	102.997	102.914	102.875	6.5	102.997	102.914	102.875	7	104.079	103.997	103.982
6.625	103.498	103.414	103.375	6.625	103.498	103.414	103.375	7.125	104.530	104.448	104.432
6.75	103.873	103.796	103.747	6.75	103.873	103.796	103.747	7.25	104.636	104.590	104.574
6.875	103.570	103.488	103.474	6.875	103.570	103.488	103.474	7.375	103.842	103.795	103.738
7	104.054	103.972	103.957	7	104.054	103.972	103.957	7.5	104.231	104.170	104.137
7.125	104.461	104.379	104.363	7.125	104.461	104.379	104.363	7.625	104.725	104.694	104.637
7.25	104.636	104.590	104.574	7.25	104.636	104.590	104.574	7.75	105.098	105.036	105.004
7.375	104.269	104.192	104.130	7.375	103.842	103.796	103.739				
7.5	104.756	104.680	104.618	7.5	104.231	104.170	104.137				

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	96.930	96.881	96.837	4.25	96.713	96.537	96.524	4.625	92.136	92.090	92.074
4.375	97.398	97.349	97.305	4.375	97.284	97.091	97.095	4.75	94.669	94.522	94.517
4.5	97.868	97.819	97.775	4.5	97.853	97.659	97.664	4.875	95.401	95.254	95.249
4.625	98.417	98.290	98.246	4.625	98.417	98.224	98.228	5	96.128	95.980	95.976
4.75	98.610	98.586	98.548	4.75	98.507	98.461	98.445	5.125	96.948	96.801	96.796
4.875	99.081	99.057	99.020	4.875	99.010	98.850	98.843	5.25	97.930	97.828	97.738
5	99.562	99.529	99.492	5	99.562	99.402	99.395	5.375	98.522	98.446	98.423
5.125	100.101	100.003	99.966	5.125	100.101	99.941	99.935	5.5	99.093	99.011	98.988
5.25	100.205	100.142	100.111	5.25	100.205	100.142	100.111	5.625	99.647	99.556	99.534
5.375	100.493	100.453	100.409	5.375	100.402	100.182	100.164	5.75	100.040	99.830	99.808
5.5	100.965	100.923	100.880	5.5	100.910	100.690	100.672	5.875	100.672	100.462	100.252
5.625	101.446	101.386	101.338	5.625	101.390	101.170	101.152	6	101.179	100.969	100.759
5.75	101.521	101.459	101.425	5.75	101.521	101.459	101.425	6.125	101.575	101.368	101.341
5.875	101.602	101.525	101.460	5.875	101.283	101.081	101.052	6.25	101.842	101.632	101.422
6	102.083	102.007	101.941	6	101.731	101.529	101.500	6.375	101.536	101.488	101.439
								6.5	102.079	102.003	101.954
								6.625	102.774	102.620	102.582
								6.75	102.705	102.627	102.579
								6.875	102.052	102.036	102.020
								7	102.424	102.380	102.363
								7.125	102.891	102.816	102.767
								7.25	102.812	102.766	102.750

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	97.432	97.269	97.254	5	96.128	95.980	95.976	4.5	95.111	94.892	94.897
5.375	98.518	98.446	98.423	5.125	96.948	96.801	96.796	4.625	95.668	95.449	95.453
5.5	99.084	99.011	98.988	5.25	97.432	97.269	97.254	4.75	95.512	95.468	95.377
5.625	99.647	99.556	99.534	5.375	98.512	98.440	98.417	4.875	95.995	95.951	95.860
5.75	100.040	99.830	99.808	5.5	99.039	98.965	98.943	5	96.478	96.433	96.343
5.875	100.672	100.462	100.252	5.625	99.647	99.485	99.469	5.125	96.960	96.916	96.825
6	101.179	100.969	100.759	5.75	99.814	99.752	99.720	5.25	96.981	96.921	96.858
6.125	101.575	101.368	101.341	5.875	100.243	100.174	100.143	5.375	97.463	97.403	97.340
6.25	101.842	101.632	101.422	6	100.821	100.669	100.638	5.5	97.945	97.884	97.821
6.375	101.536	101.488	101.439	6.125	101.545	101.368	101.341	5.625	98.426	98.366	98.303
6.5	102.079	102.003	101.954	6.25	101.483	101.411	101.380	5.75	98.268	98.212	98.155
6.625	102.774	102.620	102.582	6.375	101.455	101.376	101.337	5.875	98.582	98.513	98.456
6.75	102.705	102.627	102.579	6.5	102.079	101.906	101.868	6	99.063	98.987	98.921
6.875	101.963	101.947	101.931	6.625	102.774	102.620	102.582	6.125	99.544	99.467	99.402

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	98.519	98.454	98.390	5.25	98.519	98.454	98.390	5.25	98.519	98.454	98.390
5.375	99.008	98.943	98.879	5.375	99.008	98.943	98.879	5.375	99.008	98.943	98.879
5.5	99.633	99.568	99.503	5.5	99.633	99.568	99.503	5.5	99.633	99.568	99.503
5.625	100.214	100.149	100.085	5.625	100.214	100.149	100.085	5.625	100.214	100.149	100.085
5.75	100.890	100.736	100.720	5.75	100.890	100.736	100.720	5.75	100.890	100.736	100.720
5.875	101.250	101.039	100.829	5.875	101.250	101.039	100.829	5.875	101.250	101.039	100.829
6	101.837	101.627	101.416	6	101.837	101.627	101.416	6	101.837	101.627	101.416
6.125	102.343	102.133	101.922	6.125	102.343	102.133	101.922	6.125	102.343	102.133	101.922
6.25	102.490	102.321	102.294	6.25	102.490	102.321	102.294	6.25	102.490	102.321	102.294
6.375	102.453	102.372	102.332	6.375	102.453	102.372	102.332	6.375	102.387	102.306	102.266
6.5	102.997	102.914	102.875	6.5	102.997	102.914	102.875	6.5	102.952	102.869	102.829
6.625	103.498	103.414	103.375	6.625	103.498	103.414	103.375	6.625	103.485	103.401	103.362
6.75	103.873	103.796	103.747	6.75	103.873	103.796	103.747	6.75	103.873	103.796	103.747
6.875	103.570	103.488	103.474	6.875	103.570	103.488	103.474	6.875	103.549	103.467	103.453
7	104.054	103.972	103.957	7	104.054	103.972	103.957	7	104.079	103.997	103.982
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	97.853	97.659	97.664	4.25	96.713	96.537	96.524	5.25	97.432	97.269	97.254
4.625	98.417	98.224	98.228	4.375	97.284	97.091	97.095	5.375	98.518	98.446	98.423
4.75	98.507	98.461	98.445	4.5	97.853	97.659	97.664	5.5	99.084	99.011	98.988
4.875	99.010	98.850	98.843	4.625	98.417	98.224	98.228	5.625	99.647	99.556	99.534
5	99.562	99.402	99.395	4.75	98.507	98.461	98.445	5.75	100.040	99.830	99.808
5.125	100.101	99.941	99.935	4.875	99.010	98.850	98.843	5.875	100.672	100.462	100.252
5.25	100.205	100.142	100.111	5	99.562	99.402	99.395	6	101.179	100.969	100.759
5.375	100.402	100.182	100.164	5.125	100.101	99.941	99.935	6.125	101.575	101.368	101.341
5.5	100.910	100.690	100.672	5.25	100.205	100.142	100.111	6.25	101.842	101.632	101.422
5.625	101.390	101.170	101.152	5.375	100.402	100.182	100.164	6.375	101.536	101.488	101.439
5.75	101.521	101.459	101.425	5.5	100.910	100.690	100.672	6.5	102.079	102.003	101.954
5.875	101.283	101.081	101.052	5.625	101.390	101.170	101.152	6.625	102.774	102.620	102.582
6	101.731	101.529	101.500	5.75	101.521	101.459	101.425	6.75	102.705	102.627	102.579
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	97.432	97.269	97.254	5.25	97.432	97.269	97.254	4.5	95.111	94.892	94.897
5.375	98.518	98.446	98.423	5.375	98.181	98.019	98.003	4.625	95.668	95.449	95.453
5.5	99.084	99.011	98.988	5.5	98.893	98.731	98.715	4.75	94.155	94.131	94.107
5.625	99.647	99.556	99.534	5.625	99.647	99.485	99.469	4.875	94.680	94.443	94.419
5.75	100.040	99.830	99.808	5.75	99.814	99.752	99.720	5	95.211	94.951	94.944
5.875	100.672	100.462	100.252	5.875	100.132	99.955	99.928	5.125	95.716	95.456	95.449
6	101.179	100.969	100.759	6	100.821	100.644	100.618	5.25	96.600	96.560	96.519
6.125	101.575	101.368	101.341	6.125	101.545	101.368	101.341	5.375	96.722	96.682	96.642
6.25	101.842	101.632	101.422	6.25	101.334	101.256	101.208	5.5	97.141	97.100	97.060
6.375	101.536	101.488	101.439	6.375	101.407	101.233	101.195	5.625	97.567	97.527	97.487
6.5	102.079	102.003	101.954	6.5	102.079	101.906	101.868	5.75	98.268	98.212	98.155
6.625	102.774	102.620	102.582	6.625	102.774	102.620	102.582	5.875	98.570	98.513	98.456
6.75	102.705	102.627	102.579	6.75	102.755	102.677	102.629	6	98.925	98.868	98.811
6.875	101.963	101.947	101.931	6.875	101.866	101.792	101.743	6.125	99.261	99.205	99.148

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	



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

YOUR BFF IN WHOLESALE

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	97.664	97.618	97.602	5.125	97.664	97.618	97.602	4.75	95.805	95.759	95.743
5.25	98.419	98.354	98.290	5.25	98.419	98.354	98.290	4.875	96.352	96.306	96.290
5.375	98.908	98.843	98.779	5.375	98.908	98.843	98.779	5	97.008	96.962	96.946
5.5	99.533	99.468	99.403	5.5	99.533	99.468	99.403	5.125	97.664	97.618	97.602
5.625	100.114	100.049	99.985	5.625	100.114	100.049	99.985	5.25	98.419	98.354	98.290
5.75	100.697	100.529	100.496	5.75	100.697	100.529	100.496	5.375	98.908	98.843	98.779
5.875	101.150	100.939	100.729	5.875	101.150	100.939	100.729	5.5	99.533	99.468	99.403
6	101.737	101.527	101.316	6	101.737	101.527	101.316	5.625	100.114	100.049	99.985
6.125	102.243	102.033	101.822	6.125	102.243	102.033	101.822	5.75	100.697	100.529	100.496
6.25	102.355	102.145	101.984	6.25	102.355	102.145	101.984	5.875	101.150	100.939	100.729
6.375	102.129	102.080	102.032	6.375	102.129	102.080	102.032	6	101.737	101.527	101.316
6.5	102.604	102.555	102.507	6.5	102.604	102.555	102.507	6.125	102.243	102.033	101.822
6.625	103.038	102.990	102.941	6.625	103.038	102.990	102.941	6.25	102.355	102.145	101.984
6.75	103.521	103.444	103.395	6.75	103.521	103.444	103.395	6.375	102.129	102.080	102.032
6.875	103.176	103.160	103.144	6.875	103.176	103.160	103.144	6.5	102.604	102.555	102.507
7	103.608	103.592	103.576	7	103.608	103.592	103.576	6.625	103.038	102.990	102.941
7.125	103.897	103.881	103.864	7.125	103.897	103.881	103.864	6.75	103.521	103.444	103.395
7.25	104.252	104.206	104.190	7.25	104.252	104.206	104.190	6.875	103.176	103.160	103.144
7.375	103.803	103.685	103.629	7.375	103.742	103.685	103.629	7	103.608	103.592	103.576
7.5	103.992	103.936	103.879	7.5	103.992	103.936	103.879	7.125	103.897	103.881	103.864
7.625	104.383	104.327	104.270	7.625	104.383	104.327	104.270	7.25	104.252	104.206	104.190
7.75	104.548	104.486	104.454	7.75	104.548	104.486	104.454	7.375	103.742	103.685	103.629
7.875	104.000	103.944	103.887					7.5	103.992	103.936	103.879
8	104.116	104.060	104.003					7.625	104.383	104.327	104.270
8.125	104.182	104.126	104.069					7.75	104.548	104.486	104.454
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	96.830	96.781	96.737	4.25	96.672	96.479	96.483	4.875	95.298	95.011	95.107
4.375	97.298	97.249	97.205	4.375	97.194	97.001	97.005	5	96.015	95.728	95.823
4.5	97.768	97.719	97.675	4.5	97.704	97.511	97.515	5.125	96.777	96.489	96.585
4.625	98.239	98.190	98.146	4.625	98.198	98.005	98.009	5.25	97.436	97.134	97.218
4.75	98.510	98.486	98.448	4.75	98.407	98.361	98.345	5.375	98.096	97.970	97.948
4.875	98.981	98.957	98.920	4.875	98.862	98.702	98.695	5.5	98.750	98.482	98.532
5	99.454	99.429	99.392	5	99.325	99.165	99.158	5.625	99.495	99.193	99.277
5.125	99.928	99.903	99.866	5.125	99.760	99.600	99.593	5.75	99.940	99.730	99.570
5.25	100.105	100.042	100.011	5.25	100.105	100.042	100.011	5.875	100.572	100.362	100.152
5.375	100.393	100.353	100.309	5.375	100.173	99.953	99.935	6	101.079	100.869	100.659
5.5	100.864	100.823	100.780	5.5	100.565	100.345	100.327	6.125	101.475	101.265	101.055
5.625	101.322	101.282	101.238	5.625	100.921	100.819	100.785	6.25	101.742	101.532	101.322
5.75	101.421	101.359	101.325	5.75	101.421	101.359	101.325	6.375	101.436	101.388	101.339
5.875	101.444	101.388	101.331	5.875	100.990	100.788	100.759	6.5	101.951	101.903	101.854
6	101.887	101.830	101.774	6	101.353	101.275	101.225	6.625	102.389	102.227	102.179
								6.75	102.605	102.527	102.479
								6.875	101.863	101.847	101.831
								7	102.296	102.280	102.263
								7.125	102.584	102.568	102.552
								7.25	102.712	102.666	102.650
								7.375	101.594	101.532	101.499
								7.5	102.100	102.038	102.006
								7.625	102.592	102.530	102.498
								7.75	102.917	102.855	102.823
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	101.951	101.903	101.854	6.125	101.204	100.887	100.960	4.5	94.942	94.723	94.727
6.625	102.389	102.227	102.179	6.25	101.234	101.156	101.108	4.625	95.394	95.176	95.180
6.75	102.605	102.527	102.479	6.375	101.274	100.961	101.023	4.75	94.057	94.031	94.007
6.875	101.863	101.847	101.831	6.5	101.809	101.547	101.557	4.875	94.496	94.343	94.319
7	102.296	102.280	102.263	6.625	102.389	102.076	102.138	5	94.898	94.782	94.758
7.125	102.584	102.568	102.552	6.75	102.655	102.577	102.529	5.125	95.256	95.081	95.057
7.25	102.712	102.666	102.650	6.875	101.577	101.363	101.413	5.25	96.500	96.460	96.419
7.375	101.594	101.532	101.499	7	101.994	101.837	101.830	5.375	96.622	96.582	96.542
7.5	102.100	102.038	102.006	7.125	102.406	102.360	102.344	5.5	97.041	97.000	96.960
7.625	102.592	102.530	102.498	7.25	102.762	102.716	102.700	5.625	97.467	97.427	97.387
7.75	102.917	102.855	102.823	7.375	101.644	101.582	101.549	5.75	98.168	98.112	98.055
				7.5	102.150	102.088	102.056	5.875	98.470	98.413	98.356
				7.625	102.642	102.580	102.548	6	98.825	98.768	98.711
								6.125	99.161	99.105	99.048

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	102.129	102.080	102.032	6.375	102.129	102.080	102.032	6	101.737	101.527	101.316
6.5	102.604	102.555	102.507	6.5	102.604	102.555	102.507	6.125	102.243	102.033	101.822
6.625	103.038	102.990	102.941	6.625	103.038	102.990	102.941	6.25	102.355	102.145	101.984
6.75	103.521	103.444	103.395	6.75	103.521	103.444	103.395	6.375	102.129	102.080	102.032
6.875	103.176	103.160	103.144	6.875	103.176	103.160	103.144	6.5	102.604	102.555	102.507
7	103.608	103.592	103.576	7	103.608	103.592	103.576	6.625	103.038	102.990	102.941
7.125	103.897	103.881	103.864	7.125	103.897	103.881	103.864	6.75	103.521	103.444	103.395
7.25	104.252	104.206	104.190	7.25	104.252	104.206	104.190	6.875	103.176	103.160	103.144
7.375	103.803	103.685	103.629	7.375	103.742	103.685	103.629	7	103.608	103.592	103.576
7.5	103.992	103.936	103.879	7.5	103.992	103.936	103.879	7.125	103.897	103.881	103.864
7.625	104.383	104.327	104.270	7.625	104.383	104.327	104.270	7.25	104.252	104.206	104.190
7.75	104.548	104.486	104.454	7.75	104.548	104.486	104.454	7.375	103.742	103.685	103.629
7.875	104.000	103.944	103.887					7.5	103.992	103.936	103.879
8	104.116	104.060	104.003					7.625	104.383	104.327	104.270
8.125	104.182	104.126	104.069					7.75	104.548	104.486	104.454
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	97.768	97.719	97.675	4.5	97.704	97.511	97.515	6.625	102.389	102.227	102.179
4.625	98.239	98.190	98.146	4.625	98.198	98.005	98.009	6.75	102.605	102.527	102.479
4.75	98.510	98.486	98.448	4.75	98.407	98.361	98.345	6.875	101.863	101.847	101.831
4.875	98.981	98.957	98.920	4.875	98.862	98.702	98.695	7	102.296	102.280	102.263
5	99.454	99.429	99.392	5	99.325	99.165	99.158	7.125	102.584	102.568	102.552
5.125	99.928	99.903	99.866	5.125	99.760	99.600	99.593	7.25	102.712	102.666	102.650
5.25	100.105	100.042	100.011	5.25	100.105	100.042	100.011	7.375	102.328	102.199	102.070
5.375	100.393	100.353	100.309	5.375	100.173	99.953	99.935	7.5	102.484	102.355	102.225
5.5	100.864	100.823	100.780	5.5	100.565	100.345	100.327	7.625	102.592	102.530	102.498
5.625	101.322	101.282	101.238	5.625	100.921	100.819	100.785	7.75	102.917	102.855	102.823
5.75	101.421	101.359	101.325	5.75	101.421	101.359	101.325	7.875	101.525	101.469	101.412
5.875	101.444	101.388	101.331	5.875	100.990	100.788	100.759	8	101.641	101.585	101.528
6	101.887	101.830	101.774	6	101.353	101.275	101.225	8.125	101.707	101.651	101.594
6.125	102.328	102.271	102.215	6.125	101.850	101.772	101.722				
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	101.951	101.903	101.854	6.125	101.204	100.887	100.960	4.5	94.942	94.723	94.727
6.625	102.389	102.227	102.179	6.25	101.234	101.156	101.108	4.625	95.394	95.176	95.180
6.75	102.605	102.527	102.479	6.375	101.274	100.961	101.023	4.75	94.057	94.031	94.007
6.875	101.863	101.847	101.831	6.5	101.809	101.547	101.557	4.875	94.496	94.343	94.319
7	102.296	102.280	102.263	6.625	102.389	102.076	102.138	5	94.898	94.782	94.758
7.125	102.584	102.568	102.552	6.75	102.655	102.577	102.529	5.125	95.256	95.081	95.057
7.25	102.712	102.666	102.650	6.875	101.577	101.363	101.413	5.25	96.500	96.460	96.419
7.375	101.594	101.532	101.499	7	101.994	101.837	101.830	5.375	96.622	96.582	96.542
7.5	102.100	102.038	102.006	7.125	102.406	102.360	102.344	5.5	97.041	97.000	96.960
7.625	102.592	102.530	102.498	7.25	102.762	102.716	102.700	5.625	97.467	97.427	97.387
7.75	102.917	102.855	102.823	7.375	101.644	101.582	101.549	5.75	98.168	98.112	98.055
				7.5	102.150	102.088	102.056	5.875	98.470	98.413	98.356
				7.625	102.642	102.580	102.548	6	98.825	98.768	98.711
								6.125	99.161	99.105	99.048

Government Adjustments

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

YOUR BFF IN WHOLESALE

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.970	99.839	99.539	6.75	98.470	98.339	98.039
6.875	100.481	100.350	100.050	6.875	98.981	98.850	98.550
7	100.973	100.842	100.542	7	99.473	99.342	99.042
7.125	101.414	101.283	100.983	7.125	99.914	99.783	99.483
7.25	101.826	101.695	101.395	7.25	100.326	100.195	99.895
7.375	101.752	101.584	101.284	7.375	100.252	100.084	99.784
7.5	102.204	102.036	101.736	7.5	100.704	100.536	100.236
7.625	102.605	102.437	102.137	7.625	101.105	100.937	100.637
7.75	102.997	102.829	102.529	7.75	101.497	101.329	101.029
7.875	102.285	102.099	101.799	7.875	100.785	100.599	100.299
8	102.707	102.521	102.221	8	101.207	101.021	100.721
8.125	103.078	102.892	102.592	8.125	101.578	101.392	101.092
8.25	103.430	103.244	102.944	8.25	101.930	101.744	101.444

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.970	97.839	97.539	6.75	96.470	96.339	96.039
6.875	98.481	98.350	98.050	6.875	96.981	96.850	96.550
7	98.973	98.842	98.542	7	97.473	97.342	97.042
7.125	99.414	99.283	98.983	7.125	97.914	97.783	97.483
7.25	99.826	99.695	99.395	7.25	98.326	98.195	97.895
7.375	99.752	99.584	99.284	7.375	98.252	98.084	97.784
7.5	100.204	100.036	99.736	7.5	98.704	98.536	98.236
7.625	100.605	100.437	100.137	7.625	99.105	98.937	98.637
7.75	100.997	100.829	100.529	7.75	99.497	99.329	99.029
7.875	100.285	100.099	99.799	7.875	98.785	98.599	98.299
8	100.707	100.521	100.221	8	99.207	99.021	98.721
8.125	101.078	100.892	100.592	8.125	99.578	99.392	99.092
8.25	101.430	101.244	100.944	8.25	99.930	99.744	99.444

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.220	99.089	98.789	6.75	97.220	97.089	96.789
6.875	99.731	99.600	99.300	6.875	97.731	97.600	97.300
7	100.223	100.092	99.792	7	98.223	98.092	97.792
7.125	100.664	100.533	100.233	7.125	98.664	98.533	98.233
7.25	101.076	100.945	100.645	7.25	99.076	98.945	98.645
7.375	101.002	100.834	100.534	7.375	99.002	98.834	98.534
7.5	101.454	101.286	100.986	7.5	99.454	99.286	98.986
7.625	101.855	101.687	101.387	7.625	99.855	99.687	99.387
7.75	102.247	102.079	101.779	7.75	100.247	100.079	99.779
7.875	101.535	101.349	101.049	7.875	99.535	99.349	99.049
8	101.957	101.771	101.471	8	99.957	99.771	99.471
8.125	102.328	102.142	101.842	8.125	100.328	100.142	99.842
8.25	102.680	102.494	102.194	8.25	100.680	100.494	100.194

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.