



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	92.476	92.476	92.118	4.75	92.476	92.476	92.118	5.125	95.245	95.245	95.052
4.875	93.140	93.140	92.805	4.875	93.140	93.140	92.805	5.25	95.962	95.962	95.864
5	93.824	93.824	93.493	5	93.824	93.824	93.493	5.375	96.772	96.772	96.679
5.125	94.440	94.440	94.103	5.125	94.440	94.440	94.103	5.5	97.785	97.846	97.781
5.25	95.541	95.463	95.439	5.25	95.086	95.086	94.988	5.625	98.434	98.452	98.348
5.375	96.244	96.167	96.143	5.375	95.850	95.850	95.757	5.75	99.185	99.115	99.077
5.5	97.028	96.951	96.927	5.5	96.654	96.686	96.621	5.875	99.723	99.651	99.613
5.625	97.547	97.470	97.446	5.625	97.270	97.304	97.239	6	100.199	100.140	100.092
5.75	97.965	97.886	97.812	5.75	97.904	97.886	97.785	6.125	100.575	100.535	100.467
5.875	98.604	98.499	98.450	5.875	98.448	98.433	98.332	6.25	100.811	100.720	100.669
6	99.278	99.173	99.124	6	98.988	98.998	98.884	6.375	101.274	101.182	101.131
6.125	99.723	99.618	99.569	6.125	99.527	99.481	99.419	6.5	101.687	101.601	101.544
6.25	99.931	99.826	99.777	6.25	99.827	99.789	99.718	6.625	102.066	102.035	101.951
6.375	100.475	100.370	100.322	6.375	100.362	100.335	100.261	6.75	101.913	101.803	101.788
6.5	100.961	100.856	100.808	6.5	100.828	100.799	100.723	6.875	102.333	102.221	102.206
6.625	101.374	101.269	101.221	6.625	101.311	101.242	101.170	7	102.698	102.587	102.572
6.75	101.601	101.494	101.467	6.75	101.549	101.494	101.467	7.125	103.025	102.916	102.901
6.875	102.051	101.937	101.881	6.875	101.944	101.901	101.871	7.25	103.144	103.024	103.007
7	102.434	102.319	102.293	7	102.416	102.318	102.293	7.375	103.558	103.427	103.420
7.125	102.800	102.709	102.669	7.125	102.755	102.709	102.669	7.5	103.865	103.734	103.727
7.25	103.134	103.058	103.029	7.25	103.134	103.058	103.029	7.625	104.232	104.153	104.091
7.375	103.524	103.456	103.425	7.375	103.524	103.456	103.425	7.75	104.603	104.454	104.431
7.5	103.859	103.762	103.730	7.5	103.843	103.762	103.730	7.875	104.962	104.811	104.788
7.625	104.186	104.100	104.112	7.625	104.086	104.012	104.112	8	104.894	104.800	104.707
7.75	104.528	104.432	104.558	7.75	104.528	104.432	104.558				
7.875	104.812	104.721	104.845	7.875	104.812	104.721	104.845				
8	105.025	104.937	105.060	8	105.025	104.937	105.060				
8.125	105.258	105.150	105.252	8.125	105.258	105.150	105.252				
8.25	105.690	105.573	105.589	8.25	105.690	105.573	105.589				

Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	96.991	96.991	96.916	4.625	97.311	97.311	97.236	5	92.873	92.873	92.765
4.75	97.232	97.205	97.190	4.75	97.371	97.371	97.319	5.125	93.741	93.741	93.638
4.875	97.653	97.632	97.561	4.875	97.898	97.898	97.853	5.25	95.396	95.205	95.076
5	98.113	98.065	98.044	5	98.270	98.270	98.231	5.375	96.101	95.910	95.781
5.125	98.547	98.593	98.570	5.125	98.579	98.625	98.601	5.5	96.886	96.695	96.567
5.25	99.001	98.967	98.882	5.25	98.923	98.929	98.902	5.625	97.405	97.213	97.085
5.375	99.447	99.412	99.304	5.375	99.432	99.432	99.319	5.75	97.976	97.950	97.870
5.5	99.807	99.773	99.664	5.5	99.654	99.654	99.604	5.875	98.624	98.507	98.426
5.625	100.046	100.072	100.036	5.625	100.027	100.054	100.018	6	99.277	99.106	98.997
5.75	100.452	100.394	100.314	5.75	100.291	100.324	100.285	6.125	99.763	99.594	99.485
5.875	100.862	100.803	100.704	5.875	100.583	100.587	100.545	6.25	99.966	99.853	99.802
6	101.163	101.106	100.988	6	100.887	100.885	100.842	6.375	100.497	100.404	100.349
6.125	101.142	101.150	101.101	6.125	101.059	101.043	100.938	6.5	100.969	100.874	100.818
6.25	101.501	101.420	101.370	6.25	101.150	101.128	101.034	6.625	101.398	101.291	101.226
6.375	101.884	101.803	101.753	6.375	101.440	101.414	101.323	6.75	101.610	101.505	101.498
6.5	102.143	102.065	102.015	6.5	101.769	101.689	101.639	6.875	102.047	101.904	101.894
6.625	102.304	102.231	102.173	6.625	102.058	101.973	101.928	7	102.411	102.244	102.227
6.75	102.648	102.545	102.517	6.75	102.360	102.256	102.228	7.125	102.683	102.557	102.537
6.875	103.013	102.909	102.880	6.875	102.658	102.554	102.526	7.25	103.023	102.846	102.731
7	103.189	103.079	103.024	7	102.906	102.853	102.698	7.375	103.386	103.207	103.090
7.125	102.523	102.460	102.413	7.125	102.284	102.222	102.174	7.5	103.735	103.553	103.433
7.25	103.015	102.953	102.905	7.25	102.676	102.613	102.566	7.625	103.565	103.487	103.243
7.375	103.490	103.428	103.380	7.375	103.053	102.991	102.943	7.75	103.229	103.132	103.279
								7.875	103.413	103.323	103.467

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

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 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	97.158	97.095	97.032	5	97.098	96.989	96.884	5	94.315	94.252	94.190
5.125	97.665	97.602	97.539	5.125	97.560	97.446	97.336	5.125	94.962	94.899	94.836
5.25	98.174	98.111	98.048	5.25	97.974	97.847	97.726	5.25	95.612	95.549	95.487
5.375	98.398	98.335	98.272	5.375	98.360	98.228	98.105	5.375	95.907	95.844	95.781
5.5	98.766	98.703	98.640	5.5	98.739	98.602	98.475	5.5	96.381	96.318	96.255
5.625	99.133	99.070	99.007	5.625	99.106	98.964	98.835	5.625	96.844	96.781	96.719
5.75	99.346	99.283	99.220	5.75	99.444	99.297	99.164	5.75	97.119	97.056	96.993
5.875	99.549	99.486	99.423	5.875	99.738	99.586	99.451	5.875	97.395	97.332	97.269
6	99.755	99.692	99.629	6	100.023	99.866	99.727	6	97.670	97.607	97.545
6.125	99.959	99.896	99.833	6.125	100.294	100.133	99.991	6.125	97.943	97.880	97.817
6.25	100.249	100.098	100.035	6.25	100.569	100.403	100.258	6.25	98.214	98.151	98.088
6.375	100.452	100.299	100.236	6.375	100.852	100.681	100.532	6.375	98.485	98.422	98.360
6.5	100.618	100.500	100.437	6.5	101.064	100.895	100.750	6.5	98.936	98.873	98.811
6.625	100.760	100.579	100.490	6.625	101.239	101.066	100.919	6.625	99.018	98.955	98.893
6.75	100.903	100.776	100.713	6.75	101.238	101.060	100.909	6.75	99.276	99.213	99.151
6.875	101.048	100.858	100.764	6.875	101.170	100.987	100.832	6.875	99.348	99.285	99.223
7	100.933	100.870	100.807	7	101.064	100.869	100.708	7	99.429	99.366	99.304
7.125	100.974	100.911	100.848	7.125	100.904	100.719	100.656	7.125	99.520	99.457	99.394
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	97.304	97.186	97.082	5	97.297	97.188	97.083	5	94.365	94.302	94.239
5.125	97.715	97.652	97.589	5.125	97.759	97.645	97.535	5.125	95.012	94.949	94.886
5.25	98.224	98.161	98.098	5.25	98.176	98.049	97.929	5.25	95.662	95.599	95.536
5.375	98.448	98.385	98.322	5.375	98.561	98.429	98.306	5.375	95.957	95.894	95.831
5.5	98.816	98.753	98.690	5.5	98.939	98.802	98.676	5.5	96.431	96.368	96.305
5.625	99.183	99.120	99.057	5.625	99.305	99.163	99.034	5.625	96.894	96.831	96.768
5.75	99.470	99.333	99.270	5.75	99.642	99.495	99.363	5.75	97.169	97.106	97.043
5.875	99.642	99.536	99.473	5.875	99.935	99.784	99.648	5.875	97.445	97.382	97.319
6	99.866	99.742	99.679	6	100.220	100.063	99.924	6	97.720	97.657	97.594
6.125	100.161	100.000	99.883	6.125	100.491	100.329	100.187	6.125	97.993	97.930	97.867
6.25	100.459	100.293	100.148	6.25	100.766	100.600	100.455	6.25	98.264	98.201	98.138
6.375	100.664	100.493	100.344	6.375	101.049	100.878	100.730	6.375	98.535	98.472	98.409
6.5	100.832	100.657	100.505	6.5	101.262	101.093	100.948	6.5	98.986	98.923	98.860
6.625	100.977	100.796	100.641	6.625	101.439	101.266	101.119	6.625	99.068	99.005	98.942
6.75	101.122	100.936	100.779	6.75	101.441	101.263	101.112	6.75	99.326	99.263	99.200
6.875	101.269	101.078	100.918	6.875	101.375	101.192	101.037	6.875	99.398	99.335	99.272
7	101.030	100.920	100.857	7	101.272	101.077	100.916	7	99.479	99.416	99.353
7.125	101.024	100.961	100.898	7.125	101.113	100.913	100.746	7.125	99.570	99.507	99.444

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	96.654	96.686	96.621
5.625	97.270	97.304	97.239
5.75	97.904	97.886	97.785
5.875	98.448	98.433	98.332
6	98.980	98.998	98.884
6.125	99.464	99.481	99.367
6.25	99.827	99.789	99.718
6.375	100.362	100.335	100.261
6.5	100.828	100.799	100.723
6.625	101.234	101.242	101.158
6.75	101.549	101.494	101.467
6.875	101.944	101.901	101.871
7	102.322	102.295	102.264
7.125	102.713	102.709	102.669
7.25	103.134	103.058	103.029
7.375	103.524	103.456	103.425

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	94.257	94.211	94.195	4.5	94.257	94.211	94.195	5	96.616	96.570	96.555
4.625	94.913	94.867	94.852	4.625	94.913	94.867	94.852	5.125	97.273	97.226	97.211
4.75	95.569	95.523	95.508	4.75	95.569	95.523	95.508	5.25	98.086	98.054	98.022
4.875	95.960	95.914	95.899	4.875	95.960	95.914	95.899	5.375	98.576	98.543	98.511
5	96.616	96.570	96.555	5	96.616	96.570	96.555	5.5	99.221	99.189	99.156
5.125	97.273	97.226	97.211	5.125	97.273	97.226	97.211	5.625	99.736	99.704	99.671
5.25	98.086	98.054	98.022	5.25	98.086	98.054	98.022	5.75	100.501	100.290	100.223
5.375	98.576	98.543	98.511	5.375	98.576	98.543	98.511	5.875	100.774	100.563	100.353
5.5	99.221	99.189	99.156	5.5	99.221	99.189	99.156	6	101.371	101.161	100.951
5.625	99.736	99.704	99.671	5.625	99.736	99.704	99.671	6.125	101.876	101.666	101.456
5.75	100.501	100.290	100.223	5.75	100.501	100.290	100.223	6.25	102.072	102.020	101.971
5.875	100.774	100.563	100.353	5.875	100.774	100.563	100.353	6.375	102.368	102.288	102.247
6	101.371	101.161	100.951	6	101.371	101.161	100.951	6.5	102.935	102.853	102.812
6.125	101.876	101.666	101.456	6.125	101.876	101.666	101.456	6.625	103.472	103.387	103.346
6.25	102.072	102.020	101.971	6.25	102.072	102.020	101.971	6.75	103.697	103.618	103.567
6.375	102.436	102.356	102.316	6.375	102.436	102.356	102.316	6.875	103.718	103.616	103.567
6.5	102.985	102.903	102.862	6.5	102.985	102.903	102.862	7	104.252	104.147	104.099
6.625	103.491	103.406	103.366	6.625	103.491	103.406	103.366	7.125	104.706	104.599	104.550
6.75	103.697	103.618	103.567	6.75	103.697	103.618	103.567	7.25	104.627	104.581	104.561
6.875	103.742	103.640	103.591	6.875	103.742	103.640	103.591	7.375	103.885	103.761	103.703
7	104.232	104.127	104.078	7	104.232	104.127	104.078	7.5	104.262	104.136	104.078
7.125	104.643	104.536	104.487	7.125	104.643	104.536	104.487	7.625	104.791	104.662	104.605
7.25	104.627	104.581	104.561	7.25	104.627	104.581	104.561	7.75	105.098	104.987	104.920
7.375	104.195	104.086	103.948	7.375	103.887	103.764	103.706				
7.5	104.683	104.574	104.436	7.5	104.230	104.117	104.049				

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	96.427	96.411	96.405	4.25	96.275	96.297	96.283	4.75	94.011	93.980	93.956
4.375	96.895	96.879	96.874	4.375	96.847	96.869	96.855	4.875	94.743	94.713	94.688
4.5	97.416	97.439	97.425	4.5	97.416	97.439	97.425	5	95.471	95.441	95.416
4.625	97.982	98.004	97.990	4.625	97.982	98.004	97.990	5.125	96.343	96.313	96.288
4.75	98.287	98.262	98.227	4.75	98.079	98.032	98.018	5.25	97.506	97.437	97.344
4.875	98.758	98.733	98.698	4.875	98.571	98.573	98.547	5.375	98.134	98.099	98.077
5	99.230	99.206	99.170	5	99.124	99.127	99.100	5.5	98.705	98.667	98.645
5.125	99.704	99.680	99.644	5.125	99.664	99.667	99.641	5.625	99.256	99.216	99.194
5.25	99.833	99.770	99.741	5.25	99.833	99.770	99.741	5.75	99.743	99.533	99.471
5.375	100.282	100.234	100.181	5.375	100.071	100.054	100.015	5.875	100.196	99.990	99.918
5.5	100.753	100.704	100.651	5.5	100.579	100.563	100.523	6	100.714	100.504	100.429
5.625	101.211	101.163	101.110	5.625	101.060	101.043	101.004	6.125	101.126	101.069	101.020
5.75	101.297	101.219	101.175	5.75	101.297	101.219	101.175	6.25	101.338	101.134	101.103
5.875	101.366	101.298	101.249	5.875	100.963	100.927	100.876	6.375	101.368	101.311	101.255
6	101.847	101.779	101.731	6	101.413	101.377	101.325	6.5	101.817	101.769	101.720
								6.625	102.427	102.410	102.348
								6.75	102.509	102.431	102.380
								6.875	101.969	101.961	101.942
								7	102.369	102.282	102.263
								7.125	102.784	102.679	102.631
								7.25	102.803	102.756	102.736

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	96.844	96.832	96.795	5	95.471	95.441	95.416	4.5	94.775	94.673	94.659
5.375	98.134	98.099	98.077	5.125	96.343	96.313	96.288	4.625	95.333	95.231	95.217
5.5	98.705	98.667	98.645	5.25	96.844	96.832	96.795	4.75	95.156	95.106	95.064
5.625	99.256	99.216	99.194	5.375	98.127	98.092	98.069	4.875	95.639	95.589	95.548
5.75	99.743	99.533	99.471	5.5	98.657	98.620	98.597	5	96.122	96.072	96.031
5.875	100.196	99.986	99.802	5.625	99.174	99.134	99.112	5.125	96.604	96.554	96.513
6	100.714	100.504	100.326	5.75	99.440	99.385	99.362	5.25	96.732	96.661	96.606
6.125	101.126	101.069	101.020	5.875	99.907	99.850	99.818	5.375	97.214	97.143	97.088
6.25	101.338	101.134	101.103	6	100.407	100.347	100.317	5.5	97.696	97.625	97.570
6.375	101.368	101.311	101.255	6.125	101.126	101.069	101.020	5.625	98.178	98.107	98.052
6.5	101.803	101.746	101.690	6.25	101.160	101.095	101.064	5.75	98.032	97.991	97.951
6.625	102.427	102.410	102.348	6.375	101.356	101.277	101.240	5.875	98.346	98.286	98.245
6.75	102.509	102.431	102.380	6.5	101.822	101.741	101.703	6	98.827	98.759	98.711
6.875	101.946	101.845	101.798	6.625	102.427	102.410	102.348	6.125	99.308	99.240	99.192

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	98.086	98.054	98.022	5.25	98.086	98.054	98.022	5.25	98.086	98.054	98.022
5.375	98.576	98.543	98.511	5.375	98.576	98.543	98.511	5.375	98.576	98.543	98.511
5.5	99.221	99.189	99.156	5.5	99.221	99.189	99.156	5.5	99.221	99.189	99.156
5.625	99.736	99.704	99.671	5.625	99.736	99.704	99.671	5.625	99.736	99.704	99.671
5.75	100.501	100.290	100.223	5.75	100.501	100.290	100.223	5.75	100.501	100.290	100.223
5.875	100.774	100.563	100.353	5.875	100.774	100.563	100.353	5.875	100.774	100.563	100.353
6	101.371	101.161	100.951	6	101.371	101.161	100.951	6	101.371	101.161	100.951
6.125	101.876	101.666	101.456	6.125	101.876	101.666	101.456	6.125	101.876	101.666	101.456
6.25	102.072	102.020	101.971	6.25	102.072	102.020	101.971	6.25	102.072	102.020	101.971
6.375	102.436	102.356	102.316	6.375	102.436	102.356	102.316	6.375	102.368	102.288	102.247
6.5	102.985	102.903	102.862	6.5	102.985	102.903	102.862	6.5	102.935	102.853	102.812
6.625	103.491	103.406	103.366	6.625	103.491	103.406	103.366	6.625	103.472	103.387	103.346
6.75	103.697	103.618	103.567	6.75	103.697	103.618	103.567	6.75	103.697	103.618	103.567
6.875	103.742	103.640	103.591	6.875	103.742	103.640	103.591	6.875	103.718	103.616	103.567
7	104.232	104.127	104.078	7	104.232	104.127	104.078	7	104.252	104.147	104.099
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	97.416	97.439	97.425	4.25	96.275	96.297	96.283	5.25	96.844	96.832	96.795
4.625	97.982	98.004	97.990	4.375	96.847	96.869	96.855	5.375	98.134	98.099	98.077
4.75	98.079	98.032	98.018	4.5	97.416	97.439	97.425	5.5	98.705	98.667	98.645
4.875	98.571	98.573	98.547	4.625	97.982	98.004	97.990	5.625	99.256	99.216	99.194
5	99.124	99.127	99.100	4.75	98.079	98.032	98.018	5.75	99.743	99.533	99.471
5.125	99.664	99.667	99.641	4.875	98.571	98.573	98.547	5.875	100.196	99.986	99.802
5.25	99.833	99.770	99.741	5	99.124	99.127	99.100	6	100.714	100.504	100.326
5.375	100.071	100.054	100.015	5.125	99.664	99.667	99.641	6.125	101.126	101.069	101.020
5.5	100.579	100.563	100.523	5.25	99.833	99.770	99.741	6.25	101.338	101.134	101.103
5.625	101.060	101.043	101.004	5.375	100.071	100.054	100.015	6.375	101.368	101.311	101.255
5.75	101.297	101.219	101.175	5.5	100.579	100.563	100.523	6.5	101.803	101.746	101.690
5.875	100.963	100.927	100.876	5.625	101.060	101.043	101.004	6.625	102.427	102.410	102.348
6	101.413	101.377	101.325	5.75	101.297	101.219	101.175	6.75	102.509	102.431	102.380
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	96.844	96.832	96.795	5.25	96.844	96.832	96.795	4.5	94.775	94.673	94.659
5.375	98.134	98.099	98.077	5.375	97.544	97.533	97.496	4.625	95.333	95.231	95.217
5.5	98.705	98.667	98.645	5.5	98.298	98.286	98.250	4.75	93.800	93.775	93.751
5.625	99.256	99.216	99.194	5.625	99.054	99.042	99.005	4.875	94.342	94.145	94.118
5.75	99.743	99.533	99.471	5.75	99.440	99.378	99.347	5	94.874	94.677	94.651
5.875	100.196	99.986	99.802	5.875	99.709	99.651	99.602	5.125	95.381	95.184	95.157
6	100.714	100.504	100.326	6	100.401	100.343	100.294	5.25	96.357	96.308	96.260
6.125	101.126	101.069	101.020	6.125	101.126	101.069	101.020	5.375	96.475	96.427	96.378
6.25	101.338	101.134	101.103	6.25	101.114	101.019	100.957	5.5	96.886	96.838	96.789
6.375	101.368	101.311	101.255	6.375	101.031	101.014	100.952	5.625	97.309	97.260	97.212
6.5	101.803	101.746	101.690	6.5	101.707	101.690	101.628	5.75	98.032	97.991	97.951
6.625	102.427	102.410	102.348	6.625	102.427	102.410	102.348	5.875	98.326	98.286	98.245
6.75	102.509	102.431	102.380	6.75	102.559	102.481	102.430	6	98.677	98.637	98.597
6.875	101.946	101.845	101.798	6.875	101.493	101.596	101.521	6.125	99.009	98.969	98.928

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.173	97.126	97.111	5.125	97.173	97.126	97.111	4.75	95.469	95.423	95.408
5.25	97.986	97.954	97.922	5.25	97.986	97.954	97.922	4.875	95.860	95.814	95.799
5.375	98.476	98.443	98.411	5.375	98.476	98.443	98.411	5	96.516	96.470	96.455
5.5	99.121	99.089	99.056	5.5	99.121	99.089	99.056	5.125	97.173	97.126	97.111
5.625	99.636	99.604	99.571	5.625	99.636	99.604	99.571	5.25	97.986	97.954	97.922
5.75	100.401	100.190	100.123	5.75	100.401	100.190	100.123	5.375	98.476	98.443	98.411
5.875	100.674	100.463	100.253	5.875	100.674	100.463	100.253	5.5	99.121	99.089	99.056
6	101.271	101.061	100.851	6	101.271	101.061	100.851	5.625	99.636	99.604	99.571
6.125	101.776	101.566	101.356	6.125	101.776	101.566	101.356	5.75	100.401	100.190	100.123
6.25	101.890	101.795	101.734	6.25	101.890	101.795	101.734	5.875	100.674	100.463	100.253
6.375	101.960	101.904	101.847	6.375	101.960	101.904	101.847	6	101.271	101.061	100.851
6.5	102.355	102.299	102.242	6.5	102.355	102.299	102.242	6.125	101.776	101.566	101.356
6.625	102.872	102.815	102.759	6.625	102.872	102.815	102.759	6.25	101.890	101.795	101.734
6.75	103.334	103.255	103.204	6.75	103.334	103.255	103.204	6.375	101.960	101.904	101.847
6.875	103.018	103.003	102.987	6.875	103.018	103.003	102.987	6.5	102.355	102.299	102.242
7	103.399	103.383	103.368	7	103.399	103.383	103.368	6.625	102.872	102.815	102.759
7.125	103.785	103.739	103.719	7.125	103.785	103.739	103.719	6.75	103.334	103.255	103.204
7.25	104.243	104.197	104.177	7.25	104.243	104.197	104.177	6.875	103.018	103.003	102.987
7.375	103.751	103.654	103.537	7.375	103.625	103.547	103.470	7	103.399	103.383	103.368
7.5	103.959	103.881	103.803	7.5	103.959	103.881	103.803	7.125	103.785	103.739	103.719
7.625	104.357	104.280	104.202	7.625	104.357	104.280	104.202	7.25	104.243	104.197	104.177
7.75	104.548	104.437	104.370	7.75	104.548	104.437	104.370	7.375	103.625	103.547	103.470
7.875	103.872	103.791	103.673					7.5	103.959	103.881	103.803
8	103.987	103.907	103.788					7.625	104.357	104.280	104.202
8.125	104.053	103.973	103.854					7.75	104.548	104.437	104.370
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	96.327	96.311	96.305	4.25	96.235	96.257	96.243	4.875	94.691	94.520	94.596
4.375	96.795	96.780	96.774	4.375	96.758	96.780	96.766	5	95.409	95.238	95.314
4.5	97.269	97.291	97.277	4.5	97.269	97.291	97.277	5.125	96.172	96.001	96.077
4.625	97.764	97.787	97.773	4.625	97.764	97.787	97.773	5.25	96.899	96.747	96.810
4.75	98.187	98.162	98.127	4.75	97.979	97.940	97.918	5.375	97.658	97.623	97.601
4.875	98.658	98.633	98.598	4.875	98.423	98.426	98.400	5.5	98.215	98.102	98.127
5	99.130	99.106	99.070	5	98.887	98.890	98.863	5.625	98.933	98.781	98.844
5.125	99.604	99.580	99.544	5.125	99.322	99.325	99.299	5.75	99.643	99.433	99.223
5.25	99.733	99.670	99.641	5.25	99.733	99.670	99.641	5.875	100.096	99.886	99.676
5.375	100.182	100.134	100.081	5.375	99.840	99.824	99.785	6	100.614	100.404	100.193
5.5	100.653	100.604	100.551	5.5	100.232	100.215	100.176	6.125	101.008	100.798	100.693
5.625	101.111	101.063	101.010	5.625	100.657	100.578	100.535	6.25	101.238	101.027	100.817
5.75	101.197	101.119	101.075	5.75	101.197	101.119	101.075	6.375	101.268	101.211	101.155
5.875	101.209	101.169	101.118	5.875	100.669	100.633	100.581	6.5	101.703	101.646	101.590
6	101.652	101.612	101.561	6	101.146	101.068	101.015	6.625	102.110	102.053	101.996
								6.75	102.409	102.331	102.280
								6.875	101.706	101.690	101.675
								7	102.086	102.071	102.055
								7.125	102.432	102.416	102.401
								7.25	102.703	102.656	102.636
								7.375	101.589	101.478	101.410
								7.5	102.097	101.986	101.918
								7.625	102.591	102.480	102.413
								7.75	102.917	102.806	102.738
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	101.703	101.646	101.590	6.125	100.840	100.643	100.693	4.5	94.608	94.505	94.491
6.625	102.110	102.053	101.996	6.25	101.014	100.919	100.857	4.625	95.062	94.959	94.945
6.75	102.409	102.331	102.280	6.375	100.956	100.798	100.837	4.75	93.717	93.675	93.651
6.875	101.706	101.690	101.675	6.5	101.499	101.341	101.380	4.875	94.158	93.985	93.960
7	102.086	102.071	102.055	6.625	102.091	101.934	101.972	5	94.559	94.426	94.402
7.125	102.432	102.416	102.401	6.75	102.459	102.381	102.330	5.125	94.918	94.721	94.695
7.25	102.703	102.656	102.636	6.875	101.326	101.280	101.260	5.25	96.257	96.208	96.160
7.375	101.589	101.478	101.410	7	101.870	101.823	101.803	5.375	96.375	96.327	96.278
7.5	102.097	101.986	101.918	7.125	102.394	102.348	102.328	5.5	96.786	96.738	96.689
7.625	102.591	102.480	102.413	7.25	102.753	102.706	102.686	5.625	97.209	97.160	97.112
7.75	102.917	102.806	102.738	7.375	101.639	101.528	101.460	5.75	97.932	97.891	97.851
				7.5	102.147	102.036	101.968	5.875	98.226	98.186	98.145
				7.625	102.641	102.530	102.463	6	98.577	98.537	98.497
								6.125	98.909	98.869	98.828

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	101.960	101.904	101.847	6.375	101.960	101.904	101.847	6	101.271	101.061	100.851
6.5	102.355	102.299	102.242	6.5	102.355	102.299	102.242	6.125	101.776	101.566	101.356
6.625	102.872	102.815	102.759	6.625	102.872	102.815	102.759	6.25	101.890	101.795	101.734
6.75	103.334	103.255	103.204	6.75	103.334	103.255	103.204	6.375	101.960	101.904	101.847
6.875	103.018	103.003	102.987	6.875	103.018	103.003	102.987	6.5	102.355	102.299	102.242
7	103.399	103.383	103.368	7	103.399	103.383	103.368	6.625	102.872	102.815	102.759
7.125	103.785	103.739	103.719	7.125	103.785	103.739	103.719	6.75	103.334	103.255	103.204
7.25	104.243	104.197	104.177	7.25	104.243	104.197	104.177	6.875	103.018	103.003	102.987
7.375	103.751	103.654	103.537	7.375	103.625	103.547	103.470	7	103.399	103.383	103.368
7.5	103.959	103.881	103.803	7.5	103.959	103.881	103.803	7.125	103.785	103.739	103.719
7.625	104.357	104.280	104.202	7.625	104.357	104.280	104.202	7.25	104.243	104.197	104.177
7.75	104.548	104.437	104.370	7.75	104.548	104.437	104.370	7.375	103.625	103.547	103.470
7.875	103.872	103.791	103.673					7.5	103.959	103.881	103.803
8	103.987	103.907	103.788					7.625	104.357	104.280	104.202
8.125	104.053	103.973	103.854					7.75	104.548	104.437	104.370
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	97.269	97.291	97.277	4.5	97.269	97.291	97.277	6.625	102.110	102.053	101.996
4.625	97.764	97.787	97.773	4.625	97.764	97.787	97.773	6.75	102.409	102.331	102.280
4.75	98.187	98.162	98.127	4.75	97.979	97.940	97.918	6.875	101.706	101.690	101.675
4.875	98.658	98.633	98.598	4.875	98.423	98.426	98.400	7	102.086	102.071	102.055
5	99.130	99.106	99.070	5	98.887	98.890	98.863	7.125	102.432	102.416	102.401
5.125	99.604	99.580	99.544	5.125	99.322	99.325	99.299	7.25	102.703	102.656	102.636
5.25	99.733	99.670	99.641	5.25	99.733	99.670	99.641	7.375	102.276	102.179	102.062
5.375	100.182	100.134	100.081	5.375	99.840	99.824	99.785	7.5	102.432	102.335	102.218
5.5	100.653	100.604	100.551	5.5	100.232	100.215	100.176	7.625	102.591	102.480	102.413
5.625	101.111	101.063	101.010	5.625	100.657	100.578	100.535	7.75	102.917	102.806	102.738
5.75	101.197	101.119	101.075	5.75	101.197	101.119	101.075	7.875	101.397	101.316	101.198
5.875	101.209	101.169	101.118	5.875	100.669	100.633	100.581	8	101.512	101.432	101.313
6	101.652	101.612	101.561	6	101.146	101.068	101.015	8.125	101.578	101.498	101.379
6.125	102.093	102.052	102.002	6.125	101.654	101.575	101.522				
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	101.703	101.646	101.590	6.125	100.840	100.643	100.693	4.5	94.608	94.505	94.491
6.625	102.110	102.053	101.996	6.25	101.014	100.919	100.857	4.625	95.062	94.959	94.945
6.75	102.409	102.331	102.280	6.375	100.956	100.798	100.837	4.75	93.717	93.675	93.651
6.875	101.706	101.690	101.675	6.5	101.499	101.341	101.380	4.875	94.158	93.985	93.960
7	102.086	102.071	102.055	6.625	102.091	101.934	101.972	5	94.559	94.426	94.402
7.125	102.432	102.416	102.401	6.75	102.459	102.381	102.330	5.125	94.918	94.721	94.695
7.25	102.703	102.656	102.636	6.875	101.326	101.280	101.260	5.25	96.257	96.208	96.160
7.375	101.589	101.478	101.410	7	101.870	101.823	101.803	5.375	96.375	96.327	96.278
7.5	102.097	101.986	101.918	7.125	102.394	102.348	102.328	5.5	96.786	96.738	96.689
7.625	102.591	102.480	102.413	7.25	102.753	102.706	102.686	5.625	97.209	97.160	97.112
7.75	102.917	102.806	102.738	7.375	101.639	101.528	101.460	5.75	97.932	97.891	97.851
				7.5	102.147	102.036	101.968	5.875	98.226	98.186	98.145
				7.625	102.641	102.530	102.463	6	98.577	98.537	98.497
								6.125	98.909	98.869	98.828

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	100.126	99.965	99.665	6.75	98.626	98.465	98.165
6.875	100.628	100.476	100.176	6.875	99.128	98.976	98.676
7	101.120	100.968	100.668	7	99.620	99.468	99.168
7.125	101.561	101.409	101.109	7.125	100.061	99.909	99.609
7.25	101.973	101.821	101.521	7.25	100.473	100.321	100.021
7.375	101.884	101.687	101.387	7.375	100.384	100.187	99.887
7.5	102.336	102.139	101.839	7.5	100.836	100.639	100.339
7.625	102.737	102.540	102.240	7.625	101.237	101.040	100.740
7.75	103.129	102.932	102.632	7.75	101.629	101.432	101.132
7.875	102.472	102.241	101.941	7.875	100.972	100.741	100.441
8	102.894	102.663	102.363	8	101.394	101.163	100.863
8.125	103.265	103.034	102.734	8.125	101.765	101.534	101.234
8.25	103.617	103.386	103.086	8.25	102.117	101.886	101.586

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.126	97.965	97.665	6.75	96.626	96.465	96.165
6.875	98.628	98.476	98.176	6.875	97.128	96.976	96.676
7	99.120	98.968	98.668	7	97.620	97.468	97.168
7.125	99.561	99.409	99.109	7.125	98.061	97.909	97.609
7.25	99.973	99.821	99.521	7.25	98.473	98.321	98.021
7.375	99.884	99.687	99.387	7.375	98.384	98.187	97.887
7.5	100.336	100.139	99.839	7.5	98.836	98.639	98.339
7.625	100.737	100.540	100.240	7.625	99.237	99.040	98.740
7.75	101.129	100.932	100.632	7.75	99.629	99.432	99.132
7.875	100.472	100.241	99.941	7.875	98.972	98.741	98.441
8	100.894	100.663	100.363	8	99.394	99.163	98.863
8.125	101.265	101.034	100.734	8.125	99.765	99.534	99.234
8.25	101.617	101.386	101.086	8.25	100.117	99.886	99.586

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.376	99.215	98.915	6.75	97.376	97.215	96.915
6.875	99.878	99.726	99.426	6.875	97.878	97.726	97.426
7	100.370	100.218	99.918	7	98.370	98.218	97.918
7.125	100.811	100.659	100.359	7.125	98.811	98.659	98.359
7.25	101.223	101.071	100.771	7.25	99.223	99.071	98.771
7.375	101.134	100.937	100.637	7.375	99.134	98.937	98.637
7.5	101.586	101.389	101.089	7.5	99.586	99.389	99.089
7.625	101.987	101.790	101.490	7.625	99.987	99.790	99.490
7.75	102.379	102.182	101.882	7.75	100.379	100.182	99.882
7.875	101.722	101.491	101.191	7.875	99.722	99.491	99.191
8	102.144	101.913	101.613	8	100.144	99.913	99.613
8.125	102.515	102.284	101.984	8.125	100.515	100.284	99.984
8.25	102.867	102.636	102.336	8.25	100.867	100.636	100.336

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.