



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	92.308	92.308	92.001	4.75	92.308	92.308	92.001	5.125	95.078	95.078	94.945
4.875	92.972	92.972	92.670	4.875	92.972	92.972	92.670	5.25	95.856	95.856	95.758
5	93.655	93.655	93.359	5	93.655	93.655	93.359	5.375	96.668	96.668	96.575
5.125	94.272	94.272	93.993	5.125	94.272	94.272	93.993	5.5	97.734	97.795	97.746
5.25	95.460	95.387	95.363	5.25	95.010	94.986	94.949	5.625	98.430	98.447	98.436
5.375	96.163	96.091	96.067	5.375	95.743	95.743	95.650	5.75	99.181	99.112	99.086
5.5	96.950	96.877	96.853	5.5	96.603	96.635	96.585	5.875	99.715	99.646	99.609
5.625	97.470	97.397	97.373	5.625	97.218	97.252	97.203	6	100.193	100.137	100.089
5.75	97.900	97.881	97.874	5.75	97.900	97.881	97.874	6.125	100.571	100.532	100.512
5.875	98.504	98.428	98.421	5.875	98.444	98.428	98.421	6.25	100.818	100.729	100.679
6	99.178	99.083	99.034	6	98.974	98.991	98.971	6.375	101.279	101.189	101.139
6.125	99.628	99.532	99.484	6.125	99.459	99.477	99.457	6.5	101.676	101.600	101.540
6.25	99.848	99.753	99.704	6.25	99.758	99.721	99.697	6.625	102.075	101.997	101.936
6.375	100.394	100.299	100.250	6.375	100.293	100.267	100.239	6.75	101.841	101.732	101.728
6.5	100.882	100.786	100.738	6.5	100.759	100.731	100.703	6.875	102.258	102.149	102.133
6.625	101.301	101.206	101.157	6.625	101.164	101.175	101.137	7	102.622	102.513	102.497
6.75	101.620	101.565	101.569	6.75	101.620	101.565	101.569	7.125	102.948	102.843	102.828
6.875	102.014	101.971	101.973	6.875	102.014	101.971	101.973	7.25	103.211	103.084	103.077
7	102.392	102.368	102.368	7	102.392	102.368	102.368	7.375	103.623	103.495	103.488
7.125	102.781	102.782	102.774	7.125	102.781	102.782	102.774	7.5	103.929	103.802	103.795
7.25	103.265	103.189	103.192	7.25	103.265	103.189	103.192	7.625	104.270	104.147	104.140
7.375	103.654	103.586	103.587	7.375	103.654	103.586	103.587	7.75	104.732	104.586	104.562
7.5	103.951	103.892	103.892	7.5	103.951	103.892	103.892	7.875	105.089	104.942	104.918
7.625	104.230	104.150	104.208	7.625	104.201	104.128	104.208	8	104.922	104.827	104.734
7.75	104.642	104.546	104.656	7.75	104.642	104.546	104.656				
7.875	104.924	104.833	104.942	7.875	104.924	104.833	104.942				
8	105.136	105.049	105.156	8	105.136	105.049	105.156				
8.125	105.330	105.239	105.348	8.125	105.330	105.239	105.348				
8.25	105.681	105.564	105.580	8.25	105.681	105.564	105.580				
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	96.979	96.979	96.905	4.625	97.299	97.299	97.225	5	92.767	92.767	92.659
4.75	97.290	97.226	97.178	4.75	97.422	97.422	97.307	5.125	93.635	93.635	93.531
4.875	97.711	97.685	97.605	4.875	97.949	97.949	97.841	5.25	95.299	95.126	94.997
5	98.171	98.091	98.058	5	98.322	98.322	98.221	5.375	96.004	95.831	95.702
5.125	98.511	98.512	98.489	5.125	98.615	98.615	98.521	5.5	96.791	96.618	96.489
5.25	98.957	98.924	98.817	5.25	98.850	98.850	98.820	5.625	97.438	97.265	97.136
5.375	99.406	99.373	99.264	5.375	99.359	99.359	99.246	5.75	97.915	97.945	97.960
5.5	99.766	99.733	99.626	5.5	99.630	99.649	99.616	5.875	98.519	98.502	98.515
5.625	100.057	100.083	100.047	5.625	100.039	100.065	100.029	6	99.171	99.055	99.055
5.75	100.470	100.414	100.325	5.75	100.302	100.335	100.296	6.125	99.662	99.555	99.554
5.875	100.884	100.828	100.708	5.875	100.558	100.598	100.556	6.25	99.877	99.784	99.781
6	101.185	101.132	101.013	6	100.856	100.898	100.856	6.375	100.409	100.335	100.328
6.125	101.183	101.190	101.141	6.125	100.994	100.978	100.873	6.5	100.883	100.806	100.798
6.25	101.517	101.438	101.389	6.25	101.156	101.128	101.077	6.625	101.318	101.222	101.204
6.375	101.905	101.826	101.776	6.375	101.464	101.386	101.332	6.75	101.580	101.575	101.599
6.5	102.163	102.089	102.039	6.5	101.789	101.713	101.663	6.875	101.990	101.970	101.992
6.625	102.353	102.283	102.225	6.625	102.113	102.028	101.985	7	102.357	102.315	102.327
6.75	102.696	102.595	102.568	6.75	102.414	102.312	102.285	7.125	102.631	102.625	102.637
6.875	103.085	102.974	102.936	6.875	102.712	102.610	102.583	7.25	102.981	102.821	102.752
7	103.281	103.170	103.108	7	102.849	102.821	102.754	7.375	103.345	103.184	103.093
7.125	102.616	102.554	102.504	7.125	102.377	102.315	102.266	7.5	103.694	103.530	103.410
7.25	103.109	103.047	102.998	7.25	102.769	102.707	102.658	7.625	103.477	103.398	103.122
7.375	103.585	103.522	103.473	7.375	103.146	103.084	103.035	7.75	103.337	103.240	103.371
								7.875	103.520	103.431	103.559



Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



**BROKERS FIRST FUNDING**

**YOUR BFF IN WHOLESALE**

Conventional 5/6 ARM				Conventional 7/6 ARM				
Rate	15	30	45	Rate	15	30	45	Rate
5	97.182	97.119	97.056	5	97.048	96.946	96.840	5
5.125	97.689	97.626	97.563	5.125	97.510	97.402	97.292	5.125
5.25	98.197	98.134	98.071	5.25	97.923	97.803	97.683	5.25
5.375	98.421	98.358	98.295	5.375	98.309	98.184	98.061	5.375
5.5	98.788	98.725	98.662	5.5	98.687	98.557	98.431	5.5
5.625	99.156	99.093	99.030	5.625	99.053	98.919	98.789	5.625
5.75	99.372	99.309	99.246	5.75	99.398	99.259	99.126	5.75
5.875	99.576	99.513	99.450	5.875	99.709	99.565	99.429	5.875
6	99.780	99.717	99.654	6	100.004	99.855	99.716	6
6.125	99.985	99.922	99.859	6.125	100.275	100.121	99.978	6.125
6.25	100.219	100.125	100.062	6.25	100.542	100.384	100.238	6.25
6.375	100.422	100.325	100.262	6.375	100.807	100.643	100.495	6.375
6.5	100.589	100.526	100.463	6.5	101.008	100.846	100.701	6.5
6.625	100.730	100.580	100.517	6.625	101.183	101.017	100.869	6.625
6.75	100.873	100.803	100.740	6.75	101.182	101.011	100.860	6.75
6.875	101.017	100.853	100.790	6.875	101.114	100.937	100.783	6.875
7	100.962	100.899	100.836	7	101.008	100.820	100.659	7
7.125	101.002	100.939	100.876	7.125	100.848	100.721	100.658	7.125
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				
Rate	15	30	45	Rate	15	30	45	Rate
5	97.278	97.169	97.106	5	97.247	97.145	97.039	5
5.125	97.739	97.676	97.613	5.125	97.709	97.601	97.491	5.125
5.25	98.247	98.184	98.121	5.25	98.125	98.005	97.885	5.25
5.375	98.471	98.408	98.345	5.375	98.510	98.385	98.262	5.375
5.5	98.838	98.775	98.712	5.5	98.887	98.757	98.631	5.5
5.625	99.206	99.143	99.080	5.625	99.252	99.118	98.988	5.625
5.75	99.441	99.359	99.296	5.75	99.596	99.457	99.324	5.75
5.875	99.626	99.563	99.500	5.875	99.906	99.762	99.626	5.875
6	99.837	99.767	99.704	6	100.200	100.051	99.912	6
6.125	100.132	99.978	99.909	6.125	100.471	100.317	100.175	6.125
6.25	100.429	100.270	100.125	6.25	100.739	100.580	100.435	6.25
6.375	100.634	100.470	100.322	6.375	101.004	100.841	100.692	6.375
6.5	100.802	100.634	100.513	6.5	101.206	101.044	100.899	6.5
6.625	100.946	100.773	100.618	6.625	101.383	101.217	101.070	6.625
6.75	101.091	100.913	100.790	6.75	101.385	101.213	101.062	6.75
6.875	101.238	101.055	100.894	6.875	101.320	101.142	100.988	6.875

7	101.012	100.949	100.886	7	101.216	101.028	100.866	7
7.125	101.052	100.989	100.926	7.125	101.057	100.865	100.708	7.125

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85
≥ 780	0	0	0	0	-0.375	-0.375
760-779	0	0	0	-0.25	-0.625	-0.625
740-759	0	0	-0.125	-0.375	-0.875	-1
720-739	0	0	-0.25	-0.75	-1.25	-1.25
700-719	0	0	-0.375	-0.875	-1.375	-1.5
680-699	0	0	-0.625	-1.125	-1.75	-1.875
660-679	0	0	-0.75	-1.375	-1.875	-2.125
640-659	0	0	-1.125	-1.5	-2.25	-2.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125
Manufactured Home	-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
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125
DTI > 40%	0	0	0	0	0	0
ARM	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
≥ 780	0	0	0	-0.125	-0.5	-0.625
760-779	0	0	-0.125	-0.375	-0.875	-1
740-759	0	0	-0.25	-0.75	-1.125	-1.375
720-739	0	0	-0.5	-1	-1.625	-1.75
700-719	0	0	-0.625	-1.25	-1.875	-2.125
680-699	0	0	-0.875	-1.625	-2.25	-2.5
660-679	0	-0.125	-1.125	-1.875	-2.5	-3
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75

Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125
Manufactured Home	-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
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125
DTI > 40%	0	0	0	0	0	0
ARM	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	-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

Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Conventional 10/6 ARM		
15	30	45
94.303	94.240	94.178
94.949	94.886	94.824
95.599	95.536	95.473
95.893	95.830	95.768
96.367	96.304	96.241
96.834	96.771	96.708
97.108	97.045	96.983
97.384	97.321	97.258
97.659	97.596	97.534
97.932	97.869	97.807
98.203	98.140	98.078
98.474	98.411	98.349
98.926	98.863	98.800
99.008	98.945	98.883
99.268	99.205	99.143
99.339	99.276	99.214
99.418	99.355	99.293
99.508	99.445	99.382
Conventional 10/6 ARM HB		
15	30	45
94.353	94.290	94.227
94.999	94.936	94.873
95.649	95.586	95.523
95.943	95.880	95.817
96.417	96.354	96.291
96.884	96.821	96.758
97.158	97.095	97.032
97.434	97.371	97.308
97.709	97.646	97.583
97.982	97.919	97.856
98.253	98.190	98.127
98.524	98.461	98.398
98.976	98.913	98.850
99.058	98.995	98.932
99.318	99.255	99.192
99.389	99.326	99.263



99.468	99.405	99.342
99.558	99.495	99.432

85.01-90	90.01-95	95.01-97
-0.25	-0.25	-0.125
-0.5	-0.5	-0.25
-0.75	-0.625	-0.5
-1	-0.875	-0.75
-1.25	-1.125	-0.875
-1.5	-1.375	-1.125
-1.75	-1.625	-1.25
-2	-1.875	-1.5
-2.625	-2.25	-1.75

85.01-90	90.01-95	95.01-97
-0.75	-0.75	-0.75
-4.125	-4.125	-4.125
-4.125	-4.125	-4.125
-0.5	-0.5	-0.5
-0.625	-0.625	-0.625
-2.5	-2.75	2.75
-1.125	-1.875	-1.875
0	0	0
0	-0.25	-0.25

85.01-90	90.01-95	95.01-97
-0.5	-0.375	-0.375
-0.75	-0.625	-0.625
-1.125	-1	-1
-1.5	-1.25	-1.25
-1.75	-1.625	-1.625
-2.125	-1.75	-1.75
-2.375	-2.125	-2.125
-2.875	-2.5	-2.5
-3.625	-2.5	-2.5

85.01-90	90.01-95	95.01-97
-0.75	-0.75	-0.75

-4.125	-4.125	-4.125
-4.125	-4.125	-4.125
-0.5	-0.5	-0.5
-0.625	-0.625	-0.625
-2.5	-2.75	2.75
-1.125	-1.875	-1.875
0	0	0
0	-0.25	-0.25

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



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	96.603	96.635	96.585
5.625	97.218	97.252	97.203
5.75	97.900	97.881	97.874
5.875	98.444	98.428	98.421
6	98.974	98.991	98.971
6.125	99.457	99.477	99.457
6.25	99.758	99.721	99.697
6.375	100.293	100.267	100.239
6.5	100.759	100.731	100.703
6.625	101.164	101.175	101.137
6.75	101.620	101.565	101.569
6.875	102.014	101.971	101.973
7	102.392	102.368	102.368
7.125	102.781	102.782	102.774
7.25	103.265	103.189	103.192
7.375	103.654	103.586	103.587

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	94.068	94.022	94.007	4.5	94.068	94.022	94.007	5	96.459	96.413	96.392
4.625	94.725	94.678	94.663	4.625	94.725	94.678	94.663	5.125	97.115	97.069	97.048
4.75	95.381	95.335	95.319	4.75	95.381	95.335	95.319	5.25	98.079	98.039	97.998
4.875	95.838	95.822	95.784	4.875	95.803	95.757	95.736	5.375	98.568	98.528	98.487
5	96.459	96.413	96.392	5	96.459	96.413	96.392	5.5	99.254	99.213	99.173
5.125	97.115	97.069	97.048	5.125	97.115	97.069	97.048	5.625	99.769	99.729	99.688
5.25	98.079	98.039	97.998	5.25	98.079	98.039	97.998	5.75	100.502	100.292	100.243
5.375	98.662	98.608	98.553	5.375	98.568	98.528	98.487	5.875	100.815	100.605	100.395
5.5	99.254	99.213	99.173	5.5	99.254	99.213	99.173	6	101.414	101.204	100.993
5.625	99.783	99.729	99.688	5.625	99.769	99.729	99.688	6.125	101.917	101.707	101.497
5.75	100.502	100.292	100.243	5.75	100.502	100.292	100.243	6.25	102.005	101.991	101.949
5.875	100.815	100.605	100.515	5.875	100.815	100.605	100.395	6.375	102.377	102.297	102.249
6	101.414	101.204	101.045	6	101.414	101.204	100.993	6.5	102.944	102.863	102.815
6.125	101.917	101.707	101.571	6.125	101.917	101.707	101.497	6.625	103.480	103.396	103.348
6.25	102.005	101.991	101.949	6.25	102.005	101.991	101.949	6.75	103.747	103.668	103.617
6.375	102.444	102.364	102.316	6.375	102.444	102.364	102.316	6.875	103.757	103.655	103.614
6.5	102.991	102.909	102.861	6.5	102.991	102.909	102.861	7	104.290	104.186	104.145
6.625	103.495	103.411	103.363	6.625	103.495	103.411	103.363	7.125	104.744	104.638	104.597
6.75	103.747	103.668	103.617	6.75	103.747	103.668	103.617	7.25	104.589	104.543	104.523
6.875	103.779	103.677	103.636	6.875	103.779	103.677	103.636	7.375	103.968	103.846	103.843
7	104.266	104.162	104.121	7	104.266	104.162	104.121	7.5	104.345	104.220	104.218
7.125	104.676	104.570	104.529	7.125	104.676	104.570	104.529	7.625	104.873	104.747	104.744
7.25	104.589	104.543	104.523	7.25	104.589	104.543	104.523	7.75	105.117	105.007	104.936
7.375	104.161	104.064	103.975	7.375	103.970	103.846	103.845				
7.5	104.396	104.278	104.184	7.5	104.310	104.185	104.184				
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	96.535	96.519	96.490	4.25	96.228	96.243	96.236	4.75	93.946	93.954	93.938
4.375	97.003	96.987	96.958	4.375	96.800	96.815	96.809	4.875	94.679	94.687	94.671
4.5	97.473	97.457	97.427	4.5	97.370	97.384	97.378	5	95.407	95.415	95.398
4.625	97.944	97.950	97.943	4.625	97.935	97.950	97.943	5.125	96.279	96.287	96.271
4.75	98.285	98.261	98.194	4.75	98.110	98.064	98.049	5.25	97.591	97.520	97.447
4.875	98.756	98.732	98.665	4.875	98.491	98.486	98.467	5.375	98.183	98.112	98.049
5	99.229	99.204	99.137	5	99.044	99.039	99.020	5.5	98.755	98.684	98.616
5.125	99.703	99.678	99.611	5.125	99.583	99.579	99.560	5.625	99.304	99.233	99.164
5.25	99.913	99.822	99.719	5.25	99.801	99.739	99.700	5.75	99.745	99.535	99.440
5.375	100.394	100.304	100.201	5.375	100.082	100.058	100.027	5.875	100.238	100.028	99.943
5.5	100.876	100.786	100.682	5.5	100.589	100.565	100.534	6	100.756	100.546	100.454
5.625	101.358	101.267	101.164	5.625	101.069	101.044	101.013	6.125	101.150	101.039	100.998
5.75	101.281	101.203	101.150	5.75	101.281	101.203	101.150	6.25	101.346	101.154	101.067
5.875	101.537	101.454	101.358	5.875	101.004	100.960	100.916	6.375	101.456	101.408	101.359
6	102.018	101.935	101.839	6	101.452	101.409	101.365	6.5	101.891	101.843	101.794
								6.625	102.556	102.519	102.465
								6.75	102.559	102.481	102.430
								6.875	102.033	102.033	102.020
								7	102.443	102.392	102.376
								7.125	102.944	102.861	102.795
								7.25	102.765	102.719	102.698
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	96.896	96.898	96.869	5	95.407	95.415	95.398	4.5	94.728	94.618	94.612
5.375	98.146	98.112	98.049	5.125	96.279	96.287	96.271	4.625	95.286	95.176	95.169
5.5	98.716	98.679	98.616	5.25	96.896	96.898	96.869	4.75	95.229	95.167	95.112
5.625	99.266	99.227	99.164	5.375	98.139	98.104	98.042	4.875	95.712	95.650	95.595
5.75	99.745	99.535	99.440	5.5	98.669	98.632	98.569	5	96.195	96.133	96.078
5.875	100.238	100.028	99.818	5.625	99.185	99.146	99.084	5.125	96.677	96.616	96.560
6	100.756	100.546	100.336	5.75	99.437	99.396	99.333	5.25	96.893	96.802	96.699
6.125	101.150	101.039	100.998	5.875	99.932	99.875	99.788	5.375	97.374	97.284	97.181
6.25	101.346	101.154	101.067	6	100.431	100.372	100.285	5.5	97.856	97.766	97.662
6.375	101.456	101.408	101.359	6.125	101.060	101.039	100.998	5.625	98.338	98.247	98.144
6.5	101.891	101.843	101.794	6.25	101.180	101.117	101.030	5.75	98.087	98.038	97.990
6.625	102.556	102.519	102.465	6.375	101.363	101.285	101.239	5.875	98.517	98.434	98.338
6.75	102.559	102.481	102.430	6.5	101.837	101.800	101.746	6	98.998	98.915	98.819
6.875	102.001	101.985	101.970	6.625	102.556	102.519	102.465	6.125	99.479	99.396	99.300

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	98.079	98.039	97.998	5.25	98.079	98.039	97.998	5.25	98.079	98.039	97.998
5.375	98.568	98.528	98.487	5.375	98.568	98.528	98.487	5.375	98.568	98.528	98.487
5.5	99.254	99.213	99.173	5.5	99.254	99.213	99.173	5.5	99.254	99.213	99.173
5.625	99.769	99.729	99.688	5.625	99.769	99.729	99.688	5.625	99.769	99.729	99.688
5.75	100.502	100.292	100.243	5.75	100.502	100.292	100.243	5.75	100.502	100.292	100.243
5.875	100.815	100.605	100.395	5.875	100.815	100.605	100.395	5.875	100.815	100.605	100.395
6	101.414	101.204	100.993	6	101.414	101.204	100.993	6	101.414	101.204	100.993
6.125	101.917	101.707	101.497	6.125	101.917	101.707	101.497	6.125	101.917	101.707	101.497
6.25	102.005	101.991	101.949	6.25	102.005	101.991	101.949	6.25	102.005	101.991	101.949
6.375	102.444	102.364	102.316	6.375	102.444	102.364	102.316	6.375	102.377	102.297	102.249
6.5	102.991	102.909	102.861	6.5	102.991	102.909	102.861	6.5	102.944	102.863	102.815
6.625	103.495	103.411	103.363	6.625	103.495	103.411	103.363	6.625	103.480	103.396	103.348
6.75	103.747	103.668	103.617	6.75	103.747	103.668	103.617	6.75	103.747	103.668	103.617
6.875	103.779	103.677	103.636	6.875	103.779	103.677	103.636	6.875	103.757	103.655	103.614
7	104.266	104.162	104.121	7	104.266	104.162	104.121	7	104.290	104.186	104.145
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	97.370	97.384	97.378	4.25	96.228	96.243	96.236	5.25	96.896	96.898	96.869
4.625	97.935	97.950	97.943	4.375	96.800	96.815	96.809	5.375	98.146	98.112	98.049
4.75	98.110	98.064	98.049	4.5	97.370	97.384	97.378	5.5	98.716	98.679	98.616
4.875	98.491	98.486	98.467	4.625	97.935	97.950	97.943	5.625	99.266	99.227	99.164
5	99.044	99.039	99.020	4.75	98.110	98.064	98.049	5.75	99.745	99.535	99.440
5.125	99.583	99.579	99.560	4.875	98.491	98.486	98.467	5.875	100.238	100.028	99.818
5.25	99.801	99.739	99.700	5	99.044	99.039	99.020	6	100.756	100.546	100.336
5.375	100.082	100.058	100.027	5.125	99.583	99.579	99.560	6.125	101.150	101.039	100.998
5.5	100.589	100.565	100.534	5.25	99.801	99.739	99.700	6.25	101.346	101.154	101.067
5.625	101.069	101.044	101.013	5.375	100.082	100.058	100.027	6.375	101.456	101.408	101.359
5.75	101.281	101.203	101.150	5.5	100.589	100.565	100.534	6.5	101.891	101.843	101.794
5.875	101.004	100.960	100.916	5.625	101.069	101.044	101.013	6.625	102.556	102.519	102.465
6	101.452	101.409	101.365	5.75	101.281	101.203	101.150	6.75	102.559	102.481	102.430
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	96.896	96.898	96.869	5.25	96.896	96.898	96.869	4.5	94.728	94.618	94.612
5.375	98.146	98.112	98.049	5.375	97.597	97.599	97.570	4.625	95.286	95.176	95.169
5.5	98.716	98.679	98.616	5.5	98.351	98.353	98.324	4.75	93.830	93.805	93.781
5.625	99.266	99.227	99.164	5.625	99.107	99.109	99.080	4.875	94.261	94.116	94.092
5.75	99.745	99.535	99.440	5.75	99.360	99.298	99.262	5	94.793	94.588	94.569
5.875	100.238	100.028	99.818	5.875	99.642	99.622	99.580	5.125	95.297	95.092	95.074
6	100.756	100.546	100.336	6	100.334	100.313	100.272	5.25	96.432	96.384	96.335
6.125	101.150	101.039	100.998	6.125	101.060	101.039	100.998	5.375	96.549	96.501	96.452
6.25	101.346	101.154	101.067	6.25	101.116	101.021	100.960	5.5	96.966	96.918	96.869
6.375	101.456	101.408	101.359	6.375	101.161	101.124	101.070	5.625	97.391	97.343	97.294
6.5	101.891	101.843	101.794	6.5	101.837	101.800	101.746	5.75	98.087	98.038	97.990
6.625	102.556	102.519	102.465	6.625	102.556	102.519	102.465	5.875	98.384	98.336	98.287
6.75	102.559	102.481	102.430	6.75	102.609	102.531	102.480	6	98.738	98.690	98.641
6.875	102.001	101.985	101.970	6.875	101.879	101.796	101.730	6.125	99.073	99.024	98.976

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	97.015	96.969	96.948	5.125	97.015	96.969	96.948	4.75	95.281	95.235	95.219
5.25	97.979	97.939	97.898	5.25	97.979	97.939	97.898	4.875	95.703	95.657	95.636
5.375	98.468	98.428	98.387	5.375	98.468	98.428	98.387	5	96.359	96.313	96.292
5.5	99.154	99.113	99.073	5.5	99.154	99.113	99.073	5.125	97.015	96.969	96.948
5.625	99.669	99.629	99.588	5.625	99.669	99.629	99.588	5.25	97.979	97.939	97.898
5.75	100.402	100.192	100.038	5.75	100.402	100.192	100.038	5.375	98.468	98.428	98.387
5.875	100.715	100.505	100.295	5.875	100.715	100.505	100.295	5.5	99.154	99.113	99.073
6	101.314	101.104	100.893	6	101.314	101.104	100.893	5.625	99.669	99.629	99.588
6.125	101.817	101.607	101.397	6.125	101.817	101.607	101.397	5.75	100.402	100.192	100.038
6.25	101.892	101.798	101.737	6.25	101.892	101.798	101.737	5.875	100.715	100.505	100.295
6.375	102.049	102.000	101.952	6.375	102.049	102.000	101.952	6	101.314	101.104	100.893
6.5	102.444	102.395	102.347	6.5	102.444	102.395	102.347	6.125	101.817	101.607	101.397
6.625	102.967	102.918	102.870	6.625	102.967	102.918	102.870	6.25	101.892	101.798	101.737
6.75	103.384	103.305	103.254	6.75	103.384	103.305	103.254	6.375	102.049	102.000	101.952
6.875	103.213	103.198	103.182	6.875	103.213	103.198	103.182	6.5	102.444	102.395	102.347
7	103.620	103.604	103.589	7	103.620	103.604	103.589	6.625	102.967	102.918	102.870
7.125	103.966	103.950	103.935	7.125	103.966	103.950	103.935	6.75	103.384	103.305	103.254
7.25	104.205	104.159	104.139	7.25	104.205	104.159	104.139	6.875	103.213	103.198	103.182
7.375	103.901	103.804	103.716	7.375	103.791	103.714	103.636	7	103.620	103.604	103.589
7.5	104.132	104.054	103.977	7.5	104.132	104.054	103.977	7.125	103.966	103.950	103.935
7.625	104.531	104.453	104.376	7.625	104.531	104.453	104.376	7.25	104.205	104.159	104.139
7.75	104.567	104.457	104.386	7.75	104.567	104.457	104.386	7.375	103.791	103.714	103.636
7.875	104.050	103.945	103.857					7.5	104.132	104.054	103.977
8	104.166	104.061	103.973					7.625	104.531	104.453	104.376
8.125	104.232	104.127	104.039					7.75	104.567	104.457	104.386
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	96.435	96.419	96.390	4.25	96.188	96.202	96.196	4.875	94.627	94.495	94.578
4.375	96.903	96.887	96.858	4.375	96.710	96.725	96.719	5	95.345	95.213	95.296
4.5	97.373	97.357	97.327	4.5	97.221	97.235	97.229	5.125	96.107	95.975	96.059
4.625	97.844	97.828	97.798	4.625	97.715	97.730	97.724	5.25	96.951	96.813	96.884
4.75	98.185	98.161	98.094	4.75	98.010	97.964	97.949	5.375	97.670	97.635	97.574
4.875	98.656	98.632	98.565	4.875	98.342	98.337	98.318	5.5	98.268	98.130	98.201
5	99.129	99.104	99.037	5	98.804	98.799	98.780	5.625	98.985	98.847	98.918
5.125	99.603	99.578	99.511	5.125	99.238	99.233	99.214	5.75	99.645	99.435	99.224
5.25	99.752	99.704	99.610	5.25	99.701	99.639	99.600	5.875	100.138	99.928	99.718
5.375	100.226	100.177	100.084	5.375	99.850	99.825	99.794	6	100.656	100.446	100.236
5.5	100.696	100.648	100.554	5.5	100.240	100.215	100.184	6.125	101.050	100.840	100.671
5.625	101.155	101.107	101.013	5.625	100.640	100.569	100.538	6.25	101.246	101.035	100.825
5.75	101.181	101.103	101.050	5.75	101.181	101.103	101.050	6.375	101.356	101.308	101.259
5.875	101.264	101.215	101.136	5.875	100.708	100.664	100.620	6.5	101.791	101.743	101.694
6	101.706	101.658	101.579	6	101.208	101.130	101.076	6.625	102.216	102.156	102.107
								6.75	102.459	102.381	102.330
								6.875	101.901	101.885	101.870
								7	102.307	102.292	102.276
								7.125	102.653	102.638	102.622
								7.25	102.665	102.619	102.598
								7.375	101.604	101.494	101.423
								7.5	102.113	102.002	101.932
								7.625	102.610	102.499	102.428
								7.75	102.936	102.825	102.755
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	101.791	101.743	101.694	6.125	100.772	100.612	100.671	4.5	94.558	94.448	94.441
6.625	102.216	102.156	102.107	6.25	101.016	100.921	100.860	4.625	95.010	94.900	94.893
6.75	102.459	102.381	102.330	6.375	101.084	100.907	100.953	4.75	93.730	93.705	93.681
6.875	101.901	101.885	101.870	6.5	101.626	101.449	101.495	4.875	94.074	94.016	93.992
7	102.307	102.292	102.276	6.625	102.216	102.039	102.085	5	94.480	94.456	94.431
7.125	102.653	102.638	102.622	6.75	102.509	102.431	102.380	5.125	94.830	94.755	94.731
7.25	102.665	102.619	102.598	6.875	101.648	101.425	101.458	5.25	96.332	96.284	96.235
7.375	101.604	101.494	101.423	7	102.071	101.849	101.882	5.375	96.449	96.401	96.352
7.5	102.113	102.002	101.932	7.125	102.409	102.308	102.288	5.5	96.866	96.818	96.769
7.625	102.610	102.499	102.428	7.25	102.715	102.669	102.648	5.625	97.291	97.243	97.194
7.75	102.936	102.825	102.755	7.375	101.654	101.544	101.473	5.75	97.987	97.938	97.890
				7.5	102.163	102.052	101.982	5.875	98.284	98.236	98.187
				7.625	102.660	102.549	102.478	6	98.638	98.590	98.541
								6.125	98.973	98.924	98.876

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	102.049	102.000	101.952	6.375	102.049	102.000	101.952	6	101.314	101.104	100.893
6.5	102.444	102.395	102.347	6.5	102.444	102.395	102.347	6.125	101.817	101.607	101.397
6.625	102.967	102.918	102.870	6.625	102.967	102.918	102.870	6.25	101.892	101.798	101.737
6.75	103.384	103.305	103.254	6.75	103.384	103.305	103.254	6.375	102.049	102.000	101.952
6.875	103.213	103.198	103.182	6.875	103.213	103.198	103.182	6.5	102.444	102.395	102.347
7	103.620	103.604	103.589	7	103.620	103.604	103.589	6.625	102.967	102.918	102.870
7.125	103.966	103.950	103.935	7.125	103.966	103.950	103.935	6.75	103.384	103.305	103.254
7.25	104.205	104.159	104.139	7.25	104.205	104.159	104.139	6.875	103.213	103.198	103.182
7.375	103.901	103.804	103.716	7.375	103.791	103.714	103.636	7	103.620	103.604	103.589
7.5	104.132	104.054	103.977	7.5	104.132	104.054	103.977	7.125	103.966	103.950	103.935
7.625	104.531	104.453	104.376	7.625	104.531	104.453	104.376	7.25	104.205	104.159	104.139
7.75	104.567	104.457	104.386	7.75	104.567	104.457	104.386	7.375	103.791	103.714	103.636
7.875	104.050	103.945	103.857					7.5	104.132	104.054	103.977
8	104.166	104.061	103.973					7.625	104.531	104.453	104.376
8.125	104.232	104.127	104.039					7.75	104.567	104.457	104.386
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	97.373	97.357	97.327	4.5	97.221	97.235	97.229	6.625	102.216	102.156	102.107
4.625	97.844	97.828	97.798	4.625	97.715	97.730	97.724	6.75	102.459	102.381	102.330
4.75	98.185	98.161	98.094	4.75	98.010	97.964	97.949	6.875	101.901	101.885	101.870
4.875	98.656	98.632	98.565	4.875	98.342	98.337	98.318	7	102.307	102.292	102.276
5	99.129	99.104	99.037	5	98.804	98.799	98.780	7.125	102.653	102.638	102.622
5.125	99.603	99.578	99.511	5.125	99.238	99.233	99.214	7.25	102.665	102.619	102.598
5.25	99.752	99.704	99.610	5.25	99.701	99.639	99.600	7.375	102.426	102.329	102.241
5.375	100.226	100.177	100.084	5.375	99.850	99.825	99.794	7.5	102.582	102.485	102.396
5.5	100.696	100.648	100.554	5.5	100.240	100.215	100.184	7.625	102.649	102.552	102.463
5.625	101.155	101.107	101.013	5.625	100.640	100.569	100.538	7.75	102.936	102.825	102.755
5.75	101.181	101.103	101.050	5.75	101.181	101.103	101.050	7.875	101.575	101.470	101.382
5.875	101.264	101.215	101.136	5.875	100.708	100.664	100.620	8	101.691	101.586	101.498
6	101.706	101.658	101.579	6	101.208	101.130	101.076	8.125	101.757	101.652	101.564
6.125	102.147	102.098	102.020	6.125	101.723	101.645	101.591				
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	101.791	101.743	101.694	6.125	100.772	100.612	100.671	4.5	94.558	94.448	94.441
6.625	102.216	102.156	102.107	6.25	101.016	100.921	100.860	4.625	95.010	94.900	94.893
6.75	102.459	102.381	102.330	6.375	101.084	100.907	100.953	4.75	93.730	93.705	93.681
6.875	101.901	101.885	101.870	6.5	101.626	101.449	101.495	4.875	94.074	94.016	93.992
7	102.307	102.292	102.276	6.625	102.216	102.039	102.085	5	94.480	94.456	94.431
7.125	102.653	102.638	102.622	6.75	102.509	102.431	102.380	5.125	94.830	94.755	94.731
7.25	102.665	102.619	102.598	6.875	101.648	101.425	101.458	5.25	96.332	96.284	96.235
7.375	101.604	101.494	101.423	7	102.071	101.849	101.882	5.375	96.449	96.401	96.352
7.5	102.113	102.002	101.932	7.125	102.409	102.308	102.288	5.5	96.866	96.818	96.769
7.625	102.610	102.499	102.428	7.25	102.715	102.669	102.648	5.625	97.291	97.243	97.194
7.75	102.936	102.825	102.755	7.375	101.654	101.544	101.473	5.75	97.987	97.938	97.890
				7.5	102.163	102.052	101.982	5.875	98.284	98.236	98.187
				7.625	102.660	102.549	102.478	6	98.638	98.590	98.541
								6.125	98.973	98.924	98.876

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	100.179	100.055	99.755	6.75	98.679	98.555	98.255
6.875	100.700	100.576	100.276	6.875	99.200	99.076	98.776
7	101.202	101.078	100.778	7	99.702	99.578	99.278
7.125	101.653	101.529	101.229	7.125	100.153	100.029	99.729
7.25	102.075	101.951	101.651	7.25	100.575	100.451	100.151
7.375	101.950	101.787	101.487	7.375	100.450	100.287	99.987
7.5	102.412	102.249	101.949	7.5	100.912	100.749	100.449
7.625	102.823	102.660	102.360	7.625	101.323	101.160	100.860
7.75	103.215	103.052	102.752	7.75	101.715	101.552	101.252
7.875	102.534	102.341	102.041	7.875	101.034	100.841	100.541
8	102.956	102.763	102.463	8	101.456	101.263	100.963
8.125	103.337	103.144	102.844	8.125	101.837	101.644	101.344
8.25	103.709	103.516	103.216	8.25	102.209	102.016	101.716

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.179	98.055	97.755	6.75	96.679	96.555	96.255
6.875	98.700	98.576	98.276	6.875	97.200	97.076	96.776
7	99.202	99.078	98.778	7	97.702	97.578	97.278
7.125	99.653	99.529	99.229	7.125	98.153	98.029	97.729
7.25	100.075	99.951	99.651	7.25	98.575	98.451	98.151
7.375	99.950	99.787	99.487	7.375	98.450	98.287	97.987
7.5	100.412	100.249	99.949	7.5	98.912	98.749	98.449
7.625	100.823	100.660	100.360	7.625	99.323	99.160	98.860
7.75	101.215	101.052	100.752	7.75	99.715	99.552	99.252
7.875	100.534	100.341	100.041	7.875	99.034	98.841	98.541
8	100.956	100.763	100.463	8	99.456	99.263	98.963
8.125	101.337	101.144	100.844	8.125	99.837	99.644	99.344
8.25	101.709	101.516	101.216	8.25	100.209	100.016	99.716

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.429	99.305	99.005	6.75	97.429	97.305	97.005
6.875	99.950	99.826	99.526	6.875	97.950	97.826	97.526
7	100.452	100.328	100.028	7	98.452	98.328	98.028
7.125	100.903	100.779	100.479	7.125	98.903	98.779	98.479
7.25	101.325	101.201	100.901	7.25	99.325	99.201	98.901
7.375	101.200	101.037	100.737	7.375	99.200	99.037	98.737
7.5	101.662	101.499	101.199	7.5	99.662	99.499	99.199
7.625	102.073	101.910	101.610	7.625	100.073	99.910	99.610
7.75	102.465	102.302	102.002	7.75	100.465	100.302	100.002
7.875	101.784	101.591	101.291	7.875	99.784	99.591	99.291
8	102.206	102.013	101.713	8	100.206	100.013	99.713
8.125	102.587	102.394	102.094	8.125	100.587	100.394	100.094
8.25	102.959	102.766	102.466	8.25	100.959	100.766	100.466

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.